

How Two-Pot Impacts you



Although the long-awaited Two-Pot Retirement System to be implemented on 1 September, will offer financial relief during difficult times, there is a downside and it won't necessarily be worthwhile withdrawing money from your savings pot.

It is important that employees understand the implications of withdrawals from your retirement savings and how much money the South African Revenue Service (SARS) will be deducting.

Right now your retirement credit is in a vested pot, composed of your retirement savings inclusive of interest up until 31 August 2024.

This money won't be impacted by the Two Pot Retirement System.

Depending on your specific fund's rules, you can make one full or partial withdrawal from this vested pot when retrenched or resigning.

As from 1 September 2024 no further contributions will be made into your vested pot, but it will continue to earn interest.

Going forward your monthly contributions will split into two pots, a savings pot and retirement pot. $\frac{1}{3}$ (33%) of your contributions will be allocated to your savings pot, while $\frac{2}{3}$ (67%) will go to your retirement pot.

To kick-start your savings pot, 10% (to a maximum of R30 000) will be seeded as start-up capital from your vested pot.

You will be permitted only one withdrawal, of the full amount available (but not less than R2 000) in your savings pot, per tax year.

"Furthermore the money you withdraw, will be taxed at your marginal tax rate", explains Reitumetse Mokhele, Executive Stakeholder Engagement at MIFA (the Motor Industry Fund Administrators), administering MIRF (the Motor Industry Retirement Funds).

Only upon retirement will you be exempted from paying tax on the first R550 000 withdrawn.

MIFA assisted MISA in presenting a series of webinars to all interested retail motor industry employees earlier this month.

Martlé Keyter, MISA's Chief Executive Officer: Operations, says the Union realised the need to educate employees after being inundated with enquiries from members who needed the money to pay for anything from medical expenses, house renovations, debt to vehicle repairs.

Mokhele says retirement fund members will not be required to disclose what they are withdrawing for, but are encouraged to only withdraw for real emergencies.

"Every amount withdrawn will leave you with less to retire on," says Mokhele.

Leon Abrahams, Principal at Aquila Wealth BlueStar and Senior Financial Planner for Sanlam, says the average expected lifespan of individuals is much higher than what it used to

be, thanks to the evolutionary advancement of medical technology.

"According to Sanlam's prediction, there is a 50% likelihood that a 65 year old male with medical aid, will reach the age of 85, while a woman is estimated to reach 89 years. That means your retirement needs to sustain you for longer.

"When you retire, it is advised to pay all your debt with the lumpsum (33%) you can withdraw. The remaining portion must be available as an emergency fund for unforeseen expenses," says Abrahams.

According to Mokhele, Government introduced the Two-Pot Retirement System to ensure employees make provision for their retirement.

Currently South Africa has one of the world's most expansive social grant systems: 47% of the population relies on a monthly grant, with more than 18 million people being permanent beneficiaries.

From 1 April 2024 the social grant system (SASSA) revised the grant amounts for elderly persons and individuals with disabilities. Individuals over 60 years of age are now entitled to receive R2,180 as an elderly grant, while those over 75 years of age will receive R2,200.

If you are retiring and need professional financial advice, contact Abrahams on 082 445 0909.

See page 4 for examples of the Two-Pot Retirement System.



Message from *Martlé Keyter*

MISA CEO: OPERATIONS

The devastating impact of climate change has become a reality for South African's who had to endure extreme weather conditions, more frequent and intense.

Climate change is blamed for the increased frequency and intensity of droughts, heatwaves and severe flooding and landslides. Hot and cold extremes have increased. Rainfall seasonality has changed and intensity has increased.

Heat waves occur more frequent and dry spells last longer. Raging runaway fires fuelled by strong winds have left paths of destruction. Severe flooding and rain in April resulted in the closure of schools and displaced families in the Western Cape, Free State and KwaZulu-Natal. The wind speeds reached more than 135 km/h in the Western Cape.

There has been more than 90 weather-related disasters since 1980, affecting more than 22 million people and have cost more than R112 billion in losses.

According to the Intergovernmental Panel on Climate Change of the United Nations, South Africa is one of the most climate-vulnerable countries in the world, ranked 96 out of 182 countries.

The country is more susceptible to the effects of climate change due to its structural inequality, ecological dependency and limited adaptive capacity.

The most vulnerable groups in society are even more exposed to climate risk as they have neither the means to protect themselves should disaster strike, nor are they able to recover from it.

Insurance companies saw an increase in the severity and frequency of weather-related insurance claims last year.

Most insurance companies rely on geospatial and location-based real-time weather alerts send via SMS to policyholders informing them about potential threats to assets like wildfires, severe thunderstorms, damaging winds, heavy rain, lightning and hail.



Martlé Keyter

But this is of little help to industries like the retail motor industry where dealerships simply can't afford insurance premiums on stock and are forced to run the risk.

In recent months, dealerships in Gauteng suffered damages due to a severe hail storm.

Privately owned dealerships struggle to recover from the losses, while multi franchise dealerships recovers easier, because losses are divided between branches.

In both cases, dealerships have to repair the vehicles and sell them off as second hand or have them auctioned, mostly at a loss.

Extreme weather events also damage crops and infrastructure, threatening plants and animals that attract tourism.

This is reported in a new climate change impact synthesis report titled, "Climate change impacts in South Africa: What climate change means for a country and its people", written by researchers at the University of Cape Town (UCT).

"The impact of climate change is likely to affect livelihoods, food and water security, ultimately

increasing the cost of living for South Africans. South Africa is a well-resourced country, with a strong agricultural and biodiversity heritage.

Climate change and socioeconomic risks threaten to bring about a huge change to this status. How South Africa copes with these changes will depend on the response of all its people, but especially policy makers and planners," explained Dr Peter Johnston from the UCT Climate System Analysis Group.

According to the Constitution, everyone has the right to an environment that's not harmful to their health or wellbeing, and to have the environment protected for the benefit of present and future generations, which includes the climate system. But in reality it is the opposite.

President Cyril Ramaphosa recently highlighted the worsening effects of climate change in his weekly newsletter after it was discussed at the African Union Summit in Addis Ababa, Ethiopia.

According to him, South Africa established a Climate Change Response Fund that will bring together all spheres of government and the private sector. This is supposed to be a collaborative effort to build resilience and respond effectively. The fund must also assist with relief and immediate needs in communities following climate change related disasters.

However, it is difficult to believe Government is serious about climate change after the Department of Mineral Resources and Energy admitted that South Africa will most likely not get to net-zero emissions by 2050 as committed to in the Paris Agreement of the United Nations.

A decade ago (2014) the International Labour Organisation (ILO) warned "there are no jobs on a dead planet," acknowledging that "business cannot succeed on a planet that fails."

Government needs to take action now. We have no more time to waste.

No Data? No Problem! Free Access to MIRF Website

www.mirf.co.za

As from **01 May 2024**, we have zero-rated the MIRF website to enable members to easily access information.

You will also be able to login to the MIRF Member Portal on the website to get your **Fund Credit, Benefit Statement**, and much **more**.

RETIREMENT FUNDS - TWO-POT SYSTEM

VESTED POT – UP TO 31 AUGUST 2024

Vested Pot (Component)

- All retirement savings up 31 August 2024.
- 10% to the maximum of R30 000 moving to the savings pot from 1 September 2024.
- Can still withdraw contributions made before 1 March 2021 + ½ of contributions from 1 March 2021 onward upon resignation. Even if resigning after 1 September 2024.

Retirement contributions from 1 September 2024 onwards

Savings Pot (Component)

- ⅓ (33.33%) of contributions from 1 September 2024 onward will go into the savings pot.
- Can withdraw a minimum of R2000.00 once per tax year.
- Taxed at marginal tax rate.

Retirement Pot (Component)

- ⅔ of contributions from 1 September 2024 onward will go into the retirement pot.
- Cannot withdraw.
- Must be used to purchase monthly retirement.
- Can only be transferred to an approved fund.

Notes

Members 55 years or older as at 1 March 2021 will NOT move automatically to the two-pot system. These members have the option to participate in the two-pot system.

PRACTICAL EXAMPLE

Example: Member would like to withdraw maximum available on 1 September 2024

Member has a retirement balance of R 500 000 on 31 August 2024

Monthly Earnings:	R25 000
Annual Earnings:	R300 000 (R25 000 x 12)
Provident contributions:	Employee 7.5% / Employer 8%
Current tax bracket:	26%

Vested Pot (Component)

Opening Balance 1 September 2024	R500 000
Transfer to savings pot	-R30 000
Balance	R470 000

Savings Pot (Component)

Opening Balance 1 September 2024	R0
Transfer to savings pot	R30 000
Balance	R470 000

Retirement Pot (Component)

Opening Balance 1 September 2024	R0
Balance	R0

Member can now withdraw the R30 000 from the savings pot.

Withdrawal	30 000.00
Less: Tax @ 26%	-7 800.00 this % will depend on the members taxable earnings and can be lower or higher (up to 45%)
Amount Payable	22 200.00

Continuation Membership



MISA's continuation membership is one of the benefits for those who have retired from the retail motor industry.

The daughter of a former MISA member was grateful that she could claim R21 000 from MISA to pay for her father's funeral.

"My father worked in the retail motor industry for over two decades and was a MISA member since 1998, becoming a Continuation member in 2009 when he retired," she says.

She is full of praise for MISA's excellent service in her time of sadness. She gave a special thank you to MISA's Fund Administration Officers, Michaela Kaberry and Marzaan Grobler for their empathy and swift response to her e-mails.

Martlé Keyter, MISA's Chief Executive Officer: Operations, says according to MISA's Constitution a "Continuation Member" is an ordinary member, an associate member or an affiliate member who retires on attainment of the pension age, or who retires earlier due to ill health, and elects to continue his/her membership with the Union for the purpose of participating in the funeral benefit.

If a member retires and wants to continue with the benefit, the member must submit a written application to the Union within 13 (thirteen) weeks from the date of retirement from active employment.

An active member should have contributed to the Union for not less than 5 (five) consecutive years, immediately preceding the

date of retirement, to qualify for continuation membership.

Continuation Membership shall cease if the subscriptions and fees due to the Union are more than 13 (thirteen) weeks in arrears, in which event he/she shall forfeit all claims to any benefits.

According to the MISA Constitution, a Continuation Member shall not be eligible to remain in any Office, or to be elected to any Office in the Union, shall have no voting power or be regarded as a member for the purposes of the Labour Relations Act.

For more information, please e-mail claims@ms.org.za.

2024 Continuation Membership Contribution

Plan Options	Annual Subscription	Benefit Fund	Funeral Fund		Benefit Total to Principle Member
		Principle Member	Principle Member	Spouse / Partner	
Optimum	R 2 652.00	R 18 500.00	R 10 000.00	-	R 28 500.00
Optimum +1	R 2 964.00	R 18 500.00	R 10 000.00	R 10 000.00	R 28 500.00
Standard	R 1 846.00	R 11 000.00	R 10 000.00	-	R 21 000.00
Standard +1	R 2 262.00	R 11 000.00	R 10 000.00	R 10 000.00	R 21 000.00
Basic	R 442.00	-	R 10 000.00	-	R 10 000.00
Standard +1	R 881.40	-	R 10 000.00	R 10 000.00	R 10 000.00

Soft Skills develop Members



Dorean Keiti Mokgobo

Dorean Keiti Mokgobo (35) appreciates the support she received with the MISA Soft Skills Training.

Last year she enquired about the MISA Soft Skills Training in order to perform her duties better by attending Receptionist training as advised by MISA's Senior Training Officer, Amandla Kuse.

She started working in the retail motor industry at Kia Motors Pretoria, as a Cleaner in 2012 joining MISA instantly. In 2022 she was promoted to Receptionist at the dealership.

The first time she claimed for a MISA benefit

was for the MISA Maternity Benefit in 2016. She remembers how it assisted her, as newborn baby essentials are expensive.

The mother of three plans on enrolling to complete her grade 12. MISA's Educated Members Programme annually assists 300 eligible members with R1 000 each to obtain a Matric or Matric equivalent qualification.

Mokgobo would like to be a Sales Executive and plans on doing a Diploma in Marketing Management after completing her matric and is hopeful that MISA's Study Assistance will come in handy.

She is proud to be a MISA member wanting to grow and become a better version of herself, both personally and professionally. MISA is making it possible for her to do so.

"I would like to achieve so much more. I started as a cleaner and I am grateful to be where I am with MISA by my side.

"I love how members can develop themselves through MISA's benefits. The Soft Skills Training was an eye opener. Not having matric, I still did the training, thank you so much MISA. Words can never be enough," says Mokgobo.

Member made it against all odds

Thola Mhlongo (35) had a tough life after her mother passed on when she was 13 and she had to rely on her four brothers.

"It was not easy but I chose not to give up in life. I wanted to follow the legacy my mother left me," says Mhlongo.

Although she has always wanted to be a business woman, she couldn't be more grateful for having a job in the retail motor industry.

The Receptionist of SMG Auto (BMW & Mini Dealer) in Durban, KwaZulu-Natal, joined the industry in 2019.

She joined MISA after Phumlani Gambushe, one of the Union's Recruitment and Liaison Officers, visited the dealership and explained MISA's benefits.

Mhlongo says the educational benefits stood out as she can develop herself and her daughter can also be taken care of.

She has claimed for the MISA Healthy Member Benefit of R3 000 for two consecutive years and loves how the process has even gotten easier through the online system.



Thola Mhlongo

500 Healthy Members rewarded

Lifestyle diseases such as diabetes, heart disease, stroke and some cancers are among the top causes of death in the country.

That is why MISA rewards five hundred eligible members who attend at least one medical examination per year to encourage them to take better care of themselves, invest in their health, well-being and ultimately increasing their workplace productivity.

To claim the R3 000 MISA Healthy Member Benefit all you need to do is attend a Wellness Campaign during 2024 and not be off sick for more than 2 days during the year of 2024.

This Wellness Campaign document should provide the following information:

- Proof of a Wellness Campaign that you took part in.
- The Wellness Practitioner's details.
- Your details (Name, etc.) should appear on the document.
- The date on which the health check was done during 2024.

All the following checks are compulsory and must reflect on the document:

- Blood Pressure.
- Blood Glucose or HbA1c.
- Cholesterol or Lipogram.
- Weight Assessment or BMI.



Martlé Keyter, MISA's Chief Executive Officer: Operations, says employee wellness in the workplace is more important than ever.

"Employees are the most important asset of a business because its success is heavily reliant on the performance of its employees. It is important that employees keep themselves in good mental and physical shape to perform their roles to the fullest."

"Excessive sick leave or absenteeism creates numerous problems for managers and colleagues. That is why MISA rewards

members who check their health annually," says Keyter.

This claim can only be submitted from 1 January 2025. Closing date is 31 March 2025.

If your claim was not successful, the documents supplied did not comply with the terms and conditions. Invoices or statements will not be accepted as proof.

For more information about the MISA Healthy Member Benefit, please contact our Claims Department by emailing Claims@ms.org.za.

Ladies, remember to do a pap smear or mammogram



MISA rewards 500 members who take precaution by doing pap smears or mammograms annually to prevent cancer.

The Healthy MISA Women Benefit of R 3 000 was introduced to motivate women to be preventative and have regular check-ups.

According to the Cancer Association of South Africa (Cansa), women have a 1 in 42-lifetime risk of developing cervical cancer.

It is the second most common cancer among South African women, but the cancer that claims the lives of most women in our country. Cervical cancer is treatable if detected at

an early stage. That is why it is important for women to go for pap smears and mammograms to do cancer screening.

Breast cancer is one of the most common cancers among women in South Africa.

Screening mammography reduces the risk of death due to breast cancer because small tumours are detected. When cancers are small, more treatment options are available.

To claim the benefit all you need to do is a pap smear or mammogram during 2024 and attend any follow up appointments or treatments if required or recommended to do so by the Health Care Practitioner.

This document should provide the following information:

- Proof of the mammogram or Pap smear and any other follow-up treatments is required. A Medical practitioner that is registered with the Health Professions Council of South Africa must have done this.
- A copy of your ID document that is certified by a registered Commissioner of Oaths.
- Bank stamped Proof of Banking details or Bank statement.

Invoices or statements will not be accepted as proof.

This claim can only be submitted from 1 January 2025. Closing date is 31 March 2025.

If your claim was not successful, the following could have been factors leading to the validity of the claim:

- Irregular/early submissions;
- Incomplete applications;
- Break in membership contributions; and
- Applications, which do not meet the required criteria.

For more information about the MISA Healthy Member Benefit, please contact our Claims Department by emailing: Claims@ms.org.za.

Union rewards its members

Clementine Tshepiso Malwela (33) could not believe how swiftly she received both her claims for the Loyalty Benefit of R750 and Healthy Women Benefit of R3 000 from MISA.

The Creditors Clerk of Bidvest McCarthy Toyota in Pretoria could not wait to start with the application process. While her family was counting down to the brand new year, she was making sure that everything was in order before submitting her claims just after midnight 1 January 2024.

Malwela received both claims five days later. She told her husband that she has to do the applications and make sure that everything is in order for it to be successful.

Malwela joined MISA in 2021 and has been in the industry for four years.

"It is worth it being part of MISA. Since it is my first time receiving the Healthy Women Benefit, and second time receiving the Loyalty Benefit. The claim made such a difference in January with school uniform and stationery."



Clementine Tshepiso Malwela

"My overall experience with MISA has always been excellent; the first time I claimed was my MISA Maternity Benefit in 2022. MISA's staff have always been helpful and the system is quite excellent with no difficulties."

"At work I always tell the new staff how awesome MISA is, it's not just a Union, it's much more than that with its great benefits", says Malwela.

She is currently working towards having a home for her family.

Just like any parent, she wants her children to have a better future and be successful in life.

Life made so much easier



Kedibone Kekana

No matter what life throws at you, never give up.

That is the lesson Kedibone Kekana (41), Coordinator at Kia Motors Parts Distribution Centre (PDC) in Germiston, have learned.

She received the MISA School Support Benefit of R1 500 for the consecutive year and the MISA Loyalty benefit of R750 for the first time this year.

"The payments came in very handy. MISA made my life much easier."

Kekana's journey was not always easy. She lost her mother at the age of 15, forced to step up and look after her younger sibling.

"Born in Alexandra, I had to be strong for both of us. I fell pregnant at 17 and was responsible for my baby as a single mother.

"My older sister passed on before I was 20, and I had to be there for her child too. They kept me going as I constantly had a reminder that if I give up on them, where will they end up? They made me stronger, and I am glad that we pulled through.

"I am now a mother of four and I have always wanted my children to have a better future and that the sky is the limit."

Life has been much easier according to Kekana since she joined MISA four years ago. She's been in the retail motor industry since 2004.

Kekana believes being a MISA member is value for money.

"The money I got from the claims, helped me to buy my children's stationery for school. It is very expensive. I thank everyone at MISA."

Soft Skills Training open doors

This MISA member's life changed for the better with the Excel Level 1 she completed to perform her duties more efficiently.

The Service Assistant of McCarthy VW, Jacqueline Ashleigh McKillen (48) in Parow, Cape Town, learned so much.

She's been in the retail motor industry for twenty years and would like to achieve a long service award.

"MISA's Benefits convinced me to join the Union in 2017. It feels good to know that should you need it, MISA has your back.

"Madelein Möller, one of MISA's Recruitment and Liaison Officers, visited our dealership and explained the different benefits. I joined instantly."

She appreciates how MISA assists members with their personal and career development.

"It is my first time receiving one of the MISA benefits and I appreciate the excellent service MISA gives its members. I took advantage of this benefit and am empowered. My work feels easier now," says McKillen.

For more information about MISA's Soft Skills Training, please e-mail training@ms.org.za.



Jacqueline Ashleigh McKillen

#MISAONTHEMOVE



Neo Makgeledisa, Recruitment and Liaison Officer, with Mia Mashishi of Retnev Express in Mokgoophong Limpopo.



Mukani Dube, Recruitment and Liaison Officer, with a MISA member at Sasol Agatha in Tzaneen, Limpopo.



Thulani Maseko, Recruitment and Liaison Officer, with newly recruited MISA member, Mr Mboweni



Natalie da Silva, Recruitment and Liaison Officer, updating members at Swedo Tech in Bloemfontein, Free State.



Fran Scheepers, Recruitment and Liaison Officer, with new MISA members at Kia Renault Vereeniging



Monique Dalhouzie, Recruitment and Liaison Officer, with MISA members at Super Quick in Vredenburg, Western Cape.

Vuyokazi is set for great heights

Working for MISA the past year, changed Vuyokazi Bam (27), a Media Liaison Assistant in the Media and Communication Department's, perception of trade unions.

"I used to think that trade unions only settled labour disputes and legal matters. With MISA I realised that this trade union takes a holistic approach to providing its members with financial and educational benefits, host Career Expo's and job shadowing opportunities for learners and support numerous non-profit organisations nationwide as part of its social responsibility.

"I love my job, interviewing our members and getting their stories. Even if I have to deal with a difficult or rude member, I remain calm because I realise that they are frustrated by their circumstances," says Bam.

With a Public Relations Management degree which she obtained from the Tshwane University of Technology, Bam plans on furthering her studies to further her career in the Communication Department.

But this is not what she initially wanted to do. Growing up in Springs on the East Rand, Bam wanted to become a doctor. She soon realised that she did not want to work with blood and did not want the responsibility that lives depended on her.

"In grade 7 I wanted to be a TV presenter. I grew up idolising the late Vuyo Mbuli and



Vuyokazi Bam

his long time co-host Leanne Manas. In high school I realised that I was more of an introvert and very shy. I don't like having too much attention on me."

During her studies, she worked at a local newspaper, the Independent Electoral Commission (IEC), Ekurhuleni News and the

City of Ekurhuleni in various roles. She even lectured journalism to students. Bam is happy to call MISA her home.

When not working, she likes being in her own space, watching television, shopping and spending time with her family.

School Support helps learners

MISA member George Molete (47) joined the Union for its educational benefits to members and their children.

He applied for the MISA School Support of R1 500 for his daughter, Kelebogile Molete, a grade 10 learner at the Kagiso Comprehensive Secondary School in Bloemfontein.

"The money helped me to pay for her new uniform, stationery and part of the school fees."

Molete is a Security Controller at SA Truck. Natalie da Silva, one of MISA's Recruitment and Liaison Officers, recruited him during a visit.

"January is hard for everyone as we spend too much during December.

"I believe that nothing should stop children to achieve their dreams. Education is key and opens so many doors. I do not want my daughter to suffer when finishing high school, I want her to succeed in life," says Molete.

MISA does not want the children of its members to become part of the statistics of children dropping out of school due to the lack of financial support. The purpose of this



George Molete

benefit is to encourage members to ensure their children complete matric.

Martlé Keyter, MISA's Chief Executive Officer: Operations, says in terms of the South African Schools Act of 1996, it is compulsory for children aged 7 to 15 to go to school.

According to UNICEF (United Nations International Children's Education Fund), about 250 000 school-going children drop out



Kelebogile Molete

of school every year. This figure tripled to 750 000 during the Covid-19 pandemic. Research shows alarming rates of pupil drop-outs in South African schools, that is presumably escalating.

"Thanks to MISA, my child's future is secured with the School Support and MISA's Bursaries that offers 150 bursaries of R12 500 to the children of eligible members."

MISA's Easter treat for care centre



Congratulations to Cheryll Jeftha, MISA Women's Forum Representative in the Western Cape, on their outreach to the St George's Home for Girls.

The girls were treated to an Easter egg hunt and had a lot of fun.

St George's Home for Girls is the only registered Child and Youth Care Centre with the Dept: Social Development in the Wynberg District.

The centre provides for girls between the ages of 3 and 18 who are abused, abandoned,

neglected and orphaned. Children from failed foster placements and those with behavioural problems are also cared for.

A special thank you to everyone who assisted MISA in this special project by donating Easter eggs.

By taking hands with a network of individuals and organisations in our #MISAFAMILY, we can achieve so much more and allow our members to play their part in building a better South Africa for generations to come.

We need all the help we can get. If you need

more information, can make a contribution or have a suggestion for the Women's Forum, please contact Karen Gouws on (041) 364 0102 or Karen.Gouws@ms.org.za



MISA WOMEN'S FORUM

Job shadowing in the Eastern Cape



Vincent Krouse, Chairperson of MISA's Young Workers' Forum, and his team successfully hosted a Job shadowing session at Maritime Motors William Moffet in Gqeberha.

Grade 12 learners from Gelvandale High School attended.

If you need more information about MISA's Young Workers' Forum Career Expo's and job shadowing, please send an e-mail to Karen.Gouws@ms.org.za.



Impact of deregistration of colleges in SA

Article by Thandeka Phiri, National Training and HR Manager

Panic, frustration and despair prevailed amongst students, parents and funders when the news broke about the deregistration of the four Educor colleges (City Varsity (Pty) Ltd; Damelin (Pty) Ltd; Icesa City Campus (Pty) Ltd and Lyceum College (Pty) Ltd.) by the Department of Higher Education and Training (DHET) on 26 March 2024. The frustration was intensified by the reported lack of communication from these colleges with registered students.

The cancellation of these registered colleges occurred after failure to submit proof of their financial viability to the Department for the 2021 and 2022 periods. It was further reported that these institutions were also under investigation over numerous complaints, which have remained unresolved and have led to the institutions being deemed as dysfunctional by the Department. Complaints which reportedly include:

- Poor quality of teaching and learning;
- Lack of proper administrative support;
- Poorly qualified staff;
- Corruption and bribery;
- Lack of response to requests for refunds;
- Lack of professionalism;
- Exploitation of poor students;
- Non-payment of staff salaries; and
- Under-payment of staff salaries.

As if that was not enough, sites or campuses of some of these institutions closed suddenly due to failure to pay the rent, staff salaries and/or the municipality, thus further negatively impacting registered students and staff.

After registrations of these institutions were cancelled on 26 July 2023, these four Educor institutions were required to lodge an appeal with the Minister of Higher Education on/ before 26 September 2023. They initially requested an extension to 28 February 2024 to enable them to rectify the anomalies.

They are currently seeking a further extension until October 2024, however, it is recorded that there is no credible evidence indicating that Educor is correcting the compliance and governance failures which have resulted in the deregistration.

Despite the huge blow dealt to 13 096 students who are currently registered with these institutions, the DHET has issued communication, confirming that the qualifications from the four colleges obtained during the period of registration as well as those obtained during the phase-out period, will remain valid and recognised.

This assurance was confirmed by the South African Qualifications Authority (SAQA).



In addition, these institutions still have obligations toward the affected students in that they are required to:

- Furnish students with transcripts of their academic records;
- Allow students to conclude the remaining examinations or assessments for the rest of the current academic year.
- Reimburse students for any education they (the students) were unable to access.
- Where the educational institutions do not continue with the classes as paid for, the students may be entitled to a pro-rated refund. Where classes continue until the end of the year, no refund will be owed.
- Students who are owed monies by these institutions are required to be reimbursed those monies.
- To assist registered students towards the completion of their courses. This assistance includes securing alternative public or private tertiary education towards the completion of their courses.
- Where students are accepted at alternative institutions for the same courses, they may receive credits for the completed modules towards their qualification. This means that the completed modules will count in the student's favour and the students will be exempted from repeating those modules. However, this cannot be guaranteed.
- In instances where students are not credited for the modules completed at these institutions, Educor may be liable for payment of damages in regard to the

completion of studies toward repeated modules.

Through its educational benefits, MISA assists both members and their children with bursaries for funding their tertiary education at public or private institutions. Those who have obtained qualifications through these colleges, are assured of the validity of their qualification by both the DHET and SAQA.

Members or their children currently registered with these institutions can obtain assistance from the DHET, as per their commitment to assist those affected by the cancellation of registration.

MISA Members eligible for the study assistance benefit who had intended to study with any of these colleges are required to register with alternative educational institutions registered with DHET; accredited by a SETA or legitimate accreditation body. In processing applications for any of the educational benefits offered to our members, MISA applies stringent assessment criteria intended to safeguard members and their children as much as possible in their quest for higher education.

The validity of registration and accreditation status of institutions, which our members and/or their children enrol with, is one of the other key prerequisites, that we verify prior to awarding educational benefits.

In verifying the legitimacy of an educational institution members can contact the DHET career helpline on 086 999 0123 or 0800 87 2222.

Contact the MISA Training Department at Training@ms.org.za for information on educational benefits provided to MISA members.

Let's compile a Will



Article by Petra Labuschagne: Director – PGL Trustees

Last time we met Steve and Mary and their three children. You will recall Steve is a mechanic and his wife a receptionist at a doctor's office.

Steve and Mary had a long discussion and decided to make a Will, one of the most important steps they may take for their family. But where do they start?

As with a lot of good things in life let's start with a list. Firstly, it is important to do some self-introspection. This means Steve and Mary must agree on what will happen when one of them or both die. A Will is final at the time of death.

They must first decide about their possessions and be specific about who gets what. Secondly, they must decide what happens to their minor children. Who will be their legal guardian.

And lastly, it is important to decide who will be the executor of their estates?

Before they take the big step to draft their Will, what are the requirements for a valid Will?

A Will in South Africa must be written, typed or printed, no Video Will as seen in the movies, is valid. Although a handwritten Will is accepted by law, it may cause a delay to be accepted by the Master of the High Court, so in order to prevent any delay in the administration of the

estate, rather get your Will typed or printed by a professional practitioner.

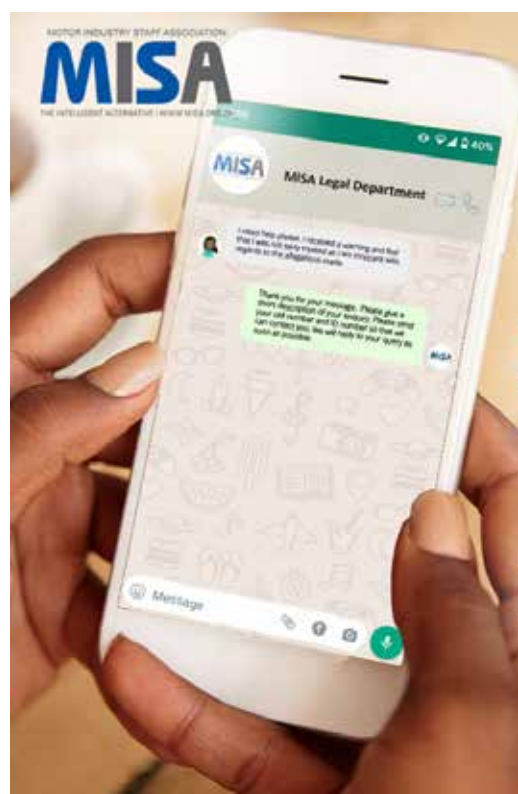
Two competent witnesses over the age of 14, who are not named in the Will as beneficiaries, must be present during the signing of the Will.

Each page of the Will must be signed by the testator/testatrix and although witnesses are not required by law to sign every page of the

Will, it is recommended that they do so to certify the testator/testatrix's identity.

The Will must be kept in a safe place.

Just a little note: If Steve and Mary get divorced they must change their Will within a period of three months after date of divorce, if not, the old Will is still valid and the previous spouse inherits according to the stipulations of the old Will!



A lifeline midst your labour dispute!!!

Contact the MISA Legal Department via

- WhatsApp & SMS (text only) on 071 880 9682
- Email - Legal@ms.org.za, or
- Telephone - 011 476 3920



Career comes full circle



What started out as a temporary job for a student in B Com Informatics, came full circle 28 years later with the appointment of Theuns Scheepers serving on the Audit & Risk Committee at MIBCO, the Motor Industry Bargaining Council.

“It is a great honour to be in a position where I can share my knowledge and expertise with generations to come. God has given me an amazing talent understanding finance and information technology development and how they talk to each other,” says Scheepers, Chief Financial Officer of MISA, the Motor Industry Staff Association.

After serving on the Board of Directors of MIFA, the Motor Industry Fund Administrators, since 2021, Scheepers was appointed to also serve on MIBCO’s Audit and Risk Committee in April.

Working with numbers and doing calculations always came easy to Scheepers who achieved provincial colours playing chess in school. He was divided between his passions for accounting and information technology and was delighted when he could combine both in his studies.

“I don’t recall exactly how it happened, but there was a temporary vacancy at MIBCO and I applied. The rest is history. I started working for MIBCO in 1996.

“I was surrounded by so many brilliant people who went out of their way to teach me during

my career in different divisions. At a stage I was even working with medical aid claims. I started loving the unique industry and serving its people.

“With God’s Grace promotions always came my way without me asking for it. There was a lot of problems back in the day to align MIBCO’s Finance Department with the programmes. I was appointed as MIBCO’s Business Intelligence Developer Finance. It was my task to develop a programme to assist the Finance Department in their requirements. This required me to learn the functions of every department within MIBCO.”

MISA approached Scheepers in 2019 for his skills and expertise. “I was ready for a new challenge, but insisted on giving MIBCO three months’ notice for a proper handover.”

Scheepers started working for MISA in January 2020 as the Unions Business Intelligence Developer. Three months later the country went into lockdown during the Covid-19 pandemic, which had a devastating impact on the retail motor industry, resulting in retrenchments.

He was tasked to develop a system for employees in the retail motor industry to claim their TERS relief from the UIF (Unemployment Insurance Fund).

“I hit the ground running, but I was very satisfied when I succeeded and families could

benefit. I was content in my job, but God had other plans for me.”

In 2022 MISA announced that Scheepers will be taking over as Chief Financial Officer from Colleen Joubert who retired in September 2023.

“I had big shoes to fill taking over the Finance Department and the Claims Department. To me it is a serious responsibility to always try and improve on whatever we are doing.”

This year these Departments had their fastest payments of thousands of claims to date. Although Scheepers is very proud of his team, he believes they can do even better come next year.

He believes in learning from his mistakes and teaching others to do the same. The transfer of knowledge and expertise to future generations is also important to him.

When Scheepers is at home, his family comes first. He loves camping and spending time with his wife and 13-year old son.

“I still enjoy playing chess, but I don’t play games. I decided that I need to spend time away from a screen a long time ago,” says Scheepers.

He will forever remain faithful to his Creator giving Him all the praise for his achievements.

“I am who I am with the grace of God.”

Zero Tolerance Policy extend to lunchtime?

If an employer imposes a zero tolerance policy for being under the influence, it includes your lunch break, although you are not paid for it and it is not considered as time at work.

“Your lunch break is unpaid time and is the employee's own time – you can read a book or go shopping, but you are looking for trouble if you enjoy an alcoholic drink in your lunchtime in your uniform, knowing the employer has a zero tolerance policy in place,” says Martlé Keyter, Chief Executive Officer of MISA, the Motor Industry Staff Association.

Solani Manzini, one of MISA's Senior Labour Advisors in the Legal Department, had to defend two general workers, suspended after being caught on a CCTV camera having a few sips of a Savannah Cider and a Mayfair Gin.

“While on lunch, the two ladies bought the drinks at a Spar Tops before ordering KFC. They sat in the KFC sipping their drinks. A security guard saw them in their uniform and alerted their manager.

Back at work, both ladies had to do a breathalyser test, but the results were negative. The employer permitted the employees to immediately resume their work. After obtaining the CCTV a few minutes later from the KFC, the employer decided to suspend them until the hearing.

According to Manzini the implementation of the zero tolerance policy in working hours is of great contention in this case. The ladies were not drinking on duty.



Solani Manzini

Furthermore, the employer's policy for being under the influence of alcohol is lined to testing positive during a breathalyser or blood test. This was not the case.

“The ladies were not intoxicated when they returned to work. They were honest in saying that they had a few sips to digest their food.

“MISA accepts that their actions, drinking alcohol in public while wearing their uniform, may be frowned upon but as it reads now, the rules and policy of the employer is too vague,” says Manzini.

The ladies were found guilty. MISA is awaiting the outcome of their sanction.

So many benefits to choose

Nthabiseng Shirley Maleka (31) discovered the many benefits of MISA four years ago.

The Creditors Clerk of Toyota Acardia in Pretoria received the MISA Study Assistance for the first time in 2020 when she was studying towards a Bachelor of Commerce in Accounting Sciences and her fees were paid for two consecutive years.

She joined MISA in 2017 when she started working at Jeep in Centurion then later moved to Toyota in 2019.

“I heard of the rest of the benefits towards the end of 2022 from colleagues at work. In 2023 it was my first time applying for the MISA Loyalty benefit and the process was very fast.”

“This year I applied for both the MISA Healthy Women Benefit and MISA Loyalty Benefit on the 1st of January and by the 4th my Loyalty was paid, then received my MISA Healthy Women benefit the following week.”

“It came in handy paying for my sister's registration and accommodation as she matriculated last year. I was constantly checking my progress on the app and MISA never disappoints.”

She plans on studying further to uplift herself. She wants to set an example for her three siblings.

Join MISA now!

More than 64 000 employees trust MISA. Do you? Join MISA, the majority trade union in the retail motor industry, and become part of the #MISAFAMILY.

For more details, e-mail media@ms.org.za.



Nthabiseng Shirley Maleka

HELP US FIND THE 2024 MISA WOMAN OF THE YEAR

The annual MISA Woman of the Year Award is one of the most important development initiatives of the MISA Women's Forum.

As a campaigner for equal rights of women in the retail motor industry, the MISA Women's Forum instituted this Award in 2010 to pay homage to the role that women play in this important economic sector.

The Award aims to do more than that: it is an important opportunity for the winner to grow and develop personally and professionally during her tenure as the MISA Woman of the Year.

We are not necessarily looking for the most senior, most successful woman in the retail motor industry, but we are looking for someone who has the potential to develop far beyond their current job title and role.

Another important criterion is also the difference the person makes in the lives of others, whether it's through community involvement, or by simply touching and enriching the lives of people at work or in the community.

We all know someone or perhaps you are that person who is selfless and has a passion for serving people from all walks of life. This is the kind of person the MISA Women's Forum is looking to find and develop further through this annual Award.

REGIONAL WINNERS PLAY AN IMPORTANT ROLE

The Award is structured in such a way that a Regional Finalist is selected in each MISA Region. They compete for the national title. There can only be one national winner, but the Regional Finalists also play an important role.

THE 2024 MISA WOMAN OF THE YEAR AWARD WINNER WINS AN OVERSEAS EDUCATIONAL TRIP IN 2025.

CLOSING DATE FOR NOMINATIONS: 31 MAY 2024

Please e-mail the forms to misa.womensforum@ms.org.za
For further information contact Karen Gouws on (041) 364 0102.



NOMINATOR'S DETAIL

(The detail of the person, male or female, making the nomination. If you are nominating yourself, kindly complete this section as well.)

By completing this form, I give MISA permission to process my personal information provided below for the sole purpose of recording my nomination/entry.

Name and surname: _____

I.D. number: _____

Company of employment: _____

Position at company: _____

Tel.: (work) _____ Tel.: (home) _____ Cell: _____

Fax: _____ Email: _____

NOMINEE'S DETAIL

(The detail of the person that is being nominated for the Award. Kindly complete this section if different from the above.)

Name and surname: _____

I.D. number: _____

Company of employment: _____

Position at company: _____

Tel.: (work) _____ Tel.: (home) _____ Cell: _____

Fax: _____ Email: _____

I hereby confirm that I do have the nominee's consent to provide the personal information as set out above and that MISA may process the information for the sole purpose of the nominee's participation in the 2023 MISA Woman of the Year Award.

Signature: _____ Date: _____

(Nominator's signature – person (male or female) making the nomination)

RULES

- All nominees/entrants have to be nominated by themselves/person employed in the retail motor industry to become nominees.
- All nominees/entrants will be contacted by MISA to confirm their participation.
- On accepting to participate in the Award, participants will receive an official entry form. This form will contain all the relevant POPIA compliance information.
- Entry form must be signed by all specified people therein.
- Entry form must be submitted to MISA on/before 21 June 2024. No late submissions will be accepted.
- Entry form and documentation (additional documentation may be requested).
- Only participants who are registered female MISA members at the time of their entry will be eligible to participate.
- The judges shall select 1(one) finalist per region: Eastern Cape | Free State/Northern Cape | KwaZulu-Natal | Northern/Highveld | Western Province.
- The judges' decision is final and no correspondence will be entered into.
- Finalists will be notified in writing by 12 July 2024 and will be officially announced per region in August 2024.
- All finalists will be interviewed during September/October 2024.
- All finalists will attend the MISA Woman of the Year Award Ceremony in Johannesburg in November 2024, where the winner will be announced.
- Previous finalists may be nominated again.
- Previous and current winners may not be nominated for 3 (three) years.
- The prize for the winner will be determined by the MISA National Executive Committee and is not transferable.
- If you are the first person to nominate the 2024 winner, you stand a chance of winning R1 000! This prize does not apply to self-nominations.

MISA hosts Golf Day for the Prostate Cancer Foundation



Prostate cancer accounts for 13% of male deaths from cancer in South Africa.

According to the National Cancer Registry, the lifetime risk for prostate cancer in men in South Africa, is 1 in 15.

World Health Organisation reports the increasing adoption of risky behaviours such as smoking, the harmful use of alcohol, inadequate intake of fibre, fruit and vegetables and lack of physical exercise are major contributing factors for increased risk of cancer.

That is one of the reasons why the Prostate Cancer Foundation (PCF), a registered non-profit organisation, strives to ensure that prostate cancer achieves as much awareness as possible with the aim to minimise the impact of the disease on men and their families.

Martlé Keyter, the Chief Executive Officer: Operations of MISA, the Motor Industry Staff Association, says the Union believes early detection is key in the fight against any cancer.

MISA decided to donate the funds raised at the Union's annual Golf Day on 17 May 2024, at the Kyalami Country Club in Midrand, to the Prostate Cancer Foundation.

"MISA is the majority trade union in the male dominated retail motor industry, representing more than 64 000 members. The Union decided to dedicate our annual Golf Day to specific issues affecting men's health, testicular cancer, prostate cancer, mental health and gender-based violence.

"MISA wants to encourage its members to look after their own health and to go for regular check-ups. The Union rewards 500 members annually if they successfully claim the R3 000 MISA Healthy Member Benefit. To qualify, members must proof that they checked their blood pressure, blood glucose, cholesterol and did a weight assessment or BMI.

"The Union believes the holistic approach of the PCF is vital to the fight against prostate

cancer and wants to empower it to continue doing exceptional work," says Keyter.

Andrew Oberholzer, Chief Executive Officer of PCF, says the organisation was started to address the challenges posed by prostate cancer in South Africa. Most South African men with prostate cancer in South Africa, already have advanced or locally advanced prostate cancer. At this stage the cancer is no longer curable.

"This problem is exacerbated by the fact that black African men have a 60% higher risk of having prostate cancer and are more than twice as likely to die from the disease. There are usually no symptoms in the early stages when prostate cancer is curable. A lack of knowledge about the benefits of age-

appropriate screening and lack of access to screening remains major challenges.

"Research commissioned by Cancer Alliance in 2021 shows that prostate cancer will be the most common cancer in South Africa by 2030.

"Given these challenges South Africa needs an organisation dedicated to addressing the challenges posed by prostate cancer. The organisation is led by some of South Africa's top medical specialists who diagnose, treat and research prostate cancer on a daily basis," says Oberholzer.

MISA can still accommodate a few teams who want to participate in the fundraising event. There are also a few holes left for sponsors.

For more information, please send an e-mail to Sonja.Carstens@ms.org.za.





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BMW East Rand



Join in MISA's Annual Golf Day at the Kyalami Country Club to raise funds and awareness for the Prostate Cancer Foundation of SA

For more information about sponsoring a hole or to participate, please e-mail: Sonja.Carstens@ms.org.za



MOTOR INDUSTRY STAFF ASSOCIATION

MISA

THE INTELLIGENT ALTERNATIVE | WWW.MISA.ORG.ZA

**SAVE THE
DATE**

MISA
BIKERS RALLY
WEEKEND

This year MISA will be hosting the
rally in the Drakensburg

15 - 17 November 2024

E-mail Sonja.Carstens@ms.org.za
to book your spot

