INTLANGANISO YONYAKA YE-16

INTETHO KASIHLALO

Manene Namanenekazi,

Kuyinyhweba kum ukunamkela kwiNtlanganiso Yonyaka we-16 we-Cape Retirement Fund for Local Government.

UWilliam A. Ward wakha wathi, "Ngaphambi kokuba uthethe, mamela. Ngaphambi kokuba ubhale, cinga. Ngaphambi kokuba usebenzise imali, yenza inzuzo. Ngaphambi kokuba utyale imali, phanda. Ngaphambi kokuba ugxeke, yima. Ngaphambi kokuba urhoxe, zama. Ngpahambi kokuba uthandaze, xolela. Ngaphambi kokuba uthathe umhlala-phantsi, yonga imali. Ngaphambi kokuba ufe, yipha."

Awona mazwi afanelekileyo kwiNgxowa-mali ngala, "Ngaphambi kokuba utyale imali, phanda" nathi "Ngaphambi kokuthatha umhlala-phantsi, yonga imali."

IMBUYEKEZO

INgxowa-mali iphinde yanembuyekezo kutyalo-mali lwayo, nangona isengamahla ndenyuka imeko yotyalo-mali kwaye kukho ukungaqiniseki okukhulu. Zizonke iiasethi noovimba beNgxowa-mali zikhule nge-1.4 yeebhiliyoni yeeRandi kunyaka-mali esithetha ngawo. Kuyandivuyisa ukunichazela ngembuyekezo yotyalo-mali lwenu eli-11.6% kwi-**Growth Portfolio**, imbuyekezo yesi-7.3% kwi-**Protection Portfolio** nesisi-9.2% kwi-**Moderate Portfolio**. (Sikholelwa ukuba i-**Protection Portfolio kunye/**okanye i**-Moderate** Portfolio zifanele zikhethwe kuphela ngamalungu xa esondele kakhulu ekuthatheni umhlala-phantsi.)

Kwakhona ndinelunda kakhulu ngokukhuselwa kweeasethi zamalungu ethu akumhlala phantsi. Ukutyala ngendlela ii-liability kubonakala kuyi mpumelelo enkulu ukuza kuthi ga ngoku. I-**Pensioner Portfolio** ize nembuyekezo ye-11.2%, isodlula ezinye iipotfoliyo ezimbini. Le mbuyekezo encumisayo iye yavumela

iNgxowa-mali ukuba inyuse ipenshini yenyanga yamalungu ayo akumhlala phantsi ngomlinganiselo opheleleyo wokunyuka kwamaxabiso ezinto.

Iingxelo Zabahlalutyi Bomngcipheko beNgxowa-mali zithi imbuyekezo yeNgxowa-mali ukususela ekusungulweni kwayo bezili-14.3% ngonyaka kangangeminyaka eli-16. Yeyona mbuyekezo lena(imbuyekezo engaphezu komlinganiselo wokunyuka kwamaxabiso) eyi-8.3% kwiminyaka eyi-16. INgxowa-mali yakho kufuneka ityale imali ngendlela yokuba amalungu angachaneki xa imarike ingamahla ndenyuka . Ngoko ke, umele ukhumbule ukuba iNgxowa-mali ayinakuze ileqe imbuyekezo enkulu xa ityalayo, kuba loo nto iya kudala umngcipheko oyingozi kakhulu kwingxowa-mali ye-Defined Contribution, apho **ililungu** elithwala umngciko hayi **umqeshi** (ngokwahlukileyo kwi-Defined Benefit okanye kwingxowa-mali eqhelekileyo).

INgxowa-mali isebenzisa abacebisi ngotyalo-mali ababini nengcali ngezoqoqosho abaqeshwe yiNgxowa-mali. Baxabiseke kakhulu kwiNgxowa-mali kwaye ukuthatha kwabo inxaxheba kwikomiti yotyalo-mali ithe yongela iNgxowa-mali izigidi ezininzi ebudeni bonyaka-mali. Ukuze amalungu eTrasti aqonde kwaye afumane ulwazi xa kufuneka kwenziwe izigqibo ngotyalo-mali, amanye amalungu etrasti athe atyelela amazwe amabini eBRIC (iTshayina neIndiya) ukuze azifumanele ulwazi lokuba yintoni kanye le iqhuba ukukhula koqoqosho nokuba yiyiphi imingcipheko yokutyala kula mazwe. Sikhangela namathuba okutyala imali eAfrika.

Xa ndiqukumbela amagqabaza am ngembuyekezo, ndifuna ukucaphula kwiNgxelo Yabaqikeleli Bomngcipheko kwiNgxelo Yonyaka:

“INgxowa-mali ibisoloko isiza nembuyekezo yotyalo-mali esemagqabanini kumalungu ayo ngoxa inikela ngokhuseleko kumalungu angakwaziyo ukuthatha umngcipheko. Olu lungelelwano belubalulekile kwimpumelelo yeNgxowa-mali.”

AMALUNGU ENGXOWA-MALI

Inani lamalungu athatha inxaxheba landile lisuka kuma-32 518 ukususela ngomhla we-30 kuJuni 2011 laya kuma-33 979 nge-30 kuJuni 2012**.** Oku kubonisa ukwanda nge–1 461 ukusuka kunyaka ongaphambili, okanye ngaphezulu nje kokwanda lwe-4% kumalungu athatha inxaxheba. Elona nani lamalungu amatsha akhethe ukungena kwiNgxowa-mali ngama-3 488, angaphantsi nge-819 kuphela kunonyaka ophelileyo. Noko ke, eli nani limele lincitshiswe ngabathathe umhlala-phantsi (424), abarhoxileyo (1 328), abadendiweyo (0) nabaswelekileyo (160). Abathathe umhlala-phantsi nabadendiweyo bandile ebudeni

bonyaka, ngokwahlukileyo kunyaka ongaphambili. Abathathe umhlala-phantsi bande besuka ku 380 Ngowama-2011 baya ku-424 baza abadendiweyo basuka kwisithathu -ngo 2011 baya ku-0 nge-30 kuJuni 2012.

INgxowa-mali yethu inokuchazwanjengeNgxowa-mali yolutsha. Ukukhula kwamalungu sisiqinisekiso sokuba ingxowa mali yethu iyakuhlala ingu ngqa phambili, nto leyo eqinisekisa iinzuzo zomngcipheko, ukufa nokukhubazeka ngamaxabiso amahle kakhulu. Sifuna ukucela amalungu ukuba aqhubeke engamalungu eNgxowa-mali ukuze aqokelele imali eyaneleyo yomhlala-phantsi. Amalungu arhoxayo kwiNgxowa-mali avumelekile ukuba angayishiya imali kumbutho iqhubekeke ikhula okanye angayisa kwenye ingxowa mali ethandwe lilungu **AMALUNGU AKUMHLALA PHANTSI.**

Inani labakumhlala phantsi liyaqhubeka lincipha, kuba awakho amalungu agcina imali yawo apha kumbutho aze aqhubeke efumana ipenshini yenyanga athatha umhlala phantsi. Amalungu akumhlala phantsi ebeyi-866 ngo-2009, ayi-840 ngo-2010, ayi-784 ngo-2011 nama-780 ngo-2012. Nangona emela iphesenti encinane nje yawo wonke amalungu, amalungu atya ipenshini abalulekile kwiNgxowa-mali. Nawo athunyelelwa incwadana yeendaba ngokuthe rhoqo. Ahlawulwe ibhonasi ekhethekileyo yelo xesha, elingana ne-100% lepenshini yawo yenyanga, ngoDisemba 2012.

ULAWULO

IBhodi Yetrasti itshintshe igama leNgxowa-mali laba yi-The Cape Retirement Fund for Local Government ukuze iphephe ukubhidaniswa ne-Cape Joint Pension Fund, umbutho uqale ukuzimela geqe ngokupheleleyo ukususela ngo-1996. Ngelishwa, oku kubhidanisa amagama kusaqhubeka kwaye sicela onke amalungu ethu acele ukucaciselwa xa engaqondi.

INgxowa-mali yethu ilawulwa ngu-Verso Financial Services, apho iqela labasebenzi liqhuba umsebenzi ngenkuthalo ngokulawula imicimbi yamalungu ethu. Iindleko zolawulo lweNgxowa-mali ziyonyuka rhoqo ngonyaka ekubeni zibalwa ngenani lamalungu.

Zizonke iindleko zolawulo lweNgxowa-mali (aziphelelanga kwezika-Verso) xa zibalwa njengephesenti yemivuzo yepenshini zisengaphezulu nje kwe-0.80%, xa kuthelekiswa noko kuqheleke kwiingxowa-mali ngokubanzi okuyi-1%. IBhodi Yetrasti iyazidla kuba ikwazile ukugcina iindleko zingaphantsi kwezo ziqheleke kwiingxowa-mali ngokubanzi.

Sibamba ngazibini ku-Adv. Christi Franken neqela lakhe leencutshe ngokwenza umsebenzi osemagqabini. Ndiyazibuza ukuba mangaphi amalungu aqondayo ukuba, ukususela oko yasungulwa le Ngxowa-mali,

umlamli akakaze akhuphe isigwebo esinxamnye neNgxowa-mali. INgxowa-mali yethu, ngo-Verso, imisela umlinganiselo wolawulo esinokuzidla sonke ngawo. IBhodi kunye neGosa Eliyintloko baza kubeka esweni umgangatho weenkonzo ezinikelwa ngababoneleli ngeenkonzo bethu ngokuthe rhoqo.

IINZUZO EZINTSHA NECALA EKUSINGISWE NGAKULO

Njengenxalenye yembopheleleko yethu ecetyiweyo yokuphangalalisa amalungu ethu kuRhulumente Weengingqi, sivulele ubulungu bethu nakooCeba emva konyulo lukaMeyi 2011 kwaye ngoku silindele umhla wokusebenza kwe-freedom of association, eya kuvumela abasebenzi bakaRhulumente Wengingqi ukuba batransferele ubulungu babo kwingxowa-mali abayithandayo. Le Ngxowa-mali ayinamiqathango kukhetho lwelungu lokuphuma kwingxowa-mali yethu; ndinokutsho ngomzimba ongenaxhala ndithi asikakhe sibe nezicelo ezibangelwe kukungaqhubi kakuhle okanye yinkonzo engaxolisiyo.

INgxowa-mali yakho igqibe ekubeni isebenze nezinye iingxowa-mali ezifunayo, ngelizama ukunciphisa inani leengxowa-mali zoomasipala. Kukho iingxowa-mali zoomasipala ezingama-63, kwaye zingama-38 ezisebenzayo. Zisithoba kuphela ezinamalungu angaphezu kwama-5 000. Le nto imele isingathwe ngeyona ndlela ifanelekileyo necingela ubuntununtunu bayo ukuze iphumelele. Ngenxa yotshintsho oluza kwenziwa nguRhulumente (apho iingxowa-mali zinokulahlekelwa ngamalungu azo amaninzi kwaye iziingxowa-mali zeli candelo lorhwebo eziya kusinda) lo mcimbi umele uqhubeke.

Ndifuna ukubulela kumaSebe Ezabasebenzi, ezinye iinkokeli zeemanyano, amaLungu Etrasti, iGosa Eliyintloko lethu yaye ngokukodwa umboneleli ngeenkonzo wethu wonxibelelwano, u-SASH, oqhubeka enxibelelana namalungu ukuze aqiniseke ukuba banolwazi ngeNgxowa-mali yethu nangemicimbi yepenshini ngokubanzi. Amalungu ethu abandakanyekile ekubuzeni iinkalo eziphathelele iNgxowa-mali yethu, esazisa ngendlela iNgxowa-mali enokuphucula ngayo ekunikeleni iinkonzo kuwo nasekusenzeni siphucule ngokubanzi. Siyayixabisa loo nto.

ULAWULO

AmaLungu Etrasti amatsha amathathu aye anyulwa kwi-AGM edluleyo. IbinguCeba Steyn, uCeba Gqabi noMnu Van der Merwe. Ezibuhlungu kukuba uCeba Johnson, ilungu letrasti elivela kubaqeshi, uye wasweleka ngoMeyi 2012. Kwakhona ndifuna ukuvakalisa uxabiso nemibulelo kwintsapho yakhe nakwibhunga likaMasipala ngokuvumela u-”Oom Johnny” athathe inxaxheba kwimicimbi yeNgxowa-mali. Sonke siza kumkhumbula kakhulu.

Ngoku siye sazizalisa izikhewu zeKomiti Yabahloli-zincwadi kwaye ndinokutsho ukuba inkoliso yamalungu akule komiti angamalungu azimeleyo. La malungu nguSihlalo, uMnu Venter, uNkszn Moloko, umhloli-zincwadi osemthethweni noMnu Grobler, ingcali ngomngcipheko.

U-KPMG uphinde wamiselwa njengomhloli-zincwadi weNgxowa-mali yethu kwaye ndingatsho ukuba akukhange kubekho makhwiniba kwingxelo yethu yokuhlolwa kweencwadi, njengoko uza kubona kumaxwebhu owanikiweyo. Ndifuna ukudlulisela umbulelo weBhodi kuSihlalo nakumalungu ngozinikelo lwawo ekulweleni ukuba kubekho ulawulo olululo kulo lonke ulawulo lweeasethi zeNgxowa-mali.

IMIBULELO

Umsebenzi wokuba liLungu Letrasti uya usiba nzima ngenxa yomthetho omtsha nobukhulu beeasethi zeNgxowa-mali (ezingaphezu kwe-11.6 yeebhiliyoni zeeRandi). Ngokwe-Pension Funds Act nomthetho oqhelekileyo, amaLungu Etrasti amele enze izigqibo ecinga ngeyona nto iya kuzuzisa amalungu. Iimbopheleleko zokuba ngabameli zamaLungu Etrasti zifuna nokuba asebenzise iingqondo zawo kuyo nantoni na ebekwa ngaphambi kweBhodi. AmaLungu Etrasti amele akulungele nokuqeqeshwa ukuze azazi ezi mbopheleleko kwaye akwazi ukuzalisekisa loo ndima. Sinenyhweba yokuba abantu bakulungele ukukhonza kwesi sigxina kwaye ndibulela onke amalungu eBhodi ngokukulungela kwawo ukukhonza nokufeza iimbopheleleko zawo kunyaka odluleyo. Kwakhona ndifuna ukubulela abo kuni baye bazenza bafumaneka ukuba banyulwe kamva ebudeni bosuku. IBhodi Yetrasti ibizimisele ukutshintsha inkqubo-mgaqo yayo ngokuphathelele ukubuyekeza amaLungu Etrasti ngeenkonzo azinikelayo. Esi sigqibo senkqubo-mgaqo sivunywe yi-Financial Services Board, kwaye sihambisana noko kuqhelekileyo kwiingxowa-mali zomhlala-phantsi. Simele sikhumbule ukuba iNgxowa-mali izimisele ukwandisa inani lamalungu elizweni lonke, nto leyo eza kubeka amaLungu Etrasti ethu phantsi kwengcinezelo enkulu.

INgxowa-mali yakho ikhonzwa ngababoneleli ngeenkonzo nabacebisi abanesandla. Alithandabuzeki elokuba u-Verso unkqenkqeza phambili kulawulo lweengxowa-mali, kwaye u-SASH uhamba yedwa kwezonxibelelwano. Kubahlalutyi Bemingcipheko bethu, u-Sean Neethling wakwa-Metropolitan, unokuthenjwa ukuba asinike elona cebiso lililo kwaye abaHloli-zincwadi bethu, u-KPMG, basikhonza ngendlela esemagqabini. Abacebisi bethu ngotyalo-mali, uShainal Sukha noDuncan Theron bakwa-GraySwan, baye basinceda ukuze iNgxowa-mali ikwazi ukwenza izigqibo ezizise imbuyekezo entle kakhulu yotyalo-mali. IGosa Eliyintloko lethu alaneli nje ukukhonza iNgxowa-mali yethu namalungu ayo ngendlela esemagqabini, kodwa liphumeza indima yalo kweli candelo leengxowa-mali.

Ndifuna ukubulela iNgxowa-mali ngomsebenzi owenziwe kakuhle. Kuliwonga ukusebenza nani njengoko sizama ukunikela ngeyona nkonzo intle kumalungu ethu. Ndibamba ngazibini ngokundinika ithuba lokuphinda ndikhonze njengoSihlalo wenu**. Ndinothulel' umnqwazi nonke ngomsebenzi omhle eniwenzileyo!**

"Ubuncwane asingomba wobukrelekrele bengqondo; ngumba wokukhuthazeka nokuba nehlombe ngento."

(Jim Rohn – usomashishini nesithethi esikhuthaza abantu saseMerika)

Brian William Shepherd

USihlalo