

# **ISIKHWAMA** **IKWAZULU-NATAL** **CLOTHING INDUSTRY** **PROVIDENT FUND**

**Incwajana Yolwazi**  
**EYABEMETRO**

**Igama lesiKhwama:** ISIKHWAMA iKWAZULU-NATAL CLOTHING INDUSTRY PROVIDENT FUND. (Inombolo Yokubhaliswa kwesiKhwama esiyi-Provident Fund: 12/8/37816)

**Inhloso yesiKhwama:** Ngokwemibandela yeMithetho yesiKhwama, inhloso yesiKhwama ukuhlinzeka abasebenzi ngemihlomulo yokuthatha umhlalaphansi kanye neminye nje imihlomulo uma kwenzeka laba basebenzi beshona.

**Ihhovisi LesiKhwama Elibhalisiwe:** Ihhovisi lesiKhwama elibhalisiwe liku: Ground Floor, James Bolton Hall, 127/129 Magwaza Maphalala Street (Gale Street), Umbilo, Durban. 4001. Ikheli leposi elisemthethweni lithi: P.O. 18354, Dalbridge. 4014. Ucingo: 031/3620700. Ifekisi: 031/3013955. [www.kzncipf.org.za](http://www.kzncipf.org.za)

**Ubulungu besikhwama:** Bonke abasebenzi abangaphansi kwe mboni yokuthungwa kwezingubo. Akukho lungu elingemukelwa ukuba libe yingxenye yesiKhwama uma selineminyaka yobudala engama-60 noma ngaphezulu

**Izimali Ezifakwa Yilungu:** UMqashi uyodonsa imali ethile eholweni lelungu ngalinye, uma ilungu lelo lisebenza isikhathi okungenani esilinganisela emahoreni ayisishiyagalolunye (9) noma ngaphezulu njalo ngesonto noma ingxenye yalo, kanti imali kuyofanele ukuthi ibe amaphesenti alingana no-6.5% weholo lomsebenzi lowo ngesonto. Le mali iyobe isifakwa kwi-akhawunti eqondene nelungu lelo ukuze ibe yi-fund credit yelungu. Kodwa-ke futhi akukho zimali ezifuze lezi eziyodonsa eholweni lomsebenzi othile osedlulelwe Yisikhathi Eseywayelekile Sokuthatha Umhlalaphansi, ngaphandle-ke uma lowo msebenzi ezikhethela yena ukuthi ufisa ukwelula isikhathi sakhe sokusebenza ngaphambi kokuthatha umhlalaphansi.

**Izimali Ezifakwa Ngumqashi:** Umqashi ngamuney kuyoba khona izimali ayozifaka esiKhwameni egameni lelungu ngalinye kulawo malungu esiKhwama amsebenzelayo.

**Izinga Lemali Efakwa Ngumqashi:** kuyoba ngu-5.25% weholo lesonto eliholwa yilungu neyofakwa ukubhekela ukuthatha umhlalaphansi kwelungu bese kuthi inani lika-2.25% kube yimali ebhekele izingcuphe okungenzeka ilungu lelo lingene kuzo lisasebenza lapho.

**Amalungu asuke engakhavelwe izingcuphe ezithile uma izimali okusuke kumele zifakwe nguMqashi ziselele ngemuva.**

**Izindlalifa kanye Nalabo Abaqoqiwe:** Ilungu lesiKhwama ngalinye kudingeka ukuthi liqoke abantu elibondlayo noma abanye nje-ke abantu ilungu eliziqokela bona Kwifomu Lokuqoka Izindlalifa kanye Nalabo Abethembele kulo ilungu, kanti leli fomu lihlinzekiwe. Isikhwama siwakhapha minyaka wonke lamafomu futhi amalunga fanele awagcwalise. Leli fomu-ke kufanele ukuthi libuyiselwe esiKhwameni. Uma kwenzeka ngeshwa kushona ilungu lesiKhwama, leli fomu yilona kanye eliyoba ngumhlahlandlela kuma-Trustees esiKhwama. Kodwa-ke yize kunjalo, ama-Trustees esiKhwama ayoba nelungelo eligcwele lokuzikhethela wona ngendlela abona ngayo ukuthi afisa ukuzaba nokuzehlukanisa kanjani izimali zelungu eliyobe selishonile nokuyobe kufanele ukuthi zitholwe yilabo abayobe kade

bethembele kulo ilungu lisaphila kanye nalabo abayobe beqokwe yilona ilungu ukuthi kufanele bahlomule.

**Imali Yesililo:** Uma kwenzeka ngeshwa ilungu lishona lisasebenza, ngaphambi kokuba kushaye isikhathi esejwayelekile sokuthatha umhlalaphansi wesikhathi esejwayelekile, kuyoba khona imali yesililo ewu **R7,500** eyokhokhelwa umndeneni ngaphezu kwemali etholakala ngokushona kwelungu.

Lo mhlomulo uyokhokhwa uma ilungu belikhavelwe le ngcuphe yokushona kanti futhi uma Nomqashi walo ubengasilele emuva ekukhokheleni le ngcuphe egameni lelungu lelo eselishonile.

**Ukwehlukana Kobulungu:** Ilungu lesiKhwama angeke livunyelwe ukuthi lihoxe esiKhwameni uma lisaqashiwe. Uma ilungu seliba yilungu lesinye isiKhwama somhlalaphansi senye inkampani, nokuyisiKhwama esisemthethweni ngemuva kokushiya kule Mboni, lelo lungu-ke linelungelo lonke, uma lifisa, ukwedlulisela zonke izimali zalo ezingaphansi kwesiKhwama sethu kuleso siKhwama elingabe seliyilungu laso.

**Ukukhokhelwa:** Uma ilungu selishiyile Embonini, lelo lingu lisuke selingasifaka isicelo sokutho likhokhelwe imihlomulo yalo esesiKhwameni. Kuyofanele ukuthi lilethe lawa madokhumenti alandelayo ukuthi aphelezele isicelo salo: **umazisi, inombolo yentela, irekhodi lesikhathi esisetsheziwe (service card) kanye nesitatimende sasebhangwe.** Kuyothi-ke uma sekufanele lelo lungu likhokhelwe, bese isiKhwama sizwa ngabakwa-SARS ukuthi kumele senze njani ngodaba lwentela. Ngemuva kwalokho-ke kuyobe sekuqhutshelwa nokuthi lelo lungu likhokhelwe izimali okufanele likhokhelwe zona neziyofakwa kwi-akhawunti yasebhangwe yelungu kusetshenziswa indlela ye-elektronikhi.

**Ukuzibophezela Kwethu:** Ukuzibophezela kwethu ukuhlinzeka amalungu ethu kanye nalabo abethembele kuwona ngokusizakala okuhamba phambili. Isikhwama siyazibhekisa izikhazalo ezilethwe ngamalungu kanti inhloso yethu ukuxazulula zonke izikhazalo ezifakiwe ngokushesha ngokulandela inqubomgomo yokusonjululwa kwezinkinga.

## **IMIHLOMULO**

### **1 I-Fund Credit yakho Yonkana**

Uma sikhuluma "Nge-Fund Credit Yakho Yonkana" uma sikhuluma ngelungu, sikhuluma ngezinto ezifaka phakathi lokhu okulandelayo:

- Imali yelungu evela kwesinye isiKhwama (isuka esiKhwameni esidala kanti le mali yafakwa ngomhlaka 31.8.94).
- Imali yomqashi evela kwesinye isiKhwama (isuka esiKhwameni esidala kanti le mali yafakwa ngomhlaka 31.8.94).
- Zonke izimali ebezifakwa yilungu esiKhwameni.
- Zonke izimali ezifakwe ngumqashi egameni lomsebenzi.
- Inani eligcwele lokukhula kwemali njengalokhu liyoshiwo yisiKhwama (ngezikhathi ezahlukene) kanye nakwizibalo zezimali ezishiwo ngenhla.

## **UKHIPHE LOKHU:**

Izindleko zokubhekela imihlomulo yezingcuphe (ukukhubazeka / ukushona) kanye nezimali zokuphatha ukusebenza kwesiKhwama.

## **2 Ukuthatha umhlalaphansi**

Womabili amalungu esilisa nawesifazane ayothatha umhlalaphansi uma esehlenganise iminyaka yobudala engama-60. Uma-ke usuthatha umhlalaphansi, uyokhokhelwa lokhu:

- I-Fund Credit yakho Yonkana njengalokhu ichazwe ngenhla noma
- Zonke izinkokhelo zikhokhwa ngokuhambisana nezinhlinzeko zenguquko yomhlalaphansi yango-2021 ezimi kanje:  
**Uma:**
- ngaphansi kweminyaka engu-55 kusukela ngoMashi 2021
- uqongelele isamba semali eyongiwe (fund credit) ewu R247,500 kusukela ku 1 March 2021 kuze kube usuku lokuthatha kwakho umhlalaphansi
- ingxenye yakho yokukhubazeka evela kumshwalense ingaphezu kuka-R247,500

Khona-ke inzuzo yakho izohlukaniswa ngale ndlela elandelayo:

- **I-Lumpsum Cash Payout** = yonke izimali nenzalo kusukela ngosuku lokuqashwa kuze kube umhla zingu-28 kuFebruary 2021 kanye no-1/3 wayo yonke imali nenzalo ngemva komhla 1 March 2021.
- **I-Annuitisation eyimpoqo**= 2/3 yayo yonke imali nenzalo ngemva komhlaka-1 Mashi 2021 kuze kube usuku lomhlalaphansi uma kufanele 2/3 izingxenye zemali enomshwalense ezicelweni zokukhubazeka.

## **3 Ukukhubazeka**

Uma kwenzeka ugula kabi impela ubangwa nezibi noma ukhubazeka futhi ungabe usakwazi ukusebenza futhi, lapho-ke kufanele ufake isicelo sokuthola Umhlomulo Wokukhubazeka. Uma isicelo sakho semukelwe ngemuva kwezinyanga eziyisithupha (6), uyobe usukhokhelwa lokhu okulandelayo:

- I-Fund Credit yakho Yonkana njengalokhu ichazwe ngenhla, kuhlanganisa
- Nenani lomshwalense ngokwemibandela yesiKhwama.
- Ukukhokhwa Komhlomulo Wokukhubazeka kuyokwenzeka kuphela uma umhlinzeki ngomshwalense emukela isicelo sokuthi ukhokhelwe.
- **Izicelo zokukhubazeka zikhokhwa ngokwemithetho yokubuyezwa kwomhlalaphansi (ochazwe ngaphezulu)**

*(Imali yomshwayilense wokukhubazeka iyehla njalo ngo 20% ngonyaka kumsebenzi ongaphezu kuka 55 years).*

**Lo mhlomulo uyokhokhwa kuphela uma izimali ezifakwa ngumqashi wakho ezifaka egameni lakho sezitholakele futhi namaphrimiyamu akhokhelwa izingcuphe esekhokhiwe. Kungumsebenzi womqashi noma womsebenzi uqobo lwakhe ukwazisa isiKhwama kusasele okungenani izinyanga eziyi-9 ngaphambi kokuba kufakwe isicelo sokuthi kube nelungu elikhokhelwayo ngoba uma kungenjalo kungenzeka isicelo sokukhokhelwa lesi sithwe.**

## **4 Ukushona/Ukufa**

Uma kwenzeka wena njengalungu ufa usasebenzela i-Clothing Industry futhi ube ulokhu njalo ufaka izimali zakho esiKhwameni, umndeni wakho uyokhokhelwa lokhu okulandelayo:

- I-Fund Credit yakho Yonkana ephelele njengalokhu ichazwe ngenhla, kuhlanganisa
- Nenani elithile elingumshwalense njengalokhu lichazwe kwimithetho.
- Ukutholakala Komhlomulo Wokushona kwakho kuyoncika ekutheni inkampani yomshwalense iyasemukela yini isicelo sokuthi kukhokhwe ngokushona kwakho.

**Lo mhlomulo uyokhokhwa kuphela uma izimali ezifakwa ngumqashi wakho ezifaka egameni lakho sezitholakele futhi namaphrimiyamu akhokhelwa izingcuphe esekhokhiwe. Kungumsebenzi wefekthri noma wendlalifa/wezindlalifa ukwazisa isiKhwama zingakapheli izinyanga eziyi-12 kusukela kwenzekwe isehlo esidinga ukuthi sikhokhelwe, ngoba uma kungenzeki lokhu kungenzeka ukuthi isicelo sokufuna ukukhokhelwa lesi sithwe.**

## **5 Ukudilizwa**

Uma kwenzeka udilizwa emsebenzini futhi bese ungabe usaqashwa ngaphansi kwe-Clothing Industry ngemuva kwesikhathi esiyizinyanga ezintathu (3), uyokhokhelwa lokhu okulandelayo:

- Uyobuyiselwa izimali zakho obuzikhokha uzifaka esiKhwameni, kuhlanganisa
- Nazo zonke izimali, okusho ukuthi ezingu-100% ebezifakwa ngumqashi wakho esiKhwameni egameni lakho, kuhlanganisa
- Nenzalo egcwele eyenziwe yilezi zimali esezibalwe ngenhla.

## **6 Ukuhoxa**

Uma ushiya enkampanini yakho oyisebenzelayo kanye nakwi-Clothing Industry (okusho ukuthi uma ungathathile umhlalaphansi, ungakhubazekile noma ungadiliziwe), ngemuva kwezinyanga eziyisithupha (6), uyokhokhelwa lokhu okulandelayo:

- Uyobuyiselwa izimali zakho obuzikhokha uzifaka esiKhwameni, kuhlanganisa
- Nazo zonke izimali, okusho ukuthi ezingu-100% ebezifakwa ngumqashi wakho esiKhwameni egameni lakho, kuhlanganisa
- Nenzalo egcwele eyenziwe yilezi zimali esezibalwe ngenhla.

**QAPHELA: Lo mbhalo ofingqiwe awuthathi indawo yemithetho esemthethweni yesiKhwama, futhi awuqondile ukulungisa imithetho yesiKhwama. Uma kwenzeka kukhona lapho lo mbhalo ushayisana khona nemithetho yesiKhwama ngokuyiphutha, imithetho yesiKhwama yiyona eyosetshenziswa phambili. (Imithetho yesiKhwama ingatholakala kwiWebsite yesiKhwama ku [www.kzncipf.org.za](http://www.kzncipf.org.za))**