



PENSIONS *insight*

A PUBLICATION OF THE PUBLIC SERVICE PENSIONS FUND

2023 POLICE SERVICE DAY CELEBRATION

■ *Home Affairs Minister Lauds
PSPF Home Ownership Scheme.*

PSPF HOSTS LAKE ROAD PTA SCHOOL PUPILS

■ *As part of the Pensions Awareness
Week commemoration.*



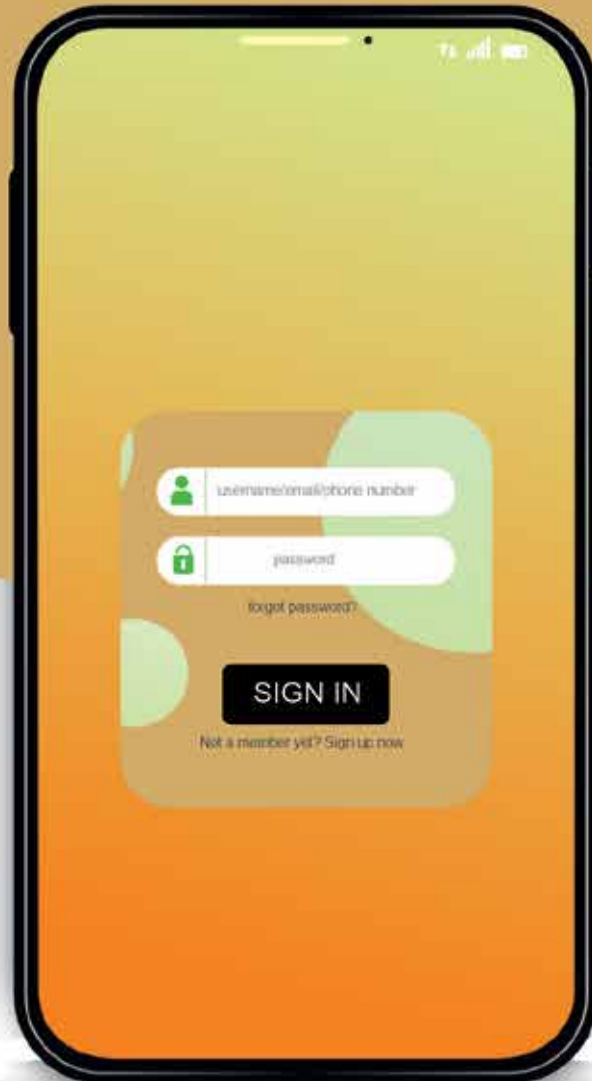
ALSO INSIDE...

- *Eastern Province Deputy PS Acknowledges the role of PSPF Integrity Committee*
- *PSPF Ladies Celebrated*
- *PSPF Bags Several Awards In 2023*



PSPF APP/USSD

ENHANCING CUSTOMER INTERACTION
AND CUSTOMER EXPERIENCE



MEMBERS ARE ABLE TO...

- Retrieve social security number
- Retrieve contribution statement
- Retrieve loan statement
- Initiate loans
- Raise Complaint
- Rate our services

USSD AVAILABLE ON:
***3434#**
(ALL MOBILE NETWORKS)



— APP/USSD BENEFITS —

- Retrieve social security number
- Retrieve file status
- Retrieve monthly pension statement
- Retrieve life certificate
- Raise Complaint
- Rate our services
- Submit suggestions
- Download benefit requirements for deceased cases

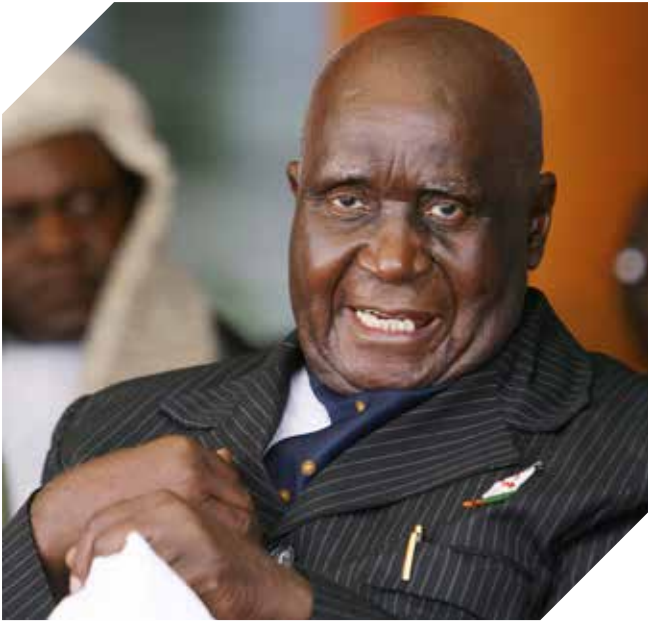
GET MORE INFORMATION

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6. Home Affairs Minister Lauds PSPF Home Ownership Scheme

8. 2023 Kenneth Kaunda Day Commemorations



10. Uganda Parliament Benchmarks PSPF

12. Eastern Province Deputy PS Acknowledges the role of PSPF Integrity Committee

14. PSPF Appreciates Journalists for Reporting on Pensions and Social Security Matters

15. PSPF Represented at 13th ECASSA Conference

16. PSPF Bags Several Awards In 2023



18. PSPF Celebrates Africa Freedom Day in Style

22. PSPF Photo Focus

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CHIEF EXECUTIVE'S MESSAGE



We are delighted to present the latest edition of the Pensions Insight Magazine for the year 2023 aimed at keeping us informed, educated and updated about the operations of the Public Service Pensions Fund (PSPF).

The Pensions Insight Magazine is essential in all of us knowing and following the activities the Fund undertakes in a particular year.

The Fund continues to express its gratitude to the Government over its commitment towards the plight of pensioners which has resulted in the consistent funding of the institution and payment of unprecedented numbers of pensioners annually while further reducing the payment period.

This is demonstrated by the continued increase in the allocation of funds to the Public Service Pensions Fund (PSPF) in the National Budgets for payment of pension benefits to retirees.

2023 has been a great year for the Fund having scored several successes in different areas including winning awards. The Fund introduced the call Center number +260 630020101, launched the Mobile App/USSD and commenced the process of establishing a full-fledged contact center all aimed at enhancing interaction with our clients.

The Fund won a total of six awards at three different events namely; Zambia Institute of Public Relations and Communications (ZIPRC) annual Conference, Zambia Agriculture and Commercial Show and ZUFIWA Annual Sports festival.

Finally, we are happy that we have the new Board in place that will provide oversight into the operations of the Fund. We believe that the Fund will greatly benefit from the different expertise provided by the new Board Members who have valuable experience in Corporate Governance.

Enjoy reading and God Bless You

Mr. Francis Pindani Nyirenda

ACTING CHIEF EXECUTIVE OFFICER.



EDITORIAL COMMENT

We wish to express our gratitude to various stakeholders for their continued support of this initiative which is a critical tool in ensuring that we connect with our members, pensioners, retirees as well as beneficiaries and the public in general regarding various developments pertaining to the Public Service Pensions Fund (PSPF).

The Pensions Insight Magazine remains an essential platform to keep all key stakeholders informed, educated, and equipped with important information regarding operations of the Fund and any other new developments.

In this edition, we highlight some of the developments that took place in the year 2023 including; the benchmarking visit to PSPF of the Public Service and Local Government Committee of the Parliament of Uganda, the Introduction of the PSPF call center line, launch of the PSPF mobile App/USSD and highlights of our participation at national events such as Zambia Agriculture and Commercial Show.

The bulletin further gives insight of inaugural Kenneth Kaunda Day commemoration by Longacres Shopping Mall and many other articles.-

Enjoy this Edition and please feel free to give us feedback.

Kalumba Chikonde

EXECUTIVE EDITOR



Home Affairs Minister Lauds PSPF Home Ownership Scheme

Minister of Home Affairs and Internal Security Honourable Jack Mwiimbu MP hailed the Public Service Pensions Fund (PSPF) Home Ownership Scheme as one of the best products for reducing housing poverty among men and women in uniform.

The Minister urged the Fund to popularize the scheme to enable officers under his Ministry to own homes before retirement and prevent post-retirement destitution.

Mr. Mwiimbu said as his Ministry continue to recruit officers in the Zambia Police Service and Zambia Correctional Service, the Fund should take advantage of graduation ceremonies to introduce and market its value-added products to allow new officers to prepare for retirement.

The Minister accompanied by then Inspector General of Police Mr. Lemmy Kajoba, and other

government officials made the remarks when he toured the PSPF stand during the Zambia Police Service Open Day celebrations held at the National Heroes Stadium on 4th March 2023 under the theme “Police Service and Community in partnership to fight crime”.

PSPF was among public and private institutions that exhibited at the Zambia Police Service Open Day and used the event to showcase its various products and services.

The Zambia Police Service Open Day is commemorated annually to recognize the profession of all superior officers, subordinates and other ranks.

The celebrations which were graced by Honourable Mwiimbu were characterized by exhibitions from different Police sections.





PSPF Home Ownership Scheme

Own a home before you retire



- Types of mortgages are: Outright Purchase, Home Construction, Home Improvement and Renovation, Equite Release and Refinancing.
- Empowering members to invest in real estate before retirement.
- Members access mortgages at 15% P.A
- The repayment period depends on period left before retirement.



2023 KEN

The Longacres Shopping Mall along Alick Nkhata road commemorated its inaugural Kenneth Kaunda Day in April 2023 with a weeklong activity inspired by the late Pan African Leader Dr. Kenneth David Kaunda's life.

The celebrations officially launched by Minister of Tourism Honourable Rodney Sikumba MP were characterized by an Art Exhibition dubbed "*the Kenneth Kaunda Legacy Walk Art Exhibition*" from 26th to 28th April, a Marathon and performances by various artists on 28th April.

PSPF Chief Executive Officer Mr. Patrick Bobo was represented by Director Investment Mr Matandiko Matandiko at the official launch of the commemoration activities.

Officiating at the event, the Minister commended the Public Service Pensions Fund (PSPF) through the Longacres Shopping Mall Management for the collaboration with Lusaka Museum in bringing the history of Dr. Kaunda to life through the exhibition.

And PSPF Director Investments Mr. Matandiko Matandiko who represented the Chief Executive Officer said the recognition of Dr. Kaunda's works is demonstrated by his statue which is one of the most important features of the Longacres Shopping Mall.

Meanwhile, National Museums Vice Board Chairperson Kutemba Foloshi said the exhibition helped to showcase and market the works of Museums and to develop them as tourism products.

NINETH KAUNDA DAY

Commemorations





Uganda Parliament Benchmarks PSPF

The Public Service Pensions Fund (PSPF) on 22nd August 2023 hosted an eleven-member delegation from the Public Service and Local Government Committee of the Parliament of Uganda for benchmarking purposes.

The study tour was aimed at building the capacity of the committee and drawing experiences from the region on the retirement benefit sector which was expected to empower legislation to spearhead the debate on the floor of Parliament when

the Public Service Pensions Fund Bill, 2023 was considered.

The eleven-member delegation comprising seven (7) Members of Parliament, a representative from the Uganda Retirement Benefits Regulatory Authority, Committee Clerk/ Secretary to the delegation and Legal Counsel was led by the Minister of Public Service, Honourable Wilson Muruli Mukasa. Areas of interest for the study visit included; Scheme Design, Pension Management





and Reform, Investment and Finance.

At a meeting held at the Southern Sun Hotel in Lusaka, PSPF Director- Pension Administration Ms. Sampa B Kangwa, representing the Acting Chief Executive Officer, Mr. Francis Pindani Nyirenda, said it was a great honor for the Fund to be selected by the Committee as one of the Institutions to be benchmarked.

And Delegation Leader Honourable Wilson Muruli

Mukasa said he was grateful that PSPF was willing to share knowledge with the Committee on Pension Administration and management of a defined benefits pension scheme.

During the meeting, PSPF made presentations on Pension Administration and Investment.

Also present in the meeting were representatives of the Ministry of Finance and Pension and Insurance Authority (PIA).





Eastern Province Deputy PS Acknowledges role of PSPF Integrity Committee

Eastern Province Deputy Permanent Secretary Ms. Beauty Undi Phiri applauded the Integrity Committee (IC) of the Public Service Pensions Fund (PSPF) for its work in preventing corruption resulting in the Fund being declared a corruption free zone.

Ms. Phiri said the government supports such initiatives to curb corruption in Public Service delivery as it was in line with the new dawn government's commitment to ensuring that institutional corruption is curbed.

"It is true that when you go to the Fund now, no one will ask you to release part of your pension money to bribe them in order to be given what you are owed by the government. You won't find anyone who will ask you to pay for your file to move. This is commendable and job well done," she said.

The Deputy Permanent Secretary was speaking during the media engagement workshop held on 21st February in Chipata, Eastern Province organized by the Civic Educators Forum Zambia (CEFZ), Public Service Pensions Fund (PSPF) and Chipata Press Club.

Various journalists from Chipata attended the workshop held under the theme "Understanding the Role of the Public Service Pensions Fund in the Pension Industry".

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The event was also attended by Chipata District Commissioner Mrs. Elidah Banda while the PSPF team was led by Acting Chief Executive Officer Mr. Francis Pindani Nyirenda.

Apart from Chipata in Eastern Province, PSPF further engaged Journalists in Solwezi North-Western Province in its continued media engagement programme for the year 2023.

Over 40 Journalists attended the Workshop which was officiated by North-Western Province Permanent Secretary Colonel Gladson Katambi on behalf of Provincial Minister Honourable Robert Lihefu MP.

In his speech, the Minister praised value added products provided by the Public Service Pensions Fund (PSPF) to its members to help them prepare for retirement saying it was gratifying to see contributing members to PSPF accessing empowerment schemes whilst in employment.



PSPF hosts Lake Road PTA School Pupils

The Public Service Pensions Fund (PSPF) hosted pupils from Lake Road PTA School for an educational tour on 8th November 2023 as part of the Pensions Awareness Week commemorated from 6th to 10th November under the theme “Plan your money, Plant your future.”

The pupils who were accompanied by their teacher Mr. Sam Sichelwe toured various Departments to appreciate and understand the operations of PSPF.

The pupils were also taken to the Longacres

Shopping Mall on Alick Nkhata road to appreciate PSPF’s investments.

Addressing the Pupils, Public Service Pensions Fund Acting Chief Executive Officer Mr. Francis Pindani Nyirenda urged the pupils to develop interest in Pension matters and become Ambassadors of PSPF.

Also present during the tour were officials from the Pensions and Insurance Authority (PIA) who addressed the pupils on various pertinent matters pertaining to Pensions.



PSPF Appreciates Journalists for Reporting on Pensions and Social Security Matters



In its continued quest to enhance media relations and encourage reporting on pension related matters, the Public Service Pensions Fund (PSPF) continued sponsoring annual media awards conducted by the Media Institute of Southern Africa (MISA Zambia Chapter).

The 2023, 21st Platinum and Golden Media Awards graced by Speaker of the National Assembly Madam Nelly Mutti were held on Friday 15th September 2023 at the Golden Peacock Hotel in Lusaka and saw 25 Journalists awarded in various categories for their outstanding contributions to Journalism.

PSPF has been a critical stakeholder in these awards having adopted and sponsored the Pensions and Social Security awards in Radio, Television and Print media categories in the last

five years which has seen growing interest in Journalists reporting on Pension related matters.

In the 2023 awards, three Journalists namely Annie Zulu from Zambia Daily Mail, Prudence Chota from CAMNET TV and Clara Chisenga from Radio Ichengelo were awarded for their outstanding reporting in the Social Security category.

These Journalists wrote stories bordering on how the new dawn government's commitment to improving the social security sector had changed the lives of many Zambians including retirees.

Speaking at the event, former MISA Zambia Board Chairperson Reverend Dr. Barnabas Simatende thanked sponsors including the Public Service Pensions Fund (PSPF) for the continued support to the Institute towards hosting the annual media awards.

PSPF Represented at 13th ECASSA Conference



The Public Service Pensions Fund (PSPF) Zambia was in April 2023 amongst critical players in the Social Security Industry in Africa represented at the 13th Eastern, Central and Southern African Social Security Policy Makers Conference held at the Radisson Blu Mosi-O-Tunya Resort in Livingstone.

Selected Public Service Pensions Fund (PSPF) employees were part of the National Organizing Committee at the Policy Makers conference.

The conference held under the theme “Role of Social Security Schemes in Extension of Coverage and Addressing Catastrophic Risks” attracted over 200 delegates from various member countries.

Various presentations were made on various topics including; pre-retirement benefits, International Social Security Standards and the Governance of Reforms, Lessons from Social Security System Reforms and Social Security - Beyond the Actuarial Prospective.

During the Conference, Zambia assumed Chairmanship of the ECASSA with the NAPSA Director General Mr. Muyangwa Muyangwa taking up the leadership of the organization.

PSPF, one of the main sponsors, NAPSA and Workers Compensation Fund Control Board (WCFCB) in collaboration with the Ministry of Labor were the main organizers of the Conference.

Selected Public Service Pensions Fund (PSPF) employees were part of the National Organizing Committee at the Policy Makers conference.

The East and Central Africa Social Security Association has since changed its name to Africa Social Security Association.

PSPF Bags Several Awards In 2023



The Public Service Pensions Fund won a total of six awards in the year 2023 from various competitions adding to the many honors that have been won in the last five years.

PSPF won two awards at the Annual Public Relations and Communication Awards Gala held at Radison Blu Resort in Livingstone on 31st March 2023.

The Fund won in “BEST PUBLICATION for the

Pensions Insight Magazine and our Internal Staff Newsletter and BEST EVENT MANAGEMENT for the official launch of the Longacres Mall” beating stiff competition from several other contenders.

It was the first time PSPF entered at the ZIPRC Awards and won two in the categories entered.

The Zambia Institute of Public Relations and Communication had its 10th Public Relations Conference, Annual General Meeting (AGM) and



Gala Awards night from 29th to 31st March 2023 under the theme “Professional and Cutting-edge PR and Communication”.

The Fund further won two awards at the Zambia Agriculture and Commercial Show held in Lusaka from 2nd to 7th August 2023 under the theme “Inclusive Economic Transformation”.

PSPF was awarded Best Micro Finance Exhibit second position and Best Pension Fund Exhibit 3rd Position at an event that attracted 429 local and 100 foreign exhibitors from all sectors of the economy.

In addition to the four awards picked at the two events, PSPF scooped two other awards at the 9th ZUFIAW Annual sports Festival held from 23rd to 24th September 2023 under the theme “Embracing Diversity and Inclusion of a Health and

PSPF also scooped two other awards at the 9th ZUFIAW Annual sports Festival held from 23rd to 24th September 2023 under the theme “Embracing Diversity and Inclusion of a Health and Productive Workforce”.



Productive Workforce”.

The Fund participated in Football, Netball, Volleyball, Chess, Athletics and tug of war among many other sports disciplines and were runners up in Men’s Football and Chess.

The event attracted participation of ZUFIAW members such as Banks and Non-Banking Financial Institutions such as Pension Schemes and Insurance Companies who battled it out in various sports disciplines.



PSPF Celebrates Africa Freedom Day in Style

Members of staff from all Departments on the eve of the commemorations turned up in their favorite African attires and interacted with each other as they took pictures.

As a way of embracing our Heritage and paying homage to Freedom Fighters who dedicated their lives to liberating Africa from colonialism, Staff at the Public Service Pensions Fund (PSPF) commemorated the 2023 Africa Freedom Day which falls on 25th May annually.





Members of staff from all Departments on the eve of the commemorations turned up in their favorite African attires and interacted with each other as they took pictures.

The Africa Freedom Day commemorations held under the African Union theme ***"Our Africa, Our Future"*** were also used as an opportunity for team building at PSPF.

Africa Day commemorates the founding of the Organization of African Unity (now known as the African Union) on 25 May, in 1963.

Formally known as African Freedom Day and then African Liberation Day, its origin lies in the collective African resistance to colonialism and economic exploitation.

The day was, and is, intended to highlight Africa's continued collective struggle against adversity.





PSPF Ladies Celebrated

The Public Service Pensions Fund (PSPF) on 8th March 2023 joined in the commemoration of the International Women's Day at Lusaka's Show Grounds to celebrate Women's massive contribution to the Fund over the years.

The 2023 commemorations were held under the theme "DigitALL: Innovation and technology for gender equality".

After the procession which started with a march-past from the University of Zambia to the Lusaka Show Grounds where speeches were delivered by Lusaka Province Minister Honorable Sheal Mulyata and Cooperating Partners of government, the ladies had a photo session at the KK statue at Longacres Mall as part of team building.





■ Team Building for Ladies on Women's Day



■ PSPF Ladies Pose at KK Square (Longacres Mall - Lusaka)

PSPF Contact Center Number Introduced

In the quest to enhance customer interface, the Public Service Pensions Fund (PSPF) introduced a Call Center Line +260 630020101 which has enabled clients to easily communicate with our customer service staff.

Through this call center line, our clients are being assisted with essential information pertaining to pension services and value-added products such as the Home Ownership and Microfinance Schemes.

The introduction of the call center number is in line with one of the Fund's strategic objectives of being a customer centric organization.



We have made it Easier for you to talk to US !
Introducing the PSPF call centre line ...

+260 630020101

Whatever your issue is, we are Ready to Help ...

- Pension Services ■ Home-Ownership Scheme
- Micro-Finance Scheme

We are here to serve you Better !

#pspfcallcentre#committedtoqualityservice



PSPF members visit stand during Zambia Police Service Open Day 2023



Tourism Minister interacts with guests



Lusaka's Lake Road PTA School Pupils tour PSPF



PSPF Exhibition Stand at 2023 ZITF



Judges at the 2023 ZITF PSPF Stand



Home Affairs Minister Tours PSPF Stand at Zambia



at the KK Day Commemorations



Commerce Minister tours PSPF stand at Africa Public Service Day 2023



PSPF information desk at the 2023 Agricultural and Commercial Show



Police Service Day



PSPF Staff conducting life certificate radio sensitisation programme in Chipata, Eastern province



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**