



**ZUFIAW**

Zambia Union of Financial  
Institutions and Allied  
Workers

# **General Secretary's Report: 25th ZUFIAW Annual Conference 18th – 21st December 2019.**

---

Fairmount Hotel, Livingstone,

Annual Report



**ZUFIAW**

Zambia Union of Financial  
Institutions and Allied  
Workers

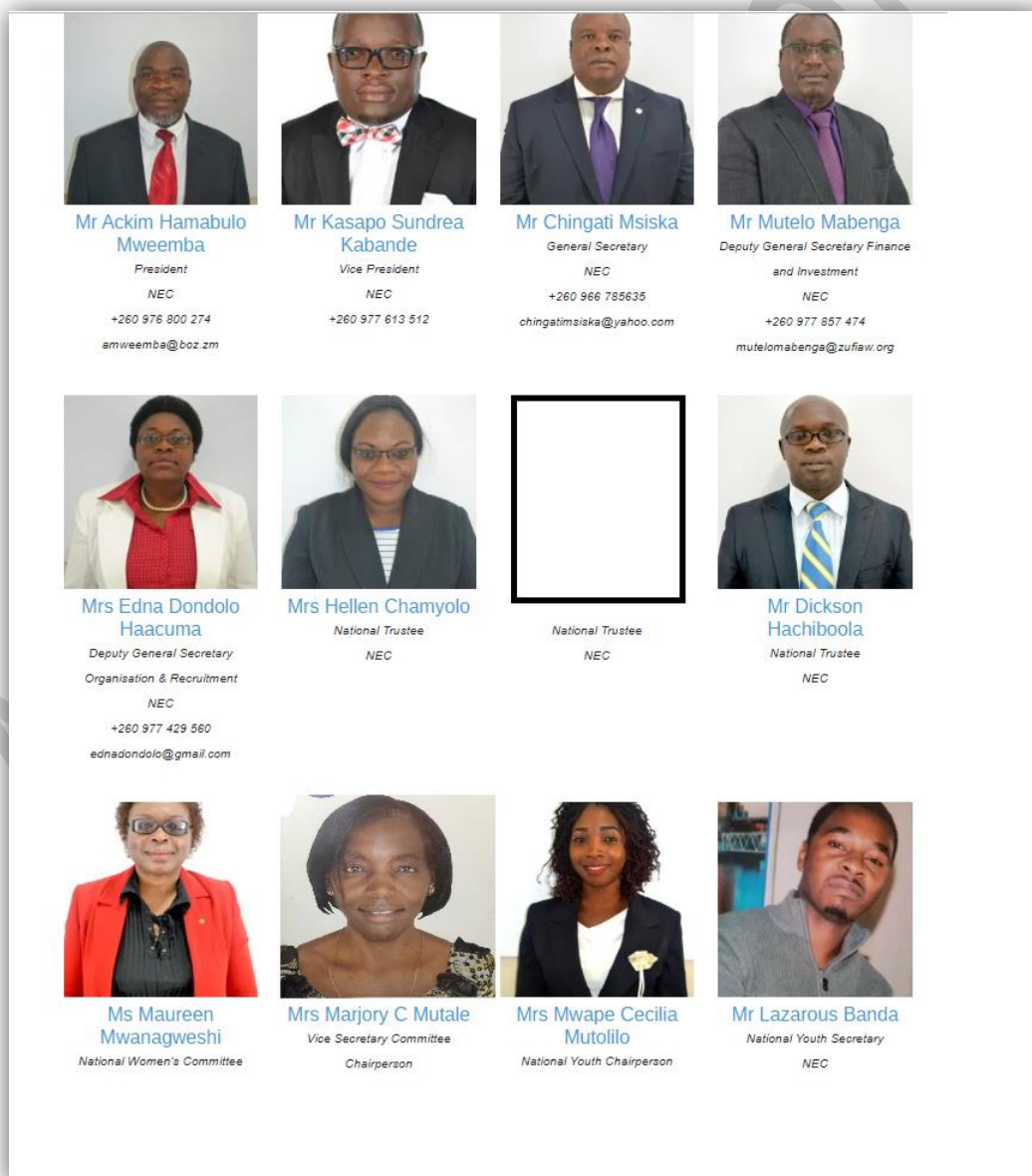
---

<b>Table of Contents</b>		<b>Page</b>
<b>1.0</b>	<b>Introduction</b>	<b>2</b>
<b>2.0</b>	<b>Obituaries</b>	<b>3</b>
<b>3.0</b>	<b>Accidents</b>	<b>5</b>
<b>4.0</b>	<b>Signing Ceremonies</b>	<b>5</b>
<b>5.0</b>	<b>Sports Festivals</b>	<b>16</b>
<b>6.0</b>	<b>Training and Constitution of Committees</b>	<b>21</b>
<b>7.0</b>	<b>Grievances and Legal Issues</b>	<b>32</b>
<b>8.0</b>	<b>District, District Branches &amp; Branch Reports</b>	<b>33</b>
<b>9.0</b>	<b>International Relations</b>	<b>50</b>
<b>10.0</b>	<b>Federation Matters</b>	<b>56</b>
<b>11.0</b>	<b>Conclusion</b>	<b>57</b>

## 1.0 Introduction

I would like to welcome you all to the 25<sup>th</sup> ZUFIAW Annual Conference, being held here at Fairmount Hotel, Livingstone, under the Theme: **“ZUFIAW: Perseverance Through Unity in Addressing Effects of Global & National Economic Challenges.”**

May I take this opportunity to thank the National Executive Council (NEC) for their tireless work and support during the period under review. Of course challenges, differences and divergent views will always be there, but the support and dedication to duty shown by these hard working men and women is commendable and in this regard, allow me to thank:



The President  
Vice President  
DGS Org & Recruitment  
DGS Fin & Investment  
Trustee  
Trustee  
Former Trustee

Mr. Ackim H. Mweemba  
Mr. Kasapo S. Kabende  
Mrs. Edna D. Haacuma  
Mr. Mutelo Mabenga  
Ms. Hellen Chamyolo  
Mr. Dickson Hachiboola  
Mr. Collins Chiwati

**May I also thank:**

National Women's Com C/person  
National Women's Com Vice Sec.  
National Youth Com C/ person  
National Youth Com. Secretary

Ms. Maureen Mwanangweshi  
Mrs. Majory Mutale  
Mrs. Mwape M. Chiumya  
Mr. Lazarous Banda

## **2.0 Obituaries in the Union**

Chairperson, Fellow Delegates

During the period under review, the Union has lost some gallant men and women and it is our duty to remember these colleagues and appreciate their contribution towards the growth of the Union. The colleagues we lost include the following:

- Mr. Siisi Mutukwa (Former Union President- BOZ)



- Mr. Pinjisi Zimba (Former Kitwe District Chairperson- ZSIC Life)



- Ms. Elita Mwale (Former Member- Barclays bank)



May I ask everyone to stand and observe a moment of silence for our departed colleagues. MAY THEIR SOULS REST IN ETERNAL PEACE

### 3.0 Accidents

On another sad note, Our DGS Org & recruitment, Mrs. Edna D. Haacuma was involved in a road traffic accident. We thank the almighty God for saving her life and guiding her family during this difficult period. We are happy to report that here broken leg has significantly healed and she keeps making steady progress. Let us all remember her and her family in our prayers.



### 4.0 Signing Ceremonies

During the period under review the Union has also concluded negotiations for both Collective Agreements & Recognition Agreements, ratified by the Ministry of Labour & Social Security, in the following institutions:

- ✓ Standard Chartered Bank





✓ ZANACO



✓ FNB Zambia



✓ NAPSA



✓ Cavmont Bank



✓ ZCAS



*Aspire, Acquire, Prosper*

✓ LASF





✓ NATSAVE



✓ ATLASMARA



✓ Sanlam



✓ ZSIC Life



- ✓ First Alliance Bank



- ✓ Bank of China





Indo Zambia Bank



ZSIC GI



Barclays Bank



Bank of Zambia



**BANK OF ZAMBIA**

Express Credit Zambia (Recognition Agreement)



First Capital Bank

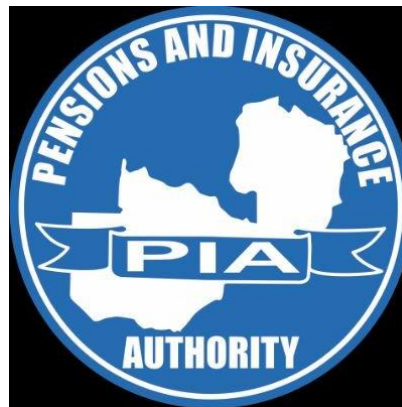


Investrust Bank





Pensions and Insurance Authority



Public Service Pension Fund



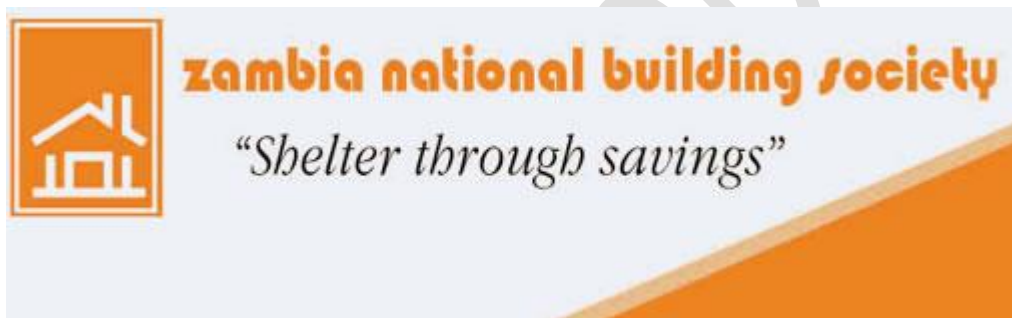
United Bank of Africa (Recognition Agreement)



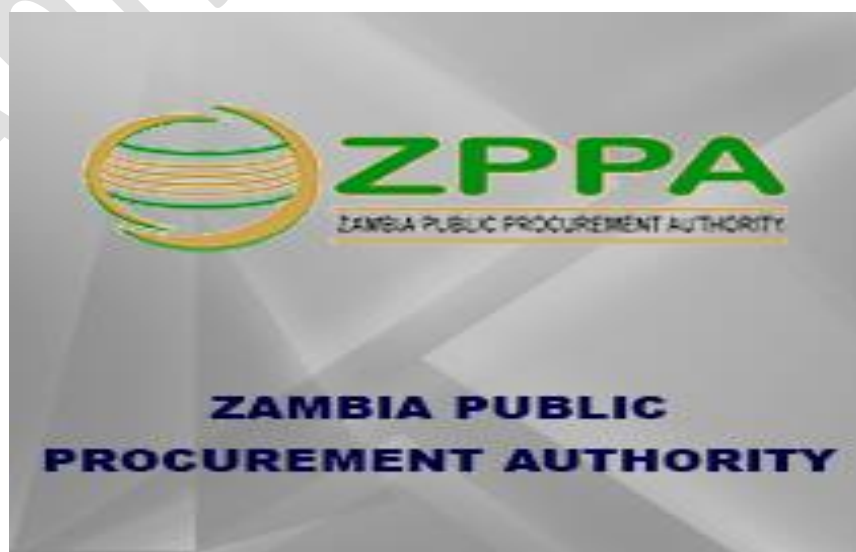
Workers Compensation Fund Control Board



Zambia National Building Society



ZPPA



## 5.0 Sports festivals



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

# 7<sup>TH</sup> ZUFIAW SPORTS FESTIVAL

## “Health Through Sports for a Productive Work Force”

Sports: Football | Netball | Pool | Chess | Tug of War | Track & Field  
Dates: 20th to 21st July 2019, Contact: + 260 211 29 60 52  
Venue: Olympic Youth Development Centre, Lusaka

Free Aerobics Session For Everyone!!

Chairperson, Fellow Delegates,

During the period under review, the Union held the 6<sup>th</sup> & 7<sup>th</sup> ZUFIAW Annual Sports Festival in both 2018 and 2019.



The 2018 event was held under the theme: Promoting Growth in a Healthy, Modern and Productive Workforce. Financial institutions in attendance included Bank of Zambia, Investrust Bank, Standard Chartered, Zanaco



Bank, First Capital Bank, First Alliance Bank, Barclays Bank, Pensions and Insurance Authority and National Savings and Credit Bank. Others were Indo Zambia, Zambia Public Procurement Authority, National Pension Scheme Authority, Public Service Pensions Fund, ZSIC General Insurance, Local Authorities Superannuation Fund and then Finance Bank/ Bank ABC (now Atlasmara).

The Festival had the following triumphant institutions in the following respective categories:

### **BASKET BALL**

Investrust Bank (2018 Champions)

Standard Chartered (2018 Runners Up)

### **TUG OF WAR**

Workers Compensation (2018 Champions)

Investrust Bank (2018 Runners up)

### **CHESS**



Barclays Bank (2018 Champions)  
PSPF (2018 Runners up)

**POOL**



Barclays Bank (2018 Champions)  
ZSIC Life (2018 Runners up)

**FOOTBALL**

BANK OF ZAMBIA (2018 Champions)  
Atlasmara (2018 Runners up)

**NETBALL**



BANK OF ZAMBIA (2018 Champions)  
Barclays Bank (2018 Runners up)

### **ATHLETICS MEN 400m**

ZAMBIA NATIONAL BUILDING SOCIETY (2018 Champions)

ZANACO (2018 Runners up)

### **ATHLETICS WOMEN 400m**

WORKERS COMPENSATION (2018 Champions)

ZAMBIA NATIONAL BUILDING SOCIETY (2018 Runners up)

The 2019 event, held under the theme: **HEALTH THROUGH SPORT FOR A PRODUCTIVE WORKFORCE**. This was aimed at promoting a healthy workforce that would effectively contribute to the growth of their respective institutions. The Financial institutions that participated included Bank of Zambia, Investrust Bank, Standard Chartered, Zanaco Bank, First Capital Bank, First Alliance Bank, Barclays Bank, Pensions and Insurance Authority and National Savings and Credit Bank, Indo Zambia, Zambia Public Procurement Authority, National Pension Scheme Authority, Public Service Pensions Fund, ZSIC General Insurance and Atlasmara. The festival had the following triumphant institutions in the following respective categories:







### **Football (Male)**

Investrust (2019 Champions)  
Indo Zambia (2019 Runners up)

### **Football (Female)**

Atlasmara (2019 Champions)  
Barclays Bank (2019 Runners up)

### **Netball**

Investrust (2019 Champions)  
Stanchart (2019 Runners up)

### **Pool**

ZPPA (2019 Champions)  
Barclays Bank (2019 Runners up)

### **Chess**

Stanchart (2019 Champions)  
PSPF (2019 Runners up)

### **Tug of War**

NAPSA (2019 Champions)  
Workcom (2019 Runners up)

### **Track & Field- Male (100 m)**

ZSIC Life (2019 Champions)  
Natsave (2019 Runners up)

### **Track & Field- Female (100 m)**

Workcom (2019 Champions)  
ZNBS (2019 Runners up)

### **Track & Field- Male (400 m)**

ZSIC Life (2019 Champions)  
Natsave (2019 Runners up)

### **Track & Field- Female (400 m)**

ZNBS (2019 Champions)  
ZSIC Life (2019 Runners up)

## **6.0 Training and Constitution of Committees**

The Union also conducted training workshops across the country during the period under review, where members were taken through various thematic topics which included: Data Collection and its usage, Branch Organization & Recruitment, labour legislation, including the new Employment Code 2019, Industrial Harmony, Management of members in the District/ District Branch, Grievance Handling and the development as well as implementation of a Plan of Action.

These trainings were conducted in the following and areas:

- Kitwe District plus Mufurila and Luanshya
- Ndola District
- Lusaka District
- Mkushi District Branch
- Mpika District Branch plus Chinsali

- Kasama District Branch plus Mbala
- Mansa District Branch
- Mongu District Branch plus Kaoma
- Mumbwa District Branch

And the National Youth Committee.







Chairperson, Fellow Delegates

Representatives from the following Branch Executive committees were also trained:

- First Capital bank
- Investrust
- Natsave
- Cavmont
- Indo Zambia Bank









Mr. Chairperson, Fellow Delegates

May I take this opportunity to acknowledge some committees and individuals that have diligently served the Union during the period under review. There are others that may have been left out on this list, but your efforts and dedication are equally appreciated.

- We recognize Lusaka District Committee for being the Most organized District in the Country.
- We recognize Kabwe District Branch Committee for being the Most active District Branch in the Country.
- We recognize Kitwe District Committee for being the Most dedicated District in the Country. The Kitwe District Women's Committee adopted 2 orphans Ruth Mbita and Deborah Kapundu and assists them with school requisites. The Women have also secured accommodation for Deborah and her sister.
- Kitwe District Women's Committee donated an assortment of food, baby items and cleaning materials to female inmates at Kamfinsa Correctional Facility in Kitwe.
- Luanshya District Branch Women donated 400 burnt bricks to Luanshya Correctional Facility towards the building of the chapel, dining hall and toilets.
- I am happy to also report that Mpika Women's Committee have also embarked on a Feed a child project in the District, aimed at helping vulnerable children in society.

Chairperson, Fellow Delegates

We also recognize the following Chairpersons/ Secretaries for their dedication, discipline and work ethic:

- Ms. Elizabeth Longa- Investrust Chairperson
- Mr. Kingstone Mwiinga- Solwezi Chairperson
- Mr. Simon Myeche- PSPF Secretary
- Mr. Alex Chilufya- Bank of China
- Mr Patrick Kasonde –Prudential Life Assurance
- Mr. Zenzo Chombela- Natsave Chairperson

May I also take this opportunity to recognize Indo Zambia Bank, ZNBS, Workers Compensation, PSPF and Napsa for being the most supportive and Cooperative Managements.

Mr. Chairperson, Fellow Delegates

I also wish to thank the National Women’s Committee and the Youth Committee for the activities they undertook in both 2018 and 2019.

During the period under review the women have been actively participating in activities that have seen them reach out to many women and vulnerable children in our communities.



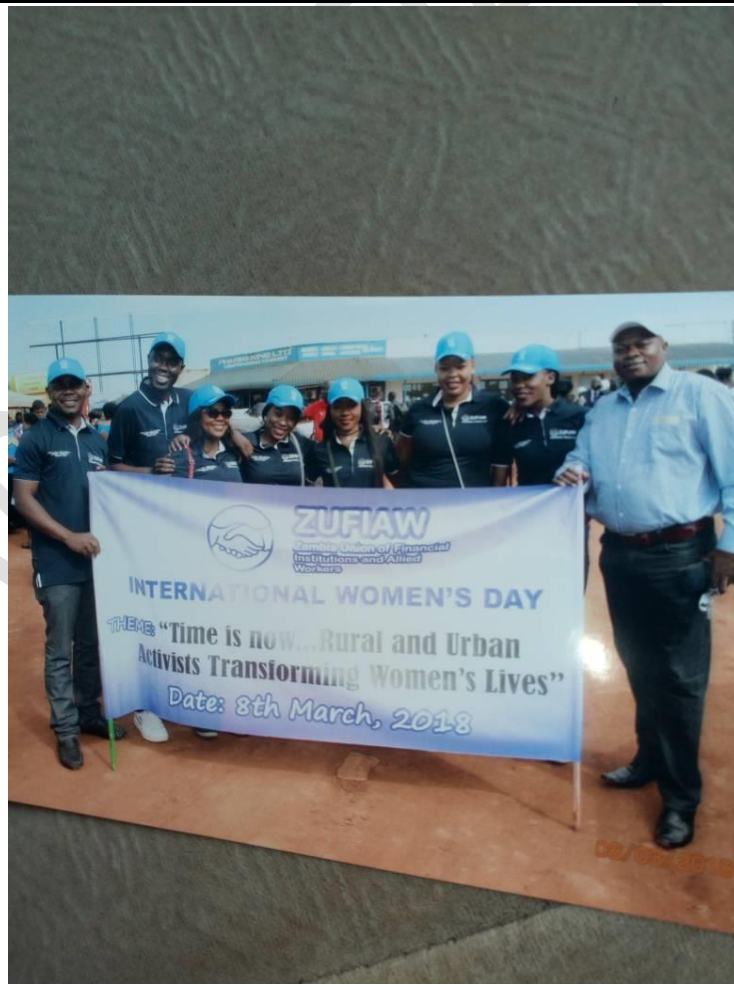


Am happy to report that during this period 146 women and 97 youths were trained in Lusaka, Ndola, Kitwe, Kabwe, Mongu, Mansa, Mpika, Mumbwa, Mkushi, Kasama, Mbala, Kaoma and Chinsali as part of the Capacity Building Program to equip our members of their roles as union representatives.

During the 2018 International Women's Day a total of 175 women and men participated in the celebrations country wide, while in 2019 a total of 245 women and men drawn from the 3 main Districts and 22 District Branches participated in the celebrations country wide.









In 2018 the National Youth executive Committee participated in the 2018 International Youth Day Expo in Lusaka, while over 100 youths from ZUFIAW across the country, participated in their respective provincial exhibitions, where they shared their work and activities as youth workers. The Committee also held its 2018 National Youth Braii to fundraise for their various activities for the following year.

In 2019, the youths decided to give back to the community on International youth day and made a donation to the House of Happiness orphanage in Lusaka, where they donated various food stuff, cleaning item and school books.





Chairperson, Fellow Delegates

Am happy to report that 40 Union members participated in the Business Forum at The Zambia International Trade Fair drawn from Lusaka, Ndola, Luanshya, Kitwe and Kasama. This is an annual event which we hope many more members can be able to participate in order to enhance their entrepreneurial skills.



## 7.0 Grievances and legal issues



On the legal front, the union had three cases that were taken to court. Further details shall be given later as these are currently before the court awaiting determination.

The cases are against the following:

- Atasmara (Over Unlawful Termination of Contracts of Employment)



- Bank of Zambia (Over Notch Disputes)



- Express Credit (Over Redundancies)

Mr. Chairperson, Fellow Delegates

I regret to inform this august house that the Union has also lost members due to not only redundancies, but also through dismissals as well, during the period under review. Our Former Chairpersons for Lusaka Napsa and Indo Zambia Branches were dismissed on disciplinary grounds, which is highly regrettable. There have also been numerous cases of disciplinary cases held against some of our members and most of them have since been reinstated after successful appeal hearings.

May I take this opportunity to implore upon all our members countrywide to uphold high levels of discipline in order to avoid unnecessary cases and charges. We have since begun the process of reviewing Disciplinary Codes in various institutions to ensure that these documents are fair and compliant to the laws of natural justice.

## **8.0 District, District Branch & Branch Reports**

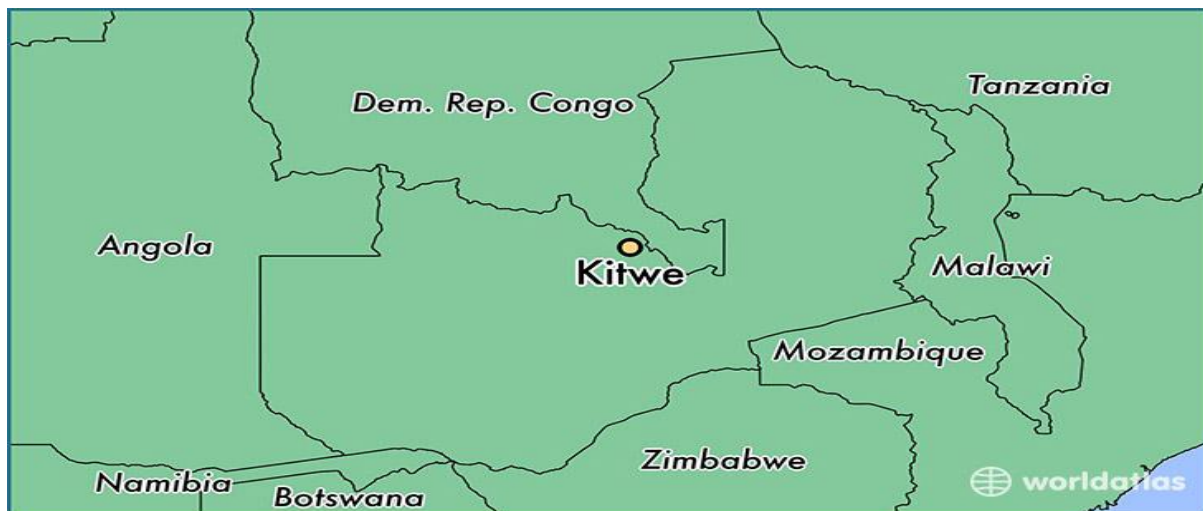
Chairperson, Fellow Delegates

Kitwe District, Mansa, Mpika, Kabwe, Mansa, Choma and Mkushi District Branches submitted reports for their respective jurisdiction. It is a source of concern that committees in all the other District and District Branches did not submit reports for the period under review, despite communication being sent to them to do so. This is a major constitutional breach and we hereby bring it to the conference for appropriate caution to be given.

Mr. Chairperson, it is regrettable that out of 27 affiliated institutions, only 8 institutions submitted reports their institutional reports and these include: ZSIC GI, Investrust, PSPF, Sanlam, Prudential, ZNBS, ZSIC Life and Bank of Zambia.

From our 3 main Districts only 1 District submitted their report and this is Kitwe District. And out of the 24 constituted District Branches, only 5 submitted their reports and these include Kabwe, Mpika, Mkushi, Choma and Mansa District Branches.

The following reports were sent for consideration during this conference:

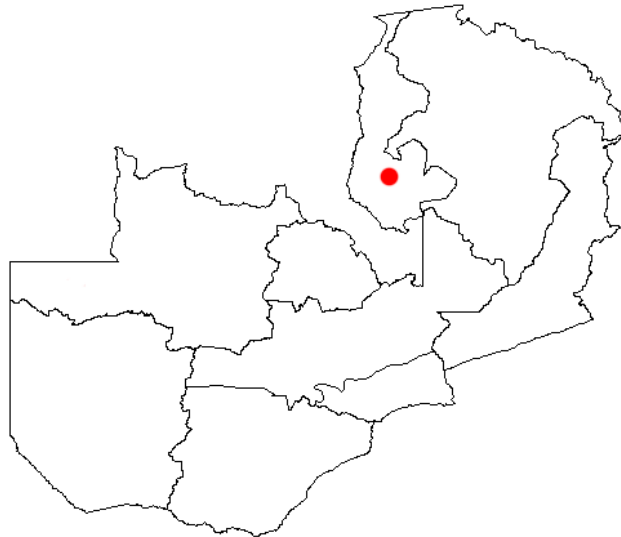


### **Kitwe District**

The District Committee received K1,000 from Secretariat as per its requisition, to help with funeral assistance during the funeral of former District Chairperson Mr. Pinjisi Zimba and this was presented to the deceased's family.



The District also participated in the 2018 and 2019 International Women's day and International Youth day.



### **Mansa District Branch**

Mansa has a total of 63 members from nine institutions namely: ZANACO, NATSAVE, CAVMONT, BARCLAYS, ZNBS, INDO, NAPSA, ZSIC LIFE, ZSIC GI and ATLASMARA.

During the period under review, the District Branch participated in both the International Women’s Day and the International Youth day for both 2018 & 2019. The District branch also held a braii which was aimed at member sensitization and the promotion of Unity within the area.

The Committee has reported that their major challenges include:

- Lack of funding for organizing of activities.
- Late delivery of items such as regalia and banners to be used during national events such as International Women’s day and International Youth day.
- Increased number of transfers for members to other towns, thereby, eroding Union memory and continuity of programs.

Going forward, the Committee intends to visit Mansa Correctional Facility, visit St. Mary’s school for the blind and the children’s surgical ward at Mansa General Hospital. They also want to host another braii coined as “meet the Bankers” which shall be a fundraising event for future programs. The Committee is also in the process of acquiring land for cultivation, animal raring and fish farming, in order to achieve self reliance. The committee shall also continue interactive activities with the members as well as intensify recruitment efforts.

### **Mkushi District Branch**

The District branch has a total membership of 20 members drawn from six affiliated institutions namely: ZSIC Life, Zanaco, FNB, Barclays, NAPSA and Workcom. The District Branch participated in both the International Women's Day and the International Youth day for both 2018 & 2019.

The committee held six visitations to the 6 institutions within the town for mobilization and grievance handling.

The Committee has reported that their major challenges include:

- Funding challenges which hinder implementation of programs.

The Committee plans on conducting community development activities such as working with the Orphanage in the District and visitation to the General Hospital, especially the children's ward to ascertain how best they could be helped.

### **Mpika District Branch**

Mansa has a total of 28 members, 17 of whom are women, from seven institutions namely: ZANACO, NATSAVE, Workcom, NAPSA, ZSIC LIFE and ATLASMARA.

Each member within the District Branch contribute a K50 each per month to help meet costs for planned social responsibility activities.

The Committee has reported that their major challenges include:

- Intimidation from management makes mobilization difficult.
- Funding challenges in meeting all planned activities.

The District Committee participated in the International Women's day celebrations, but unfortunately did not participate in the International Youth day due to the sudden transfer of the youth representative, in 2019. A braai was also held in November to raise funds for vulnerable pupils from Chitulika Primary School and 8 children from the prison.

## CHOMA DISTRICT BRANCH

The District Branch has 60 members draws NAPSA, Workers Comp, ZANACO, NATSAVE, BARCLAYS, ATLASMARA, ZNBS, FNB, ZSIC –LIFE, ZSIC-General, INDO, INVESTRUST and PRUDENTIAL.

Choma District Branch participated in the youth day matching celebration. Fifteen twelve (12) members were able to attend.

ZUFIAW Choma District Branch women attended the women's day matching celebration held in the District in March, 2019.

The Executive decided to interact with institutions in the District, and as such invited the members to participate in football and netball games with St Mawaggali a college in Choma town. The event was held at St Mawaggali grounds and success, though we lost to the students. This gave an opportunity for members to interact with different members of the community.

## CHALLENGES

The following are the challenges that the District Branch has been experiencing:

- **Poor meeting attendance**-fundraising activities planned could not be effected as members were not present for the meetings.
- **No Training**-It was noted that the secretariat had not conducted any training of ZUFIAW members for the period under review, hence new members depended only on the word from old members on what unionism is all about.
- **Communication lapse from Headquarters**-Headquarters does not acknowledge receipt of emails sent. There is no feedback given even after following it up with emails.

### Way forward

A Chat group on the social media 'Whatsapp' would be created and members would be added so that general notifications of happenings and meetings would be communicated through the same media.

- It was resolved that social events to be undertaken at least once in a quarter of the year so that membership can be boosted through the same interactions.
- Fine members- A fine of k30 to be slapped on a member who misses 2 consecutive meetings without any permission.

### **Activities we intend to undertake the following year**

ZUFIAW Choma Branch has the following plans for the Branch:

- Visiting of all our institutions on quarterly basis and get information on membership.
- It was resolved that a contribution of k30.00 per member to be contributed monthly, so that the district can organize a fundraising braai for District activities.
- Writing to Secretariat to request for financial help to also start a small business of rearing chickens so as to improve liquidity for the Branch.
- Money from the fines also to be channelled to the same programs we intend to do as above.

### **Other matters**

The District had three (3) disciplinary cases during the year from 3 different institutions. Of these three cases the outcome for two were warning letters unfortunately the third resulted in dismissal.

### **RECOMMENDATIONS**

- Members in the District to undergo training.
- ZUFIAW Headquarters should at least once a year remit funds to the Executive to execute some of their programs.
- ZUFIAW Headquarters should at least once a year visit the District Branches to hold a meeting with members of the District.



- ZUFIAW to increase the number of participants ( if not all) in events such as women day, labour day, youth day, etc as the number of selected participants usually is limited to number of t/shirt we receive as these discourages other members who wish to attend but fail due to limited proposed required number.
- Secretariat to be sending in time the required allowance to the branches unlike subjecting members to participate with nothing and later received the allowance (e.g lunch) after a week as the calendar and days are very well known so we expect our secretariat to do in advance.

### **Kabwe District Branch**

Kabwe District Branch has over 50 members, the majority being youths and women, from 13 institutions.

The Committee participated in both the 2018 and 2019 International Women's day and the 2019 International youth day.

On 1<sup>st</sup> May 2018, the committee visited Kabwe Hospice and donated assorted items ranging from food stuff to cleaning material. Members from the affiliated institutions within Kabwe contributed financial resources, donated clothes and blankets, in order to make the donation possible.

On the 13<sup>th</sup> of August 2019, the members also visited Mukobeko Maximum Prison, women's section and donated sanitary products to 110 inmates. In order to promote solidarity, the committee also visited the imprisoned colleague during the visit. The committee also implored upon the National Executive Council and all organs of the union to find time to visit and console our colleague.

In the interest of mobilization and sensitization, members in Kabwe held a braai in May 2018 and organized an end of year dinner in December 2018.

On the 20<sup>th</sup> of September 2019, the committee held a farewell dinner for former District Branch Chairperson Mr. Darlington Sikazwe and Ms. Natasha Mukanaka who were elevated into management.

The committee also conducted elections for Shop Stewards in all the 13 institutions in Kabwe, in order to ensure efficiency in the representation of members.

### **Challenges**

- The District Branch lost one member due to internal issues which led to him losing his job. The matter was taken to court and unfortunately he was incarcerated, sentenced to 5 years imprisonment.
- Funding challenges in meeting all planned activities. The District Branch has since opened an account and details submitted to Secretariat.

The District Committee participated in the International Women's Day celebrations, but unfortunately did not participate in the International Youth Day due to the sudden transfer of the youth representative, in 2019. A Braai was also held in November to raise funds for vulnerable pupils from Chitulika Primary School and 8 children from the prison.

Mr. Chairperson, Fellow Delegates

The following Branches sent the following reports:



### **Investrust Bank**

The Bank has about 250 Unionized members of staff across the country. The Branch executive has been consistently conducting sensitization programs in different provinces of the country in order to improve the participation and cooperation of the membership. With the involvement of Secretariat and Lusaka District, all the Investrust Branches in Lusaka were visited from March – April 2019, while the Copperbelt and North Western province Branches were

visited from the 17<sup>th</sup> – 27<sup>th</sup> of September 2019 and these trips were sponsored by Management. The Union Executive also underwent training which has helped with operations. Kitwe Branch also had 4 general meetings to sensitize members on Union matters. The committee has also come up with an initiative where they celebrate birthdays for members to encourage solidarity. They have also made plans to make donations to Mama Waluse Charity Home on the 24<sup>th</sup> of October 2019.

The Union has since sent demands to management for the 2020-2022 Collective Agreement. The Union has also proposed for the amendment of the recognition which was last amended in 1999, in order to ensure it is in line with current legislation on issues such as eligible employees.

The local executive holds regular quarterly meetings with management, to discuss various issues affecting workers in the institution and some of these are:

**Challenges:**

- Inability to access loans due to limited funding.
- Skewed appraisal systems.
- Ambiguous Disciplinary Code.
- Salary discrepancies.
- Upgrading and renovation of bank premises.
- Protracted Bank restructuring exercise.
- Non adherence to upholding agreed upon conditions of service.
- Low staffing levels leading to overworking.
- No involvement in District Meetings in Kitwe due to lack of invitations.

## **Public Service Pensions Fund (PSPF)**

As at 30<sup>th</sup> September 2019, membership stood at 59 after one member retired upon the attainment of 55 years of age. During the period under review, the institution had 21 recreation and wellness programs fully sponsored by management. As per Human Resource Policy there are committees, whose composition is both Unionized employees and Management and these are: Wellness committee, Recreation Committee, First Aid committee and Training/Workshop Committee.

During the period under review, the Committee held 12 Executive meetings and 4 town hall meetings with the general membership. The committee also attended the Chairperson's and Secretaries meeting in April 2018 where their challenges and expectations were presented to the general Secretary.

The institution also participated in both the 2018 and 2019 ZUFI AW sports festival and later had a Trophy presentation ceremony, where the Branch Chairperson handed over trophies won at the Sports festival to the Chief Executive Officer.

The committee also took part in the following events during the period under review:

- 16 days of activism against gender based violence.
- World Aids day.
- Labour day celebrations.
- Meet the General Secretary Luncheon organized by Lusaka district committee.

In order to improve their bargaining skills, the committee had pre negotiation training meetings in novemebr 2018.

The institution also reported that there is one colleague that has been charged for insubordination and the case hearing is yet to be held.

The institution did not participate in the International Youth day celebration for 2019, because the District Committee had already planned their own activity and only gave the institution T Shirts which were distributed to young



workers at the Fund. However, the youth rep from PSPF participated in the Youth rep orientation workshop at Secretariat in 2018.

The PSPF Women's Committee also attended the District Women's braii held by Secretariat in October 2018 and also participated in the international Women's day.



### **Sanlam**

Sanlam joined ZUFIAW on the 12<sup>th</sup> February 2018, when the Recognition Agreement between the two parties was signed and the first ever Recognition Agreement was signed on the 7<sup>th</sup> of August 2018. The Branch chairperson was also recognized as the most improved chairperson in Lusaka District, during the 2019 meet the General Secretary luncheon.

### **Challenges**

- Labour day awards nomination process is not transparent.
- The institution did not have a head of HR but an HR officer and this led to a number of challenges for employees. However, the former Head of HR was re- engaged.
- Communication challenges e.g. no engagement on the Employment Code Act and Engagement of a new CEO.
- Lack of adherence to conditions of service in the Collective Agreement, e.g. non payment of overtime.
- Education loans are restricted to insurance courses only.
- Lack of training and other engagement with Secretariat.

### **Suggestions**

- ✓ Introduction of personal loans.
- ✓ A seat on the budgeting committee.

The committee also reported that their former Secretary ms. Musamfi musenge lost her employment and elections were held where Ms. Delia banda was elected to the position of Secretary and Mwitwa Chibwaya was coopted as committee member.



### **Prudential**

The current Executive Committee at prudential was elected into office in 2018 and in January of that year, they set out to increase the membership which stood at 25 at the time. During the period under review, membership has increased from 25 to 42.

The institution also held a meeting with management to discuss performance appraisal which has since been welcomed by members. Prudential Life Assurance also participated in the 2018 and 2019 ZUFI AW Sports Festival and reached the quarter finals in football, tug of war, pool and chess in the 2019 edition.

The Branch Chairperson was also recognized as the most cooperative chairperson in Lusaka District, at the 2019 meet the general Secretary Luncheon.

## Suggestions

- ✓ The institution has opened up branches outside Lusaka and there is need to incooperate the Unionized members of staff in these towns into their respective District activities.
- ✓ The Union needs to implement the much advertised ZUFI Manyumba to help members with housing options.
- ✓ More training programs for rank and file members.
- ✓ Regalia for members.



## ZSIC Life

Lusaka and Ndola ZSIC Life Branch Executive Committees submitted the following report:

*Lusaka:* ZSIC life Lusaka has 23 Unionized employees, 7 female and 16 male after one member was transferred from Lusaka and one more retired. The Committee held 5 meetings during the period under review and participated in both the International Women's Committee and the International Youth day.

*Ndola:* The ZSIC Life Ndola Committee reported that Mr. Sims Mwape resigned from employment in April 2019. The committee had 10 meetings and they also participated in both the International Women's Committee and the International Youth day.

## **ZNBS**

Lusaka and Kitwe Branch executive committees reported the following:

*Lusaka:* There are 11 ZNBS Branches in Lusaka, inclusive of Head Office, with each Branch having 7 union employees out of 9 in each Branch. The Lusaka Branch Executive Committee estimated a total of 77 unionized employees from ZNBS Lusaka. The Committee together with Management have been having two sensitization meetings per year with the general membership to sensitize the member on their conditions of service.

The Committee is also in the process of undertaking sensitization programs on the new Employment Code Act of 2019, for the members.

Management also organized a training workshop by Future Search in order to empower members in entrepreneurial skills and economic growth.

The institution also successfully negotiated for conditions of services for members of staff. K1,400 in 2018 and K1,000 in 2019.

### **Challenges**

- The number of disciplinary cases increased during the period under review and some of them ended up in dismissal while others were acquitted.
- During the period under review the Society lost 3 members of staff through death.
- The wide geographical locations makes coordination very difficult and a review of the representation system to be taken into consideration, especially that most processes in the institution are being taken over by technology.

*Kitwe:* The Kitwe ZNBS Branch was also part of the delegation mandated to collect demands for conditions of service for the upcoming negotiations.



The Branch also raised the following issues:

- Despite a resolution being passed at the 2017 Quadrennial Conference to print T Shirts, the members at Kitwe Branch have still not received any T Shirts.
- The District does not involve ZNBS Kitwe in their activities as a District and this makes it difficult for ZNBS Kitwe to participate in district activities.

### **Recommendation**

- ✓ The Society has fertile ground for recruitment of middle management into management.

### **ZSIC General Insurance**

ZSIC GI Lusaka branch committee reported that they have a membership of 28 employees. The committee also managed to get a new grade which was in middle management (ZG 6) and has since had 10 stop order forms signed and delivered to Secretariat. The Branch has a Branch allocation of K1,500 for 2020 activities.

### **Challenges**

- The former Chairperson was elevated into middle management.
- There were 3 disciplinary cases during the period under review and 1 member lost her employment.
- Pension contributions for members have still not been remitted.
- The Collective Agreement has still not been ratified by the Ministry of Labour and Social Security due to non submission of the salary structure by management.



## **Bank of Zambia**

Bank of Zambia Lusaka Branch reported that the Branch has 51 members in Lusaka District. The Committee has had 3 meetings with the Human resource Directorate and Bank of Zambia Executive to discuss and resolve a number of issue relating to staff welfare. During the period under review, membership has significantly reduced due to the following reasons:

- The Employer insists on a policy of recruiting members of staff on contract and temporary basis.
- Promotion into management.
- Death

## **Challenges**

- ✓ The program to convert members of staff on contract to permanent employment has not taken effect.
- ✓ Delays in concluding the 2018-2020 collective Agreement (CA) following a dispute after management insisted on altering the way the incremental notch should be administered. The matter is before the courts of law pending determination.
- ✓ Maintaining high morale levels of the members as they await the determination of the court case.
- ✓ Agreeing on the date with management when sittings for the review of the Memorandum of Recognition Agreement (MRA) shall resume since being adjourned over 5 years ago.
- ✓ Repeated delays by management in the delivery of uniforms and protective clothing to members of staff.
- ✓ Most members of the Branch are new and have not undergone orientation.

### **Way Forward**

- i. Form a Uniforms Committee to make regular follow ups on the delivery of uniforms and protective clothing.
- ii. Secretariat to follow up on the program of converting staff from contract to permanent.
- iii. The Branch shall constantly engage members and update them on proceedings of the court case.
- iv. Secretariat should engage management on the commencement of negotiations of the MRA, whilst drawing attention of the Labour commissioner.
- v. Secretariat should organize training even for rank and file members.

Mr. Chairperson, Fellow Delegates

Workcom Lusaka Branch and Luanshya District Branch did not send reports but instead sent minutes of their meetings.



## 9.0 International relations

On the international front, the Union has been represented at various levels at international workshops and conferences during the period under review:

- Members of the Youth Committee represented the Union in Germany at the invitation of our cooperating partners Friedrich-Ebert-Stiftung (FES) and at the 2019 Uni Africa Regional Conference in Cape Town, South Africa.
- The Women have also been represented at various International fora such as the Union Network International (UNI) Conferences in South Africa and the United Kingdom by members of the National Women's Committee.
- The Union was represented at both the 2018 and 2019 at the ILO General conference in Geneva Switzerland. In 2018 the delegation comprised of the Union President and the General Secretary. The 2019 conference delegation comprised of the General Secretary and 3 members of the National Executive Council. The General Secretary also represented the Union at the 2019 Uni Global Conference in Spain.
- We also stand in support of the 2019 ILO resolution to reject the recognition of gay rights across the globe. Zambia is a Christian Nation and we must all stand united in upholding our Christian values and beliefs.
- The National Youth Chairperson, being an elected member of the Southern African Trade Union Council Coordinating youth Committee, was also part of the SATUCC Observer delegation during the 2018 general elections in Zimbabwe.











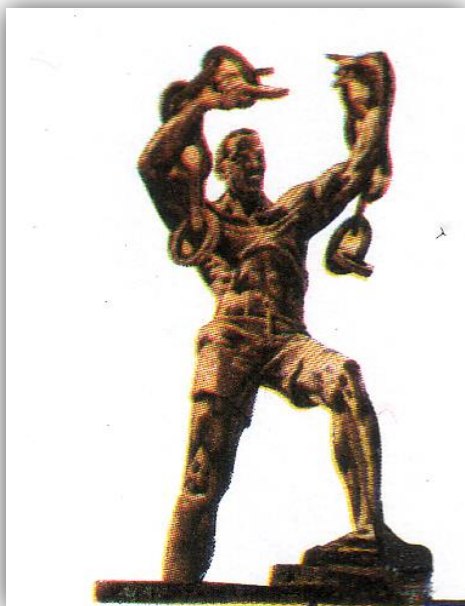








## 10.0 Federation Matters



The Federation of Free Trade Unions of Zambia also held its elective Supreme Labour Council, in Kabwe where new national leaders were elected. The following were elected into office:

<b>President</b>	Mr. Chingati Msiska (ZUFIAW)
<b>Vice President</b>	Mr. Kabiso Muyalwa(UG)
<b>National Executive Secretary</b>	Mr. Victor Muyumbwa (NUPEZ)
<b>ANES Finance &amp; Investment</b>	Ms. Marrian Mudenda(Water Union)
<b>ANES Admin &amp; Org</b>	Mr. Wisdom Ngwira(UMUZ)
<b>ANES Intl Relations</b>	Mr. Kabaso Kabende(ZUFIAW)
<b>National Trustee</b>	Mr. Nelson Mwale(NUPEZ)
<b>National Trustee (UG)</b>	Ms. Misozi Luhana
<b>National Trustee</b>	Ms. Florence Zulu ( <b>Zambia Water Union</b> )

The federation has since appointed an Interim national Women's Committee to spearhead women activities across the country, until elections are held at the next Women's National Symposium in early 2020.



The National Youth Chairperson, Ms. Mwape Mutolilo shall continue in her capacity as FFTUZ Chairperson until the composition of the National Youth Committee is finalized by the federation.

FFTUZ has since written to ZUFIAW allocating to the Union 10 slots in the soon to be constituted Provincial Committees for the federation come 2020. We appeal to our members across the country to take up these positions once the date for the composition is announced before the end of this year.

### **11.0 Going Forward**

In our collective quest to build ZUFIAW into a bigger and more efficient institution, it is equally our collective duty to continue working together in the spirit of solidarity, collective purpose and unity. The world of work is currently undergoing changes that are affecting not only business operation, but also the workers. It is therefore our responsibility as a labour movement to position ourselves in a way that is responsive to these changes. It is not business as Usual and we really have to reorganize how we conduct our affairs.

I wish you well and pray for God's blessings upon our Union.

I hereby present the 2018- 2019 report for deliberation

I thank you.

**Chingati Msiska**  
**General Secretary**

Annual Report