



Bokamoso

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DEBSWANA PENSION FUND NEWSLETTER

Issue 43

 GREEN LIVING
EDITION



Ms. Setshwano Ngope - BIFM

Retirement Planning Through The Ages

Retirement Planning in Your 20's

There is no substitute for getting off to a good start, and small amounts early can become large amounts given enough time. Saving at least 10% of your gross income into a tax-advantaged account is a great start. Another way of doing this is through unit trusts, using a regular savings plan. The best way to stay disciplined early in your career is to set up an automatic deposit of these funds. The advantage of the regular savings plan is that as a long term investment tool, the fluctuations are evened out over time.

Allocating the funds with an "age in bonds" philosophy is a common practice. This means that you would allocate 80% of your portfolio to stocks and 20% to bonds. This allocation is a riskier strategy than you will use later in life, but with risk there is the potential for reward, and time is on your side. In this instance, Bifm has a fund option suited to this type of client. The BIFM Offshore Balanced Fund is ideal because the risk is spread out over a long period of time and is best for those looking for a long term investment.

Retirement Planning in Your 30's

If you followed the plan for your 20's, you should be off to a good start and now your earning potential has increased. You are probably looking into or have already purchased a home and have started a family by this point, so expenses will be increasing as well.

Following the "age in bonds" strategy, you will need to adjust your Stock to Bond ratio to a 70/30 split. Make sure that you take advantage of any matched fund retirement plans offered by your employer.

If you didn't follow the plan in your 20's, you may need to be a little more aggressive in your saving to make up for lost time. Fortunately, time is still on your side, so with a disciplined approach you should be able to make up for lost growth. In this case it might help to consider the BIFM Balanced Prudential Fund, the risk appetite for those interested in this option is lower and there is the advantage of pulling out some money after 2 to 5 years, catering for your need for a certain amount of flexibility.

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TIRISO YA MADI
MOLELWAPENG

Debswana Pension Fund - Newsletter



Editors note Israel Kgosidile

Welcome to the second edition of BOKAMOSO themed "the Green Living edition"



The green living theme is part of our commitment to promote green living as a way of life among our readers and Batswana in general. To further drive the theme home we have 2 special articles for you on green living through which we intend to educate you about environmental conservation through consistent use of organic material for gardening instead of chemicals that give off fumes harmful to the ozone layer.

BOKAMOSO is a very important source of news and information to our diverse clientele that comprise of active members deferred and pensioners. In order to cater for everyone we cover news and information that is specific to each category ranging from financial education and investment at early age for our young and vibrant active and deferred members to health related issues and comfortable retirement and the pensioner association news for our valuable member pensioners.

In this edition we also bring to you the latest developments and the usual educational content about your fund that you can't afford to miss. In this edition we are appeal to active members to engage in additional voluntary contribution so that they enjoy the benefits of this product.

In June 2013 the Board of Trustees announced a 7.4 % increase to pensioner salary effective July 2013. This increase is almost double the increase that was approved in 2012 and a sign of growth by the Fund. This is good news to our pensioners, majority of whom depend on pension as the major - if not only source of income. The Board and Management continue to re-affirm the mandate of the fund more especially that that the welfare of our members especially pensioners will forever be in a priority.

Lastly we want to remind all active members to update their nomination forms and to make sure that we have all their up to date contact details. All Pensioners please make sure that by now you have submitted your Certificate of existence form.

Sit back, relax and enjoy, please let us know how you feel about the content of the publication by sending feedback.



Announcements

Resignation



Kgomotso Mangadi has bowed out of the fund after almost a year and a half. She was the personal assistant to the Principal Executive Officer. We wish her all the best in her endeavours.

Trustee Election



Mr. P Montshioa casting his ballot

The Debswana Pension Fund held elections for Orapa, Lethakane, Dantshaa and Morupule Constituency on the 20th June 2013. The member elected Trustee Mr. Emmanuel Kgaboetsile's 3 year term had elapsed. The three nominated candidates to replace Mr. Kgaboetsile were Mr. Reobonye Abel, Mrs Josephine Thebe and Mr. Petrous Montshioa. *Reobonye China Abel won the contest and he is the new Trustee elect for constituency.*

COE deadline

Certificates of Existence will be issued once a year going forth, as already communicated to the membership at large. Members who had submitted their certificates earlier than June 2013 will be automatically covered and not be cut off. This action follows hiccups that the Fund experienced with the admin system in terms of suspending those pensioners who have not appeared.

Benefit Statements

The 2012 financials have been approved and year end closed. Member benefits statements will be released before end of September 2013. The operations team is currently busy with verifications of statements. All active and deferred members are requested to ensure that they receive their 2012 statement in order to be able to check and appreciate growth in their investments and fund credits. Statements are a guide to members planning to go on retirement.

Benefit Statements are mailed directly to individual postal addresses. Make sure that we have your updated postal addresses and if you don't get a copy please feel free to request for a copy from any of the office nearest to you.

Pensioner salary increment

The Board of Trustees has approved 7.4% Pensioner pay increase effective July 2013.

Member satisfaction survey results

In our continued efforts to provide quality improved service all the time, we undertook a survey to test the satisfaction and feedback from our valued customers. The feedback received indicate that majority of members are happy.

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Retirement Planning in Your 40's

If you started your retirement planning early, your portfolio should be looking pretty good and solid at this point. Simply adjust for your age to a 60/40 split and keep going. If you neglected retirement planning early, it is time to get serious. The loss of those years of savings and growth of your investment portfolio are going to take a dedicated effort to overcome. It might be worth your while to invest in more aggressive options to maximise on returns such as the Offshore Equity Fund. This might give you the injection you need to raise more capital and diversify your portfolio.

You may need to consider reducing expenses drastically, and making a concerted effort to catch-up. You are still relatively young, and have some of your best earning years ahead, so it is not too late, though you cannot of course lose any more time.

Retirement Planning in Your 50's

You reached your peak earning time, and if you have been following the plan, you are well on your way. Your biggest expenses should be behind you at this point (house, education, raising your family), so adjust your portfolio to a 50/50 split and keep going. If you've neglected your retirement planning up to this point, there is no time left to waste. You need to make whatever lifestyle adjustments necessary to make up for lost time. You have 15 years left before retirement age, and you need to make the most of every year at this point. This is your last chance to "save" for retirement, and do not want to miss this window. It might also be beneficial to consider the Money Market Fund from Bifm, which pays a monthly income and can help those opting for an early retirement. It will preserve the capital and provide you with a lower risk solution.

Personal Finance 101

It is important to develop good financial discipline from an early age, but it is never too late. If you want to take control of your finances, follow these steps:

• DRAW UP A MONTHLY BUDGET

It's important to know where your money is going every month. Drawing up a budget is a simple process and gives you an overview of what you are spending your money on. It will show you what your spending habits are and reveal whether you are taking care of your needs before spending on your wants.

• BUILD AN EMERGENCY FUND

You must aim to have at least 3 to 6 months of living expenses saved up at all times, to eliminate the need to take out short loans to cover unforeseen circumstances. This money must be accessible to you at all times, while still earning you some interest. A money market fund or call account would be ideal to house these funds.

• CONTROL YOUR DEBT

There are good and bad types of debt. Good debt is when you borrow to invest in an appreciating asset such as a house, and bad debt is when you borrow for consumption or take things on hire purchase. Unsecured loans such as personal loans and credit cards generally charge more interest than secure long term loans, such as mortgages. It is therefore critical for one to ensure that they only take out short term loans when it is absolutely necessary, and use their own money where they can.

• INVEST IN PROPERTY EARLY IN LIFE

An investment in property will always appreciate in value over time, which is why investors must aim to buy property even as early as when they start working. Investing in property early in one's life means they can pay it off quickly, and use the equity in that first property to invest in their second and third property.

Everyone, regardless of the size of their income or assets must have a valid Will in place. A Will is a legal document that states one's wishes upon their death. Death is an unfortunate reality that must be planned for so that the burden on dependents is eliminated. In a Will, one states who their beneficiaries are, as well as executors for their estate.

It's important to consult a financial advisor to help you develop a financial plan and make saving a natural part of your life. The key to living well is starting to save and invest early.



Green Living

Preservation And Conservation Of Environment-go green

People those who are mainly concerned with protecting the environment will often use the terms preservation and conservation. Let's know in details what preservation and conservation of environment exactly means. These two terms are often confused and are generally used to mean the same thing, although differences exist. In this article we will briefly discuss about environmental preservation and conservation and their major differences.

Conservation of environment simply implies the sustainable use as well as management of natural resources which include wildlife, water, air, and earth deposits. There are renewable and non-renewable natural resources. Conservation of natural resources generally focuses on the needs & interests of human beings, for instance the biological, economic, cultural and recreational values. Conservationists have the view that development is necessary for a better future, but only when the changes occur in ways that are not wasteful. Read on to know more about preservation and conservation of environment.

As far as preservation of environment is concerned, it tries to maintain the present condition areas of the nature or Earth which are not yet touched by humans. This is because of the fact that mankind is encroaching onto the environment at such a rate that various wild landscapes are being given over to farming, industry, housing, tourism and other human developments. And we lose much of the natural areas. Preservationists also strongly support the protection of nature for purely human-centered reasons. However, some adopts less human-centered approach to environmental protection, placing a value on nature that does not relate to the needs and interests of human beings. But is a fact that by preserving and conserving environment we can make a healthy atmosphere to live in.

Being earth friendly is very essential as this will save our planet at the time making a better place to live in for us, for future generations

Grow Your Own - Organically

The organic approach to growing recognises that all living things depend on one another, from pests and soil to flowers and wildlife, all are inter-related - even us. We are all responsible for how we treat the soil and the environment, to safeguard it for future generations.

By using organic methods for your garden, lawn and flower beds as well as for your fruit and veg, you can 'grow your own' free from pesticides in healthy soil maintained with compost from recycled materials.

Gardens are important spaces for both our relaxation as well as providing a refuge for wildlife; organic growing is safe for you, your family and the environment.



Tips for going organic

Feed your soil with homemade compost and leafmould. If you don't already make your own compost from garden and kitchen waste, get started right away. You can make your own compost bin from four posts in the ground, surrounded by chicken wire and lined with cardboard. Up to half of your household waste (cardboard, junk mail, raw kitchen peelings) can be composted at home to divert it from going to landfill. The compost you make goes back onto your garden, saving on fertilisers and soil conditioners

How to make compost

It's easy to cook up your own compost. Just layer organic materials -- garden clippings, dry leaves, kitchen vegetable scraps, shredded paper -- and a dash of soil to create a concoction that turns into humus, the best soil builder around.

Before you start piling on, recognize that there are two types of composting: cold and hot. Cold composting is as simple as collecting yard waste or taking out the organic materials in your trash (such as fruit and vegetable peels, coffee grounds and filters, and eggshells) and then corralling them in a pile or bin. Over the course of a year or so, the material will decompose.

Hot composting is for the more serious gardener, and you get compost in one to three months during warm weather. Four ingredients are required for fast-cooking hot compost: nitrogen, carbon, air, and water. Together, these items feed microorganisms, which speed up the process of decay.

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BOLOKELA ISAGO

Batswana go makgetho a le mantsi ba ntse ba kopiwa go tsosolosa mowa wa go boloka madi go na le go jela mo ganong. Go supega fa bontsi jwa Batswana ba dulwe ke mowa wa go boloka madi diatleng mme ba jela mo ganong, mme e re ba tlhagelwa ke mathata a tshoganetso e nne selemo le khuranyo ya meno. Gore motho a kgone go boloka madi, ga go tlhokane le gore a bo a amogela madimadi, bonnyennyane bope fela jo motho a ka tswang a bo dira, o tshwanetse a boloka bontlhanyana jwa jone go baakanyetsa isago.

**“mosele wa
pula o
epiwa go sa
le gale”**

Re tshwanetse go ikgwetlha re le batho go tlogela go dirisa madi a rona mo dilong tse di seng botlhokwa kgotsa di se na mothala ope. Re tshwanetse go itse gore go wela tlase ga itsholelo lefatshe ka bophara go ka nna ga baka tatlhegelo ya ditiro, ka jalo, bonnyennyane jo motho a nang le jone o tshwanetse a bo boloka go baakanyetsa seemo se se tlang. Go boloka madi go tlhokana le go tsewa tsia ka jaana go na le seabe mo go fediseng lehuma mo bathong. Puso e leka bojotle go tsosolosa mhama wa temo thu, bogolo jang mo dikgaolong mme tsholofelo ke gore e re morago, batho ba rekise thobo le bontlha bongwe jwa leruo la bone mme ba boloke lemnyana.

Go botlhokwa fela thata gore batsadi ba tsenye mowa wa go boloka mo baneng ba santse ba le banye, ba ba rotloetse go boloka madi le go reka diabe. Fa bana ba rutilwe go boloka madi, e tlaa re mpuru a faretswe ba kgone go itshwarelela ka sengwe.

O buile Motswana a re “mosele wa pula o epiwa go sa le gale”, a raya gore, o tshwanetse go nna o ipaakanyetse seemo sefe kgotsa sefe se o ka tshoganang o rakanye le sone.

JWANENG MINE DONATES TO PENSIONERS

The Debswana Jwaneng mine Chief PCA Officer Mr. L Baseki joined Kanye Branch pensioners and other village elders in Kanye on the 22 June 2013 defying the chilling Saturday morning walking 5 KM for charity.

Baseki who stood in for the Guest walker and General Manager for jwaneng mine Mr. Albert Milton told his former employees and colleagues that Mr. Milton has asked him to come and walk with them and deliver the message on his behalf. Most of you present here this morning are my former colleagues from Jwaneng mine so I am going to calmly deliver my message to you – Baseki said before calling them one by one with their nicknames amid loud laughter and big smiles from the crowd. Baseki remembered the life and time moment with some of his former colleagues who are today pensioners who clearly are enjoying their retirement. Some of you are still very strong and I think can go back to active employment for the next five years or more” he said.

Baseki hailed their contribution to the growth of jwaneng mine as well as the development of the country at large during their days of active employment. Some of you have served for over 25 years said that why the Jwaneng mine was humbled by the request to come and officiate at the event and added that the company will continue to support the BBMPA initiatives where possible and also called on Pensioner to also help and take part develop their communities by taking part and using the various skills and knowledge from the mine.

After giving his account and gratitude Baseki announced a donation from the mine, a cheque of 20 Thousand Pula (BWP 20 000.00) to the branch Kanye branch amid ululations and cat whistles by jubilant pensioners who could not hold their excitement.



Jwaneng mine Chief PCA office Mr. Lols Baseki handing over the cheque to Kanye branch chairman

Baseki said that the donation is part of the company Corporate Social Investment that fully supports the values and virtues espoused in the third pillar a loving and caring nation. The relationship between the pensioners, the mine and pension fund is of “inseparable companions” he encouraged pensioners to soldier on and unite so that their wishes and needs are met.

In closing, the secretary of the branch Ms. Tlamelo Mpodu said that the branch is proud and thank jwaneng diamond mine for their support that the company is indeed mining the resource in order to enrich the nation. She thanked Ngwaketse District council and the DC’s office, various businesses, branch members, local authority everybody else who made the event possible.

Baseki did not go back to jwaneng empty handed, the elders gave him a unique gift with a symbolic meaning a traditional Tswana folding chair that is usually reserved for elders. When asked for the choice of the gift branch chairman said it’s a blessing to the young man and a greatest honor from “Baga Maila” that he that he will one day soon join us as a pensioner and wish him to enjoy the comfort of the chair during his retirement .mogolokwaneeeeeee



NATIONALISATION OF BBMPA IS A TOP PRIORITY – writes Mr. Bashi Sengwaketse in his capacity as the chairman of Gaborone BBMPA

Nationalization of the BBMPA is top priority on the minds of all pensioners today. Firstly in order for us to enjoy our pension and other retirement benefits we have to be able to speak with one voice and use our numerical strength.

Over the years the number of pensioners and members of the BBMPA has grown to over 3000 members in eighteen branches all over the country. This now calls for us to have a proper and detailed constitution which I believe members are aware that the issue has been thrown to them to comment and make amendments to the draft document this was agreed during our last meeting held in mahalapye where we agreed that members should go back and read the constitution and come up with suggestion and additions that can be incorporated in the constitution document that was put together by DPF during registration. However we sincerely thank the Debswana Pension Fund who started all the ground work for us up to where we are today.

I urge on all chairpersons to forward all amendments and comments so that we move towards adopting a new constitution for our association that will put us under one roof and take our association to greater heights.

THE FUTURE OF THIS ASSOCIATION LOOKS BRIGHT BUT IT NEEDS US TO DRIVE THERE!!

KNOW YOUR FUND - STRUCTURE, RULES AND REGULATIONS

Background

Debswana Pension Fund was established in 1984 as a Trust through a joint initiative between, De Beers Botswana Mining Company (now Debswana), Anglo American Corporation Botswana (Pty) Ltd and De Beers Prospecting Botswana (Pty) Ltd. Today it is the largest private pension fund in Botswana with assets valued at BWP4 billion. The fund boasts of a total membership of 11000 active, deferred and pensioner members. The DPF is a pension fund secretariat to the family of companies namely; Debswana Diamond Company (Debswana), Diamond Trading Company (DTCB) Botswana, De Beers Holding Botswana (DBHB), Morupule Coal Mine (MCM), Peo Venture Capital Fund, De Beers Site Holder Sales, Anglo Coal and the DPF itself. Its assist base and its operations continue to grow and compete effectively in the industry.

The primary purpose of the Debswana Pension Fund is to meet future benefit obligations to members as defined by the rules of the Fund, earn positive investment returns on member funds and remain financially sound at all times.

Board of Trustees

The DPF Board of Trustees is constituted by 6 principle Trustees and 6 alternates is ultimately accountable for member investments and overall Fund sustainability. A Principal Executive Officer heads the full time Secretariat of 22 staff members, which manages the affairs of the DPF.

In order to effectively manage the board of Trustees has set up four subcommittees in line with the fund rules 11.10 who act on the board, but the ultimate responsibility of the fund still rests with the board. Each committee has goal a specific set of terms of reference that clearly outline the mandate of the particular committee. These committees are:

- The investment committee
- Benefits review committee
- Audit and finance committee
- Nominations and remunerations committee

Investment – Life Stage Model

In August 2004 the fund adopted an investment strategy known as life stage model, according to this model Member funds are invested in different portfolios depending on their age. These portfolios are market, conservative & the pensioner portfolio.

The model recognizes that members face different investment risks at different ages. Younger members are exposed to market risks to increase their returns while older ones are exposed to fewer risks in order to protect their fund credits.

The fund invests in a variety of asset classes ranging from cash, property, local equity offshore local bonds and offshore bonds.

Contributions

Participating employers contribute a generous 20% of each employee’s salary per month, ensuring value-add for members at the end of their working lives

Rules For membership

According to the rules that govern the fund, in order for one to become a member she has to be a citizen of Botswana and be under the age of 50. The fund does not consider applications for persons who are over 50 years. It is against the rules and it is not worth because the compulsory retirement age will be 10 years ahead.

For one to enrol a member of the pension an employee has to be employed under permanent and pensionable terms; however there is a provision in the rules to allow employees on a fixed term contract which is over 12 months.

Definition of a dependent

According to the rules a dependant as any person in respect of the member is legally liable for maintenance. There two types of dependants; they include the spouse of the deceased member

- Posthumous child
- A child born out of wedlock
- A child adopted in terms of customary or civil law

It further considers a party to customary union according to the tribal laws and customs and even to a union recognized under the tenants of any religion.

The second categories of dependents are those whom the member is NOT legally liable for maintenance but who was in the opinion of the board was dependant on the member for maintenance at the time of death. These include members of the extended family, parents, unless aunts nephews friends etc.

DPF member distribution

Employer	Membership as at Dec	Employer Contribution	Employee Contribution
Debswana Diamond Company	4395 (41%)	20%	0%
Diamond Trading Company Botswana	407 (4%)	20%	0%
Morupule Coal Mine	397 (4%)	20%	0%
De Beers Holding Botswana	(0.5%)	20%	0%
Debswana Pension Fund	(0.2%)	20%	0%
DeBeers Diamond Trading Company		20%	0%
Peo Venture Capital Fund	3	20%	0%
Anglo Coal Botswana	2	20%	0%

Events & Pictures

Kanye Sponsord Walk



Guest walker Mr. Baseki flanked by the District officer and Kgosi



Delivering a keynote address



Members who took part in the walk.



Thank you very much for the gift – a traditional folding chair



Pensioner Tour



Jwaneng



Gaborone



Lethlakane



Palapye

Steinmetz Marathon



Khumo, Selwana and Agatha pose during the Steinmetz marathon 2013

Intermines



Team DPF

Wellness



Staff wellness day in Lion Park



Up tsele fitness climb Nako, lego and tumi

Member Education



Orapa



Morupule Coal Mine



DBHB



Jwaneng Mine

Go Dirisa Madi Sentle mo Lelwapeng

Sengwe sa dilo tse go leng thata gore banyalani ba bue ka sone ba sa omane ke madi. Ga go gakgamatse go bo go tsaya dikgang tsa madi e le sengwe sa dilo tse gantsi di dirang gore go nne le dikgotlhang mo manyalong.

Banyalani ba ba seng tekatekano mo tseleng e ba lebang madi ka yone ba ka nna le kgatelelo ya maikutlo, dikgotlhang, go utlwa bothoko mo maikutlong le gone go kgoreletsa tirisano ya bone mo lenyalong ka kakaretso. Batsadi ba ba sa buisaneng ka kgang ya madi le go a lekanyetsa sentle ba ka patelesega go felela ba nna ka go kolopana ka mafoko le go lwa. Mme fa go diragala jalo, ba felela ba ikamoga ba bo ba amoga bana ba bone nako ya go nonotsha kamano ya botho le mo lelwapeng le go tlhokomelana ka dilo tse ba di tlhokang mo maikutlong. Gape ba ruta bana ba bone go se dirise madi sentle.

Madi a tla sireletsa lenyalo le lelwapa la gago fa o sa ithute fela go a laola, mme gape o ithuta kafa o ka buang ka one le molekane wa gago ka teng go sena sekgopi. Tota e bile, go bua ka madi e ka nna selo se se nonotshang kamano le tirisano ya balekane ba lenyalo go na le gore ba ngangisane ka one.

Mme gone, ke eng fa madi a dira gore go nne le mathata a mantsi mo lenyalong? Mme ke dilo dife tse di mosola tse lo ka di dirang gore go tlotla ka madi e se ka ya nna kgang e e felelang ka manganga le dikganetsano?

Gantsi dikganetsano tse di nnang teng tsa kafa madi a ka dirisiwang ka gone ga di dintsi jaaka tse di bakiwang ke go bo molekane yo mongwe a sa ikanye yo mongwe kgotsa a boifa gore a ka se dirise madi sentle. Sekai, monna yo o batlang go itse gore mosadi wa gagwe o dirisa madi jang, tota le a mannye, a ka tswa a raya gore ga a dumele gore mosadi wa gagwe a ka tlhokomela madi a lelwapa. Mosadi yo o ngongoregang ka gore monna wa gagwe o boloka madi a mannye, a ka tswa a boifa gore fa go ka direga sengwe mo isagweng, ba ka tlhoka madi.

Ga lo a tshwanela go leta gore le nne le mathata pele le tlotla ka madi. Fa le beela nako kwa thoko gore le bue ka dikgang tsa madi, le tla fokotsa dikgotlhang tse di ka nnang teng ka ntlha ya go sa tlhaloganyane. Tlhophang nako e ka nako tsotlhe le ka e dirisang go bua ka madi a lelapa. Le ka bua ka letsatsi la ntlha la kgwedi nngwe le nngwe kgotsa ka letsatsi le le rileng beke le beke. Tlhophang nako e lotlhe le tla bong le iketlile.

Le tshwanetse go dumalana gore le tla dirisa jang madi a le a amogelang, kwalang dilo tsotlhe tse lo batlang go dirisa madi mo go tsone, dumalanang gore ke mang yo o yang go dira eng. Mme kwa phelelong, puisano ka madi ga e tshwanela go fedisa lorato la lone, e tshwanetse go tiisa lenyalo le tirisano ya lona ka kakaretso.

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To create your own organic hot-compost heap, wait until you have enough materials to make a pile. Then, to ensure an even composition of materials, create alternating layers of green materials (kitchen scraps, fresh leaves, coffee grounds) and brown materials (dried leaves, shredded paper, untreated sawdust).

Sprinkle water over the pile regularly so it has the consistency of a damp sponge. Don't add too much water - otherwise the microorganisms in your pile will become waterlogged and drown. If this happens, your pile will rot instead of compost.

"Conservation of natural resources generally focuses on the needs & interests of human beings, for instance the biological, economic, cultural and recreational values"

Check to see if your pile is decomposing by monitoring temperature. Check the temperature of the pile with a thermometer, or simply reach into the middle of the pile with your hand.

During the growing season, you should provide the pile with oxygen by turning it once a week with a garden fork. The best time to turn the compost is when the center of the pile feels warm. Stirring up the pile helps it cook faster and prevents material from becoming matted down and developing a bad odor. At this point, the layers have served their purpose of creating equal amounts of green and brown materials throughout the pile, so stir thoroughly.

When the compost no longer gives off heat and becomes dry, brown, and crumbly, it's fully cooked and ready to feed to the garden



ADDITIONAL VOLUNTARY CONTRIBUTION IS THE WAY TO GO

Additional Voluntary Contributions allow members to contribute more money to their pension in addition to the regular contribution by the employer.

Members can make additional contributions to increase their total fund credit thereby increasing the amount of money they will receive on retirement.

Members who participate in the Additional Voluntary enjoy immediate tax relief on their monthly salary while returns accumulate tax-free until retirement.



Tumisang Sono

Tumi is an active member of Debswana pension who contributes additional voluntary contribution. She spoke to Bokamoso about the product and its benefits if properly implemented.

Editor: Why did you choose additional voluntary contribution?

Tumi: I felt that by choosing AVC I was taking responsibility for my future. I am grateful that the employer already contributes a significant amount towards my pension but AVC makes me a more responsible employee and citizen.

Editor: How long have you been contributing AVC?

Tumi: Since I started employment at DPF

Editor: have you noticed any growth in your total fund credit?

Tumi: Yes, although I have only been working at DPF for less than 2 years so I have not begun actively tracked the growth of my money as I understand that

pension is a slow long term investment. I do however plan to sit down with one of the Administrators to compare my credit growth with and without AVC.

Editor: do you have any intention to increase your contribution in future?

Tumi: Yes, at certain age intervals I will increase my contribution. This is based on the fact that I will be moving closer to retirement age and eventually my money will be moved to a more conservative portfolio.

Editor: How do you encourage colleagues and other members to consider AVC now that you know the benefits and advantages of the product?

Tumi: In order to encourage colleagues and members I tell them that contributing a small amount such P100 per month goes a long way compared to how you would ordinarily spend that amount in daily life.

Facts

AVCs are a way of increasing your employer pension benefits if they may fall short of the maximum benefits you can get at retirement. A shortfall can arise in different ways, such as:

- you may not have the maximum years' service by your minimum retirement age to get the maximum benefits and therefore AVC WILL to bridge this gap using for you ensuring you accumulate more for retirement
- some of your earnings for example overtime or various allowances, Bonus may not qualify for pension benefit purposes but you are permitted through payroll deduction to add to your AVC.

All members of the fund are eligible for AVC and can start it immediately by completing the forms with the Hr office in your respective pay point.

Start AVC TODAY AND

- boost the value of your pension fund at retirement
- enjoy tax deferral on contribution and income generated
- immediate tax relief on your salary convenience of payroll deductions
- access

MEEPO WA JWANENG O ABELA KANYE BRANCH MADI

Mogolwane wa moepo wa Jwaneng rre L.Baseki o ne a seka a ipona tsapa go rotloetsa bagodi ba mokgatlo wa Kanye BBMPA mo mogwantong wa bopelotlhomogi.

Mogwanto o one o rulagantswe ka Seetebosigo a le masome a mabedi le bobedi ngwaga ono. Serame e ne ele se se ntshang bana ba phefo mme rre Baseki le maloko a mokgatlo ga ba aka ba nna maoto a tshupa go tsaya karolo.

Baseki o ne a eme mo boemong jwa molalediwa wa tlotla ebong mookamedi wa moepe wa jwaneng rre Albert Milton. Fa a bua morago ga mogwanto rre Baseki o ne a akgolela maloko a mokgatlo go nna le seabe mo go goleng ga moepo wa Jwaneng le go godisa itsholelo ya lefatshe la Botswana ka go dira ka tlhaga nako e ne ba santse ele badiri.

baseki o ne gape a re go berekela moepo ka lebaka le le leele ga bangwe ba maloko go ne ga dira gore bogogi ba moepo bo bone go le matshwanedi gore ba tlhvaele tsebe taletso ya mokgatlo o.

O ne a tswelala ka go tshepisa maloko gore batla nna ba rotloetsa maiteko a mokgatlo fa go kgonegang teng,a boa a kopa gape gore ba thuse mo go ageng metse ya bone ka dikitso tse ba di angwileng gotswa kwa moepong.

Rre Baseki o ne a tswelala sebaka sa gagwe sa go bua ka go rolela ba mokgatlo wa Kanye ka thotloetso ya madi a a kanang ka dikete tse masome mabedi tsa dipula (P20 000),se se ne sa amogelwa ka megolokwane,melodi le leshalaba le le golo.

Baseki o ne a tlhalosa fa seabe seo e le karolo ya ba moepo e ka yone ba dirang maiteko a go busetse kwa magaeng ba eme nokeng pilara ya Tebelopele 2016 e e reng Tshaba e e kgathalang ebile ena le lerato.



Jwaneng mine Chief PCA office Mr. Lois Baseki handing over the cheque to Kanye branch chairman

O ne a konetelela a re "Botsalano ba moepo,babereki b aba tlogetseng tiro ka bogodi le ba Debswana pension fund ke ba sennela ruri",a bo a rotloetsa ba mokgatlo go tshwaragana mo tirong ya bone gore ba kgone go fitlhelela maikaelelo a bone.

Go tswelala modiro mme Tlamele Mpodi yo e leng mokwaledi wa mokgatlo o ne a supa boitumelo a bo a lebogela moepo wa Jwaneng kabo ya bonea re ele ruri ke sekao sa gore ba dira tsholofetso ya bone ya go epa ditswa mmung go tihabolola lefatshe.

O ne a leboga le batsaya karolo botlhe fela baba nnileng le seabe mo go direng tsatsi leo gore le atlege.

Moeng wa tlotla rre Baseki o ne a abelwa mpho e e bothokwa fela thata setilo sa borre sa dikgolo.

Erile fa se mo naya modulasetilo wa mokgatlo a tlhalosa fa tsetilo se se tlwaelesegile ele sa borre baba golwane, ka jalo se tla tisa masego mo go rre Baseki gore a fitlhelele dingwaga tsa bogodi le ene hela jaaka bone a bo a akole dingwaga tsa gagwe tsa bobodi.

E ne yare fela fa wetsa mosadimogolo a kgalema ka mogolokwane.



NATIONALISATION OF BBMPA IS A TOP PRIORITY – writes Mr. Bashi Sengwaketse in his capacity as the chairman of Gaborone BBMPA

Nationalization of the BBMPA is top priority on the minds of all pensioners today. Firstly in order for us to enjoy our pension and other retirement benefits we have to be able to speak with one voice and use our numerical strength.

Over the years the number of pensioners and members of the BBMPA has grown to over 3000 members in eighteen branches all over the country. This now calls for us to have a proper and detailed constitution which I believe members are aware that the issue has been thrown to them to comment and make amendments to the draft document this was agreed during our last meeting held in mahalapye where we agreed that members should go back and read the constitution and come up with suggestion and additions that can be incorporated in the constitution document that was put together by DPF during registration. However we sincerely thank the Debswana Pension Fund who started all the ground work for us up to where we are today.

I urge on all chairpersons to forward all amendments and comments so that we move towards adopting a new constitution for our association that will put us under one roof and take our association to greater heights.

THE FUTURE OF THIS ASSOCIATION LOOKS BRIGHT BUT IT NEEDS US TO DRIVE THERE!!

Organic Gardening in Botswana

Many gardeners wonder what exactly organic gardening means. The simple answer is that organic gardeners don't use synthetic fertilizers or pesticides on their plants. When you garden organically, you think of your plants as part of a whole system within Nature that starts in the soil and includes the water supply, people, wildlife and even insects. An organic gardener strives to work in harmony with natural systems and to minimize and continually replenish any resources the garden consumes.

Organic gardening, then, begins with attention to the soil. You regularly add organic matter to the soil, using locally available resources wherever possible. And everyone has access to the raw ingredients of organic matter, because your lawn, garden and kitchen produce them every day. Decaying plant wastes, such as grass clippings, fall leaves and vegetable scraps from your kitchen, are the building blocks of compost, the ideal organic matter for your garden soil. If you add compost to your soil, you're already well on your way to raising a beautiful, healthy garden organically.

There is a non-governmental organization in Botswana called Somarelang Tikologo (Environment Watch Botswana). The aim of the organization is to promote sustainable environmental protection by educating, demonstrating and encouraging best practices in environmental planning, resource conservation and waste management in Botswana. The organization has established a number of organic vegetable gardens in communities, schools, clinics, orphan care centers and hospices that have empowered people to use organic gardening as a cost-effective and sustainable source of nutritious food. Their support has ranged across community education, planting gardens, hands-on practical teaching, demonstrations and ongoing advice.

We have a few tips for you on how to start your own organic vegetable garden below:

How to start

Organic vegetable gardening is becoming more popular with each passing year, as home gardeners strive to grow gardens that are bountiful, healthy, and ecologically friendly. Starting an organic vegetable garden is fairly straightforward; here's what you need to know to get started.

Choosing the Right Site

Starting your organic vegetable garden in the right place will make a huge difference right from the start. There are a few things you want to keep in mind:

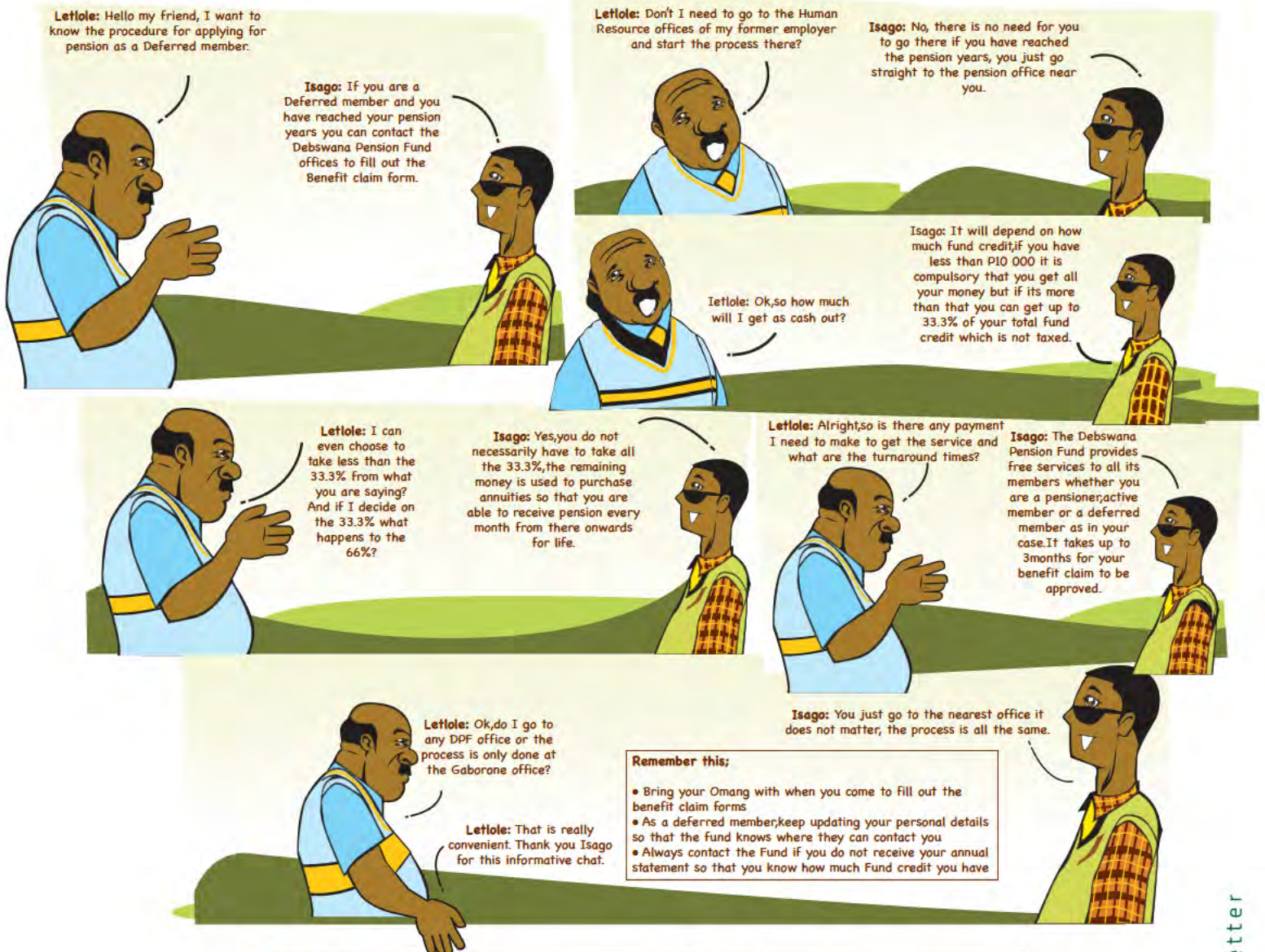
- **Sun:** You want a site that offers as much direct sunlight as possible - at least 6 hours, and preferably 8, during your main growing season. If you don't have a space available that offers that much sun, don't despair - there are crops you can grow without full sun.
- **Terrain:** Does the land slope? You'll want to orient your garden bed to take full advantage of the sun exposure. Is there a depression where water collects? You'll want to think about filling this in with good soil so it doesn't stay soggy - a site like that will take much longer to dry out in spring, and could result in rotted plant roots during the growing season.

Plant, Grow, and Harvest!

Now that you've got the garden sited and the soil amended, the organic plants and seeds bought -- now it's time to plant and tend your garden. Look up information on the types of vegetables you want to grow to ensure that you're providing them with the right amount of water and nutrients. Consider doing some companion planting for a healthier garden. Pay close attention to your garden so that you catch pest and disease problems right away. The biggest part of growing a healthy garden is simply paying attention. If you do that, you're well on your way to a healthy, bountiful, organic vegetable garden.



Nomination Form and Death Benefits Questionnaire



DPF Vision

To be the preferred retirement services provider

DPF Mission:

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

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

DPF Values

The following is a consolidated list of values that should drive DPF corporate culture:

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

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