



BOKAMOSO

DEBSWANA PENSION FUND NEWSLETTER

ISSUE 37 APRIL 2011



DPF

DEBSWANA • PENSION • FUND
Your Fund, Your Security, Your Future



Gosego January takes the baton at DPF

How your pension
salary is calculated

**Providing more
than just
pension**

Marriage and money

**Seeletso
applauds DPF**



*M*ay I welcome new and existing readers to this premiere edition of the New Year and wish you all the best for the year.

The main aim of the newsletter is to keep the network of our members, business partners and all those in the industry ever abuzz with information.

Top in our edition today is the appointment of Mrs Gosego January to the position of Principal Executive Officer. January is a seasoned accountant and brings on board vast knowledge and experience and strong business acumen. Her career spans over a period 20 years in Debswana, 17 years at Orapa and Letlhakane mines where she rose through the ranks

We welcome the new PEO and congratulate her on the appointment.

BOKAMOSO also caught up with Mr "Best" Ragalase Seeletso at his native Serowe home in Radihelo ward for an interview. Ragalase is a DPF Pensioner and founding chairman of BBMPA serowe branch. In his interview He applauds the Fund for its demonstration and commitment to a lasting positive public image, realization of the needs of pensioners in the society as well as a social and

community development initiative that here to stay. He shares with readers how his branch grew from just a mere kgotla meeting to a fully developed community organization and applauds DPF for this development.

This edition has in abundance for you educative and informative articles to acquaint yourselves with the improved services products and processes that we offer. they are presented in simple English and Setswana languages for greater impact to our diverse membership,

these include the actuarial calculations that eventually determine a pensioner's salary and death benefits payments procedure and process among others. Debswana Pension is committed to bring the services and products of the Fund as close as possible to its members while simultaneously providing a member focused valuable services.



No doubt DPF is still the Goliath of all privately managed Pension Funds in the land, the only one to reckon with and trust for all your retirement solutions.

Enjoy the newsletter; send your feedback and comments to lkgosidiile@debswana.bw or bokamoso@dpf.co.bw



Charlotte and Arefa Ntebele

Charlotte has been blessed with a baby boy, AREFA NTEBELE, on the 16 February at 21:57, weighing 3.07 kg. That's just 10 days away from her birthday... Charlotte works for DPF as an Administration Officer - Processing

Gosego January takes the baton at DPF



Principal Executive Officer - Gosego January

According to Peter F. Drucker, "Leadership is not magnetic personality--that can just as well be a glib tongue. It is not 'making friends and influencing people'--that is flattery. Leadership is lifting a person's vision to higher sights, the raising of a person's performance to a higher standard, the building of a personality beyond its normal limitations."

These words come to mind when one looks at DPF's new Principal Executive Officer Gosego January. Her strong personality and unassuming confidence resonates with every word she says as she talks to BOKAMOSO about her latest career move to head the second largest pension Fund in Botswana.

A naturally adaptive person as she is, January is already carving out a path through which her vision for the DPF will take form. She asserts that a clear and coherent strategy going forward is an imperative in order for the DPF to remain relevant in current unpredictable economic conditions. She arrives at a time when the DPF is about to review their 2008-2012 strategic plan and to this she says she is looking forward to implementing a robust strategy review process that will ensure that the Fund ventures forward with an ever clearer and realizable mandate. She commended her predecessors for a job well done so far and looks forward to carrying the baton to the next level.

The new PEO has already drawn up her priority list, and amongst those key to her success is benefit optimization for members. Through a member focused management approach, January believes that it is necessary to review the Fund's investment management function to ensure that it is properly structured and aligned to current best practices. She identifies with this as a core area for which the DPF is primarily in operation for; i.e. to serve members best by continuously pursuing better investment outcomes for them, and this she observes can only be possible if proper management practices are in place. To re-affirm her stance, January speaks passionately about the need to improve the livelihoods of members upon retirement, making reference to the current trends where many people still retire with paltry pension salaries compared to their pre-retirement income, mainly due to poor financial planning and a possible lack of deliberate interventions by pension funds to alleviate such outcomes.

Among her core aims also, is to see the DPF member base grow beyond the current level of around 9,700 members. She envisions the organization continue to lead the industry in terms of best practice, innovation and striving to aid Botswana's economic growth by an expanding asset base, as well as creating a lasting legacy for DPF's founding employers Debswana and the rest of the group through provision of healthy retirement benefits for their employees. One of the key roles in her new position that she largely identifies with is being an influential stakeholder in the pensions industry. She sees the partnerships with the regulator; the Non Bank Financial Institutions Regulatory Authority (NBFIRA) and others as pivotal toward developing appropriate policies that will ensure the employee welfare issues affecting Botswana are properly advocated for. She agrees that pension funds have a huge role to lessen government's burden on social spending, and by putting in place effective pension management policies and practices, employees in active employment should be able to build healthy retirement funds that will be sufficient enough to eliminate the need for augmentation with public pension schemes.

The new PEO oozes charisma and charm however her lively personality cannot be mistaken for a walk-over. January is very assertive and unambiguous about her expectations of those she works with 'I am a result driven individual who having set goals for myself and team will commit fully to their achievement. I am very particular about meeting

or exceeding stakeholder expectations .This is the kind of work ethic that I would constantly like to see from the people I work with... a team that has lots of fun working together, but would work just as hard to maintain their individual and team credibility.

January explains her approach to management as ' people-focused' and says that the DPF will need the required skills set and competencies to drive its strategy forward and one of her priorities for her new role will be to ensuring that an effective human resource strategy is properly in place as a pre-requisite for organizational success. She sees this humanistic approach as an important guiding principle for successful leadership. Gosego does acknowledges however that in order for her vision to be realized, she will need the absolute support of the DPF staff behind her as well as summon her own individual strengths, one of which she points out as an ability to work and adapt to different environments. She believes that a leadership team that is open, transparent and communicates regularly should be able to gain and maintain the confidence of the people, and these are the team attributes that she will be advocating for as she leads the organization..

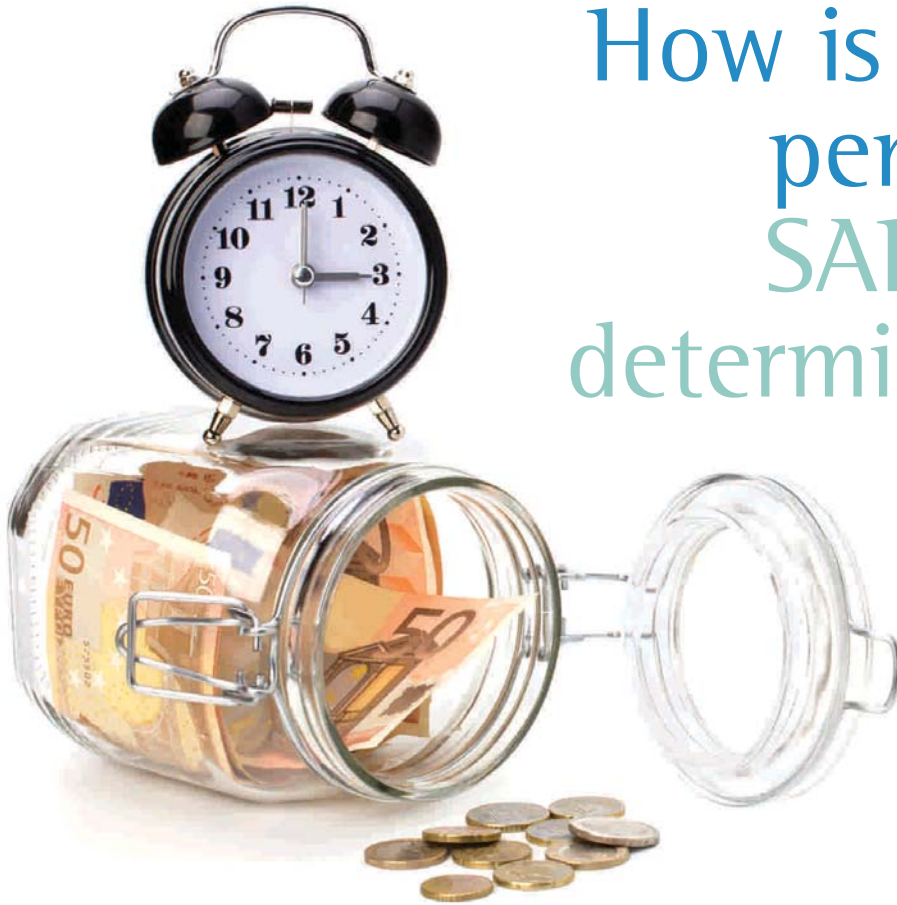
Perhaps the next burning question for January is; as a high achiever who has spent the last 20 years with Debswana and risen to an executive position which she was assumedly content with, what prompted her to venture into the Pensions industry? Her response is that it owes largely to her ambitious character and the need for change and new challenges.

Clearly at ease in her neat, elegantly furnished, executive office on the first floor of Debswana House, Gosego January recounts her career. She says she started off as a sponsored student, studying in Canada, and upon her return became an accounts trainee at Debswana. She then rose to the position of Cost Accountant, afterward becoming the Business Services Manager with oversight over five different sections. Her next position was as Strategic Program Manager at Orapa and Letlhakane mines, before she was moved to Debswana House in 2007 to become Personal Assistant to the Managing Director. Her appointment as the new head of DPF marks an apex in very upwardly mobile career.



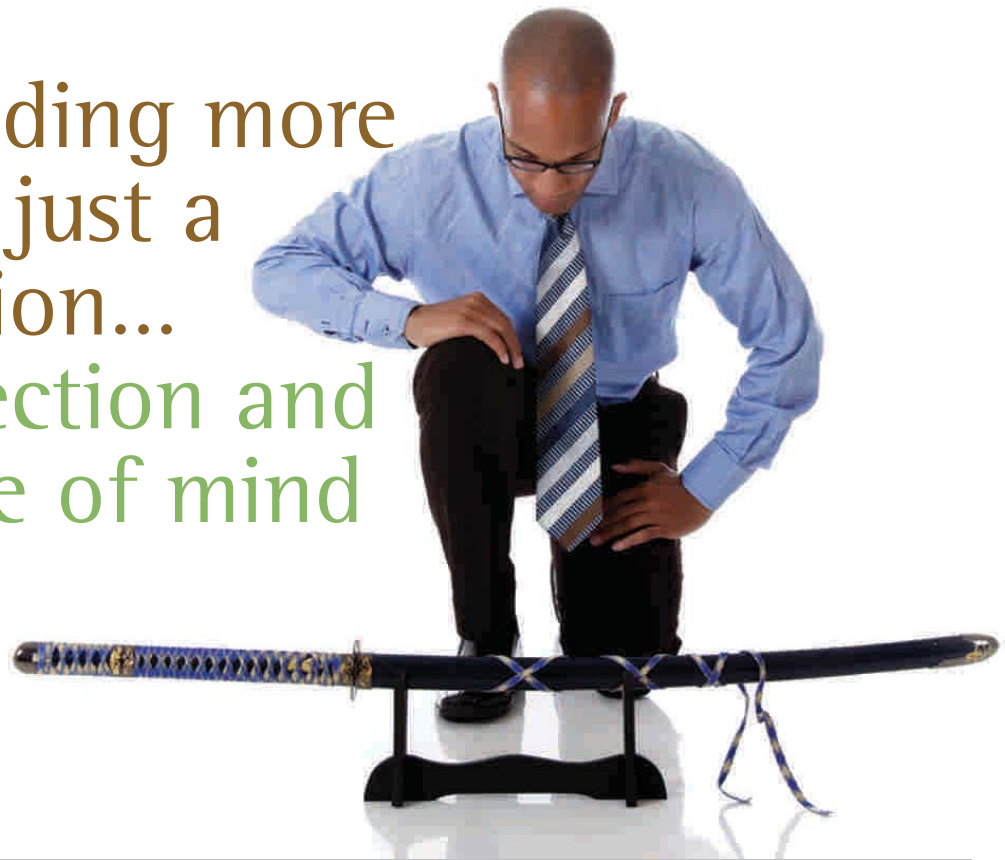
"George, when are you going to make your retirement official?"

How is your pension SALARY determined?



The pension salary is an actuarial calculation that factors in many elements including your age at retirement, life expectancy and that of your nominated beneficiaries, lump sum withdrawals etc to arrive at the most reasonable monthly payment to cover you for your entire life. The size of your fund credit at retirement will largely determine your salary over and above everything else, therefore in order to earn a higher salary, members must always optimise their savings during active employment and avoid frequent withdrawals as and when they transit between jobs. Opting for additional voluntary contribution (AVC) will also help augment the growth of your pension fund whilst in active employment.

Providing more than just a pension... protection and peace of mind



There are many ways to save for retirement. Some clients invest in property, hoping that rental income will provide an income stream in retirement as well as capital growth to provide a legacy for beneficiaries; others play the stock market or even the good old stash under the mattress approach. All of these methods could result in a nest egg for retirement, but the efficiency of a retirement annuity should not be underestimated. A retirement annuity provides so much more than just a pension for your retirement years.

Protection from temptation

An investment in a retirement annuity cannot be accessed until at least age 50 unless the member needs to retire early due to ill health etc. This ensures that your nest egg remains untouched and protected from the temptation to use the funds to reach short term goals. This allows you to benefit from the effect of compound interest and effectively growth on growth, giving you a higher return in the long term.

Protection from creditors

Not only does a retirement fund protect you from yourself it also protects you from creditors. This is especially valuable to those who are self employed. If you are declared insolvent, your creditors will not be able to access the accumulated funds in your retirement fund. You will then be very grateful for the funds when you reach retirement as any other assets that you invested in, may not have had

the same protection and been sold off to satisfy creditors.

Protection for dependants on death prior to retirement

When a member of a retirement fund passes away prior to retirement, the trustees will have to apply the guidelines provided by legislation to determine how the benefits will be distributed, even though there may be a beneficiary nomination. Preference may well be given to those who were legally or factually dependent on the deceased.

Protection from tax

For many people this benefit is the most obvious. In fact this may be their main motivation for investing in a retirement fund. The tax benefits associated with a retirement annuity are vast including a tax free benefit/lump sum withdrawal upon retirement.

Although the above benefits are extremely attractive, we must bear in mind that at the end of the day, a person should be investing in a retirement fund with the primary goal being to have sufficient capital at retirement to retire comfortably. Planning for retirement is a long term strategy and one never knows what will happen along the way. A retirement annuity is one way to ensure that you achieve your goal, and also have peace of mind and valuable protection along the way.

IRF News
08 March 2011

SEELETSO APPLAUDS DPF FOR SETTING UP A PENSIONER ASSOCIATION



Best Ragalase Seeletso, the chairman of the Serowe branch of the Badiri Ba Meepo Pensioners Association (BBMPA), is a man who is easy to talk to. When he talks at length about his Serowe Branch, it becomes very clear why this branch is making reasonable strides.

Seeletso, who has been chairman since 13th July 2010, told BOKAMOSO that the idea of BBMPA came together last year when Agatha Sejoe, the Debswana Pension Fund (DPF) Communications Manager, addressed Debswana pensioners at the old Council Chambers in Serowe.

In his role of organizing meetings, scripting the agenda, setting dates and contacting members with devoted assistance by the branch Treasurer and Secretary Seeletso is seeing the Serowe branch make satisfactory growth through team work. The branch has been meeting like clockwork around the 15th of every month. He said.

Seeletso says the branch has given members a keener sense of belonging to the DPF. Through the continued communication and support the Fund provides, they can voice their sentiments about issues affecting them as pensioners and in that way do not feel an acute sense of abandonment.

To achieve a higher order of organization, the Serowe branch resolved to work as a team, each member

contributing P50 as a joining fee and P20 per month to cover running costs. Seeletso says they have opened a bank account with FNBB serowe and are looking at renting a branch office in the short to medium term.

Perhaps one of the proposals to the Fund going forward will be to assist with collection of subscriptions fees electronically from members' dues/ pension salaries upon their consent," he says. That would be an easier way of dealing with the subscriptions from a membership base of 100 to 150 pensioners.

The branch has six-member Disciplinary Committee. In addition there are 10 members on its Fundraising Committee, which is looking at initiatives like selling of T Shirts, caps and scarves to members as fundraising initiatives

Seeletso's advice to other branches is that in order to emulate the strides made by the Serowe branch, they need to persevere, and develop a spirit of self-reliance.

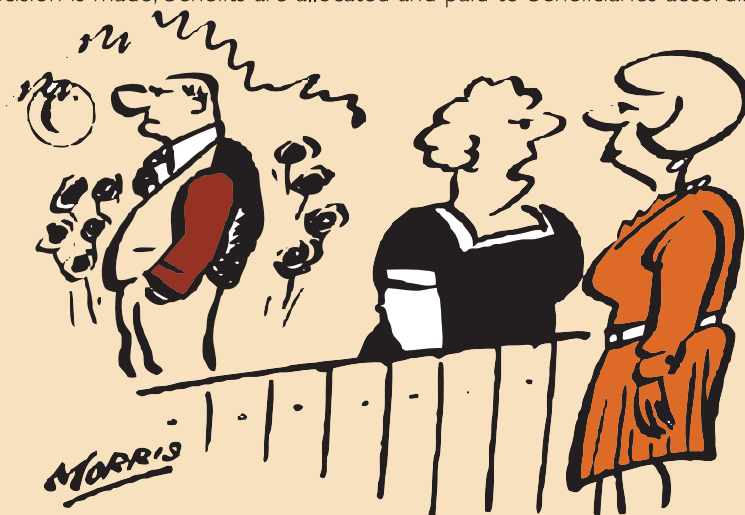
The soft spoken and eloquent chairman retired from Debswana in 2001 after many years as security personnel, having started his career in the Botswana Police in 1966, rising to the position of Station Commander (Special Branch). In 1976, he joined BCL Mine as Senior Security Officer (Assets Protection), and subsequently joined Debswana in 1979 as Senior Security officer for Orapa Mine. He was later transferred to Jwaneng mine 1987 where he rose through to the position of Security Manager till his happy retirement.

Death of a member after retirement: What must the family do?

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. Once availability of benefits have been confirmed, the following procedure will be followed:

Death claim procedure

1. The Family must contact the Fund, obtain and complete a Death Benefit Questionnaire and Pensioner Death Claim form
 2. The family must ensure that the following supporting document accompany the claim forms:
 - a. Certified copy of deceased pensioner's ID
 - b. Certified copy of claimant's ID
 - c. Certified copy of marriage certificate (if claimant is spouse)
 - d. Certified copy of child/ren's birth certificate if claimant is a minor child
 - e. Proof of guardian's appointment, if claim is on behalf of a minor child
 3. The Fund will carry out the necessary investigation based on the content of the forms submitted to verify.
 4. Once the forms and questionnaire have been received, the Fund will perform quality assurance to ensure that all necessary attachments are validated
 1. The Fund will then determine pension type the deceased was enrolled under
 2. Where a guaranteed term pension type was elected by the deceased pensioner and at the time of pensioner death, the guaranteed term had expired, no benefit is payable. The same applies where a pension type elected by a deceased pensioner is Life OnlyWhere a guaranteed term pension type and the guaranteed term had not expired or, Joint Life (with spouse) and Life with a surviving dependant (no spouse) were elected by the deceased pensioner; the Fund will proceed to calculate the benefits payable and submit to the board of trustees for approval and await Trustee resolution
- Once a decision is made, benefits are allocated and paid to beneficiaries according to Trustee resolutions



**"He's getting old, his thoughts have turned
from passion to pension."**

Marriage and money-Your finances during marriage

Your finances during marriage

1. Your own bank account

Although you may share a bank account for household expenses, make sure you have your own account so you can transact independently. Although banks allow for joint accounts, there is always a principal member. If the principal member dies, the account is immediately frozen. If your salary was being paid into the account, you could find yourself in financial difficulty while the estate is wound up.

2. Your own will

It is possible to have a joint will with the wishes of both spouses. However, this is not practical. Should one of you pass away, the will has to be sent to the master of the court and, on the death of the survivor, the family may not know that the original joint will is filed with the master of the high court. It could either delay the administration process. If you have children or any other dependants, such as elderly parents, it is important that you make provision for them in your will even if your spouse survives you.

3. Protect your children

Consider leaving a portion of your estate to your children in order to provide for them financially in a trust until they reach a suitable age to inherit, and make sure there is an independent trustee to take care of the children's financial wellbeing, and in order to protect minor children you should appoint a guardian, should both you and your spouse die simultaneously. If you can afford to, it is a good idea to consult a lawyer to ensure that your will fully represents your wishes. The choices you make in your will can have significant costs and tax implications for your beneficiaries.

Your finances upon divorce

1. Tax implications

You need to use after-tax figures to calculate your divorce settlement. This is critical as you may think your financial future is secure when you're presented with what looks like an attractive settlement proposal.

2. Protect your assets

Remember to finalize the registration or transfer of assets between you and your former spouse at the time of your divorce. Postponing this will only complicate matters when either of you dies. If your former spouse is liquidated, those assets can be attached.

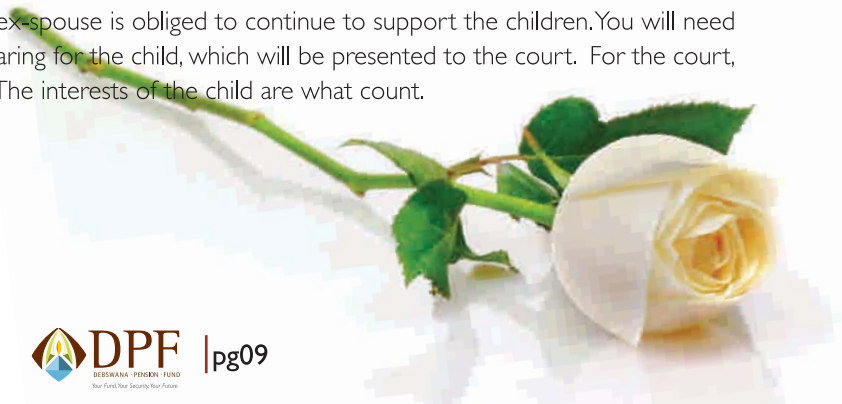
3. Updating your will

You need to update your will immediately after your divorce being granted. The importance of this timing is that should your ex-spouse still be named as a beneficiary in your will after your demise, he or she may inherit from your estate regardless of your circumstances. You could even have remarried and have had children born from the second marriage (this actually happens!).

4. Maintenance claims

If you have children and file for divorce, your ex-spouse is obliged to continue to support the children. You will need to draw up a full breakdown of the costs of caring for the child, which will be presented to the court. For the court, the behavior of the parents is not important. The interests of the child are what count.

Source: IRF News Bulletin



RETIREMENT OPTIONS

WHO IS ELIGIBLE FOR RETIREMENT

Any member of the Fund who is between 50 and 60 years is eligible for retirement age. Early retirement starts at age 50 whereas normal retirement is 60 years beyond which a member retirement is compulsory.

DPF offers the following 5 options to its members at retirement

1. Joint Life - with spouse
2. Joint Life - with dependents
3. 5 Years Guaranteed
4. 10 Years Guaranteed
5. Life Only

JOINT LIFE WITH SPOUSE

A member must be married in order to qualify for this retirement option.

According to this option, a pensioner earns a monthly pension for their life and upon their death; the spouse continues to be paid up to 50% of the pension salary of the deceased for lifetime

- Secondary minor dependents can earn up to 25% each.
- Other dependants can earn up to 10% each.
- Other dependants can include parents, grandparents.
- Pension increases are awarded annually only if the pensioner assets have made a return.

JOINT LIFE WITH NOMINATED DEPENDANTS

A member does not necessarily need to be married in order to qualify for this retirement option

According to this option a pensioner earns a monthly pension for life and upon death the nominated primary dependent continues to be paid up to 50% of the pension.

Secondary minor dependents can earn up to 25% each until they all reach the age of 21
Other dependants can earn up to 10% each these can include parents, grandparents.

Pension increases are awarded annually only if the pensioner assets have made a return.

FIVE (5) YEARS GUARANTEED

Any member can choose this retirement option. Just like all options, a pensioner earns a pension for their life. However upon death of the pensioner, Dependants will be paid the pension salary for the remaining five years guaranteed to them. If the five year period has expired, no additional pension will be paid.

TEN YEARS (10) GUARANTEED

Any member can choose this retirement option and just like all options, a pensioner earns a pension for their entire life. However upon death of the pensioner, Dependants will be paid the pension salary for the remaining Ten (10) years guaranteed to them. If the ten (10) year period has expired, no additional pension will be paid.

LIFE ONLY

- Anyone can choose this option.
- This pension is higher than the other two options.
- The pensioner earns a pension for their life.
- On the death of the pensioner:
- No benefits will be paid to the dependent.

OTHER forms of EXIT

ILL HEALTH RETIREMENT

- If you become too ill to work, you may qualify for ill health retirement - at any age.
- Your choices are similar to those at retirement.
- You will need to be medically boarded by your employer to be considered for ill-health retirement

WITHDRAWAL

- You can choose to receive a lump sum when you leave.
- If you do not choose to receive a lump sum, you are likely to earn a larger pension when you retire.
- You will receive your benefits in the following way:
- If you have fund balance of less than Pula 10 000 you will be paid the entire

IMPORTANT

- All pensioners must have a bank account, preserve your money until retirement
- The lump sum received at retirement is tax free,
- Any tax owing will be deducted before the lump sum is paid to you. your claim goes for tax clearance with BURS
- Monthly pension will be taxed in the same way as your normal salary. If it is above the tax threshold

EVENTS IN PICTURES - Member Education



Morupule Colliery Limited



Jwaneng Hospital staff



HR official Jwaneng mine

INELIGIBLES list - the following persons are requested to contact DPF in connection with their contributions.

GG Seleka	JWANENG	MX DUBE	H/O	Z Galejewe	ORAPA	M Makuane	ORAPA	M Tlotleng	H/O	L Mathambo	ORAPA
T Molathegi	ORAPA	CR Lechiile	ORAPA	K Mothusi	ORAPA	E Pheto	ORAPA	G Makgekgenene	ORAPA	DL Setumo	JWANENG
B Mwendapole	H/O	K Moloko	ORAPA		MORUPULE	SM Bommotse	ORAPA	O Ramonameng	ORAPA	I Fihlani	JWANENG
N Kesilwe	JWANENG	GD Nkoketsang	ORAPA	G Dibonwa	JWANENG	M Dibotelo	ORAPA	M Makuku	ORAPA	C Balopi	ORAPA
BB Khutjwe	ORAPA	OL Seabelo	ORAPA	EO Magosi	ORAPA	B Masokwane	JWANENG	K Ndlovu	H/O	G Keaja	ORAPA
KG Bopadile	ORAPA	M Gabathuse	ORAPA	K Molonda	ORAPA	MC Nkwe	H/O	IK Monkutlwatsi	ORAPA	A Gabonewe	ORAPA
G Bome	JWANENG	MD Mokgothe	ORAPA	V Oganne	JWANENG	C MORAPEDI	H/O	A Tshweta	ORAPA	D Malumbela	ORAPA
T Gaofhose	ORAPA	M Ditodi	ORAPA	C Bohule	JWANENG	W Tlagae	H/O	S Lelatsitswe	ORAPA	E Mosime	JWANENG
K Ntshwabi	JWANENG	K Kamboy	H/O	K Goitsewang	JWANENG	JR Macheme	JWANENG	TJ Maja	JWANENG	IK Monkutlwatsi	JWANENG
KZ Motshabi	ORAPA	L Modise	JWANENG	M Fani	ORAPA	PT SEGOBYE	H/O	K Mookodi	JWANENG		
GT Mosinyi	H/O	AB Matlhomane	ORAPA	MM Mogapane	H/O	MD Masepela	JWANENG	V Pabale	ORAPA		
S Matome	JWANENG	P Molome	ORAPA			A Raphuti	JWANENG	KB Keolebile	ORAPA		

ISAGO & LETLOLE

ADDITIONAL VOLUNTARY CONTRIBUTION (A.V.C)



An Official from Debswana Pension has re iterated the importance of contributing towards Additional Voluntary Contribution (A.V.C)

How does the product work, did he explain further?



Yes, According to him this is additional top up contribution by a member towards the monthly Pension contributions



What are the benefits or advantages of the programme and is there a limit to the contribution?



AVC helps you earn higher salary at retirement; you can contribute anything between 1 - 15% of your monthly salary.

Indeed AVC sounds like a very good programme to consider in order to continue to live a descent life after retirement. So how do I enroll for this programme?



Its simple you simply complete the form indicating your interest and the desired contribution in percentages. The form are available at your HR offices, or contact DPF for assistance.



COMPETITION QUESTIONS

1. Who is the newly appointed PEO of Debswana Pension Fund?
2. Who is the Chairman OF BBMPA Serowe Branch?
3. Give three of the 5 retirement options offered by DPF
4. What is the normal retirement age?

FUND CONTACT DETAILS

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

The Mall P/Bag 00512 Gaborone, Botswana

FUND OFFICES

Tel: 361 4267
Fax: 393 6239
Toll-free (landline): 0 800 600 681
Email: bokamoso@debswana.bw

FUND CONSULTATION HOURS

Monday - Friday
0800hrs - 1645hrs (Including lunch hour)

Our Vision

To be the preferred provider of retirement fund services in Botswana

Our Mission

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

- Prudent management of member funds
- Efficient administration of member records
- Provision of focused communication

Our Values

1. Innovation
2. Trust and Integrity
3. Value Oriented
4. Member focused
5. Quality focused



BOKAMOSO

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ISSUE 37 APRIL 2011



DPF

DEBSWANA • PENSION • FUND
Your Fund, Your Security, Your Future



Gosego January o
tsweledisa
boeteledipele jwa DPF

Madi a gago a penshene a
kopangwa jang?

**Mefuta ya go amogela
penshene fa o tlogela tiro**

Lenyalo le madi

Seeletso o iteela Debswana
Pension Fund legofi



Ke a lo amogelela mo kgatisong ya BOKAMOSO ya ntlha mo selemong se sesha sa 2011, ebile ke lo eleletsa masego le botsogo jo bo itekanetseng.

Maikaelelo magolo a kgatiso ya BOKAMOSO ke go tsibosa le go ananya dikgang magareng ga maloko , batsaya karolo, le ba re leng ditirelong tsa diphenshene mmogo.

Kgangkgolo ya kgatiso ya rona gompiano ke go thapiwa ga mme Gosego January mo Letloleng go nna moeteledipele. Mme January ke mmantswitwidi mo go tsa go dupa dibuka ebile o tlisa maitemogelo a a kwa godimo fela thata morago ga dingwaga tse di ka nnang masome a mabedi antse a direla mo Debswana diamond company kwa Orapa le Lethakane mo maemong a a farolonyeng.

Ka jalo ipele le rona fa re amogela moeteledipele yo moshwa wa Letlole mo tirong ya gagwe e ntsha.

BOKAMOSO ene gape ya etela Rre Best Ragalase Seeletso kwa motseng wa ga gabo Kwa ga Mma besi mo kgotleng yoo Ra Dihelo go buisana le ene. Ragalase ke mogodi ebile gape ke ene modulasetililo wa ntlha wa lekgotla la dipenshenara la gone kwa Serowe

Mo pusianyong ya rona , modulasetilolo yo o akgola letlole



la DPF go menagane mo maitlamong a lone a go kgathalela le go netefatsa fa bagodi ba tswela ka go tshela sentle le morago ga tiro, ebile are go bopiwa ga mokgatlo o wa BBMPA ke phitlhelelo e kgolo.

Rre Seeletso a re go thata gore motho o ka dumela gore mokgatlo wa bone wa bagodi ba Serowe o simolotse fela ele bokopano mo Kgotleng mme gompiano ke mokgatlo oo tiileng oo feletseng oo tsayang karolo mo ditlhabololong tsa motse wa Serowe le go nna le seabe mo ditlhabologong tsa bagodi, twantsho lehuma ga mmogo le go thusa go etleetsa matshego a puso a ponelopele ya 2016.

Kgatiso e e boa gape e go tlišetsa mamphemphe a mekwalo e e rutang ebile e kgathisa go ka balwa. Se ke maikaelelo a rona a go naya maloko sebaka sa go ithuta ka Letlole ka botlalo gongwe le gongwe kwa oleng teng. Letlole le tswela ka go nna

seka o Bodireding jwa tsa di penshene, ka go atolosa le go tokafatsa ditsamaiso le mananeo a bayang maloko kwa pele ka nako tsothe.

Ke solofela fa otlaa itumelela kgatiso e mme fa o eletsa go tlhloganya sengwe o ka ikgolaganya le nna mo atereseng ya IKgosidiile@ debswana.bw kana mogala wa 361 4264

Ke a leboga



CHARLLOTE LE AREFA NTEBELE

Modiri mo letloleng Charlotte o segofaditswe ka ngwana wa mosimane AREFA NTEBELE, kgwedi ya tlhakole e tlhola lesome le borataro ka nako ya 21:57, ale bokete jwa 3.07kg, malatsi fela a le lesome pele ga letsatsi la ga Charlotte la matsalo. a modimo a mo segofatse.

Gosego January o tsweledisa boeteledipele jwa DPF



Principal Executive Officer - Gosego January

Boeteledipele ga se papadi ebile gase puo ya molomo ee senang boammaruri, gase botsala bo bo ikaegileng ka dinaane le dithamalakane, mme boeteledipele ke ponelopele, botlhale le bokgoni jwa go tataisa motho tonto tshipidi go fitlhela a fitlhoga a fenyha dikgwetho tsotlhe tse a ka kopanang le tsone, a bo a nna le maikarabelo a magolo” Ake mafoko a mokwadi wa maloba Peter F. Drucker

Mafoko a ke one a a kayang abile a rurifatsa setho sa ga Gosego January , moeteledipele yoo mosha wa Debswana Pension Fund. Botho jwa gawe, le maikutlo a a wetseng, ke dingwe tse o di lemogang ka bonako fa o tsere dikgang le ene, jaaka re bone maloba fa a buisanya le BOKAMOSO ka tiro ya gagwe e ntsha

ele moeteledi pele wa letlole la Debswana Pension Fund, le eleng lone la bobedi ka bogolo mo Botswana.

Ka tlhago January ke motho yo o bofeho go lemoga le go inyalanya le tikologo e a leng mo go yone, bopaki jwa se ke jaaka a kaya fa a setse a simolotse go betla tsela le ponelopele ya gagwe ya ka fa a eletsang go bona letlole le tsamaya ka teng. Go ya ka ene, lenaneo le le tiileng le maitlamo a a maleba ke yone tsela fela e e ka dirang gore letlole le tile le gore mathata a gangwe le gape a itsholelo ya lefatshe a seka a le digela fa fatshe.

January o tsaya boeteledipele ka nako e letlole le leng mo lenaneong la go dira tshekatsheko ya setlamo sa lone sa ngwaga tse tlhano go simolola 2008 - go fitlha 2012. Moeteledipele yo are o batla go tokafatsa maitlamo le ponelopele ya letlole, ka mananeo a a tsepameng a a tla a dirang gore letlole le diragatse tiro ya lone ka manontlotlho. O ne gape are o iteela legofi yo a motlhatlhamang go bo ane a a ntse a tshwere tiro e ka botswerere le botlhaga.

Mme January are nngwe ya dintlhakgolo tsa boeteledipele jwa gagwe e tla nna go tthomamisa gore dipoelo tsa maloko e nna tse di kwa godimo, mme are se se tla kgonagala fela fa ele gore bodiredi ka kakaretso bona le tebelopele e e tshwanang le ya gagwe e e bayang maloko kwa pele ebile ba dirisana mmogo. Are o dumela gore go botlhokwa go sekaseka tsamaiso ya dipeeletso tsa letlole le go e baya mo seemong sa tsamaiso ya segompieno. Are ke konokono ebile ke pinagare ya tsamaiso Letlole, go direla maloko merokotso ee botoka ebile go tshwanetsetse ga bo gona le tsamaiso le lenaneo la go beeletsa le le maleba.

Mme January o buile a sa kgwe mathe ka maikaelelo a gawe a gore tokafatsa matshelo a maloko aa tlogelang tiro ka bogodi. Are mo dinakong tsa gompieno maloko a iphitlhela a amogela madi a pensione aa kwa tlase fela thata fa go tshwantshangwa le a ba neng ba a amogela fa ba santse ba le mo tirong , mme se se diriwa ke go tlhoka go baakanya le go rulaganya madi, mme golo gongwe go sa tsenyeng letsogo ga matlole a diphensene mo go rutuntsheng maloko ka seemo se ke kgwetho e kgolo. A re sengwe gape se a eletsang gose bona ke go gola ga palo ya boloko jwa letlole gotswa mo go 9700. Keletso ya gagwe ke go bona kgolo ya Letlole le phadisano e e mashetla fa gotla kwa ditsamaisong tsa lone.

January o tseletswe ka gore boeteledipele jwa letlole bo na le maikarabelo a magolo a a karetsa go tsaya karolo mo mererong ya diphenshene lefatse ka karetsa, tirisano mmogo le bookamedi jwa NBFIRA go leka go tlabolola di tsamaiso le melawana e e tlaa rurifatsang gore isago ya Batswana e nne e babalesegile. Gape are o dumela gore makgotla a diphenshene ka kakaretso ana le seabe se segolo sa go thusa puso go lwantsha lehuma ka go direla maloko dipeelo tse di nonneng.

Fa a bua ka fa a a eletsang go dirisana le babereki ka teng, mme January are ke motho yo o ratang maduo mo tirong, bofefo le bonatla le go tllaloganya maikarabelo mo tirong. Are o dumela gore tirisano mmogo, mo tirong e fitlhelela phenyo. Ke motho yo o ratang gore fa go na le kgwetlho a e fenye ka botlalo le ka nako. "O ke one mowa oke solofelang go o bona mo go bao ke berekang le bone, ke batla bodiredi jo bo itumelelang go dira mmogo, mme bo dira ka manontlhotlho a magolo."

January o kaya boeteledipele jwa gagwe ele jo bo tlhomang maloko kwa pele, ebile are gore Letlole le fitlhelele maitlamo a lone go tlhokafala kitso le bokgoni, gape are o eletsang gore bodiredi jwa Letlole e nne jo bo alogileng bona le maitemogelo a a tsamaelanang le se ba se thapetsweng. Are o tllaloganya gore o tla tlhoka thuso e ntsi le kemonokeng mo bodireding go fitlhelela tsotlhe tse a eletsang go di dira mo letloleng.

Gongwe potso e motho a ka e ipotsang ga re garela polelo e ke gore mme Mme January o kgathilwe ke eng mo letloleng? Ke motho yo o ratang go ithuta le go ikamanya le dikgwetlho tse disha. Are o gakologelwa fa a santse ele moithuti wa go dupa dibuka kwa Canada, kwa erileng a boa teng a thapiwa ke Debswana, ya bo ele fa a tla tllatloga le maemo go fitlhelela a nna molomaganyi wa ditirelo tsa meepo ya Orapa - Letlhakane pele ga a fudugela mo Gaborone go nna mothusi wa moeteledipele mogolo wa Debswana sebakanyana pele a thapiwa ke DPF ka Tlhakole mono ngwaga.



"George, when are you going to make your retirement official?"

Madi a gago a penshene a kopangwa jang?



Madi a penshene a kgwedi le kgwedi a kopangwa go sena go dirwa tshakatsheko ee tseneletseng e akaretsa dilo dile mmalwa jaaka botshelo jwa leloko, dingwaga tsa gago le tsa bajaboswa ba gago. Se sengwe gape se se lebiswang ke gore o saletswe ke bokae mo letloleng la gago bogolo jang fa o kile wa tabola mo tsamaong ya nako.

Mme gone segolo bogolo madi a gago otlhe aa mo letloleng ke one aa kayang that gore madi a phenshene aya go nna bokae. Gore madi a gago a phenshene a tle a nne kwa godimo, go botlhokwa gore o somarele letlole la gago, o seka wa le tabola kgapetsa kgapetsa go fitlhelela o tsena mo bogoding.

Mosola wa go boloka madi mo phensheneng o mogolo, ke tshireletsego ya madi a gago



Go na le ditselana tse dintsi tsa go baakanyetsa go tlogela tiro. maloko mangwe ba reka matlo ka tshepo ya gore go hirisa matlo ao go tla tsisa madi fa motho a setse a tlogetse tiro ga mmogo le go baakanyetsa bokamoso jwa bana, bangwe ba tsena mo go tsa temo-thuo le gone go boloka madi ko dibankeng. Tse tsotlhe di ka go thusa fa nako ya go tlogela tiro e tla ka gore o tla bo o baakantse sengwe le sengwe go na le nako.

Tshireletso go tswa mo thaelesong

Madi a gago a phenshene ya gago mo bogoding one o letlelelwa go a tsaya fela fa o tsena ngwaga tse di masome a matlhano kana fa o tlogela tiro ka mabaka a bolwetse. Se se netefatsa gore letlole la gago le bo di sireletsegile gore o seka wa dirisa madi a gago mo ditirong tse di senang mosola, se se dirwa ke gore molao ga o go letlelele go a tsaya pele ga o tsena mo bogoding.

Tshireletso go tswa mo dikolotong

Peeletso ya madi a phenshene ga se go itshireletsa wena o le nosi mme e ka go sireletsa gore madi a gago a seka a tsewa ke bao ba kolotang. Molao o iletsa ope gore a ka tsaya madi a gago a phenshene go ituela. Ota itumelela gore fa o tlogela tiro madi gago a babalesegile eseng jaaka dithoto kana dipeeletso tse o nang le tsone tse di rekisitsweng kgotsa di gapilwe go duela dikoloto.

Tshireletso ya bajaboswa, fa o tlhokafetse o ne o tlogetse tiro

Fa leloko la phenshene le tlhokafala, go lebelelwa melao le ditshetlhana tse di beilweng, gore madi a phenshene a kgaogangwa jang. Le fa go ka tswa go na le bajaboswa ba ba kwadilweng. Lantlha go lebelelwa ba ba gaufi le moswi jaaka bana mosadi/monna pele ga go ka lebelelwa ope gape.

Tshireletso go tswa mo lekgethong

Batho ba le bantsi ba itumelela se ka mabaka a gore go ba kgothatsa go boloka madi mo phensheneng. Go emela bogodi pele ga o tabola phenshene maduo a teng ke gore madi a teng ga a bitse lekgetho.

Le fa tsotlhe tse di builweng fa godimo di kgatlha, re tshwanetse go baya mo tlhologanyong gore kwa bofelong motho o tshwanetse go beeletsa mo phensheneng ka maikaelelo a go nna le madi aa mo lekaneng le go sa tshwenyega fa a setse a batla go tlogela tiro. Go baakanyetsa go tlogela tiro go batla nako le go ka akanyetswa ka botlhale le manontlhotlho. Peeletso ya phenshene e ka thusa go fitlhelela maikaelelo le gore o nne ka tshosologo le tshireletsego e kwa godimo.

SEELETSO O ITEELA DEBSWANA PENSION FUND LEGOFI GO GO BO E SIMOLODISE MOKGATLHO WA BAGODI WA BADIRI BA MEEPO PENSIONERS ASSOCIATION (BBMPA)



Best Ragalase Seeletso, modulasetilo was mokgatlho wa bagodi wa Serowe ke motho yo o bonolo fela thata ga o ka mo utlwa a bua, re ne ra bua le ene ka seabe sa gagwe mo tshimologong ya mokgatlho wa kgaolo ya gagwe.

Seeletso, o tsere ketapele ya mokgatlho wa Serowe ka 13th July 2010, fa a buisana le BOKAMOSO are o gakololgelwa sentle fela thata fa mogopolo wa go simolola mokgatlho wa serowe o ne o lomagana kwa phuthagong e e neng e buisiwa ke mogolwane wa DPF Mme Agatha Sejoie kwa diofising tse dikgologolo tsa khansale teng kwa Serowe. Tiro ya gagwe e kgolo ke go rulaganya le go tsamaisa diphuthago tsothe tsa mokgatho ga mmogo le go nna a itshwaraganya ka mosokelatsebeng le maloko a mokgatho otlhe fa go tlhokafala. Se a re se kgonagala fela ka thuso le tshegetso e a e bonang mo go Motsholamadi le Mokwaledi wa mokgatlho ba ba dirang ka lorato le boineelo . O tswelela ka gore tirisano mmogo e keyone e e dirang gore mokgatlho o bo o gatetse pele jaana ebile ba kgona gore ba tshware diphuthago kgwedi le kgwedi ka di 15th.

Modulasetilo are fa e sale go simolodisiwa, mokgatho o tsisitse ditirelo le ditlamelo tsa Letlole gaufi thata le dipelo tsa maloko mo ebileng ba setse ba itumelela Boloko jwa bone mo letloleng la DPF , are dithutuntsho le tshwaragano, tirisanyo mmogo e teng fa gare ga maloko le Letlole e dira gore maloko ba nne ka tshosologo le tshepo le gore ba nne ba tsaya karolo mo ditirelong tsa Letlole ka karetso.

Are gone gose motlhofo go filthelela katlego le tsamaiso ee mo serowe branch, mme fela are tirisanyo mmogo ma gareng ga maloko ke yone e e tlišitseng katlego. Leloko le lengwe le lengwe la mokgatlho le ntsha P50.00 ele madi a Boloko gotsweng foo kgwedi le kgwedi ba ntsha 20.00 ele yoo tsamaisang mokgatlho. Are go fitlha ga jaana maloko a setse a kgonne go bula account ko bankeng ya FNBB Serowe ebile etla are isago ba bo ba bula ofisi gone kwa Serowe.

Keletso ya mokgatlho ke gore isago ba kope Letlole gore

ba thusa ka go tsaya madi a P 20.00 kgwedi le kgwedi fa maloko a amogela madi a penshene fa gona le tumalano ee tlhamaletseng fagare ga leloko le Letlole mme ere morago madi a neelwe mokgatlho. Are se se ka fokotsa tiego ee nnang teng go kokoanya madi a gotswa mo bolokong jwa serowe jwa lekgolo le masome a matlhano Mokgatlho o na le komiti ya maloko a le marataro a a lebaganeng le tsa kgalemelo lenyatso le a mangwe a lesome a a itebagantseng le go dira mananeo a a direlang mokgatlho madi ka maitiso, go rekisa dikgabiwa , diaparo ele maiteko a go dira madi.

Fa a kgwa mekgatlho e mengwe dikgaba , Seleetso are kgakololo ya gagwe fela mo go bone ke go tsaya malebela mo go bone gore batle ba atlege mo go tsamaiseng mekgatlho. Mme fela are gase tselo e e bonolo, e dikgwetlho e batla boineelo, boithaapo gammogo le mowa wa neelano.

Modulasetilo yo o matlhagatlhaga e bile a sena mathata le go buisana lenna ka puo ya seeng are o dule mo tirong ka bogodi mo Debswana ka 2001 morago ga dingwaga tse dintsi ele modiri mogo tsa itshireletso. O simolotse tiro mo Bechaunaland Police jaaka ene e itsege ka nako e o ka 1966, mme a tlhatloswa maemo go fitlhelele e nna mookamela mapodise mo seteitshaneng se aneng a direla mo go sone. Ene yare ka 1976 a thapiwa ke moepo wa BCL a itebagantse le tshireletsego ya dithoto kwa moepong oo. A seka a diega kefa a thapiwa ke Debswana ka ngwaga wa 1979 kwa moepong wa Orapa. Moragonyana a fudusediwa kwa jwaneng ka 1987 kwa a fitlhleng a tshwara ka thata go fitlhelela a tlhomiwa mookamela badiri ba tsa itshireletso (Security manager) go fitlhela a tlogela tiro ka bogodi.

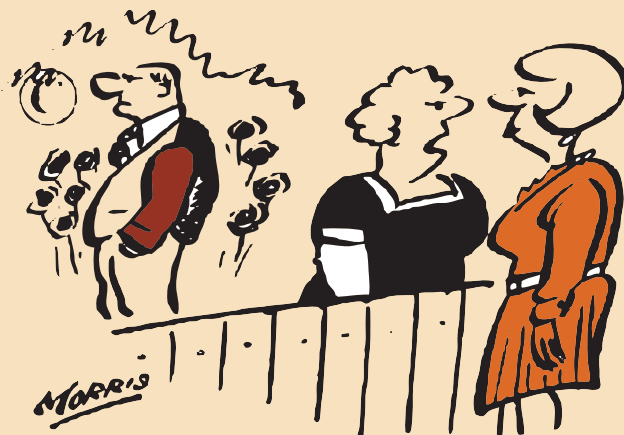
Fa re mmotsa gore seabe sa gagwe ka nako ya a le mo tirong ke eng are one a go kgona go buisanya le kompone ya Debswana gore e thape bodiredi jo bo iteilweng seatla ebile bona le kitso tse di tšeneletseng go itepatepanya le seemo sa borukhutlho jwa ditswammung go akarediwa diteemane.

Leso la leloko le le tlogetseng tiro: ba lelwapa ba ka dira eng?

Debswana Pension Fund e ikaegile ka ba lelwapa kgotsa ba masika go ba itsise ka lesa la leloko nako e le teng. Jalo go botlhokwa gore maloko a rute ba masika fa ba sale botshelong ka tsamaiso e e tshwanetseng go ya go bega lesa go itsa go diega ga dituelo. Morago ga kitsisi ka lesa la leloko, ditlhotlhomiso tse di tseletseng di a dirwa mme go lebelelwe gore seemo sa moswi mo phenseneng ke se se ntseng jang le gore a gona le dituelo tse di ka fiwang bajaboswa, le go gakolola ba masika ka tsamaiso le go ba fa dikgakololo.

TSAMAIISO YA GO BONA DITUELO TSA LESO

1. Ba lelwapa kgotsa masika ba tshwanetse go ikopanya le ba Penshene, go fiwa le go tlatsa fomo ya potsoloso.
2. Ba lelwapa ba tshwanetse go tla ka tse di latelang ele bosupi jwa go ikopela
 - a. Moriti wa omang o rurufaditsweng wa leloko (moswi)
 - b. Moriti wa omang o rurufaditsweng wa moikopedi (bajaboswa botlhe)
 - c. Moriti wa Setlankana sa lenyalo fa moikopedi ele monna kgotsa mosadi wa leloko
 - d. Moriti wa Setlankana sa matsalo fa moikopedi ele ngwana yo o ngwaga tse di ko tlase masome a mabedi le bongwe.
 - e. Bosupi jwa gore moikopedi ke motlhokomedi wa ngwana wa ngwaga tse di ko tlase ga masome a mabedi le bongwe.
3. Ba kantoro ya Penshene ba tla dira di tlhotlhomiso mabapi le fomo e tladitsweng go netefatsa se se kwadilweng.
4. Fa fomo ya potsoloso e tladitswe ba Penshene ba tla netefatsa gore dipampiri tsotlhe tse di tlhokegang di teng ebile ke tsa boammaruri.
5. Ba kantoro ya Penshene go tsweng foo, ba lebelela motlhale wa penshene o leloko le neng le o tlhophile.
6. Fa leloko le tlhophile motlhale wa penshene wa ngwaga tse tlhano kana lesome, go sekwasekwa gore a dingwaga di wetse, mme ga go na dituelo tse di duwang bajaboswa fa di fetile. Le fa a ne a ne a tlhophile motlhale wa penshene wa motshela esi, fa a tlhokafala ga go na dituelo tse di tla dirwang.
7. Mme fa dingwaga tse di sa wela, kgotsa ane a tlhophile motlhale wa kopanelo botshelo le mosadi/monna kana kopanelo botshelo le bajaboswa, ba penshene ba tla tlhakanya dituelo ka fa go tlhokegang ka teng mme ba ise tse ko komiti kgolo ya boeteledipele go tsaya tswetso.
8. Fa tshwetso e sena go tsewa, dituelo di a kgaogangwa go ya ka tshwetso ya komiti kgolo.



"He's getting old, his thoughts have turned from passion to pension."

LENYALO LE MADI, NNA BOTLHALE MO LENYALONG, O BAAKANYETSE BOKAMOSO JWA GAGO SENTLE KA DIKGAKOLOLO TSE DI LA TELANG

1. Letlole la gago la polokelo madi

Ntswa banyalani ba na le letlole ko bankeng le le kopanetsweng go dira ditiro tsa mo lapeng, go botlhokwa gore o nne le la gago ole nosi le o sa le kopanelang le o tla kgonang go le dirisa fa o batla, lemororo dibanka di letlelela gore banyalani ba kopanele matlole a madi, fa mongwe wa monna kana mosadi a tlhokafala, letlole le a emesiwa ka nakwana, mme fa e le gore o ne amogelela mo go lone letlole le go ka nna le mathata ka gore ga go na jaaka o ka tsaya madi mo teng ga lone mo nakong eo.

2. Mokwalo wa kgaoganyo dithoto

Go a kgonafala gore banyalani ba kopanele ka fa ba eletsang dithoto tsa lona di ka abiwang ka teng fa ba tlhokafetse, mme fa go tlhokafala mongwe wa banyalani, keletso e ele mo mokwalong, e isiwa kwa kgotla tshekelo mme fa go ka tlhokafala yo o setseng, ba masika ba ka tlhoka kitso ya gore go na le sengwe sa go nna jaana ko kgotla tshekelo, mme bajaboswa ba rontsiwe boswa ja bone. Go botlhokwa gore o nne le ga gago ole nosi go tla mathata ao.

3. Sireletsa bana ba gago

Tlogelela bana ba gago boswa le fa o ntse o nyetse gore ba tle ba kgone go itshetsa fa ba setse ba godile, diragatsa gore go nne le le mongwe o tla tlhokomelang madi a bana, bana ba dingwaga tse di ko tlase ga masome a mabedi le bongwe, dira gore go nne le mongwe o o tla ba tlhokomelang fa monna kgotsa mosadi wa gago a tlhokafetse. Fa o na le babueledi o ka kopa gore ba go thuse ka dikgakololo tse di maleba go baakanyetsa bana boswa.

TSA MADI FA BANYALANI BA KGAOGANA

1. Tsa lekgetho

Fa o kgaogana le yo o nyalaneng le ene, tlhomamisa gore bontlha jwa madi jo o bofiwang a badilwe go ntshitse lekgetho o tle o itse gore selekanyo sa nnete ke sefe.

2. Sireletsa dithoto tsa gago

Gakologelwa gore go fetola leina la monnga dithoto magare ga gago le monna /mosadi go botlhokwa fa le setse le kgaogana. Go diega go fetola maina go ka dira gore fa mongwe wa lona a na le dikoloto dithoto tse di ka tsewa go ya go duela dikoloto tseo.

3. Ntshafatsa kabo dithoto ya gago(will)

Ntshafatsa mokwalo wa kabo dithoto wa gago fa le setse le kgaogane semmuso. Go botlhokwa gore ontshe mosadi /monna fa o mokwadile mojaboswa ka gore go ka diragala gore o tlhokafale o sa ntsha motho yo o kgaoganeng le ene o tla fiwa boswa joo go sa kgathalesege gore a o nyetse kgotsa o nyetswe gape, se se dirwa ke gore go a bo go lebeletse gore mokwalo wa gago o supa se eleditseng

4. Tlhokomelo ya bana

Fa o na le bana, fa o kgaogana le monna kgotsa mosadi, o tshwanetse go tsewelele a go thusa go tlhokomela bana bao. Ditshenyegelo tsotlhe tsa tlhokomelo ya bana di ya fa pele ga lekgotla go kanoka seemo, o tla tshwanela ke go itse tlhwatlhwa yotlhe ya tlhokomelo ya bana gore o kgone go bona madi aa lekanetseng go godisa bana. Dira ditlhomamiso tse di tseneletseng go tla ditshenyegelego



MEFUTA YA GO AMOGELA PENSHENE FA O TLOGELA TIRO

Ke mang o ka tlogelang tiro?

Mongwe le mongwe yo e leng leloko la Debswana Pension Fund a na le dingwaga tse di masome a matlhano (50) go ya kwa go tse di masome a marataro (60).

DINGWAGA TSA GO TLOGELA TIRO

Go tlogela tiro ka bogodi go simolola ka dingwaga tse di masome a matlhano (50) go ya kwa go tse di masome a marataro (60).

MEFUTA YA PENSHENE

Debswana Pension Fund e na le mefuta e le metlhano ya go ja penshene fa o tlogela tiro ke e elatelang,

1. Tlhakanelo botshelo le mosadi kgotsa monna le nyalane ka fa molaong.
2. Tlhakanelo botshelo le bajaboswa.
3. Motlhale wa dingwaga tse tlhano.
4. Motlhale wa dingwaga tse lesome.
5. Motlhale wa botshelo jwa gago o le nosi.

1. TLHAKANELO BOTSHELO

Leloko le tshwanetse go bo le nyetse kgotsa le nyetswe go ka tlhopho mofuta o.

Go ya ka mofuta o leloko le amogela penshene kgwedi le kgwedi botshelo jotlehe, mme ere fa a a tlhokafala, monna kgotsa mosadi yo o salang a amogele sephatlo (50%) sa penshene e e ntseng e amogelwa ke yoo tlhokafetseng botshelo jotlehe.

- Bana ba dingwaga tse di Ka fa tlase ga masome a mabedi le bongwe (21) ba fiwa kotara (25%) go fitlhela ba nna dingwaga tse di masome a mabedi le bongwe.
- Bajaboswa ba bangwe ba ka fiwa selekanyo se se sa feteng bongwe mo lesomeng (10%).
- Bajaboswa ba bangwe e ka nna batsadi kgotsa ba masika.
- Penshene e ka okegetsa ngwaga le ngwaga fela fa go na le dipelo mo dipeeletsong tsa letlole.

2. MOFUTA WA TLHAKANELO BOTSHELO LE BAJABOSWA

Leloko ga le tlhoke gore le bo le nyetse kgotsa le nyetswe go ka tlhopho motlhale o. Go ya ka motlhale o, mong wa penshene o a amogela kgwedi le kgwedi go fitlhela a tlhokafala, mme o tlhopa mojaboswa a le mongwe yo eleng ene wa popota gore ere faa hulara a sale a amogela sephatlo (50%) sa penshene e a ntseng a e amogela kgwedi le kwedi go sa kgathalesege gore o ngwaga di kae.

Go bo go nna le bajaboswa ba bangwe ba ba dingwaga tse di kwa tlase ga masome a mabedi le bongwe (21) ba ba kotara duelwa (25%) go fitlhela ba nna ngwaga tse di masome a mabedi le bongwe.

Bajaboswa ba bangwe ba ka duelwa selekanyo sa (10%) bongwe mo lesomeng mme ba e ka nna batsadi le ba masika.

Penshene e ka oketsega ngwaga le ngwaga fela fa go na le dipelo mo dipeeletsong tsa letlole.

3. MOTLHALE WA NGWAGA TSE TLHANO

- Leloko lengwe le lengwe le ka tlhopho mofuta o
- Gakologwelwa gore leloko le amogela penshene botshelo jotlehe.
- Fa mong wa penshene a tlhokafala ngwaga tse tlhano di sa wela, bajaboswa ba duelwa penshene e setseng mo ngwageng tse tlhano.
- Mme fa leloko le tlhokafala ngwaga tse tlhano di wetse, ga gona madi a duelwang bajaboswa.

4. MOFUTA WA PENSHENE WA NGWAGA TSE LESOME

- Leloko lengwe le lengwe le ka tlhopho mofuta o gakoloelwa gore leloko le amogela penshene botshelo jotlehe.
- Fa mong wa penshene a tlhokafala dingwaga tse lesome di ise di wele bajaboswa ba duelwa penshene e setseng mo ngwageng tse lesome.

Mme fa leloko le tlhokafala ngwaga tse lesome di wetse, ga gona madi a duelwang bajaboswa.

5. MOTLHALE WA BOTSHELO JWA GAGO OLE NOSI

- Mongwe le mongwe o ka tlhopha mofuta o fa a tlogela tiro
- Mofuta o o amogedisa madi a kwa godimo go feta mofuta e mengwe.
- Mong wa penshene o amogela madi botshelo jottlhe.
- Mme fa mong wa penshene fa a tlhokafala, bajaboswa ga ba duelwe sepe.
- Tlhagiso - mofuta o o baya ka fa mosing bajwaboswa ka nako ya fa leloko le tlhokafala.

METLHALE E MENGWE YA GO TSENA MO PHENSHENENG

Go tlogediswa tiro ke bolwetse

- Fa o le bokoa go ka bereka o ka tlogela tiro ka mabaka a bolwetse, go sa kgatlhalesege gore o dingwaga di kae. Mme fa gontse jalo o simolole penshene fela go tshwana fela le motho yo o tlogelang tiro ka bogodi
- Fa bosupi jo bo tswang kwa mohiring wa gago, a go rebotse go tlogela tiro ka bolwetsa, leloko le ka kwadisiwa mo phensheneng.

DINTLHA TSA BOTLHOKWA

- Mong wa penshene o tshwanelwa ke go nna le letlole kwa bankeng.
- Fa o tlogela tiro oise o digele dingwaga tsa bogodi, madi a o a tabolang, a tlaa lefisiwa ka lekgetho. Go tla se, lesa madi a gago o emele bogodi.
- Penshene ya kgwedi le kgwedi e duela lekgetho fela jaaka dituelo tsotlhe tsa babereriki, mme legale, go kgethisiwa phenshene ya madi a a kwa godimo ga P2500 fela.

Go botlhokwa go ikgolaganya le badiredi ba Debswana Pension fund, fa o tlogela tiro gore ba go tlhalosetse ka metlhale ya penshene e e teng ,le go tlatsa difomo tse di tlhokegang.

go na le gore leloko leka tlogela tiro ka mabaka a bolwetse kgotsa ka go bona tiro e nngwe e ntsha

Ditiragalo - dithuto puisano tsa maloko



Morupule Colliery Limited



Badiredi ba sepatela sa Jwaneng



Ba lephata la Badiri la Jwaneng Mine

GG Seleka	JWANENG	MX DUBE	H/O	Z Galejewe	ORAPA	M Makuane	ORAPA	M Tlotleng	H/O	L Mathambo	ORAPA
T Molathegi	ORAPA	CR Lechiile	ORAPA	K Mothusi	ORAPA	E Pheto	ORAPA	G Makgekgenene	ORAPA	DL Setumo	JWANENG
B Mwendapole	H/O	K Moloko	ORAPA			SM Bommotse	ORAPA	O Ramonameng	ORAPA	I Fihlani	JWANENG
N Kesilwe	JWANENG	GD Nkoketsang	ORAPA		Keganne	M Dibotelo	ORAPA	M Makuku	ORAPA	C Balopi	ORAPA
BB Khutjwe	ORAPA	OL Seabelo	ORAPA	G Dibonwa	JWANENG	B Masokwane	JWANENG	K Ndlovu	H/O	G Keaja	ORAPA
KG Bopadile	ORAPA	M Gabathuse	ORAPA	EO Magosi	ORAPA	MC Nkwe	H/O	IK Monkutlwatsi	ORAPA	A Gabonewe	ORAPA
G Bome	JWANENG	MD Mokgothe	ORAPA	K Molonda	ORAPA	C MORAPEDI	H/O	A Tshweta	ORAPA	D Malumbela	ORAPA
T Gaofhose	ORAPA	M Ditodi	ORAPA	V Oganne	JWANENG	W Tlagae	H/O	S Lelatsitswe	ORAPA	E Mosime	JWANENG
K Ntshwabi	JWANENG	K Kamboy	H/O	C Bohule	JWANENG	JR Macheme	JWANENG	TJ Maja	JWANENG	IK Monkutlwatsi	JWANENG
KZ Motshabi	ORAPA	L Modise	JWANENG	K Goitsewang	JWANENG	PT SEGOBYE	H/O	K Mookodi	JWANENG		
GT Mosinyi	H/O	AB Matlhomane	ORAPA	M Fani	ORAPA	MD Masepela	JWANENG	V Pabale	ORAPA		
S Matome	JWANENG	P Molome	ORAPA	MM Mogapane	H/O	A Raphuti	JWANENG	KB Keolebile	ORAPA		

ISAGO & LETLOLE

Isago le Letlole ba bua ka thulaganyo ya go oketsa madi a koleke ya penshene (AVC)



Mogolwane wa Debswana Pension Fund yo o neng are etese maloba o gateletse bothokwa jwa go ikokeletsa koleke ya madi kwa letloleng e e bidiwang Additional Voluntary Contribution (A.V.C)

E le gore lenaneo la AVC ke eng e bile le bereka jang?



Lenaneo le jaaka leina le tthalosa ke madi a o ntshang mo pateng go tlatsa se mohirii a se go ntshetsang go ipeela ko pensheneng.



Ele gore mosola wa teng ke eng le gone seelo sa madi ao ke bokae?

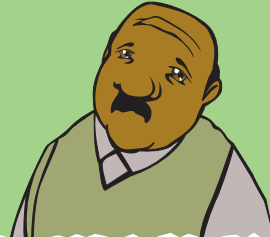


Mosola ke gore bare gore o tle o tshel sentle fa o le m pensheneng o tshwanetse wa amogela madi a selekanyo sese gaufi le a o neng oa amogela fa o bereka! Mme ebile AVC e bothokwa gape e go naya sebaka sa gore fa o setse o tlogela tiro, madi a gago a penshene a bo ale fa godimo go tshwantshwangwa le yo o o neng a sa ipeele madi a.

Ehee mme go utwala peeletso e ele ee siameng fela thata ebile motho o ka e eikanya go mo thusa Isago. Ke dira jang go simolola thulaganyo e?



O ka koleka madi mangwe le mangwe aa sa feteng 15 % ya madi a gago a kgwedi. O tshwanetse ke go tlatsa difomo o bo o baya monwana, difomo di ka bonwa kwa go ba HR kwa o direlang teng kgotsa kwa diofising tsa penshene.



DIPOTSO TSA KGAISANO

1. Ke mang moeteletdi pele yo moshwa wa Letlole la DPF yoo sa tswang go tshapiwa?
2. Ke mang Modulasetilo wa lekgotla la Dipenshenara la serowe BBMPA?
3. Kwala mefuta e mebedi mo go e methano ya go amogela phenshene mo Debswana Pension Fund?
4. Re bolelele gore dingwaga tse di kafa molaong tsa go tlogela tiro ka bogodi ke bokae?

DIATERESE

The Principal Officer, Debswana Pension Fund, Ground Floor Visible Edge (BP Building)
The Mall P/Bag 00512 Gaborone, Botswana

MEGALA

Tel: 361 4236/4267/4318/4366

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 letlole la dipenshene la mmamoratwa 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 letlole ka ditsela tse di latelang;

- Botswereer mo tlhokomelong ya madi a maloko
- Bothakga mo tirong le tsamaiso ya letlole
- Go ruta le go buisana le maloko ka nako tsothle

Setho sa rona - re batla go thuso ba

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