



STRATEGIC PLAN

2015/16 – 2019/20

January 2018

Foreword

Strategic planning in government is currently guided by the Medium Term Strategic Framework (MTSF) which reflects political outcomes priorities. In line with changes in Government's approach to planning, monitoring and evaluation, the MTSF will in future be supplemented or replaced by other short, medium and long term planning initiatives, aimed at translating the governing party's election mandate into reality. Executive authorities should take overall responsibility for developing strategic priorities for the five-year period of their term of office and beyond, developing policy and obtaining approval for the planned outcomes of National Treasury.

In this document the OPFA has set out the policy priorities that have guided the development of the Strategic Plan.

The OPFA is committed to ensuring the implementation of this Strategic Plan.

Sign-off

It is hereby certified that this Strategic Plan:

Was developed by the management of the OPFA under the guidance of the Board of the FSB;

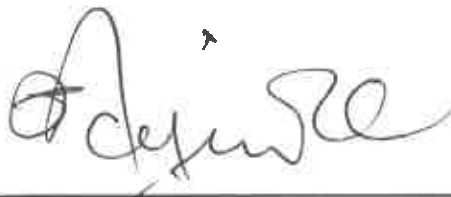
Takes into account all the relevant policies, legislation and other mandates for which the OPFA is responsible;

Accurately reflects the strategic outcome orientated goals and objectives which the OPFA will endeavour to achieve over the period 2015/16 to 2019/20



MA Lukhalmene

Pension Funds Adjudicator



AM Sithole

**Chairman of the FSB Board in
capacity as Accounting Authority
of the OPFA**

PENSION FUNDS ADJUDICATOR

2015/16 – 2019/20

INDEX

	PAGE
DEFINITIONS.....	5
PART A: STRATEGIC OVERVIEW.....	6
1. Vision	6
2. Mission.....	6
3. Values.....	6
4. Legislative and other mandates	6
5. Situational analysis.....	8
6. Strategic outcome oriented goals.....	12
PART B: STRATEGIC OBJECTIVES.....	12
7. Complaints Disposal Programme.....	12
PART C: LINKS TO OTHER PLANS.....	18
ANNEXURE A.....	19
ANNEXURE B.....	24
ANNEXURE C	25

DEFINITIONS

ACT	Pension Funds Act, 24 of 1956;
BCM	Business Continuity Management
FSB	Financial Services Board;
FSB Act	Financial Services Board Act, 97 of 1990;
FSR Act	Financial Sector Regulation Act, 9 of 2017
HR	Human Resources;
ICT	Information and Communications Technology
NCU	New Complaints Unit;
OPFA	Office of the Pension Funds Adjudicator;
PFA	Pension Funds Adjudicator;
PFMA	Public Finance Management Act, 1 of 1999;
SAA	Senior Assistant Adjudicator

OVERALL STRATEGIC PLAN OF THE PENSION FUNDS ADJUDICATOR 2015/16 TO 2019/20

PART A: STRATEGIC OVERVIEW

1. Vision

To be a respected institution that is the final arbiter in pension fund complaints submitted to it in terms of the ACT.

2. Mission

The mission of the OPFA is to resolve complaints in terms of the ACT in order to uphold the integrity of the pension fund industry and to protect the interests of pension fund members.

3. Values

The OPFA will strive to act professionally at all times. To this end, the OPFA will endeavour to promote the following values:

- Professional and technical competence;
- Integrity;
- Collaboration;
- Stakeholder synergy;
- Respect and dignity; and
- Impartially.

4. Legislative and other mandates

The Pension Funds Adjudicator was established in terms of section 30B of the ACT with effect from 1 January 1998 to investigate and determine complaints lodged in terms of the ACT. It is funded in terms of section 30R of the ACT by way of a levy imposed by national legislation and collected by the FSB.

The mandate of the OPFA in terms of section 30D of the ACT is to ensure a procedurally fair, economical and expeditious resolution of complaints by:

- Ensuring that its services are accessible to all;
- Investigating complaints in a procedurally fair manner; and
- Reaching a just and expeditious resolution of complaints in accordance with the law.

The OPFA is committed to the National Development Plan 2030. The OPFA holds role players in the retirement fund industry to account as it reinforces measures put in place by the State (Social Protection) to make pensions safe and sustainable. By ensuring integrity in the system, the OPFA will lay the basis for more acceptance of envisaged mandatory savings. Through its involvement in the various tertiary institutions providing pension law training, the OPFA supports the development of specialised pension law programmes (further education and training), that in turn lay the basis for universities to conduct research in the sector.

The OPFA has also established a formal graduate recruitment scheme to provide training opportunities for graduates (building a capable and developmental state). To date, some of the graduates have been absorbed into the OPFA upon completion of their graduate programme.

In its internal programmes for employees dealing with ethics (fighting corruption), the OPFA has developed clear rules for its employees' business interests, has centralised oversight of tenders and has a toll-free anonymous fraud and corruption hotline that is open to employees and members of the public to report employees' corrupt activities.

Through its organisational development activities the OPFA strives to create a society where equal opportunities are granted and employees demonstrate their citizenry by accepting that they have both rights and responsibilities (nation building and social cohesion).

5. Situational analysis

5.1 *Performance environment*

The OPFA operates in an environment where unskilled labour and low skilled labour is accommodated in large industrial sector funds or umbrella funds. Whilst there is a prevalence of non-compliance with fund contributions as required by the ACT in industrial sector funds, there is prevalence of fund liquidations in umbrella funds for the same reason. Whilst these funds offer economies of scale in terms of cost, this is lost owing to various non-compliance issues.

The OPFA has seen a steady increase of complaints to the office. Communication relating to unclaimed benefits within retirement funds has also contributed to this steady increase. It is envisaged that retirement funds and administrators will increase their efforts to trace the beneficiaries of these unclaimed benefits. Progress should be monitored with a view to introducing legislation forcing retirement funds to intensify their efforts if there is no improvement. Overall, the office is able to resolve most complaints within six (6) months, which is a vast improvement on service delivery.

One should always consider the effectiveness of the OPFA to meet its mandate against the backdrop of regulatory prescripts. Most of the efficiencies are impacted by regulatory prescripts as exercised by the Financial Services Board's Registrar of Pension Funds. The manner in which the retirement fund industry is organised means that the following stakeholders are critical:

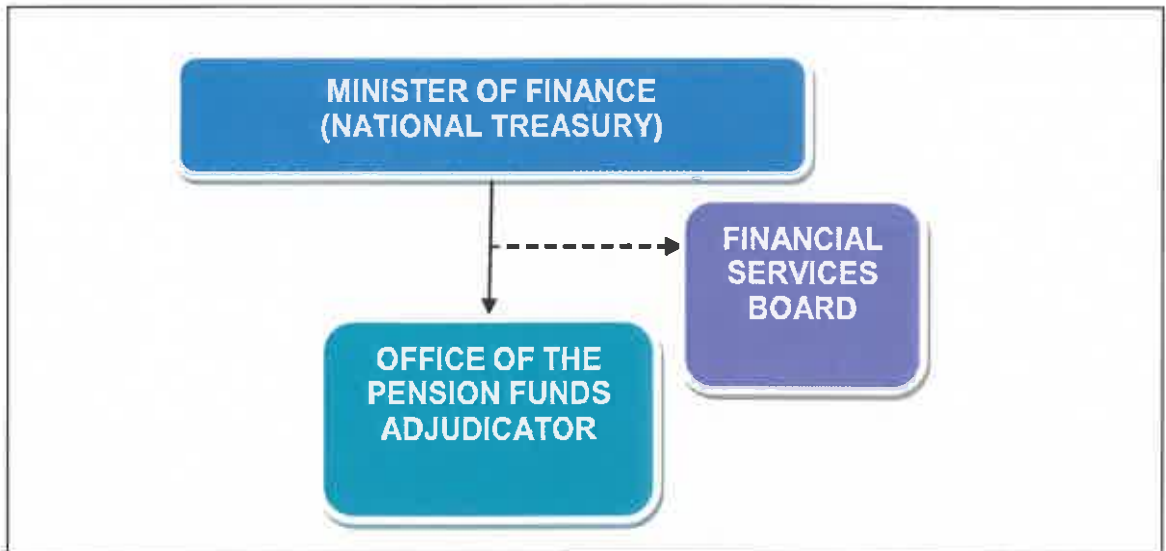
- Employers
- Retirement funds
- Administrators
- Value chain providers i.e. actuaries, asset managers, life insurers (group scheme benefits)
- Members

Opportunities:

- Leverage on current goodwill for stakeholder engagement. The OPFA's relation with its stakeholders aids in their cooperation in providing timely responses to complaints. Any negative goodwill can cause delays to responses and result in reputational damage to the organisation.
- Expand and strengthen relationship with government and media. The media and other government departments and entities play a significant role in creating the reputational image of the OPFA. The strengthening of relations aids ensuring that the OPFA does not lose its share of voice in the media and government.
- The non-participation by the OPFA in legislative reforms may result in missed opportunities for the organisation to provide input on reforms for public interest.
- The implementation of the FSR Act resulting in the FSB becoming a market conduct regulator will allow for more synergies in terms of attempts to influence behaviour of stakeholders towards higher compliance rates.
- The education of stakeholders allows for a better informed public as to the mandate and jurisdiction of the OPFA while also highlighting the procedural processes required when lodging a complaint with the OPFA. Not only will this increase public awareness of the OPFA but also prevent potential reputational damage caused by delays and ill-informed expectations from the organisation.
- The OPFA, through its determinations, has the opportunity to address common misinterpretation and unbecoming practises within the industry. This will have an effect of educating fund trustees and allowing for reforms within the industry while also placing confidence in the determinations issued by the OPFA when upheld if contested in a court of law.

5.2 Organisational environment

OPFA Governance Structure



The OPFA is presided over by the Pension Funds Adjudicator, who is also its Accounting Officer. The OPFA reports to the Minister of Finance in terms of the ACT. The OPFA is a Schedule 3A listed entity in terms of the PFMA. The FSB Board is the Accounting Authority of the OPFA.

The FSB Board has appointed sub committees designed to assist it in its function of governance over the OPFA. The sub committees comprise of a Risk Committee, an Audit Committee, a Human Resources Committee and a Remuneration Committee. The members of these committees consist of non-executive members of the FSB Board.

Strengths:

- Commitment to achievement of mandate;
- Support from Government and the Board of the Financial Services Board;
- The level of co-operation from the Industry and the Regulator;
- Continued improvement of performance – streamline business processes and enhance staff performance.

Weaknesses:

- **Response times.** The OPFA continues to strive to improve its response times. Although most cases are handled within 6 months of being lodged, should we not continue to improve on our response times, this will affect the OPFA's credibility and lower consumer confidence in our ability to resolve complaints.
- **Optimal IT infrastructure.**
- **Outdated records management and data warehousing systems.** The OPFA needs to improve its records management systems to ensure that no internal records are misplaced/lost.
- **Organisational development.** The OPFA is a small organisation which could be negatively affected by an organisational culture that does not support its mandate. Therefore activities to monitor and reinforce the desired culture must be in place on a continuous basis.

Threats:

- **Availability and mobility of skills to feed the organisation.** The nature of the OPFA services is dependent on skilled staff to deliver on its mandate. The sourcing and training of competent personnel is costly and time consuming. This coupled with an increasing workload has the potential to impact on the delivery of the OPFA's mandate. Therefore, the focus on encouraging employees in entry position to upskill themselves for other positions remains key.

6. Strategic outcome-oriented goals

The following strategic outcome oriented goals for the OPFA have been identified:

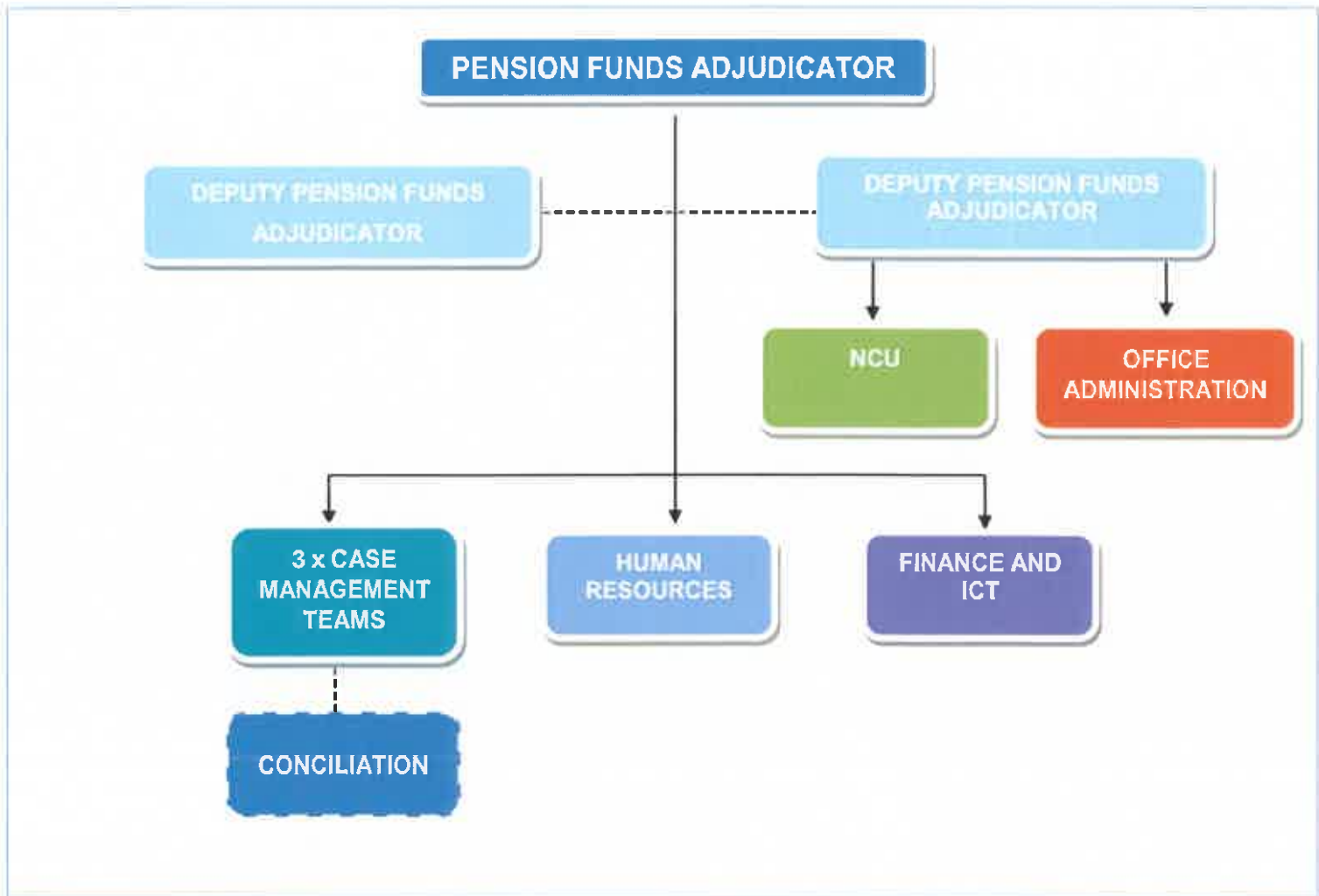
Strategic Outcome Oriented Goal 1	Resolve complaints in accordance with our mandate.
Goal Statement	To resolve complaints in a procedurally fair, economical and expeditious manner by complying with the ACT within the available budget and in line with set targets.
Strategic Outcome Oriented Goal 2	Operational Excellence.
Goal Statement	Strengthening the Office's organisational capacity to deliver on its mandate by becoming an employer of choice and acting in accordance with the relevant regulatory framework by achieving unqualified audit reports.
Strategic Outcome Oriented Goal 3	Stakeholder Relationship Management.
Goal Statement	Identify, develop and maintain key stakeholder relationships in the pension funds industry, government, public and governing bodies to enhance performance, accountability, and public confidence.

PART B: STRATEGIC OBJECTIVES

7. Complaints Disposal Programme

Procedurally, fair, expeditious resolution of complaints regarding pension funds, in terms of the ACT.

OPFA Operational Structure



Management

- Management Committee;
- Risk and Compliance Officer.

Line Departments

- ***New Complaints Unit (NCU)***
NCU receives and allocates complaints;
- ***Case Management Teams (3)***

The function of a case management team is to investigate complaints, where possible pursue settlements, refer matters for Conciliation and draft determinations in terms of section 30M of the ACT. Where determinations are drafted, these are then submitted to the Adjudicator for consideration and

finalisation. The investigation phase is aimed at soliciting further information in respect of complaints from the parties concerned. The Adjudicator approves and signs off determinations. Deputy Adjudicators are also empowered by the ACT to sign off determinations.

- ***General Support Departments***

The corporate support departments are:

- **Finance Department** – is responsible for the management of financial resources of the OPFA in terms of the ACT, the PFMA and Treasury Regulations; and Information Communications Technology
- **Human Resources Department** – is responsible for ensuring that the OPFA becomes an employer of choice as well as the formulation and implementation of human resources policies.
- **Office Administration** – is responsible for the administration and maintenance of the OPFA in terms of compliance with legislative requirements, performance and strategic objectives, reporting requirements and office administration.

7.1 Strategic objectives

Strategic Objective 1	Dispose of complaints received.
Objective Statement	Case management teams to finalise 80% of complaints within six months of receipt, 95% within nine months of receipt and 100% within eleven months of receipt.
Key Performance Indicator 1.1	Case management teams to finalise 80% of the complaints within six months of receipt, 95% within nine months of receipt and 100% within eleven months of receipt.
Baseline	Not available.
Five-Year Target	Case management teams to finalise 85% of the complaints within six months of receipt, 100% within nine months.
Key Performance Indicator 1.2	Administration of case management process in adherence to the required workflow document timelines.
Baseline	Not available.
Five-Year Target	Case Management process adheres 100% to the workflow documented timelines.
Key Performance Indicator 1.3	Percentage of signed determinations taken on review to the High Court.
Baseline	≤ 1% of determinations signed off.
Five-Year Target	≤ 1% of determinations signed off.
Key Performance Indicator 1.4	New Complaints Unit to finalise all matters within 3 months
Baseline	Not available.
Five-Year Target	New Complaints Unit to finalise all matters within 3 months.

Strategic Objective 2	Achieve operational excellence
Objective Statement	<ol style="list-style-type: none"> 1) To develop and implement an employee value proposition that will ensure that the OPFA retains the necessary talent to achieve its goals. 2) Remain within budget whilst complying with PFMA and Treasury Regulations, No material findings that give rise to a qualified audit opinion and comply with all regulatory prescripts applicable to the OPFA. 3) To develop and maintain a ICT system that supports the business needs and overall objectives of the OPFA.
Key Performance Indicator	<ul style="list-style-type: none"> • Appropriate human resources management strategies in place; • No material audit findings that give rise to a qualified audit opinion; • Appropriate ICT and BCM strategies in place
Baseline	Aligned HR strategy to overall OPFA strategy, no material findings that give rise to a qualified audit opinion and the implementation of the annual BCM and ICT plans
Five-Year Target	Being an employer of choice, an Unqualified Audit Opinion and successful implementation of the annual BCM and ICT plans.

Strategic Objective 3	Effective Stakeholder Management
Objective Statement	Identify, develop and maintain key stakeholder relationships involved in industry, public and governing bodies to enhance performance, accountability, and public confidence.
Key Performance Indicator	Stakeholder management strategy implementation
Baseline	Honour invitations, feedback from stakeholders and collaboration with regulatory bodies
Five-Year Target	Effective Stakeholder management

7.2 Resource considerations

Trends in number of key staff – It is not envisaged that the number of key staff will increase during this strategic plan.

Trends in supply of key Inputs – No major change expected, except for amendments to the ACT and if jurisdiction is extended.

The OPFA has significant reliance on the FSB in the maintenance and operational functions of its ICT. This is expected to continue over the period of the strategic plan.

The funding and budget estimates of the strategic objectives are set out in terms of the Medium Term Expenditure Framework as out in Annexure C.

Trends in governance structures – It is envisaged that the implementation of Twin Peaks framework will result in an impact of governance structures and increased costs related thereto. However, in line with an agreement with National

Treasury, the governance Committees of the market conduct regulator will also serve the OPFA.

7.3 *Risk Management and mitigation factors*

The OPFA regards good corporate governance and risk management as a core to the way it conducts its affairs. As such the OPFA has implemented a risk management strategy that provides for a coherent and structured approach in identifying, reviewing and managing the risks of the OPFA. This process is regulated by the establishment of executive board Risk Committee that meets at least quarterly a year and a management committee that meets on a monthly basis. The OPFA has also employed a full-time Risk and Compliance Officer. Risks identified to the organisation are documented in operational risk registers which culminate in an organisational risk register. All risks identified are assessed for their potential impact on the organisation and mitigation plans implemented thereon. The OPFA has also implemented a Fraud and Corruption Prevention strategy and plan in line with its undertaking not to tolerate fraud and corrupt activities. The strategy and plan are monitored in line with OPFA's risk management policy.

The top 5 strategic risks of the OPFA are set out in Annexure B.

PART C: LINKS TO OTHER PLANS

Not Applicable. No links to other plans.

ANNEXURE A

Technical Descriptions

GOAL 1

Indicator title	Resolve complaints in accordance with our mandate
Short definition	Resolve complaints in accordance with our mandate
Purpose/importance	To resolve complaints in a procedurally fair, economical and expeditious manner by complying with the ACT within the available budget and in line with set targets.
Link to National Development Plan	OUTCOME 13: SOCIAL PROTECTION
Source/ collection of data	Case management system
Method of calculation	Complaints finalised within period / total number complaints for the year x 100
Data limitations	Dependent on the accuracy of the data base
Type of indicator	Output
Calculation type	Cumulative
Reporting cycle	Quarterly
New indicator	No
Desired performance	Case management teams to finalise 80% of complaints within six months of receipt, 95% within nine months of receipt and 100% within eleven months of receipt.
Indicator responsibility	PFA

Key Performance Indicator 1.1

Indicator title	Dispose of complaints received
Short definition	Dispose of new complaints expeditiously
Purpose/importance	This measures how soon complainants can expect the resolution of their complaints
Link to National	OUTCOME 13: SOCIAL PROTECTION

Development Plan	
Source/ collection of data	Case management system
Method of calculation	Complaints finalised within period / total number complaints for the year x 100
Data limitations	Dependent on accuracy of the data base
Type of indicator	Output
Calculation type	Cumulative
Reporting cycle	Quarterly
New indicator	No
Desired performance	Case management teams to finalise 80% of complaints within six months of receipt, 95% within nine months of receipt and 100% within eleven months of receipt.
Indicator responsibility	PFA

Key Performance Indicator 1.2

Indicator title	Dispose of complaints received
Short definition	Administration of case management process in adherence to the required workflow document timelines.
Purpose/importance	This measures administration of complaints in terms of the approved workflow document timelines
Link to National Development Plan	OUTCOME 13: SOCIAL PROTECTION
Source/ collection of data	Case management system
Method of calculation	Complaints administered within the required workflow document timelines.
Data limitations	Accuracy of database
Type of indicator	Output
Calculation type	Cumulative
Reporting cycle	Quarterly
New indicator	No

Desired performance	Case Management process adheres 100% to the workflow documented timelines.
Indicator responsibility	PFA

Key Performance Indicator 1.3

Indicator title	Dispose of complaints received
Short definition	Dispose of new complaints in accordance with applicable law
Purpose/importance	Benchmark enables the executive and the accounting authority to assess the standard of determinations signed off
Link to National Development Plan	OUTCOME 13: SOCIAL PROTECTION
Source/ collection of data	Number of cases taken on review to the High Court
Method of calculation	Number of applications/Number of determinations x 100
Data limitations	No specific limitation
Type of indicator	Outcomes and impact
Calculation type	Cumulative
Reporting cycle	Quarterly
New indicator	No
Desired performance	≤1% of determinations taken on review
Indicator responsibility	PFA

Key Performance Indicator 1.4

Indicator title	Dispose of complaints received
Short definition	To close and allocate complaints received by the OPFA
Purpose/importance	This measures how soon complaints received will be referred for resolution
Link to National Development Plan	OUTCOME 13: SOCIAL PROTECTION
Source/ collection of data	Case management system

Method of calculation	Complaints closed and allocated within the required timelines
Data limitations	Accuracy of database
Type of indicator	Output
Calculation type	Cumulative
Reporting cycle	Quarterly
New indicator	No
Desired performance	New Complaints Unit to finalise all matters within 3 months
Indicator responsibility	PFA

GOAL 2

Key Performance Indicator 2.1

Indicator title	Operational Excellence
Short definition	Remain within budget, and comply with all regulatory prescripts applicable to the OPFA.
Purpose/importance	Ensure financial soundness
Link to National Development Plan	OUTCOME 5: A SKILLED AND CAPABLE WORKFORCE TO SUPPORT AN INCLUSIVE GROWTH PATH
Source/ collection of data	Auditors management report
Method of calculation	No material findings giving rise to a qualified Audit opinion.
Data limitations	No specific limitations
Type of indicator	Outcome and impact
Calculation type	Non – Cumulative
Reporting cycle	Annually
New indicator	No
Desired performance	Unqualified audit opinion
Indicator responsibility	PFA

Key Performance Indicator 2.2

Indicator title	Operational Excellence
Short definition	To develop an employee value proposition that will ensure that the OPFA retains the necessary talent to achieve its goals whilst complying with employment legislation and human resource policies.
Purpose/importance	Talent management
Link to National Development Plan	OUTCOME 5: A SKILLED AND CAPABLE WORKFORCE TO SUPPORT AN INCLUSIVE GROWTH PATH
Source/ collection of data	Human resources management reports
Method of calculation	Implementation of human resources strategy
Data limitations	No baseline information
Type of indicator	Outcome and impact
Calculation type	Cumulative
Reporting cycle	Quarterly
New indicator	Yes
Desired performance	Alignment of the HR strategy to the overall OPFA strategy
Indicator responsibility	PFA

Key Performance Indicator 2.3

Indicator title	Operational Excellence
Short definition	To manage the OPFA's ICT and BCM risks by implementing the appropriate strategies as per approved plans.
Purpose/importance	Continuity of OPFA business, with minimal impact, in the event of a disaster/interruption or technological advancements
Link to National Development Plan	OUTCOME 5: A SKILLED AND CAPABLE WORKFORCE TO SUPPORT AN INCLUSIVE GROWTH PATH
Source/ collection of data	ICT and BCM Plan, Reports and Testing
Method of calculation	% Implementation of the ICT and BCM Plans for the year
Data limitations	No baseline information

Type of indicator	Outcome and impact
Calculation type	Non-cumulative
Reporting cycle	Quarterly
New indicator	Yes
Desired performance	Alignment of the ICT and BCM Plan to the overall OPFA risk management strategy
Indicator responsibility	PFA

GOAL 3

Indicator title	Stakeholder Engagement
Short definition	Engagement of key stakeholders involved in industry, public and governing bodies to enhance performance, accountability, and public confidence.
Purpose/importance	Identify areas for improvement and take corrective measures
Link to the National Development Plan	OUTCOME 12: AN EFFICIENT, EFFECTIVE AND DEVELOPMENT ORIENTED PUBLIC SERVICE
Source/ collection of data	Annual Stakeholder plan implementation
Method of calculation	Completed activities as per the annual plan
Data limitations	No specific limitations
Type of indicator	Outcome and impact
Calculation type	Non – Cumulative
Reporting cycle	Annually
New indicator	No
Desired performance	Honour invitations, feedback from stakeholders and collaboration with regulatory bodies and conduct annual roadshows through identified provinces of the country
Indicator responsibility	PFA

ANNEXURE B

Strategic Risk Register

Key Business Objectives	Business Risk	Risk Consequence	Controls / Actions to be implemented to further reduce Residual Risk score
Achieve operational excellence	Lack of depth in leadership capability	<ul style="list-style-type: none"> - Lack of proper, timeous provision of direction and leadership to employees 	<ul style="list-style-type: none"> - Individual interventions to be put in place for OPFA leadership - Deputy Pension Funds Adjudicator to be appointed
Achieve operational excellence	Organisational Development	<ul style="list-style-type: none"> - Strategic objectives not met - Loss of key skills 	<ul style="list-style-type: none"> - Implement action plans for individuals, team, organisation - Upskilling of employees
Achieve operational excellence	Logical trespassing and Attacks (Cyber threats)	<ul style="list-style-type: none"> - Loss of data - Reputation compromised - Contravention of legislation - Corruption of data - Financial loss - Unauthorised disclosure of information 	<ul style="list-style-type: none"> - Patching of the ICT environment - Implement encryption solution
Achieve operational excellence	Manual HR Information management	<ul style="list-style-type: none"> - Delay in decision making - Insufficient management Information - Reliance on outdated information - Loss of Information due to manual capturing of records 	<ul style="list-style-type: none"> - Developing an HR information matrix to serve as a diagnostic tool for interventions
Achieve operational excellence	Inadequate business contingency management regarding infrastructure and business continuity (e.g. offices, IT systems, people and third party suppliers)	<ul style="list-style-type: none"> - Downtime in productivity in case management and administration - Loss of information - Reputational damage - Operational inefficiencies 	<ul style="list-style-type: none"> - Implement environmental issues identified in the ICT Technology report (i.e. UPS for IT switches)

ANNEXURE C

Funding and Budget estimates over the Medium Term Expenditure Framework

	Expenditure outcomes			Adjusted appropriation	Medium-term expenditure estimate		
	2015	2016	2017	2018	2019	2020	2021
Rand thousand	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Objective/Activity							
Total annual budget	-	-	-	-	-	-	-
Current payments							
Current payments	46,077	47,668	51,994	66,780	70,899	75,378	80,141
Compensation of employees	21,887	22,320	24,454	33,045	29,479	26,347	23,548
Salaries and wages	26,079	26,514	29,112	35,336	41,778	44,452	47,297
Social contributions	-	-	-	-	-	-	-
Goods and services	19,998	20,744	22,882	27,421	29,121	30,927	32,844
Of which ¹							
Agency and support/outsource services	-	-	-	-	-	-	-
Communication	423	516	688	880	935	993	1,054
Computer services	3,414	4,046	4,083	4,828	5,127	5,445	5,783
Consultants	2,134	1,886	903	1,116	1,184	1,258	1,338
Contractors	-	-	-	-	-	-	-
Inventory	-	-	-	-	-	-	-
Lease payments	5,685	5,636	5,929	8,040	8,538	9,068	9,630
Repairs and maintenance	62	79	102	63	67	71	76
Research and development	-	-	-	-	-	-	-
Training and staff development	308	184	149	420	446	474	503
Travel and subsistence	498	357	107	525	558	592	629
Other	4,523	4,623	7,383	6,954	7,386	7,843	8,329
Depreciation	3,019	3,382	3,544	4,596	4,881	5,184	5,506
Losses from							
Sale of fixed assets	-	-	-	-	-	-	-
Total Expenditure	46,077	47,668	51,994	66,780	70,899	75,378	80,141

	Expenditure outcomes			Adjusted appropriation	Medium-term expenditure estimates		
	2015	2016	2017	2018	2019	2020	2021
Rand thousand	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Objective/Activity							
Resolve complaints in accordance with our mandate							
Current payments							
Current payments	38,844	40,290	47,256	56,517	54,703	53,136	51,682
Compensation of employees	21,807	22,320	27,698	33,045	29,479	26,347	23,548
Salaries and wages	21,807	22,320	24,745	33,438	35,511	37,784	40,202
Social contributions	-	-	-	-	-	-	-
Goods and services	17,037	17,970	19,557	23,472	25,224	26,789	28,114
Of which 1							
Agency and support/outsourced services	-	-	-	-	-	-	-
Communication	423	518	688	880	895	993	1,054
Computer services	3,278	3,648	3,981	4,883	4,973	5,282	5,610
Consultants	1,756	1,464	704	870	824	981	1,042
Contractors	-	-	-	-	-	-	-
Inventory	-	-	-	-	-	-	-
Lease payments	5,585	5,536	5,929	8,040	8,538	9,058	9,630
Repairs and maintenance	52	79	102	63	57	71	75
Research and development	-	-	-	-	-	-	-
Training and staff development	-	-	-	-	-	-	-
Travel and subsistence	-	-	-	-	-	-	-
Other	2,944	3,045	4,829	4,340	4,806	5,210	5,198
Depreciation	3,019	3,382	3,544	4,586	4,681	5,184	5,505
Losses from	-	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-	-
Total Expenditure	38,844	40,290	47,256	56,517	54,703	53,136	51,682

	Expenditure outcomes			Adjusted appropriation	Medium-term expenditure estimate		
	2015	2016	2017	2018	2019	2020	2021
Rand thousand	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Objective/Activity							
Operational excellence							
Current payments							
Current payments	8,358	8,090	7,698	9,860	10,164	10,807	11,825
Compensation of employees	4,188	4,727	4,367	5,901	6,267	6,668	7,086
Salaries and wages	4,188	4,727	4,367	5,901	6,267	6,668	7,086
Social contributions	-	-	-	-	-	-	-
Goods and services	4,168	3,363	3,331	3,949	3,897	4,139	4,731
Of which¹							
Agency and support/outsourced services	-	-	-	-	-	-	-
Communication	-	-	-	-	-	-	-
Computer services	136	198	122	145	154	183	173
Consultants	1,756	1,464	189	245	200	277	294
Contractors	-	-	-	-	-	-	-
Inventory	-	-	-	-	-	-	-
Lease payments	-	-	-	-	-	-	-
Repairs and maintenance	-	-	-	-	-	-	-
Research and development	-	-	-	-	-	-	-
Training and staff development	308	154	149	423	446	474	503
Travel and subsistence	488	357	107	525	556	592	629
Other	1,461	1,160	2,754	2,614	2,479	2,633	3,131
Depreciation	-	-	-	-	-	-	-
Losses from							
Sale of fixed assets	-	-	-	-	-	-	-
Total Expenditure	8,358	8,090	7,698	9,860	10,164	10,807	11,825

	Expenditure outcomes			Adjusted appropriation	Medium-term expenditure estimate		
	2015	2016	2017	2018	2019	2020	2021
Rand thousand	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Objective/Activity							
Stakeholder relationship management							
Current payments							
Current payments	369	501	291	521	553	587	624
Compensation of employees							
Salaries and wages							
Social contributions							
Goods and services	369	501	291	521	553	587	624
Of which ¹							
Agency and support/sourced services							
Communication							
Computer services							
Consultants							
Contracts							
Inventory							
Lease payments							
Repairs and maintenance							
Research and development							
Training and staff development							
Travel and subsistence	251	341	121	340	381	384	407
Other	118	160	170	180	172	204	216
Depreciation							
Losses from							
Sale of fixed assets							
Total Expenditure	369	501	291	521	553	587	624