



# NJMPF

## IPHEPHANDABA LOKWAZISA AMALUNGA Izindaba zekota yonyaka - Ndasa 2018

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### UMYALEZO OQHAMUKA KUMPHATHI

Siyakwamukela kwincwadi yokuqala yamalunga yonyaka ka-2018.

#### Okuvelele kwisabelomali sonyaka ka-2018

Ukunyuka kwentela yezimpahla ezitolo I-VAT (Value Added Tax) esuke ku-14 yaya ku-15 wamaphesenti eqale ukusebenza kusukela lulunye ku-Mbasa kulonyaka ka-2018. Lokhu kanye nokunyuka kwentengo kaphethiloli kuvungamise izwe lonke ngobunzima obusazoba khona kulonyaka. Siyanikhuthaza ukuthi nigade indlela enisebenzisa ngayo imali yenu, ukuze nizokuwazi ukumelana nokukhuphuka kwezindleko zokuthenga impahla.



uMnomzane Sam Camilleri - uMphathi

Okunye okwabalulwa kwisabelomali mhlaka-21 kuNhlolanja 2018, ukukhula kwesabelo sotshalomali emazweni angaphandle kwizikhungo zabatshalizimali kusukela ku-25% kuya ku-30%. Phezu kwalokho, isabelo sabatshalizimali kwiAfrika yonkana senyuke sisuka ku-5% saya ku-10%. Lokhu kusho ukuthi izikhwama zempesheni sezingakwazi ukutshala emazweni angaphandle kufikelela ku-30% kanti kwizwekazi i-Afrika kungafinyelela ku-10%. IRegulation 28 yomthethosisekelo olawula izikhwama zempesheni, elawula ukwabiwa kwezimpahla (assets) zezikhwama nawo uzochibiyelwa. Okufanele ukwazi njengelunga ukuthi lolu-shintsho oluza nokuchibiyela imithetho luzovumela ukuthi isikhwama sitshale ingxenye enkulu yalokho okufakayo (contributions) esikhwameni sakho, kubatshalizimali basemazweni angaphandle lokhu kunciphisa ingozi kwandise isikalo sabatshalizimali abanenzuzo enhle ukuze wena njenge lunga uzohlomula.

Amanye amazwibela eSabelomali sonyaka ka-2018 ungawathola kwiwebsite yethu ethi <https://www.zulu.njmpf.co.za>.

Iphaphandaba lokwazisa elalikhishwe ngoZibandlela 2017, sazisa ngokuhlongozwa iSouth African Local Government Bargaining Council (SALGBC) lokushintsha inqubo yokukoleka kwezimali zomhlalaphansi. Amalunga esikhwama ayaqhubeka nokuzwakalisa ukukhathazeka kwawo nokuphawula mayelana nesihlongozo salolushintsho. Kamumva nje, isikhwama sesithole izikhalazo ezisayiniwe zivela kumalunga ezikhwama nakulabo abahola impesheni boMkhandlu weTheku namaphethelo mayelana nesihlongozo salolushintsho. Iphini leMeya yomkhandlu weTheku kanye noNgqongqoshe wezoKubusa Ngokubambisana Nezindaba Zomdabu sebazisiwe ngalezizikhalazo. Amalunga esikhwama ayagquguzelwa ukuthi aqhubeke nokuhambisa izikhalazo zabo kulabo abamele izinyunyana zawo. Ibhodi lakho lisebenza ngokukhuthala nangokungakhathali emazingeni oMasipala nakuZwelonke ukuvikela amalungelo akho nenzuzo yakho. Isikhwama sizoqhubeka nokukwazisa mayelana nalokhu.

#### **Ukuklonyeliswa embonini emazingeni omhlaba nangaphakathi ezweni**

INJMPF iqale kahle unyaka, ngokuklonyeliswa izindondo eziyisithupha kwikota yokuqala yonyaka ka-2018, ezinhlanu kuzo bezivela kuzinhlango zaphesheya kwezilwandle, lemiklomelo siyithole kunazi izinhlango ezilandelayo;



Uma udinga olunye ulwazi mayelana nemikomelo kanye nezikhungo ezisikomelile sicela uvakashele ikhasi lethu lemiklomelo kwiwebsite yethu ethi [www.njmpf.co.za](http://www.njmpf.co.za).



# YAZI NGESIKHWAMA SAKHO



## HLANGANYELA EBUHOLINI OBUHLE

### Ukuvotela amaTrustees eNJMPF

Qinisekisa ukuthi uyalibamba iqhaza uma sekukhethwa ibhodi labaphathi! Amalunga ayacelwa ukuthi aqikelele ukuthi imininingwane yawo esixhumana nabo ngayo isesimweni esifanele noma amalunga aqinisekise iNJMPF ukuthi imininingwane esinayo ayikakashintshi, ukuze bathole zonke izimfanelo uma sekuqale uhlelo lokhetho. Uhlelo lokukhetha amalunga ebhodi labaphathi besikhwama seProvident kanye nabamele umkhandlu (amakhansela) lungase lwenzeke ngonyaka ka-2018. Emva kokuba uMnyango wezoKubusa Ngokubambisana Nezindaba Zomdabu usumemezele imigomo nemithetho yesikhwama ebuyekeziwe ukhetho luyobe selungenziwa. Ilunga ngalinye lesikhwama seProvident Fund liyokwazi ukuvota ngokusebenzisa uhlelo lwethu olusha lobuchwepheshe, noma indlela yokuvota ngeposi. Ukhetho lweSuperannuation neRetirement Fund luzowenzeka ngo nyaka ka-2020. Olunye ulwazi oluthe xaxa lusazotholakala maduzane.



## UMA KUSHONE ILUNGA NGOKWESIGABA-37C

Isigaba 37C somthetho obhekele ukuphathwa kwezikhwama zemphesheni, sinikeza umgomo olawula ukukhokhwa kwemihlomulo okumele ikhokhwe ngokushona kwelunga. Isikhwama sinemisebenzi emithathu esiyenzayo ngokushona kwelunga:- ukubheka labo ekade bondliwa ilunga kanye nalabo ilunga elibaqokile, umthelela wemihlomulo kulabo ebebondliwa ilunga, kanye nokubhekisisa indlela yokukhokha efanele.

Ukufunda ngeminye imininingwano mayelana nokuthola imihlomulo yelunga elishonile vakashela ku-zulu.njmpf.co.za.

### Umndeni wakho uyazi yini ukuthi ungayithola kanjani imihlomulo uma wena njengelunga ushona?

#### Nalu uhla lwezinto okumele uzenze ukuze abathandiweyo bakho bathole ukunakekeleka.

- Gcina imininingwane yezokuxhumana nesikhwama isobala ekhaya,
- Qikekela ukuthi bonke obondlayo bayakuqonda okumele bakwenze uma kwenzeka ushona,
- Qikekela ukuthi ifomu lakho lalabo obakhethile lisesimweni esifanele. Kubalulekile futhi ukubhala incwadi yokwaba ifa (Will). Lokhu abeluleki bezomthetho besikhwama bakwenzela amalunga mahhala. Imininingwane yabo yezokuxhumana imi kanje: J. Leslie Smith & Company Inc, ungabashaye ku- 033 845 9700.
- Sebenzisa isitatimende sakho njengelunga ukuqonda yonke imihlomulo yakho esikhwameni.

## UMHLANGANO WAMINYAKA YONKE I-ANNUAL FEEDBACK MEETING (AFM)

Umhlangano waminyaka yonke walonyaka ube nenkulu impumelelo. Abebewuthamele badlula inani langonyaka owedlule kubalulwa abahola impesheni, amalunga kanye namakhansela abehambe lomhlangano bebengaphezu kwamakhulu ayisithupha eCity Hill Church e-Hillcrest ngomhlaka-2 Ndasa 2018. Sifisa ukudlulisela ukubonga kwethu okukhulu kubo bonke ababehambe lomhlangano. Ukukhuthalela isikhwama senu kwamukelekile. Uma udinga olunye ulwazi noma ukucaciseleka ngokwakuqhubeka kulo mhlangano i-AFM, noma kukhona okudingayo sithumele umyalezo nge-email ku-info@njmpf.co.za noma usishaye ucingo kulenombolo ku-031 279 5300.

### Bese uyidownloadile i-App yaseNJMPF?

Uma ungakayidownloadi, idownloadele iMobile App manje ukuze uzitholezishisa izindaba ezimayelana nesikhwama sakho.

