

# PAPILAHUNGU RA XIRHO



2019 Papilahungu 2

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## Hungu ro huma eka CEO

Ieswaku switativimende swa swa timali swa hina swi nyikiwa hi ndlela yo tshembeka ku ya hi milawu leyin amukelekaka ya swa tinkota. Ku olovisa, mali ya wena a yi tirhisiwi hi ndlela yihi kumbe yihi yo hoxeka. Hi ku vula leswi, u fanele ku va u kumile switativimende swa mbuyelo eka nkarhi wa sweswi. Loko swi nga ri tano, u komberiwa ku tihlanganisa na muyimeri wa HR wa n'wina. Lowu i nkomiso wa mina wa mivuyelo ya wena na vuxokoxoko byin'wana bya mahlayelo ya yona na ku yi twisia, swi hlamsueriwa eka pheji 5.

Swirho swa hina swi ya emahlweni swi hi khutaza ku antswisa hikokwalaho hi na tipulatifomo to hambanahambana to tanihi mapfhumba yo fambafamba ya tidyondzo ta swirho, mapfhumba yo fambafamba ya timali leti nga koxiwangiki na tichanele ta dijitali ku tiyisisa leswaku hi ya emahlweni na ku vulavurisana na wena. Hi ku khutaza ku tirhisa tipulatifomo leti naswona hi nyikile vuxokoxoko byin'wana eka papilahungu leri.

Hi tshemba leswaku lembe hinkwaro ra 2019 ri ta va hinkwaswo leswi u lavaka leswaku ri va swona. Ndzi navelela wena na ndyangu wa wena nguva yo wisa leyin hlayisekeke na lembe lerintshwa ra 2020.

Wa wena  
**Philda Mphephu**

2019 ri vile lembe ro talela hi migingiriko eka MWPF, ro talela swiganga na swo koka mahlo kambe ri ri na mintlhontlo ya rona. Hi kotile ku hundza eka swona hinkwaswo, hi tiyimiserile ku tlula nkarhi lowu nga hundza ku tirhela swirho swa hina hi ku hetiseka mikarhi hinkwayo.

Hi sungurile lembe leri kahle hi ku va Nkwama wu kumile masagwadi hi Sunguti. Hi Nyenyenku, hi simekile xikumiwa xintswa lexi endleriweke hi ku kongoma swirho lexi yaka ephenxenini.

A hi swona ntsena, nan'waka Nkwama wu na 30 wa malembe. Ku tlanelgoza leri na ku ku khensa ku va u ri xiphemu xa rendzo ro hlamarisa ra hina, hi engeterile mbuyelo wa nkosi ku suka eka R30 000 ku ya eka R40 000 eka swirho. Ku tlhandlekela eka leswi, hi nyikile tivhochara ta nkoka wa R30 000 tanihi xiphemu xa mphikizano wa siku ro velekiwa ra lembe ra vu30 ra hina.

Hi tlhela hi tsaka ku tivisa leswaku ku ringana malembe ma nhungu hi ku landzelelana hi kumile xiviko xa oditi lexi baseke. Leswi swi vula

## Ku tivisa ndlela ya swivilelo yintshwa

Ha tsaka ku tivisa leswaku hi na ndlela yo vilela ya onolayini yo pfuna lava va tsakelaka ku vilela hi Nkwama leswaku va tirhisa pulatifomo leyin tirhisiwaka hi swirho hinkwaswo leswaku ku va na tihlamulo na swintshuxo swa xihatla swa swivilelo.

Yi nyika pulatifomo yo kongoma laha swirho na vavuyeriwa va nga nghenisaka kona swivilelo va ri laha va nga kona, ku ya eka hofisi ya Muofisisinkulu hi ku kongoma.

Nghena eka <https://complaints.mwpf.co.za/> ku nghenisa xivilelo kutani u kuma nhlamulo hi xihatla.

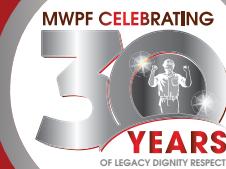


# Vawini eka mphikizano wa Siku ro Velekiwa ra lembe ra vu30

Hi siku ra vu 14 Khotavuxika, Nkwama wu khomile lembe ro hlamarisa ra vu 30. Hi yima hi ku tinyungubyisa hi ku tiva leswaku hi endlile ku hambana evuton'wini bya vanhu vo tala na ku kombisa ku kula loku vonakaka, hi karhi hi kuma mivuyelo ya kahle mikarhi hinkwayo. Ku tlaneli siku ro velekiwa ra lembe ra vu30 ra hina, hi kombela wena xirho ku hi rhumela hungu ra siku ro velekiwa hi imeyili, SMS kumbe feyisibuko leswaku u ngenela mphikizano wa ku wina nkavelo wa wena wa tivhochara ta nkoka wa R 30 000.

Hi khensa mahungu yo rheleta mbilu. Hi yohozela vawini va hina hinkwavo lava longoloxiweke laha hansi. Hi tshemba leswaku mi tiphinile hi ku tirhisa tivhochara leti.

Hi lama malembe man'wana mo tala ma Nhlonipho, Xindzhuti na Ndzhaka leyi avelaniwaka.



## Vawini eka mphikizano

Jairos Hlangweni  
Lucas Matabane  
Bonginkosi Matshini  
Venkie Maboke  
Ramogosi Mothupi  
Zukiswa Gwaza  
Sfiso Dlamini  
Aronie Mjikeliso  
Mamojaki Mojaki  
Lijane Mofee  
Zukiswa Ndamase  
Andile Thobeka  
Melikhaya Swayiza  
Avhafunan Maladze  
Constantino Machava  
Themba Swelinkomo  
Mbongeni Zulu  
Johannes Mboto



## Engetelo wa Mbuyelo wa Nkosi

Tanhi xiphemu nyiko ya wena ya siku ro velekiwa ra lembe ra vu 30, hi gonyisile mbuyelo wa nkosi ku sukela hi ti 1Mudyaxihi 2019 handle ka ku engetela tihakelo ta wena xirho kumbe muthori wa wena.

Timali ta mbuyelo wa nkosi leti nga engeteriwa:

	Ku suka eka	Ku ya eka
Xirho	R30 000	R40 000
Munghana wa vukati	R30 000	R40 000
Vana va malembe ya 14 ku ya eka 21 (eka vana va malembe ya 21 – 25 ku laveka vumbhoni byo dyondza xikolo)	R30 000	R40 000
Vana va malembe ya 6 – 13	R15 000	R25 000
Vana va malembe ya 1 – 5	R7 500	R15 000
Vana va le hansi ka lembe	R3 750	R15 000

Leyi i ndlela ya hina ya ku vula leswaku ha khensa ku ya u ri xiphemu xa rendzo ra hina.

# Muholo wa Vutomi

Xana u le kusuhi no ya ephenxenini nakona a wu swi tivi leswaku u fanele u endla yihi hi mali ya phenxeni ya wena?

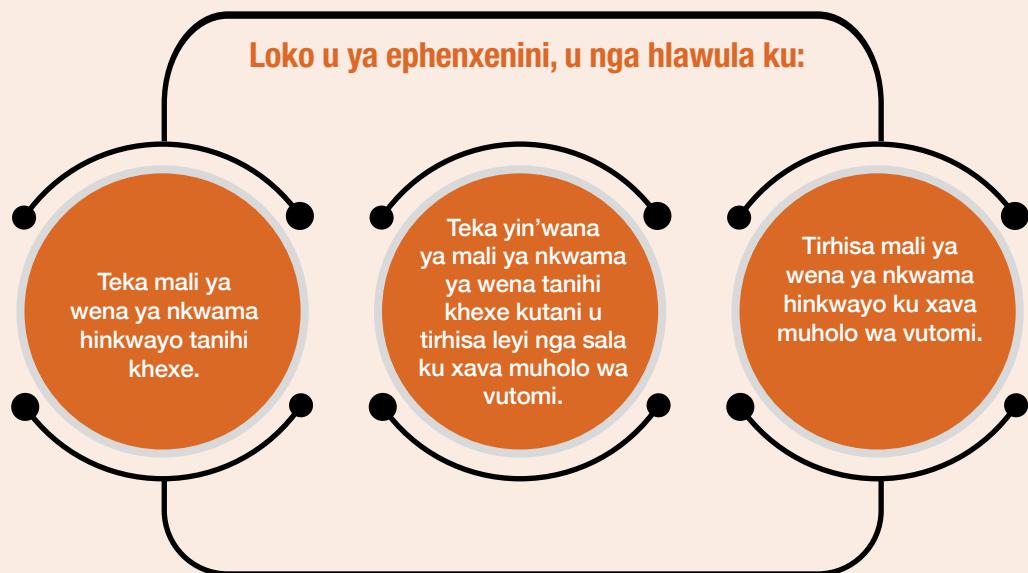
Hi siku ra 1 Nyenyankulu, hi simekile xikumiwa xa MUHOLO WA VUTOMI. Hi xikumiwa lexi, u tiyisisiriwa moholo wa n'hweti na n'hweti wa vutomi, endzhaku ko ya ephenxenini.

## Swi tirha hi ndlela leyi:

- 1 U "xava" ximakiwa hi mali ya nkwama ya wena kutani, hi ku vuyeriwa, u kuma ntsengo wa rhandi n'hweti na n'hweti lowu nga tiyisisiwa vutomi bya wena hinkwabyo.
- 2 Xiphemu xikulu xa mali ya wena xa vekisiwa leswi nyikaka xiphemu xo tiyisisiwa xo ka xi nga tsekatseki xa muholo wa vutomi wa wena.
- 3 Muholo lowu nga tiyisisiwa wa vutomi wa wena wu ta tlakuka ku ya hi mitlakuso leyi nga hlambanyiwa (hakanyingi lembe na lembe). Leswi swi ya hi mivuyelo ya vuvekisi.
- 4 Loko mivuyelo ya photifoliyo ya vuyekisi yi nga ri kahle, muholo wa vutomi wa wena a yi nga engeteleki, kambe a wunga yi ehansi.
- 5 U na nkarhi lowu nga tiyisisiwa wa malembe ya 15. Loko u lova malembe lama ma 15 ma nga si hela, muholo wu ta hakeriwa vavuyeriwa va wena.

## Xikombiso:

Loko u lova malembe ma 10 endzhaku ka ku ya ephenxenini vavuyeriwa va wena lava u nga va langha va ta kuma mali hinkwayo ya ntsengo wa muholo leyi nga sala.



## Hi waha maxavelo ya muholo wa vutomi?

1. Nghenela nhlengeletano ya dyondzo ya swirho entirhweni wa wena. Nhlengeletano leyi yi ta ku pfuna ku teka xiboho hi ku twisisa xa leswi u faneleke ku swi endla hi mbuyelo wa phenxeni wa wena. U ta va na nkarhi wa ku vutisa ti-CRM ta hina swivutiso swihi kumbe swihi leswi u nga vaka na swona hi xikumiwa xa hina.
2. Loko wo tsakela ku teka ximakiwa lexi, u ta kuma mpimanyeto lowu ku kombisaka leswaku u fikelela ku kuma mali muni n'hweti na n'hweti loko u ri ephenxenini.
3. U nga nhlawula ku pfumela kumbe ku ala mpimanyeto.
4. U ta sungula ku kuma muholo wa n'hweti na n'hweti endzhaku ka loko u humile phenxeni.

# Mapfhumba yo Fambafamba ya Mivuyelo leyi nga Koxiwangiki eKZN

L embe na lembe Nkwama wu fambafamba wu lava khale ka vatirhi va le timayini lava nga tshika nkama wa nga koxanga mivuyelo ya bona. Nan'waka hi Khotavuxika na Mawuwana, Nkwama wu yile eKwazulu-Natal. Xikongomelo xa p'fhumba ro fambafamba a ku ri ku hakela khale ka swirho mivuyelo yihi kumbe yihi leyi nga ya swona.

**Ha tsaka ku vika leswaku eka swifundzatsongo swa ntlanu leswi hi nga swi endzela, ku swirho swa MWPF swa 556 swi kumekile leswi a swi ri na nkoka wa ntsengo wa R26 283 777,67.**

Pfhumba ro fambafamba leri landzelaka ri ta va eEastern Cape. Loko u tiva swirho swa MWPF swin'wana leswi nga na mivuyelo leyi nga koxiwangiki, u komberiwa ku va khutaza ku tihlanganisa na Nkwama.



**Hi pfuneni ku kuma khale ka swirho swa hina kumbe vavuyeriwa va swona leswaku va kuma mivuyelo leyi nga kona ya bona.**



## Mapfhumba yo Fambafamba ya Tidyondzo ta Swirho

T anhi xiphemu xa ku tihlanganisa na vaaki, Nkwama wu endla mapfhumba yo fambafamba ya tidyondzo ta swirho lama yaka emahlweni lama kongomisaka eka ku hlamusela hi vuenti mivuyelo leyi u nga na yona na leswi yi tirhisaka swona.

Ku fikela sweswi hi endlile xxx wa tihlengeletano ta tidyondzo ta swirho eka vatirhi lava longoloxiweke laha hansi.

I swa nkoka leswaku u nghenela mapfhumba yo fambafamba lama tanihileswi u hlanganaka na ti-CMS ta hina na ku ti vutisa swivutiso swihi kumbe swihi leswi u nga vaka na swona mayelana na mivuyelo ya wena. Vulavula na muymeri wa HR ya wena ku kuma leswaku ri ta va kona rini emayini wa wena loko mi nga si va na rona nan'waka.

## Masagwadi ya Bindzu ya Matirhele ya Kahle ya IRFA

E masungulweni ya lembe nkama wu lemukiwile hi tintangha ta wona tanhi mabulandlelaxidzi eka bindzu leri. Hi thomiwile risiva eka Masagwadi ya Bindzu ra Matirhele Lamanene Swinene eka Vandla ra Nkwama wa Phenxeni ra Afrika (Retirement Funds Africa (IRFA) annual Best Practice Industry Awards), lama nga va kona hi siku ra vu 23 Sunguti 2019.

**Hi kumile masagwadi ya Matirhele Lamanene Swinene mambirhi eka khetekanyo wa Gold Standard:**

- Ku Tihlanganisa na Dyondzo ya vaaki
- Maendlelo yo Vekisa

Hi tshama hi tinyiketerile ku ya emahlweni na ku anstwisa mapfhumba ya dyondzo na ku tihlanganisa naswona xikongomelo xa hina i ku hundzisa leswi hi nga swi fikelela. Hi rhangusa swirho swa hina emahlweni nakona swi ta tshama swi ri vadirayivhinkulu.



# Mahlayelo ya xitativende xa mbuyelo

Kan'we hi lembe, Nkama wu kandzisa na ku hangalasa xitativende xa mbuyelo xa munhu hi munhu xi ya eka muthori wa yena. Ku hangalasa swi sungula hi Mhawuri. U komeriwa ku tiyisisa leswaku u teka xitativende xa mbuyelo xa wena eka muyimeri wa HR ya wena. Xitativende xi kombisa Mali ya Nkwama na mivuyelo leyi u nga na yona hi siku ra ku humesiwa ka xona.

## Hi leswi leswi u faneleke ku hlayisa swona xitativende xa wena:

PERSONAL DETAILS			To help you make sense of your benefit statement the various sections are explained here. The statement shows your Fund Credit and the benefits provided by your Fund as at the date of the statement.		
Name & Surname:	(Name and Surname)	Category of Membership:			
Participating Employer:	Adcorp Technical Training Services	Date of Birth:	19/06/1979		
Paypoint:	ADCORP TECHNICAL TRAINING (920921)	Date Joined Company:	01/01/2007		
Employee Number:	MINS000	Date Joined Fund:	02/12/2007		
Industry Number:	Z0000000	Pensionable Service Date:	02/12/2007		
Identification Number:	(SA Identity No)	Normal Retirement Date:	01/01/2017		
Location:	Gauteng	Normal Retirement Age:			
		Annual Pensionable Salary:	R 96,526.32		
		Annual Risk Salary:	R 120,657.96		
CONTRIBUTION DETAILS FOR THE PERIOD 01/01/2018 TO 31/12/2018					
Contribution as a percentage of salary					
	Member (R)	Employer (R)	Total (R)		
Total Gross Monthly Contribution	5,022.63	8,442.29	13,464.92		
Less: Administration Fee incl VAT	0.00	480.00	480.00		
Less: Risk Premiums	0.00	4,727.70	4,727.70		
Additional Voluntary Contributions	0.00	0.00	0.00		
<b>Total Available Investment</b>	<b>5,022.63</b>	<b>3,234.59</b>	<b>8,257.22</b>		
The total available for investment reflects the monthly contribution after the deduction of administration fees payable and any inclusive risk premiums payable to the insurer.					
INVESTMENT SECTION					
Retirement Funding Contributions (Total Available for Investment) are invested as shown below:					
AA (General) Portfolio	100%				
FUND CREDIT BUILD UP FOR THE PERIOD 01/01/2018 TO 31/12/2018					
Balance as per previous statement as at 01/01/2017					
Total Net Investment for the period as per the Contribution Details above					
Transfers in for the period (External)					
Transfers in for the period (Internal)					
Transfers out in the period					
Net Investment return					
<b>Investment value as at 30/12/2017</b>			<b>11,129.80</b>		
				172,078.62	
INVESTMENT RETURN FOR THE PERIOD 01/01/2018 TO 31/12/2018					
Portfolio	Annual Fund Return	Unit Price		Amount (R)	
AA (General) Portfolio	10,43%	214.54%		11,129.80	
WITHDRAWAL/ RETRENCHMENT/ DISMISSAL/ RETIREMENT BENEFIT AS AT 31/12/2018					
100% of the member Investment Value					
<b>Total Benefit</b>				<b>172,078.62</b>	
<b>IMPORTANT NOTE:</b>				<b>172,078.62</b>	
This benefit will be subject to tax according to prevailing legislation					
DEATH BENEFIT BEFORE RETIREMENT AS AT 31/12/2018					
100% of the member Investment Value				Amount (R)	
Insured Benefit				172,078.62	
<b>Total Lump Sum Death Benefit</b>				361,973.88	
<b>IMPORTANT NOTE:</b>				<b>534,052.50</b>	
Insured Benefit is equal to 3.00 times Risk Salary. The Accepted Cover is payable in the event of a claim. If your entitlement is in excess of the insurers Free Cover Limit (R 4000 000.00) then you will be requested to submit medical evidence before Full Entitlement can be granted.					
PERMANENT AND INDUSTRY RELATED TOTAL DISABILITY AS AT 31/12/2018					
100% of the member Investment Value				Amount (R)	
Insured Benefit				172,078.62	
<b>Total Lump Sum Death Benefit</b>				361,973.88	
<b>IMPORTANT NOTE:</b>				<b>534,052.50</b>	
Insured Benefit is equal to 3.00 times Risk Salary. The Accepted Cover is payable in the event of a claim. If your entitlement is in excess of the insurers Free Cover Limit (R 4000 000.00) then you will be requested to submit medical evidence before Full Entitlement can be granted.					
FUNERAL BENEFIT AS AT 31/12/2018					
The following benefits will be paid out in the event of the death of a member or any of his/her immediate family:					
<b>Funeral Benefit</b>				Amount (R)	
Member				30,000.00	
Spouse				30,000.00	
Child between 14 and 21 years				30,000.00	
Child between 6 and 13 years				15,000.00	
Child between 1 and 5 years				7,500.00	
Child between 0 and 11 months				3,750.00	
Stillborn				3,750.00	
Paid-Up Funeral Benefit (Retired Member)				30,000.00	

# Tindlela to hambanahambana ta ku tshama u karhi u tahlanganisa na hina



Swisisa leswaku swirho na vavuyeriwa va hina va hangalakile na tiko hinkwaro na le ka mayikoakelana yo tanahi Swaziland, Lesotho, Mozambique na Botswana, hikokwalaho hi tumbuluxile tipulatifomo to hambanahambana leswaku mi kota ku tshama mi karhi mi tihlanganisa na hina kumbe ku vika swivilelo swihi kumbe swihi leswi mi nga vaka na swona.

## 1. Tisenthara to ti Endzela

**Ti pfula ku sukela hi Musumbunu - Ravuntlhanu 08h00 ku fika 16h00 ti kongomisiwe eka ku pfuna swirho hi swikoxo na swivutiso. Hi na tsevu eka tindhawu leti nga longoloxiwa laha hansi:**

Tisenthara to tiendzela	Adirese ya Ndhawu	Nomboro ya riqingho	Imeyili
Carletonville	Office No. 2, 5 Buys Business Park Cnr, Kaolin & Radium Street, Carletonville, 2499	(010) 100-3001	clientservices@mineworkers.co.za
Witbank	Office No. 9, M&B Centre, 16 Mandela Street, Witbank, 1034	(010) 100-3001	clientservices@mineworkers.co.za
Johannesburg	Crn Melle & 26 Ameshoff Street, Braamfontein Johannesburg, 2000	(010) 100 3001	clientservices@mineworkers.co.za
Orkney	Harmony Gold, Moab Khotsong, Teba & Intake Centre building	(010) 100 3001	clientservices@mineworkers.co.za
Mthatha	No 49 Leeds & Craiser Street, Metropolitan Place, 1 <sup>st</sup> Floor, Mthatha	(047) 531 2003	clientservices@mineworkers.co.za
Mozambique	Bairro de Chinunguine C, Praia de Xai-Xai, Cidade de Xai Xai, Província de Gaza, Mocambique	(+258) 282 22 675	clientservices@mineworkers.co.za

## EBS Offices

Tihofisi ta EBS ta hina ti kumeka hi ku kongoma etimayini leswaku hi kota ku va ekusuhi na swirho, laha u nga taka hi nkarhi wa wena loko u ntshuxekile ku ta vulavurisana na vatsundzuxi va EBS va vuswikoti va hina.

- **Anglo Gold Ashanti:** Vaal Reefs (Orkney) West Wits (Carletonville)
- **Glencore Mine:** Witbank
- **Sibanye Still Water:** Beatrix
- **Sibanye Still Water:** Driefontein
- **Sibanye Still Water:** Ezulwini
- **Harmony Gold Mine:** Kusasalethu
- **Harmony Gold Mine:** President Steyn Branch

## 3. Senthara ya Vutihlanganisi bya Tikhasimende

Hi na layini ya senthara ya tqingo ley i nga yi fonelaka loko u lava ku tiva mahungu hi xitalo mayelana na xikoxo kumbe loko u ri na xiphiqo. Nomboro i 010 100 3001.

## 4. Tipulatifomo ta dijitali

U nga tlhela u hi kuma onolayini eka tipulatifomo ta dijitali to hambanahabana leti longoloxiweke laha hansi.

### 4.1 Webusayiti ya MWPF – [www.mwpf.co.za](http://www.mwpf.co.za)

Webusayiti ya MWPF yi na hinkwaswo leswi u faneleke ku swi tiva hi Nkwama, hi na pheji ra swikumiwa na vukorhokeri hi vuenti leri longoloxaka mivuyelo hinkwayo na hilaha u nga koxaka mivuyelo ya wena hakona, ku katsa na leswi u faneleke ku swi tisa loko u koxa mivuyelo ya wena. U nga tlhela u koxa hi ku kongoma eka webusayiti.

Ku tlhela ku va na pheji ra vuvekisi leri ku kombisaka matirhele ya Nkwama, switatinende swa swa timali na swiviko swa lembe na lembe, leswi kongomisaka eka bindzu na matirhele ya swa timali ta nkwnama.

Hi tlhela hi tirhisa Ndlela ya Mivuyelo ley i nga Koxiwangiki (Unclaimed Benefits Portal), eka khale ka vatirhi va le timayini kumbe vavuyeriwa. U nga nghenisa nomboro ya ntirho kumbe ya ID ya wena. Hungu ri ta ya eka mulawuri loyi a tirhanaka na swiphiqo eka pulatifomo ya dijitali ya hina kutani u ta kamba loko ku ri na Mali ley i faneleke ku yi kuma kumbe e-e.

### 4.2 Feyisibuku na Twitter

Hi tlhela hi va na Mapheji ya Feyisibuku na Twitter, lama endlaka leswaku swirho swi kuma mahungu nkarhi na nkarhi ya swiendleko swa hina hinkaswo na ma mihluvukiso ya Nkwama. Swivutiso swa n'wina naswona swi hlamuriwa hi xihatla na swiphiqo swi ahluriwa onolayini. A wa ha boheki ku ta leswaku u kuma ku pfuneka hi xikoxo, swiphiqo kumbe swivutiso xa wena.

## Hi landzeleli eka Feyisibuku na le ka Twitter kutani u kuma mahungu ya sweswisweswi

 Mineworkers Provident Fund - <https://www.facebook.com/mineworkerpf>

 Mineworkerspf - <https://twitter.com/Mineworkerspf>

## HI TEKELA ENHLOKWENI XIVIKO XA WENA

Hi nga tsakela ku kuma xiviko xo huma eka wena. Hi kombela u hi tivisa leswi u ehleketa swona hi papilahungu hi ku rhumela imeyili eka: [externalcomm@mineowrkers.co.za](mailto:externalcomm@mineowrkers.co.za).

## VUXOKOXOKO BYA VUTIHLANGANISI BYA HOFISIKULU

 Mineworkers Provident Fund Building, 26 Ameshoff Street, Braamfontein, Johannesburg

 010 100 3001

 [www.mwpf.co.za](http://www.mwpf.co.za)

**Xilandzulo:** Hungu leri nga eka papilahungu leri ri sirheleriwa hi milawu ya nhundzuswianakanyiwa kutani a ri fanelanga ri kopiwa, ku hangalisiwa kumbe ri cincawa hi xikongomelo xo pindzula ha rona. Hi endlile matshalatshala hinkwawo ku tiyisia leswakuhungu leri ri va enkarhini, ri nga voyameli etlhelo na ku pfumala swihoxo, kambe leswi a hi nga swi tiyisisi hi ku hetiseka. Ku tirhisisa ka hungu leri hi vandla ra vunharhu swi ta va swi ri xiboho xa rona naswona ku hava loyi a nga ri vekaka nandzu. U komberiwa ku tiva leswaku loko papilahungu leri ro tshuka ri vula leswi hambanaka ni Milawu ya Nkwama, ku ta tirha Milawu. MWPF a yi nga amukeli vutihlamuleri lebyi vangiwaka hi ku lahlekeriwa, ku onhakeriwa, tihakelo na swhakeleriwaleswi nga tshukaka swi vangiwa hi xihoxo kumbe ku siyiwa ka hungu ro karhi eka mahungu lama nga leka papilahungu leri.

