Mineworkers Provident Fund GEMERS FEED





APRIL 2020

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Message from the CEO



Dear Gemers

n Monday, 23 March 2020 the president of the country, Cyril Ramaphosa announced a 21 days complete shutdown that would change life as we know it. A necessary move, if as a country, we are to flatten the curve against this deadly virus that has taken the lives of many globally. As a business, we fully support this decision and as such, we are all working remotely. I certainly hope that you are keeping safe with heightened hygiene practices during this time.

I am hopeful that, if as a nation we all come together and comply, we will come out victorious in the face of adversity. No doubt we are all hard hit by this pandemic, but we can play our part by keeping a social distance and applying the necessary measures to ensure that we don't get infected nor spread the virus.

When we come out of this crisis, we will all have to hit the ground running to ensure we are back on track to smash our targets. Although we are working remotely, we are not oblivious to how this uncertain time can impact negatively on production – it's business unusual and we must adapt. It is a Volatile, Uncertain,

Complex and Ambiguous 'VUCA' environment to be navigated with delicate care.

Like all of you, I'm looking forward to the situation normalising and going back to the office again. By then we all should be reenergised and ready to tackle 2020. We have our work cut out.

Enjoy the April edition of the Gemers Feed; to those who celebrate Passover, have a blessed one. Take time to ponder on the true meaning of this divine holiday and may you find renewed strength in knowing that He who was and still to come reigns victorious and nothing is too difficult for Him.

To those who don't, please take this time to connect with your loved ones.

Until next time... Dumisa Hlatshwayo

Recapping on the 2020 Strategy





n 09 March MWPF came together to unpack the 2020 strategy at the Parktonian Hotel where executives and managers took staff through an in-depth plan for 2020. To ensure that the 2020 strategy stays top of find, we have recapped the key focus areas for each business unit. **Read More**

BUSINESS STRATEGY

The core focus for MWPF for the next two years (2020-2021) is:

- Creating a culture of **service** priority looking into having MWPF way.
- **Growing** our member base significantly looking into partnerships, mergers where possible.
- Creating internal capacity to be able to compete and deliver in this challenging environment - investing in staff and leadership development - bursaries and internal training programmes and workshops.

BUSINESS DEVELOPMENT

The Business Development Team's mandate is to significantly grow the member base of the organisation, while ensuring that the marketing of our services and effective communication with our members takes place. In Business Development the key focus in supporting the strategy for the next two years will be: **SERVICE and OUR UNDERSTANDING.**

SERVICE:

• Champion the service culture change through facilitating the implementation of MWPF Way on behalf of the organization.

• Introduce SLAs with all our internal service providers.

UNDERSTANDING:

• Improve our member communication, brand awareness through various marketing activities.

SECRETARIAT

In the **Secretariat** department the key focus in supporting the strategy for the next two years will be: **SERVICE and UNDERSTANDING.**

UNDERSTANDING:

- Ensure that an attractive and **relevant CVP** is developed to attract and retain members to the fund.
- Expand the product offering for members by introducing relevant product solutions for our clients.
- **Improve our relationships** with our stakeholders through effective engagements.

SERVICE:

- Improve communication and transparency between MWPF and all key stakeholders.
- Ensure that we are **complaint with all legislation.**

FINANCE

The Finance department's key financial deliverables are:

- Improve Risk Management Framework
- Integrate Risk Management System
- Return on Capital Expenditure and Strategic Projects
- Proactive Fraud control and Management
- Improve control Environment & Combined Assurance

OPERATIONS AND IT

IT and Operation's mandate is to define and implement an effective and efficient customers service strategy that enhances customer experience, retention and growth. In operations & I.T. the key focus in supporting the strategy for the next two years will be: **SYSTEMS, SERVICE, OUR PEOPLE.**

SERVICE:

- Delivering significant improvement in payment turnaround times. Claims with all documents received to be paid within two days and those with missing documents within two weeks. No claim will move beyond two months of those received in 2020.
- Significantly deal with backlog claims.
- Significantly focus on Productivity.
- Reduce complaints significantly.

OUR PEOPLE:

- Capacitate staff especially managers and supervisors.
- Recognise teamwork and drive MWPF values.

SYSTEMS:

- Optimise utility of our systems to enhance service.
- Focus on BI that helps drive performance and business decision making.

HUMAN RESOURCES

In the Human Resource department the key focus in supporting the strategy for the next two years will be: **OUR PEOPLE & SERVICE.**

OUR PEOPLE:

- Ensure that **performance management** knowledge and practice is improved so that it is intertwined into the culture of the organisation.
- Focus intently on capacitating staff and leadership to be able to deliver on business requirements.
- Embeds the MWPF values.

SERVICE:

- **Organisational development** work that will ensure that the organization is future fit.
- Introduce an employee value proposition that assist the business in driving loyalty as well as service excellence.
- Significantly drive and promote a service culture through our PC and Rewards.



Sibahle joined MWPF on 22 October 2018, as an intern and was offered a permanent position as a Data Analyst on 1 February 2020.

She studied a BSc in Information Technology at the University of the North West.

Sibahle was interested in Data Analytics because "data analytics has huge impact in decision making, with accurate data business can make informed decisions based on the data we currently have," she says.

The job of a Data Analyst can be defined as exploring ways in which data can be used to answer business questions and solve problems the organisation is facing. Data Analysts are the human factor in translating numbers into easy-tounderstand outcomes and suggestions.

Sibahle Sithole-From Intern to **Permanent Position**

Sibahle works with departments such as, HR, Finance, Operations and Risk and Compliance in assisting them with data. She would clean data, transform, and remodel it based on the requirements of the user and the business. "I work with different datasets daily that grows my problems solving skills," she further explains.

She saw the intern position advert, she saw it as an opportunity that could help her grow her career. These opportunities would often scare one, but she applied and hoped for the best. "This was my starting point in data space and coming in as an intern I knew I would gain a lot of growth and develop my skill in problems solving. I had no previous experience in data analytic but through learning and hard work I was able to improve my reporting that gives informative insights to the business. This is how I became permanent."

Thank you to Sibahle for bringing your technical and problems solving skills onboard.

Understanding the

Virus Disease - CO-VID 19

Coronavirus Disease-CO-VID19 is a new strain that was discovered in 2019 and has not been previously identified in humans. - World Health **Organization.**

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Coronaviruses (CoV) are a large family of viruses that cause illness ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome and Severe Acute Respiratory Syndrome, they are named for the crown-like spikes on their surface. There are four main sub-groupings of coronaviruses, known as alpha, beta, gamma, and delta.

The corona virus is spread mainly through droplets produced when an infected person, speaks, sneezes or coughs. These droplets are too small to travel far but may land on surfaces.

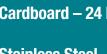
How long Corona Virus Disease or CO-VID 19 can live on common surfaces:



Air - 3 hours

Copper – 4 Hours

Cardboard – 24 Hours



Stainless Steel - 2 to 3 Days

Symptoms: Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and difficulty breathing. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure and even death.

Standard recommendations to prevent infection spread include regular hand washing, covering mouth and nose when coughing and sneezing, thoroughly cooking meat and eqas.

Avoid close contact with anyone showing symptoms of respiratory illness such as coughing and sneezing.

Basic protective measure against the Corona Virus:

- 1. Clean your hands frequently with soap and water, or use an alcohol-based hand-rub (sanitizer)
- 2. When coughing or sneezing, cover your mouth or nose with the bend of your elbow, or use a tissue and discard it immediately after use.
- 3. Maintain social distancing Maintain at least 1 metre distance between yourself and anyone who is coughing or sneezing.
- 4. Avoid touching your face, nose and mouth.

The virus was detected on 05 March 2020 in South Africa and on 23 March 2020, a national lockdown for 21 days was declared by the president.

We hope that this will flatten the curve and that you are keeping safe at home.

Plastic – 3 Days

For more information on this virus contact: Corona Virus SA Hotline: 0800 029 999

Corona Virus WhatsApp line: Say "Hi" on 060 012 3456.

Compliance Corner

INTERPRETATION RULING: APPLICATION OF SECTION 37C OF THE PENSION FUNDS ACT

In this edition we take a look at the interpretation ruling. Firstly, the Interpretation Ruling is issued in terms of section 142(1) of the FSR Act to provide clarity, consistency and certainty on the interpretation and application of section 37C of the Act.

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Section 37C applies despite anything to the contrary contained in any law or the rules of a registered fund. Therefore, in the event that a registered set of rules or a rule is in conflict with section 37C, section 37C prevails.

The following benefits are excluded from "any benefit" contemplated in section 37C (1):

- (a) A benefit payable as a pension to the spouse or child of the member in terms of the rules of a registered fund.
- (b) A benefit which is a subject matter of a pledge under section 19(5)(b)(i) of the Act.
- (c) A benefit which is subject to lawful reduction under section 37A (3) or a lawful deduction under section 37D of the Act.

Apart from the exclusions alluded to above, the reference to "any benefit" in the context of Section 37C does not contain any further restrictions and would therefore include:

- (a) A benefit due to a paid-up member.
- (b) A benefit due to be paid out or transferred in accordance with a written instruction received by the fund from a paid-up member prior to the paid-up member's death, but which has not been paid out or transferred prior to such paid up member's death.
- (c) A retirement benefit that is due and payable to a member, but has not been paid to the member prior to such member's death.

If the deceased person was, at the date of his or her demise, a member of the fund, as defined in the Act, any benefit payable upon the death of such member is subject to section 37C of the Act and must be dealt with in the manner and circumstances provided for in section 37C.

The provisions of section 37C must be applied irrespective of whether the benefit is as a result of a policy purchased by the fund.



Happy Birthday to our colleagues who celebrated their birthdays in March and April.

MARCH

APRIL

1 March - Evelyn 4 March - Patrick 8 - March Amma 8 March - Elizabeth 11 March - Winnie 12 March - Winnie 12 March - Khaya 16 March - Dineo 20 March - Thembi 25 March - Carmen 28 March - Jan 31 March - Ncumisa

2 April - Gracious 2 April - Bongiwe D 5 April - Pertunia 8 April - S'nehnhlanhla 10 April - Ouma 11 April - Pravesh 15 April - Thandi 26 April - Sbonelo

HAPPY EASTER C 0 h i S r b u С e 0 r h q u n C n i d g X n 0 C a n a k y i У a C t e e a S r d e q m

Find the seven words and STAND A CHANCE TO WIN

There are **SEVEN WORDS** in the word search. Find the words, send them to internalcomms@mineworkers.co.za_ by **Tuesday, 14 April at 12pm**.

And you will be entered into a lucky draw where you will stand a chance to win one of three hampers.

The winners will be announced on WEDNESDAY, 15 APRIL AND PRIZES READY FOR COLLECTION ON 20 APRIL.