INTLANGANISO YONYAKA YE-19 INTETHO KASIHLALO

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Kuyinyhweba enkulu kum ukunamkela kwiNtlanganiso Yonyaka Ye-19 YeCRF for Local Government. Ngaphambi kokuba ndinichazele ngalo nyaka uphelayo, mandiqale ngokunichazela iindaba ezibangela imincili. I-CRF isungula iinzuzo ezintsha ezibangela imincili ngoMatshi. Enye into siza kuqalisa ne-Shari'ah Investment Portfolio kamva apha enyakeni. Uz'uncede ufunde unxibelelwano oluvela kwiNgxowa-mali ekubeni siza kunazisa ngeencwadana zeendaba, ngeewekshophu zokufundisa amalungu nangewebhusayithi yeNgxowa-mali.

IINDABA ZEMALI

Ukuba uyazithanda ezi zinto kuthiwa zii-roller coaster ride, lo nyaka-mali uphelayo umele ukuba uwuthandile. Thina abanye ke, ibe ndicinga ukuba nabatyali-mali ehlabathini jikelele bavakalelwa ngendlela efanayo, lo nyaka-mali udlulayo ubusiphehluzelisa.

Njengoko sikhe satsho ngaphambili kwiNgxelo YeNgxowa-mali, silumkisa amalungu ukuba laa mbuyekezo besikade siyifumana kwiminyaka edluleyo, asinakukwazi ukuyifumana ngowama-2015, ngokukodwa kwii-portfoliyo ezinomngcipheko ophezulu.

Zizonke iiasethi noovimba beNgxowa-mali zikhule zaya kutsho ngaphezu kwe-R18 bhiliyoni kulo nyaka-mali sithetha ngawo. Iyonke imbuyekezo yotyalo-mali lwakho ibe sisi 5.23% kwi-**Growth Portfolio**, yaba sisi 7.09% kwi-**Protection Portfolio** yaza yaba sisi-7.95% kwi-**Moderate Portfolio**.

Sikholelwa ukuba i-**Protection Portfolio** kunye/okanye i-**Moderate Portfolio** zifanele zikhethwe kuphela ngamalungu xa esondela ekuthatheni umhlala-phantsi.

I-**Pensioner Portfolio** yona ize nembuyekezo yesi-7.2%. Le mbuyekezo incumisayo ivumele iNgxowa-mali ukuba inyusele abo batya ipenshini ngomlinganiselo olingana nowokunyuka kwamaxabiso kwipenshini yenyanga.

Iqela elitsha labaphathi be-CRF lisebenzisa indlela entsha engqongqo yokonga imali eniza kuyibona kuqingqo-mali lonyaka ozayo. Into yokuqala ekuye kongiwa kuyo kukuncitshiswa kweentlanganiso zamaLungu Etrasti eziza kuqhutywa ngonyaka. Amalungu enu Etrasti afumana umvuzo ukuze ahoye iNgxowa-mali yenu ibe ukukokosa iimali zamalungu ezingaphezu kwamawaka alishumi elinesibhozo ezigidi (R18 bhiliyoni) zeerandi akuyondlwan'iyanetha. Kodwa ke, ibhodi iyaqonda ukuba ukonga kunendima ebalulekileyo xa kusenziwa izigqibo ezinenjongo, ngoko inyathelo lokuqala ibe kukudibanisa iintlanganiso ezimbini ngosuku olunye, nto leyo eza kuphumela ekuncipheni kweendleko ezithwalwa ngamalungu. Kuye kwathathwa nesigqibo sokusebenzisa kakuhle iimali zolawulo lweeasethi kunyaka-mali odluleyo ngokuhlengahlengisa utyalo-mali lweZabelo ZaseMzantsi Afrika nolweZabelo Zamazwe Aphesheya. Ngokwenza njalo amalungu etrasti aye onga phantse iR15 yezigidi yeemali zokulawula iiasethi kuphela.

Abaqikeleli Bomngcipheko beNgxowa-mali bathi imbuyekezo yeNgxowa-mali ukususela oko yasekwayo kwi-Growth Portfolio ibikumlinganiselo we-15.3% ngonyaka iminyaka eli-19 ukuya kuthi ga ngowama-30 kuJuni 2015. Le yimbuyekezo yokwenene (engaphezu kwembuyekezo ehambisana nokunyuka kwamaxabiso) yesi-9.0% kangangeminyaka eli-19 kwaye iselelona nani liphezu elikhe lafikelelwa yiyo nayiphi na iNgxowa-mali Yoorhulumente Bengingqi kwaye ibonisa ngokucacileyo ukuba ukubona izinto zisekude kweNgxowa-mali yakho nobulumko ebusebenzisayo buzala amaduna namathokazi.

INgxowa-mali yakho ityala imali ngendlela yokuba amalungu angachanabeki ekuweni kweemarike. Nceda ke ukhumbule ukuba iNgxowa-mali ayisoze ityale imali ijonge kuphela ukufumana eyona mbuyekezo iphezulu, kuba loo nto iya kuba yingozi kakhulu kwingxowa-mali ye-Defined Contribution, kuba **lilungu** hayi **umqeshi** othwala lo mngcipheko (ngokwahlukileyo kwi-Defined Benefit okanye kwingxowa-mali yepenshini eqhelekileyo).

AMALUNGU ENGXOWA-MALI

Inani lamalungu asafaka igalelo linyuke lisuka kuma-37 099 ngowama-30 kuJuni 2014 laya kutsho kuma-39 323 ngowama-30 kuJuni 2015**.** Loo nto ithetha ukuba ande ngama-2 133 ukususka kunyaka ongaphambili, nto leyo ethetha ukuba amalungu afaka igalelo ande ngesi-6%. Elona nani lamalungu aye akhetha ukungena kwiNgxowa-mali ngama-4 334. Kodwa eli nani limele linciphe ngenxa yabo baye bathatha umhlala-phantsi (687), abaye bayeka emsebenzini (1 328), abaye badendwa (1) nabaye basweleka (157). Abo baye bathatha umhlala-phantsi nabaye badendwa baye banda kulo nyaka, ngokwahlukileyo kunyaka ongaphambili.

Kusivuyisa kakhulu ukunazisa ukuba ngoDisemba wonyaka ophelileyo siye safika kumalungu angama-40 000 sisonke. Samkela ngezandla ezishushu uBrendan Denver de Bruyn ovela kuMasipala Wesithili Wase-Eden olilungu lethu lama-40 000 kwiNgxowa-mali!

Ukwanda kwamalungu kungqina ukuba sinabantu abaninzi abaseze ngobuso elizweni, nto leyo eqinisekisa ukuba iinzuzo zethu zomngcipheko, ezokufa nezokhubazeko noko ziqhubeka zikumaxabiso afikelelekayo. Siyawacela amalungu ukuba xa eshiya iNgxowa-mali aqhubeke engamalungu eNgxowa-mali, ukuze aqhubeke eqokelela imali eyaneleyo yomhlala-phantsi ngeendleko eziphantsi kakhulu.

AMALUNGU ADLA IPENSHINI

Inani labadla ipenshini liyaqhubeka lincipha, kuba bambalwa abaye bongezwa kwabadla ipenshini kangangexesha elidana. Amalungu adla ipenshini ebengama-866 ngowama-2009, engama-840 ngowama-2010, engama-784 ngowama-2011, engama-780 ngowama-2012, engama-742 ngowama-2013, engama-725 ngowama-2014 ibe ebengama-683 ekupheleni konyaka-mali odluleyo ophele ngowama-30 kuJuni 2015.

Kwintlanganiso yeBhodi yonyaka ophelileyo, kwathathwa isigqibo sokuvala ukhetho lokuthenga ipenshini yenyanga kwiNgxowa-mali ukususela ngowoku-1 kuJanuwari 2016. Abo badla ipenshini ngoku banokukhetha ukuthenga ipenshini ngaphandle kweNgxowa-mali, kodwa bafanele bathethe nomcebisi ngezimali oza kubanceda bacebele imali yabo. Umcebisi ngezimali okhethwa yiNgxowa-mali nguEfficient Wealth.

Abo badla ipenshini ngoku kwiNgxowa-mali abachaphazeleki. Sisakhangela nezinye iindlela ezibangela imincili nezinokhetho zokuthatha umhlala-phantsi kumalungu ethu kwixesha elizayo kwaye siza kunichazela okuqhubekayo.

Ibhonasi ekhethekileyo, eli-100% lentlawulo yabo yenyanga, iye yahlawulwa kwabo badla ipenshini ngoDisemba 2015 kwaye baza kufumana ibhonasi yama-5% ngoMatshi.

ULAWULO

INgxowa-mali yethu ilawulwa nguVerso Financial Services, apho kukho iqela labasebenzi elikhuthalele ukuyibhexesha ngokulawula imicimbi yamalungu ethu. Iindleko zolawulo zeNgxowa-mali ziyanyuka nyaka ngamnye ekubeni zibalwa ngokwenani lamalungu.

Siye sasebenzisa iqhinga lethu lokonga imali nakuqingqo-mali lokusebenza kweNgxowa-mali saza senza ithenda ukuze sifumane iinkampani eziza kusenzela iinkonzo eziphambili kwiNgxowa-mali, injongo ikukuba sibe nababoneleli ngeenkonzo abacwangcisiweyo ebutsheni bowama-2016. Zizonke iindleko zokusebenza kweNgxowa-mali, (eziquka iimali zolawulo, imivuzo yamalungu etrasti, iimali zabahloli-zincwadi, abaqikeleli bomngcipheko, abacebisi ngeeasethi, abezoqoqosho negosa eliyintloko) xa zibalwa ngokweephesenti zemivuzo yepenshini ziyi-0.89%, xa kuthelekiswa nezezinye iingxowa-mali ezidla ngokuba ngaphezu kwe-1%. IBhodi Yetrasti iyazidla ngento yokuba ikwazile ukugcina iindleko zingaphantsi kwezo ziqheleke kwezinye iingxowa-mali kule minyaka idluleyo.

AMALUNGU KUNYE NECALA ESIZIMISELE UKUYA KULO

Ekubeni eyona njongo yethu ikukwandisa inani lamalungu kooRhulumente Bengingqi, iNgxowa-mali iye yatshitsha igama ukuze libonise ukuba sifuna ukuba kwilizwe lonke. Ngoku singene kumaphondo asibhozo kwasithoba. Igama leNgxowa-mali litshintshile lisuka kwiCape Retirement Fund for Local Government laba yiConsolidated Retirement Fund for Local Government ukususela ngowoku-1 kuJulayi 2015, ibe ngoku yaziwa nje ngokuba yiCRF.

Umthetho Ohlaziyiweyo 8 uye wabhaliswa ukuze amalungu amatsha angene kwiCRF akuMmandla Osemntla akwazi ukuthatha inxaxheba kwiAGM. UMmandla Osemntla

uquka uMntla Koloni, uMntla-Ntshona neLimpopo. Siwamkela onke amalungu amatsha akhoyo namhlanje.

OOCEBA

Siphinde savumela ooCeba ukuba babe ngamalungu emva konyulo lukaMeyi 2011 kwaye ngoku silungiselela unyulo looCeba lowama-2016, apho sizimisele ukugaya ooceba abaninzi kangangoko kunokwenzeka elizweni lonke ukuze bangene kwi-CRF. Sicinga ukuba loo nto iya kunceda kokubini iNgxowa-mali kunye nooCeba.

Mandibulele kumaSebe Ezabasebenzi, kwiinkokeli zeemanyano, kumaLungu Etrasti, kwiGosa Eliyintloko lethu yaye ngokukodwa kumboneleli ngeenkonzo zonxibelelwano wethu, uSASH, oye waqhubeka enxibelelana namalungu ukuze aqiniseke ukuba anolwazi ngengxowa-mali nangemicimbi yepenshini. Amalungu ethu afuna ukwazi ngeNgxowa-mali yawo, ayasazisa apho iNgxowa-mali inokuphucula khona kwinkonzo ewanika yona kwaye asigcina sithe qwa. Siyayibulela loo nto.

IINCWADI AZINAMAKHWINIBA

UErnst & Young uphinde waqeshwa njengomhloli-zincwadi weNgxowa-mali yethu kwaye kuyandivuyisa ukunazisa ukuba iincwadi zethu ziphinde zafunyaniswa zingenamakhwiniba. Egameni leBhodi ndifuna ukubulela uSihlalo, uMnu Lodi Venter namalungu eKomiti Ehlola Iincwadi yethu ngokuzinikela kwawo ekulandeleleni imicimbi yolawulo olululo kuzo zonke nje iiasethi zeNgxowa-mali.

UTSHINTSHO KWEZOMHLALA-PHANTSI NEZINYE IZIGANEKO ZOHLENGAHLENGISO

KooRhulumente Bengingqi, uTshintsho Kwezomhlala-phantsi belungowona mbandela usematheni ngowama-2016 ukuza kuthi ga ngoku. Ndifuna nje ukuphinda nditsho ukuba ningawahoyi amarhe athi uRhulumente uza kuthatha iipenshini enizisebenzele nzima.

Enye into, siye safumana ileta evela kwiSouth African Bargaining Council, eneziphakamiso ezicingwa zokunciphisa inani leeNgxowa-mali kooRhulumente Bengingqi. Nangona iNgxowa-mali iyixhasa into yokuba abantu babe nenkululeko yokuzikhethela, asiziginyi ncam ezinye zeziphakamiso ezikule leta. INgxowa-mali iye

yacelwa ukuba ibe sele iphendule ngowama-30 kuJanuwari 2016 kwaye siye saluveza uluvo lwethu.

Amalungu aza kwaziswa xa yonke into icaca kulo mba. Sisebenzisa ngokusondeleyo noMRO, iqumrhu elimela iiNgxowa-mali Zoorhulumente Bengingqi kulo mba.

NDIBAMBA NGAZIBINI

Umsebenzi wokuba liLungu Letrasti uya usiba nzima ngenxa yomthetho omtsha nangenxa yobukhulu beeasethi zeNgxowa-mali. Ngokutsho koMtetho Weengxowa-mali Zepenshini nomthetho oqhelekileyo, amaLungu Etrasti amele enzele amalungu izigqibo eziza kuba yinzuzo kuwo. Iimbopheleleko zokuphatha iimali zabantu ezinikwe amaLungu Etrasti zifuna ukuba amise iingqondo xa kubekwa nawuphi na umcimbi phambi kweBhodi. AmaLungu Etrasti amele akulungele ukuqeqeshwa ukuze azazi ezimbopheleleko kwaye akwazi ukuyiphumeza kakuhle le ndima.

Nangona enikwa umvuzo omhle, imbopheleleko ziyawasinda ngamanye amaxesha kwaye ziba nzima kwaye sinenyhweba yokuba nabantu abakulungeleyo ukuthwala lo mthwalo ibe ndibamba ngazibini kuwo onke amalungu ethu eBhodi ngokuvuma kwawo ukunikela le nkonzo nokwenza imisebenzi yawo kulo nyaka uphelileyo.

INgxowa-mali yenu isezandleni zababoneleli ngeenkonzo nabacebisi abayaziyo into abayenzayo. Ndiyabulela kuVerso ngokulawula iNgxowa-mali ngenkuthalo engaka. Ndithi ngxatsho kuSASH, iingcali zethu zonxibelelwano, ngokwenza iNgxowa-mali yethu iphumelele iimbasa zamazwe ngamazwe ezimbini zonxibelelwano nangokuqiniseka ukuba amalungu ethu akwilizwe lonke azi yonke into. Abaqikeleli Bomngcipheko bethu, uSean Neethling wakwaMomentum, sisoloko siqamele ngeengcebiso zabo kwaye Abahloli-zincwadi bethu, uErnst & Young, basinceda kakhulu. Umcebisi wethu ngotyalo-mali, uShainal Sukha nengcali yethu yezoqoqosho, uJohan Rossouw, abaye banceda iNgxowa-mali yakwazi ukwenza izigqibo eziye zeza nembuyekezo encumisayo kutyalo-mali. Sibamba ngazibini kwiGosa Eliyintloko lethu elisandul' ukubekwa, uMnu Kobus Sadie ngokuxhasa kwakhe amaLungu Etrasti kwaye egameni leNgxowa-mali ndifuna ukubulela iBhodi ngomsebenzi wayo ophume izandla. Kuyinyhweba yokwenene ukusebenza nani nonke njengoko nisenza konke okusemandleni enu ukuze nisebenzele amalungu ethu.

Sizimisele ukusebenza ngenkuthalo ukuze siqiniseke ukuba niyafika kule ndawo nifuna ukufika kuyo kwimali eniyongela umhlala-phantsi. NjengoVidal Sassoon, nam ndithi ekuphela kwendawo apho igama elithi impumelelo lisiza ngaphambi kwelithi umsebenzi kukwisichazi-magama.

Ndiyabulela ngethuba enindinike lona lokuba ndiba nguSihlalo wenu.

Soyisile Andreas Mokweni

Usihlalo