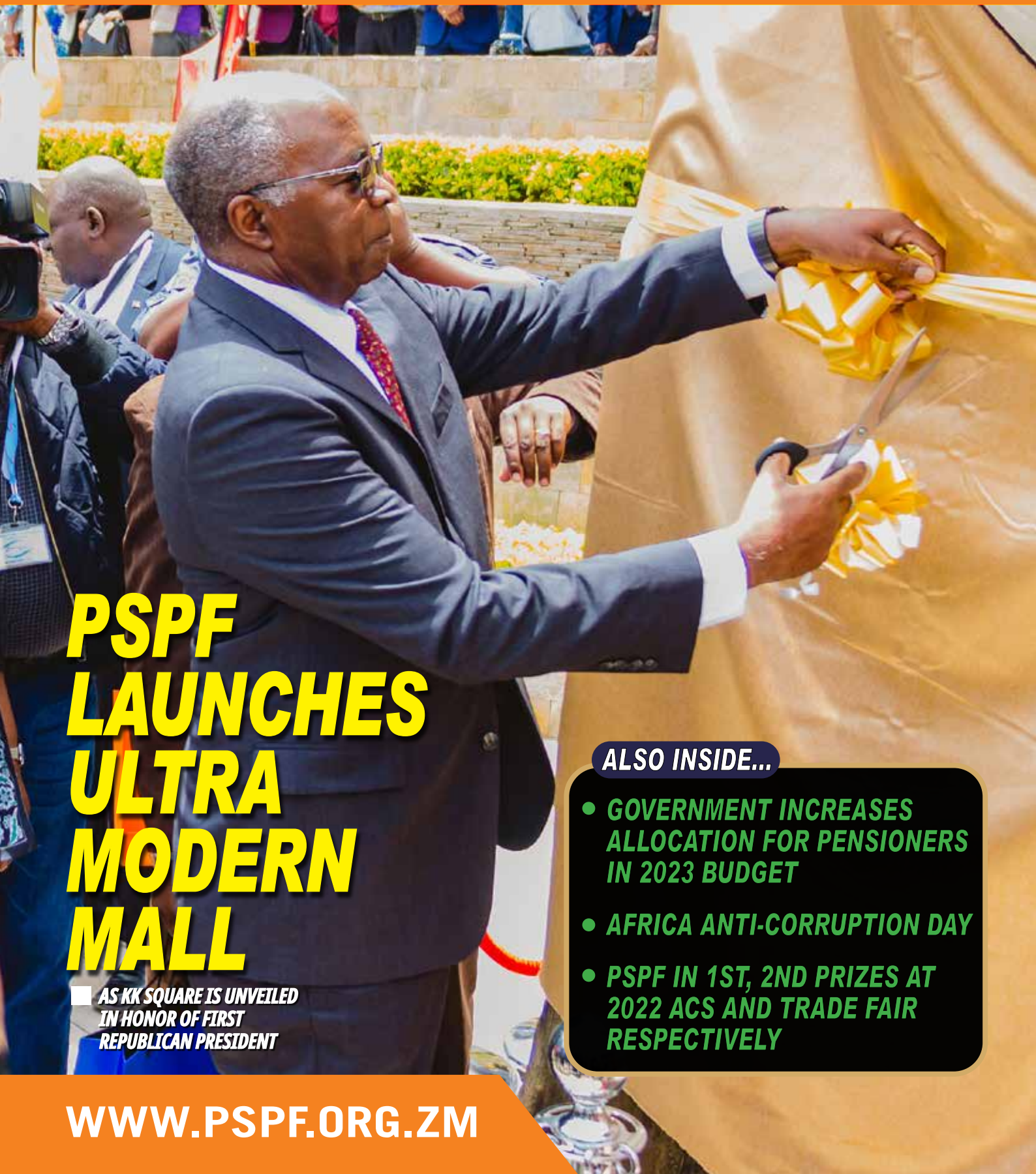




PENSIONS

insight

A PUBLICATION OF THE PUBLIC SERVICE PENSIONS FUND



PSPF LAUNCHES ULTRA MODERN MALL

AS KK SQUARE IS UNVEILED
IN HONOR OF FIRST
REPUBLICAN PRESIDENT

ALSO INSIDE...

- GOVERNMENT INCREASES ALLOCATION FOR PENSIONERS IN 2023 BUDGET
- AFRICA ANTI-CORRUPTION DAY
- PSPF IN 1ST, 2ND PRIZES AT 2022 ACS AND TRADE FAIR RESPECTIVELY



LONGACRES MALL

- 6. PSPF Launches Ultra Modern Mall
- 7. Govt increases Budgetary Allocation for Retirees under PSPF



- 11. PSPF Commemorates 2022 Africa Public Service Day
- 12. Longacres Mall Official Opening Highlights



- 17. Meet the Man Behind 'KK' Statue
- 18. PSPF Ladies Celebrate Womens Month
- 19. Life Existence Verification Exercise - Questions and Answers



22. PSPF Photo Focus

© Pensions Insight

All rights reserved. No part of this publication may be reproduced, stored in any retrieval system or transmitted in any form or by any means, electronic, mechanical, duplicating or otherwise without prior permission in writing of the publishers.

While every effort has been made to ensure that the information contained in this publication is accurate, current and reliable, Pensions Insight cannot be held liable for any errors, omissions or incorrect information it may contain, or for any loss or consequential loss arising as a result of decisions taken based on the content material in the publication.

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

Editorial

Executive Editor
Kalumba Chikonde

Contributors
Mick Mwansa
Vincent Katongo

Graphics, Design & Layout
Alfred Mumba

For Feedback Contact

Public Service Pensions Fund
Stand No. 7534, Sapela Road
P.O. Box 38411, Lusaka
Phone: +260 211 232705
+260 211 225670-
Email: info@pspf.org.zm
www.pspf.org.zm

CHIEF EXECUTIVE'S MESSAGE



We are delighted to present the first edition of the Pensions insight Magazine for the year 2022 to keep us updated, informed, and engaged about the operations of the Public Service Pension Fund (PSPF).

The Public Service Pension Fund is delighted with Government's commitment towards the plight of pensioners through consistency in the funding which has helped the Fund to pay an unprecedented number of pensioners in a short period of time. Further the increase in budgetary allocation in the 2023 budget to PSPF will go a long way in ensuring that the waiting period is further reduced so that our pensioners could be paid expeditiously.

The Public Service Pensions Fund remains optimistic about the Pension Reforms in Zambia hence, pronouncement made during the Ministerial Statement by the Honourable Minister of Labour and Social Security are welcome and PSPF looks forward to a better social security sector in line with the vision of the New Dam administration.

Integrity remains critical amongst our core values, it is in this regard that the PSPF Board and Management takes cognizant of the importance that Integrity Committees play in our Country. At the beginning of this year, a new Integrity committee was ushered in after the end of tenure of the previous team with a call to ensuring that PSPF continued being a Corruption Free Zone.

Finally, we are happy that the LongAcres Mall is now operational in Lusaka therefore, we encourage residents of Lusaka to take time and experience a whole new world in their shopping experience.

Enjoy reading and God bless You.

Patrick Bobo

CHIEF EXECUTIVE OFFICER

EDITORIAL COMMENT



We are sincerely thankful to various stakeholders who have taken time to read previous editions of our magazine for supporting this initiative as a way of connecting with our contributing members, pensioners, retirees as well as beneficiaries and the public at large to be updated about developments pertaining to the Public Service Pensions Fund (PSPF).

This Bulletin serves as an essential platform to keep all critical stakeholders informed, educated, and equipped with important information regarding operations of the Fund and any latest developments.

In this edition, some of the highlights include reactions from pensioners who have received their money after a long wait, a Ministerial Statement on the much-anticipated pension reforms, the Africa Public Service Day commemorations, Highlights from the 2022 Zambia International Trade Fair Participation and the Zambia Agricultural and Commercial Show.

The PSPF Integrity Committee has ushered in new members after the mandate of the previous regime came to an end, in this edition we introduce the new office bearers and highlight some activities they engaged in during the year.

This bulletin further gives an update on the Longacres Mall which has been completed and now fully operational along Lusaka's Alick Nkhata Road.

The special featured article is about how to handle anxiety and work-related stress. No one is immune to stress, so this piece of writing will outline some tips that could be helpful for us to live a healthier and happier lifestyle as a result of work/life balance.

Hope you enjoy this Edition and please feel free to Give us Feedback.

Kalumba Chikonde

EXECUTIVE EDITOR

PSPF Launches Ultra Modern Mall

■ As KK Square is Unveiled in Honour of First Republican President



Brenda Tambatamba, Labour Minister



*Patrick Bobo
Chief Executive Officer - PSPF*

Minister of Finance and National Planning Dr. Situmbeko Musokotwane on 23rd December 2022 officially opened the Longacres Shopping Mall in Lusaka along Alick Nkhata road on behalf of President Hakainde Hichilema.

And Dr. Musokotwane unveiled the statue of Zambia's first Republican President Dr. Kenneth David Kaunda at the Kaunda Square, one of the most important features of the shopping mall which will remind the Zambian people of the role Dr. Kaunda played in liberating the country.

The shopping mall is an initiative of the Public Service Pensions Fund (PSPF) and was partly financed by the Industrial and Commercial Bank of China with the Zambian government providing guarantee for the funding.

The Mall prides itself as a pioneer of green energy in Zambia as evidenced by the installation of the solar farm on the roof top which services among other areas, the security lighting of the facility and has greatly helped to reduce the cost of power at the shopping mall.

Officially opening the Mall, Dr. Musokotwane said he was proud to see a Public Pensions scheme developing a state-of-the-Art infrastructure such as the Longacres Shopping mall whose theme is "Live, Work and Play" that encompasses office space, a shopping center and a world class Hotel that is earmarked to open sometime in 2023.

Labour Minister Brenda Tambatamba who also spoke at the event

said the government is in full support of initiatives by players in the social security sector aimed at securing the livelihoods of their members and also add to the employment creation agenda of the new dawn government which is key to poverty alleviation.

PSPF Chief Executive Officer Patrick Bobo thanked government for the support and appreciated those that attended the special occasion. **PI**

Pensioners Happy with New Dawn Administration

■ Clearing of Pension Arrears within a Year Unprecedented!

With support from the Treasury and commitment shown by His Excellence President Hakainde Hichilema and his new dawn Administration, the Public Service Pensions Fund had as at end of November 2022 paid over 3,000 retirees.--

This has clearly demonstrated that with political will, the plight of pensioners and beneficiaries can be well taken care of after years of service to the nation.

To demonstrate its commitment and fulfil its campaign promise to the Zambian people to pay retirees once ushered into office, the new dawn administration allocated Two Billion Kwacha (K2 billion) in the 2022 National Budget to the Public Service Pensions Fund to expeditiously dismantle Pension arrears owed to thousands of pensioners.

This huge allocation came as a relief not only to the Fund but also to many pensioners who have for years been on the waiting list and losing hope. Some beneficiaries have described the commitment shown by the new dawn

administration to pay them as a blessing.

Mr. Ignatius Mwelwa of Kasama in Northern Province could not hide his joy knowing he was finally going to get his money after years of Public Service and thanked President Hakainde Hichilema for remembering pensioners.

Another Pensioner, Mrs. Matilda Mulekwa of Chibombo District said the payment to pensioners by President Hakainde Hichilema's new dawn administration was a demonstration of a committed government. **PI**



Govt increases Budgetary Allocation for Retirees under PSPF

In its quest to keep the promise and maintain momentum in dismantling pension arrears, the new dawn administration has in the 2023 National Budget allocated K2.4 billion for payment of retirees under the Public Service Pensions Fund (PSPF).

Presenting the 2023 National Budget on 30th September 2022 under the theme "Stimulating Economic Growth for Improved Livelihoods", Minister of Finance and National Planning Dr. Situmbeko Musokotwane said that with this allocation, government will remain current with pension obligations under the PSPF.

The Minister disclosed that his Ministry will also clear the backlog of retirees' arrears.

"Government will focus on reducing the waiting period for pensioners to a maximum three months. My



You retire today, three months later, which is provided for processing your papers, you get paid. We are walking the talk," said the minister.

Ministry has already put in place measures that will enable retirees to get their pensions in less than three months", said Dr. Musokotwane.

He said that for many years, pensioners were waiting for up to three years to access their terminal benefits under the Public Service Pensions Fund which will now be a thing of the past.

"Going forward, not anymore. I am pleased to inform this August house that we are now meeting pension obligations as and when they fall due. You retire today, three months later which is provided for processing your papers, you get paid. We are walking the talk", the Minister added.

And commenting on the allocation of K2.4 billion to the Fund for payment of retirees in 2023, PSPF Chief Executive Patrick Bobo said the Fund was delighted with the commitment the new dawn administration has shown towards dismantling pension arrears through consistent funding and increased allocation in the 2023 budget.

Mr. Bobo assured the government of his Institution's commitment to ensuring that Pension benefits were expeditiously paid in line with PSPF's motto "**Keeping the Pension Promise**". **PI**

PSPF Scoops 1st Prize in Best Micro-Finance Exhibit at the 94th ACSZ

■ Also Bags award in the Pension Exhibit Category



2022 has been an amazing year for the Public Service Pensions Fund (PSPF) in terms of participation at national exhibitions.

Barely a few weeks after bagging the second-Best Social Security Award at the Zambia International Trade Fair in Ndola, the PSPF team was once again in a celebratory mood when they scooped the 1st Prize in the Best Micro-Finance Exhibit and third place in the best Pension Exhibit, the two categories which the institution entered at the 94th Agriculture and Commercial Show in Lusaka.

The 94th Agriculture and Commercial Show which took place in 2022 after being postponed for two years

This winning of this year's awards brings the record to Five (5) awards won in the last four (4) appearances by the Fund at the Trade Fair and Agricultural and Commercial show, i.e., 2018 -2 Awards won (ACSZ), 2022 -1 Award (ZITF), 2022 - 2 Awards Won (ACSZ)



due to the Covid-19 pandemic was held under the theme "Innovation through Technology- Technology Transforms Business".

PSPF Chief Executive Officer Patrick Bobo congratulated the team for the hard work and dedication and encouraged them to continue working hard to ensure that the PSPF Brand was synonymous with quality service, professionalism, excellence, and passion to serve its clients.

The three awards won this year bring the number of awards won by PSPF in the last four appearances to five at the Zambia International Trade Fair and the Agriculture and Commercial Show i.e., in 2018- two awards won at the ACSZ, 2022-1 award at the (ZITF), 2022- two awards won at the (ACSZ). **PI**

PSPF bags 2022 International Trade Fair Award

It was all excitement for the Public Service Pensions Fund team after managing to grab an award at this year's Zambia International Trade Fair in Ndola.

The Fund scooped the second-best award in the Best Social Security category.

The award was presented to PSPF Directors for Investment and Finance Mr. Matandiko Matandiko and Mr. Pindani Nyirenda respectively by Minister of Commerce, Trade, and Industry Hon. Chipoka Mulenga.

The Zambia International Trade Fair held in 2022 after two years absence was held under the theme "Promoting Value Addition for Sustainable Growth" and was officiated by Republican President Mr. Hakainde Hichilema.

PSPF showcased how it was promoting sustainable growth through value addition products it offers to its members through the Home Ownership Scheme and the Micro Finance.

The Loan Products have been instrumental in helping members to prepare for retirement by accessing affordable empowerment loans at low interest rates and help them sustain

their lives during their working life and post retirement.

During the Trade Fair, contributing members were able to apply for loans and have them processed as part of the Services that PSPF was providing during the show. **PI**



This winning of this year's awards brings the record to Five (5) awards won in the last four (4) appearances by the Fund at the Trade Fair and Agricultural and Commercial show, i.e., 2018 -2 Awards won (ACSZ), 2022 -1 Award (ZITF), 2022 - 2 Awards Won (ACSZ)





INVEST FOR YOUR FUTURE BEFORE YOU RETIRE



PSPF MICROFINANCE

Easy to Access Loans for:

- Agro Equipment
- School Fees
- Self Empowerment
- Household Goods

AVAILABLE AT VERY AFFORDABLE INTEREST RATES.

Terms & Conditions Apply

PSPF Commemorates 2022 Africa Public Service Day



The Africa Public Service Day Commemorations were in 2022 held in Zambia after a 2-year absence due to the Coronavirus pandemic which disrupted several other activities globally.

The Commemorations which are characterized by Road Shows and Exhibitions in various parts of the country were held under the theme ***“Enhancing the Resilience of African Public Administration to Support and Facilitate the Realization of Africa’s Nutritional Needs during and post the Covid-19 Pandemic”***.

Like the previous events, the 2022 Commemorations were coordinated by the

This year’s theme was ‘Enhancing the Resilience of African Public Administration to support and facilitate the realization of Africa’s nutritional needs during and post the Covid -19 Pandemic.

Public Service Management Division (PSMD) with Republican Vice President Mutale W. K Nalumango officiating at the event held in Lusaka at the East Park Shopping Mall.

Speaking at the event, Mrs. Nalumango said government will not relent in its fight against corruption emphasizing that the scourge denies citizens access to quality services and better livelihoods.

The Republican Vice President further encouraged the Public Service to uphold integrity, accountability, and professionalism which are essential to government delivering quality service to the Zambian people.

The Public Service Pensions Fund was among various Public Institutions which showcased their products and services during the 3-day event at which Staff also took time to attend to various members of the public who visited the stand to learn about the many services offered by the fund to contributing members. **PI**

LONGACRES MALL

Opening Ceremony Highlights



Minister of Finance and National Planning Dr. Situmbeko Musokotwane pauses for a picture with the Kaunda Family at the KK Square.





Civic Educators Forum, Livingstone Press Club and PSPF Hold Media Engagement Workshop



To keep its relationship buoyant with the media in line with its Strategic Plan, the Public Service Pensions Fund in partnership with the Civic Educators Forum Zambia and the Livingstone Press Club held a Media Engagement Workshop in Livingstone.

The seminar was held to create more awareness and appreciation of the role the PSPF play in the Pensions Industry and enlighten the media on the value addition products the Fund offers its members through affordable loans.

During the seminar, presentations were made from the Pension Administration and Investment and Finance Departments respectively by Mr. Dillon M'ngawa from the benefits Unit, Mr. Matandiko Matandiko who is Director Investment and Mr. Pindani

This year's theme was 'Enhancing the Resilience of African Public Administration to support and facilitate the realization of Africa's nutritional needs during and post the Covid -19 Pandemic.'

Nyirenda who is Director Finance.

Forty (40) Journalists from across Southern Province representing Print, Electronic and online media houses participated in the event which was officiated by Deputy Mayor of the City of Livingstone Mr. John Banda.

Meanwhile, the Public Service Pensions Fund was in 2022 among the official sponsors of the Media Institute of Southern Africa (MISA Zambia Chapter) Awards in the Social Security/Pensions category which the Fund adopted four years ago as an appreciation and recognition of the critical role the media play in reporting pension related matters.

Commenting on the awards, PSPF Corporate Communications Manager Mr. Kalumba Chikonde said the sponsorship was a clear demonstration of the Fund's Commitment towards supporting media excellence in Zambia.

"We implore Journalists to take interest in reporting on the many strides Zambia was making to develop the pensions industry", said Mr. Chikonde who applauded the increasing number of Journalists entering Social Security/Pensions category in the four years the PSPF has been sponsoring the category. **PI**

PSPF Committed to RISK Management

The Fund trained staff from various departments as Risk Management Focal Persons to entrench a risk enabled culture in the institution.



The Public Service Pensions Fund continued to reaffirm its commitment to Risk Management through capacity building.

To demonstrate its commitment, the Fund trained staff from various departments as Risk Management Focal Persons to entrench a risk enabled culture in the institution.

The training was conducted by facilitators from the Ministry of Finance and National Planning and was also attended by the Chief Executive and Directors of PSPF.

And speaking during the training, PSPF Chief Executive Mr. Patrick Bobo said that as the Fund grows in terms of asset base and investment, the need for prudence in the management of risks cannot be avoided.

Mr. Bobo said the Risk Management Training was a clear commitment to the Fund's achievement of Strategic Objectives as enshrined in the 2020-2024 Strategic Plan. **PI**

ZNUT and PSPF Engage Teachers on Retirement Planning

The Zambia National Union of Teachers (ZNUT) and the Public Service Pensions Fund (PSPF) embarked on a nationwide sensitization program that seeks to inculcate the culture of planning and preparing for retirement among Teacher members.

Teachers from across the country were accorded the opportunity to get first-hand information on documentation needed by the Fund for contributing members to access loans and for the Fund to process their pensions.

Speaking to the teachers that attended the meetings, ZNUT Director Legal Services Dr. Joe Kasaka said the initiative was critical for equipping teachers with vital information about PSPF pension services and value addition products which were helping members to invest before they retire.

Dr. Kasaka regretted that some Teachers have in the past thrown themselves into destitution after getting their pension benefits due to poor planning.

"I am however hopeful that teachers will utilize the knowledge acquired through the ZNUT/PSPF partnership to plan for their future and avoid living vulnerable lives after retirement", said Dr. Kasaka.

Over eight thousand teachers were met during the engagement meetings which were also attended by District Education Board Secretaries in the various Districts that were visited. **PI**

PSPF Integrity Committee celebrates Africa Anti-Corruption Day

New Committee re-affirms commitment to the fight against corruption



Following the expiry of tenure for the previous office bearers of our institution's Integrity Committee, the Public Service Pensions Fund (PSPF) Chief Executive Mr Patrick Bobo announced the appointment of a new team which comprises representatives across different departments.

The new committee will take charge for the next three years.

PSPF integrity Committee is one of the earliest to be formed amongst public service institutions in Zambia having been created in the year 2002.

The following are the new members :

Joseph Banda - Chairperson

The Public Service Pensions Fund (PSPF) was amongst the institutions that participated in the commemorations.

Kalumba Chikonde - Member
Lackson Kaluba - Member
Vincent Katongo - Member
Agness kabula- Member
Sydney Chipoya - Member
Mumbi M'gawa - Member

Meanwhile, the Anti-Corruption Commission of Zambia invited various institutions which have integrity committees to participate in the 3 day commemoration of Africa Anti-Corruption Day.

Interactive events were held in Chainda, Mandevu and Kanyama townships in Lusaka to sensitize members of the public on the dangers of engaging in corruption and the role integrity committees play.

The Public Service Pensions Fund (PSPF) was amongst the institutions that participated in the commemorations.

PSPF Integrity Committee Chairman Joseph Banda described the road shows as insightful and a good way of sensitizing members of the public on issues of corruption and the importance role integrity committees play in institutions. **PI**

Meet the Man Behind 'KK' Statue

Born in 1961. Did my primary education at Matero (boys school) and Muleya in Emmasdale Lusaka. Did my Secondary School at Kabulonga Boys.

My interest in art goes back to my primary school days. My first "real" painting was a water colour landscape which I did in grade 6. The decision to make a career out of my love for art was fired up in the mid 80's after attending a series of exhibitions by the likes of Flinto, Tayali and group exhibitions organised by the Professional Hunters Association.

My desire to be different led me to take a slightly different path from painting to modelmaking. My first commission was a model of Intercontinental Hotel in 1986.

In 1988 I decided to broaden my scope of the art world and so made a visit to the United Kingdom. 1989 enrolled for a course at Byam Shaw School of Art and Drawing in North London. After school and gaining work experience I returned back home in 1993 to be the only professional modelmaker in Zambia; But I still paint and sculpt when time allows.

As a visual artist some of the notable works I have done over the include;

Design and construction of winning display of victoria falls (all Africa pavilion) at the 2005 world Expo in Japan

- Design and construction of the ethnography display at the Lusaka National Museum.
- Construction of artist impression of Broken Hill man on display at the Lusaka National Museum.
- Construction of a 3 meter marble statue of Mary mother of Jesus for Marian Shrine in Lusaka.
- Construction of David Livingstone memorial at Chitambo village.
- Presidential gift of a painting given to KK on his 95th birthday.
- 5 meter bronze statue of KK at Long Acres Mall
- Art performance to walk 4,000 kilometers throughout Zambia. 1,000km walked so far.



■ PSPF LADIES CELEBRATE WOMENS M



The voices of women and their participation in all aspects of life is becoming more important than ever before, hence require to be celebrated.

As witnessed over the years, women have been instrumental in bettering the lives of citizens through their participation in various activities in different spheres of society.

And as an institution that treasure the contribution of our female colleagues in various departments, we at the Public Service Pensions Fund are proud to say, "THANK YOU" to our wonderful women who took time to celebrate their day (Womens Day) under the theme: **"GENDER EQUALITY FOR SUSTAINABLE TOMORROW"**.

We share with you some 2022 Womens Day Photo Focus for PSPF. **PI**





Life Existence Verification Exercise

Common Questions & Answers



1. What is life certificate verification? ***This is an exercise conducted as head count to confirm the existence of our pensioners and beneficiaries (i.e., spouses)***
2. What is the importance of life certificate verification? ***To confirm that our pensioners and beneficiaries are alive and in case of death, to remove the deceased cases from the pensioners' payroll***
3. What happens if one does not fill in the life certificate form? ***The pensioner/spouse will be removed from the pensioners' payroll and shall stop receiving the monthly pension until at a time a form is filled***
4. Will the pensioner/spouse forfeit pension for the period they were removed from the payroll? ***No, they will not***
5. How often is this exercise done? ***In past it was conducted every after two years but going forward it will be conducted yearly at a pensioners' anniversary dates***
6. What are the requirements when submitting the form? ***(a) Attach National Registration Card to the form (b) Provide phone number and email address (c) Sign the form to confirm your existence in the presence of an authorized officer***
7. Where does one obtain and submit the form? ***The form shall be obtained from Pay Points or Branches where payees hold Accounts and from PSPF decentralized offices across the country.***

The following are our decentralized offices:

- a. ***The Public Service Pensions Fund (PSPF) Provincial offices:***
- b. ***PSPF HQ in Lusaka, at Public Service Pension House, Cairo Road***
- c. ***In Ndola at Mapanaza Area, next to Railway Clinic.***
- d. ***Zambia National Pensioners Association (ZANAPA)- in the following districts: - Mongu, Choma, Kabwe, Ndola, Solwezi, Mansa, Kasama, Chipata***
- e. ***Zambia National Teachers Union (ZNTU)- in the following districts: - Kaoma, Livingstone, Kabwe, Kasama, Mpika, Chipata, Lundazi, Mporokoso and Zambezi***
- f. ***Civil Servants and Allied Workers Union of Zambia (CSAWUZ)- in the following districts: - Mongu, Sesheke, Choma, Mansa, Chinsali, and Petauke***

8. How does one confirm that the form was received by PSPF? ***Messages will be sent to the phone number provided to PSPF to confirm receipt and approval of the form***
9. When is the 2022 life certificate expected to end? ***The exercise commences from 8th August 2022 to December 2022. Thereafter, it will be done annually on anniversary date***
10. ***CAUTION ON LIFE CERTIFICATE FORMS: PSPF OR ITS AGENTS ARE NOT ALLOWED TO SALE THE LIFE CERTIFICATE FORMS TO PENSIONERS AND SPOUSES. ANY PERSON FOUND IN THIS ACT MUST BE REPORTED TO MANAGEMENT AND ANY INVESTIGATIVE WING.***

PSPF Hosts Kamwala Secondary School Pupils

The Public Service Pensions Fund hosted pupils from Lusaka's Kamwala Secondary School for an educational tour on 9th November, 2022 as part of the Pensions Awareness Week activities.

The pupils who were accompanied by their teacher Ms. Kalanda had an opportunity of visiting various

departments to learn more about the operations of PSPF.

After the tour, Our Chief Executive Officer Mr. Patrick Bobo addressed the pupils on the Role of PSPF in the Pension Industry and later shared some personal development tips. **PI**





Dealing with Anxiety and Stress in the Workplace

Having an anxiety disorder can make a major impact in the workplace. People may turn down a promotion or other opportunity because it involves travel or public speaking; make excuses to get out of office parties, staff lunches, and other events or meetings with co-workers; or be unable to meet deadlines.

In most instances, people with anxiety disorders commonly cite these as difficult situations: dealing with problems; setting and meeting deadlines; maintaining personal relationships; managing staff; participating in meetings, and making presentations.

Tell Your Employer?

It's your decision to tell your employer about your anxiety disorder. Some people do so because they need accommodations, others want to educate people about their condition, and some do not want to hide their illness.

Getting stressed out at work happens to everyone, and it's perfectly normal. But stress that is persistent, irrational, and overwhelming and impairs daily functioning may indicate an anxiety disorder. Keep these ideas in mind to keep your work life manageable:

- **Work!** In addition to financial reasons, working can be important for your self-esteem and it adds to your social identity.
- **Tell a trusted co-worker.** Knowing that someone accepts your condition can be comforting and it may reduce any anticipatory anxiety about having a panic attack at work.
- **Educate yourself.** Learn to recognize the symptoms of your disorder and how to handle them if you experience any at work.
- **Practice time management.** Make to-do lists and prioritize your work. Schedule enough time to complete each task or project.

- **Plan and prepare.** Get started on major projects as early as possible. Set mini deadlines for yourself. Anticipate problems and work to prevent them.
- **Do it right the first time.** Spend the extra time at the outset and save yourself a headache later when you must redo your work.
- **Be realistic.** Don't over commit or offer to take on projects if you don't realistically have enough time.
- **Ask for help.** If you're feeling overwhelmed, ask a co-worker for help. Later you can return the favour.
- **Communicate.** Speak up calmly and diplomatically if you have too much to handle. Your supervisor may not realize you're overextended.
- **Stay organized.** Filing and clearing your desk and computer desktop may rank low on your priority list, but they can save you time in the long run and may prevent a crisis later.
- **Avoid toxic co-workers.** Try to ignore negativity and gossip in your workplace.
- **Take breaks.** A walk around the block or a few minutes of deep breathing can help clear your head.
- **Set boundaries.** Try not to bring work home with you. Don't check your work e-mail or voice mail after hours.
- **Savour success.** Take a moment to celebrate your good work before moving on to the next project. Thank everyone who helped you.
- **Plan a vacation.** You'll be rejuvenated and ready to work when you come back.
- **Take advantage of employer resources and benefits.** Your workplace may offer an Employee Assistance Program (EAP), discounts to gyms, or skill-building courses. Learn what's available to you.
- **Be healthy.** Eat healthfully, get enough sleep, exercise regularly, and limit caffeine and alcohol. Try to keep your body and mind in shape to handle challenging situations.

Getting Help

It's important to find help for anxiety, stress, and related disorders. Find a therapist near you.

Article Courtesy of Anxiety and Depression Association of America. [PI](#)



PSPF Staff at the 2022 Africa Public Service Day exhibition



PSPF Members visit the stand during the exhibition



Livingstone journalists doing a Media Engagement Workshop



Africa Anti Corruption Day sends message of integrity



Some of the visitors at the PSPF stand during the 2022 ZACS



PSPF Staff at ZITF after winning award for innovation



ing the 2022 APSD road show in Lusaka



PSPF Loan Officer explaining the theme interpretation to judges at the ZACS 2022



litisation road show in Kanyama Township, Lusaka.



Part of Longacres Mall in Lusaka.



ard



PSPF top management and staff after the Risk Management Training workshop



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**