



Le ncwadana yeendaba iza kuthunyelwa kwiadresi yakho yeimeyili ekwiingxelo zethu. Nceda uqiniseke ukuba sinazo iinkcukacha zokuqhagamshelana nawe zakutshanje kwiingxelo zethu

INCWADANA YEENDABA YE-CRF – UHLELO LOKU-1 LUKAEPRELI 2020

Lungu Elibekileyo,

SesikuEpreli ibe singenile kwikota yesi-2 yalo nyaka. Owama-2020 uya kwaziwa embalini njengonyaka owathi ubhubhani wentsholongwane yeKhorona wathwaxa ngalo ihlabathi. Imiphumo yale ntsholongwane ibe mibi kakhulu ehlabathini jikelele. Kubo bonke abaye balahlekelwa ngenxa yesi sifo ndithi lalani ngenxeba.

Ndiqinisekile ukuba ezinye zezinto ekuthethwe ngazo kwintetho yohlahlo-lwabiwo lwemali yalo nyaka zisankenteza ezindlebeni zakho. Ewe, bezikho iindaba ezimnandi – njengento yokuba abanye bangahlawula irhafu yengeniso eyehlisiweyo (kuxhomekeka kwingeniso yakho), kodwa ngaphambi kokuba uhlawule irhafu yengeniso, kufuneka ube uyaphangela. Ngaphambi kokuvalwa kweentshukumo elizweni lonke, abemi boMzantsi Afrika abazizigidi ezisisi-29bebenengangqesho. Kuthe kusenjalo noSouth African Airways wavele wafadalala, kodwa ekubeni ixabiso lamafutha lintingile, umntu kufuneka acebe kwaye aqingqe imali ngaphambi kokuba angene emotweni yakhe.

Imali yepeyi iza kunyuswa kancinci, ngokomzekelo imali yabantu abadala abakhubazekileyo inyuswe nge-R80 yaya kwi-R1 860 ngenyanga. Ngeliqhulayo nje ndingathi nayiphi na intlantsana yethemba ebikho ikhawuleze yacinywa nguEskom. Mvanje ndikhe ndeva abantu abaninzi besithi ekuphela kwento esebenza kakuhle eMzantsi Afrika lucwangciso lokucinywa kombane ...

Ndiyarthana ukuba kukho ukungakhululeki kuni xa ndithetha ngoEskom kuba le nto ikhumbuzo abanye benu ukuba kukho into ethethekayo ethi urhulumente uphanda ngokuphinda asungule ii-prescribed assets. Ndifuna ukuthetha ngale nto ngoku ngaphambi kokuba abanye benu baphakuzele baze benze izigqibo ngokungxama nto leyo engabafaka enkathazweni kwixesha elizayo.

Masicacise ukuba yintoni ezi prescribed assets kwaye siphendule umbuzo wokuqala obuzwe ngabaninzi:

Yintoni ii-prescribed assets? Ii-prescribed assets kuxa urhulumente eyalela ukuba iphesenti ethile yomhlala-phantsi welungu/yotyalo-mali lomntu imele ityalwe kwizixhobo zokutyala imali ezigqitywe nguRhulumente. Sithethanje, kurhaneleka ukuba urhulumente anganyanzela iingxowa-mali zomhlala-phantsi ukuba zityale imali kwiibhondi zee-SOE (amashishini karhulumente) ezifana noEskom. Kanti abanye bacebisa ukuba ezi mali kungefuneka zityalwe kutyalo-mali lwentlalo olunemveliso (kuquka izindlu, iziseko zobonelelo ngeenkono ukwenzela uphuhliso lwentlalo noqoqosho kunye noqoqosho lweelokishi nolweelali).

Umbuzo olandelayo ngulo: *Iza kwenziwa nini i-prescribed assets?* Ndiyaniqinisekisa ukuba uRhulumente akakasondeli nokusondela ekuyenzeni le nto. Okwangoku akukacaci nokuba iza

kwenziwa na i-prescribed assets nokuba luhlobo luni lotyalo-mali oluza kuyalelwa. Singanazisa ukuba le Ngxowa-mali sele ityale imali eninzi “kutyalo-mali oluncedayo kwezentlalo”.

Ngoko, umbuzo wokugqibela ngulo: *Yintoni endifanele ndiyenze ngoku?* Impendulo ithi: Ungenzi nto. Ungayitsali imali yakho yomhlala-phantsi. Thina, kwa-CRF siza kukwazisa ngayo nayiphi na into eyenzekayo msinya nje sakuba siyivile.

Lilonke emva kokuba siqwalasele zonke ezi zinto sizikhankanye ngasentla, ndiyaphinda ndiyaniibongoza nonke ukuba nilugade utyalo-mali lwenu lomhlala-phantsi kwaye niqiniseke ukuba niza kutya umhlala-phantsi wenu kamnandi ngenye imini. Akwanelanga ukuthembela ngemali yepeyi karhulumente eyi-R1 860 kuphela ngenyanga!

Ngeliqokumbelayo

Ezibangela imincili kukuba uCRF uza kuzenzela ngaphakathi ngoku ulawulo ukususela ngowoku-1 kuJulayi walo nyaka. Esi sigqibo siyinxalenye yephulo lamalungu etrasti lokonga iindleko ibe siza kunciphisa iindleko zolawulo kakhulu. Ukongeza koko, siza kusungula i-CRF App yethu ethubeni kulo nyaka. Iinkcukacha ziza kubalulwa kwincwadana yethu yeendaba elandelayo ngale miba mibini ingasentla.

Mandisebenzise eli thuba ukunibulela nonke ngokubakho xa amaLungu Etrasti etyelele. Nakuba kuye kwafune siyeke phankathi, ngenxa yokulumkela intsholongwane yekhorona, iiwekshopu esiziqhubileyo ziye zaphumelela kakhulu ibe mna namaLungu Etrasti sikuvuyele ukudibana nabaninzi benu ebudeni bolu tyelelo. Siza kuzama kangangoko ukucwangcisa ezininzi iiwekshopu eziye zarhoxiswa ibe sinethemba lokuba niza kuza. Sijonge ekuboneni abangakumbi kuni ebudeni botyelelo lweFinancial Wellness oluza kuqhutywa kwikota yokugqibela yalo nyaka.

Ozithobileyo, Soyisile Mokweni

Usihlalo

EZINTSHA NGEEMARIKE - Shainal Sukha, Sukha & Associates, Umcebisi Ngotyalo-mali Ka-CRF

Ifuthe Le-COVID-19 (“Intsholongwane Yekhorona”) Kwiimarike Zemali – Indlela aqhube ngayo u-CRF ngoFebruwari nangoMatshi 2020

Akuthandabuzeki ukuba, amalungu ka-CRF azibonile iindaba eziphazamisayo zeNtsholongwane Yekhorona nefuthe layo kwiimarike zemali. Ngaphambi kokuba singene kwiinkcukacha, sininqwenelela okuhle nonke nina malungu e-CRF ngeli xesha linzima nokuba nihlale nikhuselekile ebudeni bokuvalwa kwento yonke elizweni. Siyayixininisa kwakhona into yokuba amalungu ka-CRF afanele acinge ngexesha elide kwaye angaphakuzeliswa zezi ntshukumo zeemarike. U-CRF uyaba kakuhle imali kwiiklasi ezahlukeneyo zeeasethi kwaye uwulawula ngendlela enengqondo umngcipheko ukuze akwazi ukukhusela xa iimarike zisihla ngamaxeshathile. Ukuba ufuna icebiso, u-CRF wenze umcebisi ngezimali (u-Portfolium) wafumaneka kuwe ukuze athethe naye ngezinto ozidingayo, ibe siyakucela uqhagamshelane naye ngaphambi kokuba wenze izigqibo ngokungxama.

Iveki yokugqibela kaFebruwari 2020 ibiyeyona imbi kwimarike yase-US (ngokwesilinganiso se-S&P 500) ukususela kwiiNgxaki Zemali Ezachaphazela Ihlabathi Ngowama-2008. Le nto ibangelwe luloyiko lokusasazeka kweNtsholongwane Yekhorona nefuthe layo kuthengiselwano nasekukhuleni koqoqosho lwehlabathi. Ukuvalwa kokuhambela kwamanye amazwe, ukuvalwa kwamashishini nokurhoxiswa kweenkomfa ibiyeminye yemiphumo yale ntsholongwane kuqoqosho lokoqobo, nto leyo eza kuthibaza ukukhula koqoqosho lwehlabathi nakanjani na. Into yokuba iza kukuthibaza kangakanani ukukhula

koqoqosho lwehlabathi, nokuba iza kutsala ixesha elingakanani loo nto, asiqinisekanga ibe yeyona nto igxadazelisa iimarike zemali zehlabathi.

Iimarike zezabelo zamazwe ehlabathi afumileyo (ngokwesilinganiso se-MSCI World Index) ziwe ngesi-8.5% ngoFebruwari 2020 zaza zaphinda zawa ngenye i-13.5% ngoMatshi, ngoxa iimarike zezitokhwe zamazwe ehlabathi asakhasayo ziwe ngesi-5.3% xa kubalwa ngokweedola ngoFebruwari zaza zawa nge-13.2% ngoMatshi. Enye into ibikukwehla kwamandla eRandi okuqhubekayo de yafika kwelona nqanaba liphantsi xa ithelekiswa neDola yaseMerika. Ngowesi-3 kuEpreli 2020 iRandi iDola YaseMerika enye ibiyi-R19.24. Izabelo zeli lizwe (ngokwesilinganiso se-SWIX) ziwe ngesi-9.5% ngoFebruwari zaza zawa nge-16.7% ngoMatshi. Ii-nominal bond (ALBI) bezimi ndawonye ngoFebruwari kodwa zawa ngesi-9.8% ngoMatshi emva kokuthotywa kwelizwe lethu ngu-Moody's. Imali (STeFI) iqhube kakuhle xa kuthelekiswa kuba ize nembuyekazo ye-0.5% ne-0.6% ngokulandelelanayo.

Amanani okuqala abonisa ukuba iiPotfoliyo zika-CRF ziqhube ngale ndlela ilandelayo ngo-Februwar nangoMatshi 2020:

	Feb-20	Mat-20
CRF Aggressive	-3.6%	-9.1%
CRF Growth	-4.5%	-9.1%
CRF Shari'ah	-3.6%	-5.5%
CRF Moderate	-1.7%	-1.2%
CRF In-Fund Pension	+0.2%	-3.5%
CRF Money Market	+0.6%	+0.6%

Into esiyaziyo ngeNtsholongwane Yekhorona kukuba amanyathelo okubhekelisa abantu athathwe eTshayina abe nefuthe elibonakalayo ekuthobeni ukosuleleka kwabantu eTshayina nokuba iTshayina idlulile ngoku kwincopho yolosuleleko ibe ngoku iwanyenyisile amanyathelo okubhekelisa abantu, ibe abantu bayacelwa ukuba babuyele emsebenzini. Kuthiwa imizi-mveliso yaseTshayina ngoku isebenza ngo-80% xa kuthelekiswa ngezinga langaphambi kwale ngxaki. Kodwa ke, asingawo onke amazwe akwazileyo ukuthatha amanyathelo okubhekelisa abantu angqongqo okanye akwazileyo ukusabela ngokukhawuleza ngokwaneleyo ukuze athathe la manyathelo. Inqanaba lokosuleleka kwabantu lisantinga eltali naseSpeyin (amazwe amabini angawona athwaxwe kanobom sesi sifo) neBritani neMerika. Ngoku iMerika inabantu abangaphezu kwama-26% abo bonke abantu abosulelekileyo ehlabathini jikelele njengoko inani ligqithe kwisigidi sabantu kwisithuba esingaphantsi nje kweenyanga ezi-4 kwaye abaswelekileyo bengaphantsi nje kwama-70 000. Umbutho Wezempilo Wehlabathi ubhengeze ukuba esi sifo singubhubhani kwaye uMzantsi Afrika ubhengeze ukusasazeka kwe-CoVid-19 njengeNtlekele Yelizwe waza wayalela ukuba kuvalwe yonke into kangangeentsuku ezingama-21, eziqale ngowama-28 kuMatshi 2020 zaya kutsho kowe-16 kuEpreli 2020.

Ifuthe libe libi kakhulu kuqoqosho kwaza kwafuneka oorhulumente abaninzi neebhanki zoovimba zingenelele. Ekuqaleni kukaMatshi 2020, i-US Federal Reserve yothuse imarike ngokuhlisa ixabiso lenzala nge-0.5%, ibe ukususela ngoko iphinde yaliphisa ixabiso lenzala eMerika laya kufutshane no-zero. Urhulumente waseMerika ulungiselele ipakeji yokuhlangula eyi-\$2.2 triliyoni ukuze axhase ngemali amashishini nenkcitho yeziseko zobonelelo ngeenkonzo kwaye ne-IMF inikele ngepakeji ye-\$50 bhiliyoni ukuze ixhase ngemali yongxamiseko kumazwe achatshazelwe yile ntsholongwane. Nakuba la manyathelo engaqhelekanga kwaye enzelwe ukunyusa intembelo yabatyali-mali, akunakuphepheka ukuncipha koqoqosho lwehlabathi. Kodwa ke, ukuchacha okubonakele eTshayina ukuza kuthi ga ngoku kusenza sibe nethemba lokuba siza kukhawuleza sichache kule meko. Le nto, kunye nokusukuma msinya kuka-CRF njengoko kuboniswe ngezantsi, zifanele ziwathuthuzele amalungu ebudeni beli xesha linzima kwiimarike zemali. Siyawacela kwakhona amalungu ukuba angenzi izigqibo ngokungxama kodwa acele icebiso kwiingcali ukuba acinga ngokwenza naluphi utshintsho kwipotfoliyo.

Ukusukuma msinya kuka-CRF kunye necebo lakhe lokutyala imali kwiklasi ezahlukeneyo zeeasethi emva phaya ngowama-2015 kufanele kuwenze ehlise izibilini noko amalungu kule meko imaxongo yeemarike. Amanye amanyathelo athathwe ngu-CRF kwixesha elidluleyo, azala amaduna namathokazi sithethanje ngala alandelayo:

- Njengoko sasitshilo kwiincwadana zeendaba nakwiiNgxelo Zonyaka zangaphambili, u-CRF waqalisa ukutyala imali kwiiasethi ezizezinye ngowama-2015, nto leyo eyanyusa ukwabiwa kotyalo-mali yaza yanceda ekukhuseleni ekungazinzini kweeklasi zeeasethi ezinomngcipheko ophezulu. Ngokomzekelo, kukonke ukuchanabeka kwepotfoliyo ye-Growth kwezinye iiasethi kungaphaya kwe-14%. Kuphezulu xa kujongwa isiqhelo kwingxowa-mali ye-defined contribution kodwa ke icebo lethu liphumelele hayi nje kwezi nyanga zintathu zidluleyo kodwa nakwisithuba esingaphezu kweminyaka emi-5 edluleyo.
- I-Growth Portfolio ayichanabekanga kangako kwizabelo zeli lizwe (malunga nama-41%) xa kuthelekiswa komdilili yengxowa-mali yomhlala-phantsi. Lo nto yenza u-CRF abe kwimeko entle yokuthenga utyalo-mali ngoxa amaxabiso ephantsi aze axhamle ekuweni kweemarike zezabelo nezeepropati kutshanje. Ngoxa kusekutsha ukuba kuthengwe izabelo nepropati elistiweyo, u-CRF unokukwazi ukuyenza loo nto, ngokwahlukileyo kwezinye iingxowa-mali ezabele imali eninzi kwizabelo ezilistiweyo.
- Kwi-Moderate Portfolio, ingaphezu kwama-30% imali etyalwe kwiingxowa-mali zebhonasi ezingenamagingxigingxi ukuze kukhuselwe amalungu kwiintshukumo ezibaxekileyo zeemarike kwaye kuqinisekwe ukuba imbuyekezo ihlala ikho. Zombini iingxowa-mali ezingenamagingxigingxi zinesiqinisekiso sekhapitali, esiza kuba luncedo ukuba iyaqhubeka imaxongo imeko yeemarike.
- U-CRF utyale imali kwizixhobo eziyikhuselayo ikhapitali ngandlela ithile kwi-Growth, i-Moderate nakwiipotfoliyo zePenshini Yangaphakathi KwiNgxowa-mali. Lulonke utyalo-mali kwiipotfoliyo ezahlukeneyo zezi zixhobo lungaphaya kwe-R1.5 bhiliyoni.
- Utyalo-mali luka-CRF kwi-Palladium luqhuba kakuhle nalo kuba ixabiso le-Palladium linyukile, xa kuthelekiswa nakunyaka ophelileyo ngeli xesha, nangona amaxabiso eekhomodithi ezininzi ehle kakhulu.

Kukumaxesha anje apho amalungu engafanelanga aphakuzele kwaye efanele ahlale kwiicebo lawo lexesha elide. Njengoko kuchaziwe ngasentla, u-CRF ukhawulezile ukusukuma kwaye amacebo akhe okulawula umngcipheko aye aphumelela ekunciphiseni ilahleko ebudeni besi siphendu sikhoyo kwiimarike. Ukongezelela koko, u-CRF angakwazi ukuxhakamfula amathuba aze axhamle xa kunokubakho ukuchacha. Akakho umntu owaziyo ukuba ukuchacha kuza kwenzeka nini, kodwa ukuba nomonde nokungahambi nomndilili kuka-CRF kuye kwawanceda amalungu akhe kwixesha elidluleyo kwaye kuseza kuqhubeka kusenjenjalo nakwixesha elizayo.

UKHETHO LOTYALO-MALI KWI-CRF XA UDLULE KUMA-50 – ixhala phantsi!

Iindaba ezimandi kukuba nakuba iimarike zemali zingazinzanga, uCRF wenza konke okusemandleni ukuze aqiniseke ukuba utyalo-mali lwamalungu ethu lukhuselekile.

Nonke niye nachaphazeleka ziziganeko ezenzeke kutshanje, kodwa khumbulani ukuba ningaze nisekele izigqibo zemali kwinto eningaqinisekanga ngayo nakuloyiko. I-CRF isungule i-Life Stage Investment Strategy evumela amaLungu Etrasti ukuba akuthathele amanyathelo okukhusela imali yakho, utsho ukwazi ukuba noxolo lwengqondo.

Isebenza njani le Life Stage Investment Strategy kaCRF?

I-Life Stage Investment Strategy iqalwe ngowoku-1 kuJulayi 2019 kwaye ifumaneka kuwo onke amalungu e-CRF. Ukuba akufuni kuzenzela izigqibo ngotyalo-mali, amaLungu Etrasti aza kuthatha

esinye isabelo sakho sobulungu kwi-Growth asise kwi-Moderate Portfolio kuxhomekeka kubudala nasekusondeleni kwakho kumhlala-phantsi. Nantsi indlela esebenza ngayo le nto:

Ubudala bakho	Indlela eza kutyalwa ngayo imali yakho	Injongo yotyalo-mali
Ungaphantsi kweminyaka engama-55	Zonke iimali zakho (100%) ziza kutyalwa kwi-Growth Portfolio.	Injongo yexesha elide kukuba ube nembuyekezo ezinzileyo engaphaya komlinganiselo wokunyuka kwamaxabiso kwixesha elide.
Iminyaka engama-55 ukuya kwengama-60	Ama-50% eemali zakho aza kutshintshelwa kwi-Moderate Portfolio aze ama-50% ahlale kwi-Growth Portfolio.	Njengoko usondela ekuthatheni umhlala-phantsi, ukwahlula utyalo-mali lwakho phakathi kwe-Growth ne-Moderate Portfolio kwenza kubekho uzinzo, kodwa enye imali yakho isatyalwa kwipotfoliyo erhweba ngamandla.
Iminyaka engama-60 nangaphezulu	I-100% iza kuya kwi-Moderate Portfolio	Injongo apha kukuba amalungu abe nozinzo kangangoko kunokwenzeka kwimbuyekezo yotyalo-mali lwawo njengoko esondela kumhlala-phantsi.

Kubalulekile ukuba ukhumbule le nto:

- Nonke nineemfuno zotyalo-mali ezingafaniyo – ngaphambi kokwenza isigqibo thetha nomcebisi wakho ngezimali. Ukuba akunaye umcebisi ngezimali iNgxowa-mali iqeshe uPortfolium ukuba ancede onke amalungu ka-CRF ngeengcebiso zemali. Ngokomzekelo, qhagamshelana neqela lethu leenkondo zabathengi kule nombolo 0861 CRFund (0861 273863).
- **Ungakhetha nokuzenzela ngokwakho ukhetho lotyalo-mali ukuba akufuni kusebenzisa i-Life Stage Investment Strategy. Xa kunjalo ke nazi ezinye iindlela ongakhetha kuzo:**
 - I-Aggressive Portfolio – Olu khetho lukhe lungazinzi kakhulu, ibe kufuneka ucetyiswe ngezimali ukuze ukwazi ukungena kulo.
 - I-Growth Portfolio – Injongo yexesha elide kolu khetho kukuba ufumane imbuyekezo ezinze kangangoko kunokwenzeka engaphaya komlinganiselo wokunyuka kwamaxabiso.
 - I-Shari'ah Portfolio – Olu ukhetho lwenzelwe amalungu akhetha ukutyala imali yawo ngendlela ehambisana noko kufunwa ngumthetho we-Shari'ah nemigaqo ebekiweyo kwi-“Islamic Finance”

Ukususela kubudala bama-50, olu khetho luchazwe ngasentla ungalufumana kunye nezi potfoliyo zimbini zilandelayo:

- I-Moderate Portfolio – Uzinzo lufikelelwa ngokutyala imali kwindlela ethe tyaba apho kusetyenziswa uvimba ukuze kuvalwe xa imali itshonile ngenxa yeemarike ezingazinzanga.
- I-Money Market Portfolio – injongo yale potfoliyo ubukhulu becala kukulondoloza ikhaphitali, kuza kufuneka ucetyiswe ngezimali ukuze ukwazi ukuthatha olu khetho.
- Lonke igalelo lakho kuquka igalelo lomqeshi liza kwabiwa ngokwendlela olwahlulwe ngayo utyalo-mali lwakho. Nceda ujonge kuhlelo lwesi-2 lwencwadana yeendaba yowama-2019 ukuze ufumane inkcazelo eneenkcukacha ngokhetho lotyalo-mali onalo (iyafumaneka ku-www.crfund.co.za).
- Sikwakhuthaza amalungu ethu ukuba amane aluhlale qho ukhetho alwenzileyo lotyalo-mali, enoba ayinxalenye ye-Life Stage Strategy okanye azenzele ukhetho lotyalo-mali. Thetha nomcebisi ngezimali wakho ukuze uqiniseke ukuba imali oyongele umhlala-phantsi iseza kakuhle.
- Ukuba ufuna ukulutshintsha ukhetho olwenzileyo lotyalo-mali, nceda udawunlowude uze uzalise ifomu yokutshintsha utyalo-mali uze uyithumele kule adresi support@crfund.co.za.
- Uvumelekile ukuba utshintshe kabini kunyaka-mali weNgxowa-mali (phakathi kowoku-1 kuJulayi nowama-30 kuJuni) ibe utshintsho lotyalo-mali lwakho luza kwenziwa kwiintsuku zomsebenzi ezili-10 sakuba siyifumene ifomu yakho.

Phawula Le nto Ebalulekileyo: UMzantsi Afrika uthotyelwe kwinqanaba le-Junk – kuza kuthiwani ke ngoku?

UJohan Rossouw, ingcali yezoqoqosho kaCRF ibhale yathi: “Ukuthotywa nguMoody's bekuyinto elindelekileyo, ibe abatyali-mali neemarike ziye zakulungiselela kusenxa. Kodwa loo nto ayithethi kuthi abazukulahlakelwa nto abatyali-mali.”

Ukwehla kwamandla eRandi, okudibene nezinye iingxaki ezinjengokuvalwa kwento yonke ngenxa yeKhorona, nangona kungenakutyabekwa ekuthotyweni, nako kube nefuthe ngokuqinisekileyo.”

Ithetha ntoni le nto kuwe njengelungu le-CRF? Nceda ulifunde lonke inqaku lakhe kwiwebhusayithi yethu ethi www.crfund.co.za/news.

NGOMATSHI KUVULWE IOFISI KA-CRF EGEORGE!

U-CRF uvule iofisi yethu yokuqala yengingqi eGeorge ngowesi-6 kuMatshi. Esebenzisana noPortfolium, abacebisi ngezimali abakhethwa yiNgxowa-mali kumalungu e-CRF, uCRF ugqibe ekubeni aqalise ukwandisa ubukho bakhe kwiingingqi ngale ndlela ukuze amalungu akhe akwazi ukufikelela iqela leenkonzobathengi leNgxowa-mali, abacebisi ngeenzuzo zomhlala-phantsi nabacebisi ngezimali kwiingingqi zabo.

Njengokuba nisazi iofisi eyintloko yethu iseKapa. Isininzi samalungu ethu afaka igalelo asondele kuma-50 000 siseNtshona Koloni ibe angaphezu kwesiqingatha aqeshwe yi-COCT. U-CRF unamalungu kuwo osithoba amaphando ibe ngenxa yoko iBhodi igqibe ekubeni sinabe ukuze siqiniseke ukuba onke amalungu afumana iinkonzobathengi eziphambili elizweni lonke.

Kwintetho yakhe ayenze xa bekuvulwa iofisi yaseGeorge, uSihlalo uyiphindile into yokuba iNgxowa-mali iyaqhubeka izama ukwenza izinto ngendlela esemagqabini waza wakhumbuza wonke umntu okhoyo ngokhetho oluhle lwee-annuity ezifumaneka kwi-CRF. UMnu Mokweni uchazele abebekho, amagosa akwa-HR namagosa asuka kuMazantsi EKoloni, ukuba ngoku kukho umcebisi omtsha ngeenzuzo ocacisa ukhetho analo amalungu ngomhlala-phantsi nokuba emva koko angabonana

nomcebisi wakwaPortfolium ukuze awancede ngeengcebiso ngezimali. Bonke baphantsi kophahla olunye!

UMnu Mokweni ukhankanye nokuba iBhodi Yetrasti Ka-CRF ivuya kakhulu ukwazisa ukuba nezinye iiofisi ziza kulandela nakwezinye iingingqi kungekudala, eyokuqala emva kweGeorge iza kuvulwa eBhayi ngoJuni kuze kulandele iiofisi eMonti naseKimberley.

UTYELELO LWAMALUNGU ETRASTI LOWAMA-2020

Emva kwentetho kaMongameli uRamaphosa elizweni ngowe-15 kuMatshi, echaza ngamanyathelo okuthibaza ukunwenwa kwentsholongwane yekhorona, siye salurhoxisa uTyelelo Lwamalungu Etrasti oluseleyo. Ngethamsanqa, besisele siza kugqiba ibe kuye kwafuneka sirhoxise iivekshopu ezisi-8 kuphela. Kodwa ke, siye sanempumelelo engathethekiyo kutyelelo esilwenze kumalungu angama-2997 abekho kwiivekshopu ezingama-26 eziqhutywe ukuya kutsho kowe-12 kuMatshi.

Siza kwenza konke okusemandleni ethu ukuze siphinde sizicwangcise iivekshopu eziseleyo kwaye siza kunazisa ngeeofisi zenu zakwa-HR, ngee-SMS nangewebhusayithi.

Bekutheni ukuze sibe noTyelelo Lwamalungu Etrasti ibe belungantoni?

Utyelelo Lwamalungu Etrasti lunika amaLungu Etrasti ithuba lokuphuma aye kumalungu awanyulileyo nokufumana uluvo lwawo oluxabisekileyo. Utyelelo belusiya kwizixeko needolophu ezinkulu zaseMzantsi Afrika apho isininzi samalungu ethu sikhoyo. Ibiluthotho lweziganeko, ibe kangangoko kunokwenzeka iLungu Letrasti elimela indawo yakho belikho kwiivekshopu. Ngaphandle kokudibana ubuso ngobuso namaLungu Etrasti enu, nibe nalo nethuba lokuva imiboniso ebangela umdla, ukubuza imibuzo, nelokuveza naziphi izinto ezinixhalabisayo. AmaLunu Etrasti asoloko ekhangela iindlela zokuphucula inkonzo enikelwa kumalungu ethu ibe sicinga ukuba uTyelelo Lwamalungu Etrasti linyathelo elikhulu elisenza singafihli izinto kuni nto leyo ebalulekileyo kuyo nayiphi ingxowa-mali yomhlala-phantsi.

Imali yomhlala-phantsi yakho ilolunye lolona tyalo-mali lukhulu oya kuze ulwenze – kubalulekile ke ukuba uluqonde kwaye ulawule zonke iinkalo zeemali zakho ngendlela eza kuqinisekisa ukuba wena noapho yakho ninekamva eliaqambileyo.

Ukubakho kuTyelelo Lwamalungu Etrasti kungundoqo ekufundeni kwakho kulo mba.

UFUNA UKUTHATHA UMHLALA-PHANTSI?

Xa kusithi qatha engqondweni yakho umhlala-phantsi, kufuneka wazi ukuba yintoni ezayo nokuba ziziphi iinkqubo ekufuneka uzilandele nokuba ufanele udibane nabani. Thina kwaCRF siyiqonda kakuhle into yokuba unemincili ngeli nqanaba litsha lobomi bakho, kodwa kuqala sifuna ukuqiniseka ukuba ululungele ngokupheleleyo olu hambo.

Kufuneka uzibuze le mibuzo ilandelayo kuba iza kuba nefuthe elingqalileyo kwindlela oza kuwonwabela ngayo umhlala-phantsi wakho:

-Ngaba ndiyafaneleka ukuthatha umhlala-phantsi? (ubudala/iinzuzo)

-Ngaba ndinalo ulwazi ngezimali olufunekayo ukuze ndilawule iimali zam zomhlala-phantsi

-Ngaba ndiza kukwazi ukuwufikelela?

Xa le mibuzo ikuxhalabisa, yazi ke ukuba lixesha lokuqhagamshelana nomcebisi ngeenzuzo wakwa-CRF ukuze ufumane inkcazelo ngenzuzo onayo ngoku kwaye ucele uncedo!

Kutheni ufanele uhlale ku-CRF emva kokuba uthathe umhlala-phantsi?

Kulo Mthetho mtsha oqalise ukusebenza ngowoku-1 kuMatshi 2019, uRhulumente uthethe zonke iingxowa-mali Zepenshini zimele zinike amalungu azo Ukhetho Lwee-Annuity xa ethatha umhlala-phantsi. U-CRF yiNgxowa-mali ekhawuleza isuke ibe siyaqiniseka ukuba siyithobela yonke imithetho. U-CRF usebenzisa ingcamango ethi "sikuthatha ekuqaleni side siye kukubeka ekugqibeleni", ethetha ukuba ungaba lilungu lika-CRF ukususela mhla uqala ukuphangela kuRhulumente Wengingqi, wandule uthathe umhlala-phantsi kule Ngxowa-mali uze uqhubeke ulilungu ubomi bakho bonke!

Ungakhetha kwiindlela ezahlukileyo zokutyala imali kwa-CRF xa uthatha umhlala-phantsi: Ukhetho Lokufumana Ipenshini KwiNgxowa-mali, Ukhetho Lwee-Living Annuity ZeNgxowa-mali kunye noKhetho Lwee-Living Annuity Ngaphandle KweNgxowa-mali (elutyalo-mali olukhuthazwa ngamaLungu Etrasti). Olu khetho luvumela amalungu ukuba afumane ingeniso yenyanga xa ethatha umhlala-phantsi aze afumane ipenshini ku-CRF. Siyayigxininisa into yokuba le Ngxowa-mali iza "kukuhoya" hayi nje xa ulilungu elisafaka igalelo, kodwa naxa uthatha umhlala-phantsi.

Ukongqa imali yenye yezona zinto ekunceda ngazo ukukhetha enye yee-annuity ezifumaneka ku-CRF. Ngaphambili, xa amalungu ethatha umhlala-phantsi ngaphambi kokuba abe neminyaka engama-65 ubudala, ekuphela kokhetho abenalo ukuze ahlale kwiNgxowa-mali ibikukuyiyeka imali yawo yomhlala-phantsi. Ukuba loo malungu ebefuna ukuthatha enye imali yawo izinkozo aze atyale eseleyo, bekufuneka akhangele iindlela zokwenza loo nto kwezinye iingxowa-mali. Ngoku uyakwazi ukutyala imali yakho ku-CRF uze uzuze kumaxabiso akhe aphantsi.

Ngoko ke, xa ucinga ngokuthatha umhlala-phantsi, nceda uqhagamshelane nabaCebisi Ngenzuzo Yomhlala-phantsi bethu ukuze ufumane iNgxelo Yokucebela Imali eza kubonisa ukuba iza kube ingakanani imali yakho yomhlala-phantsi xa uthatha umhlala-phantsi. Loo nto iza kukwenza ukwazi ukukhetha eyona annuity ikufaneleyo. Le ngxelo isimahla ibe ungakwazi ukucebela umhlala-phantsi wakho ngokusekelwe kwisigqibo osenze ngento oyaziyo. Abacebisi ngezimali abaqeshwe yiNgxowa-mali abanguPortfolium bangakuchazela uqikelelo lwengeniso oza kuyifumana ebudeni bomhlala-phantsi. Ungakuphepha ukuba ngomnye wabantu abachanekayo ngokuhamba uye kwabanye abacebisi abangaphandle kweNgxowa-mali uze unikwe iingcebiso ezingatshongo khona, nezibiza intloko yetreyini.

HLOLA ICANDELO LOMNGCIPHEKO OKULO NGAPHAMBI KOWAMA-30 KUEPRELI

Nyaka ngamnye sikukhuthaza ukuba uhlale icandelo lakho lomngcipheko uze ufake utshintsho olwenzileyo kwiNgxowa-mali ngaphambi kowama-30 kuEpreli ukuze luqalise ukusebenza ngowoku-1 kuJulayi. Ungalitshintsha nangaliphi ixesha enyakeni xa kuye kwenzeka enye yezi zinto zilandelayo: umtshato, uqhawulo-mtshato, ukuzalwa okanye ukusweleka kosana, ukusweleka komntu otshate naye, xa umntwana egqalwa njengomntu omdala, xa ufika kwiminyaka engama-40, ama-50, ama-60 okanye xa kukho utshintsho kwikhontrakthi yakho yempangelo.

Ukuba ucinga ukutshintsha ngenxa yesiganeko esenzeke kuwe, kufuneka ufake ifomu yakho yokutshintsha icandelo lomngcipheko kwisithuba seenyanga ezi-3 senzekile eso siganeko kunye nobungqina baso, umz. isatifikethi sokuzalwa esiqinisekisiweyo simele sithunyelwe kunye nefomu yokutshintsha ukhetho lomngcipheko. Iifomu zokutshintsha icandelo lomngcipheko zingadawunlowudwa ku-www.crfund.co.za ibe iifomu ezizalisiweyo kunye namaxwebhu axhasayo zimele zithunyelwe kule adresi support@crfund.co.za.

Ukhumbule ukuba ngokwemiqathango yepolisi; ukuba iyandiswa i-inshorensi yomngcipheko, i-inshorensi ingacela inkcazelo yezonyango engachaphazela isicelo sakho sokutshintsha icandelo lomngcipheko.

Uyayiqonda indlela icandelo lakho lomngcipheko eliyichaphazela ngayo imali yakho yomhlala-phantsi?

Icandelo lomngcipheko olukhethayo, ligqibha ngobungakanani beinshorensi oba kuyo xa kunokwenzeka ilishwa lokuba usweleke, ukhubazeke okanye ufunyaniswe unesifo esoyikekayo. Igalelo lakho lima kwisi-7.5% okanye kwisi-9% somvuzo wakho oya kwipenshini ibe igalelo lomqeshi lona lima kwi-18%. Ukuba unguMphathi Kamasipala, okanye umphathi ophendula ngokungqalileyo kuMphathi Kamasipala ibe ukhetha igalelo le-7,5%, igalelo lomqeshi wakho liza kuba li-19,5% lomvuzo wakho oya kwipenshini. Ooceba bafaka igalelo le-15% lomvuzo wabo oya kwipenshini. Ngokukhetha icandelo lomngcipheko, akuhlawuli imali engakumbi, kodwa licandelo lomngcipheko lakho eligqiba ukuba yimalini kwigalelo lakho lenyanga esetyenziselwa ukukuthengela i-inshorensi yomngcipheko nokuba yimalini eya kwimali oyongela mhlala-phantsi ngaphambi kokuba kutsalwe iindleko zokuqhuba iNgxowa-mali.

Ushwankathelo Lweenzuzo Zomngcipheko Zika-CRF

Ukuba akuqinisekanga ukuba mawukhethe liphi icandelo lomngcipheko, nceda uqhagamshelane neqela leenkono zabathengi lethu kule nombolo 0861 273863 (0861 CRFund) ibe liza kukudibanisa no-Portfolium, abacebisi ngezimali abakhethwa yiNgxowa-mali.

Ngaba uyayidinga i-inshorensi yokufa, yokhubazeko neyesifo esoyikekayo?

Ukuba uthi 'ewe', khawujonge elinye lala macandelo omngcipheko alapha ngezantsi. Emva koko zibuze: ngaba ungathanda ukuba uhlawulwe isixa-mali xa kungenzeka ukhubazeke (icandelo lomngcipheko A okanye B), okanye ungathanda ukufumana ingeniso yenyanga nganye uze uqhubeke ulilungu leNgxowa-mali (icandelo lomngcipheko E)?

Ubusazi ukuba intsholongwane i-COVID-19 ayikho kuludwe lweZifo Ezoyikekayo kwiPolisi Yezifo Ezoyikekayo? Kodwa ke, xa kungenzeka ukosulelwa yintsholongwane i-COVID-19 kubangele ukuba ukusilela okanye nasiphi kwiZifo Ezoyikekayo ezichazwe kule Polisi, uza kuhlalulwa.

Icandelo Lenzuzo Yomngcipheko – ibe yimalini eza kutsalwa kwigalelo lam iye kule inshorensi?	Udinga yiphi i-inshorensi?	Kuza kuhlalulwa malini xa unokusweleka?	Ngaba uza kuyifumana inzuzo ukuba ungakhubazeka?	Ngaba uza kufumana imali engakumbi eza kukunceda kwiindleko zonyango xa ungafunyaniswa unesifo esoyikekayo?
<p>Icandelo A: libiza 3% Wonga 22.5% okanye 24% yomhlala-phantsi *** Ooceba bonga 12%</p>	<p>Ndinayo i-inshorensi eyeyam, ndifuna nje i-inshorensi yokufa, yokhubazeko neyesifo esoyikekayo</p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esiwuphindaphinda ka-4.35 umvuzo wakho wonyaka wepenshini kunye nesabelo sakho sobulungu kunye neinshorensi yakho yomngcwabo.</p>	<p>Ewe. Uza kufumana isixa-mali esiwuphindaphinda ka-4.35 umvuzo wakho wonyaka wepenshini kunye nesabelo sakho sobulungu. Le nzuzo iza kwehla nge-1/120 ngenyanga wakuba ufike kwiminyaka</p>	<p>Ewe. Uza kufumana isixa-mali esiwuphindaphinda ka-0.75 umvuzo wakho wonyaka wepenshini.**</p>

			engama-55 kwaye iphela xa uneminyaka engama-65.	
Icandelo B: libiza 5% Wonga 20.5% okanye 22% yomhlala-phantsi *** Ooceba bonga 10%	Ndililungu eliselitsha noko ngeminyaka kwaye ndinentsapho kwaye ndinayo i-inshorensi encinci. Ngokuqinisekileyo ndiyayidinga i-inshorensi yokufa, yokhubazeko neyesifo esoyikekayo	Abo baxhomekeke kuwe baza kufumana isixa-mali esiwuphindaphinda ka- 7.35 umvuzo wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.	Uza kufumana isixa-mali esiwuphindaphinda ka-4.70 umvuzo wepenshini wonyaka kunye nesabelo sobulungu. Le nzuzo iza kwehla nge-1/120 ngenyanga wakuba ufike kwiminyaka engama-55 kwaye iphela xa uneminyaka engama-65.	Ewe. Uza kufumana isixa-mali esiwuphindaphinda ka-0.75 umvuzo wepenshini wonyaka.**
Icandelo E: libiza 2.95% Wonga 22.25% okanye 24.05% yomhlala-phantsi*** Ooceba bonga 12.05%	Ndidinga i-inshorensi yokufa neyesifo esoyikekayo kunye nenzuzo yengeniso yenyanga yokhubazeko.	Abo baxhomekeke kuwe baza kufumana isixa-mali esiwuphindaphinda ka- 4.25 umvuzo wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.	Uza kufumana inzuzo yengeniso yenyanga yokhubazeko engama-75% omvuzo wakho wepenshini, kodwa akuyi kudlulwa kwi-R 200 000 ngenyanga. Xa ungakhubazeka, uza kuqhubeka ufaka igalelo le-9% okanye le-7.5% kwimali yomhlala-phantsi. *	Ewe. Uza kufumana isixa-mali esiwuphindaphinda ka-0.75 umvuzo wepenshini wonyaka.**

Amacandelo omngcipheko anikela ngenzuzo yokufa

Ngaba ndiyayidinga i-inshorensi yokufa, ndinayo nje i-inshorensi eyaneleyo xa kunokwenzeka ndikhubazeka okanye ndifunyaniswe ndinesifo esoyikekayo?

Ukuba impendulo yakho ithi 'ewe', mhlawumbi kufuneka uqwalasele la macandelo omngcipheko alandelayo:

<p>Icandelo C: libiza 2% Wonga 23.5% okanye 25% yomhlala- phantsi*** Ooceba bonga 13%</p>	<p>Ndinayo i- inshorensi eyaneleyo, ndifuna nje i- inshorensi yokufa neyesifo esoyikekayo.</p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esiwuphindaphinda ka- 4.70 umvuzo wepenshini wonyaka kanye nesabelo sakho sobulungu kanye nenzuzo yakho yomngcwabo.</p>	<p>Awunayo inzuzo yokhubazeko. Uza kuhlawulwa isabelo sakho sobulungu njengesixa-mali kuphela.</p>	<p>Ukuba ungafunyaniswa unesifo esoyikekayo kungenzeka uhlawulwe isixa-mali esiwuphindaphinda ka-0.75 umvuzo wepenshini wonyaka. **</p>
<p>Icandelo F: libiza 3% Wonga 22.5% okanye 24% yomhlala- phantsi*** Ooceba bonga 12%</p>	<p>Ndiphakathi kweminyaka engama-65 nengama-75 ubudala kwaye ndidinga i- inshorensi yokufa.</p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esiwuphindaphinda ka- 4.25 umvuzo wepenshini wonyaka kanye nesabelo sakho sobulungu kanye nenzuzo yakho yomngcwabo.</p>	<p>Awunayo inzuzo yokhubazeko. Uza kuhlawulwa isabelo sakho sobulungu njengesixa-mali kuphela.</p>	<p>Awunainshorensi</p>
<p>Icandelo G: libiza 0.6% Wonga 24.9% okanye 26.4% yomhlala- phantsi*** Ooceba bonga 14.4%</p>	<p>Ndinayo i- inshorensi ngaphandle kweNgxowa-mali, kodwa ndifuna eyona i-inshorensi yokufa iphantsi enikelwa yiNgxowa-mali ngoxa ndisonga eseleyo kumhlala-phantsi wam.</p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esiwuphindaphinda ka- 1 umvuzo wepenshini wonyaka kanye naso sonke isabelo sakho sobulungu nenzuzo yakho yomngcwabo.</p>	<p>Awunayo inzuzo yokhubazeko. Uza kuhlawulwa isabelo sakho sobulungu njengesixa-mali kuphela.</p>	<p>Awunainshorensi</p>

Kubalulekile ukuba wazi ukuba Icandelo G linikela ngeyona inshorensi yokufa iphantsi

Icandelo D lelama lungu angu Ceba okanye ilungu elinemyaka engaphezu kwama-50 yozalwa.

<p>Icandelo D: libiza 0% Wonga 25.5% okanye 27% yomhlala- phantsi*** Oceba bonga 15%</p>	<p>Ndinemyaka engaphezu kwama-50 ubudala okanye ndinguceba. Ndineinshorensi yam aye umcebisi wam ngemali wangqina ukuba yanele. Ndifuna lonke igalelo lam lifakwe kwiakhawunti yam yokongela umhlala-phantsi.</p>	<p>Icandelo D alinazo naziphi na iinzuzo zomngcipheko ngaphandle kweyomngcwabo. Abo baxhomekeke kuwe baza kufumana isixamali esisisabelo sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>Awunayo inzuzo yokhubazeko. Uza kuhlawulwa isabelo sakho sobulungu njengesixa-mali kuphela.</p>	<p>Awunainshorensi</p>
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Yintoni ekufuneka uyazi ngeinshorensi yakho yokufa ka-CRF?

I-inshorensi yakho yokufa iphela xa ufika kubudala beminyaka engama-75, ukuba ukhethe icandelo lomngcipheko-F ukuba ugqithile kwiminyaka engama-65 ubudala, kodwa awukafiki kwengama-75

Kukho amasolotya abalulekileyo omthetho alawula ukuhlawulwa kweemali zokufa abangela ukuba lo ibe ngomnye weyona misebenzi inzima nebalulekileyo kumaLungu Etrasti. Isigqibo sokuba ngubani ofaneleka ukufumana imai sibekwe emagxeni amaLungu Etrasti elawulwa liCandelo 37C loMthetho Weengxowa-mali Zepenshini.

Yiloo nto kufuneka sinikhuthaze ukuba nizalise nize nihlaziye ifomu yokuchonga abaza kuxhamla eba sisikhokelo esibalulekileyo ekuncedeni amaLungu Etrasti abone abantu abaxhomekeke kuwe ngemali kunye nabo ubachongileyo. Kubalulekile ukuphawula ukuba nakuba ifomu yokuchonga izalisiwe, amaLungu Etrasti akanyanzelekanga ukuba axhomekeke kwifomu yokuchonga yodwa. NgokoMthetho Weengxowa-mali Zepenshini, amaLungu Etrasti anembopheleleko yokuphanda iimeko zezimali zabo baxhomekeke kuwe nabachongwe nguwe ibe bamele bazame ukufumana ukuba abakho na abaxhomekeke kuwe ngemali ekusenokwenzeka ukuba awubabhalanga kwifomu yokuchonga.

Inzuzo yomngcwabo

Onke amalungu e-CRF, abo atshate nabo nabantwana bawo aneinshorensi yomngcwabo ku-CRF.

Inkcazelo ebalulekileyo ngenzuzo yakho yokhubazeko:

I-inshorensi yakho yokhubazeko iyaphela xa ufika kubudala beminyaka engama-65 kungakhathaliseki ukuba ukhethe liphi icandelo. Ukuba awulitshintshi icandelo lakho lomngcipheko, kungenzeka ukuba ubhatalele iinzuzo ongasakufanelekeli ukuzifumana.

Ukuba unecandelo lomngcipheko A okanye B ulungiselela ukuba ufumane inzuzo yokhubazeko yesixa-mali. Le nzuzo yehla nge-1/120th ngenyanga ukusuka kubudala beminyaka engama-55. Ukuba ukwicandelo lomngcipheko B kwaye unemyaka engama-60 ubudala, uza kufumana

kuphela isiqingatha senzuzo yokhubazeko obuyihlawulela i-inshorensi (oku kuthetha ukuba umvuzo wakho wepenshini wonyaka ophindwe ka-4.70 ngoku uza kuphindwa ka-2.35).

Icandelo lomngcipheko E liza kukunika inzuzo yokhubazeko yengeniso yenyanga. Xa uqalisa ukufumana le nzuzo, uza kuqhubeka ulilungu leNgxowa-mali elifaka igalelo, uze uqhubeke uneinshorensi yokufa. Xa ufika kubudala beminyaka engama-65 uza kufumana iimali zakho ziyinzuzo yomhlala-phantsi. I-inshorensi ingayiyekisa inzuzo yenyanga ukuba akusafaneleki ukugqalwa njengokhubazekileyo.

Iifomu zebango lokhubazeko kufuneka zifakwe kwiNgxowa-mali kwisithuba seentsuku ezili-180 ukusuka kumhla wokhubazeko. Kubalulekile ke ukuqiniseka ukuba amabango enu afakwa ngaphambi kokuba niphelwe ziintsuku zekhefu lokugula. Kwezinye iimeko xa ukwikhefu elingahlawulelwayo, nceda ucele igosa lakwaHR lilungiselele ukuba ubuncinane uhlawule iimali zenyanga zeinshorensi yomngcipheko. Loo nto iza kukwenza uqiniseke ukuba uqhubeke ukwi-inshorensi ngoxa kuqwalaselwa ibango lakho.

Izigulo obuhleli unazo zinganefuthe kwibango lakho lokhubazeko. Le nto ithetha ukuba awuyi kukwazi ukufaka ibango ngesigulo okhe wasinyangwa, okanye obusazi, okanye ekulindeleke ukuba noko ubumele uyasazi, okanye owawukhe wafuna iingcebiso zonyango ngaso kwiinyanga ezili-12.

Izinto ezibalulekileyo omele ucinge ngazo xa kunokudingeka ufake ibango leinshorensi yesifo esoyikekayo:

Ukuba ufunyaniswe unesifo esoyikekayo osifake kwi-inshorensi, isixa-mali esingumvuzo wakho wepenshini wonyaka ophindwa ka-0.75 singahlawulwa kuwe.

Ukuba ukwicandelo lomngcipheko A, B, C okanye E, unayo i-inshorensi yesifo esoyikekayo esiquka ezi zifo zilandelayo: istrowukhu, umhlaza, i-heart attack, utyando lwe-ntliziyo, ubumfama, ukuyeka kwezintso, ukufa kwamalungu omzimba, nokufakelwa ilungu lomzimba elibalulekileyo. Xa kungenzeka ufunyaniswe unesinye sezi zifo, nceda uqhagamshelane neziko lamalungu ukuze uqiniseke ukuba isigulo sakho sifakiwe kwi-inshorensi.

Le nzuzo iyakuvumela ukuba ufake ibango kodwa ungalululi kwizifo ezibini ezinganxibelelananga, kodwa isigulo obukade unaso singalichaphazela ibango lakho lesifo esoyikekayo. Le nto ithetha ukuba awuyi kukwazi ukufaka ibango ngesifo obukhe wanyanga sona, okanye obusazi, okanye ekulindeleke noko ukuba ubumele ukuba uyasazi, okanye obukhe wacela iingcebiso zonyango ngaso kwiinyanga ezingama-12 ngaphambi kokuba ungene kwi-inshorensi, awuyi kukwazi ukufaka ibango lale nzuzo kwisithuba seenyanga ezili-12 ungene kweli candelo lomngcipheko.

Ukuhlawulwa kwenzuzo yesifo esoyikekayo kuxhomekeke kwimiqathango yepolisi nakwinqanaba lesifo ngokwenkcazelo yepolisi. Ifomu yakho yebango kufuneka uyifake kwisithuba seenyanga ezi-3 ufunyaniswe uneso sifo ibe iingxelo zengcali yezonyango zimele zifakwe kwisithuba seenyanga ezi-6.

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: NguMnu SA Mokweni (Usihlalo), uMnu JJ Wagner (Isekela mphathi), uMnu PJS Gouws, uCeba IR Iversen, uMnu TA Loko, uCeba PJF Louw, uMnu L Mbandazayo, uCeba C Meyer, uMnu AM Owen, uMnu ET Scott, uCeba SN Toni, uMnu FA Willemse.

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