INTLANGANISO YONYAKA

Namanenekazi,

Kuyinyhweba kum ukunamkela kwiNtlanganiso Yonyaka Yama-20 yeCRF for Local Government. Njengoko nisazi nonke, kunyaka wama-2016 bekukho uNyulo Looceba BakaMasipala kwaye ndifuna ukwamkela ngokukhethekileyo bonke ooCeba, abatsha kunye nabo baphinde bonyulwa kungakhathaliseki ukuba bakowuphi umbutho wepolitiki, basuka kwingingqi eseMazantsi, eseMpuma, eseNtshona okanye eMantla.

Sibuhlungu kuba sivalelisa amaLungu Etrasti uGqabi, uSmith noCawood. Sithi maz' enethole ngegalelo lenu kwiBhodi kwaye ndininqwenelela okuhle kwizinto eniza kuzenza.

Kukho izithuba ezibini ezivulekileyo kwiBhodi ibe niza kuba nethuba ekupheleni kwale ntlanganiso lokunyula uCeba WaseMpuma Koloni neLungu Letrasti elililungu laseNtshona Koloni.

i-FSB yenze utshinthso oluninzi ngendlela iiNgxowa-mali eziphethwe ngalo, ngoko imithetho emitsha isekelwe. Indlela yokunyula amaLungu Etrasti iyahlaziywa yiFSB kwaye unyulo lusamisiwe. Niza kuchazelwa ngalo naluphi na utshintsho kulo mba.

IINZUZO EZONGEZA IXABISO

INgxowa-mali iye yasungula iiNzuzo Ezongeza Ixabiso kulo nyaka ibe enye yazo kukuba amalungu anokukhetha ukuboleka imali engakumbi yendlu. Olu khetho **aluthathi** indawo yenzuzo yemali-mboleko yendlu exhaswa yingxowa-mali, kodwa inokufunyanwa ngamalungu amkela phakathi kwe-R3 500 ne-R25 000 ngenyanga nangenamali yaneleyo kwisabelo sawo sobulungu ukuze bafaneleke ukuboleka imali

yendlu bexhaswa yingxowa-mali. Olu khetho luvumela amalungu ukuba aboleke imali yokuthenga indlu, ukuba ixabiso laloo ndlu lingaphantsi kweR650 000. Esi sivumelwano siphakathi kwelungu leCRF noFNB yimbopheleleko yelungu ukuba libhatale inyanga nenyanga ebhankini ngokuthi itsalwe kumvuzo walo.

Enye inzuzo eye yasungulwa yiNzuzo Eyongeziweyo Yomngcwabo kwaMetropolitan. Sifumanise ukuba bakho abantu abanomdla kule nzuzo kuba amalungu anokunyusa imali yeinshorensi yomngcwa iye kutsho kwi-R40 000. Le nzuzo intsha ivumela amalungu afake abazali, abantu benkosikazi nabomyeni, kunye nezinye izizalwana ezisi-9 kwanokuba awazalani kakhulu nazo. Nceda ufowunele iNgxowa-mali ukuba ufuna inkcazelo engakumbi.

IMICIMBI YOMTHETHO

Uhlaziyo Lwezomhlala-phantsi – Imithetho Yerhafu

I-Taxation Laws Amendment Act, Yowama-2013, eqalise ukusebenza ngowoku-1 kuMatshi 2016, ifuna ukuba igalelo lomqeshi kwingxowa-mali litsalwe irhafu njengenzuzo yabucala kubasebenzi ibe amalungu aza kutsalelwa igalelo lelungu nelomqeshi kodwa kungadlulwa kuma-27.5% omvuzo nengeniso etsalwa irhafu. Olu tshintsho lomthetho luye lwanconywa kakhulu kwaye luyawasebenzela amalungu eCRF kuba lilonke igalelo leNgxowa-mali elitsalwa irhafu ngoku ngama-27%.

URhulumente uye warhoxisa olunye uhlaziyo lwerhafu walusa kuMatshi 2018 ibe siza kukwazisa xa sifumana unxibelelwano ngalo mba.

Ku-SARS Ubudala Bokuthatha Umhlala-phantsi Yiminyaka Ngama-55

IMithetho YeNgxowa-mali ithi amalungu anokuthatha umhlala-phantsi ngaphambi kwexesha ukususela kubudala beminyaka engama-50. Kodwa ke uSARS ujonga nabani na othatha umhlala-phantsi ngaphantsi kobudala beminyaka engama-55 njengorhoxileyo emsebenzini ibe ngenxa yoko amalungu aya kuhlawuliswa irhafu ngokwaloo nto ibe awayi kufanelekela iinzuzo zerhafu ezifunyanwa ngamalungu aneminyaka engama-55 nangaphezulu xa ethatha umhlala-phantsi.

Kukwaphula umthetho ukungahlawuli igalelo kwiNgxowa-mali

Ngokutsho kweCandelo 13A lePension Funds Act, lonke igalelo lamalungu kunye neleGunya Lasekuhlaleni limele libe sele lihlawulwe kwiNgxowa-mali ngowesixhenxe enyangeni elandela leyo belifanele lihlawulwe ngayo.
Lo Mthetho uthi banokubanjwa abantu abakwiGunya Lasekuhlaleni xa ingahlawulwanga kwiNgxowa-mali imali yegalelo etsaliweyo. IGunya Lasekuhlaleni elisemva ekuhlawuleni liza kumangalelwa kwaye basenokubanjiswa abantu abathile abanembopheleleko nabamele baphendule ngokuhlawulwa kwegalelo kwiCRF.

AmaLungu Etrasti kufuneka alandele iCandelo 7C lalo Mthetho, elifuna ukuba athatha amanyathelo afanelekileyo ukuze aqiniseke ukuba ziyakhuselwa ngalo lonke ixesha izinto zamalungu ngokwemithetho yeNgxowa-mali namiyalelo yalo Mthetho; ngenxa yoko igalelo esingekahlawulwa ngooMasipala, ube waphula iCandelo 13A lalo Mthetho.
Kodwa ke, iCandelo 13A (8) lidlulisa eli tyala lilise kwiQumrhu Elilawula UMasipala, eliliBhunga LikaMasipala lonke elinokubanjiswa nalo lilonke okanye ilungu ngalinye ukuze lihlawule igalelo elitsalwe kumalungu;
Nabani na owaphula okanye ongathobeli icandelo 13A, unetyala kwaye unokuhlawuliswa imali engadluliyo kwiR10 yezigidi okanye avalelwe entolongweni iminyaka eng
0adlulanga kweli-10 okanye zombini, ahlawuliswe kwaye avalelwe;
Ninokuyicinga imeko aya kuba kuyo umasipala xa wena okanye bonke oooceba befunyenwe benetyala lale nto.

Ezimnandi ke kukuba, ekupheleni konyaka-mali esiwuhlolayo, besinoMasipala omnye kuphela osemva ngokuhlawula igalelo. Kodwa ke ayintlanga le nto kuba le nto ichaphazela amalungu angamakhulu. Sincediseni sinyuse iikawusi kulo mba.

INOMBOLO ENTSHA YE-SHARECALL

I-CRF iye yasungula inombolo entsha yeShareCall ethi: 0861 CRFUND (273 863) kunyaka ophelileyo nguJulayi. Le nto ithetha ukuba onke amalungu afowunela iNgxowa-mali, ahlawula imali elinganayo xa efowuna, enoba afowunela iiofisi zeNgxowa-mali apha kwisiXeko saseKapa okanye akooMasipala baseBlouberg kwingingqi eseMantla.

IINDABA ZEMALI

Xa bendithetha nani kunyaka ophelileyo apha kwiAGM, ndiye ndanilumkisa ndathi kubonakala ngathi owama-2016 ubonakala uza kuba namahla-ndinyuka. Ngelishwa yenzekile yonke loo nto ibe ngoku ngowama-2017 ndiphinda esezolo. Unyaka wama-2017 awubonakali uza kuba bhetele kunoko sikubone kunyaka-mali odluleyo.

Kodwa ke ndiyazidla ngokunixelela ukuba nangona bekukho loo majingi-qhiwu ehlabathini lonke, imali kunye noovimba beNgxowa-mali baye banda besuka kwiR2 bhiliyoni baya kutsho ngaphezu kweR20 bhiliyoni kunyaka-mali ohlolwayo. Iyonke imbuyekezo kutyalo-mali lwenu ibe sisi-8.1% kwi**Growth Portfolio**, isi-7.1% kwi**Protection Portfolio** nesi-6.9% kwi**Moderate Portfolio**.

Sikholelwa ukuba i**Protection Portfolio** kunye/okanye i**Moderate Portfolio** ifanele ithathwe kuphela ngamalungu xa sele esondele ekuthatheni umhlala-phantsi. I-**Pensioner Portfolio** ize nembuyekezo yesi-7.4%.

Owama-2016 utshintshe izinto ezininzi, ibe enye yazo kukuba iNgxowa-mali isungule ukusebenzisa iiyunithi ngoSeptemba ibe siza kunichazela ukuba ihambe njani le nto kuquka nendlela esebenza ngayo ipotfoliyo yeShariah kwiAGM elandelayo.

UKONGA IMALI

Njengoko besitshilo kunyaka ophelileyo, iqela leemaneja zeCRF liye lasebenzisa iindlela ezingqongqo zokonga imali. Into yokuqala esiye sasebenzisa inkqubo-mgaqo yethu yokonga kuyo kukunciphisa inani leentlanganiso zeTrasti eziqhutywa ngonyaka. Inani leentlanganiso liphinde lancitshiswa kwaye amaLungu Etrasti aye abamba iintlanganiso ezingaphezu kwenye ngosuku olunye ukuze kongiwe iindleko zokuhamba. Siza kuqhubeka nale nto kwaye sizinciphise nangakumbi iintlanganiso kulo nyaka-mali.

AbaQikeleli Bomngcipheko beNgxowa-mali bathi imbuyekezo yeNgxowa-mali kwiGrowth Portfolio ibili-14.59% ngonyaka oko yasungulwayo kangangeminyaka

engama-20 ukuya kutsho kowama-30 kuJuni 2016. Yimbuyekezo yokwenene le (engaphezu komlinganiselo wokunyuka kwamaxabiso) engaphezu kwe-8% kwaye iseyirekhodi engekafikelelwa nayenye iNgxowa-mali Yorhulumente Wengingqi, nto leyo ebonisa kakuhle ukuba umbono wengxowa-mali yakho wexesha elide kunye nokuhlaba kwayo ikhangele xa isenza izigqibo, zizala amaduna namathokazi.

Emva kwezicelo ezenziwe ngamalungu nokudla amathambo entloko, iCRF isungule iShariáh Option ukususela ngowoku-1 kuJulayi 2016 ukuze kwenzelwe amalungu angamaSilamsi. Le potfoliyo ifuna ukufikelela iCPI+4% ibe siza kunichazela ukuba iqhuba njani kwiAGM elandelayo.

INgxowa-mali yakho ityala imali ngohlobo lokuba amalungu ayo angachanabeki ekuweni kweemarike. Ngoko nceda ukhumbule ukuba iNgxowa-mali ayinakuze ityale imali ijonge ukufumana eyona mbuyekezo iphezulu, kuba loo nto iya kuyibeka emngciphekweni nto leyo eyingozi kakhulu kwingxowa-mali eyiDefined Contribution, kuba **lilungu,** hayi **umqeshi,** elithwala umngcipheko (ngokwahlukileyo kwingxowa-mali eyiDefined Benefit okanye eyepenshini eqhelekileyo).

AMALUNGU ENGXOWA-MALI

Inani lamalungu ahlawula igalelo nasele eyekile ukufaka igalelo linyuke lisuka kuma-39 232 ngowama-30 kuJuni 2015 laya kuma-41 283 ngowama-30 kuJuni 2016**.** Loo nto ithetha ukuba ande ngama-2 051 ukusuka kunyaka ongaphambi kwalo, akhule malunga nesi-5%. Elona nani lamalungu amatsha akhethe ukungena kwiNgxowa-mali ngama-4 262. Kodwa elo nani lincitshiswe ngabathathe umhlala-phantsi (627), abarhoxileyo emsebenzini (1 295), abadendiweyo (9), abaye bakhubazeka (71) nabaye basweleka (177).

Into yokuba iCRF itshintshe imithetho yayo ukuze ivumele ooeba bangene, nayo iza kuba negalelo kwinani lamalungu ibe olu lwando luza kubonakala kwisimbuku samalungu ethu kamva kule kota. Ndifuna ukubulela amaSeba eHuman Resources, iinkokeli zeemanyano zabasebenzi, amaLungu Etrasti, iGosa Eliyintloko lethu kunye nomboneleli ngeenkonzo zonxibelelwano wethu, uSASH, oqhubeka esebenza noHR ukuze benze imiboniso kooceba ukuze abancede bakhethe iNgxowa-mali.

Ukwanda okuqhubekayo kwamanani kusenza siqiniseke ukuba sihlala sinolutsha, nto leyo eyenza ukuba iinzuzo zomngcipheko, zokufa nezokukhubazeka azibizi kakhulu. Sicela amalungu ukuba angayishi iNgxowa-mali xa eyeka ukuze aqhubeke eqokelela imali yomhlala-phantsi ngexabiso eliphantsi kakhulu.

AMALUNGU ATYA IPENSHINI

Inani labadla ipenshini liyaqhubeka lincipha, kuba bambalwa abantu abaye bathatha ipenshini. Inani labatya ipenshini belimi kuma-866 ngowama-2009, langama-840 ngowama-2010, langama-784 ngowama-in 2011, langama-780 ngowama-2012, Langama-742 ngowama-2013, langama-725 ngowama-2014, langama-683 ngowama-2015 laza langama-655 ekupheleni konyaka-mali odluleyo ophele ngowama-30 kuJuni 2016.

Abasamkelwa ngoku abatya ipenshini abatsha kwicandelo lepenshini ukususela ngowoku-1 kuJanuwari 2016. Okwangoku, abantu abathatha umhlala-phantsi banokukhetha ukuzithengela ipenshini kwenye iNgxowa-mali, kodwa bafanele bathethe nomcebisi ngezimali ukuze abancede bayicebele kakuhle imali yabo. INgxowa-mali icebisa ukuba kusetyenziswe uEfficient Wealth kwiingcebiso zezimali.

Abo batya ipenshini ngoku abayi kuchaphazeleka. Sikhangela nezinye izinto ezibangela imincili nezibhetyebhetye ezinokusetyenziswa ngamalungu kwixesha elizayo ibe siya kunazisa ngazo.

Imbuyekezo yePensioner Portfolio ibisisi-7.4% kunyaka ohlolwayo kwaye iAkhawunti Yepenshini ibikwimeko entle ngokwezimali ikumgangatho we-118% ngowama-30 kuJuni 2016. Ngoko amaLungu Etrasti akwazile ukufaka ibhonasi eli-100% lepenshini yenyanga, eza kunikwa amalungu ngoDisemba 2016 ibe aza kunyuselwa nge-6.3% ngoMatshi 2017.

ULAWULO

INgxowa-mali yethu ilawulwa nguVerso Financial Services, apho iqela labasebenzi lisiwa livuka lizama ukugcina le nqwelo isendleleni ngokulawula imicimbi yamalungu ethu. Iindleko zolawulo kwiNgxowa-mali zinyuka unyaka nonyaka ekubeni zibalwa ngokwenani lamalungu.

Siye sasebenzisa icebo lethu lokonga imali kwimali yokusebenza kweNgxowa-mali kunye neyokuhlawulela iinkonzo ezibalulekileyo ezenzelwa iNgxowa-mali. Zizonke iindleko zokusebenza kweNgxowa-mali, (eziquka iimali zolawulo, imivuzo yamalungu etrasti, abaqikeleli-mngcipheko, abacebisi ngeeasethi, ingcali yoqoqosho negosa eliyintloko) xa zibalwa ngokwephesenti yomvuzo wepenshini ziyi 0.89%, xa kuthelekiswa neziqhelekileyo kwiingxowa-mali ezingaphezu kwesi 1%. IBhodi Yetrasti iyazidla kuba iye yakwazi ukugcina iindleko zingaphantsi koko kuqhelekileyo kwiingxowa-mali kule minyaka idluleyo.

IINCWADI AZINAMAKHWINIBA

U-Ernst & Young uphinde wabekwa ukuba ahlole iincwadi zeNgxowa-mali ibe kuyandivuyisa ukubika ukuba iincwadi zethu ziphinde zafunyanwa zingenamakhwiniba. Egameni leBhodi ndifuna ukubulela amalungu noSihlalo weKomiti Yabahloli-zincwadi, uMnu Lodi Venter ngokuzinikela kwabo ekuqinisekeni ukuba izinto zenziwa ngendlela eyiyo kulo lonke ulawulo lweeasethi zeNgxowa-mali.

IMIBULELO

Umsebenzi wokuba liLungu Letrasti uya usiba nzima ngenxa yemithetho emitsha nobukhulu beeasethi zeNgxowa-mali. NgokwePension Funds Act nomthetho oqhelekileyo, amaLungu Etrasti amele enze izigqibo ecinga ngeyona nto iya kulungela amalungu. Iimbopheleleko zamaLungu Etrasti zifuna nokuba adl'amathambo engqondo ngayo nayiphi na into eziswa kwiBhodi. AmaLungu Etrasti kufuneka akulungele nokuqeqeshwa ukuze azazi ezi mbopheleleko kwaye akwazi ukuzenza kakuhle.

Nangona efumana umvuzo omhle, ngamany' amaxesha iimbopheleleko zawo ziyawongamela kwaye ziba nzima ibe sinethamsanqa lokuba kubekho abantu

abavumayo ukwenza lo msebenzi ibe ndiwabulela onke amalungu eBhodi ngokuvuma kwawo ukwenza iimbopheleleko zawo kulo nyaka udlulayo.

INgxowa-mali yenu isezandleni ezintle zababoneleli ngeenkonzo nabacebisi. Ndifuna ukubulela uVerso ngokulawula iNgxowa-mali yethu noSASH, iingcali zethu kwezonxibelelwano. UMqikeleli Wemingcipheko wethu, uSean Neethling wakwaMomentum, simthembile ukuba uza kusinika elona cebiso lililo kwaye abaHlolizincwadi, uErnst & Young, benza umsebenzi omhle kakhulu. Umcebisi wethu ngotyalomali, uShainal Sukha nengcali yethu ngoqoqosho, uJohan Rossouw, abancedisileyo ekubeni iNgxowa-mali yenze izigqibo ezize nembuyekezo yotyalo-mali encumisayo. Sibamba ngazibini kwiGosa Eliyintloko uMnu Kobus Sadie neqela elilixhasayo ngenkxaso yalo ebudeni bonyaka nangokwenza amalungiselelo anamhlanje.

Nanga amazwi endiza kunishiya ngawo ngonyaka wama-2017: Wakha wathi umntu: Ulwazi oluninzi alwenzi abantu babe zizilumko. Ndiyazi ukuba nonke nina nilapha nize kuba niwukhathalele umhlala-phantsi kwaye nifuna ukuqiniseka ukuba niyawuqonda umcimbi ngokufunda kangangoko ninako ukuze nina namalungu eCRF nifikelele iinjongo zenu zomhlala-phantsi. Kodwa ke, lonke olo lwazi aluyi kunenzela nto ukuba anizenzi izinto enizicetyiswayo nize nongele umhlala-phantsi.

Thina, maLungu Etrasti eNgxowa-mali yenu, siza kuqhubeka sizijul' ijacu siqiniseka ukuba niyayifikelela injongo yenu yomhlala-phantsi.

Ndibamba ngazibini ngokundinika ithuba lokuba ndibe nguSihlalo wenu.

Soyisile Andreas Mokweni

USihlalo