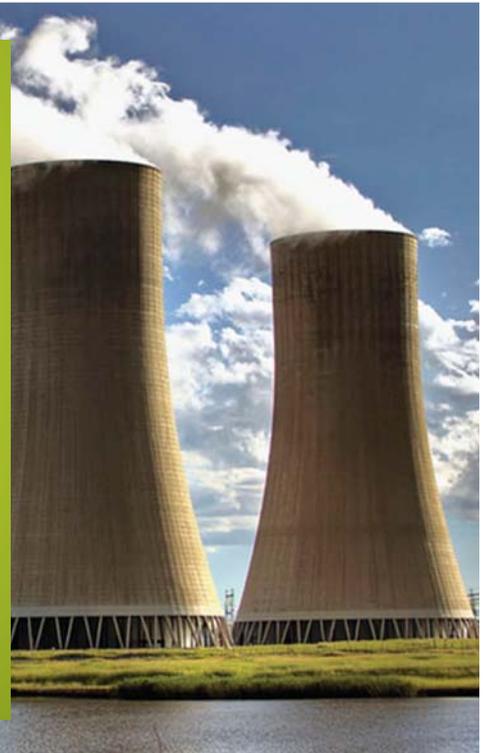


POWER IN AFRICA

Bilfinger Power Africa (Pty) Ltd. 1/2015

- Looking ahead to 2015 | 3
- Federated Employers' Mutual Assurance Company Safety Award of Excellence | 5



→ PG. 7 HAVE YOUR SAY

Participate in the internal communications survey and you could win one of two R4 000 cellular vouchers.



→ PG. 8 MO MADNESS

Supporting cancer, one moustache at a time.



→ PG. 10 WHAT IS FATIGUE AND HOW DOES IT AFFECT US?

It is important to know what fatigue is, the causes of fatigue and how it can be managed.

Mill Maintenance raises the safety standard

Steinmüller Africa's Sasol Mill Maintenance (MM) team in Secunda significantly improved their safety record last year after struggling with one Recordable Case (RC) safety incident on average every two months previously.

Hannes Viljoen, Divisional Manager at MM, informed on 3 December 2014 that they had 209 days since the last RC and dropped their RC Rate to 0.48 from 2.45 since May 2013. In addition he also indicated that the Mill's availability (as seen by Sasol), was at 96.7%, the highest all time measure figure in the last 10 years. Reliability was at 98.58%.

The areas shown as causes on the next page was identified with employee climate surveys; the Organisational Human Factor Benchmark (OHFB) and South African Psychological Fitness Index (SAPFI) which benchmarks the work climate in order to understand the

trends in the work environment i.e., the effect of the work climate on the ability of the workforce to function at their optimum and to assess the employee's devotion and energy to act safely respectively. In a collaborative effort between management, the Secunda Team, HCM Talent and SHE departments, these areas were addressed specifically and successful results were achieved.

Rudolph Botha, Executive GM: Safety, Health and Environment, informs that the concept of looking at safety from a psychological and behavioural perspective is a revolution in the way in how safety is being approached. → PG. 2

Mill Maintenance raises the safety standard (continued).



The very proud Safety team from Sasol Secunda. From left to right: Phina Mashiloane, Mavis Motaung, Frikkie Kruger, Mojalefa Mokoena
Front: Jacob Mampane

Hannes expresses his view on safety and management: "By means of figurative speaking, any person in a management position carries a toolbox with tools that are represented by people. The manager needs to nurture his tools in order to perform the work safely and within standard. The manager needs to enable his tools by equipping them with the necessary skills and resources; all regulated within maintenance and safety management systems."

– By Leon Botha, Talent Manager

Date: 21/11/2014

Subject: **STEINMÜLLER SAFETY ACHIEVEMENT ARTICLE**

The Steinmüller Africa milling plant maintenance team, currently contracted by Sasol Synfuels has reached 200 days without a recordable case (RC) on the 24 November, 2014. This is a considerable achievement if one considers the safety performance 6-12 months ago off which a total of 5 RC's were recorded from August 2013 up to May 2014, which equated to an RC rate of "1 RC every 60 days".

What actions or interventions led to this safety achievement?

Steinmüller believes in the concept of „Zero Harm“ and strives to achieve that in the course of it's operations. Scientifically it has been proven that the main driver of safety incidents is a low level of psychological fitness of employees, which is the result of low levels of energetic and motivation fitness, which is mainly caused by:

- Poor leadership and management
- Extremely high job demands
- Inadequate resources, skill and experience

Based on the above, Steinmüller focussed on the following aspects in order to increase their safety performance :

- Visible Felt Leadership (VFL) – regular management safety walk down inspections and feedback sessions. Company's current and expected future performance is discussed with all employees.
- Reporting of leading indicators (near-miss incidents, unsafe conditions and unsafe behaviour). This assists in implementing proactive measures to mitigate the risk of serious safety incidents.
- The recruitment and selection process of personnel was reviewed and optimised.
- Maintenance Management Systems (MMS) were reviewed, improved and optimised. Performance management is driven on a daily basis with specific clear targets.
- A strong focus is placed on the Task Risk Assessments (TRA's) that go hand-in-hand with specific jobs.
- The daily management meeting highlights the safety critical tasks and maintenance targets for the day.
- An employee well-being assessment (physiological and psychological) was done, evaluated, specific individual feedback / counselling given to employees and risks identified was dealt with systematically.
- A physical resource (tools/spares/manpower/time) gap analysis is done daily within the management and PDR meetings.
- There is currently a huge drive to optimise the work-life balance of employees. Overtime and leave are reviewed and managed accordingly.
- Employees are empowered to take ownership of safety for self and others. The safety management system, which ensures the constant execution and controlling of safety interventions, are managed vigorously by the SHE Officers. A total number of 20 SHE representatives were trained and appointed and they are playing an active role in promoting behavioural based safety practices in the workplace.

All members of the Steinmüller management team believe that „Zero Harm“ is attainable and we strive toward that goal.

Sasol Synfuels Vice President Utilities, Gerrit Viljoen, communicated his appreciation to the company's commitment on "...embarking on an improvement journey in this manner..." and Sasol furthermore requested Steinmüller Site management to write an article about the current safety achievement (200 days without an RC). This article was published in the local Sasol newspaper, the *Spektrum*.

LOOKING AHEAD TO 2015

South Africa’s growing and complex energy market and the related opportunities for Bilfinger Power Africa.

DEAR EMPLOYEES,

A warm and safe welcome back after a hopefully rejuvenating festive season with your family and friends. In my last newsletter article, I mentioned how I learned about and appreciated your strong commitment for this company, which, on occasion, might take time away from other important things in your life, so therefore I especially hope that the time in December was an opportunity for you to enjoy yourself with your family and find time for those things that usually don’t get enough attention. A special thank you goes to the Finance Team, who worked very hard in the last days of December to finalise the financial year-end for all three companies. Well done!

A new year is lying ahead of us and it promises to become an exciting one with its opportunities and challenges. Our Medupi and Kusile contracts will be completed this year and large efforts are focussed towards defining a next phase for our Pretoria Works. This has already taken shape in the last months of the previous year and new opportunities are lying in the pipeline. Eskom is still in the process

of deciding whom they will contract to re-construct the Duvha boiler unit 3, but we are optimistic in having positioned ourselves well in the process.

Many of you will have followed Eskom’s challenges in the news and experienced load-shedding. While this is a difficult time for the country to manage the supply and demand of energy to its stakeholders, it brings great opportunities for a company like ours to position ourselves as a long-standing and reliable partner to Eskom. This would apply to all levels of our company and key areas such as excelling in our maintenance services to support Eskom in minimising the amount of unplanned outages and working towards reducing the maintenance backlog are part of our core business. Also our engineering knowledge and excellent understanding of their fleet as an Original Equipment Manufacturer (OEM) puts us in a great position to be Eskom’s partner to get through these difficult times.

Following the red thread of our vision (see if you can list all three vision points off-by-heart), we will share some more information on our safety projects and outstanding success in this edition, highlighting the importance of the psychological and behavioural aspects that impact our safety performance. I want to congratulate our Sasol Secunda Mill Maintenance team, who has drastically improved their safety record over the last year. We are planning to roll-out similar programmes in other areas where our safety record is still a great concern.



All aspects of our vision, including the strategic focus areas, will be the companies’ driving force for this year and you will find more detailed progress updates in the coming editions of this newsletter.

– M.G. Martl

HOW ARE WE DOING?	BUSINESS UNIT	ESKOM MAINTENANCE	MILL MAINTENANCE	VAAL TRIANGLE	TECHNICAL SERVICES	PROJECTS	PRETORIA MANUFACTURING	ALRODE MANUFACTURING	PIPING	PLANT AND EQUIPMENT
	Financial (November 2014)	●	●	●	●	●	●	●	●	●

● Outcomes not met ● Outcomes met

SHE EXCELLENCE

The following sites were identified and rewarded for SHE excellence during the month of October 2014:

KOMATI POWER STATION

- Disabling incident frequency rate **0.00**
- Days without a Lost Time Injury **1253**

ARCELOR MITTAL

- Disabling incident frequency rate **0.00**
- Days without a Lost Time Injury **581**

MAJUBA POWER STATION

- Disabling incident frequency rate **0.00**
- Days without a Lost Time Injury **2593**

CAMDEN

- Disabling incident frequency rate **0.00**
- Days without a Lost Time Injury **592**

– By Bonnie Robinson, Communications and Branding Officer



LONG SERVICE AWARDS

Congratulations on achieving your long service award. Thank you for your loyal service!

OCTOBER AND NOVEMBER 2014

10 Years (November):

FM BEKKENS

10 Years (December):

I RAHMAN
WJ HAM

5 Years (November):

VJ COMPTON
BS NGCANE
KD BEUKES
NL NAPE
MD MNGOMEZULU
M VAN REENEN
G MAEPA
C MUKARATI
SK SAKWE
RJ LEYDS
AE AFRICA
BP MUKOSERA
R SIBANDA
KE DITSEBE
JM KGABI
LE MABUSELA
QM MMAKOU

GO MOTSHEDI
NM MAKHETHAKHETHA
M BIYELA
NP NKOSI
C DU PREEZ
HV MALGAS
VA NETHENGWE
GFM VAN EEDEN
M GOLIATH

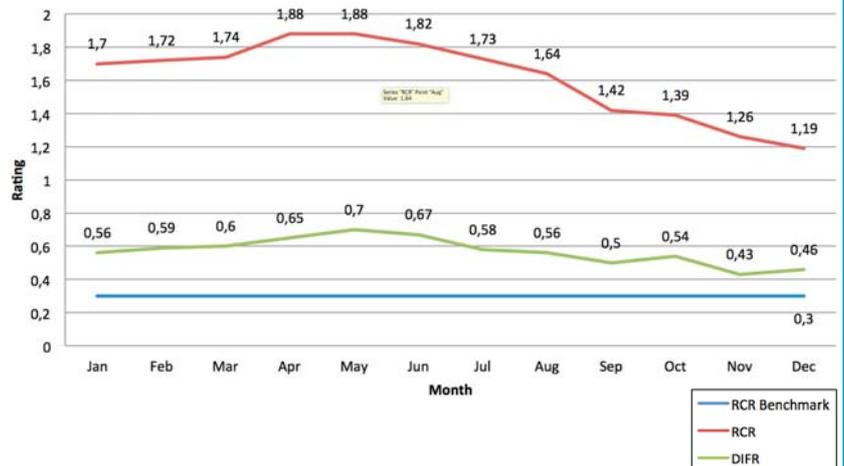
5 Years (December):

S GOVENDER
AN NGWENYA
D BANDA
MA SANDERS
MW MESO

RCR AND DIFR RATING – GROUP 12 MONTH ROLLING

The Recordable Case Rate (RCR) and Disabling Injury Frequency Rate (DIFR) chart calculates the Medical treatment and Lost Time Injuries for the group. This calculation method is used throughout industry in South Africa as a safety measurement tool. The RCR Benchmark compares Bilfinger Power Africa safety performance against industry bests or best practices from other companies. The calculation formula takes into account the total man hours worked and the total lost time as well as medical treatment injuries for a twelve month rolling period. This means that when the total man hours worked for the month added are less than the hours removed, the RCR and DIFR rating might increase although no or less injuries have occurred for the month.

Each employee can, through this information, be informed on the safety performance of BPA and might recognize when safety efforts are effective through the decrease of the RCR rating.



FEDERATED EMPLOYERS' MUTUAL ASSURANCE COMPANY SAFETY AWARD OF EXCELLENCE

Federated Employers' Mutual Assurance Company (FEM) held their Inland region annual Safety Awards function on 18 September 2014, to give recognition to the companies registered with FEM who excelled in their Health and Safety endeavours.

The awards are held annually in each of the FEM regions (Inland, Cape and Natal). The employers in each region are split into three categories based on risk (high, medium and low) and each of these categories is split into sub-categories based on the size of the company (large, medium and small). The employers in each of the sub-categories are then ranked based on their claims experience for the period under review. Factors such as the accident frequency (number of workers injured per 100 employed), number of fatal accidents, loss ratio (percentage of premium used to pay claims) are considered within the claims experience.

The top ranked employers in each of the sub-categories are then given an award of excellence for health and safety. The criteria for the awards are reviewed by FEM each year and amended as required to ensure fairness. Steinmüller Africa received the Award of Excellence for Health and Safety through achieving second place in the category 'High Risk Large Employer'. The employers that win these awards are leaders in their field and prove that Health and Safety yields many benefits.



Rudolph Botha, Executive GM: Safety, Health and Environment and Nico Maas, Chairman, Federated Employers' Mutual Assurance Company

HENDRINA SHOWS TEAMWORK

Outstanding performance on Boiler Pressure Parts Boiler Tube Failure Repairs

When a unit is down with a tube leak, it is very important to repair it as soon as possible without compromising on safety and quality. Henry Mc Donald, BTF Recovery Manager, Eskom, would like to thank André Burger, Project Manager, Hendrina, and his team for their dedication and support on pressure part repair work done on Units 8 and 9.

According to Henry, the Steinmüller Hendrina site team worked hard and took ownership for the work being executed, which resulted in an excellent return duration (MTTR – Mean Time To Repair). From a client's perspective, Henry could also see that the team was well-managed.

Without losing their focus the team were able to perform well under pressure. "Team work is of high essence as we need to take tube leak repairs to a higher level. This would not have been possible without full commitment and support from the team", says Henry Mc Donald.

– By the Communications Department

WRR %

Weld Repair Rate (WRR): November 2014



Manufacturing: The Information for Pretoria works is as follows:
 • Boiler Fabrication 1.80%
 • Expansion Joints 0.53%
 • Piping Division 0.45%

Notes:
 Monthly and YTD data obtained from the Bethal Welding Department for the period 01.11.2014 – 30.11.2014 and 01.01.2014 – 30.11.2014 respectively.

SHOW YOUR METTLE! WINNERS SHINE AGAIN

Employees were invited in the employee newsletter along with other communication channels to nominate a fellow employee for exceptional achievement during the year which was endorsed by the nominated employee's manager.

The five best nominations were presented to the directors who ranked the three winners for 2014. On Friday, 12 December 2014 the winners, along with their managers and the respective members of the Board attended a special *Show your Mettle!* award ceremony that was held at Head Office.

Mr. Volker Sembill, CFO, announced the winners and handed over the certificates and prizes to the three deserving winners for their outstanding achievements. He also congratulated all and expressed his thanks and appreciation on behalf of Dr. Michael Martl, CEO. "*Show your Mettle!* is a great platform to recognise our exceptional achievers in the company. On behalf of the Board, I would like to congratulate the winners and thank them for their dedication and commitment. You have all contributed to the success of the company", said Volker.

Henco Steyn, Junior Quantity Surveyor (QS), Rivonia was awarded Gold for playing a key function in solving an important issue, whereby expenditure categories in the project budget did not tie up with actual cost under different expenditure categories. According to Jeanne

van der Merwe, QS Manager this resulted in Steinmüller Africa rapidly moving ahead to ensure that the company's accounting elements are in line with the budgets, which will result and better cost managed and profitable projects. "I feel very blessed. It's been a tough year for the commercial team. It is nice to finish the year on a high", said Henco. Henco won two days leave and a three night's stay for two at a South African resort.

Abel Matikwane, Rigger, Floating Crew won the Silver award for his dedication as well as for empowering himself to successfully complete his trade test and up-skill himself as a level 5 Rigger. He is also recognised as a source of inspiration for other employees. "I am proud to be the receiver of this award and believe that if we all give just 10% more, we as a company or group will be successful in our journey. I would like to thank management for this opportunity and most of all I want to thank God for everything", said Abel.

Abel won two leave days and a two night's stay, for two at a South African resort.



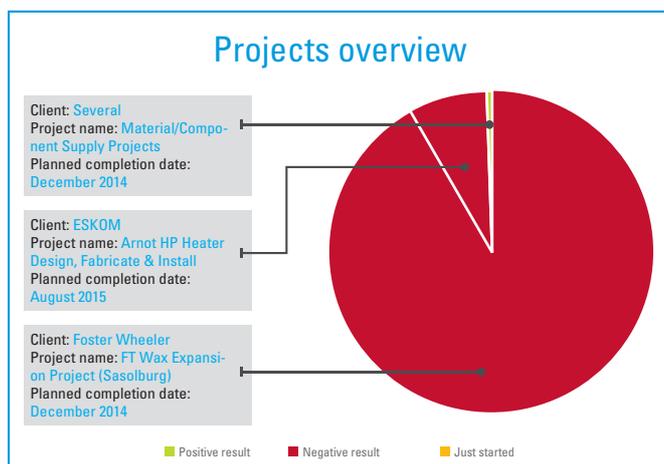
Show your Mettle! winners with their managers from left to right: Vincent Miller, Rudi Lindstrom, Abel Matikwane, Henco Steyn, Jeanne van der Merwe, Volker Sembill, Leon Botha and Verran Koen.



Winner of the Bronze award was Vincent Miller, Senior Supervisor at Hendrina. Vincent was nominated for his invaluable role in attaining three awards from Eskom for Safety, the Burec award for reliability and availability and Mean Time to Repair reduction award for reducing the downtime of the milling plant. Mr. Samuel Mabotja, Director Steinmüller Africa, indicated that Vincent's achievements were exemplary of a high performance culture and trusted leadership. Vincent won a wellness day for two as well as one leave day. "It is a great feeling that has given me the fighting spirit to achieve more for both myself and the company", said Vincent.

According to Leon Botha, Talent Manager, in the first year in 2011 the nominations were less than ten, but it has increased year on year and he hopes that many more employees submit nominations to the Talent department during 2015. He also thanks Bonnie Robinson and Wilmarie Brits for organising an outstanding event.

— By Dorothy Landman, Talent Graduate



REMEMBER TO HAVE YOUR SAY

SHARE YOUR OPINION AND YOU COULD WIN ONE OF TWO CELLULAR VOUCHERS VALUED AT R4,000 EACH

To participate, please complete the survey form obtainable from your Safety Officer on site.

HERE IS WHAT YOU NEED TO DO:

1. Complete the survey form inserted in this newsletter or complete the survey online at www.aboutmywork.co.za/comms
2. Make sure you answer all the survey questions.
3. Hand in your completed survey to your Safety Officer on site.
4. Submit your completed survey by the deadline, 28 February 2015.
5. No late submissions will be accepted.

Please remember to include your employee number on your survey if you would like to stand a chance of winning one of the prizes. Anonymous submissions are also welcome but please note that you would then not be eligible for the competition as we would not have any means of contacting you if your survey is drawn. Once your survey is complete, hand it to your Safety Officer on site.

DEADLINE: 28 FEBRUARY 2015

Contact: Bonnie Robinson at bonnie.robinson@powerafrica.bilfinger.com or Wilmarie Brits at wilmarie.brits@steinmuller.bilfinger.com

MO-MADNESS

Supporting cancer awareness,
one moustache at a time.

For numerous men around the world, November has become “Movember”, a special month in which the tediousness of shaving is not burdened upon them. However, for those who are more involved and serious about the motivation behind this initiative, there is much more to it than a difference in routine when it comes to personal grooming.

The Movember initiative originated in Melbourne, Australia in 2003 and today more than 20 countries (including South Africa) participate in this stand against cancer. The Movember Foundation not only encourages and drives this initiative, but also hosts numerous events and fundraising initiatives to raise awareness for the health risks exposed to men. In addition, Movember is intended to encourage men to take action towards living a healthy life.

More specifically, the Movember Foundation aims to assist men who have been diagnosed with prostate and testicular cancer by ensuring they have the necessary treatment and care for mental and physical well-being. The Movember Foundation wishes to raise awareness not only amongst men, but also amongst the women in their lives as this is naturally very important for them as well. “Mo-sistas” are not required to have moustaches or beards. The involvement of a “Mo-sista” is to encourage and support the men in their lives to promote men’s health.

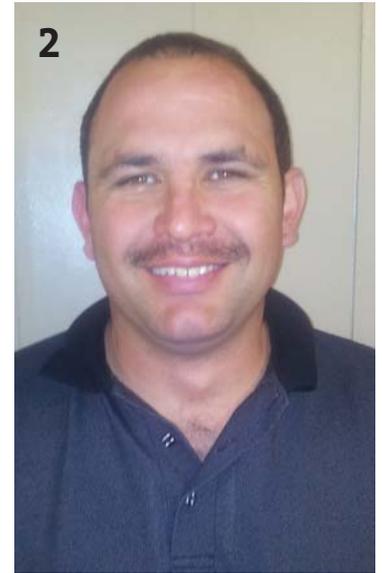
Numerous Bilfinger employees participated in Movember this year and each had their own reason to support the initiative. This is what they had to say:

“This was but a small portion of the year that we could show that we truly care about something in life and support a worthwhile cause”, says Jurie van Lingen, Group Leader Planning Support.

“I believe that there is strength in numbers and I wanted to join in on raising awareness for men’s health”, says Edric van der Walt, Technical Training Team Leader.

Be a part of next year’s drive against cancer, bring back the moustache and have fun while doing it.

– By the Training Department and Jurie van Lingen,
Group Leader Planning Support with contributions from
the Communications Department



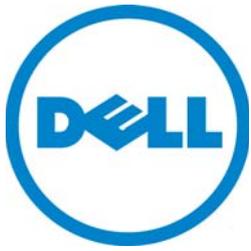
1 Edric van der Walt, Technical Training Team Leader

2 Fanie Smuts, QC Coordinator

3 Mandla Thomo, Mechanical Fitter Supervisor

4 Roby Viljoen, Chargehand

5 Stanton Willemse, Wage Clerk



A GLOBAL HARDWARE STANDARD FOR IT

Bilfinger Central IT department recently created their own company under Bilfinger Global IT GmbH.



Dell Latitude E5440

In May 2014, a group-wide circular was sent out by Central IT detailing the harmonisation and simplification plans of the IT systems mainly through standardisation. One of these standards covers the hardware for users.

Some time ago Bilfinger Central IT negotiated special pricing with Dell on a global level, resulting in a global contract benefiting all companies.

Therefore, from now on, IT will only order Dell equipment for end-users from a standard catalogue defined in the contract. This standard equipment includes the following:

- **Standard laptop: Dell Latitude E5440**

This is a relatively small laptop that will be ordered for most users. It is equipped with an Intel i5 processor, 4GB memory, 14 inch HD screen, 500GB hard disk drive, DVD drive, optional 3G modem and optional docking station.

- **Management Laptop: Dell Latitude E7240 Ultrabook**

This small and lightweight ultrabook is available for management staff that frequently travels and needs to be mobile. Special approval from Global IT must be obtained before ordering.

- **Desktops: Dell Optiplex 3020 MT and Optiplex 3020 SFF**

These are standard desktop computers with an Intel i3 processor, 4GB memory, 500GB hard disk drive and DVD drive. The screen can be ordered separately to suit the specific needs.

- **Workstations: Dell Precision T1700, T3610 and M4800**

Workstations are designed for higher workloads as required for example by engineering software. They are three times more expensive than the Optiplex desktops and must thus be specifically motivated. The specifications on the workstation vary and must be selected based on the need.

Additional equipment such as screens and projectors are also available, as well as smaller accessories such as keyboards, mice, speakers, docking stations, privacy screen filters and carry cases.

The ordering process for this hardware will not change and procedure I.18.0034 must be followed. Form I.58.0027 must be completed and submitted via the IT Service Desk.

– By Ewert Snyman, Information and Communication Technology Manager, Steinmüller Africa



Latitude E7240 Ultrabook



Dell Optiplex 3020 MT and Optiplex 3020 SFF



Dell Precision T1700, T3610 and M4800

WHAT IS FATIGUE AND HOW DOES IT AFFECT US?

Definition: Fatigue is a temporary loss of strength and energy resulting from hard physical or mental work. Fatigue stops a person from being able to function normally and in a work context, fatigue is a state of mental and/or physical exhaustion that reduces a person's ability to perform work safely and effectively.

HOW CAN FATIGUE OCCUR?

Fatigue can occur as a result of prolonged or intense mental or physical activity, sleep loss and/or disruption of the internal body clock (please refer to next heading). Fatigue can be caused by work-related or non-work-related factors or a combination of both.

Work-related causes of fatigue include excessively long shifts, not enough time to recover between shifts and blocks of shifts, very strenuous jobs and long commuting times. An example of non-work related fatigue would be poor quality sleep due to street noise or family demands.

THE BODY CLOCK

Most people are day-orientated, meaning they are most alert and productive in the day and sleep at night. The circadian rhythms (the body clock) cause regular variations in individual bodily and mental functions and are repeated approximately every 24 hours. These rhythms regulate sleeping patterns, body temperature, heart rate, hormone levels, digestion and many other functions.

The body clock influences job performance and quality of sleep. Most of the body's basic functions show maximum activity by day and minimum activity by night. The body rhythms affect the behaviour, alertness, reaction times and minds of different people in different ways.

WHY IS FATIGUE A PROBLEM IN THE WORKPLACE?

Fatigue causes an increased risk of incidents because of tiredness and lack of alertness. When employees are fatigued they are more likely to exercise poor judgment and have a slower reaction to signals. This increases all risks on site because fatigued employees are less able to respond effectively to changing circumstances, leading to an increased likelihood of incidents due to human error.

ACUTE FATIGUE

Acute fatigue arises from long periods of wakefulness without adequate rest. It is also caused by immediate episodes of sleep deprivation; for example, because of long periods of wakefulness from excessively long shifts or night shifts without adequate daytime rest. Ongoing sleep disruption can lead to sleep debt and chronic sleep deprivation, placing individuals in a state of increased risk to themselves and to others. It results in:

- unpleasant muscular weariness
- tiredness in everyday activities
- reduced coordination and alertness

If sleep deprivation continues, work performance can deteriorate even further. Levels of work-related fatigue are similar for different individuals performing the same tasks and should be assessed and managed at an organisational level.

The contribution of non-work-related factors varies considerably between individuals. Non-work-related fatigue is best managed at an individual level.

Fatigue has been identified as a huge contributing factor towards our current amount of injuries in the workplace. It is important for all employees and management to be well-informed of what fatigue is, the causes of fatigue and how best it can be managed on and off the job.

There are no guarantees when it comes to safety unless you are doing your part. Turn your attention to accident prevention and stay alert to the possible hazards in your work environment – take steps to correct or guard against them.

– By Rudolph Botha, Executive GM: Safety, Health and Environment with contributions from Bonnie Robinson, Communications and Branding Officer





SIGNS OF FATIGUE INCLUDE:

- Tiredness, even after sleeping;
- Reduced hand-eye coordination or slow reflexes;
- Short-term memory problems and an inability to concentrate;
- Blurred vision or impaired visual perception; and
- A need for extended sleep during days off work.

WHAT CAUSES FATIGUE?

Fatigue results from insufficient rest and sleep between activities (e.g. from poor quality sleep). The inter-related causes of fatigue include:

- The time of day that work takes place;
- The length of time spent at work and in work-related duties;
- The type and duration of a work task and the environment in which it is performed;
- The quantity and quality of rest obtained prior to and after a work period;
- Activities outside of work, such as family commitments or a second job; and
- Individual factors, such as sleeping disorders.

FATIGUE ALSO RESULTS IN LONG-TERM HEALTH PROBLEMS, SUCH AS:

- Digestive problems;
- Stress;
- Harmful drug and alcohol use;
- Mental illness;
- Increased likelihood of obesity;
- Increased risk of cardiovascular disease (heart disease);
- Higher risk of mood changes;
- Increased risk of gastrointestinal problems, such as constipation and stomach discomfort;
- Increased likelihood of family problems, including divorce; and
- Probable increased risk of cancer, especially breast cancer.

WORK-RELATED CAUSES OF FATIGUE INCLUDE:

- Aspects of the tasks being undertaken (e.g. greater workload within standard shifts);
- Roster design (e.g. too many consecutive night shifts);
- Unplanned work, overtime, emergencies, breakdowns and call-outs;
- Features of the working environment (e.g. noise or temperature extremes); and
- Commuting times.

NON WORK-RELATED CAUSES OF FATIGUE INCLUDE:

- Sleep disruption due to ill family members;
- Strenuous activities outside work, such as a second job;
- Sleep disorders;
- Inappropriate use of alcohol;
- Inappropriate use of prescription and/or illegal drugs; and
- Stress associated with financial difficulties or domestic responsibilities.



Power Systems

Bilfinger Power Africa (Pty) Ltd.
45 De la Rey Road
Rivonia
2191
Phone +27 11 806 3000
Fax +27 86 613 1965
info@powerafrica.bilfinger.com
www.powerafrica.bilfinger.com

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