ISIKHWAMA SOMHLALAPHANSI IKWAZULU-NATAL CLOTHING INDUSTRY PROVIDENT FUND

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Umbiko Wama-Trustees Wonyaka 31 Disemba 2022

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UMBIKO OWETHULWA AMA-TRUSTEES

ISETHULO

IsiKhwama i-KZN Clothing Industry Provident Fund sasungulwa ngomhlaka 12 Meyi 1961 ngaphansi Kwesaziso Sikahulumeni esinguNo. R692 kanti-ke sabe sesibhaliswa ngokwemibandela YoMthetho WeziKhwama Zezimpesheni ngomhlaka 5 Meyi 2008. IsiKhwama lesi siyinkampani ezimele ngokomthetho futhi sibuswa uMthetho WeziKhwama Zezimpesheni wangonyaka ka 1956 (uMthetho onguNo. 24 ka 1956) njengalokhu uchitshiyelwe kanye nemitheshwana eyenziwe ngaphansi kwawo.

Inhloso yesiKhwama ukuhlinzeka ngemihlomulo yokuthatha umhlalaphansi kanye neminye imihlomulo kumalungu esiKhwama kanye nalabo abethembele kuwona amalungu lawo.

IsiKhwama sempesheni i-KZN Clothing Industry Provident Fund sisebenzela futhi sikhonela amalungu aso kanye nemindeni yawo noma labo abethembele kuwona kuphela. Lesi yisiKhwama sakho, njengelungu, wena kanye namanye amalungu yinina bantu kuphela abayohlomula ngokuba khona kwalesi siKhwama.

UKUPHATHWA KWESIKHWAMA

IsiKhwama siphethwe Yibhodi lama-Trustees. Ngaso sonke isikhathi akufanele neze kube khona ama-Trustees angaphansi kwayisithupha, kanti amathathu kulawo ayoqokelwa kulezi zikhundla Ngumqashi weRegional Chamber bese kuthi amathathu futhi aqokwe yilabo abamele amalungu esiKhwama. Ama-Trustees lawa ayaye abe nomhlangano okungenani izikhawu ezine ngonyaka kanti konke akwenzayo asuke ekwenzela ukuthi kusizakale amalungu esiKhwama. Yiwona kanye ama-Trustees athatha izinqumo mayelana nezinto ezibalulekile nokubalwa phakathi kwazo lezi ezilandelayo:

- Ukubekwa Kwemithetho kanye Nemihlomulo.
- Ukutshalwa ngendlela efanele izimali zesiKhwama.
- Ukuqoka kanye nokubonisana nabeluleki kanye nongoti abaqeqeshiwe emikhakheni ethile eyahlukahlukene.
- Ukuqoka abahlinzeki ngezinsizakalo ezithile.

AMA-TRUSTEES

Nanka-ke Ama-Trustees Aqokwe Ngamalungu

MW Nxumalo
M A Lephafa
M Hlengwa
J Gwala
T Zungu (lokuvala isikhala)
ZI Ndimande (Lokuvala isikhala)
NM Govender (Lokuvala isikhala)

Nanka-ke Ama-Trustees Aqokwe Ngumqashi

S Madaray (Usihlalo)
EOC Loyson
R Rama
H Pillay (Lokuvala isikhala)
VM Naicker (Lokuvala isikhala)

I-Principal Officer

T Naidoo

IsiKhwama sidlulisa amazwi enduduzo emndenini nakubangani bakaMnu Vengtas Munsamy Naicker (Rajen) odlule emhlabeni ngo-Okthoba 2022. Ubeyilungu leBhodi isikhathi eside futhi iSikhwama sibonga amagalelo akhe.

ABANIKAZI BESIKHWAMA

Laba abalandelayo bathathwa ngokuthi yibona banikazi besiKhwama i-KZN Clothing Provident Fund:

Amalungu esiKhwama

Ama-Trustees esiKhwama

Abaphathi noma Abasebenzi besiKhwama, i-National Bargaining Council for Clothing Industry (yeseNatali), nokuyibona abanesibopho sokuqoqa kanye nokwaba izimali ezikhokhwa ngamalungu, yibona futhi ababheka izicelo zalabo abasuke befuna ukukhokhelwa, babuye bahlinzeke abacwaningi mabhuku ngemininingwane ethile ukuze bakwazi ukwenza imibiko yezezimali yonyaka wonke, benza izitatimende zemihlomulo yamalungu, ukwenza izinqumo ezisuke zithathwe ngama-Trustees, njl.

Abaxhumanisi yi-Alexander Forbes Financial Services, banesibopho sokuhlinzeka ama-Trustees ngezeluleko ngezinto ezithinta isiKhwama, ukulungiswa kwamadokhumenti athile adingeka emihlanganweni yama-Trustee, imithetho, imihlomulo, ukuhlanganiswa kwamaqhinga, izindaba zezomthetho, njl.

Osebenza ukubala izimali, iKeystone Actuarial Solutions. uMr G Base, ungoti kwezezimali okunguyena oshaya izibalo asho ukuthi zingahle zibe zingakanani izinzuzo eziyotholakala ngezimali nokuyofanele ukuthi zinikwe amalungu, uyena kanye futhi owenza isiqiniseko ukuthi izimali zesiKhwama zihamba kahle nesiKhwama simi kahle ngakwezezimali.

Abacwaningimabhuku, yi-Nolands Jhb Incorporated, nokuyibona abanesibopho sokulungisa kanye nokubala Izitatimende Zonyaka Zezimali.

Izimenenja Zokutshalwa Kwezimali, yi-Allan Gray, yi-Investec, yi-Camisso kanye ne Oasis, lezi zinkampani zingongoti abanesibopho sokubheka imigodlagodla kanye nemigoga okutshalwe kuyo izimali zesiKhwama.

Abaxhumanisi Ezimali, yi-Alexander Forbes Asset Consulting. uNompumelelo Khumalo. Ungumuntu onolwazi olunzulu emkhakheni wezezimali futhi usethole ulwazi ngokuqashwa ezikhungweni zezimali eziningi. Ungumeluleki wezokutshalwa kwezimali okuyaye kuthi yena ngokubambisana nama-Trustees esiKhwama bahlanganise ndawonye iqhinga elicebile lokutshala izimali bese belisebenzisa lelo cebo.

IMIHLANGANO YAMA-TRUSTEES & UKUQEQESHWA

Emhlanganweni ngamunye wama-Trustees obanjwayo, ama-Trustees akho ayaye ajule ngezindaba ezinqala ezithinta isiKhwama. Lezi zindaba yizona kanye eziba nomthelela othile ezintweni ezimayelana nokusimama isikhathi eside kwamalungu esiKhwama ngasohlangothini lwezezimali.

UKUBUSWA NOKULAWULWA

Isikhungo i-Financial Services Board sakhipha Isekhula, engu-PF 130, neyayibalula ukuthi zonke iziKhwama zokuthatha umhlalaphansi eNingizimu Afrika kufanele zenze futhi zamukele lezi zinqubomgomo ezilandelayo futhi zihlale njalo zizibuyekeza lezi zinqubomgomo:

Indlela Yokuziphatha
Inqubomgomo Yokutshala Izimali
Inqubomgomo Yokuxhumana
Inqubomgomo Yokuhlola Ingcuphe
Inqubomgomo Yempesheni yesikhwama
Inqubomgomo Yokubeka Izikhalazo
Inqubomgomo Yokuqeqeshwa kwamaTrustrees
Inqubomgomo Yobumfihlo (POPIA)
Inqubomgomo Yokuxhumana uma kunezinhlekelele

Ama-Trustees esiKhwama asekwenzile lokho futhi asezamukele lezi zinqubomgomo kanti futhi ahlala njalo ezibuyekeza.

Emhlanganweni ngamunye obanjwayo, kuyaye kube nomqulu wokubhalisa izipho kanti amalungu eBhodi kusuke kudingeka ukuthi adalule noma ngabe yiziphi izipho aye ahlabana ngazo.

NgoNovemba ka 2022, ama-Trustees amukela Isitatimende Esiyinqubomgomo Yokutshala Izimali esibuyekeziwe. Isitatimende esibuyekeziwe lesi sihambisana nezidingo zangokoMthetho 28. Ngokwemibandela yoMthetho 28, ama-Trustees kudingeka ukuthi axhumane namalungu mayelana nalokho okuqukethwe Yisitatimende Esiyinqubomgomo Yokutshalwa Kwezimali. Lapha ngezansi uzothola amaphuzu abalulekile mayelana nenqubo mgomo:

- *Ukuqinisekisa ukuthi izimpahla zihlangabezana nezikweletu*
- *Khulisa inzalo yesikhwama*
- *Ukukwakha inzalo engaphezu kukaCPI+4.5% ngaphambi kwezindleko zokulondoloza*
- *Nciphisa ingcuphe yezalo engeyinhle ngokugcina I investment reserve ezovumela vikela inzalo*

Ngasohlangothini Lwenqubomgomo Yokutshalwa Kwezimali zesiKhwama, ama-Trustees kudingeka ukuthi abhasobhe futhi abuyekeze izimenenja zokutshalwa kwezimali zesiKhwama. Ama-Trustees akwenza lokhu ngokukhulumisana Nezimenenja Zokutshalwa Kwezimali, azimeme ukuba zize zizokwethula imibiko ngokusebenza kwazo kuma-Trustees futhi zizosho nokuthi ngabe zihamba kanjani izimali zesiKhwama ezitshaliwe ziphinde futhi zihlahle nendlela eya phambili kwezomnotho.

Ngesikhathi sokuqhubeka konyaka wezimali, ama-Trustees aye athamela isithangami esasiholwa yi-Oasis Asset Management, yi-Allan Gray Asset Management.

AmaTrustees aphinde abuyekeza ukuqashwa kwe-Oasis Asset Management. Bakwenze lokhu belandela inqubo enemininingwane eminingi ehlanganisa izethulo neziphakamiso ezivela kubatshalizimali abahlukene abathathu. Baqoke ukukhetha iKagiso (Camissa) Asset Management esikhundleni se-Oasis.

Njengalokhu wazi lungu elihloniphekile, ukuxhumana kubaluleke kakhulu hhayi nje kuphela uma kuvela ngakuma-Trustees, kodwa ngisho noma ngabe kuvela ngakumalungu alesi siKhwama imbala. Ama-Trustees wakho-ke wona, njengengxenye yenqubomgomo yokuxhumana kwawo, aye ahlonza lezi zindlela ezilandelayo nanjengezindlela azozisebenzisa ukuxhumana nawe lungu lesiKhwama:

- Imbiko eya emafemini
- Umbiko wama-Trustees;
- Iwebsite yesikhwama www.kzncipf.org.za
- Iphepha lezindaba;
- Isitatimende semihlomulo;
- Imibiko evela kuma-Shop-stewards ezinyunyana – le mibiko yenziwa maphakathi nonyaka.

UMTHETHO OCHIBIYELA IMITHETHO YENTELA

Enye yezinhloso zezinguquko zomhlalaphansi ukwakha uhlelo lwesikhwama somhlalaphansi olufanayo lwazo zonke izinhlobo zezindlela zokulondoloza umhlalaphansi, njengezikhwama zempesheni, i-provident fund kanye ne-retirement annuity.

Senzeni isikhwama?

- IsiKhwama sisebenzise ukuchitshiyelwa komthetho ukuze kuhlangatshezwane nezinhlinzeko ze-Retirement Reform ngokoMthetho Wentela Yemali Engenayo kanye Nomthetho Ochitshiyelwe Wemithetho Yentela.
- Isikhwama sixhumane nochwepheshe kanti ama-Trustees asebenzise i-Annuity Strategy Policy eyamukelwa mhla zingu26 May2021.
- IsiKhwama sincoma i-Old Mutual with Profit Annuity njengendlela ekahle yokukhetha amalungu njengoba inezinzuzo ezilandelayo:
- Imali engenayo yempesheni ayisoze yehla, kungakhathaliseki ukuthi impesheni iphila isikhathi eside kangakanani noma ukusebenza kwemakethe yokutshalwa kwezimali;
- Imali engenayo yempesheni iyakhuphuka unyaka nonyaka, futhi yileli zinga elisha lemali engenayo unyaka ngamunye okuqinisekisiwe ukuthi ngeke lehle.

Kwenzekani uma uthatha umhlalaphansi / ukhubazekile?

Uma u:

- ngaphansi kweminyaka engu-55 kusukela ngoMashi 2021
- uqongelele isamba semali eyongiwe ka-R247,500 kusukela mhla lu-1 March 2021 kuze kube usuku lokuthatha kwakho umhlalaphansi.
- ingxenye yakho yokukhubazeka evela kumshwalense ingaphezu kuka-R247,500.

Ake sithathe isibonelo

UThemba uneminyaka engama-60, uno-R1,100,000.00 futhi ufuna ukuthatha umhlalaphansi.

Ku-R1,100,000, u-R800,000 uphathelene nemali nenzalo elondolozwe ngaphambi komhlaka-1 Mashi 2021 kanti u-R300,000 uphathelene nemali nenzalo eelondolozwe ngemuva komhlaka-1 Mashi 2021. Iyiphi ingxenye uThemba angayithatha ibe ukheshi?

- ✓ UThemba angathatha ukheshi kaR800,000 ophelele
- ✓ Ku-R300,000 uThemba angathatha u-R100,000 njengenkokhelo yemali
- ✓ Isamba semali uThemba angayithatha uma ethatha umhlalaphansi ingu-R900,000.

Imali okufanele ayisebenzise uThemba ukuthenga impesheni ingama-R200,000.

UMTHETHO WOKUVIKELWA KOLWAZI LOMUNTU (POPIA)

Inhloso yoMthetho ukukhuthaza ukuvikelwa kolwazi lomuntu olucutshungulwa izinhlangano zomphakathi nezizimele.

Isikhwama sabelana nini ngolwazi lwakho?
Ulwazi lukhishelwa abantu besithathu kuphela uma kunesidingo sokucutshungulwa kwalolo lwazi ukuze kukhokhwe.

Ulwazi lukhishwa ukuze kuhlinzekwe amalungu izinzuzo zesiKhwama okungukuthi Ikhava yobungozi, ikhava yokukhubazeka kanye nekhava yomngcwabo.

Odinga ukukwazi njengelungu
Sidinga ukuba wazi ukuthi uma usayina ifomu lakho njengelungu usinika imvume yokuhambisa imininingwane yakho ehhovisi lentela, ebhange lakho nakumaUnderwriters ukuze sikukhokhele.

Sidinga futhi ukuthi wazi ukuthi uma uqala ukusebenzela umqashi othile uzosinika imininingwane yakho (ikhophi kamazisi, imininingwane yekheli, izinombolo zokuxhumana, imininingwane yentela njll) ukuze sikwazi ukuphatha izimali zakho zokuthatha umhlalaphansi ngendlela efanele.

UKUBIKA NGESIMO SEZEZIMALI

Isimo sezezimali sesiKhwama siyaye sihlolwe bese kubikwa ngaso unyaka nonyaka.

Izitatimende Zezimali ezicwaningiwe nezisuke zibalula sonke isimo sokuma kwezimali zesiKhwama zigcinwa yi-Principal Officer kanti ziyatholakala uma uzicela mhlawumbe ufisa nawe ukwedlulisa amehlo kuzo uzibonele.

ISITATIMENDE SEZIMALI EZINGENILE

	2022	2021
Izimali ebese zenziwe ngomhlaka 1 Januwari	**R756,688,908**	**R733,935,026**
Izimali ezifakiwe	R116,366,769	R110,526,629
Izimali ezivela kwizimali ezitshaliwe	R39,763,300	R167,173,582
Ezinye izimali	R9,000	R9,500
Izimali ze Death/Disability Cover	R8,430,075	R8,486,752
Uma ukhipha lezi		
Izimali ezikhokhwe njengemihlomulo	(R134,399,784)	(R228,346,390)
Ezedluliselwe kwezinye iziKhwama	(R3,488,386)	-
Izindleko Ezivamile & Izindleko Zengcuphe (Risk)	(R25,053,814)	(R23,643,864)
Ukuhlelwa kwezimali kwaphambilini	R1,153,889	(R7,474,549)
Izindleko zokutshalwa izimali	(R4,142,143)	(R3,977,769)
Ezihlanganiswa kuze kube ngumhlaka 31 Disemba	**R755,327,815**	**R756,688,908**

IMININGWANE YOBULUNGU

	Amalungu Asasebenza	Amalungu Angakazithathi Izimali Zawo
Amalungu ngomhlaka 1 Januwari 2022	**16,204**	**25,951**
Amalungu Amasha	3,751	
Khipha Lawa:		
Asehoxile	(1,674)	(56)
Adiliziwe	(179)	(3)
Athathe umhlalaphansi	(376)	(1)
Ashonile	(80)	
Abuyele emsebenzini		(282)
Adluliselwe kwezinye iziKhwama	(17)	
Adluliselwe kumalungu angakathathi izimali zawo		(7,947)
Ahlelwe kabusha	(1)	1,359
Amalungu angakathathi izimali zawo akhokhelwe		(775)
Izinombolo ngomhlaka 31 Disemba 2022	**17,628**	**18,246**

IMIHLOMULO ESIKHOKHIWE NGAMAFUPHI

	2022	2021
Kwabomhlalaphansi	R47,837,585	R75,044,475
Kwabashiyile esiKhwameni	R32,609,449	R55,948,186
Kwabadiliziwe	R37,401,234	R79,341,910
Kwabashonile	R12,490,719	R8,999,096
Kwabakhubazekile	R4,060,797	R9,012,723
Inani lemihlomulo ekhokhiwe	**R134,399,784**	**R228,346,390**

Sicela uqaphele ukuthi zonke izibalo ezikulo mbiko zisuselwe Kwizitatimende Zezimali Ezicwaningiwe zangomhlaka 31 Disemba 2022

IZINDAWO OKUTSHALWE KUZO IZIMALI NGAMAFUPHI

Izimali zesiKhwama zitshalwe ne-Investec, i-Allan Gray,i-Oasis kanye neCamissa-.

Leli thebula elilandelayo likunika inani lezimali zesiKhwama njengalokhu zazime kanjalo ngomhlaka 31 Disemba 2022:

Izimenenja Zokutshalwa Kwezimali	Inani NgokwamaRandi
I-Allan Gray	R394,486,431
I-Investec	R348,264,530
I-Oasis	R1,291,102
Kagiso(Camissa)	R138,216,893
Isamba esihlangene	**R882,258,956**

IZINZUZO ZESIKHWAMA

Ama-Trustees ngokubambisana nalowo obala izimali zesiKhwama baye basho ngazwi linye ukuthi cha nokho akuhambanga kahle ngasezimalini zesiKhwama ebezitshaliwe.

Leli thebula elilandelayo likuhlinzeka ngamabhonasi onyaka okuye kwabikwa ngawo esiKhwameni kule minyaka emithathu eyedlule njengalokhu kwakushiwo mhlaka 31 Disemba:

Isikhathi	**Izinzuzo Zonyaka ZesiKhwama**
Ezesikhathi esiphele mhlaka 31 Disemba 2020	00.828%
Ezesikhathi esiphele mhlaka 31 Disemba 2021	15.493%
Ezesikhathi esiphele mhlaka 31 Disemba 2022	07.660%

Ama-Trustee nokho anikeze inzuzo yokuthuthukisa amalungu ashiya isiKhwama. Ukuthuthukiswa kunikezwa njengephesenti yemali oyizuzile esikhwameni. Izinga lokuthuthukisa limi kanje:

Isikhathi	**inzuzo yokuthuthukisa**
01 Oct 2021 to 31 Jan 2022	11.00%
01 Feb 2022 to 30 Apr 2022	15.20%
01 May 2022 to 31 Jul 2022	09.50%
01 Aug 2022 to 31 Oct 2022	00.70%
01 Nov 2022 to 31 Jan 2023	00.80%

Uma unanoma yimiphi imibuzo mayelana nolwazi oluqukethwe yilo mbiko, sicela ukuthi uxhumane ne-Principal Officer, noma uxhumane nomunye wama-Trustees akho.

Ama-Trustees ayakwemukela ukuphawula nokuwabonisa kwakho futhi uyamenywa ukuthi uxhumane nawo nganoma ngayiphi imibuzo noma imibono okungenzeka ube nayo nongafisa ukuthi ifinyelele kuwo. Uma kwenzeka uba nanoma yiziphi izikhalazo, kufanele ukuthi uziqondise ngqo kwi-Principal Officer, uThamani Naidoo, yena-ke oyobe eseqinisekisa ukuthi kuthathwa izinyathelo ezifanele ukubhekana nalezo zikhalo.

Uma umbuzo wakho ungaxazululeki sicela ukhululeke ukuxhumana noMahluleli Wezikhwama Zempesheni:

☎ 012 748 4000
enquiries@pfa.org.za
www.pfa.org.za

Leli bhukwana alisiyona idokhumenti yezomthetho, nokusho ukuthi uma kwenzeka kunokushayisana phakathi kwale dokhumenti kanye Nemithetho YesiKhwama, lmithetho YesiKhwama, iyona eyodla ubhedu.