

# **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.

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.

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

#### 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

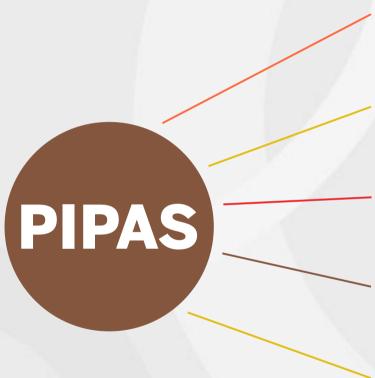
#### **Protect**

- -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.

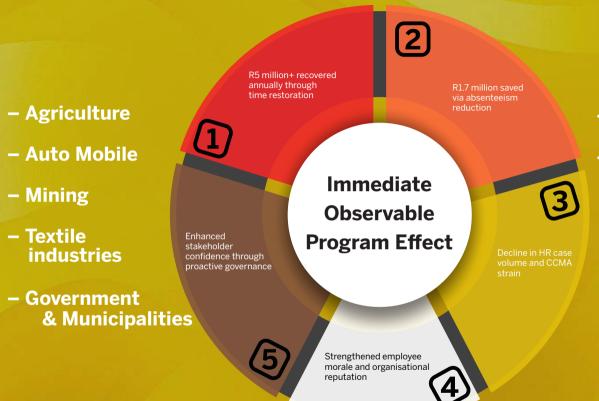
# **Accountability & Alignment**

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

# Strategic Exellence

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:



- Construction
- PlantOperations
- 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. PPAS

## **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.

PAS Est.2006
Business Consortium

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