



NAPSA NEWS

PUBLICATION OF THE NATIONAL PENSION SCHEME AUTHORITY - 1ST QUARTER 2020

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New NAPSA Records Centre to Improve Records Management

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Be smart, secure your future





OUR VISION

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

OUR MISSION

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

OUR VALUES - THE NAPSA WAY

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

OUR SLOGAN

Be smart, secure your future



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YOLLARD KACHINDA
Director General

FOREWORD

NAPSA's Outlook for 2020 amid COVID-19 Outbreak

Welcome to the first edition of the NAPSA News in the year 2020.

The year 2019 was an assortment of both negative and positive experiences especially following the whirlwinds experienced in the economy which affected all the economic fundamentals. Despite those challenges, the Authority managed to weather the storm and came out with favorable performance in a number of indicators. Congratulations to all staff for being part of this successful journey.

The year 2020 has begun on a rather shaky note with the global outbreak of the COVID-19 which has devastated the global economy. Zambia has not been spared and the impact will definitely be felt in the country for a long time. The Authority will definitely feel the impact too as we operate in the same environment. It is no doubt that many employers, employees and various other

small and medium businesses will be affected as liquidity in the country will be constrained across a broad spectrum of industries. We must brace ourselves for hard times. We must relook at our corporate strategy and realign it to the prevailing circumstances.

In these circumstances, the safety and health of our employees and customers remain top priority. Therefore, we shall continue to implement preventive measures as guided by the Ministry of Health and other government institutions until the situation improves. For now, the scheme will continuously seek to leverage the available opportunities to increase returns on its investments, extend coverage to the informal sector and increase customer satisfaction through measures such as timely payment of benefits.

Additionally, the Authority will drive the growth of the scheme by ensuring that the fund is financially sustainable, continuously engage and educate its customers on their pension rights and obligations, innovating and modernizing process to enhance its operations and manage various risks associated with our

business activities.

It should be noted that NAPSA has a mandate to provide social security coverage not only to the formal sector, but to those in the informal sector as well. In these uncertain economic times brought about by COVID-19, the informal sector will feel the most impact. Therefore, we will be focusing extra attention on this sector whose membership currently stands at just over 34,000 to ensure that these people are also protected.

In terms of service delivery in this environment, we have implemented a number of innovations to make it easier and more convenient for employers, employees and the general public to interact with us remotely. This must help to enhance compliance. Subsequently, this should contribute to the growth of the scheme and the economy in medium and long term.

I would like to urge you to stay focused on our strategic goals and to keep yourselves and your families safe as we go through this difficult phase.
Pleasant reading.

New NAPSA Records Centre to Improve Records Management

By Collins Muyenga



Chairman of the NAPSA Board of Trustees C. Evans Chibiliti (in a hat) and members of the Investments Committee pose for a photo during the inspection of the NAPSA Records Centre

NAPSA Board of Trustees Chairman, C. Evans Chibiliti is elated with the construction of the New NAPSA records Centre. Speaking with NAPSA News in Lusaka during the tour of the Modern Records Centre recently, the Chairman said the records centre was a remarkable investment for records management for the Authority.

The chairman further noted that the Records Centre would provide a standard for records keeping not only for NAPSA but also set an example to other institutions that are involved in the provision of social security.

“It’s very difficult to expect that contributors and beneficiaries of the scheme will be served efficiently without a proper retrieval of information.” He remarked.

The chairman was accompanied by NAPSA Board of Trustees and the Director General with his Executive Management Committee members.

Once commissioned, the New NAPSA records Centre will house all records for the Authority and former Zambia National Provident Fund.

The Records Centre will offer other services such as a training centre and the library which will have both digital and hardcopy materials for research purposes for both internal external publics. The Modern Records Centre, a three storey building was executed by Wahkong under the supervision of the team of consultants led by PJP and Associates at cost of ninety-one million Kwacha.

The project commenced in July 2017 and will soon be commissioned and handed over to NAPSA.

NAPSA Launches Pilot Project for the Extension of Coverage to Informal Rural Economy Workers

By Kalaba Mwimba



Small Scale Dairy Farmers listening to a presentation

The National Pension Scheme Authority (NAPSA) has since September 2017 been implementing the Social Protection for Informal and Rural Economy Workers Project (SPIREWORKS) in partnership with the Finnish Institute for Health and Welfare and in collaboration with the International Labour Organization (ILO).

The overall strategy to extend social security coverage to the informal sector is through the provision of an attractive benefit package with a mix of short and

long term benefits that respond to the needs and aspirations of the targeted members.

Following the signing of the statutory instrument for informal sector titled "The National Pension Scheme (informal sector) (membership and benefits) regulations of 2019", in October 2019, the piece of legislation formed the legal basis for introduction of new benefits for the informal sector.

Management through the extension of coverage to the informal sector project facilitated

commencement of pilot implementation of the first benefit package model among small Scale Dairy Farmers that operate under cooperatives affiliated to the Dairy Association of Zambia in Southern Province.

The exercise was undertaken in December 2019, with the overall objective of testing acceptability of the package among the targeted farmers.

The package that was presented to the dairy farmers included old age, invalidity and survivor's benefits, with a blend of short



term benefits namely maternity, family funeral grant, and weather index insurance to be administered by Mayfair Insurance company.

Notably, there was positive interest among the small scale farmers towards the benefit package, with about eighty-one farmers having fully registered with the Scheme.

From the foregoing, a number of activities have been planned for in the short and medium term in the year 2020.

The pilot testing of the benefit package among small scale dairy farmers will be extended to central and copper belt provinces within first quarter of 2020. In addition, the project is scheduled to pilot the benefit package among cotton farmers through partnership with a private sector cotton ginning institution called Alliance Ginneries.

Undeniably, the cotton farmers

possess different characteristics from those of dairy farmers as their incomes are annual.

Therefore, extending the pilot to this group of farmers will provide additional valuable lessons. Furthermore, pilot of the informal sector benefit package will be extended to other priority sectors namely marketeers and traders, bus and taxi drivers and self-employed saw millers.

Thus, the year 2020 will be

characterized by continued pilot implementation of the benefit package among small scale farmers and other self-employed informal sector workers. Alongside, the project will continue to leverage on technology enhancements for heightened informal sector customer experience.

The Authority will continue to enhance the benefit package to better suit the needs and expectations of the target group.

Notably, there was positive interest among the small scale farmers towards the benefit package, with about eighty-one farmers having fully registered with the Scheme.



Director General Exalts Family Unity

By Diana Ngula



The National Pension Scheme Authority (NAPSA) Director General, Mr. Yollard Kachinda says families must unite and love one another.

Speaking when he officiated at the 2019 Christmas lighting ceremony which also coincides with levy business park 's 8th birthday, in a speech read on his behalf by Director Projects, Mr. Phillip Muyumbana. Mr Kachinda said the family was an important fiber of society that needed to be

strong.

He added that it was also important to renew friendship among tenants, customers, business partners, friends and families.

“For us at NAPSA, we wish to thank all our stakeholders most sincerely for being with us throughout the year. notwithstanding the economic challenges faced, the business park has performed fairly well,”

Mr. Kachinda said.

He said that NAPSA will continue to provide incentives to allow shoppers and tenants to be in a conducive business environment.

Mr. Kachinda informed tenants and shoppers who gathered to celebrate Levy Mall's 8th Birthday that the scheme will continue enhancing value of the Mall.

I am happy to mention that to this effect we have had a facelift of our carpark following concerns by customers and tenants for the need to upgrade the carpark,” He said.

He further assured tenants that the Authority would not increase rentals for the year 2020 as a way of giving relief to tenants following the economic challenges being faced in the country.

The city's favourite destination continues to have a good mix of retail activity much to the satisfaction of customers, a desirable meeting point in Zambia a place to shop, work, eat and play.

It was also important to renew friendship among tenants, customers, business partners, friends and families.

Over 4000 Employers Prosecuted

By Collins Muyenga



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

This action was taken in accordance with section 51 of the National Pension Scheme (NPS) Act No. 40 of 1996 which provides for prosecution of various offences committed by employers. The offences include;

- Evading paying contributions,
- Makes any false statement or representation;
- Failing to register within the period specified under the NPS Act;
- Failing to furnish any information, without lawful excuse when required to do

so or furnishes false information;

- Failing to pay to the Scheme, within the period specified, any contribution which the employer is liable to pay under the Act;
- Obstructing an inspector, officer or servant of the Scheme in the discharge of his or her duties;
- Failing, without lawful excuse, to produce required documents;
- Deducting from a member's wages any amount by way of the member's share which is in excess of the amount due to be deducted under the Act.

The above offences attract penalties upon conviction which include a fine, imprisonment or both. The court may also order that a convicted person or entity pay to the scheme the amount of any contributions, together with

any interest or penalty, certified to be due from that person or institution to the scheme at the time of conviction.

The Director General, Mr. Yollard Kachinda, has since warned that NAPSA will not relent in prosecuting employers who fail to comply with the law, thereby negatively affecting the welfare of the members.

“We are intensifying inspections countrywide in a bid to enhance compliance which currently stands at an average of 82 percent. We will not leave any stone unturned in ensuring that perpetrators are brought to book,” said Mr. Kachinda.

He added that NAPSA did not take pride in taking anyone to court for failure to comply with the NPS Act, but that the Authority had a mandate to protect the interests of the members.

“I would like to urge all employers to take advantage of our countrywide presence to have their matters addressed. We are very flexible and open to amicable settlement of cases for organisations that may be faced with challenges.”

The Director General has also urged members to take an interest in pension matters and ensure that their employers remit contributions to NAPSA without fail.

NAPSA Adds Value to the community

By Diana Ngula



Director Contributions and Benefits Mr.Mason Mwiinga handing over some of the donated items to Home of Happiness for Children with Disabilities in Lusaka.

The National Pension Scheme Authority (NAPSA) observed the 2019 National commemoration of World Aids Day and the 16 Days of Activism against Gender Based Violence whose theme was “Communities Making a Difference – Pressing Towards Ending Aids.” The Authority was among several organisations and nations across the world in addressing one of the key health issues facing the world today.

Mr. Yollard Kachinda, NAPSA Director General, said the commemoration of World Aids day comes from the realisation that the Authority had an

important role to play in communities not only by raising awareness on various health challenges such as HIV and AIDS, but also by providing tangible support to those in need.

“This is why we have made it an annual tradition to make this period a time of sharing with the needy in our society in which we do not only exist as an institution, but from which we also draw our membership to the scheme,” said Mr. Kachinda.

“During this period, members of staff from NAPSA across the

country take part in CSR activities by providing various forms of support to identified needy communities within their catchment areas.”

Mr. Kachinda said the 2019 commemorations were a huge success and he commended all members of staff who took part in the activities countrywide and he hoped that the support rendered by NAPSA would go a long way in alleviating the suffering of some members of the community.

VISA

PAYMENT

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www.napsa.co.zm



Be smart, secure your future



NAPSA @20. Birth of the NAPSA Jingle

By Diana Ngula and Collins Muyenga

As NAPSA celebrates its 20th birthday in the year 2020, we commit to our vision of being “a trusted partner that protects people's future and brings pride to the nation”.

In this article, we look at early strides made in customer engagement with regards the formation of the National Pension Scheme, a fund which was going to provide income security to all workers in the country.

The transitioning of ZNPF to NAPSA brought about a need for intensive stakeholder engagement through public awareness activities across the country.

To achieve this task, a committee was formed to spearhead public awareness programmes.

One of the terms of reference for the publicity committee was to come up with a captivating NAPSA theme song that people could relate to and a self-explanatory logo.

In coining up with the NAPSA theme song, the committee charged with the task, headed by Mr. Cheta Musonda who was deputized by current Director General Mr. Yollard Kachinda, visited Evelyn Hone College department of music as the first point of contact and interacted with lecturers of music among them Mr Jagari Chanda who at



one time was a member of a band called the Witch.

As a way of having ownership and full participation in the NAPSA theme song, lyrics were put together by the publicity committee and submitted to the music department for production. Consequently, one of the students composed a song which was then sung and recorded by Maureen Lilanda a professional musical artist at Yatsani Studios in Lusaka.

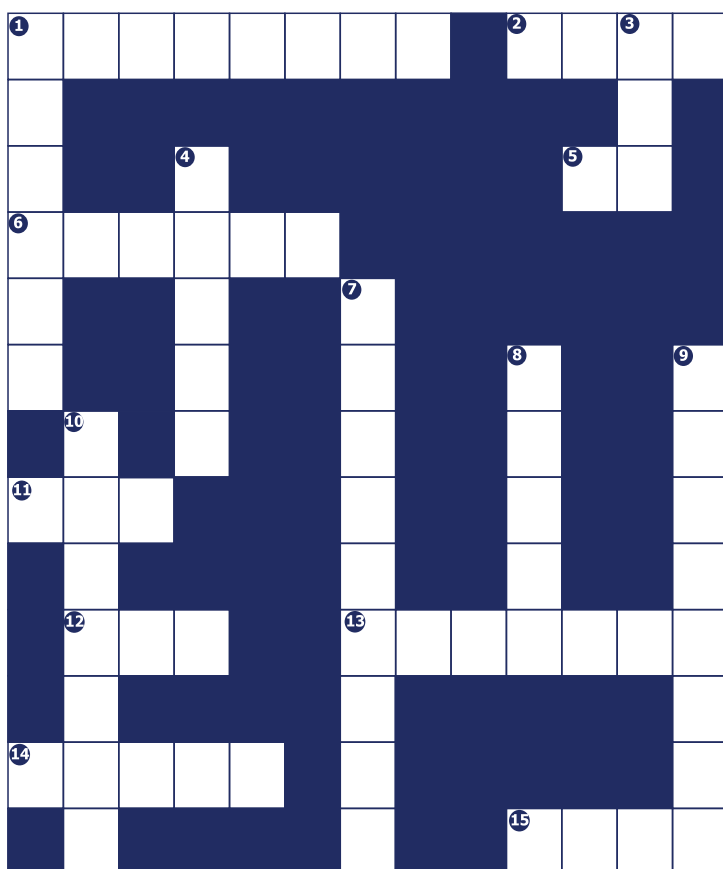
The song was then approved by management and immediately it got airplay and become a hit song on the lips of many Zambians both young and old.

The other mandate was to come up with a NAPSA log for identity. A competition was organised for the public to develop the logo. However, no one really came close to the specifications given in designing the NAPSA logo.

A named company was found which put various elements together and designed a logo that depicted something close to the specifications given. The logo was further enriched and approved to bring it to what it is today.

Twenty years on, the NAPSA jingle and logo continued to convey the mission and vision of NAPSA as vividly as they did two decades ago.

CROSSWORD PUZZLE



ACROSS

1. It is important to have a good to be successful in your career.
2. An act intended to deceive or trick.
5. Integrity Committee abbreviation.
6. Debtors, creditors, customers, suppliers, Government, public and other stakeholders are expected to act ethically and in a manner consistent with the Authority's code of....
11. NAPSA Integrity hotline.
12. After how many years should a former officer do business with the Authority, if conflict of interest exists between the officer's former position in the institution and the officer's new position with a supplier?
13. Morally degenerate and perverted.
14. A cause of corruption.
15. A group of two or more people who work together to achieve a common goal?

DOWN

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



Answers to the previous Cross Word Puzzle

1. Acronym for NAPSA values (5)= **iCARE**
2. One of the NAPSA values (9)= **Integrity**
3. Month in which NAPSA was established (8) = **February**
4. Initial for NAPSA's investment property which recently was in a crisis (3) **SBP**
5. Listen to every voice (7) = **Respect**
6. According to the crisis communication policy, which of the following is not a form of internal communication?
 - a) Staff circular
 - b) Memo
 - c) Radio**
 - d) Notice
7. Which of the following is most appropriate for mass external communication?
 - a) Newsletter
 - b) Briefs
 - c) Intranet
 - d) Television**
8. Perform at your best (10) = **Excellence**
9. Employees can post personal opinions about NAPSA on their personal social media platforms. True or **False?**
10. In which month is customer services week observed? (7) = **October**
11. Work together (13) = **Collaboration**
12. Initials for the chairperson of the NAPSA Integrity Committee (2) = **AS**
13. One of NAPSA's investments in the hospitality industry (8) = **Stayeasy**
14. Be responsible for your own actions (14) = **Accountability**
15. Initials for a tool used to evaluate performance (3) = **BSC**
16. Name for new permanent secretary at Ministry of Labour and Social Security (6) = **Kaziya**
17. Reason not to invest (4) = **Risk**
18. Set of Assets (9) = **Portfolio**
19. NAPSA Board of Trustees Chairperson (9) = **Chibiliti**
20. Motivation to invest? (5) = **Profit**
21. A word representing an asset once sold before (9) **Secondary**
22. Age to qualify to claim ZNPF benefit (5) = **Fifty**

NAPSA Awarded Best Company of the Year

By Collins Muyenga



NAPSA DG receiving the EAZ Award

The National Pension Scheme Authority (NAPSA) was awarded best company of the year 2019 by the Economic Association of Zambia (EAZ) during a colorful Gala Dinner at Intercontinental Hotel in Lusaka recently.

The EAZ annual Economic Gala Dinner was graced by Her Honour, the Vice President of the Republic of Zambia, Inonge Wina who was represented by Minister of National Development and Planning Hon. Alexander Chiteme.

NAPSA was recognised for its continued efforts towards the country's developmental agenda through investments in both social and economic sectors.

And receiving the award, the elated NAPSA Director General Mr. Yollard Kachinda said the Authority is a key player in Zambia's economy and social

security provision. Mr. Kachinda pledged that NAPSA will continue to diligently discharge its mandate of providing social security to its members to mitigate the risk of poverty arising from retirement, invalidity and death.

Mr. Kachinda said the Authority

has a custodial responsibility to safeguard and grow member's funds by engaging in an assortment of viable investment projects across the country.

The EAZ Gala night was themed: "Transforming Zambia through Economic Diplomacy".



NAPSA DG poses for a group photo after NAPSA was Awarded

NAPSA'S ICT Innovations Impress

By Diana Ngula

The National Pension Scheme Authority (NAPSA) has been voted as the Best Overall Company of the year 2019 in the implementation of Information Technology in its service delivery system.

The Authority was awarded the prize at the Information and Communication Technology Association of Zambia (ICTAZ) Gala Dinner and Awards which took place at Neelkanth Sarovar Premiere Hotel in Lusaka on Friday 6 December 2019.

NAPSA was recognized for its continuous technological advancements which have enhanced efficiency and effectiveness in pension administration.

Presenting the award to NAPSA, Mr. Misheck Lungu, Permanent Secretary in the Ministry of Transport and Communications commended NAPSA for its enhanced ICT infrastructure and effort made towards the realization of a Smart Zambia which aims at improving service delivery and attaining a value-centred public service as pioneered by his Excellency Dr. Edgar C. Lungu, the President of the Republic of Zambia.

At the same function, NAPSA's Systems Analyst, Mr Daniel Chibesakunda was voted as IT Customer Service/ IT Support Professional of the year 2019. Speaking when he received the two awards, Mr. Chibesakunda



IT members of staff pose for a photo after receiving awards

credited the success to the Authority's customer centric work culture and the IT Department's team spirit exhibited over the years, moving with modern technological trends in the execution of NAPSA's mandate.

NAPSA has invested significantly in Information Communication Technology which has seen the institution transform from a paper-based to ICT-based public service Organisation that is leading the path of innovation for the public sector in Zambia and the region.

The institution has won a number of accolades for its flagship eNAPSA platform that enables employers and members to transact with NAPSA from anywhere. The institution has also introduced mobile services that have made it easier for employers and members to remit contributions and check details.

The ICTAZ is a professional body governed by Act No. 7 of 2018 that among other things regulates the development and practice of ICT in Zambia.

NAPSA Staff Pension Scheme Appoints New Chairman

By Collins Muyenga



Dr. Mudenda (L) pose for a photo with NAPSA Director General Mr. Yollard Kachinda (red tie), CEO NAPSA Staff Pension Scheme, Mrs Vivien Witika and Mr. Ronnie Kamanya, Managing Trustee

NAPSA Staff Pension Scheme Board of Trustees, Management and Staff congratulates Dr. Ceylon Mudenda on his appointment as Board chairman of the NAPSA Staff Pension Scheme Board of Trustees.

In welcoming Dr. Mudenda, NAPSA Staff Pension Scheme Chief Executive Officer, Mrs. Vivien Witika said Dr. Mudenda has a wealth of experience in the pension industry having worked at NAPSA for over ten years in different portfolios up to the level of Director.

Additionally, other training

interventions Dr. Mudenda has undergone include the World Global Bond Market Forum in Washington DC, International Research in Warsaw, Pension Schemes in Italy and he was once among the discussants at the Round Table on Private Pensions in South Africa.

Mrs. Witika is optimistic that Dr. Mudenda with his experience will be of great value to the scheme.

The NAPSA Staff Pension Scheme is an occupation pension scheme that caters only for NAPSA employees and it's a separate legal entity from

NAPSA registered under the Pension Scheme Regulation Act No.28 of 1996 and as amended in 2005.

VISION STATEMENT

To be the premier occupational pension provider recognised for customer focused service and fund stability

MISSION

To provide meaningful retirement benefits that will sustain members lives by prudently investing and growing the fund



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

PHOTO FOCUS

2019 ANTI CORRUPTION DAY



His Excellency the Republican President Mr. Edgar C. Lungu following proceeding during the 2019 Anti Corruption Day



NAPSA Members of Executive Management Committee during the 2019 Anti-Corruption Day



NAPSA members of staff pose for a photo

PHOTO FOCUS

PENSIONS AWARENESS WEEK



Clients being attended to during the Pensions Awareness Week in Lusaka



Some NAPSA staff pose for a group photo with other participants



Staff attending to clients during the Pensions Awareness Week

ECL ONE YEAR ON



Mr. Ronnie Kamanya, Director Strategy and Business Performance cutting a cake



ECL Centre Management Staff



ECL Birthday cake

What is the Fuss About these Economic Terms?

By Willy Chigoma

“Why does Zambia's central bank bother about all these things?” lamented Henry as he closely scrutinized his membership statement that had just been handed to him by one of NAPSA's customer service personnel. Henry went on to exclaim, “Why is there a fuss in Zambia about inflation, the overnight lending rate and monetary policy rate!”.

Inflation

Inflation is simply the sustained increase of the price of commodities. In October 2019, the year on year inflation increased to 10.7% from 10.5% recorded in September 2019. The 10.7% inflation recorded in October 2019 entailed that on average, the prices of commodities increased by 10.7 percent between October 2018 and October 2019. Surprisingly, inflation is like lemonade, it is bittersweet. Very high inflation is detrimental to the economy. For example, very high inflation could erode the value of currency, reduce tax revenues and ambush businesses thus raising the unemployment rate. Very high inflation causes the cost of living to tend northwards. If not well controlled, inflation could result in both political and economic instability. Conversely, controlled inflation is likely to result in the increase of employment and the money consumers have is likely to afford them more commodities.

Overnight Lending Rate

Lending or borrowing funds

overnight is a common practice among commercial banks. As they say, “there is no free lunch” hence the funds exchange hands at a price called the overnight lending rate. The overnight lending rate is the rate at which banks lend funds to each other at the end of the day. This is usually necessitated by cash shortages needed for activities such as cash withdrawals or the need to meet the Central Bank's deposit requirements. The law requires banks to keep a certain percentage of their customers' money on reserve, where the banks earn no interest on it. On the 14th of November 2019, Zambia's central bank increased the overnight lending rate to commercial banks by 10% (1,000 basis points) to 28%, the highest since December 2015. Considering that Zambia's inflation rate has continued to be above the target range of 6% to 8% and is likely to be so in the foreseeable future, increase of the overnight lending rate seems to be one of the sensible things to do. This is likely to significantly deteriorate overnight lending activities. Banks are likely to increase interest rates charged to their customers probably to compensate for the higher overnight lending rates. In this way, inflation is likely to be curbed as the increase in the overnight lending rate reduces the amount of money in circulation.

Monetary Policy Rate

One of Bank of Zambia's objective is to achieve price stability reflected in low and

stable inflation. To impact prices, the central bank uses monetary policy. Monetary policy is one that governs the supply of money and interest rates in an economy in order to influence production, employment and prices. The monetary policy rate is a key tool used in monetary policy. It is the price at which financial market players especially banks obtain money from the central bank. The policy rate determines the levels of the rest of the interest rates in an economy. The policy rate is used as a reference rate as banks offer financial products to their customers. Following the Monetary Policy Committee meeting held from November 18-19, 2019, the monetary policy rate was escalated from 10.25% previously to 11.50% with the aim of countering inflationary pressures. However, how such a move impacts inflation is of great interest. Simply illustrated, an increase in interest rates entails that fewer market players can access money through borrowing from lending institutions. This then means that the disposable income in an economy is reduced, resulting in reduced spending. The increased interest rates reduce the money supply in the economy thus reducing inflation.

It is hoped that these simplified illustrations assist in understanding some of Central Bank's actions and the meaning of some of the popular terms pertaining to the economy. The Central Bank is to the economy what a Medical Doctor is to the patient.

Staff Profile

In this article we meet NAPSA's Bernard Mwisa Kazanga a proud Luvale man as he shares how he embraces his culture.

The Luvale people of North Western Province of Zambia otherwise known as Ba Luvale have a rich culture which has been preserved and celebrated over the years. The Luvale culture is expressed in the people's way of life mainly through their colourful traditional ceremonies, Makishi dances and initiation ceremonies such as Mukanda for boys where teenagers are prepared for adulthood.

The NAPSA News crew met up with Bernard Kazanga to get more insight.



Bernard and his young brother (in blue jacket) pose for a photo

Diana: Kindly give us a brief background about yourself

Bernard: I was born in Kabompo Community Hospital in Kabompo District. I attended Primary school at Zambezi Basic School then, which is now called Zambezi Primary School. I did my secondary school at Zambezi Boarding Secondary School. While in school, I was an outstanding pupil from my primary school days where I used to pass number 1 or 2 throughout primary school. I would be appointed as a class monitor for each grade I was in through to Secondary School. I have always liked dancing and making fun of classmates in school, hence when I was in my secondary school I was appointed as a School Entertainer to perform during the Assembly and other entertainment functions.

During my secondary school days, I was an outspoken pupil hence I was appointed as a Press Club president and as well as a debate member at Zambezi Boarding Secondary School. I also represented my school at inter-district sports competition for 3 years (2009, 2010, 2011) as a Volleyballer and Triple Jumper in the athletics category. My favorite subjects were Geography, Mathematics and English

Diana: Tell us about your higher education history

Bernard: After secondary school, I was accepted at the University

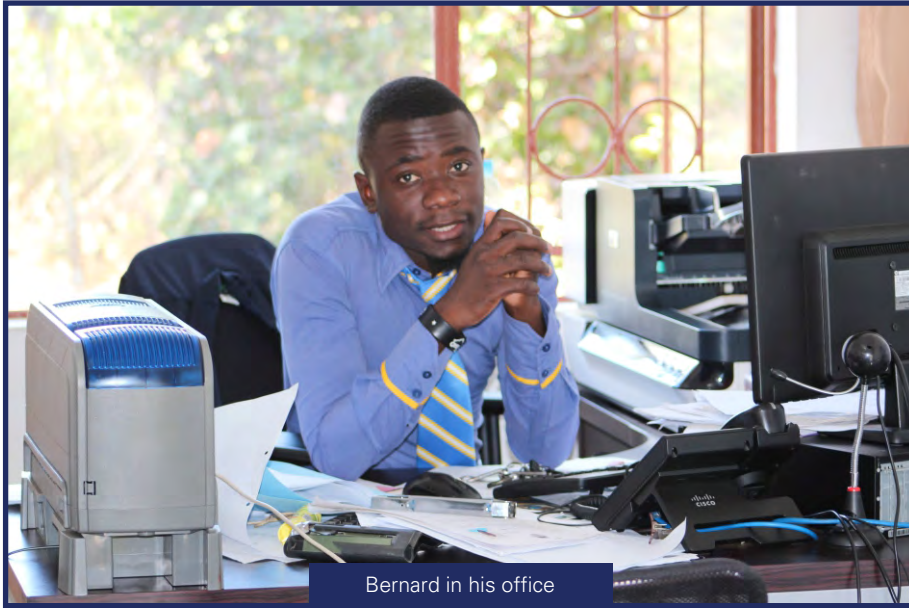
of Zambia to pursue A bachelor's Degree in Agriculture with Education. The same year I was privileged to receive a job offer from NAPSA, hence I accepted employment over school at that point. Currently, I am pursuing a Diploma in Business Administration with the University of Zambia.

I am a business minded person and I want to learn and know more about business at an administrative level thus pursuing Business Administration.

Diana: Please shed more light on your professional background

Bernard: I joined the Authority on 15th June 2015 as office assistant. What attracted me to work for NAPSA, dates back in 2009 when I was in grade 10. At the time, Mr. Chali Oster Halutaka was the station Manager of Zambezi office. He told me how great the institution was and how it was fast expanding in membership and its operations. His best advice to me was to be resolute to complete school and aspire to work for the institution so I could be part of great team at NAPSA. That is where my determination grew to work for NAPSA. As fate would have it, Mr. Chali Oster Halutaka is now my Station Manager. I am happy that we are working together.

My experience working with the Authority so far has been overwhelming and am enjoying my work. I have been exposed to customer service and other



Bernard in his office

functions of the Authority besides my main role of office management assistance. I would say NAPSA is not just a job creating institution but also an engine that drives the Zambian economy.

Before I joined NAPSA, I worked for two other employers namely; Anglo American as a Geo Tech Assistant and for Social Welfare as an enumerator for Social Cash Transfer

Diana: Please tell us about your passion for arts and culture

Bernard: Firstly, culture is important as it teaches good morals, self-conduct and how one is supposed to live with others in an area or indeed at a workplace. I have loved traditional music from an early age. Growing up listening to live Music from traditional ceremonies and traditionalists has also been one of the ways I have appreciated and come to love and embrace my culture.

Regarding my passion for traditional dances, I feel as a

people we shouldn't forget our roots as Africans. I particularly love traditional dances because in our tribe (Luvale/Lunda) each dance has a story to tell. So compared to western world music, I would rather enjoy a dance that I can agreeably tell people its meaning than dancing to a modern dance which doesn't hold any meaning to me or society.

Diana: Tell us more about the Luvale traditional dances

Bernard: The Luvale traditional (Likishi –singular/Makishi - plural) dances varies from one likishi to another. Chiwingi is a likishi which normally appears in public to perform for the audience for pleasure. While Some Makishi rarely appear in public because they are aggressive like Wutenu, Mupala, Kapulu Chikuza etc, but these Mikishi also perform some dances like Kuhunga (dancing with fibres in the waist)

The Chiwigi likishi also known as Likishi Lya Mwana Pwevo, a stylish and gymnastic acrobat whose name means teenage

girl, is best known for his acrobatic display on two ten-metre poles connected by a rope. It is believed that he uses intangible art as he ascends and goes through mystical gyrations to receive the spirit of his wife which will stay with him until he descends and it returns to her. The poles are selected and erected by himself and it is a taboo for one to walk between them.

Diana: Where did you learn how to dance the Makishi dances?

Bernard: I have grown up watching and learning from the great Kapalu Lizambo a legend and Luvale Traditionalist in Zambezi. It is worth noting that naturally, most of Luvale people are blessed to know how to dance. For me therefore it came from observation and so the skill developed eventually with difficulty.

Diana: Briefly elaborate what happens at the Mukanda?

Bernard: Mukanda just as the name suggests means kukanda (to drill/train). Mukanda is a traditional school where adolescent boys between 12-17 years are taken for tradition training. This entails that someone is gradually graduating from adolescence into a man. But again, you may wish to note that it is also a training school where arrogant (Manyanya) boys are dealt with (Kukanda manyanya), hence transforming them into responsible citizens (men). Hence the name Mukanda Wachikanda Manyanya. No arrogant boy comes out of that place the same way they went there. The training involves learning certain

survival skills, learning about women and how to be a good husband and father. At Mukanda the initiates are also circumcised. The Luvale consider circumcision as a hygienic practice for men.

Diana: What are the benefits of male circumcision?

Bernard: It is important as a man to maintain hygiene standards at all times and circumcision is one great way to do it. Clinically, Circumcision reduces the chances of getting sexual transmitted infections as well as reduces the chances of transmitting the Human Papilloma Virus which causes cervical cancer in women.

Diana: What would be your encouragement to the uncircumcised male folk?

Bernard: I would champion men in the Authority to get circumcised as it has more benefits to both them and their spouses. I encourage men in the Authority that haven't yet been circumcised to visit any nearby clinic and do. Let us help reverse cervical cancer statistics among our spouses by being circumcised today. One no longer needs to be Luvale/Lunda to be circumcised. It has now become more than tradition for a few tribes in the country but a World Health Organisation approved method to help combat sexually transmitted diseases especially Cervical Cancer.

Diana: Briefly tell us about your family?

Bernard: I am a single parent of



NAPSA DG joins Bernard in performing a Luvale Dance during 2019 NAPSA Labour Day Party

one son. I manage work, school and my important role as a father fairly well. Something that I have learnt to do in this institution is setting targets according to priorities. When I am at work, I put everything in it as I know that its for my son. When I knock off and on weekends I dedicated that time catching up with him.

Diana: Aside work, what else do you do?

Bernard: My hobbies include watching football, playing volleyball and in my spare time I spend it doing Photography. I capture a lot of nature pictures.

I am Christian and fellowship with the Pentecostal Holiness Church in Zambezi. In church I serve under the media team of the congregation where we film and package sermons.

Diana: What are your closing remarks?

Bernard: I would like to thank NAPSA News for having time to interview me. I would like to

thank my team for making Zambezi not just home but good environment to work in, starting with the Area Office (Solwezi) headed by Mr. Sylvester Phiri to my Station Manager Mr. Chali Oster Halutaka and my colleague Henry Chibuye Machaliwa.

I also want to take this opportunity to thank Mr. Kazanga Joseph Snr for raising and guiding me to be the man I am today.



Bernard with his Camera

Fan Out on The Importance of Executing a Will

By Ostridah Zyamba Chirwa

Introduction

Recently there was an article published in the Daily Mail Newspaper where the Civil Society for Poverty Reduction Executive Director Patrick Nshindano stated that there was need to educate and sensitize women on the importance of writing a will. Mr. Nshindano was of the view that educating women on the significance of writing wills would ensure that women protected their properties thereby resulting in their children not being left on the street when they die. This brief Fan-Out therefore is meant to enlighten readers on the importance of executing wills.

1. What is a Will?

A will is a legal document by which a person who is referred to as a testator expresses his or her wishes as to how their property should be distributed at death. The testator will in his will name one or more persons to manage their estate until final distribution. Essentially, a will is really a declaration of what a person wishes to happen concerning their estate when they are no longer able to make decisions for themselves because they have died.

2. Who can make a Will?

Section 6 (3) of the Wills Act Chapter 60 of the Laws of

Zambia, provides that any person who is above the age of eighteen can make a will provided that person is of sound mind. The Wills Act does not define "sound mind" but it would seem that a person must not only be of sound mind, he must be able to understand what he is doing at the material time. Where he is incapable of understanding what he is doing he may not be able to make a valid will.

The incapacity may arise from idiocy or general insanity but there may also be other reasons that may render a will invalid. One example is when a person is too drunk to understand or appreciate what he is doing or is under the influence of drugs, or when as a result of severe illness one's memory is lost.

3. What are the legal requirements of a Will?

A will is only valid if it is in writing and signed at the end by the testator. The law allows for another person other than the testator to sign the will, however that person must sign the will in the testator's presence.

The signature of the testator must be made or acknowledged in the presence of two witnesses who are present at the same time. This does not mean that the witnesses must be present when the testator signs, but the witnesses must both be present at the same time either when the testator signs or when he makes a proper acknowledgement that the signature on the will is his.

A person may sign his will at any time even when he is alone or someone may sign on his behalf in his presence and by his direction, but, what is important



is that he must subsequently acknowledge or confirm the signature to be his in the presence of the two witnesses. Thereafter the two witness will also sign in the testators presence.

4. Can a Blind person witness a Will?

A blind person cannot be a witness to a will as the job of the witness is to witness the testator sign the will.

5. Can a Blind or illiterate Person execute a Will?

Where the testator is blind or illiterate, any person above the age of eighteen (18) and who has not participated in the making the will shall read over the contents of the will and explain the contents of the will to the testator before the testator can sign the will. The person who reads over the will should also declare in writing that he read over the contents of a will to the testator and that the testator appeared to understand before he signed the will.

6. Does a Will always have to be in writing, signed and attested by a witness?

Section 6 (4) of the Wills Act allows for members of the Defence Force who are in active service, members of the security force engaged in security operations and a person who is ill or physically injured and has the hopeless expectation of death and who actually eventually dies, to make a will that is either: -

(a) Written but not attested by witnesses as long as the material provisions are in the handwriting

of the testator;

(b) To make an oral will, provided that it is made before two witnesses present at the same time;

(c) Written irrespective of who writes but attested by one witness;

The reason behind the privilege for soldiers on active military service or security personnel on security operations and the terminally sick seems to be the fact that professional or proper help may not be readily available for this class of people to make formal wills and even if it was readily available death could overtake anyone of them before the normal formalities are completed.

7. How often should a Will be updated?

Significant changes such as purchase of new property that was not provided for in the will, significant life events such as marriage, divorce or death of a beneficiary may cause one to update their will.

8. Where should I deposit my Will?

A copy of a will must be kept in a safe and secure place where the will cannot be tampered with such as a safe. The usual practice is to deposit your will at your lawyer's office or at the probate registry of the Court.

9. What happens if I die without a Will?

A person who dies without having executed a will is considered as having died intestate and the provisions of

the Intestate Succession Act, Chapter 59 of the Laws of Zambia will apply to that person. Section 5 of the abovementioned Act provides that 20% of the estate will devolve on the surviving spouse, 50% on the children, 20% on the parents and 10% on dependants. Several moderations are made where one of the designated beneficiaries is not alive for example, where there is no surviving spouse, that portion shall be allocated to the children. For the avoidance of doubt section 5 reads as follows: -

Subject to sections eight, nine, ten and eleven the estate of an intestate shall be distributed as follows:

- (a) twenty per cent of the estate shall devolve upon the surviving spouse; except that where more than one widow survives the intestate, twenty per cent of the estate shall be distributed among them proportional to the duration of their respective marriages to the deceased, and other factors such as the widow's contribution to the deceased's property may be taken into account when justice so requires;
- (b) fifty per cent of the estate shall devolve upon the children in such proportions as are commensurate with a child's age or educational needs or both;
- (c) twenty per cent of the estate shall devolve upon the parents of the deceased;
- (d) ten per cent of the estate shall devolve upon the dependants, in equal shares:

Salient Provisions of S.I No 72 of 2019

By Ostridah Z. Chirwa

1.1. The National Pension Scheme Act provides for membership to the scheme for employees working in the formal sector. This is due to the fact that the scheme was designed to cater for employer – employee relationship. The design of the scheme requires the existence of an employer who is deemed to be person, association, institution or firm registered as a tax payer with contracts of service with an employee.

1.2. The Act places the obligation to remit statutory contributions to the scheme on the employer and provides for provision of several benefits such as retirement benefits, survivors benefits and invalidity benefits on a member meeting the satisfying conditions.

1.3. Sections 11 of the NPS Act, allows the Minister by statutory instrument to provide for conditions and procedures under which persons who are not members of the scheme can become members.

1.4. Furthermore, section 53 of the NPS Act allows for the Minister to issue regulations for the better carrying out of the Act.

1.5. To this end and in the exercise of the powers contained in sections 11 and 53 of the NPS Act, the Minister of

Labour and Social Security did on the 1st of November 2019 issue Statutory Instrument No. 72 of 2019 to support the extension of social security coverage to the self-employed workers in the informal sector.

2. SALIENT PROVISIONS OF S.I NO 72 OF 2019

2.1. MEMBERSHIP:

Section 2 provides for eligibility for membership. The provisions state that a person referred to in the second schedule who successfully lodges an application with the scheme shall be a member from the date of registration.

The categories of persons referred to in the second schedule include; managers, professionals, technicians and associate professionals, clerical support workers, service and sales workers, skilled agricultural, forestry and fishery workers, crafts and related trade workers, plant and machine operators and assemblers and primary occupation.

2.2. CONTRIBUTION RATE:

Section 5 of the Regulations provides for the contribution rate. The contribution rate in relation to members of the informal scheme shall be a monthly contribution rate of

5.4% of the self –employed workers annual average earnings in the base year.

2.3. PORTABILITY OF RIGHTS

Section 7 of the Regulations allows a member of the informal scheme to convert the accrued rights and benefits under these regulations from the informal to the formal scheme at a 2:1 ratio on retirement and invalidity.

2.4. CONCURRENT MEMBERSHIP

A member of the scheme may voluntarily become a concurrent member under the formal and informal sector under these regulations. (Sec 8 of Regulations)

2.5. BENEFIT PACKAGE

The benefits payable under the informal scheme include old age benefits, invalidity benefits, survivors' benefits, maternity benefit and family funeral grant. (Sec 9 of the Regulations)

2.6. RETIREMENT PENSION

Section 10 of the Regulations provides for the payment of retirement pension where a member attains retirement age and makes not less than 120 months' contributions.

2.7. MATERNITY BENEFIT

The Authority shall pay a maternity benefit to an eligible member if that member satisfies the following criteria;

1. the member has been a member of the scheme for at least 24 months preceding the date of the member's delivery;
2. the member has made at least 12 months contributions or an equivalent of the annual minimum contribution in that year in the last 36 months preceding delivery
3. the maternity benefit shall be restricted to six claims per member and a member is only entitled to one claim every two years.
4. the scheme will pay a 50% income replacement for 3 ½ months being maternity leave as provided under Sec 41 of the Employment Code Act of 2019.

2.8. FAMILY FUNERAL GRANT

The Authority shall pay a family funeral grant on the death of the contributing member's registered spouse, child and dependant; provided that for the purposes of this section, the member must have made at least 12 months' contributions or an equivalent of the annual minimum contribution in the last 36 months preceding the respective death.

The amount of family funeral grant payable on the death of the member or the member's registered spouse shall be 20% of the prevailing funeral grant under the Act.

While the amount of family funeral grant payable on the death of the member's registered child or dependant shall be 10% of the prevailing funeral grant under the Act. The family funeral grant payable shall be up to a maximum of six family members. (See Sec 24)

2.9. ARRANGEMENTS WITH EXTERNAL INSTITUTIONS

The Authority will enter into arrangements with external institutions for the better carrying out of the provisions of the Act. Currently, the Authority intends to enter into arrangements with Mayfair Insurance for the facilitation of Weather Index Insurance (WII) to members of the scheme.

Other external arrangements may include the provision of access to credit by a third party. (See Sec. 29)





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Be smart, secure your future

Tips For Keeping Fit, Things Fit People Do

By Namiloli Mwanapabu



According to 12-minute athlete, there are things fit people do to stay in shape. These include the following:

They find a way to enjoy exercise.

If you're one of those people who absolutely dreads every minute of your approaching treadmill workout, and hate it even more once you're there, it's time to find a different approach to exercise. Because more often than not, fit people find a way to actually enjoy and even look forward to their workouts. If you really hate to exercise, the problem may be with your workout, not you. Everyone enjoys different things so find something you like and start looking forward to your workouts, not dreading them.

They prioritize their health and fitness.

While most people let work, family, social engagements and other priorities get in the way of exercise, really fit people make exercise a priority no matter what. Yes, this may mean having to get up 15 minutes earlier when you'd rather be sleeping, working out on vacation, or fitting in a workout even when your life seems busier than you can handle. But once you build up the habit, it actually becomes harder to not exercise because you become so used to prioritizing it in your life.

"People who are fit are the same as anyone else. The only difference is their level of commitment." – Boxing

champion Laila Ali

They get a lot of sleep.

If you still think being fit is only about how often you work out, you need to think again. Because one of the top things fit people do to stay healthy and fit isn't exercise based at all it's sleep. Not only does sleep give you the energy you need to work out on a regular basis, it also helps regulate your metabolism, repair your muscles, boost your athletic performance and more. Aim for at least 7-8 hours each night, and you'll be a healthier, fitter and a happier person overall.

They don't eat perfect 100% of the time.

Sure, there's that rare person with 5% body fat that refuses even a single bite of chocolate and seems to be ok with it. But most of us need to cheat a little in order to keep our sanity. Giving yourself a cheat meal or day every once in a while, ensures you don't feel bitter about your healthy diet and go crazy and binge on all the things you're missing out on. So don't feel guilty if you enjoy a cookie, some dark chocolate or your favourite treat once in a while just don't let it become too frequent of a habit or you'll end up losing all that hard work you put in during your workouts.

They hang around other fit people.

You know that saying, "you are what you eat?" Well, you are

who you eat with (and socialize with) as well. Think about it: if all your friends are constantly getting fast food and donuts for dessert, and always choosing inactive activities like going to movies or sitting around for hours, what do you think you're going to do? Probably eat junk and sit around all day too. On the other hand, if your friends are into healthy cooking, or trying new restaurants with local, fresh ingredients, and want to go bike riding or organize a pickup game of soccer for fun, you're most likely going to join in and be more active as a result.

They stay active outside of the gym

While fit people always make it a priority to get in planned exercise on a regular basis, they don't limit exercise solely to the gym (or home gym) they do all they can do stay active outside of their workouts as well. So how can you start incorporating this into your own life? Here are a few ideas to get you started:

- **Walk** wherever and whenever possible.
- **Pick active weekend activities** like bike rides, hikes, or swimming.
- **Take the stairs.** Always.
- **Choose active vacations.** Hiking, swimming, biking... there are so many possibilities!
- **Get up and move whenever you can.** Sitting is bad for you. Move often.

And most of all, believe in yourself. You can do it. Now go get started.

COOKERY

Lumanda with Pounded Groundnuts (Zambian Kitchen)

How to prepare Lumanda with groundnuts

By Diana Ngula

Lumanda is a vegetable which is very popular in Zambia. It is one of the tasty dishes among Zambian recipes with a natural sour taste. Its scientific name is known as Hibiscus Sadbiriffa. One of the health benefits derived from eating lumanda is controlled hypertension due to phyto nutrients found in the vegetable.

In this edition, we will learn how to cook Lumanda with groundnuts. We are also going to incorporate how to cook Lumanda with cooking oil for those that do not consume groundnuts. The most popular Lumanda recipe is of course the one prepared with groundnuts because it is one of the rich and tasty Zambian traditional recipes.



powdered groundnuts are fully cooked

5. It is now ready to serve

With cooking oil

You will need;
Lumanda vegetables
1 medium chopped tomato
1/2 tablespoon cooking oil
Some salt

Ingredients

Lumanda vegetables
1 medium chopped tomato
1/2 cup pounded groundnuts
3/4 teaspoons soda
Some salt
A bit of water

Method

1. Remove the leaves from the stems and wash
2. Add in the pot with 3/4 teaspoon soda and a bit of water. Boil for some 3 minutes
3. Add the chopped tomato and the powdered groundnuts and begin to stir continuously
4. Continue stirring for at least 20-30 minutes to ensure the

Method

1. Remove the leaves from the stems and wash
2. Add the cooking oil in the pot
3. Add the chopped tomato and begin to stir continuously for about 2 minutes
4. Add the leaves and continue stirring for just about 5-7 minutes
5. It is now ready to serve

Regardless of the recipe that you use, you can serve the dish with some nshima/pap/fufu/ugali and another protein dish such as grilled fish.



NAPSA Stars eyes still set on continental

By Gwen Chipasula



Coach Mohamed Fathi shakes hands with Mayuka

In a quest to keep the dream of playing continental football alive, Super Division side NAPSA Stars Football Club boosted its squad with an inclusion of four players during the Mid-season transfer window.

Among the Clubs signings was 2012 AFCON winning player and former Southampton Football Club striker Emmanuel Mayuka who penned a two-year permanent contract with the Pensioners.

Mayuka joined NAPSA having played for several other Football Clubs including Zamalek, Young Boys, Green Buffalos FC and Kabwe Warriors FC. Before his

signing, the player underwent cyber bullying, which compelled the pensioners to help the 2012 AFCON winner by drafting him into the team.

The Pensioners also signed Kenyan international goalkeeper Shaaban Odhoji on a two-year permanent contract from a well-known Kenyan Premier League side Gor Mahia Football Club.

Chipolopolo Striker and 2019 COSAFA winning player Tapson Kaseba also joined NAPSA Stars FC from Green Eagles FC on a one-year loan deal.

Ghanaian Daniel Adoko was also acquired from Super League

Side Red Arrows Football Club on a one-year permanent deal.

NAPSA Stars Football Club Board Chairman and NAPSA Director Information and Communication Technology Dr. Gregory Nsofu confirmed the signing of the four players in a statement saying he has no doubt that the four inclusions we are coming to NAPSA with enough experience to help the club.

“We are delighted to have Mayuka in the team. The coaches have confirmed that Mayuka is able to add value to the club. The other three players are also coming from well-known clubs. We are confident that they will help the team reach its goals.” Dr Nsofu said.

Team head coach Mohamed Fathi is confident the four inclusions to his would will help the team.

“We needed a goalkeeper to help out Rabson Muchelenga'nga and Philip Banda. On Mayuka, I know he is a fighter and people will soon see him play even before his six-weeks recovery programme ends, Tapson is doing well so far and so is Adoko.” Fathi said.

Coach Mohamed Fathi is confident that his side will finish the league in top four and take part in continental football.

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