

lichazwe kwimithetho - Kuyoba amalungu athile kuphela ayofaneleka ukuthola lo mhlomulo. Ukukhokhwa Komhlomulo Wokukhubazeka kuyokwenzeka kuphela uma umhlinzeki ngomshuwalense emukela isicelo sokuthi ukhokhelwe.

**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 kwenzeke isehlo esidinga ukuthi sikhokhelwe, ngoba uma kungenzeki lokhu kungenzeka ukuthi isicelo sokufuna ukukhokhelwa lesa sichithwe**

### **3 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.

### **4 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, imithetho yesiKhwama yiyona eyosetshenziswa phambili. (Imithetho yesiKhwama ingatholakala kwi-website yesikhwama ethi: [www.kzncipf.org.za](http://www.kzncipf.org.za))

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

## **Imithetho Ngamafuphi**

## **EYABANGEKHO KWIMETRO**

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

**Inhloso yesiKhwama:** Ngokwemibandela yeMithetho yesiKhwamma, 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)

**Ihhovisi eliseLadysmith:** 26 King Street, Shop 11, Westend Builders Centre, Ladysmith, 3370. Ikheli leposi elisemthethweni lithi: P.O. Box 1072, Ladysmith, 3370. Ucingo: 036/6353144.

**Ihhovisi eliseNewcastle:** Office No. 07, Business Partners Building, 3 Murchinson Street, Newcastle, 2940. Ucingo: 034/3264912.

**Ubulungu besiKhwama:** Akukho lungu elingemukelwa ukuba libe yingxenywe yesiKhwama uma selineminyaka yobudala engama-60 noma ngaphezulu.

**Izinga Lezimali Ezifakwayo:** Kuyoba ngu-4.75% wemali eyoholo lomqashi ngesonto bese ukhipha u1.25% less R1.21 okhokhwa ngumqashi.

Abasebenzi bakhokha u 4.5% lweholo labo langesonto, laba basebenzi-ke manje sebeyokhavelwa izingcuphe ezithile kodwa uma izimali ezikhokhwa nguMqashi egameni labo zingasilele emuva. **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. Leli fomu-ke kufanele ukuthi libuyiselwe esiKhwameni. Uma kwenzeka ngeshwa kushona ilungu lesiKhwama, leli fomu yilona kanye eliyoba ngumhlalandlela kuma-Trustees esiKhwama. Kodwa-ke yize kunjalo, ama-Trustees esiKhwama ayoba nelungelo eligcwele lokuzikhetela 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 esejwayelike sokuthatha umhlalaphansi wesikhathi esejwayelike, kuyoba khona imali yesililo ewu **R2,500** eyokhokhelwa umndeni 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, ukwedluliseka zonke izimali zalo ezingaphansi kwesiKhwama sethu kuleso siKhwama elingabe seliyilungu laso.

**Ukukhokhelwa:** Uma ilungu selishiyile Embonini, lelo lungu lisuke selingasifaka isicelo sokutho likhokhelwe imihlomulo yalo esesiKhwameni. Kuyofanele ukuthi lilethe lawa madokhumenti alandelayo ukuthi aphelezele isicelo salo: **umazisi, inombolo yentela, irekhodi lesikhathi esisetsheziwe 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-elektroniki.

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

## **IMIHLOMULO**

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

"I-Fund Credit Yakho Yonkana" nokuyizimali zelungu eziyilokhu:

- Zonke izimali zelungu ebelizifaka esiKhwameni kuhlanganisa
- Zonke izimali zelungu ebelizifaka esiKhwameni kuhlanganisa
- Nokukhula okugcwele kwemali yelungu njengalokhu kuyonqunwa yisiKhwama (ngezikhathi ezahlukene ngokwemibandela yemithetho) – kulezi zimali ezishiwo ngenhla.

### **2 Ukuthatha umhlalaphansi**

Womabili amalungu esilisa nawesifazane ayothatha umhlalaphansi uma esehlanganise 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
- ingxenywe 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 izingxenywe zemali enomshwalense ezicelweni zokukhubazeka.

## **5 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
  - Kuyoba amalungu athile kuphela ayofaneleka ukuthola lo mhlomulo. Ukukhokhwa Komhlomulo Wokukhubazeka kuyokwenzeka kuphela uma umhlinzeki ngomshwalense emukela isicelo sokuthi ukhokhelwe.

**Lo mhlomulo uyokhokhwa kuphela uma izimali ezifakwa ngumqashi wakho ezifaka egameni lakho sezitholakele futhi namaphrimiyamu akhokhelwa izingcuphe esekhokhiwe. Kungumsebenzi wefekthri 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 leso sichithwe.**

## **6 Ukushona/Ukufa**

Uma kwenzeka wena njengelungu 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