



# Magazine

4/2024

FREE TO PSA MEMBERS

## Stronger in UNITY



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**Back-to-School**  
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## VISION

Enhancing the PSA's position as a politically independent trade union that is recognised and respected in both South Africa and the global labour market for its dominance and professionalism in the broader public sector, distinguished by its organisational agility, innovation, and responsiveness to labour and socio-economic issues.

## MISSION

Continue to ensure the sustainability of the PSA as a Union and employer of Choice through ensuring effective member structures, Board, and Administration, expanding value-adding partnerships to protect the rights and to promote the interests of members in the relevant communication platforms.

The following values guide the PSA's conduct aimed at achieving the Union's mission:

**Loyalty, transparency,  
respect, ethical conduct,  
consistency, and  
service excellence**

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# Stronger in UNITY

**The PSA expected 2024 to be a challenging year for the Union and its members and, at the close of the year, the Union of Choice stands at a pivotal point in its long history. The year was marked by significant achievements, underpinned by a collective resolve to uphold the principles of democracy and integrity in the organisation, despite determined efforts to discredit and derail the Union.**

The PSA is on a quest to ensure the highest level of integrity and ethical conduct throughout the organisation and thus expected strong opposition. True leaders will continue to be tested in protecting the Union against unprincipled individuals who have only their own selfish interests at heart. True leaders will need to demonstrate courage, resilience, and an unwavering commitment to the Union's cause.

The 2024 PSA Congress in September 2024 was a significant event, despite the mentioned attempts by external forces seeking to disrupt and undermine the PSA's work. Attempts to destabilise the PSA were met by robust actions of a unified front, displaying the strength and depth of the Union's leadership.

The smooth and timeous conclusion of the election of PSA member structures across the country in compliance with the *PSA Statute*, sets a firm foundation with 65% of Chairpersons being re-elected and 35% being newly elected Chairpersons. This outcome supports a strengthening of democracy in the PSA, whilst ensuring stability and continuity in service of a growing membership.

A further pillar of the PSA is its embrace of good corporate and financial governance, as proved by the unqualified external audit opinion for the 2023/24-financial year. The PSA's affiliation to Fedusa, the second largest labour federation in South Africa, with a membership of more than 600 000, furthermore, affords the Union a strategic platform to make a positive contribution in growing Fedusa as the vanguard of workers' rights across all sectors of the economy.

The year ahead will, despite challenges, present opportunities for growth and positive change. Those who acted in their personal interest will experience the effect of their actions. Those who acted with integrity and transparency will reap the rewards of their commitment. Motivated by a renewed sense of purpose, the PSA will continue to strengthen its efforts in service of members. The PSA is equipped and determined to remain a beacon of integrity and service excellence.

Based on the experiences of 2024, it is crucial for all leaders and members of the PSA to unite in resilient efforts to oppose and defeat those who seek to loot and plunder resources meant for the benefit of members. Let us be inspired by the lessons of 2024: The power of democracy, the strength of unity, and the valour of integrity. Steadfast leadership and a collective will serve to overcome challenges. The PSA's legacy is worth the effort - together, we will continue to build a PSA that serves its members based on the values of loyalty, transparency, respect, ethical conduct, consistency, and service excellence. The PSA is inspired to ensure that the Union of Choice remains a source of hope, unity, and progress for public-sector employees.

**Thank you for your continued trust in the Union of Choice!**

Reuben Maleka  
**GENERAL MANAGER**



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## TRANSPORT MONTH

# Safety priority

**A**n alarming rise in road accidents across South Africa involving scholar transport is of critical concern. In recent months, these tragic incidents have claimed the lives of children, leaving communities shattered and highlighting critical issues regarding the safety of scholar transport.

In July 2024, a horrific collision occurred between a scholar transport vehicle and a train in Belfast, Mpumalanga, claiming many victims. In August 2024, another devastating accident took place between Karino and Mbombela, involving a scholar minibus, another vehicle, and a truck. This collision claimed three lives, including that of a young learner, whilst 27 other people, including the minibus driver and 26 learners, were injured.

Scholar transport programs, facilitated by the Department of Basic Education, are designed to provide a safe and reliable means of transportation for learners, particularly in rural areas. These programs are essential for ensuring that learners can access education without the risk of exposure to crime or arriving at school exhausted by long commutes. The management of these programs involves multiple stakeholders, including the Department of Basic Education, school management teams, and parents. This complexity could result in safety lapses, as evidenced by a tragic accident in Carletonville, Gauteng, in July 2024, where an overloaded scholar transport vehicle, arranged privately by parents, resulted in the deaths of 12 learners.

With Transport Month being commemorated in October 2024, the Road Traffic Management Corporation (RTMC) urges all stakeholders to make the safety of scholar transport vehicles a top priority.

## WORKPLACE ROAD SAFETY

- ❑ Transport and road safety are significant factors that have serious impact on workplaces, industries, businesses, and social and economic development in a country.
- ❑ The delivery of products and services in both the private and public sector rely heavily on the quality of the transportation and road safety.
- ❑ This includes the safety conditions of the vehicles used and the state of the roads.
- ❑ Failure of employers to provide adequate transport and road safety measures does not only affect productivity and delivery of services.
- ❑ It has negative effects on the safety, wellbeing and lives of workers.
- ❑ Workers in the public sector are among workers who are adversely affected by employers' negligence and disregard of the safety of the workers who use government vehicles for work-related activities.
- ❑ In several instances, the vehicles that the workers are required to use are not road-worthy and there is no proper and regular servicing of the vehicles. Most public workers have serious challenges regarding to the state of the vehicles they use.
- ❑ There is also unfair and inconsistency application of policy in the cases of injuries and deaths resulting from accidents caused by unroadworthy vehicles.





The RTMC emphasises that the roadworthiness of these vehicles, along with proper certification of drivers, must be rigorously enforced as children's lives depend on this. To enhance the safety of learners during daily commutes, the RTMC advises all stakeholders to focus on the following critical measures:

- Comprehensive vehicle inspections: Regular inspections are vital to identify and address any mechanical or safety issues before these become life-threatening.
- Routine vehicle maintenance: Establishing a consistent maintenance schedule ensures that vehicles remain in top condition, reducing the risk of accidents.
- Documentation verification: All necessary documents, including vehicle licence discs, must be kept up to date and be verified regularly.
- Driver training and certification: Ensuring that all drivers possess the necessary qualifications, including professional driving permits and advanced defensive driving skills, is non-negotiable.

The Western Cape Department of Education also advised parents to take an active role in ensuring their children's safety. They should verify that drivers have a professional driving permit, a first-aid certificate, and an advanced defensive driving qualification. Additionally, parents should request a copy of the letter of agreement from the school's principal and a detailed description of the route travelled by the vehicle.

The PSA condemned these tragedies and called for thorough investigations into these accidents. Scholar transport safety resorts under the broader umbrella of occupational health and safety, and whilst learners may not be employees, their welfare is equally protected under the *Occupational Health and Safety Act*.

Transport Month is an opportunity to raise awareness about road safety and to acknowledge the pivotal role that transport plays in South Africa's economic growth. The stark reality, however, remains that road safety is deteriorating. According to the RTMC, 2 818 fatalities were recorded between January and March 2024, a 12.81% increase compared to the same period in 2023. The number of fatal crashes rose by 9.15% during the same period.

These statistics underscore the urgent need for all stakeholders, including the Department of Transport and Safety, to take decisive action. The PSA calls for stringent safety measures and enhanced education for parents on the importance of ensuring that their children are transported in safe, reliable vehicles.

**Learners deserve the utmost care and protection on their journey to and from school. All stakeholders must cooperate to make scholar transport safe.**

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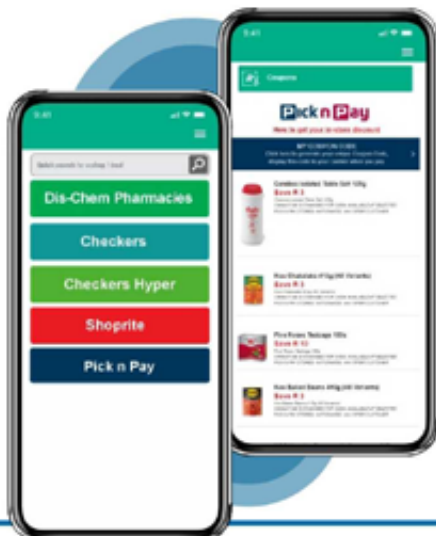
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No one likes to dwell on the subject of death, but it's an inevitable part of life. While discussing and planning for it might seem uncomfortable, ensuring that you have the right financial protections in place—such as a will, life insurance, and a funeral policy—can greatly ease the burden on your loved ones during a difficult time.

The financial strain of a funeral can be overwhelming, especially if you are the primary breadwinner. In South Africa, funeral costs can range from R3,000 to R50,000. Without making proper or sufficient arrangements, your family might struggle to cover these expenses, especially when your bank accounts are frozen after your death. This can be particularly challenging if you are married in community of property, as your spouse's accounts may also be inaccessible.

*A funeral policy is a smart investment to consider. Unlike life insurance, which may take time to pay out, a funeral policy provides immediate funds to cover funeral expenses. This ensures that your family has the financial support they need when they need it most.*



*Before purchasing any funeral or life insurance policy, it's crucial to do your due diligence:*

- **Check the Company's Reputation:** Ensure that the insurance company is reputable by consulting the registrar of life insurance companies.
- **Verify Your Policy:** If purchasing through a broker, confirm directly with the insurance company that your policy is documented.
- **Read the Fine Print:** Be aware of what your policy covers. For example, some may exclude coverage for suicide or accidental death.
- **Ensure Immediate Access to Funds:** Make sure that the funds will be available right away upon your death.
- **Keep Documents Accessible:** Store your policy documents with your will and inform your family where to find them.

*Funeral cover is not just about money—it's about peace of mind. By planning ahead, you spare your loved ones from making difficult financial decisions during a time of grief. Take the time to discuss your funeral wishes with your family or document them alongside your will. While death is unavoidable, thoughtful preparation can make a world of difference for those you leave behind.*

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# Government of National Unity and Labour Way forward?

**F**ollowing South Africa's general elections in May 2024, there was for the first time in 30 years, not outright majority support for any political party, resulting in a Government of National Unity (GNU) between various political parties with varying views on all issues, including the labour space.

Some political parties have in the past made derogatory comments regarding public servants' salaries and their demands for improved service conditions. The PSA admonished a political party that reportedly made a demand for contracts of Directors-General in Departments where it will lead, to be terminated and pave the way for selective appointments. The PSA regards this proposal as an act of provocation to labour. All employees, including Directors-General, are protected by the *Labour Relations Act* and other legislation. The PSA reiterated that public servants are not politicians, and they should not be involved in political issues. The PSA again warned politicians against making derogatory statements regarding public servants, which will force the Union to take action to protect its members and, by extension, all public service employees.

Concerns were raised by various groups in labour following the announcement of the GNU and the actions of some politicians during negotiations to form a government, including making demands for their own political benefit. The GNU has created a measure of uncertainty amongst labour and public servants. It is, however, difficult to respond to perceived challenges as parties are about to engage on salary negotiations at the Public Service Coordinating Bargaining Council (see page 17).

Any GNU involves a coalition of multiple political parties with differing ideologies and priorities. This could lead to more complex negotiations with unions as different factions in government may have varying stances on labour issues. The PSA would like to see a shift towards an interest-based approach rather than a position-based approach. Unmerited cadre deployment must be stopped, and public servants must be appointed based on merit and qualifications. The professionalisation of the public service program must be fast tracked and implemented.

Government must further fast track skills development programs for public servants to increase their capacity and knowledge. The *Basic Education Laws Amendment Bill* must be signed off by the President and implemented. The National Health Insurance scheme must be carefully reviewed as it will affect the working conditions of healthcare workers.

Overall, the PSA expects that the GNU realises that the service delivery challenges stem from a shortage of staff with the need to allocate additional funding to sectors such as health, safety and security, and education to ensure that the public sector can render an efficient and quality service to citizen. The GNU must be decisive with the implementation of policies and programmes to support service delivery. In the labour space, collective bargaining principles must be protected to maintain labour peace, with government respecting, and honouring collective agreements signed with unions.

The new Minister of Public Service and Administration has indicated that he aims to rebuild trust in the public service and public servants with initiatives such as the professionalisation of the sector. The Minister also pledged to partner with labour to ensure that the collective bargaining system works for the benefit of workers and the improvement of government services.

The PSA remains optimistic that concerted efforts by all stakeholders will result in positive outcomes for South Africa in all aspects that have been a source of concern, including unemployment, labour peace, and economic growth.

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**The PSA Members Funeral Plan**, there's a plan for everyone! You can enjoy up to R100 000 Funeral Cover with included benefits. Add your extended family members to your PSA Members Funeral Plan at an additional cost per extended family member.



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**METROPOLITAN**

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Policy members will enjoy the services of legal practitioners to formulate and administer your claim for compensation from RAF.



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[info@financialjourney.co.za](mailto:info@financialjourney.co.za)



FINANCIAL JOURNEY

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WhatsApp 061 503 2242  
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# Basic Education

# HIGH expectations

**F**or the first time in 15 years, South Africa has a new Minister of Basic Education. The PSA trusts that the appointment will improve the South African education system. President Cyril Ramaphosa appointed Siviwe Gwarube in June 2024 as Minister of Basic Education, replacing long-serving Minister Angie Motshekga who was at the helm since 2009.

There are mixed feelings by different stakeholders in the education sector, including unions, parents/guardians, educators, non-governmental organisations, policy makers, and advocacy groups. The PSA is, however, optimistic that a new Minister will bring new energy to the education portfolio, with the hope that there will be a tangible improvement in the education system. The Minister has set sights on several key areas of focus, including literacy and numeracy, eradication of pit toilets and overall improvement of the education system.

The PSA would like to see the Minister prioritising infrastructure developments of all schools, particularly in rural areas, as well as strengthening and upgrading security systems in schools to protect learners, teachers, and other staff members. The PSA is further concerned about the educator shortage, which has ripple effects. Many schools are overcrowded, understaffed, and poorly resourced. Policies aimed at alleviating this crisis should be implemented urgently as failure to address issues will be disastrous for the education system and the country.

In July 2024, the Minister of Basic Education decided to stop the issuing of a R9.8 billion National School Nutrition Programme under a single provider, citing an investigation into alleged corruption. According to the Department of Basic Education's Director-General, the tender was published on 22 July 2024. The closing date for the bid was extended from 15 August to 29 August 2024.

The PSA applauded the Minister's decision to block the tender for a single supplier to provide school food as this prevents a potential repeat of the *Bosasa* scandal and ensures that public funds are used responsibly. The PSA shares the Minister's concerns about the tender process and the potential for corruption. Transparency, accountability, and fair competition are essential in government procurement processes. Educators, parents, and communities should further be involved in the decision-making process to ensure that school-food programs meet the needs of learners.

5 October 2024 is World Teachers' Day under the theme: "Valuing teacher voices: Towards a new social contract for education." This year's commemorations will emphasize the pivotal role that educators play in shaping the future of education and the urgent need to incorporate their perspectives in educational policy and decision-making processes.

Teaching is no easy feat and requires a huge amount of dedication. The PSA has sincere appreciation for educators as they play an essential role in society as they educate and prepare generation after generation for a brighter future.

Sourcea  
<https://www.unesco.org/en/articles/world-teachers-day-2024-and-eighth-edition-awarding-unesco-hamdan-prize-teacher-development>  
<https://www.sowetanlive.co.za/news/south-africa/2024-07-02-im-itching-to-get-stuck-in-whats-already-on-basic-education-minister-siviwe-gwarubes-in-tray/>  
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<https://www.gov.za/news/media-statements/minister-siviwe-gwarube-urges-schools-intensify-curriculum-implementation>  
<https://www.msn.com/en-za/news/other/basic-education-minister-gwarube-s-halting-of-r98bn-nsnp-tender-welcomed/ar-AA1p5TTg?ocid=BingNewsSerp>  
<https://www.iol.co.za/dailynews/news/this-is-what-teachers-had-to-say-about-new-basic-education-minister-siviwe-gwarube-9cc4a980-d5ec-4ae6-b5d5-10da6d36993a>  
<https://www.iol.co.za/news/politics/new-basic-education-siviwe-gwarube-promises-to-create-better-safer-schools-026fb787-8edd-45d9-89eb-2633621357a4#:~:text=Basic%20Education%20Minister%20Siviwe%20Gwarube%20has%20outlined%20her,pit%20toilets%2C%20and%20overall%20improvement%20of%20educational%20standards.>  
Images: Freepik





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- Master of Policing Practices
- Bachelor of Policing Practices (Honours)
- Bachelor of Policing Practices
- Diploma in Policing

#### School Of Law

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#### School Of Education

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STADIO offers a \*10% discount on tuition fees to students when registering for the FIRST time with STADIO. This incentive is applicable to SELECTED STADIO Distance Learning Qualifications tuition fees.

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**\*New Terms and Conditions applicable from 31 March 2024**

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## Ensuring OHS compliance

# Shop stewards' role

**S**hop stewards play a vital role - over and above managing workers' grievances, disciplinary matters and keeping them updated on labour matters - in respect of workplace occupational health and safety.

The *Occupational Health and Safety Act (OHSA)* stipulates that every employee at work must take reasonable care of personal health and safety and of other persons who may be affected by the employee's act or omission. In this regard, every employee will carry out any lawful order given and obey the health and safety rules and procedures laid down by the employer or by anyone authorised thereto in the interest of health and safety. If any situation that is unsafe or unhealthy comes to the employee's attention this must be reported to the employer or the relevant health and safety representative for the workplace or section as soon as practicable. If the employee is involved in any accident which may affect the employee's health or which has caused an injury to the employee, such incident must be reported to the employer or an authorised person.

In line with the above stipulations of the *Act*, shop stewards play an essential role in occupational health and safety matters in the workplace. They serve as the bridge between employees and employers and ensure that workers' health and safety concerns are heard and addressed.

Shop stewards are actively involved in identifying potential hazards and collaborating with employees and employers to develop effective safety protocols and training programs. They also play a crucial role during safety inspections and investigations, ensuring that regulatory compliance is maintained and advocating for necessary changes to improve working conditions. By promoting a proactive approach to health and safety, shop stewards help create a safer, more productive work environment.

The PSA's shop stewards are also health and safety representatives and sit on occupational health and safety committees where they contribute to enhancing health and safety in the workplace through initiatives identified at these committees.

**REPORT** health and safety concerns at your workplace to your PSA shop steward without delay!



Sources  
PSA Labour, Rights, and Collective Bargaining  
Images: PSA and Freepik



# PSA collective bargaining updates

In the 2023-financial year, the PSA and other unions signed a two-year wage agreement for public servants resorting under the Public Service Coordinating Bargaining Council (PSCBC), which ended on 31 March 2024. To ensure a speedy process to conclude negotiations for the 2025/26-financial year, negotiations at the PSCBC have commenced, with significant developments.

Parties agreed on a timetable to conclude salary negotiations by 31 September 2024, with the aim of aligning the salary negotiations process with government's budget cycle. Negotiations could not start on time owing to the national election programme and Council activities. The first phase of the negotiations started on 12 August 2024, with the economic outlook being presented with the intention of determining the appropriate salary increase based on financial projections. On 2 September 2024, Fedusa- and Cosatu-affiliated unions consolidated their wage demands and tabled consolidated labour demands on 3 September 2024. The following 19 wage demands were tabled:

- A 12% increase across all levels and a single-term agreement.
- The housing allowance must be increased to R2 500 and then continue to increase based on CPI. Employees must be paid out their savings from the housing scheme upon resignation or termination. The guarantee letter is to be standardised across the public service.
- The medical-aid subsidy to be increased by 12% plus medical price index across all medical-aid schemes. PSCBC Resolution 4/2017 should be reviewed.
- The danger allowance to be increased from R597 to R1 000, and the special danger allowance to be increased from R894 to R1 400.
- Death grant to be standardised to R350 000 for all applicable categories.
- Child and breast-feeding institutional facilities to be implemented in all public sectors.
- Pay progression to be implemented beyond the last notch.
- The application of the Recruitment and Selection Policy to be standardised across the public service so that labour can be afforded observer status.
- A bursary scheme to be introduced for dependents of government employees.
- Government must create decent work by employing all contract workers on permanent basis permanently. e.g., Education assistants, Community Health Workers, Reservists.

- Level 1-3 to be abolished, and level 4 to be introduced as entry level.
- The Uniform Policy to be standardised across the public service.
- Employees who completed ten years of service in the public service to be awarded R6 500.
- The employer must re-instate the performance bonus across the public service.
- The GEPF annual pension increase for public servants to be increased from 75% of CPI to 100% of CPI and rule 23.2.1 of the GEPF rules and laws be reviewed

The employer noted the tabled wage demands and committed to respond in due course. Members will be updated on developments by means of the PSA's *Informus*.

**To ensure that you receive PSA updates, please provide the PSA with your correct email address.**

**Contact details can be updated on the PSA Member Portal, which can be reach via the PSA website ([www.psa.co.za](http://www.psa.co.za)) or by scanning the QR code below.**

Alternatively, send your updated contact details (accompanied by your PSA membership number or ID number) to [ask@psa.co.za](mailto:ask@psa.co.za).



Images: PSA and Freepik



# 20 VERY GOOD REASONS WHY THE PSA SHOULD BE YOUR LABOUR HOME

The PSA, a registered trade union, is the largest, politically non-affiliated, fully-representative Union in the Public Service and State-Owned Entities, with a proud history of more than a century of service to members. The PSA...

1. Is a growing Union with 240 000+ members served by Provincial Offices across the country.
2. Attends to members' individual disputes **FREE** of charge.
3. Negotiates fair terms of remuneration and represents members' interests in bargaining structures.
4. Protects members' service benefits (including medical aid, pension schemes, and housing subsidies).
5. Addresses issues such as fair and reasonable working conditions, hours of work, and leave.
6. Is the only Union in the Public Service that serves Public Service pensioners.
7. Is financially stable (complies with the *Companies Act and Labour Relations Act*).
8. Assists beneficiaries and communities throughout South Africa as part of the Union's corporate social investment programs.
9. Protects members' rights and defends them in unfair labour practices or infringements of constitutional rights and legislation (*Labour Relations Act, 1996, Basic Conditions of Employment Act, 1997, and Employment Equity Act, 1998*). Disputes are resolved at the CCMA, Labour Court, and Labour Appeal Court. In the Public Service, the Public Service Coordinating Bargaining Council (PSCBC), Education Labour Relations Council (ELRC), Safety and Security Sectoral Bargaining Council (SSSBC), Public Health and Social Development Sectoral Bargaining Council (PHSDSBC), and General Public Service Sectoral Bargaining Council (GPSSBC) provide dispute resolution functions. With the promotion of interests, rights are also established with collective agreements - non-compliance with such rights is being taken care of by these institutions.
10. Employs professional, dedicated and competent staff to support member structures in service of members.
11. Promotes members' interests during collective bargaining in bargaining forums with employers.
12. Is admitted to the various bargaining councils, which enables the Union to resolve workplace problems in these councils, saving cost and time.
13. Acts only on members' mandate (mandates on collective issues are obtained from member structures).
14. Has country-wide, extensive member structures (national and sectoral) that are the link between the Union and members. These structures mirror the structures for collective bargaining and ensure the protection and promotion of members' rights and interests. Structures are active in all provinces to promote the organisation of members, obtain mandates and improve communication. For information on your PSA representative and structure, contact your local PSA Provincial Office.
15. Has an impressive success rate in resolving cases by the Union's full-time staff and thousands of democratically elected, trained shop stewards.
16. Offers fringe benefits to members, including **FREE membership of PSACLUB!** Other benefits include an exclusive PSA short-term insurance scheme, insurance benefits, funeral schemes, and assistance with debt and personal loans.
17. Provides **FREE** financial assistance with funeral costs at a member's death.
18. Provides **FREE** professional indemnity insurance cover for identified groupings of members (R1 million, per member, per year with no limitation in the aggregate).
19. **Holiday Resort** offers holiday accommodation at discounted rates.
20. **Magazine and workplace-specific newsletters** are issued to members **FREE** of charge - Update your contact details with the PSA's Membership Section ([updatemyinfo@psa.co.za](mailto:updatemyinfo@psa.co.za)) to ensure that you receive all news.

The PSA effectively represents the full spectrum of the South African population and lives by the values of **LOYALTY, TRANSPARENCY, RESPECT, ETHICAL CONDUCT, CONSISTENCY** and **SERVICE EXCELLENCE!**

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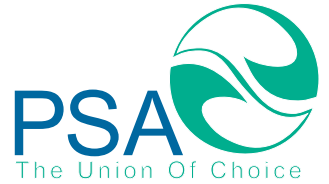
**PSA**  
The Union Of Choice

# PSA membership application

## Public Servants Association of South Africa (NPC)

### Reg No 1942/015415/08

In terms of the POPI Act, 4 of 2013, the PSA will only use the information provided on this application form for the intended purpose related to membership management  
 The PSA Privacy Policy is available on the PSA website ([www.psa.co.za](http://www.psa.co.za)).  
 By taking up membership, I agree to the said Policy.



#### \* COMPULSORY FIELDS

### PERSONAL INFORMATION

PLEASE INDICATE YOUR CHOICE WITH A

DEPARTMENT / EMPLOYER\*

TITLE (DR, MR, MRS, MS)\*  PERSAL / SALARY NUMBER \*

SURNAME \*  INITIALS

FIRST NAMES \*

IDENTITY NUMBER\*  DATE OF BIRTH  DD  MM  YYYY

CELL PHONE \*  TELEPHONE  FAX NO

EMAIL ADDRESS

METHOD OF PAYMENT \*  STOP ORDER (SALARY DEDUCTION)  DEBIT ORDER (BANK DEDUCTION)  (Noting that the Agency Fee will also be payable in this instance)

### MEMBER'S BANKING DETAILS (only when debit-order payment option is chosen)

BANK NAME  BRANCH CODE

ACCOUNT NO  ACCOUNT TYPE

ACCOUNT HOLDER

**CONSENT** I consent to the PSA marketing products, services and special offers to me. The PSA may share my personal information, within the PSA and the businesses that provide special advantages to PSA members, for marketing purposes. The PSA may also contact me for research purposes.  YES  NO

**SALARY STOP-ORDER COMMENCEMENT DATE:**

I, the undersigned, hereby apply for membership of the PSA (Public Servants Association of South Africa) and authorise and request the Accounting Officer of my employer to deduct the applicable PSA Membership Fee (as approved by the PSA Board of Directors) from my salary as membership fee, starting from the STOP-ORDER COMMENCEMENT DATE, and thereafter to continue such monthly deductions until my further written notice.

**I UNDERSTAND THAT IN TERMS OF SECTION 13(3) OF THE LABOUR RELATIONS ACT, 1995 THIS STOP-ORDER MAY ONLY BE REVOKED BY THE GIVING OF THREE MONTHS' (ONE MONTH IN THE CASE OF NON-PUBLIC SERVANTS) WRITTEN NOTICE TO MY EMPLOYER AND THE PSA.**

I understand that membership fees are due to and collectable by the PSA while I am a member of the PSA.

**BANK DEBIT-ORDER COMMENCEMENT DATE:**

I, the undersigned, hereby apply for membership of the PSA (Public Servants Association of South Africa) requesting and authorising you at the same time to deduct from my account at the above bank the applicable PSA Membership Fee (as approved by the PSA Board of Directors), which covers my membership fee to the PSA, starting from the DEBIT-ORDER COMMENCEMENT DATE and continue deducting said amount monthly on the ....<sup>th</sup> day of each month thereafter until further my written notice.

**SIGNATURE \***

**DATE \***

RECRUITER (NOT PSA STAFF MEMBER)	PSA MEMBERSHIP NO*	<input type="text"/>	TAX NO *	<input type="text"/>
	IDENTITY NO*	<input type="text"/>	CELL PHONE	<input type="text"/>
	INITIALS & SURNAME	<input type="text"/>		
	POSTAL ADDRESS *	<input type="text"/>		POSTAL CODE <input type="text"/>
	EMAIL ADDRESS	<input type="text"/>		
	BANK NAME*	<input type="text"/>	BRANCH CODE	<input type="text"/>
	ACCOUNT NO*	<input type="text"/>	ACCOUNT TYPE	<input type="text"/>
	ACCOUNT HOLDER	<input type="text"/>		

PLEASE NOTE THAT NO HONORARIUM CAN BE PAID WITHOUT A VALID TAX NUMBER. THE HONORARIUM WILL BE PAID DIRECTLY INTO YOUR BANK ACCOUNT.

NOTE: THE PSA WILL ASSIST MEMBERS (REPRESENTATION, FINANCIALLY, OTHERWISE) ON CONDITION THAT THE CAUSE OF ACTION FOR WHICH ASSISTANCE IS SOUGHT AROSE AFTER THE PSA'S ACCEPTANCE OF APPLICATION FOR MEMBERSHIP.

**FOR OFFICE USE ONLY**

WEEK NO \*

OFFICE DATE STAMP

WEEKLY REPORT ID

# RECRUIT 24 & WIN POWER\*

**WIN ONE** of **SEVEN** portable power stations  
valued at **R7 000 each** from your **UNION of CHOICE!**

Recruit new members for the PSA between  
**1 October 2024 and 6 December 2024**  
to be entered in the competition.

The **TOP SEVEN RECRUITERS**  
will be the **WINNERS!**



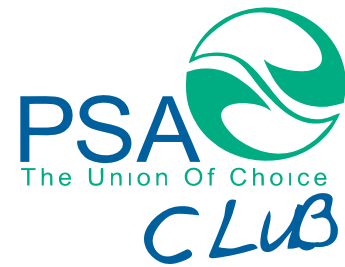
*Image example only*

## HOW TO ENTER?

\*Recruit a minimum of **24** new members (*excluding pensioner members*) for the PSA between 1 July 2024 and 6 September 2024 and submit the fully-completed, signed application forms to your PSA Provincial Office or email to [competition@psa.co.za](mailto:competition@psa.co.za) by **12:00 on 6 December 2024** to secure your entry. Only entries submitted as stipulated above and received by the PSA by the closing date, will be considered.

*\*Competition open for PSA members only / Entries subject to standard terms and conditions and verification of membership  
In the event of a tie, the PSA General Manager will draw a winner / The winner will be contacted by 20 December 2024  
Prizes not claimed within 30 days will be forfeited / Prize not exchangeable for cash.*

# PSACLUB LINE: 0860 021 067



## UPDATE MY DETAILS:

PLEASE INDICATE YOUR CHOICE WITH A

CELL PHONE NUMBER  EMAIL ADDRESS  NEW PSA MEMBERSHIP CARD (*Electronic*)

PSA MEMBERSHIP NUMBER  OR ID NUMBER

PERSAL / EMPLOYEE NUMBER

INITIALS  SURNAME

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## Understanding your PSA structure

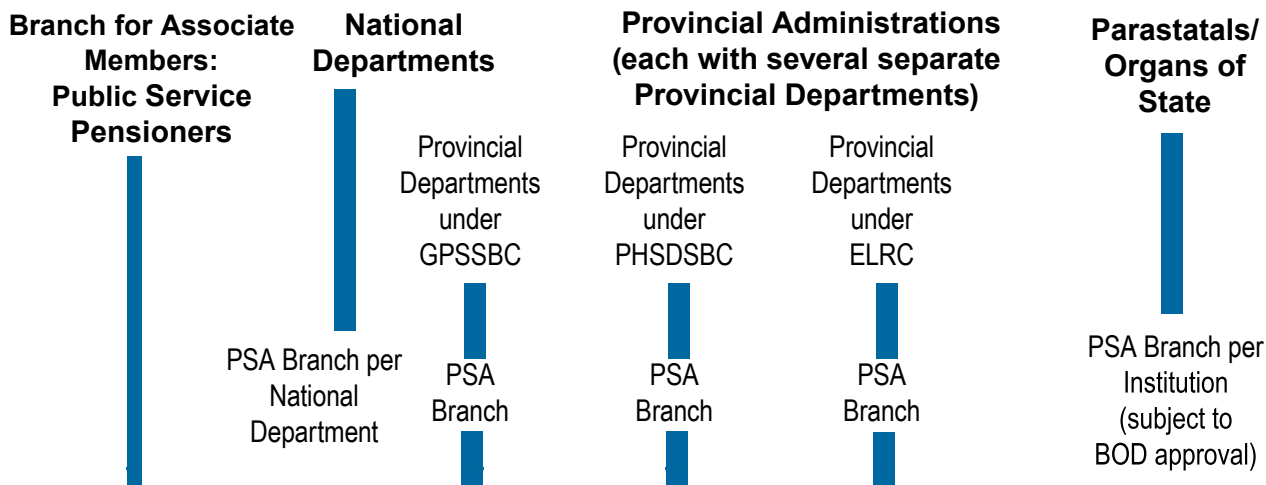
Country-wide member structures (on national and sectoral level) are the link between the PSA and its members. These structures mirror the current structures for collective bargaining and offer direction, thereby ensuring the protection and promotion of the rights and interests of members.

The PSA's Board of Directors (BOD) on 29 March 2017 resolved that in terms of the *Labour Relations Act* or an Organisational Rights agreement, a group will be entitled to elect five shop stewards. The Board may, on good cause shown, establish such a group as a branch.

These structures have been established in all provinces to promote the organisation of members, obtaining their mandates, and improving communication with members.

Details of this extensive network of committees and branches are available from the PSA Head Office as well as any of the twelve PSA Provincial Offices.

It is important to understand PSA member structures. In addition, you should be involved in these structures as active members can provide timeous, informed mandates, and ensure that skilled workplace representatives are elected.



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of thousands of employees in  
the PHSDSBC, is pleased to  
announce that the Union's  
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of R1 million per member per year  
**(at no additional cost as part of  
the PSA membership fee)**  
covers members in the  
following occupational groups:

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Chemists  
Chiropractors and Other Related Workers  
Dental Technicians  
Dental Therapists  
Dieticians and Nutritionists  
Home-Based Personal Care Workers  
Medical Research and Related Professionals  
Medical Technicians/Technologists  
Nursing Assistants  
Occupational Therapists  
Optometrists and Opticians

Oral Hygienists  
Pharmaceutical Assistants  
Pharmacists  
Physiotherapists  
Professional Nurses  
Psychologists and Vocational Counselors  
Radiographers  
Speech Therapists and Audiologists  
Staff Nurses and Pupil Nurses  
Student Nurses  
Supplementary Diagnostic Radiographers

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# Uniting for CHANGE

**Every year, from 25 November to 10 December, people around the world observe 16 Days of Activism for No Violence Against Women and Children. This international campaign highlights the urgency of addressing gender-based violence and rallying communities to take a stand. In South Africa, where violence against women and children remains rife, this campaign carries particular significance.**

The campaign originated in 1991, focusing on raising awareness and galvanising collective efforts to end violence in all forms. In South Africa, the campaign emphasises the pervasive nature of gender-based violence (GBV) and seeks to empower survivors, advocate for justice, and foster a culture of respect and dignity. President Cyril Ramaphosa also declared GBV as a second pandemic in South Africa and therefore it should be treated as such. The PSA recognises that this is not merely an annual campaign but a continuous movement that demands commitment, solidarity, and tangible actions from all sectors of society.

The PSA was therefore extremely concerned about service-delivery failure by the Gender-Based Violence Command Centre (GBVCC) located at the Department of Social Development. The call centre toll-free telephone number was non-functional for several weeks since mid-June 2024 as the Department failed to pay the service provider for more than three months, which resulted in the service being terminated. The matter also negatively impacted on duties of Social Workers at the GBVCC. The GBVCC should provide a 24-hour service to victims of GBV and femicide. At the Presidential Summit against Gender-based Violence and Femicide in 2018 and 2022, citizens were assured of a comprehensive national response on GBV. This cannot be achieved if the first, immediate help for victims is not accessible. The PSA was informed that calls were diverted to other social service providers. The PSA demanded urgent intervention by the Presidency and National Treasury to resolve the matter.

The PSA has always been a voice for justice, equality, and human rights. During this campaign, the PSA amplifies its efforts to educate members, influence policy, and provide resources that support victims of violence. Public servants are at the heart of communities, often being first responders in cases of abuse and violence. Equipping them with knowledge will assist in ensuring that they can effectively deal with such cases.

Despite the Department of Employment and Labour's introduction of the *Code of Good Practice on the Prevention and Elimination of Harassment in the Workplace* in 2022, incidents of harassment continue to increase. The PSA has urged the Department to establish robust mechanisms for monitoring compliance and take decisive action against employers who fail to adhere to the *Code*.

Support for survivors of violence must be comprehensive and accessible. The PSA highlights the need for resources such as legal assistance, counselling, and safe spaces being available for victims. The PSA furthermore advocates for workplace policies that protect survivors and prevent discrimination, ensuring that those who seek help are met with understanding and respect. In support of the campaign, work must be continuous. The PSA is committed to engaging in long-term initiatives that address the root causes of GBV, promote gender equality, and support the well-being of women and children. By strengthening partnerships, advocating for policy reforms, and empowering public servants to take a stand, the PSA aims to create lasting change.

**Whilst observing 16 Days of Activism for No Violence Against Women and Children, it must be remembered that ending violence is a collective responsibility. Together, we can build a society where every woman and child are safe, respected, and free to live their lives with dignity.**

#### Sources

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Image: Freepik

## World Aids Day - 1 December 2024

Strides have been made to prevent the spread of HIV/Aids. Efforts are gaining momentum with the introduction of new HIV-prevention drug. Government accepted a donation this new drug that will be rolled out at public health clinics by the end of 2024. Some 867 health facilities will introduce the two-monthly HIV-prevention injection, *CAB-LA* (also known as *Cabotegravir*), donated by the United States' President's Emergency Plan for AIDS Relief. The injection is an improvement on the daily HIV-prevention pill (ARV). The Desmond Tutu Health Foundation found that amongst 1 084 people aged between 19 and 28 years, 74% chose the injection over other ARV. *CAB-LA* is an anti-retroviral drug meant to reduce the risk of HIV infections and is not a cure for Aids.

A study by *The Lancet HIV* in 2022 found that 52 000 new HIV infections could be prevented every year. The injection was approved by the South African Health Products Regulatory Authority (SAHPRA) as an HIV pre-exposure prophylactic (PrEP) to reduce the risk of being infected with HIV. *CAB-LA* is a schedule-4 (S4) medicine that must be administered by a healthcare professional and is prescribed to people who are HIV negative and at high risk of exposure to HIV.

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## #ClinicProject and solar lights

# PSA impact

**T**he PSA plays a crucial role in ensuring that public-sector employees work in environments that are safe and compliant with the relevant occupational health and safety (OHS) regulations and relevant legislation. A safe and healthy work environment protects employees from harm, enhances productivity, and thus supports service delivery. Fostering employee well-being contributes to overall organisational success.

In 2024, the PSA launched the Union's #ClinicProject. This project is mainly aimed at the Health Sector, and more specifically in support of clinics across South Africa. The PSA, with support from its shop stewards, aims to address OHS issues by identifying pressing health and safety needs in clinics serving communities and assisting such clinics with long-term solutions. Such initiatives include assisting with renovations, cleaning equipment, fencing, purified water, first-aid kits, fire extinguishers, solar lights, suitable shelters, etc.

At least 84% of the South African population uses public health facilities. These facilities are, however, often poorly funded, dysfunctional, and lacking basic infrastructure. OHS in the Health Sector thus represent major challenges and such issues are regarded in a serious light by the PSA. The PSA has continuously, in the interest of public-sector employees, driven the agenda to ensure safe and conducive workplaces and will continue the battle for a safe and conducive working environment. At the same time, the PSA's efforts by means of the #ClinicProject will also ensure improved service delivery to communities.

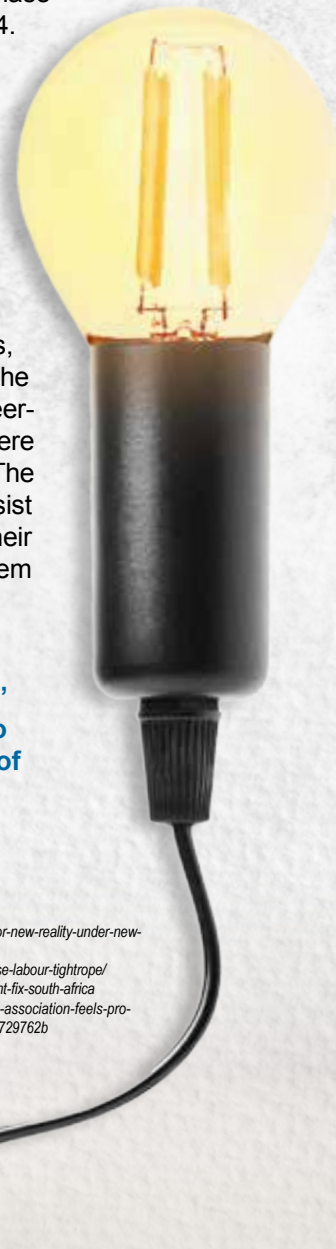
### PSA donates solar-rechargeable lights to disadvantaged learners

The PSA, as part of the Union's ongoing social investment initiatives, launched phase two of the #SolarLightsProject in 2024. This project aims to assist Grade 11 and 12 learners by providing solar rechargeable LED lights to enable them to continue completing their schoolwork during loadshedding periods.

The Department of Basic Education and the PSA identified various under performing schools in rural areas, with low-income households, across the country's nine provinces. In this pioneering project, some 3 000 solar lights were donated by the PSA in May 2024. The PSA trusts that this intervention will assist of learners in making a success of their secondary schooling and support them as the country's future workers.

**The PSA, apart from protecting and promoting public-sector employees' rights and interests, is committed to supporting communities in pursuit of a better South Africa for all citizens.**

Source  
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PSA Labour/Interest/Collective Bargaining  
Images: PSA and Freepik



# Home for retired public servants

## PSA Branch for Associate Members: Public Service Pensioners

**T**he PSA's National Pensioner Branch held its inaugural meeting as a fully-fledged National Branch on 27 March 2024 where the following office bearers were elected: Rob Moody from the Western Cape as Chairperson, Reuben Makhubedu from Mpumalanga as Secretary, and Logan Naidu from Kwa-Zulu Natal as Vice-Chairperson.

This Committee brings together a wealth of institutional knowledge, stemming from the wide variety of roles and the different departments where these members served prior to retiring. This knowledge will now be used to further grow and enhance the Branch and the welfare of pensioners.

### Why does the PSA need a Pensioner Branch and why should I join it?

The question is often asked: Why does the PSA need a Pensioner Branch and why should one join it when retiring? The argument commonly put forward against joining is that whilst working, one of the main roles the Union fulfilled was promoting the rights of workers and negotiating salary increases. Now, as a pensioner, these issues have become irrelevant, hence the question: What can the PSA do for me when I retire?

First and foremost, in accordance with section 14(c), a pensioner member is entitled to all the benefits of membership of the PSA, including the funeral benefit. This is a definite plus, particularly when one offsets it against the membership fee. This benefit should, however, not be at the top of the list of reasons for continued PSA membership as a pensioner. When one retires, salary increases and worker rights fade into the background. What now becomes of prime concern are pension benefits, including pension increases and medical benefits.

As a Government Employees' Pension Fund pensioner, pension benefits are set out in Act 21 of 1996, which is called the *GEP Law*. The PSA secured improved benefits for workers and for retired workers, the PSA will campaign for improved pension benefits. Benefits in the *GEP Law* can be changed, but only through collective bargaining with resolutions negotiated in the Public Service Coordinating Bargaining Council (PSCBC). Section 3.2 of PSCBC

Resolution 1/2017 clearly states: "Amendments to the pensions benefits as contained in Resolution 12/2002 can only be effected by entering into a resolution". Further, Resolution 12/2002 that it references, states in section 3.12 that only non-benefit rule-related amendments do not require collective bargaining.

Collective bargaining, just as with salary increases for employees, lies in the realm of unions. It may be argued that the PSCBC does not cater for pensioners as they do not have a seat there and it is unlikely that they ever will as those are reserved for members of the larger unions. That argument is correct, but it must be remembered that the PSA, as one of the largest unions, has a seat at the PSCBC. It

is also the only Union with a branch catering for retired members and therefore the only Union with the ability to speak and raise matters on behalf of its retired members. Whilst pensioner members do not directly have a seat on the PSCBC, they have access to tabling pension matters at the PSCBC through the PSA.

Pensioners are best positioned to raise issues relevant to them as they are the ones directly affected by these issues. The only forum available for them to do so is through the PSA Pensioner Branch. There is a clear need and role for the Pensioner Branch in the PSA to guard the interests of pensioners.

**An application form for PSA pensioner membership is available on the PSA's website ([www.psa.co.za](http://www.psa.co.za)) under the JOIN NOW option.**



*Front (left to right): Logan Naidu (KwaZulu-Natal), Rob Moody (Western Cape), and Reuben Makhubedu (Mpumalanga). Back (left to right): Gert Malan (Free State), John Ganger (standing in for Gideon Serfontein - Gauteng), LB Nqeketo (Eastern Cape), Peter Tlowana (Limpopo), JB Nkgodi (North West), and Willem Nyl (Northern Cape).*



The PSA in Limpopo celebrated Mandela Day on 18 July 2024 at Tzaneen Police Station and presented 67 support packs to the Station's Victim Empowerment Centre. The packs were presented by PSA Provincial Manager, John Teffo, to acting Station Commander, Col P Zitha. The PSA was accompanied by local shop stewards and business partners, *Old Mutual* and *Assupol*.



Rob Moody (right), Chairperson of the PSA's Western Cape Pensioner Committee, and Cathy de Jager presented a PSA donation to the Chairperson of Elim Night Shelter, Louis de Jager, after being nominated by the Branch for a welfare donation.



The PSA's Provincial Office in Durban in KwaZulu-Natal hosted the Union's Annual National PSA Women's event as a gala dinner on 9 August 2024, celebrating women in the public service.

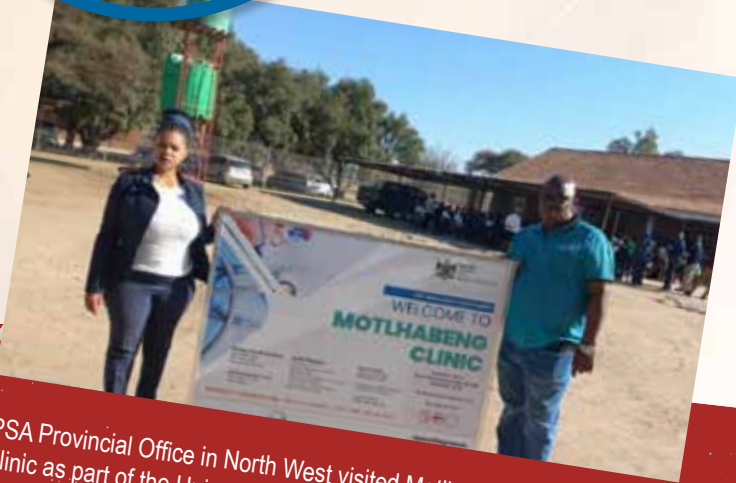


PSA acting Provincial Manager for Pretoria, Stefan Viljoen, handed a portable power station valued at R7 000 to Poni Rakgalakane (left) who was one of the winners in the PSA's *Recruit and Wjn* competition.



The PSA Provincial Office in Gqeberha in the Eastern Cape celebrated PSA Day by presenting sanitary towels to a school in Walmer. The items were procured through generous donations from PSA employees and PSA business partners *Metropolitan*, *Dignity*, and *TBFS*.

# PSA Snapshots



PSA Provincial Office in North West visited Motlhabeng Clinic as part of the Union's #ClinicProject to assist with much-needed renovations.



Piet Maabane's recruitment efforts won him a portable power station valued at R7 000 in the PSA Recruit and Win competition.



The PSA Provincial Office in the Western Cape celebrated Mandela Day at the SA Police Service in Athlone by providing a soup kitchen for employees.



The PSA Provincial Office in North West donated solar rechargeable LED lights to Thakung Secondary School to support learners.

Stock images: Freepik



# EVERY member IMPORTANT

**T**he PSA's Members' Rights Unit stands as a pillar of the Union, dedicated to championing and safeguarding the rights of members. Steadfast representation by PSA officials and shop stewards ensures that members are advocated for in all manner of disputes, offering robust legal assistance where needed. Whether it involves disciplinary inquiries, grievance meetings, appearances before the Commission for Conciliation, Mediation, and Arbitration, or engagements with public-sector councils, the PSA's commitment to ensuring fair treatment and protection remains resolute.

The PSA is proud of its service excellence to members in this regard, as reflected by recent successful cases:

## **Limpopo Department of Public Works, Roads, and Infrastructure**

The PSA has long advocated for transparent recruitment processes owing to widespread grievances stemming from biased hiring practices across various departments, where qualified employees are unfairly overlooked. Recent reports revealed irregular hiring procedures, including the exclusion of PSA shop stewards, and violation of recruitment policies. In response, the PSA called for an investigation into maladministration, leading to the acting Head of Department approving a forensic audit to combat corruption. This highlights the crucial role of shop stewards in upholding governance by ensuring compliance with the *Labour Relations Act*. Their oversight is vital in preventing unqualified appointments that hinder effective service delivery.

## **Eastern Cape Department of Education**

A member, employed as an Education Therapist, lodged a grievance against the Department for not being translated to the correct notch of the Occupational Therapist Grade 2. The grievance remained unresolved. The matter was escalated as a dispute to the Education Labour Relations Council for adjudication. The Department signed a settlement agreement to translate a member with back pay of R758 090.78, but only paid R459 941.65 and therefore failed to comply with the full settlement agreement.

Sections 142A and 143 applications in terms of the *Labour Relations Act* were made for the payment of the outstanding R298 149.13 and certification of the award was obtained from the Director of the CCMA as an order of court and for enforcement. The Department failed to comply with the award and the PSA referred the matter to the local Sheriff's Office for writ of execution. The Department was served with papers in this regard and subsequently, full payment was made to the member on 15 August 2024 to avoid removal of movable goods.

## **Department of Correctional Services (DCS) - Mpumalanga**

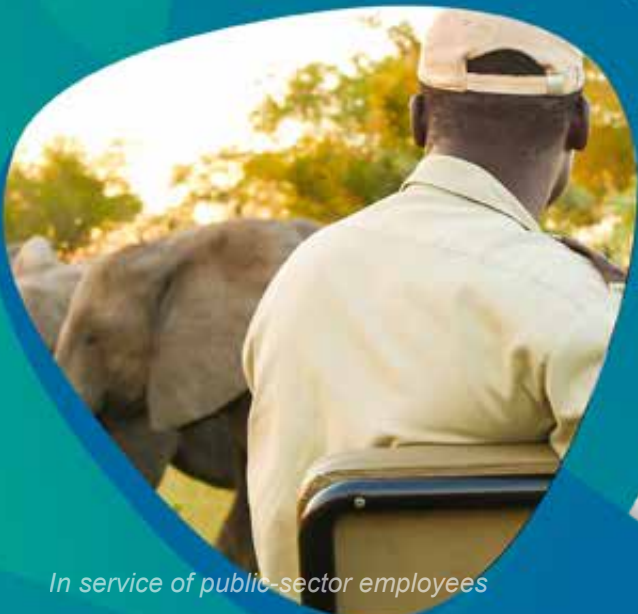
Two members received a compensation award in their favour. They received an approved transfer, but the DCS failed to implement the transfer. The officials requested the PSA's assistance. The PSA declared a dispute related to unfair labour practices related to benefits. The award was in the members' and R100 000 per member was awarded. The DCS then failed to comply, and the PSA started the enforcement process. When the Sheriff of the Court visited the DCS, it paid both members as per the arbitration award.

**The PSA is proud of the successes achieved in service of members of the Union of Choice!**

# PSA welcomes **SIU** and **SANParks** employees!

**T**he PSA extends a warm welcome to new members of the Union of Choice at the Special Investigating Unit (SIU) and South African National Parks (SANParks).

The PSA, as a major Union for public-sector employees, is committed to advocating for the rights, interests, and well-being of its members. These new members will also benefit from the PSA's robust support network, dedicated to ensuring fair treatment, improved working conditions, and strong representation.



*In service of public-sector employees*

## Special Investigating Unit

In the Union's continuous efforts to represent and defend the rights of public servants, the PSA is happy to announce the achievement of a major milestone. Following persistent efforts, the PSA has attained official recognition at the esteemed SIU. The PSA is committed to advance these members' interests and welfare.

## South African National Parks

The PSA answered a call from SANParks employees to assist with challenges in the workplace as they needed a strong union that can promote their interests and protect their rights. Subsequently, the PSA embarked on a recruitment campaign across Limpopo and Mpumalanga and recruited sufficient members to meet the threshold to be recognised as the organising union in SANParks.

With these recognitions secured, the PSA is poised to embark on robust recruitment drives to expand the membership base and extend its support network to a broader spectrum of public servants.

The PSA reaffirms the Union's unwavering commitment of service excellence for newly recruited members. The PSA understands the challenges faced by public servants and provides comprehensive support, from navigating workplace grievances to advocating for fair labour practices, the PSA is a steadfast ally for the Union's members.

**The PSA extends a warm invitation  
to all eligible public servants to join  
the Union of Choice  
(application form on page 19).**

**Visit [www.psa.co.za](http://www.psa.co.za) for more information.**

Images: PSA and Freepik



# Back-to-School Budget tips

**S**oon after the year-end rush, the new school year looms and many parents will feel the financial pinch. Back-to-school shopping for uniforms, stationery, textbooks, and other essential items can be a significant expense. With careful planning and smart shopping strategies, it is possible to manage these costs without breaking the bank. Here are some practical tips to remain within budget when preparing for the new academic year.

## Create a budget and stick to it

The first step in managing back-to-school expenses is to create a budget. Start by listing all the items your child will need, including uniforms, school supplies, lunchboxes, and any special equipment for extra-curricular activities. Once you have a clear idea of what is required, set a realistic budget that you can afford. Having a budget in place will help you make informed decisions and avoid unnecessary purchases.

## Take inventory of what you already have

Before heading out to the stores, take stock of what you already have at home. Check your child's wardrobe for uniform items that still fit and are in good condition. Look through last year's stationery supplies to see what can be reused. By reusing and repurposing items, you can significantly reduce expenses.

## Shop early and take advantage of sales

One of the best ways to save money is to start shopping early. Many retailers offer back-to-school sales and discounts in the months leading up to the new school year. Look for these deals and buy the essentials when prices are lower. Shopping early also gives you time to compare prices between stores and getting the best deals.

## Consider buying generic or store brands

For stationery and other school supplies, consider buying generic or store-brand products. These items are often of comparable quality to name-brand products but at a fraction of the cost.

## Consider stationery packs offered at schools

A school usually offers stationery packs containing all the items listed on the stationery list for each grade. Stationery packs save time and effort in purchasing individual items, often at a more economical price owing to bulk purchasing.

## Buy in bulk for long-term savings

Purchasing certain items in bulk can lead to significant savings. For example, buying a large pack of exercise books, pens, or even lunch box snacks can be more cost-effective than purchasing these items individually. Store any extra supplies in a safe place to prevent loss or damage before they are needed.

## Use lay-by options wisely

Many retailers offer lay-by options, allowing you to pay for items in instalments over a period. This can be a helpful way to manage larger expenses, such as school uniforms or textbooks, without having to pay the full amount upfront. It is important to use lay-by options wisely and only commit to what you can afford to pay off within the agreed period.

## Explore second-hand options

Second-hand shops can be a treasure trove for affordable school supplies. Many schools also have second-hand uniform shops where you can purchase used items at a fraction of the cost of new ones.

## Plan for lunches and snacks

School lunches and snacks costs can add up quickly. Consider preparing homemade meals and snacks rather than relying on expensive pre-packaged options. Buying ingredients in bulk and preparing meals in advance can also reduce costs. Invest in reusable containers and water bottles to cut down on the need for single-use items.

**Back-to-school shopping does not have to be a financial burden. With careful planning, smart shopping strategies, and a bit of creativity, parents can ensure that their children are well-prepared for the new school year without overspending. By following these budget tips, you can start the academic year on the right foot, confident that you have made the best financial decisions for your family.**

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Images: Freepik



# PSA Holiday Resort

**N**estled in a lush indigenous dune forest at Quenera Mouth, East of the Gonubie River and in close proximity to the beach, you will find the *PSA Holiday Resort\**. Just 18 km from East London, the Resort is committed to offering you relaxation and tranquility.

The area is a bird and nature lover's paradise. Excellent saltwater fishing can be enjoyed at the Resort's beach, combined with unpolluted and uncrowded safe swimming.

The Resort has ten fully-equipped chalets - most with a sea view (choice of two or three bedrooms) and 110 semi-shaded stands for caravans and camping. To ensure absolute peace of mind, the Resort is enclosed with an electrified security fence.

*\*Rated by the AA as a Highly Recommended Resort with Varied Accommodation*



Enquiries/bookings:  
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[www.psaresort.co.za](http://www.psaresort.co.za)



# Stokvel

## What to keep in mind

**In South Africa, a *stokvel* is a member-owned association in which a group of people enter into an agreement to contribute a certain amount of money, either monthly, fortnightly, or weekly, as way to pool their resources together for a common goal. These funds are paid out to members in rotation or used for a communal purpose.**

The risk of members losing money is exceptionally low in traditional *stokvels*, as all members are from the same community and there is an elevated level of trust amongst them. However, as the *stokvel* concept has become more commercialised and many *stokvels* have moved into the digital era, fraudsters have started to exploit the “trust” factor that characterised traditional schemes to entice people to invest in swindles masquerading as *stokvels*.

Legal considerations may offer protection against exploitation therefore it is advised that a *stokvel* should have a constitution as it outlines the rules, objectives, membership criteria, contribution specifics, and fund management. Opening a bank account in the *stokvel*'s name is recommended for secure and efficient fund management. *Stokvels* holding more than R100 000 in pooled savings are expected to register with the National Stokvel Association of South Africa (NASASA). Lastly *stokvels* must comply with relevant South African laws such as the *Financial Intelligence Centre Act (FICA)* for anti-money laundering. If they engage in credit provision, they must adhere to the *National Credit Act*.

The group of people should elect a leadership or management committee to oversee operations of the *stokvel*, including collecting contributions, managing funds and, in some instances, making investment decisions. Lastly, the group should keep accurate records of contributions made by each member, as well as any expenses or withdrawals from the *stokvel*.

If a dispute arises, it should be resolved in accordance with the set rules agreed by the members of the *stokvel*. Clear rules and guidelines will minimise the risk of disagreements and ensure the smooth functioning of the *stokvel*.

Theft of *stokvel* funds or fraud involving a *stokvel* is a crime that may be reported to the South African Police Service for investigation. The members of the *stokvel* may also choose to report the issue to the NASASA, which may help in resolving the issue.

*Stokvels* play a crucial role in enhancing financial inclusion and providing a safety net for many South Africans. Proper management, adherence to legal guidelines, and clear operational rules are essential for the success and longevity of these financial groups.

**PSA members enjoy access to legal cost insurance policies at a specially discounted rate. Benefits include cover for legal costs, telephonic legal advice and standard (non-personalised) legal documentation. Interested members may contact Auto & General on 0861 10 20 92, [legalcostinfo@autogen.co.za](mailto:legalcostinfo@autogen.co.za) or text your name and “PSA” to 44386.**

Auto & General Insurance Company Limited is a licensed non-life Insurer and Financial Services Provider.

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**The PSA offers  
financial assistance  
with funeral costs  
at the death of a member,  
provided that the application  
is received within six  
months of death**

**0861 452 452  
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