

Bokamoso



DPF Web Portal Launch

INSIDE:

- **Editors Note**
page 2
- **Member Portal Follow-Up**
page 5
- **Orapa Election Results**
page 6
- **Consolidating Funds**
page 7
- **Maslow's Hierarchy**
page 9
- **BBMPA News**
page 10
- **Wealth Through Motshelo**
page 11
- **Pensions News**
page 13
- **7 Tips To Improve Your Memory**
page 15

Vol.02 | Aug/Sept.2016



DPF Project Anchor Team, Melvyn and Boikanyo Europa

In the year 2015, the Debswana Pension Fund (DPF) announced the launch of Project Anchor which one of its mandates was to provide to its members much better service offering than it already does.

Stage one of the project was the implementation of a new administration system called Everest which we are currently sitting on. We are now on stage two of Project Anchor which is the portal roll-out. We are pleased to provide this secure client member portal built specifically for you, our client.

With the member portal, members can now easily access their Fund records on the web. The web portal has been deployed to over 90% of its members as indicated in the portal launch schedule. Any delays encountered on the roll-out schedule shall be communicated to members well in time.

With the Web Portal being an essential channel for interaction with customers, employees and businesses, DPF has identified Everest's web portal to deliver business value by increasing user satisfaction, improving customer intimacy, improving efficiency and cutting business process cycle times.

A portal is really just a window to content and applications, and the customized DPF portal will display information as a front-end from its benefit and administration system, Everest.

A main consideration is how stakeholders will interact with this portal, how DPF can successfully deliver the stated business value through its web portal, and identify and understand the options available for delivering a Web presence.

The web portal was designed and adopted to suit DPF requirements. The portal taxonomy was designed with the DPF portal end user in mind, and ultimately what information the members want to have access to. We hope that members will find it user-friendly and easy to navigate.

The first version of the portal has been tested internally by DPF, and selected sample customers were chosen from participating employers who provided feedback. Subsequently, this feedback was incorporated into the portal.

continues on page 3...



Our Values:

- Customer Focused
- Trust & Integrity
- Innovation
- Agility
- Self-Driven & Motivated

Editorial



Greetings...

and a warm welcome to the second edition of our Bokamoso newsletter 2016. We have already stepped into the last half of the rest of the year and as much, we are pleased to report that we have equally accomplished a lot...

Year 2016 will see the most significant change in the administration of the fund with the introduction of a self-service pension administration facility which will enable members to access their Fund records and even allow members the ability to view and amend their member records.

This member portal will provide members and employers a more effective and efficient service. We are very excited about this innovation that we have even had a few members give us feedback on their experience with the portal. We will be looking forward to more testimonies from the rest of you. Also looking back, the year 2015 still proves to have been a successful year for DPF following the recently announced pensioner salary increment of 7.1 % effective from July 2016. The July pay slip will be mailed to pensioners reflecting that increase.

We are also pleased to announce a new trustee on board Boitumelo Senyane as the Alternate Trustee to Reobonye China Abel following the recently held trustee elections in Orapa on 29th June 2016. Mr Abel, still not shaken, managed to maintain his position in the board as he emerged the victorious winner with the highest votes. We congratulate the both of them and wish them luck.

The BBMPA is open to all pensioners of the DPF and we are encouraging pensioners to consider joining the association as it could be your good source of information about the Fund.

As is norm and because we don't just care about the health of your wallet, we also go on to give you a few tips on how to exercise your brains to improve the cognitive functions you use every day.

We hope you enjoy reading this issue of Bokamoso half as much as we enjoyed putting it together for you.

Regards,
Wangu Mmereki

Our Values:

Customer Focused Trust & Integrity Innovation Agility Self-Driven & Motivated

ANNOUNCEMENTS:

Newly Elected Trustees:



Reobonye China Abel:

Maintaining his position as the member elected Principal Trustee for OLDM.



Boitumelo Senyane:

Newly elected alternate Trustee for OLDM. He is still subject to a successful NBFIRA vetting.

New Employees:



Ohimile Moselekatsi; Ohimile joined the Fund on the 4th April 2016 as the Office Assistant with an objective to provide administrative, secretarial and clerical support to others in the office in order to maintain an efficient office environment. He also aims to contribute towards cost savings by identifying opportunities within the business for

cost reduction and advise business units on cost saving initiatives. He holds a degree in Association of Accounting Technician (AAT) from Botswana Accountancy College (BAC) where he is also currently studying CIMA. He worked at Knight Frank Botswana as an accounts assistant in the property management division.



Sadie Keonyatse Sekolokwane; She is the new Accounts Officer on a Fixed Term Contract of 1 year. Sadie is a graduate from the University of Botswana with a bachelor's degree in Finance. She also holds a Certificate of Proficiency in insurance in long-term at the Institute of South Africa (iisa) and currently studying CIMA. She worked for Choppies group as accountant for 3 years.



Sidney Mganga joined the DPF as the Legal and Compliance Manager in July 2016. Sidney joins the DPF to lead the Legal and Compliance team which aims to provide reliable, valued, insightful and timely legal advice to the Board of Trustees and Executive Management to ensure that the Fund complies with the legal and regulatory requirements. He will also work towards ensuring alignment of DPF risk management framework with regulatory risk based compliance framework accordingly, as well as aligning governance and compliance processes and practices to support the DPF and its strategic objectives.

Sidney brings to the role more than 13 years' experience, having built a successful career in the legal, compliance and corporate secretarial services over this period. He joins us from Wilderness Holdings Limited, a company with a primary listing on the Botswana Stock Exchange and a secondary listing on the Johannesburg Exchange where he worked as the Group Company Secretary responsible for overseeing 7 countries.

Prior to Wilderness Holdings, Sidney spent over 5 years with Barclays Bank of Botswana where he was the Legal Advisor and Company Secretary. He also served as an employer Trustee on the Barclays Bank of Botswana Staff Pension Fund. Sidney started his career as an Attorney in private practice with the law firm Phumaphi, Chakalisa and Company.

ANNOUNCEMENTS:

New Employees:

Sidney holds a Bachelor Laws (LLB) from University of Botswana that was attained in 2003. He is also a chartered Company Secretary (ACIS) and a member of the Chartered Institute of Company Secretaries in Southern Africa. Sidney brings with him a wealth of managerial experience coupled with a Management Development Program (MDP) that was attained from the University of Stellenbosch in 2011. He also holds a certificate in Advanced Tax and Audit from the Botswana Accountancy College.



Mpho Mphafe-Fish is the DPF Finance and Administration Manager, having joined the Fund on 1st August 2016. This is a new position which came with the new DPF organisational restructure, combining Finance and Administration functions. Her responsibilities entail but are not limited to leading, managing and providing strategic direction in the

overall management of DPF's finance and administration, including effective benefit claim and data management. This position ensures that activities within the function are aligned to the overall mandate and strategic objectives of the Fund and performed with utmost efficiency and effectiveness, which she will actively work on with her team.

Mrs Fish has worked in diverse industries in Botswana, performing at different levels, but mainly within the Finance function. Among those were the University of Botswana, Bank of Botswana, Botswana Ash (Pty) Ltd, and she joins us coming from Civil Aviation Authority of Botswana as the Director of Corporate Services.

She led a team that formed the Botswana Ash Pension Fund and became its first Chairperson, a role she performed until she left the employ of Botswana Ash. This role gave her exposure in the running of a pension Fund as she worked closely with the Fund's Administrator and Asset Managers, as well as other service providers within the industry. She then continued as Employer Trustee upon joining CAAB, which has given her passion to work with pension fund members and discharge her duties revolving around growing members' retirement funds.

She is a Bachelor of Commerce Degree holder from the University of Botswana which she acquired in 1990, and CIMA qualified since 1998.

Wangu Mmerek

Editor: Bokamoso Newsletter
@ Wmmerek@debswana.bw
3614264

Debswana Pension Fund

@DebswanaPF

continues from page 1...

We have already started to deploy the Portal to members and the rollout schedule has been shared with members on multiple mediums. Deployment of the Portal has been done to active members first and deferred and pensioner members' access will follow soon.

We will continue to receive feedback from you as users during this roll-out period and after but we want to encourage all our members with access to the portal to log-in, familiarise themselves with it and identify any challenges as soon as possible.

Going forward, we are also going to introduce a pension calculator which will be used to estimate year retirement income, at your own disposal.

Apps are also becoming a dominant form of digital interaction which is why DPF is also prepared to launch the portal app to members next year.

To enjoy the full benefits of this member portal, members MUST have email addresses either personal or work email address which will enable them to receive their personalised log-in credentials. Members who do not have email accounts are encouraged to create those accounts if possible as we don't want anyone to miss out on this innovation.

For support, All portal queries must be sent to; portal_queries@dpf.co.bw

Project Anchor: DPF Web Portal Rollout Schedule

	Stakeholder	Start	End	Status
Deployment	DPF Trustees	06/06/2016	06/06/2016	Completed
	HR Partners (All Pay Points)	06/06/2016	06/06/2016	Completed
	DPF	06/06/2016	07/06/2016	Completed
	DBGSS	08/06/2016	09/06/2016	Completed
	DeBeers Holdings Botswana	09/06/2016	09/06/2016	Completed
	DBS DCC	13/06/2016	17/06/2016	Completed
	DTCB	20/06/2016	24/06/2016	Completed
	DBS Jwaneng Mine	04/07/2016	08/07/2016	Completed
	DBS Orapa, Letlhakane & Damtshaa Mine	01/08/2016	05/08/2016	Completed
	Morupule Coal Mine	10/08/2016	12/08/2016	Completed
Deferred Members & Pensioners	21/08/2016	TBA	Re-scheduled	

Our Values:

■ Customer Focused
 ■ Trust & Integrity
 ■ Innovation
 ■ Agility
 ■ Self-Driven & Motivated



DPF
DEBSWANA · PENSION · FUND
Your Fund, Your Security, Your Future

To ALL our esteemed Stakeholders

DPF MOURNS BANGIDZA DHLIWAYO

It is with deepest sadness that the Debswana Pension Fund announces the passing of our colleague, friend and brother Bangidza Dhliwayo. He passed away on the 25/07/16 after a tragic road accident near his workplace. He would have been 37 year old on 03rd December this year.

“Bangi” or “BD”, as we fondly called him, joined the Debswana Pension Fund in December 2011 as the Investments Manager, a position which he held until his passing. Prior to joining DPF Bangidza had a well-established career in the financial services industry, having worked for organisations such as Stanbic Investment Management Services as portfolio Manager from 2006 to 2008, Barclays Bank Botswana as Treasury Sales Manager from 2008 to 2009 and then CEDA as Portfolio Executive (Structured Finance Division) from 2009 until he joined DPF in 2011.

With a staff complement of only 22, the DPF is a very close-knit family and the loss of BD is immeasurable for us. We will remember BD mostly for his kindness. He was a cheerful and tolerant human being who always faced all of his challenges in the work environment with a smile and hopeful endurance. BD was everybody’s friend and loved by all of us at the DPF. His passing leaves a huge void in the DPF and will continue to be felt for a long time as his contribution was core to most of DPF’s ongoing strategic developments.

On behalf of the DPF Board of Trustees, the Management team which he was a part of, and the employees of the DPF, we extend our heartfelt condolences and prayers to the Dhliwayo family and all who knew him as we all try to make sense of this great loss.

Stakeholders’ enquiries regarding this matter should be channelled to the DPF Communication Manager, Agatha Sejoe on cell 71301453 or email asejoe@debswana.bw.

Sincerely,

Gosego January
CHIEF EXECUTIVE OFFICER



DPF Member Portal Post Launch Follow-Up

The Debswana Pension Fund (DPF) is currently on the process of launching a Member's Web Portal where members can now access their Fund Records at the click of a button. Other members have already had the opportunity to access the portal. We touched base with a few members who have been able to use the portal to give us feedback on their experience with the portal so far.



Esther Palai

A member of the DPF Board of Trustee and Audiologist at Jwaneng Mine Hospital

Q. Have you had the opportunity to use the member portal?

A. I did manage to use the portal and I give thumbs up to this wonderful innovation by DPF

Q. Is the member portal user friendly?

A. It is very user friendly

Q. Overall, how satisfied are you with this innovation?

A. Very satisfied as you will see below

Q. Please describe if there was any particular aspect of the service experience that was unique?

A. Unlike most portals, it's quick to access and navigate. Hopeful it will remain that way even after adding more data.

Q. What have you been able to do so far that you were not able to do before?

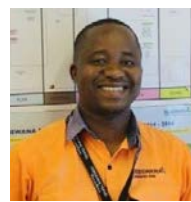
A. A lot; the first thing I did was to add and edit contact details. I also checked other details to see if they are correct. I navigated the portal and viewed my contribution history, benefit statement, certificate of membership. Previously if I needed to see my statement, for example, I had to remember where I have hidden it and the task of finding it was not always easy. Most importantly I will be able to see contributions already made and be sure that "go tsamaya ka thelelo".

Q. Were you able to receive support when you had challenges with the use of the portal?

A. I had a slight challenge at first log in, but the IT Administrator at DPF, Mr Europa was very helpful. I was also impressed by his readiness to answer challenging questions relating to the security of the portal. He answered every question to my satisfaction.

Q. Please share with us a few things we could improve on the member portal going forward.

A. No suggestions for improvement now, however, I would like to advise and encourage extending access to even those members who are not on outlook (no work email) who have some level of computer literacy and/or awareness.



Batshabile Batshabile

Maintenance planner at Jwaneng mine and active member of DPF.

Q. Have you had the opportunity to use the member portal?

A. Yes I have.

Q. Is the member portal user friendly?

A. Oh yes, it is user friendly from logging on to browsing through the tabs and accessing any information you wish to know of.

Q. Overall, how satisfied are you with this innovation?

A. Finally it's here!! I am very excited and so happy for this innovation, it makes life easier as my Fund information is at my disposal by the click of a button and at my convenience. Some information is even in real time, Wow!!

Q. Please describe if there was any particular aspect of the service experience that was unique?

A. It allows one to print their benefit statement and fund certificate at real time. It displays my exact normal retirement date something I find cool.

Q. What have you been able to do so far that you were not able to do before?

A. I have been able to verify my personal details and view my statement as I wish. I now have my fund information sitting under one file (Portal).

Q. Were you able to receive support when you had challenges with the use of the portal?

A. Like I mentioned earlier it was never difficult for me as I was provided with guidelines on how to access the portal etc.

Q. Please share with us a few things we could improve on the member portal going forward.

A. Display beneficiaries and their percentage allocation.

<https://portal.dpf.co.bw>



Our Values:

Customer Focused Trust & Integrity Innovation Agility Self-Driven & Motivated



Maria Sechele

An active member of DPF and Human Resource Manager at Debswana Corporate Centre

Q. Have you had the opportunity to use the member portal?

A. Yes, I have had the opportunity to interact with the member portal with relative ease.

Q. Is the member portal user friendly?

A. When logging on the first time, I experienced a couple of glitches which were instantly attended to by the Pension Fund IT personnel. Otherwise it is very user friendly and easy to navigate.

Q. Overall, how satisfied are you with this innovation?

A. Extremely excited with this much awaited innovation.

Q. Please describe if there was any particular aspect of the service experience that was unique?

- Navigation of the portal was very user friendly
- Up to date fund balance

Q. What have you been able to do so far that you were not able to do before?

- Instantly access the pension fund rules
- Confirm my voluntary contribution
- Be able to view my full fund balance
- Literally everything on the Benefits statement
- Amend my personal details such postal address

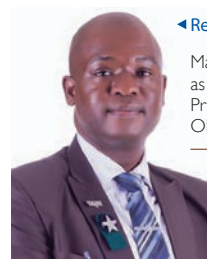
Q. Were you able to receive support when you had challenges with the use of the portal?

A. I received first class service from the IT team by telephonically & by email. Big up to Boikanyo and Melvyn who was giving guidance in the background.

Q. Please share with us a few things we could improve on the member portal going forward.

- Include newsletter in the communication portion
- Provide a more updated Investment Portfolio re: on a quarterly basis or half yearly
- Not sure what the significance of the Pay point aspect is, more so that in my profile the date joined pay point doesn't correspond to my records??
- Provide a pension calculator for employee's wishing to exit the company to be able to have an idea of amounts to expect from the pension fund (with a disclaimer that the honors are upon the employee to ensure that they do not have any outstanding BURS)
- Provision of the Fund board and their roles

Orapa Election Results



◀ **Reobonye China Abel**

Maintaining his position as the member elected Principal Trustee for OLDLM.



Boitumelo Senyane ▶

Newly elected alternate Trustee for OLDLM.

We are pleased to announce that in the elections recently held in Orapa 29th June 2016, China Reobonye Abel won the Principal Trustee seat by 563 votes. Being the incumbent Principal Trustee, he will now continue to a second term of office for the next 5 years subject to further vetting by the regulator NBFIRA

According to the rules of the Fund, the runner up to the winner (i.e. the next highest vote) automatically wins the Alternate Trustee position, henceforth Boitumelo Senyane shall also join the DPF Board having come second with 337 votes. His position is also subject to successful vetting by NBFIRA.

On behalf of the DPF Board, Management and staff of DPF, we congratulate both gentlemen and welcome them to the Fund leadership.

A big thank you goes to the 1366 strong OLDLM electorate that turned up to vote

Below is a summary of Trustee Election Results:

NAME OF CANDIDATE	VOTES
CHINA REOBONYE ABEL	563
BOITUMELO SENYANE	337
MOLEBATSI MUKANI	132
KING DISANA	122
JOYCE MOLEMOENG	109
THABO LEKGOBA	54
MOEMEDI MOLOI	49
TOTAL VOTES	1366

Our Values:

- Customer Focused
- Trust & Integrity
- Innovation
- Agility
- Self-Driven & Motivated

Consolidating Funds

Over the course of your working life, it is likely that you will have a number of pension accounts from different employers.

Did you know that it might be possible for you to move these to Debswana Pension Fund (DPF) to sit under just one account?



FUNDS TRANSFER

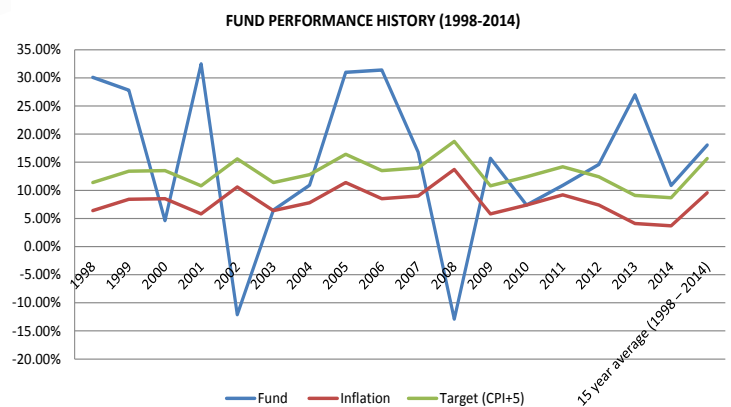
If you have got money in some past pension schemes, then you should aim to make it work as hard as possible. Moving to a pension that gives you higher growth could allow you to retire earlier or stick to your original retirement date but with a higher income.

There are several reasons why a Fund transfer may be necessary for you, like when you are changing jobs, when you want to transfer to a better performing pension Fund, when you have pension savings from more than one employer and want to bring them together. If you have built up a number of pension pots and you would like to make them easier to manage and to get better investment performance, the DPF could help you round them up. The key advantage of moving your funds into one pension pot is the ability to monitor fund performance more easily. Again, nobody likes too much paper work so consolidating your money into one pot also means you will have less paperwork to deal with. **Find out why you should consider transferring to DPF;**

Competitive Investment Performance

The DPF prides itself with a sparkling investment performance history. With the DPF's current investment strategy, members are awarded investment return bonuses equally across the board based on market performance subsequent to a bonus declaration. Overall the Fund has satisfactorily performed to target and above benchmarks for most of its investment life as noted on the statistics below dating from 1998 to 2014.

"On average, total Fund performance has sufficiently beat inflation over the last 15 years"



One Administrator

Having only one pension administrator means that you will receive only one set of paperwork, making it easier for you to manage your pension savings. At the same time, you may also focus on tracking the fund performance of that one administrator. The cost of administration is also more manageable as you will avoid the compounded costs that comes with having multiple administrators.

END-TO-END Benefits Administration and Innovative services

The DPF has recently launched a member portal where members can now access their Fund records at the click of a button. This innovative service will help you manage and understand your pension. You will be able to see your pension contributions plus the return on investments of all the money you hold with DPF in your online account and make personal details changes whenever you want. If you can't do that with your other pension administrators, why not consider transferring to a pension fund where you can.

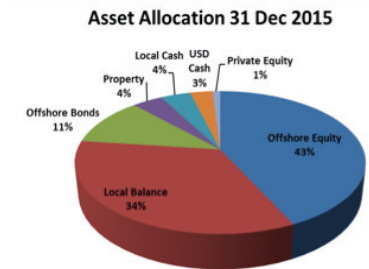
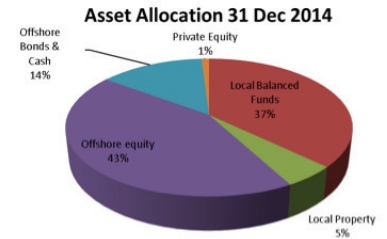
Best Practice Investment Strategies

You will have access to our wide choice of fund managers. This may be particularly useful to you if your current pension arrangements offer limited investment options or are under-performing. You should compare the DPF investment strategy and historical performance with your current Fund for the same. The chart below shows the DPF Asset Allocation as at December 2014 which indicates the diverse assets classes and the DPF historical performance. Detailed information on DPF's investment performance is available on our website on www.dpf.co.bw

Our Values:

- Customer Focused
- Trust & Integrity
- Innovation
- Agility
- Self-Driven & Motivated

Year ending 31 December	Market Channel	Conservative Channel	Pensioner Channel	Fund	Inflation
2005	32.9%	21.0%	26.9%	31.2%	11.4%
2006	33.9%	20.9%	27.9%	32.4%	8.5%
2007	16.6%	15.3%	17.5%	16.8%	8.2%
2008	-15.2%	-6.2%	-7.3%	-12.9%	13.7%
2009	15.9%	16.5%	15.2%	15.7%	5.8%
2010	7.5%	7.4%	7.1%	7.4%	7.4%
2011	10.6%	10.7%	11.7%	10.9%	9.2%
2012	16.7%	11.1%	13.8%	15.4%	7.4%
2013	28.9%	17.7%	22.1%	26.0%	4.1%
2014	11.5%	9.7%	11.0%	11.2%	3.8%
2015	13.6%	10.9%	12.6%	13.1%	3.1%
11 year annualised return (2005 – 2015)	14.9%	12.0%	14.0%	14.5%	7.5%



Competitive Charges

At DPF we try to keep our fees and charges as low as possible, with no charges when switching to our fund, to allow more of your money to work for you. The Cost per member is the administration cost that each member of the fund is subjected to. The DPF staff is encouraged at all times to keep the cost per member minimal in all the activities they engage in. As a way to keep this cost down, last year it was announced that payslips for pensioners will be printed only twice a year unless requested by the pensioner. With the portal coming into play, pensioners may also view and print their payslips from the portal. It is very crucial that you know the administration costs of your pension Fund, it may help you determine whether your money is sitting in a well-managed Fund or not.

Choosing An Ideal Pension Pot

If you are bringing all of your pensions under one roof, it is a good time to look at the pension you are currently contributing to. What are its annual administration costs, and will it make an initial charge on money you transfer in? Is its investment performance good enough? If the charges are high or the investment performance is not up to scratch, it could be time to move all your money elsewhere where there is proven potential for growth. As a member of any pension fund, you should have access to information on your pension fund and be able to keep track of the fund's performance and check its strength against others. It is worth reviewing your pensions and how they are performing every year. This also gives you a chance to look at the annual administration charges you are paying and whether you are getting the best deal. This information may help you compare between the different funds you are registered with and help you make an informed decision when you consider transferring. It's important to understand that transfers are a complex area and may not be suitable for everyone. Before going ahead with a pension transfer we strongly recommend that you undertake a full comparison of the charges, features and services offered.

How To Transfer Funds to DPF

DPF can offer you retirement guidance and advice services. We have Member Relations officers who will be able to help you and we do not charge any advisory fees. Nonetheless you may engage a professional advisor to assist you with an objective opinion.

When transferring in, the procedure of transfer is mostly determined by the pension fund that you are transferring out of. Once you have decided to transfer, on request, the DPF Benefits & Contributions officers will provide you with a confirmation letter of membership to submit to the pension fund that you are exiting. Under normal circumstances, it would take about two (2) months for the transferred fund credit to be deposited into the DPF account. The processing period is also affected by the procedures of the pension fund you are transferring from. With the member portal now in place, a member may be able to track the transferred funds or alternately call or visit the fund to make a follow up. There is no fixed minimum amount permissible for a transfer-in, any amount sitting at any pension scheme can be transferred to DPF at any given time and allowed to grow there. Members should be aware that on their Benefit Statement, transferred-in fund credit and the existing fund credit at DPF will not be lumped up. Although the money is invested in the same manner, it will sit at DPF in separate accounts. For members who haven't reached retirement age, the transfer-in fund credit is the (75%) remainder after the lump-sum encashment (25%) which will be deferred till retirement age. When it reaches DPF, the 75% deferred fund credit will sit in a separate account to avoid another 25% lump-sum encashment should you exit employment again, which would lower your investment returns. Only upon retirement will the funds from the two accounts be lumped up and the member allowed to withdraw the 33% lump sum. Once a transfer is complete, the transferred money will be subjected to the same rules and regulations applied when exiting employment or retiring.

Our Values:

- Customer Focused
- Trust & Integrity
- Innovation
- Agility
- Self-Driven & Motivated

Maslow's Hierarchy In Relation To Financial Needs

Maslow's hierarchy of needs is one of the oldest theories taught at high school and at university level (General Psychology). This theory can be applied in all walks of life to achieve certain goals. Regardless of work or salary any person can achieve any stage of the hierarchy based on their needs and desire.

Abraham Maslow believed that self-actualization (the need to move forward toward the realisation of full potential) is the highest form of motivation. In relation to financial needs especially the working class is to retire in wealth with a big pay cheque.

MASLOW'S HIERARCHY OF NEEDS



To achieve the highest stage, one has to firstly satisfy the bottom four levels. Let us use this hierarchy to manifest our financial dreams (short, medium and long term plans);

1. PHYSIOLOGICAL – These are the basic human needs that need to be satisfied and advance to the next level. This is a critical stage with recurring expenditure for one's survival, which means a lot of money is spent to buy food, water. However such needs should be budgeted for on monthly basis and salary is used to satisfy the needs. Only if you can satisfy these needs that is when you can plan to advance in life.

2. SAFETY – Here we should think about our medium to long term financial needs such as stable employment, family, property, health, saving/investment. Employment is one of the sources of stable income for everyone to achieve these needs that is; support a family, have an insurance funeral policy, save some money to buy or build a property (down payment of mortgage).

Life cover or mortgage protector to safeguard assets by paying off the loan outstanding balance if death or capital disability occurs during the term of the mortgage. Insure the property against fire & other perils. A healthy family is a happy family therefore insurance such as medical aid is critical. Putting a portion of your salary aside for investment like retirement annuity or savings/emergency fund to cater for future events in life. Once this plan is in place and satisfied, then the next stage will be attainable.

3. LOVE/BELONGING – Love or belonging is priceless but without addressing the above needs, to find love or belonging will be difficult (conflict). Family, friendship or networking and well planned financial needs bring happiness to people. It is every parents' dream to provide good education for their children. One can achieve that by taking an education policy to take care of education fees. Have a life cover to clear debt or supplement the salary of the breadwinner, when death or capital disability occurs. The surviving spouse and children will have a legacy to live on, and then you will always be remembered and loved even after your departure. A life cover is a contingency plan that has to be in place so that when an unfavourable event occurs the surviving spouse or children will not inherit debt. It is great to dream and live longer so that you can satisfy other stages.

4. ESTEEM – Self-esteem; feeling good about yourself and your achievement in life. This stage can only be achieved if the above mentioned stages had been satisfied with clear planned financial goals. With accumulated wealth (property, savings, investment) Stable family, well-educated and independent children, you will flexibly manage to buy luxurious things like sports cars, eating out, and planned family holidays. The most important thing at this stage is to be consistent to achieve the next stage. Protect your legacy by all means (insurance) life cover, motor & property insurance. Respecting others so that they can respect you, remember that respect has no price tag, it is earned.

5. SELF-ACTUALIZATION – Finally, at the top of the pyramid, where it is believed that one has achieved all the goals in life. Argument is that this is the most difficult stage to satisfy in mankind, even the wealthiest man in the world. Because realistically, people set new goals after achieving others. One can never cease setting goals or dreaming, even at retirement.

CONCLUSION

Whatever level of education, type of work or salary all these levels can be achieved. Some levels may be achieved earlier than others but the bottom line is using the hierarchy to help you to achieve your financial needs. To achieve the concept of this hierarchy, a person should have the right attitude, determination, inspiration and financial discipline.

By Wamakhubu Kagiso
Tel: +267 3182030 Cell: 71262367
Email: kwamakhubu@exclusiveinsurance.co.bw

Our Values:

- Customer Focused
- Trust & Integrity
- Innovation
- Agility
- Self-Driven & Motivated



News Update

The BADIRI BA MEEPO PENSIONERS ASSOCIATION – BBMPA was formed to create a platform where pensioners of the Debswana Pension Fund (DPF), can create a forum where pensioners can interact on a regular basis and advocate for their interests in the DPF and other areas in the social sphere.

Its role is providing representation and other services to pensioners nationwide.

The BBMPA aims to represent all pensioners. Development of incentive for a cost effective retired living such as discounted rates for personal medical aid, burial schemes and statutory schemes like Savings and Credit Cooperative Organizations (SACCOS) and access to group incentive facilitation in the form of store discounts and public transport access. Membership of the Association is open to all DPF members. The association hosts a number of meetings throughout the year which aim to keep members up-to-date with developments the association and the fund are making.

Describing itself as the voice of DPF Pensioners, it's aims is to help everyone get more out of their retirement savings by spreading best practice among its members, challenge regulation that add more cost than benefit and promoting policies that add value for savers.

The BBMPA elected National Executive Committee is made up of volunteers who are to set in motion the signing on of members to the BBMPA. Once the association has signed members, only then can its mandate be carried out fully.

For more information on the association, DPF pensioners are urged to contact the following people for assistance:-

National Executive Committee Chairman;
Mr Bashi Sengwaketse – 73970282

Secretary General Assistant; Mrs Maria Matenge – 71632972

BBMPA Email Address; badiribameepo@gmail.com

Our Values:

Customer Focused

Trust & Integrity

Innovation

Agility

Self-Driven & Motivated

Pensioner Salary Increase Effective July 2016

The Debswana Pension Fund Secretariat is pleased to announce that in the April sitting, the Board of Trustees approved **a pensioner salary increase of 7.1% with effect from July 2016.**

Annual pensioner salary increases are subject to affordability, hence are not guaranteed. Affordability is determined through matching of Fund assets and liabilities in order to establish the Fund's funding level. As at 31st December 2015, the pensioner portfolio recorded a healthy funding level of 115.7% whilst the combined position of the Fund was also fully funded at 107.7%. Other factors that are considered when determining salary increase include; investment returns, expense profit/losses, increases granted in the past, year on year increase in inflation (CPI), any emerging needs for additional reserves to cover future poor performance outlooks etc.

The Fund experienced another good investment year having grown by 13.06% to the value of BWP6.42 billion as at year end. This growth exceeds the targeted performance of CPI+5% (8.04%)

We thank you for your continued support.

Kokeletso Ya Madi A Phenshene Ya Ngwaga Wa 2016

Re le batsamaisi ba Letlole re motlotlo go lo itsise fa bagodi ba Letlole ba tse tshwetso ya go oketsa madi a bagodi **a kgwedi le kgwedi ka selekanyo sa 7.1%. Kokeletso e e tlaa simolodisiwa mo mading a kgwedi ya Phukwi.**

Se se tla morago ga go bona maduo a mantle ga Letlole go tswa mo mebarakeng ya dipeeletso ka ngwaga wa 2015. Madi a a bagodi a okediwa fela fa e le gore seemo sa itsholelo ya letlole se a letla, mme se se bonwa ka go tshwantshanya selekanyo sa dipeeletso tse di dirilweng ka madi a bagodi mo mebarakeng le selekanyo sa dikatso tsa pheshene yotlhe e bagodi ba nang le tshwanelo ya go e amogela matshelong a bone otlhe. Ka fa tshwanelong, dilo tse pedi tse di tshwanetse gore di lekane kgotsa dipeeletso di nne ko godimo ga sekoloto sa dikatso, Jalo kokeletso e kgonagala fela fa e le gore madi a a mo mebarakeng a dirile morokotso o montsi. Fa gontse jalo, go na le kgonagalo ya gore mo dingwageng tse letlole le sa bonang merokotso e e botoka, kokeletso e seka ya nna teng.

Re a leboga.

Creating Long Term Wealth Through Motshelo



No man is an island, which is why it has become very common for Batswana to save together to build financial wealth through Motshelo. Community-based savings, commonly known as Motshelo is the traditional and informal systems in which members contribute funds on a monthly basis and share the returns in cash or kind on an agreed date. According to the World Bank figures reported on Mmegi, the level of community based savings in Botswana ranks among the top 10 in Africa. The basic objective of a community saving group is to encourage and create a saving culture in the community. In this article, we would like to empower our members on ways in which they could make Motshelo create long term wealth for them.

Often this method of saving is used as a short term goal to relieve people from the heavy Christmas expenses and the dry periods of January. Following these holidays, it becomes another tight and slow journey to re-build funds for the subsequent months. The activities of the group run in yearly cycles, after which the accumulated savings and the loan profits are shared out to the members according to the amount they have saved. We want to encourage Batswana to adopt this initiative as a long term tool to improve their standards of living.

BANKS TO THE RESCUE

Banks such as Barclays Bank and BancABC have developed motshelo accounts where groups of people can save together in order to achieve various goals. Barclays came into play by providing thousands of elderly, young, underserved and more affluent Batswana an avenue to formal banking activities. In an interview conducted by Mmegi, the Barclays Motshelo product manager Shepherd Kgafela announced that they had come to the rescue, establishing a product described as a "safe place" for motshelo.

Explaining the product to Mmegi, Mr Kgafela said that the new product, known as the Group Savers Account, is an attempt by the bank to bridge a gap identified in the market. "We realised that people are trying to make life easier for themselves through motshelo but the traditional way of saving is not safe because they normally keep their money at home which is risky", he said. "Also keeping the money at home could lead to any group member being tempted to use it."

This platform will allow members to save their money with little worry. We are all aware of various issues that arise from motshelo groups like theft within the group. Group savings are normally not insured but banks are and the risk lies with them.

Through these formal set-ups, some banks have been able to arrange for funeral covers and medical aid covers to elderly people. The greater the number of these groups of people, the easier it is to allow them to enjoy such benefits. Individually, it is difficult for pensioners to be insured due to their age hence they are encouraged to fully take advantage of these platforms.

WHO CAN BENEFIT FROM MOTSHELO

Anyone can benefit from Motshelo provided they are able to inject money into the group account. As reported on Mmegi, the World Bank report found that 14% of adults in Botswana use informal or community-based methods for saving, providing the first estimate of Motshelo available. According to these findings, we can then safely suggest to our Debswana Pension Fund (DPF) Pensioners to consider adopting the new and modern way of saving. Motshelo would be a good substitute for pensioners to use as a means to improve their financial status since they can no longer contribute to their pension savings. Recently a 7.1% pensioner salary increment was announced but it is not always guaranteed that they will receive increments annually. Pension salary increases are dependent on investment performances and will vary year-to-year. For those periods that the fund may not be able to grow your pension, be in a position that you will still be able to maintain your lifestyle. Should you be part of a motshelo group that is lucrative, you may need not to be worried about tomorrow.

With the DPF pensioners, forming a group may not be such a headache as it may be done through the existing associations. Pensioners and deferred members are encouraged to join established Pensioner Associations around the country to stay in touch with other members and the Fund. The associations are a good platform to form group accounts as they already exist and have a good number of registered members.

Our Values:

Customer Focused Trust & Integrity Innovation Agility Self-Driven & Motivated

Tokafatso Ya Itsholelo Ka Lenaneo La Metshelo



Motho ganke a ikgona ale esi, se se rurifiwa ke dipalo tse di kwa godimo tsa Batswana ba ba bolokang madi mmogo mo dipeeletsong di tshwana le metshelo. Metshelo ke nngwe ya ditsela tsa go beeletsa madi ke maloko a a itlamang go boloka bontlha bongwe jwa letseno la bone mme morago ba kgaogane merokotso mo dipoeletsong tseo ka nako e e beilweng ke one maloko. Dipatlisiso tsa Banka ya ditshabathaba tse di begilweng mo pampering ya mmegi di supa fa Batswana ele nngwe ya tse di gogang kwa pele mo dipolokelong tsa mofuta o mo mahatsheng a Aforika. Konokono ya dipeeletso tse ke go rotloetsa ngwao ya bojammogo ya go boloka mmogo. Mo kgatisong e re leka go rotloetsa maloko ka dingwe tse ba ka di dirisang go dira motshelo dipeeletso tsa sennela ruri.

Bontsi jwa nako metshelo e dirisitswa go iphema mo tirisong ya madi e e kwa godimo ka nako tsa malatsi a matsalo a morena. Morago ga malatsi a go nna dingalo mo bathong go boela mo seemong se se botoka sa itsholelo. Dipeeletso tse ka go farologana di diragala mo sebakeng sa ngwaga mme ere morago merokotso e e dirilweng ke maloko ya kgaogangwa mahelo a ngwaga. Re leka jalo go rotloetsa Batswana go inaakanya le moonon o go o dirisa go tokafatsa matshelo a bone ga sennela ruri.

THOTOETSO YA METSHELO KE BA DIBANKA

Ka bonya ka bonya dibanka di simolola go bona bo mosola jwa se ebile ba tswa ka metlhale ya go dira metshelo nngwe tsa tlhwatlhwa. Dibanka di dirile metshelo go nna le thulaganyo le go thusa maloko ka di tsela tsa go sireletsa dipoelo tsa metshelo.

Dibanka di tshwana le ya Barclays le Banc ABC di na le dipolokelo tse di itebagantseng le metshelo tse di diritsweng gore batho kana maloko ba boloke mmogo gore ba atlege mo go temeng e ba itshegetseng. Banka ya Barclays e ne ya dira go tlala ka diatla go nonotsha thulaganyo ya motshelo.

Mo dipotsolosong tse di neng di tshwerwe ke ba pampiri ya Mmegi le mookamedi wa tsa mabolokelo a tsa metshelo wa banka ya Barclays Rre Shepherd Kgafela o ne a itsisise fa ba na le nngwe thulaganyo e e diritsweng motshelo e ba e bitsang "Safe Place". Rre Kgafela fa a tlhalosa ka lenaneo le le ntsha le ba le bitsang "Group Savers Account" o ne a supa fa ba leka go thiba diphatlha tse di leng teng mo mmarakeng wa tsa dibanka tebang le metshelo. "Re lemoga fa batho ba leka go itlhofofaletsa tiro ka go baya madi mo malwapeng a bone mme se sele bodiphatsa" Ga bua Rre Kgafela. "Go baya madi mo malwapeng go ka raela maloko go itiresetsa madi a mo ditseleng tse di sa sologeleng botlhe mosola".

Lenaneo le le tla thusa maloko go boloka madi ba sa tsenyeye dingalo ebile basena matshosetsi ape. Ba rotlhe re itse tse di tle di diragale mo metshelong jaaka bogodu le boferefere gareng ga maloko. Bontsi jwa dipolokelo tse ga dia sirelediwa mme tsa dibanka di sireleditswe ka jalo banka e tsaya maikarabelo otlhe tebang le se.

Thulaganyo e tsepameng e, e letlelela ba dipolokelo tsa madi gore ba kgone go rulaganyetsa maloko madi a phitlho le a kalafi. Fa o setse o le mogodi, dingwaga ga di letlelele gore oka bona dithulaganyo tsa go tshwana le tse, mme dibanka di kgona go thusa bagodi fa ba le ko tlase ga mananeo a go tshwana le a a motshelo. Ka jalo, bagodi ba rotloediwa thata go tsenelana le metshelo ya dibanka gore ba kgone go atswa go le gontsi.

KE MANG YO O NANG LE TSHWANELO YA GO AKOLANG LENaneo LE LA MOTSHELO

Mongwe le mongwe o ka akola mo metshelong fela ga a na le bokgoni jwa go boloka mo dipolokelong tse. Go yeng ka bobegedi jwa Mmegi, banka ya ditshabathaba e itemogetse gore di percente dile lesome le bone (14%) tsa bagolo mo Batswana ba dirisa metshelo e le nngwe ya tsa go ipolokela madi. Go yeng ka se re ka rotloetsa bagodi ba rona rele Debswana Pension Fund go lemoga bomosola jwa se. Motshelo e ka nna nngwe e tse bagodi ba DPF ba ka di dirisang go tokafatsa itsholelo ya bone ka ba ka seke ba kgone go oketsa dipoelo tsa bone tsa pension morago ga go tlogela tiro.

Mo malobeng go tlhalositswe ka koketso ya dipercente di le supa (7.1%) mo dikamogedisong tsa bagodi tsa kgwedi le kgwedi mme se ga se papamatse gore dikoketso di tla nna ngwaga le ngwaga. Dikamogediso tse tsa kgwedi le kgwedi di laolwa ke dipoeletso le merokotso e dirilweng se se raya gore ditla farologana ngwaga goya ngwageng. Mo nakong e letlele le sa kgoneng go godisa madi a maloko, bagodi ba ka thusiwa ke metshelo go iphemela lethoko la madi. Fa o le lelolo la motshelo yo o popota, o ka rumaruma o itse fa bokamoso jwa gago bo babalesegile. Go simolodisa metshelo mo DPF go ka nna bonolo ka go ka dirisiwa makgotla a setseng ale teng wa Badiri Ba Meepo Pensioners Association (BBMPA).

Our Values:

Customer Focused Trust & Integrity Innovation Agility Self-Driven & Motivated

PENSION NEWS



The BREXIT Impact On Offshore Investments



On Thursday 23 June 2016 the population of the UK voted to leave the EU by a small margin of 1.9%. David Cameron announced that he will step down as the prime minister of the country in October 2016. The new prime minister will formally write to the EU about the country's intention to leave the EU and lead the long negotiations of what is being called the most complicated divorce ever.

Consequences for investment markets are that on Friday, 24 June 2016, the British pound fell by a record 8.8% and reached a record low against the US Dollar. The Euro also fell against the US Dollar although by a smaller margin. Around the world stock markets fell particularly those companies exposed to the EU and UK. Some key observations for markets going forwards:

Most UK-based fund managers believe that it is highly likely that the UK will fall into a recession. This is mainly due to the lack of investment during this period of uncertainty together with fears of a UK house price crash. This would be a drag on global growth and bad for UK markets across the board. At this stage financials with UK exposure are hardest hit (such as Barclays whose share price is down 30%) and property investment companies with UK property exposure.

Globally diversified companies are more protected though the increased uncertainty globally has resulted in a risk on trade where markets are hit worldwide.

On the other hand, the potential uncertainty during protracted negotiations that will now follow, should reduce the chance of rising interest rates in the US. That should have a positive effect on global stock markets (which we expect in time will recover from this shock) and soften the strength of the US Dollar. This in turn should be good for emerging market asset prices, though perhaps not as much for those markets whose main trading partners are the UK and Europe (e.g. South Africa)

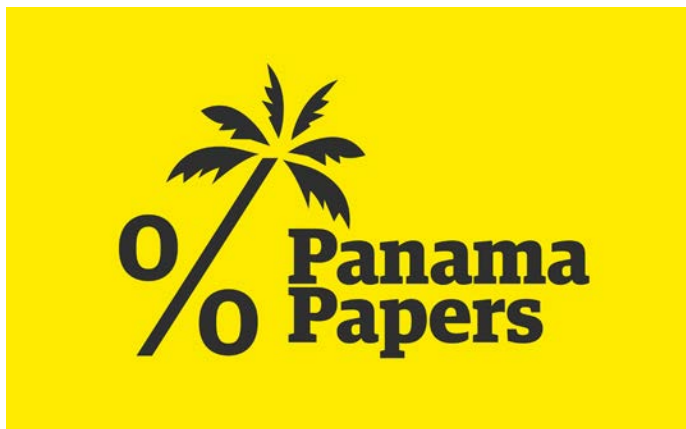
The Rand is expected to remain volatile while global markets remain uncertain, which will in turn affect the Pula.

There has been a recovery by the UK markets over the past 2 weeks, wiping out most of the losses experienced during the week of the referendum. This was assisted in most part by the weaker pound which helped boost companies' non-UK profits. Also this week, ratings agency S&P cut the rating of the UK by two notches from AAA to A following the Brexit vote citing instability and volatility within the UK economy and the uncertainty created by the vote means there could be further ratings cuts from the S&P. Fitch also cut the UK's rating from AA+ to AA citing disharmony amongst the EU caused by Brexit. Moody's has also hinted at cutting the UK's top-notch rating when it sits down in a few weeks.

There is a minimum two-year period for the United Kingdom and the EU to agree on the terms of the United Kingdom's exit, so there is still a long road ahead. The implications are not just financial in the United Kingdom. We expect broader political and economic impacts to the entire European Union. The only fact that is clear at this point is that nobody knows the exact implications of "Brexit."

Panama Leak On DPF Investments

It has been determined that the DPF is not impacted by the Panama Files Scandal, as all entities that it invests in are registered in legitimate tax friendly jurisdictions.



Our Values:

Customer Focused Trust & Integrity Innovation Agility Self-Driven & Motivated

PENSION NEWS



BREXIT Set To Continue Weighing Heavily On Currency...

The rand, JSE and other emerging-market stocks and currencies are in for volatility as more developments on Britain's decision to exit from the EU unfold. Britain's vote to leave the EU took markets by surprise, weakening the rand and causing a drop in the stock market. The rand rallied slightly, but it is expected to maintain a weaker bias as uncertainty continues over the so-called Brexit.

Recently, the Bank of America Merrill Lynch economists said: "We think that the UK's economy will clearly be the main victim (of Brexit), but also that the shock for the euro area and the global economy is likely to be significant."

Locally, jobs, producer inflation, trade and credit extension data are due this week.

A 1.2% GDP contraction in the first quarter of 2016 suggests that the Quarterly Employment Statistics (QES), which show formal-sector employment, could disappoint when Statistics SA releases the data on Tuesday.

The formal sector added 43,000 jobs in the fourth quarter of 2015.

The QES may show that short-term jobs were created by the public sector and few to no jobs created by the private sector, according to Macquarie Securities economist Elna Moolman. "We may see some job creation in the government but it will likely be related to pre-election and Expanded Public Works Programme employment. We are concerned about downside risks to private-sector employment. We won't see much new in the QES regarding private-sector employment," Moolman said.

Producer inflation data are due from Stats SA on Thursday, along with credit extension data from the Reserve Bank and trade data from the South African Revenue Service. The producer price index (PPI) for May is likely to have remained in the vicinity of the 7% year on year recorded in April, with the manufactured food and exchange rate sensitive items continuing to make large contributions to headline PPI, Investec economist Kamilla Kaplan said.



Exports are expected to have performed better than imports in May, resulting in the third consecutive trade surplus. The rand normally strengthens in case of a trade surplus, although UK-EU developments may overshadow any positive trade numbers.

Growth in credit extended in the economy, particularly to households, is forecast to have slowed marginally, in line with stricter lending criteria by financial institutions and reduced affordability as people continue to lose their jobs.

The Barclays purchasing managers' index (PMI) for June, due on Friday, is likely to show that activity in the manufacturing sector is shaky — which implies a slow recovery in the sector's output, consistent with weak demand for goods globally and locally. The index declined to 51.9 points in May, from 54.9 points in April. A reading of above 50 suggests expansion in activity.

[Article by Ntsakisi Maswangayi
Business Day](#)

Our Values:

Customer Focused

Trust & Integrity

Innovation

Agility

Self-Driven & Motivated

7 Tips To Improve Your Memory

Are you concerned about memory loss? Take heart. Simple steps, from staying mentally active to including physical activity in your daily routine might help sharpen your memory.

Can't find your car keys and forget what's on your grocery list? You are not alone. Everyone forgets things occasionally. Still, memory loss is nothing to take lightly.

Although there are no guarantees when it comes to preventing memory loss or dementia, memory tricks can be helpful. Consider seven simple ways to sharpen your memory and know when to seek help for memory loss.

1. Stay mentally active

Just as physical activity helps keep your body in shape, mentally stimulating activities help keep your brain in shape — and might keep memory loss at bay. Do crossword puzzles. Read a section of the newspaper that you normally skip. Take alternate routes when driving. Learn to play a musical instrument. Volunteer at a local school or community organization.

2. Socialize regularly

Social interaction helps ward off depression and stress, both of which can contribute to memory loss. Look for opportunities to get together with loved ones, friends and others — especially if you live alone. When you're invited to share a meal or attend an event, go!

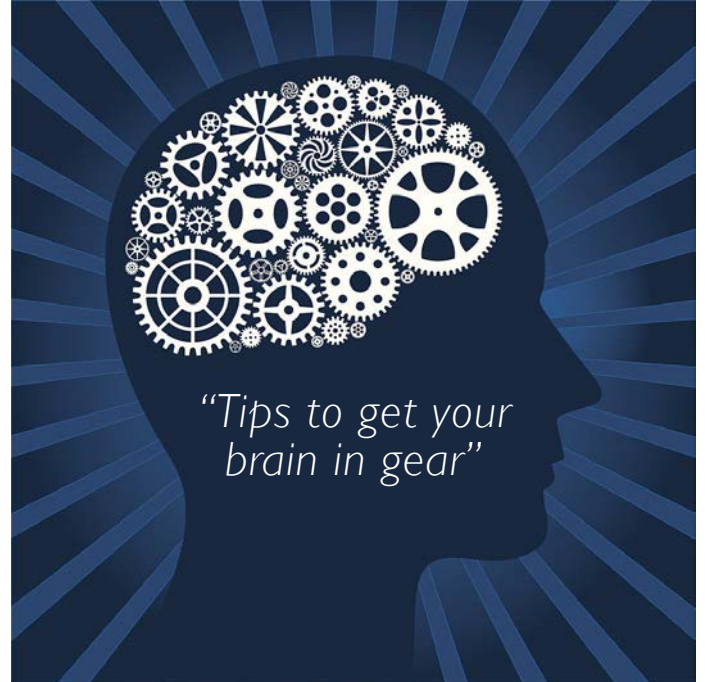
3. Get organized

You're more likely to forget things if your home is cluttered and your notes are in disarray. Jot down tasks, appointments and other events in a special notebook, calendar or electronic planner. You might even repeat each entry out loud as you jot it down to help cement it in your memory. Keep to-do lists current and check off items you've completed. Set aside a certain place for your wallet, keys and other essentials.

Limit distractions and don't try to do too many things at once. If you focus on the information that you're trying to remember, you'll be more likely to recall it later. It might also help to connect what you're trying to remember to a favourite song or another familiar concept.

4. Sleep well

Sleep plays an important role in helping you consolidate your memories, so you can recall them down the road. Make getting enough sleep a priority. Most adults need seven to eight hours of sleep a day.



5. Eat a healthy diet

A healthy diet might be as good for your brain as it is for your heart. Eat fruits, vegetables and whole grains. Choose low-fat protein sources, such as fish, lean meat and skinless poultry. What you drink counts, too. Not enough water or too much alcohol can lead to confusion and memory loss.

6. Include physical activity in your daily routine

Physical activity increases blood flow to your whole body, including your brain. This might help keep your memory sharp. For most healthy adults, the Department of Health and Human Services recommends at least 150 minutes a week of moderate aerobic activity (think brisk walking) or 75 minutes a week of vigorous aerobic activity (such as jogging) — preferably spread throughout the week. If you don't have time for a full workout, squeeze in a few 10-minute walks throughout the day.

7. Manage chronic conditions

Follow your doctor's treatment recommendations for any chronic conditions, such as depression or kidney or thyroid problems. The better you take care of yourself, the better your memory is likely to be. In addition, review your medications with your doctor regularly. Various medications can impact memory.

Article by Mayo Clinic Staff

<http://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/memory-loss/art-20046518>

Our Values:

Customer Focused Trust & Integrity Innovation Agility Self-Driven & Motivated

DPF MEMBER PORTAL LAUNCH

<https://portal.dpf.co.bw>

URGENT CALL TO DEFERRED MEMBERS AND PENSIONERS TO UPDATE THEIR CONTACT DETAILS

The DPF Members' Web Portal is ready and will be launched to Deferred and Pensioner members from 21 August 2016! You are required to urgently update your Contact Details through the web link below in order to receive your personalised username and password to access the secure Portal and start using it. Your email address is required for the launch.

Follow this link on the internet and add your contact details.

<https://www.surveymonkey.com/r/Non-ActivesContactDetailsCampaign>

Inside the DPF Portal you can expect to do the following and much more;

- 1 View your current membership record AND amend your contact details from time to time
- 2 View your pension fund balance and the investment performance from period to period
- 3 View and print a membership certificate (if you need one)
- 4 View and print your current year rolling benefit statement (The annual 2015 statement will be mailed to you very soon)
- 5 View and print your payslip (Pensioner)



No need for frequent visits and calls to the DPF anymore! You can now access your Fund records at the click of a button!

Debswana Pension Fund Contact Details

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