

# NAPSA NEWS

PUBLICATION OF THE NATIONAL PENSION SCHEME AUTHORITY - 2ND QUARTER 2019

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**Government Targets Extension of Social Security as one of the Strategies Towards Poverty Reduction**

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Be smart, secure your future



## OUR VISION

A trusted partner that protects people's future and brings pride to the Nation

## OUR MISSION

Securing the social economic well-being of the people of Zambia

## OUR VALUES - THE NAPSA WAY

- i** Integrity - "Do the right thing"
- C** Collaboration - "Work Together"
- A** Accountability - "Be Responsible for your Actions"
- R** Respect - "Listen to Every Voice"
- E** Excellence - "Perform at your Best"

## OUR SLOGAN

Be smart, secure your future



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**YOLLARD KACHINDA**  
Director General

## Editorial

### Walking the Integrity Journey at NAPSA

Welcome to our second edition of the NAPSA News. In one of his quotes Lars Lay Thygesen notes that, "If you value integrity, then be prepared to take a beating from those who have none."

As you enjoy this edition of the NAPSA News, I beseech you to reflect on the value of integrity..

Under the National Anti-Corruption policy to prevent corruption and maladministration in public and private institutions, the integrity committee programme for Zambia was formed as one of the strategies to curb ill vices at organisational level.

In compliance with the Anti-Corruption Act No. 3 of 2012 and in fostering the implementation process of the National Anti-Corruption policy (NACP) 2006, my management team established an Integrity Committee.

The Committee is an in-house vehicle mandated to deal with and prevent administrative corruption, unethical practices, and unsatisfactory service delivery to the public.

Some of the roles that the Integrity

Committee is charged with include, but not limited to, the following:

- Enforcement of anti-corruption best practices (Integrity reforms) within the authority;
- Provision of Conflict of Interests guidelines;
- The setting up of Customer complaint management and feedback system;
- Enforcement of the Whistle Blower Policy;
- Receive, consider and provide redress on all complaints – ethical and mal-administration;
- Make follow ups on Audit Reports (Internal & external) and come up with remedial measures;
- Promote transparency & minimise opportunities for corruption by spearheading & facilitating the process of corruption prevention in the Authority.

The Integrity Committee, therefore, plays an important role in promoting transparency, accountability and compliance with appropriate professional, ethical, regulatory, legal requirements and

standards within the authority.

I am happy to note that members of staff have taken the route of walking the integrity journey.

I wish to encourage members of staff and the general public to utilise some of the mechanism put in place for receiving compliments, comments and protection of whistle blowers. Lastly, reports of maladministration may be made to the Integrity Committee, toll free line:5080, in person by letter, suggestion box, phone and/or emails.

By acting together and upholding integrity we can fight corruption and maladministration at the work place.

Enjoy reading.

**"The integrity committee programme for Zambia was formed as one of the strategies to curb ill vices at organisational level"**

# Napsa Eyes More Investment Opportunities Across the Country

By Collins Muyenga

The National Pension Scheme Authority (NAPSA) says Zambia has enormous economic potential in agriculture, forestry, tourism, fisheries and livestock that can be harnessed to attract investments.

Commenting on the recently held Expos across the country, Mr. Yollard Kachinda, NAPSA Director General, noted that Expos have so far been a conduit for the Authority to identify and explore investment opportunities in different sectors of the economy.

Mr. Kachinda added that NAPSA will continue to support such avenues as a way of contributing to the growth of the fund through increased membership as a result of new job opportunities created by the said investment.

“NAPSA's interest in supporting investment Expos is twofold; job creation and economic development which in the long run will bring pride to the nation in line with its Vision and the financial sustainability of the fund as a result of increased membership.”

Mr. Kachinda further noted that Expos provide an excellent platform to network with different stakeholders in identifying potential investments. He said Zambia has a huge potential in Livestock and Fisheries due to the current low livestock numbers against a huge local and foreign demand for livestock products. Mr. Kachinda added that many tourism sites in the province remain

unexploited, undeveloped and thereby, presenting an excellent opportunity for investment in tourism.

“For us as NAPSA, these opportunities are important in many respects. We would therefore like to reiterate our support towards efforts aimed at harnessing the identified potential of our country.” He remarked.

Mr. Kachinda further echoed that

NAPSA as a trusted partner that protects peoples' future and brings pride to the nation has a fiduciary responsibility to invest in viable projects.

The National Pension Scheme Authority has so far supported five investment expos in the country namely; Luapula, Central, Copperbelt, North Western and Southern Provinces Expo in 2018 and 2019.



# Government Targets Extension of Social Security as one of the Strategies Towards Poverty Reduction

By Diana Ngula

The informal economy is characterised by workers who are not covered by any form of social security. As such, these workers are bound to be destitutes in old age despite the government's policy aspiration of social security coverage for all, both in the formal and informal sector.

In his maiden speech, during labour day celebrations, the Republican President Dr. Edgar Chagwa Lungu, noted that government, as one of its strategies, has identified extension of social security coverage to the informal sector as a way of reducing poverty among its citizens.

The President said that government was committed to implementing interventions aimed at extending social security coverage to the informal economy intended to attain inclusive development as espoused in the Seventh National Development Plan which hinges on accelerating development efforts towards Vision 2030 without leaving anyone behind.

The President thus commended NAPSA for taking the lead in extending social security coverage to include domestic workers, bus and taxi drivers, saw millers, marketeers and



small-scale farmers.

"The interventions will give our people job security and also offer an opportunity for a dignified life after retirement," he said.

Since commencement of the ECIS project in 2017, about

18,000 new members from the informal sector have so far been registered with the National Pension Scheme Authority.

More programmes and initiatives are underway to onboard even more members

# NAPSA Receives Kudos from Luapula

By Collins Muyenga



Luapula Province Minister, Nickson Chilangwa is happy with NAPSA's operations in Luapula Province.

Speaking when he visited the NAPSA Show Pavilion during the 2019 Luapula Province Agriculture and Commercial Show in Mansa, Mr. Chilangwa said the Authority has been serving its members in a dignified manner.

He said NAPSA was providing financing through the payment of monthly pensions to over 1000 pensioners in the province as

cash flow ploughed back in the province to turn the economic wheels of Luapula Province.

"I therefore wish to encourage NAPSA to ensure that the scheme brings on board more members that would be employed in the many investments that are in the Province" He said.

Mr. Chilangwa has called on NAPSA to invest more in infrastructure and mixed use development facilities in the Province.

He called on the Board and management of NAPSA not to relax as there are more opportunities in various sectors of the economy such as agriculture, forestry, tourism, energy and mining which the province has been promoting.

As a trusted partner that protects people's future and brings pride to the nation, an important part of NAPSA's vision is to focus its investments on growth, continuous improvement and development in the country.

# NAPSA recognised as the most ethical Public Service Organisation

By Diana Ngula

The National Pension Scheme Authority has been recognised and awarded as the Most Ethical, Well Managed, Accountable, Transparent and Accessible Public Service Organisation.

The first prize award was given at the commemoration of the 2019 African Public Service Day held on Sunday 23 June 2019 at Government Complex in Lusaka. The award was presented by Honourable Minister of Justice, Honourable Given Lubinda, to NAPSA's Director of Strategy and Business Performance Mr. Ronnie Kamanya who represented the Director General.

The Authority was recognised for its effort in enhancing good corporate governance through the establishment of a functional Integrity Committee in line with the national anti-corruption policy and entrenchment of ethical values.

The Authority has also introduced ICT systems that reduce human interface and promotes transparency and accountability. At the same function, NAPSA scooped 3rd prize as best exhibitor.



Director Strategy and Business Performance Mr. Ronnie Kamanya poses for a photo with Justice Minister and NAPSA members of staff after receiving the awards.



# NAPSA Mints Awards During the 2019 Shows

By Collins Muyenga & Diana Ngula



The second quarter of 2019 was characterised by excitement as the National Pension Scheme Authority (NAPSA) emerged winners in all the shows that the Authority participated in.

NAPSA Director General Mr. Yollard Kachinda congratulated all exhibitors and show committee members for their input in the preparations for the shows. He stressed the need to maintain the high standards of excellence the institution had set for itself.

"This is exceptional, we keep improving every year and please keep it up. This is what we are and this is why we will continue to be that institution that is value-

based, a high performing public institution and we will continue on this trajectory." He said.

Mr. Kachinda further thanked everyone for their hard work and co-operation during the shows across the country.

He said that it was good that the team had worked together to ensure success but called for everyone to aim to do even better at in 2020.

Some of the awards won at the major shows include:

1. Agriculture and Commercial Show in Lusaka
  - Best Overall Exhibit
  - Best Interpretation of the Theme

- Best Pension Fund Exhibit
- Best Public Service Industry

2. Zambia International Trade Fair in Ndola
  - Best Overall Exhibit
  - Best Exhibit, Non-Banking Financial Institutional
  - Best Exhibit Social Security Schemes
3. Caminex
  - Best theme interpretation Award
  - Best Pension and Investment Institution Award
  - Second overall best award

Meanwhile, NAPSA excelled in all provincial shows that the institution participated in.



## MORE SMART WAYS TO SECURE YOUR FUTURE

You can now make your NAPSA contributions on your mobile phone using your MTN line. Simply dial **\*677#** or **\*303#** and follow the easy steps.



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# NAPSA DG toasts happy 100th Birthday to Hilton

By Diana Ngula



The National Pension Scheme Authority (NAPSA) Director General Mr. Yollard Kachinda joined Hilton Hotel Management and staff in the 'Keep Lusaka Clean Campaign' by participating in the cleaning exercise of the Central Business District (CBD). This was part of the Hotel's celebrations of its 100 years of existence in the Hospitality Industry.

Mr. Kachinda stated that NAPSA and Hilton shared common values and serving the community was a big part of it.

"We found it a great joy to work together to clean up the CBD of Lusaka. Apart from keeping the CBD clean, this activity was also a wellness exercise, which will help the members of staff to keep fit, in line with the presidential call to the citizens to keep fit in order to prevent non-communicable diseases," he said.

Speaking at the same function, Hilton Garden Inn General Manager Mr. Kudzayi Nheweyembwa said the Hotel group of companies prided itself in community service by

contributing to people's welfare in places of their operation.

The cleaning exercise covered a distance of about 5 kilometers on Cairo and Chachacha roads as well as Freedom way.

Hilton hotel, first brought into Zambia by NAPSA, was officially opened in August 2018 by Minister of Labour and social security Hon. Joyce Nonde Simukoko.

# NAPSA Supports Sanitation Programmes – Shimambumbu Pre and Primary School in Petauke

By Diana Ngula

According to the United Nations International Emergency Children's Fund (UNICEF), in 2016 one third of all primary schools lacked basic drinking water, sanitation and hygiene services affecting the education of millions of school children, but particularly girls managing menstruation.

In Zambia, water and sanitation facilities in basic schools are generally poor however research has shown that having separate toilets for girls and boys, and priority given to the privacy for menstrual hygiene management, girls are more likely to remain in school, delay pregnancy and marriage, and have stronger employment opportunities (Water Aid Global).

In line with its corporate social responsibility, the National Pension Scheme Authority partnered with the Petauke District Education Board to build Ventilated Improved Pit latrine toilets for both girls and boys to help improve sanitary conditions at the school.

The Authority supported Simambumbu Primary school's situated 12 km away from Petauke district. The school was recently built and has classroom facilities for early childhood and primary education. It is equipped with a play park for preschool learners and accommodation facility for only one teacher. The



school was however built with inadequate sanitation facilities to cater for the school population of over one hundred pupils and three teachers.

Speaking when he handed over the toilet facility to the school, Regional Manager South Mr. Tapeya Phiri said the donation was in line with the Authority's corporate social responsibility programme of uplifting the living conditions of the people in areas where NAPSA operates.

Mr. Phiri said Education was a human right for all, adding that NAPSA would always support causes that hinge on improving the welfare of the learners.

"Our support today is in line with our vision of protecting people's future and bringing pride to the Nation, we therefore hope that you will take care of this facility so that it benefits many of our children in school today and those to come," he said.

And receiving the donation, Petauke District Education Board Secretary representative Mr. Wilfred Musonda thanked NAPSA for the gesture and added that the education sector could not be developed fully without the involvement of all stakeholders in both the communities and the corporate world.

The National Pension Scheme Authority has been supporting schools across the country with various forms of assistance such as provision of learning materials and equipment, building materials, school requisites for boarding facilities, feeding and helping with environmental sustainability programmes through tree planting. All these efforts are aimed at improving the learning environment.

# Staff at ECL Customer Service Centre Honour Security Officer Esther Mwale for Living The Napsa Way.

By Rhoda Musanje Ndhlovu

One would think that living the iCARE values of NAPSA has become contagious. And its fine because its making life easier and much more worthy living. Once recent classic case of integrity at its best is the one in which a security officer at ECL Customer Service Centre picked up some money lost by a client and handed it over to security. In appreciation of her gesture customer services team at ECL Banking Hall then decided to reward the security officer for her honesty.

The team contributed money and purchased items to make a hamper of food stuff and groceries which included mealie meal, sugar, cooking oil, washing powder, etc.

Customer Services Manager North Mrs. Felicia Milambo commended Ms. Mwale's honesty and said the security officer's behaviour was in sync with the NAPSA's iCARE values. "Times are hard and the officer is a widow and mother. She could have easily concealed this money for her benefit. Her decision to handover this money is integrity at its highest level," said Mrs. Milambo.

And receiving the token of appreciation Ms. Mwale simply said, "nshikwete ifya kulanda pantu champesha. Natotela". (I don't even have anything to say because you have mesmerised me) Amidst tears of joy.

The customer services team also contributed money amounting to one thousand, one hundred and thirty Kwacha (K1,130) which

was handed over to Ms Mwale during the 2019 Labour Day party for Kitwe.



# Director General Commends Rotary club of Ndola for Helping the Community

By Collins Muyenga



The National Pension Scheme Authority NAPSA Director General, Mr. Yollard Kachinda said the Rotary Club is a reputable service organisation which over the years has continued to offer assistance in communities.

Speaking during the induction dinner for the newly elected president Anthony Mundalila, Mr. Kachinda said the club was synonymous with selfless volunteerism and community service adding that this had changed lives of many in society from the grassroots level.

He noted that the dedication demonstrated by Rotarians in helping the less fortunate and needy was well documented for people to see.

“I am aware that Rotarians are people of diverse religious beliefs, creeds and vocations and what binds them together is love for humanity and willingness to help the less privileged. Your motto of Service above Self is noble and speaks volumes about the movement, and rotarians in general.” He said.

Mr. Kachinda said Rotarians had

made a significant contribution towards the eradication of polio, the promotion of peace and the creation of sustainable communities.

And speaking at the same function, the newly inducted president Anthony Mundalila said the Rotary Club of Ndola would continue to give support to society.

Mr. Mundalila mentioned that there was need to recognize and love all people in society and show support.

He said that he was motivated to join the Rotary Club to use the platform to create platforms with other people from different walks of life and contribute to the wellbeing of local communities. Mr. Mundalila said the club intended to continue to grow its membership as it continued to support the Rotaract and contribute at least US\$1,000 to the Rotary Foundation.

Since 1953, the Rotary Club of Ndola has helped to uplift the lives of various communities through its service projects.



## **PUBLIC NOTICE**

### **TO ALL NAPSA MEMBERS NEARING RETIREMENT**

This serves to inform all members of the National Pension Scheme Authority who are turning 55 years between now and 2020 and are planning to retire that they are encouraged to get in touch with NAPSA to check and update their details.

It is the Authority's desire to have all claimants paid their correct benefits without delays when they fall due, in line with the Authority's mandate and strategy. Part of the process is to ensure that all personal, employment and contribution details are up to date.

It is therefore imperative that the members verify the information that is sitting with the Authority before submitting their claim to speed up the process.

For any information please call:  
Tel: 0211 395677 Toll free: 677 WhatsApp: 0973000677  
Email: [info@napsa.co.zm](mailto:info@napsa.co.zm) or visit a NAPSA office near you

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**Are you an Investor planning to do business in Zambia?  
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For all your inquiries on NAPSA statutory obligations as an employer visit us at our nearest NAPSA office or make use of our convenient and easy to use online mobile platforms to register employees, check member details, submit returns and pay NAPSA contributions among other services.





# NAPSA Ponders Clean Energy

By Collins Muyenga

**D**emand for energy to meet social and economic development needs and improve human life is on the increase hence the call for renewable energy.

Solar energy is a major renewable energy source with the potential to meet many of the challenges facing the world today.

Renewable energy technologies would contribute significantly to the development of the energy sector in Zambia.

It is for this reason that the National Pension Scheme

Authority has plans to invest in clean energy.

Speaking to NAPSA news recently Acting Director Investments, Mr. Brian Musonda said NAPSA was complementing governments' efforts in mitigating the acute shortage of power in the country by putting up a 40 megawatts Solar Power Plant at its Riverview Park.

Mr. Musonda said the project would increase the much needed productivity in the economy adding that this would lead to structural poverty reduction.

Mr. Musonda said the project will

be done in line with NAPSA's investments guidelines and objectives.

NAPSA is working with strategic partners such as the African Development Bank who have done various renewable energy projects on the continent.

ADB will facilitate and fund the much needed technical assistance in order to ensure success of the planned investment.



# PHOTO FOCUS

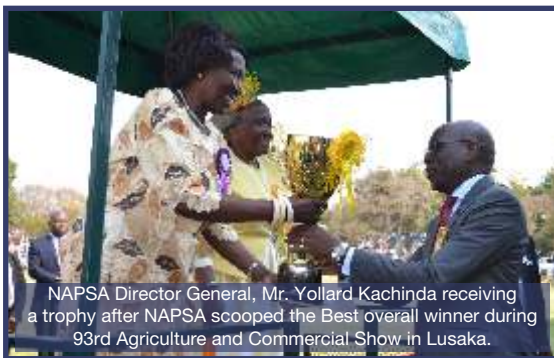
# 2019 SHOWS



Mansa Show exhibitors pose for a photo during the 2019 Provincial Show.



President of the Democratic Republic of Congo, His Excellency Mr. Felix Tshisekedi Tshilombo hands over Overall Best Winner trophy to the Acting Director General, Mr. Ronnie Kamanya. Looking on is His counterpart President Edgar C. Lungu.



NAPSA Director General, Mr. Yollard Kachinda receiving a trophy after NAPSA scooped the Best overall winner during 93rd Agriculture and Commercial Show in Lusaka.



Head Corporate Affairs, Mr. Cephas Sinyangwe welcomes the Republican President, Dr. Edgar Chagwa Lungu to the NAPSA stand during the Kitwe Show



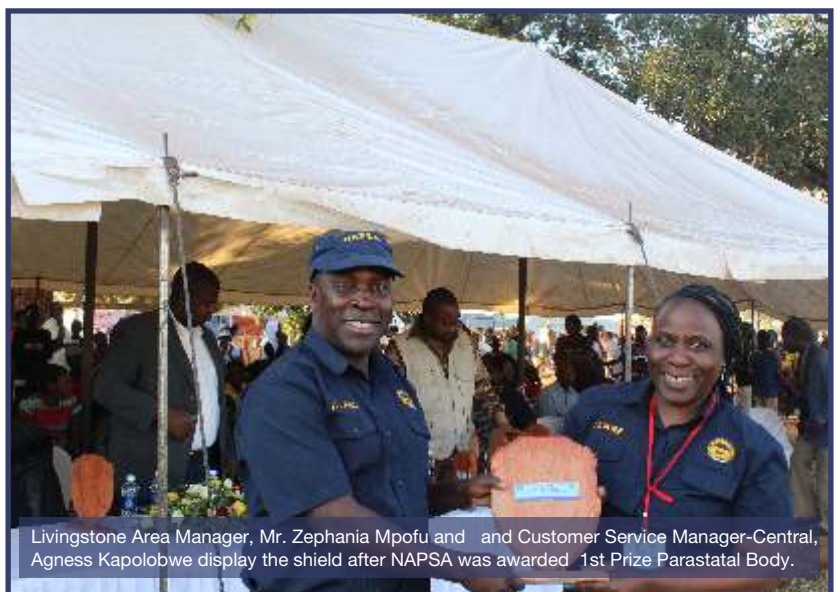
Chipata Area Manager Mr. Chansa Kalandanya speaks to the judges during the Eastern Province Agricultural and Commercial Show



NAPSA Director General, Mr. Yollard Kachinda pose for a photo with exhibitors in Lusaka



Mansa Area Manager, Mr. Birkingstone Miswalo stressing a point to Luapula Provincial Minister Hon. Nickson Chilangwa and Minister of Agriculture Hon. Micheal Katambo.



Livingstone Area Manager, Mr. Zephania Mpofu and Customer Service Manager-Central, Agness Kapolobwe display the shield after NAPSA was awarded 1st Prize Parastatal Body.

# EXECUTIVE VISIT - NORTH

# PHOTO FOCUS



Director General Mr. Yollard Kachinda inspecting Mkushi Station office premises with Station Manager Jessy Kombe.



Members of staff at Kasama office pose for a group photo with Director General



Director General, Mr. Yollard Kachinda speaking to members of the press on the importance of physical fitness during his tour in Kitwe



Director General poses for a group photo with members of staff in Mansa



Director General poses for a group photo with members of staff in Chillilabombwe



Mbala Members of staff pose for a photo with the Director General



The Director General and his entourage took time to visit the NAPSA orchard at Ndola Tec Secondary School



Ndola staff pose for a group photo with the Director General

# PHOTO FOCUS

# WALK WITH ME



Combined staff from NAPSA and Garden Court Kitwe gather for the launch of walk with me campaign at ECL Business Park



Director General Mr Yollard Kachinda launches the Walk with Me campaign in Kitwe



The Director General, Mr. Yollard Kachinda speaking during the launch of Walk with me Campaign



Members of staff in Kitwe join the Director General in the Walk with me campaign

# Meet KASAMA Area Manager Mrs. Nakena Mutemwa Chanda as she shares her journey in NAPSA

By Diana Ngula



In line with the National Gender Policy (2000) of achieving full participation of both women and men in the development process at all levels in order to ensure sustainable development and attainment of equity and equality between sexes, the National Pension Scheme Authority (NAPSA) has equally made strides in incorporating both men and women in management roles to contribute to the attainment of the Authority's vision of being a trusted partner that protects people's future and brings pride to the Nation. In this article we meet one of NAPSA's female employees who is an Area Manager based in Northern Province and presides over Kasama area office, Mpika, Chinsali and Kawambwa station offices as she shares her experience working with the Authority

**Diana:** Tell us a bit about your background

**Nakena:** I am Nakena Mutemwa Chanda, born on 2nd August 1974

in Senanga District of Western Province. I am the last born in a family of 16, consisting of 9 men and 7 ladies. I attended my Primary education at Kanyonyo Primary School in Mongu from grade one to five, before moving to Lusaka's Northmead Primary School where I did my grade 6 and 7.

I recall my outstanding performance in primary school in grade 6 where I topped my class. This happened at a time when I had just moved from Mongu to Lusaka and everyone in my class was surprised how a girl from the village managed to emerge overall best pupil, given a new environment, language and people.

My Secondary education was back in western province where I did Junior high at Kanyonyo Basic School and Senior Secondary at a Catholic School called Holy Cross in Mongu. My favourite subjects in

secondary school were Science and geography simply because I understood these courses with a lot of ease. As a matter of fact, from grade 10 to 12, I was ever leading in my class in biology, I even got a certificate for this consistent achievement of which a copy of it is deposited on my file with the Authority's Human Resources Department.

**Diana:** Tell us how you became an Accountant given the fact that you had a strong background in sciences

**Nakena:** After completing my Senior Secondary School, I got an acceptance to go and study at the University of Zambia in the school of Education. One of my brothers asked me if that was really what I wanted to study. Interestingly, without even giving it a thought, I just answered him that I wanted to study Accounts. That is how he led me to enroll at the Zambia Institute of Management (ZIM) in



Nakena mentoring school girls from Northern Province during a school tour at NAPSA Head Office

Chilanga in 1995 to pursue a career in accountancy with the Association of Accounting Technicians (AAT). The Institute recognized the fact that my secondary school results were extremely good and the Principal of ZIM then Dr. Rao sought audience with me and wondered why I had not enrolled in University instead. I told him I did not want to study Education and that was how I found myself in an Accounts institute. Based on my outstanding secondary results, I was awarded a scholarship by the Norwegian government (NORAD) in my first year of commencing the AAT course at ZIM.

Scholarships to study Accounts rarely happened then in first year as students needed to prove themselves by performing exemplary well in first year and only qualified at second year for a scholarship. In my case, thanks to my excellent secondary school results, I got a full tuition scholarship for this course which I completed in two years. In the year 1997, I enrolled for the Association of Chartered Certified Accountants (ACCA). With the AAT qualification, I was exempted from ACCA level one and went straight to level two.

In 1999 however, I took a break from books after falling in love with an amazing man who from the time I met I knew was the right one for me. The year that followed we got married and started a family together. My decision to take a break from school after attaining some level of tertiary education was in order for me to develop my other aspect of life of raising my own family which is equally important in ones development in life. I however went back to complete by ACCA profession by the year 2005.

**Diana:** When did your journey start with NAPSA and what has been your experience so far?



Nakena receives a recognition award of Accountability during the 2019 Labour day Awards

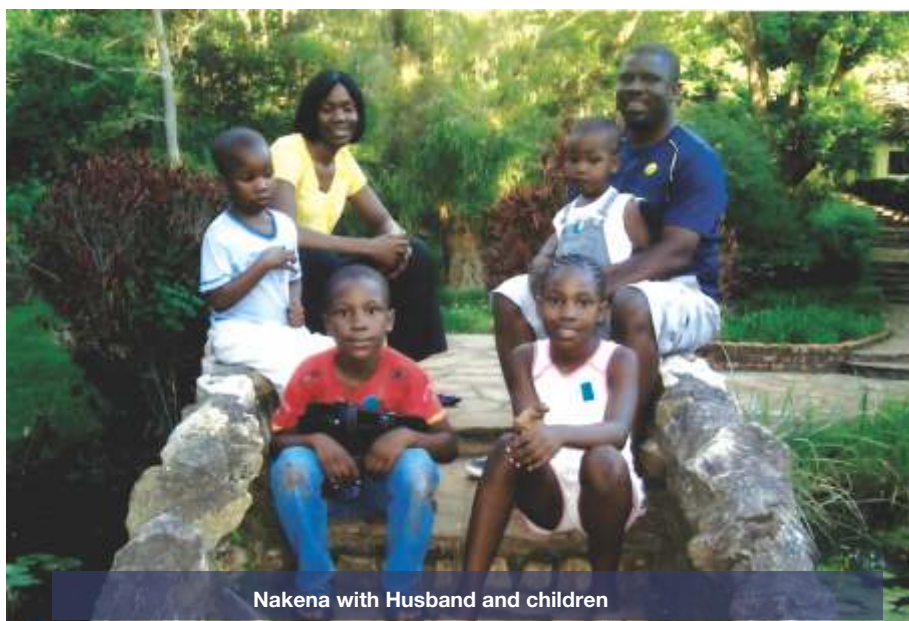
**Nakena:** I must say that I have always desired to work for NAPSA which was ZNPF then as I used to admire my brother-in-law who was an employee of ZNPF in the Information Technology Department. Since my school days as a young girl, I always observed that my in-law was doing well in ZNPF and that motivated me to one day also serve for the same institution. I even attempted to apply for a job in 1999 after I had my first qualifications in accounts. I was however not successful at the time and went on to apply in other institutions. My first employer was an auditing firm called Moores Rowland, I also worked for Central Breweries, St Johns Hospital and for the Post Newspapers. I held the position of Assistant Accountant in all these institutions. I later joined NAPSA in the year 2003, a month after getting a job with the Post. I quit the Post Newspaper job even though it offered me more money than NAPSA as my passion was always to work for NAPSA simply because the mandate of the Authority of alleviating poverty through the provision of social security was close to heart.

I started off as an Accounts Clerk for the In-house Pension Scheme

and later moved to Investments Department on lateral basis in charge of the home ownership scheme which is today referred to as mortgages. I was also in-charge of insurance. I was elevated to position of Assistant Accountant in 2005 after I completed my ACCA. In 2007 or so I was promoted to be an Auditor where I served for 11 years before my recent promotion as Kasama Area Manager. It is funny that I had actually planned to go on early retirement in August 2019 but then came across the job Advert for Kasama Area Manager.

I looked at the Job description carefully and saw that I could actually do it and I applied for it and scooped it. When I applied for this Job, I used it as a litmus test to see if I still needed to serve this Authority. When it turned out in my favour, I was certain I still had a mandate of contributing to poverty reduction through the administration of social security to members.

In terms of experience I would say I have so far had an amazing time working for the Authority. One of my greatest achievements was being awarded as the most hardworking and conscious worker in 2010 and walked away



Nakena with Husband and children

with K2000 which was a lot of money. I think what brought about this award was the fact that I discovered a fraud. I believe I was the first auditor to unearth a fraud with one of the personnel that handled members' benefits. The other recognition came recently which was an Accountability Award and it really did not catch me by surprise as it goes with my profession.

**Diana:** What would you say about the cliché that Leaders are born and what do you see will help you in your leadership role?

**Nakena:** Depending on one's school of thought, some say leaders are born others say they learn through the process. In my case I was surely not born a leader, I have learnt and still learning all I need to be a great leader.

I believe that there is nothing a human being cannot learn as long as they put their mind to it. I see that my profession as an accountant helps me to manage my role as a leader because it is all about accountability where you can show what you have done against resources allocated to undertake a task. This is a great management function as it gives a

guide if the institution losses or is making strides in profit making.

Accounting happens at individual, family and organisational level, it can be done by either a qualified or a non-qualified personnel but the bottom line is that it always happens in all spheres of life. Think of any sector be it water, banks, the psycho social counselling, the pension industry you name it, you will find an accountant. Some firms may combine roles where you find that the owner of the business entity is also the accountant.

In my pursuit of a career in accounts, I have been exposed to systems and controls and how to manage them. Accounts is even extended to the way I well manage my home. I owe it to the financial discipline I learnt in accounts.

*My other source of help also is my team that I lead. I don't want to ever have a team label me as a bad leader. Therefore I will invest time in understanding my team and them to understand me in turn for us to work as a formidable team.*

**Diana:** Tell us briefly about your family and how you balance home and work?

**Nakena:** I am married to Mr. Emmanuel Chanda for the past 18 years. We have four children together, namely; Chibale a girl and three boys Mwikisa, Chola and Mukela respectively. How I manage my work and home is mainly through planning. I put first things first in their order of urgency and importance. At work I make sure I achieve tasks set for the day so that when I go home I don't go back with office work. When home, I spend quality time with my family. I enjoy joking with them and preparing them nutritious meals. Right now am lobbying my family that we all go vegetarian as it's a healthier lifestyle.

**Diana:** Aside Work, what else do you do?

**Nakena:** I like to read the bible. I like to preach Jehovah's good news about his kindness. This is our role as Jehovah's Witnesses and for me this is my heart's desire. I intend to go into full time ministry where I will be preaching door to door

**Diana:** Your last remarks?

**Nakena:** I encourage members of staff to read the Authority's Strategic plan because it will make each one of us' work easier as we will identify ourselves where we fit in the key pillars of the strategy. The strategy also shows clearly the direction the Authority is headed. Secondly and most important is that as employees we need to fear God because everything falls in place once our foundation is God. The ICARE values that the Authority espouses are about morality. Therefore, if we abide in God, even to live these values will be a lot easy. Lastly I thank you for this opportunity to profile me. I hope I have encouraged one or two people with my story in brief.

# A Glance at NAPSA's Investment Portfolio

By Brian Musonda



## FIXED INCOME SECURITIES

In this article we look at the Authority's Fixed Income Securities which are managed by the Treasury team, in addition to other asset classes, under the directorate of investments. Fixed Income investments are used to optimize the Authority's liquidity to ensure sufficient cash is available to meet all liabilities that may fall due. This category mainly consists of government securities and fixed term deposits and represents circa 75% of the Authority's total investments portfolio

## GOVERNMENT SECURITIES

Government Securities (Treasury Bills and Government Bonds) are debt obligations of a national government and are backed by the full faith and creditworthiness of the government. In this case,

Government of the Republic of Zambia.

The securities are issued by the Bank of Zambia (BOZ) on behalf of Government for the financing of cash shortfalls and to redeem maturing securities. Government securities also assist in the development of the financial market by providing risk-free benchmark securities as reference for the issue of debt instruments in the money and capital market by corporates and non-government institutions.

Returns on Government Securities are known with certainty and comes with the assurance that Government will not default on their obligation. In view of this, they are best suited for risk averse investors as their primary goal is to preserve their investments. Investors are guaranteed the repayment return of both their principal and interest due at the end of maturity. However, due to the low risk of these debt instruments, returns are relatively low compared to other riskier investments such as stocks and corporate bonds.

## TREASURY BILLS

Treasury bills (T-bills) are short term money market instruments issued by government. They usually have maturities of less than one year.

They are offered with maturities of 91 days, 182 days, 273 days and 364 days and available on both a competitive and a non-competitive basis.

These instruments offer different returns and are usually issued at a discount, meaning instead of offering interest along with the repayment amount, purchasers are offered more money at maturity than the amount paid when purchasing the security.

## GOVERNMENT BONDS

These are medium to long term debt securities with maturity exceeding one year. Presently, the Bank of Zambia issues 2-year, 3-year, 5-year, 7-year, 10-year and 15-year bonds, with the latter being the longest term security issued in Zambia. Bonds normally make semi-annual coupon payments and these securities are helpful to long-term investors such as the Authority.

## INFLATION RISK

These investments may decline in value if inflation rises. In periods of high inflation, the real value of money invested in these securities will decline. The guaranteed principal and interest payments will be paid at maturity but will be worth less.





## INTEREST RATE RISK

This is the possibility of how changing interest rates affect the proceeds of an early sale of Government Securities especially in longer duration instruments. The prices of these securities are generally inversely related to interest rates. For instance, if 2 years ago an investor purchased a bond and interest rates have generally risen, a recently issued bond will have a higher interest rate and therefore the investor's bond will sell at a lower price. However, if the investor holds the bond till maturity, interest rate risk will not be a factor as they will get the entire principal at maturity.

## OPPORTUNITY COST

Government Securities are so safe that they don't need to pay

high interest rates to attract investors especially risk averse investors. As a result of this, investors could lose out on the opportunity for a higher return on another investment.

## DEFAULT RISK

Despite Government securities being risk-free, Governments could default on their obligation in the event of political instability. Since the inception of Government Securities in Zambia however, the Government has not defaulted on obligations and there's no indication of a default in the near future.

## FIXED DEPOSITS

A fixed term deposit is a cash investment held at a financial institution for a pre-determined period and the interest rate is

guaranteed not to change for that nominated period of time. Typically, the money can only be withdrawn at the end of the period or earlier with a penalty attached. The interest rate is usually negotiable depending on the size of the deposit being offered and investment duration. Fixed deposits are backed by the credit rating of the institution and carry medium financial risk, due to the higher risk of default of the borrowing institution. Fixed deposits usually offer interest rates higher than the risk free rate/government securities rate (e.g. Government security rate plus a margin) due to the relatively higher risk compared to government securities.

# Quick Facts About the Employment Act

By Lumela Lumela

Introduction:

In 2019, the Zambian Parliament passed the Employment Code Act No. 3 of 2019 ("the Code") into law on 11th April 2019. The Code repeals and replaces the Employment Act of 1965 (the "Old Act"), the Employment (Special Provisions) Act of 1966, the Employment of Young Persons and Children Act of 1933 and the Minimum Wages and Conditions of Employment Act of 1982.

The new employment code seeks to among other things regulate the employment of persons, prohibit discrimination in undertakings, provide for the engagement of persons on contracts of employment and the form and enforcement of the contracts, provide for employment entitlements and other benefits, provide for protection of wages and welfare of employees, provide for employment policies, procedures and codes and provide for all matters connected with the foregoing.

Below are some of the quick facts about the code:

- **Contract of Employment:**  
When filling an employment vacancy, the Code imposes an obligation on an employer to prioritise Zambian citizens, except where a citizen does not possess the skills required for the job or has not applied for the job.
- **Employment Benefits**
  1. Annual Leave: At the start of



- the year, the employer and employee, must prepare an annual leave plan, specifying when leave will be taken. The formula for calculating leave benefits is (Full pay X No. of Accrued leave days)/ 26 days or otherwise organisation to organisation to adopt a formula which is more gainful to the employee.
  2. Paternity Leave: A male employee is entitled to paternity leave of at least 5 continuous working days if he is the father of the baby and produces a birth record. This leave can be taken within 7 days of the birth of the child provided the father to the baby has worked with the employer for a period of 12 months preceding the beginning of leave
  3. Maternity Leave: A female employee shall be entitled to 14 weeks leave which can be commenced before or after delivery. In an event of the former, at least 6 weeks should fall after the delivery.
- The qualification period is 24 months of continuous service.
4. Overtime: Under the new code, overtime is mandatory for all employees who work in excess of 48 hours in a week. This includes those in management who were in the previous regime not covered.
- **Employment policies, procedures and codes:**  
Under the Code, employers are obliged to provide an employment policy, procedure and code, including an HIV and AIDS policy, a health and wellness policy, harassment policy performance management policy, grievance procedure and code of conduct. All these should be shared with the employee.
- An employer who fails to comply with the foregoing would be liable to an administrative penalty.

# Quick facts about the National Health Insurance Act

Source: Corpus Legal Practitioners



## Introduction:

THE National Health Insurance Act (NHI Act), was enacted in April 2018 and fully implemented in April 2019 to provide for a universal access to quality insured health care services.

The Act enforces a collection of new regulations on employers to among other things register their employees with the National Health Insurance Authority and contribute for them monthly towards their health scheme.

The Scheme adopts a solidarity model, where contributions from those who are healthy, young and wealthy will subsidize the cost of care for those who are ill, old and poor.

It is envisaged that contributors

and their registered beneficiaries will access health services without having to pay out of pocket.

Some of the quick facts about this piece of legislature include the following but not limited to:

- The Code establishes the National Health Insurance Authority to manage the health scheme and by July 2019, civil servants commenced contributing under a pilot that will later be extended to the rest of the public sector and eventually to those in the private sector.
- The employer shall pay, at the end of each month, to the Scheme an employee's contribution consisting of the employer's contribution and

the employee's contribution, currently set at 1 percent of the gross salary.

- Contributing members will start accessing health care in November 2019.
- The Scheme also caters for retirees, self-employed citizens and established residents.
- Contributing towards health insurance is separate from general tax that the Government collects.
- It is anticipated that the Scheme, which is basically one of the Government's health financing strategies, will reduce the financial burden of purchasing health care by pooling funds per year and sharing the risk of unexpected health events.

The adoption of the National Health Insurance Scheme is government's goal of attaining Universal Health Coverage in line with the global health policy agenda that has been espoused as one of the health targets of the Sustainable Development Goal (SDG) number 3 which is to 'Ensure healthy lives and promote wellbeing for all at all ages'.

# The Meaning of a 360-Degree Leader

An Excerpt from John C. Maxwell's *The 360-Degree Leader* (Nelson Business)

By Mushabati Mashandi

These are classic pictures of leadership: William Wallace leading the charge of his warriors against the army that would oppress his people and him. Winston Churchill defying the Nazi threat as much of Europe collapsed. Mahatma Gandhi leading the two-hundred mile march to the sea to protest the Salt Act. Martin Luther King Jr. standing before the Lincoln Memorial challenging the nation with his dream of reconciliation.

Each of these people was a great leader and impacted hundreds of thousands, if not millions, of people. Yet these pictures can also be misleading. The reality is that 99 percent of all leadership occurs not from the top but from the middle of an organization. Usually, an organization has only one person who is the leader. So what do you do if you are not that one person?

You do not have to be held hostage to your circumstances or

position. You do not have to be the CEO to lead effectively. And you can learn to make an impact through your leadership even if you report to someone who is not a good leader. What's the secret? You learn to develop your influence from wherever you are in the organization by becoming a 360-Degree Leader. You learn to lead up, lead across, and lead down.

Not everyone understands what it means to influence others in every direction—those you work for, the people who are on the same level with you, and those who work for you. Some people are good at leading the members of their own team, but they seem to alienate the leaders in other departments of the organization.

Other individuals excel at building a great relationship with their boss, but they have no influence with anyone below them in the organization. A few people can get along with just about

anybody, but they never seem to get any work done. On the other hand, some people are productive, but they can't get along with anybody. But 360-Degree Leaders are different. Only 360-Degree Leaders influence people at every level of the organization. By helping others, they help themselves.

At this point, you may be saying, "Leading in every direction—that's easier said than done!" That's true, but it's not impossible. In fact, becoming a 360-Degree Leader is within the reach of anyone who possesses average or better leadership skills and is willing to work at it. So even if you would rate yourself as only a five or six on a scale of one to ten, you can improve your leadership and develop influence with the people all around you in an organization—and you can do it from anywhere in the organization.

## DANCING YOUR WAY TO WEIGHT LOSS – ZUMBA

By Namiloli Mwanapabu

Most people want to lose weight but hate the idea of working out, but what if you can do something you like and still lose weight, sounds interesting right!!!! Well there is a way to do so, it's through Zumba. I'm sure most of us have heard about Zumba, or seen it on tv but haven't bothered trying it out. Workouts don't have to be a chore. In fact, workouts

don't have to feel like workouts at all. With Zumba, a workout isn't even a workout: it's a fun, social dance party – with exercise being the biggest perk! The music is fast, upbeat and contagious, so you can't help but keep moving. And since it takes place in a group setting, Zumba is by far one of the best ways to get your friends in on your exercise routine.

Lots of people swear by Zumba for weight loss, but does it really work? The answer is of course yes, Zumba can help you lose weight but the important thing to realize is that the dance sessions are no magic fix for dropping pounds, it just happens to come in a package that most people don't detest; instead of slaving away on a treadmill, you get to spend an hour or so dancing with



friends and strangers to loud music. Because people find the classes fun, they keep attending, and that is what makes it work.

### What is Zumba

Zumba is a form of aerobic fitness exercise based on Latin American dance rhythms. Participants are taught some basic easy-to-learn movements; they do not have to learn complicated balance techniques or body poses as in yoga. The simplicity of the movements is part of the program's appeal. In addition, participants do not need a partner to learn or perform the basic dance steps.

### Health benefits of Zumba

Why Zumba is a great alternative to traditional fitness programs:

- It's fun. The more you enjoy your exercise routine, the more likely you are to stick with it. Many people say they have so much fun dancing that they forget they are actually exercising.
- Great for weight loss. Zumba is a powerful exercise with a 600 to 1,000-calorie burn in just an hour.
- Boosts your heart health. You not only get aerobic benefits

(it really gets your heart rate up), you also get anaerobic benefits – the kind that help you maintain a good cardiovascular respiratory system.

- Helps you de-stress. Turning your attention to dance, and away from the daily routine, is a great way to relieve stress. Studies show that exercise is very effective at reducing fatigue, improving alertness and concentration, and enhancing overall cognitive function.
- Makes you happy. Every time you exercise, you release endorphins, which trigger positive feelings throughout the body.
- It's social: At a Zumba class, you'll be able to meet and interact with interesting and fun people. You could go to this type of workout for at least two or three times per week and you'll get to socialize and make a lot of new friends among your Zumba classmates.
- Improves coordination. In Zumba, your arms and legs are generally moving in different directions so it requires a good deal of coordination.

Repeated practice improves coordination and helps you feel more comfortable moving your body.

- Full body workout: Zumba is both a dance class and a fitness class. Aside from its heart-health benefits, Zumba provides a workout for the whole body. From head and shoulder rolls that loosen up the neck and warm up the upper body, to footwork that strengthens and stretches calves and ankles, this fitness method touches on nearly every muscle and joint. Even those who are just learning the dance steps will find themselves waking up the day after a Zumba class with a definitive post-workout feeling.

So next time you think of trying out something new in terms of exercise, why not give Zumba a try. It's an excellent choice for someone who is looking to spice up a stale exercise routine. Getting healthy doesn't have to be a torturous obligation.

You can get in shape and have fun at the same time, with a minimum of equipment, and the best part is you can either join a class and meet new people or simply do it at home, just download a few videos and dance your way to fitness.

# Cybersecurity Risk Fact Sheet

By Evaristo C. Simwinga  
and Mukuka Kangwa

## Release No. 1 of 2019

The National Pension Scheme Authority (NAPSA) is a body corporate established under Cap 256 of the Laws of Zambia.

NAPSA has a duo mandate incorporating the functions of:

- Implementation of policy in accordance with the Act;
- Controlling and administration of the Scheme.

Since its inception, the Authority has continued to implement various Information and Communication Technology (ICT) solutions in the administration of the Scheme. Some of the initiatives have been triggered by the need to better serve its members and the industry-wide developments in the Social Security industry. Some of these developments, though welcome and inevitable, have associated risks that need to be mitigated.

To better manage the risks of doing business, the Authority has implemented various policies and adopted frameworks that incorporate best practice principles in all of its functions.

Noting the various investments in ICT made over the years, it is important to recognize that these initiatives bring alongside risks that need to be mitigated. One such risk is cybersecurity.

In line with the Authority's Risk Management Policy requirements, members of staff are responsible for managing

risks stemming from their respective business functions whether those risks are embedded in the processes or inherent in their respective functions.

This bulletin is a collaborative effort between the Authority's Risk and ICT Information Security Units. The first issue covers Cybersecurity Risk which is one of the major risks facing organisations worldwide given a d v a n c e m e n t s i n I C T exacerbated by the advent of the 4th Revolution.

### WHAT IS CYBER RISK?

'Cyber risk' means any risk of financial loss, disruption or damage to the reputation of an organisation from some sort of failure of its information technology systems.

### HISTORY OF CYBESECURITY

Cyber-attacks are now a scourge of modern life, but their history goes back further than you might expect. Nearly two centuries ago, France was hit by the world's first cyber-attack.

France is believed to have been the first country in the world to construct a national data network during the 1790s. The network was reserved for government use. In 1834, two bankers, Francois and Joseph Blanc, devised a way to subvert it to their own ends. They bribed the telegraph operator in the city of Tours to introduce deliberate errors into the routine

government messages being sent over the network. The Blancs' pioneering misuse of the French network qualifies as the world's first cyber-attack.

### LESSONS

1. **Avoid complacency.** Network intrusions often go unnoticed for many years, and many (if not most) may never be detected. Malware hits the headlines because its effects are so visible, but it gives an inaccurate picture of the scale of the cyber-security problem.
2. **Regardless of the technology, security is like a chain and humans are always the weakest link.**
3. **Network attacks do not just pre-date modern electronic networks – they are as old as the networks themselves.** A reminder that with the new invention, people will always find a way to make malicious use of it.

### CONCLUSION

All NAPSA members of staff are implored to be on guard against cyber-security threats as these can have far-reaching damage on the Authority's reputation and may result in significant financial loss. Be smart, and manage cyber-security threats effectively!

Figure 1: Cyber-security Threats

Single Factor Passwords (SFP)	<ul style="list-style-type: none"> <li>• Use of SFP is a large security risk. It gives intruders easy access to data.</li> <li>• Use of multi-factor authentication is the best way to go about it.</li> </ul>
Data Breach	<ul style="list-style-type: none"> <li>• Risk Mitigation involves the reinforcing of encryption system to bar attackers from accessing information.</li> </ul>
Loss of Data	<ul style="list-style-type: none"> <li>• Successful management of the Scheme depends on the availability of reliable members' data.</li> </ul>
Insider Threat	<ul style="list-style-type: none"> <li>• Users in an organisation are a weak link.</li> <li>• Ex - staff are also a major threat to cybersecurity.</li> </ul>
Hacking	<ul style="list-style-type: none"> <li>• Usually caused by sharing credentials and access to passwords.</li> <li>• <b>Do not share your credentials!</b></li> </ul>
Shadow IT Systems	<ul style="list-style-type: none"> <li>• A Shadow IT system is software used within an organisation, but not supported by the organisation's central IT system.</li> <li>• <b>Inefficiencies:</b></li> <li>• Risk of data loss does not receive attention when it comes to data backups.</li> <li>• No control over who gets to access the data.</li> </ul>
Cloud Abuse	<ul style="list-style-type: none"> <li>• Cloud storage is susceptible to abuse.</li> </ul>
Malware Attack	<ul style="list-style-type: none"> <li>• Refers to activities of the malicious software that the owner of a system might not be aware of.</li> <li>• <b>Solution:</b></li> <li>• Ensure your Anti-Virus is up to date</li> <li>• Avoid installing unknown software on your machines.</li> <li>• Avoid clicking links in emails or opening attachments from unknown or unexpected sources</li> </ul>
Internet of Things (IoT)	<ul style="list-style-type: none"> <li>• Most devices connect through IoT. This creates weak points. Ensure that your devices are protected with the appropriate Anti-virus and Anti-malware</li> </ul>
Insecure Application User Interface (API)	<ul style="list-style-type: none"> <li>• Ensure encryption and authentication is enforced.</li> </ul>

# Financial Inclusion

By Natasha H. Chansa

## What is financial inclusion to you?

This question means different things for different people. For the marketer and shop owner it may mean access to loan facilities. For the college student, this may mean access to information and a stable income or job. What then is financial inclusion? Inclusion is being a part of a system, embedded within a structure. Financial inclusion may be interpreted differently depending on your needs or your social class but in a nutshell, it is ensuring that individuals and businesses have access to sustainable relevant financial information, goods or services tailored to their specific needs.

According to the World Bank

Group, “financial inclusion is a key enabler to reduce extreme poverty and boost shared prosperity, and has put forward an ambitious global goal to reach Universal Financial Access (UFA) by 2020”. It reports that since 2010, over 30 countries have either launched or are developing a national strategy to promote financial inclusion. Zambia has not been left out.

The government and key policy makers have seen the importance of promoting financial literacy among its people. The move by the government and various financial entities to encourage financial literacy and inclusion rides on the National Strategy on Financial Education (NSFE) which is derived from the National Financial Sector Development Policy.

In the 2017 National Financial Sector Development Policy, the then Minister of Finance; sums it up by stressing the importance of a national policy which is “comprehensive and encompasses key facets in the financial sector that can contribute to national objectives of economic development and poverty reduction through provision of credit to economic agents in the flow of funds from savers to borrowers (intermediation), provision of access to financial services, facilitation of international capital flows, provision of efficient payment systems for financial transactions, enhancement in efficiency of investments, and maintenance of macroeconomic stability”.

One notable exercise is the annual commemoration of the Financial literacy week which falls in the first quarter of each year under specific themes which reflect government's commitment in promoting and creating an enabling environment which is financial inclusive. For instance, the 2017 theme – Know and plan your finances to live a better life; was a nationwide awareness campaign on how one can manage and protect their money. The Bank of Zambia has also engaged the ministry of Education to find ways in which financial education can be incorporated within the Zambian school







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**Be smart, secure your future**

# COOKERY

## Sweet Potato Brownies

Courtesy of Food fit for life- Trena Macri

### INGREDIENTS

- 1 medium sweet potato – 2-3 cups when grated
- 2 whole eggs
- 1/2 cup melted coconut oil
- 1/3 cup raw honey
- 2 teaspoons vanilla extract
- 1/2 cup raw cacao powder, sifted
- 1 teaspoon gluten-free baking powder
- 1 teaspoon baking soda
- 3 tablespoons coconut flour

### METHOD

1. Preheat the oven to 185 °C (365 °F), making sure the oven is hot before you put the brownies in. Line a baking tray with lightly greased baking paper. I used a 9"/23cm square tin.
2. Combine the grated sweet potato, eggs, vanilla, honey and coconut oil in a large mixing bowl and stir together until well incorporated. Then, add the cacao powder, baking powder and baking soda and combine. Stir in the coconut flour last.
3. Once combined, pour the mixture into a baking tray and pop in the oven. Cook for 25-30 minutes.
4. Remove the tin and cool for 5-10 minutes before carefully removing the brownie cake from the tin. Cut into squares and dust with a little extra cacao powder or melt some dark chocolate in a bowl over boiling water or in a microwave and drizzle it over the top.
5. Serve with raspberries or strawberries and maybe some fresh cream or coconut yoghurt.



# NAPSA Joins the Head of State in promoting wellness

By Collins Muyenga



The National Pension Scheme Authority (NAPSA) was this year among several organisations that took part in the 21st Inter Company Relay at Heroes Stadium in line with the Authority's Wellness Policy.

The Intercompany Relay was graced by his Excellency the Republican President Mr. Edgar Chagwa Lungu.

President Lungu said the participation in physical activity and sports is important for

promoting one's health and wellbeing.

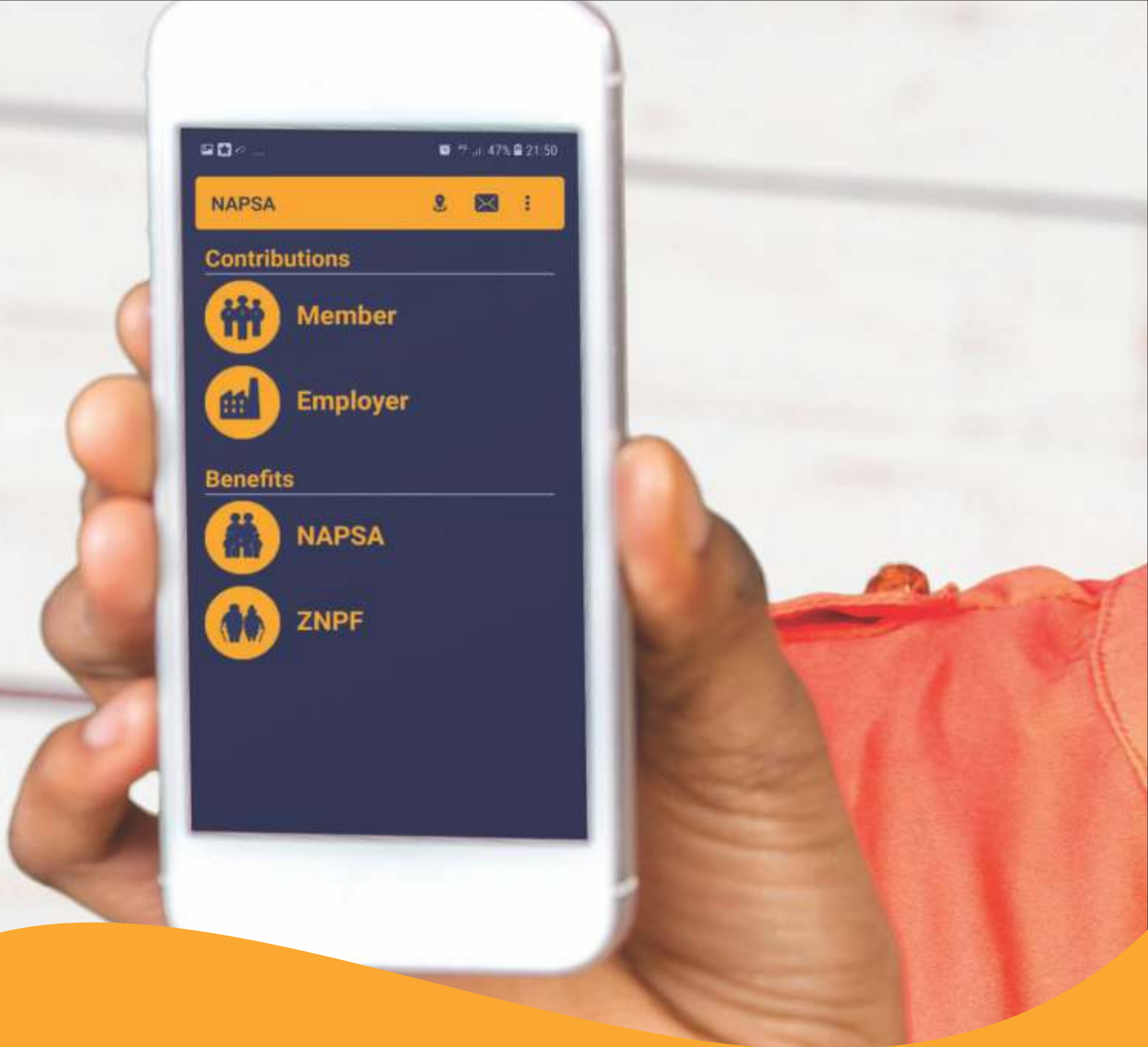
He added that the direct positive effects of engaging in regular physical activity are particularly evident in the prevention of several chronic diseases such as Cardiovascular disease, diabetes, cancer, hypertension and obesity.

"Let us make walking and running a habit and part of our daily lives. this will not only help you to reduce the risk of exposure to non-communicable

diseases, but will ultimately contribute to reducing health costs at individual, community and national levels." The President said.

This year's theme was: "Run and Walk for your Health - By Acting Together We Can Win."

The Inter Company Relay is an annual sporting event organised by the Zambia Amateur Athletic Association(ZAAA) since 1999.



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