



# NAPSA NEWS

PUBLICATION OF THE NATIONAL PENSION SCHEME AUTHORITY - 1ST QUARTER 2019

FREE COPY



## UTH Adult Hospital in New Blankets Galore

Page 13

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



**NAPSA Warns Fraudsters as Kitwe Businessmen are Convicted**

**6**



**Drive to Extend Social Security Coverage to the Informal Sector Gains Momentum**

**7**



**How John Mbewe takes fitness as a lifestyle to keep afloat with his health and social needs.**

**23**



**Prostate Cancer (a silent but lethal killer of men)**

**29**



**NAPSA supports partially impaired children**

**15**

**Editorial Team:** Chief Editor: Cephass Sinyangwe **Deputy Chief Editor:** Collins Muyenga **Editor:** Diana Ngula  
**Contributors:** Namiloli Mwanapabu, Evaristo C. Simwanga, Mukuka Kangwa, Mutimba Sinyangwe and Mushabati Mashandi.

**Produced by the Corporate Affairs Unit**  
Tel: +260 211 395016 | Email: info@napisa.co.zm | www.napisa.co.zm

**Printed by**  
Pro Print Limited  
+260 211 236301



**YOLLARD KACHINDA**  
Director General

## Editorial

### Enhancing Benefits Processing to Reduce Turnaround Time and Improve Customer Experience

**A** warm welcome to you all to this edition of the NAPSA News. As you may be aware, in our strategic plan running from 2018 to 2021, our vision of becoming a high performing customer centric organization is now being embraced by many of you who are now living the NAPSA Way as exemplified in ICARE.

In ensuring consistence and focus on the NAPSA Way, the scheme has put in place a Customer Service Charter, which outlines our service commitment to our esteemed and valued members, providing them standards by which to measure our performance.

The charter also provides our employees with clear standards and procedures in service excellence. It guides on how to achieve the Authority's vision and values as enshrined in our strategic plan.

In order to improve customer experience and reduce turnaround time, we have introduced a number of interventions that would enhance benefits payment processes. Some of these interventions include; enhancement of

Electronic Payment systems, enforcement of Service Level Agreements, streamlining the work of inspectors and customer care staff around the country. This will contribute to reduction in turnaround time in payment of benefits that would result in increased customer satisfaction.

My management is determined to ensure that all payments are made online as opposed to over-the-counter cheques and cash. More and more people, including those in the informal sector will soon be able to pay via mobile phones. This will be a game changer in extension of coverage. We are putting more emphasis on the Service Level Agreements to make sure that all parties observe the timelines. This will help to improve internal efficiency.

We are working to ensure that inspectors are well trained in handling effective tools to accelerate the conduct of inspections and increase the target of inspections so as to reduce the inspection cycle. Additionally, we have realigned functions of inspectors to concentrate on core activities such as inspections, onboarding of new employers on e-payments channels and verifying compliance to minimum wage among others.

We have beefed up the customer

care teams at both front and back offices to ensure timely follow-ups on claims and direct communication with our members.

It is envisaged that the above-mentioned interventions will lead to a reduction in turnaround time for processing of benefit payments to seven days or below as per our 2019 target. I know that this is attainable if we all focus on delivering value to customers regardless of the nature of our work in this organization.

Furthermore, in transforming NAPSA into a high performing institution, I have appointed some Directors as iCARE champions. This is in our effort to embed a value based culture in the Authority.

Their role is to provide the much needed leadership in the adoption and successful implementation of our values.

I wish to thank all members of staff for sharing our vision and living the NAPSA Way.

Pleasant reading.

# NAPSA Reaps Returns on Investments

By Diana Ngula

The National Pension Scheme Authority (NAPSA) kick started the year 2019 on a high note with a dividend cheque worth K14.7 million received from the Zambia Consolidated Copper Mines-Investment Holdings (ZCCM-IH), one of its investments on the Lusaka Securities Exchange.

NAPSA is the second largest shareholder with 15% following the government which is the major shareholder in ZCCM-IH

Speaking when he received the cheque at NAPSA Head office, NAPSA Director General Mr. Yollard Kachinda said NAPSA members were the ultimate beneficiaries of all the investments made by the Authority.

Mr. Kachinda further noted that the development was a clear demonstration of the positive trajectory that the Authority had made through its investments.

“You may wish to know that there are presently more than 15,700 people that are looking up to us for their monthly pension. For some of them, that is their only hope every month. That is why we always have to do the right thing as we invest our members’ funds so that the funds can grow and that we can continue paying benefits as we have promised” he said

Mr. Kachinda assured members of the scheme that NAPSA would protect their welfare and



NAPSA Director General Mr. Yollard Kachinda receives dividend cheque from ZCCM-IH Ag. CEO Mr. Mabvuto Chipata

Since 2014, the total dividends paid to NAPSA by ZCCM-IH amount to K47.9 million.

continue to work in their best interest by choosing investments that would bring meaningful returns for their benefits.

And presenting the cheque to NAPSA, ZCCM-IH Acting CEO Mr. Mabvuto Chipata said the main focus of ZCCM-IH was to

continue creating shareholder value to sustain the delivery of the return on investment.

Since 2014, the total of dividends paid to NAPSA by ZCCM-IH amount to k47.9 million.

NAPSA also received dividends worth approximately K22 million from Stayeasy Hotel. The dividend cheque was presented to the Authority by Stayeasy Board Member Mr. Felix Chaila who is also Chief Executive Officer of the Zambia Tourism Agency.

# NAPSA Warns Fraudsters as Kitwe Businessmen are Convicted

By Diana Ngula

The Kitwe Magistrate court recently fined and sentenced two proprietors of night clubs to community service after finding them with the offence of failure to register as employers with the National Pension Scheme Authority (NAPSA) contrary to the National Pension Scheme (NPS) Act No. 40 of 1996.

The two employers - The Magnet and Club Profile of Buchi township in Kitwe were inspected and found that they had been in operation for some time without registering with NAPSA, and consequently were not remitting statutory monthly contributions for their employees.

The employers were hence given five days after inspection to regularize their status and register with NAPSA, a directive which they did not conform to.

The court found the two employers to be in contravention with the provisions of NPS Act No. 40 and were subsequently fined and ordered to conduct sensitization on NAPSA's mandate among other



employers with similar businesses failure to which they would be sentenced to one-month imprisonment.

Commenting on the court's ruling, NAPSA Director General Mr. Yollard Kachinda said the court's decision should serve as a lesson to all other would be defaulting employers. "As an Authority, may I reiterate that we do not take pleasure in taking law suits against the employers. We would rather enhance employers' productivity by encouraging dialogue to ensure an amicable settlement agreement is reached between the two

parties. However, we will not hesitate to prosecute employers who do not want to comply with the law, thereby putting the future of their employees at risk", said Mr. Kachinda.

The conviction of the two proprietors comes as a result of intensified random and routine inspections countrywide as the Authority's strategic focus to ensure that every worker in both the formal and informal sector has social security cover.

"As NAPSA, we have an obligation before our members to ensure that their future is secured by being contributed

for. Therefore, we will not relent in making sure that compliance is enforced by all employers, he said.

He urged employers to abide by the NPS Act to avoid lawsuits. "I would like to urge employers to comply with the law by ensuring that they correctly register their employees within 30 days of starting business

and that they remit their NAPSA contributions on time every month.

In the same vein, employees should take keen interest in their social security and ensure that they are registered with NAPSA and that their contributions that are being deducted from their pay are remitted to NAPSA on time," advised Mr. Kachinda.

The National Pension Scheme Authority has introduced a number of tools through which members can transact with the Authority. These tools are aimed at making it easy for employers to meet their obligations and for members to keep track of their contributions and benefits information.

# Drive to Extend Social Security Coverage to the Informal Sector Gains Momentum

By Collins Muyenga

**T**he informal sector forms the largest part of the working age population in Zambia. According to the 2017 Labour Force Survey, 63 percent are employed in the informal sector while 27 percent work in the formal sector. The majority of workers in the informal sector lack access to some or all forms of social security cover.

It is for this reason that the National Pension Scheme Authority has intensified sensitization programmes and on-boarding of the informal sector members onto the scheme. This is being spearheaded by the Extension of Coverage to the Informal



Materno residents receiving various services from the NAPSA stand during a road show

Sector (ECIS) Project through Roadshows and other activities across the country.

The Authority has signed memoranda of understanding with seven informal sector associations to leverage partnerships with various stakeholders in the sensitization and registration exercises. Some of the key sector players include associations and unions representing the interest of Domestic Workers, taxi and Bus Drivers, marketeers, sawmillers and smallholder farmers.

Commenting on the ongoing ECIS activities, Director Contributions and Benefits, Mr Mason Mwiinga said the 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. Mwiinga added that NAPSA was recognized by the African Union for its efforts in extending social security coverage to the informal sector through the implementation of the SPIREWORKS and ECIS projects in March this year.

And ECIS Project Manager, Kalaba Mwimba noted that road shows would help the Authority get closer to its potential members.

"The Road shows are yielding much results than anticipated. So far we have registered close to 11 thousand members since we started the roadshows in Lusaka and Copperbelt provinces. These activities are being conducted in collaboration

with satellite station offices and sector associations." He said.

Mr. Kalaba said the response from the informal sector has been overwhelming and expressed gratitude that the project has seen a positive

transformation of mindsets of informal sector players.

He added that the bridging of information gap with regard to social security has led to the increase in the number of member registration to the scheme.



Entertainers performing during a road show in Matero, Lusaka.



# Cyclone Victims Receive Support from NAPSA

By Collins Muyenga

The National Pension Scheme Authority joined other well-wishers early this year in supporting victims of the Cyclone Idai that left hundreds of people dead and thousands internally displaced when it swept through three countries namely Mozambique, Malawi and Zimbabwe.

The donation amounting to K150, 000 was made through the Disaster Management and Mitigation Unit (DMMU).

Director Strategy and Business Performance, Mr. Ronnie Kamanya, who represented the Director General handed over a cheque to the Disaster Management and Mitigation Unit (DMMU) as part of the Authority's commitment to supplementing government's effort in rendering support to the affected areas.

"As NAPSA, we believe that this support, will help ease people's suffering by helping them to rebuild and organise their lives as soon as possible," Mr. Kamanya stated.

He further indicated that NAPSA believed in caring and supporting one another as Africans by upholding the spirit of UBUNTU as championed by the forefathers.

And in receiving the cheque on behalf of the DMMU, Republican Vice President, Mrs. Inonge Wina



Aerial view of a village affected by Cyclone Idai.



NAPSA Director Strategy & Business Performance Mr. Ronnie Kamanya presenting a donation cheque to Vice President Hon. Inonge Wina

urged other cooperating partners to emulate the gesture by NAPSA.

She called on other organisations in the country to contribute towards national response efforts for the affected neighboring countries.

"The gesture demonstrated by NAPSA to support the cyclone victims in Malawi, Mozambique

and Zimbabwe is commendable and DMMU will ensure the donation is utilized to provide the much needed relief assistance to the affected member countries," the Vice President said.

She has since pledged unwavering commitment to high level of accountability in the utilization of all donated resources.



## MORE SMART WAYS TO SECURE YOUR FUTURE

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



Be smart, secure your future

# NAPSA Subsidiary Donates to Kamfinsa Female Correctional Facility

By Collins Muyenga

NAPSA's wholly-owned subsidiary company, the Levy Business Park Hotels limited has donated a fully equipped borehole with a 5000 litre capacity storage tank, fifty banker beds and bed linen to Kamfinsa Women Correctional Facility in a quest to uplift the standards of the facility in accommodating the inmates.

The donation which amounted to K210,000 was made as part of the 2019 International Women's Day commemoration under the theme "Think Equal, Build Smart, Innovate for Change". The donation has brought immense joy to the female inmates who described the gesture as humbling and dignifying at a time when part of society was looking down upon them.

The donation was made by NAPSA Director General, Mr. Yollard Kachinda, who is also the Board Chairperson for Levy Business Park Hotels Limited.

Mr. Kachinda pledged to continue supporting government's effort in delivering the needs of different communities in line with the firm's Cooperate Social Responsibility.

Receiving the donation on behalf of the inmates, Copperbelt



Provincial Minister Bright Nundwe cuts the ribbon during the donation ceremony

Province Permanent Secretary, Bright Nundwe thanked Levy Business Park Hotels Limited for intervening to improve the living conditions at the female correctional facility. He noted that the facility had been faced with enormous challenges especially with water and sleeping facilities and commended the Company for addressing those needs.

"I would like to commend the management of Levy Business Park Hotels Limited for their kind gesture. This donation brings a new face to the correctional facility," said Mr. Nundwe.



Mr. Yollard Kachinda Board Chairperson for Levy Business Park Hotels Limited, greets officers at the correctional facility

# Low Cost Housing to benefit many Zambians

By Diana Ngula



According to the UN Habitat (2017), Zambia is one of Sub-Saharan Africa's most urbanized countries. The rural-urban migration is quite significant with the urbanization rate of (4.35 percent) above the population growth rate (2.93 percent).

The population distribution shows a high density in the central areas, particularly along rail lines and mainly in cities like Lusaka, Ndola, Kitwe and Mufulira (CIA – World Factbook 2017).

This influx has placed an overwhelming demand on local authorities who are admittedly ill equipped to provide the needed amenities for decent living conditions to be maintained.

It is therefore, against this background that the National Pension Scheme Authority has embarked on a construction of low cost housing to supplement government's effort in providing affordable accommodation to its citizens and meet the Housing deficit.

Speaking to NAPSA News, Projects Manager Sydney Ngoma who is also President of Zambia Institute of Architects said that NAPSA has undertaken a prequalification tender process for contractors of sustainable housing project.

Mr. Ngoma added that the Authority will soon award the contractor(s) to commence the much awaited works. The project will involve the

construction of 100 sustainable housing units in Solwezi, 50 houses in Chinsali and 50 houses in Chitambo.

He further said the project scope will include services such as road access, water, sewer and power network.

Mr. Ngoma said the commencement of these projects will provide employment to the local people in their specific areas. The project duration is estimated to be completed within 24 months.

The national housing deficit stands at 1.5 million units and is projected to double by 2030 (Zambia Population and Housing Census 2010).

# UTH Adult Hospital in New Blankets Galore

By Diana Ngula

The University Teaching Hospital, the highest referral medical institution in the country, was established in 1934 to accommodate a large number of referred cases. The hospital caters for all medical needs from districts and provincial hospitals across the country. On a day to day basis, the medical institution attends to approximately 1000 out patients and has a bed capacity of 1655.

In 2016 the Hospital was divided into 5 hospitals namely Adult Hospital, Women and Newborn, Children's Hospital, Cancer Diseases Hospital and Eye Hospital. The Adult Hospital is the largest of the five hospitals comprising of Wards and Special Clinics, theatres and Intensive Care Units, the Accidents and Emergency Department.

Owing to a numerous medical cases the institution handles, the hospital is faced with challenges in its provision of health care. These challenges include insufficient number of medical personnel and equipment. The Adult Hospital is specifically challenged with linen and has had some patients sleep on bare mattresses presenting a risk of contracting other infections.

The National Pension Scheme Authority being a corporate partner that uplifts the welfare of the people in communities in which it operates was moved to support the UTH in meeting its basic health services to the people.

Speaking when he made a donation of 2000 blankets and linen to the University Teaching Hospital- Adult Hospital, Mr. Yollard Kachinda said his organization would continue to supplement government's effort in providing quality health care.

Mr. Kachinda explained that the UTH being a strategic national health institution that receives a number of



NAPSA Director General Mr. Yollard Kachinda hands over donated blankets to UTH- Director Clinical Care and Diagnostic Services Dr. Alex Makupe

people from all walks of life, NAPSA felt it duty bound to reach out to the needy in society who had no means to support themselves as they seek medical services at UTH.

“Health is a basic human right and not a privilege. Therefore our support towards this hospital is in line with our corporate social responsibility policy which considers health as one of the key pillars in human capital development”, he noted.

Mr. Kachinda said NAPSA was pleased to support a noble cause and commended the hospital for its continued innovation and improvement as it is now able to undertake major medical procedures that were previously referred outside the country.

He pledged NAPSA's continued support not only to patients admitted at UTH but also to motivate health workers at the health institution and would continue to assist the people no matter how little the donation would be.

And in receiving the donation Director Clinical Care and Diagnostic Services Dr. Alex Makupe thanked NAPSA for the continued support the institution had rendered to the UTH.

Dr. Makupe said the 1000 blankets

and 1000 linen donated to the health institution would help the medical staff to provide services to the people that seek help.

Dr. Makupe pledged that with the continued support from well wishers, the UTH would be competing with the private hospitals, in terms of the availability of high quality health care services.

“Public hospitals are meant for all the people and that is the reason why the government is trying by all means to improve the state of those health institutions”, he said.

Dr Makupe added that the hospital was looking forward to seeing the ratio between nurses and patients reduced from 1:6, to 1:1.

He hoped that the donation made by NAPSA would help to save the patients in the hospital adding that the donated blankets and linen would go a mile stone in addressing the challenges of beddings at the UTH.

NAPSA has in the recent past also supported the Cancer Diseases Hospital, Matero First Level Hospital, Mansa General Hospital and Kasama General Hospital with assorted medical equipment and supplies.

# Youths Schooled on Importance of Pension and Financial Literacy

By Diana Ngula



Kafue Station Manager Mr. Chota Mwansa speaks to Bank of Zambia- Deputy Governor Mr. Bwalya Ngandwe during the Financial Literacy week in Kafue

According to the 2010 Zambia Census of Population and Housing National Analytical Report, Zambia has a young population with 45 percent of persons aged below 15 years while youths aged between 15 and 35 years represent about 33 percent of Zambia's population.

Despite constituting the larger portion of the country's population, youth participation in various national programmes and activities in different spheres is limited.

This is due to various reasons, among which is the lack of information on a wide range of issues.

In order to help fill up the knowledge gap with regard to financial literacy and social security, the National Pension Scheme Authority (NAPSA) has been reaching out to schools around the country with the view to enlighten pupils about social protection in Zambia.

In Lusaka, six (6) schools were targeted for this important sensitization while the same exercise was replicated in other schools countrywide.

And commenting on the school outreach programmes, NAPSA Director General, Mr. Yollard Kachinda emphasized that one of the key objectives of the

Authority's Strategic Plan was to educate members and the general public.

"We want to educate the entire citizenry, and pupils are our future members and employers and some of them may wish to pursue social security as a career." He said

He further added that it was important to have a well-informed youth as some of them were becoming beneficiaries of the scheme as a result of losing a principle member.

And some pupils spoken to by NAPSA News thanked NAPSA for the initiative of inculcating social security knowledge in them at a tender age.

Meanwhile, NAPSA joined other financial institutions in Kafue to commemorate the 2019 Financial Literacy Week by sensitizing members of the public on the importance of saving and social security cover.

The NAPSA team was on hand to explain and distribute literature on social security to members of the public who visited the exhibition.

Head Corporate Affairs explained that the institution will always leverage on various fora to educate its current and potential members on issues pertaining to social security and financial literacy.

Mr. Sinyangwe said saving was key in securing one's future and called on all workers to develop a habit of saving in addition to contributing to NAPSA.

# NAPSA Supports Partially Impaired Children

By Diana Ngula



In line with its Corporate Social Responsibility Policy, the National Pension Scheme Authority (NAPSA) has donated assorted items to Chinsali Primary School pupils with special needs to help enhance their learning environment.

Some of the items donated to the school include 44 mattresses, various food items and cleaning agents for a value of K25,000 to help improve comfort, nutrition and hygiene

in the pupils boarding facility.

Making the donation to the school recently, NAPSA Regional Manager North Mr. Mushoke Namiluko said the Authority is a corporate citizen which identifies needs and uplifts the wellbeing of the people in the community in which it operates in.

“Our support to this school is in line with our Corporate Social Responsibility Policy which aims

at elevating the welfare of our members and people in the areas of our operation”, said Mr. Namiluko.

And receiving the donation, school head teacher Mr. Charles Mulembo thanked NAPSA for the kind gesture adding that the donated items would go a long way in assisting the school take care of its pupils.

He also added that the school management is expanding the

special needs unit to be able to cater for more children in need in the community and surrounding areas.

Meanwhile Senior Education Standards Officer in Chinsali Mr. Thomas Mayaka commended NAPSA for taking steps in its CSR implementation to support Sustainable Development Goal (SDG) No. 4 which promotes inclusive and equitable quality education for all.

The Chinsali Primary School special needs unit was opened in 1986 and currently has 84 pupils. The school provides education to pupils with hearing and vision impairments and those with slow learning disabilities.

Meanwhile, NAPSA in Luanshya took time to interact with children living with disabilities at Dagama School and donated an industrial stove for the school main kitchen, a domestic stove and refrigerator for the home economics unit to help in preparation of meals and the home economics lessons respectively.

The cost of the donated items is worth about k90, 000.

Speaking during the donation Director Human Resources and Administration Mrs. Betty Meleki who is also Chairperson of the CSR committee said the donation of assorted foodstuffs and groceries would help to lessen the pressure on the school budget.

“As NAPSA, we find pleasure in supporting community initiatives like this one as it is in



Part of the donated items at Chinsali Primary School Special Unit



Regional Manager Mr. Mushoke Namiluko hands over mattresses to pupils at Chinsali Primary school

line with our corporate social responsibility policy of supporting the vulnerable in society.” She said.

Mrs. Meleki hoped that the donation would assist the school to operate more efficiently and

continue to deliver on its objective of giving life skills to children with special needs so that they can also be productive citizens of this country.



# NAPSA Receives ZAPRA Award

By Collins Muyenga



The National Pension Scheme Authority (NAPSA) scooped the 2nd position in the Best Public Relations Campaign during the Zambia Public Relations Association (ZAPRA) 7th Annual Communications Conference in Livingstone at David Livingstone Safari Lodge and Spa.

NAPSA was recognised for its aggressive campaign towards the extension of social security coverage to the informal sector.

The Extension of Coverage to

the Informal sector has so far captured over 11 thousand members since 2017 when NAPSA established the project of on boarding the informal sector.

The Gala Dinner was graced by Minister of Information and Broadcasting Services, Hon. Dora Siliya.

Hon. Siliya further reassured the association members that her ministry was more than ready to receive the ZAPRA bill and table it before Parliament for possible enactment.

The General Conference was held under the theme: "Communicating for Development in the Era of Fake News".

The conference brought together Public Relations practitioners from both the private and public sector.



## **PUBLIC NOTICE**

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

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

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

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

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

**Be smart, secure your future**

# Improvements to ICT platforms Enhance NAPSA's Service Delivery

By Diana Ngula & Collins Muyenga



**D**irector Contributions and Benefits, Mr. Mason Mwiinga has noted that NAPSA as a Customer centric organisation will continue to innovate and improve various ICT platforms in order to enhance service delivery to its members.

Speaking to NAPSA News, Mr. Mwiinga said that in line with its Strategic plan running from 2018 to 2021, NAPSA has developed and will continue to develop systems and platforms to provide desired services to meet customer expectations. He said that the introduction of eNAPSA platform was a milestone that has transformed and enhanced effectiveness and efficiency in the pension administration at NAPSA in line with its vision of being a trusted partner that protects people's future and brings pride to the nation.

Mr. Mwiinga, expressed happiness that there has been an increase in the number of

employers and employees accessing various services on the eNAPSA platform adding that the coming in of eNAPSA has completely decongested NAPSA offices across the country thereby reducing the cost of doing business. The eNAPSA is an integrated web based eservice portal through which employers and employees are able to transact with NAPSA online via the Authority website. He added that NAPSA has so far entered into partnerships with two mobile network companies MTN and ZAMTEL to include MTN mobile money(MOMO) and Zam Kwacha respectively as additional payment options for remittance of employees' contributions.

"So far there has been an increase of the service uptake among small scale enterprises, especially those with monthly returns that are less than K1,000. We are currently piloting the Zam Kwacha with Zamtel." He remarked.

Mr. Mwiinga further said that his department working with IT have developed an app called Inspectors' App. The Application allows inspectors to carry out inspections among employers in real time and enforce compliance.

This application therefore creates an interface between an inspector and their supervisors in their day to day operations.

The other enhancement is the introduction of credit/debit card payment option on eNAPSA implying that employers can pay NAPSA contributions by using a mobile phone or debit/credit card from the comfort of their offices, homes or indeed anyway they may be.

All the above product innovations have come as a response to the need for easier and more convenient ways to pay NAPSA contributions as a way of discouraging payment through cash.

# PHOTO FOCUS

## Commemoration of 2019 International Women's Day



NAPSA Staff at Head Quarters in NAPSA Chitenge



Ndola Staff in NAPSA chitenge



Livingstone staff in NAPSA chitenge



Call centre Agents



Director General with Director Human Resources and Administration



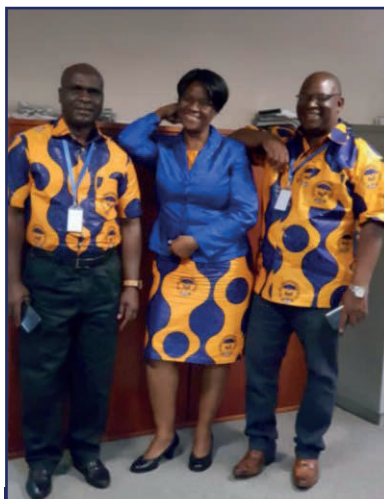
Solvezi staff in NAPSA Chitenge



Risk and Quality Assurance Team



Mr. Festus Banda from transport, Mrs. Hellen Mubanga Training and Development Officer and the Executive Assistant Mrs. Kasonde Sampa pose for a photo



Director Contributions and Benefits



Procurement and Industrial Relations

# PHOTO FOCUS

## 2019 Labour Day Party



Corporate Affairs team with Director General after receiving an Award of Excellency



Director General addresses members of staff at the Labour Day Party



Risk and Quality Assurance team pose for a photo after receiving a Collaboration Award from the Director General



NAPSA theater Club performing during the Labour day Party



Customer services team pose for photo after receiving an award from the Director General



Members of staff listening to the DG during the labour day event



Talent show during Labour day Party at NAPSA sports club

# PHOTO FOCUS



Director General addresses participants of the Inaugural value star of the month at Garden Court in Kitwe



DG poses for a photo with the participants of the Inaugural value star of the month at Garden Court in Kitwe



**FELIX CHIMBA**  
*Integrity Star for January 2019*



**CLIFF SIMWAMI**  
*Collaborations Star for February 2019*



**NAKENA M. CHANDA**  
*Accountability Star for March 2019*

# MEET THE MARATHONER



## NAPSA 's Information Technologist who has taken fitness as a lifestyle to keep afloat with his health and social needs.

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

**John:** John Mbewe was born in the sweet town of Mazabukuka. I attended my primary school in a couple of schools. First it was Chibolya Primary School in Lusaka, then Anoya Zulu and Kanjala Primary Schools in Chipata, then Chinika Primary School in Lusaka where I sat for my grade 7 exam. I did not like school in my very early days, so you can guess what number I passed in my primary days. However, my parents moved me to a better school and I recall getting to pass number 3 in my 5<sup>th</sup> grade. My secondary school experience was different. I think I was on top of everybody from the word go.

**Diana:** Tell us a bit about your tertiary education.

**John:** With all possible choices available, I had to go with my hearts desires and what was considered new at the time. I

went for Computer Science and majored in software development. I hold BSc Computer Science, MPhil in Information and Knowledge Management and a couple of other Project Management Certifications. What I can say about the field of Technology is that it is readily available today as compared to 10 years ago. The limit is the ideas that would resolve issues faced by mankind by use of the available technology. The future of technology lies in internet of things. Most machines will become more intelligent and will be able to communicate with each other more efficiently.

**Diana:** Please shed some light on your professional background

**John:** I joined NAPSA on the 5<sup>th</sup> of May 2008. When I learned about NAPSA, I perceived it as an organization with potential for excelling in service delivery through technology, and I thought I had what it took to tap into that potential. My experience with NAPSA so far has been phenomenon. Before joining NAPSA, I was self-employed when in college, developing and selling software solutions, then I went corporate with the Mines, Mopani to be specific, then I joined Coppernet Solutions where I followed my passion. On the side I also worked as a part time lecturer. At NAPSA, I worked as a

Systems Analyst, Senior Systems Analyst, Project Manager NIS and Manager- IT Projects.

**Diana:** Now tell us about your passion for fitness.

**John:** My desire to lead an active lifestyle of fitness came about When my weight touched a 100 kilos. My suite size was 58 when I was only 29 years old. This was obvious my reason to pursue a healthy lifestyle. However, the fitness, road racing to be specific, has turned out to me into a networker and a tourist. The latter part keeps the main reason going. My first race was in Zimbabwe's Vic Falls town where I covered 21km in July 2016. After the race, my legs were not talking to me. Nonetheless the main focus of my fitness journey has now become a lifestyle and I have built all mechanisms around myself for sustainability. Health benefits from exercising are a given. Suffice to say I am a member of a support group called the Lusaka Fitness Squad. It's the biggest social running club in the country and has members doted around the country. Of course, I complement running with gym for the core. Through the journey, in terms of medals I have won, Oh my, we do it for the bling (Medals) afterall. I have Two Oceans Ultra (56km



covered from Atlantic to Indian oceans around the Cape), Cape town Marathon (42km) x1, Sugarbush (42km) x 2, Berlin Marathon (42km), Dubai Marathon (42km) x 2. The rest are medals for 21 and 10km road races. Based on my experience, if I am to advise on the best exercises, one can do, it is more beneficial to a human body to run and then do Aerobics. We are all gifted differently, therefore being an athlete or marathoner, I would say a few are outliers because of biological advantages like producing little lactic acid and having larger lungs than average. However, nothing takes away the hard work that goes into preparing for a race that lasts a few seconds to a few hours. Its all about hard work. Everybody must be doing one form of exercise or another. Only 15 to 20min is required for a start. I believe its lifestyle because you cannot substitute it for anything. In terms of fitness personnel that motivate me, On the local scene, I have a

mentor by the name of Thula Nyirongo. He runs as though he is walking backwards but catching up with him is a nightmare. On the International scene, Elude Kipchoge of Kenya is the man.

**Diana:** Brief us about your family?

**John:** I am married to a beautiful lady and I manage work and my important role as a husband and still lead an active fitness lifestyle. In the running community we call the spouse the "Support System". I need all the support I can get from her and children at home.

**Diana:** Aside work and Fitness activities, what else do you do?

**John:** I love to travel and experience other cultures. In my spare time I like to Network. This is a key component to my lifestyle. On the other hand I am an academic researcher and writer. I am a Christian of Catholic faith.



John Mbewe and his wife pose for a photo during a church function

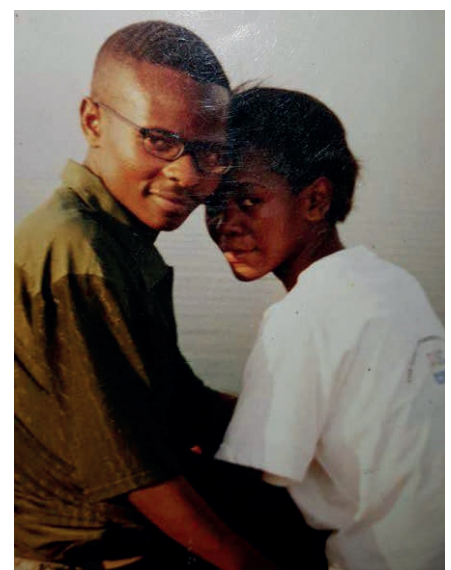


John Mbewe in his office

**Diana:** What are your last words?

**John:** I hope my journey through life has inspired someone. I believe in humanity and the ideas that an individual has to offer. Our horizon is always enhanced if we render our shoulders to one another as a stepping stand.

Thank you



John Mbewe and his fiancée now the wife having a good time in Kitwe



# Role of Unionism in an Organisation

By Mutimba Sinyangwe

**T**he importance of the Union in any Organization cannot be over emphasized. Many rights that are enjoyed in a place of work are not by accident but because of Union campaigns.

All aspects of working life should be the subject of discussion and agreement between employers and employees under the protection of a trade union. Trained representatives of the Union lead these negotiations on behalf of employees.

The Union under NAPSA is affiliated to the Zambia Union of Financial Institutions and Allied Workers (ZUFIAW). ZUFIAW has four main branches in NAPSA namely; Lusaka, Ndola, Kitwe and Livingstone. The Provincial Centers that do not have the required number of people to form a branch are represented by Shop Stewards.

The role of the Union in NAPSA is to ensure that represented staff have equal opportunities and do not suffer discrimination in the workplace among other things. This can only be achieved if there is participation of the Union in all matters that affect employees.

The Union negotiates the conditions of service of represented employees at the Bargaining Unit which meets every year to negotiate salaries and every two years to negotiate all other conditions of service. However, the job of the union does not end here.



The Union has the responsibility to ensure that employees are protected in a place of work. Therefore, the Union has an equal share of seats on the disciplinary committee to ensure that represented staff get a fair hearing and are treated fairly in the event of grievances.

The Union also represents Unionized staff on many other committees such as the Uniforms Committee, the Medical Scheme Committee, the Labour Day Committee and other adhoc committees to ensure that the interests of represented staff are protected.

However, the power of the Union is derived from the people that it represents. Therefore, it's worth noting that the participation of members of the union is what gives the Union the required mandate to speak on these various issues. The Union does not exist to bring what it feels is

right for the people but to ensure that the people are well represented and that their interests are their primary occupation.

On the other hand, The Union leadership ensures that every represented employee is always part of something bigger and should always provide the needed support at every time. The roles and responsibilities of representatives ought to be understood in as much as those represented ought to realize that they need to participate if they are to be represented effectively.

The NAPSA Union leadership shall always endeavor to keep an open door policy and the represented staff have the responsibility to voice their concerns and challenges to their elected representatives if the Union is to deliver to its optimum potential.

# 7 Steps to Goal Getting

Compiled By Mushabati Mashandi, Ndola.

On one particular Saturday afternoon at Arthur Davies stadium in Kitwe, I had the privilege to watch a game between NAPSA STARS F.C against Power Dynamos F.C. Of course, NAPSA STARS is the football club sponsored by National Pensions Scheme Authority. The game was played with so much vigor, each team had one thing in mind, to score an early goal or as many goals as possible.

What really did a goal entail for each team in this match? Definitely, the team which scores the most and maintains the lead will definitely be a winner. Both teams played well and the match ended up with a 2-2 draw. Each team having scored two goals.

Addressing the goal factor, similarly in the corporate world, organizations and individuals set corporate or personal goals that they intend to achieve.

So, what is a goal? According to <https://en.wikipedia.org/wiki/Goal>; A goal is an idea of the future or desired result that a person or a group of people envisions, plans and commits to achieve. A goal is roughly similar to a purpose or aim, the anticipated result which guides reaction, or an end, which is an object, either a physical object or an abstract object, that has intrinsic value.

The rationale being that; either an organization or individual needs to strategically plan what goals they intend to score in the first place.

To successfully plan or set achievable goals, Zig Ziglar in his book; '7 steps to Success' highlights 7 steps to Goal setting. Born in 1926, he was one of the world's most popular and motivational speakers whose real name was Hilary Hinton Ziglar but

the man came to be known as Zig Ziglar as his alias which originated from his pet name in elementary school during the 1930s in Mississippi, United States of America (U.S.A).

Below is an excerpt on the 7 steps to Goal setting from Zig Ziglar's book; '7 steps to success.

## *The Seven Steps of Goal Setting – Zig Ziglar (7 Steps to Success)*

### 1. IDENTIFY THE GOAL:

If you don't identify a target you will never hit it. When you identify a goal it means that you write it down and describe it clearly.

Don't set any nebulous targets. If you want to have specific success you must have specific targets. A goal "To improve my results" or "To spend more time on homework" is not specific. A specific goal would be "To increase my marks by 10% for each subject".

### 2. LIST THE BENEFITS - WHAT'S IN IT FOR ME?

Once you identify a specific goal you need to list the benefits you will receive when you reach that goal.

Let's face it, we only do the things we want to do and are willing to do. If there are no personal benefits your motivation for completing the goal will be diminished. You will need all the personal motivation you can muster, and understanding what's in it for you is vitally important.

### 3. LIST THE OBSTACLES TO OVERCOME:

There will be some rough spots on your journey as you work to achieve your goals. Many of them can be

anticipated and if you can anticipate something you can prepare yourself in advance to overcome it. So, think it through and make a complete list of all the things that can prevent you from being successful. If you can't think of everything, ask a trusted friend who knows you well to help you finish the list.

### 4. LIST THE SKILLS AND KNOWLEDGE REQUIRED:

Knowledge gives us the power to accomplish things we would not otherwise be able to do, and skills give us the tools to take advantage of our knowledge. There is a direct relationship between knowing and doing, and successfully accomplishing your goals will require that powerful combination.

### 5. IDENTIFY THE PEOPLE AND GROUPS TO WORK WITH:

People do a better job when we have the help of others. They can help us with knowledge and skill and can offer valuable advice we need to be successful. So when you set your goals always consider the people and the groups you can work with that can help you be more successful.

### 6. DEVELOP A PLAN OF ACTION:

This is the most critical step and it involves thinking through the details of how you will achieve your goal.

### 7. SET A DEADLINE FOR ACHIEVEMENT:

If you don't set a deadline for completing your goals you will not be able to be accountable to yourself, or anyone else. If you are not accountable for your goals, you will not achieve them.

# Compassion Fatigue: What It Is and How to Handle It

By Namiloli Mwanapabu



**H**ave you found yourself feeling more frustrated lately? You may be suffering from compassion fatigue unknowingly. Compassion fatigue has been described as the “cost of caring” for others in emotional pain. It’s a type of stress that involves physical and emotional depletion as a result of caring for someone in significant emotional or physical distress. People experiencing compassion fatigue usually display a lack of empathy or indifference toward the person they’re caring for. Sound familiar? Other symptoms include headaches, digestive problems, feeling overwhelmed and irritability.

First, you should understand that it’s a process. It’s not a matter of one day, you’re living your life with a great deal of energy and enjoyment, and the next, you wake up exhausted and devoid of any energy both physical and emotional. Compassion fatigue develops over time taking weeks, sometimes years to surface. Basically, it’s a low level, chronic clouding of caring and concern for others in your life (work, home, church etc). Over time, your ability to feel and care for others becomes eroded through overuse of your skills of compassion. You also might experience an emotional blunting – whereby you react to situations differently than one would normally expect.

**Below are some of the signs of compassion fatigue include:**

- Feeling burdened by the suffering of others
- Blaming others for your suffering

- Isolating yourself
- Loss of pleasure in life
- Difficulty concentrating
- [Insomnia](#)
- Physical and mental fatigue
- Bottling up your emotions
- Increased [nightmares](#)
- Feelings of hopelessness or powerlessness
- Frequent complaining about your work or your life
- Overeating
- Excessive use of [drugs or alcohol](#)
- Poor self-care
- Beginning to receive a lot of complaints about your work or attitude
- Denial
- Emotional exhaustion
- Reduced sense of personal accomplishment or meaning in work
- Mental exhaustion
- Decreased interactions with others (isolation)
- Depersonalization (symptoms disconnected from real causes)
- Physical exhaustion (fatigue, tired all the time)
- Irritability
- Negativity (you become a pessimist)
- Weight loss/gain

## Tips for Managing Compassion Fatigue

There are various ways of dealing with compassion fatigue, here are some of the dos and don'ts:

### Dos:

- Find someone to talk to.
- Understand that the pain you feel is normal.
- Exercise and eat properly.
- Get enough sleep.
- Take some time off.
- Develop interests outside work.
- Identify what's important to you.
- Taking regular vacations
- Regular exercise
- Reducing stressful workloads
- Reaching out to support groups and networks (family,

colleagues, friends, church mates etc)

### Don'ts:

- Blame others.
- Look for a new job, buy a new car, get a divorce or have an affair.
- Fall into the habit of complaining with your colleagues.
- Work harder and longer.
- Self-medicate.
- Neglect your own needs and interests.

## Moving Past Compassion Fatigue

When dealing with compassion fatigue you need to be honest with yourself. Often times compassion fatigue is a result of either forgetting to check-in with yourself or knowing how you're feeling, but not being open or honest about it. Sometimes it just feels easier to put other people's needs before your own. However, **we can't actually be there for others if we aren't there for ourselves first.** Many people that experience compassion fatigue also feel shame towards themselves for not being able to support their friends/colleagues/customers the way they would like to. When you begin to feel overwhelmed and overburdened by helplessness, the best thing to do is to reach out for support. Dealing with compassion fatigue is hard and something you don't have to go through alone. In fact, according to the Compassion Fatigue Awareness Project, "denial is one of the most detrimental symptoms" because it prevents those who are experiencing compassion fatigue from accurately assessing how fatigued and stressed they actually are, which prevents them from seeking help.

Working in a field requiring empathy and caring for others means Compassion Fatigue will always be a factor in your work life. Be sure to make note of the symptoms and check in with yourself regularly to assess whether you're suffering from it or not.



# COOKERY



## Cassava Flour Pizza Crust Recipe (Source: Mommypotamus)

This recipe makes two 10 inch pizzas

### Ingredients

- 1 1/2 cups cassava flour
- 1 cup arrowroot flour
- 2 teaspoons [sea salt](#)
- 1 teaspoon onion powder
- 1 teaspoon garlic powder
- 2 eggs
- 1/2 cup olive oil plus more for oiling dough
- 1 cup water

### Instructions

1. Preheat your oven to 425F and place two baking sheet/pizza stones inside. (If you just have one you can bake the crusts separately.)
2. Combine dry ingredients in a medium mixing bowl.
3. Add wet ingredients and mix well. Allow dough to sit for about 5 minutes to allow it to firm up a little.
4. Coat your hands in olive oil, then scoop up the dough and divide it in half. Form one half into a ball. Place it on parchment paper and press it into the form of a 10 inch crust with your hands. Do the same with the second half.
5. Slide the baking sheet/pizza stones under the parchment paper/crust and bake for 12-15 minutes, then remove and add toppings. Return to the oven and bake until the cheese is melted - I like to set my oven to broil for the last few minutes so that the mozzarella browns a bit.



# Health Tips: Prostate Cancer (a silent but lethal killer of men)

(Courtesy : Mayo Clinic)

## Prostate Cancer Prevention: Ways to reduce your risk

There's no proven prostate cancer prevention strategy. But you may reduce your risk of prostate cancer by making healthy choices, such as exercising and eating a healthy diet.

Study results often conflict with each other, and most studies aren't designed to definitively prove whether something prevents prostate cancer. As a result, no clear ways to prevent prostate cancer have emerged.

In general, doctors recommend that men with an average risk of prostate cancer make choices that benefit their overall health if they're interested in prostate cancer prevention.

## Choose a healthy diet

There is some evidence that choosing a healthy diet that's low in fat and full of fruits and vegetables may contribute to a lower risk of prostate cancer, though research results have been mixed and this hasn't been proved concretely.

If you want to reduce your risk of prostate cancer, consider trying to:

- **Choose a low-fat diet.** Foods that contain fats include meats, nuts, oils and dairy products, such as milk and cheese. In some studies, men who ate the highest amount of fat each day had an increased risk of prostate cancer. This doesn't prove that excess fat causes prostate cancer. Other studies haven't found this association. But reducing the amount of fat you eat each day has other proven benefits, such as helping

you control your weight and helping your heart.

To reduce the amount of fat you eat each day, limit fatty foods or choose low-fat varieties. For instance, reduce the amount of fat you add to foods when cooking, select leaner cuts of meat, and choose low-fat or reduced-fat dairy products.

- **Increase the amount of fruits and vegetables you eat each day.** Fruits and vegetables are full of vitamins and nutrients that are thought to reduce the risk of prostate cancer, though research hasn't proved that any particular nutrient is guaranteed to reduce your risk.

Eating more fruits and vegetables also tends to make you have less room for other foods, such as high-fat foods.

You might consider increasing the amount of fruits and vegetables you eat each day by adding an additional serving of a fruit or vegetable to each meal. Consider eating fruits and vegetables for snacks.

- **Reduce the amount of dairy products you eat each day.** In studies, men who ate the most dairy products — such as milk, cheese and yogurt — each day had the highest risk of prostate cancer. But study results have been mixed, and the risk associated with dairy products is thought to be small.

## Maintain a healthy weight

Men who are obese — a body mass index (BMI) of 30 or higher — may

have an increased risk of prostate cancer. If you are overweight or obese, work on losing weight. You can do this by reducing the number of calories you eat each day and increasing the amount of exercise you do.

If you are at a healthy weight, work to maintain it by exercising most days of the week and choosing a healthy diet that's rich in fruits, vegetables and whole grains.

## Exercise most days of the week

Studies of exercise and prostate cancer risk have mostly shown that men who exercise may have a reduced risk of prostate cancer.

Exercise has many other health benefits and may reduce your risk of heart disease and other cancers. Exercise can help you maintain your weight, or it can help you lose weight.

If you don't already exercise, make an appointment with your doctor to make sure it's OK for you to get started. When you begin exercising, go slowly. Add physical activity to your day by parking your car farther away from where you're going, and try taking the stairs instead of the elevator.

Aim for 30 minutes of exercise most days of the week.

## Talk to your doctor about your risk

Some men have an increased risk of prostate cancer. For those with a very high risk of prostate cancer, there may be other options for risk reduction, such as medications. If you think you have a high risk of prostate cancer, discuss it with your doctor.

# Sports Round up

By Collins Muyenga



The National Pension Scheme Authority (NAPSA) sponsored teams have continued to compete favourably in various sports disciplines in the country. This is evidenced from the team's performances this year compared to previous seasons.

For instance, NAPSA Stars football club has this season managed to finish in the middle table of the FAZ/MTN transition Super League compared to last season when they survived relegation on the final day of the league.

The good performance is attributed to the acquisition of a number of both local and foreign players that boosted the team. NAPSA Stars signed players like Burundian striker Ludit Mavugo

who currently tops the Zambian Super League scorer's chart with 10 goals. The club also signed Midfielders Eric Yema and Niza Simutenda. Other players signed are defenders Bornwell Silengo, Luka Nguni and Victor Mulenga.

It was a short season for NAPSA Stars Football Club as the Football Association of Zambia (FAZ) announced that the football season would run from August to April to allow the Football Association to send CAF representatives on time.

Going forward, NAPSA Stars' dream is to play in the club CAF competition and with the support the team is receiving from management, coupled with the talented players as well as the technical bench, there is no doubt that NAPSA Stars may realise the

dream in the coming season.

And in the world of chess, NAPSA Chess club registered under the Lusaka Province Chess Association under the supervision of Chess Federation of Zambia scooped the third position in the 2018 season.

Currently, Team A of stream A is on 2<sup>nd</sup> position while Team B of stream B is on 3<sup>rd</sup> position.

However, the 2019 season promises a lot of exciting Chess and the Club is already in an attacking position hoping that the flame will continue burning.

And the Club management has called on members of staff to consider taking up the game of Chess.

Members of staff are further encouraged to introduce their children at an early age to the

# Sports Round up



game of Chess because of the many benefits that accrue to children including brain development.

In the world of basketball, NAPSA is sponsoring three teams namely NAPSA Hurricanes, Junior NAPSA Hurricanes and NAPSA Breeze respectively.

During 2018/2019 Season, NAPSA Breeze reached the National Championship.

However, the team did not win the championship.

NAPSA hurricanes and NAPSA Breeze participated in the Munali SUNs Club International Tournament held in Lusaka. Both teams did not qualify to the finals.

Netball is the other sport that NAPSA has been sponsoring for some time now.

And in the last season, NAPSA Netball club which is registered under the Midlands Netball Association of Zambia (MINA) scooped the 1<sup>st</sup> prize at the Agricultural and Commercial Show Tournament held in the show grounds in Lusaka.

The team enjoys a large following and comprises youthful players from which the mother body taps talent for the Zambia National Team.

Membership to the team is also open to members of staff that feel sporty. The games are held every Saturday from selected play grounds. Other than league

games, the team also participates in various local tournaments.

The 2019 season has commenced and the team's performance so far promises good results.

The team now stands at 9 points on the latest league standing. The team is grateful for the continued sponsorship by NAPSA management.

NAPSA considers sport as an important social and economic activity and therefore attaches great importance to various sporting disciplines.



**Are you an Investor planning to do business in Zambia?  
Welcome to the smarter way of doing business**

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