

**DPF**

DEBSWANA · PENSION · FUND



# Member Guide



*A good retirement plan starts with knowledge, which then empowers you to make timely financial planning decisions, that can lead you to a comfortable life in retirement.*

*Read your guide regularly, comply with all administration requirements for your pension records, and seek expert financial advice on how to invest more towards your future*

## Contents

### 1. Introduction

Message from the Chief Executive Officer  
A brief history of the Debswana Pension Fund  
The DPF vision statement  
The DPF mission statement  
The DPF Values  
How to contact us

### 2. As a Member

Employer eligibility  
Member eligibility  
Nomination of beneficiaries  
Membership with other retirement funds  
Resignation from employment  
Retrenchments and voluntary separation  
Re-deployment & transfers  
Normal & Ill-health Retirement  
Standing for Trustee elections

### 3. Contributions

What is pension-able salary?  
Member contributions  
Employer contributions  
Additional Voluntary contributions (AVC)  
Gratuity versus Pension  
Fund transfers to and from other pension funds  
Ineligible contributions & refunds  
Disbursement of Fund credit upon death of a member during employment  
Can you withdraw your total fund credit upon retirement?  
Taxation

### 4. About the DPF Retirement Options

Joint life with nominated married spouse  
Life with nominated dependents (excludes spouse)  
Life with 5 years guaranteed  
Life with 10 years guaranteed  
How to select your retirement plan

### 5. Preparing To Receive Your Retirement Benefit

Educational workshops  
Individual counselling  
Obtaining a quotation  
Application procedure  
How is your pension benefit determined?  
How long does it take to start earning a pension after retirement?  
Salary Payment options  
Salary payment dates  
Salary deductions

### 6. After Retirement

Pension increments vs. investment returns  
Certificate of Existence (COE)  
Death of member after retirement  
Payment of benefits to beneficiaries  
Death of beneficiaries & nomination updates  
Can you change your retirement option?  
Pensioner Association membership & other Social Activities

### 7. Investment Strategy

### 8. Other Documents

### 9. Checklist for a Secure Financial Future

## I. Introduction

### Message from the CEO / Principal Officer

*Welcome to the membership of the Debswana Pension Fund. You have just made one of the most important decisions of your life by choosing to save towards your retirement income. Retirement planning is an integral part of a young person's life, for the simple reason that you will not stay young forever, and when you do reach old age, you need to have secured your financial independence well in advance and sufficiently enough for you not to rely on anyone else for your economic survival.*

Although your employer has pledged to contribute a specified percentage into your pension fund, please do not make the serious mistake of assuming that the percentage contributed by your employer will automatically translate into an adequate monthly pension salary when you retire. The employer's percentage is limited to what they can afford, and it is not based on what you will need. It is your responsibility to continuously evaluate your level of contributions and fund balance against what your desired net replacement ratio (NRR) is, and based on that, determine further how much more to contribute towards your pension if you find that it is inadequate.

NRR is your pension salary at retirement, calculated as a percentage of what your final employment salary was at the time of retirement. The industry benchmark suggests a target NRR of at least 60- 75%, or more if preferred, however achieving that target is dependent on you being prudent with your pension savings and your general personal finances during your years in active employment.

Reaching the ideal pension salary target (NRR) requires a great deal of discipline on your part as well as good performance on the part of the Fund administration, and your responsibilities includes but not limited to the following:

1. **Saving adequately.** You are allowed to make voluntary additional contributions over and above your employer's contribution. As stated above, Your employer contributes what the company can afford, and not necessarily what you will need in retirement. Also, your AVC will reduce your PAYE.
2. **Preserving your benefits.** Refrain from withdrawing from your pension fund when changing employers. A withdrawal on your funds lowers your potential retirement income significantly, thus compromising your ability to achieve your targeted NRR.

On our part, the DPF also has an obligation to keep fund administration costs down to acceptable levels in order to prevent them from eroding your investment returns. You can help achieve this by ensuring that you regularly check and update your pension records. Doing so will lower the associated Fund communication and administration costs such as data gathering projects and call-to-action communication campaigns designed to entice you to maintain an up to date membership record etc.

Whether you are just beginning your working career or are an experienced worker, this handbook will answer many of your questions about your pension benefit coverage. The Debswana Pension Fund has been providing employees of the Debswana & DeBeers group of companies with excellent benefits achieved through world class investment strategies and outstanding administration for many years since its inception in 1984, and we are proud to be able to continue this tradition by ensuring your unlimited access to information about your pension benefit, of which this handbook and all other DPF publications aim to achieve. The information in it can help you make informed decisions during your active career and help you prepare fully for your retirement.

Please feel free to contact us through our administration department with any inquiries or concerns that you may have.

We look forward to serving you for many more years to come. We are your life partner.



Gosego January  
CEO

## A Brief History Of The Debswana Pension Fund

The Debswana Pension Fund ( DPF) is a defined contribution Fund established in 1984 as a trust through a joint initiative between, De Beers Botswana Mining Company (now Debswana), Anglo American Corporation Botswana (Pty) Ltd. and De Beers Prospecting Botswana (Pty) Ltd. The primary purpose of the Debswana Pension Fund is to meet future benefit obligations to members as defined by the rules of the Fund, earn positive investment returns on member funds and remain financially sound at all times. The DPF invests member funds across various asset classes namely Property, Equities, Bonds, Cash and alternatives.

### DPF Vision:

To be the preferred retirement services provider

### DPF Values:

- Customer focused
- Trust and Integrity
- Innovation
- Agility
- Self-Driven and Motivated

### DPF Mission:

We will provide members with competitive and sustainable retirement benefits through:

- Prudent management of member funds
- Efficient benefits administration
- Provision of focused communication
- Effective socially responsible investments

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## How to contact us

### Visiting & calling the Fund

The DPF office is open for consultations Mondays through to Fridays (except holidays) from 08:00 to 16:45. Members are welcome to visit the Fund's three offices in Gaborone, Jwaneng and Orapa at the following addresses;

#### Administration offices

##### Gaborone Office

Plot 50361 Block D, Carlton House,  
Fairgrounds Office Park  
Tel: +267 361 4267, Fax: +267 3936239

##### Orapa Office

HR Block,  
Office No.17  
Tel: +267 290 2323

##### Jwaneng Office

Township Housing Office Block,  
Office No.9.  
Tel: +267 588 4849

Office locations may change from time to time as the Fund administration grows and members will be informed as and when the need arises through other communication mediums.

We also provide a toll-free telephone number for use by DPF members and beneficiaries. You may reach us on **0 800 600 681** during working hours to reach our Member Relations Officers.

Our general fax number is **3936239**

### Writing to the Fund

When writing to the Fund, please always remember include your full name, telephone number and return address. The Fund address is as follows;

The Debswana Pension Fund Secretariat  
Private Bag 00512  
Gaborone  
Botswana

### Digital platforms

#### Member Portal

Members can view their personal details and obtain their pension statements directly from the DPF portal with effect from the launch date to be announced in the second quarter of 2016.  
<http://www.dpfportal.co.bw>

#### Website and email

Our website is an excellent resource for DPF members or members of the public wishing to know more about the Fund and its activities.

Visit us at; [www.dpf.co.bw](http://www.dpf.co.bw) or email your enquiries to [bakamoso@dpf.co.bw](mailto:bakamoso@dpf.co.bw)

#### Social media

Find us on **Facebook**; *Debswana Pension Fund*  
Follow us on **Twitter**; *@DebswanaPF*

#### SMS

Our interactive SMS line is **71532383**

#### Contact through HR Partners

Members still in active employment may request amendment forms through their HR departments, who will in turn liaise with the Fund on their behalf. Alternatively they may visit the DPF office directly.

Deferred and Pensioner members also have to visit the Fund directly for their enquiries.



## 2. As A Member

### **Employer eligibility**

Currently, the Debswana Pension Fund administers pensions for employees of participating employers as outlined in the rules of the Fund. The DPF Board of Trustees however, with the approval of the regulator NBFIRA, may decide from time to time as guided by the rules of the Fund who to accept onto the DPF participating employer companies.

### **Member eligibility**

Eligible members include employees of the approved participating employer companies who are either on employment contracts longer than one year, or are permanently employed. It remains the discretion of the employer whether to enrol the employee onto the pension during or after probation.

### **Nomination of beneficiaries**

For the purpose of disbursement of their pension fund credits in the event of their death, members are required to nominate beneficiaries at the time of enrolment and thereafter update them regularly, preferably on an annual basis, or whenever there is a change in status due to a life event, such as marriage, divorce or death of a beneficiary.

### **Resignation from employment**

Where the accumulated fund credit falls above the maximum allowed for total withdrawal (refer to part 3), members resigning from employment have the option to withdraw a taxable 25% lump sum from their pension fund credits or less. This is however not compulsory. The remaining balance is deferred until retirement and will continue to earn returns on investment.

### **Retrenchments and voluntary separation**

Where the accumulated fund credit falls above the maximum allowed for total withdrawal (refer to part 3), members facing voluntary separation or retrenchment have the option to withdraw from their pension fund credits a taxable 33.33% lump sum. Again, withdrawal is not compulsory and members may defer the whole amount or balance remaining until retirement.

### **Re-deployment/Transfers**

There is no benefit withdrawal for re-deployments and transfers unless there is actual termination of employment. Members will continue their contributions under their new positions without any interruptions to their fund credits.

### **Normal Retirement**

Early retirement begins at 50 years of age and normal retirement should not be later than 60 years,

however, the Fund is guided by the employment policies of the respective employers registered under the fund, and may from time to time review this requirement following any changes initiated by the employer. A tax free 33.33% lump sum encashment option (or less) is allowed on their accumulated fund credits, with the remaining balance paid as a pension salary for life, and calculated according to their choice of retirement options (refer to part 4).

### **Ill-health Retirement**

Members who are medically boarded from their employment may retire on grounds of ill-health irrespective of their age. The terms under normal retirement will thereafter apply. Again the Fund is guided by the employer and therefore the decision for medical boarding will be accepted in faith by the Fund. There is currently also no legislation against re-entry into active employment post recovery hence should that occur, members will continue to enjoy their pension without any limitations. For Deferred members, ill health retirements will be subject to a DPF approved process and Board review.

### **Standing for Trustee elections**

All ACTIVE members irrespective of their positions or standing are eligible to run for Trustee elections under their respective constituencies as and when a position becomes available (refer to part 7 regarding the role of trustees).

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## **3. Contributions**

### **What is pension-able salary?**

There are varying definitions of what is a pensionable salary depending on the employment policies of the respective participating employer companies. Given that pension is an employment benefit, the fund again leaves it up to the employer to define pension deductions within their context and only provides guidance in terms of what a reasonable pension contribution should be.

### **Employer contributions**

Currently, the majority of DPF participating employer companies enforce a non-contributory pension policy where the employer contributes 20% of pensionable salary. The Fund may review this provision from time to time in the event of any changes in statutes or the respective employer policies.

### **Member contributions**

Members will make their pension contributions as provided for in their contracts of employment.

### **Additional Voluntary contributions (AVC)**

To ensure a comfortable retirement, the Fund encourages members to initiate additional contributions over and above their employers' contributions for any amount as preferred, however members should note that of the AVC made, only the first 15% is tax exempt, and any amount above the initial 15% will attract tax.

### **Changing employment status from permanent & pensionable to contract – what happens?**

Member who convert from permanent employment to contract employment have the option to continue contributing towards their pension funds as opposed to receiving gratuity benefits at the end of their employment contracts. Should members choose not to remain on pension, they cannot make any withdrawals on their fund credits until termination of employment or non-renewal of contracts. Their Fund credits are also not transferrable to gratuity and will be deferred until retirement whilst they continue to earn returns on investment. New employees hired on contract are also eligible to enrol as members. A minimum contract period of 1 year is required to be enrolled with DPF as a contracted employee (FTC).

### **Fund transfers to and from other pension funds**

Members have the option to either transfer funds from their previous employers' pension funds to the DPF if they so wish, and vice versa. However, members are cautioned to always evaluate the investment performance and administrative costs of any fund that they transfer their savings into by making thorough comparisons with other funds in order to make the best possible bet for the future growth of their investment.

### **Ineligible contributions & refunds**

It is often possible that upon termination of employment, transfers, re-deployments etc, the fund may continue to receive contributions from employer after members have ceased employment or received their terminal benefits. The burden remains on the employer to refund members the amounts due whilst recovering overpayments from the Fund. If there are any delays on the part of the employer in transferring contributions to the Fund for new and existing employees, the Fund will not be liable to compensate for any losses pertaining to retrospective investment returns for the respective periods. Delayed funds shall be credited to the member's investment account in bulk and yield returns as new contributions going forward.

### **Disbursement of Fund credit upon death of active and deferred members**

Fund credits for members who die prior to retirement will be paid out in bulk in line with the outcomes of the DPF death investigations process (refer to the DPF Death Benefits Payment Policy). To ensure an easy and quicker disbursement process, a member must maintain an up to date and complete nomination record at all times. To determine the completeness of your nomination, all persons described in the definitions of 'dependent' and 'beneficiary' under the Rules of the Fund must be included in the nomination form. Members must update their nominations at least every two years and after every life event.

### **Can you withdraw your total fund credit upon employment exit?**

A member is allowed to withdraw the entire fund credit only if their accumulated fund credit falls below the minimum deferrable balance of P10,000 (i.e. upon resignation, retrenchment, dismissal or voluntary separation), and (for retirees only) if at the time of retirement it is found that the member's annual pension salary falls below P5,000. By cashing out the entire credit, the Fund is relieved of any future liability towards the member.

### **Taxation**

The Fund is guided by government statutes where tax is concerned and will adapt to any changes arising from the review of such acts accordingly from time to time. Currently, it is required that income earned be subject to taxation provided that it is above the threshold of P3 000 per month or an annual income of P36 000.

The law instructs all employers to withhold tax from their employees' salaries on a monthly basis if they earn an income of more than P3 000. This is referred to as Pay As You Earn (PAYE). It also applies to monthly pension payment to pensioners who earn a pension salary of more than P3 000 per month. Individual income tax is a progressive tax with rates ranging between 0 to 25%. The following incentives, which are aimed at encouraging members to save more toward their retirement, do exist;

- Upon retirement, 33% of your payout is tax-free. This is an incentive for members to keep or save their money until retirement. Withdrawing pension before retirement will result in the whole amount being subject to tax.
- While still in active employment, contributions to approved pension funds are not taxed.

Members should also be aware that the tax laws provide for tax recovery from third parties holding money on behalf of taxpayers who may have failed to service their tax arrears. Consequently, when members retire the government tax department is notified in order for them to certify that the member has no arrears.





## 4. About the DPF Retirement Options / Annuities

Members who apply for retirement are given the following retirement options from which their pension salaries are determined;

### **Joint life with nominated married spouse**

The member receives their pension for life. Members have to be married to qualify for this option. When the member dies, the spouse will continue to earn 50% of what the deceased's pension salary was at the time of death. The spouse will also earn it for the rest of their life. Children under 25 years will also continue to earn a share of it up to 25% of the salary until they reach 25 when the salary will cease. Other dependents receive up to 10%. At all times the aggregate salary pay-outs to the beneficiaries will not exceed the original pension salary amount that the deceased member earned, and as a result, percentages earned by the surviving dependents will vary depending on who and how many of them are eligible to receive it. Only dependents nominated at retirement shall be eligible to receive the benefit.

### **Life with nominated dependents**

The member receives their pension for life. This option is similar to the Joint-life option, however without the married spouse. Upon death of a member, the pension salary is paid out to the underage dependents, and likewise, any of them reaching 25 years will cease to receive their portion. How the salary is distributed between them upon nomination is at the discretion of the deceased. Percentages may vary as long as they do not exceed an aggregate 100% of the member's salary at the time of death. Only dependents nominated during the member's life shall be eligible to receive the benefit.

### **Life with 5 years guaranteed**

The member receives their pension for life. Benefits are guaranteed to the member's beneficiaries only during the first 5 years of his life as a DPF enrolled pensioner. Should the member die before the guaranteed period expires, benefits are calculated as a lump sum of the total remaining months (pension salaries) of the guaranteed 5-year period. If death occurs after the five years, no benefits are due to beneficiaries. In instances where members fail to choose a retirement option, the life with 5 years guarantee will become the default option.

### **Life with 10 years guaranteed**

The member receives their pension for life. Benefits are guaranteed to the member's beneficiaries only during the first 10 years of his life as a DPF enrolled pensioner. Should the member die before the guaranteed period expires, benefits are calculated as a lump sum of the total remaining months (pension salaries) of the guaranteed 10-year period. If death occurs after the 10 years, no benefits are due to beneficiaries.

### **How to select your retirement option**

Aside from giving the necessary guidance, The Fund does not prescribe to members what their choice of retirement options should be. Members should evaluate the economic and social factors affecting themselves, their beneficiaries and dependents in order to decide on the best suitable retirement options for their families.



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## 5. Preparing To Receive Your Retirement Benefit

### **Educational workshops**

The Fund conducts member education workshops on a regular basis across the employer group venues. Employees are also free to request presentations through their HR Representatives at any other time throughout the year.

### **Individual counselling**

The Fund is open for enquiries through Member Relations Officers with regard to matters pertaining to their pension services however where members desire further guidance on their personal finances and retirement plan alternatives other than pensions, members are encouraged to consult expert financial advisors within the retirement and financial services industry. .

### **Obtaining a retirement quotation**

Members nearing retirement (preferably not earlier than three months before retirement), may contact the Fund and request a pension salary quotation to help them decide on which of the four retirement options to choose. Over and above that, the Fund always ensures that members receive quotations whenever they submit applications for retirement.

### **Application procedure**

In order to apply for retirement, members must first notify their HR department of their intention to retire, who will then effect the process. All the required procedures will be outlined to the member by the employer however members should inform themselves of the requirements and remember to ensure that all the required documentation such as, pension option selection form, dependents birth certificates/identity cards, marriage certificates and any other required information is submitted timely to avoid delays in their benefit payments. It is the responsibility of the member to follow up with the Fund on the progress of their applications afterwards to ensure that all requirements have been met.

### **How is your pension benefit determined?**

The pension salary is an actuarial calculation that factors in many elements including your age, life expectancy and that of your beneficiaries, lump sum withdrawals etc. to arrive at the most reasonable monthly annuity payment to sustain you for your entire life. The size of the fund credit that you have accumulated is also a major determinant of what your salary will be, hence in order to earn a higher salary members must always optimise their savings during active employment by enrolling for AVC as well as avoid lump sum withdrawals as and when they transit between jobs.

### **How long does it take to start earning a pension after retirement?**

Normally it takes up to six weeks (or earlier) from the last date of duty to process retirement benefits, after which the member will receive their lump sum withdrawals (if any) and start to receive their



### **Death of Pensioner after retirement**

The Fund relies on the family of the pensioner member to report their death as soon as it occurs. It is therefore important that members ensure whilst alive that their family is educated on the required procedures after death to avoid delays in benefits payments. Once the Fund has been notified of the member's death, an evaluation will be made to determine based on the retirement option chosen, whether there are any benefits due to the beneficiaries, and thereafter advise the family accordingly. (for how and when a benefit is payable, Refer to Part 4 –DPF Retirement Options)

### **Payment of death benefits to nominated dependents beneficiaries**

Members nominate their beneficiaries and therefore the Fund will always endeavour to pay out benefits according to the member's wishes, however under the rules of the Fund and relevant statutes, the Board of Trustees has a responsibility to ensure that funds are disbursed in the most appropriate manner. To determine this, the Fund always ensures thorough investigation of benefit claims to ensure that all eligible dependants and beneficiaries as described in the rules of the Fund are included. The Board of Trustees may exercise its discretion to accommodate such dependants as beneficiaries (if they were excluded), however with due consideration of the member's existing choice of beneficiaries.

### **Death of beneficiaries & nomination updates**

If any of the nominated beneficiaries dies before the member does, an update is required on the nominations to avoid delays and the need for a detailed investigation at the time of the member's own death.

### **Can you change your retirement option?**

Once a member is enrolled on pension, there cannot be any further changes on the type of retirement option regardless of any change in status such as marriage, divorce, death of beneficiaries, etc. The retirement option forms the basis for calculating a member's pension salary hence it becomes permanent once the member starts to receive his/her salary.

### **Pensioner Association membership & other Social activities**

Pensioner members are encouraged to promote their interests in whatever form they find suitable such as formation of Pensioner Associations, as well as participate in Fund initiatives and activities. However such entities, activities and any others similar are not legally binding on the part of the Fund and its obligations to the membership. The Fund will from time to time exercise its discretion in supporting such initiatives through its Communication strategies. Currently, the Fund recognises the Badiri Ba Moepe Pensioner Association as an established and legitimate body through which we continue to engage with and inform pensioner members.

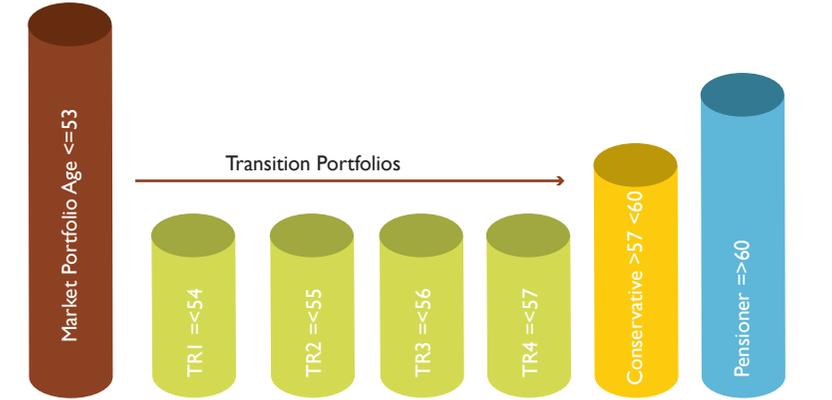




### 7. Investment Strategy

The DPF has been using the Life Stage Investment model since 2004. The general principle of the life stage model is to invest member funds based on a member's presumed risk appetite. Capital preservation for near retirees is therefore pursued through reduced exposure of their assets to high risk investment instruments. Conversely, Members far from retirement are invested aggressively in high risk-high yield vehicles. Under life staging, member assets are split into three portfolios that have different investment objectives; the Market portfolio (18-53) Conservative Portfolio (age 57-60) and a Pensioner Portfolio (above 60).

DPF Life Stage Model Snapshot



- Aggressive investment strategy - Typical asset allocation 70-80% equities 30 - 20% Bonds and cash
- Gradual reduction of risk i.e weighting on equities reduces at an average 10% per transition stage
- Modest investment strategy - Typical asset allocation 70 - 80% Bonds & cash / 30 - 20% equities

## Investment objective of the Life Stage Model per portfolio:

1. The primary investment objective of the Market Portfolio is to provide a net real return of 6% p.a. over any rolling 8-year period (after management fees, tax and other costs)
2. The investment objective of the Conservative Portfolio is to earn a net real return of 4% p.a. (after management fees, tax and other costs)
3. The pensioner liabilities have been valued at an interest rate of 5% p.a. This means that the pensioner assets need to earn a net real return of 5% p.a. (after management fees, tax and other costs) in order to grant pension increases that match inflation.

## 8. Other Documents

The Fund publishes various literature on topics of importance to the member. The following Fund publications should be read in conjunction with this Member Guide;

1. Fund Profile
2. Fund Rules
3. Retirements Fund Act
4. AVC Brochure
5. Death Benefits Payment Guide
6. Funeral Advance Cover Brochure
7. Retiree Guide

## 9. Checklist for a Secure Financial Future

### Started your pension savings in your 20s?

- You are reasonably secure provided that you maintain uninterrupted savings until retirement, but there is no harm in saving more if you can!

### Started saving in your 30s?

- A minimal top up on your normal contributions may be necessary, check your projected retirement income and apply for additional voluntary contribution.

### Had a late start?

- You are in serious danger of receiving a very limited pension income upon retirement. In addition to your additional voluntary contribution top up, you need to review your financial plan and find ways to optimise your income, while increasing your investments over and above the pension savings.

### At all times during your ACTIVE employment;

- Have a financial plan
- Check your projection statements regularly to ensure that your replacement value is still on target.
- Check your Annual Pension Benefit statement every year for the accuracy of your fund credit and keep them properly filed
- Refresh your beneficiary nominations every year
- Read all educational material provided by the Fund and stay abreast of issues
- Attend every Pension Fund education workshops/event

### Five to One year(s) prior to your chosen retirement age (50-60yrs)

- Gather information on all your other benefits, review, consolidate and finalise your financial plan.
- Consider all your other investments, when will the funds be available? What are the withdrawal options?
- Review your current living expenses and project what these will be at retirement. Will you have paid off all long-term debts, and if not, will your retirement income cover all the expenses?

- 
- Meet with DPF Administration Officers regularly to discuss and understand your retirement benefits on an individual level.
  - Attend all Pre-retirement counselling workshops

### **One year to Three months prior to retirement**

- Inform your employer of your intention to retire
- Fulfil all your obligations to your employer; deductions, outstanding paperwork etc
- Obtain a quotation of your benefits and decide on a suitable retirement option
- Start making enquiries regarding procedures to fill out your retirement application and pension option selection forms with your HR department
- Check and start collecting all attachments necessary for your application such as dependents/beneficiary birth certificate, identity cards etc
- Check your most recent statement from the Fund and verify that all your personal details are available and correct.
- Update your beneficiary nominations and submit your application for Retirement 3 months prior to your exit date.
- Look forward to venturing into the next chapter of your life with DPF as your partner

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## Administrators Office

### Gaborone Office

Private Bag 00512, Gaborone Botswana  
Plot 50361, Block D, Carlton House  
Fairgrounds, Gaborone Botswana  
Tel: +267 361 4267, Fax: +267 3936239

### Jwaneng Office

Township Housing Office Block,  
Office No.9  
Tel: +267 588 4849

### Orapa Office

HR Block,  
Office No.11  
Tel: +267 290 2323

## Enquiries

Enquiries about the Fund and its services may be made by visit, telephone or email to [bokamoso@debswana.bw](mailto:bokamoso@debswana.bw). More information is available on the website [www.dpf.co.bw](http://www.dpf.co.bw)