



# NAPSA NEWS

PUBLICATION OF THE NATIONAL PENSION SCHEME AUTHORITY - 2<sup>ND</sup> QUARTER 2020

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## NAPSA Supports the National Fight Against COVID-19

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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

## FOREWORD

### Foreword – Customer Service Amidst the COVID-19 Pandemic

A warm welcome to the 2020 second edition of the NAPSA News. As you may be aware, the Covid-19 pandemic has ravaged the whole world, impacting businesses and organisational operations in different ways.

Zambia has not been spared, the impact has been felt in the country for some time now. The pandemic has equally affected NAPSA's operations especially in contributions and rental collections.

Broadly speaking many companies, including small and medium businesses have been affected as liquidity in the country has been constrained across a broad spectrum of industries.

However, allow me to mention that the Authority through its crisis management committee has implemented preventive measures at all our offices and commercial outlets across the country since the outbreak of the pandemic. My team has

triggered business continuity plans to prevent business disruption in case of a complete lock down.

As a customer centric organisation, to support businesses, we have offered some rental relief to our tenants. The health and safety of our customers and employees is of utmost importance to us and we have put in place necessary measures to safeguard every one accessing our services across the country.

Furthermore, in line with the Ministry of Health Covid-19 prevention guidelines, NAPSA has continued encouraging employers and members to use our e-platforms to access various services. I would therefore, like to call on all members of staff and the public to make use of the various ICT platforms that the Authority has implemented, including web based eNAPSA and mobile platforms to transact with NAPSA as the Authority has restricted physical contact and handling of physical files in offices.

I wish to assure you, our members and the public that the Authority is working closely

with relevant stakeholders to safeguard the safety and wellbeing of our employees and our members.

Ensure that you continue washing your hands with soap regularly or sanitize with an alcohol-based hand sanitizer, when coughing, ensure that you cough into a flexed elbow, mask up and keep social distance.

Pleasant reading

**As a customer centric organisation, to support businesses, we have offered some rental relief to our tenants. The health and safety of our customers and employees is of utmost importance to us and we have put in place necessary measures to safeguard every one accessing our services across the country.**



# NAPSA Launches e-Benefits

By Susan Chomba



The National Pension Scheme Authority has launched the e-Benefits, an online portal under the e-NAPSA for submission of different types of benefit claims and for renewal of pension life certificates. With e-Benefits, a person who has retired can submit their claim online from the comfort of their home or office, after working hours and during weekends and holidays.

<https://enapsa.napsa.co.zm/>.

The online application process has been simplified to allow members to fill in very few details because the digital application form comes already populated with information from the claimant's account.

The platform has a number of other benefits;

- It is easy, convenient, reliable and fast
- There are no queues, therefore promotes social distance in light of the "new normal"
- There is no usage of fuel to travel to NAPSA offices, therefore supporting

environmental sustainability and cost-saving on the part of the member

- There is more time for claimants to focus on other equally important tasks.
- The claim status can be tracked in real time
- For NAPSA this will enhance efficiency in claim processing and reduce the turnaround time, thereby increasing customer satisfaction.

The security aspect has been taken care of by the availability of video conferencing technology which allows for direct interaction with the claimant. The multi-layered security systems implemented by the Authority also provide the required extra protection against cyber threats.

NAPSA Director General Mr Yollard Kachinda said this innovation is a game changer in claims processing.

"Our strategic focus is to ensure that we make our processes as easy and convenient as possible to improve customer experience. We started with employers' registration and payment platforms through the implementation of the eNAPSA and mobile solutions. Today all employers are submitting returns and paying contributions online and via our mobile platforms," said Mr Kachinda.

He added that it was time to improve member experience.

"It is time to focus on our members' experience. We believe that e-Benefits will completely change the way we interact with our claimants. It will lead to improved quality of service delivery, reduced cost of doing business with us and ultimately increased customer satisfaction."

The Authority is cognisant of some claimants who may not be able to use the e-platforms due to various factors including limited access to the internet. However, this is a step in the right direction in line with developments in the global market. It is hoped that in the nearest future, all benefit claims will be logged and processed online for the benefit of the members, the institution and the environment.

**Our strategic focus is to ensure that we make our processes as easy and convenient as possible to improve customer experience**



# Mpika and Chinsali Towns Get New Office Parks

By Collins Muyenga

The newly constructed NAPSA office complexes in Mpika and Chinsali have significantly changed the outlook of the two districts.

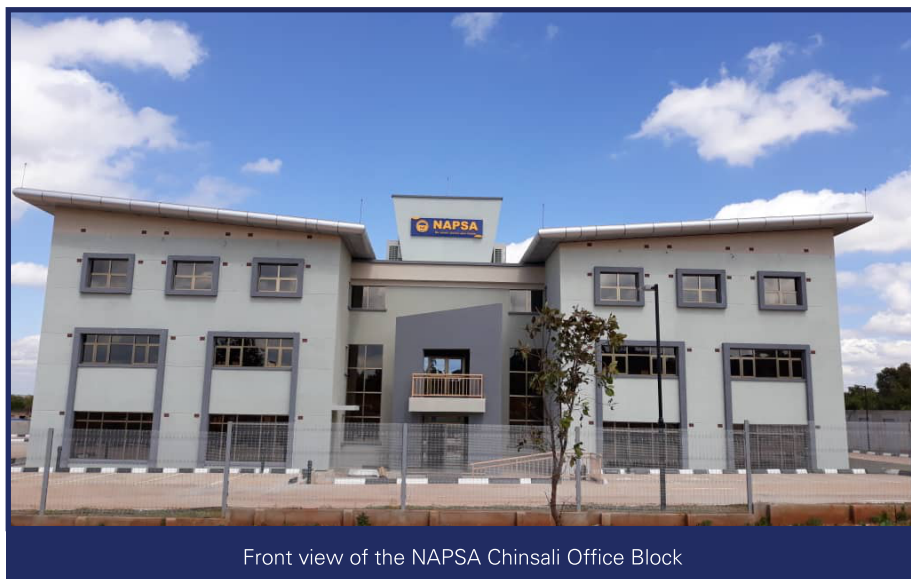
The Office Complexes which have been completed were earmarked for official handover in quarter one but are yet to be handed over to NAPSA due to the Covid-19 which has led to the restriction of movements and business operations.

Speaking to NAPSA News recently, Director projects, Mr. Phillip Muyumbana said the two Office Complexes in Mpika and Chinsali have changed the skyline of both towns.

Mr. Muyumbana expressed satisfaction in the manner the projects have been executed.

He said the two structures in both districts have made the towns attractive and trusted that the challenge of office space in the province has now been addressed.

The Office parks comprise one block of three storey building in each town with Modern facilities, such as Wi-Fi, air



Front view of the NAPSA Chinsali Office Block



Part of the interior view of the NAPSA Mpika Office Block

conditioning, lifts and modern fittings at a total cost of K23M each.

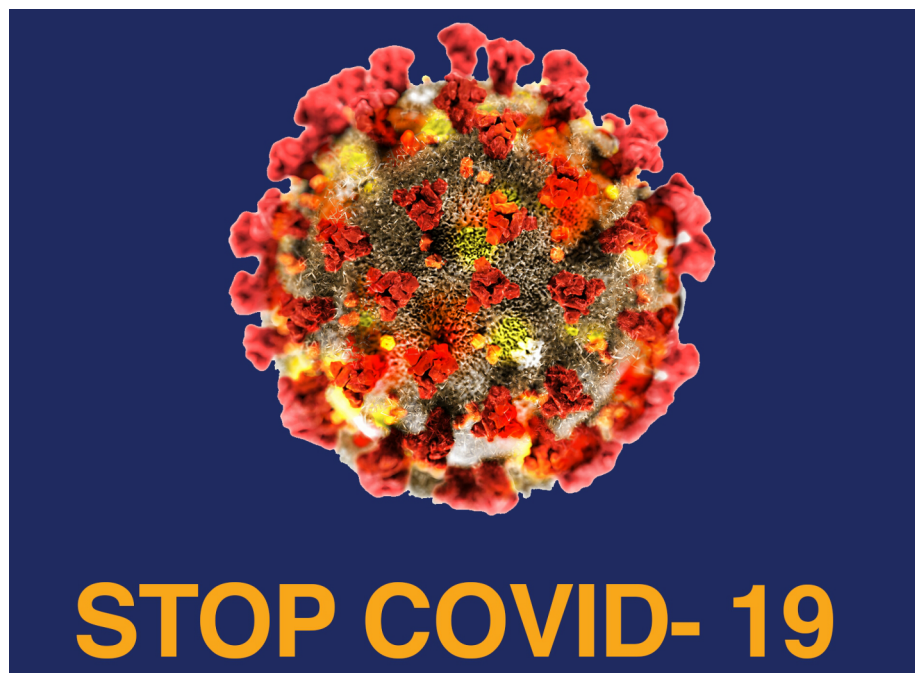
The Mpika project was executed by Woodlock Limited,

a Zambian Contractor while Chinsali Office Park was constructed by Huacjhanj Infrastructure Engineering Limited.



# NAPSA Steps up Measures to Counter the Corona Virus

By Diana Ngula



The National Pension Scheme Authority has put in place preventive measures at all its offices and investment properties countrywide in a bid to prevent the spread of the Corona Virus in line with the Minister of Health guidelines.

Addressing members of staff across the country via video conference recently, the Director General, Mr. Yollard Kachinda, said NAPSA through its Crisis Management Committee, would ensure that the preventive measures are implemented across the country at all its offices and commercial properties. The Director General highlighted the following as some of the measures:

1. All Authority offices, malls and hotels to implement the

preventive measures against the Corona as per the SI issued by the Minister of Health.

2. All points of entry into the offices, customer service centres, shopping malls and hotels to have hand sanitizers which would be regularly replenished.
3. All persons entering NAPSA offices, shopping malls, hotels and customer service centres, including employees, clients and visitors are expected to sanitize their hands at the point of entry. This measure is strictly enforced, and the public is encouraged to comply.
4. All frontline staff to be provided with face masks, sanitizers and hand gloves where necessary.

5. The Authority has triggered Business Continuity Plans to prevent business disruption in case of a complete lockdown. In an event of unanticipated business lockdown, the public would be appropriately communicated to.

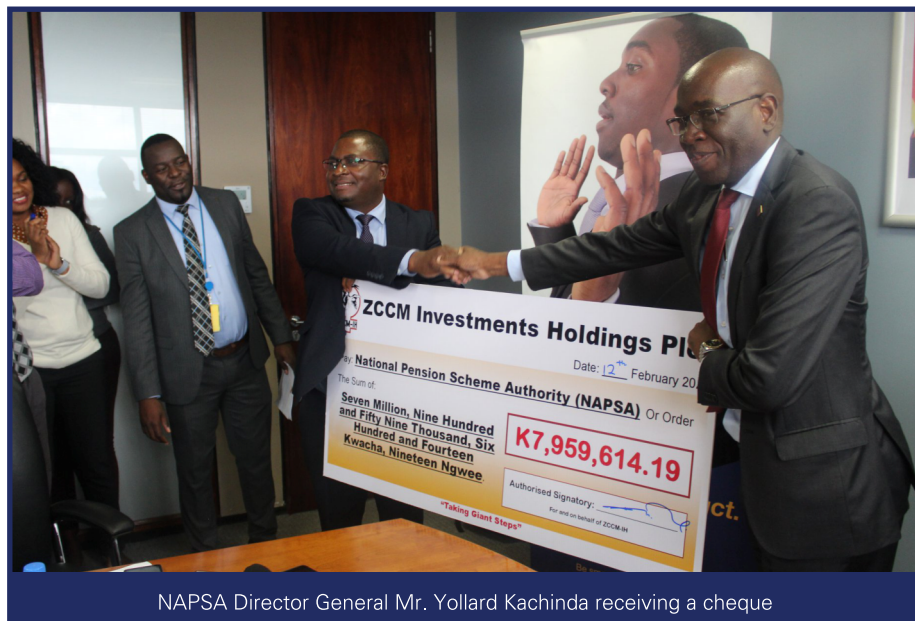
Other measures that have been implemented include the suspension of workshops and trainings for staff and other stakeholders within and outside the country. The Authority would use the existing Information Communication Technology to conduct the trainings and workshops where necessary.

Mr. Kachinda also called on members of the public and all stakeholders to make use of the various ICT platforms that the Authority has implemented, including web-based eNAPSA and mobile platforms to transact with NAPSA as the Authority has restricted movement and handling of physical files in offices to avoid regular hand contact unless it is absolutely necessary.

The Director General has since assured NAPSA members and the public that the Authority was working closely with relevant stakeholders to ensure the safety and wellbeing of the employees and its members.

# ZCCM-IH Pays Dividends to NAPSA

By Diana Ngula



NAPSA Director General Mr. Yollard Kachinda receiving a cheque

The National Pension Scheme Authority (NAPSA) has received another dividend cheque worth K7.9 million from the Zambia Consolidated Copper Mines-Investment Holdings (ZCCM-IH), one of its investments on the Lusaka Securities Exchange.

Speaking when he received the cheque at NAPSA Head office, NAPSA Director General, Mr. Yollard Kachinda said NAPSA was a key player in Zambia's economy and in the provision of social security.

Mr. Kachinda noted that the Authority had a fiduciary responsibility to safeguard and grow members' funds by engaging in viable investment projects as a business objective to make a return.

Mr. Kachinda further added that NAPSA's primary objective was to provide long-term income security to its members and their families.

"You may wish to know that currently the authority has over 16,000 pensioners on its payroll with a total pension payout in 2019 standing at over one billion kwacha. This is cash flow which is ploughed back to turn the economic wheels of the country," he said.

Mr. Kachinda assured members of the scheme that NAPSA would protect their welfare and continue to work in their best interest by choosing investments that would bring meaningful returns for their benefits.

And presenting the cheque to NAPSA Director General, ZCCM-IH Chief Executive Officer, Mr. Mabvuto Chipata said ZCCM-IH remained resolute to see to it that the organisation continued to be profitable as devised in its strategic plan.

"Our strategic plan is underpinned by a transformative investment agenda aimed at driving sustainable growth in the company for the benefit of all our stakeholder," said Mr. Chipata.

NAPSA is the second largest shareholder in ZCCM-IH with 15% shares after the government.

**Our strategic plan is underpinned by a transformative investment agenda aimed at driving sustainable growth in the company for the benefit of all our stakeholder**



# NAPSA Strengthens Media Relations

By Collins Muyenga

The National Pension Scheme Authority (NAPSA) has embarked on a robust stakeholder engagement drive aimed at sensitizing and educating various stakeholders on the importance of social security and the role of NAPSA in the economy of Zambia.

Speaking when he paid a courtesy call on ZNBC Director General, Engineer Malolela Lusambo, NAPSA Director General, Mr. Yollard Kachinda said ZNBC was a key player in the dissemination of information to the public on the importance of social security and other important matters.

Mr. Kachinda, who was also taken on a tour of ZNBC studios, noted that the corporation was a strategic partner in the Authority's quest to reach out to the masses, given the corporation's nationwide coverage of listenership and viewership. He reiterated that the Authority was going to leverage the various platforms provided by the ZNBC to reach out to the masses across the country.

"We are happy that in terms of infrastructure, ZNBC studios and facilities have been massively upgraded, which gives an opportunity for wide programming and production," Mr. Kachinda said.

Mr. Kachinda disclosed that NAPSA's investment portfolio had grown to over 31 billion Kwacha and that all the investments were done locally to the benefit of the local economy.



NAPSA Director General Mr. Yollard Kachinda and his counterpart Mr. Malolela Lusambo, ZNBC Director General exchange gift packs

He further explained that the Authority had over 16,000 retirees who were receiving monthly pensions for life and that the Authority was paying over one K1 Billion Kwacha in benefits to the members annually.

Mr. Kachinda said the Authority had over 850,000 active members from the formal sector and that NAPSA had enhanced its efforts to onboard members from the informal sector, such as bus and taxi drivers, small-scale farmers and domestic workers among others. He said from 2017 the Authority had onboarded over 30,000 members from the informal sector.

He called on ZNBC to support NAPSA's efforts in enhancing compliance levels by demanding compliance certificates for social security contributions from all suppliers of goods and services to the corporation.

And ZNBC Director General, Engineer Malolela Lusambo was pleased that NAPSA was playing a key role in uplifting the wellbeing of the people in the country by making prudent investments in the local economy and timely payment of benefits to its members.

Engineer Lusambo urged NAPSA to take advantage of the newly refurbished studios at ZNBC and also the institution's outside broadcasting facilities to sensitize its members on the importance of NAPSA. He stressed that ZNBC would remain committed to the mutually beneficial business relationship that exist between NAPSA and ZNBC.

NAPSA has planned engagement activities with various media houses, including workshops and seminars to share information on recent developments and the future of social security in Zambia.

# NAPSA Conducts Vigorous Fight against Cancer

By Diana Ngula

The National Pension Scheme Authority has conducted the In-house countrywide cancer screening programme for all its staff and their spouses.

Speaking during the launch of the programme which took place at Head Office in Lusaka, Mr. Yollard Kachinda, Director General, said the Authority took a deliberate move to facilitate breast and cervical cancer screening services to employees as cervical cancer was the most frequent cancer and ranked as the highest cause of morbidity and mortality among women.

Mr. Kachinda noted that the majority of female employees in the Authority fell within the high-risk bracket of developing cervical cancer and hence the

need to take precautionary measures against the disease.

"The major activity we are undertaking as an institution this year in commemoration of the International Women's Day is a countrywide In-house screening programme for breast and cervical cancers in line with the Ministry of Health's advocacy for early detection and prevention of the disease through screening," he said.

Mr. Kachinda added that cancer screening was also being conducted in line with NAPSA's wellness policy that promotes care, support, treatment for employees as well as prevention through change of behaviour and lifestyle that include medical checkups and physical fitness activities.

Speaking at the same function, Madison Life Insurance Company Managing Director Mrs. Agness Chakonta expressed happiness in partnering with NAPSA to champion cancer awareness and screening among members of staff.

Mrs. Chakonta was confident that cancer screening and early detection was a sure way to maintain a healthy workforce by raising awareness about how members of staff could reduce the risk of being infected with cancer.

"We realise that over the years late diagnosis, poor health seeking behaviour due to lack of information about cancer or fear of the unknown have been contributing factors to the increasing cases of Breast, Cervical and Prostate cancer in Zambia," she added.

Mrs. Chakonta expressed optimism that the partnership with NAPSA would augment government and other stakeholders' efforts in the fight against cancer.

The incidence of cervical cancer is very high in sub-Saharan Africa. At Continental level, Zambia has the second highest prevalence rates after Tanzania.



NAPSA Director General Mr. Yollard Kachinda speaking during the launch of cancer awareness week



# VISA

# PAYMENT

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Pay **NAPSA** Contributions  
via **VISA CARD** online on

 **eNAPSA**

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[www.napsa.co.zm](http://www.napsa.co.zm)



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# NAPSA Offers Rental Relief to its Tenants

By Diana Ngula



The National Pension Scheme Authority (NAPSA) has granted relief on rentals to all tenants in its commercial and residential properties across the country. This is to help mitigate the negative impact of the COVID-19 on various businesses that have already been adversely affected.

The Authority has given 40% waiver on monthly rentals for properties that have remained trading during the COVID-19 while those that were closed in line with Ministry of Health guidelines have been given a 100% waiver. The three-month waiver for all tenants is effective 1 April 2020 and will run up to 30 June 2020.

“The year 2020 begun on a rather shaky note with the global outbreak of the COVID-19 pandemic which has devastated the global economy. The Zambian economy has not been spared and the impact of the pandemic is being felt across all sectors. As a major player in this economy, we understand how difficult business has been in the last few months. Therefore, we have found it necessary to provide some relief to our tenants across the country through this waiver,” said Mr. Yollard Kachinda, Director General.

Mr. Kachinda noted that this move will have an effect on the

immediate return on investment but that it was necessary for business growth which is key to the future sustainability of the scheme.

“We would like to thank the Board for approving this waiver which will go a long way in sustaining businesses, thereby preserving jobs and avoiding masses falling into untold misery,” he reiterated.

Last year, Management gave relief to some tenants by not increasing rentals for the year 2020 following a tough business environment experienced in 2019.



# Inspectors Enhance their Prosecution Skills

By Diana Ngula



Inspectors following proceedings during the training

In a bid to enhance prosecution knowledge among NAPSA prosecutors, the National Pension Scheme Authority has trained all its prosecutors across the country.

The training which took place at NAPSA's Sports Complex in Lusaka was conducted by the Authority's Legal Unit in charge of regulation and enforcement.

Speaking to NAPSA news, Authority Secretary, Mrs. Lydia Chilumba said it was important that NAPSA inspectors and prosecutors were given training to enhance and sharpen their skills or their prosecution works.

Mrs. Chilumba said the Authority had a number of legal suits against defaulting employers hence the need to provide refresher training to inspectors and prosecutors on how to quickly dispose off these cases in court and recover penalties.

And Regional Manager- North who is also a prosecutor, Mr. Tapeya Phiri thanked the facilitators of the training and noted that the Authority was currently defending matters which were Contributions and Benefits related as well as appeals by employers to higher courts.

"This training which has come in form of a moot court equips us as inspectors and prosecutors with the necessary techniques and skills and provides us a great platform to practice how to articulate issues in court with boldness," said Mr. Phiri.

The National Pension Scheme Authority prosecuted a total of four thousand and thirteen (4013) employers countrywide for various NAPSA-related offences during the period January to December 2019.

It is expected that this move will help to enhance compliance among employers.

# Stakeholders Share in NAPSA's Customer Service Strategy

By Diana Ngula

Some parastatal bodies recently visited the National Pension Scheme Authority's Customer Service Unit to benchmark the Authority's customer service delivery strategies.

A team of officers from the Public Service Pension Fund (PSPF), Immigration Department and the Anti - Corruption Commission (ACC) visited NAPSA offices to learn the concept of the Contact Centre engagement through shared experience between NAPSA and the three institutions.

The visits by PSPF, Immigration Department and ACC were necessitated by the need for these institutions to strengthen their preparations to set up their organisational contact centres.

Speaking during the familiarization tour of the NAPSA Contact Centre, Senior Customer Services Manager Mr. Ason Banda expressed happiness that other public institutions were seeing the efforts of NAPSA in enhancing customer experience.



Immigration officials pose for a photo with NAPSA Management after a familiarisation tour of the NAPSA Contact Centre

"The request to conduct a familiarisation tour by PSPF, ACC and Immigration Department at NAPSA gives us confidence that the public and other institutions are seeing the good practices in service delivery that the Authority has implemented," said Mr. Banda

He added that the familiarisation tours were also a form of feedback for NAPSA to know how effective and efficient the contact centre systems and platforms were operating.

Mr. Banda further noted that having other institutions learn from NAPSA did not imply that

the Authority had achieved all its interest, but that it was on the right track. Hence, employees needed not to be complacent.

Following the visit by the three public institutions, the Immigration Department has since set up its first ever Customer service Centre which is fully operational.





# NAPSA Supports the National Fight Against COVID-19

By Diana Ngula



Ministry of Health and other stakeholders, including private citizens in addressing the pandemic.

Mr. Kachinda said that the financial support provided by NAPSA, though limited in the light of the magnitude of the problem, would help to address some immediate pressing needs and save lives.

Receiving the donation, Minister of Health Hon. Dr. Chitalu Chilufya, thanked NAPSA for the support that he said would go a long way in supplementing government's effort in the fight against the pandemic.

Dr. Chilufya said His Excellency, President Edgar Chagwa Lungu was gravely concerned with COVID-19 and had mounted a multisectoral robust response against the disease.

He appealed to all Zambians and visitors to abide by the Corona virus prevention guidelines as issued from time to time.



The National Pension Scheme Authority (NAPSA) has supported the national fight against COVID-19 by channelling financial support to a tune of K1 Million Kwacha to the Ministry of Health - Emergency Response Team.

The contribution which came through NAPSA's Corporate Social Responsibility (CSR) programme was for the purchase of emergency medical equipment and supplies for the containment of COVID-19.

Speaking when he made the donation during the Minister of Health's routine update at Ministry of Health Headquarters in Lusaka, NAPSA Director General, Mr.

Yollard Kachinda reiterated NAPSA's commitment to supporting health as it was one of the key pillars for economic development.

The corona virus has killed thousands of people in many countries across the world, including Zambia. This pandemic threatens our society and requires concerted efforts from every institution and individual", observed Mr. Kachinda.

Mr. Kachinda explained that the Authority found it prudent to collaborate with the Ministry of Health to help preserve human life.

He commended the effort and measures implemented by the



# PHOTO FOCUS

## TOUR OF LIVINSTONE BUS STATION AND MARKET



Chairman of the NAPSA Board of Trustees C. Evans Chibiliti (in a blue suit), NAPSA Investments Committee members and ZNS Commandant Lt. General Mulenga pose for a photo



Mr. Pious Musabaila, Project Coordinator giving a brief to the entourage at Livingstone Bus Station



Mr. Chanda Kaziya, PS. Ministry of Labour and Social Security demonstrating the use of USSD code that will be used to transact once the market is fully operational



NAPSA DG Mr. Yollard Kachinda leads NAPSA Board of Trustees and ZNS Commandant Lt. General Nathan Mulenga during the inspection of the Bus Station



# PHOTO FOCUS

## COMING UP - MOSI-OA-TUNYA LIVINGSTONE RESORT



An artistic impression - Front view of the hotel

## WOMEN'S DAY - CANCER SCREENING



A Doctor speaking to some members of staff on the importance of cervical cancer screening



Director Human Resource & Administration, Mrs. Betty Meleki hands over a hamper to Mrs. Kachinda during the launch of the in-house countrywide cancer screening programme



NAPSA Director General Mr. Yollard Kachinda and Mrs. Kachinda (In a chitenge dress) listening attentively during the launch of the In-house countrywide cancer screening programme



Director Human Resource and Administration Mrs. Betty Meleki speaking during the launch of the In-house countrywide cancer screening programme at NAPSA House



# Four Hospitals in Wheelchair Galore

By Collins Muyenga

The National Pension Scheme Authority (NAPSA) has donated wheelchairs worthy K290 000 to four hospitals in the country.

The hospitals that have benefitted from NAPSA's Corporate Social Responsibility programme include the University Teaching Hospital, 100 wheelchairs Mazabuka, 50 Monze (51) and Choma (51) District Hospitals.

Speaking when flagging off the distribution of the Wheelchairs, NAPSA Director General, Mr. Yollard Kachinda said NAPSA recognized health as a basic human right noting that a healthy nation is a wealthy nation.

Mr. Kachinda said the Authority

had decided to partner with government to improve the provision of healthcare services by donating 252 wheelchairs adding that this will help service delivery by the health institutions.

He reiterated NAPSA's commitment to supporting sustainable community development by being a good corporate citizen in line with its Corporate Social Responsibility.

The Director General added that the Authority would continue working in the best interest of social partners in communities in which the Authority operates by supporting various educational, health, entrepreneurship, sports, arts



and cultural programmes. "It is my sincere hope that the donation will go a long way in helping the hospital meet its day to day obligations of providing quality health care services" Mr. Kachinda said.

He called on recipients of the wheelchairs and the community to guard the donated items jealously for the benefit of the community adding that NAPSA would continue to support government's effort in improving lives of the people in the country. And in a letter of appreciation to NAPSA, Choma Medical Superintendent, Mr. Chipulu thanked the Authority for the donation which he said would go a long way in easing the challenges the hospital faces. The same sentiments were shared by the other recipients.

The recipients of the wheelchairs assured Mr. Kachinda that the donated items would be put to good use as Hospitals served communities better.

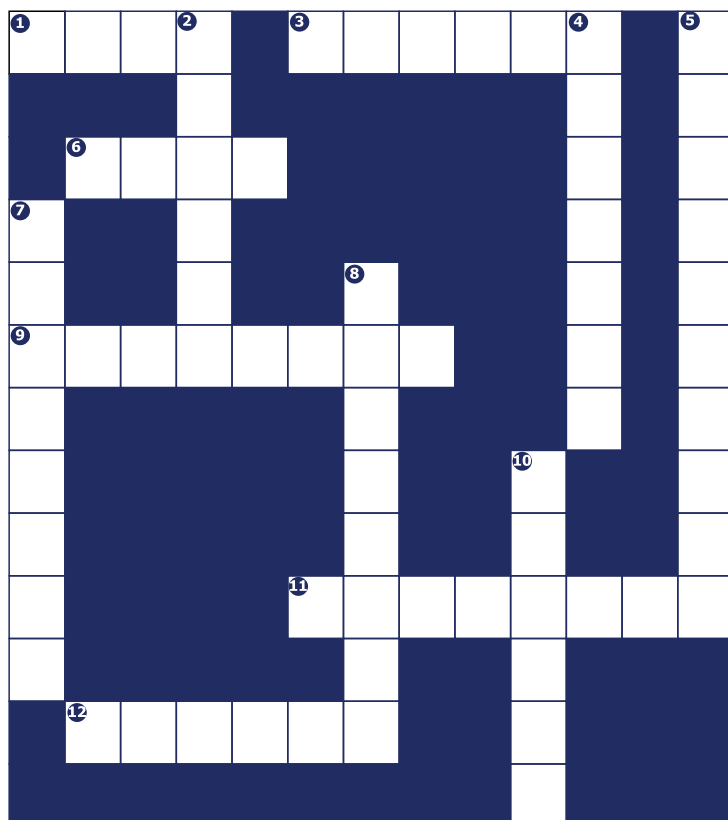


Some of the donated Wheelchairs



## CROSSWORD PUZZLE

No. 0003



### ACROSS

1. Debtors, creditors, customers, suppliers, Government, public and other stakeholders are expected to act ethically and in a manner consistent with the Authority's ....of ethics.[4]
3. It is important to have a good Attitude to be successful in your .....[6]
6. Employees will not engage in trafficking, possession or abuse of intoxicating substances on or outside the premises of the Authority whilst on ....[4]
9. Some jobs cannot be done alone and others can be done much better and faster if you possess the quality of..... [8]
11. Which institution is responsible for managing the Hotline used to report unethical behaviour? [8]
12. You are a person with a high level of integrity if you stand by your ..... even if others put pressure on you to do something that is wrong or if they make fun of you.

### DOWN

2. All employees are expected to treat co-workers and clients with..... [6]
4. According to the ICARE Values, which value describes the sentence below? "Listen to every voice"
5. Perform at your best is doing the right thing even when no one. [10]
7. The appearance of a conflict of .....may be just as damaging to the Authority's reputation as an actual conflict. [8]
8. Codes of ethics have been developed to provide guidance to those faced with ethical ..... [8]
10. Communication ..... such as writing, speaking and body language are important work ethics so that you can be clear in your messages to others. [6]

## ANSWERS TO THE PREVIOUS CROSSWORD PUZZLE.

### ACROSS

1. It is important to have a good ..... To be successful in your career. - **ATTITUDE**
2. An act intended to deceive or trick - **HOAX**
5. Integrity Committee abbreviation - **IC**
6. Debtors, creditors, customers, suppliers, Government, public and other stakeholders are expected to act ethically and in a manner consistent with the Authority's code of - **ETHICS**
11. NAPSA Integrity hotline. - **TOA**
12. After how many years should a former officer do business with the Authority, if conflict of interest exists between the officer's former position in the institution and the officer's new position with a supplier? - **TWO**
13. Moral principles that govern a persons behaviour; a set of beliefs about what is right and what is wrong? - **ETHICS**
14. A cause of corruption. - **GREED**
15. A group of two or more people who work together to achieve a common goal? - **TEAM**

### DOWN

1. Having not reported for work - **ABSENT**
3. ....is mandated to spearhead the fight against corruption in Zambia. - **ACC**
4. Written defamation of a person is called? - **LIBEL**
7. Strong ..... means you have a high sense of moral and ethical behaviour that earns respect for others - **CHARACTER**
8. Bribery involves the ..... and receiver. - **GIVER**
9. Example of corruption. - **NEPOTISM**
10. An example of a category of people who societies expect to act with integrity? - **DOCTORS**

# NAPSA @20: Cyber Crime in the Era of e-Business – NAPSA Case

By Daniel Chibesakunda



## Ransomware Cyber Hygiene Practices

In the era of e-business, the Authority's prosperity, depends on the Authority's commitment to securing its cyberspace and maintaining an open, interoperable, secure, and reliable infrastructure and Business Applications. The critical Applications and infrastructure continues to be at risk from threats in cyberspace and the Authority can be harmed by the theft of intellectual property or financial gain. Although the threats are serious and they constantly evolve, the Authority has continued to address them to ensure that the Business Applications and Infrastructure remain safe for the Authority to achieve its mission and goals.

Over the past few years, the Authority has increased innovations in Information Communication Technology, which include eNAPSA. Bank integration, Oracle ERP business Suite, Mobile app etc. This has increased the attacking surface as black hat hackers are on the lookout of organisations with vulnerabilities to attack. One of the most dangerous malwares that the Authority needs to look out for which can cost its very existence is a Ransomware.

### How it works?

Ransomware is a type of social engineering technique which an attacker uses to infect your computer or corporate network via a variety of attack vectors some of which include:

1. Phishing emails, having links or pictures that will contain the malware to infect your computer or entire corporate network.
2. Infected websites which the attackers develop specifically to carry out the Ransomware attacks.
3. Request of Private information – i.e. login credentials which an attacker can use to attack your computer or corporate network directly.

Note: Avoid the use of Internet Explorer at all cost in the Authority as it has been listed as the most vulnerable web browser.

There are various ways that the ransomware can infect the corporate network, the steps below highlight the modus operandi of ransomware.

### Step 1

Infection, an unsuspecting user clicks a link in a phishing email and their computer gets infected by ransomware.

### Step 2

Once the ransomware gets onto your system, it finds hidden locations on your hard drive where to hide and most times it:



- mimics a system file
- installs itself in the master boot record

### Step 3

Once it conceals itself, the malware starts searching for any visible backups on your computer, this could be an external hard disk or networked hard disk. Once found the malware will either erase or encrypt the data. It is also at this point that the malware begins to spread across the corporate network and infect vulnerable computers on your network.

### Step 3

As the malware spreads across the network, it now starts encrypting data on the hard disks of infected computers. It may leave some system files unencrypted to allow you access the computer but just enough functionality for you to initiate payment of the ransom.

### Step 4

Once the encryption is done, the Ransomware no longer hides, and it announces itself by displaying the message that your data has been encrypted with payment instructions and a deadline, this payment is normally demanded in bitcoins as they are not easily traceable. Depending on the attacker's intention, once paid a decryption key and instruction will be sent otherwise they will leave data encrypted and keep on requesting for more money.

### What you can do

The Best approach to mitigating the ransomware is to prepare in advance for it and protect yourself should the attack happen.

The Information and Communication Technology (ICT) Directorate has put in place mitigation measures to protect the Authority's Assets from cybercriminals, but cybercriminals do not hack tech anymore, they hack people. The weakest link in IT security still remains the users. Attackers are financially motivated to exploit the human weakness to get to the data. Even so, there are few tips every employee can implement not only to protect themselves but also the Authority as outlined below.

- Reset default Home Wi-Fi router passwords to own generated passwords
- Avoid the use of USB sticks
- Keep your passwords and credentials safe. Never share them with anyone (could be via social media, Phone call or indeed any other channel)
- Don't Run Untrusted Software (always consult IT if in doubt)
- Keep Your System Updated (OS & Anti-Virus Software)
- Don't Open Suspicious Websites, Email Attachments or Links
- Make Complex Passwords as guided by the Authority ICT Policy
- Avoid Using Unsecure public Wi-Fi Networks/hot spots
- Always Back Up Your Files (you can use one Drive)
- Keep Your Personal Information Safe

- Always Logout of the website or email after you are done using them

There is need to embrace security efforts that are delivered through various platforms which may include training on how to identify phishing emails and other social engineering attacks.

### Backup

Always make sure you make daily backs which are not visible on your corporate network as you should never depend on network share which facilitates easy spreading on the malware. Therefore, make sure backups are held offline and take advantage of some local cloud backup services.

In conclusion always remember that simply maintaining good cyber hygiene practices and employing standard best practices can save you from most ransomware attacks today.

**Note: Avoid the use of Internet Explorer at all cost in the Authority as it has been listed as the most vulnerable web browser.**

## Staff Profile

Meet Livingstone Area Manager Mr. Zephania Mpofu, one of NAPSA's long serving employees as he shares how he balances his work with the Authority and his passion for farming.

**Diana:** Kindly give us a brief background about yourself

**Zephania:** I was born on 28th November, 1969 in Kalomo District, Chief Sipatunyana. I started my Primary School at Lupata Primary School in 1977 in Chief Macha and later moved to Gwembe Primary School the same year in term two where I continued up to grade seven.

Initially I used to pass number one up to grade four but dropped to somewhere around

number four in grade three because I didn't like my teacher then as she used to beat a lot. The day when she would not report to school would be my happiest moment in school. In grade five, we had a new teacher and my performance improved such that by grade six, I had reclaimed my first position. In grade seven first term, I however dropped to number six and this earned me a good beating from my Father. In second term I reclaimed the first position again. While at primary

school I enjoyed running and drama.

**Diana:** What was your secondary and tertiary school experience?

**Zephania:** After grade seven I went to pursue my secondary school at St Marks Secondary School, a rural school in Choma district from grade eight to 12. After secondary school in 1990, I got employed as a Teacher. Those days Untrained Teaching was the in thing. What prompted me to go for teaching was primarily to raise money for my fees as I was accepted to go to the Copperbelt University (CBU) to pursue a Diploma in Marketing. I only taught just for a month July to August as I was set to start school at CBU in September. I pursued my Diploma course in Marketing from 1990 up to 1993. The year that followed, I got employed in the civil service as a Marketing and Cooperative officer in the Ministry of Agriculture in Lusaka.

A year later I resigned to join the private sector as a Sales Representative at Kapumpe office until the end of 1998 when I again resigned to go back to the Copperbelt University to pursue a Bachelor's degree in Business Administration (BBA). I therefore hold a Diploma in Marketing and a Degree in Business Administration

**Diana:** Please shed more light



Mr. Mpofu and his family





Mr. Mpofu in his tomato field

on your journey with NAPSA

**Zephania:** I joined NAPSA in September 2002 as an Inspector posted to Choma where I worked for four years. I was then transferred to Monze in 2006 on promotion as a District Inspector then, the position which is now called Station Manager where I worked for two years before I was transferred again to western Province Mongu on promotion as Area Manager taking over from Mr. Mwiinga who is now Director of Contributions and Benefits.

**Diana:** What attracted you to want to work for NAPSA?

**Zephania:** What attracted me to join NAPSA was the Authority's competitive conditions of service. The time I was joining NAPSA I had two other job offers with superior job titles. When I compared the job offers to what NAPSA was offering, I realised I was actually ten times better with NAPSA than the other parastatals that I can not mention. I actually

wrote a regret letter that I could not take the job offer but thanked them for the interest shown to employ me. This happened after two years of job hunting both at home and abroad.

My 19 years experience working for NAPSA has been very exciting to say the least as I have seen NAPSA progress from one level to another. A lot of progress has happened in NAPSA especially when I look backwards in 2002 when as an inspector I had no computer and only used and maintained an accurate manual compliance register to conduct my work. The positions that I have thus held in my previous and current jobs are:

- Marketing and cooperative officer in civil service
- Sale Representative in an office equipment company
- Inspector, Station Manager and Area Manager in NAPSA.

**Diana:** Please shed more light on your passion for farming?

**Zephania:** Farming is an important undertaking as it is a bedrock of development even at a personal level especially if taken as a business. It aids in ensuring food security for families, helps bring extra income to the table and boosts wealth creation if done consistently.

My love for serious farming started when I worked as an inspector in Choma where my landlord then who had a small holder farm allowed me to cultivate on his farm.

I planted a 20kg of maize in 2004 and that year there was a partial drought, but I managed to harvest 60 bags of maize of which I only consumed 10 and the rest I exchanged for cows at the rate of 4 bags to 1 cow. I earned 12 cows from this barter system and these animals have since multiplied exponentially over the years. I sometimes sale an animal when I have some pressing issues.

**Diana:** How do you manage your time to farm and also do your full time Job?

**Zephania:** I have allocated a day in a week to attend to my farming venture that is weekends and holidays. During weekdays, I dedicate all my time to my official work. I have also learnt that in farming you need to interact with people that have more knowledge and experience than yourself and you must be willing to learn and consult. More often than not people are willing to share their knowledge and experiences. You will not believe it if I told you that I learnt Tomato growing from our current Director



Oranges harvested from Mr. Mpofu's Orchard

General Mr. Yollard Kachinda. He actually shared the tomato spray programme which I have followed over the years. Try him, he will be more than willing to give you some tips. I remember when I visited him sometime around 2009 I was inspired by his passion and from that time I got baptized in serious approach to farming and over the years I have kept learning.

My advice to anyone who would love to venture into farming is that they first need to have a passion for it and take it as a business as it can also help one earn extra income and improve food security at household level. One can always start slow from a backyard garden rearing chickens until you grow.

**Diana:** Tell us about your family

**Zephania:** Am married to one woman and together we have two Children, both boys. I haven't been privileged to be a "Nguzu in Mpali". My wife works at the Ministry of Education as an Accountant. My first-born son Thabo is in Grade eleven at Terry Schwartz and my last born Themba is in Grade two.

I manage my work and my important role as a husband and father by always trying to balance work and family time. As much as I can I give my family quality time while giving my best at work

My hobbies include visiting friends engaged in farming to



learn more skills. I also like jogging to keep fit. In my spare time I like working in the garden. I am also a Christian and I go to the Seventh Day Adventist (SDA) Church. I am a member of the Adventist Men Organization (AMO) which is primarily engaged in community work.

**Diana:** What are your closing remarks

**Zephania:** I want to thank you so much for this opportunity to talk about my life. All I can say is that NAPSA as an organization has taught me a lot and I will forever cherish the moments in NAPSA.

The iCARE values inculcated in me are very important values not only at organizational level but also at a personal level. If strictly followed, one can live a very fulfilling life. I would therefore like to encourage all staff to continue to live the iCARE values.

I thank you.



Mr. Mpofu in the Kraal at his farm





Be smart, secure your future

# NAPSA TIP-OFFS ANONYMOUS

## What should I report to Tip-offs Anonymous?

1. Bribery and Corruption
2. Theft
3. Fraud
4. Falsifying of documents
5. Unauthorised divulgence of confidential  
Authority information
6. Absconding from work
7. Installation of unauthorised software
8. Use of non-approved online services

### REPORT WRONGDOING TO:



Toll free hotline: 5080  
(Airtel, MTN, Zamtel)



Free post: Call Centre  
P.O. Box 30013  
Lusaka, Zambia



reportszq@tip.offss.com  
www.tip-offss.com



# Embracing iCARE Values as a Basis of NAPSA Risk Culture

By Chimbotela Evaristo Simwinga



## INTRODUCTION

It is important to start this discussion with two questions in mind:

1. What does risk culture really mean in layman's terms?
2. Which iCARE values have the direct impact on NAPSA's risk culture?

Risk culture cannot be looked at in isolation from organisational culture. Organisation culture is defined in different ways, such as, "The way we decide to do things round here". Culture is about human behaviours. Our behaviour will be influenced by our colleagues and actual business practices. Organisation culture is a system of shared values and norms that define appropriate attitudes and behaviours for organisational members. Therefore, risk culture is organisational culture that is simply looking at how the organisation culture impacts our risk management. Risk culture is the system of values and behaviours present in an

organisation that shapes risk decisions of management and employees. The Institute of Operational Risk gives an alternative version of risk culture:

"The shared beliefs and assumptions concerning risk and risk management which affect and are affected by an organisation's risk-taking and control decisions, and with the outcomes of those decisions."

## IMPLEMENTING ORGANISATION RISK CULTURE

Organisations begin by identifying its desired culture first. The desired culture should really reconcile very much with the present representation that organisation has to the outside world. So the starting point for doing anything around culture is establishing what is our desired culture? For NAPSA, this is anchored on our vision of being: *"A trusted partner that protects people's future and brings pride to the nation."*

A distinction between desired culture and actual culture will make this journey less jerky:

- Desired Culture – "What we would like to go on around here"
- Actual Culture – "What really goes around here". In other words, "What goes on when no one is looking". This speaks directly to the 'Integrity' value of iCARE.

**Culture Risk: Risk that our organisation culture adversely affects the achievement of our objectives.**

The gap between what we are supposed to be doing and what we are actually doing and that obviously represents the gap between desired and actual. This gap gives rise to the culture risk.

## A FRAMEWORK FOR IMPLEMENTING RISK CULTURE IN NAPSA

An appropriate risk culture is important in ensuring continued performance of organisations and their survival. Therefore, we can argue that successful implementation of businesses strategies hinges on a well-demonstrated risk culture.

Within NAPSA, the risk culture should be demonstrated in form of enforced best practices linked to the iCARE values. In turn, these risk culture practices must be further enshrined in various Authority policies, procedures and the codes of conduct to guarantee a sustainable risk culture for the Authority. As the Authority embarks on the deployment of the enhanced risk management function, this is the opportune moment to galvanize a risk culture that will guarantee its effective implementation and attract the admiration of other institutions in the country.

....to be continued in the next edition



# Four (4) Behaviours that Help Leaders Manage a Crisis

By Mushabati Mashandi

Chris Nichols is an American columnist, editor, preservationist, and author. He has written the "Ask Chris" column as an Associate Editor of [LA Magazine](#) since 2000. On the Harvard Business Review Webinar, Chris Nichols with Shoma Chatterjee Hayden, and Chris Trendler write on four (4) behaviors that help leaders manage a crisis.

The roles and responsibilities of business leaders have dramatically changed in the past few weeks. Before COVID-19, CEOs and other executives in high-growth companies were focused on fostering innovation, driving revenue, and gaining market share. Today, many of those same leaders must make rapid decisions about controlling costs and maintaining liquidity. They must decide with speed over precision, adapt boldly, reliably deliver, and engage for impact. The tactics below can guide leaders through these key behaviors:

**Behavior 1:** Decide with speed over precision. The situation is changing by the day — even by the hour. The best leaders quickly process available information, rapidly determine what matters most, and make

decisions with conviction. Leaders must break through the inertia to keep the organization trained on business continuity today while increasing the odds of mid- to long-term success by focusing on the few things that matter most.

**Behavior 2:** Adapt boldly. Strong leaders get ahead of changing circumstances. They seek input and information from diverse sources, are not afraid to admit what they don't know, and bring in outside expertise when needed.

**Behavior 3:** Reliably deliver. The best leaders take personal ownership in a crisis, even though many challenges and factors lie outside their control. They align team focus, establish new metrics to monitor performance, and create a culture of accountability.

**Behavior 4:** Engage for impact. In times of crisis, no job is more important than taking care of your team. Effective leaders are understanding of their team's circumstances and distractions, but they find ways to engage and motivate, clearly and thoroughly communicating important new goals and information.

## Phone Etiquette

Namiloli Mwanapabu

Phone etiquette is the way you use manners to represent yourself and your business via telephone communication. This includes the way you greet, your body language, tone of voice, word choice, listening skills and how you close a call. While it may seem obvious — just pick up the phone and say "Hello?" — answering professional calls are very different from answer personal calls. The following include basic phone etiquette tips according to HubSpot.

- Answer the call within three rings.
- Immediately introduce yourself if the person on the other end is not sure who they are talking to.
- Speak clearly.
- Only use speakerphone when necessary.
- Actively listen and take notes.
- Use proper language.
- Ask before putting someone on hold or transferring a call.
- Be honest if you do not know the answer and ask to get back to the caller when you are able to provide feedback.
- Remain happy (smile).
- Be mindful of your surroundings.

Remember there are no special rules for good phone manners in your home life, as opposed to your career. However, the business phone manners that you use at work are entirely appropriate for your personal life.

# Cookery Corner

By Diana Ngula

## BANANA LOAF

(sallysbakingaddiction.com)

**Banana loaf, otherwise known as banana bread, is one of the easiest cakes to make. It can be stuffed up with your favourite fillings such as chocolate chips, peanut butter, sesame seeds etc. but this recipe demonstrates a plain Banana Cake.**

### Ingredients

- 3 very ripe medium bananas (around 225g peeled weight)
- 3 large free-range eggs
- 100g soft light brown sugar
- 150ml sunflower or vegetable oil
- 275g white self-raising flour
- 1 tsp ground mixed spice
- 1 tsp baking powder

### Method

1. Preheat the oven to 180C/160C Fan/Gas 4 and grease and line a 900g/2lb loaf tin with baking parchment or use a loaf tin liner.

2. Peel the bananas and mash with a fork. Tip into a large mixing bowl and add the eggs, sugar and oil. Use a fork or whisk to combine.

3. Add the flour, spice and baking powder and whisk together until thoroughly combined. Pour into the prepared tin. Bake for 40 minutes, or until the cake well rises and a skewer inserted into the centre comes out clean.

4. Cool in the tin for 10 minutes, then turn out onto a wire rack. Serve warm or cold in slices with any beverage of your choice. Spread with butter if you like.





# Meet the NAPSA Hurricanes

By Peter Sunkutu



NAPSA Hurricanes pose for a group photo

The National Pension Scheme Authority (NAPSA) Basketball team is a stable sports programme for both men and women. It has a membership of over one hundred players who are drawn from different age groups. The team is comprised of the Junior, Ladies and Senior Basketball teams and has a pool of experienced coaches who have coached at the highest levels in Zambia.

The NAPSA Hurricanes basketball club was formed in 1982 as part of staff welfare for members of staff under the sponsorship of the Zambia National Provident Fund (ZNPF). Back then the team was called **PROFUND HURRICANE**. After the closure of the Zambia National Provident Fund in 2000, the club name was changed to NAPSA **Hurricanes** as it is called today.

NAPSA Hurricanes has continued to enjoy full

sponsorship by the National Pension Scheme Authority. The club prides itself as a major contributor of players to both the junior and senior National Basketball teams and one of the seasoned teams in the Zambian basketball league. The club has been a regular invitee and participated at international basketball tournaments in the region.

In line with the Zambia Basketball Federation (ZBF) calendar, the club's activities run from May to March in the following year. The club is an affiliate to Midlands Basketball Association and Zambia Basketball Federation.

The aim of the NAPSA basketball club is to be the best performing club both at National and regional level in as far as basketball is concerned. To achieve this, the club has put in place an executive and technical team as outlined below:

## Executive Members

Peter Mutale Sunkutu -

## Chairman

Florence Chilangwa - *Secretary*  
Choolwe Simuuwe - *Treasurer*  
Hector Kalenda - *Team Manager*

## Technical Members

Jonny Zimba - Head of technical services  
Mwape Konsolo - Head Coach – NAPSA Hurricanes  
Noah Mabutwe - Head Coach – NAPSA Breeze  
Maggie Siame - Coach NAPSA Breeze  
Lishomwa Sikota - Coach Junior Hurricanes

Both the executive and the technical team report to the patron of the team who is the NAPSA Director General Mr. Yollard Kachinda.

Mr. Johnny Zimba as the head of technical NAPSA Hurricanes basketball club, is the pillar of the club which has produced the cream of the Zambia basketball players. His immense experience and dedicated guidance to the team has enabled the team to produce a cream of players in the history of Zambian basketball. His contribution has led the team to win both national and region championships on several occasions.

In 2012, the club saw it fit to introduce a female team called **NAPSA BREEZE** as a way of creating equal opportunities for girls and women in the communities to play basketball

as an aspect of girlchild empowerment.

Since its inception, NAPSA Breeze has grown into a formidable team rated as one of the best female teams in Zambia. Due to its consistence performance on an annual basis, NAPSA Breeze has been contributing players to the Zambia National Basketball team.

It is important to note that the team draws its players from the members of staff and local communities as a way of providing recreation to young people so as to avoid negative vices such as excessive beer drinking, smoking and other illicit activities.

Since 2000, the club has undergone major transformation and grown from strength to strength. The club has participated in major local tournaments on the Zambia

basketball Association calendar and has represented Zambia at Inter club championships.

### **Some of the NAPSA HURRICANES HONORS include:**

- National Championship Runners up 1999
- National Championship Runners up 2003
- Southern Region League Champions 2004
- National Champions 2005
- Southern Region League Champions 2006
- National Championship Runners up 2006
- Represented Zambia at the Cavaliers Invitation in Zimbabwe, 2006
- Represented Zambia at Club Championship Africa Qualifiers in Mozambique, 2007.
- Two players on basketball scholarship in America
- National Championship Runners up, 2009.



- Represented Zambia at Club Championship Africa Qualifiers in Mozambique, 2010.
- National Championships Runners up, 2013
- Runners up Brave Heart International tournament Malawi, 2017
- Runners up 2019 OYDC 3x3 Tournament, 2019

### **NAPSA BREEZE HONORS:**

- National Championship Runners up, 2014
- Champions Brave Heart International Tournament Malawi, 2017
- Runners National Championships 2017-18
- Champions OYDC 3x3 Tournament, 2019
- National Champions, 2019-2020

Despite the above mentioned achievements, the road has not been rosy as the club also faces challenges in its day to day operations. Notwithstanding the challenges over the years the sponsor has ensured that its obligations to the Basketball federation.



NAPSA Breeze



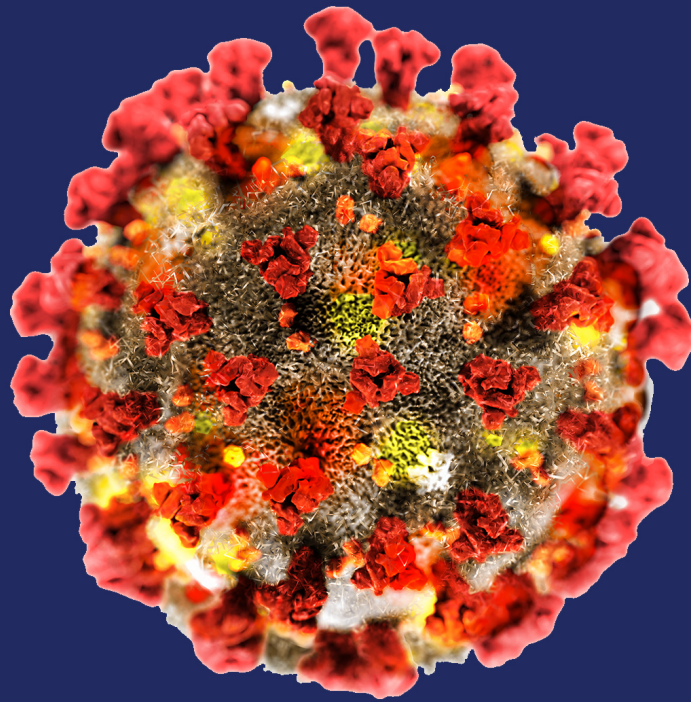


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# STOP COVID- 19

## SECURE YOUR FUTURE BY FOLLOWING HEALTH GUIDELINES IN RELATION TO THE COVID-19

1. Stay home if you can and use our online platforms for various services.
2. Keep social distance/avoid close contract.
3. Wear a mask when you venture out.
4. Wash your hands regularly with soap or use an alcohol-based hand sanitizer.

Talk to us on toll free line: 677, WhatsApp: 0973000677  
email: [info@napsa.co.zm](mailto:info@napsa.co.zm) if you have any queries.

