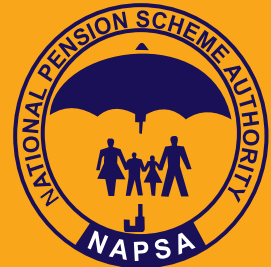


NAPSA NEWS



Publication of the National Pension Scheme Authority

1st Quarter 2018



**NAPSA Signs MoU with
FINISH Govt and ILO for
Extension of Coverage**

**NAPSA Pumps 2.1 Billion
Kwacha Into Road
Infrastructure**

ISSA recognises NAPSA



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ABOUT US

OUR VISION

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

OUR MISSION

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

CORE VALUE

- I Integrity- "Do the right thing"
- C Collaboration- "Work as one"
- A Accountability- "Own your actions"
- R Respect- "Value every voice"
- E Excellence- "Be your best"

OUR SLOGAN

Be smart, secure your future



Be smart, secure your future



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Welcome to the 1st edition of NAPSA News in the year 2018 .

I would like share my vision with you which is in our new Corporate Strategy that will run from 2018 to 2021 . We are calling this the NAPSA way.

The NAPSA way is about how much as an institution we value and care for our members in our day to day operations. This is a set of five values which we have coined into an acronym called iCARE. It is all about how we do things.

i – Integrity, “Do the right thing”,
C – Collaboration, “Work as one”
A – Accountably “own your actions”
R – Respect “value every voice”
E – Excellence, “Be your best”

We should all be reminded that the customer is the reason we exist as an institution and that all members of staff need to focus on delivering value to customers regardless of the nature of their work within the Authority.

Foreword The NAPSA Way

It is important for us as members of staff to be more empathetic and serve customers with a human face to make them happy.

I would like to express my happiness with the achievements we have made so far

“Over the years, I have come to appreciate that having the right structures and systems is not enough. What is key to excellence is having the right attitude.

to improve organisational structures, employ skilled staff and enhance operational systems. This is important because we have to grow and embrace new ways of doing things.

Over the years, I have come to appreciate that having correct structures, technology and systems is not enough.

As an institution we have embraced a lot of Information Communication Technologies (ICTs) in our operations such as the

development of eNAPSA, NAPSA mobile and other applications for administration of pensions and contributions.

These systems are integrated platforms through which our employers and employees are able to transact with NAPSA online.

What is critical and key to excellence is having people with the right attitude. You can have all structures, skills and systems but these can only be as good as the people’s attitude.

I would like take this opportunity to appeal to all members of staff of NAPSA to continue upholding the highest level of personal and professional integrity in all your work as we continue to serve our clients and members.

This is the NAPSA Way and only we are going to deliver value to our customers.

Happy reading





NAPSA Signs MoU with FINISH Government and ILO for Extension of Coverage

By Collins Muyenga

The current design of social security schemes including the National Pension Scheme Authority is structured to cover workers with salaried or stable terms of employment.

This certainly does not take into account patterns of work among most of the workers and employers in the informal economy.

These challenges, therefore, call for development of appropriate instruments to facilitate increased access of social protection services to vulnerable workers in line with the vision of the National Social Protection policy.

In response to this challenge, the Authority has signed a Memorandum of Understanding (MOU) with the National Institute for Health and Welfare (THL) of Finland and the International Labour Organisation (ILO) for the partnership in the extension of social protection to the informal sector through the SPIREWORKS project.

SPIREWORKS, the acronym for "Social Protection to Informal Rural Economy Workers" focuses on extending coverage to informal workers in the agriculture sector.

Mr. Yollard Kachinda, Director General,



NAPSA, signed on behalf of the Authority while Mr. Timo Sorsa, Chief Technical Advisor for SPIREWORKS Project and Mr. Alexio Musindo, ILO Director for Zambia, Malawi and Mozambique signed on behalf of THL and ILO respectively.

Minister of Labour and Social Security, Hon. Joyce Nonde Simukoko, MP, and her counterpart, Minister of Employment of Finland, Mr. Jari Lindstrom witnessed the signing ceremony and called for more innovative solutions tailored to the informal sector in order to capture over 80% of employees who are currently not covered under any form of social security scheme.

Hon. Simukoko said the government recognises that there is a huge disparity in the number of people who are covered by any form of social protection and those that are not.

“Only 20 percent of the total employed population that is formal and informal

sector is covered by any form of social security, this is not sustainable if we are to achieve our vision of reducing old age poverty and destitution”, she added.

Meanwhile, Mr. Alexio Musindo, ILO country Director congratulated NAPSA and National Institute for Health and Welfare (THL) of Finland for the partnership which will contribute to the goal of extending social protection floors to all.

And Mr. Yollard Kachinda, NAPSA, Director General, said the informal sector in Zambia, remains a key pillar in development as it contributes significantly to the country's Gross Domestic Product.

“This sector faces a number of challenges including lack of social security coverage. As an institution mandated to provide social security to all, we felt compelled to do something about this problem in order to reach out to all eligible employees”. He said.

Mr. Kachinda said NAPSA has since come

up with a number of strategies and initiatives to drive the programme for the extension of coverage to the informal sector adding that the Authority has had meetings with associations for taxi and bus drivers, marketeers as well as domestic workers.

He further added that the Authority has established a project unit called Extension of Coverage to the Informal Sector (ECIS) whose sole focus is to support the full implementation of the extension of coverage programme.

The MOU will see the Finish government providing funding to a tune of one million Euros towards the SPIREWORKS project with the resultant effect of getting more informal workers into the social security net.

Others present were Finish Ambassador to Zambia, Mr Timo Olkonen, PS Ministry of Commerce Trade and Industry, Ms Kayula Siame and other government officials.



Inspectors Urged to Take the Mantle of Extending Coverage to the Informal Sector

By Collins Muyenga

Since the inception of NAPSA, focus of coverage has been on the formal sector which infact accounts for less than 20 percent of employable people. The remaining 80 percent relates to the informal sector which still remains untapped and yet social security is a right to all.

It is against this background that the Authority has embarked on a vigorous project called 'Extension of Coverage to the Informal Sector' to bring members of the informal sector on board.

Addressing NAPSA inspectors from both the Southern and Northern Region during the consultative meeting in Lusaka and Ndola respectively, Mr. Tapeya Phiri who is the Project Implementation Working Group Chairperson and speaking on behalf of the Director Contributions and Benefits, called on inspectors to have pragmatic solutions which will help the scheme deal with informal sector challenges.

Mr. Phiri said inspectors should identify communities which deal with the informal sector at various levels.

"Approach employers to register their domestic workers and look out for numerous opportunities for extension of

"Develop structures which support extension of coverage to the informal sector"

coverage to informal sector." He noted.

He further urged inspectors to step up and intensify mob-up exercise and prosecution

to ensure members are complying.

And Mr. Phiri added that the authority will

soon enter into partnerships with strategic organisations and institutions that encourage extension of coverage to the informal sector, as well as developing technologies which will encourage and make it easier for informal sector groups to interact with NAPSA.

"Develop structures which support extension of coverage to the informal sector, develop communication strategies which are effective and reach out to the informal sector." He said.



NAPSA DG Urges Employees to Uphold Integrity

National Pension Scheme Authority, Director General, Mr. Yollard Kachinda has appealed to all members of staff to continue upholding the highest levels of personal and professional integrity in all their activities. The Director General has also urged the Integrity Committee of the Authority to spearhead the implementation of the National Anti-Corruption Policy and to act as role models for the institution by spearheading the fight against corrupt practices and living out the values of the Institution.

The Director General was speaking during the Integrity Committee workshop facilitated by the Anti-Corruption Commission for the National Pension Scheme recently.

“The National Anti-Corruption Policy provides for the mainstreaming of corruption prevention activities in public institutions and service delivery organizations and one of the key ways in which this is achieved is through the formation of Integrity Committees. As NAPSA, we are proud to be among the ranks in the fight against corruption and promotion of integrity and ethical behavior which is a critical ingredient in

the development of the Country and the fight against poverty amongst other things,” he said.

In order to build capacity in the fight against corruption, NAPSA has been undertaking a number of activities which the Director General outlined as follows:

“The Authority in consultation with the Anti-Corruption Commission has engaged in a number of programmes prior to this training. One of such programmes was the Corruption Vulnerability Assessment exercise which was conducted by the Anti-Corruption Commission (ACC) with various stakeholders of NAPSA including the Zambia Public Procurement Agency (ZPPA) and Bank of Zambia (BOZ).

The purpose of the meeting was for the stakeholders to identify the strengths and vulnerabilities of NAPSA as well as highlight the challenges they encounter in dealing with the Authority and recommendations on how best the Authority could improve its mandate in relation to corruption and integrity issues. Furthermore, the ACC conducted a 3 days' Managerial Accountability

Workshop for NAPSA staff on how to address issues of corruption and malpractice in 'hot spots' identified by the members of staff and to come up with recommendations for better operating standards and action plans for implementing these recommendations.”

Also speaking at the same function the Anti-Corruption Commission Acting Director General, Mr. Kapetwa Phiri, commended NAPSA for taking a strong stance against corruption:

“I note that the National Pensions Scheme Authority has already made tremendous progress in work process engineering by reducing contact with its clients. I note that NAPSA has embraced a lot of ICT initiatives in its operations such as the development of eNAPSA, NAPSA Mobile and other mobile applications for administration of pensions and contributions.

“These strides contribute to the overall prevention of corruption as they make information available to all stakeholders easily and make service delivery accessible” he said.





BE customer-centric– NAPSA DG tells staff

NAPSA Director General, Yollard Kachinda has implored members of staff at the Authority to be customer-centric and exhibit a caring culture towards customers in their execution of duty.

Mr. Kachinda said the customer was the reason the institution existed and that all members of staff needed to focus on delivering value to customers regardless of the nature of their work within the Authority.

He called on members of staff to be more empathetic and serve customers with a human face to avoid unnecessary customer complaints.

Mr. Kachinda further called on members of staff to have the right attitude towards work, adding that the Directorate of Business Development and Strategy is developing systems which will hold all members of staff within the authority accountable at all levels.

He, however, expressed happiness with the achievements made by the authority in improving organisational structures, employing skilled staff and enhancement of operational systems.

And Mr. Kachinda noted that members

of staff play an important role in making structures and systems deliver value to customers.

“Your job is very important and you understand what it contributes to the authority and what the job does to the clients that we serve, there is no job which is less important in the entire value chain”. Mr. Kachinda added.

Mr. Kachinda also took the opportunity to call on managers and supervisors to be problem solvers in their departments as they played

a strategic role in the achievement of the institution's vision.

He was speaking during his tour of

NAPSA Area Offices and stations in both Northern and Southern region where he held interactive sessions with his staff.

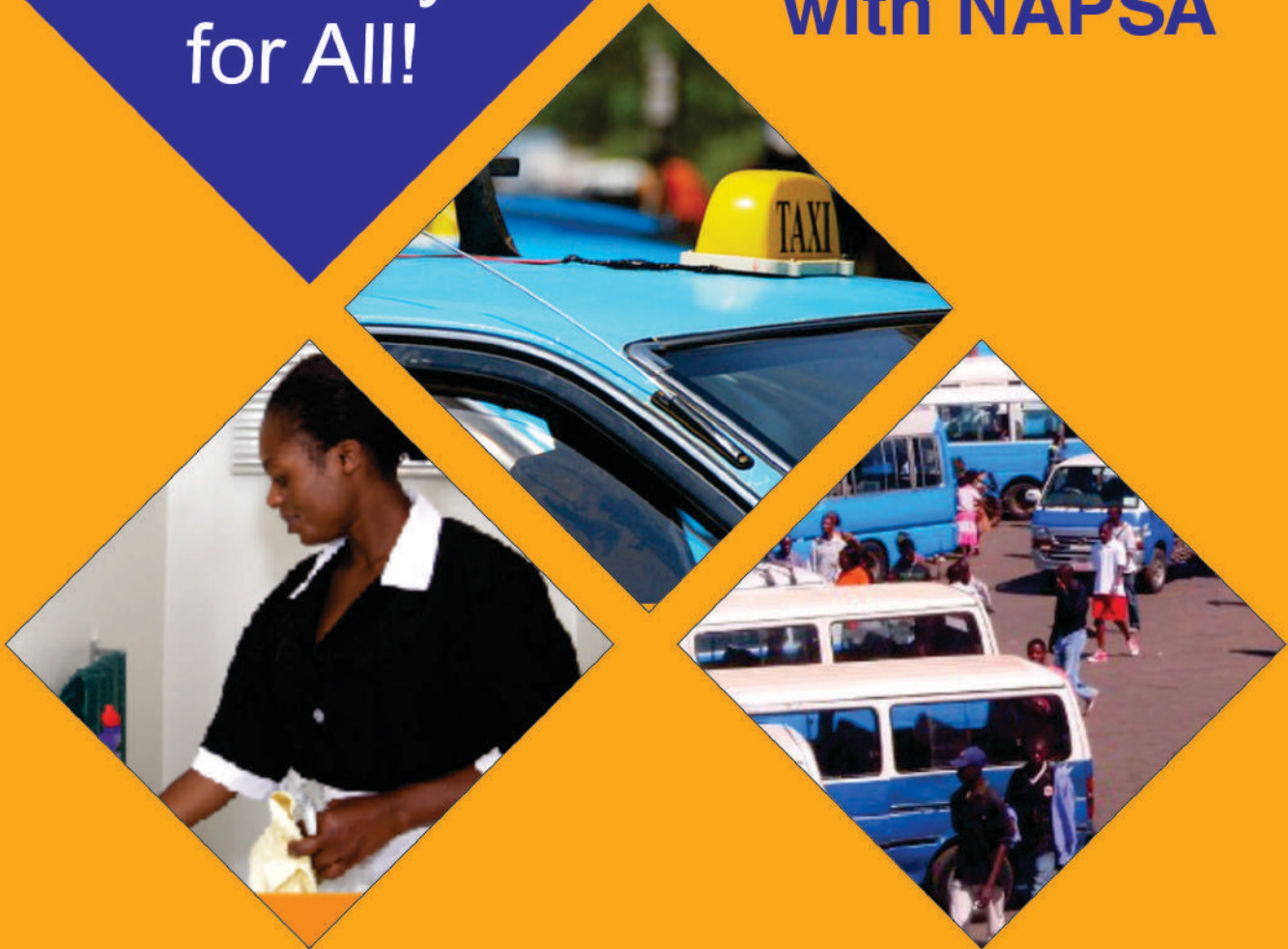
The meetings were aimed at familiarising members of staff with operations and challenges the institution is facing and also to encourage staff to live the authority's vision and values in line with the corporate's strategic plan.





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NAPSA Pumps 2.1 Billion Kwacha Into Road Infrastructure

The National Pension Scheme Authority (NAPSA) has entered into a financing agreement with the National Road Fund Agency (NRFA) for the rehabilitation and tolling of some identified economic roads on the Copperbelt.

Under this agreement, the National Pension Scheme Authority will provide loan financing to a tune of K2.1 billion for the rehabilitation and upgrading of selected viable economic roads in the Copperbelt province with accompanying toll gates. The roads include:

1. Ndola - Kitwe dual carriage 58km
2. Kitwe - Chingola dual carriage 52km
3. Chingola – Solwezi lot 1 60km
4. Chingola – Solwezi lot 2 40km
5. Chingola – Solwezi lot 3 68km

The named road projects are at different stages of completion and NAPSA will fund the outstanding contract balances and construction and installation of toll plazas. National Pension Scheme Authority Director General, Mr. Yollard Kachinda, explained the importance of the investment:

“This is our first ever investment in infrastructure following the approval of new investment guidelines that allow the National Pension Scheme Authority to invest up to 15% of its asset portfolio in viable infrastructure projects.

“The loan agreement that we have entered into with the National Road Fund Agency is an important investment opportunity for us at NAPSA as it provides us with a good and guaranteed yield of a ten-year Government Bond plus 1.5%. This is one of the highest financial yields on the market that will bring tangible benefits to the scheme. The expected return on this investment is a huge boost to the Authority’s asset portfolio and will be greatly beneficial to the members,” he said.

Mr Kachinda further explained that the loan facility provided the National Road Fund Agency (NRFA) with a very affordable source of project financing at competitive rates that are not easily attainable either locally or internationally. He said the partnership therefore provided a win-win opportunity for the two institutions.

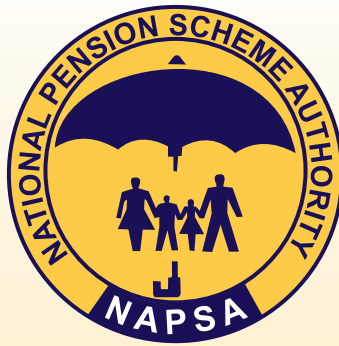
The National Pension Scheme Authority has recognized the need to invest in road infrastructure as one of the viable economic sectors in the country with huge investment opportunities and respectable returns. The roads in question are part of

the link Zambia 8000 project linking the Copperbelt province, northwestern province, the democratic republic of CONGO and Angola to the rest of Zambia.

The objectives of the project are to transform Zambia from a landlocked to a land-linked country, create jobs, promote growth of the local construction industry, contribute to the reduction of road user costs and transit times across Zambia and to create economic growth poles and wealth in outlying areas in line with the overarching goals and objectives of the Seventh National

Development Plan and Vision 2030. These road projects are particularly important as they connect Zambia to the major copper mines in the Northwestern part of Zambia which is the new mining hub and one of the highest producers of agricultural products.

The multiplier effect of this partnership is therefore massive and will greatly contribute not only to national economic growth, but also to the growth of the national pension fund as a result of increased contributions arising from the newly created jobs and return on investment. It will undoubtedly contribute greatly to the sustainability of the pension fund whilst growing the country’s infrastructure and the economy.



NAPSA CONTRIBUTIONS DUE DATE REMINDER

The National Pension Scheme Authority (NAPSA) wishes to remind ALL eligible employers that statutory NAPSA contributions are due for payment at the end of each month. Employers are given a grace period of 10 days following the due date (i.e. 10th of the following month) within which to settle the payments.

If the 10th falls on a weekend or public holiday, the next working day becomes the due date.

Employers are therefore advised to ensure that they remit statutory contributions in good time to avoid penalties.

Employees are also encouraged to ensure that the correct amount is deducted from their pay and remitted to NAPSA in good time to avoid inconveniences at the point of making claims.

You can track your member and employer details as well as pension or account statements by using our NAPSA App which is downloadable for free from Google Play or by using a short code *677# on your mobile phone without internet connection.

For more information contact Customer Services on:
+260 211 395000

Toll free number: 677, E-mail: info@napsa.co.zm or our website
on: www.napsa.co.zm

Issued by the Corporate Affairs Unit

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NAPSA Steps in to Support Education in Mwense and Choma

By Diana Ngula

The National Pension Scheme Authority (NAPSA) in Luapula has donated 25 desks and 100 text books for primary school pupils to Chula Community School in Mwense District.

Speaking during the delivery of the donated items valued at K20,000, NAPSA's Quality Assurance Manager Mr.

"We commend the effort of many parents especially in rural areas where there are not enough government schools and communities have decided to set up community schools to fill up the gap," said Mr. Zimba.

He however observed that establishing and running of community schools come

they can have basic education," said Mr. Milunga.

He further urged the parents to cooperate and build more classrooms at the School so that there can be grades five to seven introduced.



Isaiah Zimba said the donation was made possible through the Authority's Corporate Social Responsibility Programme.

Mr. Zimba said that education was a Social Equalizer that opened up an array of opportunities for people of all classes and backgrounds.

He said NAPSA's support towards education focused on a number of areas including vocational training, construction and rehabilitation of school infrastructure, donation of literacy materials, provision of furniture, support to teachers and sponsorship of vulnerable but capable students.

with many needs and challenges requiring support.

And speaking at the same event, a representative from the Mwense District Education Board Secretary (DEBS) office Mr. Hopkins Milunga, encouraged the parents to the pupils at Chula Community school to prioritise education of their children especially that of the girl child.

"Do not keep girls home to do house chores and eventually give them away in early marriages. Take advantage of government's free education policy offered from grade one to seven and bring all your children to school so that

And one of the parents Mr. Kalindo thanked NAPSA for the gesture and encouraged the Authority to have a sustained partnership with the school which was in need of many other school requisites. He mentioned that he had lived many years in Kabila community yet he had never seen any company come to his area like NAPSA did, to support a community school with desks which are in most cases inadequate in rural schools.

Meanwhile Sara Lombe a grade 3 pupil at Chula Community School thanked NAPSA for the donation of the desks. Sara narrated that three pupils shared one desk

in class, a situation she indicated was not good as it encouraged copying from each other when doing class exercises.

“With NAPSA's addition of more desks to our school, we hope to be sitting two pupils per desk which is comfortable as we won't be squeezed when learning and it will reduce copying in class,” said Sara.

Another pupil at the same school Chilufya Kasapo was of the view that NAPSA introduces a school club to help pupils learn about the Authority's mandate and educate pupils of careers they can pursue if they were to work for NAPSA.

“We want more clubs in our school because at the moment we just have the choir and drama. If you started a NAPSA club, it will be easy for you to teach us about NAPSA so that we may one day work for your institution too,” said Chilufya.

Chula Community School is a one by two classrooms block located 4km away from Kabila area in Mwense. The school was established by Kabila community to help young learners from grades one to four cut the distance of 10km they used to walk to access the nearest school.

Meanwhile in Choma, NAPSA donated assorted Home Economics Equipment worth K20, 000 to St. Mulumba Special School to enhance pupils' learning.

...NAPSA believes that support to education is premised on the belief that education is a Social Equalizer that opens up an array of opportunities for people of all classes and backgrounds..

Speaking during the handover ceremony at St Mulumba School, NAPSA's Customer Service Manager, central Mrs. Judith Da Silva said the donation was a response to the request the institution had made to improve the school's Home

Economics department.

Mrs. Da Silva hoped that the donated Home Economics equipment would make learners quickly grasp skills to be used in their day to day home related activities.

And speaking earlier, St Mulumba School Deputy head teacher Sister Coltripa Mooya said her school had just introduced Home Economics at secondary level.

Mooya said the school had pupils with different types of disabilities such as visual, mental, hearing and physical impairments.

She thanked NAPSA for swiftly responding to the school's request and reiterated that the donation would go a long way in equipping the pupils with basic home craft skills.

“Our ultimate goal in offering education to differently abled people is premised on our belief that disability is not inability,” said Sis Coltripa.

St Mulumba was opened in 1985 offering special education to only the intellectually impaired children. Today the school has grown to offer grades one to twelve covering over 2080 pupils with different disabilities such as visual, mental, hearing and physical impairments.





NAPSA, ZNBS Sign MoU

The National Pension Scheme Authority (NAPSA) has signed a memorandum of agreement with the Zambia National Building Society for the sale of NAPSA houses at Northgate Housing complex.

Speaking during the signing ceremony, the Chairperson of the Board of Trustees at NAPSA Ms Marian Munyinda said the partnership between NAPSA and ZNBS was extremely important as it addressed the key challenges hampering access to decent and affordable housing in Zambia.

"As NAPSA, we are very delighted to be pioneering this development, which will see more Zambia owning houses even as

NAPSA embarks on low cost housing projects across the country," She said.

And speaking at the same function, ZNBS Board chairperson David Nama said the signed agreement reflected the strategic partnership between the two institutions that demonstrated commitment to delivering affordable housing and housing finance to Zambians.

Mr. Nama noted that ZNBS's mission was to provide quality affordable and sustainable mortgage finance, financial services and other allied services for the benefit of society as a whole.

"This relationship has grown from strength to strength as demonstrated in the various collaborations between our

two organizations," he said.

He explained that with the financing obtained from NAPSA, ZNBS would be able to provide mortgage to eligible applicants at an interest rate of 14 percent and a tenure of 30 years for those intending to purchase Northgate houses.

"Selling 311 quality housing units to the general public for as low as K575 000 for which ZNBS will provide mortgage at the most competitive interest rate and longest tenure is a bold decision made by both parties and rare opportunity which the public should utilize in order to own decent and affordable housing.

Zambia is facing a serious housing deficit estimated at 1.5 million houses countrywide.



Induction of the new NAPSA Board



Hon. Joyce Nonde Simukoko MP, (C) Minister of Labour and Social Security being received by NAPSA Head Corporate Affairs Mr. Cephas Sinyangwe (L).



Hon. Joyce Nonde Simukoko MP, giving her keynote address.



NAPSA Director General Yollard Kachinda and Labour and Social Security P.S Banaby Mulenga receiving a briefing before the induction



Ms. Marian Muyinda, Chairperson of the NAPSA Board of Trustees speaking during the induction of the Board



Group photo of the Minister of Labour, NAPSA Management and the new NAPSA Board of Trustees



Labour and Social Security Minister Hon. Joyce Nonde Simukoko MP sharing a light moment with NAPSA Board of Trustee Chairperson and NAPSA Director General

NAPSA Board Tours ECL Mall in Kitwe



Chairperson of the NAPSA Board of Trustees and her entourage paying a courtesy call on Kitwe District Commissioner.



Acting Regional Manager North, Mr. Mushoke Namiluko leads Trustee during the tour of E.C.L Mall in Kitwe.



Mr. Chazy Chileshe, project consultant for ECL Mall leading the entourage during the tour.



Ms. Marian Muyinda, chairperson of the NAPSA Board of Trustees and her entourage toast to a wet roofing ceremony



Side view of the ECL Mall in Kitwe being constructed .



Mock-up aerial view of ECL Mall

NAPSA DG Tours Southern Region



Director Contributions and Benefits Mr. Mason Mwiinga meeting Director General during the tour of South Region at Petauke NAPSA office.



Director General with Livingstone City Mayor Mr. Eugene Mapuwo after paying a courtesy call on him in Livingstone.



DG pauses for a group photo with members of staff in Mazabuka.



DG stressing a point during his recent tour in Chipata



Petauke Station manager leads DG shortly after a meeting with stakeholders



Members of staff in Kafue listening attentively during Director General's tour to the region.



NAPSA Board Chairperson Impressed with Progress at Society House

By Collins Muyenga

The Chairperson of the Board of Trustees of the National Pension Scheme Authority, Ms. Marian Munyinda has expressed happiness with progress made in the construction of Society Business Park.

Speaking when she led a team of NAPSA Board of Trustees and Management on a tour of Society Business Park recently, Ms. Munyinda said the old Society House has been transformed into a modern and attractive structure in the Central Business District of Lusaka.

“The new mall is really transforming the skyline of the Central Business District. We hope that this project by NAPSA will inspire other developers to take up other dilapidated buildings in the CBD and transform them into modern buildings, thereby contributing to infrastructure development and job creation,” She said.

In 2011, the Zambia National Building Society (ZNBS) concessioned the re-development of Society House and Central Arcade in Lusaka to the National Pension Scheme Authority (NAPSA).

The project is being executed by Zambezi Consortium and is scheduled for completion by February 2018.



Meet NAPSA's Longest Serving Employee Sheila Namoya

"....straight from secondary school in 1984, I became a registry clerk with the then Zambia National Provident Fund. How I got this position was quite interesting actually.."

It is rare achievement for a worker having worked for one institution throughout their career as the case is with Sheila NAMOYA who retired recently from NAPSA having served the institution for over 30 years. NAPSA news caught up with Sheila in Monze and now shares her life history with the institution.

Diana: Kindly give us a brief Background about yourself

Sheila: My name is Sheila Namoya, born in 1964 in Pemba District in Hamangome Village of Chief Hamaundu. I started school in 19 and did my primary education at Bulanda Primary school in Pemba. In 1979 I moved to live in Kalomo at my uncle's place who at the time worked for the Kalomo Municipal Council. While in his care, I attended secondary education from form one to three from the year 1979 to 1981 at Kalomo Secondary school. The year that followed My uncle was transferred to Mongu and I went with him and the rest of his family. In Mongu, in 1982 and 1983, I did my form four and five respectively at Sefula Secondary School.

While in school I enjoyed English and commerce and my performance generally during my school days was quite good. I owe it to my father who was a teacher and gave me a good career foundation which I later built on. Since my school days I always wanted to work in an office environment hence Commerce and English being my favourite subjects at the time.

Diana: Tell us a bit more about your career pursuit after secondary school?

Sheila: I was fortunate that at the time I was completing form five which is grade 12 today, finding employment was not a problem at all. A form five school leaver without any tertiary training was enough qualification for one to get an administrative job. Therefore, straight from

secondary school in 1984, I became a registry clerk with the then Zambia National Provident Fund. How I got this position was quite interesting actually. I had gone to Mongu Provident House to visit a friend who worked for a company that rented office space from ZNPF. After that visit, on my way out of the Provident House building, I saw a job advert for the post of Registry Clerk placed on the notice board. The qualification needed was form five school certificate which I had and so I tendered by application letter in August



1984. I was called for interviews a few weeks after that and later employed in November of that same year.

In terms of tertiary qualifications, I obtained them while in employment. I first did a Certificate in Accounting and Business Studies and later Did a Diploma.

Diana: Please shed more light on your professional background

Sheila: As earlier alluded to, I was attracted to join ZNPF as I knew the important role the institution played in the community dealing with retirees and members' beneficiaries. I also admired the institution's work ethics and wanted to be part of the ZNPF team to contribute to the institution's vision. During my career progression with ZNPF to the time NAPSA was born, I worked with a number of supervisors and other members of staff. I

was surrounded by a very supportive team which made my work very easy. I served in the capacity of Registry Clerk for 12years until 1996 when I was promoted to the position of Accounting Officer. At the time of my promotion, the only qualification I had was CABS which was not even the minimum qualification. I was very humbled with this promotion as it demonstrated the potential the institution saw in me. I served in this position diligently for five years until 2001. In the year 2000 as you know the National Pension Scheme Authority came into being.

The coming in of a new institution brought about organisational restructuring in 2001. During this time, some members of staff were retrenched, some were moved from one position to the other in line with the qualifications that best suited their grade. The restructuring process affected me as I was moved a notch down from the position of Accounting Officer to Reconciliation clerk.

Diana: How has NAPSA changed from the time you joined to present?

Sheila: When I compare ZNPF days to present day NAPSA, the most significant change worth noting is the transition from the manual way of administering a pension scheme to the electronic processes of today. Manual system took too long to process claims but under NAPSA, things are a lot easier with the introduction of computer based systems such as legacy, DMS, BPS contribution system, eNAPSA and Siebel. Today's electronic systems are efficient and effective and I think that's what makes work easy today compared to when I started years ago.

Diana: What were some of the most dreaded times during your work life?

Sheila: During the time NAPSA was restructuring in 2001 and 2007, I thought my career would have been cut short. I saw most of the people I started work with and even those who joined later than me being laid off. It was a very trying moment in my life.

Diana: How did you manage change?

Sheila: I would say I was served from the first restricting in 2001 as I did a training while working. Immediately I was employed by ZNPF in 1984, I enrolled as a part time student at Mongu College of Commerce which is today called Mongu Trades Training Institute. This is where I obtained a certificate in Accounting and Business Studies (CABS). With this qualification, it was easy for me to be placed in a position such as the Reconciliation Clerk as the minimum qualification during the time NAPSA came in had been graded to certificate level. I further went to get a Diploma in Accountancy from Zambia Institute of Chartered Accountants (ZICA) which later served me from being retrenched in 2007. In a nutshell, upgrading my qualifications and the grace of God helped me through during the Organisation change NAPSA went through.

Diana: What role did you play to new employees?

Sheila: In my 33 years of working for ZNPF/NAPSA I have met and interacted with many new employees. My role to these colleagues was simply to help them settle and grasp the way things were done in pension administration. I have oriented, taught and guided most of the employees in NAPSA. I have shared with them my vast work experience and expertise in all the stations I have served.

Diana: How many station offices and departments have you worked for?

Sheila: I have served in three station offices

in three departments. My first

appointment was Mongu as Registry Clerk which is under Administration, when I was promoted to Accounting Officer I moved to Accounts department, even at the time of restructuring I still remained in the accounts department except at a position lower as Accounting Officer which was Reconciliation Clerk.

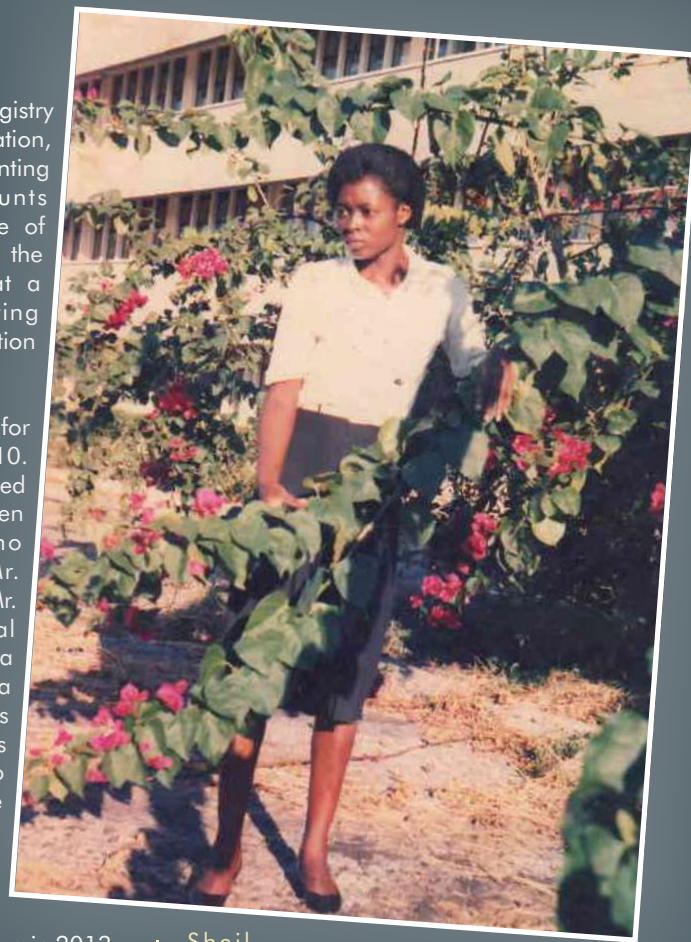
I worked for 26 years in total for Mongu Office from 1984 to 2010. While in Mongu, I have served under the leadership of seven Area Office Managers who included Mr. Hangoma, Mr. Mwangala, Mr. Nakabanga, Mr. Phiri who is today Regional Manager South, Mr. Hacuuma who is currently Kasama Area Manager, Mr. Mwiinga who is today Director Contributions and Benefits and Mr. Mpofu who is at present the Livingstone Area Office Manager. I was then transferred to Choma in 2010 and served until 2013.

I was further transferred to Monze in 2013 to date. In 2013, I was moved from the Accounts Department and transferred to Monze in the Contributions and Benefits Department as a Clerk. I have served for Monze office from 2013 to date as Contributions and Benefits Clerk.

Diana: What are some of the successes NAPSA has made in the last 17 years?

Sheila: I have seen growth in investments of member contributions. There has been a build on assets acquisition since the ZNPF days from housing and office buildings to investments in malls and hotels. There has also been introduction of new systems that promote efficiency in administering a pension scheme. Today payment of member benefits is faster than in the ZNPF days. There has also been improvement on workers' conditions of service. For instance, the combination of allowances such as housing, transport with the basic salary to be one pay greatly helps to have a figure which is higher in computation of one's retirement package. Before these were merged, it meant that the basic pay was a small amount which was not significant in calculating one's retirement payment

Diana: Have you ever had a disciplinary case during your working years?



Sheila:

a: I have had no disciplinary case throughout my career. I attribute this to my personal character of decency and diligence and also adherence to set work rules.

Diana: What is your advice to the young and indeed all employees in NAPSA, what can they learn from you regarding discipline at work?

Sheila: My advice is that work according to set rules and regulations. Don't engage in shoddy deals and short cuts while at work. Having worked in accounts, I know the temptation that money can have on someone, nonetheless desist engaging in shoddy deals and get rich quick schemes at the expense of your job. Most important of all, put God first in your career.

Diana: What is your secret to success at work?

Sheila: I would simply put it as Being consistent, trustworthy and putting your best at work.

Diana: Have you ever won an employee award during your working life?

Sheila: I have won lots of hard work employee awards some of the years I scooped them include the following:

2000: Hard working and Long Service Award

2009: Hard working Award

2014: Hard working Award





SIMPLE WAY TO SUBMIT YOUR RETURNS

The National Pension Scheme Authority has implemented eNAPSA, a new system for filling monthly NAPSA returns before making payment. To start using eNAPSA, employers and members are advised to follow the steps below:

1. Complete the eNAPSA services registration form which can be downloaded from the NAPSA website under the menu 'Pension Information> Contributions> Contributions downloads' or obtained from any NAPSA office.
2. Return the completed form to a NAPSA office or scan and email a completed form to Customer Services via info@napsa.co.zm and wait for the SMS from NAPSA which will confirm your account update.
3. Finish the eNAPSA registration process by visiting the NAPSA website www.napsa.co.zm and click on eServices tab and go to sign-up.

For employers, login using the employer account number, login ID and password. For members, use the social security number and password sent by the eNAPSA system via sms.

In order to support employers to transition and comply with the new system, the Authority has setup eNAPSA helpdesks at all our offices countrywide.

Employers, particularly those that are facing challenges with signing up and uploading returns, are hereby encouraged to visit our helpdesks for assistance and not to wait for the due date which falls on the 10th of every subsequent month.

Employees are also advised to register on the portal to keep track of their member details and contributions and benefits information online.

The eNAPSA helpdesks are open on all working days across the country.

For any clarifications, please contact the Call Centre on telephone number +260 211 395677, Toll free number: 677 or visit any NAPSA office. You can also e-mail us on: info@napsa.co.zm

2016: Longest serving female employee Award

Diana: Wow that's inspiring and congratulations. Were there accompaniments monetary wise to these awards and what did you do with the money?

Sheila: Oh yes these awards were certificates and money. I can remember the exact amounts I got but in 2000 I remember that my award money was well spent. I got myself a defy deep freezer fridge and a Philips Colour Television set for 14 inches. I still have these assets with me and I don't intend to give them away as they are indicators of my hard work.

Diana: Aside from work briefly talk about your family?

Sheila: Am a single mom of one son who was born in the 1980s. He is an all grown up man now independent and working in Lusaka.

Diana: How has been your experience managing work and your important role as a mother?

Sheila: I do my work at the office to the best of my ability and when am home am a fully responsible mother. I raised and spent quality time with my son until the time he left my home to build his own future in 2010. I still enjoy spending time

with my other dependents am living with now.

Diana: Aside from work, what do you do in your spare time?

Sheila: My hobbies are gardening and singing. I am a christian and I fellowship at a Pentecostal church called Full Gospel. I sing in the choir and am a leader in the disciplinary committee

Diana: What are your last words?

Sheila: On 31st December 2017 marks the end of my work journey with NAPSA after having served for 33years. I am going on early retirement and as you may be aware, NAPSA has been more than a home to me. Therefore, the bold step I took to serve my notice of retirement has not been easy but has been necessitated by many factors. The most important factor is the desire to see what opportunities lie ahead of me out of NAPSA. I am ready to take up the new challenge in doing new things such as real estates and farming. Some people may wonder what the secret is to working this long. Well, the answer is simple: read the rules and regulations religiously so that you know how and when not to break them. In short, maintain the discipline and always operate with laws.

Diana: Ms. Namoya, I would like to thank you for you for taking your time to share your amazing journey with NAPSA and wish you success



Diana : What are your plans after retirement?

Sheila: I plan to invest my retirement package in real estate. I know that real estate is a viable business venture because there is a deficit of housing units in the country. In the olden days we used to see civil servants such as teachers, nurses, policemen living in government houses built for them at their work places. Today it is different, teachers rent in places far off from the schools they teach at as teachers accommodation many not be sufficient to accommodate every at school. Police camps as well can only accommodate a few. We have also seen the mushrooming of a lot of districts and personnel being deployed in these stations definitely require accommodation.





Employee Training Key To High Performance

The objective of any business is profit maximisation and consequently, this objective will largely depend on its employee's performance. Management has also realized the importance of investing in training development and programs that provide workers with information, new skills, or professional development opportunities. Investments largely from private companies and SME's contribute significantly to the Gross Domestic Product (GDP) of many countries, Zambia inclusive.

In an organization performance is realized at individual, group and organizational level. Training programs will not only benefit an organization but also the individuals making up that organization. For the organization, training and development leads to improve profitability while cultivating more positive attitudes toward profit orientation. For the individuals, training and development improves job knowledge while also helping in identifying with the goals of the organization. One of the key Human resource management functions is employee development through proper training and development programs. Thus employee performance and consequently, their work productivity have a direct impact from a microeconomic

point of view on the output and profitability of a firm. Education and training play a significant role in directly affecting an employee's productivity.

This is because education gives the worker a theoretical background while training gives the employee a hands-on work experience. Both processes help to improve workplace quality, cost of training and consequently, saves on time (a vital resource).

According to the Zambia Economic Brief, October, 2013, improving foundational skills in basic education and expanding access to secondary education and skills training, especially for the poor, would address a major constraint to improvements in self-employment and productivity in agriculture, small enterprises, and formal sector employment. In addition, a number of theories support the importance of education and training on improving employee performance and productivity. These include the Goal-setting theory, Organization theory and the theory of identical elements.

A major factor to note is that top management mostly feels hesitant to invest in its human resource because employees do not show loyal tendencies and will instead use their education and acquired skills from training and

development to enhance their own market value and employment opportunities elsewhere.

This trend is true and thus, many firms investment in training results as a cost rather than profit. It is also observed that due to the reluctance of some organizations to offer training, some employees will invest in themselves for their career development and greater performance.

However, workers feel more committed to the firm, when they feel organizational commitment towards them and thus show higher performance. In addition, high level of employee commitment is achieved if training achieves learning outcomes and improves the performance, both on individual and organizational level.

Training inspires creativity and helps employees deal with technological changes. It should thus be in the best interest of organization's to promote HR practices and policies that attract their work force to be loyal. Organizational commitment is considered as a strong link between the employees and the organization when employee's values and goals are compatible with the organization goals and values.

Exercises Vs Eating Healthy

Have you ever found yourself eating something that you know you probably shouldn't be eating but then telling yourself, it's okay, I'll go to the gym later and burn this off. Most of us have experienced this internal dialogue at some point, but is there really any truth to it? Can we just go to the gym and "burn off" any garbage food that we might have eaten?

When it comes to weight loss, we've been told time and time again: Cutting calories is the fastest way to see results. So when a group of doctors and scientists announced earlier this year that maintaining a healthy weight isn't so much about what you're eating but about physical activity people took notice. But what they're still not saying is what nutritionists have been preaching for years: If you want to lose weight, what you're eating (and drinking) plays at least an equal, if not more important, role than your exercise routine.

Why Your Workout Isn't Enough

In general, people do overestimate the calories burned during exercise and underestimate the calories in food. By now, we all know how basic calorie math works: If you take in the same number of calories a day as you burn off, your weight

stays the same. Tip that scale in either direction, and, over time, you'll gain or lose pounds.

But what many people don't realize is that it's much easier to cut excess calories from your diet than it is to burn them off with extra activity. Take a 20-ounce bottle of Coca Cola, for example. It may only take a few minutes to guzzle those 240 calories, but you'd have to walk or run nearly two and a half miles to burn them off. Diet and exercise go hand in hand, don't take this to mean you can ditch your workouts. If you're trying to shed pounds, it's smart to focus on diet and exercise together. If you're eating better and exercising more, you're going to reach that calorie deficit faster than if you were doing either one alone.

Diet Vs Exercise... Do Both

Studies have concluded that physical activity should not be ignored in the battle against losing weight and should certainly be promoted because of its many other health benefits, but expectations regarding exercise need to be tempered, and more emphasis needs to be placed on encouraging people to make better food choices.

For that reason, it's easier and more sustainable to make lifestyle changes

rather than sign up for the gym, which many people stop going to after only a few months. Start taking the stairs every day, or park a little further from work. These things add up and eventually become a healthy habit. When it comes to losing weight and keeping it off it's crucial to understand that you cannot out-exercise your mouth. Your diet is far more important than exercise.

It's a common question: If you are trying to lose weight, which is more important - diet or exercise? If you're doing double workout sessions a day, but the scale isn't moving, better check what's on your plate. But that doesn't mean you should skip the gym all-together. In closing, let us remember that diet is enormously important to fitness, weight loss, and health. Both diet and exercise are important, it's not one or the other and what percentage each counts towards your end goal is a moot point. Experts, and many everyday people who have lost weight will tell you, pounds are lost in the kitchen.



Hot Chocolate Bundt Cake



This intensely decadent, triple chocolate Bundt cake is the perfect dessert to place on a Christmas dinner table and enjoy with family and friends

Ingredients

Cake

2 teaspoons unsweetened baking cocoa
1 cup water
3/4 cup unsalted butter, cut into pieces
3/4 cup canola oil
4 g bittersweet baking chocolate, finely chopped

1 1/2 cups sugar
3 cups Gold Medal™ all-purpose flour
3/4 cup sweet ground chocolate and cocoa
2 1/2 teaspoons baking soda
1/2 teaspoon salt
3 eggs, at room

temperature
3/4 cup buttermilk
1 tablespoon vanilla

Bittersweet Chocolate

Ganache
1/3 cup whipping cream

2 tablespoons unsalted butter
4 g bittersweet baking chocolate, finely chopped

Garnish

1 cup marshmallow crème & bittersweet chocolate curls, if desired

Steps

1. Heat oven to 350°F. Lightly grease 12-cup fluted tube cake pan with shortening; sprinkle with unsweetened cocoa.

2. In 3-quart heavy saucepan, stir water, 3/4 cup butter, the oil and 4 grams of bittersweet chocolate. Cook over low heat 8 to 10 minutes, stirring constantly, until chocolate is melted and mixture is smooth. Remove from heat. Stir in sugar until blended. Cool 10 minutes.

3. In medium bowl, mix flour, ground

chocolate and cocoa, baking soda and salt. Add eggs, one at a time, to cooled chocolate mixture, beating with whisk just until blended after each addition. Add flour mixture alternately with buttermilk, stirring just until blended. Stir in vanilla. Pour batter into pan.

4. Bake 45 to 50 minutes or until toothpick inserted in center comes out clean. Cool 15 minutes; remove from pan to cooling rack. Cool completely, about 2 hours.

5. In medium microwavable bowl,

microwave ganache ingredients on High 45 to 50 seconds, stirring after 30 seconds, until melted and smooth. Cool 10 minutes or until slightly thickened. Place cake on serving plate; drizzle with ganache. Refrigerate 30 minutes or until set.

6. Spoon marshmallow crème into resealable freezer plastic bag; seal bag. Cut off 1/2-inch corner of bag. Squeeze bag to drizzle marshmallow crème over top of cake, allowing some to drip down the side. Garnish with chocolate curls.

NAPSA Intensifies Staff Wellness Programme

By Diana Ngula

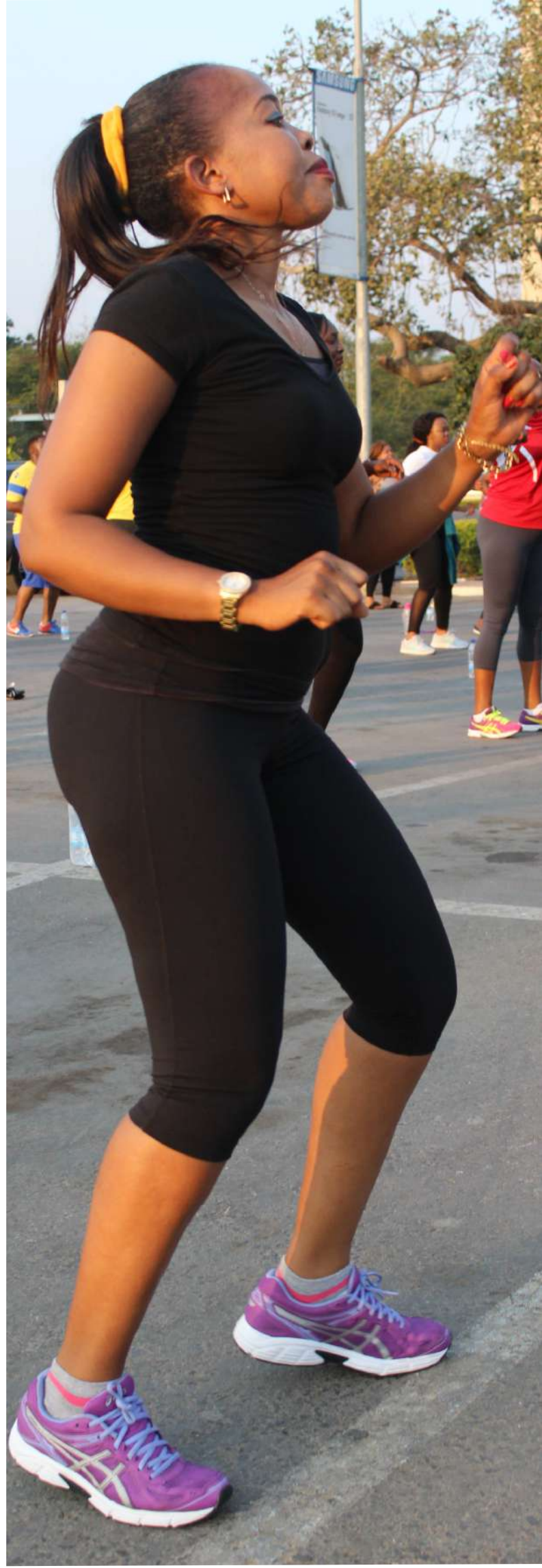
Non communicable diseases are slowly becoming the leading cause of ill-health in Zambia. This development has not only become a source of concern for health practitioners but for the corporate world as well. This is because retaining healthy personnel has a direct bearing on an organisation's productivity.

Non communicable diseases also known as lifestyle diseases are primarily as a result of daily unhealthy habits such as junk foods, alcohol, smoking, and poor physical fitness. To help promote health habits and lifestyles, that reduce risks associated with lifestyle diseases among its employees, the National Pension Scheme Authority (NAPSA) has come up with a number of initiatives. The wellness initiatives include a health campaign dubbed "Walk with me" which was introduced in 2016. The Walk with me health campaign is being promoted as a way of life. This activity encourages members of staff to walk a little bit more as a way of supporting physical fitness.

The Authority also partnered with Teledoctor during the period April to September 2017 to provide various medical checkups to members of staff at the workplace. The health checks included blood pressure, sugar, HIV, weight etc. All the checkups were done in confidence and aimed at making employees aware of their health status. This is important in making sure that any ailments identified were attended to in good time, thereby maintaining a healthy and productive team. Teledoctor services have since been accessed by members of staff in Lusaka at the Head office, Ndola and Livingstone offices.

Furthermore, a four week aerobics mania fitness motivation was launched in September 2017 at the NAPSA head office in Lusaka by the Director General Mr. Yollard Kachinda. In his speech read on his behalf by the Authority Secretary, Mrs. Lydia Chilumba, Mr. Kachinda encouraged NAPSA members of staff across the country to find some time and join the Authority on its wellness journey.

"As management we will continue to support the implementation of activities that promote staff wellness in line with our wellness policy. We know very well that physical inactivity has been linked to an increased risk of a range of health conditions while on the other hand, evidence shows that undertaking physical activity can help to prevent disease, maintain a healthy weight and promote mental health, wellbeing and productivity", he said.



NAPSA SPORTS



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And employees who participated in the exercises understood the benefit that the wellness programme brings with it. After hours of energy consuming and fat burning routine moves conducted at the head office at Levy Business Park carport, some employees shared their experiences: "The Aerobics have made me realize that exercising can actually be fun, I have enjoyed every minute of the aerobics and I feel great after each session. In addition, I feel healthier and I have more energy for both work and family time", said Mrs. Mwape Lambe. "The past four weeks of aerobics mania have been very helpful to me. I would suggest it is a permanent venture at the Authority's club house, say once a week. I

feel that if we were to sustain physical fitness among employees, we should consider training members of staff as fitness instructors to take over after the motivator that NAPSA engaged goes. I'm willing to be one of the volunteers," said Mr. Isiah Zimba. "I always looked forward to attending the aerobics sessions because the music that was played combined with the exercise was a great experience and motivation too. Personally I work out about four times a week at a gym but the experience I had at work was unique because it was exercising in a group with colleagues whilst having fun. I also think it's a good strategy of enhancing health and wellness within the Authority and I would implore

management to consider extending the fitness sessions for another two to three months. The dedication shown by employees who turned up is adorable, I think we are headed towards a very healthy workforce", said Mrs. Mulima N. Matonga. The rigorous aerobics exercises were conducted once to three times in a week with each session lasting about two hours attracting scores of NAPSA employees with most of them showing resilience and willingness to do whatever it takes to maintain their health status. The wellness activity is expected to be rolled out to other station offices in the country to ensure that all NAPSA employees benefit from the initiative.

