

**COLLECTIVE AGREEMENT**

**BETWEEN**

**ZAMBIA CENTRE FOR  
ACCOUNTANCY STUDIES (ZCAS)**

**AND**

**ZAMBIA UNION OF FINANCIAL  
INSTITUTIONS AND ALLIED  
WORKERS(ZUFIAW)**



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REPUBLIC OF ZAMBIA  
DEPARTMENT OF LABOUR

20 MAY 2022

OFFICE OF THE  
LABOUR COMMISSIONER  
P.O. BOX 32186, LUSAKA.

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**1.0 PRELIMINARY**

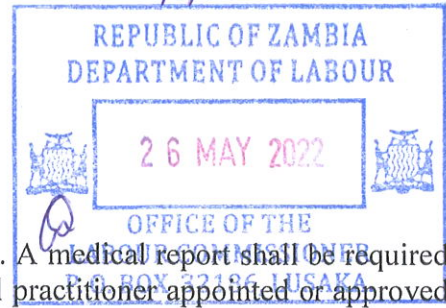
This Collective Agreement is made this *29<sup>th</sup>* day of *November* 2022 between the Zambia Centre for Accountancy Studies (ZCAS) (hereinafter called the "Centre") of the one part and the Zambia Union of Financial Institutions and Allied Workers (ZUFIAW) (hereinafter called the "Union") of the other part in accordance with the Recognition Agreement made on the 7<sup>th</sup> day of April, 2003 covering Conditions of Service as stipulated in the Recognition Agreement witnessed as follows:

**1.1 Duration Agreement**

This Collective Agreement shall be valid for a period of twenty-four (24) months commencing on **1<sup>st</sup> January 2022** provided:

- a) Within twelve months of the date of the coming into effect of this agreement either party could call a meeting to review salaries according to prevailing economic conditions and financial performance of the Centre during the period.
- b) At any time after three months of the commencement of the Agreement either party may give notice in writing of its intention for this agreement to continue in force for a further period as shall be agreed by the parties or its intention to alter any clauses or stipulation.
- c) Pending the execution of a new agreement, the present Conditions of Service shall continue in force provided that in respect of salaries the effective date shall be the date mutually agreed by both parties.
- d) The term of this Agreement shall be subject to the Employment Act, Industrial and Labour Relations Act and any related legislation enacted before or during the period of the agreement and in particular shall be subject to the Ministry of Labour and Social Security approval.
- e) This Agreement shall be valid for as long as the Recognition Agreement between ZCAS Management and ZUFIAW remains in force.
- f) It is agreed that if either party considers that any part of this agreement shall be amended or altered in the mutual interest of both parties and that clearly valid reasons are made out, the following procedures shall be undertaken:
  - i. The Union or Management shall indicate by letter its intention to discuss the amendment or alteration of this agreement;
  - ii. Validate the intention or amend this Agreement; and
  - iii. The party requesting the amendment or alteration of this Agreement shall allow the other party three (3) weeks in which to consider the request and the Bargaining Unit shall at the expiration of that period but not longer than four (4) weeks after the date of receipt of the said letter agree to meet to discuss the change.

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## 2.0 APPOINTMENT

The Board Secretary shall sign letters of appointment. A medical report shall be required by the Centre at the Centre's expense, from a medical practitioner appointed or approved by the Centre.

The offer shall be in writing and any contract entered into shall be subject to these Conditions of Service. The appointee will signify acceptance by signing an acceptance letter and returning it to Management.

The duties and responsibilities of the employee shall be included with the letter of appointment.

The employee will be expected to submit a completed Personal Data Form and to register the dependants and notify any changes thereof.

## 3.0 PROBATIONARY PERIOD

The employment or appointment shall initially be for a probationary period of three (3) months. Depending on the performance of the eligible employee, the Centre will either confirm or extend the probationary period by up to another three (3) months or terminate the employment. This extension shall be communicated to the employee in writing giving reasons for such extension.

Where an employee serving on probation does not receive a letter of confirmation or extension of probationary term upon expiry of three (3) months period he/she shall automatically be considered confirmed in the position stated in the letter of appointment.

## 4.0 SALARY

The present basic salary shall be increased by an equal quantum share based on the available quantum after applying 6.50% of each staff current salary and applied equally to all staff. Any staff with the resulting salary increase falling below 5% would be increased to 5% based on the current salary and the total overall increase in salary would be 6.55% to cover all the staff.

## 5.0 SEPARATION

### a) Termination

- i. During the probationary period, either party may terminate employment by giving 24 hours' notice or payment of equivalent salary in lieu of notice. In the event of the employer terminating the services of an employee, reasons for such termination shall be stated and the employee will be given an opportunity to exculpate him/herself.
- ii. Upon confirmation of appointment, either party giving one month's notice or payment of equivalent salary in lieu of notice may terminate employment. In the event of the employer terminating the services of an employee, reasons

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for termination will be stated and an opportunity given to the Employee to be heard.

**b) Resignation**

After confirmation of appointment, the Employee may terminate the appointment by giving one month's notice in writing of the intention to resign or pay one month's salary in lieu of notice.

An employee's application to rescind his/her decision to resign during the notice period shall be subject to Management's discretion.

**c) Discharge**

After confirmation of appointment, the Centre may terminate the appointment on grounds related to the conduct or performance of the employee as per performance appraisal system by giving one month's notice in writing of the intention to terminate or pay one month's salary in lieu of notice. The employee will be given the opportunity to be heard on the charges laid.

Further, the Employee shall be liable for discharge on disciplinary grounds as specified in the Disciplinary Code agreed with the Union.

**d) Retirement**

**i. Normal Retirement**

Employees shall retire from the service of the Centre on attaining the age of 60 years.

**ii. Early Retirement**

Employees may apply for early retirement on attaining the age of 55 years or after serving the Centre for 20 continuous years.

**iii. Late Retirement**

Employees may retire from the service of the Centre on attaining 65 years subject to the consent of Management.

Retirement dues in the above instances will be in accordance with the Centre's Staff Pension Scheme provisions.

**e) Medical Discharge**

An Employee who is certified by a Medical Board to the satisfaction of the Centre that he/she is incapable, by reason of infirmity of mind or body, of discharging his/her duties and that such infirmity is likely to be permanent, shall be discharged from employment on medical grounds. He/she shall be entitled to a retirement package provided for by the Staff Pension Scheme.

**f) Redundancy**

Subject to section 55 of the Employment Code No.3 of 2019, an Employee whose Contract of Employment has been terminated by reason of redundancy, shall:

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- i. Unless better terms are agreed between the employer and the employee concerned or the employee's representatives, be entitled to a minimum redundancy payment of not less than two (2) months' pay for every year served and other benefits the employee is entitled to as compensation for loss of employment; and
- ii. Be paid the redundancy payment not later than the last day of duty of the employee, except that where an employer is unable to pay the redundancy payment on the last day of duty of an employee, the employer shall continue to pay the employee full wages until the redundancy package is paid.

**h) Summary Dismissal**

An employee shall be liable for summary dismissal for breaches of discipline punishable by summary dismissal in accordance with the provisions of the Disciplinary Code agreed between management and the union.

**6.0 SEPARATION BENEFITS**

The separation benefits shall be:

**a) Termination and Discharge after Confirmation**

- i. One month's notice or one month's salary in lieu of notice.
- ii. Cash in lieu of accrued leave days
- iii. Refund of pension contributions as per pension scheme rules.

**b) Resignation**

- i. Cash in lieu of accrued leave days.
- ii. Refund of pension contributions as per pension scheme rules.

**c) Retirement, Early Retirement and Medical Discharge**

- i. One month's notice or one month's salary in lieu of notice.
- ii. Commutation of accrued leave days.
- iii. Full pension benefits (employee's and employer's contributions including interest).

**d) Redundancy**

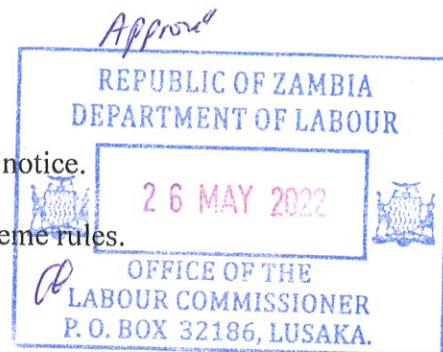
Whenever redundancies are inevitable the parties shall meet to agree on the modalities and the redundancy package.

**e) Summary Dismissal**

- i. Cash in lieu of accrued leave days.
- ii. Refund of employee pension contributions as per Pension Scheme rules.

**f) Death in Service**

- i. Cash in lieu of accrued leave days.
- ii. Pension benefits, if any.
- iii. Group Life Assurance (GLA) benefits.



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In all cases above, the salary earned prior to separation will be paid on a pro-rata basis. All debts, surcharges and any other dues to the Centre shall be recovered from the employee's separation benefits.

**g) Repatriation**

An employee who was recruited from outside Lusaka District shall on retirement be entitled to 75% of one month's basic salary.

This shall also apply to an employee who had been transferred away from Lusaka District.

**7.0 HOURS OF WORK AND OVERTIME**

7.1 Non-security staff work 40-hours per week. Normal working hours are currently 08:00 hours to 17:00 hours but may vary.

Security employees shall be required to work for 48 hours per week in the day and 72 hours in the night shift. They shall be entitled to night shift allowance of 8.5% of their basic salary per shift and overtime shall be paid on the excess hours worked during the day.

7.2 Whenever operational requirements dictate, Management may request an employee to work shifts.

7.3 Whenever operational requirements dictate, any employee may be required to work a reasonable amount of overtime. Management should provide transport or pay transport money as in 9.2 of these conditions, to enable the employee to travel to and from work after normal working hours.

Overtime shall be paid at the following hourly rate:

- i. Monday to Saturday 1.5 x normal hourly rate
- ii. Sunday & Gazetted Public Holiday 2 x normal hourly rate

**8.0 PROTECTIVE CLOTHING, UNIFORM AND EQUIPMENT**

The Centre shall provide uniforms, protective clothing and appropriate equipment and tools to employees. The protective clothing/uniforms shall be provided as follows: *Approved*

**i. Messengers**

- a) Two (2) shirts and a tie
- b) Two (2) pairs of trousers
- c) One pair of safety shoes every year
- d) One rain coat every two years
- e) One blazer every year
- f) One dust coat per year

**ii. General Workers (Female)**

- a) 2 blouses per year
- b) 2 skirts per year



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- c) One dust coat per year
- d) One pair of safety shoes per year

**iii. Drivers**

- a) One blazer (1) per year
- b) One pair of safety shoes every year
- c) Two pairs long trousers per year
- d) Two shirts
- e) One overall
- f) One neck tie

**iv. Security Guards**

- a) Two long sleeved tunic and one tie
- b) Two short sleeved shirts
- c) One pair of safety shoes per year.
- d) Two pairs of stockings per year
- e) One weather coat every three years
- f) One jersey every year.
- g) One rain coat every two years
- h) One cap

In addition to the above, the following equipment shall be provided by Management:

Torch and cells  
Whistle and short baton

**v. Maintenance Staff and Other Staff**

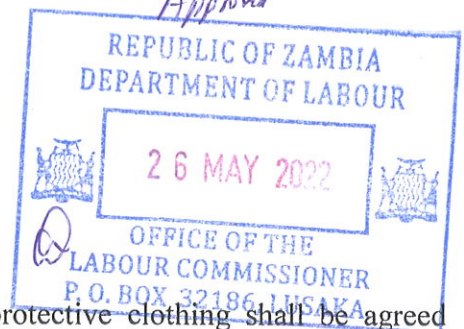
- a) Two work suits per year
- b) One pair of safety shoes per year

**vi. Print Room Staff**

- a) Two dust coats
- b) One pair of protective shoes

**vii. General Provisions**

- a) The choice of quality and design of protective clothing shall be agreed between the Union and Management.
- b) The Centre will take disciplinary action against an eligible employee neglecting to put on the aforementioned uniforms or protective wear. The Centre shall have the right to recover the residual value of such loaned uniform or equipment not returned to the Centre upon demand.
- c) The Employee will be provided with the Centre's equipment while executing authorised duties. Such equipment shall be provided free of charge but shall remain a property of the Centre unless otherwise stated.
- d) The Centre will consider the employee as a custodian of the equipment during the time of executing the job and any loss or damage must be reported to the



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supervising officer or departmental head. The employee will pay for equipment maliciously damaged. Loss through pilfering shall be investigated and normal course of action taken.

## 9.0 ALLOWANCES

The Centre shall pay eligible employees allowances specified below as effected on 1<sup>st</sup> May 2020:

### 9.1 Housing Allowance

Housing allowance shall be paid to eligible per grade as stated below:

ZCAS 7- ZCAS 8	K1, 400.00/ Month
ZCAS 9- ZCAS 10	K1, 000.00/Month
ZCAS 11- ZCAS 12	K750.00/Month

### 9.2 Relocation Allowance

A relocation allowance at the rate of 75% of one's monthly basic salary shall be paid on first engagement to staff recruited from outside Lusaka.

### 9.3 Transport Allowance

Employees working beyond 19:00 hours shall be paid **K200** as transport allowance for the day worked.

Employees called to work on Saturday, Sunday, and Public holidays, shall be paid **K150** as transport allowance.

### 9.4 Acting Allowance

Acting allowance shall be applied to an eligible employee who shall be-delegated to perform duties higher than his substantive position and shall be informed in writing.

Provided the employee performs the assigned duties for a period not less than 30 days, acting allowance shall be paid. The allowance shall be two notches in the acting employee's basic salary scale or 15% of one's salary whichever is higher.

### 9.5 Responsibility Allowance

Responsibility allowance shall be paid to an eligible employee who is assigned to perform additional responsibilities. Such an employee shall be paid 15% of his/her salary provided that such duties shall have been performed for a period of not less than 14 days.

### 9.6 Subsistence Allowance

An eligible employee travelling on official business within Zambia and not staying in hotel accommodation provided by the Centre or sponsoring organisation will be entitled to subsistence allowance as follows:

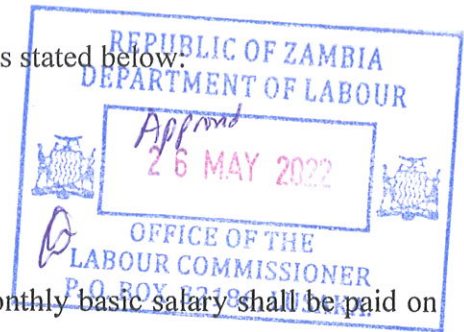
ZCAS 7 – ZCAS 9	K550/day
ZCAS 10 – ZCAS 12	K550/day

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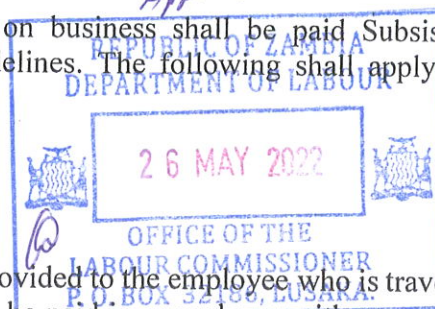
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Eligible Employees travelling outside Zambia on business shall be paid Subsistence allowance in accordance with government guidelines. The following shall apply until Cabinet office advises:

ZCAS 7 – ZCAS 9 US\$420  
ZCAS 10 – ZCAS 12 US\$370

In the event that accommodation and meals are provided to the employee who is travelling outside Zambia, an out of pocket allowance shall be paid in accordance with government guide lines.



#### 9.7 **Out of Pocket Allowance**

An eligible employee attending short courses, seminars, conference and business within Zambia where meals and accommodation are either paid for or provided by the Centre or sponsoring organisation shall be paid out of pocket allowance as stipulated below:

ZCAS 7-ZCAS 9 K270/day  
ZCAS 10- ZCAS 12 K270/day

#### 9.8 **Lunch Allowance**

An eligible employee who works through lunch hour shall be paid lunch allowance at the rate of K60 per day. This will only be valid with prior approval by his/her immediate supervisor.

### 10. **Loans and Advances**

#### 10.0 **Loans**

The Centre shall facilitate the obtaining of loans by eligible employees from lending institutions.

#### 10.1 **Housing Loan**

The employer shall facilitate a mortgage, ensure that the mortgage is insured and remit the instalments to the lending institution.

#### 10.2 **Salary Advance**

Salary Advances to be granted to all eligible employees on Management discretion and depending on the availability of funds. A salary advance to a maximum amount of K15,000.00 shall be recovered in full over a period of 6 months.

#### 10.3 **Mid-Month Pay**

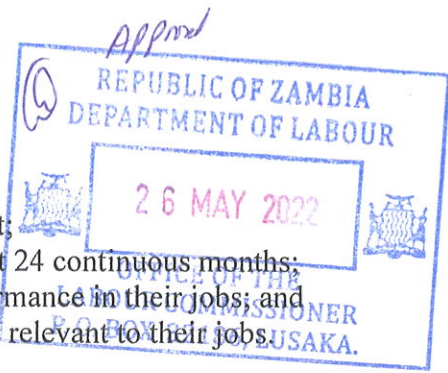
Employees shall be entitled to a mid-month pay of up to 20% of their salary without giving reasons.

#### 11.0 **Staff Development**

The Centre should plan for the development of staff and done in accordance with provisions in the Centre's Training Policy. However, the following conditions shall apply: -

11.1 Employees will be considered for sponsorship if they satisfy the following Conditions:

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- i. Must be confirmed in their appointment;
- ii. Must have served the Centre for at least 24 continuous months;
- iii. Must have displayed satisfactory performance in their jobs; and
- iv. The course of study to be undertaken is relevant to their jobs.

- 11.2 The eligible employee may apply for paid study leave to cover the period of full-time training. The days shall not be deducted from the employee's accrued leave. The period of study should not have any detrimental effect on the activities of the Centre.
- 11.3 Sponsored employees shall sign a Bonding Agreement before proceeding for studies. The period of bondage will be the period for which the employee is sponsored.
- 11.4 The Centre shall pay tuition, subscription, membership, exemption and examination fees to the appropriate body during the period of sponsorship. Training materials shall also be provided. No examination fees shall be paid for re-sits.
- 11.5 When paid foreign study has been granted to an eligible employee, the applicable conditions shall be as per Cabinet Office guidelines as amended from time to time.

**12.0 Leave**

**12.1 Annual Leave**

All eligible employees shall be entitled to 2.5 days leave per month. Management will have to approve the leave before it is taken. For the purposes of this clause annual leave shall mean a minimum of 22 working days to be taken at least twelve months (12) after commencement of employment.

**12.2 Leave Passage**

Eligible employees proceeding on annual leave shall be entitled to leave passage of one month's basic pay.

For the purposes of this clause annual leave shall mean twenty-two (22) working days taken as leave at once and the remaining 8 days shall be taken at any other convenient time but shall not be commuted for cash.

**12.3 Commutation of Leave**

No employee will be eligible to commute any leave days.

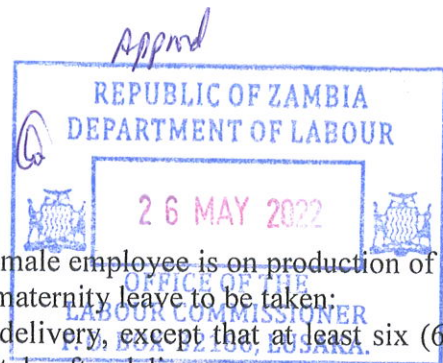
**12.4 Unpaid Leave**

Unpaid study leave shall be granted to an employee for a period of one year, subject to review.

**12.5 Maternity Leave**

Subject to an agreement between an Employer and an Employee which is more favourable to the employee than the provisions of section 41 of the Employment Code No.3 of 2019

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or a written law providing for maternity benefits, a female employee is on production of a Medical Certificate, entitled to **fourteen (14) weeks** maternity leave to be taken:

- i. Immediately preceding the expected date of delivery, except that at least six (6) weeks maternity leave shall be taken immediately after delivery; or
- ii. Maternity leave shall, in the case of a multiple birth be extended to a further period of four (4) weeks.

### 12.6 Paternity leave

Subject to an agreement between an Employer and an Employee which is more favourable to the employee than the provisions of section 46 of the Employment Code No.3 of 2019, a male employee who remains in continues employment with the same employer for a period of twelve (12) months immediately preceding the beginning of leave is entitled to at least five (5) continuous working days paternity leave, if

- i. The employee is the father of the child;
- ii. The employee has submitted to the employee 's employer the birth record of a child; and
- iii. The leave is taken within seven (7) days of the birth of the child.

### 12.7 Sick Leave

An employee who is unable to execute duties due to illness shall be entitled to sick leave on the following conditions:

- i. Three (3) calendar months per year with full salary
- ii. Three (3) calendar months per year with half salary

Upon exhaustion of all leave entitlements above, the Centre may grant an employee unpaid sick leave or terminate employment under medical discharge. This shall be after medical examination by a medical doctor nominated by the Centre or Government Medical Board.

### 12.8 Compassionate Leave

An employee is entitled to compassionate leave with full pay for a period of at least twelve (12) days in a calendar year where that employee has:

- i. Lost a spouse, parent, child or dependant; or
- ii. A justifiable compassionate ground.

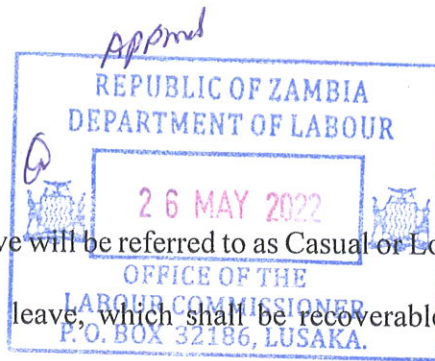
### 12.9 Family Responsibility Leave

An employee who has worked for a period of six (6) months or more, shall be granted leave of absence with pay for a period not exceeding seven (7) days in a calendar year to enable the employee to nurse a sick spouse, child or dependant , except that the employer may before granting that leave require the employee to produce a certificate from a medical doctor certifying that the spouse, child or dependant is sick and requires special attention.

An employee is entitled to three (3) paid leave days per year to cover responsibilities related to care, health or education for that employee's child, scouse or dependant.

The days taken as leave shall not be cumulative or deducted from the employees accrued leave days.

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#### 12.10 Casual / Local Leave

Any leave of a shorter period than annual leave will be referred to as Casual or Local Leave.

The eligible employee may apply for such leave, which shall be recoverable from the accrued leave days.

#### 12.11 Mother's Day

An eligible female employee is entitled to take one (1) day of leave in a month as Mother's Day without giving reasons.

#### 12.12 Nursing Break

A female employee who is nursing that employee's unweaned child, is entitled each working day, at a time convenient to the employee having regard to the needs of the child, to at least:

- i. Two nursing breaks of thirty (30) minutes each; or
- ii. One nursing break of one hour.

The nursing breaks shall be for a period of six (6) months from the date of delivery and not to be deducted from number of paid hours of work of that female employee.

### 13.0 FUNERAL ASSISTANCE

#### 13.1 Death of Employee

Upon the death of a serving employee the Centre shall notify the Insurance Company, and death benefits will be paid in accordance with the rules and regulations of the funeral insurance scheme. The funeral grant subject to amendment is **K20, 000**.

#### 13.2 Death of Spouse, Child and Dependant

Upon the death of an employee's spouse, child and dependant the Centre shall notify the Insurance Company, and death benefits will be paid in accordance with the rules and regulations of the funeral insurance scheme. The funeral grant subject to amendment is **K10, 000**.

#### 13.3 Death of a Parent

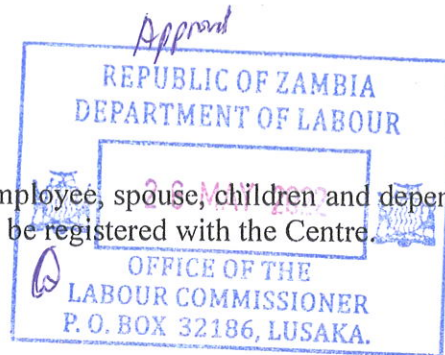
In the event of the death of an employee's parent a salary advance will be given on compassionate grounds if need arose.

### 14.0 MEDICAL SCHEME

Eligible employee shall be members of the National Health Insurance Scheme (NHIMA). The Employer shall contribute **1%** of the employee's Basic Salary and the employee shall equally contribute **1%** of his/her basic salary on a monthly basis to NHIMA.

In addition to NHIMA, the employee shall be a member of a Medical Insurance Scheme organised by ZCAS from time to time.

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This Medical facility will be applicable to the employee, spouse, children and dependants (below the age of 28 years). The children should be registered with the Centre.

**15.0 STAFF PENSION**

**15.1 NAPSA**

Eligible employees shall, in accordance with statutory regulations contribute a said amount from their monthly salary to the fund.

**15.2 Pension Scheme**

The Centre shall establish either on its own or in conjunction with other institutions a Staff Pension Scheme for all eligible employees. This shall be done with consultations with the Union. The contribution ration shall be employee 10% and employer 10%.

**16.0 AWARDS**

**16.1 Labour Day Awards**

All employees will be encouraged to take part in Labour Day celebrations. Labour Day awards shall be given to deserving employees and selection of deserving employees shall involve the Union.

**16.2 Long Service Award**

Eligible employees who have served the Centre for a period of ten (10) years shall be given a one off non-monetary gift worth **K5, 000** with the Union involved in the process of selecting the gift.

**17.0 GROUP LIFE ASSURANCE AND GROUP PERSONAL ACCIDENT POLICIES**

**17.1 Group Life Assurance**

The Centre shall arrange a Group Life Assurance Scheme. Upon the death of an employee, the scheme shall pay benefits to the beneficiaries as follows:

- ZCAS 7- ZCAS 9     12 Months Monthly Basic Salary
- ZCAS10 – ZCAS 12   15 Months Monthly Basic Salary

The GLA shall be reviewed every after two years.

**17.2 Group Personal Accident**

All eligible employees shall be covered by the Centre's Group Personal Accident scheme and that the benefits be paid according to the terms obtaining in the policy documents.

**18.0 CERTIFICATE OF SERVICE**

All employees upon leaving the Centre's service by resignation or termination shall be given a certificate of service stating:

Name of Employee	Date of Birth	Date of Engagement
Date of termination	Position Held	NRC No.

12

*LCH*

*VM Kll*

*ell*

*Jane*

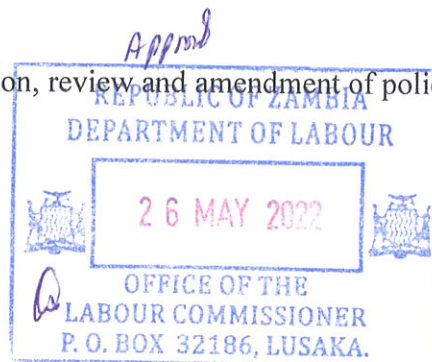


Wages/Salary on termination  
Social Security Number  
Statutory and any supplementary pension contributions.

#### 19.0 STAFF POLICIES

The Centre shall involve the Union in the formulation, review and amendment of policies on the following issues:

- 19.1 Disciplinary Code
- 19.2 Medical Scheme
- 19.3 Pension Schemes
- 19.4 Group Personal Accidents Scheme
- 19.5 Group Life Assurance Scheme
- 19.6. Training Policy
- 19.7 Sports, Recreation and Canteen Facilities
- 19.8 HIV/AIDS Policy



#### 20.0 CHRISTMAS GIFT

A Christmas Gift shall be given to eligible employees at the end of every year at Management's discretion subject to budget provisions.

#### 21.0 PERFORMANCE RELATED BONUS

The Centre subject to approval by the Board, may pay an amount of money as performance bonus to employees depending on the performance of the Centre in a particular year.

#### 22.0 STAFF REBATE

Staff rebate is applicable to tuition fees only for courses run at ZCAS. The following shall apply:

- i. Only the employee, spouse and registered children
- ii. One should be accepted to study at the Centre
- iii. This is applicable after the employee's confirmation in employment.
- iv. Only one is eligible in a given semester.

The rebate shall be at 50% of the tuition fees with the balance paid through payroll over the duration of the programme of study.

#### 23.0 RECOGNITION OF SUCCESSFUL COMPLETION OF COURSE OF STUDY

In recognition of successful completion of the course of study relevant to the employee's job, the following salary adjustment shall be applicable:

Diploma	Half Notch
First Degree	One Notch
Professional Qualification	One Notch

#### 24.0 TERMS OF AGREEMENT

This agreement shall come into force the date on which the Ministry of Labour shall ratify.

*LCH*  
*c.m*  
*VM* *KPK* *col*  
*Jame*

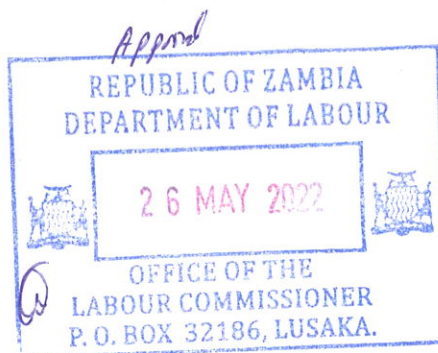
**25.0 NEXT NEGOTIATIONS**

The next negotiations shall commence not later than three (3) months before the expiry of the existing agreement.

**26.0 AMENDMENTS (VARIATIONS)**

Neither party shall rescind, or vary any part of this agreement unless such variation, addition or deletion is accepted in writing by the other party.

**The negotiated and agreed Conditions of Service shall only apply to unionized staff only and should not be extended to non-unionized staff.**



LCH

*vm* *[Signature]* *c.m.*  
*[Signature]* *ell*  
*Jame*

WITNESS WHEREOF:

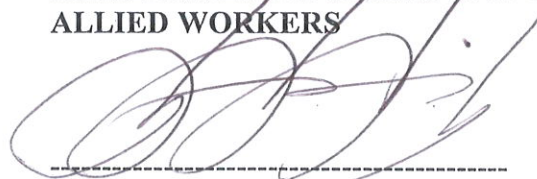
We have hereunder set our hand this ..... 29<sup>th</sup> ..... Day  
of ..... MARCH ..... in the year ..... 2022 .....

For and on behalf of  
ZAMBIA CENTRE FOR  
ACCOUNTANCY STUDIES

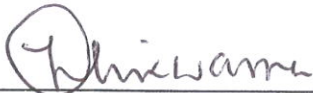


EXECUTIVE DIRECTOR

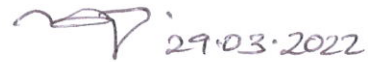
For and on behalf of  
ZAMBIA UNION OF  
FINANCIAL INSTITUTIONS AND  
ALLIED WORKERS



GENERAL SECRETARY



ZCAS SPOKES PERSON



UNION SPOKES PERSON



BRANCH CHAIRPERSON  
- ZUFIAW



LEONARD HIKAUMBA  
CHAIR PERSON