

Pensioner TALK



July/August 2020

Meet our Head of Human Resources: **Ms Shyless Nkuna**



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Editor's Note

Welcome to the latest edition of Pensioner Talk. This being the month of September, we are celebrating women at the EPPF and you, our pensioners. Gracing the cover in this edition of the newsletter is our Head of Human Resources, Ms Shyless Nkuna. She shares her journey through the human resources industry, her passion for our members, lessons learnt, her views on leaderships and plans to unlock human capital at the EPPF.

Meet the new Board of Fund

In this issue, we also introduce the newly constituted Board of Fund, who came into office on 1 July 2020. In the coming editions of the newsletter, we will be profiling the trustees and sharing their experience and qualifications, as well as their views on their roles.

Impact investing at the EPPF

Impact investing is quite the buzzword in the investments industry, now more than ever. It is an exciting and rapidly growing industry powered by investors who are determined to generate social and environmental impact as well as financial returns. In this edition, we look at impact investing, how it works, as well as showcase one of the EPPF's impact investing projects.

Tribute to Dr Ian McRae

During the month of July, the nation lost one of its visionary leaders and the Eskom family lost one of its greatest sons. Dr Ian McRae, who many of you would remember fondly, was a remarkable man who took over the reins at Eskom during a very challenging time. It would be remiss of us not to pay tribute to Dr McRae and celebrate this achievements and the legacy that he has left behind.

We want to hear from you!

Thank you to those pensioners who have sent us their feedback, we really do value your feedback and have made changes where appropriate. Do you have any thoughts about this edition of Pensioner Talk? Please send us your thoughts, comments, suggestions or ideas on how we can improve the publication on eppfcommunications@eppf.co.za. We look forward to hearing you!

Happy reading!

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Meet Our Head of Human Resources: **Ms Shyless Nkuna**

1. **You are one of the youngest members of Exco. Tell us about your early life and how you found the path to a successful career in human resources?**

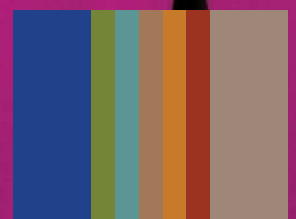
My background is a deeply rural one: I hail from Bushbuckridge in Mpumalanga. I started school at four years of age, primarily because it was a way to keep me occupied (being the youngest, I had no one to look after me during the day). The result was that I ended up starting my university studies at 16 – on the other side of the country, at the University of the Western Cape.

It was while studying psychology that I fell in love with human resources, although not at first. But I realised early on that “humans” are my business, and it became my career path. I’ve taken this journey very seriously, by not waiting for opportunities to fall on my lap. I made it a point to bring my own chair to tables where there was no chair reserved for me. I’ve been fortunate to have wonderful mentors along the way.

2. **At some point in your career, you decided to veer in the direction of working for financial services organisations. Was this a strategic move or an organised change, and what was the appeal?**

My first job was with the Foschini Group, at its headquarters in Cape Town. But I wanted to be closer to home, and so I found work with one of the financial institutions in Johannesburg.

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It was a fast-paced environment that pushed me as a professional, and I loved it! Since then I've worked for financial services organisations, which have an enormous impact on society as a whole, and I feel like I'm in a career where I can – and do – make a difference.

3. As the leader of one of the Fund's support functions, and working in this capacity for most of your career, what have you learnt from this vantage point that is universal about all organisations?

People matter. They aren't simply assets to an organisation – they are its most valuable assets, and provide its competitive advantage. Leaders should be concerned when their most engaged people become quiet; in all likelihood, it's because they feel like they don't matter.

4. Strong leadership and management is part of the Fund's "Formula for Success". How would you classify your leadership style and how do you keep the employees that you lead motivated and engaged?

Asking my team was the best way to respond to this question. They believe that I am a pace-setter, that I am transformational, approachable, focused on solutions (not problems), and that I set high standards for work and delivery. I come across as direct, which I suppose means that I don't mince my words!

They believe I keep them motivated through taking a collaborative approach, encouraging them to take on new challenges, and by supporting and guiding them.

I thrive on a fast pace, which can be a double-edged sword. It has been pointed out to me that I should stop and smell the roses from time to time.

5. The Fund has set out the EPPF 2024 Strategy, which focuses on five pillars, one of which is unlocking our human capital. With a shortage of skills and talent in the financial sector, what is the Fund's strategy to remedy this?

We do compete in the marketplace for talent – but, as our fourth pillar suggests, the focus is on developing our own talent and building the right capabilities needed for the future.

As the Fourth Industrial Revolution takes hold, we will always need new capabilities among our staff. Machines will automate more mundane tasks, which means we'll be looking for people who can bring creative thinking and complex problem-solving skills to the table. Our internship and learnership programmes also work as good feeder mechanisms as we have access to young talent.

6. The Fund is a member-centric organisation and a lot is often said about this – in our communication and positioning, as well as in our tagline. However, these members are served by EPPF employees. What is the Fund doing to keep improving the employee experience?

The late author, academic and motivational speaker Stephen Covey said, "If you can hire people whose passion intersects with the job, they won't require any supervision at all. They will manage themselves better than anyone could ever manage them. Their fire comes from within, not from without."

To truly be member-centric, we first have to be employee-centric. Once again, people matter. By creating a compelling and fulfilling working experience for our staff, we grow an organisation that cares for its members.

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- 7. The EPPF is one the largest pension funds in Africa and our staff complement serves over 80 000 active members, pensioners and beneficiaries. What is the biggest human resources challenge facing delivering on our promise, and how are we poised to deal with the challenge?**

Certainly, our biggest challenge is ensuring that we deliver on our promise to our members, pensioners and beneficiaries. It's important to remember that today's competencies aren't necessarily those of tomorrow, so we're constantly working to ensure that we have the right people with the requisite skills at any given time.

Another challenge is to keep our employees engaged and motivated so that they can deliver on the promise. As a matter of course, this is an ongoing process.

- 8. As women, we are professionals, but a lot of the time we are so much more. Mothers, caretakers, sisters, wives, daughters, community leaders, mentors, comforters, and the list goes on. How would you like to be remembered – what legacy would you like to leave behind?**

I want to be remembered as as an inclusive leader. Someone who tried to build a longer table, to allow more people to participate in meaningful work; and in the process afford them the opportunity to unleash their hidden potential.



Getting to know Ms Nkuna

What motivates you? My job is about human experience, and it affords me the opportunity to make a difference in people's lives daily. That's what motivates me.

How do you respond to change? I am a change-setter. I'm constantly looking for solutions and ways to improve.

How do you deal with criticism? I take what's useful for my growth and I move forward. I don't dwell on the negativity.



Quick facts about Ms Nkuna

What is your favourite dish or meal? I'm not a foodie – I eat for fuel. But retail therapy ... fashion, perfume, shoes are my favourite things! If had to pick a food, any lamb dish works for me.

Of all the books you have read, which one changed your life and why? You, Disrupted: Seizing the Life You Want by Shaking, Breaking, and Challenging Everything, by Todd Mitchem. It's about stepping outside your comfort zone to disrupt yourself and be willing to take risks. The most profound lesson for me was to look at failure differently – not as defeat, but as fuel for the next chapter of my life. It further enlightened me that by embracing the word "can't", you are mentally submitting to your defeat even before attempting. This book speaks to the kind of person I am. I believe that having your own disruptive influencers, who push you to grow, is important.

What new hobby or interest have you picked up in recent months? I love to travel, but the Covid-19 lockdown has put a stop to that. I've started exercising since the lockdown began, and I'm venturing into home decor. It's quite a learning curve, but I'm getting there.

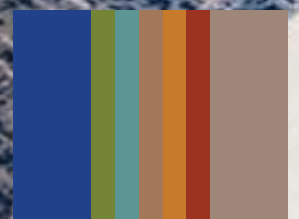




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REMEMBERING Dr Ian McRae



The Eskom Pension and Provident Fund (EPPF) was saddened by the news of the passing of Dr Ian McRae. A remarkable figure amongst our community who devoted 47 years of his life to the Corporation from the 1970s until his retirement in the late 1990s.

Born in Germiston in Gauteng, South African, Dr Ian Started his career as an apprentice fitter in 1947, a second generation of McRae's to work for ESCOM. He obtained his degree in 1953 after receiving the first Eskom Bursary to be awarded to an employee. He continued to move up the ladder, and has been closely involved with many important areas of development, particularly in the field of power generation. He rose through the ranks, primarily in power stations and engineering until he was appointed Chief Executive in 1985.

His appointment came at a very challenging time in our country's history, but Dr McRae worked diligently to promote the benefits of electricity as a driver of social and economic development in South Africa. His vision of "Electricity for All" and the interconnected "Southern African Grid" became an inspiration for utilities across the world and a uniting call for many South Africans.

After retiring from Eskom in 1994 he was named Chief Executive tasked with establishing the National Electricity Regulator.

His passing marks the end of an era in South Africa's electricity supply; an era characterised by his remarkable visionary leadership. Committed to genuine consultation, Dr McRae epitomised at-your-service leadership.

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Dr McRae received many honours, the most notable being:

- Order of Meritorious Service – Gold Class – South Africa [1993]
- Honorary Doctorate in Engineering (University of the Witwatersrand) [1989]
- The Servant Leadership Award (Samford University USA) [1992]
- World Energy Council 75th Anniversary Award for Global Leadership [1998]
- For further information on the life and achievements of this amazing man click [here](#).



Rest in peace,
Dr McRae

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Your Finances:

Five tips to stretch your money further during trying times

Money is listed as a top cause of stress related health concerns. In addition to the Covid-19 global pandemic, the stock market swinging at whiplash-inducing rates, and a growing unemployment rate, both your physical and money anxiety may be at an all-time high.

Despite such uncertain times, it's important to remain calm. Making hasty decisions never did anyone any good, and this should apply to your money. There are a lot of things out of our control right now but you need to focus on what steps you can take now to make smart financial decisions.

It's difficult to navigate the current financial climate but following tips can assist you when making financial decisions. Keep reading these five tips on how to deal with money anxiety and protect your financial health in the long run.

1. Assess your income

Review your current monthly income, including any money you receive through welfare benefits like SASSA.

2. Review your spending.

Due to the lockdown regulations and, you might spend less on transportation and going out, but you might spend more on groceries and other essentials. Look for opportunities to reallocate money you used to spend on petrol, daily coffee, take-aways and tollgates to pay for the things you need at home. Try postponing large purchases and cut back on none essentials to make your budget stretch further.

3. Trim your bills.

Track your upcoming bills, including your mortgage/bond or rent payments, auto loans, insurance payments and utility bills. Contact your lenders and utility providers to find out if they offer loan deferment or skip-a-payment programs (payment holidays) for those affected by COVID-19.

Here are some more ways to lower your recurring bills:

- Review car and homeowner's insurance policies for ways to save money. If you're not driving because you're staying home, ask your insurance provider about options for reducing your insurance premiums. Many car insurance companies are offering refunds or premium credits between 15% and 25% through the lockdown period.
- Reach out to utility providers about switching to a budget option or changing your services to reduce costs. Look for ways to save electricity in your home to reduce utility bills.
- Cut back or temporarily pause TV streaming, music streaming or other services you don't need. Cancel clubs and memberships if you're not taking advantage of these services.
- If you own your home, investigate options for refinancing your mortgage to a lower rate.

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Use credit wisely.

4.

Review your credit card account information and compare the following for each card: current interest rate, outstanding balance and minimum monthly payment. Prioritise making minimum payments on time and consider transferring balances to a lower-rate card to reduce interest payments. Using credit cards to cover monthly expenses can help you get by in a financial pinch, but you'll risk charging up more debt that's difficult to pay off in the long run. Try to reduce debt and avoid taking on new debt if possible.

5.

Keep saving.

Having an emergency fund can provide a financial cushion without relying on credit cards to pay the bills. If you've already dipped into your savings, think about ways to slowly replenish your emergency savings over time. You might consider setting up small recurring transfers into your savings account so saving money happens automatically like any other monthly expense. Learn more about small ways to continue building your savings.

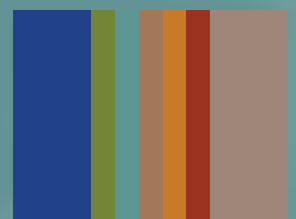
Bonus tip:

Need some assistance to create your new budget? Use budgeting tools and tips available online to learn more about the relief options we're offering during this time.

Disclaimer

This article is intended to provide general information and shouldn't be considered legal, tax or financial advice. It's always a good idea to consult a tax or financial advisor for specific information on how certain laws apply to your situation and about your individual financial situation.

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Jou *Finansies:*

Vyf wenke oor hoe jy jou geld verder kan rek in onseker tye

Geld is boaan die lysie van stresverwante gesondheidsprobleme. Weens die wêreldwye Covid-19-pandemie, die sweepslageffek van die aandelemarkkoerse en dan ook nog die stygende werkloosheidsyfer was jy dalk nog nooit fisies so angstig en bekommerd oor geld soos nou nie.

Maar dit is belangrik dat 'n mens kalm bly ten spyte van hierdie onseker tye. Dit is nooit 'n goeie idee om oorhaastig besluite te neem nie – en dit moet besluite oor geld insluit. Op die oomblik is dinge baie deurmekaar en buite beheer, maar jy moet fokus op watter stappe jy nou kan neem om slim finansiële besluite te maak.

Dit is moeilik om te weet wat jou in die huidige finansiële klimaat te doen staan, maar die volgende wenke kan jou help wanneer jy finansiële besluite neem. Lees gerus verder om te sien watter vyf wenke jou kan help om jou geldstres te hanteer en jou finansiële gesondheid op die lang duur te beskerm.

1. Bepaal jou inkomste.

Stel vas wat jou huidige inkomste is, asook enige geld wat jy kry deur jou welsynsvoordele, soos SASSA.

2. Hersien jou spandering.

As gevolg van die inperkingsregulasies spandeer jy moontlik minder op vervoer en om uit te gaan, maar jy spandeer meer op kruideniersware en ander noodsaaklike dinge. Soek na geleenthede om die geld wat jy op petrol, daaglikse

koffie, wegneemetes en tolhekke spandeer het te gebruik om te betaal vir dinge wat jy by die huis nodig het. Probeer om nie nou groot aankope te doen nie, en sny op nie-noodsaaklike dinge om jou begroting verder te rek.

3. Sny jou rekenings.

Maak 'n lys van jou rekenings wat betaal moet word, soos jou verband- of huurbetalings, motorlenings, versekeringsbetalings en munisipale rekenings. Kontak jou uitleners en diensverskaffers om uit te vind of hulle programme aanbied waar jy lenings kan uitstel of betalings kan oorslaan (betaalvakansies) vir diegene wat deur COVID-19 geraak is. Hier volg 'n paar maniere waarop jy herhalende rekenings kan verlaag:

- Hersien motor- en huiseienaarversekeringspolisse vir maniere om geld te spaar. As jy tans by die huis bly en nie bestuur nie, vra jou versekeringsverskaffer oor opsies om jou versekeringspremies te verlaag. Baie van die motorversekeringsmaatskappye bied terugbetalings of premiekrediete van tussen 15% en 25% deur die inperkings tydperk.

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Vrywaring

Die doel van hierdie artikel is om algemene inligting te verskaf en moenie beskou word as regs-, belasting- of finansiële advies nie. Dit is altyd 'n goeie idee om 'n belasting- of finansiële adviseur te gebruik vir spesifieke inligting oor hoe sekere wetgewing op jou situasie van toepassing is en oor jou individuele finansiële situasie.

- Reik uit na diensverskaffers oor hoe jy kan oorskakel na 'n begrotingsopsie of hoe jy jou dienste kan aanpas om kostes te verlaag. Soek na maniere om elektrisiteit in jou huis te bespaar sodat jy jou nutsrekenings kan verlaag.
- Verminder of hou tydelik op om TV-stroming en musiekstroming of ander dienste te gebruik wat jy nie nodig het nie. Kanselleer klubs en lidmaatskapsgelde as jy nie daardie dienste gebruik nie.
- As jy jou eie huis het, kan jy soek na opsies om jou verband teen 'n laer tarief te herfinansier.

4.

Gebruik krediet wyslik.

Gaan deur jou kredietrekeninginligting en vergelyk die volgende vir elke kaart: huidige rentekoers, uitstaande balans en minimum maandelikse betaling. Maak dit 'n prioriteit om minimumbetalings betyds te doen en oorweeg dit om jou balanse oor te dra na 'n laer tarief-kaart om rentebetalings te verlaag. As jy kredietkaarte gebruik om jou maandelikse uitgawes te dek, help dit dalk tydelik met jou finansies, maar die risiko bestaan dat jy meer skuld kan opbou wat moeilik gaan wees om oor die langtermyn af te betaal. Probeer om jou skuld te verminder en moenie nuwe skuld maak as dit moontlik is nie.

5.

Hou aan spaar.

'n Noodfonds kan ook 'n finansiële kussing wees wat jou kan help sodat jy nie op kredietkaarte staatmaak om rekenings te betaal nie. As jy alreeds van jou spaargeld gebruik het, moet jy dink aan maniere hoe jy jou noodspaargeld weer met verloop van tyd kan aanvul. Dink miskien daaraan om te reël vir klein betalings in jou spaar rekening sodat dit outomaties afgetrek word, soos met ander maandelikse kostes, en jy dus outomaties geld spaar. Vind meer uit oor klein maniere waarop jy kan aanhou om jou spaargeld op te bou.

Het jy hulp nodig om jou nuwe begroting te skep? Gebruik begrotingsgereedskap en wenke wat beskikbaar is op Wonga om meer uit te vind oor opsies vir verligting wat ons gedurende hierdie tyd aanbied.

Izimali Zakho:

Amacebiso amahlanu okunweba imali yakho phakathi nezikhathi ezingaqinisekisiwe

I mali ibalwa phakathi kwezimbangela eziphambili zezinkinga zempilo ezihlela ukucindezeleka. Uk-wenezela obhubhaneni i-Covid-19, izimakethe ezishintshashintshayo, kanye nenani elandayo labantu abangasebenzi, ukukhathazeka kwakho nalokho okubangelwa yisimo sezimali kungenzeka kuphakeme kakhulu njengamanje.

Naphezu kwalezi zikhathi esingaqiniseki ngazo, kubalulekile ukuhlala uzolile. Ukwenza izinqumo ngokuxhamazela akusizi ngalutho, futhi kunjalo nangezimali zakho. Ziningi izinto ezingaphezu kwamandla ethu njengamanje, kodwa kudingeka ugxile ezinyathelweni ongazithatha manje ukuze wenze izinqumo ezinhle zezimali.

Kunzima ukubhekana nesimo sezimali samanje kodwa amacebiso alandelayo angakusiza lapho wenza izinqumo zezimali. Qhubeka ufunda la macebiso amahlanu okubhekana nokukhathazeka futhi uvikele isimo sakho sezimali ngokuhamba kwesikhathi.

1. Hlola iholo lakho.

Hlola imali yakho engena nyanga zonke njengamanje, kuhlenganise nanoma iyiphi imali oyitholayo eyisibonelelo njengaleyo oyithola ku-SASSA.

2. Hlola imali oyisebenzisayo.

Ngenxa yemithetho ye-lockdown ungase usebenzise imali encane kwezokuthutha kanye nokuzikhipha, kodwa ungasebenzisa imali eningi ekuthengeni ukudla kanye nezinye izinto eziyisidingo. Bheka amathuba okuhlela kahle imali obuyisebenzisela ukuthenga uphethiloli, ikhofi

lansuku zonke, ukudla okuthenga kuvuthiwe kanye nokukhokhela ama-tollgates ukuze ukhokhele izinto ozidingayo endlini. Zama ukuhlehlisa ukuthenga izinto ezinkulu futhi unciphise ezintweni ezingabalulekile ukuze imali yakho inwebeke.

3. Nciphisa izikweletu zakho.

Landelela izikweletu zakho okumelwe uzikhokhe, kuhlenganise isikweletu sendlu/ibhondi noma imali yokuqasha, izikweletu zemoto, ukukhokhela umshwalense kanye nezikweletu zomlotha namansi nogesi. Xhumana nabantu obakweletayo kanye nabahlinzeki bamanzi nogesi ukuze uthole ukuthi ungakwazi yini ukungakhokhi ngaphandle kwezalo noma ukuthi banazo yini izinhlelo zokweqisa ukukhokha (ikhefu lokukhokha) kulabo abathintwe yi-COVID-19. Nazi ezinye izindlela ezengeziwe zonciphisa izikweletu zakho:

- Hlola amapholisi omshwalense wendlu nemo- to ukuze uthole izindlela zokonga imali. Uma ungashayeli ngenxa yokuthi uhlezi endlini, buza umhlinzeki womshwalense wakho ngezindlela zokunciphisa amaphrimyamu omshwalense.

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Izinkampani eziningi zomshwalense zibuyisa imali noma amakhredithi ephrimyamu aphakathi kuka-15% no-25% phakathi nesikhathi se-lockdown.

- Xhumana nabahlinzeni bamanzi nogesi mayelana nokushintshela endleleni yokonga izimali noma ukushintsha izinkonzo ozitholayo ukuze unciphise izindleko. Funa izindlela zokonga ugesi ekhaya ukuze unciphise izindleko zogosi namanzi.
- Nciphisa noma umise okwesikhashana ukubuka i-TV ku-inthanethi, ukulalela umculo ku-inthanethi noma ezinye izinkonzo ongazidingi. Khansela amaqembu nezindawo oyilungu kuzo uma unga-zisebenzisi lezo zinkonzo.
- Uma unomuzi wakho, cwaninga izindlela ezintsha zokukhokhela isikweletu sakho sendlu ukuze unciphise okukhokha nyanga zonke.

4. Sebenzisa imali eyisikweletu ngokuhlakanipha.

Hlola imininingwane ye-akhawunti yekhadi lesikweletu bese uqhathanisa okulandelayo ekhadini ngalinye: inani lenzalo lamanje, imali engagakhokhwa kanye nenani elincane elingakhokhwa nyanga zonke. Lwela ukukhokha inani elincane elingakhokhwa ngesikhathi futhi ucabangele ukuthuthela imali engagakhokhwa ekhadini elinenzalo encane ukuze unciphise inkokhelo yenzalo. Ukusebenzisa amakhadi esikweletu ukuze ukhokhele izindleko zanyanga zonke kungakusiza lapho uxinekile ngokwezimali, kodwa usengozini yokwandisa isikweletu okuzoba nzima ukusikhokhela njengoba isikhathi siqhubeka. Zama ukunciphisa isikweletu futhi ugweme ukwenza izikweletu ezintsha uma kungenzeka..

5.

Qhubeka wonga imali.

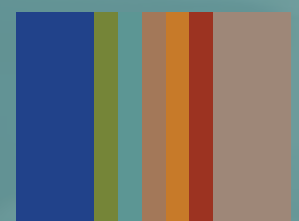
Ukuba nesikhwama sezimo eziphuthumayo kungakusiza ukuze unganciki emakhadini esikweletu ukuze ukhokhele izikweletu. Uma kakade usuqalile ukusebenzisa imali obuyonga, cabanga ngezindlela zokuphinde ugcwalise izimali ezibheke isimo esiphuthumayo. Ungase ucabangele ukuthumela nyanga zonke ngokuzenzakalelayo izimali ku-akhawunti yakho yokonga imali. Funda okwengeziwe ngezindlela ezincane zokuqhubeka wandisa imali oyilondolozile.

Ingabe udinga usizo lokwenza ibhajethi yakho entsha? Sebenzisa amathuluzi namacebiso ebhajethi atholakala ku-Wonga ukuze ufunde okwengeziwe ngezindlela zosizo esizinikezayo phakathi nalesi sikhathi.

Isitatimende Sokuzikbulula

Lesi sihloko sihloselwe ukunikeza imininingwane evamile futhi akufanelwe sibhekwe njengeseluleko sezomthetho, intela noma sezimali. Kuhlale kuwumqondo omuhle ukukhuluma nomeluleko wezentela noma wezezimali ukuze uthole imininingwane eqondile yendlela imithetho ethile esebenza ngayo esimweni sakho, nemininingwane emayelana nesimo sakho sezimali.

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Ditjhelete:

Dintlha tse hlano tse tla o thusa ho sebedisa tjhelete ha molemo dinakong tse dikgathatso

Batho ba bangata ba tshwengwa ke tjhelete hoo ba kulang. Hona jwale batho ba tshwenyehile haholo ka sewa sa Covid-19, le mmara wa dijthelete o sa tsitsang, le ho fellwa ke mosebetsi, mme dintho tsena di ka etsa hore o tshwenyeha ka bophelo ba hao le ka maemo a hao a ditjhelete.

Le hoja re phela dinakong tse dikgathatso, ke ha bohlokwa hore re dule re kgobile matshwafo. Lepotlapotla le ja podi, mme ke hantle hore o tsebe ho sebedisa tjhelete ya hao ka bohlale. Ha jwale ho na le dintho tse ngata tseo re ke keng ra di laolwa, empa o hloka ho nahana ka ditsela tse bohlale tseo o ka sebedisang tjhelete ya hao ka yona.

Ha ho bonolo ho tseba hore na maemo a moruo a tla ba jwang ka moso, empa ditlhahiso tse latelang ke mehlala e ka o thusang ho sebedisa tjhelete ha molemo. Bala ditlhahiso tsena tse hlano mme di tla o thusa hore o se ke wa tshwenyeha ho tlola ka tjhelete.

1. Hlahloba lekeno la hao.
Hlahloba lekeno la hao la kgwedi le kgwedi, ho akarelletsa le tjhelete eo o e fumanang matloleng a kang SASSA.

2. Hlahloba tshebediso ya tjhelete.
Ka lebaka la maemo a thibelo ya metsamao ho ka etsahala hore o sebedise tjhelete e fokolang ditshebelelang tsa dipalangwang kapa ho intsha, ebe o sebedisa e ngata ho reka dijo kapa ho finyella ditlhoko tse ding tsa lapeng. Nka tjhelete eo o neng o e

sebedisetsa ho tshela petrolo, ho reka kofi, ho reka dimenye menye le ho patala di toll gate ebe o e sebedisetsa ditlhoko tsa lapeng. Qoba ho reka dintho tse hlohang tjhelete e ngata le tseo o sa di hlohang hona jwale e le hore tjhelete e teng e kgone ho o qhoba nako e telele.

3. Fokotsa dikoloto tsa hao.
Nahana ka dikoloto tseo o tla tlameha ho di patala, tse kang sekoloto sa ntlo ya hao kapa rente, sekoloto sa koloi, ho patala inshoreense ha esita le metsi le motlakase. Ikopanye le ba mokoloto le ba metsi le motlakase mme o ba botse ka menyetla ya ho tjehtjhisetsa ditefello kapa ho tlodisa ditefello bakeng sa batho ba angwang ke kokwanahloko ya COVID-19.

O ka fokotsa dikoloto tsa hao ka ditsela tse latelang:

- Hlahloba melao e mabapi le inshoreense ya koloi le ya ntlo e le hore o ka boloka tjhelete. Haeba o ntse o dutse lapeng mme ha o kganne koloi ya hao, botsa ba inshoreense ya hao ka menyetla ya ho fokotsa ditefello tsa hao. Nakong ena ya thibelo ya metsamao, dikhampani tse ngata tsa diinshoreense tsa makoloi di kgutlisetsa ho bareki ba tsona tjhelete e itseng kapa di fokotse ditefello ka 15% ho ya ho 25%.

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- Batla ditshebeletso tsa metsi le motlakase tse tla o bolokela tjhelete. Sebedisa motlakase wa lapeng ka masene e le hore o fokotse ditjeho.
- Kgaotsa ka nakwana ho sebedisa inthanete bakeng sa ho sheba mananeo a televishine, ho mamela mmimo kapa dintho tse ding tseo o sa di hlokeneng. Kwala diakhaonte kapa ditshebeletso tse sa o tsweleng molemo hona jwale.
- Haeba ntlo eo o dulang ho yona e le ya hao, batlisisa mekgwa ya ho lefella sekoloto sa ntlo ka tjhelete e theotsweng.

4. Sebedisa mokitlane ka bohlale.

Hlahloba dintlha tsa karete ya hao ya mokitlane ebe o bapisa dinthla tse latelang karete ka nngwe: phaello, tjhelete e so lefuwe le ditefello tse nyenya ne tsa kgwedi le kgwedi. O se ke o a dieha ho patala ditefello tse nyenyane, mme e ka ba hantle hore o fetisetse dikokoloto karete e se nang phaello e ngata. Ho sebedisa karete ya mokitlane ho patala ditefello tsa kgwedi le kgwedi ho ka o thusa maamong a boima, empa ha nako e ntse e ya o ka thatafallwa ho patala dikoloto tse ntseng di eketseha. Leka ho fokotsa dikoloto mme o qobe ho etsa dikoloto tse ntjha.

4. Boloka Tjhelete.

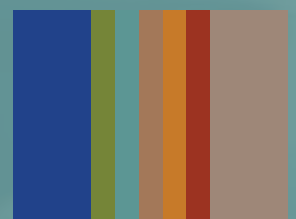
Ho ba le tjhelete eo o e bolokileng bakeng sa ho patala dikoloto ho tla o thusa ho qoba ho sebedisa karete ya hao ya mokitlane. Haeba ho na le tjhelete eo e sebedis itseng, nahana ka ditsela tsa ho e kgutlisa hape pokellong ya hao hanyane ka hanyane. Mhlomong o ka etsa tokisetso ya kgwedi le kgwedi ya ho fetisetsa tjhelete e seng kae akhaonteng ya hao ya pokello jwalo ka ha o tla etsa ka ditefello tse ding. Ithute ho eketsa hileng ka mekgwa ya ho bokella tjhelete e ngata.

Na o hloka dikeletso tse tla o thusa ho sebedisa tjhelete? Wonga e fana ka ditlahiso le disebediswa tse tla o thusa ho tseba ka diphallelo tse fumanehang ha jwale.

Tlhokomediso

Dintlha tse boletsweng ka hodimo ke tlhahisoleseding e akaretseng fela, mme ha di hlahe ho ditsebi tsa molao, tsa lekgetho kapa tsa ditjhelete. Ke bohlale ho ikopanya le moeletsu wa tsa lekgetho kapa wa ditjhelete ho fumana tlhahisoleseding e tla o thusa boemong ba hao ba ditjhelete.

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A healthier you- TOP FIVE ISSUES FOR WOMEN'S HEALTH

Women have come a long way and it is always an opportune time to celebrate women and their achievements. But Women's month is also a good time to take stock of how women's rights are fulfilled in the world - especially the right to health. Women around the country still face many health problems which need to be addressed. This starts with education and is the reason why we need to start sharing information and shining light on some of these health concerns.

Below we have five of the main issues regarding women's health that are still a cause for concern:

1 Cancer: Two of the most common cancers affecting women are breast and cervical cancers. Detecting both these cancers early is key to keeping women alive and healthy. The latest global figures show that around half a million women die from cervical cancer and half a million from breast cancer each year. Many of these deaths occur in low- and middle-income countries where screening, prevention and treatment are almost non-existent, and where vaccination against human papilloma virus needs to take hold. **Tip: Ensure that you get tested annually to enable early detection.**

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2 Gender based violence: Women can be subject to a range of different forms of violence, but physical and sexual violence – either by a partner or someone else most likely to be someone they know – is particularly invidious. Today, one in three women under 50 has experienced physical and/or sexual violence by a partner, or non-partner sexual violence – violence which affects their physical and mental health in the short and long-term. It's important for health workers to be alert to violence so they can help prevent it, as well as provide support to people who experience it. **Tip: Help and support is available, educate yourself and report any criminal behaviour to the relevant authorities.**

3 Mental health: Evidence suggests that women are more prone than men to experience anxiety, depression, and somatic complaints – physical symptoms that cannot be explained medically. Depression is the most common mental health problem for women and suicide a leading cause of death for women under 60. Helping sensitise women to mental health issues, and giving them the confidence to seek assistance, is important. **Tip: Practice mindfulness and start a hobby to stay positive and connected.**

4 Noncommunicable diseases: In 2012, some 4.7 million women died from noncommunicable diseases before they reached the age of 70 — most of them in low- and middle-income countries. They died as a result of road traffic accidents, harmful use of tobacco, abuse of alcohol, drugs and substances, and obesity - more than 50% of women are overweight. Helping girls and women adopt healthy lifestyles early on is key to a long and healthy life. **Tip: Look after your overall health by staying active and not indulging.**

5 Getting older: Older women may have fewer pensions and benefits, less access to health care and social services than their male counterparts. Combine the greater risk of poverty with other con-

ditions of old age, like dementia, and older women also have a higher risk of abuse and generally, poor health. **Tip: Find out more about the health-care options your medical aid or options offered by your local health clinic.**

Everyone is different and that is why it is of paramount importance that women go for regular check ups because symptoms may vary and some illnesses might be difficult to diagnose.

Ladies - stay fabulous and stay healthy!



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'n Gesonder jy- TOPVYF KWESSIES TEN OPSIGTE VAN

Vroue het 'n ver pad gekom en dit is altyd 'n goeie tyd om vroue en hulle prestasies te vier. Maar Vrouemaand is ook 'n goeie tyd om te kyk na hoe vroueregte in die wêreld erken word – veral hulle reg tot gesondheid. Vroue regdeur die land het nog steeds baie gesondheidsprobleme wat aangespreek moet word. Dit begin by opvoeding, en daarom moet ons inligting begin deel en party van hierdie gesondheidsprobleme begin uitlig.

Hieronder is daar vyf van die belangrikste kwessies ten opsigte van vrouegesondheid wat steeds 'n rede tot kommer is:

1 Kanker: Twee van die algemeenste kankers onder vroue is bors- en servikale kanker. Die vroeë opsporing van albei hierdie soorte kanker is noodsaaklik om vroue lewend en gesond te hou. Die jongste wêreldsyfers wys dat ongeveer 'n halfmiljoen vroue jaarliks weens servikale kanker en 'n halfmiljoen vroue weens borskanker sterf. Baie van hierdie sterftes kom voor in lae- en middel-inkomste-lande waar sifting, voorkoming en behandeling basies nie bestaan nie, en waar inenting teen die menslike papilloomvirus nog ingang moet vind. **Wenk: Maak seker dat jy jaarliks getoets word om seker te maak dit word vroeg opgespoor.**

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2 Geslagsgebaseerde geweld: Vroue kan die slagoffer wees van talle verskillende vorme van geweld, maar fisiese en seksuele geweld – deur ‘n maat of deur iemand anders wat hulle heel moontlik ken – is veral erg. Vandag het een in elke drie vroue onder 50 jaar al fisiese en/of seksuele geweld deur ‘n maat of iemand anders ervaar – geweld wat hulle fisiese en geestesgesondheid in die korttermyn en langtermyn beïnvloed. Dit is belangrik vir gesondheidswerkers om ingestel te wees op tekens van geweld sodat hulle kan help om dit te voorkom en ook om ondersteuning te gee aan mense wat dit deurmaak. **Wenk: Hulp en ondersteuning is beskikbaar; vind meer uit en rapporteer enige misdade aan die relevante owerhede.**

3 Verstandelike gesondheid: Bewyse gee te kenne dat vroue meer geneig is as mans tot angstigheid, depressie en somatiesse klagtes – fisiese simptome wat nie medies verklaar kan word nie. Depressie is die algemeenste verstandelike gesondheidsprobleem by vroue en een van die grootste redes vir selfmoord by vroue onder 60 jaar. Dit is belangrik om vroue attent te maak op verstandelike gesondheidskwessies en hulle die selfvertroue te gee om hulp te kry. **Wenk: Wees bedag daarop en begin ‘n stokperdjie om positief en in kontak te bly.**

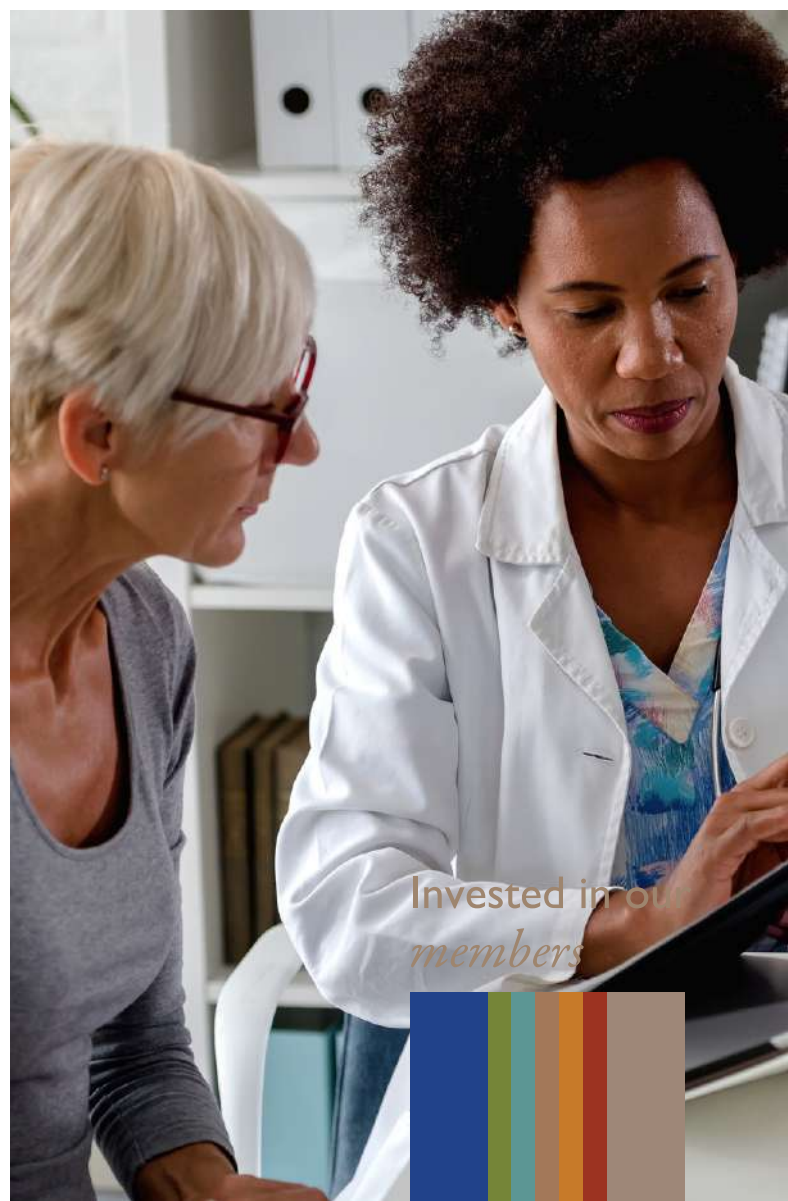
4 Nieoordraagbare siektes: In 2012 het sowat 4,7 miljoen vroue aan nieoordraagbare siektes gesterf voordat hulle die ouderdom van 70 bereik het – die meeste van hulle in lae- en middel-inkomstelande. Hulle het gesterf weens verkeersongelukke, die skadelike gebruik van tabak, die misbruik van alkohol, dwelms en middels asook vetsug – meer as 50% van vroue is oorgewig. Vroue en meisies moet gehelp word om vroeg al ‘n gesonde leefwyse aan te kweek – dit is die sleutel tot ‘n lang en gesonde lewe. **Wenk: Kyk na jou algehele gesondheid deur aktief te bly en matig te wees.**

5 Bejaardheid: Ouer vroue het minder pensioene en voordele en minder toegang tot gesondheidsorg en sosiale dienste as hulle manlike ew-

eknieë. As die groter risiko van armoede met ander toestande wat met die ouderdom kom, soos demensie, gekombineer word, het ouer vroue ook ‘n hoër risiko van mishandeling en is hulle gesondheid oor die algemeen ook swak. **Wenk: Vind meer uit oor die gesondheidsorgopsies wat jou mediese fonds of jou plaaslike gesondheidskliniek bied.**

Elke persoon is anders en dit is hoekom dit so uiters belangrik is dat vroue gereeld moet gaan vir ondersoeke omdat simptome kan verskil en party siektes moeilik kan wees om te diagnoseer.

Dames, bly legendaries en bly gesond!



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Ukuba Nempilo Enhle-

IZINKINGA ZEMPILO ZABESIFAZANE EZINHLANU EZIHAMBA PHAMBILI

Lide ibanga esesilihanjwe abesifazane futhi kuhlale kuyisikhathi esifanele sokuba sihalalisele abesifazane kanye nalokho asebekufezile. Kodwa inyanga yoMama nayo yisikhathi esihle sokuhlola indlela amalungelo abesifazane ahloniswa ngayo emhlabeni – ikakhulukazi ilungelo lezempilo. Abesifazane ezweni lonke basabhekene nezinkinga eziningi zempilo okudingeka zilungiswe. Lokhu kuqala ngemfundo futhi kuyisizathu esenza kudingeke siqale ngokwabelana ngemininingwane futhi sigqamise ezinye zalezi zinkinga zempilo.

Ngezansi sinezinkinga ezinhlanu eziyinhloko ngokuphathelele nezempilo zabesifazane ezisakhathaza namanje:



Umdlavuzi: Izinhlobo zomdlavuzi ezimbili ezivame kakhulu ezithinta abesifazane, umdlavuzi webele kanye nomdlavuzi wesibeletso. Ukuthola lezi zinhlobo zomdlavuzi ezimbili kusenesikhathi kusemqoka ukuze owesifazane aphile futhi ahlale enempilo. Izibalo zamuva zomhlaba zibonisa ukuthi ingxenye yesigidi yabesifazane ibulawa umdlavuzi wesibeletso bese kuthi enye ingxenye yesigidi yabesifazane ibulawe umdlavuzi webele unyaka ngamunye. Iningi lalaba besifazane abafayo lisemazweni ampofo nasafufusa lapho ukuhlolwa, ukuvinjelwa nokwelashwa kungekho nhlobo, nalapho okumelwe kwenziwe khona ukugomela igciwane le-papilloma elihlasela abantu. **Icebiso:** Qikelela ukuthi uyahlolwa njalo ngonyaka ukuze ubanjwe ngokushesha umdlavuzi.

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2 Ukuhlukunyezwa kwabesifazane: Abesifazane bangaba yizisulu zezinhlobo ezihlukahlukene zodlame, kodwa uhlobo oluhamba phambili ukusaywa nokuhlukunyezwa ngokocansi – okwenziwa umuntu abathandana naye noma omunye umuntu ngokuvamile okungumuntu abamaziyo. Namuhla, owesifazane oyedwa kwabathathu ongaphansi kweminyaka engu-50 uye wahlukunyezwa ngokusaywa noma ngokocansi umuntu athandana naye noma omunye umuntu – okuwudlame oluthinta impiyo yabo engokomzimba nengokwengqondo isikhathi esifushane neside. Kubalulekile ukuba izisebenzi zempiyo ziluyaphile udlame ukuze zikwazi ukusiza ekuluvimbeni futhi zisize ekusekeleni abantu abahlukunyezwe yilo. **Icebiso: Usizo nokusekelwa kukhona, zifundise futhi ubike noma yibuphi ubugebengu eziphathimandleni ezifanele.**

3 Izinkinga zengqondo: Ubufakazi busikisela ukuthi abesifazane bathambekele ekubeni nesifo sokukhathazeka, isifo sokucindezeleka, kanye nezinkinga zomzimba – izimpawu zomzimba odokotela abahluleka ukuzichaza, kunabantu besilisa. Isifo sokucindezeleka siyinkinga evame kakhulu yengqondo kubesifazane futhi ukuzibulala kuyimbangela enkulu yokufa kubesifazane abangaphansi kweminyaka engu-60. Ukusiza ekuqwashiseni abesifazane ngezinkinga zengqondo nokubanikeza isibindi sokuyofuna usizo kubalulekile. **Icebiso: Zinakekele futhi wenze okuthile okuthandayo ukuze uhlale unombono omuhle ngezinto.**

4 Izifo ezingathathelwana: Ngo-2012 abesifazane abangaba ngu-4.7 million babulawa yizifo ezingathathelwana bengakafiki eminyakeni engu-70 — abaningi kubo bavela emazweni ampofo nasafufusa. Bafa ngenxa yezingozi zemoto, ukusebenzisa kabi ugwayi, ukuphuza utshwala ngokweqile, ukusebenzisa izidakamizwa kanye nokukhuluphala ngokweqile – abesifazane abangaphezu kuka-50% bakhuluphele. Ukusiza amantombazane nomama baphile ngendlela enempilo kusenesikhathi kubalulekile ukuze umuntu aphile isikhathi iside futhi abe nempilo enhle. **Icebiso: Nakekela impilo yakho ngokuhlale uzivocavoca futhi ungadli ngokweqile.**

5 Ukuguga: Abesifazane asebekhulule bangase babe nezimpesheni ezimbalwa kanye nezinzuzo futhi behluleke ukuthola ukunakekelwa kwezempilo kanye nezinkonzo zomphakathi uma beqhathaniswa nabesilisa. Uma kuhlangukiswa nengozi enkulu yobumpofu kanye nezinkinga zokuguga ezinjenge-dementia, abesifazane asebekhulile baba sengozini enkulu yokuhlukunyezwa nokuba nempilo ebuthaka. **Icebiso: Thola okwengeziwe ngezindlela zokwelapha ezikhona ezihlinzekwa yi-medical aid yakho noma izindlela zokwelapha ongazithola emtholampilo wangakini**

Wonke umuntu uhlukile, yingakho kusemqoka ukuba abesifazane bahlolwe njalo ngoba izimpawu zingahlu-ka futhi ezinye izifo kungase kube nzima ukuzibamba.

Bafazi – hlalani nizithanda futhi ninempilo enhle!



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Eba le Bophelo bo Botle-

DIPHEPHETSO TSE HLANO TSE AMANG BOIKETLO BA BASADI

Basadi ba se ba entse diphetoho tse ngata ho fihlela jwale mme ba lokela ho tlotlwa ka mesebetsi eo ba atlehleng ho e finyella. Kgwedding ena ya basadi re na le monyetla wa ho hlaloba hore na ebe ditlhoko tsa basadi di ela hloko kapa tjhe – haholo holo ditlhoko tsa bona tsa bophelo bo botle. Basadi ba bangata naheng ya rona ba ntse ba ena le diphephetso tse lokelang ho lokiswa tse amang bophelo ba bona bo botle. Sena se tla finyellwa ka hore ho fanwe ka thupelo e tla fana ka tlhahisoleseding ka ditaba tsena tsa bophelo bo botle.

Ka tlase re bua ka mathata a ka sehlohong a amang bophelo bo botle ba basadi:

1 Kankere: Mefuta e tlwaelehileng e amanang basadi haholo ke kankere ya matswele le kankere ya molomo wa popelo. Ho fumana dikankere tsena ka pele ho ka thusa basadi hore ba tswelle pele ba phela hantle. Dipalopalo tsa moraorao tsa lefatshe di bontsha hore basadi ba etsang halofo ya milione ba a hloka hloko ka lebaka la kankere ya molomo wa popelo mme ba etsang halofo ya milione ba bolawa ke kankere ya matswele selemo le selemo. Bongata ba mafu ana a etsahala dinaheng tse futsanehileng le tse boemong ba ho ntlafala moo ho hlalojwa, thibelo le kalofo di leng siyo. Hape ke dinaheng tseo ente ya ho thibela mafu a tshwaetsanang ka thobalano e sa sebedisweng. **Keletso: Netefatsa hore selemo le selemo o etsa diteko e le hore kankere e ka fumanwa ka pele.**

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2 Tlhekefetso ya basadi: Basadi ba ka hleketswa ka ditsela tse fapaneng, empa tlhekefetso e atileng haholo ke ya ho otlwa kapa ho hlekefetswa ka thobalano ke motho eo a ratanang le yena kapa eo a mo tsebang. Kajeno, mosadi a le mong ho ba bararo ba ka tlase ho dilemo tse 50 o kile a otlwa kapa a hlekefetswa ka thobalano ke motho eo a ratanang yena kapa motho e mong. Tlhekefetso ena e ama bophelo ba bona ba mmele le ba kelello ka nako e telele. Ho bohlokwa hore basebeletsi ba bophelo bo botle ba be sedi mabapi le tlhekefetso e le hore ba ka e thibela le ho fana ka tshehetso ho batho ba hlekefetswang. **Keletso: Thuso ya fumaneha, ithute mme o tlalehe tlhekefetso ho ba boholong.**

3 Boiketlo ba kelello: Dipatlisiso di bontsha hore basadi ba atisa ho tshwenyeha haholo, ho ba le kgateello ya maikutlo le ho tshwenyeha haholo ka maemo a bona a bophelo ho feta banna. Kgateello ya maikutlo e atile haholo ho basadi mme boholo ba basadi ba ka tlase ho dilemo tse 60 ba a ipolaya. Ho bohlokwa ho thusa basadi ba nang le mafu a kelello le ho ba kgothaletsa ho kopa thuso. **Keletso: Itlwaetse ho ithokomela mme o qale ho etsa dintho tse tla o tlosa bodutu le ho ba le boikutlo bo nepahetseng.**

4 Mafu a sa tshwaetsaneng: Ka 2012, basadi ba ka bang dimilione tse 4.7 ba ile ba shwa ka lebaka la mafu a sa tshwaetsaneng pele ba e ba dilemo di 70. Boholo ba bona ba dula dinaheng tse futsanehileng le tse boemong ba ho ntlafala. Ba ile ba shwa ka lebaka la dikotsi tsa koloi, ho tsuba, ho nwa jwala haholo, ho sebedisa dithethefatsi le botenya. Basadi ba fetang diphesente tse 50 ba nonne haholo. Ho thusa banana le basadi hore ba ithlokomele mmeleng ho ka ba thusa hore ba phela hantle le halelele. **Keletso: Itlhokomele ka hore o ikwetlise mme qobe ho ja le ho nwa ho feta tekano.**

5 Ba hodileng: Basadi ba hodileng ba ka nna ba se ke ba fumana penshene le meputso e tswahanang le ya banna ba hodileng, ebile ba ka nna ba se ke ba

fumana tlhokomelo e tshwanang ya bophelo bo botle le ditshebeletso tse ding tsa setjhaba. Jwalo ka ha bophelo bo ntse bo nyolosetsa, ba hodileng le bona ba iphumana ba le kotsing ya ho phela ka tlala ho phaella mathateng a bona a boqheku, a kang mafu a kelello, tlhekefetso, le ho kula. **Keletso: Ithute ka mekgwa e fapaneng ya pheko e fumanehang kliniking e sebakeng sa heno kapa eo o ka e fuwang ke medical aid ya hao.**

Batho ha ba tshwane, ke ka hoo ho leng bohlokwa hore nako le nako basadi ba etse ditlhahlobo ka ha matshwao ha a tshwane mme ha ho bonolo ho hlwaya malwetse a mang.

Basadi – dulang le le batle mme le ithokomeleng!



Pension Funds made easy

Meet the New EPPF Board of Fund

In 2019 the EPPF embarked on election campaign for the new Board of Fund.

The EPPF appointed an Independent Electoral Officer (IEO) who was be responsible for monitoring and ensuring that the election process is free and fair.

Members and pensioners took part in the elections in large numbers, but what exactly do trustees do? This article will give a brief background, explain their duties and also show you who they are.

Background

The duties of the trustees of retirement funds have been codified in sections 7C and 7D of the Pension Funds Act. The other source of trustee duties is the common law as had been developed in court cases about trustees over the years.

According to the Pension Funds Act, The Act stipulates that the object of the board of trustees shall be to direct, control and oversee the operations of a fund (such as the EPPF) in accordance with the applicable laws and the rules of the fund.

In pursuing this object, the trustees must:

- take all reasonable steps to ensure that the interests of members in terms of the rules of the fund and the provisions of the Pension Funds Act are always protected
- act with due care, diligence and good faith
- avoid conflicts of interest
- act with impartiality in respect of all members and beneficiaries.

General Duties

In addition, the general duties of the trustees as set out in the Pension Funds Act are to:

- ensure that proper registers, books and records of the operations of the fund are kept, inclusive of proper minutes of all resolutions passed by the trustees
- ensure that proper control systems are employed by or on behalf of the trustees
- ensure that adequate and appropriate information is communicated to the members of the fund informing them of their rights, benefits and duties in terms of the rules of the fund
- take all reasonable steps to ensure that contributions are paid timeously to the fund
- obtain expert advice on matters where the trustees may lack sufficient expertise
- ensure that the rules and the operation and administration of the fund comply with the Pension Funds Act, the Financial Institutions (Investment of Funds) Act and all other applicable laws.

Our new Board consists of individuals who are highly capable and will draw on its varied professional capabilities and wealth of experience to support and guide the Fund in delivering on its objectives of ensuring the financial sustainability of the Fund and delivering excellent member service.

The EPPF executive team looks forward to working together with the Board in the best interests of our members and pensioners.

The objectives, responsibilities, powers and duties of the board are clearly set out in the rules of the Fund, and these correspond directly to the requirements of the Act as set out above.

The Board comprises 14 trustees. Seven trustees, including the chairman, are appointed by the employer, Eskom. The remaining seven are elected by the member base as follows:

Employees - appointed trustees (7)



**Ms Caroline
Henry
(Chairman)**



**Ms Hasha
Tlhotlhamajane**



**Mr Sincedile
Shweni**



**Mr Peter
Mashatola**



**Ms Liza
Brown**



**Ms Mabatho
Seeiso**



**Mr Martin
Buys**

Pensioner - elected (2)



**Mr Izak
Du Plessis**



**Mr Ben
Steyn**

Member - elected: non-bargaining (2)



**Mr Khehla
Shandu**



**Mr Lufuno
Ratsiku**

Member - elected: bargaining (3)



**Ms Helen
Diatile - NUM**



**Mr Deon
Jenkins - Solidarity**



**Ms Anah
Makgopa – NUMSA**

Industry news –

Impact investing: the softer side of investments

What Is Impact Investing?

The main intention of investing is to generate specific beneficial social or environmental effects in addition to financial gains. Impact investments might be in the form of numerous asset classes and might result in various specific outcomes. Impact investing uses money and investment capital impact to yield positive social uses results and improve lives.

The investment strategy it not only generates financial returns but also creates constructive outcomes. The strategy actively seeks to make a positive impact by investing in non-profit organisations for example which benefits the community or in clean-technology example, those which benefit the enterprises that benefit the environment. Impact investing attracts individuals as well as institutional investors including hedge funds, private foundations, banks, pension funds such as the Eskom Pension and Provident Fund (EPPF), and other fund managers.

Types of impact investments

Impact investments come in various forms of capital and investment vehicles. Like any other type of

investment class, impact investments provide investors with a variety of possibilities when it comes to returns. But the most important thing is that these investments offer both a financial return and are in line with the investor's conscience.

The opportunities for impact investments vary and investors may choose to put their money into emerging markets or developed economies. These investments span several industries including:

- Healthcare;
- Education;
- Energy, (especially clean and renewable energy) and
- Agriculture

How impact investing works

The term impact investing started becoming widely used in 2007, but the practice was developed years

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earlier. A basic goal of impact investing is to help reduce the negative effects of business activity on the social environment. That's why impact investing may sometimes be considered an extension of philanthropy.

Investors who use impact investing as a strategy consider an organisation's commitment to corporate social responsibility or the sense of duty to positively serve society, before they become involved with that organisation. The type of impact that can evolve from impact investing varies based on the industry and the specific company within that industry. Some common examples include giving back to the community by helping the less fortunate or investing in sustainable energy practices to help save our planet.

The bulk of impact investing is done by institutional investors, but a range of socially-conscious financial service companies, web-based investment platforms, and investor networks now offer individuals an opportunity to participate. One major venue is micro-finance loans, which provide small-business owners in emerging nations with start-up or expansion capital. Women are often the beneficiaries of such loans.

EPPF's impact investing

EPPF is proud that we were able to conclude a structured finance transaction with Nova Pioneer Education Group to support their future growth. The transaction will enable the Property company of the Nova Pioneer group to acquire suitable sites and build the bespoke buildings and infrastructure required for the schools' unique learning delivery.

"We are very excited to partner with the Eskom Pension and Provident Fund to expand our mission of developing young leaders and innovators across South Africa. We were drawn together by a strong sense of shared purpose, and look forward to contributing to the country's development through our work together." - Chinezi Chijake (Nova Pioneer CEO)

Nova Pioneer Education Group is a pan-African independent school network, that builds and operates world-class, affordable schools for students from pre-school through to secondary. Nova Pioneer currently operates 13 schools across both East and South Africa.

The founders of Nova Pioneer started the school group because they wanted to offer schools in which young people would grow up to shape the world, and not just work in it. The aim is to transform the lives and career paths of students and equip them to lead change in Africa and around the globe. The school group's mission is therefore to *develop generations of innovators and leaders who will shape the African century.*

Nova Pioneer's vision is to do that through a large scale network of excellent and accessible schools that educate 100,000+ students across Africa. Every year Nova Pioneer grows its network so that it can serve more students, progressively working towards actualising the mission. This transaction will further enable them to achieve this mission by facilitating a path to add another six schools to their network within South Africa in line with their growth trajectory, thereby increasing the number of students from 2300 to an additional ~6000 students.

Click [here](#) if you would like to contact Nova Pioneer.



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Industrienuus –

Impakbelegging: die sagter sy van beleggings

Wat is impakbelegging?

Die hoofdoel van impakbelegging is om, benewens finansiële winste, spesifieke voordelige sosiale en omgewingseffekte te genereer. Impakbeleggings kan gedoen word in die vorm van verskillende bateklasse en kan verskillende spesifieke uitkomst tot gevolg hê. Impakbelegging gebruik geld en beleggingskapitaal om positiewe sosiale resultate te lewer en lewens te verbeter.

Hierdie beleggingstrategie genereer nie net finansiële opbrengste nie, maar skep ook konstruktiewe uitkomst. Die strategie poog om daadwerklik 'n positiewe impak te maak deur te belê in nuwingsgewende organisasies, byvoorbeeld dié wat die gemeenskap bevoordeel of skoon tegnologie-ondernemings wat die omgewing bevoordeel. Impakbelegging lok individue en instansies as beleggers, soos verskansingsfondse, privaat stigtings, banke, pensioenfondse, soos die Eskom-pensioen- en voorsorgfonds (EPPF), en ander fondsbestuurders.

Tipes impakbeleggings

Impakbeleggings het verskillende vorms van kapitaal- en beleggingsformate. Soos enige ander soort beleggingsklas, voorsien impakbeleggings beleggers van 'n verskeidenheid moontlikhede wat opbrengs betref. Maar die belangrikste is dat hierdie beleggings 'n fi-

nansiële opbrengs lewer en ook met die belegger se gewete strook.

Die geleentheid vir impakbeleggings verskil, en beleggers kan kies om hulle geld te belê in ontluikende markte (OM) of ontwikkelde ekonomieë. Hierdie beleggings strek oor verskillende industrieë, onder andere:

- Gesondheidsorg;
- Opvoeding;
- Energie, veral skoon en hernubare energie; en
- Landbou

Hoe impakbelegging werk

Die woord impakbelegging het in 2007 baie bekend begin raak, maar die konsep is reeds jare vroeër al ontwikkel. 'n Basiese doel van impakbelegging is om te help om die negatiewe uitwerking van besigheid-saktiwiteit op die sosiale omgewing te verminder.

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Dit is hoekom impakbelegging soms beskou word as 'n uitbreiding van liefdadigheid.

Beleggers wat impakbelegging as 'n strategie gebruik, kyk na 'n organisasie se verbintenis tot korporatiewe sosiale verantwoordelikheid of hulle pligsbesef om die gemeenskap op 'n positiewe manier te dien, voordat hulle by daardie organisasie betrokke raak. Die soort impak wat uit impakbelegging kan ontwikkel, is gebaseer op die industrie en die spesifieke maatskappy binne daardie industrie. 'n Paar algemene voorbeelde sluit in dat hulle teruggee aan die gemeenskap deur minderbevoorregtes te help of belê in volhoubare energiegebruike om ons planeet te help red.

Impakbelegging word hoofsaaklik deur institusionele beleggers gedoen, maar verskillende sosiaal-bewuste finansiële diensmaatskappye, webgebaseerde beleggingsplatforms en beleggersnetwerke bied nou vir individue 'n geleentheid om deel te neem. Een vername gebied is mikrofinansieringlenings, wat kleinsake-eienaars in ontluikende nasies voorsien van begin- of uitbreidingskapitaal. Vroue is dikwels die begunstigdes van hierdie soort lenings.

Die EPPF se impakbelegging

EPPF is trots daarop dat ons 'n gestruktureerde finansietransaksie kon sluit met die Nova Pioneer Education Group om hulle toekomstige groei te ondersteun. Die transaksie sal die eiendomsmaatskappy van die Nova Pioneer-groep in staat stel om geskikte plekke te bekom en die doelgemaakte geboue en infrastruktuur op te rig wat nodig is vir die skole se unieke leeruitkoms.

“Ons is baie opgewonde oor ons vennootskap met die Eskom-pensioen- en voorsorgfonds om ons missie uit te brei om jong leiers en innoveerders regoor Suid-Afrika te ontwikkel. Ons word saamgebind deur 'n gemeenskaplike doel, en ons sien daarna uit om by te dra tot die land se ontwikkeling deur saam met mekaar te werk.” – Chinezi (Nova Pioneer se HUB.)

Nova Pioneer Education Group is 'n Pan-Afrikaanse, onafhanklike skoolnetwerk wat wêreldgehalte, bekostigbare skole bou en bestuur vir leerders van voorskoolse tot sekondêre vlak. Nova Pioneer bedryf tans 13 skole regoor Oos- en Suid-Afrika.

Die stigters van Nova Pioneer het die skoolgroep begin omdat hulle skole wou aanbied waar jongmense kan groei om nie net in die wêreld te werk nie maar om dit ook te vorm. Die doel is om die lewens en loopbane van leerders te hervorm en hulle toe te rus om aan die voorpunt te staan van verandering in Afrika en regoor die wêreld. Die skoolgroep se missie is dus “om generasies van innoveerders en leiers te ontwikkel wat vorm sal gee aan die Afrika-eeu”.

Nova Pioneer se visie is om dit te doen deur 'n grootskaalse netwerk van puik en toeganklike skole wat meer as 100 000 leerders regoor Afrika opvoed. Nova Pioneer brei sy netwerk elke jaar uit sodat hulle meer leerders kan akkommodeer, en hulle werk progressief daartoe om daardie missie te verwesenlik. Hierdie transaksie sal hulle verder help om hierdie missie te bereik deur 'n manier te fasiliteer waardeur hulle nog ses skole by hulle netwerk in Suid-Afrika kan voeg, in ooreenstemming met hulle groei-doelwit, en sodoende die aantal leerders te verhoog van 2300 tot 'n verdere 6000 leerders.

Klik [hier](#) om meer uit te vind oor Nova Pioneer.



Izindaba zembali –

I-Impact investing: ukutshala izimali okwenziwe lula

Yini i-Impact Investing?

Injongo eyinhloko ye-Impact investing ukwakha izinzuzo eziqondile zomphakathi noma imiphumela yemvelo ukwenezela ezinzuzweni zezimali. I-Impact investments ingeza ngezindlela ezihlukahlukene zezi-makethe zokutshala izimali futhi ingaholela emiphumeleni ehlukahlukene eqondile. I-impact investing isebenzisa imali kanye nemali etshaliwe ukuze kube nemiphumela emihle emphakathini futhi ithuthukise ukuphila kwabantu.

Icebo lokutshala izimali aligcini nje ngokwenza inzuzo kodwa futhi lakha nemiphumela ewusizo. Leli cebo lizama ukuba nomthelela omuhle ngokutshala izimali ezinhlanganweni ezingenzi nzuzo ngokwesibonelo lezo ezizuzisa umphakathi noma ezinkampanini ezisebenzisa ezobuchwepheshe ezihlanzekile ezizuzisa imvelo. I-Impact investing iheha abantu kanye nabatshali zimali bezinhlangano kuhlenganise nama-hedge funds, izinhlangano ezizimele, amabhange, izikhwama zem-pesheni njenge-Eskom Pension and Provident Fund (EPPF), kanye nabanye abaphathi bezikhwama.

Izinhlobo ze-impact investments

Ama-impact investments atholakala ngezindlela ezihlukahlukene zezimali ezitshaliwe. Njengano-ma yiluphi uhlobo lokutshala izimali, ama-impact investments anikeza abatshali zimali amathuba ahl-

ukahlukene lapho kuziwa ezinzuzweni. Kodwa into ebaluleke kakhulu ukuthi lokhu kutshalwa kwezimali kunikeza izinzuzo zezimali futhi kuvumelana nonem-beza wabatshali zimali.

Amathuba e-impact investments ayahlukahluke futhi abatshali zimali bangase bakhethe ukufaka izimali zabo ezimakethe ezisafufusa (EM) noma kwezom-notho ezithuthukile. Lokhu kutshalwa kwezimali kutholakala ezimbonini ezihlukahlukene kuhlenganise:

- Ezempilo
- Ezemfundo
- Amandla, ikakhulukazi amandla ahlanzekile kanye navuselelekayo; kanye
- Nezolimo

Indlela i-impact investing esebenza ngayo

Inkulumo ethi impact investing iqale ukusetshenziswa kabanzi ngo-2007, kodwa inqubo yasungulwa eminyakeni engaphambili edlule. Umgomo oyinhloko we-impact investing ukusiza ekunciphiseni imiphumela engemihle yomsebenzi webhizinisi kwezemvelo ezithinta umphakathi.

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Yingakho i-impact investing ngezinye izikhathi ingase ibhekwe njengokubonelela abanye ngezimali.

Abatshali zimali abasebenzisa i-impact investing njengesu bacabangela ukuzibophezela kwenkampani esibophweni sezenhlalo, noma bazizwa benomthwalo wokukhonza umphakathi, ngaphambi kokuzihlanganisa naleyo nhlangano. Uhlobo lomthelela olungashintsha lusuka ku-impact investing luyahlukahluka kuye ngemboni kanye nenkampani eqondile kuleyo mboni. Kodwa ezinye zezibonelo ezivamile zihlanganisa ukubuyisela emphakathini ngokusiza abantulayo noma ngokutshala izimali ezinqubweni zamandla asiza ekuvikeleni umhlaba ukuba ungonakali.

Ubuningi be-impact investing benziwa abatshali zimali bezikhungo, kodwa izinkampani ezihlukahlukene ezikhathalela umphakathi, amapulatifomu okutshala izimali aku-inthanethi kanye namanethiwekhi abatshali zimali manje anikeza abantu amathuba okubamba iqhaza kuwo. Enye yezindlela ezinkulu yizimali mboleko ezincane, ezinikeza abanikazi bamabhizinisi amancane emazweni asafufusa imali yokuqala noma yokwandisa ibhizinisi. Ngokuvamile abesifazane abazuzakulezo zimali mboleko.

I-impact Investing ye-EPPF

I-EPPF iziqhenya ngokuthi siye sakwazi ukuphothula ukuthunyelwa kwemali okuhlelekile ne-Nova Pioneer Education Group ukuze kusekelwe ukukhula kwabo kwesikhathi esizayo. Lokho kuthengiselana kuyosiza inkampani yempahla ye-Nova Pioneer group ukuba ithole izindawo ezifanelekayo futhi yakhe izakhiwo ezenziwe ngokukhethekile kanye nengqalasizinda edingekayo yezikole okufundiswa kuzo ngendlela ekhethekile.

“Kusijabulisa kakhulu ukubambisana ne-Eskom Pension and Provident Fund ukuze sakhe abaholi abasebasha futhi senze okusha eNingizimu Afrika. Okusenza sisondelane yinjongo yethu efanayo, futhi sibheke phambili ekufakeni isandla ekwakhiweni kwalelizwe ngokusebenza ndawonye.” – Chinezi (I-CEO ye-Nova Pioneer)

I-Nova Pioneer Education Group yinethiwekhi yezikole ezizimele ye-pan-African, eyakha futhi ilawule izikole ezisezingeni lomhlaba, ezifinyelelekayo zabafundi kusukela kojahidada kuya esikoleni sama-

banga aphezulu. I-Nova Pioneer njengamanje isebenza ezikoleni ezingu-13 kokubili Empumalanga naseNingizimu Afrika.

Abasunguli be-Nova Pioneer baqala iqembu lesikole ngoba babefuna ukuhlinzeka ngezikole lapho abantu abasha bezokhula khona bese bakha umhlaba, bangagcini nje ngokusebenza kuwo. Injongo ukushintsha ukuphila kwabantu kanye nemisebenzi ezokwenziwa abafundi futhi ibahlomise ukuze bahole ushintsho e-Afrika nasemhlabeni jikelele. Umgomo weqembu “ukwakha isizukulwane sabasunguli nabaholi abazokwakha ikhulu leminyaka le Afrika.”

Umbono we-Nova Pioneer ukwenza lokho ngezanga elikhulu ngenethiwekhi yokuhle kakhulu kanye nezikole ezifinyelelekayo ezifundisa abafundi abangaphezu kuka-100,000 kuyo yonke i-Afrika. Njalo ngonyaka i-Nova Pioneer ikhulisa inethiwekhi yayo ukuze isize abafundi abengeziwe, iqhubekele phambili ekufezeni umgomo wayo. Lokhu kuthengiselana kuzobenza bakwazi ukufinyelela lo umgomo ngokuvula indlela yokwenezela ezinye izikole eziyisithupha kwineethiwekhi yabo eNingizimu Afrika ngokuvumelana nokukhula okulindelwe, okuzokwandisa inani labafundi lisuka ku-2300 lande ngabafundi abangu-6000..

Chofaza [lapha](#) ukuze uthole okwengeziwe nge-Nova Pioneer.



Ditaba tsa Kgwebo –

Letsete le thusang setjhaba ke letsete le ruisang setjhaba

Letsete le Thusang Setjhaba ke eng?

Morero wa letsete lena ke ho kenya letsoho ho thusang setjhaba kapa ho hlokomela tikoloho. Matsete ana a fumanaha ka ditsela tse fapaneng mme a ba le dipheko tse fapaneng. Ho sebediswa tjehelete le mekgwa e meng ya ho tsetela e le hore setjhaba se une molemo.

Leano la letsete lena hase ho fumana tjehelete fela empa hape ke ho netefatsa hore ho fihlelwa sephetho se molemo. Leano lena le akarelletsa ho ba le tshusumetso e molemo ka ho tsetela mekgatlong e sa etseng phaello, mohlala e ka ba mekgatlo e thusang setjhaba kapa e thoholetsang bohlweki ba tikoloho. Batho ba bangata le mekgatlo e tsetelang e thabela ho kenya letsoho mofuteng ona wa ho tsetela e akarelletsang matlole a phatlallang, mekgatlo e fanang, dibanka, matlole a penshene a tshwanang le Eskom Pension and Provident Fund (EPPF), le matlole a mang.

Mefuta ya letsete le thusang setjhaba

Ho na le mekgwa e fapaneng ya ho tsetela. Jwalo ka ha ho lebetse ho letsete le leng leng le etswang, mofuta ona wa letsete o hlakisetsa ba kenyang letsoho melemo e ka hlahang ka moso. Ha bohlokwa ke hore matsete ana a be le sephetho se molemo

sa tjehelete ebile ba kenyang letsoho ba etsa jwalo ka matswalo a kgutsiteng.

Menyetla ya ho tsetela e fapane ebile ba tsetelang ba ka kgetha ho kenya tjehelete ya bona dimmarakeng tse hlahellang kapa ikonoming e tswetseng pele. Diindusteri tse fumanang thuso ya mofuta ona wa letsete di akarelletsa:

- Bophelo bo botle;
- Thuto;
- Oli, kgase, haholo holo tsa tlhaho; le
- Temo

Letsete le thusang setjhaba le sebet-sa jwang

Polelwana e reng letsete le thusang setjhaba e ile ya tlwaela ho sebediswa ka selemo sa 2007, empa mofuta ona wa letsete o ile wa qala ho sebetse dilemo pejana ho moo. Sepheo sa letsete lena ke ho thusa hore ho fokotswe tshusumetso e mpe setjhabeng kapa tikolohong ka lebaka la dikgwebo tse sebetse sebakeng seo.

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Ho ka boela ha thwe letsete lena le thoholetsa boiketlo bo botle bakeng sa bohle.

Pele batho ba kena letseteng lena, ba hlahloba boitlamo boo mokgatlo o amehang o bo entseng ho susumetsa setjhaba ka tsela e molemo. Tsela eo setjhaba se tla ameha ka yona e itshitlehile ka mosebetsi o tlang ho etswa ke industeri le khampani e kentseng letsoho. Mehlala e tlwaelehleng ya tshusumetso e ntle e ka ba ho thusa ba dikojwana di mahetleng kapa ho tla ka disebediswa tse tla sireletsa tikoloho ya rona.

Mekgatlo e tsetelang ke yona hangata e kenallang mofuteng ona wa letsete. Le ha ho le jwalo, batho ka bomong ba ntse ba fumana menyetla ya ho tsetela dikhamphaning tse thusang setjhaba ka ditaba tjelele, ho kenella letseteng la di websaete le la marang rang. Ha jwale dikgwebos tse ngata tse nyenyane di fuwa tjelele ka mokgwa wa mokoloto e le hore di ka thakgoha kapa di hole. Hangata basadi ke bona ba fumanang tshehetso eo ya mokoloto.

EPPF e tsetela setjhabeng jwang

EPPF e ikotla sefuba ka ho theha leano le tla tshehetsoa mosebetsi o etswang ke Nova Pioneer Education Group. Tshehetso ena e tla thusa khampani ena ya litsha ho reka ditsha tse sebakeng se loketseng le ho haha dikolo esita le ho fana ka ditshebetso tse tla ntlafatsa thuto ya bana ba sekolo.

“Re thabetse monyetla wa ho sebetsa le Eskom Pension and Provident Fund ho atolosa morero wa rona wa ho hodisa baeta pele le baqapi ba ka moso naheng ya Afrika Borwa. Lebaka re ke kopantseng ke hobane re na le sepheo se tshwanang, mme re lebeletse ka tjantjello ho ntshetsa pele naha ka ho sebetsa mmoho.” – Chinezi (Mookamedi ya ka Sehloohong wa Nova Pioneer)

Nova Pioneer Education Group ke sehlopha se thehang dikolo tse ikemetseng dinaheng tsa Arika, ka ho haha le ho kganna dikolo tsa boemo bo phahameng le tse sa patadiseng tjelele e ngata ho thusa bana ba tlaase dilemong ho ya ho ba dilemong tsa ho kena

sekolo se mahareng. Nova Pioneer e na le dikolo tse 13 karolong e Afrika Botjhabela le e Borwa.

Bathehi ba Nova Pioneer ba qadile ho hlophisa dikolo tsena hobane ba ne ba batla ho etsa dikolo tse tla ruta batjha ho ntlafatsa boemo ba lefatshe, ho ena le ho dula ho lona fela. Morero ke ho fetola bophelo le sepheo sa diithuti mme diithuti di kwetlisetswa ho nka ketelo pele ho ntlafatseng Afrika le boemo ba lefatshe lohle. Sehlopha sena se ikemiseditse ho “hlahisa meloko ya baqapi le baeta pele ba tla ntlafatsa maemo a Arika dilemo tse lekholo tse tlang.”

Sepheo sa Nova Pioneer ke ho sebetsa le mekgatlo e mengata bakeng sa ho theha dikolo tse ipabolang tse tla ruta diithuti tse fetang 100 000 kontinenteng ya Afrika. E le ho finyella sepheo seo, selemo le selemo Nova Pioneer e eketsa palo ya mekgatlo eo e sebetsang le yona e le hore e ka thusa diithuti tse ngata. Tshehetso ena e tllilo thusa ho finyella sepheo sena ka hore ho hahwe dikolo tse ding tse tsheletseng naheng ya Afrika Borwa, mme palo ya diithuti e tllilo eketseha ho tloha ho diithuti tse 2300 ho ya ho tse 6000.

Kena [mona](#) ho tseba ho eketsehileng ka Nova Pioneer.



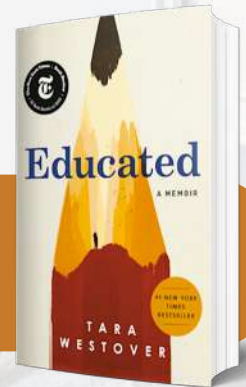
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Book review

The best books to read while social distancing

Educated

By: Tara Westover

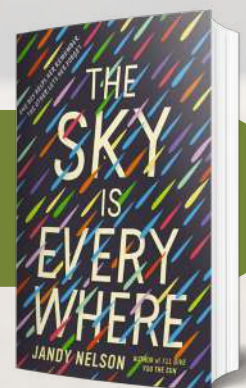


Tara Westover was 17 the first time she set foot in a classroom. Born to survivalists in the mountains of Idaho, she prepared for the end of the world by stockpiling home-canned peaches and sleeping with her “head-for-the-hills bag”. In the summer she stewed herbs for her mother, a midwife and healer, and in the winter, she salvaged in her father’s junkyard.

Educated is an account of the struggle for self-invention. It is a tale of fierce family loyalty and of the grief that comes with severing the closest of ties. With the acute insight that distinguishes all great writers, Westover has crafted a universal coming-of-age story that gets to the heart of what an education is and what it offers: the perspective to see one’s life through new eyes and the will to change.

The Sky Is Everywhere

By: Jandy Nelson



At first, Jude and her twin brother Noah, are inseparable. Noah draws constantly and is falling in love with the charismatic boy next door, while daredevil Jude wears red-red lipstick, cliff-dives, and does all the talking for both of them. Years later, they are barely speaking. Something has happened to change the twins in different yet equally devastating ways . . . but then Jude meets an intriguing, irresistible boy and a mysterious new mentor.

The early years are Noah’s to tell; the later years are Jude’s. But they each have only half the story, and if they can only find their way back to one another, they’ll have a chance to remake their world. This radiant, award-winning novel from the acclaimed author of *The Sky Is Everywhere* will leave you breathless and teary and laughing—often all at once.

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It's Not All Downhill from Here

By: Terry McMillan



After a sudden change of plans, a remarkable woman and her loyal group of friends try to figure out what she's going to do with the rest of her life.

Loretha Curry's life is full. On the eve of her sixty-eighth birthday, she has a booming beauty supply empire, a gaggle of lifelong friends, and a husband who's still got moves that surprise. True, she's carrying a few more pounds than she should be, but she's not one of those women who thinks her best days are behind her, and she's determined to prove her mother, her twin sister, and everyone else with that outdated view of aging wrong—it's not all downhill from here.

But when an unexpected loss turns her world upside down, Loretha will have to summon all her strength, resourcefulness, and determination to keep on thriving, pursue joy, heal old wounds, and chart new paths. With a little help from her friends, of course.

Here For It

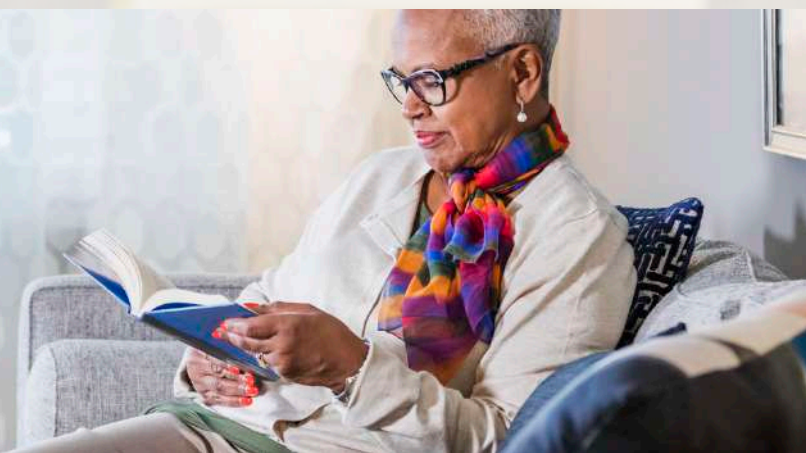
By: R. Eric Thomas



R. Eric Thomas didn't know he was different until the world told him so. Everywhere he went—whether it was his rich, mostly white, suburban high school, his conservative black church, or his Ivy League college in a big city—he found himself on the outside looking in.

For fans of Samantha Irby, Michael Arceneaux, and David Sedaris, Here for It will resonate deeply and joyfully with everyone who has ever felt pushed to the margins, struggled with self-acceptance, or wished to shine more brightly in a dark world. Stay here for it—the future may surprise you.

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The Family is *growing*

Name: Nomonde Zwane

Role: Investment Multi-Manager

Where did you start your career and what was your role?

I started my career at Alexander Forbes as an assistant employee benefit consultant.

When did you join the Fund; what was your role?

November 2019 as an Investment Multi-manager.

What makes you passionate about your new role or why do you love your job?

I am passionate about transformation and responsible investing. I have the pleasure of using my investment skills to contribute positively to the growth of the Fund.



Name: Mpusheng Tlailane

Role: Fund Supervisor: Payroll

Where did you start your career and what was your role? Heraeus Eletro-nite -general worker, Spoornet – Senior Admin Official, recently from Transnet Engineering as Payroll Team Leader

When did you join the Fund; what was your role?

1 April 2020 - Fund Supervisor Payroll

What makes you passionate about your new role or why do you love your job?

The fulfilment it gives when an impact is made in a life of a pensioner, most worked for Eskom their whole life (up to 40 years) and they all look forward to enjoying their retirement. Paying them on time and correctly, ensuring that they have a lasting impression of the EPPF and their years spend at Eskom. I love the challenge, each day i go to bed with brilliant plans for the next day and it always turns out otherwise, in a nutshell each day is different and unpredictable. The newly deployed Everest system, the navigation, the journey in exploring the capabilities stretches one's mind and that is so stimulating.



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Name: Khanyiso Mzana
Role: Procurement Officer

Where did you start your career and what was your role?

I started my careers at AngloGold Ashanti (Pty) Ltd as an intern – Supply Chain (Procurement).

When did you join the Fund; what is your role?

1 April 2020, Procurement Officer

What makes you passionate about your new role or why do you love your job?

The overall impact which Procurement has to EPPF or any other organisation, adding value, encouraging compliance, being involved in strategic initiatives for Procurement and reducing costs for the Fund, I love to be part of such, knowing that together with the Finance (Procurement) Team, CFO and the rest of the EPPF family we can achieve the goal of having the best and/or specialised Procurement in the Financial Services Industry.



Name: Lethabo Kingston Mokgwatlheng
Role: Internal Auditor

Where did you start your career and what was your role?

I served my articles at KPMG and thereafter moved to in-house Internal Audit departments at Transaction Capital and Altron Management Services. The audit department at Altron was outsourced to Deloitte & Touché in September 2017, where I became an integral member in the Mining and Construction Internal Audit portfolios.

When did you join the Fund; what was your role?

I joined the fund on 1 April 2020 in the Internal Audit Department.

What makes you passionate about your new role or why do you love your job?

I'm very passionate in assuring and improving client processes and taking ownership of challenges faced and success achieved by the business. I'm happy to have joined the Fund at the time that the Internal Audit department is going through a growth phase in being a reliant partner to the Fund's Strategy and improvement of the Fund's Governance processes.



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Name: Mbulelo Musa

Role: Retirement Fund Consultant

Where did you start your career and what was your role?

I started at Sanlam Life as an Associate Financial Planner back in 2011.

When did you join the Fund; what was your role?

I joined the Fund effective 1 April 2020. Before that I was working at Momentum as a Business Consultant.

What makes you passionate about your new role or why do you love your job?

I've always had a great passion for the retirement fund (employee benefits) industry as it allows me to interact with people and teach them how their employee benefits work and the importance of saving for retirement.



Name: Paledi Mothapo

Role: IT Business Analyst

Where did you start your career and what was your role?

I started my career at African Explosives Limited, as a junior Industrial Engineer.

When did you join the Fund; what was your role?

I joined the Fund on the 1 April 2020, and my primary key focus as a business analyst within the IT space is helping the Fund in achieving its objectives by performing technological and/or business Gap analysis with the aim to uncover process inefficiencies and identify room for improvement.

What makes you passionate about your new role or why do you love your job?

My career goal has always been to assume a role in an organization that will not only grow my personal welfare but to also enable me to fully utilize my interpersonal, technical, analytical and innovative skills in the best way possible to ensure that the business goals are fully achievable and EPPF has offered me the platform to become innovative in a relaxed yet challenging environment thus helping me achieve career and personal projection. That is why I love my job.



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Name: Tsebisio Makgabo

Role: Legal Advisor

Where did you start your career and what was your role?

I worked for Routledge Modise Inc currently trading as Lawtons Africa, a law firm. I was a candidate attorney.

When did you join the Fund; what was your role?

I joined in May 2020 as a legal advisor.

What makes you passionate about your new role or why do you love your job?

I enjoy getting results for stakeholders' legal problems. I like how retirement funds law impacts people. This means that the advice we give, the decisions that we make, the solutions we come up with as role-players all have an immediate impact on people's lives.



Name: Reneilwe Rahube

Role: Benefits Processing Administrator

Where did you start your career and what was your role?

I started my career in 2012 at mCubed Employee Benefits Pty Ltd as a claims administrator.

When did you join the Fund; what was your role?

I joined the Fund as at 4 May 2020 and have been appointed as a benefits processing administrator.

What makes you passionate about your new role or why do you love your job?

I can not state my passion right now as, I am still new and learning as much as I can.



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Name: Sinhle Mhlongo

Role: IT Operations Manager

Where did you start your career and what was your role?

I started my career as MTN SA as a Junior Manager (accountable for end to end delivery of IT services and projects to MTN business key corporate customers)

When did you join the Fund; what was your role?

I joined 11 May 2020 as an IT Operations Manager

What makes you passionate about your new role or why do you love your job?

I like the fact that this is a completely new role in the Fund – which present a perfect opportunity for me to implement IT process and functions through the experienced I have gained over the years in the organizations where most of the IT functions and processes were already established. This is the first I am working in small size organisation – so it is a completely different environment for me, and this is a change I have always wanted.



Name: Lesego Maboya

Role: Project Manager

Where did you start your career and what was your role?

I started my career at EOH Security and Building technologies as a Project Admin/Coordinator. This was the role that introduced me to project management, and I fell in love with the field from there on.

When did you join the Fund; what was your role?

I recently joined the fund on 18 May 2020 as a Project Manager.

What makes you passionate about your new role or why do you love your job?

One of the most interesting things about projects is that they are change enablers by nature. They are the drivers of change and innovation and my role gives me the privilege to be part of the team which brings positive change to the Fund and that's what I love about my job. Working with cross functional teams exposes me to the different functions within the Fund which helps me develop significant knowledge about the business and the business processes.



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Wordsearch Puzzle

U	Z	I	C	V	C	R	H	I	L	H	T	G	L	F
Q	E	G	O	S	W	Y	Q	D	W	B	S	L	E	T
E	T	W	O	Y	L	F	B	K	X	B	U	X	U	V
F	Q	X	X	E	O	D	O	E	M	X	G	K	K	D
V	B	O	A	K	S	P	W	V	R	Z	U	Y	E	N
S	R	E	W	O	L	F	A	S	A	C	A	N	M	Y
L	G	R	E	U	G	C	Y	U	B	M	R	H	I	W
S	P	E	C	I	A	L	B	O	N	U	S	I	A	Q
L	N	C	K	T	Y	D	X	S	K	U	C	V	M	B
U	G	D	I	I	Y	L	J	M	E	T	C	H	L	E
I	J	O	N	U	H	T	I	P	Z	X	V	Y	J	S
N	N	S	H	T	L	A	U	M	J	P	Y	U	T	Z
B	V	O	R	H	P	J	K	W	A	R	V	F	D	N
G	M	B	H	Q	Q	C	Y	T	K	F	I	R	S	E
C	T	G	I	S	D	V	R	U	X	G	U	L	P	D

Find words in the grid

**AUGUST
FLOWERS
BONUS**

**CYBERCRIME
GIFTS
VACATION**

**FAMILY
SPECIAL**

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Pensioner Savvy



Over 60's this one is for you.

Seniors Club members can now earn Double Points **EVERY** Wednesday!

ClubCard members 60 years or older are automatically opted-in for Seniors Club

Find out more here: <https://clicks.co.za/seniors-club>.



MediRite

It's important as you grow older to keep a regular check on your blood sugar, cholesterol and blood pressure. MediRite pharmacies (you'll find them in over 140 Checkers and Shoprite stores nationwide) offers pensioners over 60 a free wellness screening on the first Wednesday of every month.

Find out more on <http://www.medirite.co.za/>

Good to know

- Book ahead and remember to take your ID along with you.
- Several Checkers and Shoprite stores offer pensioners a free cup of soup every Wednesday morning, so remember to pick yours up from the deli after your wellness screening or during your shopping run.



Makro

Pensioner's Day takes place every Tuesday at all of our Makro branches nationwide and qualifies for up to 10% off on most general merchandise products (excluding Liquor, cellular products, tobacco products, iTunes, ShowMax, Google Play and Makro gift cards). They can also receive up to 5% off on most food products including Butchery and Fruit & Veg.

Visit their site: <https://www.makro.co.za/>.



Weighless

women over 60 and men over 65 qualify for a discount. Pensioners who belong to Vitality Discovery qualify for an additional discount

Find out more on <https://www.weighless.org/>.

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Update of Personal Information

It is important for the Fund to have accurate and up-to-date records of your personal information. We use this information to communicate with you and to be able to correctly administer your pension. We urge you to keep us informed if any of this personal information changes, including the correct spouse's date of birth and other personal details.

Should you experience a significant life event, such as a divorce, please ensure that you update the Fund with this information.

To update your personal information, call 0800 11 45 48 or visit our website and make the changes on our recently revamped member portal.

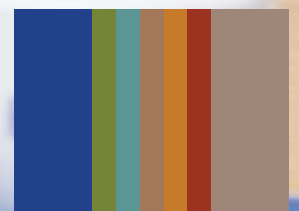
Werk jou persoonlike inligting by

Dit is vir die Fonds belangrik om akkurate rekords te hê wat jou jongste persoonlike inligting bevat. Ons gebruik hierdie inligting om met jou te kommunikeer en jou pensioen reg te administreer. Ons moedig jou ten sterkste aan om ons daarvan in kennis te stel as enige van hierdie persoonlike inligting verander, onder andere jou eggenoot se korrekte geboortedatum en ander persoonlike besonderhede.

As daar 'n groot verandering in jou lewe is, soos 'n egskeiding, moet jy seker maak dat jy hierdie nuwe inligting vir die Fonds stuur.

Om jou nuwe persoonlike inligting vir ons te gee, bel 0800 11 45 48 of gaan na ons webtuiste en doen die veranderinge op ons ledeportaal wat onlangs opgeknip is.

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Ukunikeza imininingwane yomuntu yamuva

Kubalulekile ukuba i-Fund ibe nemininingwane yakho enembile futhi yamuva. Sisebenzisa le mininingwane ukuze sixhumane nawe futhi sikwazi ukulawula impesheni yakho. Sikunxusa ukubauhlale usazisa uma kukhona imininingwane yakho eshintshayo, kuhlenganise nemininingwane enembile ngosuku lokuzalwa kosade naye neminye imininingwane yakho.

Uma kwenzeka ukuphila kwakho kushintsha ngendlela ephawulekayo, njengokuthi udivose, sicela uqiniseke ukuthi uyayazisa i-Fund ngaleyo mininingwane.

Ukuze uthuthukise imininingwane yakho, fonelela u-0800 11 45 48 noma uvakashele ingosi yethu ukuze wenze izinguquko ohlwini lwamalungu ethu.

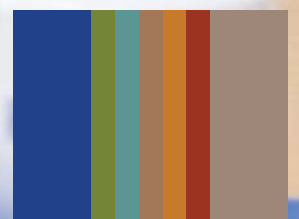
Ho fana ka tlhahisolesedi-ng ya moraorao mabapi le wena

Ho bohlokwa haholo hore Letlole le be le ditlaleho tse nepahetseng le tsa moraorao tsa tlhahisoleseding ya hao. Re sebedisa tlhahisoleseding ena ho buisana le wena hape e re thusa hore re sebetsane le ditaba tsa penshene ya hao ka tsela e nepahetseng. Re kopa hore o dule o re tsebisa haeba tlhahisoleseding ena ya hao e fetoha, ho akarelletsa le letsatsi le nepahetseng la tswalo ya molekane wa hao le tlhahisoleseding leha ele efe e nngwe mabapi le wena.

Haeba ho ka ba le ntho e kgolo e fetohang bophelong ba hao, jwaloka ho hlalana le molekane wa hao, ka kopo netefatsa hore o tsebisa Letlole ka tlhahisoleseding ena.

E le hore o fane ka tlhahisoleseding ya hao ya moraorao, letsetsa 0800 11 45 48 kapa o etele webosaete ya rona ebe o etsa diphetoho leqepheng la ditho tsa rona le sa tswa ntlafatswa.

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Interest rates

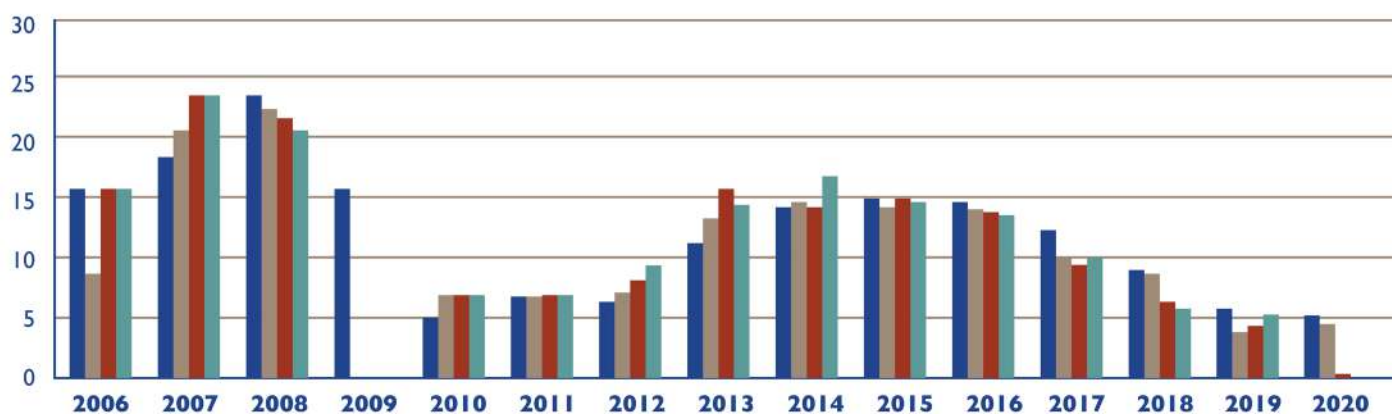
Each quarter, the Board of Trustees of the EPPF reviews the interest rate applicable to the Additional Voluntary Contribution Scheme (AVC) and the Deferred Pension Scheme, taking into consideration the financial performance of EPPF's investments.

The AVC scheme enables in-service members to make additional voluntary contributions in order to enhance their retirement or withdrawal benefits. The Deferred Pension Scheme, provides a “parking” or preservation facility for the retirement money left in the EPPF by former in-service members, the “deferred pensioners”.

In-service members earn interest on the AVC Scheme and deferred pensioners earn interest on the Deferred Pension Scheme.

When considering the impact of our interest rates, one should consider the long-term nature of retirement funds and avoid looking at short-term rates only. There may be times when our interest rates are higher than those available in the open market, while at other times the rates may indeed be lower. This is due to the fact that our interest rates are based on past performance on a rolling four-year basis, thus lagging behind interest rates in the market. Over the longer term however, the end result should be comparable. The graphs shows the EPPF interest rates applied for each quarter from 2006:

Fund Interest Rates %



YEAR	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4
2006	16%	16%	16%	16%
2007	18.5%	21%	24%	24%
2008	24%	23%	22%	21%
2009	16%	0%	0%	0%
2010	5%	7%	7%	7%
2011	7%	7%	7%	7%
2012	6.5%	7.25%	8.25%	9.5%
2013	11.5%	13.5%	16%	14.7%
2014	14.5%	14.7%	14.63%	17.15%
2015	14.9%	14.5%	15.16%	14.84%
2016	14.93%	14.19%	13.96%	13.87%
2017	12.52%	10.25%	9.64%	10.18%
2018	9.13%	8.40%	6.21%	5.78%
2019	5.92%	4.06%	4.54%	5.09%
2020	5.07%	4.42%	0.24%	

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Protection of **Personal Information Act (POPIA)**

In 2013, certain sections of the PoPI Act came into effect. The PoPI Act seeks to regulate the processing of personal information by responsible parties, in this case, the Fund. The purpose of the PoPI Act is to ensure that all South African institutions conduct themselves in a responsible manner when they are in possession of another entity or person's personal information. This includes prohibiting the sharing of a member's personal information with third parties without consent of the member. The Fund complies with the PoPI Act to ensure that our members' information is secure and protected. Therefore, the EPPF does not provide pension information to third parties (e.g; financial advisers) unless authorised by the member or compelled to do so by law.

POPIA came into effect on 1 July 2020 and the Fund will have 12 months from 1 July to become fully compliant. As an organisation which places its members, and the safeguarding of their personal information high on our priorities list, we embarked on a journey towards POPIA compliance some time ago and that journey will culminate in full compliance by 1 July 2021.



DATA PROTECTION

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Contact us

Eskom Pension and Provident Fund Contact Details

Call Centre Toll-free Number: 0800 11 45 48
Call Centre Landline: 011 709 7400
Call Centre Fax Number: 0866 815 449
Email: info@eppf.co.za

Postal address: Private Bag X50, Bryanston, 2152
Website address: www.eppf.co.za

Gauteng (Johannesburg)

Keikantseng Seleka
Keikantseng@eppf.co.za
Contact: 067 083 6398

Thembeke Cele
Thembeke@eppf.co.za
073 791 6638

Mpumalanga (Witbank)

Nadia Gagiano
Nadia@eppf.co.za
083 648 4475

Joe Balite
Joe@eppf.co.za
Contact: 074 035 7362

Limpopo (Polokwane)

Belmira Gumbe
Belmira@eppf.co.za
078 439 5945

Western Cape (Cape Town)

Chantal Arends
Chantal@eppf.co.za
084 557 6943

KwaZulu-Natal (Durban)

Mbulelo Musa
Mbulelo@eppf.co.za
Contact: 078 648 0859

Eskom Compulsory Death Benefit

Telephone Number: (011) 800 8597 or (011) 800 2612
Fax Number: 086 668 6065
Email Address: pensionerqueries@eskom.co.za

Sanlam Contact Details (Voluntary Burial Scheme)

Queries related to the new scheme and your benefits must be directed to Sanlam at:
Telephone Number: 0860 302 922
Email Address: Eskomservicing@sanlamsky.co.za

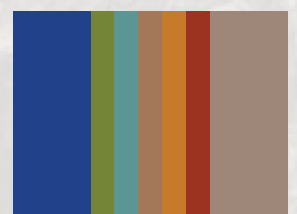
Sanlam: Existing record amendments and claim submissions

Contact Number: 0860 302 922
Fax Number: 0860 276 884
Email for claims: eskomclaims@sanlamsky.co.za
Email for servicing: eskomservicing@sanlamsky.co.za

Indwe (Care and household insurance claims)

Call Centre Number: 0860 843 244 / (011) 912 7300
Email Address: hobackline@indwerisk.co.za
Homeowner new claims: newclaims@indwerisk.co.za

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TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MR	BARLOW	EBENHAEZER	1927/07/18	2020/03/31
MR	BARRY	APOOLS	1946/06/20	2020/05/13
MR	BESTER	LESLIE FREDERICK	1952/02/17	2020/05/05
MR	BESTER	EBEN LIUS	1952/05/22	2020/05/11
MR	BHANGU	DRIKOS THEMBA	1958/10/11	2020/04/20
MR	BIERMAN	JOHAN LOURENS JACOBUS	1946/01/19	2020/05/01
MRS	BOOI	NOBENDIBA ELSIE	1937/09/16	2020/08/09
MR	BOSCH	JAN HENDRICK LOURENS	1931/08/02	2020/04/03
MR	BOTLHOKO	KGAMANYANE ANDRIES	1955/05/30	2020/06/15
MRS	BRITS	MAGDALENA ADRIANA	1935/03/02	2020/04/22
MRS	BUCKLE	NERENE	1933/03/01	2020/04/30
MR	CHECHE	LESIBA JAN	1943/05/07	2020/05/05
MR	CLAASSEN	HENRY	1946/04/29	2020/04/11
MISS	COETZEE	MARGARETHA GERTRUIDA	1965/08/10	2020/08/04
MR	COMBRINCK	JOHANNES LODEWICUS	1937/11/21	2020/04/13
MR	COWIE	BRIAN JAMESON	1956/05/15	2020/05/02
MR	DE BRUYN	JOHANNES MATHINUS ADOLF	1933/05/11	2020/04/10
MRS	DEVILLIERS	MADRE ADA LOUISA	1922/06/21	2020/08/04
MRS	DEVRIES	BARBARA MONICA	1935/01/13	2020/03/10
MR	DIDI	MLAMLITSAAG	1957/08/14	2020/05/02
MRS	DIDI	BEAUTY BITABANI	1950/07/10	2020/08/06
MRS	DLAKULU	NONKOLISEKO	1979/05/18	2020/08/05
MR	DLAMINI	THEMBA REUBEN	1951/11/03	2020/08/05
MRS	DOCKER	KATHERINE ELLEN	1930/06/25	2020/04/28
MRS	DONDOLO	FLORIDA NOMBUYISELO	1946/02/08	2020/04/01
MR	DU PLESSIS	ANTONY BASIL	1945/03/20	2020/05/21
MRS	DU PREEZ	EVE	1946/06/13	2020/05/05
MR	DU RAND	FRANS JOHANNES	1943/07/14	2020/04/13
MRS	DUBE	ZODWA ELIZABETH	1949/09/29	2020/08/05
MRS	DUZE	YEKELENI LIZZIE	1952/06/01	2020/05/19
MR	EATON	DENNIS WILLIAM	1925/08/14	2020/08/04
MRS	FAKUDE	SIKHIPHA HENRIETA	1943/09/30	2020/04/24
MRS	FATA	VIVIAN	1960/12/20	2020/08/11
MRS	FIANI	NOGELI ESTHER	1940/08/04	2020/04/15
MR	FORRESTER	ERROL LLOYD	1933/12/17	2020/04/23
MR	FORTEATH	ANTHONY DOUGLAS	1953/10/02	2020/04/07
MR	FREDERICKS	ANDRIES	1956/03/11	2020/05/08
MRS	GAMEDALA	NOMONDE DAGRACIA	1946/12/22	2020/08/09
MR	GARNER	BASIL JOHN	1943/03/12	2020/05/13
MRS	GASELA	NTOMBIZA HILDA	1950/03/26	2020/08/09
MR	GERTSE	ADONIS SAMUEL	1946/10/21	2020/04/15
MR	GIANOUTSOS	JOHN	1933/06/28	2020/04/05

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MR	GININDA	MOLOSE SIMON	1961/07/14	2020/06/14
MR	GREEF	PIETER BAREND	1941/01/28	2020/05/13
MR	GREYLING	JOHANNES CHRISTOFFEL	1951/04/06	2020/04/23
MRS	GXAMZA	NOPUMILE	1945/10/11	2020/05/14
MR	HAVRAN	FRANS JAN	1940/03/12	2020/05/01
MRS	HEPPELL	BARBARA MAUREEN	1953/01/07	2020/04/28
MR	HLATSHWAYO	MATAKI ISAAC	1948/07/09	2020/05/05
MRS	HLENGWA	NOLUNGISA	1961/09/06	2020/08/02
MR	HOWDEN	DANN	1931/12/23	2020/05/15
MR	JANSEN	ADRIAAN ZACHARIA ALBERTUS	1946/09/13	2020/05/02
MR	JANUARY	JOHANNES JACOBUS	1957/03/14	2020/04/23
MRS	JASON	DOREEN JOSEPHINE	1940/06/06	2020/05/01
MRS	JOKIWE	NOFIRST	1930/01/06	2020/04/04
MR	JONCK	CHRISTIAAN JACOBUS	1936/03/23	2020/05/20
MRS	JONES	NELLIE MAUREEN	1937/09/22	2020/04/10
MRS	JORDAAN	HELENA CHRISTINA	1930/01/05	2020/05/09
MRS	KETTLEY	GERTRUIDA MARIA	1933/10/17	2020/04/04
MR	KHIBA	MOSALA JOHANNES	1940/12/25	2020/05/18
MR	KHOZA	MAKALO SAMUEL	1949/08/28	2020/08/05
MRS	KHOZA	THALITHA	1940/10/10	2020/08/10
MR	KHUMALO	BEKIZWE	1953/09/02	2020/04/30
MR	KHUMALO	GM	1955/08/18	2020/08/03
MRS	KLAAS	PULANE MAGDELINE	1931/12/01	2020/05/12
MRS	KLINKRADT	LETTIE SOPHIA	1936/06/22	2020/05/01
MRS	KLUG	CONSTANCE PATRICIA	1946/04/29	2020/06/06
MR	KNIGHT	REGINALD ARTHUR	1929/12/21	2020/08/05
MRS	KOROPE	KEBOGILE SUSAN	1950/09/07	2020/05/21
MR	KRIEK	JOHAN CHRISTIAAN	1936/10/10	2020/04/07
MR	LABUSCHAGNE	JOHANNES HENDRIK	1946/05/13	2020/08/08
MRS	LE ROUX	LODRINA MARTHINA	1929/11/17	2020/04/13
MRS	LEBOTSA	MOLEBOGENG FLORENCE	1953/06/25	2020/05/02
MR	LEBOTSA	MASELA JOHN	1929/06/08	2020/08/05
MRS	LEKGETHO	SALMINAH THOTWANE	1937/05/14	2020/08/02
MRS	LENNOX	CHRISTINA GERTRUIDA	1933/11/26	2020/05/19
MR	LEPHOI	STOFFEL	1959/04/13	2020/04/24
MR	LEWIS	MICHAEL GARRETT WILLIAM	1953/02/10	2020/05/04
MR	LOCK	JACOBUS COENRADUS WHITE	1938/11/20	2020/05/19
MR	LYNCH	ERIC CAMPBELL	1947/11/01	2020/06/03
MR	MABILO	KHOROMBI JEREMIAH	1936/06/06	2020/04/22
MRS	MABIZELA	LIZZIE FANONINA	1947/03/03	2020/04/09
MR	MABOE	JEFFREY MICHAEL	1950/11/07	2020/04/26

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MR	MABONDA	PAMANE WILLIE	1932/02/11	2020/04/28
MR	MABULA	RAMPHOSHA JOHANNES	1948/03/27	2020/04/24
MR	MABUSE	MOAGI ALBERT	1937/02/04	2020/05/01
MR	MADONSELA	MAJARIMANI JEREMIAH	1942/09/23	2020/05/01
MRS	MAEGA	MAKI JEANETTE	1939/11/07	2020/08/11
MR	MAFISA	MOEKETSI JOHANNES	1950/04/26	2020/04/28
MR	MAGAGULA	MAGODO ELMON	1949/12/24	2020/05/16
MR	MAGUBANE	ABEDNEGO MBUYISELO	1953/10/22	2020/04/03
MR	MAGUDULELA	ZIBOKWAKE ABEDNEGE	1951/04/02	2020/06/14
MR	MAHLANGU	JOHN	1947/03/17	2020/04/19
MR	MAHLANGU	NTAMBO MATHEW	1942/03/25	2020/04/19
MR	MAHLANGU	PETRUS AARON	1957/07/10	2020/08/14
MR	MAILULA	EPHRAIM	1956/08/24	2020/05/14
MRS	MAKAKOLE	SEHOLELA DORCA	1945/11/05	2020/05/11
MR	MAKAU	EZACHIA RAMPATI	1941/09/19	2020/08/03
MRS	MAKEKE	NTHEPO LINA	1946/05/01	2020/04/25
MR	MAKHAZA	PHILLIP	1950/07/23	2020/08/10
MRS	MAKHUBELA (MNISI)	ERMELY ESTHER	1963/04/14	2020/05/14
MRS	MAKUNGA	LULEKA ALBERTINA	1956/12/14	2020/04/20
MR	MALULEKA	MAHASHI JOHAN	1949/03/03	2020/06/17
MRS	MANGATI	BAKAI WINNIFRED	1945/08/24	2020/08/07
MRS	MARSHALL	CATHERINE MARGUERITE	1926/03/15	2020/08/05
MR	MASANABO	MBETSHA LUCAS	1951/12/24	2020/08/14
MR	MASEBE	MONYAMANE SAMUEL	1950/12/09	2020/04/16
MR	MASHIGO	SAMUEL MOSES	1954/02/27	2020/04/26
MR	MASIYAKOANA	SAM MPHISHANE	1944/11/28	2020/08/06
MR	MASUKU	LEVY DING	1954/08/16	2020/08/08
MR	MATHABELA	SIBITI JOHAN	1939/11/11	2020/08/04
MR	MATHABELA	MOILISHA JOB	1938/06/17	2020/08/09
MR	MATHEBULA	EDWARD MOSES	1944/08/26	2020/05/18
MR	MATHISO	PUMELELO AUGUST	1931/08/01	2020/05/19
MR	MATSEPE	MORIHLE	1945/05/28	2020/04/25
MRS	MATSHAKA	RUTH PHUTI	1938/06/19	2020/04/15
MRS	MAZIBUKO	NOFUKA LISA	1927/08/04	2020/05/20
MRS	MBEMBE	EMELY NTOMZODA	1948/04/28	2020/08/13
MR	MBINGO	MAKWEMU MGEZENI	1949/08/01	2020/04/18
MRS	MBOKAZI	AGNES	1940/03/27	2020/05/08
MRS	MCIYA	NOMVULA EMMA	1950/08/14	2020/08/07
MRS	MDAKA	ESTHER SIPHIWE	1940/07/08	2020/04/17
MR	MDLETSHÉ	BHEKISIGUNO PHENEAS	1957/04/13	2020/04/27
MRS	MDLETSHÉ	NOMVULA CHRISTINA	1954/10/08	2020/08/07

TI-TLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	NGEMA	SIZENI SIBONGILE	1956/10/20	2020/04/01
MRS	NGWENYA	TANDAZA SARAH	1934/06/01	2020/05/15
MRS	NHLAPO	SIGA NELLY	1958/03/02	2020/04/06
MRS	NHLAPO	JANE AGNES	1937/07/01	2020/04/19
MR	NICHOLAS	BASIL EDWARD	1930/12/04	2020/05/27
MRS	NIEMAN	CHRISTINA HENDRINA	1951/08/13	2020/05/19
MRS	NJADAYI	NOMSA MARY	1939/02/03	2020/08/03
MR	NKADIMENG	MASHORO KLOPPERS	1959/08/22	2020/05/07
MR	NKOSI	FANYANA MGUDUVENI	1942/05/31	2020/04/13
MR	NKOSI	MOJADJI ABSALOM	1936/11/18	2020/04/13
MRS	NKOSI	ALINA	1942/08/26	2020/04/18
MRS	NTHAKHA	ELIZABETH	1925/09/02	2020/04/30
MRS	NTINGA	BAHLAKANIPHILE	1938/08/08	2020/04/14
MRS	NTONGA	NOLISILE	1939/03/11	2020/05/03
MR	NTSHANGASE	DINGUMUPHATHI MICHAEL	1955/02/21	2020/04/05
MR	NTSHENG	KETSIBANE SHADRACK	1941/09/12	2020/04/05
MR	NTULI	MDLNWA	1947/12/30	2020/08/11
MR	NXUMALO	JABULANE DAVID	1956/02/12	2020/04/24
MRS	NZONDA	THETHIWE MARTHA	1925/05/07	2020/08/04
MR	ODENDAAL	WILLEM MATTHEUS	1927/11/17	2020/05/12
MRS	OOSTHUIZEN	MARIA MAGDALENA	1932/03/11	2020/04/09
MR	PELSER	ABRAHAM LIEBRECHT	1951/04/15	2020/04/22
MR	PETZER	DESMOND EDWARD GUY	1928/03/26	2020/04/10
MRS	PHAKATHI	NYANISILE PATIENCE	1962/08/20	2020/05/03
MRS	PHAKEDI	KERILENG VIRGINIA	1974/12/29	2020/08/03
MRS	PHALADI	MAKORANE FRANCINA	1939/01/20	2020/04/28
MRS	PHALE	MANTOA ROSENAH	1948/03/25	2020/08/07
MR	PHILIP	LUNGILE DAVID	1958/12/01	2020/06/02
MRS	PHILLIPS	NOSILAMSI IDA	1940/02/20	2020/05/14
MRS	PINI	NOWINILE ZENNA	1936/08/08	2020/08/13
MISS	RAMOGASE	BELINA MAGGIE	1950/12/10	2020/04/30
MR	RANGWANASHE	JOSTINOS KAGISO	1961/03/11	2020/05/19
MRS	RAUTENBACH	CATHARINA WILHELMINA LYDIA	1955/01/11	2020/05/18
MR	ROETZ	JACOBUS MARTHINUS JERGENS	1937/03/24	2020/08/02
MR	ROGGE	THEODOR FRIEDRICH OTTO	1940/06/10	2020/04/04
MR	ROOI	WILLEM JOHANNES	1943/12/19	2020/04/18
MR	ROOS	HENDRIK CHRISTOFFEL	1929/12/01	2020/04/30
MR	SANDERS	KEITH MELVILLE	1948/11/08	2020/04/02
MRS	SANGWENI	KHULULIWE EDITH	1953/05/06	2020/08/03
MR	SCHOEMAN	JOSEPH	1932/03/05	2020/05/08

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MR	SEBULA	BARNARD MATOME	1944/08/09	2020/08/09
MR	SENONG	LESAYILAN DAVID	1939/01/28	2020/05/01
MRS	SEPHAKA	BEAUTY	1945/11/02	2020/05/16
MRS	SHABALALA	NTOMBOMVU MARTHA	1933/05/27	2020/08/04
MR	SHASHA	NTSOKOLO CHARLIE	1950/06/10	2020/04/21
MRS	SHEPPARD	MARIANA PHILLIPA	1957/06/18	2020/04/28
MR	SHEZI	NDABAGASI NOMAZONGO	1930/10/09	2020/05/01
MR	SHUBA	QIBANE SOLOMON	1945/01/01	2020/04/19
MRS	SIBANYONI	SESI DOREAN	1944/12/31	2020/04/11
MR	SILINDANI	JORI JORDAN	1936/11/23	2020/04/15
MRS	SITHEBE	LETHIWE PHILLIPINE	1952/03/22	2020/08/05
MRS	SITHEBE	FUNCKILE BELINAH	1965/11/03	2020/08/10
MR	SIYAYA	SUNDUSA JOHANN	1938/01/01	2020/08/03
MRS	SMITH	JOHANNA ELIZABETH	1942/02/19	2020/05/04
MRS	STEENKAMP	ENGELA JOHANNA MARIA	1933/02/10	2020/05/12
MR	SWART	JOHANNES PETRUS	1940/05/28	2020/04/02
MR	SWEETS	STANLEY BOY	1937/11/23	2020/05/09
MRS	THEUNISSEN	PAULINA	1920/10/23	2020/08/09
MRS	THOTSHWA	LAUKAZI ELIZABETH	1930/03/06	2020/05/08
MRS	THUKWANE	SIGA MARTHA	1958/11/29	2020/08/04
MR	THWALA	MICHA PAPAPA	1944/02/18	2020/08/05
MRS	TLHAKUNG	MOTENA ELIZABETH	1952/10/14	2020/08/07
MR	TSHABANGU	MACUMA ELIAS	1939/11/06	2020/04/09
MRS	TSHIDUMO	THINAVHUYO ANNA	1940/02/06	2020/08/12
MR	TSIMANE	SAMUEL	1946/10/16	2020/08/14
MRS	VAN DER WALT	JACOMINA HENDRINA	1956/06/23	2020/08/09
MR	VAN DYK	DANIEL ABRAM	1952/03/01	2020/06/08
MRS	VAN HEERDEN	MAUREEN GWENDOLINE	1940/05/02	2020/08/06
MR	VAN RENSBURG	GERT STEPHANUS	1942/09/25	2020/05/08
MR	VAN RENSBURG	ALAN BENJAMIN	1960/03/03	2020/05/15
MR	VAN SCHALKWYK	DIRK	1960/03/04	2020/04/17
MRS	VAN STADEN	MARIA SUSANNA MAGRIETHA CORNEL	1944/05/08	2020/08/07
MR	VAN TONDER	KAREL HENDRIK	1939/10/13	2020/04/16
MR	VAN WYK	JOHANNES MATTHEUS	1955/08/20	2020/04/15
MR	VAN WYK	JOHANNES JACOBUS FRANCOIS	1932/05/27	2020/04/16
MR	VAN ZYL	PHILLIPUS JACOBUS	1948/11/08	2020/04/30
MISS	VERMAAK	ELIZABETH CAROLINE	1941/05/24	2020/08/08
MRS	VILJOEN	MARIA CATHRINA	1943/12/09	2020/08/08
MR	VISSER	JOSIAS CORNELIUS	1946/08/26	2020/05/08

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	WALTER	JOAN HELEN	1928/12/16	2020/05/11
MR	ZAKWE	VATA ALFRED	1952/10/22	2020/05/04
MRS	ZANGQA	NOFIRST ELLINAH	1932/03/16	2020/04/07
MRS	ZONDI	GABAZILE BUSISIWE	1938/12/12	2020/05/04
MRS	ZULU	FUNDAKUPHI MAVIS	1957/03/10	2020/08/11
MR	ZWANA	JEREMIAH	1956/03/19	2020/05/06
MRS	ZWANE	HAWUKILE NGUNGWANA	1950/08/29	2020/05/20

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members

