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## Agasti 2018

### Lungu Elibekileyo

Intswasahlobo sele isondele, nto leyo ethetha ukuba kusele iinyanga nje ezimbalwa uphele unyaka wama-2018 ibe eli iza kuba lixesha elifanelekileyo lokuchaza ukuba unyaka uhambe njani ukuza kutsho ngoku. Makhe ndiphinde amazwi awathethwa nguAdlai Stevenson, esithi: “Akukho nzuzo xa kungekho ntlungu”, kodwa ziyandothusa izinto eziye zaphunyezwa yiCRF namalungu ayo ebudeni balo nyaka!

Ekubeni iAGM ingayi kubakho, injongo yokuhambahamba kwamaLungu Etrasti ibikukutyelela iindawo zenu nokunichazela ezintsha ngeli xesha elisemva kweenguqu nangotshintsho oluzayo kwiNgxowa-mali.

Njengokuba imithetho emitsha iza kuqalisa ukusebenza ngowoku-1 kuMatshi 2019, apho iingxowa-mali zomhlala-phantsi kuza kufuneka zinike amalungu ukhetho lokuba bagcine iimali zabo kwiNgxowa-mali naxa engasafaki galelo kwaye zinike amalungu i-annuity exhaswa ngamalungu etrasti, iCRF ayilalanga kwaye ngoku izama indlela yokuqalisa ukhetho lwee-annuity ukuze nina nikwazi ukukhetha xa nithatha umhlala-phantsi.

Siquke ushwankathelo lokhetho lweenzuzo zeinshorensi olukhoyo kwiCRF. Kuyandivuyisa ukunazisa ukuba siye sathethana noSanlam noMomentum ukuze sinyuse inzuzo yenu yomngcwabo singakhange sinyuse imali eniyihlawulayo. Amalungu eCRF analo nethuba lokuthatha inxaxheba kwiMomentum Multiply Rewards Scheme. Funda ngakumbi ngale nto kule ncwadana yeendaba.

Okokuqala ngqa kwimbali yeNgxowa-mali, niza kukwazi ukukhetha amalungu etrasti aza kunimela kwiBhodi Yetrasti. La maLungu Etrasti aza kunyulwa ngebhalothi yeposi ukuze kuqinisekwe ukuba inkqubo yonyulo ihamba kakuhle kwaye kulandelwa idemokhrasi. Ungaphoswa leli thuba.

Uze ujonge ke unxibelelwano oluza kuchaza ngotyelelo oluza kuqhutywa kwiindawo ngeendawo lokufundisa ngendlela yokuphatha imali olucetyelwe ukuphela kwalo nyaka okanye ebutsheni bowama-2019. Kolu tyelelo, siza kube sinichazela ezintsha nangotshintsho kwimodeli yezimali yeCRF.

Bekuyinyweba enkulu kum ukudibana nabaninzi kuni xa besihambahamba singamaLungu Etrasti kwaye ndifuna ukunibulela ngokuqhubeka kwenu nisixhasa. Kuyinyweba kum ukuba nguSihlalo wenu.

Soyisile Mokweni

### **ENKOSI NGOKUDIBANA NATHI!!**

Besixakeke kakhulu kwithemu yesi-2 zizinto ebesizenzela amalungu. I-CRF ibimenywe ukuba ibekho kwiintsuku zempilontle ezili-10 phakathi koMatshi noJulayi kwaye iye kwiiweshopu nakwiidesika zoncedo zamalungu ezingaphezu kwama-500 kulo lonke ilizwe. AmaLungu Etrasti nawo aye ahamba neqela leCRF ukuza kudibana nani ebudeni bokutyelela kwawo ngoMeyi nangoJuni ukuze anichazele ngezintsha emva kweenguqu nangotshintsho olubangela imincili oluzayo kungekudala. Ezi seshini ziqhutywe kwiidolophu ezinkulu kwaye bekukho kuzo amalungu angaphezu kwama-2000.

### **IVOTI YAKHO INAMANDLA! Unyula amaLungu Etrasti akho**

I-CRF ayinakuphinda ibambe iAGM yayo eNtshona-Koloni apho kuphela ingabameli abangama-200 babaqeshi nababasebenzi abebethunyelwa kule AGM. Le Ngxowa-mali inamalungu angaphezu kwama-45 000 ibe imithetho itshintshiwe ukuze onke amalungu afaka igalelo afumane ithuba lokunyula amalungu etrasti.

UHLaziyo LoMthetho lufakwe kwiFinancial Sector Conduct Authority (FSCA – ebikade isaziwa ngokuba yiFSB) ngowesi-5 kuJulayi 2018 kwaye ilinde ukuba igunyaziswe.

INgxowa-mali iza kuthumela unxibelelwano ukuze inazise ukuba luza kuqhutywa njani olu nyulo, izithuba ezivulekileyo kwiBhodi, ngubani oza kube efaneleka ukuba achonge aze avotele amalungu etrasti kunye neminye imithetho yonyulo. Niza kufumana nefomu yokuchonga, emele izaliswe ize ithunyelwe kwiNgxowa-mali ngaphambi komhla wokuvala oza kuchazwa.

Emva kokuba iNgxowa-mali iqinisekile ukuba bonke abachongiweyo bayafaneleka ngokoxwebhu lokuchonga, iNgxowa-mali iza kuthumela iifomu zebhalothi ngeposi. Bonke abafanelekayo ukuchongwa baza kuqukwa kwifomu yebhalothi eza kuhamba neleta ecacisa indlela oluqhutywa ngayo unyulo, umntu ongamvotela, inani lezithuba ezivulekileyo ezikhoyo noko kugqalwa njengevoti engasebenziyo. Iza kuhamba nemvulophu esele ihlawulelwe isitampu ukuze uyipose ize ifike kwiNgxowa-mali ngaphambi komhla osikelweyo. Emva kokuba iivoti zihlohlwe zaza zabalwa ngabaHloli, aza kuchazwa amagama amaLungu Etrasti amatsha.

Ukuze kube lula, yonke inkqubo yokuchonga neyokuvota kunye nemithetho yonyulo ziza kupapashwa kwiwebhusayithi ngomhla esithumela ngawo iifomu zokuchonga.

Ilungu letrasti liza kuba kwibhodi iminyaka emihlanu (5). Ibhodi yeTrasti enyuliweyo iza kuvotela uSihlalo noSekela-sihlalo.

### **IZINTO EZIBALULEKILEYO EKUFUNEKA UZIQWALASELE...**

Ubusazi ukuba xa uMasipala **engalihlawuli igalelo lakho kwiNgxowa-mali**, wena nentsapo yakho aninayo i-inshorensi yeenzuzo zomngcipheko? Ukuba abantu ekungumsebenzi wabo ukuhlawula igalelo, abalihlawuli, baza kuphenduliswa kwaye bangamangalelwa kuba baphule umthetho.

**Iindleko zokuqhuba iNgxowa-mali**; Iindleko zokuqhuba iNgxowa-mali ziquka iindleko ezinjengezokuhlola imali, ezokuphonononga, ezonxibelelwano, ezolawulo, ezeeofisi, iirhafu, njl. Ukufuduka kwethu siye kwiofisi zethu nokuzilungisa kubangele ukuba amaLungu Etrasti kufuneka ukuba azinyuse kancinci zisuke kwi-0.20% ziye kwi-0.23% yomvuzo wakho wepenshini, ukususela ngowoku-1 kuEpreli 2018. Loo nto iya kuthetha ukuba inyuke ngeR3.00 kumvuzo wepenshini wenyanga oyiR10 000.00.

INgxowa-mali iphinde yafumana **iindleko ezihlawulwa kanye** ebudeni bonyaka-mali odluleyo ngokulungisa izinto kwiofisi zethu ezintsha. Ukongezelela kule nto, kuphinde kwanyuka iindleko zeenkonzelo kwaza kwaphinda kwanyuka iVAT yaya kwi-15%. Ngenxa

yezi ndleko zongezekileyo, iNgxowa-mali itsale imali eyi-0.5% yomvuzo wakho wepenshini ngowoku-1 kuEpreli 2018 elingana neR50.00 kumvuzo wepenshini oyiR10 000.

Zizonke iindleko zolawulo zenyanga (ulawulo, unxibelelwano neendleko zokuqhuba) kwilungu elinomvuzo wenyanga wepenshini oyiR10 000.00 zimalunga ne-0.83% yomvuzo wenyanga wepenshini.

**Inzuzo enyusiweyo yomngcwabo nerhafu yeenzuzo ezisecaleni**– Jonga kwicandelo leenzuzo ukuze ubone indlela eye yanyuka ngayo inzuzo yakho yomngcwabo. Nceda uphawule ukuba imali oyihlawula kwi-inshorensi ulungiselela isifo esoyikekayo neinshorensi yomngcwabo iza kutsalelwa irhafu njengenzuzo esecaleni kungekudala. Kungenzeka ubone ukunyuka kancinci kwengeniso yakho ehlawulelwa irhafu ngenxa yokuba imali yegalelo yezi nzuzo imele yongezwe kwengeniso yakho ehlawulelwa irhafu. Le iyanceda kuba awuhlawuli rhafu ngale nzuzo xa uyifumana. Unxibelelwano oluneenkukacha ezingakumbi luza kuza kungekudala.

**Ukutshintshwa kwegama:** I-Financial Services Board (FSB) iphelisiwe yaza yathathelwa indawo yi-**Financial Sector Conduct Authority (FSCA)**.

**Bhalisa kwiMember Portal** ukuze ubone imali onayo kwiNgxowa-mali, uhlaziye iinkukacha zokuqhagamshelana nawe nabanzu abaza kuzuza.

**Qhagamshelana nathi** kumajelo okuncokola ngokucofa iqhosha elithi *like* kwikhasi lethu likaFacebook.

**Ngena kwiwebhusayithi** ukuze udawunlowude iincwadana zeendaba zangaphambili okanye ukuba ungathanda ukufunda le ncwadana yeendaba ngeAfrikaans.

## IPHEPHA ELINGASEMVA:

### WAMKELEKILE KWI-MULTIPLY WELLNESS AND REWARD PROGRAM!

INgxowa-mali iye yathethana noMomentum, i-inshorensi yeNgxowa-mali, ukuba ayise kuwo onke amalungu eCRF iprogramu yakhe yokubuyekeza abanexesha bekuye njengenzuzo enguchatha.

Kuyasivuyisa ukunazisa ukuba onke amalungu ngokuzenzekelayo aza kunikwa iMultiply Starter Membership kwaye akwazi ukukhetha ukufumana i**Multiply Premier simahla kangangeenyanga ezi-6** zolingelo ukususlea ngowoku-1 kuSeptemba 2018.

**I-Multiply Premier** iquka ukuba ufumane izavenge kwezi zinto zilandelayo:

- Amatikiti enqwelo-moya
- Ukuqesha imoto
- Ukuhlala ehotele
- Ilungu leGym
- Iivouchere zokuthenge ngeintanethi
- Amatikiti eemovie
- Izixhobo zokuzilolonga
- Izinto ze-elektroniki nezombane
- Igrosari neemveliso zempilo
- Iimagazini
- Ukhuseleko

Yiya kwiwebhusayithi ethi [www.crfund.co.za](http://www.crfund.co.za) ukuze ufunde iinkcukacha ngeenzuzo ezinikelwa yi**Multiply Premier** uze **ufake ifomu yesicelo** ngokukhawuleza kangangoko kunokwenzeka ukuze uzube kolu khetho 'lokulinga ngaphambi kokuthenga'.

Emva kokuba iinyanga ezi-6 zolingelo ziphelile, kuza kufuneka ukhethe ukuqhubeka neMultiply Premier ngeendleko zakho zenyanga ezichazwe ngezantsi:

- Ilungu elilodwa R 221 ngenyanga;
- Intsapho enamalungu amabini R 272; okanye

- Intsapho enamalungu amathathu nangaphezulu R302.

Ukuba ukhetha **ukungaqhubeki** neMultiply Premier, ngokuzenzekelayo uza kungena kwiMultiply Starter, efumaneka simahla. IMultiply Starter inezaphulelo ezimbalwa neziphantsi, kodwa ungakwazi ukufumana iinzuzo ezininzi. Nceda ujonge incwadana ekwiwebhusayithi.

Xa ukhetha ukuqhubeka neMultiply Premier, kufuneka wazise iNgxowa-mali ngokuyibhalela ibe imali yakho yenyanga uza kuyihlawula ngqo kwi-Inshorensi ukususela ngowoku-1 kuMatshi 2019.

Amalungu amatsha angene kwiNgxowa-mali emva kowoku-1 kuSeptemba, aza kungena kwiMultiply Premier de kube nguFebruwari. Emva kowoku-1 kuMatshi, onke amalungu ngokuzenzekelayo aza kufaneleka ukungena kwiMultiply Starter xa engena kwiNgxowa-mali kwaye angakhetha ukunyukela kwiMultiply Premier.

#### UKHETHO LWAKHO LWEENZUZO ZOMNGCIPHEKO KWI-CRF – HLOLA IINZUZO NGAPHAMBI KOWOKU-1 KUEPRELI NYAKA NGAMNYE

Amacandelo Omngcipheko (imali oyongela umhlala-phantsi NGAPHAMBI kweendleko zeNgxowa-mali):	Jonga ukuba uyalunga na wena apha	Kwenzeka ntoni xa usweleka?	Kwenzeka ntoni xa ukhubazeka?	Kwenzeka ntoni xa ufunyaniswe unesifo esoyikekayo?
<b>A:</b> Eli Candelo libiza i-3% Wonga ama-22.5% okanye ama-24% kumhlala-phantsi	Ndinayo i-inshorensi yam, kodwa <b>ndifuna i-inshorensi yokufa, ukhubazeko nesifo esoyikekayo</b>	Abo baxhomekeke kuwe baza kufumana isixa-mali esiphindaphinda ka-4.35 umvuzo wakho	Uza kufumana isixa-mali esiphindaphinda ka-4.35 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho	Xa unokufunyanwa unesifo esoyikekayo esikwi-inshorensi isixa-mali esiphindaphinda ka- 0.75 umvuzo wakho

Ooceba bonga i-12%.		wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.	sobulungu. Le nzuzo iyaphela xa uneminyaka engama-65 ibe incipha nge-1/120th ngenyanga ukusuka kwiminyaka engama-55.	wepenshini wonyaka sinokuhlulwa kuwe.
<b>B:</b> Eli Candelo libiza i-5% Wonga ama-20,5% okanye ama-22% kumhlala-phantsi Ooceba bonga i-10%.	Ndililungu eliselula ngeminyaka nelinentsapho elingenainshorensi ingako. <b>Ngokuqinisekileyo ndiyayifuna i-inshorensi yokufa eyokhubazeko neyesifo esoyikekayo.</b>	Abo baxhomekeke kuwe baza kufumana isixa-mali esiphindaphinda ka-7.35 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.	Uza kufumana isixa-mali esiphindaphinda ka-4.70 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu. Le nzuzo iyaphela xa uneminyaka engama-65 ibe incipha nge-1/120th ngenyanga ukusuka kwiminyaka engama-55.	Xa unokufunyanwa unesifo esoyikekayo esikwi-inshorensi isixa-mali esiphindaphinda ka-0.75 umvuzo wakho wepenshini wonyaka sinokuhlulwa kuwe. **
<b>C:</b> Eli Candelo libiza i-2%	Yanele i-inshorensi yokhubazeko, kodwa <b>ndifuna i-inshorensi</b>	Abo baxhomekeke kuwe baza kufumana isixa-mali	Ayikho inzuzo yokhubazeko kule inshorensi. Sisabelo	Xa unokufunyanwa unesifo esoyikekayo esikwi-inshorensi isixa-

Wonga ama-23,5% okanye ama-25% kumhlala-phantsi Ooceba bonga i-13%.	<b>yokufa neyesifo</b> <b>esoyikekayo.</b>	esiphindaphinda ka-4.70 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.	sakho sobulungu kuphela esiya kuhlalulwa kuwe.	mali esiphindaphinda ka-0.75 umvuzo wakho wepenshini wonyaka sinokuhlalulwa kuwe. **
<b>D:</b> Eli candelo libiza i-0% Wonga ama-25,5% okanye ama-27% kumhlala-phantsi Ooceba bonga i-15% <b>Nantsi Into</b> <b>Ebalulekileyo:</b> <b>Eli candelo alifumaneki kumalungu angengabo ooceba angaphantsi kweminyaka eyi-50 ubudala.</b>	Ndingaphaya kweminyaka engama-50 okanye ndinguceba. Ndinayo i-inshorensi, ibe umcebisi wam uthi yanele. <b>Lonke igalelo lam malifakwe kwiakhawunti yam yokongela umhlala-phantsi.</b>	Icandelo D alinazo naziphi na iinzuzo zomngcipheko ngaphandle kweyomngcwabo. Abo baxhomekeke kuwe baza kufumana isixamali esisisabelo sobulungu kunye nenzuzo yakho yomngcwabo.	Ayikho inzuzo yokhubazeko. Sisixamali esisisabelo sobulungu esiya kuhlalulwa kuwe.	Akukho inshorensi
<b>E:</b> Eli Candelo libiza i-0.25%	Ndifuna i-inshorensi yokufa neyesifo esoyikekayo <b>nenzuzo</b>	Abo baxhomekeke kuwe baza kufumana isixamali	Uza kufumana inzuzo yengeniso yenyanga engama-75% omvuzo	Xa unokufunyanwa unesifo esoyikekayo esikwi-inshorensi isixa-

<p>Wonga ama-22,25% okanye ama-23.75% kumhlala-phantsi</p> <p>Ooceba bonga i-11.75%.</p>	<p><b>yengeniso yenyanga yokhubazeko.</b></p>	<p>esiphindaphinda ka-4.25 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>wakho wonyaka wepenshini, ingadluli kwi-R130 000 ngenyanga. Xa unokukhubazeka, uya kuqhubeka ufaka igalelo lesi-9% okanye lesi-7.5% kwingxowa-mali yomhlala-phantsi.</p> <p>★</p>	<p>mali esiphindaphinda ka- 0.75 umvuzo wakho wepenshini wonyaka sinokuhlulwa kuwe.</p> <p>★★</p>
<p><b>F:</b> Eli Candelo libiza i-3%</p> <p>Wonga ama-22,5% okanye ama-24% kumhlala-phantsi</p> <p>Ooceba bonga i-12%.</p>	<p>Ndiphakathi kweminyaka <b>engama-65 nengama-75 kwaye ndifuna i-inshorensi yokufa.</b></p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esiphindaphinda ka-4.25 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>Ayikho inzuzo yeinshorensi yokhubazeko. Sisabelo sakho sobulungu kuphela esiya kuhlulwa.</p>	<p>Akukho inshorensi</p>

<p><b>G:</b> Eli candelo libiza i-0.6%</p> <p>Wonga ama-24,9% okanye ama-26.4% kumhlala-phantsi</p> <p>Ooceba bonga i-14.4%.</p>	<p>Ndineinshorensi yam ngaphandle kweNgxowa-mali, kodwa <b>ndifuna i-inshorensi encinane yokufa enikelwa yiNgxowa-mali ngoxa ndisongela umhlala-phantsi.</b></p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esingumvuzo wonyaka wepenshini kunye naso sonke isabelo sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>Ayikho inzuzo yeinshorensi yokhubazeko. Kuphela ssixa-mali esisisabelo sobulungu siya kuhlalulwa kuwe.</p>	<p>Akukho inshorensi</p>
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★ ibe xa uneminyaka engama-65 uya kufumana isabelo sobulungu esipheleleyo njengenzuzo yomhlala-phantsi. Khumbula ukuba ngoxa ufumana inzuzo yengeniso yenyanga yokhubazeko, uqhubeka ukwi-inshorensi de ube neminyaka engama-65. Nceda uphawule ukuba i-inshorensi ingayiphelisa inzuzo yengeniso yenyanga ukuba awusafaneleki ukugqalwa njengomntu okhubazekileyo.

★★ Zezi zifo zilandelayo ezifakwa kwi-inshorensi yesifo esoyikekayo: istrowukhu, umhlaza (cancer), i-heart attack, i-coronary artery surgery, ubumfama, i-renal failure, ukukhubazeka notyando olukhulu lokufakelwa amalungu omzimba

### **SINEENDABA EZIMNANDI! I-CRF INYUSE INZUZO YOMNGCWABO UKUSUSELA NGOWOKU-1 KUJULAYI 2018!**

Onke amalungu aba neinshorensi yomngcwabo de aye kutsho kwiminyaka engama-75 ubudala kungakhathaliseki ukuba akweliphi icandelo lomngcipheko, ukuba nje asengamalungu afaka igalelo. Umntu otshate naye nabantwana (kuxhomekeka kubudala babo)

nabo baza kufakwa kwi-inshorensi. Le nzuzo iyarhafelwa njengenzuzo esecaleni nto leyo ethetha ukuba awuyi kurhafiswa ngale nzuzo xa uyinikwa.

I-inshorensi entsha yomngwabo ukususela ngowoku-1 kuJulayi imi ngolu hlobo:

Umntu Ofakwe Kwi-inshorensi	<b>KwaSanlam</b>	<b>KwaMomentum</b>	<b>Iyonke Inzuzo Entsha Yomngcwabo Ukususela Ngowoku-1 kuJulayi 2018</b>	<b>Izinto ezibalulekileyo ezifuna ukuqwalaselwa</b>
Ilungu	R21 000	R5 500	R26 500	I-inshorensi iyaphela xa lineminyaka engama-75
Umntu Atshate Naye	R21 000	R5 500	R26 500	I-inshorensi iyaphela xa eneminyaka engama-75
Abantwana (21-26)	R21 000	R5 500	R26 500	Kuxhomekeka ekubeni umntwana akatshatanga ukuba ungaphantsi kweminyaka engama-21 okanye akatshatanga kwaye uyafunda ixesha elizeleyo ukuba ungaphantsi kweminyaka engama-26
Abantwana (11-21)	R21 000	R5 500	R26 500	
Abantwana (1-11)	R 5 250	R5 500	R11 750	

Abantwana (0-1)	R 5 250	R1 650	R 6 900	Nabantwana abazalwa beswelekile baba phantsi kweishorensi, ukuba unina ebekhulelwe iiveki eziphakathi kwama-26 nexesha lokubeleka.
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**Izinto ezibalulekileyo ofanele uzikhumbule ngenzuzo yakho yomngcwabo:**

- Xa kunokwenzeka usweleke ngaphambi komhlala-phantsi, abo baxhomekeke kuwe baya kuqhubeka bekwi-inshorensi de kufike ixesha obuya kube uneminyaka engama-65 ngalo
- Ukwanayo nenzuzo yokuhanjiswa komzimba, egubungela ilungu, umntu otshate nalo kunye nabantwana. Le nzuzo ihlawulela ukuhanjiswa komzimba uye kwindawo oza kungcwatywa kuyo apha eMzantsi Afrika
- Xa inkampani yeishorensi isamkela ibango lakho lokukhubazeka, wena nabo baxhomekeke kuwe abachazwe kule bhokisi ingasentla niza kuqhubeka nisenayo i-inshorensi yomngcwabo de ube neminyaka engama-65.

**Kanti ungakwazi nokuba nenzuzo engakumbi yomngcwabo yeNgxowa-mali:**

- Ukuba uhlawula nje iR54 ngenyanga, ungayinyusa i-inshorensi yomngcwabo yakho, eyomntu otshate naye neyantwana bakho abangaphezu kweminyaka eli-11 isuke kwiR 26 500 iye kwiR41 500 uze ufake nabazali bakho, nabazali bomntu otshate naye kunye namanye amalungu entsapho asi-9. Yiya kwiwebhusayithi yethu ukuze ubone inzuzo efikelekayo eyongezelelekileyo.

**Amazwi okuzihlamba etyaleni:** I-CRF for local Government ayamkeli mbopheleko ngayo nayiphi na ilahleko, umonakalo okanye iindleko ezinokufumaneka ngenxa yomphumo ongqalileyo wokuthembela kwinkcazelo ekolu xwebhu nakwimithetho yeNgxowa-mali, kuya kulandelwa iMithetho yeNgxowa-mali.

**IBhodi Yetrasti:** UMnu SA Mokweni (uSihlalo), uMnu JP Beukman, uMnu IR Iversen, uMnu TA Loko, uCeba PJF Louw, uCeba C Meyer, uMnu AM Owen, uMnu ET Scott, uMnu WW van Gass, uMnu JJ Wagner.

**IGosa Eliyintloko:** UMnuKobus Sadie