

Stokvels and loan sharks is a big no at work



A MISA member with a clean disciplinary record was dismissed after he borrowed money to colleagues and expected them to pay interest between 20% and 50% per month. The member, a Dispatch Supervisor, believed he was running a stokvel, but he never obtained permission from management to do so.

The member and a colleague started a stokvel by lending money to employees and earning high percentages of interest per month. The management was not aware that this stokvel was so intense that it was in principle a loan shark scheme that charged interest on all money borrowed.

This very clandestine scheme expected an employee who, e.g. borrowed R1 000 per month to pay 20% interest per month until the R1 200 is paid off in one lump sum.

A stokvel, on the other hand, is a communal savings or investment group, where members regularly contribute a fixed amount of money to a central fund. The accumulated funds are then paid out to members in rotation or used for communal purposes.

Originating as a means to circumvent financial exclusion, stokvels have evolved into various forms, including savings stokvels, burial societies and investment clubs.

According to Anel Oosthuizen, a Senior Labour Advisor in MISA's Legal Department, the member was charged with conducting private business on the company premises during working hours.

The employers' disciplinary code which makes specific provision that this is a dismissible offence was signed by the member. He claimed that he did not read the code before signing it. This highlights the importance of familiarising yourself with company policies and procedure,

making sure you know what you are signing. His actions were also a contravention of the Financial Advisory and Intermediary Services (FAIS) Act 37 of 2002 which provides for the regulation and supervision of rendering certain financial advisory and intermediary services to individuals.

It resulted in money being borrowed to employees who could not afford to repay the excessive interest rate, placed in a predicament because they could not afford to pay their debt.

South Africa is struggling with a debt crisis. According to a recent survey of Money Stress Tracker a staggering 53% of South Africans dedicates more than 40% of their take-home pay to debt repayments.

Despite this, 42% of respondents admit to struggling with monthly debt payments, while 32% remain convinced they don't need help.

The survey, drawn from the insights of 26 000 registered users of www.debtbusters.co.za who are not currently in debt counselling, reveals a troubling trend. Many are not taking proactive steps to address their financial stress.

Data further shows that those aged 45 and older are under the most pressure, with 60%

facing unsustainable debt levels. Among the monthly income bands, individuals earning above R20 000 are those struggling the most. 62% of people earning between R20 000 and R35 000, as well as those earning more than R35 000, have unsustainable debt levels.

The member maintained that he was not guilty because it was "only a stokvel" whilst other employees were selling beauty products and chocolates, according to Oosthuizen.

The difference being that the other employees disclosed this to the employer and had permission to do so. Although he made an undisclosed amount of money, he did not disclose this to his employer, assuming that everyone was aware.

The employer called witnesses who testified that transactions took place during and after hours.

There are an abundance of similar situations where dismissal were found to be fair, says Oosthuizen.

In Shoprite Checkers (Pty) Ltd v Tokiso Dispute Settlement and Others, the employee was dismissed for running a side business during working hours without permission.

The court found the dismissal justified due to the employee conducting activities unrelated to work during work hours, which undermined the trust and employment relationship with the employer.

In Numsa obo Khoza and Fry's Metals the employee was dismissed for engaging in loan shark activities at work. The Labour Appeal Court upheld the dismissal, stating that such activities could disrupt workplace harmony, result in financial stress for colleagues and lead to conflict in the workplace.



Message from Martlé Keyter

MISA CEO: OPERATIONS

Words cannot describe my disillusionment with what used to be the country with one of the most internationally acclaimed Constitutions in the world.

Something is terribly wrong in South Africa when a 14-year-old is fatally shot on route to school.

Grantham van Reenen, a Grade 8 learner from Ravensmead High School, was killed in Elsie's River in the Western Cape.

Two other teens and a 55-year-old were also wounded and rushed to hospital after an apparent gang related crossfire.

Later the same day the naked decomposed body of Akhona Ntunja (16), a Grade 11 learner from Willowvale in the Eastern Cape was discovered in a forest. Forensic tests must reveal if she was raped too. She went missing five days earlier while walking home from Badi Senior Secondary School.

This incident brought back vivid memories of one of the thousands of unsolved cases in our country – the brutal murder of 17-year-old Palesa Malatji in May last year. She was murdered after attending a matric extra class at the Ntsako Secondary school in Soshanguve north of Pretoria.

Petros Majola, a children's rights activist, says the country is under siege. "Men are declaring war with the justice system. It is high time for authorities to solidify the rule of law against the perpetrators of gender-based violence."

In the same week the Human Sciences Research Council released the grim results of the first national gender-based violence Prevalence study.

It shows 36% of women in South Africa - an estimated 7.8 million - have experienced physical and/or sexual abuse at some point in their lives and that 24% - an estimated 3.4 million - have experienced it at the hands of an intimate partner.

The study also sheds light on "deeply ingrained gender norms and power dynamics, with strong cultural reinforcement of traditional



Martlé Keyter

gender roles and a troubling acceptance of male aggression and dominance".

Decades after South Africa joined the global fight against gender equality, the vast majority of men in the country believe that a woman should "obey" her husband. Almost a quarter of them believe that a woman cannot refuse to have sex with her husband.

So what are we doing wrong?

A recent United Nations study indicated food insecurity being intertwined with women's exposure to domestic violence. The economic roles of women are associated with a higher likelihood of experiencing violence.

Women with income experience a greater sense of safety and reduced perception of violence (except for those who out-earn their partners) portraying the harmful power dynamic perpetuating femicide, gender based-violence and their connection to economic dependence.

In South Africa the estimated rape prevalence range from 12% to 28% of women reporting being raped in their lifetime, but reporting thereof is very low. One study found that only one in 25 rapes are reported to the police.

MISA believes that the circle of gender-based-

violence ends with us. We have a duty to address this pandemic in our homes, at the workplace, in our communities, amongst our elders and our peers.

The Union started preparations for our annual 16-Days of Activism Against Gender-Based Violence by providing our regional committee members, and those involved in our Women's Forum and Young Workers' Forum with training on how to recognise red flags in relationships. They must use their knowledge to raise awareness amongst our more than 69 000 members and in the communities where the Union is strengthening the hands of non-profit organisations and schools.

At MISA we believe awareness must continue every day and not just be highlighted for 16 days per annum. That is why this Union has a dedicated e-mail address, endGBV@ms.org.za, where anyone in the retail motor industry can report to and be assisted confidentially.

MISA got our children, our future, involved in this year's campaign with our MISA Superhero Competition where they had to colour in or draw what our Superhero Vinnie, should look like.

The Union received more than 60 entries to date and will announce the three category winners on 10 December.

Our highlight this year, is a nationwide screening of the movie "It Ends with Us" illustrating the realities of domestic abuse and the epitome of rollercoaster emotions but with a very powerful message of hope.

This is accompanied by MISA's webinar series designed to empower victims and their loved ones.

Join MISA in our pledge to leave no stone unturned to root out this cancer in our society. Remember it ends with us.



Are you aware of the benefits of your MIRF death and disability cover?

- You or your family could receive **3 x** your annual salary + your fund credit.
- If you are no longer able to work or if you pass on, your disability or death benefit will be able to help you or your family in times of need.
- To receive this benefit, your contributions must be paid and be up to date.

Responsible Alcohol Consumption at Work Functions



Article by Thandeka Phiri: MISA National Training and HR Manager

It is the time of year when many year-end functions typically take place. These functions provide an opportunity to reflect on the year, celebrate achievements and for employers and managers to thank the people who made valuable contributions to the company.

Year-end functions are festive affairs and usually include good food and alcoholic beverages. However, both employers and employees should be aware of the risks and responsibilities involved.

Employees need to comply with the general conduct standards and requirements set by the company, while employers need to ensure they clarify that during the functions company rules and policies still apply, even though somewhat relaxed.

Employers need to be aware that they can legally be held liable for any questionable or destructive behaviour by their employees. To safeguard everyone, employers need to:

- Ensure a healthy and safe working environment remains in place even during social functions;
- Clearly inform the fact to employees that despite the function being a festive and leisurely one, they are still required to conduct themselves professionally and respectfully regardless of where the function is held;
- Inform employees that they could be asked to leave a venue if their behaviour is inappropriate;
- Remind employees that they could face

disciplinary action for misconduct, whilst not dampening the mood;

- Inform employees of the start and end times of a function and enforce these times;
- Ensure availability of sufficient food, non-alcoholic drinks and lots of water;
- Consider limiting the number of alcoholic beverages provided to each employee;
- Encourage employees to make use of public or alternative transportation to avoid driving under the influence;
- Confiscate car keys and provide details of a taxi service to intoxicated employees;
- Consider availing breathalyser test kits for employees to test whether they are within the legal limit before driving home;
- Ensure that managers and supervisors understand and enforce the company's policies around unacceptable behaviour, alcohol and substance abuse;
- Managers should step in when staff act in an unacceptable or inappropriate manner; or where any situation gets out of control.

Despite alcoholic beverages being supplied by the employer, the need to act responsibly is not eliminated by virtue of attending or consuming alcohol at a work function. Consumption of alcoholic drinks is by choice and is not compulsory, however everyone is accountable for the choices they make.

To this end employees have the responsibility of ensuring that they always behave in a responsible, respectable, acceptable and

appropriate manner. This means that they need to:

- Drink responsibly at any employment function;
- Eat enough food and drink lots of water to minimise the effects of alcohol;
- Take into account that the slightest form of misconduct could have a lasting effect;
- Bear in mind that should they get out of hand and become destructive, they could face disciplinary action, be dismissed from their job and legally held liable for any damage caused;
- Realise that being arrested or having their driving licence endorsed or suspended while driving intoxicated will negatively impact on their employment, especially when required to drive a company vehicle as part of their job function;
- Bear in mind that employers do not have an obligation to provide alternative transportation upon their intoxication;
- They remain responsible and accountable for their actions at all times, even after the function has ended. Their actions at the work function will affect the working relationship when returning to work.

Whilst year-end functions should be occasions to unwind and relax with colleagues outside of the normal working environment, caution cannot be thrown to the wind. All parties are duty-bound to ensure that the company's interests are not prejudiced in any way.

As you let down your hair and celebrate, do not let irresponsible consumption of alcohol cause trouble for you and your employer.

Education is the key to success

Agnes Kumalo (44) thanks MISA for training her in first aid.

The Cleaner at MISA Park believes education is the key to success and that knowledge is power.

She wanted to become a teacher, but did not have the finances to do so.

She has an N6 in both Public Administration Management and Business Management, obtained from the Goldfields TVET College in Welkom, Free State. Kumalo could not get relevant experience to these qualifications hence she did not obtain her diplomas.

She also completed a Customer Service short course at the Tardi FET College under the services SETA as well as Hygiene and Cleaning NQF level 4 at Charisma Health Care.

Kumalo grew up in Thabong in Welkom. She was working as a hairdresser when she learned about the position at MISA.

“I would grab any opportunity that I would come across in order to gain work experience enabling me to provide for my child Bohlale (9). My younger sister, Elizabeth told me of the opening while she was working at MISA Park at the time in 2020.

“I love my job and interacting with people, while I am passionate about hygiene and to learn new things. Four years later I am still grateful to be part of MISA”, says Kumalo.

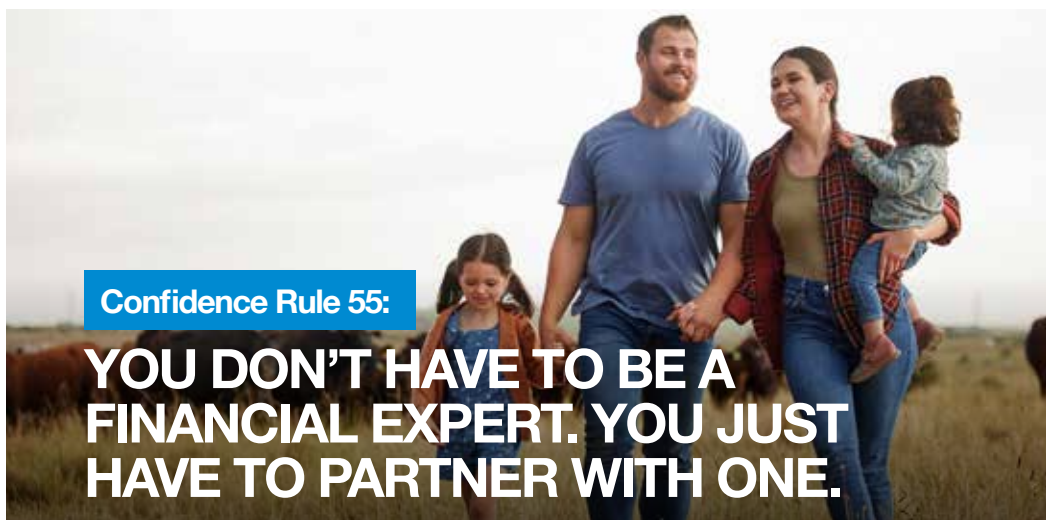
She previously worked for the Albinism Society of South Africa (ASSA) as an Administrator and Data Capturer, at an NGO as an Assistant and taking care of the elderly as well as a Store Sales Promoter at Unilever.

She sees herself at MISA's Head Office in the next few years.

During her spare time she enjoys cleaning, cooking, reading, shopping and going to church. During weekends and holidays she is normally home in the Free State to spend time with her family.



Agnes Kumalo



It's not always easy making financial decisions on your own – especially when it involves your future and that of your loved ones. Fortunately, there's no need to go it alone. Making the most of your money is something we take very seriously at Sanlam, and partnering with our clients to secure their financial future is what we do best.

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Leon Abrahams
Financial Planner
021 947 5001 | 082 445 0909
leonabrahams@sanlam4u.co.za



Madlé Abrahams Bcomm (Stell)
Investment Specialist
021 947 5001 | 082 476 8359
madle@sanlam4u.co.za



P.A.I.N. (Pets and animals in need) Drive

MISA is overwhelmed with pride to announce that the various departments at the Union and the Northern/Highveld Regional Committee managed to gather 1 092 kg of cat and dog food that will be donated to underprivileged communities in Johannesburg.

Martlé Keyter, MISA's Chief Executive Officer: Operations, was speechless when informed that the Union not only managed to triple any donation they had gathered before, but also set a new record that will be difficult to beat.

"MISA gives meaning to the true spirit of Ubuntu in everything that the Union does. MISA knows that together we can achieve so much more and make a difference by showing our humanity towards others.

"The Union started the internal challenge to gather cat and dog food for our annual PAIN (Pets and Animals in Need) Drive at Fred and Martie's Soup Kitchen in Claremont, Johannesburg. It started out as light-hearted teambuilding within the various departments and committees.

Never in my wildest dreams did I imagine the figure the staff and committees will manage to raise," says Keyter.

#TeamCFO which consists of the Departments reporting to Theuns Scheepers, MISA's Chief Financial Officer, won with 426 kg followed by MISA's Legal Department, reporting to Manager Tiekie Mocke, with 350 kg.

"At MISA everyone makes a difference every day, no matter how big or small. That is why this trade union became the majority trade union in the retail motor industry, remaining the fastest growing trade union. We put our money where our mouths are. We roll up our sleeves and get to work. Thank you so much to everyone,"

says Keyter





MISA Woman of the Year 2024 is #MISAMADE

Fadiah Maarman, MISA Woman of the Year 2024 cannot believe that she is the winner of this prestigious award after being nominated twice.

The 40-year old Creditors Clerk at Nissan Eastern Cape, in Gqeberha was nominated for the second time this year and the region takes the award for the 2nd year in a row since the inception of the MISA Woman of the Year.

She wins an educational trip to the annual National Automobile Dealers Association (NADA) show in New Orleans in January 2025.

“It still feels like a dream come true, and I am appreciating how everything unfolded. I am an introvert and I was shaking when Martlé Keyter, MISA’s Chief Executive Officer: Operations announced my name at the award ceremony held on the 6th of November 2024,” says Maarman.

She believes that the award is a life changing experience and will also be a stepping stone into being the change she wants to see in our country. Her passion lies in education, women upliftment, the fight against gender based violence and helping those in need. She has been married for 14 years to her number one supporter and is blessed to be a mother to their 4-year old son, born nearly a decade after being told they will never have children of their own.



Fadiah Maarman

“It was not time yet and now I was ready to take on the challenge. It reminded me of how I started with the goody bags at the gala event to now the MISA Woman of the Year. I really cannot believe it and how far I have come. It means the work has to start.

“I believe in education being the step ladder out of poverty after my father raised his three daughters and made sure that they get an

education. Although he did not get to finish school, he taught us that it is one thing that can never be taken from you and I will be always grateful for that,” says Maarman.

Fadiah has been part of the industry and MISA for 11 years and a MISA Women’s Forum Representative for over a year.

Maarman takes nothing for granted wanting to look back at her journey, December next year, and be proud of what she had achieved.

“Being the voice for the voiceless makes the difference. I went through this journey when I was depressed and at my lowest however, helping someone in need made me feel better and that was the wakeup call I needed. Through me, someone should remember that they can do it too.

“It is only impossible until it’s done” and that is what sums up this journey for me.

“I would love to see all the former MISA Women of the Year work together for the better good. With the educational trip next year, it would be an amazing opportunity to learn more about our industry abroad,” says Maarman.



Woman of the Year 2024



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Elvis steals the show at Bikers Rally

MISA member Elvis Mokoena (32) is a Sales Executive during the day and an entertainer on weekends.

This year the father of three stole the show at MISA's Bikers Rally at the Hlalanathi Drakensberg Resort.

"I am a newbie to MISA only having joined the Union six months ago when I started working as a Sales Executive in Bethlehem. It was great to perform and to be a part of this very special annual event to raise awareness about men's mental health."

Elvis was born and bred in Clarence in the Free State as part of a very talented family.

"My father plays the piano, one brother the base and my other brother is a jazz artist. We can actually start a band, but we have never played together."

He got his break seven years ago when his now dealership Branch Manager, Warren Currie, allowed him to perform in his restaurant over the weekend.

Elvis has since performed at weddings and functions in Clarence, Cape Town, Durban and Johannesburg since.

"It is long hours, but I love every minute of it. I would work until 17:00 and start performing from 18:00 until 22:00. I love the freedom that it brings me to entertain people.

"In a very short period I have learned so much about the different aspects of the retail motor industry and sales in general, having managed to sell a few cars."

He wants to grow in the industry and explore more possibilities as time goes by.

Keyter says it is important for MISA to also support local artists like Elvis in all its functions.

The Union believes it is part of its social responsibility to uplift communities on behalf of our members through our involvement in communities nationwide.



Elvis Mokoena





THE LATEST EV DEVELOPMENTS



Article by the Strategy and Development Department.

The electric vehicle (EV) market is navigating a range of challenges worldwide, from regulatory disputes and slowing consumer demand to shifting production strategies. Various regions are handling these issues differently, with the EU and China locked in a trade dispute, the U.S. raising national security concerns about Chinese components, and automakers worldwide adjusting their production plans in response to economic and consumer pressures.

EU-China Tariff Dispute and Investment Implications

The European Union (EU) and China are negotiating alternatives to potential tariffs on Chinese-built EVs, which could reach as high as 35.3%. These tariffs are part of the EU's anti-subsidy investigation to address concerns that Chinese EVs are benefiting from unfair financial support, creating competition challenges for European manufacturers. After several rounds of negotiations, substantial gaps remain, and both sides are considering solutions such as minimum pricing commitments from Chinese EV manufacturers or increased Chinese investment within Europe.

As part of its broader strategy, China has instructed its automakers, including industry giants like BYD, SAIC and Geely, to halt significant investments in EU nations that support the new tariffs. Instead, the directive encourages companies to invest in EU countries that oppose or abstain from the tariff vote. This strategic approach helps China maintain leverage in ongoing trade discussions while addressing issues like overcapacity in its domestic market. The stakes are high, as EV exports from China to Europe rose by 38% in 2023, underscoring Europe's importance as a critical market.

North American Security Concerns over Chinese EV Components

The U.S. is proposing a ban on Chinese software and hardware in connected vehicles, including EVs, by 2027 and 2029, respectively, citing national security risks. These components are seen as potential channels for foreign surveillance and manipulation, which

has raised alarm within the U.S. government. The proposed restrictions could effectively bar Chinese-made vehicles from entering the U.S. market and would also require that automakers remove Chinese components from their vehicles in future. Although imports of Chinese EVs are currently limited, this measure is a pre-emptive response to perceived future security threats.

In contrast, Canada has already imposed a 100% tariff on Chinese EVs, claiming unfair competition practices by Chinese automakers. China retaliated by investigating Canadian Rapeseed (a plant that manufacturers use to make edible oil and oil for industrial processes,) exports, signalling its willingness to respond assertively to protective trade measures against its products. South of the U.S., BYD is looking to extend Mexico's tariff exemptions for non-trade agreement countries, which would support its planned manufacturing facility in the country. The plant, expected to produce up to 500,000 vehicles annually, hinges on the Mexican government's decision to sustain favourable tariff terms for BYD's imports. The company is awaiting a response from newly inaugurated President Claudia Sheinbaum as it plans to establish a significant foothold in Mexico's automotive market.

Elon Musk's Political Strategy in the U.S.

Elon Musk has publicly endorsed Donald Trump in the 2024 U.S. presidential election, a move aimed at securing regulatory advantages for his companies, including Tesla, SpaceX and Neuralink. By financially backing Trump's campaign, Musk is likely seeking fewer regulatory barriers, which could accelerate developments in autonomous driving, space exploration and other advanced technologies. Tesla, for instance, is under scrutiny from the National Highway Traffic Safety Administration (NHTSA) due to concerns over its Autopilot and Full Self-Driving systems. Reduced oversight under a Trump administration could allow Musk to fast-track Tesla's autonomous vehicle ambitions, though some industry experts worry that lax regulations may compromise safety, especially in high-risk sectors like autonomous driving and spaceflight.

Slowing EV Demand and Shifting Production Plans

Several automakers are reassessing their EV strategies in response to lower-than-expected demand and economic pressures. Ford, for example, has cancelled its plans for a three-row electric SUV and postponed the launch of its electric F-150 pickup. The company is shifting its focus toward hybrids, planning to release new electric vans and mid-sized pickups by 2027. To reduce production costs, Ford is also moving to battery production, which could help the company qualify for U.S. tax incentives. Despite these adjustments, Ford is bracing for an estimated \$5.5 billion loss in its EV segment this year, reflecting the current market volatility.

Toyota has similarly scaled back its EV production targets, reducing its 2026 goal from 1.5 million to 1 million vehicles. This adjustment likely signals an increased focus on hybrid electric vehicles (HEVs), which Toyota sees as a more sustainable option amid the tepid demand for fully electric models. Volvo, too, is revisiting its commitment to an all-electric future, aiming now for 90%-100% of sales to be electric or plug-in hybrids by 2030. Volvo's revised approach reflects the broader industry trend, as automakers turn to hybrid models to bridge the gap between current consumer preferences and the slow development of EV infrastructure.

EU's 2035 CO₂ Ban Criticized by Italy

The European Union's planned 2035 ban on CO₂-emitting cars, which requires a 55% emissions reduction by 2030, has faced pushback from Italy's Prime Minister Giorgia Meloni. She describes the measure as "self-destructive" for both the industry and environment, arguing that Europe's transition to clean energy should avoid dismantling traditional automotive sectors. This EU policy mandates that all new cars sold from 2035 onward must be zero-emission vehicles, effectively banning the sale of internal combustion engine (ICE) vehicles. The policy's goal is to speed up the EU's transition to electric mobility; however, low consumer demand for EVs has made some automakers question its feasibility.

MOTOR INDUSTRY STAFF ASSOCIATION

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2025 BENEFITS



MISA is the majority trade union in the retail motor industry.

MISA MEMBERSHIP OPTIONS

	GOLD	SILVER	BRONZE
DESCRIPTION	R	R	R
Weekly Subscription	47.75	41.25	23.75
Death Benefit	90 000	70 000	30 000
Funeral Benefit	16 500	12 000	11 000
Maternity Benefit	3 000	3 000	None
Parental Benefit	1 000	1 000	None
Retrenchment Benefit	3 000	3 000	None
Short-Time Benefit	3 000	3 000	None
Ill Health / Disability Benefit	3 000	3 000	None
Healthy Member Benefit	3 000	3 000	None
Healthy Women Benefit	3 000	3 000	None
Loyalty Benefit	800	800	None
Study Assistance Benefit	12 500	12 500	None
Bursary Fund Benefit	12 500	12 500	None
School Support Benefit	1 500	1 500	None
Educated Member Benefit	1 000	1 000	1 000

IMPORTANT INFORMATION

Members can only select their Membership option once, annually during December and January for migration upwards or downwards.

Members who do not elect a benefit option, shall remain on their current membership option.

Members electing to migrate downwards, shall have no waiting period. Members electing to migrate upwards shall have the following waiting periods:

Legal Services: None
Funeral Benefit: None

Death Benefit
Bronze to Silver: 13 weeks
Bronze to Gold: 17 weeks
Silver to Gold: 8 weeks

All other financial benefits
Bronze to Silver: 13 weeks
Bronze to Gold: 17 weeks
Silver to Gold: No waiting period

THE BENEFITS OF BRONZE MEMBERSHIP

- ✓ Legal Advice
- ✓ Soft Skills Training
- ✓ Educated MISA Members Programme
- ✓ Death & Funeral Benefits
 - Death Benefit: R 30 000
 - Funeral Benefits will be paid in respect of members and dependents, as stipulated in the Fund Rules:
 - Member: R11 000
 - Member's spouse: R11 000
 - Children over the age of 18 who are registered as full-time students or who are physically and/or mentally disabled: R11 000
 - Children 14 to 18 years of age: R11 000
 - Children under 14 years of age: R8 000

(The benefits listed here are the only benefits available to members, who are eligible, under the Bronze Membership option.)

MISA's Legal Department provides representation at conciliation and arbitration, also representing members in the various courts when required at no additional cost to the members, we also assist members with disputes on collective agreement contraventions by their employers, disciplinary hearings and grievance processes.



100% of all amounts obtained through settlement negotiations and/or awards are paid to the respective member(s). Help is a phone call away. Contact our Legal Department on (011) 476 3920 or WhatsApp (text messages only) 071 880 9682 for assistance. Conditions may apply in some instances.

COLLECTIVE BARGAINING



Members enjoys the focused approach of a well-versed collective bargaining team representing the members' interests in the negotiating process dealing with wages and conditions of employment.

MISA is party to MIBCO and represents its members on all forums within the structures, both on a regional and national level.

(This Benefit is not available to Affiliate members.)

BENEFIT AND FUNERAL FUND

Death Benefit:

Subject to 26 weeks' consecutive contributions, all paid-up members will automatically qualify for this death benefit. In the event of suicide, 104 weeks' consecutive contributions must have been received. Payments are made directly to the nominated beneficiary upon the death of a member and the benefits do not become assets in the deceased member's estate.

Funeral Benefit:

All paid-up members and dependants, as stipulated in the Fund Rules, qualify for this funeral benefit, subject to 4 weeks' contributions.

	GOLD	SILVER	BRONZE
Death Benefit (Member only)	90 000	70 000	30 000
Funeral Benefit (Member & Spouse)	16 500	12 000	11 000
*Member's Child/Children over 18	16 500	12 000	11 000
Member's Child/Children 14 - 18	16 500	12 000	11 000
Member's Child/Children under 14	11 000	9 000	8 000

(*Only applicable to children who are registered as full time students and/or who are physically and/or mentally disabled.)

(If you make use of AVBOB (a preferred provider), funeral claims will be guaranteed subject to specified conditions.)

ADDITIONAL DEATH AND FUNERAL BENEFIT FOR MISA MEMBERS WHO BELONG TO THE SICK, ACCIDENT AND MATERNITY PAY FUND

Subject to 8 consecutive weeks' contributions, MISA members and dependents, as stipulated in the Fund Rules, at RMI establishments, qualify for an additional death and funeral benefit:

Death Benefit for the member: R25 000

The following FUNERAL BENEFIT(S) will be paid:

- The member: R10 000
- The member's spouse: R10 000
- Children over the age of 18 who are registered as full-time students: R10 000
- Children 14 to 18 years of age: R10 000
- Children under 14 years of age: R7 000

(Terms and Conditions apply. This Benefit is not available to Affiliate members.)

EXTENDED FAMILY COVER BENEFIT



In addition to your existing MISA Benefit and Funeral Cover, Members on the Gold or Silver membership option can apply for additional Funeral Cover for extended family members.

Members on the Gold Option may register up to 6 Family Members, while Silver Members can register up to 4 Family Members.

Claims are subject to 26 weeks' consecutive contributions, and 104 weeks' consecutive contributions in the event of suicide.

Age Group	GOLD			SILVER		
	Contribution Per Parent	Contribution Per Extended Family Member	Funeral Benefit	Contribution Per Parent	Contribution Per Extended Family Member	Funeral Benefit
0 - 30	-	14.53	15 000.00	-	9.69	10 000.00
31 - 45	11.53	15.92	15 000.00	7.84	10.38	10 000.00
46 - 65	12.69	17.07	15 000.00	8.53	11.07	10 000.00
66 - 75	23.53	36.69	15 000.00	15.69	24.23	10 000.00
76 - 85	49.61	68.53	15 000.00	33.00	45.69	10 000.00

(Contributions listed per registered dependent per week.)

MONEY MATTERS

RETRENCHMENT BENEFIT

A retrenchment benefit to the value of R3 000 is payable subject to a total of 26 weeks' consecutive contributions. Applications must be submitted within 13 weeks from date of retrenchment.



ILL-HEALTH / DISABILITY BENEFIT



An ill-health/disability benefit to the value of R3 000 is payable subject to a total of 26 weeks' consecutive contributions. Applications must be submitted within 13 weeks from date of approval by the Retirement Fund.

MATERNITY BENEFIT

A maternity benefit to the value of R3 000 is payable subject to a total of 26 weeks' consecutive contributions. Applications must be submitted within 17 weeks from date of birth.



PARENTAL BENEFIT



A parental benefit to the value of R 1 000 is available to 1 000 members annually, subject to a total of 26 weeks' consecutive contributions. Applications must be submitted within 17 weeks from date of birth.

(Please note that claims will be actioned on a first-come-first-serve basis.)

MISA SHORT-TIME BENEFIT

The Short-time Benefit offers R 3 000 to MISA Members employed on short-time (less than 23 hours per week) for a period of at least 8 consecutive weeks, as a result of unforeseen contingency and/or circumstances beyond the employer's control. NOTE: MISA Members are required to notify MISA immediately upon receipt of short-time notice.



Claims must be submitted (with proof) within 13 weeks of the employer notifying the Motor Industry Bargaining Council.

The Short-time Benefit is subject to specified criteria.

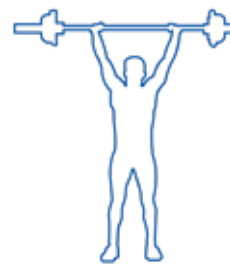
(Terms and conditions apply. This Benefit is not available to Affiliate or Associated members.)

MISA REWARDS HEALTHY AND LOYAL MEMBERS

HEALTHY MEMBER BENEFIT

MISA will pay an amount of R 3 000 per member per annum to 500 eligible MISA members who were off sick from work for a period of two days or less from 1 January to 31 December, and who attended at least one medical examination or participated in at least one wellness campaign during the year.

(Claims can only be submitted from 1 January the following year, for a period of 13 weeks on a first-come-first-served basis, subject to 26 weeks' consecutive contributions.)



HEALTHY WOMEN BENEFIT



MISA will pay an amount of R 3 000 (per female member) per annum to 600 eligible female members who attended to their health by doing a mammogram or pap smear during 1 January to 31 December.

(Claims can only be submitted from 1 January the following year, for a period of 13 weeks on a first-come-first-served basis, subject to 26 weeks' consecutive contributions.)

LOYALTY BENEFIT

The Loyalty benefit annually offers 5 000 members R 800 as incentive, for maintaining their MISA membership. Subject to 104 consecutive weeks' contributions as at 31 December annually. Claims can only be submitted from 1 January to 31 March.



RETIREMENT OPTION

AN INNOVATIVE ADDITION TO YOUR RETIREMENT PLAN EXCLUSIVE TO MISA MEMBERS

Making adequate provision for retirement should be a priority for all members.

Nedbank Private Wealth, a high-end private bank which is part of the Nedbank Group, has developed an exclusive solution for MISA members.

The normal minimum investment amount is R1 000 000, but MISA members are given the opportunity to invest from R 500 000.

While this investment opportunity is aimed at MISA members who are 55 and older, those members who are not yet 55, but who are prepared to invest the minimum amount, will also qualify.

For more information, contact Nedbank Private Wealth's Deon Goosen at 010 221 5819 or Paul Retief at 010 221 5821.



EDUCATIONAL BENEFITS

MISA encourages and assists its members and their children with personal and professional development and offers the following:

STUDY ASSISTANCE PROGRAMME

The Study Assistance Programme gives 150 members, per annum, the opportunity to further their tertiary studies through a recognised and/or duly registered institution by means of a benefit of up to R12 500 study assistance, subject to specified criteria.



BURSARY FUND



The Bursary Fund annually offers 150 bursaries of R12 500 each to help fund the tertiary studies of children of members, subject to specified criteria.

SCHOOL SUPPORT BENEFIT

The School Support Benefit annually offers 2 000 members the amount of R1 500 each as incentive for having registered their child/children from Grade 1 - 12, subject to specified criteria. Claims can only be submitted from 1 January the following year, for a period of 13 weeks on a first-come-first-served basis, subject to 26 weeks' consecutive contributions.



EDUCATED MEMBERS PROGRAMME



The Educated Members Programme will assist 300 eligible members in obtaining a Matric or Matric equivalent qualification between 1 January and 31 December with a R1 000 benefit per qualifying member, subject to specified criteria.

SOFT SKILLS TRAINING BENEFIT

The Soft Skills Training helps you to better equip yourself. Members qualify for a maximum of three training interventions per year. This is included in the monthly contribution of each member. The soft skills training courses include: Telephone Etiquette, Health and Safety, First Aid, Receptionist, Employment Equity Committee Training, Microsoft Office Applications, Customer Service, Business Presentation Skills and Time Management.



ADMINISTRATIVE BENEFITS

LAST WILL AND TESTAMENT | LIVING WILL

MISA provides members with an important additional benefit, namely the drawing up of a Last Will and Testament and/or Living Will at no additional cost. If MISA is appointed as Executor of the Estate, the following reduced Fees are applicable:

3% on the value of your estate. | 5% on any income generated by your estate.



DRAFTING OF DOMESTIC WORKERS' SERVICE CONTRACTS



MISA can prepare a service contract, setting out the terms and conditions of employment in line with the Basic Conditions of Employment Act 75 of 1997, for your domestic worker at no additional cost.

SICK, ACCIDENT AND MATERNITY PAY FUND

Sick Pay

Sick pay for 10 days per annum at 100% of daily remuneration and thereafter an additional five days at 50% daily remuneration.

Accident Pay

Accident pay for 40 days per annum at 75% of daily remuneration.

Maternity Benefit

Maternity benefits for female staff members at 30% of daily remuneration for 17 weeks.

MISA MEMBERS AT RMI ESTABLISHMENTS QUALIFY FOR EXCLUSIVE SICK LEAVE BENEFITS UNDER THIS AGREEMENT.

(This Benefit is not available to Affiliate members.)

COMMUNICATION

MISA wants to encourage all members to follow our social media pages to stay abreast of the latest developments, but to be mindful to follow the established channels to communicate with the Union, instead of sharing personal information on these platforms.

As a MISA member, you will also receive MISA Press Releases, emails, general correspondence and the MISA eDATA, our monthly electronic newsletter, to keep you informed of all the latest developments.



LET'S GET INVOLVED



MISA WOMEN'S FORUM

The MISA Women's Forum was created to empower and support women in the motor industry, where women were underrepresented. Since its founding in 2009, female membership in MISA has doubled, highlighting the forum's success.

The Women's Forum focuses on healthcare, work-life balance and gender equality to name a few. MISA actively advocates on critical issues like gender-based violence and equality, setting the trend in promoting gender equality in the motor industry.

As an extension of the Women's Forum, The MISA Young Workers' Forum, established in 2013, focuses on members aged 18 to 35 in the retail motor industry.

It aims to empower young workers by supporting their involvement in the workplace and community, responding to their needs, and developing their skills through education and training.

Both forums offer valuable resources and a community dedicated to advancing both women's and young people's roles in the retail motor industry.



CONTACT MISA ON 011 476 3920 AND GET INVOLVED TODAY.

CONTACT DETAILS

MISA Head Office

Tel: (011) 476-3920 | info@ms.org.za

201 MISA Centre
12 Fir Drive, Northcliff Ext 2
Johannesburg, 2195
PO Box 1604
Northcliff
2115

Eastern Cape Region

Tel: (041) 364-0102 | ep@ms.org.za

Unit 6, Moffet Business Centre
Restitution Avenue, Fairview
Gqeberha, 6070
PO Box 7548
Newton Park
6055

Free State/Northern Cape Region

Tel: (051) 447-5339 | fs@ms.org.za

Office 7, Building 10, Genius Loci Office Park
6 CP Hoogenhout Street, Langenhoven Park,
Bloemfontein, 9301
PO Box 12445
Brandhof
9324

KwaZulu-Natal Region

Tel: (031) 201-2710/2909 | kzn@ms.org.za

406 Strauss Daly Place
41 Richefond Circle, Ridgeside
Umhlanga Ridge, Umhlanga, 4319
PO Box 37574
Overport
4067

Northern/Highveld Region

Tel: (011) 678-6328 | northern@ms.org.za

205 MISA Centre
12 Fir Drive, Northcliff Ext 2
Johannesburg, 2195
PO Box 1604
Northcliff
2115

Western Province Region

Tel: (021) 551-2822 | wp@ms.org.za

1st Floor, Suite 17 & 18
Millennium Business Park Edison Way, Century
Gate, Century City, Milnerton, 7441
Postnet #36
Private Bag X18
Milnerton
7435

The Motor Industry Staff Association is a Trade Union Registered (Union Ref. No. LR2/6/2/1226) in terms of the LRA to organise within in the retail motor industry.

Scan the QR Code

