



NAPSA NEWS

PUBLICATION OF THE NATIONAL PENSION SCHEME AUTHORITY - 3RD QUARTER 2019

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NAPSA to Begin Construction Of Low Cost Houses in 2020

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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

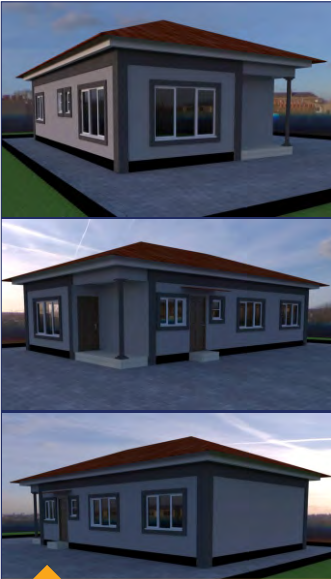
Securing the social economic well-being of the people of Zambia

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

FOREWARD

A Call to Prudent Management of Authority Resources

Following Government's introduction of austerity and fiscal measures in a bid to sustain the economy and instil investor confidence, the National Pension Scheme Authority has put in place measures which will see the Authority reduce expenditure whilst growing its membership.

The year 2019 has been characterised by some fiscal challenges which have had an impact on the operations of the Authority due to limited liquidity.

As a result of these fiscal challenges, I wish to urge members of staff to be prudent in the utilisation of Authority resources. In this vein, our 2020 budget is reflective of tough measures that are in line with the current prevailing economic situation. We need to keep a tab of all our operating expenses so that we keep them in check.

I therefore wish to call upon members of staff to enhance

collection of contributions including arrears and penalties so that we can create the much needed value for our members.

This should be done with a clear focus on ensuring the long-term sustainability of the Fund.

Going forward, having had the Extension of Coverage to the Informal Sector Statutory Instrument signed by the Hon. Minister of Labour and Social Security, coupled with various innovations that the Authority has put in place, my expectation is that we will see an increase in the number of informal sector workers on boarded onto the scheme resulting in more revenue collection, prudent investments and enhanced payment of benefits.

It is always important to remember that NAPSA's primary objective is to provide long term income security to our members and their families as well as being a strategic player in the economy of this Country. We

should thus, demonstrate our fiduciary responsibility to grow the member's funds through enhanced collection, reduced expenditure and prudent investments in viable projects.

We must endeavour to work as a formidable team to ensure that our ICARE values are reflected in the way we care for our institution, our members and the manner in which we execute our mandate.

Pleasant reading.

I wish to urge members of staff to be prudent in the utilisation of Authority resources

NAPSA to Begin Construction Of Low Cost Houses in 2020

By Collins Muyenga



According to the World Population Fund Zambia is facing a serious housing deficit estimated at about 2.0 million houses countrywide. One of the major obstacles in trying to meet the demand is limited access to affordable mortgage financing by majority Zambians. Most mortgage facilities in the country are highly priced and above the reach of average Zambians.

It is for this reason that the National Pension Scheme Authority has embarked on the construction of low cost houses across the country to supplement Government's efforts in the provision of decent accommodation. The low cost housing project will start with Solwezi, Chitambo and Chinsali and later extend to other parts of the country.

Speaking in Solwezi during the North West Expo NAPSA

Director General, Mr. Yollard Kachinda said the Authority was cognisant of the difficulties associated with buying a house and therefore had devised strategies to make the houses affordable and accessible by many Zambians, including civil servants.

The Authority has earmarked to build an initial 100 housing units in Solwezi, 50 in Chitambo and 50 in Chinsali in 2020.

"These houses will be very

affordable to many people, and flexible payment terms shall apply to eligible applicants," said Mr. Kachinda .

Meanwhile, the National Pension Scheme Authority has signed a Memorandum of Understanding with the North Western Water and Sewerage Company for the Solwezi Housing Development Project.

Speaking during the signing ceremony, NAPSA Director General Mr. Yollard Kachinda indicated that the signing of the MoU shall empower the people of North-Western province to access affordable housing. Mr. Kachinda further indicated that to make the houses affordable and accessible to the many Zambians, NAPSA would partner with a Bank to provide affordable mortgages to would-be buyers of the properties to ease access to finance which is a major challenge.

And North-Western Water and Sewerage Company Acting Managing Director Cosmas Shaba said the utility company was keen to help NAPSA in providing water and sanitation facilities in the area.

This low cost housing project will be replicated across the country once proved successful.

The move by NAPSA is aligned with government's policy of providing decent housing to the citizens at very affordable and competitive rates.



Artistic impression of Low Cost House



Front view



Side and back view

Progress at Mpika and Chinsali Office Parks Elates Director Projects

By Collins Muyenga



NAPSA members of staff pose for a photo during the inspection of the Chinsali and Mpika Office block

Director Projects of the National Pension Scheme Authority, Mr. Phillip Muyumbana has expressed happiness with progress made in the construction of Mpika and Chinsali Office Parks.

Speaking when he toured the sites recently, Mr. Muyumbana said the two structures in both districts will make the towns attractive and ease the challenge of office accommodation.

“These buildings will really transform the outlook of the two towns. We hope that these projects by NAPSA will inspire other developers to take up the challenge and do the same, thereby contributing to infrastructure development and job creation,” he said.

Mr. Muyumbana said the projects whose works began in March and May 2018 respectively are expected to be completed within the first quarter of 2020.

The Office Parks being constructed are three story buildings with modern facilities such as air conditioning, lifts and modern fittings. The total cost is valued at about K23 Million.

The Mpika project is being executed by Woodlock Limited a Zambian contractor while Chinsali office block is being constructed by Huacjhanj Infrastructure Engineering Limited.

NAPSA Strategises for 2020

By Tembo Nguluwe

INTRODUCTION

- The Authority's current strategic plan runs for four years from 2018–2021 and is aligned to the 7th National Development Plan (7NDP).
- The 2020 Corporate Balanced Scorecard (BSC) is one of the key tools through which the strategic plan is to be achieved.
- The 2020 BSC is the penultimate scorecard in the plan as it is the second last in the series. It is a chance for one more big push towards the target.
- The environmental factors influence the Authority's direction and must be regularly assessed and aptly responded to vis-à-vis the strategic tools such as the corporate scorecard.
- The current economic landscape poses numerous challenges and opportunities to meet the Authority objectives.
- Through the directorate of Strategy and Business Performance, the Authority monitors the environment in which it operates and crafts apt responses.

ZAMBIA - ECONOMIC OVERVIEW

- Economic growth is projected to slow down mainly because of lower agricultural production and mining output as well as constrained electricity production.
- Ministry of Finance data indicates that projected GDP

growth has been revised downwards from 4.0% to 2.3%.

- The depreciation of the Zambian Kwacha during 2019 was due to increased debt service, energy imports and strengthening of United States Dollar.
- Zambia's growth is likely to remain subdued relative to historic levels, as the government's recent struggles to rein in the country's fiscal deficits provide stronger economic headwinds.
- Forecasts indicate better rainfall yields which will both positively affect agriculture and industry.

STRATEGIC OBJECTIVES

NAPSA's strategic core team assembled to prepare the Authority's 2020 corporate objectives paying particular attention to the environment. The core team is made up of staff from across the Authority. The 2020 strategic objectives are informed by the following Strategic Pillars:

- 1. Financial Sustainability
- 2. Engage & Educate Customers
- 3. Modernize Operations
- 4. Manage Risk
- 5. Invest in Talent

The objectives are informed by the strategic plan and represent

the Authority's focal points to attain the desired position. The objectives were also crafted after an assessment of the economic landscape and therefore represent NAPSA's response to a challenging economic space.

The objectives are further broken down into initiatives and activities for easier attainment and monitoring. This also ensures ownership as staff find their direct involvement in driving the Authority's agenda. A true line of sight is achieved as all employees drive their efforts in the same direction for the common good.

Through the objectives, the Authority seeks to fulfil its mandate and deliver a valuable experience to all its stakeholders in 2020. Amidst the economic challenges, the Scheme will seek to increase returns on its investments, extend coverage to the informal sector and increase customer satisfaction through measures such as paying benefits on time.

Government interventions in the economy such as payment of suppliers will increase liquidity, preserve business and save jobs. This will boost economic activity and expand opportunities for the Institution.

The authority is confident that its strategy's for 2020 will enable it make the most of the times by exploiting the opportunities and navigating the challenges.

NAPSA Bags Best Customer Service Award For Best Omni-Channel Experience 2019

By Diana Ngula

In its continued effort to be a customer-centric organisation and to respond efficiently and effectively to the needs of customers, the National Pension Scheme Authority has prioritised efficient utilization of multichannel customer support as a way of improving customer experience. These channels which include various web based platforms, mobile phone solutions, customer contact centres and mobile offices, allow customers to register workers, file returns and pay contributions or simply track member records remotely.

Based on the foregoing, the Authority was recently recognised as the best Omni Channel experience organisation in the country by the Chartered Institute of Customer Management at the Customer Services Awards Ceremony held in Livingstone in September.

Speaking to NAPSA News, after receiving the award, Senior Customer Services Manager, Mr. Ason Banda said the award was a demonstration that NAPSA was leading the way with the most channels of support to customers.

“As NAPSA we interact with our customers in an easy and efficient manner as we have



NAPSA members of staff pose for a photo during the 2019 Customer Service Awards

implemented various solutions for this purpose. For instance, customers with access to internet can get services from the Authority online via the website, or on the phone via the Mobile App. If a customer is without access to internet, they can still access a service via the USSD code on an ordinary phone. Customers in far flung areas can still be reached out to through mobile office services monthly”, said Mr. Banda

He added that the innovations did not only improve customer satisfaction giving customers a

unique experience, but also that they have a direct positive impact on the environment.

NAPSA joined the rest of the world to celebrate the 2019 Customer Service Week (CSW) under the theme “Delivering Memorable Experiences: A company our customers want us to be”. The Zambia Customer Service Week was dedicated to promote a culture of service excellence.

Payment of NAPSA Contributions Made Easy

By Diana Ngula



VISA
PAYMENT

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

www.napsa.co.zm


Be smart, secure your future

In line with government's agenda aimed at enhancing efficiency and mitigating the risks associated with cash and cheque transactions as well as to promote the use of e-payment channels, the National Pension Scheme Authority has successfully developed various Information Technology solutions to enhance interaction with various stakeholders. The NAPSA Mobile Solution is one such project which has made it easy for employers to pay NAPSA contributions in a fast, secure and reliable manner.

Other payment options include online intrabank and debit/credit card payment options. Through these platforms, employers or their agents are able to pay NAPSA contributions online without visiting any NAPSA office.

Speaking to NAPSA News on the new innovation, Director-Information Technology, Dr. Greg Chola Nsofu expressed happiness at the technological advancements implemented at NAPSA to allow employers and members to have access to various payment options.

Dr. Nsofu is optimistic that the broadening of payment options for employers will increase business productivity thereby reducing the cost of doing business as employers need not spend time to visit a NAPSA office and queue up in order to pay contributions.

He said the new payment options have come as a response to the need for an easy and efficient way to make payments in the comfort of their homes, offices or anyway they maybe.

"Employers have various options at their disposal, they can use their phone to pay via mobile money or they can use the internet banking or debit/credit card without necessarily incurring any costs to pay contributions", he said.

Before the introduction of various payment options, members and employers were required to physically walk into a NAPSA office to get a service. The process involved queues and a lot of paper work. This is no longer the case.

Dr. Nsofu, has since assured customers of a secure and reliable experience interacting with the Authority on various ICT platforms.

NAPSA Continues Supporting Government Efforts in the Provision of Health Services

By Collins Muyenga

National Pension Scheme Authority Director General, Mr. Yollard Kachinda says NAPSA is cognisant of the challenges faced by the health sector in the country and the need to support government in providing essential health services.

Mr. Kachinda disclosed this when NAPSA donated assorted medical items to Mwinilunga and Zambezi District Hospitals of North Western Province.

The items donated to each hospital include 40 wheelchairs, eight suction machines, six oxygen concentrators, twenty thermometers, ten weighing scales, 100 baby and 100 adult blankets among other things.

He said NAPSA will always support the government in helping alleviate the suffering of the people especially in rural communities, who cannot afford to access quality health care services.

He said this in a speech read for him by Regional Manager South, Mr. Tapeya Phiri. Mr. Kachinda said the Authority decided to partner with Ministry of Health to help improve service delivery at the two District Hospitals adding that its NAPSA's dream to see improved health standards in the country.

The Director General said



Regional Manager South Mr. Tapeya Phiri hands over donated wheel chairs to Mwinilunga District Hospital Administrator Dr. Brian Mwachisowa

NAPSA remained committed towards supporting sustainable community development by being a trusted partner that protects people's wellbeing.

"I am very hopeful that this donation will go a long way in easing the shortage of medical equipment at the hospital and help in meeting your day to day obligation of providing quality healthcare services to the people of Mwinilunga and surrounding areas," Mr. Kachinda said.

In receiving the donation, Mwinilunga District Hospital Administrator, Doctor Brian Mwachisowa thanked NAPSA for the timely donation which he said would go a long way in helping the hospital provide adequate care to the patients. Dr. Mwachisowa pledged to take

care of the donated medical items for the benefit of the community.

Mr. Kachiza Kabwita, a Mwinilunga resident thanked NAPSA for coming to the aid of the hospital adding that the donation would assist Mwinilunga Hospital management in dispensing quality health services to the residents.

Meanwhile, Mr Given Kapalu a Zambezi resident, called upon fellow residents to guard the equipment jealously so that it could serve the purpose it was intended for by NAPSA and the government.

Customer Service Team Awarded For Living the Integrity Way

By Diana Ngula



Customer Services Manager South Ms. Judith Mulenga receiving the 1st prize award on behalf of the team

In order to promote and strengthen the NAPSA culture and all its values of Integrity, Collaboration, Accountability, Respect and Excellence (iCARE) within the Authority, the Integrity Committee has been presenting tasks to members of staff during the course of the year.

A number of submissions in the form of team pact, charter, code, mission statement and other forms of commitments were made to the Integrity Committee secretariat by various departments. A thorough scrutiny of the submissions saw three units emerge victorious with Customer Services–South scooping the first prize. The second prize went to Customer Services Central and Human

Resource and Administration came third.

The Customer Services South Team was voted best demonstrator of the Integrity challenge as they produced a video depicting their day to day operations. In the video the team showcased how some practices were not in line with iCARE values. Some of them include: eating while serving a client, answering a personal phone call while attending to clients, shelving claim forms from clients as opposed to working on them upon receipt and giving false follow-up dates to clients among others.

The team, in their commitment pledge, agreed to live the integrity value beyond

enchancements of the iCARE slogan.

Speaking when she received the award on behalf of the team, Customer Services Manager-South, Ms. Judith Mulenga expressed gratitude and thanked the Integrity Committee for recognizing her team's effort.

Ms. Mulenga encouraged other teams in the Authority to identify and deal with some of the practices that may be against the iCARE values.

"I wish to call upon all employees to go beyond just reciting the iCARE values but strive to live the NAPSA way reflective in our action," she said.

And Chairperson of the Integrity Committee who is also Authority Secretary, Mrs. Lydia Chilumba said it was time that employees were stirred up to walk the talk through collaborative efforts.

"As an Integrity Champion, I see employees as leaders at different levels, It is therefore important that we lead with integrity and set a good example. We must be trustworthy, honest, principled and dependable leaders," said Mrs. Chilumba.

The first prize comprised of shopping vouchers worth K500 each and 2 movie tickets each for 18 personnel in the Customer Services South Team.

Extension of Coverage to the Informal Sector Takes Livingstone and Ndola by Storm

By Diana Ngula

The informal sector forms the largest part of the working population in Zambia, accounting for 63 percent of the working-class leaving 27 percent working in the formal sector, according to the 2018 Labour Force Survey. Despite having the majority of workers in Zambia, the informal sector lacks access to social security cover.

It is for this reason that the National Pension Scheme Authority's Extension of Coverage to the Informal Sector (ECIS) Project was set up to take a lead in providing social security to informal workers that include domestic workers, bus and taxi drivers, saw millers, marketeers and small-scale farmers. The intervention is aimed at providing these workers and their families social security and also offer an opportunity for a dignified life after retirement, or in case of invalidity or death.

Speaking to Chairpersons from various markets, representatives from the Buses and Taxis Drivers Association as well as City Council officials at an employee seminar held at Lowenthal Theatre in Ndola, NAPSA's ECIS Project Officer Mr. Ian Mbewe said extension of social security coverage to the informal sector was tied to Government's agenda of

eradicating poverty through social security in line with the Seventh National Development Plan.

Mr. Mbewe noted that NAPSA had since intensified sensitisation among informal workers through the implementation of a number of activities to reach out to as many informal sector players as possible.

He added that the Authority took advantage of various platforms to educate informal sector workers with regard to their social security right through seminars, roadshows and exhibitions that were conducted countrywide.

Mr. Mbewe said the response from informal workers had been overwhelming and expressed gratitude that the project was seeing a positive transformation of mindsets of informal sector players.

"I wish to note that bridging of information gap as regards social security has led to the increase in the number of member registration to the scheme," he remarked.

And speaking at the same function, Ndola town clerk Mr. Wisdom Bwalya called on participants to embrace the

extension of coverage to the informal sector as it was purposed to provide informal workers with a form of security cover when they were out of employment on account of retirement due to old age, invalidity or death.

Mr. Wisdom Bwalya said the Local Authority under the Department of Housing, was looking to improve the livelihood of the domestic workers, marketeers and traders among others.

And in Livingstone, the ECIS team had a very successful roadshow with marketeers and bus and taxi drivers expressing happiness with NAPSA's initiative of extending social security to the informal sector. "This is a very welcome move by NAPSA and as tax drivers we are ready to register with you. We don't want to remain behind in matters of social security. Initially we use to think that this was a preserve of those working in formal employment," said Mwangelwa a taxi driver from Livingstone.

Since commencement of the ECIS project in 2017 about 23,000 new members from the informal sector have so far been registered with the National Pension Scheme Authority. The project plans to end the year with 30,000 registrations.

NAPSA Welcomes New Board Chairman



CONGRATULATIONS MR. C. EVANS CHIBILITI

The Board of Trustees, Management and Staff of the National Pension Scheme Authority (NAPSA) would like to extend heartfelt congratulations to Mr. C. Evans Chibiliti on his appointment as Chairman of the NAPSA Board of Trustees.

Mr. Chibiliti is a former public servant of long standing. Having

started his career in the Central Bank (Bank of Zambia) he has served government in various senior positions including Secretary to the Cabinet and Secretary to the Treasury.

With his experience we are confident that he will be of great value to this institution and its members. We welcome Mr. Chibiliti to the Authority as he

takes up this important role of steering NAPSA to higher heights.



NAPSA @ 20. The Journey Begins

By Collins Muyenga and Diana Ngula

The year 2020 brings with it a lot of excitement as the National Pension Scheme Authority (NAPSA) celebrates 20 years of its existence.

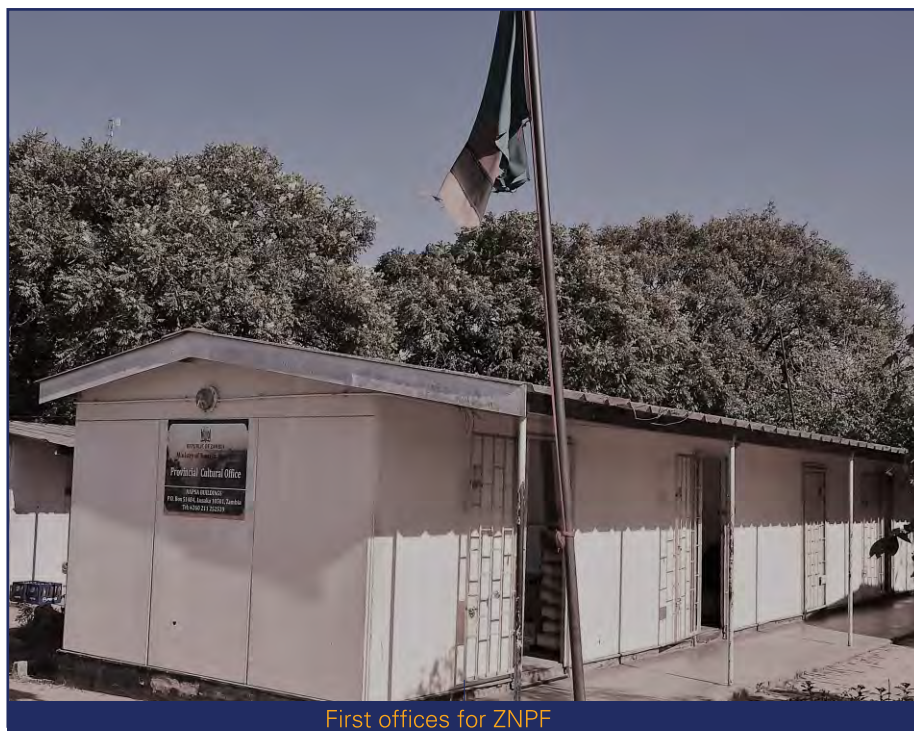
The Authority has evolved with time since its inception as Zambia National Provident Fund (ZNPF) in 1966, two years after Zambia attained its independence in 1964.

Prior to the formation of ZNPF, a fund existed that paid allowances to non-African aged persons providing a degree of need but the care of the aged African was each territory Government's responsibility.

This stirred discussion on the Labour market at a time to have a fund that was going to take care of the welfare of African workers hence the formation of ZNPF. The establishment of the fund was received with mixed feelings among Zambian workers which led to a strike in 1966 when the Mineworkers refused to contribute to both the ZNPF and the Mines Pension Fund that existed at that time, instead sought a payment of their credits employer's private scheme.

Despite, the mixed feelings among the workers, the Zambian Government led by Dr. Kenneth Kaunda exhibited a lot of political will in ensuring that the fund was established. The scheme operated from 1966 to 2000 and later transitioned into the present day NAPSA.

The transformation of ZNPF into NAPSA was as a result of some of the challenges the scheme



First offices for ZNPF

experienced, which included; the fund being operated as a Defined Contributions (DC) scheme which paid out lump sums entailing that the benefits were paid once off in a lifetime.

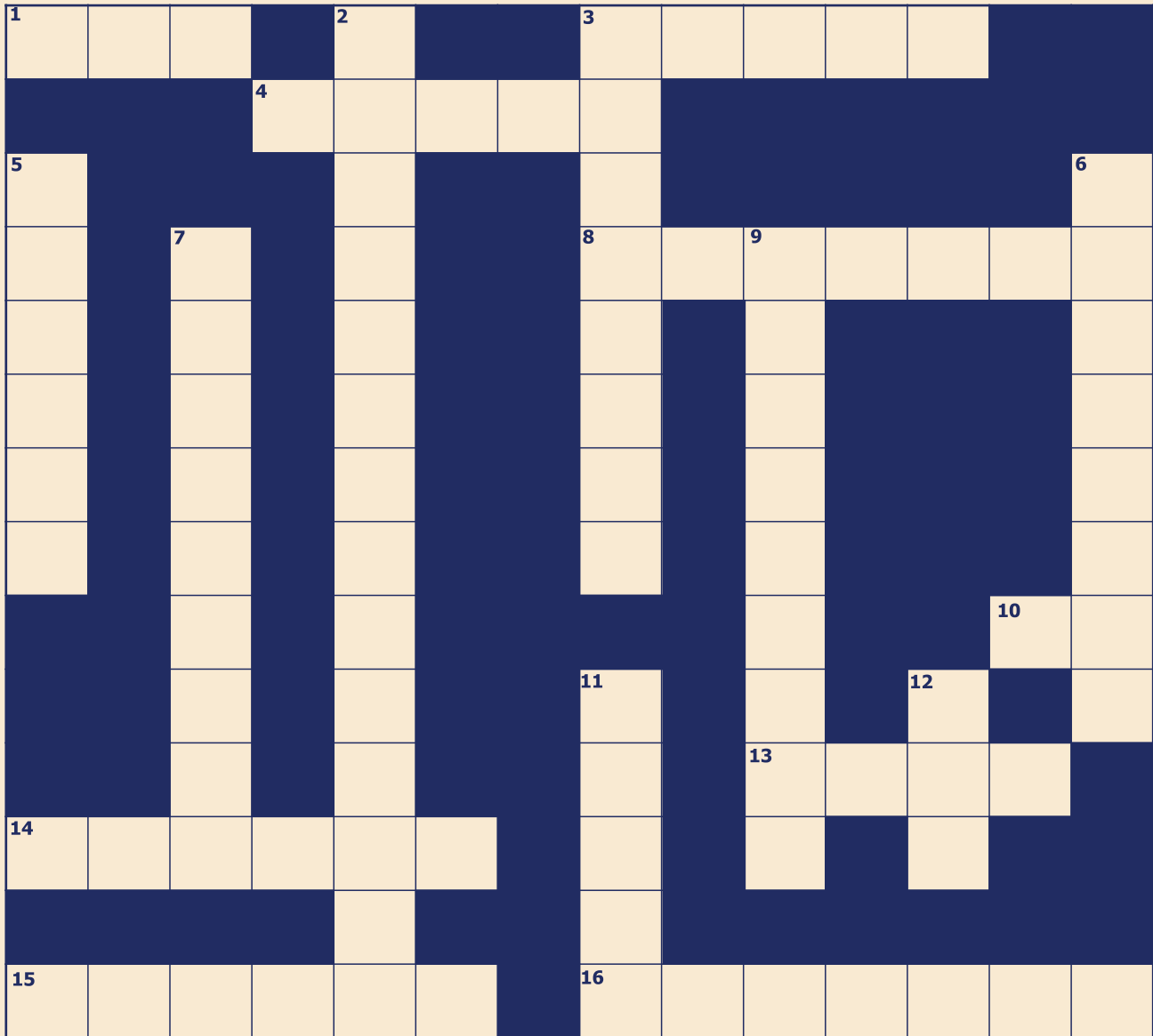
This type of benefit was not sustainable to a member hence defeating the purpose of providing a social security cover. The other challenge the scheme faced was adjusting the contribution rate as well as administering the scheme manually which eventually had a negative impact on compliance. In order to provide a sustainable social security cover to the Zambian workers, the National Pension Scheme Authority was formed following the Pension Reforms of 1990. NAPSA became operational on 1st February, 2000 with the mandate of collecting contributions, investing and providing income security through payment of benefits to all workers as and when they fall due.

The year 2020, therefore, marks exactly 20 years of the Authority's existence. The Scheme has lined up various activities in celebrating its 20th birthday.

Furthermore, it is envisaged that the 20 years' celebrations of NAPSA will bring about enhanced stakeholder awareness about the Scheme and its services. The Authority will use this event to get feedback and sensitize the public on the extension of coverage to the informal sector. Additionally, NAPSA will demonstrate its evolution in ICTs initiatives and innovations.

The Authority will dedicate the month of February 2020 to commemorate the Authority's 20th Birthday. NAPSA News will be bringing updates on the event in its subsequent editions, look out.

CROSSWORD PUZZLE



ACROSS

1. Initial for NAPSA's investment property which was recently launched (3)
3. Age to qualify to claim ZNPF benefit (5)
4. Acronym for NAPSA values (5)
8. Listen to every voice (7)
10. Initials for the chairperson of the NAPSA Integrity Committee (2)
13. Reason not to invest (4)
14. Motivation to invest? (5)
15. Name for new permanent secretary at Ministry of Labour and Social Security (6)
16. In which month is customer services week observed? (7)

DOWN

2. Be responsible for your own actions (14)
3. Month in which NAPSA was established (8)
5. Employees can post personal opinions about NAPSA on their personal social media platforms. True or False?
6. One of NAPSA's investments in the hospitality industry (8)
7. Set of Assets (9)
9. A word representing an asset once sold before (9)
11. According to the communication policy, which of the following is not a form of internal communication?
a) Staff circular
b) Memo
c) Radio
d) Notice
12. Initials for a tool used to evaluate performance (3)



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 or visit a NAPSA office near you

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PHOTO FOCUS

ECIS ROADSHOW IN LIVINGSTONE



A dance troupe performing during a road show



One of the artist speaking on the importance of extending coverage to the informal sector workers



NAPSA ECIS agents pose for a Photo

NORTH WEST EXPO



Director General leading member of staff to view proposed site where NAPSA plans to build low cost houses in Solwezi



NAPSA Director General, Mr. Yollard Kachinda (Second from Left) during the Official Opening of the North Western Exposition



Director General visiting the site were NAPSA plans to build low cost houses in Solwezi

PHOTO FOCUS

CUSTOMER SERVICE AWARDS



NAPSA members of staff pose for a photo during the 2019 Customer Service Awards



NAPSA staff pose for a photo after being awarded 2019 Best Omni-Channel Experience



Bruce Sikombe, Customer Services Officer displaying a shield awarded to NAPSA during the 2019 Customer Services



Senior Customer Services Manager, Ason Banda Poses for a photo after receiving a certificate of recognition of being one of the speakers during the 2019 Customer Service Conference

INTEGRITY CHAMPIONS AWARDS



A team of Human Resources and Administration receiving the 3rd prize of the integrity challenge



Customer Services Manager - South, Ms. Judith Mulenga receiving the 1st prize award on behalf of the team



Customer Services Manager - Central, Ms. Agness Kapolobwe receiving the 2nd Price Award on behalf of her team

A Look Back at History of NAPSA Through the Eyes of Mr Yollard Kachinda, Director General – NAPSA

By Collins Muyenga

As NAPSA prepares to commemorate its 20th birthday on 1st February 2020, NAPSA News brings you a series of articles highlighting the history of Zambia National Provident Fund and National Pension Scheme Authority through the eyes of the longest serving employee, the Director General, Mr. Yollard Kachinda who was part of the ZNPF and its transition into NAPSA.

NAPSA News: Please tell us about yourself and your educational background

DG: My name is Yollard Kachinda, am second born, born to Mr. Yollard Kachinda Senior and my mum Doris Kachinda. I am blessed to have both of them alive. My Dad is about 86 years old, while Mum is about 76 years old. They live with us around here in Lusaka.

My immediate young brother has since past on, but we thank God that the rest of us are all alive. We are from a very humble background, we used to stay in Kitwe that's where most of us were born and brought up.

I started my school on the Copperbelt. I went to Chibote Primary School in Chimwemwe and when dad retired, he took all of us to the village by then I was doing my grade five and that meant I had to continue school in the Village. I sat for my grade

seven exams in 1978 and was selected to go to Kabompo Secondary School where I did my five years secondary school education from 1979 to 1983.

In 1984 I was selected to go to the University of Zambia in the School of Education where I pursued a Bachelor of Science Degree in Mathematics. I graduated in 1988. Essentially, I should have been a teacher, however, in my third year we were introduced to computer science in which I developed a lot of interest.



Mr. Kachinda (standing) in his first year with colleagues at UNZA in 1984

NAPSA News: Tell us about your work experience

DG: I got a job with the Central Statistics Office In 1989 as a Systems Analyst at a time when the institution was preparing for the 1990 census. I worked with the company for about eight

months, and later joined Contract Haulage which was a sister company to the United Bus Company of Zambia (UBZ). The main job for Contract Haulage was transportation and movement of goods while for UBZ focus was on passenger transport. I worked with Contract Haulage in Ndola for about eight to nine months and resigned to join the Zambia National Provident Fund (ZNPF) as a Statistician on 12th November 1990. I have never left the pension industry ever since and have clocked 29 years in the industry this year.

I started work in ZNPF in the Research and Statistics Department and rose through the ranks until my current position as Director General for NAPSA.

My early experience in computer science combined with Mathematics and statistics leveraged my movement from CSO, Contract Haulage and eventually to ZNPF. At the time, many institutions were computerizing therefore young professionals who had some knowledge of computer science were sought after. This was quiet an exciting period. You could apply even for 15 jobs in a day and still stood a chance of being picked, which is a different scenario today.

In the ZNPF I was doing statistical works, producing statistics for



Mr. & Mrs. Kachinda with their first born daughter at a Church gathering in Lusaka.

the organisation, but as we went into the reforms, I inclined myself to the Actuarial profession, I started dealing with Actuarial issues in the organisation. Later, I ended up doing a Master of Science in Social Protection, Financing with the major component of it being Actuarial science.

I got married in 1992 to Beatrice Lukama now Mrs Kachinda and between us we have four children, two boys and two girls. Our last born is in grade eleven.

NAPSA News: When and why was the Zambia National Provident Fund established?

DG: The Zambia National Provident Fund was established in 1966. This was two years after independence. As you can imagine during the colonial era, before we got independence, the pension arrangement that

existed was mainly for the white workers who were in the country.

At independence the government saw that, the Zambian workers also needed to be provided with social protection of some kind. According to the whites who were there then, the advice was that a Provident Fund was easier to manage for a new country. That's how ZNPF was established in 1966 and the fund had every employee belong and contribute to it with exception of those workers that belonged to the scheme for civil servants and local authority. The first Chief Executive Officer, of the ZNPF was Mr. Godfrey who was British. One of NAPSA's office blocks in Lusaka, Godfrey House, was named after him.

NAPSA News: What were the key features or benefits under ZNPF?

DG: The key feature of ZNPF was

that it was a savings scheme in which every month an employee put in a percentage of their salary and the employer also added the same percentage. The money then accumulated up to the time the person would leave employment, before a benefit could be paid out. The kind of benefit that was paid out was a lumpsum, a one-off payment. Once you were paid off, that was it. In those days most of the people once they were paid, they went to the village to settle.

NAPSA News: Who were some of the most prominent people in the creation and operation of ZNPF?

DG: We are talking of 1966 when I was only three years old, I wouldn't have much of that history but we have learnt from the written history in the institution. Mr. Godfrey was the first Director of the institution. In terms of the formation of the institution there was a lot of resistance from the mines, they resisted the introduction of the scheme, it had to take the Head of State, the President of the Republic at the time Dr. Kenneth Kaunda to intervene and make statements. He appealed to mine workers and explained the importance of having the fund in place.

At the time I joined ZNPF, our late President Mr. Michael Sata was Minister of Labour. I also remember having worked with other Ministers of Labour that included; Dr. Ludwig Sondashi, Madam Edith Nawakwi, Dr. Peter Machungwa and Hon. Mutale Nalumango. These are the notable names I recall that saw the Provident Fund transition into present day NAPSA.

In terms of the people who were

at the helm of the institution, I earlier mentioned Mr. Godfrey, the first CEO, I had an opportunity to meet him during the commissioning of Godfrey House when he was invited for its official launch. The late Mr. Nyirongo was also one of the Directors I had a chance to meet with, may his soul rest in peace. Other Director Generals that led the Authority included Mr. Mulozi who we still talk to even today, Mrs. Mululiwe, Mr. Musenge who presided over the transition from ZNPF to NAPSA, then followed Dr. Chibumba, Mr. Zingani Phiri and Mr. Mpundu.

NAPSA News: What were the main challenges faced by ZNPF which led to its closure?

DG: There were quite a number of issues the scheme faced, and a lot of these issues are not isolated from the overall economic performance because every pension fund thrives only as long as the economy in which it is operating is thriving.

Let me talk about it from the beneficiaries' perspective.

The design challenges – the scheme was designed as a savings scheme which meant that when individual members got paid a benefit, that was the end, it never provided real social security for life and you would hardly find anyone who got a once-off benefit from the scheme who even up today would have survived for many years. This was a major weakness.

If you look at the way the scheme was designed, many decisions were discretionary. there were very few provisions that were automatic, for example, each time there was need to change the contribution rate, you had to

go through a rigorous process. You needed to get consensus, people needed to agree through public discussions and because of that you find that even when you go to the contribution history for any member in the Provident Fund, you will find that a member will be contributing K1 for many years. The wages were increasing but the contributions were not increasing.

When you look at inflation in the 80s, we went through a very difficult situation as a country in terms of inflation rates and had a lot of shortages of commodities. So the price of goods just skyrocketed. But when you came to a savings mechanism, it was not responding to those

challenges. It was not balancing and therefore the benefits were not relating to the reality in the economy and that created a lot of frustration for the members of the scheme.

When I joined the scheme, it had close to 1,600 employees. The was a huge workforce and it faced administration challenges. All the contributions and investment earnings went into administration expenses. As you can imagine, because the economy was also not doing very well even the investments were not doing very well.

NAPSA News: What role did you play in the transformation of ZNPF to NAPSA?



Mr. Kachinda in his office at Provident House in Lusaka

DG: To address the challenges that were faced by Zambia National Provident Fund, a decision was arrived at by government to create a new institution, the National Pension Scheme Authority. A project team was put in place to manage the transition, the team was headed by Mr. Musonda Cheta, the current member of the Technical Committee of NAPSA Board of Trustees and I was his Assistant. Substantively I was working as Manager Research and Statistics.

The project team anchored the whole transformation process and was responsible for sensitization of the members of the public across the country and for creation of materials and documents relating to NAPSA.

In short, I participated extensively and passionately in the creation of the current NAPSA, an achievement that am very proud of.

NAPSA News: What were some of the successes of ZNPF?

DG: As much as the scheme had



Mr. Kachinda (standing) with a colleague at the Goma Lakes (UNZA).

its challenges, it also had some successes. It provided a platform for the new larger success which is NAPSA that we are very proud about today. Secondly, if you go around the country, you will notice that there are provincial centres and other big towns where the only big building you have is the ZNPF building and these buildings are still standing tall and strong, so there is value that has been added to the economy.

There were a number of other areas in which investments were made, for example the Mongu Cashew Factory and Mwinilunga Pineapple Cannery. Unfortunately they didn't do well. This could be attributed to the state of the economy because most of these operated as parastatals and failed like other parastatals.

We still had investments in the banks and government securities and, as you know, when government accesses pension funds through government securities, that money eventually filters through into the economy.

NAPSA News: Highlight some of the notable CSR activities undertaken by ZNPF?

DG: What comes to mind is in the field of sports. ZNPF sponsored one of the premier teams in Zambian football history, Profound Warriors and produced great players such as the late Debbie Makinka who died in the terrible plane crash of our National Team in 1993. We also had the late Bomba Banda, we have had the likes of Boniface Simutowe. Because of these players, ZNPF was known across

the country and I think that created very good corporate image for the organisation. It was not only football that was supported by the way. The NAPSA netball Team dominated netball in this country. This was a premier netball team. I can remember the likes of Estella Chileshe.

NAPSA News: What was your most memorable moment during your time at ZNPF?

DG: There were occasions that we enjoyed. At the end of each year we had end of year party at the Clubhouse. It was interesting to go there and mingle with other members of staff.

At the time it was very good to work for an institution like ZNPF because you had a lot of things at your disposal in line with what existed, the kind of things employer would do for their staff. We had access to household and house loans.

To date I am one person who has never rented a house because when you joined, you reported at the Human Resources office, they gave you an officer to take you to go and view a number of flats as well as stand-alone houses that were ready to be occupied and you would make a choice. I remember being taken to a number of places but there are two that I still remember very well. There was a house in Roma and a flat in Villa Elizabeth just close to where ZRA is. This was a two bedroomed flat with everything in there and as a young man, not married, I took the flat as opposed to the house until after a few years I bought a house through a mortgage.



Did you contribute to the Zambia National Provident Fund and are 50 years old and above?

You can claim your ZNPF benefits from NAPSA today.

Visit any NAPSA office near you and submit your claim.

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Be smart, secure your future

Running And Jogging – Health Benefits

Source: Better Health Channel

Compiled by Namiloli Mwanapabu

Jogging or running is a popular form of physical activity. Most people try running/jogging at some stage in their life. Running is an appealing exercise because it doesn't cost a lot to take part and you can run at any time that suits you. Some runners choose to participate in fun runs, athletics races or marathons.

Running vs jogging

The difference between running and jogging is intensity. Running is faster, uses more kilojoules and demands more effort from the heart, lungs and muscles than jogging. Running requires a higher level of overall fitness than jogging.

Both running and jogging are forms of aerobic exercise. Aerobic means 'with oxygen' – the term 'aerobic exercise' means any physical activity that produces energy by combining oxygen with blood glucose or body fat.

Health benefits of running and jogging

Regular running or jogging offers many health benefits. Running can:

- help to build strong bones, as it is a weight bearing exercise
- strengthen muscles
- improve cardiovascular fitness
- burn plenty of kilojoule

- help maintain a healthy weight.

Goal setting for running and jogging

Think about what you want to achieve from running or jogging. Issues to consider may include:

- **Getting fit** – if you're a beginner, you should start with brisk walking, progress to jogging and work up to running. This should take a few months.
- **General fitness** – mix your running with other forms of exercise (such as aerobics or team sports) to maximise your overall fitness.
- **Weight loss** – adjust your diet to include plenty of fresh fruits and vegetables, lean meats, wholegrain cereals and low-fat dairy products. Cut back on dietary fats, takeaway foods, soft drinks and sugar.
- **Companionship** – you could run with a friend, partner or join a local running club.
- **Competition** – running clubs may offer competitive events. Most clubs have sessions designed for beginners through to advanced runners. You can pit your running skills against others in fun runs or marathons. Many community-based running events cater for people of all ages and abilities.

Health and safety suggestions with running and jogging

Suggestions include:

- Make sure you eat a healthy, well-balanced diet.
- Avoid eating directly before going for a run.
- Avoid running during the hottest part of the day in summer.
- Drink plenty of water before, during and after your run.
- Take your mobile phone with you.
- If using an iPod or headset, do not have the music too loud – stay alert and aware.
- Wear reflective materials if you're running in the early morning or at night.
- Tell someone where you plan to run and when you think you'll be back.
- Choose well-lit, populated routes and avoid dangerous and isolated areas.
- If you injure yourself while running, stop immediately. Seek medical advice.

So, with all the health benefits listed above, why not try jogging/running, it will definitely be one of the best decisions you will ever make. Get the right shoes and start jogging/running. Live healthy and live long. Take care!

The 5 Levels of Leadership by John Maxwell

Compiled By Mushabati Mashandi

John Maxwell is an American author, speaker, and pastor. Author of over 60 books, mostly known for his theory on leadership. In his book, *The 5 Levels of Leadership*, he describes each level, including the pros and cons.

Level 1: Position

This is the lowest level of leadership—the entry level. People who make it only to Level 1 may be bosses, but they are never leaders. They have subordinates, not team members. They rely on rules, regulations, policies, and organization charts to control their people. Their people will only follow them within the stated boundaries of their authority.

Position is the only level that does not require ability and effort to achieve. Anyone can be appointed to a position. This means that position is a fine starting point, but every leader should aspire to grow beyond Level 1.

Level 2 – Permission

Making the shift from Position to Permission brings a person's first real step into leadership. Leadership is influence, and when a leader learns to function on the

Permission level, everything changes. People do more than merely comply with orders. They actually start to follow. And they do so because they really want to. Why? Because the leader begins to influence people with relationship, not just position.

When people feel liked, cared for, included, valued, and trusted, they begin to work together with their leader and each other. And that can change the entire working environment. The old saying is really true: people go along with leaders they get along with.

Level 3: Production

Production qualifies and separates true leaders from people who merely occupy leadership positions. Good leaders always make things happen. They get results. They can make a significant impact on an organization. Not only are they productive individually, but they also are able to help the team produce. No one can fake Level 3. Either you're producing for the organization and adding to its bottom line (whatever that maybe), or you're not.

Some people never move up from Level 2 Permission to Level 3 Production. Why? They can't seem to produce

results. When that is the case, it's usually because they lack the self-discipline, work ethic, organization, or skills to be productive. However, if you desire to go to higher levels of leadership, you simply have to produce. There is no other way around it.

Level 4: People Development

On Level 3, the emphasis is on personal and corporate productivity. The ability to create a high-productivity team, department, or organization indicates a higher level of leadership ability than most others display. But to reach the upper levels of leadership that create elite organizations, leaders must transition from producers to developers. Why? Because people are any organization's most appreciable asset.

Good leaders on Level 4 invest their time, energy, money, and thinking into growing others as leaders. How does this emphasis on people and people decisions translate into action? Leaders on the People Development level of leadership shift their focus from the production achieved by others to the development of their potential. And they put only 20 percent of their focus on their personal productivity while putting 80 percent of it

LEVEL 5
PINACLE (RESPECT)
PEOPLE FOLLOW YOU BECAUSE OF WHO YOU ARE AND WHAT YOU REPRESENT.

LEVEL 4
PEOPLE DEVELOPMENT
PEOPLE FOLLOW BECAUSE OF WHAT YOU HAVE DONE FOR THEM.

LEVEL 3
RESULTS
PEOPLE FOLLOW BECAUSE OF WHAT YOU HAVE DONE FOR HIRE ORGANIZATION.

LEVEL 2
RELATIONSHIPS
PEOPLE FOLLOW YOU BECAUSE THEY WANT TO.

LEVEL 1
RIGHTS
PEOPLE FOLLOW YOU BECAUSE THEY HAVE TO

DEVELOP THE FIVE LEVELS OF LEADERSHIP AND BECOME AN EFFECTIVE LEADER

on developing and leading others. This can be a difficult shift for highly productive people who are used to getting their hands dirty, but it's a change that can revolutionize an organization and give it a much brighter future.

Level 5: The Pinnacle

Rare is the leader who reaches Level 5—the Pinnacle. Not only is leadership at this level a culmination of leading well on the other four levels, but it also requires both a high degree of skill and some amount of natural leadership ability. It takes a lot to be able to develop other leaders so that they reach Level 4; that's what Level 5 leaders do. The

individuals who reach Level 5 lead so well for so long that they create a legacy of leadership in the organization they serve.

Pinnacle leaders stand out from everyone else. They are a cut above, and they seem to bring success with them wherever they go. Leadership at this high level lifts the entire organization and creates an environment that benefits everyone in it, contributing to their success. Level 5 leaders often possess an influence that transcends the organization and the industry the leader works in.

Most leaders who reach the Pinnacle do so later in their careers. But this level is not a

resting place for leaders to stop and view their success. It is a reproducing place from which they make the greatest impact of their lives. That's why leaders who reach the Pinnacle should make the most of it while they can. With gratitude and humility, they should lift up as many leaders as they can, tackle as many great challenges as possible, and extend their influence to make a positive difference beyond their own organization and industry.

COOKERY

Old Fashioned Pumpkin Pie

Courtesy of Simply Recipes by Elise Bauer

Ingredients

- 2 large eggs plus the yolk of a third egg
- 1/2 cup packed dark brown sugar
- 1/3 cup white sugar
- 1/2 teaspoon salt
- 2 teaspoons cinnamon
- 1 teaspoon ground ginger
- 1/4 teaspoon ground nutmeg
- 1/4 teaspoon ground cloves
- 1/8 teaspoon ground cardamom
- 1/2 teaspoon lemon zest
- 2 cups pumpkin pulp purée from a sugar pumpkin (see Recipe Note) OR 1 15-ounce can of pumpkin purée (can also use puréed cooked butternut squash)
- 1 1/2 cup heavy cream or one 12 oz. can of evaporated milk
- 1 good pie crust, chilled or frozen

Method

1. Preheat your oven to 425°F.

2. Make the filling: Beat the eggs in a large bowl. Mix in the brown sugar, white sugar, salt, spices—cinnamon, ground ginger, nutmeg, ground cloves, cardamom, and lemon zest.

3. Mix in the pumpkin purée. Stir in the cream. Beat together until everything is well mixed.

4. Pour into pie shell and bake: Pour the filling into an uncooked chilled or frozen pie shell. Bake at

a high temperature of 425°F for 15 minutes.

Then after 15 minutes, lower the temperature to 350°F. Bake for 45 to 55 minutes more. The pie is done when a knife tip inserted in the center comes out wet but relatively clean. The center should be just barely jiggly.

(About half-way through the baking, you may want to put foil around the edges or use a pie protector to keep the crust from getting too browned.)

5. Cool on a rack: Cool the pumpkin pie on a wire rack for 2 hours. Note that the pumpkin pie will come out of the oven all puffed up (from the leavening of the eggs), and will deflate as it cools.

Serve with whipped cream



British Athlete Runs for Prostate Cancer Awareness in Lusaka as Hilton Plays Host

By Collins Muyenga



Nick Butter running on Cairo Road

British athlete Nick Butter, who is on a mission to raise prostate cancer awareness was in Zambia recently on his continued tour of the World. Zambia was number 186 country the London based athlete has visited so far.

While in Zambia, Butter ran a full marathon on Cairo Road in Lusaka of 42.2 Kilometers from Kafue roundabout to Kabwe roundabout several times.

"I am doing a World marathon. I started my tour of the World in Canada two years ago and my last country will be Malawi. I am running 42.2 Kilometers in each country that I visit, I want to

break the world record." He remarked.

Speaking to journalists at Hilton Garden Inn Hotel in Lusaka where he was hosted on complimentary basis, Mr. Butter, 30, advised men globally to screen regularly, to know their cancer status.

He further hinted that his goal was to raise about £24,000 for fighting the scourge in Britain adding that prostate cancer was one of the deadly diseases in the United Kingdom, hence the initiative to embark on global marathon to raise awareness on the scourge.

Butter was further excited to learn that President Edgar Lungu ran every day to help curb the spread of non communicable diseases and promote healthy life styles among Zambians.

And Hilton Garden Inn General Manager, Kudzayi Nneweyembwa who accommodated Butter at the Hotel commended the British athlete for personal effort in raising prostate cancer awareness.

Mr. Nneweyembwa added that the Hotel was extremely happy to host Butter on complementary basis for his charity works.

He said staff at Hilton were humbled that Butter took some time from his busy schedule to share some moments with the community.

Society Business Park Hotel trading as Hilton Garden Inn is a subsidiary of Society House Development Company Limited a wholly owned subsidiary of NAPSA.

Stanbic Bank Urges Pensioners To Move Forward

By Gwen Chipasula

Napsa Stars FC this year welcomed a new sponsor, Stanbic Bank Zambia who had pumped in \$70,000 to support the club.

NAPSA Director General, Yollard Kachinda commended Stanbic Bank for the support.

The Director General said football was quite an expensive sport to run and requires concerted efforts from various stakeholders, including business entities and supporters alike.

Mr. Kachinda said the partnership could not have come at a better time than now when Zambian football in general and Napsa Stars FC in particular were experiencing a major transformation.

He added that he was looking forward to an increased sponsorship in 2020 to crown Stanbic as the official kit sponsor for Napsa Stars Football Club.

“My management team and I treasure this partnership as it will ease some of the logistical challenges the team faces. Allow me to state that this partnership with Stanbic Bank is more than just corporate social responsibility, as it will go a long way in supplementing our efforts in promoting football, creating jobs and effective demand for goods and services thereby reducing poverty,” Mr. Kachinda said.

The DG also assured Stanbic Bank that the partnership was going to help transform football in Zambia and should be nurtured for a long time to come.

Mr. Kachinda also called upon players, technical team, administration and the board to embrace the support by putting in the best to ensure that the team succeeds.

And Stanbic Bank Zambia Chief executive officer Leina Gabaranne challenged Mohamed Fathi's coached side to contest for top slot in the 2019/2020 season.

Mr. Gabaranne hoped that the partnership between the two organisations would go a long way and emphasised that Stanbic Bank was number one in Zambia, hence the need for Napsa Stars FC to work hard to raise the Stanbic Bank Zambia flag higher.

“We had a number of requests but we settled for Napsa Stars FC. We have a lot of confidence in the team and we do not believe in anything but being number one and we know Napsa will work hard to come out first,” Mr. Gabaranne said.

The sponsorship was well received by club Chairperson Mr. Zingani Phiri who thanked Stanbic for the gesture saying it was an incredible thing to see more sponsors coming to help

efforts of the National Pensions Scheme Authority.

The Chairperson thanked both NAPSA and Stanbic Bank for the support.

The team Captain Dickson Chapa promised the sponsors nothing but the best going forward.

“We promise to fight for the league title in the 2019/2020 season so that we can make our sponsors, fans and everyone who has showed us support,” proud Chapa said.

NAPSA Stars has so far performed very well standing in second position as at week thirteen with 28 points, at par with the top placed Zesco United.

Coach Mohamed Fathi says it is time for the club to make history.





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