

## UKUHLATHULULA NGOKUNGEZELELWA KWEMALI YOMNDEDE

IBhodi ye-GEPF yabaLusiimali imemezela bona abantu bayo abathola umndende bazokungezelelwa ngama-4.5% emalinabo yomndende yaqobe ngenyanga ukusukela ngezi-1 kuSihlabantangana 2011. Isiqu nto esenze bona kungezelelwe imali le, kungombana kutjhejwe izinto ezinengi, ezinye zazo ngilezi: ukukhuphuka kwenani lezinga lebhedlho-ntengo (i-CPI) kanye nemali isiKhwama esiyikghonako ngaphandle kokufelelisa imali yomndende yangomuso. Ukukhuphuka kwama-4.5% kulingana nama-100% we-CPI (izinga lebhedlho-ntengo). Begodu kwenza amazinga wemali we-GEPF ahlale lapha adingakala khona ngokuya ngokwemithethokambiso nemithethwana. Ngaphezu kokungezelelokhu kwama-4.5%, nokho, kuzokubhadelwa isingezo esivala isikhala kilabo abarhola umndende, labo umndende wabo osele ubogaboga soloko bathatha umhlalaphasi ngonobangela webhedlho-ntengo.

## IMIBUZO EJAYELWE UKUBUZWA

### 1. Ukungezelelwa komndende kwaqobe mnyaka kulinganiswa njani?

Imithethwana yesiKhwama somNdede sabaSebenzi bakaRhulumende (i-GEPF), kanye nesiNgezelelo sayo somNdede nezinga lemiThethomgomo yokuSekela ngeemali esendlala iphahla elisetjenziselwe ukulinganisa ingezelelo laqobe mnyaka lemindende. Ngokuya ngokwamadokhumende la, iBhodo yabaLusiimali be-GEPF (iBhodi), ingaphasisa ukungezelelwa komndende nangabe, ngemva sekunikelwe ingezelelo, izinga yesiKhwama yokusekela ngeemali ingaphezulu kwezinga ebekiweko yokusekela ngeemali. Ubuncani bezinga yokusekela ngeemali okwanje kuhlathulula bona koke kwesiKhwama kufanele kufake okungasenani ama-90 wamaphesende weenkolodo zaso.

Ukungezelela kwaqobe mnyaka kufaka hlangana iingcenywe ezintathu njengobana kwendlalwe emThethwenimngomo wokuNgezelelwa koMdede we-GEPF ophasiswe yiBhodi (ngomnqopho wokutjengisa kwaphela, amalanga angenzasi ngilawo wokukhutjhwala wangezi-1 kuSihlabantangana 2011):

- **Isingezelelo esiyisisekelo.** Okungasenani amaphesende amatjumi alikhomba nahlanu (ama-75%) wesingezelelo esilingeneko ekombeni yentengo yabathengi (i-CPI) yezinto zoke ngesikhathi esingaphezu kweenyanga ezili-12 (1 Nobayeni 2009 kufikela ngezi-30 kuSinyikhaba) nakibo boke bomndende abathola umhlalaphasi ngezi- namtjhana ngezi-1 Sihlabantangana 2010. Bomndende abathola umhlalaphasi ngemva kwelangeli bazokuthola isabelo esilinganako ngokuya ngenani leenyanga zomhlalaphasi.
- **Isingezelelo sokuvala isikhala.** Kilabo bomndende abathole umhlalaphasi ngezi- namtjhana ngaphambi kwangezi-1 kuSihlabantangana 2010, imali yesingezelelo yomndende (ngemva kokungezelelwa okusisekelo nokuraga njalo kwesingezelelo sezinto ezihlobana nebhedlho-mali) emndendeni wokuthoma womhlalaphasi ongezelelwe ngamaphesende alikhulu (ama-100%) wetjhuguluko ku-CPI kusukela elangeni lomhlalaphasi ukufikela ngezi-30 kuSinyikhaba 2010, namtjhana imadlana ephasi engakghonwa siKhwama, kodwana ngaphezulu kwamaphesende amatjumi alikhomba nahlanu (ama-75%).
- **Isingezelelo sokusiza** Okhunye nokhunye ukungezelela okulinganiswa yiBhodo okungakahlobani nokukhuphuka kwebhedlho-mali.

Kufanele kugandelelwe bona ukuqina kwezemali namandla wesikhwama njengobana kutjengiswe ezingeni lazo lokusekela ngeemali, ngikho okuzokulinganisa isingezelelo sesikhwama esingakukghona nalokho okungekhe kufelise ikusasa lokukghoneka kwezemali zesikhwama. Amatjhuguluko wobujamo bezomnotho anamandla wokutjhayisana abunqopho emsebenzini wokusisa wesikhwama, okuba nomphumela ematjhugulukweni wezinga lokusekela ngeemali (kukuthi, iretjhiyo yepahla yesikhwama ngaphezu kweenkolodo zayo namtjhana ukuzibophelela ngezemali kumalunga). Izinga lesingezelelo somndende isikhwama esingalikghonako nalo litjhuguluka qobe mnyaka. Ngalokho, akwenzeki (namtjhana akudingakali) ukungezelela iingcinye zozine ezibalwe ngehla umnyaka nomnyaka.

## 2. Ngubani othatha isiqunto sengezelelo?

Usiyazi kwezokubala wesikhwama uhlaziya ubujamo beemali besikhwama bese athulele iBhodi amathuba amanengi wokukhetha ekufanele atjhejwe ngokuya kwamandla wokutjhayisana ebujameni bezemali zesikhwama. IBhodi bese yenza isiqunto sengezelelo ngokuya ngokwerhubhululo neenluleko zakasiyazi wokubala, bese itjheja ukukghonakala kwengezelelo njengobana kulinganiswe mamandla wokutjhayisana kobujamo beemali zesikhwama. IBhodi kufanele iqinisekise godu bona isingezelelo sikhambisana nemiThetjhwana kanye nemiThethomgomo yesikhwama njengobana kuhlathululwa kuMbuzo 1 ngehla. IBhodi bese itjela uNgqongqotjhe wezeMali ngezinga lokuyingezelela bese abeke umbono lapha abona kunesidingo khona.

Nanyana iBhodi itjheja abanye abonobangela ekulinganiseni isingezelelo, isibonelo, ibonelelo ngaphambili lesingezelelo mazombe lemihlolelo yabasebenzi bomphakathi namtjhana isingezelelo emalini yamagranti, ngalokho-ke iqhinga elikhulu ekukhetheni izinga lesingezelelo somndende kuhlola bona isikhwama singakghona kangangani.

## 3. Siyini isingezelelo somndende ngomnyaka we-2011 begodu bekusizathu bani sesiqundwesi?

- **Isingezelelo esisisekelo.** Ngokuya ngokomThethomgomo wokuNgezelelwa komNdende, ingezelelo elisisekelo lilinganiselwa okungasenani emaphesenteni amatjhumi alikhomba nahlanu (ama-75%) wokungezelela okulingeneko ku-CPI ngaphezu komnyaka ukufikela ku-30 Sinyikhaba 2010. Ukungezelela okulingeneko kwamambala kwe-CPI isikhathesi soke bekuma-4,5%. Ngonobangela wobujamo obuhle beemali kilesisikhwama ngaphezu komnyaka odlulileko, iBhodi yabaLusiimali ikwazile ukuphasisa ukungezelela kwamaphesende ama-4,5 namtjhana ama-100% we-CPI. Ngalokho **isingezelelo somndende sama-4,5%** sizokuthoma kusukela ngezi-1 kuSihlabantanga 2011.
- **Isingezelelo sokuvala isikhala.** Umnqopho wengezelelwelel wokuqinisekisa bona ngaso soke isikhathi amandla wokuthenga wemindende (njengobana kulinganiswe yi-CPI) asekelwa ngokuzelelo kodwana ngaphandle kokuthalalisa ngobujamo bezemali besikhwama. Njengomphumela wesingezelelo somndende esajanyiswa eminyakeni embalwa edlulileko (qala ipendulo yomBuzo 4), ukubala kwakasiyazi wezokubala kutjengise bona bambalwa khulu abathola umndende abanelungelo lesingezelelo sokuvala isikhala umnyaka lo.
- **Isingezelelo sokusiza.** Ngombono wobujamo obungakahlaliseki bezomnotho neemali ngonobangela wokubogaboga kwezomnotho mazombe kanye namandla

wamatjhuguluko amambi esiKhwameni, iBhodi inombono wokobana akuzokuba kuhlakanipha ukunikela isingezelelo sokusiza ngomnyaka we-2011.

**4. Ingabe umndende bewunikelani etjhumini leminyaka edlulileko?**

Ilanga lokukhutj hulwa	Ukukhutj hulwa komndende	Ukukhuphuka okulingeneko kwe-CPI ukusukela ngezi-1 Nob kufikela ku-30 Skhb.	Iretjiyo yokuNgezelelwa komNdende ngaphezulu kokungezelelwa kwe-CPI.
1 Sihlabantangana 2002	6.00%	5.93%	101%
1 Sihlabantangana 2003	7.00%	8.49%	82%
1 Sihlabantangana 2004	5.25%	6.99%	75%
1 Sihlabantangana 2005	5.50%	1.14%	482%
1 Sihlabantangana 2006	4.50%	3.35%	134%
1 Sihlabantangana 2007	5.50%	4.45%	124%
1 Sihlabantangana 2008	7.00%	6.82%	103%
1 Sihlabantangana 2009	9.00%	10.93%	82%
1 Sihlabantangana 2010	5.60%	7.4%	75.67%
1 Sihlabantangana 2011	4.50%	4.50%	100.0%

Ethebuleni elingehla kuyatjengisa bona isingezelelo somndende samhlapha nje, ngokulingeneko, sidlule isingezelelo somndende esiyisisekelo begodu kudlule ngama-100% wokungezelelwa ku-CPI.

**5. Kubayini abathola umndende bangatholi amabhonasi ngeenyanga zabo zokubelethwa?**

Iinkhwama zomndende ezahlukehlukeneko zinemithetholawulo ehlukehlukeneko yokungezelelwa kwemali yomndende.. Isibonelo, i-GEPF inamazinga amane wokungezelela lawo iBhodi engawamemezela: ukungezelela okusisekelo, ibhebhedlho-mali eliya phambili lokungezelela, ukungezelela kokuvala isikhala nekokusiza ukungezelela (qala ipendulo yomBuzo 1). Ezinye iinkhwama zinemithethomgomo ehlukehlukeneko begodu zingakwazi ukubhadela amabhonasi ngenyanga yamabeletho ngokukhambisana nokungezelelwa okuphasi komndende mazombe namtjhana umndende waqobe nyanga ophasi. Namtjhana ngiyiphi indlela ethethweko, iindlela ezahlukehlukeneko zokubhadela umndende kufanele kube ngezikhonakalako esikhwameni esinqophileko somndende.

**6. Yimalini isingezelelo ngendlela yemali?**

Ubungako bokukhutj hulwa kweRanda buya ngemali yanje yomuntu othola umndende. Isibonelo, nangabe othola umndende kwanje uthola R1000 ngenyanga bese kuthi imali yomndende ikhuphuke ngama-4,5% ukusukela ngezi-1 kuSihlabantangana, imali yomndende esele ikhutjuliwe izokuba ma-R1045 ukusukela ngezi-1 kuSihlabantangana 2011.

## 7. Kubayini abantu bomndende bathola ukungezelelwa kweemali okuncani nakumadaniswa nalabo abasebenzela urhulumente (amalunga amajadu)?

IBhodi ithoma ngokulinganisa ukungezelelwa komndende okuzokukghonwa siKhwama somndende. Nangabe isiKhwama sinokuseleko (kwepahla okunengi kuneenkolodo), iBhodi yona ke ithoma ngokuqalelela ukungezelela okuzokumadana nokukhutj hulwa kweemali zabasebenzi bomphakathi.. Kodwana ngonobangela wokungahlaliseki kobujamo bezomnotho, iBhodi ikhethe indlela enokuhlakanipha neyokuziphendulela yokusombulula kwaphela ukukhutj hulwa okuhlobene nebhebhedlho-mali kwama-4,5% akghonakalako umnyaka lo.

## 8. Ngiwuthola nini umndende wami?

I-GEPF ibhadela imindende yaqobe ngenyanga kungaba sekuthomeni (ukubhadelela phambili) namtjhana ekugcineni (nakusaleleko) kwenyanga kuya ngesiqhema sabathola umndende.

Abatholi bomndende abathethe umhlalaphasi ngezi- namtjhana ngaphambi kwangezi- 31 zakaNobayeni 2002 babhadelwa ngelanga lokuthoma lenyanga. Abathola umndende esele bathethe umhlalaphasi ngemva kwezi-31 kuNobayeni 2002 babhadelwa ekupheleni kwenyanga.

Abatholi bomndende abathethe umhlalaphasi bathola umndende wabo ekuthomeni kwenyanga bazokubhadelwa ngamalanga alandelako we-2011:

Inyanga	Ilanga lembadelo	Ilanga lokubhadela
Tjhirhweni 2011	31/12/2010	ULesihlanu
Mhlolanja 2011	01/02/2011	ULesibili
Ntaka 2011	01/03/2011	ULesibili
Sihlabantangana 2011	01/04/2011	ULesihlanu
Mrhayili 2011	30/04/2011	UMgqibelo
Mgwengweni2011	01/06/2011	ULesithathu
Velabahlinze2011	01/07/2011	ULesihlanu
Rhoboui 2011	01/08/2011	UMvulo
Khukhulamungu 2011	01/09/2011	ULesihlanu
Sewula 2011	01/10/2011	UMgqibelo
Sinyikhaba 2011	01/11/2011	ULesibili
Nobayeni 2011	01/12/2011	ULesine
Tjhirhweni 2012	31/12/2011	UMgqibelo
Mhlolanja 2012	01/02/2012	ULesithathu
Ntaka 2012	01/03/2012	ULesine

Abatholi bomndende abathethe umhlalaphasi ekupheleni komnyaka bazokubhadelwa ngamalanga alandelako ngomnyaka we-2011:

<b>Inyanga</b>	<b>Ilanga lembadelo</b>	<b>Ilanga lokubhadela</b>
Tjhirhweni 2011	31/1/2011	UMvulo
Mhlolanja 2011	28/02/2011	UMvulo
Ntaka 2011	31/03/2011	ULesine
Sihlabantangana2011	29/04/2011	ULesihlanu
Mrhayili 2011	31//05/2011	ULesibiliULesibili
Mgwengweni 2011	30/06/2011	ULesine
Velabahlinze 2011	29/07/2011	ULesihlanu
Rhoboyi 2011	31/08/2011	ULesithathu
Khukhulamungu 2011	30/09/2011	ULesihlanu
Sewula 2011	31/10/2011	UMvulo
Sinyikhaba2011	30/11/2011	ULesithathu
Nobayeni 2011	30/12/2011	ULesihlanu
Tjhirhweni 2012	31/01/2012	ULesibiliULesibili
Mhlolanja 2012	29/02/2012	ULesithathu
Ntaka2012	30/03/2012	ULesihlanu

Nangabe unemibuzo mayelana namalanga la, begodu/namtjhana nokubhadelwa komndende waqobe nyanga, ungangabazi ukuthintana ngeenomboro zasimahla zeZiko lemiRhala eenomborweni 0800 117 669 namtjhana uvakatjhele i-Ofisi lakho lesiFunda eliseduze nawe.

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