CRF

FOR LOCAL GOVERNMENT

INGXELO YONYAKA 2014

Helping you manage your future!

INTSHAYELELO KASIHLALO

Ebudeni balo nyaka iiasethi zeNgxowa-mali zande zaya kutsho kwi-R17 bhiliyoni kwaye namalungu eNgxowa-mali andile esuka kuma-37 099 baza abadla ipenshini baba ngama-725. Ezi ziphumo zincomeka kakhulu nangona iimarike zingazinzanga kwaye kufakwe amabango angaphezu kwama-2 200 okutsala imali kwiNgxowa-mali.

Njengoko sele betshilo aBaqikeleli Bomngcipheko iNgxowa-mali iye, ekupheleni konyaka-mali wama-2014, yafikelela imbuyekezo eli-15.06%, engaphezulu ngesi-9.02% kumlinganiselo wokunyuka kwamaxabiso ukususela oko yasungulwayo kwiminyaka eli-18 eyadlulayo kwaye kuyandivuyisa ukunazisa ukuba iCRF yenze imbuyekezo yama-24.55% kwi-growth portfolio kulo nyaka. IPensioner Portfolio nayo iyigqithile iCPI ngesi-5.76% yeza nembuyekezo ye12.37%.

Ndibulela ngokungazenzisiyo kwiBhodi Yetrasti nakwiGosa Eliyintloko, ngomsebenzi wabo nangokuzinikela kwabo kwiNgxowa-mali. Kwiqela lethu ezimiseleyo lababoneleli ngeenkonzo; amaqela onxibelelwano nolawulo, abacebisi ngotyalo-mali nakubaqikeleli bomngcipheko – ndithi maz’ enethole ngomsebenzi wenu ophum’ emagqabini eniwenze kunyaka odluleyo.

Ngenxa yalo lonke utshintsho olwenzekayo kwimithetho nakulawulo siye sasebenzisa iinkqubo-mgaqo ezingqongqo kulawulo nakumngcipheko. Siyabulela ngokusithemba kwenu ukuba sinenzele olona tyalo-mali lwenu lukhulu ebomini kwaye siya kuqhubeka sicinga ngeendlela esinokunisebenela ngazo. Kulo nyaka uzayo ndizimisele ukukhumbula amazwi adumileyo kaHonore De Balzac athi: “Abo bayitya msinya imali ababi zizityebi.“

Kunxibelelwano olulandelayo oluvela kwiBhodi, siza kunichazela ngokwenzeke kwiAGM eza kuqhutywa ngoFebruwari. Nikuvuyele ukufunda.

SOYISILE ANDREAS MOKWENI
USIHLALO WEBHODI
Ukususela nge 4 ka August 2014

INGXELO YEGOSA ELIYINTLOKO

Kunyaka ophelileyo ingxelo yonyaka ithethe ngeSebe Lezemali elithumele amaxwebhu ahlukeneyo kwiingxowa-mali zomhlala-phantsi ukuze zigqabaze ngayo. Ebudeni beli xesha siye sabona kupasiswa imithetho emibini, uMthetho Wokuhlaziywa Kwemithetho Yerhafu (TLAA) noMthetho Wokuhlaziywa Kwemithetho Yeenkonzo Zemali Ngokubanzi.
I-CRF iye yaninika inkcazelo ngeTLAA nangotshintsho lwerhafu kwigalelo naxa kuthethwa i-annuity. Kubalulekile ukuphawula ukuba olu tshintsho aluyi kuba saqalisa ukusebenza ngowoku-1 kuMatshi 2015 kwaye luza kurhoxiswa ubuncinane ngonyaka.

Kwezonxibelwano, siye sakwazi ukutshintsha amalungu angaphezu kwe-12 000 ukuze afumane unxibelelwano nge-elektroniki, nto leyo eye yanciphisa iindleko zeNgxowa-mali kwaye la malungu aba ngawokuqala ukufumana unxibelelwano oluvela ngqo kwiNgxowa-mali.

INgxowa-mali ixhalabile linani lamalungu angaphantsi kweminyaka engama-50 angenayo i-inshorensi yomngcipheko nakwiCandelo D. INgxowa-mali izimisele ukuba uthi uphela unyaka-mali ozayo la malungu abe sele etshintshelwe kwiCandelo G. Amalungu achaphazelekayo aza kufumana unxibelelwano olungakumbi ngalo mba ekupheleni kukaJanuwari 2015.

Isitetimenti sakho seenzuzo sonyaka siyafumaneka. Nceda uqiniseke ukuba iinkcukacha zakho zichanile, uhlole icandelo lakho lomngcipheko kwaye ifomu yakho inenkcazelo yakutshanje, ukuze xa unokufaka ibango, sikwazi ukukulungiselela ngokukhawuleza kangangoko. Nceda uzive ukhululekile ukuqhagamshelana neNgxowa-mali ukuba unayo nayiphi na imibuzo.

BRIAN WILLIAM SHEPHERD
IGOSA ELIYINTLOKO
Ukususela nge 4 ka August 2014

INGXELO YOTYALO-MALI

Ukwaba Komlawuli Weeasethi

*(Ukuze ufumane inkcazelo engakumbi, yiya ku-**www.caperf.co.za**)*

I-Growth Portfolio, ebine-R16.113 yeebhiliyoni ngowama-30 kuSeptemba 2014, lelona candelo lomngcipheko likhulu kwiNgxowa-mali. Esona sabelo seeasethi sikhulu seseeLocal Equities (42.51%) neeForeign Equities (19.85%) kwaye esona sabelo sincinane seseeLocal Commodities (0.78%) neeForeign Alternatives (0.46%). I-Growth Portfolio inee-mandate ezili-17 kwaye uAllan Gray Equity ulawula eyona inkulu (15%), kulandele uCoronation Equity noCoronation Flexible Fixed Interest (zombini sisi-9%). Esona sabelo sincinane sisi-1% esiya kwiEdge All Seasons Africa Credit, esandula ukufakwa kweli candelo.

Nangona i-Growth Portfolio iye yalugqitha usukelo lwexesha elide lwe-CPI +4% ngento esondele kwi-14% kuNyaka-mali wama-2014, amaLungu Etrasti aye asebenzisa amacebo okutyala akhuselayo ekungazinzini kweemarike zezabelo nakwixabiso lemali.

Indlela Eqhube Ngayo Ingxowa-mali YeCRF

Amacandelo amathathu emingcipheko kunye nePensioner Portfolio yeCRF for Local Government Fund ayaqhubeka esenza izinto zamehlo. Ibhokisi engezantsi ibonisa ukuba onke la macandelo aqhube kakuhle kakhulu xa kuthelekiswa nosukelo ngamaxesha ahlukeneyo

Ixesha Lotyalo-mali	Unyaka-mali (Jul 13 – Jul 14)	Ukususa kumhla wokusungulwa
I-Growth Portfolio	**24.55%**	**15.06%**
CPI + 4%	**10.61%**	**10.04%**
I-Protection Portfolio	**6.52%**	**8.05%**
STeFI	**5.42%**	**7.30%**
I-Pensioner Portfolio	**12.37%**	**10.83%**
CPI	**6.61%**	**6.16%**
I-Moderate Portfolio	**12.84%**	**10.54%**
CPI + 3%	**9.83%**	**9.03%**

*Umhla wokusungulwa: I-Protection Portfolio – Septemba 2007, I-Pensioner Portfolio – Matshi 2011, I-Moderate Portfolio – Julayi 2011.

INGXELO YOLAWULO

Amalungu eNgxowa-mali aye afumana ingeniso yesi-5%. Amalungu ebengama-37 099 ewonke kwaye adla ipenshini engama-725.

Le bhokisi ingezantsi ibonisa omnye womsebenzi oye wenziwa nguMlawuli ukusuka ngo-01/07/2013 ukuya ku-30/06/2014:

Amabango asingathiweyo:			
		Amabango omngcwabo	358
Amabango okufa	176	Amabango omhlala-phantsi	503
Amabango okhubazeko	57	Udendo	1
Amabango oqhawulo-mtshato	122	Amabango okurhoxa	1 116

Abangene kwiNgxowa-mali:		Oomasipala abafake igalelo:	
Amalungu amatsha	3537	Iimpela-nyanga ngenyanga	105

Ukuhlawulwa emva kwexesha kwegalelo
AmaGunya Asekuhlaleni kufuneka ahlawule igalelo kwiNgxowa-mali ngaphambi komhla wesi-7 nyanga nanyanga. Ekupheleni konyaka-mali, nguMasipala WaseGariep kuphela obengekahlawuli igalelo lakhe.

INGXELO YOMHLOLI-ZINCWADI

Lodi Venter, uSihlalo Wekomiti Ehlola Iincwadi

Ukwenziwa Kwemisebenzi

IKomiti Ehlola Iincwadi ithi ebudeni balo nyaka-mali sithetha ngawo iye yawenza umsebenzi wayo ochazwe kwiMimiselo, negunyaziswe yiBhodi Yetrasti. IKomiti Ehlola Iincwadi ithi iye yenza umsebenzi wayo ilandela le Tshatha.

Ekwenzeni umsebenzi wayo, iKomiti Ehlola Iincwadi iye, phakathi kwezinye izinto, yahlola oku kulandelayo:

a) Ebudeni bonyaka iKomiti Ehlola Iincwadi iye yaqinisekisa ukuba umhloli-zincwadi uzimele.

b) IKomiti Ehlola Iincwadi iye yaqwalasela izitetimenti zemali zeNgxowa-mali zeli xesha sithetha ngalo:
- IKomiti Ehlola Iincwadi iye yaphononongа izitetimenti zemali zonyaka zeNgxowa-mali zonyaka ophele ngowama-30 kuJuni 2014 ngokusekelwe kwinkcazelo eyinikiweyo; iKomiti Ehlola Iincwadi icinga ukuba zihambisana nemiyalelo neenkqubo-mgaqo zokuphathwa kwemali yeNgxowa-mali ngazo zonke iindlela.
- IKomiti Ehlola Iincwadi ikhuthaza ukuba iBhodi Yetrasti izamkele ngokusemthethweni ezi zitetimenti zemali zonyaka.

c) Le Komiti ivakalelwa ukuba, ngokusekelwe kwinkcazelo neengcaciso ezivela kubaphathi benkampani elawulayo, nakubaHloli-zincwadi Bangaphakathi, nakwiingxoxo kunye nabahloli-zincwadi abazimeleyo bangaphandle ngeziphumo zokuhlolwa kweencwadi, ulawulo lokuphathwa kwemali ngaphakathi lwanele ukuqiniseka ukuba iingxelo zemali zinokuthenjwa xa kulungiswa izitetimenti zemali, kwaye ziyaziwa iiasethi nee-liabilities.

d) Ayikho into eye yeyabonwa yiKomiti Ehlola Iincwadi ebonisa ukuba alusebenzi olu lawulo, iinkqubo kunye neendlela kweli xesha sithetha ngalo.

e) IBhodi Yetrasti iye yasebenzisa inkqubo-mgaqo yokulawulwa komngcipheko. IKomiti Ehlola Iincwadi idlala indima yokubeka esweni nokulawula ukuphunyezwa kunye negalelo leNkqubo-mgaqo Yokulawula Umngcipheko.

Imicimbi ebalulekileyo

Nazi izigqibo ezibalulekileyo eziye zathathwa ebudeni bonyaka:

- Ukubeka esweni iAudit Charter Terms of Reference
- Kuqhutywe iiwekshopu ezahlukeneyo ukuze kugqityezelwe inkqubo-mgaqo yokulawula umngcipheko
- Kuhlolwe izitetimenti zemali neleta yolawulo yabahloli-zincwadi ngowama-30 kuJuni 2014
- Kuhlaziywe izinto ezijongwayo xa kuhlolwa indlela abasebenza ngayo abahloli-zincwadi
- Kuqeshwe abakwaErnst & Young kwakhona ukuba babe ngabahloli-zincwadi ukususela ngowama-30 kuJuni 2014
- Kuhlolwe ulawulo lwangaphakathi neziseko ze-IT zomlawuli
- Kubekwe esweni inkqubo yangaphakathi yoMlawuli ye-ISAE3402 (u-type I ugqityiwe kwaye u-type II usaqhubeka)
- Kubekwe esweni ulawulo lwangaphakathi loMlawuli neenkqubo ezisetyenziswa nguMhloli-zincwadi wangaphakathi

L Venter
USihlalo: IKomiti Ehlola Iincwadi

IZITETIMENTI ZEMALI

Qaphela: Signed Schedule IB jonga kwi website

ISITETIMENTI SAZO ZONKE IIASETHI NEMALI NGOWAMA 30 KUJUNI 2014

	2014	2013
IIASETHI	**R**	**R**
Iiasethi ezingeyomali	**17 301 372 488**	**13 721 762 362**
Utyalo-mali (kuquka utyalo kwimpahla)	17 301 372 488	13 721 762 362
Iiasethi eziyimali	**246 876 541**	**206 139 999**
Itransferi ezilindelweyo	0	0
Imali elindelweyo	34 338 913	16 985 363
Igalelo elilindelweyo	78 519 946	63 380 034
Imali esebhankini	134 017 682	125 774 602
Zizonke iiasethi	**17 548 249 029**	**13 927 902 362**
IMALI NEE-LIABILITY		
Imali kunye nentsalela yamalungu	**16 570 364 037**	**12 999 147 652**
Iiakhawunti zamalungu	16 570 364 037	12 999 147 652
Oovimba	**641 617 010**	**640 080 722**
Iiakhawunti zoovimba	641 617 010	640 080 722
Iyonke imali noovimba	**17 211 981 047**	**13 639 228 374**
Ii-liability ezingeyomali	**209 726**	**0**
Iinzuzo ezingekabangwa	209 726	0
Ii-liability eziyimali	**336 058 256**	**288 673 988**
Iitransferi ezimele zihlawulwe	0	0
Iinzuzo ezimele zihlawulwe	290 873 786	258 127 274
Iiakhawunti ezimele zihlawulwe	45 184 470	30 546 714
Isimbuku semali nee-liability	**17 548 249 029**	**13 927 902 362**

UHLALUTYO LOMTHETHO NOLOBUGCISA

Brenda Krummeck, Wynand Breytenbach - Abacebisi BeNgxowa-mali

Izikhalazo Zomlamli

Inani lezikhalazo ezifunyenwe yiNgxowa-mali alikazinzi. Zimbini kuphela izikhalazo ezifunyenweyo ngeli xesha kuthethwa ngalo.

Amanani
Amanani eCRF ezikhalazo eziya kuMlamli ngala:

Zizonke izikhalazo ezifunyenweyo:	86
Izigqibo/izigwebo ezingakwicala leNgxowa-mali:	83
Izikhalazo ezilinde ukugqityezelwa nguMlamli:	3

Iofisi Yomlamli Weengxowa-mali Zepenshini

UNkszn Muvhango Lukhaimane, uMlamli WeeNgxowa-mali Zepenshini uye wawuphungula umsebenzi obumninzi kwaye izikhalazo ezitsha zisingathwa ngexesha.

Ukuhlaziywa Kwemithetho

UHLALUTYO LOMTHETHO NOLOBUGCISA *iyaqhubeka*

Njengoko kuboniswe kwingxelo edluleyo, iNgxowa-mali ihlaziye imithetho yayo ukususela ngowoku-1 kuMeyi 2013. Utshintsho loku-1 lokuba kubekho icandelo lenzuzo yomngcipheko G lwenziwe. Ukususela ngoko, kuphinde kwanolunye utshintsho kwimithetho emibini njengoko kuboniswe ngezantsi:

Iinkcukacha Zokutshintshwa Komthetho:

1. Utshintsho olubhekisela kwiofisi yelungu letrasti njengengenamntu ngokuhambisana nemiqathango yokuziphatha yamalungu etrasti. Makuvunyelwe ukusungulwa kweekomiti zexeshana. Kutshintshwa igama le-Investment Reserve Account libe yi-Processing Reserve Account ngokwe-FSB. Kutshintshwa igalelo lomqeshi liye kutsho kwi-15% kooceba.

Umhla Wokuqalisa Kwalo:	1 Disemba 2013 & 1 Matshi 2014
Umhla Olubhaliswe Ngawo Kumbhalisi:	5 Matshi 2014

2. Kongezwe umthetho wamalungiselelo akhethekileyo njengooceba nomthetho omtsha osingatha ukuyeka komntu ukuba lilungu xa enguceba.

Umhla Wokuqalisa Kwalo:	1 Juni 2014
Umhla Olubhaliswe Ngawo Kumbhalisi:	6 Juni 2014

Imithetho

Amalungu akwicandelo E afumana inzuzo yokhubazeko njengengeniso yenyanga, awayi kuba sahlawula irhafu kwinzuzo yawo ukususela ngomhlawoku-1 kuMatshi 2015, kodwa igalelo liza kuhlawuliswa irhafu.

Iinzuzo Zomngcipheko Ezikwi-inshorensi

Kunyaka ophele ngowama-30 kuJuni 2014, kuye kwenziwa olu phuculo lulandelayo ngaphandle kokongeza iindleko kumalungu:

- Inzuzo yomngcwabo inyusiwe isuka kwi-R20 000 yaya kwi-R25 000.
- Kunyuswe iinzuzo zobomi zeqela kwicandelo A, B, C, E no-F.
- Kunyuswe inzuzo yesixa-mali sokhubazeko kumalungu akwicandelo-A no-B

Olunye utshintsho olwenziwe ngamaLungu Etrasti eNgxowa-mali lolu:

- Icandelo G lamalungu liye longezwa. Ilungu elikhetha ukuba kweli candelo liya kufumana i-inshorensi yobomi yeqela elingana nomvuzo wonyaka xa lisweleka.
  ICandelo D liye lavalwa kumalungu angaphantsi kweminyaka engama-50 nakumalungu angengabo ooceba ukususela ngowoku-1 kuOktobha 2013.

INGXELO YEMALI

Kulo nyaka, iyonke imali kunye noovimba (eziboniswe kwisimbuku semali yamalungu neyabadla ipenshini) inyuke nge-R3 573 yezigidi, ngokungafaniyo ne-R2 291 yezigidi kunyaka ongaphambi kwalo.

Xa sibala ukwabiwa kwengeniso yotyalo-mali ngokufutshane nje, kuyacaca ukuba iNgxowa-mali yenze imbuyekezo yama-24.55%. I-JSE All Share Index ibingama-50 945 ngowama-30 kuJuni 2014 ngokwahlukileyo kuma-39 578 kunyaka ongaphambili. Loo nto ibonisa ukuba kubekho imbuyekezo encumisayo yama-28.72% kutyalo-mali, ukuba ubutyale ngokupheleleyo kwizabelo. INgxowa-mali yethu yona ixananazile, nto leyo enciphisa umngcipheko nekhusela amalungu ngandlela ithile ngeli xesha leemarike ezingentle. Ngoko ke, iNgxowa-mali ikwazile ukuba nembuyekezo ingcomekayo ngoxa umngcipheko uphantsi kunyaka ophele ngowama-30 kuJuni 2014.

Amacandelo aye ahlawula uninzi lweenzuzo ebudeni bonyaka-mali ngala:

	2014	2013
Isixa-mali somhlala-phantsi	**R532 500 463**	**R444 602 963**
Inani lamalungu	**503**	**471**
Iinzuzo zokurhoxa	**R329 468 083**	**R324 373 651**
Inani lamalungu	**1116**	**1205**

Kuqhelekile kwiingxowa-mali ukuba iindleko zibe sisi-1% semivuzo yepenshini. Iindleko zokulawulwa kweCRF ezivezwe njengephesenti yemivuzo yepenshini zibe yi-0.88%. Iindleko zokulawula iNgxowa-mali zinyukile zisuka kwi-R45.4 yezigidi zaya kwi-R54.6 yezigidi – zinyuka nge-R9.2 yezigidi, okanye nge-20.26% (amalungu andile esuka kuma-35 311 aya kuma-37 099).

Uludwe lwezinto omele uzihlole kwisitetimenti sakho seenzuzo!

Omele ukuhlohle	Isizathu sokuba kubaluleke	
1 Iinkcukacha Zakho	Inkcazelo ephelelwe lixesha inokulibazisa xa kusingathwa ibango lakho. Unokude uphoswe nazizaziso ezibalulekileyo zeNgxowa-mali!	☐
2 Indlela eqhuba ngayo iNgoxwa-mali	Siba nembuyekezo esemagqabini – unokubona ukuba inegalelo elingakanani kwimali oyongayo.	☐
3 Iinzuzo zam	Isitetimenti sakho seenzuzo singqina icandelo lomngcipheko okulo kwaye singqina ukuba ingakanani i-inshorensi yakho yokufa, yokhubazeko neyesifo esoyikwayo.	☐
4 Uludwe lwabaza kuzuza/obakhethileyo	Iifomu zokukhetha ezihlaziyiweyo ziqinisekisa ukuba abo baxhomekeke kuwe bayaziwa ibe loo nto inceda ekukhawuleziseni ibango lokufa.	☐

INGXELO YABAQIKELELI BOMNGCIPHEKO

Sean Neethling

Intshayelelo

INgxowa-mali yahlulwe yaba ziiakhawunti ezahlukeneyo ngolu hlobo:

- Iakhawunti Yesabelo Sobulungu
- Iakhawunti Yepenshini
- Iakhawunti Yolondolozo Lwepenshini
- Iakhawunti Yovimba

Iakhawunti Yesabelo Sobulungu

Eyona akhawunti inkulu yiAkhawunti Yesabelo ethwele isimbuku seSabelo Samalungu eNgxowa-mali esingaphezu kwe-R16 bhiliyoni.

IAkhawunti Yepenshini

Iakhawunti Yepenshini ineeasethi eziyi-R622 yezigidi ebekelwe ukuhlawula ipenshini, ukunyusa loo ntlawulo nazo naziphi na iibhonasi ezinikwa abadla ipenshini. Iakhawunti Yepenshini ibikwimeko entle ngowama-30 kuJuni 2014 kwaye inqanaba lemali belikwi-101.6% (iiasethi ezahlulwe ngee-liability zabadla ipenshini).

Ii-liability zabadla ipenshini zithelekiswa neeasethi zethemu, zohlobo nezemali efanelekileyo. Oku kwenzelwa ukuze iiasethi nee-liability ziye calanye ngenxa yemeko yoqoqosho ekhoyo enjengokutshintsha kwexabiso lemali-nzala. Ngokomzekelo, ukuba ixabiso lemali-nzala liyehla, ixabiso lee-liability liyenyuka. Xa kutyalwa imali kwiiasethi ezandisa imali xa amaxabiso emali-nzala esehla, inqanaba lemali leAkhawunti Yepenshini liyazinza.

Iakhawunti Yolondolozo Lwepenshini

Iakhawunti Yolondolozo Lwepenshini emalunga ne-R62 yezigidi ibinemali eyi-100% ngowama-30 kuJuni 2014.

Iakhawunti Yoovimba

INgxowa-mali igcine malunga ne-R36 yezigidi ngowama-30 kuJuni 2014 kwiiakhawunti zoovimba (ngaphandle koovimba bokusebenza) ukuze kusingathwe igalelo lezinto ezinokuvela ngequbuliso.

Ukunyuswa kwepenshini

Usukelo lokunyuswa kwepenshini yeNgxowa-mali li-100% zokunyuka kwamaxabiso ezinto. Le nto ithetha ukuba amaLungu Etrasti afuna ukuba kwixesha elizayo ipenshini inyuswe ngokuhambisana nokunyuka kwamaxabiso ezinto okubonisiwa yi-Consumer Price Index, kuxhomekeka ekubeni iNgxowa-mali isakwazi na ukuyenza loo nto. Imbuyekezo yotyalo-mali yeNgxowa-mali ibisanela ukuba kunyuswe ipenshini ngokuhambisana nosukelo lwe-100% lokunyuka kwamaxabiso ezinto ukuya kutsho kuJuni 2014.

Imali yebhonasi yepenshini

Ibhonasi ekhethekileyo yepenshini eli-100% lepenshini yenyanga ihlawulwe kwabadla ipenshini ngoDisemba 2013. Nceda uphawule ukuba le yintlawulo ebisenziwa ngelo xesha kuphela, kwaye akufanele kulindelwe ukuba kubekho imali elingana nale kwixesha elizayo, ukuba ikho ayikulindelwa kwixesha elizayo.

Umqukumbelo

Lilonke iNgxowa-mali iqhuba kakuhle ezimalini. INgxowa-mali iye yaqhubeka isiza nembuyekezo yotyalo-mali esemagqabini kumalungu, nokunyuswa kwepenshini kwabadla ipenshini.

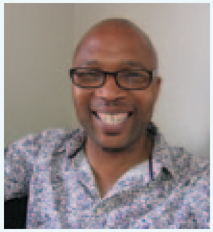
NALI IQELA LEBHODI YETRASTI

ukususela nge 30 June 2014

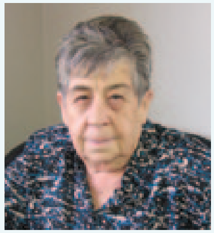
BRIAN WILLIAM SHEPHERD
USIHLALO WEBHODI

SOYISILE MOKWENI
USEKELA SIHLALO WEBHODI

ANDRE SMITH
IGOSA ELIYINTLOKO



ANDILE GQABI



ANNETTE CAWOOD

CLARA MEYER

EDDIE SCOTT

IAN IVERSEN

JOHAN BEUKMAN

PEET LOUW

WILLEM VAN GASS

P.O. Box 4300 • Tyger Valley • 7536
Belmont Office Park
Twist Street • Bellville • 7530
Tel 021 943 5306 • Fax 021 917 4115
support@caperf.co.za • www.caperf.co.za
Cape Retirement Fund for Local Government
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