Public Service Pension Trust Fund

Buku la Membala

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ZOKHUDZA BUNGWE LA PSPTF KOMANSO BUKULI

Bungwe loyendetsa thumba la ndalama za penshoni la Public Service Pension Trust Fund (PSPTF) linapatsidwa mphamvu ndi lamulo lopangidwa ku Nyumba ya Malamulo kuti liziyendetsa thumba la ndalama za penshoni lomwe boma ndi ogwira ntchito m'boma amasonkha pokonzekera kupuma pantchito. Bungweli linakhazikitsidwa potsatira lamulo loona za penshoni la Pension Act (CAP 55:02) 2010, ndipo Thumbali linayamba kugwira ntchito m'chaka cha 2017. Thumba la ndalama za penshoni la msonkherali ndi ndondomeko yatsopano pa ntchito za m'boma, ndipo anthu ambiri sanafike poyivomereza kwathunthu chifukwa cha kusamvetsetsa kwa momwe ndondomekoyi imayendera.

Buku lino ndi logwiritsidwa ntchito ndi mamembala a Thumbali, ndipo likufotokoza zokhudza momwe Thumbali limayendetsedwera, magawo a Thumbali, anthu onse okhudzidwa, ndondomeko za Thumbali, komanso momwe mamembala atha kupezera mauthenga komanso chithandizo chosiyanasiyana. Cholinga cha Thumbali ndi kuonetsetsa kuti memembala onse akudziwa bwino lomwe momwe angatengerepo gawo polondoloza momwe thumba la ndalama zawo zapenshoni likuyendera. Mamembala omwe akudziwa bwino lomwe momwe zinthu zikuyendera ndi omwe angakhale okhutitsidwa ndi Thumbali, ndipo izi zingathandizire kupititsa patsogolo ntchito za Thumbali.

Kupereka mauthenga okwanira komanso ofikirika kwa membala wina aliyense ndi chinthu chofunikira kwambiri polimbikitsa ubale wabwino wochita zinthu poyera komanso mokhulupirirana. Kuchita zinthu poyera komanso kuonetsetsa kuti mamembala akutengapo gawo pa zochitika powapatsa mauthenga ofunikira kukhoza kuthandizira kupititsa patsogolo kagwiridwe ntchito ka Thumbali. Kuonjezera apo, izi zikhozanso kuchititsa mamembala kulitenga Thumbali monga lawolawo, ndipo zolinga za Thumbali zofuna kuteteza tsogolo la zachuma la anthu opuma pantchito m'boma zikhoza kukwaniritsidwa mosavuta.

Chiyembekezo chathu ndi chakuti mamembala onse akhala ndi chidziwitso chokwanira chokhudza Thumbali, zomwe zitawachititse kukhala okhutira ndi ntchito za Bungwe la PSPTF komanso kuwathandizira kupanga ziganizo zoyenera. Kukhala ndi chidziwitso chokwanira kuthandiziranso kulimbikitsa kukhulupirirana pakuti kulumikizana komanso kuchita zinthu poyera kumathandiza kuchotsa kusamvetsetsa kwa mtundu wina uliwonse. Zikatere, mamembala komanso ena onse okhudzidwa ndi ntchito za Thumbali adzakhala ndi kuthekera kodziwa zinthu zonse zochitika ku Thumbali; kagwiridwe ntchito ka Thumbali; komanso kusintha kwa malamulo ena ndi ena.

Pomaliza, Bungwe la PSPTF ndi bungwe la zachuma lofunikira kwambiri, lomwe udindo wake ndi kuyendetsa ndalama za penshoni zomwe anthu opuma pantchito m'boma amalandira. Ntchito zake zimakhudza ntchito yopereka ndalama, kuyendetsa mwaukadaulo ntchito zochulukitsa ndalama za m'Thumbali, kuunguzaunguza ziopsezo zomwe zingakhalepo, kudziwa zinthu pambuyo pochita zowerengetserawerengetsera, ndondomeko zamphamvu zotsogolera kagwiridwe kantchito, komanso kulumikizana ndi magulu a anthu onse okhuzidwa. Cholinga cha zinthu zonsezi ndi kuonetsetsa kuti tsogolo la zachuma la anthu opuma pantchito m'boma ndi labwino, uku tikutsatira ndondomeko ndi malamulo onse oyenera.

MAWU OTSOGOLERA

Oyendetsa ntchito za Bungwe la Public Service Pension Trust Fund (PSPTF) akudziwa kuti mamembala a Thumbali komanso anthu ambiri sakudziwa zambiri za kagwiridwe ntchito ka Thumbali, lomwe linakhazikitsidwa pa 1 July, 2017, motsogozedwa ndi Lamulo loona za penshoni la Pension Act (CAP 55:02) 2010. Kusadziwa zambiri za Thumbali kwadzetsa mavuto ochuluka ndipo mavutowa akupitirirabe. Ena mwa mavutowa ndi monga kukhulupirira zinthu zolakwika, kukhotetsa chilungamo, komanso kufala kwa nkhambakamwa, zinthu zabodza, ndi zinthu zongoganizira chabe. Choncho, Bungwe la PSPTF likukhulupirira kuti ndi koyenera kufotokozera mamembala onse zinthu zolondola zokhudza kagwiridwe ntchito ka Thumbali.

Njira zosiyanasiyana zikugwiritsidwa ntchito popereka mauthenga okhudza Thumbali kwa mamembala, ndipo buku lino ndi imodzi mwa njirazi. Njira zina zomwe zagwiritsidwapo ntchito ndi izi: mapulogalama a pawayilesi ndi pakanema; timasamba/timapepala tofalitsira mauthenga osiyanasiyana okhudza Thumbali; mauthenga olembedwa pa tsamba la intaneti la Bungweli; mauthenga a m'masamba amchezo; kusindikiza mauthengawa pa zinthu zosiyanasiyana (monga zovala); komanso kudzera m'mikumano ya anthu. Bukuli likufotokoza zambiri pa mitu yosiyanasiyana yokhudza Thumbali, ndipo cholinga chake ndi kuthandiza mamembala kuti adziwe zambiri zokhudza kagwiridwe ntchito ndi kayendetsedwe ka Thumbali.

Bungwe la PSPTF likufunitsitsa kuti mamembala onse azitha kulondoloza momwe ndalama zawo zikuyendera m'maakaunti awo a penshoni. Choncho, bukuli likufotokozanso za momwe mamembala onse angatengerepo gawo lalikulu pa zochitika zonse zokhudza ndalama zawo za penshoni.

Bungweli lipitiriza kutsutsa komanso kuthetsa mauthenga onse olakwika okhudza Thumbali, komanso lithandizira mamembala ndi anthu onse kuti akhale ndi chikhulupiriro mu ntchito za Thumbali.

JAMES DAIRE KUMWENDA

WAPAMPANDO WA KOMITI YAYIKULU YOYANG'ANIRA BUNGWE LA PSPTF

01 KODI PSPTF NDI BUNGWE LANJI?

1.1 CHIYAMBI

Public Service Pension Trust Fund (PSPTF) ndi bungwe loima palokha lomwe limayendetsa Thumba la penshoni la msonkhera la anthu ogwira ntchito m'boma. Bungweli linakhazikitsidwa motsatira lamulo loona za penshoni la Pension Act (CAP 55:02) 2010 ndipo limayang'aniridwa ndi Komiti Yaikulu yomwe imagwira ntchito zake moima payokha. Thumbali linakhazikitsidwa ndi cholinga chofuna kupereka ndalama za penshoni kwa anthu ogwira ntchito m'boma akakwanitsa zaka 60 zakubadwa, zomwe ndi zaka zopumira pantchito m'boma. Lamulo loona za penshoni limapereka mphamvu kwa olemba ntchito m'dziko muno kuti akhale ndi ndondomeko ya penshoni pokonzekera kupuma pantchito kwa ogwira ntchito awo. Bungweli linayamba kugwira ntchito pa 1 July, 2017, ndipo linapatsidwa chiphaso chogwirira ntchitoyi ndi Banki Yaikulu ya Dziko la Malawi (Reserve Bank of Malawi) pa 10 July, 2018.

1.2 MAGAWO AKULUAKULU A THUMBALI

Thumbali limayang'aniridwa ndi Komiti Yaikulu (Bodi). Mu Komitiyi muli anthu 12, ndipo theka la anthuwa amachokera ku mbali yaboma (monga wolemba ntchito) pomwe theka linalo limachokera ku mbali ya olembedwa ntchito (anthu ogwira ntchito m'boma). Kotero, mamembala 6 amaimirira boma, ndipo 6 enawo amaimirira ogwira ntchito m'boma. Komiti Yaikuluyi imasankha Wapampando komanso Wachiwiri kwa Wapampando kuchokera pa mamembala akewa, ndipo ena onse otsalawo amaikidwa m'makomiti osiyanasiyana othandizira pa kayendetsedwe ka ntchito za Komitiyi.

Makomitiwa ali motere: Komiti yoona za ndalama za penshoni, kayendetsedwe ka ntchito za tsiku ndi tsiku, komanso kulemba ndi kuyang'anira ogwira ntchito; Komiti yoona za kayendetsedwe ka ntchito za Thumbali komanso nkhani za malamulo; Komiti yoona zochulukitsa ndalama za m'thumbali; komanso Komiti yoona za kayendetsedwe ka chuma, kuchita kauniuni wa momwe ndalama zagwiritsidwira ntchito, komanso kuyang'anira za ziopsezo zosiyanasiyana.

Thumbali lili ndi maofesi oyendetsa ntchito za tsiku ndi tsiku okhazikika, momwe muli ogwira ntchito oyenera komanso nthambi zosiyanasiyana. Maofesiwa ali ndi mkulu woyendetsa ntchito za Thumbali (Principal Officer). Iyeyu ndi amene amaonetsetsa kuti zinthu zikuyenda mwandondomeko.

1.3 MAKAMPANI OTHANDIZIRA PA NTCHITO ZOSIYANASIYANA ZA BUNGWE LA PSPTF

Ntchito zina za Thumbali zimapangidwa mothandizika ndi makampani ena motere:

1.3.1 Ntchito Yosunga Zokhudza Mamembala a Thumbali

Kampani Yothandizira pa Ntchito Yoosunga Zokhudza Mamembala a Thumbali imakhala ndi udindo wolemba m'kaundula ndalama ndi zinthu zina zonse zokhudza mamembala. Kampaniyi imaonetsetsa kuti ndalama zomwe munthu akudulidwa pamwezi zikugwirizana ndi udindo wa wogwira ntchitoyo. Izi zimathandiza kuti munthu asadulidwe ndalama zochepa kapena zochuluka. Kampaniyi imatsimikizanso zokhudza munthu wopuma pantchito nthawi yomwe munthuyo wapempha kulipidwa ndalama zake za penshoni. Kampaniyi imaonetsetsanso kuti ndalama zikugwiritsidwa ntchito moyenera zikamachoka kwa omwe akuzisunga kupita kwa omwe amayendetsa ntchito zochulukitsa thumba la ndalamazi. Kuonjezera apo, kampaniyi imaperekanso kwa mamembala a Thumbali tsatanetsatane wa momwe zinthu zikuyendera ku akaunti yawo ya penshoni.

1.3.2 Kuyendetsa Ntchito za Thumbali

Oyendetsa Ntchito za Thumbali, motsogozedwa ndi Komiti Yaikulu ya Thumbali, amachita zinthu zosiyanasiyana zothandizira kuchulukitsa ndalama za m'Thumbali. Mwachitsanzo, iwowa amatha kugula masheya m'makampani osiyanasiyana, kugula kapena kumanga nyumba, kusungitsa ndalamazi kwa kanthawi ku mabanki kuti zipange chiongoladzanja, ndi zina zotero.

1.3.3 Akatswiri Owerengetsera Chiopsezo chomwe Chingakhalepo Mtsogolo pa Katundu/Ndalama za Anthu

Akatswiriwa amalangiza oyendetsa Thumbali pa ziopsezo zomwe zingakhalepo zokhudza ndalama za penshoni. Iwo amathandiziranso Thumbali kukhazikitsa ndondomeko ndi malamulo othandiza kuchepetsa mavuto omwe angakhalepo potsatira ziopsezozo.

1.3.4 Makampani Othandizira pa ntchito Yosunga Zinthu Zosiyanasiyana

Uku ndi komwe ndalama komanso zikalata za katundu wa Bungwe la PSPTF zimasungidwa.

1.3.5 Ntchito younika momwe ndalama zagwiritsidwira ntchito yochitika ndi akatswiri apadera

Akatswiriwa amaunika mabuku onse momwe mumalembedwa tsatanetsatane wa momwe ndalama zagwirira ntchito. Iwowa amaunikanso mabuku akayendetsedwe ka ndalama pofuna kuona ngati zolembedwazo zili zolondola komanso zotsatira ndondomeko zokhazikitsidwa. Iwo amaunikanso ndondomeko za kayendetsedwe ka ntchito zachuma, komanso kuunika njira zogwiritsa ntchito pothana ndi ziopsezo zosiyanasiyana.

1.3.6 Thumba la ndalama zoperekedwa wogwira ntchito akamwalira (Group Life Assurance)

Thumbali limapereka inshuransi yothandiza mu nthawi yomwe wogwira ntchito m'boma yemwe ndi membala wa Thumba la PSPTF wamwalira. Ndalamayi imaperekedwa munthuyo akamwalira ndipo imaperekedwa kwa mkazi kapena mwamuna yemwe munthuyo wasiya, komanso ana ake kapena munthu wina aliyense yemwe anasankhidwa ndi malemuwo kuti adzalandire ndalamazo.

1.4 KUKHALA MEMBALA WA THUMBALI

Munthu wina aliyense wogwira ntchito m'boma yemwe anabadwa kuchokera pa 1 January, 1982, ndi onse omwe anayamba kugwira ntchito m'boma kuyambira pa 1 July, 2017 kupita mtsogolo posatengera kuchuluka kwa zaka zawo, akuyenera kukhala membala wa Thumbali.

1.5 UBWINO WA THUMBALI

1. Ndalama za penshoni zidzaperekedwa ngati pakufunika kupereka ndalama membala akamwalira, kapena akapuma pantchito ndi kukhala miyezi itatu asali pantchito, kapenanso ngati membala waganiza zosamutsira ndalama zakezo ku thumba lina la penshoni.

2. Mamembala atha kusamutsira ndalama zawo ku thumba lina la penshoni lomwe asankha iwowa akasiya kugwira ntchito m'boma.

3. Ndalama zimaperekedwa pasanadutse masiku 14 kuchokera tsiku lomwe munthu wapereka pempho lofuna kulipidwa ndalamazi. Izi zimatheka ngati zikalata ndi zina zonse zofunikira zili m'malo mwake.

4. Ndalama za membala sizimalowa m'madzi ngati munthu wachotsedwa ntchito kapena wapezeka ndi mlandu kukhothi. Izi zili chonchi chifukwa Thumba la ndalamali limayendetsedwa ngati bungwe loima palokha.

5. Eni Thumbali ndi mamembala osati boma.

6. Pa ndalama zomwe munthu amayenera kulandira akapuma pantchito pamakhala chiongoladzanja chifukwa choti bungwe la PSPTF limakhala kuti lakuchulukitsa ndalama za m'Thumbali m'njira zosiyanasiyana.

7. Thumbali limayendetsedwa ndi bungwe loima palokha lomwe ndi PSPTF.

8. Ngati munthu wamwalira akadali pantchito, ndalama zake zomwe zili m'Thumbali, kuphatikizapo malipiro omwe munthuyo amalandira pa chaka chimodzi, zidzaperekedwa kwa anthu omwe anasankhidwa kuti adzalandire ndalamazi.

9. Membala atha kutuluka m'Thumbali ndikutenga ndalama zake pa chifukwa chodwala kapena ngati sikothekanso kuti iye apitirize kugwira ntchito.

02 KAYENDETSEDWE KA NTCHITO ZA BUNGWE LA PSPTF

2.1 NDONDOMEKO NDI MADONGOSOLO A KAYENDETSEDWE KA NTCHITO

Pofuna kuti ntchito za Thumbali zidziyenda bwino, Komiti Yaikulu yoyang'anira Thumbali inakhazikitsa makomiti ang'onoang'ono anayi. Makomitiwa ali motere: Komiti yoona za kayendetsedwe ka chuma ndi kuchita kauniuni wa momwe ndalama zagwiritsidwira ntchito; Komiti yoona zochulukitsa ndalama za m'thumbali; Komiti yoona za ndalama za penshoni, kayendetsedwa ka ntchito za tsiku ndi tsiku, komanso kulemba ndi kuyang'anira antchito; komanso Komiti yoona za kayendetsedwe ka ntchito za Thumbali komanso nkhani za malamulo.

Bungwe la PSPTF lili ndi ofesi yochita kauniuni wa momwe ndalama za Thumbali zikugwiritsidwira ntchito. Iyeyu amaunika momwe ndondomeko za kagwiritsidwe ntchito koyenera ka ndalama zikugwirira ntchito. Kupatula apo, iyeyu amayang'ananso ndondomeko za kayendetsedwe ka ntchito za Thumbali. Pamapeto pa zonse, katswiriyu amalemba lipoti lomwe limaperekedwa ku Komiti yoona za kayendetsedwe ka chuma ndi kuchita kauniuni wa momwe ndalama zagwiritsidwira ntchito.

Thumbali linapezanso akatswiri apadera ochita kauniuni wa momwe ndalama zagwirira ntchito mu Thumbali, komanso akatswiri owerengetsera chiopsezo chomwe chingakhalepo mtsogolo pa katundu kapena ndalama za anthu, kuti aziunika momwe chuma cha Thumbali chilili chaka ndi chaka.

2.1.1 Mphamvu za Mamembala a Komiti Yaikulu Yoyang'anira Bungweli

Komiti Yaikulu Yoyang'anira Bungweli lili ndi mphamvu izi:

1. Kusankha anthu omwe ali oyenera kulandira ndalama za penshoni membala akamwalira (ngati munthuyo wamwalira asanalembe dongosolo la omwe akuyenera kulandira ndalamazi, kapena ngati dongosololo lomwe lilipolo likukaikitsa) komanso kuthandizira poika madongosolo a kaperekedwe ka ndalama za penshoni kwa oyenera kulandira ndalamazo. Kusankha anthu omwe akuyenera kulandira ndalama za penshoni kudzachitika motsatira ndondomeko za mu Lamulo Lokhudza Kupuma Pantchito (Pension Act, 2023).

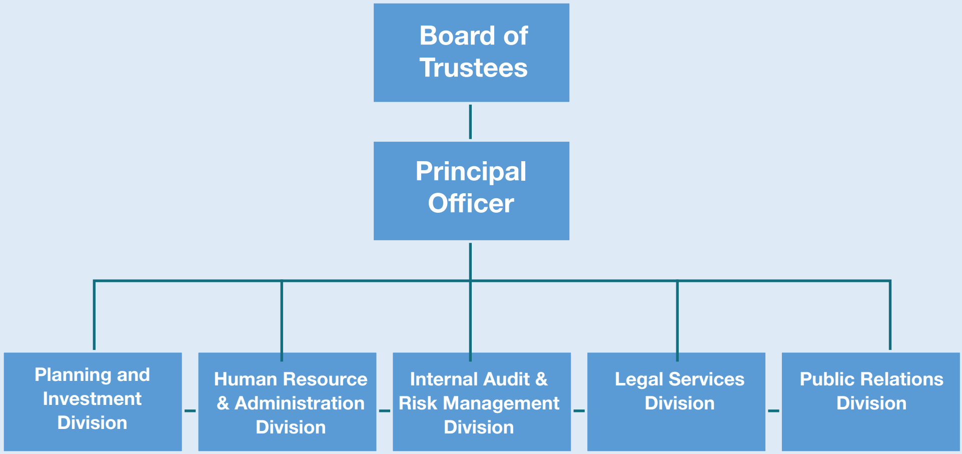
2. Kuunika ganizo lina lililonse lofuna kusintha malamulo oyendetsera Thumbali

3. Kusayinira zikalata zonse zomwe zikuyenera kugwiritsidwa ntchito ndi Thumbali, makamaka ngati Komiti Yaikulu yoyang'anira Thumbali yapereka mphamvu kwa membala mmodzi wa Komitiyi kapena Mkulu Woyendetsa Ntchito za Thumbali kuti asayinire, mmalo mwa komitiyi komanso mmalo mwa Thumbali, zikalata za mtunduwu Komitiyi ikachiona chofunikira kutero. Ganizo losankha munthu wosayinira moimirira Komiti kapea Thumbali lidzapangidwa pa mkumano wathunthu wa Komiti yonse.

4. Kugamula mikangano ya mtundu wina uliwonse yomwe ingabuke pakati pa Bungwe la PSPTF ndi membala, kapena membala wakale, kapena munthu yemwe wasankhidwa ndi membala kuti alandire ndalama zake za penshoni, makamaka ngati chigamulocho sichikutsutsana ndi malamulo a Thumbali. Koma ngati membalayo, kapena membala wakaleyo, kapena munthu yemwe wasankhidwa ndi membala kuti alandire ndalama zake za penshoni sanakhutitsidwe ndi chigamulo cha Komiti Yaikuluyi, iye atha kukadandaula ku bungwe lina loyenera kapena kubwalo la milandu.

5. Kusankha mitundu ya zamalonda zomwe ndalama za thumbali zingagwiritsidwire ntchito pofuna kuzichulukitsa, motsogozedwa ndi Othandizira Kuyendetsa Ntchito za Thumbali.

2.2 MAGAWO A BUNGWE LA PSPTF



Chithunzi 1: Chisonyezo cha momwe magawo a Bungweli amagwirizanirana

2.2.1 Komiti Yaikulu Yoyang'anira Bungweli

Komitiyi muli anthu omwe amachita kusankhidwa, omwe ndi olembedwa mu kaundula komanso kupatsidwa zikalata zowayenereza ndi Banki Yaikulu ya Dziko la Malawi. Udindo wa Komitiyi ndi kutsogolera ndi kuyang'anira zochitika za Thumbali.

2.2.2 Mkulu Wotsogolera Ntchito za Bungweli

Mkulu Wotsogolera Ntchito Bungweli ndiye amatsogolera Ofesi yoyendetsa ntchito za Thumbali. Ofesiyi ndi yomwe imayendetsa ntchito za tsiku ndi tsiku za Thumbali ndipo imapereka malipoti ake ku Komiti Yaikulu.

2.2.3 Nthambi Yokonza Madongongosolo a Zochitika ku Bungweli komanso Kuyang'anira Ntchito Zochulukitsa Ndalama za M'thumbali

Iyi ndi nthambi yaikulu ya Thumbali ndipo cholinga chake ndi kukonza madongosolo a zochitika; kuchita kafukufuku; kuchita kalondolondo wa momwe ntchito zosiyanasiyana zikuyendera komanso kuunika zotsatira za ntchitozi; komanso kuyang'anira ndi kutsogolera ntchito zochulukitsira Thumba la ndalama za anthu opuma pantchito.

2.2.4 Nthambi Yoona Zolemba ndi Kuyang'anira Ogwira Ntchito Komanso Kuyendetsa Ntchito za Tsiku ndi Tsiku za Thumbali

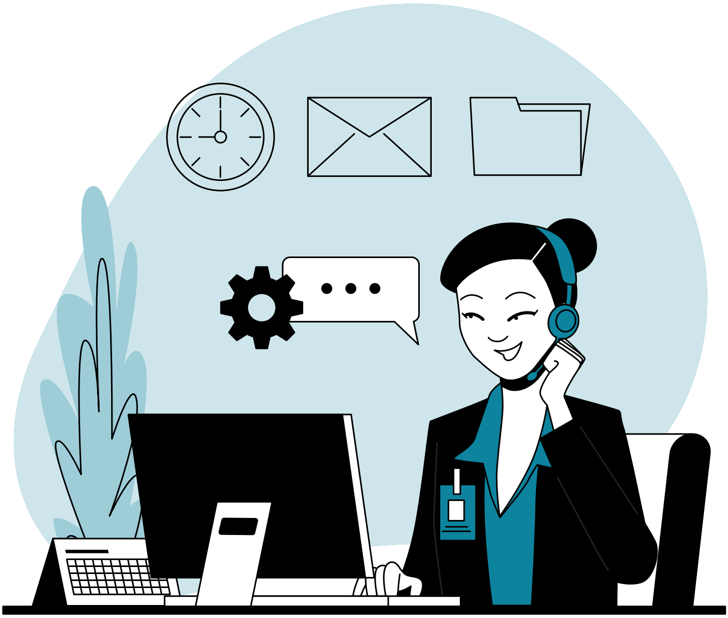
Nthambiyi imathandizira pa nkhani zolemba ndi kuyang'anira anthu omwe alembedwa ntchito komanso kuyendetsa ntchito za tsiku ndi tsiku za Thumbali. Pofuna kukwaniritsa udindo umenewu, nthambiyi imachita zinthu izi: kuyendetsa ntchito yopereka ndalama zapenshoni zomwe mamembala, kapena anthu omwe asankhidwa, amayenera kulandira; kuyendetsa ntchito zolemba ndi kuyang'anira ogwira ntchito komanso zina ndi zina za pa ofesi; kuyendetsa ntchito zamakompyuta zothandizira pa ntchito yoyendetsa Thumbali komanso kufalitsa mauthenga; komanso kugula katundu wofunikira pantchito za Bungweli ndi kupeza makampani, mabungwe, kapena anthu othandizira Bungwe la PSPTF pa ntchito zosiyanasiyana.

2.2.5 Nthambi ya Bungwe la PSPTF Younika Momwe Ndalama Zagwirira Ntchito komanso Kuona za Ziopsezo Zosiyanasiyana

Nthambiyi imaunika momwe ndondomeko za kagwiritsidwe ntchito koyenera ka ndalama zikugwirira ntchito. Kupatula apo, Nthambiyi imayang'ananso ndondomeko za kayendetsedwe ka ntchito za Thumbali.

2.2.6 Nthambi Yoona za Malamulo

Nthambiyi Yoona za Malamulo imakhala ikuunika milandu yomwe imabuka kamba kochita zinthu zotsatira komanso kutanthauzira malamulo ndi zinthu zina. Ntchito za nthambiyi zili motere: Kulemba ndi kuunika malamulo oyenera kutsata komanso otsogolera poyendetsa Thumbali; kuyendetsa milandu yokhudza Thumbali; kulemba komanso kuunikira Bungweli pa zikalata zamalamulo komanso migwirizano yosainirana; komanso kulangiza pa nkhani zamalamulo.



2.2.7 Nthambi Yoona Zofalitsa Mauthenga ndi Ubale wa Pakati pa Bungweli ndi Anthu

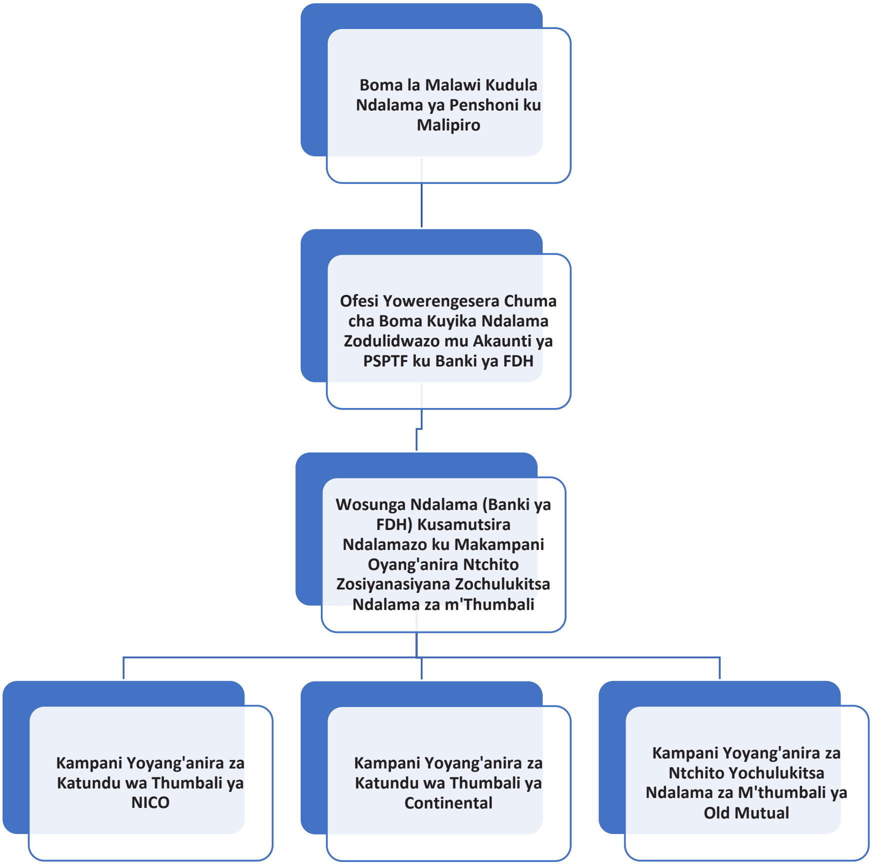
Nthambiyi imayendetsa ntchito yoonetsetsa kuti pakhale ubale wabwino pakati pa Thumbali ndi anthu a m'dziko muno. Ntchito za Nthambiyi zili motere: kuyendetsa ntchito zolumikizana komanso kufalitsa ndi kugawana mauthenga pakati pa ogwira ntchito ku Thumbali; kutsogolera zochitika zosiyanasiyana kuphatikizapo ntchito zopindulira anthu am'madera osiyanasiyana zokonzedwa ndi ofesi yoyendetsa Thumbali; kukonza, kuunika, ndi kukhazikitsa ndondomeko, mapulogalamu, njira, komanso zipangizo zothandizira pa ntchito yoona za ubale wa pakati pa Bungweli ndi anthu; komanso kulimbikitsa maubale amphamvu pakati pa Bungweli ndi anthu omwe amakhudzidwa ndi ntchito za Thumbali komanso nyumba zofalitsa nkhani.

03 ZOKHUDZA NDALAMA ZOMWE MAMEMBALA AMASONKHA KOMANSO NTCHITO ZOCHULUKITSA NDALAMA ZA M'THUMBALI

3.1 KUCHULUKA KWA NDALAMA ZOMWE MAMEMBALA AMASONKHA

Malingana ndi Lamulo Loona za Pesnhoni la Pension Act (2023), ndalama za penshoni zomwe zimasonkhedwa pa membala wina aliyense ku Thumbali zimayenera kuti zisachepere 15% ya ndalama zomwe munthuyo amalandira pamwezi. Pa 15% imeneyi, membala wina aliyense payekhapayekha amasonkha 5% kuchokera pa malipiro ake, ndipo boma limasonkha 10% yotsalayo. Mwachitsanzo, ngati munthu amalandira ndalama zokwana K100,000.00, zikutanthauza kuti iye adzisonkha K5,000.00 ndipo Boma lidzimusonkhera K10,000.00. Ndalama zosonkhedwazi zidzilowa mu akaunti ya penshoni ya munthuyu.

Mwachidule, pali magawo awiri akaundula wa ndalama za penshoni: ndalama zosonkhedwa ndi wogwira ntchito ndi ndalama zosonkhedwa ndi wolemba ntchito (Boma).



3.2 KUSONKHA NDALAMA KU THUMBA LA PENSHONI

Munthu ukangolowa ntchito m'boma, boma limapatsidwa mphamvu ndi lamulo loona za kupuma pantchito kuti liyambe kudula ndalama ya penshoni ku malipiro ako apamwezi. Bomalo nalo limayenera kuyamba kukusonkhera gawo lake ku akaunti yako ya penshoniyi. Izi zimayenera kuchitika mwezi ndi mwezi ndipo ndalamazi zimayenera kuperekedwa ku Thumbali pofika tsiku la 14 mwezi wotsatira.

3.3 NDALAMA ZOONJEZERA ZOSONKHA MWAKUFUNA KWA MUNTHU

Wogwira ntchito wina aliyense ali ndi mwayi wosonkha ndalama zoonjezera mwakufuna kwake pamwamba pa ndalama zomwe lamulo likunena kuti adzisonkha. Mwayiwu umaperekedwa pofuna kuchulukitsa ndalama zosonkhedwa ndi cholinga choti munthu adzalandire ndalama zochuluka akapuma pantchito. Munthu atha kusankha kumapereka ndalama zochuluka kuposa mlingo wa 5%, kapena kumapereka ndalama yokhazikika yoonjezera pa 5% mwezi ndi mwezi.

3.4 KODI CHIMACHITIKA NDI CHIYANI NGATI NDALAMA ZOSONKHEDWA SIZIKUPEREKEDWA MUNTHAWI YAKE KUTHUMBALI?

Kuchedwa kupereka ndalama zosonkhedwa kuthumbali ndi mlandu ndipo ochedwa kupereka ndalamazi amalipitsidwa chindapusa motsatira ndondomeko ya boma yotchedwa Government Notice No. 32 ya 2011. Chindapusa pa ndalama yochedwa kuperekedwa chimawerengetseredwa pa mlingo wa 10% pachaka pa ndalama iliyonse yapamwezi yomwe yachedwetsedwa. Cholinga cha chilangochi ndi kuonetsetsa kuti ndalama zonse za mamembala zikupata nawo chiongola dzanja nthawi zonse. Ndalamazi zikakhala kuti sizinaperekedwe zimakhala kuti sizikubweretsa chiongoladzanja.

3.5 KUCHULUKITSA NDALAMA ZA M'THUMBALI

Ndalama za penshoni zikafika ku Thumbali zimagwiritsidwira ntchito zamalonda zosiyanasiyana ndi cholinga choti zitulutse phindu. Izi zimachitika kudzera mwa Oyendetsa Ntchito za Thumbali. Phinduli limagawidwa ku maakaunti a mamembala kuti munthu adzalandire ndalama zochuluka akapuma pantchito. A Komiti Yaikulu Yoyang'anira Thumbali amakhazikitsa mlingo wa chiongoladzanja chomwe chimaperekedwa kwa mamembala a Thumbali chaka chilichonse.

3.6 NDALAMA ZOLANDIRA MUNTHU AKAPUMA PANTCHITO ZA M'DONGOSOLO LA PENSHONI YAKALE

Akatswiri owerengetsera chiopsezo chomwe chingakhalepo mtsogolo pa ndalama za anthu anagwiritsidwa ntchito pofuna kudziwa kuchuluka kwa ndalama zomwe boma limayenera kupereka ku ma akaunti a ogwira ntchito m'boma omwe m'mbuyomu anali pansi pa ndondomeko yakale ya ndalama za penshoni asanalowetsedwe mu ndondomeko yatsopanoyi ya msonkhera. Boma limayenera kulipira ndalamazi chifukwa anthu ena anali atagwira ntchito m'boma kwa zaka zingapo ndondomeko yatsopanoyi isanakhazikitsidwe.

Choncho, boma lili ndi udindo wopereka ndalama zakalezo ku maakaunti a mamembala omwe anali atagwirapo kale ntchito m'boma kwa zaka zingapo ndondomeko yatsopanoyi isanakhazikitsidwe. Membala akapuma pantchito kapena akamwalira, ndalama zoperekedwa zikuyenera kuphatikizapo ndalama zosamutsidwa kuchokera ku ndondomeko yakaleyo.

04 KULANDIRA NDALAMA ZA PENSHONI

4.1 KUTAPA NDALAMA ZA PENSHONI ZAKA ZOPUMIRA PANTCHITO ZISANAKWANE

Mukhoza kutapa ndalama ya penshoni musanakwanitse zaka zopumira pantchito ngati:

i. Mwakhala kwa miyezi yosachepera itatu musali pantchito.

ii. Mwachoka kapena mukuchoka m’dziko la Malawi kuti mudzikakhala dziko lina mokhazikika.

iii. Mukupuma pantchito pa zifukwa zina osati kukwanitsa zaka zopumira pantchito.

4.1.1 Kusakhala pantchito kwa nthawi yaitali

Ngati mwakhala musali pantchito kwa miyezi yosachepera itatu, mukhoza kutapa ndalama zanu za penshoni ndipo ndalamazi zidzatumizidwa ku akaunti yanu yomwe munalembetsa ku Thumbali pasanathe masiku 14 kuchokera pa tsiku lomwe mwasayina ndi kupereka fomu yotsekera akaunti yanu ya penshoni.

Ndalama za penshoni zomwe zingaperekedwe

Ndalama za penshoni zomwe zingaperekedwe mukapuma pa ntchito zidzatengera kuti ku akaunti yanu ya penshoni kuli ndalama zingati, komanso ngati ndalamayo ikudutsa malire a K500,000 omwe anaikidwa ndi Banki Yaikulu ya Dziko la Malawi.

Ngati ndalama zomwe zili ku akaunti ya penshoni yanu zadutsa K500,000, mukhoza kutapa gawo la penshoni yanu lomwe linasonkhedwa ndi boma, ndipo ndalama zotsalazo zidzaikidwa m'gulu la ndalama za penshoni zomwe zakhala zisakutapidwa kapena kusamutsidwa. Ngati ndalama zanu zonse za penshoni sizikukwana K500,000, mukhoza kutapa ndalama zanu zonse.

Chitsanzo:

Gawo la ndalama za penshoni	Rachel	Peter
Gawo losonkhedwa ndi wogwira ntchito	250,000.00	75,000.00
Ndalama ya bonasi ya wogwira ntchito	100,000.00	50,000.00
Gawo losonkhedwa ndi wolemba ntchito (boma)	500,000.00	150,000.00
Ndalama yonse ya penshoni ya zaka zomwe munthu anagwira kale ntchito	1,200,000.00	-
Ndalama ya bonasi yochokera kwa wogwira ntchito	200,000.00	100,000.00
Ndalama zonse za penshoni	2,250,000.00	375,000.00
Mlingo wa ndalama yotapidwa pakamodzi	500,000.00	500,000.00
Ndalama yonse yolandira	350,000.00	375,000.00
Ndalama za penshoni zomwe zakhala zisakutapidwa kapena kusamutsidwa	1,900,000.00	-

Ndalama za penshoni zomwe zakhala zisakutapidwa

Ndalama zomwe zakhala zisakutapidwa zidzasungidwa ku Thumbali, ndipo zidzakhala zikupanga chiongoladzanja mpaka pamene zidzasamutsidwire ku thumba lililonse la penshoni lomwe mudzasankhe kuti ndalamazi zisamutsidwire, kapena kufikira pomwe mudzakwanitsire zaka zopumira pa ntchito.

Ngati mwasiya kugwira ntchito m'boma, mukuyenera kusamutsira ndalama zanu za penshoni ku thumba lina la penshoni lomwe mungasankhe pasanadutse miyezi 6 kuchokera patsiku lomwe mwasiya kugwira ntchito m'boma. Bungwe la PSPTF lidzasamutsira ndalamazi ku thumba loyenera losamutsirako ndalama za penshoni ngati simudzapereka nokha, pakutha pa miyezi 6, thumba lomwe ndalamazi zikuyenera kutumizidwa.

4.1.2 Kuchoka m'dziko la Malawi

Ngati mukuchoka kapena mwachoka m'dziko la Malawi ndi kukakhala ku dziko lina, mukhoza kutapa ndalama zanu zonse za penshoni, koma pokhapokha ngati mutapereka zinthu zonse zomwe zikuyenera kuperekedwa.

Ndalama za penshoni zomwe zingaperekedwe

50% ya ndalama zanu zonse za penshoni zidzaperekedwa pambuyo polemba kalata yopereka pempho lotapira ndalamazi, ndipo 50% yotsalayo idzaperekedwa pakutha pa miyezi 12 ngati bungwe la PSPTF lidzakhale kuti lili ndi umboni onse wakuti mwachokeratu m'dziko la Malawi.

4.2 NDALAMA ZA PENSHONI

Mukhoza kutenga ndalama zanu za penshoni ngati mwapuma pantchito pa zifukwa zotsatirazi:

4.2.1 Kupuma ntchito mutadutsa zaka 50 zakubadwa koma musanakwanitse zaka 60

4.2.2 Ngati mwakwanitsa zaka zosachepera 20 mukugwira ntchito m'boma mosadukiza

4.2.3 Ngati mwakwanitsa zaka zakubadwa zopumira pantchito (60)

4.2.4 Ngati mwapuma pantchito chifukwa cha matenda – ngati simungakwanitse kupitiriza kugwira ntchito chifukwa cha matenda kapena chilema chokhazikika chokulepheretsani kugwira ntchito

Kuchuluka kwa ndalama za penshoni zomwe zingaperekedwe

Ndalama zonse za penshoni zidzakhala ndi malire omwe munthu angatape pakamodzi, oikidwa ndi Banki Yaikulu ya Dziko la Malawi. Ngati ndalama zanu zonse za penshoni zikudutsa mlingo umenewu, mudzalandira ndalama yokwana 50% ya ndalama zomwe zili ku akaunti yanu ya penshoni, ndipo 50% yotsalayo idzaperekedwa motsatira ndondomeko ya kaperekedwe ka ndalama yomwe mwagwirizana ndi kampani yovomerezeka ya inshulansi kapena yolipira ndalama za pensoni.

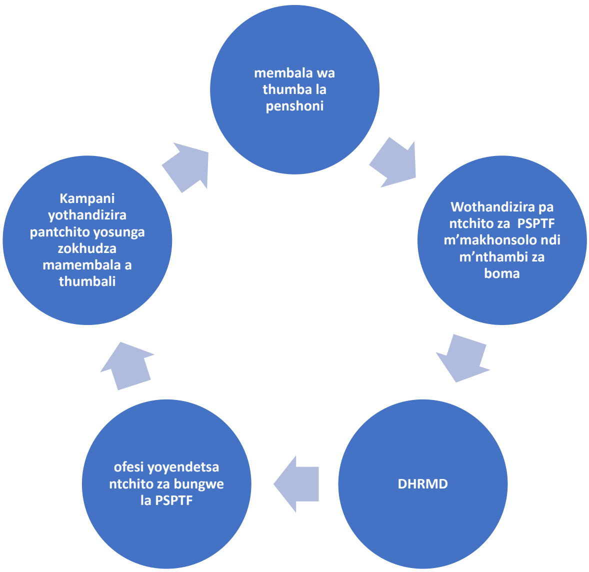
4.3 NDALAMA ZOPEREKEDWA WOGWIRA NTCHITO AKAMWALIRA

Ngati mwamwalira mukadali membala wa bungwe la PSPTF, ndalama zanu za penshoni zidzaperekedwa kwa anthu omwe munaika kuti adzalandire ndalamazo mukadzamwalira, malingana ndi momwe munalembera pa fomu yosonyeza gawo lomwe munthu aliyense akuyenera kulandira. Ngati pangakhale kuti fomuyi palibe, komiti yaikulu yoyendetsa thumba la PSPTF ndi yomwe idzapange chiganizo cha kagawidwe ka ndalamazi. Fomuyi ikuyenera kusinthidwa pakatha zaka ziwiri zilizonse komanso nthawi iliyonse ngati zinthu zina zasintha m'moyo monga ukwati, kubadwa kwa ana, kutha kwa banja, kapena ngati omwe munawaika pa fomu atisiya.

Kuchuluka kwa ndalama za penshoni zomwe zingaperekedwe

Ndalama zoperekedwa kwa anthu oyenera kulandira ndalama ngati membala wamwalira zidzatengera kuti munthuyo wamwalira akadagwira ntchito m'boma kapena atasiya ntchito m'boma.

Ndondomeko yoperekera ndalama za penshoni membala akamwalira



4.4 ZIKALATA ZOFUNIKIRA POLIPIRA NDALAMA YA PENSHONI

Kutapa ndalama zapenshoni zaka zopumira pantchito zisanakwane – Kusakhala pa ntchito kwa nthawi yaitali

Ngati membala wa thumba la penshoni wasiya ntchito asanakwanitse zaka zopumira pantchito:

1. Fotokope ya chiphaso cha unzika
2. Zokhudza akaunti yake ya ku banki
3. Fomu yosiira kukhala membala wa Thumbali
4. Kalata yosonyeza kuti munthuyu wakhala asali pantchito kwa miyezi itatu (3)

Kuchoka m'dziko la Malawi

Ngati membala wachoka kapena akusamuka m'dziko la Malawi kuti azikakhala ku dziko lina:

1. Fotokope ya chiphaso cha unzika
2. Zokhudza akaunti yake ya ku banki – fotokope ya khadi ya ATM ngati ilipo
3. Fomu yosiira kukhala membala wa Thumbali
4. Zokhudza dziko lomwe akusamukira (dera, mzinda, kapena keyala ya komwe azikakhala)
5. Chilolezo chokhalira m'dziko mokhazikika kapena zikalata za unzika wa dziko lomwe munthu akusamukira

Kupuma pantchito mutadutsa zaka 50 zakubadwa koma musanakwanitse 60; kupuma pantchito mutagwira ntchito mosadukiza kwa zaka 20; komanso kupuma pantchito mutakwanitsa zaka zakubadwa 60

Ngati membala wapuma pantchito:

1. Fotokope ya chiphaso cha unzika
2. Zokhudza akaunti yake ya ku banki
3. Fomu yosiira kukhala membala wa Thumbali

Kupuma pantchito chifukwa cha matenda/chilema

Ngati membala wapuma pantchito chifukwa cha chilema kapena matenda omulepheretsa kupitiriza kugwira ntchito:

1. 1. Fotokope ya chiphaso cha unzika
2. Zokhudza akaunti yake ya ku banki
3. Fomu yosiira kukhala membala wa thumbali
4. Chikalata cha kuchipatala cholembedwa ndi dokotala/wazachipatala kapena nthambi/bungwe la zachipatala lokhazikitsidwa motsatira malamulo a dziko
5. Fotokope ya chiphaso chogwirira ntchito cha dokotala/wazachipatala wolemba chikalatayu, choperekedwa ndi bungwe la Medical Council of Malawi

Kumwalira kwa membala

Ngati membala wa Thumbali wamwalira akugwira ntchito kapena atapuma pantchito:

1. Fotokope ya chiphaso cha unzika
2. Fomu yosiira kukhala membala wa Thumbali
3. Fomu yosonyeza woyenera kulandira ndalama za penshoni pamene membala wamwalira, yomwe inaperekedwa membala asanamwalire
4. Kalata yachipatala/yochokera ku ofesi ya Registrar General yotsimikiza kumwalira kwa membala
5. Zokhudza akaunti ya banki ya wolandira ndalama za penshoni pamene mebla awamwalira
6. Fotokope ya chiphaso cha unzika cha wolandira ndalama za penshoni pamene membala wamwalira – kwa amene anadutsa zaka 18 zakubadwa

4.5 KUSAMUTSA NDALAMA ZA PENSHONI

Ndalama za penshoni zikhoza kusamutsidwira kapena kuchotsedwa ku thumba la PSPTF kuchokera kapena kupita ku kampani ya inshuransi yovomerezeka yomwe ikuthandizira pantchito yosunga zokhudza mamembala a Thumbali. Izi zidzachitika pamene membala wapempha kuti zitero.

Ndalama za penshoni zomwe zachokera ku thumba lina la penshoni zimaikidwa ku akaunti ya thumba la PSPTF, ndipo zimatengedwa ngati gawo limodzi la ndalama zoikidwa ku akaunti ya penshoni ya membalayo.

4.6 NJIRA YOPEREKERA NDALAMA ZA PENSHONI

Ndalama zonse za penshoni zimaperekedwa kudzera munjira izi:

1. Kutumiza kudzera pa foni kapena pa kompyuta

2. Kudzera mu dzina la membala wa thumbalo, kapena

3. Kudzera mwa munthu yemwe anaikidwa kuti adzandire ndalama za penshoni membala akamwalira

05 THUMBA LA NDALAMA ZOPEREKEDWA WOGWIRA NTCHITO AKAMWALIRA (GROUP LIFE ASSURANCE - GLA)

5.1 THUMBA LA PSPTF LA NDALAMA ZOPEREKEDWA WOGWIRA NTCHITO AKAMWALIRA

Thumba la ndalama zoperekedwa wogwira ntchito akamwalira lotchedwa Group Life Assurance (GLA) lakonzedwa pofuna kulipatsa Boma la Malawi kuthekera kothandiza moyenera anthu osiidwa kapena odalira anthu ogwira ntchito m'boma pa zachuma pamene ogwira ntchitowa amwalira akadagwira ntchito. Malingana ndi Pension Act 2023, thumba limeneli limapereka ndalama za pakamodzi pamene wogwira ntchito m'boma wamwalira asanakwanitse zaka zakubadwa zopumira pantchito, ngati anali akugwirabe ntchito m'boma.

Thumbali limathandizira Boma kuti lidzipeputsa, kumbali ya zachuma, anthu osiidwa ndi munthu wogwira ntchito m'boma pamene munthuyu wamwalira.

Thumba la GLA lilinso ndi gawo la ndalama zomwe zimaperekedwa pamene membala wa thumba la PSPTF wamwalira. Mlingo wa ndalama zomwe zimaperekedwazo ndi wofanana ndi malipiro a chaka chimodzi a munthuyo.

Chitsanzo:

MALIPIRO A PAMWEZI	CHIWENGERO CHA MIYEZI	NDALAMA ZOPEREKEDWA MEMBALA AKAMWALIRA (Malipiro a chaka chonse)
MK100,000.00	12	MK1,200,000.00

5.2 NDALAMA ZINA ZOPEREKEDWA PANSI PA THUMBA LA GLA

Kupatula ndalama zoperekedwa membala akamwalira, thumba la GLA limaperekanso ndalama zina monga zalembedwera m'munsimu:

5.2.1 Chilema Cholepheretsa Munthu Kupitiriza Kugwira Ntchito

Ndalama zimenezi zimaperekedwa kwa wogwira ntchito m'boma yemwe ali pa thumbali pamene wapezeka ndi chilema chokhazikika chomulepheretsa kupitiriza kugwira ntchito yake moyenera. Izi zikhoza kudza munjira zosiyanasiyana monga kudzera pa ngozi yaikulu, zomwe zingachititse kuti munthu alephere kugwira ntchito yake yomupezetsa ndalama yomwe anaphunzira ku sukulu kapena yomwe anaidziwa chifukwa anagwirako.

Ndalama zimenezi zimaperekedwa ngati 30% ya ndalama zonse zoyenera kuperekedwa membala akamwalira.

Chitsanzo:

NDALAMA ZOPEREKEDWA MEMBALA AKAMWALIRA (Malipiro a chaka chonse)	GAWO LA NDALAMA LOPEREKEDWA	NDALAMA ZONSE ZOPEREKEDWA
MK1,200,000.00	30%	MK360,000.00

5.2.2 Ndalama Zoperekedwa Munthu Akadwala Matenda Aakulu

Ndalama izi zimaperekedwa kwa membala/wogwira ntchito m'boma akadwala matenda aakulu monga matenda a mtima, khansa, kufa/kuzizira kwa ziwalo kapena gawo limodzi lathupi, matenda a impso, kuchotsa chiwalo choonongeka cham'thupi ndi kuika chabwino, komanso opaleshoni ya msempha wonyamula magazi kuchokera kumtima.

Gawo limeneli limaperekedwanso monga 30% ya ndalama zonse zoyenera kuperekedwa membala akamwalira.

NDALAMA ZOPEREKEDWA MEMBALA AKAMWALIRA (Malipiro a chaka chonse)	GAWO LA NDALAMA LOPEREKEDWA	NDALAMA ZONSE ZOPEREKEDWA
MK1,200,000.00	30%	MK360,000.00

5.2.3 Ndalama ya Maliro

Membala, mkazi/mwamuna kapena mwana (ana 4 osadutsa zaka 23, osakwatira/osakwatiwa) akamwalira, ndalama zidzaperekedwa motere:

MEMBALA	MK500,000.00
MWAMUNA/MKAZI WAKE	MK250,000.00
MWANA	MK100,000.00

Ndalama zimenezi zidzaperekedwa kwa membala kapena oyenera kulandira za penshoni membala akamwalira pakutha pa maola 48 kuchokera pomwe zikalata zonse zofunikira zaperekedwa.

06 MWAYI WODZIWA ZINA NDI ZINA ZOFUNIKIRA

6.1 OTHANDIZIRA PA NTCHITO ZA BUNGWE LA PSPTF M'MAKHONSOLO, M'NTHAMBI NDI M'MAUNDUNA A BOMA

Bungweli lili ndi anthu othandizira pa ntchito za bungwe la PSPTF m'makhonsolo ndi m'nthambi ndi m'maunduna a boma. Anthuwa ndi omwe amalumikizanitsa bungwe la PSPTF ndi mamembala ake m'makhonsolo ndi m'nthambi ndi m'maunduna a boma. Awa ndi anthu omwe amakhala oyambirira kukumana ndi mamembala a Thumbali kumbali akafuna kupeza mauthenga kapena zidziwitso zokhudza thumba la penshoni. Adindo amenewa amaonetsetsa kuti mamembala alemba pa mafomu osonyeza woyenera kulandira ndalama za penshoni membala akamwalira komanso kuti mafomuwa aperekedwa ku Ofesi Yoyendetsa Ntchito za Bungwe la PSPTF munthawi yake. Iye amadziwitsanso Ofesi Yoyendetsa Ntchito za Bungwe la PSPTF za kusintha kulikonse monga zokhudza imfa kapena ndalama zolowa ndi kutuluka ku akaunti ya penshoni.

6.2 Ofesi Yoyendetsa ntchito za Bungwe la PSPTF

Mamembala akhoza kupita ku Maofesi Oyendetsa Ntchito za Bungwe la PSPTF ku City Centre, Lilongwe, omwe anayang'anizana ndi Golden Peacock Shopping Centre. Mutha kudziwa zambiri zina kudzera pa tsamba la intaneti la PSPTF la www.psptf.mw kapena pogwiritsa ntchito imelo ya info@psptf.mw.

Mukhozanso kulumikizana ndi Ofesi Yoyendetsa ntchito za Bungwe la PSPTF kudzera pa nambala izi: **+265 999 981166, +265 999 981 170**

6.3 Kuthandizidwa pa foni

Mamembala akhoza kulowa lu akaunti yawo ya penshoni poimba *368# ndi kutsatira malangizo. Izi ndi zotheka pokhapokha ngati fomu yosonyeza woyenera kulandira ndalama za penshoni yalembedwa moyenera ndi kuperekedwa.

6.4 Akaunti ya membala wa Thumbali pa tsamba la intaneti la PSPTF

Zina ndi zina zitha kupezeka pa tsamba la PSPTF intaneti la www.psptf.mw

6.5 Maofesi a makampani othandizira pantchito yosunga zokhudza mamembala a Thumbali

Mamembala akhoza kupita ku maofesi a makampani othandizira pantchito yosunga zokhudza mamembala a Thumbali ndi kukafunsa chilichonse chokhudza thumba la penshoni.

6.6 Maofesi a Thumba la GLA

Mamembala akhoza kupita ku maofesi a GLA kukafunsa chilichonse chokhudza thumba la penshoni.

CONTACTS

Imvani zambiri kuchokera ku
Public Service Pension Trust Fund poimba ku **+265(0)999 981 166** kapena e-mail: **info@psptf.mw**

Tikupezeka mu mzinda wa Lilongwe ku City Centre, mu Public Service Pension Fund House, moyangánizana Golden Peacock Shopping Centre.