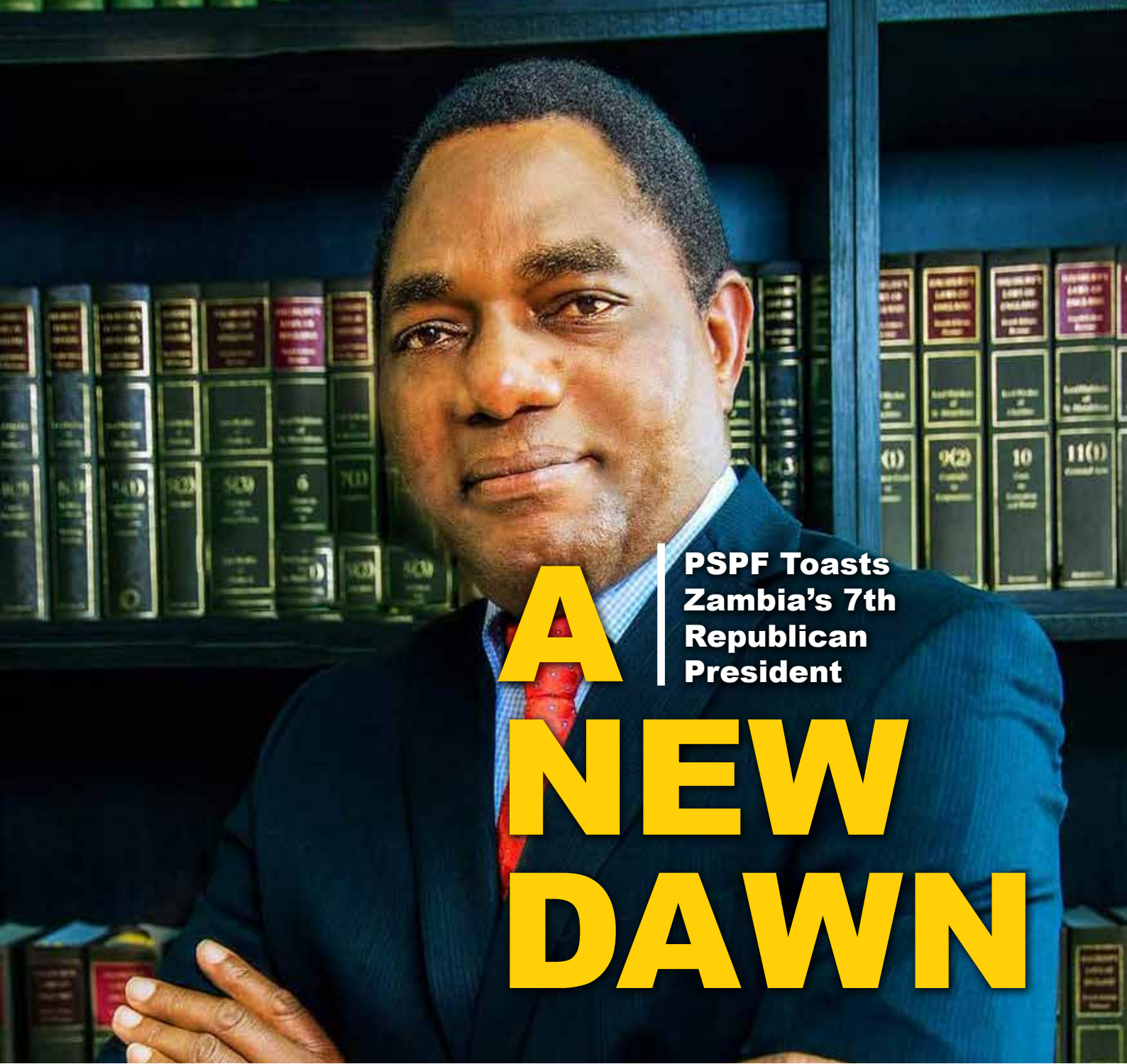




PENSIONS *insight*

A PUBLICATION OF THE PUBLIC SERVICE PENSIONS FUND



**PSPF Toasts
Zambia's 7th
Republican
President**

A NEW DAWN

**PSPF Introduces
Agro-Equipment
Loan For Members**

**The Role of
PSPF Integrity
Committee**

**PSPF
Honours
KK**

DO YOU WANT TO BUILD OR PURCHASE A HOUSE?



DO YOU WANT TO MEET YOUR PERSONAL FINANCIAL NEEDS SUCH AS CHILDREN'S SCHOOL FEES ?



THE PUBLIC SERVICE PENSIONS FUND OFFERS MORTGAGE & MICROFINANCE

LOANS

The loans can be utilised as an alternative investment avenue that will help reduce the impact of old age destitution. The mortgage loan, for instance, can be used as an investment property to generate extra income for the family or used as shelter for the family to avoid old age destitution and the cost of paying rentals. And the Microfinance Loan enables families to meet schools and personal needs.

For further details come to our offices or call on the numbers below

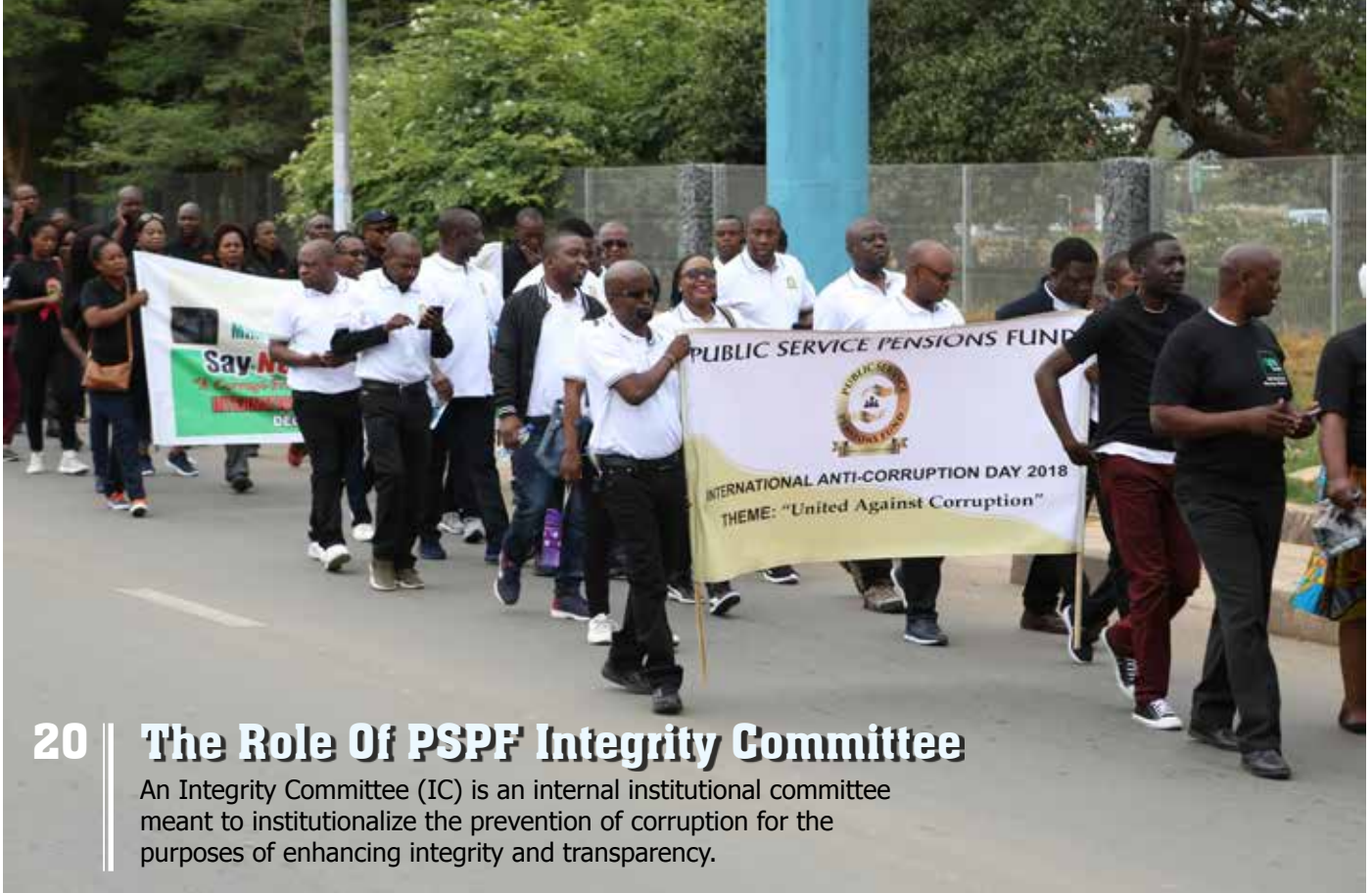


HOME OWNERSHIP:
0211 232319

MICROFINANCE:
0211 232319

PHYSICAL LOCATION: Public Service Pensions House
Sapele Road, off Cairo Road, P.O Box 38411, Lusaka.

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An Integrity Committee (IC) is an internal institutional committee meant to institutionalize the prevention of corruption for the purposes of enhancing integrity and transparency.

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Pensions Insight will issue corrections and clarifications if genuine errors have occurred.

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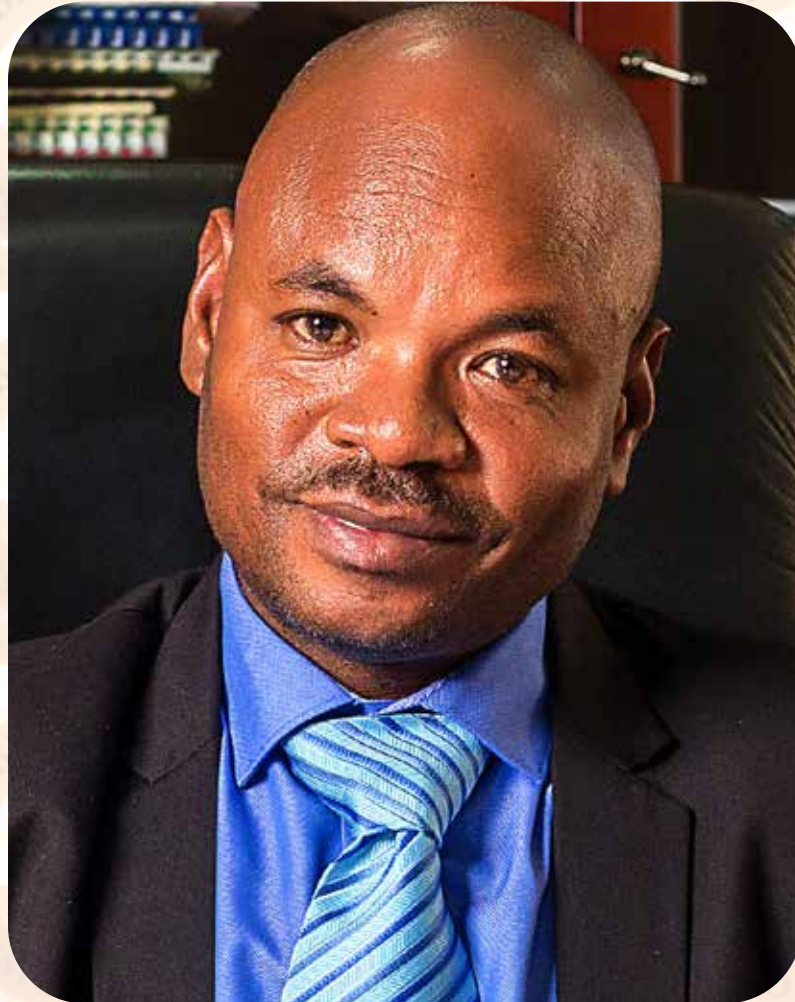
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CHIEF EXECUTIVE'S MESSAGE



The Board, Management and Staff of the Public Service Pensions Fund (PSPF) congratulates His Excellency Mr Hakainde Hichilema on his election as 7th Republican President of Zambia. We also extend our congratulations to Her Honour the Vice-president, Mrs Mutale Nalumango.

As PSPF, we are confident that the new administration will steer the pension industry to higher heights as Zambia moves forward.

Our duty is to ensure that the plight of members, pensioners and beneficiaries is well taken care of in line with the vision of the new government.

We remain resolved in ensuring that pensioners are paid

on time. Being an instrumental institution in the social security industry, we are committed to providing quality service as well as quality life and a secured future for our members and their dependents while in service and after retirement, in line with our vision statement.

In his inaugural speech, the President was categorical about his vision for a better Zambia. Therefore, as a critical player in the social security sector, we have a duty to ensure that a better Zambia is realised through better service delivery and provision of value added services aimed at ensuring that our members retire in a honourable way and live a quality life. **PI**

Patrick Bobo
CHIEF EXECUTIVE OFFICER

EDITORIAL MESSAGE

We are proud to release our first edition for year 2021 of the Pensions Insight Magazine.

In this edition we celebrate the ushering in of a new government under the leadership of His Excellency Mr Hakainde Hichilima of the United Party for National Development (UPND).

We therefore, congratulate President Hichilima and vice president Her Honour Mutale Nalumango for winning the August 12 elections. We wish them the best in developing our country.

Our editorial team covered the proceedings of the inauguration ceremony and shares some activities that took place at Lusaka's Heroes Stadium.

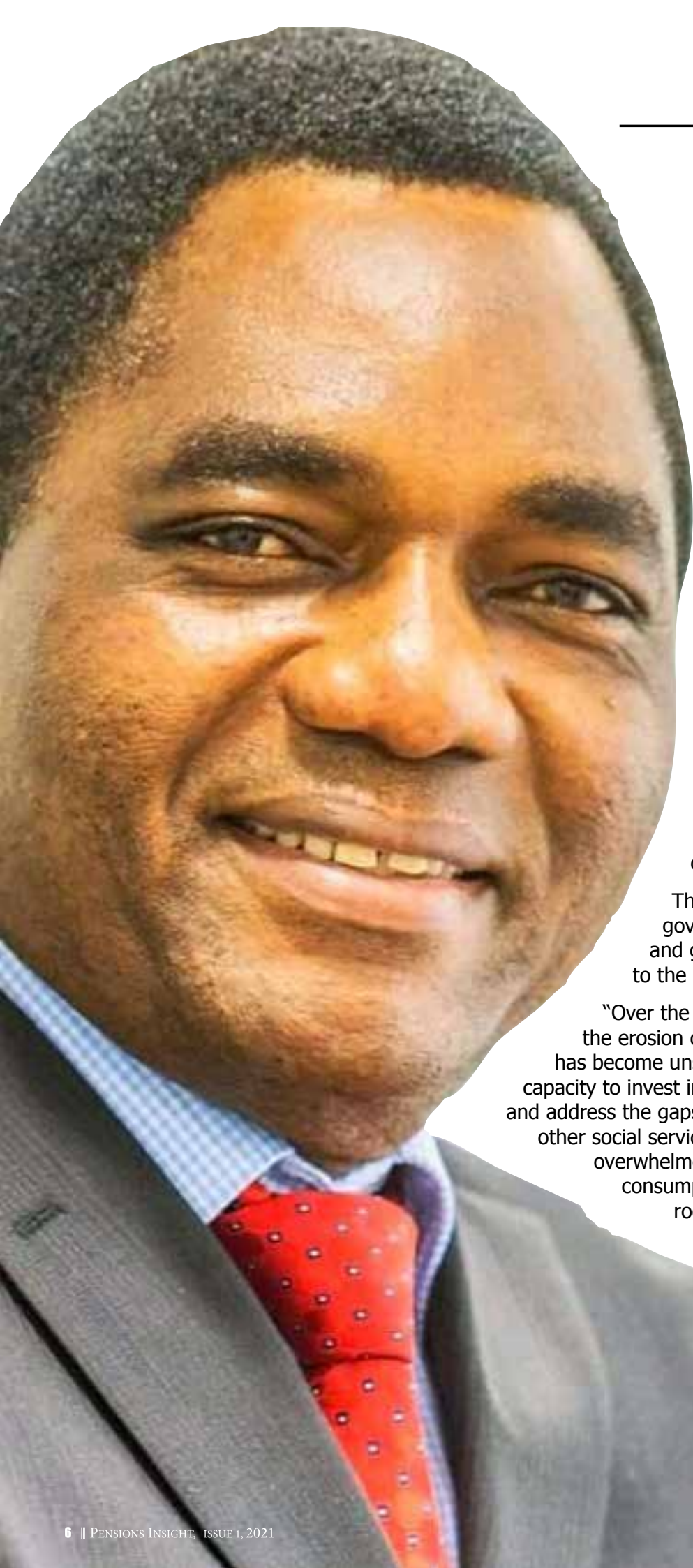
We also share with you on how the Public Service Pensions Fund (PSPF) has been mitigating the rise of COVID-19 which has disrupted some of the planned activities for the year 2020 and 2021.

This edition also answers the frequently asked questions about PSPF and further features an article on the institution commitment to continue being a Corruption Free Zone.

In this edition, we are also highlighting how PSPF is trying to improve service delivery using the latest technology for the convenience of members, pensioners and beneficiaries.

It is our hope that you enjoy reading this newsletter letter and looking forward to your feedback. **PI**

**Kalumba Chikonde
EXECUTIVE EDITOR**



A N

Republican President Mr Hakainde Hichilema has called on Zambians to work hard in order for the country to achieve its economic status and desire to become a middle-income country.

Speaking during his inauguration speech, President Hichilema said his administration's focus over the next five years will be on restoring macro-economic stability and promoting growth of the economy.

He said that his government would pay special attention to lowering the fiscal deficit, reducing public debt and restoring social and market confidence.

The President also said that his government would promote national unity and good governance by strict adherence to the rule of law.

"Over the last decade, we have witnessed the erosion of our economy. The debt situation has become unsustainable, reducing the country's capacity to invest in productive areas of our economy and address the gaps in healthcare, education and other social services. Our national budget has been overwhelmed by debt servicing, emoluments and consumption, when there should be greater room for investment, for growth. The high levels of unemployment, especially among our youth is of great concern to us and this will be high on our agenda to address," President Hichilema said.

President Hichilema further

EW DAWN

addressed his desire to implement policies which would ensure the country attains a corrupt free zone status during his rule.

“The scourge of corruption has not only eroded our much-needed resources, but it has also robbed us of the opportunity for growth. We shall have zero tolerance to corruption. This will be our hallmark. The fight against corruption will be professional and not vindictive. The institutions mandated to investigate and prosecute will be given unfettered autonomy to effectively and efficiently carry out their mandate without fear. We are determined to free our country from the ills of mismanagement and malpractice, and promote that which is better.

We will undertake an ambitious economic and social transformation agenda to move Zambia forward, create equitable opportunities for all our people, and reduce poverty.” Said President Hichilema. **PI**



PSPF HONOURS



1924 - 2021

As part of honouring our first republican president, late Dr Kenneth Kaunda, the Public Service Pensions Fund (PSPF) mounted a statue at a place called 'Kaunda Square' at Longacres Mall in Lusaka.

This was reached at in consultation with Dr. Kaunda and his family before his demise.

The Fund was definitely saddened by the death of our founding father who would have loved to unveil the statue himself.

"As PSPF we will remember the living legacy of Dr Kaunda, not only for his contribution to the liberation of Africa, but also through the motto One Zambia, One Nation which remains a shining example of peace across the continent of Africa,"



As we draw closer to the official opening of our newly built Longacres Mall, Public Service Pension Fund (PSPF) will unveil a statue in honour of Dr Kaunda life achievements during and after independence struggle.

"PSPF will recognise him as a man who united the country through the motto. As a way of honouring his legacy, PSPF put up a statue at Longacres Mall which people are free to view and take pictures," said Mr PSPF chief executive officer Patrick Bobo.

Dr Kaunda died at the age of 97 years at Lusaka's Maina Soko Military Hospital after a short illness.

He ruled the country for 27 years, which saw massive industrialisation projects initiated in several key areas of the economy which raised the country's profile on the international map.

Born on 28 April 1924 at Lubwa Mission in Chinsali, then part of Northern Rhodesia, Dr Kaunda was the youngest of eight children.

After receiving his education Dr Kenneth Kaunda followed in his parents' footsteps and became a teacher. Dr Kaunda was a teacher at the Upper Primary School and Boarding Master at Lubwa and then Headmaster at Lubwa from 1943 to 1945.

In 1949 Kaunda entered politics and became the founding member of the Northern Rhodesian African



National Congress. On 11 November 1953 he moved to Lusaka to take up the post of Secretary General of the Africa National Congress (ANC), under the presidency of Harry Nkumbula.

In January 1964, UNIP won the next major elections, defeating their ANC rivals and securing Kaunda's position as prime minister. On 24 October 1964 he became the first president of an independent Zambia, appointing Reuben Kamanga as his vice-president. At the time of its independence, Zambia's modernisation process was far from complete.

The nation's educational system was one of the most poorly developed in all of Britain's former colonies, and it had just a hundred university graduates and no more than 6,000 indigenous inhabitants with two years or more of secondary education. Because of this, Zambia had to invest heavily in education at all levels.

Dr Kaunda instituted a policy where all children, irrespective of their parents' ability to pay, were given free exercise books, pens, and pencils. The parents' main responsibility was to buy uniforms, pay a

War is just like bush-clearing- the moment you stop, the jungle comes back even thicker, but for a little while you can plant and grow a crop in the ground you have won at such a terrible cost."

token and ensure that the children attended school. This approach meant that the best pupils were promoted to achieve their best results, all the way from primary school to university level.

Dr Kaunda was also known for his music traits about the independence he hoped to achieve, although only one song has been known to many Zambians ("Tiyende pamodzi ndi mtima umo") and off-course his efforts to united the country through the "One Zambia, One Nation" motto which remains a uniting slogan to this date.

The Public Service Pension Fund (PSPF) will unveil a statue in honour of Dr Kaunda life achievements at the official opening of the mall. **PI**



PUBLIC SERVICE PENSIONS FUND

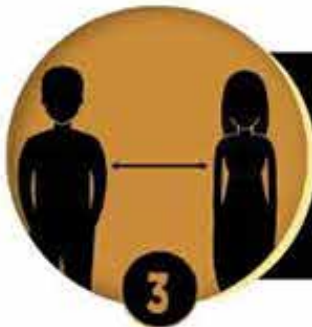
PREVENT THE SPREAD OF COVID-19



Always wash your hands with soap and water or use an alcohol based hand sanitizer



Always wear a mask in public places to avoid the spread



Maintain a social distance of at least 1 metre



Avoid handshaking or any form of close contact



PSPF Introduces Agro-Equipment Loan For Members

The Public Service Pensions Fund (PSPF) is pleased to introduce the Agro-Equipment loan aimed at empowering its contributing members with affordable finances for purchase of agricultural equipment.

This follows the signing of a Memorandum of Understanding (MOU) between PSPF and Saro Argo-Equipment Limited of Lusaka.

“ We are delighted to partner with Saro-Agro Equipment in our quest to empower our contributing members who wish to pursue agro-business with affordable loans so that they can secure their future now and after retirement in line with our vision -Quality life and a secured future for members and dependents,” said Mr .Patrick Bobo , PSPF Chief Executive.

The agro-business loan has

The agro-equipment loan adds to PSPF's investment portfolio which comprises different asset classes and has the Micro-Finance and the Mortgages scheme for members known as the Home -ownership Scheme.

been introduced under the Micro-Finance scheme which provides immediate financial solutions and has so far empowered over 30,000 public service employees since inception in 2003.

Contributing members to the Public Service Pensions Fund can access this loan at very affordable interest rates and the maximum loan entitlement is Five Hundred Thousand (K500,000) while the repayment period is up to Five (5) Years.

‘The introduction of the agro-equipment loan was in response to the members who were passionate about agriculture and needed affordable financial solutions to purchase equipment, hence PSPF responded to the call because of its passion to see the members retire in a dignified manner’ Said Mr. Matandiko Matandiko, PSPF Investment Director.

The agro-equipment loan adds to PSPF’s investment portfolio which comprises different asset classes and has the Micro-Finance and the Mortgages scheme for members known as the Home -ownership Scheme. **PI**



LONGACRES MARKET NOW SOON IN LUSAKA



Pick n Play

Inspired by you



LL





PSPF

FREQUENTLY ASKED QUESTIONS

WHO WE ARE?

Public Service Pension Fund (PSPF) is a creation of an Act of Parliament under Cap 260 of the laws of Zambia, Act No. 35 of 1996. It is a defined benefit scheme that provides benefits to public servants. PSPF further provides loans to its active members.

WHO ARE THE MEMBERS OF PSPF?

Membership is from the Teaching Service; Police and Prisons Service; Defense Forces; Civil Service; Judiciary Service and Zambia Security and Intelligence Service. The Fund membership profile consists of active members (contributing serving members) and non-active members (pensioners and beneficiaries).

WHAT ARE THE CONTRIBUTION RATES TO THE SCHEME?

The rate of contribution to the

scheme by an officer or probationer is seven and one quarter per centum (7.25%) of one's emoluments or at such rate as the President may fix by statutory order in consultation with the Board. The employer (government) makes an equal contribution of 7.25% bringing the total contribution to 14.5%.

HOW DO YOU REGISTER AS A MEMBER OF PSPF?

The Fund embarks on an exercise of membership registration so that active members are captured on the PSPF membership database and become known to the Fund before they retire. The exercise is also aimed at enhancing planning; informed decision making and efficient processing of members' benefits.

In this regard members are required to fill in the registration forms and have them approved by the employer. Thereafter members are required to update their status each time there is change in their work and family life. This is done through PSPF customer service at HQ and provincial offices.

WHAT ARE THE TYPES OF BENEFITS OFFERED BY THE FUND?

PSPF pays the following benefits to retired public servants and beneficiaries of deceased estates or officers who resign or are dismissed from



Public Service Pension Fund (PSPF) is a creation of an Act of Parliament under Cap 260 of the laws of Zambia, Act No. 35 of 1996. It is a defined benefit scheme that provides benefits to public servants and administer home ownership scheme and micro finance.

employment:

Statutory retirement – these are benefits paid to officers who reach the mandatory retirement age as prescribed under section 33 of the pensions Act. In calculating benefits under this section we consider the officers last annual salary multiply it by the length of service (in months) divided by age in months. The officer has the option to commute one third or two third as lump sum using an age factor prescribed in the Act.

National interest is a type of retirement for officers who retire under section 39 of the Act; on the abolition of their post or to facilitate an improvement by which greater efficiency or economy could be attained in the running of government business. In computing the benefits, we take into consideration the officers last annual salary; length of service expressed in months and age at time of retirement.

Medical retirement is provided for officers who have ill health and benefits are paid under section 40. In computing the benefits, we take into consideration the officers last annual salary; length of service expressed in months and age at time of retirement.

Death benefits are payable to survivors of a deceased estate (spouse, children, parents, dependents and near relatives) under sections 43, 44 and 34 respectively. In computing the benefits,

we take into consideration the officers last annual salary; length of service expressed in months; age at time of retirement; contributions made and interest.

Compensation is made to the estate of those officers who die on duty at five times annual basic pay under section.54 (second schedule regulation 3 (5)

IF YOU ARE NOT ELIGIBLE TO PENSION WHAT IS PAYABLE?

For officers not eligible to pension a refund of contributions is made. This is provided for under sections 36, 37 and 38, respectively. What is payable under these sections is the aggregate or total sum of all contributions made to PSPF with simple interest at current Central Bank deposit rate.

WHAT ARE THE LUMP SUM PAYMENT OPTIONS?

Section 53 of the Pensions Act provides for commutation of pension benefits. An officer may opt to commute either one-third or two-thirds of the officer's pension as lump-sum.

ADVANTANGES AND DISADVANTAGES OF EACH OPTIONS

COMMUTING ONE-THIRDS

- Moderate lumpsum
- Huge monthly pension which is transferable to the spouse and children aged 18 and below
- Less financial stress after retirement

COMMUTING TWO THIRDS

- Huge lump-sum now
- Smaller monthly pension for life
- Financial stress after retirement

WHO IS ELIGIBLE FOR DEATH BENEFITS?

According to the Public Service Pensions Fund (PSPF) Act number 35 of 1996, death benefits are paid to civil servants who die while in employment through

an appointed personal representative (executor or administrator). The personal representative in turn distributes the benefits to the surviving beneficiaries. The primary beneficiaries according to the Intestate Successions Act are the spouse, children, parents and dependents where applicable. Where the member survives by no primary beneficiaries mentioned above, the benefits go to the near relatives. And where there are no near relatives the death benefits are paid to the State through the Administrator General.

WHO IS ELIGIBLE FOR MONTHLY PENSION?

The Public Service Pensions Act provides for monthly pension when a qualifying member retires or dies. A member qualifies for monthly pension after serving Government for at least 10 years and is not dismissed, discharged or resign. Monthly pension upon death of a member is payable to that member's surviving spouse(s) and children under the age of 18 years. Payment ceases upon death of a recipient. Alternatively, payment to the surviving spouse stops upon her/his remarrying. As for the children the last monthly pension payment is made in a month prior to the 19th birthday.

HOW ARE THE PAYMENTS FROM THE FUND REMITTED TO THE MEMBERS?

All payments of monies from the Fund are made through Bank Accounts. Therefore, anyone expecting payments from the Fund is expected to have an active Bank Account. This does not include ZANACO Xapit Account.

WHAT DOCUMENTS DO I PREPARE BEFORE RETIREMENT?

PSPF assesses and compute benefits using information and vital statistics from ministerial

files. There are forms and documents that contain the necessary data required in the assessment and computation of the benefits which we extract from these files to ensure accuracy of the calculation. For documentation required in the processing of benefits refer to appendix 1- checklist.

WHO IS REQUIRED TO SUBMIT A LIFE CERTIFICATE?

A life certificate is a form submitted by a pensioner or spouse of a deceased member as proof of their existence. It is required annually or as demanded by the Fund. document filled in when required by the fund.

The purpose includes:

- It acts as a census to ensure that only surviving pensioners or beneficiaries continue receiving the monthly pension
- Updating the client's details such as phone numbers, email address, physical address, bank details etc.
- It assists in pension management and administration; thus planning for pension increments, payroll processing expenses etc

WHEN DO I START PREPARING FOR RETIREMENT?

Planning for retirement begins from the date of employment. Government through various pieces of legislation encourages that the citizens get involved in developing themselves as well as the country at large. If one intends to get into business the starting point is the office of the Registrar of Companies. It is advisable that one identifies the business that they like and flows in early in life. 'Nothing succeeds without passion'.

WHAT ARE SOME OF THE INVESTMENT OPTIONS

Some investment avenues could be:

- Personal savings account
- Real estate
- Farming
- Private pension scheme etc

Savings or investments are meant to help us live a dignified life in old age after retirement when we have no more energy to work or carryout serious business ventures. These will be the only source of income that will be available at our disposal to assist us meet daily needs.

WHAT LOANS DOES PSPF OFFER TO HELP YOU INVEST?

The Public Service Pensions Fund Board offers two types of loans namely mortgage and Microfinance loans to its eligible members. The mortgage loan

Savings or investments are meant to help us live a dignified life in old age after retirement when we have no more energy to work or carryout serious business ventures. These will be the only source of income that will be available at our disposal to assist us meet daily needs.



can be used to either build or purchase a house. The microfinance loan is used for other person financial needs. The provision of loans is provided for under S.7 (b) of the Pensions Act. These loans should also be utilized as an alternative investment avenue that will help us reduce the impact of old age destitution. For instance, a mortgage loan can be used as an investment property to generate extra income for the family or used as shelter for the family to avoid old age destitution and the cost of paying rentals. In effect PSPF is assisting its members to acquire property earlier in their working life to prepare you for a comfortable retirement life.

DOCUMENTATION REQUIRED FOR MORTGAGE LOAN APPLICATION

The following are documents required to successfully obtain a mortgage loan at PSPF

1. Letter of introduction from the Ministry or Department signed by an authorized officer from Human Resource.
2. Copy of latest pay slip
3. Copy of confirmation letter in service
4. Copy of the Marriage Certificate for joint Applicants
5. Copy of Title for property to be purchased
6. Offer Letter from vendor and a copy of his/her NRC

Application Form duly completed and sign

For Construction Cases, in addition to documents above, the following shall be required:

- a) Applicants copy of Title Deeds/Occupancy License/Land Record
 - b) Approved building plans
 - c) Detailed estimate of costs, done by a competent person
- REPAYMENT depends on the number of years before retirement
 - INTERSEST RATE is 15%
 - Eligibility is for all confirmed contributing members.

MICROFINANCE DOCUMENTATION REQUIREMENTS

For micro-finance loans the following documents will be required to get a loan

An application form duly completed and signed

Latest payslip plus that of the two previous Months

Letter of introduction from the ministry/department as proof that the applicant is still in employment

Copy of identity (NRC or passport)

Copy of confirmation in service

Latest bank statement

- REPAYMENT is 5 years
- INTERSEST RATE is 30% and is dependent on prevailing economic conditions.
- Eligibility is for all confirmed contributing members

HOW IS THE FUND IMPROVING ITS SERVICE DELIVERY?

The Public Service Pensions Fund (PSPF) embarked on the decentralisation exercise in order to improve access to pension service. The process is intended to improve service delivery and reduce the cost and inconvenience to clients travelling to Lusaka to follow up pension claims.

The initial decentralization strategy that was adopted by PSPF involved the delivery of services partners such as Zambia National Pensioners Association (ZANAPA), Zambia National Union of Teachers (ZNUT) and Civil Servants and Allied Workers Union of Zambia (CSAWUZ). These partners of course have done a tremendous Job to help improve service delivery to our clients over the years and have faced several challenges in the execution of their duties. **PI**

HOW DO I COMMUNICATE WITH PUBLIC SERVICE PENSIONS FUND?

The address is as below:

PUBLIC SERVICE PENSIONS
FUND, Sapele Road, off Cairo
Road, P.O. BOX 38411
LUSAKA.

Customer service:

- +260211234125
- +260211238006
- +260211229091
- +260211231668
- +260211231669
- +260211229086

Loans:

- +260211232319

Email: info@pspf.org.zm

Risk Management at the Fund amid Covid-19

By Mick Mwansa

A few years ago, no one would have imagined a global pandemic that would affect not only lives but also livelihoods across the globe. Many catastrophic events are restricted to geographical locations without spilling over to other regions. A global event as a global pandemic would not even make it on the agenda of the Boards of Directors' discussions as it may have seemed too farfetched. However, the world today has found itself fighting one of its worst pandemics. No country or organization anticipated a pandemic of such scale.

In risk management, an event such as the COVID-19 pandemic is referred to as a Black Swan. A Black Swan is an event which lies outside the realm of regular expectations. Black Swans, by definition, are mostly unforeseen, rare, and can be created by geo-political, economic, or from other unexpected events. The rapid spread of the pandemic across the globe is proof that we now live in a complex and interconnected world and the solution to the epidemic.

The COVID-19 has affected operations in many organizations and the Fund has not been spared. In line with the Fund's mandate of prudential management under Section 16 J of the Public Service Pensions Act (Chapter 260 of the Laws of Zambia, 1996), senior management responded to the COVID-19 pandemic with the seriousness it deserves. Several strategies were developed not



In line with the Fund's mandate of prudential management under Section 16 J of the Public Service Pensions Act (Chapter 260 of the Laws of Zambia, 1996), senior management responded to the COVID-19 pandemic

only to manage the current crisis, but also take advantage of any emerging opportunities and plan against future events. In compliance with the health regulations and to ensure business continuity, the Fund introduced staff rotations and other measures to minimize the spread of the virus. In addition, Annual Work Plans were reviewed and updated to make them relevant in the new normal. The Audit and Risk function had been working with management in this regard.

For many institutions, the fact that such an event is among the 'unknown unknowns', they are not considered in traditional risk management planning. Traditional risk management processes rely on the assessment of risks based on the experience and professional judgement of the team coordinating risk management. Any risk outside the experience and expertise of the risk management team would most likely not be considered. Management at the Fund is aware of this fact and has started building capacity in identifying and preparing for such events in the future. It is argued that it is more effective for an organization to focus on the consequences of extreme events than on predicting when such events could occur. Management at the Fund is preparing for eventualities through such plans as the business continuity plans.

To ensure awareness of the Black Swans concept through the management structure up to and including the Board, the Audit and Risk Function is assisting in the following.

- Helping management benchmark and learn from what others are doing around the COVID-19.
- Brainstorming with management on what could be a future Black Swan event for the Fund. Market research and external data analysis is also being used.
- Helping management maintain an up to date and relevant incident policy which guides the Fund on what to do in the event of another serious event, such as a Black Swan event.
- To help management build resilient business continuity plans, including the allocation of roles/responsibilities to individuals within the

plan. These plans will be tested with incident scenarios to ensure that they are fit for purpose.

- Helping management to regularly review its supply chain and test alternatives.
- Helping the Fund to ensure that the public communications policy incorporates what can and cannot be said in the event of a crisis.
- Helping management to consider how the Fund will ensure its day-to-day business will continue to run whilst handling the Black Swan event. This is done while considering how the Fund is managing and countering the psychological effects of such an event which commonly includes stress, fear, shock, panic, disbelief, anger, denial and even grief.
- Help the Fund to learn from such an instance

where the business has handled the pandemic by considering what has worked well and what effect these lessons will have on the risk management process.

In conclusion, covid-19 pandemic has brought both threats and opportunities. Management should focus on how to manage the effects of the current pandemic and plan for other potential events which could have a catastrophic impact on the organization. Risk Management processes should have specific considerations around black swans and build them in the Fund's risk management plans. **PI**

PSPF mobile APP Coming soon!

In a technologically advanced world, Innovation has become key in the survival of business regardless of the nature of the industry.

Almost every industry now has seen the upsurge of mobile applications meant to ease service delivery to clients as they can access almost all services at the click of a few buttons on their mobile phone.

The Public Service Pensions Fund has not been left behind in the 'new normal' of service provision by developing a mobile application that we enhance customer experience.

With the PSPF App, Members, pensioners, Retirees and Beneficiaries will be able to access pension information and loan products without visiting any of the PSPF offices.

Through the Mobile APP, the clients will be able to track their contributions, check their statements, download loan application forms, able to use a loan calculator to establish their entitlement for the loans under the Micro-Finance and Home-Ownership Scheme, as well



as check the loan repayment schedule.

The PSPF APP will make service delivery easier for PSPF clients because great customer experience is at the centre of everything that the institution does. PSPF management and staff are excited that this new development will enhance customer experience and therefore, would like its members to take advantage the innovation.

The PSPF Mobile APP and the USSD are scheduled to be officially launched soon. **PI**

Meet Retired PSPF ‘ICT Pastor’

We caught up with retired PSPF **IT** guru to find out how he divided his attention between his role as an IT Specialist and Pastor.

NAME: Pastor Kelvin Sishenyi

HOMETOWN AND FAMILY BACKGROUND: Kelvin Sishenyi was born in Ndola, Copperbelt Province a third born in the family of seven. Following parents’ divorce, Kelvin moved with his mother to Sesheke, Mwandia Constituency where he grew up.

SCHOOL BACKGROUND: “I was one of the privileged few who managed to finish my secondary education at Sesheke Secondary school. It was not easy especially that I was raised by a single parent. Through the help of my sister in 1987, I went to Nairobi, Kenya where I studied Computer Systems Design and Analysis (Diploma). I remember then that we had few Computer Training Colleges and my sister emphasized that I do the course due its potential. Currently, I am studying Bachelor of Arts in Mass Communications and Public Relations at Cavendish University. Furthermore am also doing a Bachelor of Theology degree in Leadership and practical theology with Chreso University and hopefully this year I should both graduate.”

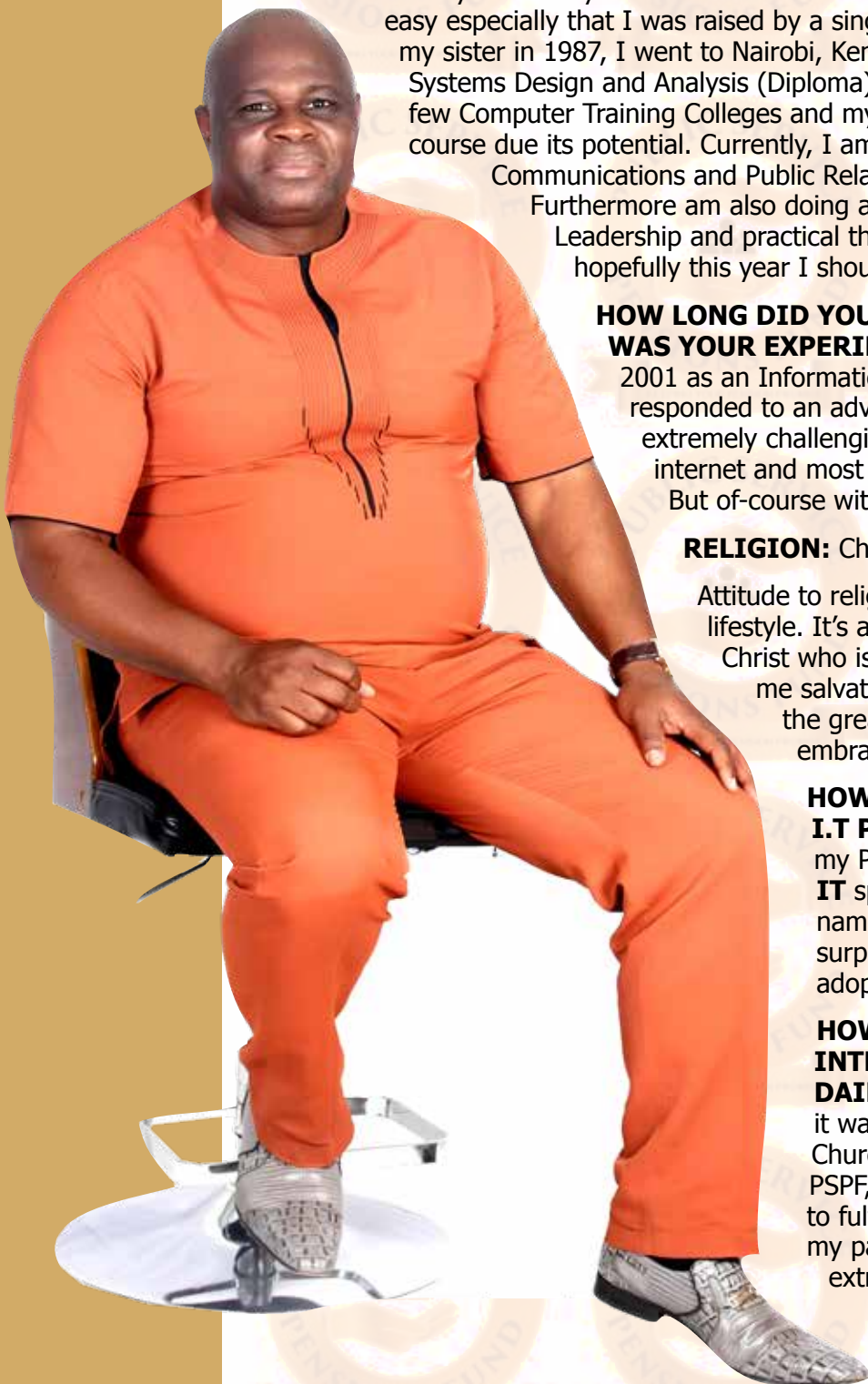
HOW LONG DID YOU WORK AT PSPF AND HOW WAS YOUR EXPERIENCE? “I joined PSPF in October 2001 as an Information Technology Analyst (**IT** analyst) responded to an advert in the paper. The job was extremely challenging back then because we had no internet and most of the work was done manually. But of-course with time, things changed for better.

RELIGION: Christian

Attitude to religion: “I see Christianity as a lifestyle. It’s about becoming a disciple of Jesus Christ who is at the center of our lives. For me salvation and the forgiveness of sins is the greatest attribute Christians should embrace.

HOW DOES IT FEEL TO BE CALLED I.T PASTOR?: “I am best known for my Pastoral work and as well as an **IT** specialist. I guess this is where the name came from. At first everyone was surprised but all my former workmates adopted and they called me **IT** pastor,”

HOW DID YOU MANAGED TO INTEGRATE PASTORING AND DAILY WORK DUTIES?: “At first, it was very difficult because running a Church is not easy. As an employee of PSPF, I equally had a moral obligation to fulfil my duties while still meeting my pastoral duties at Church. It was extremely tiring because during the day, I made sure that all my obligations were met. And at





night I study the word of God and prepare sermons for the weekly Sunday service”

HOW WAS YOUR INTERACTION WITH YOUR WORKMATES AT PSPF? “By the grace of God, I received so much support from the institution and everyone accepted who I am. They embraced me with so much love and this gave me encouragement to work harder.

WHAT IS YOUR GENERAL OBSERVATION ABOUT PASTORING ACROSS COMMUNITIES? My general observation is that, most independent churches that are prophetic have a lot to do. I feel that besides the church having a sound doctrine as a requirement, the issues of good corporate governance based on Integrity, Transparency and Accountability can help. Today, they are a lot of scandals in the church because we have no code of ethics and a reporting structure with the Council Elders or the Church Board in place.

FAVORITE SPORTS: Football

FAVORITE FOODS: I really don’t know what my favorite food is, but whatever my wife cooks is my favorite because she is a good cook.

TEMPER: “I was short-tempered but not anymore. The situations I faced in life taught me to have a good temper.

OPINION OF YOURSELF: I am down to earth.

FAVOURITE BIBLE VERSE: Psalms 90:12. “So teach us to number our days, that we may apply our hearts unto wisdom.”

FAVOURITE QUOTE: So teach us to number our days, that we may apply our hearts unto wisdom

FINAL REMARKS: “PSPF has been one of the institution that inspired my life. Dealing with people who most of them are vulnerable fashioned my spiritual journey especially as a pastor. My 18 years journey was a revelation in so many ways. A lot of products were introduced with the landmark being the Micro-Finance. Those still serving can take advantage of the facilities to invest whilst working and retire happily”. **PI**

The Role Of PSPF Integrity Committee

By Vincent Katongo



What is an Integrity Committee?

An Integrity Committee (IC) is an internal institutional committee meant to institutionalize the prevention of corruption for the purposes of enhancing integrity and transparency.

Formation of PSPF Integrity Committee

Prior to the Year 2002, PSPF's image was dented by perceived corruption and poor service delivery. Long



The Public Service Pension Fund (PSPF) Integrity Committee at the 2018 International Anti-Corruption Day under the theme: United Against Corruption.

queues and Pensioners spending nights at bus stations and train stations ignited the bad reputation the institution had earned.irate pensioners, beneficiaries even went to the extent of staging demonstration to higher authority as they felt aggrieved at the poor service they were receiving. Most of them came from far flung areas

and ended up stranded in Lusaka, all in their quest to get their hard-earned money. The processes were cumbersome, access to the offices was restrictive to a point that some pensioners would be in Lusaka for 2 to 3 weeks just for an enquiry. They were a lot of complaints anchored on perceived corruption at the FUND. As a matter of Fact, PSPF was named amongst the most corrupt public institutions after a survey by the Anti-Corruption Commission and Transparency International Zambia.

Having been mentioned amongst the TOP 10 Corrupt institutions in Zambia by TIZ in early 2000, interventions had to be undertaken by PSPF Board and Management. To mitigate this perception, the Board and Management of the Fund through Partnership with the Anti-Corruption Commission embarked on a staff sensitization programme aimed at inculcating a culture of ethical business practice and a sense of collective responsibility in the fight against the 'perceived 'corruption in the institution. An Anti-Corruption campaign was hence formed by the Fund and launched with a march past which was graced by Secretary to the Cabinet-PSMD which was a clear demonstration of PSPF's commitment to the fight against corruption.

Therefore in 2002, the PSPF IC was formed. It was one of the eight (8) Institutions that was taken on Board on a trial basis to fight Corruption in the Institutions. The other Institutions included: Ministry of Lands, Zambia Police (ZP), Ndola City Council (NCC), Lusaka City Council (LCC), Zambia Revenue Authority (ZRA), Immigration Department and Anti-Corruption Commission (ACC). The selection of these Institutions was based on the National Governance baseline survey report findings.

What is the main objective of PSPF IC?

The objective of the IC program is to spearhead and facilitate the process of preventing corruption in best practices in liaison with various departments and units within the Fund. In so doing, the IC helps in the promotion of a culture of accountability, transparency, and good governance in service delivery.

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Role of PSPF Integrity Committee

The role of the IC members is to:

- To take steps in the prevention of corruption within the Institution.
- They are also responsible for enhancing integrity through various reform measure.
- Facilitating the development and internalization of the Code of Ethics within the Fund,
- Receiving, considering, and providing redress on all complaints emanating from within and outside the Fund relating to ethical issues and hindrances to efficient and effective service delivery.

Strides made Under the Period.

1. During the year 2017 at the Zambia Bribes Payers Index, the Fund was reported as the Corrupt FREE Institution.
2. Since its formation as PSPF Integrity Committee, some members of the Funds IC have presented a paper on Corruption Zambia.
3. The Strategic plan for the Fund has always embraced some of the inputs of the IC which has helped in ensuring the deterrence of corrupt activities.
4. The Fund's launched the Code of ethics and continue to abide by the code of ethics which is preventive tool to corruption. Further, continued sensitization of PSPF employees on the public service code of conduct.
5. The Fund has been inspirational to several Institutions who have called upon it to help in formation of an IC . For instance, the Fund has journeyed with LASF in the formation and launch of its Integrity Committee at the Institution in 2019.
6. With the influence of the Integrity Committee, the Fund has created as the ideal environment to operate in through display of the Door Mats, Pull Ups and Other anti- Corruption Message.
7. With Anti-Corruption Messages - T- shirts are regularly printed and staff are proud to wear them on designated days.
8. Regular Sensitization of PSPF employees on the dangers and evils of corruption with the Anti-Corruption Commission through Education Campaigns.
9. Management full support of activities undertaken by the Integrity Committee.
10. Formulation of the draft document of Gift Policy (awaiting Management approval) which will guides the Fund members of staff dealing with receipt of Gifts from the members of the public.
11. Creation of help desks

PSPF continues to be a #Corruption Free Zone. **PI**



KEEPING YOUR PENSION PROMISE



It's our duty to transparently and efficiently pay your Pension Benefits.

DO NOT tolerate CORRUPTION.

DO NOT pay for FREE SERVICES.

Report any corrupt practices to:

**INTEGRITY COMMITTEE
232705-8**

**CORPORATE AFFAIRS OFFICE
229086 | 232705**