

INGCAMU



NEWSLETTER

DEC. 2022



INSIDE

4 Board of Trustees Training

5 Unveiling of the Investment

Committee 7 It's All About Customers 10 End-of-Year Function



Providing an
excellent
memorable
retirement
service experience

VISION



- ▶ Innovation
- ▶ Buntfu
- ▶ Transparency
- ▶ Excellence

VALUES

CONTENTS

EDITORIAL.....	3
BOARD OF TRUSTEES TRAINING.....	4
UNVEILING OF THE INVESTMENT COMMITTEE.....	5
PSPF INVESTMENTS.....	6
IT'S ALL ABOUT CUSTOMERS.....	7
GRADUATE TRAINING PROGRAMME.....	8
PSPF WELLNESS SESSION.....	9
END-OF-YEAR FUNCTION.....	10
FIRE MARSHALS TRAINING.....	12
FSRA INDUSTRY EXHIBITION DAY.....	14
WORLD AIDS DAY COMMEMORATION 2022.....	15
BREAST CANCER AWARENESS – CLOSING THE CARE GAP.....	16
AEROBATHON.....	17
FUNERAL CLAIM DETAILS - A GUIDE FOR CLAIMANTS.....	18
FREQUENTLY ASKED QUESTIONS.....	19



EDITORIAL

EDITORIAL

Welcome to another edition of the Ingcamu Newsletter!

We are pleased to share with you updates from this past quarter.

The Public Service Pensions Fund's (PSPF) new Board of Trustees has been capacitated on governance. This comes after they were appointed by the Honourable Minister of Public Service Mr. Mabulala Maseko to serve from 2022 to 2025. The Board and the Fund's Management were equipped with training on Board issues on Corporate Governance, its importance and their role as Board of Trustees.

Also, we witnessed the unveiling of the Investment Committee. This is a statutory body set out to advise the Board of Trustees on investments of assets of the Fund. Effective 2022, the Honourable Minister of Public Service Mr Mabulala Maseko appointed in office the PSPF Investment Committee for a period not exceeding three years.

For this quarter, the Fund also invested in the completion of the Eswatini Association of Savings and Credit Cooperatives (ESASCCO) building. The

Fund also invested in the construction project of the Mbabane Residential Apartments and the establishment of an Oncology Clinic in Eswatini.

Dating back to 2020, the Fund conducted a Customer Journey Mapping whose objective was to ascertain what gaps if any existed in the Fund's approach to customer service and delivery.

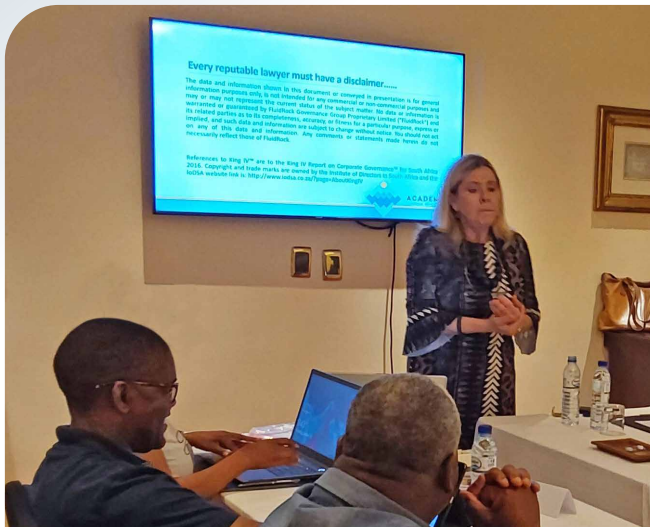
The findings from the mapping raised a need for the Fund's staff to be trained on Customer Service. Customer Service training was facilitated for all staff members. From that training a need to have a Customer Service Charter and Customer Service Champions within the Fund was identified.

Happy New Year!

For more updates and information on what we have been up to this quarter, kindly read on!



BOARD OF TRUSTEES TRAINING



Advocate Annamarie van der Merwe making her presentation to the Fund's Board and Management



Participants in a happy mood during the presentation

A Board training was conducted in October 2022 for the Fund's Board of Trustees. The training was facilitated by Advocate Annamarie van der Merwe from Fluidrock Governance Academy (Pty) Ltd and Dr. Skhomba Gumbi from REDI.

The Board of Trustees have a wide range of responsibilities, hence the importance of equipping them on their roles, duties and responsibilities in the proper execution of the oversight role whilst managing the Fund's business, including making strategic and operational decisions of the organisation.

Most importantly, the training focused on the primary role of the Board of Trustees, which is to ensure the effective governance of the Fund, highlighting the importance of transparency, accountability, legal and regulatory compliance

issues, which are an essential part of their responsibility and the determination and assessment of risks that the business might face in working to achieve its strategic objectives.



PSPF Board members Ms. Mamoshoeshoe Ntsane and Mr. Bathandwa Hlatshwayo, Director Finance Dr. Lawrence Nsibandze and Investment Committee member Ms. Khetsiwe Dlamini, listening attentively to the presentation.

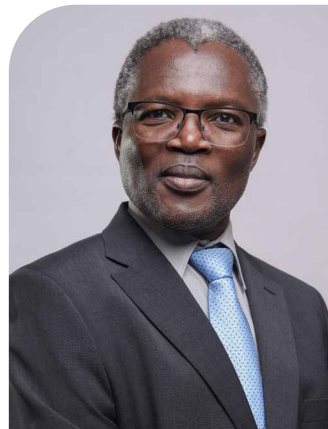
UNVEILING OF THE INVESTMENT COMMITTEE

In accordance with section 4 (1) (c) of the Public Service Pensions Order 1993, the Investment Committee, is a statutory body set out to advise the Board of Trustees on investments of assets of the Fund.

While advising, the Investment Committee is also mandated to adhere to the Retirements Fund Act, 2005, Schedule 1 which states that at least 30% of the Fund's investments are to be invested at market value locally while the remainder is invested offshore.

The Committee consists of the Chairman of the Board and four other persons appointed by the Minister in consultation with the Board for their expertise in investment matters. Effective 1 August 2022, the below members were appointed in office by the Honourable Minister of Public Service Mr Mabulala Maseko to the PSPF Investment Committee for a period not exceeding 3 years.

1. Board of Trustees Chairman - Mr Sammy Dlamini
2. Chairman of the Investment Committee - Mr Zakhele Lukhele
3. Ms. Khetsiwe Dlamini (Member)
4. Mr. Mzwandile Ntshangase (Member)
5. Mr. Dan Ntshalintshali (Member)



Mr. Zakhele Lukhele
Chairman of the
investments Committee



Mr. Sammy Dlamini
Chairman of the Board
Committee



Ms. Khetsiwe Dlamini
(Member)



Mr. Mzwandile Ntshangase
(Member)



Mr. Dan Ntshalintshali
(Member)





An artist's impression of the Eswatini Association of Savings and Credit Cooperatives (ESASCCO) building upon completion.

It is a gated complex of 13 blocks of flats with a total of 78 apartments (72 two bedroom and 6 three bedroom). It is projected to be completed in 24 months (Jan 2022 – Jan 2024)

3. Establishment of an Oncology Clinic in Eswatini.

This health facility is to assist in solving a problem that is currently facing the country for cancer treatment.



An artist's impression of the front and back views of the Mbabane Residential Apartments

For this past quarter, the Fund invested in the following projects which have a significant impact on the socio-economic development of the country:

1. Completion of the Eswatini Association of Savings and Credit Cooperatives (ESASCCO).

This building will be a Six Level Floor structure with a General Landing area of 13 809 Square Metres Office Space. It is projected to be completed in 24 months.

2. Construction project of the Mbabane Residential Apartments.

The project seeks to address an existing demand for residential accommodation in the Mbabane Central Business District. The project is undertaken on land owned by PSPF and zoned for housing development.

IT'S ALL ABOUT CUSTOMERS



Customer Service Champions

In 2020 the Public Service Pensions Fund conducted a Customer Journey Mapping whose objective was to ascertain what gaps if any existed in PSPF's approach to customer service and delivery. The mapping revealed that members expect welcoming and friendly officers, proper queuing systems and easy access to information amongst other issues.

The findings also raised a need for all PSPF staff to be trained on Customer Service. Customer Service training was facilitated for all staff members and from that training it was clear that there was a need for the Fund to have Customer Service Champions. The Champions' objectives include assisting PSPF close customer service and customer experience gaps that were identified during the training. The champions were identified and were trained on the behaviours and competencies which foster a customer focused culture, aligned to PSPF values.

One of the projects that the Customer Service Champions worked on was the development of a Customer Service

Charter for the Fund. A customer service charter is a document that outlines how an organisation promises to work with customers along with providing insights into how an organisation operates. It is a written statement that communicates the organisation's commitment to doing business with stakeholders.

The purpose of the Customer Service Charter is to provide unquestionable customer service and convenience through responding to customers and their queries timeously; fair and consistent service; creating a conducive environment that ensures delivery of excellent and quality service.

"A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption in our work – he is the purpose of it. We are not doing him a favour by serving him. He is doing us a favour by giving us the opportunity to serve him.

– Mahatma Gandhi



GRADUATE TRAINING PROGRAMME

On the previous edition of the Ingcamu Newsletter, we introduced the year 2022 Graduate Trainees who have been enrolled in the Fund's Graduate Trainee Programme. This programme is targeted at individuals who have completed a Degree and are transitioning into the workplace.

The Fund's Graduate Trainee Programme is in a two-fold phase, whereby from inception the Graduates are onboarded on an on-the-job training. This is where they are allocated to different departments in line with their qualifications. They get to experience what they have learnt in theory and put it into practice through and under supervision. This work exposure is done from inception until the programme is completed.

On the second phase, the Graduates are taken through a personal mastery and leadership development over a period of about 6 months. The current Graduates successfully completed this part of their programme on the 1st November 2022. They were privileged to receive one-on-one as well as Team Coaching Sessions. The sessions provided support mostly at an individual level, to embed learnings and translate them into leadership practices in the organisations and themselves.

The curriculum covered the below following topics:

- Tools to utilise as we move into a more constructive mindset
- Beliefs that form the foundation that control how we live and act in the world
- The power in how we think
- Habits, attitudes and comfort zones
- Internal Dialogue – how we get stuck in the past or move forward



Group picture of Graduate Trainees with facilitator Ms. Pinkie Nyandoro.

- How to move towards what we want
- Building inner strength
- Goal setting
- How to change
- Maintaining change

The curriculum equipped the graduates with the most powerful tools they will ever need: the ability to change the way they think, the ability to eliminate the stress of change and the ability to self-regulate at ever higher levels of excellence.



The coaching session in progress led by Ms. Pinkie Nyandoro.



Ladies in heels during the Women's Month. PSPF ladies posing for the camera after a wellness session.

As part of the Fund's Employee Wellness Programme, we partnered with Eswatini Business Health and Wellness (EBH) to commemorate Men's Health Month in June 2022 (which was featured in the last Ingcamu Edition) and Women's Health Month in August 2022. Both activities were graced by the Chief Executive Officer, Mr. Masotja Vilakati.

Women's Health Month

In August 2022, the Fund joined the world in celebrating women by facilitating a Wellness Session for the PSPF Women which was aimed at encouraging women to be

proactive about living a healthy lifestyle and have a work life balance. This event was on the 26th August 2022.

The Chief Executive Officer was there to welcome the ladies at the event and emphasized that the Fund values all staff, women included. Eswatini Business Health and Wellness engaged staff on issues around caring for themselves, "Selfcare" and how to balance work life and personal life equally to avoid mental health issues which can result in stress and depression. Both sessions were concluded by staff expressing appreciation for the informative discussions that were facilitated and committed to apply what they have learnt for the betterment of their lives at home and at the workplace.



END-OF-YEAR FUNCTION



Group picture of PSPF long-service recipients with PSPF Board Chair Mr. Sammy Dlamini and PSPF CEO Mr. Masotja Vilakati.

The Fund held its end of year function at the Sibekelo Rooftop Parkade. The key motive of hosting the event is to appreciate staff for the hard work done in the year and encourage them to continue upholding the Fund's values. All this will help in fulfilling its vision of providing an excellent memorable retirement service experience.

Those who took to the podium to deliver speeches included the Staff Representative, Mr Thulani Simelane who thanked the Board of Trustees for appointing our own to the position of Chief Executive Officer, Mr Masotja Vilakati and congratulated him. Simelane expressed appreciation for his transparent and excellent leadership since assuming the new position. He also applauded the appointments of staff to supervisory and executive management levels saying it was greatly commendable. Lastly, he appreciated the working relationship between staff and management further requesting that going forward the spirit of timeously resolving issues should be continued and upheld.

The CEO, Mr Vilakati thanked staff for the warm welcome and honoured the invited retired Fund's employees whom he said will always be part of the Fund's family. Highlighting the year's events and putting emphasis on the unveiling of the new corporate identity, the CEO appreciated the hard work done by staff throughout the trying times of the country's and global

economy. He hoped that the new introduced performance tool will enable staff to even do better. Concluding his remarks, he wished staff and their families safe holidays.

The Fund's Board of Trustees Chairman Mr Sammy Dlamini said as the Board they are encouraged by the staff commitment and unrelenting drive to be better. He highlighted the unveiling of the new corporate identity of the Fund, which has a tree symbol, as a great milestone. He said as the tree grew so was the Fund's staff. He encouraged each staff member to keep growing, find one's place in the organization and visibly occupy it to tell one's unique story about the Fund. On behalf of the Board, he wished staff and their families a Merry Christmas filled with God's love, peace and prosperity.

LONG SERVICE AWARDS

Eight staff members were honoured with awards at the end of year function, for their loyalty to the Fund. These have been with the Fund for periods ranging from 10 years to 20 years as listed below:

1. Mr Bhekithemba Mamba – 20 years
2. Ms Winile Shongwe – 15 years
3. Ms Futhi Shongwe – 15 years
4. Mr Samuel Shongwe – 15 years
5. Ms Cebile Kunene – 15 years
6. Ms Njabuliso P. Dlamini – 10 years
7. Mr Siphesihle Dlamini – 10 years
8. Mr Thamsanqa Qwabe – 10 years



PSPF CEO Mr. Masotja Vilakati addressing members of staff and invited guests.



Ms. Nomsa Maphanga (retired employee), Ms. Philile Dlamini Company Secretary, Ms. Cebile Kunene Accounts Officer and Ms. Bakhile Lukhele (retired employee).



Director Corporate Services Mr. Elkan Makhanya, Hilton General Manager Ms. Christine Ndlovu and CEO Mr. Masotja Vilakati enjoying the function.



Director Internal Audit and Risk Ms. Pauline Dlamini, Ms. Phephile Mtsetfwa surround invited guests at the function.



PSPF Board of Trustees Chairman Mr. Sammy Dlamini making his remarks.



Ms. Gabsile Dlamini Information Security Administrator and Ms. Mandisa Mayisela, Investments Accountant, listening to the speeches.



Mr. Brian Ngwenya, Prince Ngangabani and Mr. Muntu Hlatshwayo Accounts Officer following the activities of the day.



FIRE MARSHALS TRAINING



PSPF Fire Marshals demonstrating during their training.

Fire Marshal training forms an essential part of the recommended fire safety strategy in the workplace. It is a requirement that all staff members in a business environment receive at least some form of basic fire safety training. This is a vital part of health and safety for every organisation, and the fire marshal's role is very important whatever the organisation's size.

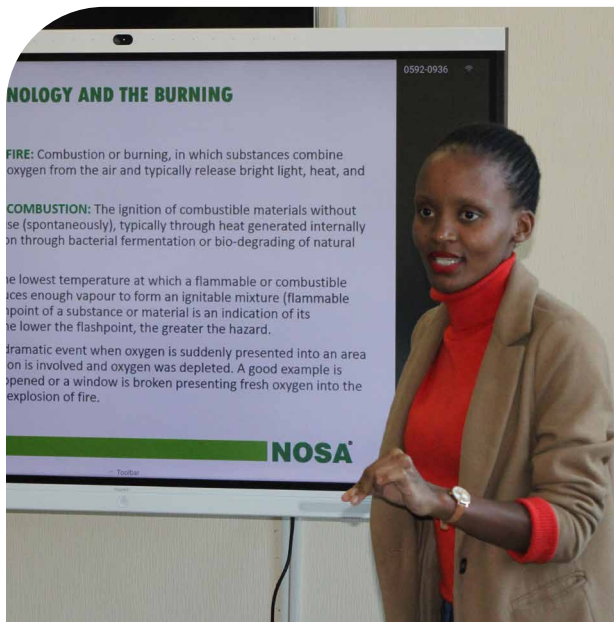
When given the responsibility of Fire Marshal, it means you have been given the responsibility of making sure others are safe and know what to do in the event of a fire. This is quite a responsibility, and it means you will need to have a full understanding of your place of work so you can understand how is best to exit the building quickly and effectively.

The Fund appointed its selected staff to undergo training as Fire Marshals to ensure that they are best equipped for the role. The training assisted the Fire Marshals to understand their responsibilities and carry their role out safely should an emergency occur. The Fund's Fire Marshals training included

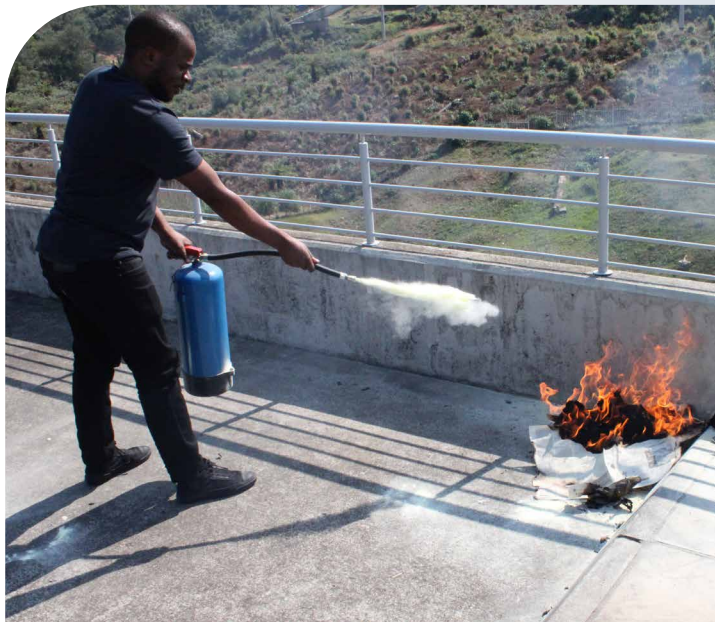
the theory of combustion and factors required to start a fire. By understanding this, it can be usually easier to prevent a fire from occurring. Within the workplace, prevention is often the best course of action as fires can be difficult to control once they breakout.

Having learnt these basic fighting techniques, the marshals were then given a platform to demonstrate how to use firefighting equipment which is where they applied the theory they had learnt such as how to fight a blaze using the extinguishers provided. It is important that everyone understands which extinguisher is used for what purpose. For example, electrical fires should not be extinguished with water extinguishers as this can cause even more damage.

When a fire occurs, the marshal is also responsible for ensuring the alarm is raised and the staff is safely evacuated from the building. They will need to do a 'head count' in the designated meeting point to ensure everyone is accounted for and no one is left within the building.



NOSA facilitator Ms. Lindo Dlamini making a presentation during the training.



Mr. Philani Dlamini one of the Fire Marshals demonstrating how to put out a fire.



The Fire Marshals in full concentration during the training.



The Fire Marshals after the conclusion of their training session.

FSRA EXHIBITION DAY



PSPF members filling in documents.

The Financial Services Regulatory Authority (FSRA) hosted its Industry Exhibition Day. This event has an objective of creating an opportunity for the regulated entities to exhibit their products and services to consumers and members of the public. This is part of the FSRA drive, to enable financial service providers to educate their clients about products and services.



Hard at work - members filling in forms.



PSPF Marketing Manager Ms. Makhosazana Simelane making a brief presentation on PSPF products and services.



PSPF Benefits Examiner Mr. Mpendulo Dlamini assisting a member at the Industry Exhibition Day.

WORLD AIDS DAY COMMEMORATION 2022

The Fund joined the rest of the world in commemorating World AIDS Day. This day was established in December 1, 1988 to generate global awareness towards the AIDS pandemic. Every year since, on the same day, the United Nations has worked with governments to campaign a chosen theme regarding HIV and AIDS.

The Kingdom of Eswatini has been commemorating World AIDS Day since the 1990s. Among the many contributions that World AIDS Day commemorations have made to the HIV response in the Kingdom is reaching all people with HIV messages and services. The exposure to HIV messages has enabled all Emaswati to understand their role in the HIV response as members of the community.

As an advocacy campaign, the World AIDS Day Commemoration has provided a platform for all parties including Government, Bilateral partners, public and private sectors, Civil Society and others to make pledges to demonstrate their commitment to the response to HIV and AIDS.

The theme for the year 2022 World AIDS Day commemoration is Equalise, which Eswatini adopted to Equalize: Eswatini Ending AIDS for All, ***Ngekulinganisa Sincoba i-AIDS Kuwonkhewonkhe***. The theme stresses the importance of HIV service inclusion for all.

Celebrating World AIDS Day is important, but the combat against AIDS needs to last more than just a day.



Remembering loved ones who lost the fight against HIV/AIDS.



October is known as the Breast Cancer Awareness Month and the theme for the awareness for 2022 was *Closing the Care Gap*.

According to the Cancer Organisation, breast cancer is the second leading cause of cancer death in women as only lung cancer kills more women each year. The chance that a woman will die from breast cancer is about 1 in 39 which is about 2.5 per cent.

Significantly, breast cancer death rates have been decreasing steadily since 1989, for an overall decline of 43 per cent through 2020. The decrease in death rates is believed to be the result of early detection through screening and increased awareness, as well as better treatments.

It is for these facts that the Fund joined partnership with the Eswatini Business Health and Wellness to sensitize its staff.

In October, the Fund facilitated a Breast Cancer Awareness Session. The session shared different topics which included amongst others Understanding Breast Cancer, What Causes Cancer to Develop and the Importance of being Proactive with One's Health since cancer cannot be prevented.



AEROBATHON

The Fund's Wellness Programme encourages staff to be proactive about living a healthy lifestyle including exercising. Besides the everyday exercising at the Fund's gym, the Fund's

staff participated in an Aerobathon, facilitated by the S-Team Fitness Academy at the Mavuso Sports Centre.



Mr. Siphehile Dlamini and Ms. Thobile Nkambule warming up.



Ms. Mandisa Mayisela, Ms. Mayenziwe Ndlovu and Mr. Siphehile Dlamini sweating it out.



Ms. Happiness Ndlovu, Ms. Nontobeko Marcia and Ms. Thobile Nkambule in full swing.



Taking it from the top, Ms. Thobile Nkambule taking instructions from the instructor.



FUNERAL CLAIM DETAILS - A GUIDE FOR CLAIMANTS

1. A family letter stating full names of the deceased and Identity number as well as the name of the claimant, claimant ID and claimant's relationship to the deceased signed by two signatories. The signatories must state their full names, ID numbers, contact numbers and relationship to deceased.
2. Certified ID copies for claimant, 2 signatories who signed family letter and deceased member.
3. Death Certificate.
4. Bank Statement or MTN cell number of claimant registered for Mobile Money
5. Affidavit by claimant signed before a Commissioner of Oaths stating that claimant has been selected by family to claim the funeral benefit and that claimant knows the one who registered the death certificate.
6. All documents to be certified by a Commissioner of Oaths.
7. Letter from mortuary stating that deceased's body is/ was kept there.

Other things to be noted:

- Family members must provide pension number in the case of Pensioners and employment number in the case of Active members.
- Family members are expected to report the death of an Active member at the relevant Government Ministry.
- Before filling any documents family members are advised to first check with PSPF if deceased member had nominated any claimant

Email: funeralclaims@pspf.co.sz

WhatsApp: 7808 5254 and 78064757



FAQ

FREQUENTLY ASKED QUESTIONS



Q1 Who is a dependant?

ANSWER: This is a person whom the Principal Member provided for financially for the necessities of life. This means the Member was legally liable for maintenance of the person.

A person in respect of whom the member is legally liable for maintenance if such person –

- i. Was in the opinion of the Board of Trustees dependant on the Member for maintenance.
- ii. Is the spouse of the Member and shall include a spouse, as a result of any customary or religious union.
- iii. Is a child of the Member and shall include a posthumous child and adopted child.
- iv. A person, in respect of whom the Member would have become legally liable for maintenance, had the Member not died.

Q2 What is the difference between a Legal dependant and a Factual dependant?

ANSWER: A Legal dependant includes a deceased Principal Member's spouse(s) and minor children and the duty to maintain arises as a result of a legal obligation, the common law or statutory obligation.

A Factual or non-legal dependent is the next of category for consideration in the distribution of benefits and can include major children, grandchildren, parents, grandparents of the Principal Member and Nominees.

Q3 Who is a nominee?

ANSWER: A nominee is a person whom the Principal Member has chosen, in writing, to receive the entire benefit or part thereof.





HEAD OFFICE

7th Floor, Ingcamu Building, Mhlambanyatsi Road
P.O. Box 4469, Mbabane H100,
Kingdom of Eswatini

Telephone: +268 2411 9000 **Email:** info@pspf.co.sz

Website: www.pspf.co.sz

BRANCHES:

SITEKI

Lubombo Shopping Mall

Tel: +268 2343 5713

MANZINI

Estel House

Tel: +268 2505 7889

NHLANGANO

ZamaZama Shopping Complex

Tel: +268 2207 9697

PIGG'S PEAK

Eswatini National Provident Fund Building

Tel: +268 2437 3708



Facebook: [/pspfeswatini](https://www.facebook.com/pspfeswatini)

Toll Free:
8002401



Twitter: [@pspf_eswatini](https://twitter.com/pspf_eswatini)