



# Employee Financial Wellness Programme

Established 2006 | Centurion, Pretoria

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## PROGRAMME VISION

- PIPAS exists to reverse the hidden financial distress that undermines employee well-being, workplace performance, and organisational continuity.

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- We are not a financial education course—we are a workforce restoration programme. Through integrated interventions, legal compliance, and compassionate advisory, we deliver a future-facing employee benefit that reduces absenteeism, empowers lives, and safeguards company resources.

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- Our flagship programme doesn't just teach financial literacy—it transforms operational realities.

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## PROGRAMME STRUCTURE: THE FOUR PILLARS

- Our Employee Financial Wellness Programme (EFWP) is structured to support employees across key financial dimensions:

### Planning & Payments

- Debt restructuring (NCA-compliant)
- Garnishee audits and removal
- Budget education and credit health tools
- Transactional banking facilitation

### Provide

- Affordable home and vehicle financing
- Safe access to ethical lending networks

### Protect

- Personal insurance (motor, household, life)
- Wills and estate planning
- Tax advisory and compliance

### Prosper

- Investment strategy and savings planning
- Retirement fund alignment and education

- This programme integrates directly into your HR, compliance, and wellness frameworks—creating continuity between financial stability and workplace performance.

# Core Values Guiding Our Programme

## Purpose-led Service

We elevate lives, not just balance sheets. Our model restores dignity through actionable support.

## Integrity in Action

Our programme adheres strictly to legal and professional standards—grounded in trust and ethical practice.

## People First

Behind every payslip is a story. We honour employees as people, not liabilities—responding to financial hardship with empathy and solutions.

## Accountability & Alignment

We work in full synchrony with HR, legal, governance, and wellness systems—delivering visible ROI and measurable behavioural shifts.

## Strategic Excellence

We apply global thought leadership, sector-specific insights, and cultural relevance to craft a programme that fits every organisation's DNA.



**Our services extend to all business sectors with employer-employee relations, including:**

- Agriculture
- Auto Mobile
- Mining
- Textile industries
- Government & Municipalities



- Construction
- Plant Operations
- Corporate Firms
- Manufacturing Firms

**The PIPAS Employee Financial Wellness Programme is tailored for:**



**We offer diagnostics, programme rollout, and continuous performance evaluation—aligning intervention with strategic priorities.**

## Leadership Behind the Programme

**Programme Founder & Managing Director:** Mr. Nkosinathi Dunstan Lowan

As a seasoned executive in finance, book publishing, infrastructure, and healthcare, his career reflects values-first leadership, strategic clarity, and governance excellence. His authorship of *The People's Dialogue* and stewardship of ventures such as Sasavona Publishers and Health Zone Pharmacy highlight a lifelong commitment to empowerment through structure and truth.

At PIPAS, Mr. Lowan leads not a business, but a national wellness movement.

### Our team is composed of

- Practicing Legal Experts,
- Debt Counsellors,
- Training Facilitators,
- Bankers
- Licenced Financial Planners



### Ready to Transform Your Workplace?

If your workforce is silently affected by financial distress, absenteeism, and declining morale – now is the time to act.

PIPAS offers not just intervention – but resolution. Our programme improves people, performance, and productivity through a fully integrated solution.

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