



AIDS Management Standard

HOPE IS A HUMAN RESOURCE

FACILITATING EFFECTIVE HIV/AIDS MANAGEMENT
IN SOUTH AFRICAN BUSINESS

AIDS Management Standard Initiative

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INTRODUCTION

“The challenge is to move from rhetoric to action, and action at an unprecedented intensity and scale. For this there is a need for us to be focused, to be strategic, and to mobilise all of our resources and alliances, and to sustain the effort until the war is won.”

- *Nelson Mandela*

THE AIDS MANAGEMENT STANDARD

The AIDS Management Standard (AMS) provides guidelines for the effective management of HIV/AIDS by South African businesses. Using the second King Commission report as its basis, the AMS represents a measurable benchmark of

The AMS provides a framework for an intervention strategy.

corporate commitment to AIDS management. In particular, the standard focuses on assessing the impact of the HIV/AIDS on the bottom line, designing appropriate HIV/AIDS policies, monitoring key HIV/AIDS indicators, and reporting regularly to stakeholders.

An organisation that uses the standard must undergo an independent audit to be eligible to apply for AMS accreditation. Assuming that an organisation passes all given criteria, the company will receive the AMS logo to display on

their products, letterhead, promotional materials, and website for one year. The logo is a short-term incentive for companies to invest in long-term solutions to the HIV/AIDS crisis. Displaying the AMS logo is indicative of an organisations commitment to a climate of sustainability in the South African business community.

ABOUT AMSI

The AIDS Management Standard Initiative (AMSI) is the non-profit organisation that formulated the corporate governance standard for HIV/AIDS. AMSI is run in consultation with key players in the HIV/AIDS-business arena, and its purpose is to assist companies in responding effectively to the pandemic. The core functions of AMSI are to:

- Develop and maintain the AMS and its integrity;
- Coordinate the certification of auditing bodies;
- Oversee the accreditation of candidate organisations; and
- Sustain and advance brand equity so the AMS logo is recognised and valued by all corporate stakeholders.

AIDS IN SOUTH AFRICAN BUSINESSES

South African businesses face many challenges in dealing with the HIV/AIDS epidemic in their organisations. Management often finds it difficult to assess the level of risk due to conflicting reports, irrelevant empirical data and poor consulting services. Many guidelines exist for the formulation of internal strategies for managing HIV/AIDS in the workplace, but there is no mechanism for managers and directors to assess the effectiveness of such guidelines.

Furthermore, corporate management is incentivised by the capital markets to be concerned with short-term issues. To date, companies in South Africa have paid little attention to the seemingly unquantifiable long-term effects of HIV/AIDS. An alarming proportion of management is satisfied to ignore the future effects of the disease on their business. Many are under the impression

South African business needs a coordinated approach to manage the epidemic.

that the seemingly vast and widely available labour resources would resolve any damage caused by the epidemic.

This lack of attention is compounded by the fact that the markets, in general, neither reward companies who are instituting adequate measures, nor discount those who are not, since it is erroneously believed HIV/AIDS will only be detrimental sometime far in the future. Without short-term incentives, little is likely to be done to prepare the South African private sector to respond effectively to the HIV/AIDS crisis.

The effects of the HIV/AIDS pandemic are of critical strategic significance to the majority of South African businesses. In a recent study, it was found that nearly 30% of South Africa's labour force would be HIV positive in 2005.¹

All sectors,
employees and
organisations are
affected.

Substantial negative effects on business can result from:

- Declining productivity due to increased absenteeism and increased organisational disruption (rising staff turnover, loss of skills and tacit knowledge and declining morale);
- Increased costs (training costs, insurance cover and pensions, health care and funeral expenses);
- Decline in general demand as consumer spending shifts to health care and related services.

Probably one of the most important lessons to be learned by all sectors is the consequence of inaction or complacency. To deny the risks for current and future economic development in the face of an emerging epidemic and a refusal to act accordingly has serious ramifications.³

WHY A STANDARD?

The negative consequences of HIV/AIDS can be mitigated if organisations plan ahead. The AMS provides a basis for businesses to formulate and execute an HIV/AIDS strategy. By delineating quantifiable and auditable HIV/AIDS criteria, the standard provides a succinct and manageable framework from which businesses can assess their risks and plan accordingly.

The AMS logo acts as a discernable badge to a company's competitors, consumers, shareholders, and business partners. It is indicative of an organisation's forward-thinking attitude with regards to HIV/AIDS, and shows analysts and investors that the disease is being taken seriously at the board level. Beyond a mere damage-control mechanism, the logo is a source of competitive advantage to those who wear it, and will add significant value to their business, with direct effects on the bottom line.

The AMS is non-prescriptive, encouraging company-specific solutions.

Brand value is a short-term incentive.

In short, the AMS logo, and the brand value associated with it, is an incentive for managers and directors to act immediately in the short term so as to ensure the long-term survival of their companies.

CORPORATE GOVERNANCE AS A BLUEPRINT

The second *King Commission Report on Corporate Governance*² serves as the basis of the AMS. Responsible corporate governance is a key aspect on the business agenda, and one that investors and the media are taking very seriously. The King report recognizes the potential impact of HIV/AIDS on the following business areas:

- Decreased productivity
- Increased overhead costs
- Reduction in skills base
- Contracting customer base and changes in spending patterns
- Reduced profitability
- Diminished investor confidence

The report also identifies four key measures that board of directors should implement in order to successfully manage the virus in the workplace. These are to:

- **EDUCATE** themselves about the potential impacts;
- Adopt appropriate **STRATEGY**, **PLAN** and **POLICIES**;
- **MONITOR** regularly and measure performance; and

- **REPORT** to stakeholders on a regular basis.

Good Corporate Governance implies effective HIV/AIDS management and reporting.

The structure of the AMS adheres to these four key measures. It is stipulated by the AMS that the board of directors must engage in workshops to ensure they understand the potential impact that HIV/AIDS will have on the organisation. An appropriate policy document must be formulated and distributed to employees. Indicators must be identified and monitored from which data about the impact of HIV/AIDS on the candidate organisation can be derived. Finally, the activities undertaken by the candidate organisation to comply with the AMS must be reported to the board of directors and the company stakeholders.

THE AMS AUDIENCE

This abridged version of the AMS should be of interest to the following:

- Managers and directors who wish to address and manage the potential threat of HIV/AIDS to their business;
- Employees and labour representatives interested in how the AMS will affect the work environment;
- Policy experts who find value in the AMS and want to use a similar model to tackle other global health problems (e.g. TB and malaria);
- HIV/AIDS consultants and educators who wish to structure training material or consultancy packages to comply with the Standard; and
- Interested parties who wish to offer comments to AMSI.

THE WAY FORWARD

The AMS does not prescribe any particular intervention, but rather encourages companies to ask the right questions and to find what intervention is necessary for their particular business. By engaging the attentions of senior managers the AMS will go a long way to convincing the South African private sector of the business rationale for HIV/AIDS intervention.

Although it is possible to gain accreditation by passing the standard's minimum requirements, it is in the best interests of most companies to go beyond so as to achieve maximum effectiveness. For many, however, the mere process of planning in terms of the standard's requirements will be a quantum leap forward in preparing themselves and raising awareness of the harmful effects of the HIV/AIDS pandemic.

AMSI encourages interested parties to make contact in order to seek advice on the accreditation process or how to go about implementation of the standard. Please address any queries to Richard Southern at richard@amsi.org.za.

ACCREDITATION

THE ACCREDITATION PROCESS

In order to ensure maximum integrity of the AMS, it is imperative that the accreditation process is both objective and transparent. Candidate organisations will have full access to all audit criteria prior to the actual audit,

The AMS must be objective and qualitative.

which will reduce the time and associated costs of the procedure.

The certified auditors of the AMS will initially be the large financial auditing firms in South Africa. At a later stage other companies that apply to be certified auditors of the AMS may also participate. This will enable AMSI to support empowerment in the country.

Due to the financial nature of the audit firms and relative lack of expertise in the field of HIV/AIDS, AMSI does not auditors making any qualitative judgments. The AMS has been designed to take these limitations into account by using objective audit criteria.

AMSI awards accreditation on the recommendation of a certified auditor.

Assuming that an organisation passes all given criteria, the audit firm will then recommend it to AMSI for accreditation. AMSI reserves the right to award the AMS logo to the organisation. Once accredited, the company is permitted to display the logo wherever it may deem suitable, subject to AMSI's approval.

WHO CAN BECOME ACCREDITED?

The standard is available to any organisation that is willing to be audited and meets all the requirements of the AMS. The nature of the standard is such that

The AMS is open to any organisation.

it will find application in any organisation, regardless of size, industry or activity. However, companies would have to incur the costs of an independent auditor and AMS accreditation. In order to achieve maximum devolution as quickly as possible, domestic multinationals and large-listed companies are the focus of AMSI in the early stages.

It is envisaged that with time, companies will push AMS accreditation through their supply chains and among their business partners, and that the absence of the AMS logo will be conspicuous.

Many companies already have the resources in place to gain accreditation. All that is needed is to co-ordinate the policies already in place in a systematic way and present them to a certified auditor. For example, some boards have already educated themselves, formulated a strategy and policy with regard to HIV/AIDS, are monitoring the key HIV/AIDS related indicators, and are reporting either in their annual financial statements or company website. They are, therefore, eligible for immediate accreditation.

Many companies already have the resources in place to gain accreditation.

For less prepared organisations, consultants may need to be retained to help formulate policy where that expertise does not already exist within the organisation itself. There are several consultancies that specialize in this particular area. (See FAQs.)



THE AIDS MANAGEMENT STANDARD

Unless otherwise stipulated, “candidate” or “candidate organisation” refers to an organisation that is applying for accreditation.

SECTION A: UNDERSTANDING / EDUCATION

- 1. Have the majority of directors of the candidate organisation, including the Chairman of the board or Chief Executive Officer (CEO) and Chief Financial Officer (CFO), familiarised themselves with the general business repercussions of HIV/AIDS?***

It is imperative that the majority of the members of the board of directors, including the board Chairman (or CEO) and the Chief Financial Officer (or Financial Director), attend a workshop familiarising them with the general business repercussions of HIV/AIDS.

Without this basic understanding, the board would be unable to assess adequately the potential effects that HIV/AIDS will have on their business. AMSI will prescribe a curriculum based on current research, and tailor this to be sectoral specific.

The candidate must provide a certificate for the majority of the directors indicating their attendance at the workshop and the workshop curriculum in order to comply with this requirement.

2. *Has a director been appointed to take responsibility for the candidate organisations HIV/AIDS strategy, and to report to the board of directors in this regard?*

In order to ensure that there is adequate supervision of the candidate's drive to manage HIV/AIDS, one member of the board must be made responsible for the organisation's HIV/AIDS strategy. These responsibilities should include (but are not limited to) reporting to the board of directors periodically on the progress of the management of HIV/AIDS, understanding the potential direct and indirect effects of the virus on the candidate organisation, and managing the organisation's HIV/AIDS strategy.

The candidate organisation must produce a copy of a letter of appointment indicating the board members new position and responsibilities in order to comply with this requirement.

3. *Has the candidate considered its capability of assessing the impact of HIV/AIDS on current business activities?*

It is essential that the candidate perform an assessment of its infrastructure, resources and skills in order to determine if they are able to adequately evaluate the potential negative repercussions that HIV/AIDS could have on the business.

In order to fulfil this requirement, the candidate must produce a commissioned report or a copy of the relevant meeting minutes discussing this assessment.

4. *Has the candidate assessed the legal effects of HIV/AIDS related issues on the sustainability of the business?*

The candidate organisation must evaluate the potential risks to the sustainability of the business. These may include the legal ramifications related to the discrimination during employment, or hiring and dismissal based on their HIV/AIDS status.

The candidate must produce a commissioned report or a copy of the relevant meeting minutes discussing this assessment to fulfil this requirement.

5. Has the candidate assessed the possible effects of HIV/AIDS on operational activities (such as a productivity decline)?

The candidate organisation must evaluate possible decline in productivity due to HIV/AIDS related illnesses. It must identify key posts, the elimination of which could slow or halt the production of goods or services.

To comply with this requirement, the candidate must produce a commissioned report or a copy of the relevant meeting minutes discussing this assessment.

6. Has the candidate assessed the possible effects of HIV/AIDS on external business activities (such as product demand, supply chain and business partnerships)?

HIV/AIDS can potentially cause a dramatic decline in the demand of goods and services, especially within the retail sector, as the market shifts its spending towards medical-related expenses. HIV/AIDS can adversely affect any business, and the candidate must determine the security of existing business partnerships in the light of the pandemic. The candidate must also assess potential risks amongst their supply chain in order to determine any potential halt or reduction in goods or services.

The candidate must produce a commissioned report or a copy of the relevant meeting minutes discussing this assessment to fulfil this requirement.

7. Has the candidate considered the possible effects of HIV/AIDS on employee benefits?

One of the largest potential direct costs to a business is the increase in employee health benefits as a result of HIV/AIDS. An organisation must assess their vulnerability to a sudden increase in the costs associated with employee benefits.

To fulfil this requirement, the candidate must produce a relevant commissioned report or meeting minutes, in which the issue discussed achieves compliance with this requirement.

SECTION B: STRATEGY, PLAN AND POLICY

- 8. Has the candidate formulated a strategy and a plan for dealing with the impact of HIV/AIDS on their organisation?**

Central to effective management of HIV/AIDS in an organisation is the formulation of clear goals and methods for achieving them. A candidate must formulate an internal strategy and plan which outlines the method by which they foresee the management of HIV/AIDS taking place within the organisation.

The candidate must produce this strategy document in order to comply with this requirement.

- 9. Has the candidate released an internal policy document outlining the company's policy with respect to HIV/AIDS in the workplace?**

A policy document is a key component in the development of a fear-free work environment, and is a critical tool in resolving potential discrepancies that may arise within the workplace³.

To fulfil this requirement, the candidate must produce a policy document.

- 10. Does the above policy document resolve the recommended HIV/AIDS-related discrepancies?**

The policy document must resolve legally certain key discrepancies that may arise within the workplace. These requirements are largely derived from the SADC policy recommendations⁴, and are listed below:

- HIV/AIDS education, awareness and prevention programmes for employees
- Job access and HIV testing
- Workplace testing and confidentiality of results
- Job status with respect to HIV status
- Training and HIV testing
- Illness management
- Job security for HIV positive employees
- Occupational benefits with respect to HIV
- Occupational risk management, first aid and compensation
- Protection against victimization
- Grievance handling

Only if all the above sections are present within the policy document does the candidate fulfil this requirement.

11. Is there a mechanism for the internal distribution of the aforementioned policy document to managers and employees?

The candidate must distribute the policy document to department managers and relevant employees so that they are aware of the corporate policies.

The candidate must supply distributions records or memos detailing the method of distribution and informing the relevant parties of the document's contents.

SECTION C: MONITORING

12. Has the candidate identified quantifiable key performance indicators (KPIs) to assess a potential loss of productivity caused by HIV/AIDS on the business?

A KPI is a quantifiable tool that can be used to assess a candidate's progress in adequately managing HIV/AIDS, as well as measuring the impact that the virus is having on the business. Indicators such as these

are critical in the ongoing assessment of a candidate's policies and strategies.

AMSI recognizes a number of possible KPIs indicative of workplace HIV/AIDS management. These are based on direct and indirect costs to the organisation⁵:

Direct Costs

Benefits Package	<ul style="list-style-type: none"> ▪ Subsidised health clinics ▪ Medical aid coverage ▪ Pension fund contributions ▪ Death benefit payout ▪ Funeral expenses ▪ Subsidized loans
Recruitments	<ul style="list-style-type: none"> ▪ Recruiting expenses ▪ Lost income from vacant posts
Training	<ul style="list-style-type: none"> ▪ Training costs ▪ Salaries during training
HIV/AIDS Programs	<ul style="list-style-type: none"> ▪ Prevention program direct costs ▪ Lost productivity through employee participation ▪ Research

Indirect Costs

Absenteeism	<ul style="list-style-type: none"> ▪ Sick (and other) leave ▪ Bereavement and funeral leave ▪ Leave to care for dependents
Morbidity on the Job	<ul style="list-style-type: none"> ▪ Reduced performance due to HIV/AIDS related sickness
Management Resources	<ul style="list-style-type: none"> ▪ Level of management involvement in responding to HIV/AIDS in the workplace ▪ Legal and Human Resource involvement in policy development and problem solving

In order to comply with this requirement, the candidate must list its chosen KPIs. KPI's that target costs other than those listed above require prior AMSI approval.

13. Has the candidate developed a system of monitoring these KPIs?

In order to monitor KPIs adequately, the candidate must have developed a system of data acquisition for each KPI.

In order to comply with this requirement, the candidate must provide a document describing the mechanism for data acquisition for each KPI.

14. Does the candidate have a mechanism for storing and accessing HIV/AIDS- related data?

Data management of these KPIs is critical for adequate retrieval and analysis. The candidate must have a mechanism in place that allows data to be gathered, stored, and retrieved.

The candidate must provide proof of such a data management system, in the form of a report or system specification, in order to comply with this requirement.

15. Has the candidate assessed their internal policies to determine the effectiveness by which they manage HIV/AIDS in the workplace?

KPIs provide quantifiable data to decision makers as to the success or failure of the organisations policy and strategy with respect to HIV/AIDS. This facilitates the evolution of an organisation's internal mechanisms for dealing with the impacts of the virus on the sustainability of the business.

In order to comply with this requirement the candidate must provide an internal report outlining their assessment of their policies. Note: this requirement is only relevant in the second year of accreditation.

SECTION D: REPORTING

16. Is the board of directors informed of the progress of the candidate's management of HIV/AIDS at least twice a year?

The director who has been appointed with the responsibility of managing the organisation's internal HIV/AIDS strategy, plan and policy, must present to the board of directors the progress of the companies intervention strategies at least twice a year.

The candidate must provide an auditor with a copy of the relevant meeting minutes.

17. Does the candidate state to its shareholders its compliance with each point (1 through 16) above?

Corporate reporting on HIV/AIDS sends a message not only to stakeholders, but also to the country as a whole that measures are being taken to properly manage the epidemic in the workplace.

Note that the candidate is not required to publish its HIV/AIDS strategy, policies or KPIs, although they are encouraged to do so.

An auditor must clearly see that points 1 through 16 are covered within the candidate organisation's financial statements. The financial statements must also include the names of any consulting organisations or groups employed to achieve compliance, and the purpose for their employment.

FREQUENTLY ASKED QUESTIONS

1. *How did the standard develop?*

The standard has gone through substantial development since first mooted. Initially it was prescriptive in nature, seeking to ascertain and enforce best practice. The complexity and diversity of the South African situation precludes such a model, however.

Since then, AMSI has conducted substantial research and consulted with industry leaders, most notably, *Metropolitan AIDS Research Unit*, *Deloitte & Touche Human Capital Corporation*, and the *South African Bureau of Standards*, as well as with many other academics and opinion leaders in formulating the AMS.

2. *Why is the standard non-prescriptive?*

The obvious criticism of the AMS could be: ***does it really achieve anything if companies don't have to follow best practice?***

The majority of South African managers have not adequately considered the impact on their organisations or dealt with the corporate governance issues at all. A committed and knowledgeable leadership is paramount. However, if managers perceive a long list of unnecessary and costly requirements with which to comply, the AMS could be branded as a black hole of expenses.

A non-prescriptive AMS gives businesses an opportunity to investigate risk and plan policy without mandating certain actions. The differences between sectors, industries, and even between companies within the same industry, can be so significant that an intervention strategy adopted by one may be completely irrelevant to another.

3. *What will this cost my organisation?*

It is impossible to give a definite answer to this question due to the myriad of factors that determine the cost of the entire process. AMSI will charge a fee dependent on the size of the candidate organisation (measured by the number of employees), ranging between R10 000 and R50 000 (\$1000 to \$5000). The auditor will also charge fees based on an hourly rate. It may be possible to negotiate with your auditor to package the AMS audit with the rest of your financial audit and so reduce the direct costs.

The indirect costs of becoming AMS compliant, such as costs incurred in employing professional services, are more difficult to estimate. These may depend on the market share of an organisation, the number of employees, demographics of customer base, whether your company is listed or non-listed and the extent of existing interventions and policies.

AMSI recommends employing a reputable consultant with a strong track record to estimate these costs. However, what is important to bear in mind is that the AMS is geared to equipping an organisation to take full cognisance of its risk from HIV/AIDS. Any responsible manager who takes seriously his/her fiduciary duties to shareholders would need to incur these costs as a matter of course in adequately assessing this business risk.

4. *How long will the audit take?*

This is entirely dependant on a number of factors to do with size of company, hierarchical structure, number of employees, etc. Additionally, an organisation can increase the speed of the audit, thus reducing the costs, by preparing adequately for the audit by ensuring that all required documentation is easily accessible. It is AMSI's sincere desire to make the AMS as frictionless as possible without sacrificing effectiveness.

5. *How do you know that this is an appropriate/effective response to HIV/AIDS?*

In order to manage anything within an organisation, it must be measurable. In order to establish whether something is worth managing, an effort must be

made to establish its potential effect on the organisation. The AMS mandates that the organisation must examine the threat of HIV/AIDS posed to a given set of risk categories.

Furthermore, the basis of the AMS is predicated on the King model for corporate governance, the first of which has been readily accepted by the South African business community. The principles encapsulated in the AMS have been applauded by respected local and international academics as well as endorsed in local and international case studies.

It is important to remember, though, that the AMS is a benchmark for assessing company risk with respect to HIV/AIDS. The extent of individual interventions that organisations take will decide the outcome.

6. *What are the benefits of being an accredited organisation?*

An accredited organisation benefits immediately by making a structured assessment of the potential effects of HIV/AIDS on the business and taking necessary steps to mitigate the risk. Displaying the AMS logo identifies its management as a responsible, and shows shareholders and the investment community that the company is taking corporate governance seriously.

Due to the considerable profile of HIV/AIDS in South Africa and the lack of sufficient corporate activity, there exists much opportunity for the first accredited companies to take advantage of high profile attention. This boost to brand equity is especially useful for those companies dealing in commodities or in industries where product differentiation is vital, and in companies dealing with the end consumer that needing to maintain a friendly and caring corporate image.

7. *How often do I need to be audited?*

The audit takes place and is renewable annually based on the date on first becoming accredited.

8. *What rights do I have once I am accredited?*

Upon accreditation the company is allowed to display the AMS logo wherever it deems suitable, subject to the approval of AMSI.

9. Who are the auditors?

At present it is envisaged that the large audit firms will be first to become certified auditors. However, this has still to be finalised. Once the audit framework has been established other audit firms may apply to AMSI to become certified AMS auditors.

10. When will the standard be launched?

It is hoped that the standard will be ready for launch by mid 2002.

11. Who do I send my comments to about the contents of the standard?

Contact Richard Southern (richard@amsi.org.za, 083 451-6388).

12. Do you have government approval?

Government does not generally offer support to private sector initiatives of this nature. However, the AMS could be considerably strengthened if the South African government provided tax relief to compliant organisations, or by making it a tender requirement. This is at present a long-term goal.

13. Does my organisation need to provide Anti-Retroviral Therapy (ART)?

In terms of the requirements for accreditation: No. The AMS does not specifically prescribe any intervention beyond what is already required under South African law. It is up to managers to decide whether there is a business case for providing ART.

14. Is this the only response to HIV/AIDS I need to make?

This is not a question easily answered. In order to become AMS accredited, the requirements are quite clear. However, if South Africa is to even begin to mitigate the extreme negative effects of the pandemic, it will require the concerted efforts of many companies going beyond what is merely required by their collective consciences and reaching out to those who cannot possibly adequately help themselves.

15. I'm already doing a lot for my employees with respect to HIV/AIDS. Why must I do what you stipulate?

Unfortunately there exist many companies that employ inadequate measures or assess the effects of HIV/AIDS in an incorrect manner. In order for the South African and international investor community to be satisfied with a company's interventions their needs to be an objective benchmark in place.

This document was prepared by Richard Southern, Chris Hall, Lea Payne and Justin Goldblatt for the AIDS Management Standard Initiative. If you have any comments on this document, please contact Richard Southern at richard@amsi.org.za.

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<http://www.AMSI.org.za>

Endnotes:

¹ NMG-Levy Consultants and Actuaries; *NMG-Levy Consultants and Actuaries Annual Report on Labor Relations and Employee Benefits*; April 2002

² King Committee on Corporate Governance; *The King Report on Corporate Governance for South Africa 2001*; The Institute of Directors; July 2001; Draft available at http://www.ecgi.de/codes/country_documents/south_africa/iod_draft_king_report.pdf; pg 117.

³ International AIDS Trust; *The HIV/AIDS Crisis: How are African businesses responding?*; USAID; 2001; Available from <http://www.usaid.gov>; pg 2.

⁴ Mark Heywood, The AIDS Law Project; *A humans rights approach to AIDS prevention at work: The SADC Code on HIV/AIDS and employment*; UNAIDS; June 2000; Available at <http://www.unaids.org>; Appendix A.

⁵ J. Simon, S. Rosen, A. Whiteside, J. Vincent and M.D. Thea; *The response of African businesses to HIV/AIDS*; In *HIV/AIDS in the Commonwealth 2000/2001*; pp. 72-78.