INYUZILETHA YELUNGU

UHLELO LWESITHATHU | AUGUST 2025

Lungu Elithandekayo

Njengoba siqhubeka no-2025 sekusele izinyanga ezimbalwa kuphela, siyajabula ukukwazisa ngentuthuko ebalulekile kanye nezinqophamlando eSikhwameni.

Ukukhula Okunamandla Embuyiselweni Yotshalomali

Ukusebenza kotshalomali kwethu kusalokhu kusendleleni enhle. Izimpahla ezingaphansi kokuphathwa (AUM) zikhuphukile zisuka ku-R41.8 bhiliyoni ekupheleni kuka-Meyi 2025 zaya ku-R42.7 bhiliyoni ekupheleni kuka-Juni 2025. Lokhu kukhula okuqhubekayo kuqinisa isu lethu lesikhathi eside lokutshala imali kanye nokuzibophezela ekuvikeleni ikusasa lakho lezezimali.

Umuzwa Omusha Ngedijithali

Mhlawumbe kungenzeka ukuthi usuyibonile, iwebhusayithi yethu esanda kwethulwa yaqala ukusebenza ngo-Julayi. Yakhelwe ukuba ibe lula, ibe enembile kakhulu, futhi kube lula nokucingacinga kuyo, ikwenze kusheshe ukuthi uthole ulwazi oludingayo. Siyethemba ukuthi uyawujabulela lo umuzwa wokwenza ngcono futhi siyakumema ukuba wabelane nathi ngempendulo yakho.

Izitatimende Zezinzuzo Manje Seziyatholakala

Isitatimende sakho sezinzuzo sika-2024 sesikhishiwe. Sicela uthathe isikhashana usibuyekeze futhi uqinisekise ukuthi imininingwane yakho siqu neyomzuzi isesimweni esiyiso. Kufakwe umbhalo ochazisisayo ukuze ukusize uqonde futhi usebenzise ngokunenzuzo ulwazi olunikeziwe.

Ukukhiswa Kwemali Ngokohlelo Lomhlalaphansi Lwamabhodwe Amabili

Ukukhishwa Kwemali Ngokohlelo Lomhlalaphansi Lwamabhodwe Amabili kuqala ngomhlaka -1 Mashi 2025 kuze kube sekupheleni kuka-Febhuwari 2026. Ungafaka isicelo semali kanye kuphela ngonyaka wezimali. Kunemiphumela ebalulekile okufanele uyiqaphele lapho ukhipha khona imali Engxenyeni yakho Yokonga. Sifake umbhalo ochaza kabanzi lokho okudingeka ukuthi ukukhumbule ngokuqhubekayo.

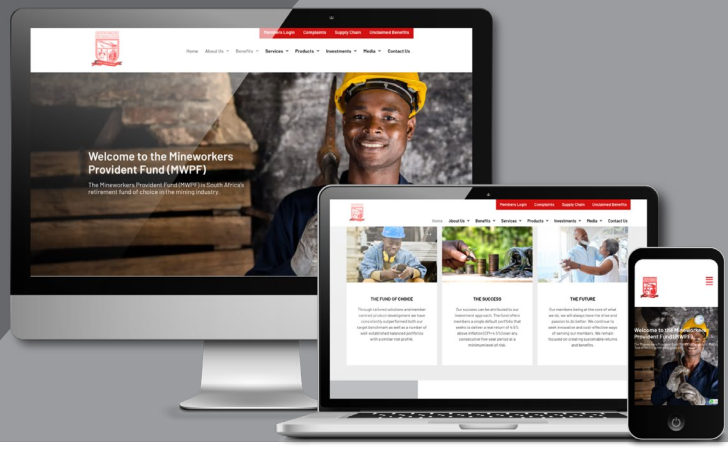
Ekugubheni Inyanga Yabesifazane

Njengoba sivala u-Agasti, sithatha isikhashana ukugubha iNyanga Yabesifazane, isikhathi sokuhlonipha amandla, ukuqina, negalelo labesifazane ezweni lethu lonke. Masiqhubeke nokuphakamisa nokunikeza amandla abesifazane ezindaweni zethu zokusebenza, emakhaya, nasemiphakathini.

Ngiyabonga ngokuzibandakanya okuqhubekayo. Sibheke phambili ekukusekeleni kuwo wonke lo nyaka.

Ozithobayo
Mr Frans Phakgadi
Isikhulu Esiyinhloko Esiphethe se-MWPF

Iwebhusayithi Entsha ye-MWPF Iya Bukhoma – Ingabe Usuyihlolile nje?



Iwebhusayithi entsha ye-MWPF yaqala ukusebenza ngokusemthethweni ngomhla ka-11 Julayi 2025. Umgomo wethu ulula: ukusungula inkundla enembile edijithali esebenziseka kalula, esheshayo eyenza kube lula ukufinyelela olwazini, nokulandelela inqubekela phambili yomhlalaphansi wakho, nokulawula izinzuzo zakho noma ukuphi. Ngisho noma uhlola isitatimende sakho senzuzo, noma uqalisa ukufaka isicelo semali Emabhodwe Amabili, noma ufuna nje ukuhlala unolwazi, konke manje sekwenzeka ngokuchofoza nje okumbalwa. Ungabhalisela ukuthola incwadindaba yekwata ukuze uqinisekise ukuthi uhlezi unolwazi futhi usesimweni esiyiso.

Sifuna Impendulo Yakho

Sakhe iwebhusayithi entsha sicabanga ngawe, umsebenzisi, futhi manje sifuna ukuzwa kuwe! Impendulo yakho izosisiza ukuba siqhubeke siwenze ngcono umuzwa wakho. Uma uke waba nethuba lokuhlola inkundla entsha, sicela usazise ukuthi yini esebenza kahle nokuthi singenza kuphi kangcono.

Vakashela isayithi lapha: www.mwpf.co.za.

Sithemba ukuthi umuzwa omusha wedijithali wenza ukulawula uhambo lwakho lomhlalaphansi lube lula, lusheshe, futhi lufinyeleleke kangconywana.

Isitatimende Sakho Senzuzo Esibuyekeziwe Sesiyatholakala

Siyajabula ukumemezela ukuthi Isitatimende sakho sezinzuzo se-MWPF esibuyekeziwe sesiyatholakala manje. Lesi sitatimende sinikeza isifinyezo esicacile sokongela kwakho umhlalaphansi, izinzuzo, kanye nomsebenzi weSikhwama kuze kube manje.

Ukukugcina unolwazi kusemqoka kwisevisi yethu, futhi isitatimende sakho senzuzo siyithuluzi eliwusizo lokukusiza ukuthi ulandelele inqubekela phambili yakho futhi uhlele ikusasa lakho lezezimali.

Okusesitatimendeni Sakho Senzuzo

Isitatimende sakho sihlanganisa:

1. Imininingwane yakho siqu kanye neyomsebenzi
2. Isamba seminikelo yamalungu kanye neyomqashi
3. Imali yakho njengamanje Yesikhwama (Isamba Sokongile)
4. Izinzuzo zobungozi - okuhlanganisa ukufa, ukukhubazeka, kanye nekhava yomngcwabo
5. Abahlomuli bakho obaqokile kanye nabancikile

Indlela Yokufunda Isitatimende Sakho

1 **Imali Yesikhwama** yisamba sakho osongele umhlalaphansi, okuhlanganisa yonke iminikelo kanye nembuyiselo yotshalomali.

FUND CREDIT BUILD UP FOR THE PERIOD 01/01/2024 TO 31/12/2024	Vested Amount (R)	Non-Vested Amount (R)	Retirement Pot (R)	Savings Pot (R)	Amount (R)
Balance as per previous statement as at 01/01/2024	1,147,556.12	45,874.88	0.00	0.00	1,193,431.00
Total Net Investment for the period as per the Contribution Details above	0.00	15,754,19	6833.52	3419.51	26007.23
Less: Administration Fee incl VAT	0.00	0.00	0.00	0.00	1,089.46
Transfers in for the period (External)	0.00	0.00	0.00	0000	0.00
Transfers in for the period (Internal)	0.00	0.00	0.00	30,000.00	0.00
Transfers out in the period	0.00	0.00	0.00	0.00	0.00
Withdrawal out in the period	0.00	0.00	0.00	30,000.00	0.00
Net Investment return	111,170.52	5,067,57	354.64	154.66	116,747.39
Member Fund Credit from Inception to date 31/12/2024	**1,258,726.64**	**66,696.64**	**7188.16**	**3574.17**	**1,335,096,.16**

2 **Iminikelo** iwukucazwa kweminikelo yelungu nomqashi nyangazonke.

CONTRIBUTION DETAILS FOR THE PERIOD 01/01/2024 TO 31/12/2024			
Contribution as a percentage of salary	5.80%	14.20%	20.00%
	Member (R)	**Employer (R)**	**Total (R)**
Total Gross Monthly Contribution	11,202.12	27,418.35	38,620.47
Less: Risk Premiums	0.00	12,613.24	12,613.24
Additional Voluntary Contribution	0.00	0.00	0.00
Total available for investment	**11,202.12**	**14,805.11**	**26007.23**
The total available for investment reflects the monthly contribution after the deduction of risk premiums payable to the insurer.			

3 **Izinzuzo Zobungozi** ziyimininingwane ephathelene nenzuzo yakho yokufa, inzuzo yokukhubazeka, nekhava yomngcwabo.

DEATH BEFORE RETIREMENT BENEFIT AS AT 31/12/2024	Amount (R
100% of the Member Investment Value in all categories, PLUS	1,335,096.1
Insured Benefit	593,820.0
Total Lump Sum Death Benefit	**1,928,916.1**

PERMANENT AND INDUSTRY RELATED TOTAL DISABILITY BENEFIT AS AT 31/12/2024	Amount (R
100% of the Member's Vested Investment Value and Savings Component, PLUS	1,261,937.6
Non-Vested Benefit	66,696.6
Retirement Component	6,461.8
Insured Benefit	593,820.0
Total Benefit	**1,928,916.1**

FUNERAL BENEFIT AS AT 31/12/2024	
The following benefits will be paid out in the event of the death of a member or any of his/her immediate family:	
Funeral Benefit	**Amount (R**
Member	80,000.0
Spouse	80,000.0
Children aged 21 years and over but under, age 26 if still studying full time at a recognized educational institution (Proof of study is required)	80,000.0
Children aged 14 years and over but under, age 21	80,000.0
Children aged 6 years and over but under, age 14	50,000.0
Children aged 1 year and over but under, age 6	20,000.0
Children under, age 1 year	20,000.0
Paid-Up Funeral Benefit	
Retired Member	80,000.0

4 **Abahlomuli** abaqokiwe babonisa ukuthi izinzuzo zakho zizoya kubani esimweni esibi sokufa kwakho. Qinisekisa ukuthi abahlomuli bakho obabhalisile kanye nemininingwane yokuxhumana nabo isesimweni esiyiso.

NOMINATED BENEFICIARY									
First Names and Surname									
Identity/Passport Number									
Cell/Telephone Number									
Email Address									
Applicant's Relationship to member	**Spouse**		**Child (Biological or Adopted)**		**Factual Dependant**		**Nominee**	**Other**	

Indlela Yokufinyelela Kusitatimende Sakho

- Inkundla Yamalungu e-MWPF kuwebhusayithi yethu (www.mwpf.co.za).
- Vakashela ummeleli wakho we-HR.
- Thintana nomnyango wethu Wezinsizakalo Zamaklayenti nge-imeyili ethi clientservices@mineworkers.co.za noma ucingo ku- +27 10 100 3000.

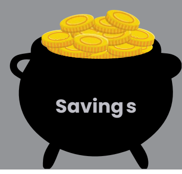
Gcina Imininingwane Yakho Ibuyekeziwe

Ngesikhathi ubuyekeza isitatimende sakho, sicela uhlole imininingwane yakho siqu neyokuxhumana bese uma kudingeka uyilungise kithi noma emnyangweni wakho we-HR.

Isitatimende sakho senzuzo sikusiza uhlale unolwazi futhi ulawule ukuhlela kwakho umhlalaphansi. Yihlole njalo bese uthintana nathi uma udinga usizo.

Uma udinga usizo lokuqondisisa isitatimende sakho, xhumana nomnyango wethu Wezinsizakaloi Zamaklayenti.

Uhlelo Lomhlalaphansi Lwamabhodwe Amabili: : Ukukhishwa Kwemali Engxenyeni Yokonga



Ukukhishwa Kwemali Engxenyeni Yokonga Ohlelweni Lomhlalaphansi Lwamabhodwe Amabili kuvulwe ngokusemthethweni ngomhla ka-1 Mashi 2025 futhi kuzohlala kuvuliwe kuze kube ngu-28 Febuwari 2026.

Ungayikhipha Imali Kanye Ngonyaka Kuphela

Nakuba ukukhishwa kwemali kuvuliwe noma nini onyakeni wentela, ungayikhipha kanye kuphela engxenyeni yakho yokonga ngonyaka ngamuye (kusukela ngo-Mashi 1 kuya osukwini lokugcina luka-Febuwari ngonyaka olandelayo). Ngeke ukwazi ukukhipha imali okwesibili ngonyaka wentela ofanayo, ngisho noma unebhalansi esele.

Ukuze ufanelekele ukukhipha Imali oyongile Emabhodweni Amabili, kufanele uhlangabezane nayo yonke le mibandela elandelayo:

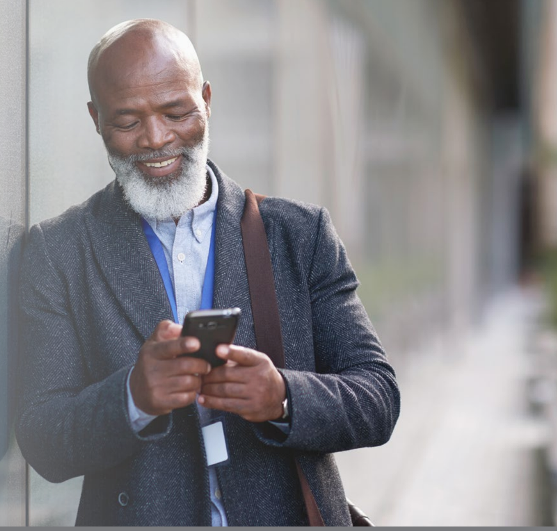
- Kumelwe ukuthi awukaze ukhiphe imali kusukela ngomhla ka-1 Mashi 2025.
- Unebhalansi etholakalayo engxenyeni yakho yokonga.
- Khipha inani lemali elingekho ngaphansi kuka-R2,000.
- Ibhalansi yakho etholakalayo ayikho ngaphansi komkhawulo omncane.

Okufanele Ukucabange Ngaphambi Kokukhipha Imali

Ngaphambi kokunquma ukukhipha imali engxenyeni yakho yokonga, sicela uke ucabange ukuthi:

- Izimali ezikhishwayo zibanjelwa intela esezingeni lentela elingana nentela yakho.
- Ukukhipha imali ngakunye kunciphisa isamba sakho osongele umhlalaphansi, okungaphazamisa ukuphila ngokunethezeka uma usuthatha umhlalaphansi .
- Ingxenye yokonga ayihloselwe ukuthi ulokhu ufinyelela kuyo njalo, iyindlela yokunikeza usizo olulinganiselwe ngezikhathi zesidingo sezezimali sangempela.
- Sikhuthaza wonke amalungu ukuba acabangisise ngemigomo yezimali yesikhathi eside ngaphambi kokukhipha imali.

Indlela Yokufaka **Isicelo Ku-inthanethi** ngeWebhusayithi ye-MWPF



Ungathumela isicelo sakho sokukhipha imali ku-inthanethi, ngokushesha futhi okuvikelekile. Nansi indlela yokukwenza:

ISINYATHELO 1: BHALISA KUWEBHUSAYITHI

1. Vakashela u-www.mwpf.co.za
2. Khetha okuthi "Member Login" kumenyu engenhla.
3. Faka igama lomsebenzisi nephasiwedi yesikhashana okuthunyelwe kuwe yi-MWPF ngomyalezo omfishane obhaliwe i-SMS). Uma ungazitholi lezo zinto, thintana neSikhwama ukuze uthole usizo.
4. Chofoza okuthi Login.
5. Buyekeza eyakho: Inombolo kamazisi, Inombolo yeselula nephasiwedi.
6. Chofoza okuthi "Accept" ukuze uqedele ukubhalisa.

ISINYATHELO 2: THUMELA ISICELO SEMALI SAKHO

1. Ngena ngemvume ngephasiwedi yakho ebuyekeziwe.
2. Chofoza u-"Savings Withdrawal" bese ukhetha u-"Withdrawal Two Pot”.
3. Qinisekisa noma ubuyekeze inombolo yakho yentela.
4. Buyekeza ibhalansi yakho etholakalayo.
5. Faka inani lemali ofuna ukulikhipha (Engekho ngaphansi kuka-R2000).
6. Nikeza imininingwane yakho yasebhange: Chofoza okuthi "Add" bese uthi "Save.”
7. Yenza futhi usayine ifomu lesicelo, bese ulifaka.
8. Faka la madokhumenti asekelayo:
    - Ikhophi ecacile kamazisi noma iphasiphothi yakho
    - Isiliphu sakho somholo sakamuva
    - Izitatimende sasebhange zezinyanga ezintathu
    - Chofoza u- "Submit" ukuze uqedele isicelo sakho.

UNCAMELA USIZO LOMUNTU SIQU?

Uma ungathanda ukufaka isicelo sakho mathupha, ungavakashela noma yiziphi Izikhungo zethu Ozingenela Ngezinyawo kuzo ukhulume noMeluleki Wesevisi Oncike Kumqashi wakho.

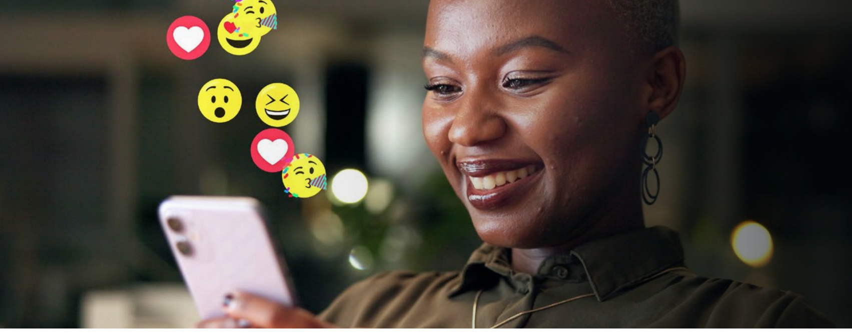
Zonke izicelo, kungaba ku-inthanethi noma ezibhalwayo mathupha zicutshungulwa ngohlelo olufanayo oluzenzakalelayo. Lapho onke amadokhumenti adingekayo esetholakele, isicelo sakho sizocutshungulwa futhi sikhokhwe zingakapheli izinsuku ezingu-14 zokusebenza. Uzothola i-SMS yokwamukela, okuhambisana nezibuyekezo ezijwayelekile zesimo sesicelo sakho.

Ayikho imali eyengeziwe ezokhokhiswa phakathi nale nkathi (kuncike ekubuyekezweni eminyakeni ezayo).

Isikhumbuzo Sokugcina

Ukukhipha imali engxenyeni yakho yokonga kungase kukunikeze usizo lwezezimali lwesikhashana, kodwa kuzonciphisa okongele umhlalaphansi wakho. Sebenzisa le ndlela ngobuhlakani futhi kuphela uma kudingeka ngempela.

Ukuze uthole imininingwane eyengeziwe, vakashela www.mwpf.co.za noma ukhulume noweluleka ngezinsizakalo.



Ubufakazi Bamalungu Obusikhuthazile

Sekuyiminyaka engaphezu kwamashumi amathathu, i-MWPF ingaphezulu kokuba yiSikhwama nje. Siye sahambisana namalungu ethu phakathi nezikhathi zokukhula, zokulahlekelwa, nakho konke okuphakathi nendawo. Umnyombo womsebenzi wethu Ubuntu - umoya wokunakekela, ububele, nokuzibophezela ekwenzeni kahle isevisi ongathembela kuyo.

Ukuze sigubhe usuku lwethu lokuzalwa lwama-36, simeme nina, malungu ethu aqavile, ukuba nibambe iqhaza emncintiswaneni wobufakazi, sibuza ukuthi: I-MWPF ibe namuphi umthelela omuhle empilweni yakho noma yomndeni wakho? Izimpendulo ezisuka enhliziyweni zasikhumbuza ukuthi kungani senza esikwenzayo. Njengophawu lokwazisa, umhlanganyeli oyedwa waba nenhlanhla wanqoba isipho sasebusika sezimpahla ezibiza u-R3,600.

Nakuba kukhethwe umnqobi oyedwa kuphela, kepha bonke ubufakazi bazwakala njengesipho kithi. Amazwi enu aqinisekisa ukuthi i-MWPF ingumphakathi owakhelwe ekwethembaneni kanye nesihawu. Nansi nje imilayezo embalwa esishukumisile

U-Khabele Moshe wathi:
"Njengomndeni ovela e-Lesotho, kwakuyisikhathi somunyu nobunzima kodwa i-MWPF yasisiza ngenzuzo yomngcwabo, yasisiza sakwazi ukukhokhela zonke izindleko zezimali zokubeka ubaba wethu ngokuthula. Inqubo yasingathwa ngobuchwepheshe, ukusebenza kahle, nesihawu. Izisebenzi zasiphatha ngokucophelela nangenhlonipho, zasiqondisa ngokucacile futhi ngaphandle kokubambezeleka.

Siyakubonga ukusekelwa yi-MWPF okufike ngesikhathi okuyiso, sakwazi ukuvalelisa ubaba wethu ngesithunzi kanye nangenhlonipho. Siyakubonga ngempela ukuzibophezela kweSikhwama emalungwini aso nasemindenini yawo ngezikhathi zokuswela."

OWAPHUMELELA EMNCINTISWANENI WETHU, u-Maureen Mshengula, wakhuluma wathi:
"I-Mineworkers Provident Fund ibe nomthelela omuhle empilweni yami ngokusisiza ukuba sifake izicelo Engxenyeni Yokonga Yohlelo Lwamabhodwe Amabili. Imali engiyitholile yenza umehluko omkhulu. Umeluleki oweza emsebenzini wethu ube wusizo olukhulu futhi inqubo yokufaka isicelo yayishesha. Uma sibuza mayelana nenzuzo emayelana nokukhubazeka, ukudilizwa, noma ukufa, abeluleki be-MWPF bachaza konke ngolimi lwethu, okusisizayo thina basebenzi basezimayini ukuba siziqonde kangcono izinzuzo zethu.

Ngiyaziqhenya ngokwazi ukuthi ikhava yami yenzuzo yempesheni kanye neyokufa isesandleni esihle se-Mineworkers Provident Fund. HALALA NGOSUKU LOKUZALWA LEMINYAKA ENGU-36 – FUTHI KWANGATHI UNGABA NEMINYE IMINYAKA EMININGININGI!"

U-Innocentia Orapetswe Lesenyo wabhala wathi:
"Ngingathanda ukubonga i-MWPF ngosizo lwayo ngokufaka isicelo semali ku-Two-Pot ngoba ngikwazile ukwenza konke engangikufuna ngayo. Ngikhokhele ukulungiswa kwekhaya lami, umfundisi wezingane zami, ngaze ngazithengela amakha amnandi ngizipha mina.

Ngiyabonga MWPF, ushintshe impilo yami yaba ngcono. Ngiyakutusa ngempela lokho."

Lobu bufakazi bubonisa ukuthi zonke izinzuzo ezicutshunguliwe, zonke izingcingo eziphenduliwe, futhi wonke amalungu asekeliwe ayingxenye yolutho olukhulu. Ubuntu buphila ngendlela esikukhonza ngayo - ngenhlonipho, ngozwela, nangenjongo.

Siyabonga ngeminyaka engu-36 yokwethembana. Sihlala sizibophezele ukukukhonza kahle, ngaso sonke isikhathi.

SILANDELE EZINKUNDLENI ZETHU ZOKUXHUMANA

Ukuze uthole izibuyekezo njalo zezindaba ezihlobene neSikhwama, silandele ezinkundleni zethu zokuxhumana ezibalwe ngezansi.

Facebook: Mineworkers Provident Fund
Instagram: mineworkers_provident_fund
WhatsApp: 071 887 6515

Isitatimende sokuzihlangula: Ulwazi olukule nyuziletha luvikelwe yimithetho yolwazi lobuciko esebenzayo futhi akumelwe ukuba lukopishwe, lusatshalaliswe noma luguqulwe mayelana nezohwebo. Nakuba yonke imizamo yenziwe ukuze kuqinisekiswe ukuthi lolu lwazi olutholakala lapha lungolwakamuva, aluchemile futhi lushaya khona, lokhu ngeke kwaqinisekiswa. Ukusetshenziswa kwalolu lwazi yinoma yimuphu omunye umuntu kuzoya ngokubona kwalowo muntu futhi luyiqiniso kuphela. Sicela wazi ukuthi uma okuqukethwe kule nyuziletha kushayisana Nemithetho Yesikhwama, kuzolandelwa Imithetho. I-MWPF angeke ithwale icala ngenxa yanoma yikuphi ukulahlekelwa, ukulimala, kanye nezindleko okungenzeka zibe khona ngenxa yanoma yiliphi iphutha noma okunye okungasiwongo lapha ngendlela eqondile noma engaqondile.