



Without me, chaos walks in the door.

I set the tone, define the score.

You'll meet me once and maybe thrice,

To prove your skills and break the ice.

But answer wrong - you pay the price.

WHAT AM I?

Turn to p.17

What's trending?

Let's find out!

South African Employment Highlights:

Hiring activity decreased by -11%, from Jan. to Feb. 2025.

Recruitment activity decreased by **-8%** when compared to Feb. 2024.

PNET -

TOP 5 Trending Jobs that Showed an Increase in Demand for Workers and Professionals:

1. Representative / Sales Consulting (Sales)

2. Senior Management (Business & Management)

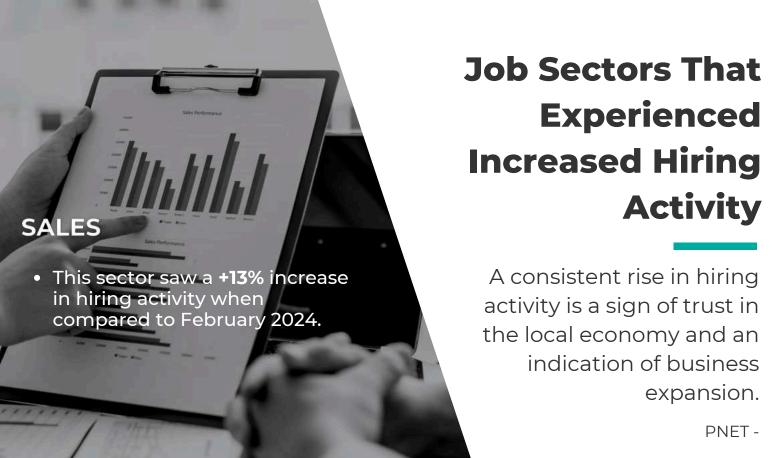
3. Personal Assistant (Admin, Office & Support)

4. Account
Management (Sales)



5. Business Analysis (Information Technology)





Pnet Job Market Trends Report April 2025

Sector Statistics -

Finance

EE Candidates



79.6%

Candidates in Gauteng



60.4%

Willing to Relocate



44.2%

Tertiary Qualification



47.7%

Market-related monthly salaries (CTC) for TOP 3 in demand roles

Cost Accountant R39 887 - R54 167

Financial Controller R35 797 - R45 833

Commercial Underwriter R25 000 - R36 320

Female Finance Candidates



3Years 4Months

The Average Stay of Finance Candidates in Their Roles



Let's find out!

The Retirement Crisis Is Now YOUR Problem - Here's What You Need to Know

South Africa is facing a retirement reckoning: only 6% of South Africans can afford to retire comfortably. The government's proposed solution? Raising the official retirement age for public sector employees to 65.

6% Only 6% of South Africans can afford to retire comfortably.

What prompted this policy change:

- South Africans are living longer and staying healthier, which means traditional retirement ages no longer align with modern life expectancy.
- Raising the retirement age helps ease pressure on the state pension system by delaying payouts and reducing long-term costs.
- Keeping experienced workers in the system longer helps maintain service quality, leadership continuity, and institutional knowledge.
- South Africa is following a global trend, with countries like the UK, Germany, and the US already increasing their retirement ages in response to similar pressures.

But this isn't optimism. It's damage control - and even if your business operates in the private sector, the ripple effects will reach you.

The pressure is shifting to employers. If employees can't retire, they won't. And when that happens, employers are left with delayed succession, rising payroll, and a workforce stretched between productivity and survival.

Sanlam data from over 300,000 retirement fund members reveals a harsh truth: although the retirement age is 65, most can only afford to stop working at 80. The 15-year gap comes down to inadequate savings and rising expenses. Only 1 in 4 members has enough saved to retire at 65, according to Sanlam Corporate CEO Kanyisa Mkhize.



Only 1 in 4 members has enough saved to retire at 65.

This isn't just a savings gap - it's a national turning point. Employers are no longer just job providers - they're key players in shaping long-term financial wellbeing.

Life After Retirement: A South African Perspective

38% Individuals over 60 are still working full-time.

25% Individuals over 60 are fully retired and don't earn any income.

30% Individuals over 60 are retired but earn a secondary income.

7% Individuals over 60 work part-time.

What Happens If We Rely Only on Voluntary Contributions?

SPOILER ALERT! We've already tried - and failed.

This isn't theoretical. South Africa has lived the consequences of a system dominated by voluntary retirement saving - and the results are alarming:

- Low Participation: Fewer than 3 in 10 working South Africans contribute to a retirement fund if it's not automatic or employer-led.
- **Inadequate Contributions:** Among those who do save voluntarily, the majority put away less than R500/month a figure far below what's needed to retire comfortably.
- **Delayed Retirement:** Nearly 1 in 3 South Africans over 50 say their retirement plans are "probably not" or "definitely not" on track and catching up at that stage requires saving 30–40% of monthly income, according to 10X Investments.
- **Unaffordability:** A staggering 72% of those behind on retirement saving say it's simply because they "can't afford to save."
- **Systemic Poverty:** This contributes to a growing population of elderly South Africans living in poverty, becoming financially dependent on family or the state.
- **Economic Drag:** When older workers can't retire, it chokes up the pipeline for younger talent and increases long-term payroll strain, slowing national economic growth.

South Africa's R4.3 trillion retirement industry relies heavily on employer-sponsored pension and provident funds. Why? Because if saving for retirement were voluntary, many wouldn't do it. Life gets in the way - bills, emergencies, school fees - and retirement feels too far off to matter.

Voluntary contributions aren't a solution - they're a risk that businesses and families are already paying for.

This isn't just a government issue. It's a workforce-wide reality and you're in the middle of it. Because, in the end you're not just hiring talent - you're shaping futures.

Employer-Sponsored Retirement Funds Matter More Than Ever

For private employers, retirement support is no longer a "nice-to-have." It's a strategic asset - one that builds resilient teams, attracts talent, and contributes to national economic stability.

Fuel Growth

• Financially secure employees show up stronger. They're more focused, loyal, and productive because they're not worried about making ends meet now or in retirement.

Reduce Stress

 Money stress is one of the biggest drivers of presenteeism, absenteeism, and quiet quitting. Retirement benefits send a clear message: we care about your future, not just your output.

Reduce Poverty

• Employer-sponsored funds act as a buffer against future poverty. They build intergenerational security, especially for employees who wouldn't otherwise save consistently on their own.

Offer Tax Advantages

• Contributions are tax-deductible for both employers and employees - a win-win in any economic climate.

Boost Retirement Readiness

• Employees with access to a structured, employer-backed fund are 3x more likely to retire securely, according to the 2024 FNB Retirement Insights Survey.

These funds make saving automatic, disciplined, and nearly invisible. A portion of income is deducted and invested before it hits an employee's bank account. It's not just smart - it's protective.

Think of it as a built-in financial safety net that benefits your team and your business, backed by long-term compound growth and tax relief.

The Employer's Role in a Nation That Can't Afford to Retire

You're not just a job creator - you're a future builder.

In a world where most South Africans won't retire without employer help, offering a retirement benefit is one of the most powerful tools you have.

It improves retention, reduces absenteeism, and sends a clear message about your values. It's not just good HR - it's smart business.

The government may be changing policies in the public sector, but it's private employers who will shape the real future of retirement in South Africa.

Make retirement a part of your employee value proposition. Build resilience into your workforce - and into your business.

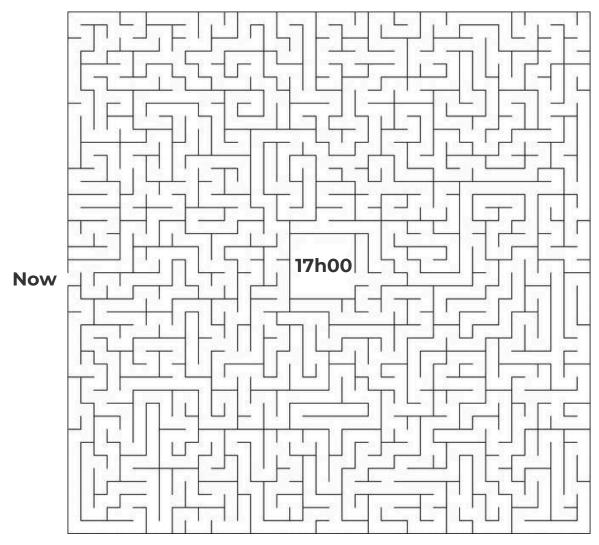
Between Hires & Breaks?



The Workday Wind-Down - Play and Relax

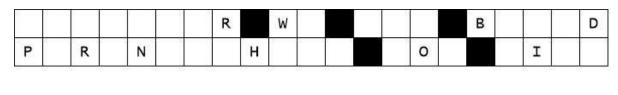
Take five, stretch out, and give your brain a breather. Whether you're on your lunch break or winding down after a busy day, these puzzles are here to keep things light, sharp, and just a little competitive. *Print it out, pass it around, or keep it all to yourself - we won't tell.*

Maze Your Way to 5PM



Try to rebuild the message.

The letters from each cell are below the puzzle. Try to rebuild the original message by choosing the letters for each cell.

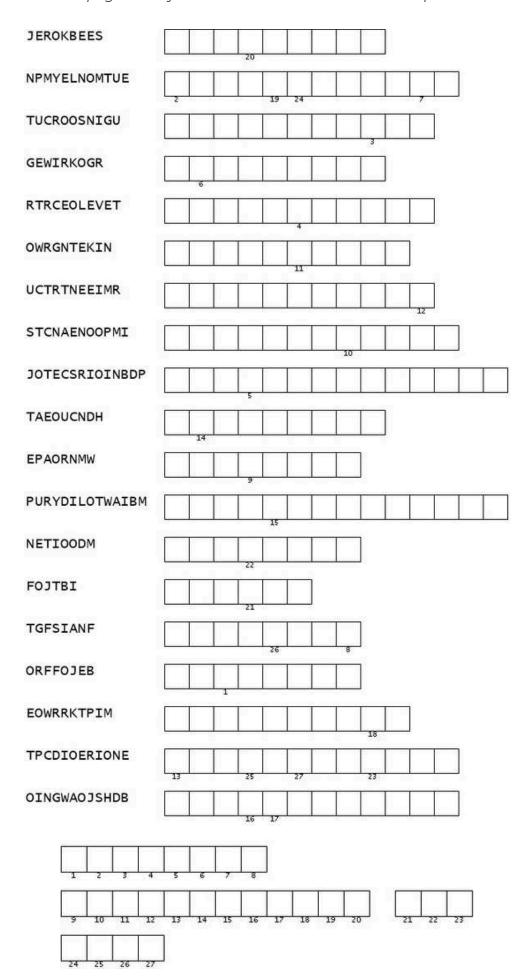


O E HR E F U F
TAGTTEES IPSCANR LILE

Unscramble & Uncover

Unscramble each of the jumbled words related to hiring, work, and recruitment.

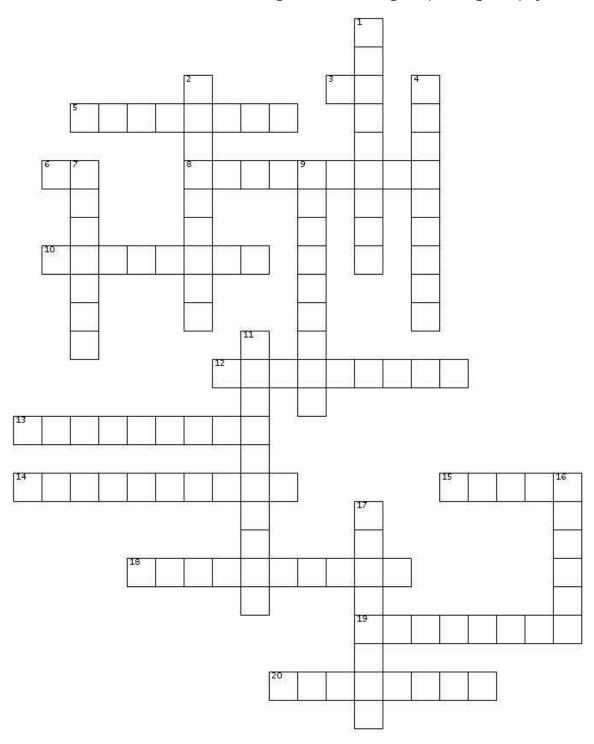
Each unscrambled word contains one or more numbered letters - write those letters in the matching numbered spaces at the bottom of the page. Once you've filled in all the blanks a hidden phrase will be revealed!



Unscramble & Uncover

Fill in the puzzle by matching each word to its perfect fit in the grid.

All the clues are tied to the world of work - from hiring and onboarding to upskilling and payroll.



ACROSS

- 3. Department managing hiring and employee relations.
- 5. To actively seek out top talent
- 6. Short for curriculum vitae.
- 8. A former employer or colleague who vouches for you
- 10. Working less than full hours
- 12. Face-to-face or virtual meeting for a job
- 13. A person applying for a position
- 14. The process of integrating a new employee
- 15. A formal job proposal
- 18. Learning new skills for career growth
- 19. Standard 40-hour workweek employment type
- 20. A written agreement for employment terms

DOWN

- 1. First step in the candidate selection process
- 2. Final group of top candidates
- 4. Self-employed or working by contract
- 7. An open job position
- 9. A person who finds candidates for job openings
- 11. Temporary, usually unpaid work experience
- 16. Document listing experience and education
- 17. Perks like health insurance or paid leave

Hidden in Plain Sight

Find all the work-related words in the list - they might go up, down, across, backward, or diagonally, and they often share letters or cross paths.

Once you've circled every word, look at the letters left over.

Starting from the top-left corner, copy the unused letters into the blanks below.

| G | J | Р | E | 0 | Р | L. | E | G | Р | Α | S | N | S | Ŧ | Compliance |
|------|------|--------|-----|-----------|-----|----|-----|---|----|----------|---|-----------|-----|-----------|-----------------|
| N | I | 0 | Ε | \subset | N | Α | I | L | Р | М | 0 | \subset | 0 | N | Gigworker |
| I | Ε | 0 | В | N | I | G | D | Е | Α | I | s | Υ | U | Е | Joboffer |
| F | 7 | τ | н | 5 | W | Υ | Р | Q | т | T | - | Τ | + | М | Manpower |
| 0.00 | 500 | | 3.0 | 9 | 44 | 85 | 258 | × | 50 | 12.5 | 3 | 11 | 500 | 2500 | Recruitment |
| F | F | D | W | 0 | Ε | J | Р | Α | В | N | D | N | S | T | Talentpool |
| Α | 0 | 0 | R | 0 | 0 | Ε | 5 | P | Α | Ε | Ε | U | 0 | I | Coverletter |
| Т | J | K | Υ | В | R | N | K | D | S | M | М | 0 | U | U | Headcount |
| 5 | Ε | 0 | F | Α | Ε | K | N | Ε | R | Υ | 0 | \subset | R | R | Jobseeker |
| R. | D | I | В | Р | QL. | U | Ι | Q | R | 0 | Ŧ | D | C | \subset | Networking |
| Υ | т | М | М | 0 | D | М | 0 | N | I | L | Ι | А | I | E | Redundancy |
| 5 | 3370 | 0 | C | Е | E | W | Υ | S | G | Р | 0 | Е | M | R | Unemployment |
| 3 | | | | -51 | J. | ** | | 3 | G | 7 | 0 | - | N | | Compensation |
| F | C | × | R | Α | V | F | Ι | Q | T | М | N | Н | G | L | Demotion Jobfit |
| D | C | 0 | ٧ | Ε | R | L, | E | Т | Т | Ε | R | D | ٧ | I | Layoff |
| М | Α | N | Р | 0 | W | Ε | R | R | Р | N | U | Р | R | U | Outsourcing |
| L. | 0 | 0 | Р | Т | N | Е | L | Α | Т | U | C | U | C | S | Staffing |

Mind the Math

Fill in the blanks using the whole numbers 1 through 25 - but use each number only once. Each row and column is a complete equation.

Remember your order of operations: Multiplication and division come before addition and subtraction.

| -56 | | - | | (=) | 12 | (=) | | ()22)(| 9 |
|-----|------------------|---|------------------|------------------|----|------------------|-----|---------------------|------------------|
| | + | | (=) | | + | | - | | + |
| -31 | 7 | - | | (4) | | - | | - | |
| | + | | (| | + | | - | | (-) |
| -35 | 8 | - | | (=) | * | - | 20 | (=) | |
| | (=) | | + | | + | | - | | - |
| 39 | , | - | | + | | - | | + | |
| | - | | - | | + | | + | | + |
| -32 | | - | | (#) | | - | | + | |
| | 3 | | 7 | | 52 | | -34 | | -5 |

The Art of Recruitment: A Poem by Gray & Associates

"In the realm of ambition, where dreams take flight, Where hopes and aspirations seek their height, There lies a dance, a delicate pursuit, A tapestry woven with talent and recruit.

In the halls of enterprises, both great and small, The quest for excellence echoes through each hall, Employers seek diamonds, sparkling and rare, To join their ranks with expertise to share.

Recruitment, the art of selection refined, An alchemy blending skills and minds, Seeking the sparks that ignite the flame, To fuel innovation and drive the game.

The journey begins, casting a wide net, Sifting through resumes, a task not to forget, Credentials like stars that twinkle and shine, Promising tales of triumphs in each line.

Interviews commence, where personalities bloom, Unveiling potential, dispelling any gloom, From nervous first words to confident display, A glimpse of potential, a shining ray.

The recruiters, conductors of this grand affair, Navigating a landscape both intricate and fair, They ask the questions, they listen, they learn, Seeking the qualities that make spirits churn.

They look for passion, that fiery desire, To fuel dedication, to never tire, For in the heart of a candidate lies, The potential to soar and reach the skies.

The chosen few, handpicked with care, Embrace their roles, eager to bear, The burdens and challenges that lie ahead, As they join the ranks, where brilliance is bred.

Recruitment, a symphony of harmony, Uniting the puzzle pieces, creating unity, For in the right mix, in the right embrace, Lies the power to conquer and embrace.

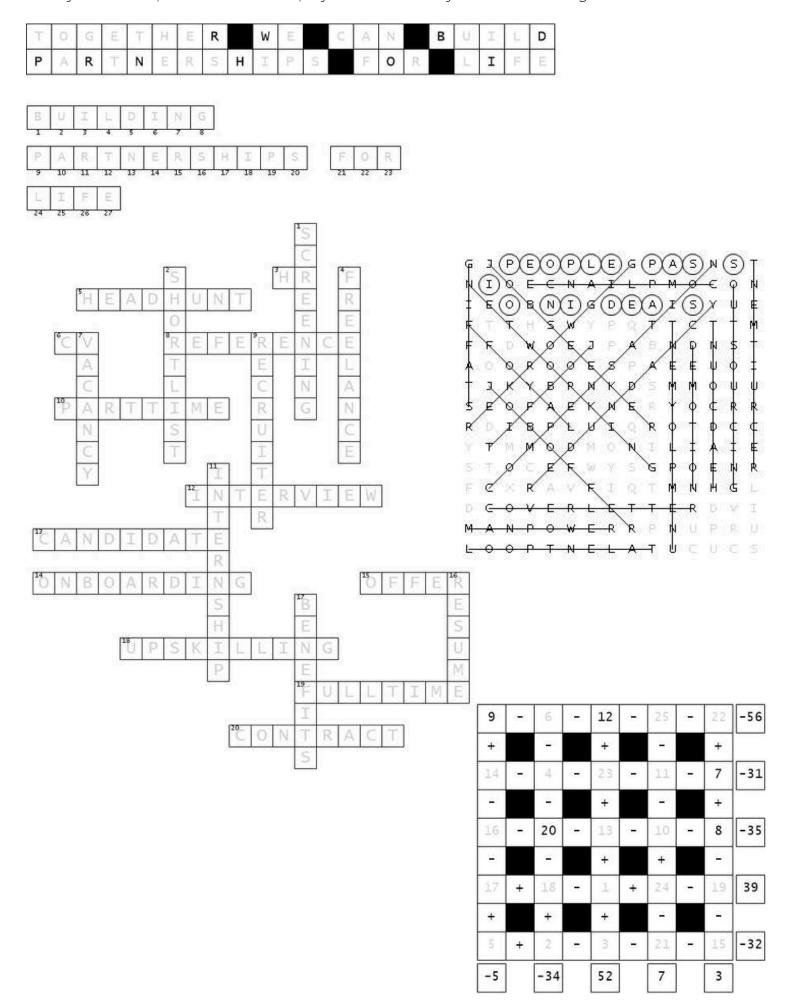
So, to those who seek to build their team, With visions of greatness, a collective dream, May your recruitment journey be guided by art, As you gather the talents that will set you apart"

Written by Leanne Sangster Associate Director of Gray & Associates

Solutions Station

Because even the best minds need a little backup.

Check your answers, settle office debates, or just see how close you were to cracking it all.





VOTE TODAY!

We're grateful to be nominated for the Best of Durban's Choice Awards!

VOTE AT WWW.BESTOFDURBAN.CO.ZA



As we continuously strive to bring you the most relevant and insightful content, your feedback and suggestions are invaluable to us.

If you have any thoughts, ideas, or suggestions that you'd like to share, we encourage you to reach out to us. Whether it's a topic you'd like us to cover, a trend you've noticed, or simply your thoughts on our newsletter, we're all ears.

Please feel free to send your input to Vitalwebmail@gmail.com.

Thank you for your continued support and engagement.

We look forward to hearing from you!

Read Our Latest Blog Post

<u>I have Something to Say</u>



GET IN TOUCH

CONTACT US:





gillian@vitalelement.co.za/isabel@vitalelement.co.za

CLICK TO VIEW OUR SOCIALS







FNB Retirement insights survey 2024
Pnet Job Market Trends Report April 2025
10X Investments Retirement Reality Report 2023/2024
Sanlam Corporate Retirement Fund Member Data, 2024
Daily Investor; South African facing a retirement disaster, Feb 2025
Easy Equities; Your Job Might Be Your Best Retirement Plan, Mar 2025
Businesstech; Half of South Africans plan to work beyond retirement, Jul 2024