



BOKAMOSO

KGATISOYA BO 34 APRIL 2010

Dikgwetlho tsa go beeletsa
mo nakong tsa
dikgoberego - Calistas Chijoro

**Bagodi ba tla okelediwa
madi ka 8.4%**

**DPF e simolola go itlhokomelela
dibuka**

Unit trust ke motswedi
wa dipeeletso oo
tlhwathwa

PENSHENE LE KERACHUTI
- pharologanyo



Kakgelo ya Morulaganyi



Agatha Sejoe

E ke e nngwe ya dikgatiso tsa rona ee tletseng mamphempe a dikitsiso.

Mo go diragatseng maitlamo a rona a a mo lenaneong la rona la go ruta maloko o tla fitlhela dikgang le dipego tse di bothokwa tse re solofelang fa o tla di itumelela. Magareng ga tsone re bua ka mofuta wa peeletso wa unit trust gore maloko ao a a eletsang go seka seka dipeeletso tse ba ka di dirang kontle ga tsa penshene. Re thalosa gape le dintlha tsa bothokwa mabapi le go tseno mo konterakeng o tswa mo phensheneng. Gona gape le dikitsiso tsa sesheng tsa ditlhobologo tse di tswetseng pele mo letloleng, e e bothokwa ya tsone ke e e tswetseng pele ya go fudusa dibuka tsa letlole gotswa komponeng ya Alexander Forbes Botswana. Se setlaa bo se tliša kwa bokhutlong tirisanyo mmogo ya rona le kompone eo ka re tlaa bo re tsaya boikarabelo jotle jwa tsamaiso ya letlole la lona.

Erile bosheng ra simolola maeto a rona a ngwaga le ngwaga a go etela maloko re ba ruta. Re ne ra ba itsise tshedimosetso ya maduo a madi a letlole

a ngwaga wa 2009, dithulaganyo tse di bothokwa le go ba gokolola go ikokeletsa madi ko letloleng fa godimo ga se mohiri a se kokotletsang (AVC). Dithuto di ne tsa simolola kwa Morupule Colliery go tswela kwa Orapa le Jwaneng dibo di khutla mo Gaborone.

Mo sebakeng sa ngwaga re bone letlole le thapa badiri bale batlhano, se ele kgolo ya bodiri le bopaki jwa gore letlole le itepatepanya le dikgwetho tsothle tse di teng. Tsholofelo ke gore se se tliša tokafatsa le go tliša maduo mo letloleng.

Nngwe ya maitlamo a letlole, ke go thomamisa gore bajaboswa ba bona ditshwanelo tsa bone le itsholelo ya letlole e siameng, re tshepha gore dipuisano tse di mo kgatisong e tsa bagogi ba letlole Rre Calistas Chijoro le mme Maipelo Motshwane di tliša a le lemotsa gore dikgwetho tse ba kopanang le tsone di dintsi ebile di mofuta.

Re eletsa go utlwa maikutlo a gago ko atereseng ya bokamoso@dpf.co.bw le aterese ya poso.

BABEREKI BA BASHA MO DPF



OMPHELE MACHENG Ke mookamedi wa lephata la kamogelo ya dikopo go tloga kgwedi ya Mopitlo 2010. Rre Macheng yo o tlhologang kwa Francistown ke sealogane sa BBA (MGT) CIMA le puo ya sefora.

O kile a direla mo sesoleng sa Botswana ka lebakanyana ele modupa dibuka gape a itebagantse le tsa ithutuntsho.

Ka mafoko a gagwe are mo botshelong bao ba basa fitheleng maitlamo a bone ke magatlapa aa tsayang gore botshelo bo bokhutswane ba felelele ba tsaya ditshwetso tse di sa tsepamang ba ithaya bare ga ba e go tshela lebaka.

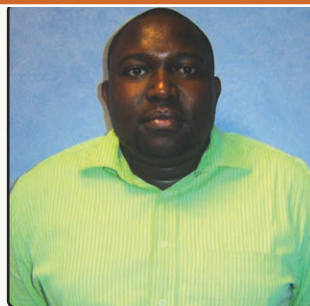


NAKO SETUMO-WANTWA Ke morulaganyi wa maranyane a tsa dikhomputara go simolola ka kgwedi ya Thakole e rogwa ka 2010.

Ke sealogane mo dithutong tsa maranyane a dibalamakgolo gotswa kwa Mmadikole. Mo sebakeng seno o ikoketsa dithuto tsa Msc Strategic Management le ba University ya Derby.

Are o dumela fa thulaganyo ya go ikoketsa etla mo fa boitseanape jwa Boeteledi pele mo dikomponeng tse di kgolo. Nako are o eletsang go ipona ka lengwe la matsatsi ele mogogi kgotsa Moeteledi pele wa kompone e tshwana le DPF.

O kile a direla kwa First National Bank ka lobaka lwa ngwaga tse tharo ele mosekaseki wa dibalamakgolo.



ISRAEL KGOSIDIILE Ke modiri wa tsa ditshaeletsano fagare ga maloko le letlole go simolola ka kgwedi ya Thakole e rogwa 2010.

Ke sealogane sa B,A Humanities and Social Sciences, Gape ke leloko la lekgotla la Baanamisa mafoko la Public Relations Institute of Southern Africa (PRISA)

O kile a direla kwa lephateng la puso lwa Tswantsho tshenyetso setshaba le go gopela itsholelo (DCEC) le la dipenshene tsa badirela puso (BPOPF)



SOLOMON LEGWALE ke modiredi wa thuso ya maloko go simolola ka kgwedi ya Mopitlo ele 22 2010.

Ke sealogane sa dithuto tsa Boanamisa Mafoko le kamogelo ya maloko e a nang le boitemogelo mo go yone.

O kile a direla kwa Mmadikole mo Botswana ga mmogo le kwa komponeng ya Water Utilities Corporation.

Are ikutlwa ale motlotlo fela thata ebile o dumela gore kgolo ya DPF gae kake ya kgaogangwa le tshwaro le kamogelo ee kwa godimo ya maloko a letlole leno.

LELAPA LA DPF LE AMOGELA BANA BA BASA



Wangu Thipe o segofaditswe ka ngwana wa mosetsanya Luba Thipe ka 23/09/2009. O mo kaile fa ele kgarebe ee matlhagathaga ka nako tsothle



Dineo Mmesi o amogetswe ngwana wa gagwe wa mosimane wa bobedi mo lapeng Amantle. O tshotswe ka 06/10/09 ebile mmagwe are o itumelela basimane bagagwe ba babedi mo lapeng.



Barulaganye Matome o segofaditswe ka ngwana wa mosetsana yo ebileng ele wa gagwe wa ntsha. Ogone o tshotswe ka 15 March 2010 a le bokete jwa 3.5 kg! jaaka motsadi mongwe le mongwe wantlha Barulaganye o tletse boitumelo fela thata



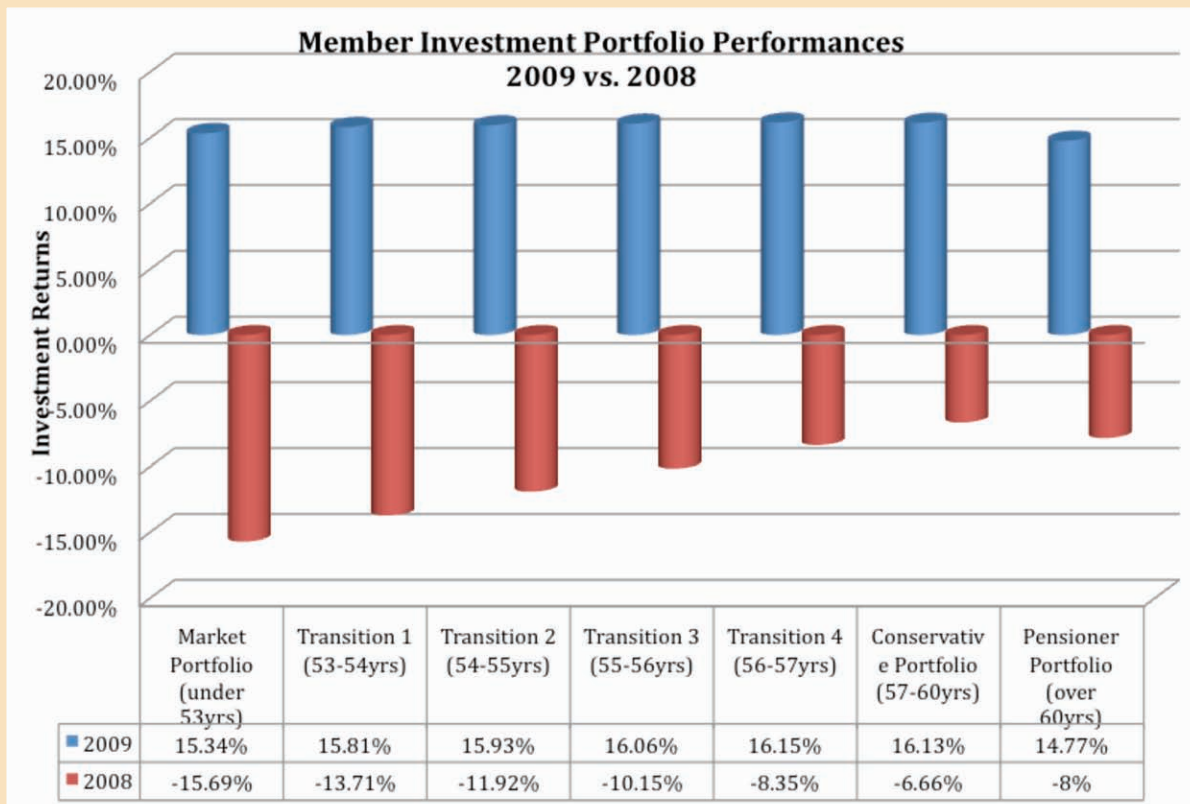
Khumo Tsomele o segofaditswe ka ngwana wa mosimane Kutlo ka di 12/04/10. O mo kaile fa ale bonolo ebile ene le losea lwa gagwe ba farologana ka malatsi a mabedi fela ka matsalo a bone

MADUO A A MANAMAGADI A 2009

E rile fa kgwedi ya Sedimonthole e ya fifing ka 2009 letlole le ne la kwadisa kgolo ya dipoelo e e di tshwarang 15.72% fa go tshwantshannngwa le seelo sa 10.80% se se neng se

solofetswe. Tlhwatlhwa ya letlole fa ngwaga o fela ene ele P 3 billion. Se se supa gore seemo se boetse mannong morago ga dikgoberego tsa 2008.

Maduo A Mofuta Wa Peeletso Wa Life Stage



Setho Thibelang

Maitemogelo a go dira mo Debswana Pension Fund mo lebakeng la dibeke tse thataro go nthutile gole gontsi fela thata.

Ere ka kele moithuti wa tsa dithaeletsanyo le boanamisa mafoko, lephatana la DPF la thuto ya maloko le kanamiso mafoko le ne ya nna lone boremelelo jwa dithuto tsa me ka nako ya fa kele ko DPF. Ke ne ka lemoga fa dithuto tsame kwa Limkokwing Institute of Creative Technology

MAITEMOGELO A MOITHUTI

kwa Malaysia di tsamaelana fela thata le se se diriwang ke lephatana le.

Kamogelo le tshwaro e ke e filweng ke bodiredi jwa DPF e ne ele e e kwa godimo thata ebile e nneetse kgothatsho ke ka moo ke kgonngeng go nna le seabe mo go diragatseng ga mananeo mangwe mo letloleng.

Se ke se ithutileng mo dibekeng tse thataro ke le modiredi wa Letlole se ne sa bula mathlo le thaloganyo yame mabapi le kafa dilo di diriwang ka teng mo maphateng ka go farologana di amang le tshwaro ya baeng le maloko.

Ke dumela gore jaanong morago ga maitemogelo a ke tla tsamaya ke thaloganya fela thata ditsamaiso tsa maphata ka go farologana.

Kwa bofelong, ke rata go lebogela letlole le la DPF le eleng lone le legolo mo matloleng aa ikemetseng ka nosi mo Botswana, ebile le na le tsamaiso e e gaisang fa e bapisiwa le ya matlole a mangwe go be ke ne ka nna le sebaka sa go nna bontlha bongwe jwa bodiredi jwa lome ka lebakanyana.



Go beeletsa madi mo matloleng a di unit trust ke nngwe ya ditsela tse di mosola tsa go godisa itsholelo ya gago

Mo dipakeng tsa malatsi ano tse di nang le dikgwetlho tsa itsholelo, fa o le mongwe wa batho ba ba lesego go salelwa ke thebenyana e o ka e bolokang kgwedi fa e fela, e ka tswa le le go bolokela thuto ya bana ba gago kgotsa malatsi a boikhutso, o ka dirisa motswedi wa di **UNIT TRUST** wa dipeeletso go boloka le go godisa madi a gago ka one.

Mosola wa di **UNIT TRUST** ke gore ke tsela e e sireletsegileng ya go beeletsa madi ka gore madi a gago a kgobokangwa le a batho ba bangwe gore merokotso e nne e e botoka, mme ebile, madi a lona a tlhokomelwa ke baitseanape ba dipeeletso. Se se go rola morwalo wa go tlhola o tshwenyegile ka tsamao ya mebaraka le dikgwetlho tsa teng. Madi a lona a beelediwa mo Metswedeng e e tlwaelesegileng ya dipeeletso jaaka diabe, dikago le matlole a dibanka. Go tsweng foo, fa merokotso e nna teng, e kgaogangwa magareng ga lona ba madi a lona a neng a kgobokantswe mmogo. Go na le mofuta e e farologaneng ya di **UNIT TRUST**, mme pharologanyo e tswa mo go reng mmeetsi o eletsa go godisa madi a gagwe jang le gone gore o ikemiseditse go a lebaganya le selekanyo sa kgonagalo ya ditatlhegelo se le kae.

Mefuta ke e e latelang:

MONEY MARKET UNIT TRUST (Tse di gwebang ka matlole a dibanka a a farologaneng). Tsa mofuta o ke tsone tse borai jwa ditatlhegelo bo leng ko tlase thata go feta tse dingwe, mme di kgona go go direla merokotso e e gaisang e o neng o ka e dira fa o ne o kabo o butse

letlole le le esi fela ko bankeng.

FIXED INTEREST UNIT TRUSTS (Tse di gwebang ka dikadimano tsa madi a ditlhabololo kgotsa di **BOND**). Mofuta o le one borai jwa ditatlhegelo mo go one bo ko tlase fa o tshwantshaya le go reka diabe. Gantsi di laolwa ke dipheto go tsa tlhwatlhwa ya dikoloto mo dibankeng - ka mafoko a mangwe, fa tlhwatlhwa eo e le ko tlatsa, morokotso o ka nna montsi. Baitseanape ba tlaa tlhokomela madi a gago ka go dupa dipheto go mo ditlhwatlhweng tse mme ba go gakolole go tsaya dikgato tse di tshwanentseng ka madi a gago.

PROPERTY UNIT TRUSTS (Tse di gwebang ka theko le thekiso ya dikago) Mofuta o o lebagane le merokotso e e dirwang mo kgwebong ya dikago, mme borai jwa one ke gore dikgwetlho tsa mmaraka wa teng, ga di farologane thata le tsa diabe, ka jalo borai jwa ditatlhegelo bo kgona go nna kwa godimo mo dinakong tse dingwe. Sekai ke gore fa itsholelo ya lefatshe e ya tlase, le tsone di a latlhelgelwa.

EQUITY UNIT TRUSTS (Tse di gwebang ka diabe). O mofuta o itebagantse le kgwebo mo mebarakeng ya diabe. Babeetsi ba tlhopha dikgwebo tse ditwang mo makgamung a itsholelo a a farologanyeng go reka diabe mo go tsone. Gantsi go anamisa theko ya diabe mo makgamung a go rotloetsa dipelo tse di kwa godimo, mme fela jaaka go itsege, diabe di na le kgonagalo ya ditatlhegelo e e kwa godimo mo nakong ya dikgoberego. Motho yo o itlhophelang go beeletsa mo

go tsone o tshwanelwa ke gore a bo a amogetse kgonagalo eo ka madi a gagwe.

SPECIAL EQUITY UNIT TRUSTS (Tse di gwebang mo lephateng le le lengwe fela la kgwebo).

Mofuta o ke o o di fetang tsotlhe ka borai jwa ditatlhegelo ka gore ka fa tlase ga one, kgwebo ya diabe e itebaganya le lephata le le lengwe fela la kgwebo. Se se raya gore fa lephata leo le sa dire sentle, ditatlhegelo di ka nna dintsi thata ka go a bo go sena gope gosele gape kwa motho a beeeditseng teng mo go neng go ka ritibatsa seemo. Mofuta o le fa o kgona go busa dipelo tse di kwa godimo, ga o a tshwanela go tsenya bontsi jwa madi a gago mo go one.

ASSET ALLOCATION FUNDS (Tse di akaretsang maphata a kgwebo a a farologaneng le metswedi ya dipeeletso e e farologaneng). Mofuta o ke one o o rotloediwang go gaisa e mengwe yotlhe ka gore motho o a bo a sa baya mae a gagwe mo sentlhangeng se le sengwe. Fa go tlhaga borai mo nngweng ya metswedi ya dipeeletso, e mengwe e a bo e sireletsegile, ka jalo ditatlhegelo e seke e nne tse di bokete thata. Tsela e ya go beeletsa, e tshwana thata fela le e matlole a diphenshene a e dirisang. Fa o le motho yo o tshabang borai jwa ditatlhegelo, o ke one motshwedi o o go tshwanentseng.

Pego e tswa mo lekwalong la dikgang la IRF



Mme Maipelo Motshwane

Dikgwetlho tsa karoganyo Madi

gore madi a bone a ka kgaogangwa jang. Ra bo re tshwanelwa ke go dira ditlhotlhomiso tse di tseneletseng mo masikeng a moswi go batla bopaki. Se se bake tiego ya go neela bajaboswa ditshwanelo tsa bone.

Letlole le santse le thamakanya lenaneo la go ruta maloko ka dikgwetlho tse. Maloko a a gakololwa gore ka nako tsotlhe ba ntshafatse maina a bajaboswa. Maiteko a a diriwa ka go kwala mo makwalo-dikgang a letlole. Maiteko a mangwe ke gore fomo ya bajaboswa e setse e tlhabolotswa gore e akaretse tsotlhe tse di thokafalang

“Mo bogompionong re mo lenaneong la go itsamaisetsa letlole ka go reka maranyane aa dirang tiro e ebile ele a boleng. Maikaelelo ke go leka go tokafatsa ka fa letlole le tsamaisiwang ka teng mme tsholofelo ke gore etla re ngwaga ono oya fifing maranyane a o a bo a le mo tirisong. Bogogi ja letlole bo lemogile gape gore segajaja sa bolwetsi jwa HIV AIDS ke mmaba mo letloleng le mo malokong. Se se fokotsa gape le tlhathlwa ya letlole fela jaaka fa mohiri a kopa babereki go leboga tiro. Ere ka tse ele dikgwetlho tse re ka sekeng re di feme, go nna teng ga diritibatsi go thusa seemo go beba. O ka gakologelwa gore Debswana ke kompone ya ntlha go abela bodiredi jwa yone bao ba nang le twatsi diritibatsi pele ga le puso ene e dira se.

Lefa gontse jalo re lemoga gore bontsi ja ba ba tswang mo tironing e a bo ele ba ba tsayang tshwetso ya go leboga tiro ba dumalane le mohiri wa bone mme fela bothata e nna gore bontsi jwa batho ba rata go bereka ka konteraka ere kwa bofelong ba amogele kerachuti go nale go baya madi kwa pensheneng.”

Mma Motshwane ke mankgwe wa tsa bothola madi. O sale a diretse Debswana go simolola ka 1985 mo makalaneng a a farologaneng mo go tsa madi. Mo bogompionong ke Finance Manager - Projects . O sale e nna modulasetilo wa komiti e fa e sale 2008.

Mo potsolotsong le modulasetilo wa komiti ya letlole ya karoganyo le kabo ya madi go maloko mme Maipelo Motshwane re ne bua ka tiro ya gagwe ya bodulasetilo, maitlamo le maikarabelo a komiti ya gagwe mabapi le go abiwa ga madi a maloko. Komoti e ke ngwe ya tse di dirang ka fa tlase ga komiti kgolo ya letlole la Debswana pension fund. Maikarabelo magolo a yone ke go kgaoganya bajaboswa madi le ba malapa a bone, gammogo le go sekaseka karoganyo ka nako ya dintsho tsa maloko, go tlogela tiro ka bolwetse ga maloko le go tswa mo tironing mo go tlwaelesegileng.

Jaaka modulasetilo wa komiti e , Mma Motshwane o etelela pele dikopano tsotlhe tsa komiti le go rurifatsa gore maloko a neelana ditshwetso tse di tsepameng le gore baja boswa ba neelwa se tota se ba lebaneng. O tlhalosa gore maemo a bodulasetilo jwa komiti eno a tla ka boikarabelo jo bo kwa godimo thata ka gore ditshwetso tse di tsewang di ama matshelo a Batswana ka kakaretso. O tshwenyega gore bosupi jo bo ka bong bo thusa gore ditshwetso di nne motlhofo gantsi bo tlhabela , maloko ga ba ntshafatse difoma tsa bajaboswa, sekai, bana baba tsholwang morago o fitlhela ba sa kwalwa mo fomong e ebile gosa supiwa

Dintlhakgolo Ka Komiti Ya Kabo Madi (Benefits Review Committee)

Komiti e e na le bagogi ba le supa ba maikarabelo a bone e leng go tlhokomela ditshwanelo tsa maloko go simologa ka ikwadiso go fitlhelela ba tswa mo letloleng, e kabo e le ka mabaka a go tlogela tiro, bogodi, bolwetse kgotsa ba kgaolwa mo tironing. Ba lebagane gape le go abela bajaboswa madi a bone fa leloko le tlhokafetse. Mo godimo ga kabo ya madi, komiti e e tlhomamisa ka nako tsotlhe gore lenaneo le teng la go ruta maloko, le go ba neela kitso e ba e tlhokang ka nako tsotlhe mabapi le tsamaiso ya letlole.



Tlhomphe
nako
ya gago

DPF E SIMOLOLA GO ITLHOKOMELELA DIBUKA

Mo ngwageng wa 2010, Debswana Pension Fund e tlaa simolodisa go itlhokomelela dibuka tsa maloko. Se se raya gore tirisanyo mmogo le kompone ya Alexander Forbes Financial Services, e e tseng e le yone e tsarang dibuka tsa letlole, e tlaa emisiwa ka kgwedi ya September e fela. Go nnile ledikgwetlho di le dintsi mo tsamaong ya nako tse din eng tsa rotloetsa gore boeteledipele jwa letlole bo tseye kgato e, mme tse di lateng ke dintlha ka kakareto mabapi le kgang e.

MAIKAELELO

Letlole le rekile maranyane a dikomputara a a dirisiwang go tshegetsa dibuka tsa letlole. Se se tlaa oketsa boleng jwa tsamiso ya letlole. Re na le tsholofelo ya gore maloko a tlaa thuisiwa botoka mme le ditshenyegelo tsa go tsamaisa letlo di tlaa fokotsega ka jaanong tiro e tlaabo e tlhofotse.

GO TLILE JANG GORE RE TLE GO GOROGA FA?

KA NGWAGA WA 2000

Kompone ya Alexander Forbes e ne ya hiriwa go tlhokomela dibuka tsa maloko ka gore bokgoni jwa go dira jalo bo n e bo ise bo nne teng mo letloleng.

KA NGWAGA WA 2007

Boeteledipele jwa Debswana Diamond Company bo ne jwa tsaya tshetsho ya go sutisa tsamaiso ya letlole go tswa ka fa tlase ga bone go ya go ikemela ka nosi.

KA NGWAGA WA 2008

Baemedi ba maloko, ebile e le bone baeteledipele ba letlole, ba ne ba tshwanelwa ke go dira lenaneo la tsamaiso ya letlole ka jaanong le ne le sa tlhole le le mo tlhokomelong ya Debswana. Ngwe ya dikgwetlho e ne e le gore Letlole le tokafatse bodiredi jwa lone mo malokong, mme se sa tliša tumalano ya gore maranyane a a tlhokomela dibuka tsa phenshene a rekwe mme letlole le kgaogane le ditlamelo tsa Alexander Forbes.

KA NGWAGA WA 2009

Go ne ga ntshiwa taletso mo go ba ba nang le bokgoni jwa go rekisetsa letlole maranyane a mofuta o, mme ba ba nang ba atlega e ne ya nna kompone ya Metropolitan Retirement Administrators (MRA) kwa aferika borwa. Tumalano le bone ke gore ba rekisetse Letlole maranyane ao mme ba tsenye le dibuka tsa maloko mo teng ga one pele ga ba kgaogana le rona.

MONONGWAGA 2010

Lenaneo la go aga maranyane a a rekilweng

mo go MRA le go kwadisa dibuka tsa maloko mo go one le ntse le tswelletse. Tsholofelo ke gore re ere ka 1st August Letlole le bo le itsamaisa.

KE ENG RE TSERE KGATO E?

1. Go tliša mathata a ditsamaiso tse di sa tshwaraganang
2. Go tliša mathata a tatlhego ya dibuka kgotsa diphoso tse di diragalang fa go kwadisiwa diphego mo dibukaneng tseo
3. Go tokafatsa bodiredi le thuso e maloko a e fiwang

RE SOLOFETSE ENG MO MARANYANENGA?

1. Gore melawana ya tsamaiso ya phenshene e tshwaraganngwe le dibuka go tlhomamiso tshalo morago ya molao.
2. Gore ditshenyegelo tsa letlole di ye tlase
3. Go fokotsa morwalo wa tiro ya phenshene mo bahiring



PENSHENE LE KERACHUTI - Dintlha kgolo

Fa o fetola tiro ya gago o tsena mo konterakeng go diragala eng?

- Melawana e baakantswe go naya tshono babereki ba ba leng mo konterakeng le ba ba hiretsweng ruri go boloka ko phensheneng.
- Go letlelelwa babereki ba ba hirilweng ka lebaka la konteraka ee nang le ngwaga goya kwa pele.
- Maloko a a itlhopelang go tsaya konteraka e gaba letlelelwe go kgaoganya dipolokelo fa gare ga pension le kerachuti. Ba tshwanetse go tlhopha nngwe ya tsone ele esi.
- Fa motho a itlhopela go fudugela ko konterakeng, ga go letlelelwe go fudusa madi a o ntseng o a boloka ko phenshene go a isa ko kerachuting.
- Gape fa ole mo konterakeng ga o letlelelwe go tsaya bontlhabongwe ja madi a a ntseng a o a kgobokanyetsa mo pensheneng fa o sa tswa mo tirong.
- Leloko le letlelelwa fela go tsaya madi ao fa a setse a tswa mo tirong gotlhelelele

Ke eng o tshwanetse go tlhopha phenshene?

- Ka gore ka phenshene o patelesega go e boloka, ka kalo e na le tshireletsego e e botoka fela thata
- Madi a a leng ko phensheneng a a beeleliwa ebile a dira merokotso e e ko godimo

Ke eng osa rotloediwe go tlhopha kerachuti?

- Tshireletsego e e kwa tlase mo mading a kerachuti ka gore o a fiwa o ise o tsene mo bogoding
- Fa o sena kitso ya go beeletsa o ka dirisa madi botlhaswa. Phenshene e botoka ka e beeletswa ke boitseanape ba dipeeletso.
- Madi a kerachuti ga a nne le dipelo fa go tshwantshangwa le a phenshene ka gore a penshene a a beeleliwa ebile a dira merokotso
- Madi a phenshene ga a kgethisiwe fa o a tsaya o le mogodi, mme kerachuti e kgethisiwa ko bofelong jwa tiro.

Bagodi ba tla okelediwa madi ka 8.4%

Bogodi ba Letlole la Debswana Pension Fund bo rebotse koketso ya 8.4% mo dikamogelong tsa kgwedi le kgwedi tsa maloko a letlole a a leng mo pensheneng. Se se sala morago tshekatsheko ya dipeeletso tsa letlole le boleng jwa lone tse di supileng fa di nametsa fela thata. Ere lentswa koketso e ka bo ene ele 5.8% go lebilwe koketsego ya ditlhwatlhwa, bogodi bone jwa dumalana ka koketso e e fa godimo go lebilwe gore e ne yare ka 2009 ga seka ga nna le koketsego. Dikoketso tse di tla simolola ka kgwedi ya Phukwi monongwaga.



Calistas Chijoro

Dikgwetlho tsa go beeletsa mo nakong tsa dikgoberego

Modulasetilo wa komiti ya dipeeletso ya letlole Rre Calistas Chijoro o tshalosa ka botlalo tiro ya gagwe ya bodulasetilo le gore komiti e e kgona jang go dira dipoele mo nakong ya tlhakatlhakano ya itsholelo. O tshalosa gape le ka fa ba kgonneng ka teng go fenyathata a go phuthama ga itsholelo ya lefathe ka karetsa. Jaaka moeteledipele wa komiti, tiro ya gagwe gase fela go lebelela dipeeletso, e akaretsa gape le go rurifatsa gore ditsamaiso di salwa morago rothelele le gorre a bothe maloko ba thaloganya maikarabelo a bone mo komiting.

“Ntle gape le go etelela dipuisano mo dikopanong ke neela megopolo yame ee botlhokwa. Komiti e e ntse e itebagantse le go tlhabolola dilo dile mmalwa go balelwa go shafatsa lenaneo le le fang komiti tselana ya tiro ya yone ka botlalo.

Maloko a komiti e a isiwa dithutuntshong gangwe le gape, se ele go ba naya botsipa ka gore dipeeletso ga di motlhofo ebile di tlhoka dikitso dingwe tse di rileng. Ke dumela gore se se

botlhokwa ke go batla moitseanape wa tsa dipeeletso a bile ana le maitemogelo gore a nne mongwe wa maloko go thusa ka dingangisano. Komiti e gammogo le botsamaisi jwa letlole bo mo thulaganyong ya gokwadisa letlole kwa Botswana Stock Exchange gore maloko ka kakaretso batle ba akole maduo a se. Se ke maiteko a mantle ebile se tlaa naya Batswana sebaka sa go ka nna le seabe mo itsholelong ya letlole go sa kgathalesege gore motho o bereka kae. Di-peeletso di marara ebile dile borai go lebilwe kgolo le kwelo tlase ya mebaraka ee saleng e siolola ngwaga tse pedi tse di fetileng.

Kwelo tlase ene ya fetola kafa dilo di ntseng di tsamaya ka teng, re bone fa dibanka di kopa dikadimo mo dikomponeng, ele selo se se sa tlwaelesegang.

Gone go na le ketsaetsego ebile go sena ope yo o neng a ka ipaakanyetsa se se diragetsing. Dikompone tsotlhe di ne di amegile go balelwala le bao ba tlhokomelang dipeeletso tsa letlole.

“Seemo sene sa bifela pele mme ra patelesega go tsaya ditshwetso. Re ne re kopana kgapetsakgapetsa re tsaya ditshwetso re lebile se re se itseng. Se se botlhokwa ya nna gore tsela re tsaya efe gotsa mo maibing ao a ditatlhegelo. Ra nna nako entsi mo dikopanong.”

“Melwana ya rona ya dipeeletso ene ya nna tsela le boammaruri le fa ene e tle ere nako nngwe komiti e patelesege godirisa ditsamaiso di sele mme dile maleba”. Goya ka Chijoro komiti ene ya patelesega go beeletsa madi a mangwe mo metsweding e sele e mesa jaaka ee neng e dira sentle ka nako eo.

Mefuta ya ditshwetso ene ya fetoga mme tiro le boikarabelo jwa seke bo fetoge - ka nako tsotlhe re a senka ebile re buisana le babeeletsi.

Go tlaela ga ditshono tsa peeletso mo gae ke mathata a a teng mo Botswana ebile motho oka eletsa gore mmara wa mo gae o ka gola gore ere isago bontsi jwa madi a maloko a beelediwa mo gae gona le kwa ntle kwa ebileng go tshabelelwa ke dikgoberego.

Chijoro ke mogolwane wa tsa madi mo Debswana lephata la gagwe le itebagantse le tsa dipeeletso mo dibankeng. Pele ga atla mo Debswana okile a bereka kwa Barclays ka lebaka la ngwaga tse tlhano. Ke sealogane sa University ya Botswana ko a dirileng tsa papadi le itsholelo.

Dintlhakgolo ka Komiti ya Di-peeletso (Investment Committee)

Bagogi ba komiti e ba supa, mme tiro ya bone ke go tlhokomela dipeeletso tsa maloko mo mebarakeng ya madi, le gone go tlhomamisa gore lenaneo la dipeeletso le le leng mo tirisong e nna e le la motia ka nako tsotlhe. Ba tlamega go nna ba tlhotlhomisa ditshono tse di ka tswa di le teng tsa metswedi e mesha ya dipeeletso mo mebarakeng, gore fa go kgonagal ba okeletse maloko merokotso ka tsone ditsela tseo. E nngwe tiro ya bone ke go baya leitlho dikompone tse Letlole le di thapileng go dira dipeeletso ka madi a maloko, se e le go netefatsa gore madi ao a babaesegile. Komiti e e dirisa bukana ya melwana e e bidiwang “Statement of Investment Principles” kgotsa SIP, mme ba dirise maikano a a mo go yone go tsamaisa letlole .

DITIRAGALO

Moletlo wa Bagodi kwa Morupule



Dithuto Puisano tsa Boeteledipele ka Melawana ya Phenshene



DITIRAGALO

Dithuto puisano tsa maloko



LOETO LA DITHUTO PUISANO LE MALOKO LA 2010

Lephata la dikitsiso la DPF le simoloditse maeto a dithuto puisano le maloko ngwageng ono kwa Morupule, go ya kwa Orapa, Letlhakane, Damtshaa, Gaborone go felela kwa Jwaneng. Dintlhakgolo tsa dipuisano tse di ne di akaretsa dikitsiso ka seemo sa dipeeletso sa ngwaga wa 2009, thuto ka lenaneo la AVC, pharologanyo ya phenshene le gratuity, le dikitso tsa ditlhabololo mo letloleng, jaaka maranyane a masha a a rekilweng ke letlole go tokafatsa tlhokomelo ya dibuka le bodiredi.

BAFENYI BA KGAIANYO E E FETILENG

Patiko Mothei
P O Box 265
Tonota

Kabelo Motloltle
P O Box 28
Letlhakane

Metlha B Mokgatle
P O Box 97
Shoshong

Shatani Chya
P O Box 32
Sebina

Taetso Moshe
P O box 72
Tutume

Philip Keetloetsile
P O Box 237
Digawana

L Melaetsa
P O Box 428
Kang

A Kebatile
P O Box 925
Kasane

Tsabatho Raditloko
P O Box 749
Molepolole

Bontle Tlhako
P O Box 3474
Serowe

Segametsi G Modisaotsile
P O Box 2036
Gaborone

B Selelo
P O Box 601444
Gaborone

Lebogang Tshidi
P O Box 68
Lokgwabe

KGAIANO E E LATELANG

1. Thulaganyo ya End to End solution e solofetswe go simolodisiwa leng mo DPF
2. Fa mabaka ale mabedi aa dirileng gorte go rekiwe maranyane a end to end
3. Dipolelo kakaretso tsa letlale tsa ngwaga wa 2009 ene ele bokafe
4. Bua gore di penshenara di okeleditswe madi ka bokafe

DIATERESE

The Principal Officer, Debswana Pension Fund, Ground Floor Visible Edge (BP Building)

The Mall P/Bag 00512 Gaborone, Botswana

MEGALA

Tel: 361 4267

Fax: 393 6239

Toll-free (landline): 0 800 600 681

Email: bokamoso@debswana.bw

NAKO E MALOKO A THUSIWANG KA YONE

Mosupologo - Labothano

0800hrs - 1645hrs (le ka dijo tsa motshegare)

Tebelapele Ya Rona

Ga nna letlale la diphenshene la mimamoratwa la maemo a nthla mo sechabeng sa Botswana ka kakaretso

Maitlamo A Rona

Re itlamo go fa maloko thuso ya maemo a a kwa go dimo, le go thomamisa bokamoso jwa letlale ka ditsela tse di latelang;

- Botswerere mo tlhokomelong ya madi a maloko
- Bothakga mo tirong le tsamaiso ya letlale
- Go ruta le go buisana le maloko ka nako tsothe

Setho sa rona - re batla go itloga ka:

1. Boitseanape le Boeteledipele
2. Boikanyego le Tshiamo
3. Botho
4. Tlotlo mo malokong
5. Botswerere mo tirong

MADI A A ISENG A TSEWE KWA LETLOLENG

Batho ba maina a a latelang ba kopiwa go itshwaranganya le ba ofisi ya Debswana Pension Fund mabapi le ditshwanelo tsa bone tsa madi a a mo letloleng.

LEINA

GAONAKALA
MOGAETSHO
ANTONY
JOHANE MAPHOLISA
ELLEN
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SEFANE

OLEBILE
MOGAETSHO
JOSEPH
JOHANE
MASHABELA
TSHWENE
KHUDU
SEROKE
BAGWASI
BIMBO
CHITAPA
GAEDUPE
KAISARA
KENAAPE
KETSITLILE
KEWAGAMANG
KWENENG
KOMME
LEKAUNYANE
MADING
MAGANO
MASIME
MASUKU
MATAKELA
MERWALO
METSEYABANGWE
MMELESI
MODISE
MOKOPANI
MOGOTSI
MOLETI
MOLOI
MONAMISI
MOTHIBEDI
MOTHIBI
MOTSEKO
MOTSEKE
NDABA
NDLOVU
RANTSHONYANA
SEAROMENG
SEGWAGWE
SEKGWA
SENYEREGO
SENYEREGO
SENYEREGO
SEOROMENG
SESINA
SISINA
TIRELO
TIRELO
TLHAPING
TUMELO
WANLISS

ISAGO & LETLOLE

GO DIRAGALA ENG KO DPF?



ISAGO: Dumela Letlole, a o utlwile? DPF e simolola go ilthokomelela dibuka. Go raya gore re tla tshwanela go tswa go lelelsa kwa Alexander Forbes go kopa thuso.



LETLOLE: A mme? Ke eng ba tsere kgato eo? A bana le bokgoni jwa teng?

ISAGO: Ee, ba rekile maranyane a dikomputara a a diretsweeng go tlhokomelela dibuka tsa phenshene . Se go bolelwa fa se tlaa tlhohofatsa tiro ya bone ka gore maphata otlhe a tlaabo a lomaganye. Le rona tota maloko re tlaa bona bodiredi jo bo botoka. Ba ikaela go thapa batho ba ba nang le boitseanape jwa go tlhokomelela maranyane a.



LETLOLE: Seo ke dikgang tse di monate. Re tlaa ba rotloetsa ka maiteko a o ka gore go raya gore tla bona thuso e e botoka kwa letloleng. A mme molao o a ba letla go dira jalo?



ISAGO: Ga go na bothata ka gore ga gona molao o o thibelang matlole a diphenshene go tlhokomelela dibuka tsa bone. Nna ke itumela gore fa ke batla thuso ke tlaa e bona golo go le gongwe, e seng mo mafelong a a farologaneng! Ke ba eleletsa katlego.