

GEPF NEWS

THE OUTSTANDING PERFORMANCE IN THE BEST NEWSLETTER CATEGORY OF
THE ANNUAL COMMUNICATION CHALLENGE BY INSTITUTE OF RETIREMENT FUNDS

**Iphepha lombiko wezindaba lango-MAY 2009 lamalunga abantu abahola
Impesheni Yesikhwama Sabasebenzi BakaHulumeni**

ABENGAMELI BEZIMALI NGO-2009 IZINDABA EZINTSHA NGOKHETHO

Ukhetho lwabamele Abengameli Bezimali Zempesheni kwiBhodi Yabamele izimali kwi-GEPF umcimbi obaluleke kakhulu owenzeka kanye ngemumva kweminyaka emine. Lapha sinebhukwana elichaza ngezinyathelo okudingeka ukuthi uzithathe ohlelweni lokhetho luka-2009:

Inothiyo yokhetho:

Abantu abafanele ukuvota baziswa ngo-December 2008 mayelana nokhetho olulandelayo futhi bacelwa ukuba bakhethe amalunga azobamela okhethweni. Inothiyo yavezwa kuwona wonke amaphephandaba abalulekile kuzwelonke kanye nasezifundazweni kanjalo nakwi-Gazethi kaHulumeni. Abantu abahola impesheni nabo baziswa ngenothiyo yokuvota eyabekwa emabhodini futhi baziswa emsakazweni ukuqinisekisa ukuba abantu okumele bavote bayaziswa ngokwanele.

Ukukhethwa kwabangenele ukhetho:

Kusukela ngomhlaka-5 January kuya kumhlaka-13 February 2009, abaholi bempesheni bakwa-GEPF bathola ithuba lokuqoka ababezongenela ukhetho. Abantu abangenela ukhetho abangu-30 uma sebehlangene bahlangabezane nomgomo olandelwayo futhi ngokunjalo kwakufanele ukuba bangenele ukhetho.

Isikhathi sokuphikisa:

Abaholi bempesheni banxuswa ukuba babikele I- Electoral Institute of Southern Africa (EISA) uma kukhona umuntu okhethiwe abafuna ukumphikisa. Isikhathi sokuphikisa sivulwe ukusukela ngomhlaka-23 Febuary sabe sesivalwa ngomhlaka-27 February 2009.

Uhlelo lokuvota:

I-EISA iposele amaphasela okuvota kubona bonke abantu abafanelwe ukuvota. Uhlelo lokuvota luqale ngomhlaka-1 April 2009 labe seluvalwa ngomhlaka-15 May 2009. Ukuvota kwenziwe ngeposi.

Ukubala amavoti:

Amaphepha abalwa kwase kuthi imiphumela yesikhashana yakhishwa phakathi komhlaka-18 no-20 May 2009. Imiphumela yesikhashana yashicilelwa kwi-website ye-GEPF kanye ne-EISA. Phakathi komhlaka 20 kanye nomhlaka-21 May 2009 abaholi bempesheni bakwazi ukusho lokho abaphikisana ngakho ngemiphumela eyavezwa. Ngokulalela ngolimi lwakho olukhethayo.

Siyabonga kubona bonke abempesheni ngokuphendula kahle kwisicelo sethu kanye nezeluleko ngokuthi yiluphi ulimi enithanda ukuthola ngalo iphepha lenu lombiko wezindaba.

Njengamanje sisahlaziya futhi sibala inombolo yezicelo ezimayelana nolimi oluceliwe. Phakathi nohlelo, sibhala imininingwane yakho onayo njengamanje, okumbandakanya ulimi olukhethayo, kwi-database yethu. Lokhu wuhlelo lomsebenzi omkhulu we-GEPF ukubhala kabusha futhi sibeke kahle imininingwane eqondene nomuntu ngamunye kanye nemininingwane yokuxhumana kuwona wonke amalunga ethu kanye nasebehola impesheni.

Okwesikhashana, usazothola iphepha elibhalwe ngesiNgisi bese kuthi wonke amalunga avezile ukuthi athanda luthi ulimi ayothola umbhalo wesibili. Lona kuyoba wumbhalo wephepha lombiko wezindaba elinamagama amnyama namhlophe eliyobhalwa ngolimi oluthandayo.

Sizonazisa ngemiphumela uma uhlelo lomsebenzi wokubeka kahle imininingwane kanye nokubala seluphelile, ukwenza isiqinisekiso sokuthi sithatha iziphakamiso ezonga imali.

Sicela uqhubeke nokuthumela lezo zicelo ukuze sibhale imininingwane emisha ngokushesha kwi-database yethu!

IBHODI LABENGAMELE IZIMALI LIKHONELA UKUVIKELA IZINTO ENIZIFUNAYO

Ngabe uyazi ukuthi ngubani othatha izinqumo eziphathelene nazo izindaba zempesheni ye- GEPF? Impendulo ithi Yibhodi Yabengamele Izimali ze- GEPF, abamele amalunga, abahola impesheni kanye neminyango yabaqashi.

Ibhodi Yabengamele Izimali iqukethe amalunga angu-16 njengamanje, enamalunga ayisishagalombili amele abaqashi kanye nayisishagalombili amele amalunga.

Abayisishagalombili abamele amalunga baqukethe:

- Ilunga elilodwa elihola impesheni, elifakwe ebhodini ngokuvotelwa ngozakwabo bempesheni, ngohlelo olungachemile futhi oluzimele.
- Umuntu oyedwa ukhethwe ngamalunga aqashelwe ukwenza imisebenzi efanayo.
- Abasebenzi abayisithupha bakhethwe ngabamele ezabasebenzi abamele isigungu esenza izivumelwano ngemisebenzi yokudlulisela usizo lomphakathi (Public Service Coordinating Bargaining Council).

Imithetho ye-GEPF ithi isikhathi esihlala abengamele ezezimali ehhovisini, kumbandakanya namalunga engamele abenza imisebenzi efanayo kanye nalabo abababambelayo, kumele baqokwe njalo ngemumva kweminyaka emine ukuze basebenzele iBhodi.

Iminyaka emine isidlulile selokhu kwakhethwa okokuqala amalunga engamele ezezimpesheni kanye nalabo abababambelayo. Yingakho wonke amalunga empesheni ye- GEPF acelwa ukuba abambe iqhaza ohlelweni lokhetho luka-2009.

Ukuqinisekisa uhlelo lokhetho olungachemi futhi oluzimele, kwaqokwa Isikhungo Sezokhetho eNingizimu Afrika (EISA) ukubheka uhlelo lokhetho.

Ephepheni elilandelayo sizobhala ngamalunga amasha eBhodi kanye nemisebenzi okumele bayenze.

IMININGWANE EYIKHWALITHI IZOKWEHLISA AMAPHUTHA KANYE NOKUTHATHA KWESIKHATHI KOKUKHOKHWA KWEMALI

Ungasiza kanjani

Kuleliphepha lombiko wezindaba, uthole iFomu Yokuqoqa Imininingwane. Lefomu iqukethe izigaba ezingu-11 zeminingwane ebucayi (ebizwa ngezigaba ezibalulekile) esiyidingayo mayelana nawe. Sicela ufunde futhi ugcwalise ifomu bese uyiposa uyibuyisele kuthina.

Ngokwenza lokhu angeke kugcine kuphela ngokusisiza ukuba senze ngcono imisebenzi yethu kodwa kuzokubeka ethubeni lokuwina umklomelo omkhulu. Bheka ifomu engaphakathi

I-GEPF ivule uhlelo olusha ukuthuthukisa ikhwalithi yemininingwane esinayo ephathelene nabahola impesheni kanye namalunga ethu. Lokhu kuzohlela kumsebenzi ongcono, osheshayo ngoba imininingwane eyikhwalithi yehlisa amaphutha kwizinzuzo okumele zikhokhwe.

Umsebenzi waziwa ngokuthi Uhlelo Lolwazi kanye Nemininingwane Eyikhwalithi (Quality Programme for Information and Data (QPID) eyasungulwa ngokusemthethweni wu-Phenias Tjie, oyinhloko Yesigungu Esiphezulu se-GEPF, ngomhlaka-22 January 2009. Umsebenzi we-QPID uyingxenywe yohlelo olunobuchule lokunikezela ngosizo olusezingeni eliphezulu kubantu esisebenzisana nabo.

Ikhwalithi engcono yemininingwane yabahola impesheni ye-GEPF, yenza ikhwalithi engcono yosizo esilunikezelayo. Imininingwane yabaholi bempesheni eyenziwe ngcono izo:

- Izokwehlisa ukuthatha kwesikhathi eside ukukhokha izinzuzo
- Izokwehlisa izigameko zokukhokhwa kwemali ngokungafanele
- Ukwenza ngcono ukuxhumana phakathi kwabantu abahola impesheni.

Kungani kuyindaba ze-QPID

I-QPID ilindeleke ukuba ilungise amaphutha amaningi esihlangabezana nawo njengamanje aphathelene nemininingwane yabaholi bempesheni.

Ngaphezulu kwamalunga empesheni angu-311 000, kuwumsebenzi omkhulu ukugcina imininingwane yabaholi bempesheni ye-GEPF ukuba ihlale iyiyo futhi ihambisana nesikhathi.

Ukwenza isiqinisekiso sokuthi sinemininingwane ekahle kakhulu, ithimba le-QPID liqoke bonke abahola impesheni abanemininingwane yakudala noma engaphelele.

Isinyathelo esilandelayo ukuxhumana ngqo nalabo abahola impesheni ngokusebenzisa isikhungo sokuxhumana sabakwa-GEPF.

Sicela abaholi bempesheni labo abathintiwe ukuba basisize ukuqinisekisa imininingwane eqondene nabo. Khumbula, imininingwane ekahle esinayo ngawe, ukuba ngcono kosizo esiluletha kuwena.

Imininingwane ebucayi ngabantu bempesheni yethu.

Kunezigaba zemininingwane ezingu-11 ezibucayi ezidingwa yi-GEPF ukuba ibe nazo kumuntu ngamunye. Lemininingwane yomuntu ngamunye iqukethe:

- Isibongo
- Iziqalo zamagama (Initials)
- Amagama aphelele
- Inombolo Yempesheni
- Inombolo Kamazisi
- Usuku Lokuzalwa
- Ubulili
- Inombolo Yentela
- Inombolo Yocingo
- Inombolo Kamakhalekhukhwini
- Ikheli

KHUMBULA ISITIFIKETI ESIXHOMBA UKUTHI USAPHILA

Ngebhadi abantu abaningi bempesheni babona sekudlule isikhathi ukuthi imali yabo yempesheni yenyanga imisiwe ngoba i-GEPF ayitholanga ngesikhathi isitifiketi SeMpilo (Life Certificate) kanye nekhophi kamazisi. Sicela uvikele amalungelo akho ngokuvuselela isitifiketi sakho sempilo ngaphambi kokuba siphelwe yisikhathi.

Isitifiketi Sempilo saziswa ngo-1995 ukuze i-GEPF ikwazi ukubona abashonayo phakathi kwabantu babo abahola impesheni. Lokhu kwakufanelekile ngoba, kwezinye izikhathi, izihlobo kanye nabaphathi babengabiki ukushona kwabantu kusenesikhathi. Okwakuholela ekutheni kube khona inkokhelo eyedlulele okwakwenza ukuba kube lukhuni ukuyikhokha, okwakudala ukulahlekelwa kwe-GEPF.

Ukubhekana nalenkinga, i-GEPF yenza izitifiketi zempilo kanye ngonyaka kuwona wonke umuntu oholo impesheni. Izitifiketi zenziwa kusasele izinyanga ezintathu noma ezine ngaphambi kokuba ziphelwe yisikhathi. Ekutholeni lesi sitifiketi, abaholi bempesheni abathintekayo bayasigwalisa bese besiphindisela ku-GEPF, kanye namakhophi kamazisi anesitembu sasemthethweni (isitembu samaphoyisa noma somphathi waseposini). I-GEPF iyobe seyenza isiqinisekiso sokuthi impesheni yomuntu kumele ayithole ezinye izinyanga ezingu-12.

Ukwehluleka ukuphindisela isitifiketi sempilo ngaphambi kokuba siphelwe yisikhathi kuyoholela ekumisweni kokukhokhwa kwempesheni. Impesheni iyobuyiselwa kuphela mgemumva kokuba i-GEPF ithole isitifiketi kanye nomazisi wohola impesheni kugwalisiwe futhi kunesitembu esisemthethweni.

Kulezi zimo, abaholi bempesheni bayobuye bathole isamba semali engazange ikhokhwe ngesikhathi impesheni isamisiwe.

Selokhu kwasungulwa uhlelo Lokusebenzisa Isitifiketi Esikhomba Ukuthi Usaphila (Life Certificate system), kunokwehla okubonakalayo kwenkokhelo engafanele kanye nohlu lwabempesheni olwengezelwa imininingwane emisha njalo.

UKWENZA UMHLABA UBE YISIZWE ESINGCONO NGOKUBA UMPHAKATHI UTSHALE IZIMALI

Abempesheni ye-GEPF bazoziqhenya ngokwazi ukuthi isikhwama sabo sempesheni sihamba phambili ekuthuthukiseni umphakathi ukuba utshale izimali eNingizimu Afrika. Ifuna ukugqugquzela izinkampani ukuba zilwele ukulingana phakathi kwenzuzo futhi zibhekele umphakathi, kanye nokuphathwa kokuthinteka kwendawo abaphila kuyona futhi bebe begcina izinga eliphezulu lokusebenza kukaHulumeni. Lona ngumlayezo ophuma ku-Mnu Oliphant. "Umpathi we- GEPF: Kwezokutshalwa Kwezimali kanye Nokubhekela Ubucayi Bezezimali.

"Lokhu kuwukuqaliswa kwento entsha ehlanganisa izidingo ngendlela efanayo phakathi kwabatshali bezimali kanye nezinkampani ukuqinisekisa ukuthi abatshali bezimali kanye nezinkampani bayaqinisekisa ukuthi izwe liba yindawo engcono," kusho u-Mr Oliphant. "I-GEPF izimisele ukudlala indawo yayo ekuqinisekiseni ukuthi lokhu kuyenzeka."

Njengengxenywe yesandla esifakwe yi-GEPF ekwenzeni isizwe esingcono, ihlanganise izandla ne-JSE ngokusiza ukubuyekeza uhla lokubhekela Ukutshalwa kwezimali Wumphakathi (Socially Responsible Investment)

Uhla lwe-SRI lusetshenziswa ukubheka ukuthi izinkampani ezinkulu zaseNingizimu Afrika zikwazi kanjani ukubhekela umphakathi. Ikakhulukazi, ibheka ukuthi lezi zinkampani zikwazi kahle kangakanani ukunakekela indawo esiphila kuyona, nokuthi zihambisana kanjani nomphakathi nokuthi ziwubona kanjani uHulumeni wobumbano.

I-GEPF ISALOKHU IHLANGENE FUTHI INESIGQI

Ngokuphikisana nemibiko yamanje yabezindaba yokuthi Inhlango Yomphakathi Yokutshalwa kwezimali (Public Investment Corporation) (inhlango elawula izimpahla ze-GEPF) ilahlekelwe ngenye imali ebitshaliwe ngonyaka odlule njengomphumela wokwehla komnotho emhlabeni wonke, i-GEPF njengesikhwama ihlala ihlangene futhi inesigqi. I-PIC yenze kahle kakhulu.

I-PIC ikwazile ukuvikela izimpahla ze-GEPF ngokomgomo owabekwa ngaBalawuli Bezimali. Ngokulandela lomgomo, i-PIC yenze kahle kakhulu. I-GEPF iyaqhubeka nokulwela ukwenza ngcono ukutshalwa kwezimali; yize kunjalo; kubalulekile ukubhekisa ukuthi ubungozi obakheka ekutshalweni bezimali buphethwe ngumqashi hhayi ilunga. Isizathu wukuthi i-GEPF Yisikhwama Esikhokha ngokulandela Imibandela Ethize.

Yini Isikhwama Esikhokha Ngokubheka Imibandela Ethize? Isikhwama Esibheka Imibandela Ethize (Defined Benefiet Fund)

Esikhwameni se-DB, izinzuzo ezikhokhwa yisikhwama uma umsebenzi ephuma emsebenzini zichazwe kwimithetho yesikhwama. Ngokwejwayelekile lokhu kufana nokukhula kwempesheni yangempela bese iphindaphindwa ngeminyaka oyijoyinile (isb. iminyaka ofake ngayo imali esikhwameni) iphindaphindwa ngomholo okudonswe kuwona imali yempesheni (okusho ukuthi kwi-GEPF ichazwe njengomholo ojwayelekile okudonswe kuwona impesheni ezinyangeni ezingu-24 zokucina lapho ukhokhe khona) ngenhloso yokufaka imali.

Inzuzo okuyiyona ekhokhwa yisikhwama ngokulandela imithetho iqinisekisiwe, futhi ayichemile kwizinzuzo ezitholakale emalini etholakele kutshalo zimali.

Uma kukhona imali eshodayo ukukhokhela izikweletu, ukulinganiswa kwamabhuku ezimali kubhekene nabaqashi abaxhasile. Njengoba kubekiwe Esigabeni-31 Somthetho Wesikhashana Wempesheni Yabasenzi bakahulumeni. UHulumeni kanye nomqashi yibona abaxhasa i-GEPF futhi babhekene nokulinganiswa kwamabhuku ezimali. Lokhu kusho ukuthi izinzuzo ezikhishwa yi- GEPF aziyi ngokuthi isimo sezimakethe sinjani nokuthi yimalini etholwe yisikhwama kutshalozimali ngoba ubungozi bokutshala izimali buthinta umqashi oxhasile hhayi ilunga.

Njengoba kubonakala kwincazelo enikeziwe, i- GEPF iyisikhwama sempesheni esiyi-DB enikezela amalunga esikhwama ukuvikeleka (okuqinisekisiwe) okusho okuthi isamba esikhokhwayo siyohlala sifana ngokulandela indlela efanayo yokukhokha izinzuzo ehambisana nesizathu sokuphuma esikhwameni, ngaphandle kokulawulwa yisimo somnotho noma ukushintsha kwezinzuzo zemali etshaliwe.

IMIBUKISO EHAMBAYO ISIZA I-GEPF UKUBA IXHUMANE NAMALUNGA AYO

Abempesheni ye-GEPF kanye namalunga ahlala eSoshanguve namaphethelo noma bude buduze naseSoshanguve eGoli, babuthelana ngobuningi babo ehholo iFalala ukuchitha usuku lwangoMgqibelo, ngomhlaka- 7 March 2009, kanye nabaphathi abaphezulu be-GEPF behambisana nabanye abamele abezimpesheni.

Umbukiso waseSoshanguve owaba yimpumelelo enkulu waba ngowokuqala kweminye yemibukiso eminingi ye-GEPF ezoba khona ezweni lonke phakathi kuka- 2009/2010. Inhloso ukuyisa ngqo usizo olunikezelwa yi-GEPF kumalunga kanye nabahola impesheni lapho bethokomele kahle khona futhi eduzane nemiphakathi yabo.

Ngokubheka indlela abantu ababebaningi ngayo emcimbini waseSoshanguve, imibukiso yomphakathi idala injabulo enkulu kumalunga kanye nabahola impesheni ye-GEPF. Ngehora lesishagalombili ekuseni ngosuku lombukiso, ihholo elikhulu laseFalala lase lisho ukuba lincane futhi ligcwele amalunga ayelindele ngabomvu ukuba kuqale izinto.

Amalunga kanye nabahola impesheni ababethamele umcimbi waseSoshanguve bachitha usuku olunezithelo bekhuluma futhi bacobelelana ngamasu nabamele i-GEPF, ababeze ngokuzethemba. Babuye baba nethuba lokufaka eminye imininingwane yabo futhi bagcwalise amafomu okukhetha indlalifa.

Lolusizo olwalutholakala kulendawo kuphela lwalunikezelwa Ngabasebenzi Abaxhumanisa Amakhasimende ne-GEPF (GEPF's Client Liaison Officers), ababekhona lapho usuku lonke besebenzisa amakhompuyutha abo aphantsi (laptops) futhi babekwazi ukuxazulula imibuzo khona lapho.

Imibukiso izoba khona iNingizimu Afrika yonke ezinyangeni ezizayo futhi abempesheni bayokwaziswa kusenesikhathi esanele ngokuthi i-GEPF izovakashela nini indawo yabo. Sibheke phambili ukukubona lapho!

UKWENYUSA USIZO KUSIZA UKUVIKELA ABEMPESHENI EKWEHLENI KOMNOTHO

Ngokonga imali ezikhathini ezimnandi, Ibhodi ye-GEPF Yabengamele Imali izibhekile izikhathi ezinzima, Ngomhlaka-1 April 2009, bonke abempesheni ye- GEPF bathole ukwenyuselwa imali yempesheni eqonde ukubasiza ukuba bavikele ukuthintwa ukwehla komnotho.

Uma uthathe umhlalaphansi ngomhlaka-1 April 2008 noma ngaphambi kwalokho, impesheni yakho inyuke ngo-9%. Uma uthathe umhlalaphansi ngemumva kuka-1 April 2008, uthola u-0.75% njalo ngenyanga phakathi kosuku othatha ngalo umhlalaphansi kanye nomhlaka-31 March 2009.

Ngaphezulu kwemali enyukile, i-GEPF ibuye yengeze imali yokwenza ngcono kulabo bempesheni imali yabo abayithola ngenyanga eyehlile selokhu bathatha umhlalaphansi ngenxa yokwehla kwamandla emali.

Izincwadi zithunyelwe kubona bonke abempesheni ye-GEPF, ukubazisa ngesinqumo seBhodi Eyengamele Izimali sokwenyusa imali yempesheni kusukela ngomhlaka-1 April 2009.

Ungasithinta kanjani

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OKUBALULEKILE: Sicela wazi ukuthi izinombolo zamahhala, njengoba zibhaliwe kuwona wonke Amahhovisi Ezifunda, zisuka Ezikhungweni sakwa-GEPF Esinikezela Ngosizo (GEPF Call Centre) Ekomkhulu ePitoli. Amahhovisi asezifundazweni yiziKhungo Ongaziyela Kuzona Mathupha lapho Amalunga/ nabahola impesheni bengavakasha khona ngezikhathi zomsebenzi.

Umbiko Wokuzihlangula

Ulwazi olunikezwe kuleliphephandaba luvikelwe yimithetho ebhekene nobuhlakani bolwazi futhi angeke luze lukopishwe bese luyengezwa noma lulungiswe ngenxa yokuthi ludayiswe. Yize ukuthi kwenziwe yonke imizamo ukuqinisekisa ukuthi ulwazi olungaphakathi olwamanje, aluchemi futhi luyiqiniso, lokho angeke kuze kuqinisekise. Ukusetshenziswa kwalolu lwazi yinoma yimuphi umuntu wesithathu kumele kube wukuzikhethela ngokuphelele kwalowo wesithathu futhi kube ngokweqiniso kuphela.

Ulwazi oluqukethwe ngaphakathi aluxhumene nezeluleko zezezimali njengoba kubekiwe ngokomthetho ka- 2002 Wokweluleka Ngezezimali kanye Nosizo Lokuxazulula (Advisory and Intermediary Service Act).

I-GEPF ayinanhloso noma imithelela yokumela, ukuncoma noma ukubeka umbono wokuthi imikhiqizo noma usizo ekhulume ngalo lapho lufanele izidingo ezithize zanoma yimuphi umuntu wesithathu.

I-GEPF angeke ize ibhekane nanoma yiziphi izindleko ngenxa yanoma yikuphi ukulahlekelwa, ukumosheka, imali esetshenzisiwe noma izindleko ezingadalwa noma zenzeke ngokungaqondile ngqo njengomphumela wamaphutha noma okusalile kokuqukethwe ngaphakathi.