

Bokamoso

DEBSWANA PENSION FUND NEWSLETTER

ISSUE 42

Letlhafula Edition



HOW TO SPEND THAT PENSION BENEFIT WITHDRAWAL UPON RETIREMENT

By Kagiso Wamakhubu | Broker for STANLIB Botswana

Very often Batswana get to the age of 45, at the peak of their careers and ready to start enjoying their financial success, and suddenly realize that they haven't made any provision for their retirement. After long hard working years, it's now time for you to enjoy your lifetime leave (retirement) reward but the biggest question is, how and for how long will you be able to do it since you do not have a boss to pay you a salary.

The challenge is always how one spreads or allocates the cash lump sum from the pension fund, below is a sample to show how you can best allocate the funds in different assets classes and get the best return on investments.

ASSETS ALLOCATION



The 35% invested on the stock market can be diversified and invested in a segregated portfolio (shares, properties, bonds and other securities) depending on the risk appetite and time horizon of the clients.

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BOTSEHO MORAGO GA PEREKO

2012 MEMBER SURVEY RESULTS





Summer greetings and Welcome to the first edition of BOKAMOSO 2013. We have since come back from the festive hangover and business is on schedule and we are all working to ensure that 2013 becomes even a more successful year.

We carried out a survey towards the end of 2012 in order to measure the effectiveness of our service and relevance of our products the members. The results indicate that over 78 % of respondents are satisfied with the fund products and services, customers care and most importantly member education. We are pleased with the feedback and want to strive to do even better in the New Year.

The Pensioner Association continues to grow. Kanye pensioners showered children admitted at Seventh day Adventist with gifts and snacks over Christmas and the Bobonong branch elected new office bearers for the next 3 years.

We also bring in this edition insight of the fund rules and regulations. The of aim this is to focus our communication and member education around the rules and regulations. It has come to our attention that some members, relatives and beneficiaries do not have a clear understanding of how benefits are supposed to be distributed and how, as well as who has the final word in the distribution of the benefits of a member. All these have been answered in this edition. We trust that you will share the information

with your families and beneficiaries and we continue to urge you to read all the publications or visit our offices or website for more information.

In the past the wealth of a Motswana household was measured by the number of cattle and size of the kraal. We appreciate the fact that up to date cattle continue to play very important roles in or lives as in today's shaky economy farming has become an enterprise to beckon with. Our featured article helps you to balance your investment between various asset classes for maximum returns.

Kindly give us feedback and continue to read the publication and enlighten yourself even more.



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Announcements



New Employee

Mr. Mpho Molefhi joined Debswana Pension Fund on the 04/03/2013 as an Assistant Accountant. Molefhi has previously been with AON Botswana for the past 4 years as an Assistant Accountant Pensions and Schemes. He hails from Good Hope, and he is a soccer fan and staunch supporter of Extension Gunners.



DPF Brood

Nako and Kagiso Wantwa have been blessed with a baby boy, baby Aafa was born on January 2013. He is the couple's second boy child in the family we wish them all the best.

2011 Benefits Statements Are Out

2011 Statement were mailed directly to your private postal address in December 2012.

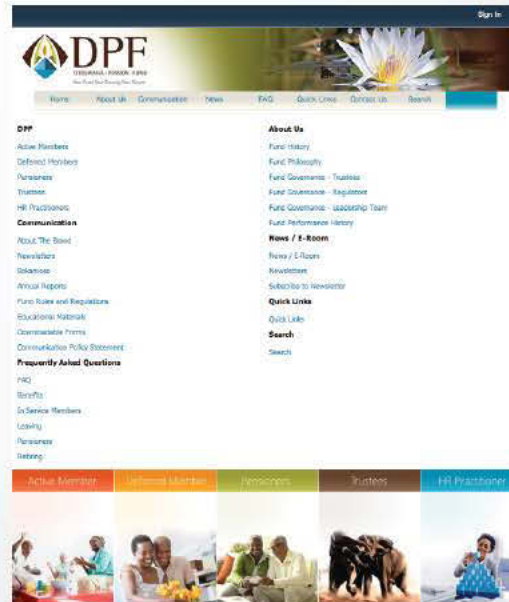
If you have not recieved it;

1. Check that we have your correct address details and update.
2. Request a duplicate copy of the statement

2012 Statement will be released after approval of annual financial statement at next board meeting (April 2013)

Our website is officially open to members to access and learn more about the fund. It provides an excellent source of information for any member or general public wishing to know more about the fund and its activities. You are all encouraged to visit the site for more and also give feedback

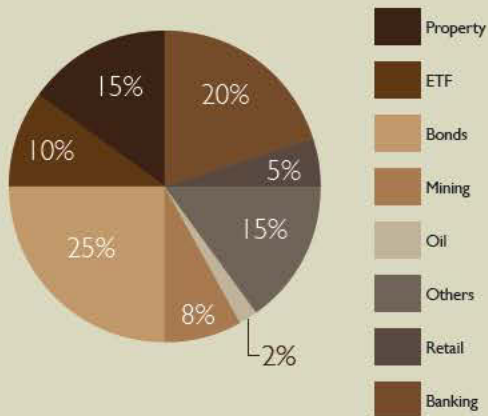
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SEGREGATED PORTFOLIO



Shares/Unit Trust

This is a percentage or entitlement in a company that gives you the rights to profits and or losses in a proportion that you own (shareholder). There are two ways of making money when you invest in shares/unit trust:

Dividend Income Capital Appreciation Capital Loss

Shareholders are paid dividends as the companies make profit in line with number of shares held. Dividends are declared and payable either on annual basis or bi annual, sometimes no dividend will be paid depending on the company profit/loss in the current financial year.

Capital Appreciation is the increase in share/unit price which will result in an increase on the initial investment amount as well as dividends or interest payable, while capital loss is the decline on the share/unit price hence the initial investment amount decline and something companies will not pay dividends or interest.

It is advisable for retail/individual clients to have a seasoned Financial Advisor to advise on when to buy or sell as the stock market is associated with risk but a financial Advisor/ Investment Manager who can help clients diversify portfolio to minimize the risk of capital loss while maximizing the capital growth or preserving the capital and pay good returns on investment (dividends).

Property

Retail clients can invest in property in many ways, either by buying listed property stock (locally and offshore) or buying and developing property to rent or sell. Sometimes buying and selling or renting of property can be expensive as it requires a lot of capital and YES with good returns. Traditionally people plan of where they will stay after retirement most of the time when they are left with a year or few months to retire.

The banks finance mortgage or construction loan with 25 year term (long term) while you are working days are numbered and the loan can be declined, then you are left with no option but to use the pension package (1/3 lump sum) to buy or construct a home and be left with no cash at bank or hand. Clearing your debits with lump sum can also leave you with no cash.

Cash at Bank/Hand

Cash is generally regarded as the safest investment, but has a relatively low return in comparison to the other investment classes. Also, over the long term, cash might not be as safe, as it does not keep up with inflation. Investors need to understand that while a conservative (low risk) approach is sometimes favoured, this carries the additional risk that the expected returns will not be realised, that the investor's wealth could be eroded by the effects of inflation, especially high inflation.

The cash at bank is therefore kept for emergency or short term needs especially in times like this where interest rates are lower than inflation rate. One must always keep the cash that they need to use on a daily basis at the bank for (fuel, food) and for any other thing that you may want to do in the next few months (3-6 months).

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IMPORTANT NOTICE TO DPF PENSIONERS



CHANGE OF SUBMISSION DEADLINES FOR CERTIFICATES OF EXISTENCE (C.O.Es)

Background

In September 2010 the Debswana Pension Fund launched a new administration system that brought about changes in processes and procedures. One of these changes was a new requirement for pensioners to do their COEs renewals/submission based on their individual pension anniversary dates. This therefore meant that pensioners would have varying COE submission dates.

Challenges

Following the implementation of the new arrangement, numerous challenges have transpired that have also rendered the anniversary based COE updates cumbersome, thus resulting in suspensions of a number of pensioners from the pension payroll either as a result of their own delays in adapting to the new requirements, or the occasional inconvenience of teething problems in the system. All affected pensioners have nevertheless been assisted and re-instated as and when was necessary.

New Changes

Having reviewed past and prevailing challenges, the Fund has resolved to revert back to the old system of "One renewal date/deadline for ALL" for COE submissions. Pensioners are hereby informed that the 31st May has been marked on our administration system as the new deadline for ALL annual pensioner COE submissions.

2013 Renewals

With regard to 2013 renewals, only Pensioners with recent submissions dating from January 2013 onwards are exempt from this year's renewals, and everyone else whose renewal date fell prior to this period is required to re-submit another COE by 31st May 2013. COE forms will soon be mailed to you for this purpose. Pensioners are all encouraged to use the remaining period to heed this call to avoid suspensions in June. We shall be sending reminders during the course of time, and eventually notify those who would have not responded of their intended salary suspensions effective 1st June 2013.

For further clarification, please call our usual numbers

Sincerely

Wangu Thipe
Operations Manager



DPF PENSIONERS ASSOCIATION NEWS



KANYE BRANCH CHARITY EVENT AT SEVENTH DAY ADVENTIST HOSPITAL

Living the "show you care" value in retirement

The Badiri Ba Meepe Pensioners in Kanye and surrounding villages led by example in giving a festive treat to the children admitted at Seventh day Adventist hospital in Kanye over Christmas. The association donated food hampers, toys and toiletry to the children seen as less unfortunate to be spending Christmas day in the hospital.

The hampers and lucky boxes were delivered to the hospital on Friday 21 December 2012 as part of the show you care which is a drive of compassion by the pensioners and a complementary gesture of a caring and loving nation, one of the pillars of the country vision 2016.

These freebies hampers were bought with donations that came from members as well as cash from fundraising initiatives that the Pensioners undertook such as sale of printed T-shirts and tea during their meetings.

Pensioner Abraham Kelapile and chairman of the branch praised

pensioners in his area for the good work and generous contribution.

He further encouraged them to make such initiatives annually where possible and with the little support that they receive from local businesses and organizations. He further called on other businesses to realize the importance of such initiatives and join hands with BBMPA. He said next on the agenda is a sponsored walk that pensioners will embark in May 2013.

For his part the seventh day Adventist Hospital Superintendent said the hospital management and staff extremely grateful for the donations "who have showed the parental love to the children admitted and that what makes them more appreciative is because the donation is the first of its kind in the area. He wished them success and good health as well as a merry Christmas and a happy new year



BOBONONG BRANCH HAS A NEW EXECUTIVE COMMITTEE

The Bobonong Badiri ba Meepe Pensioners Association branch recently elected new office bearers to the executive committee positions. The move follows the stepping down of the founding committee which has been in place for the past two years. When accepting his new role as the Chairman was quick to acknowledge the good work and leadership that they enjoyed under their predecessors.

Mr. Moikothai said that his first task on the agenda is to recruit more pensioners to join the association. He said that the branch has grown tremendously for the past 3 years since the association was formed. Therefore more robust administration and communications approach is key for his branch of over 120 members.

- Chairperson - Pump Moikothai
- Vice Chairperson - Badiri Kgwatalala
- Secretary - Letsweletse Hoki
- Vice Secretary - Jacob Mokgathong
- Treasure - Koolatamo Rampoka
- Additional Member - Percy Marumo
- Additional Member - Thapediso Rantsho
- Additional Member - Neo Kgwatalala



NATIONALISATION OF BADIRI BA MEEPO PENSIONERS ASSOCIATION IN PROGRESS

DPF Pensioners are all informed that efforts are at an advanced stage to nationalise the BBMPA. A steering committee comprising of chairpersons from some of the 17 branches across the country are busy reviewing the BBMPA constitution with the aim of forming a National Executive Committee. These include some of the most dedicated founders of the association Teedzani Machacha, Bashi Sengwaketse, Batshani Ndaba, Thapelo Stimela and K Morupisi and others.

Pensioners who have not registered with their local branches yet and are interested in becoming active members of the association should contact the Fund Communication department on 3614264 or email ikgosidiile@dpf.co.bw or bokamoso@dpf.co.bw to link them up with the relevant BBMPA branch committee members in their area.

Debswana Pension Fund commends these efforts and looks forward to a nationalised association that will eventually nominate a pensioner representative to the DPF Board of Trustees.



Fund Performance As At 31/12/12

The Debswana Pension Fund has performed exceedingly well in 2012 surpassing all portfolio targets. Average Fund Performance is 14.599%



2012 Fund Performance



DPF Vision

To be the preferred retirement services provider

DPF Mission:

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

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

DPF Values

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

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





2013 INSIGHT KNOW THE RULES & REGULATIONS OF YOUR FUND

TOPIC I: Dependents and Death claims

a) What is a dependent?

The Definitions for DEPENDENT under pensions and provident funds act & DPF Rules state that a dependent is;

- Any person in respect of whom the member is legally liable for maintenance
- A factual dependent
 - Is a child of the member including; Biological child, Posthumous biological child, Child adopted in terms of customary or civil law
 - Child born out of wedlock
- A person in respect of whom the member is NOT legally liable for maintenance BUT whom:
 - Was in the opinion of the board dependent on the member for maintenance at the time of death
 - Is the spouse of the member, including;
 - Party to customary union according to tribal law and custom or to a union recognised as a marriage under the tenets of any religion or
 - Is able to prove that he or she lived with the member in a way no different in fact from a lawful marriage
 - A person in respect of whom the member would have become legally liable for maintenance had the member not died

b) What is the process for beneficiaries after a member dies?

- Participating employer of the deceased member should immediately inform the fund through a Death notification form – (Family of deferred and pensioner deceased come directly to DPF)
- Form must be accompanied by death certificate
- For active members, notification form completed by the employer through HR department together with relatives of the deceased member.
- Documents sent to Debswana Pension Fund for processing
- DPF will contact family for preliminary investigations about the deceased member and beneficiaries via the disposal of a death benefits Questionnaire
- Once completed fully family representatives must take questionnaire to Commissioner of Oaths
- The Commissioner of Oaths can be the District Commissioner, Kgosi or family attorney
- Signed questionnaire and sworn affidavit is returned to the Fund accompanied-by all supporting documents i.e. copies beneficiary IDs, birth certificates, funeral program for the

deceased, marriage certificates, proof of child maintenance and any other deemed important to prove dependency. • DPF assesses documents

- Should assessment reveals questions and queries a visit to the family of the deceased will be undertaken to interview all concerned parties
- Claim is referred to Pension benefits review Committee (PBRC) for further scrutiny and subsequent pay out.
- PBRC recommends to Board of Trustees for Approval
- Claim paid.
- If family experiences financial problems following the death of member, funeral advance claim can be made.
- The family can request cash advance against the deceased fund credit of 20% BWP but not exceeding BWP 20 000.00 to meet all the burial expenses.
- Claim can only be made before the funeral of deceased.
- Claim process may take up to 24 hours to complete.

c) What are the modes of payment for death benefit claims?

- **Death benefit Payments are normally made;**
 - Directly to dependent/nominee (if above 21 years)
 - To a Trust (if nominated by member and approved by Trustees)
 - To a person recognised by law or court appointed as responsible for managing the affairs and meeting daily care needs of the dependent/nominee (if dependent is incapacitated/permanently disabled)
 - To a beneficiary fund licenced under the pensions and provident funds Act
 - To Master of The High Court to minors.
- **If within a 1 year period after death of member the Fund Trustees do not become aware of any dependents of the member and member has not made any nominations, the benefit will form part of the member's estate.**



BOTSHELO MORAGO GA PEREKO



Botshelo morago ga pereko e nna kgwetlho mo bontsing jwa Batswana. Motho o tlaa ne a sa le a ile , makgoeng, a bereka ka natla, e re o mmona a kwakwantla a bofile thai o re monna o mo teng, o itlhome e le motho yo o ponelo pele e bile a ka itse fa ditlamelo tsa pula di baakangwa go sale gale, owaii! A pereko e fele kana dingwaga di mo ganetse dire jaanong o tsofetse le marapo a go dira ka natla ga o na nao. Motho wa bone ke gone o tla a bonang fa a ise a epe mosele wa pula a ntse a itemile ka matlo a pereko a sena le fa e le setena se se mmitsang ka leina. A e rwale jalo thoto e a ntseng a e kgobokanya kana tsone dithanthube tse di ditsitsiri tseo a sena kwa a yang go di baya teng. Ba ba aparetsweng ke bokopa le mowa wa khumanego e re di mo katla tlhogo a di ananye ka madi a tle fela ma malekeleke a diaparo le molora wa koloi.

Dikgolo jaanong di simologe, a fete a tseye ledi le le la tsamaya sentle a le kgaphutlhe ka ponyo ya leitlho, a itira tlong lo nkopeng. Fa le fela e nna mokgweleo wa ba ba mo lwapeng, a matorolola le masiki mo baneng go tla a reka sekale, bokau jole jwa digalagala bo fedile a tshwana hela le yo o iseng a ke a nne le peni.

Go sita kang le ditiro tsa legae a tla a bo a sa di itse ka e rile nako ya di ithutwa a bo ene a re o bereka ka sepachi jaanong a nnele go dikologa le go tshoma mo go bo Mmatshentshi ga e boe a bereka , go ja poko, bo “e rile e santse e le nna ke sa le makgoeng, hee kolobe e kana ka poo”. Mo jaanong go bo go saletse ba losika go itse gore o jeleng, e bile o apere eng. Bangwenyana ba a tle ba nne le segakolodi e re ba sa le makgoeng ba tlhomaganye setenanyana ba bo ba reke le dinamanyane sebe sa phiri e nne gore ba kgona go fitlhela bo ntisetsa ba itiretse go rata mme mo go boe go tsose kgotlang, a boe a tshwane le yo o jetseng tlhakeng.

“e rile e santse e le nna ke sa le makgoeng, hee kolobe e kana ka poo”

Ba bangwe botshelo e nna relele morago ga pereko, a kgobokantse, a tobetse madi ka dibanka ebile a na le mananeo a itshetso a a tshutshumang.

Ba ke ba ba nang le ponelopele ya gore botshelo ga bo felele kwa majako ebile ba itse fa mosele wa pula o epiwa go sa le gale.

Ekete Batswana ba ka rutega ba itse gore botshelo leotwana bo a dikologa, ba bo ba itse fa e seke e phetsolela nageng, matshelo a kwa makgoeng a nna le go fela mme motho a tshwanelwe ke go boela gae go ya go simolola go ithuta botshelo jo boshwa, go ithuta mekgwa le maitsholo a legae ga mmogo le ditiro tsa legae, ba ithute go baakanyetsa ka moso gonne gatwe o mpotse tsa kwa ke tswang, tsa kwa ke yang ga ke di itse.





MABELE MABELEGA BATHO

Go tsweng goo-lowe, mabele e ntse ele sejo se Batswana ba se tlotlileng thata. Mabele ke pinagare ya motheo wa dijo tsa Setswana. Maduo a go ja mabele a mantsi, go akarediwa botsogo jo bo tshapileng le go nna le mebele e e nonofileng. Ke sone se ba Botswana Agricultural Marketing Board (B.A.M.B) ba tsileng ka lenaneo la go rotloetsa Batswana gore ba boele fela kwa mokgweng wa bogologolo wa go lema mabele.

Go lemosega sentle gore Batswana ga ba sa tshole ba lema le gone go ja mabele jaaka ba ne ba dira bogologolo. Seemo se, se tsitsibanya mmele ka gore go tlhalosiwa gore mabele fa a lemilwe, a kgona go itepatepanya le seemo sa leuba se gantsi o fitlhelang se aname e bile se apesitse balemi kobo ka letshoba. Ka jalo, ditshenyegelo tsa go lema mabele ga di dintsi fa go tshwantshangwa le dijawalo tse dingwe. Jaanong, o ka ipotsa gore ke eng se se neng sa dira gore Batswana ba tswe mo go lemeng mabele! E bile gape go supega gore mabele ga a tshwenngwe thata ke diji fa a bapisiwa le mmidi, dinawa le dijawalo tse dingwe. Se se raya gore o ka iphitlhela o bolokile madi a le mantsi thata fa o ka itlhophele go lema mabele go na le dijawalo tse dingwe.

Maitemogelo a mangwe a a tsileng ka ba dipatlisiso tsa botsogo ka mabele ke gore, fa batho ba ka simolodisa go ja mabele ka selekanyo se se kwa godimo, ba ka boelwa ke go nna le botsogo jo bo rileng.

Go tlhalosiwa fa mabele a neela mmele maatla, e bile a dira gore motho a nne le marapo le meno a a itekanetseng. Mabele gape go bolelwa a siame mo go laoleng botsogo jo bo siameng jwa pelo (healthy heart), taolo ya bolwetsi jwa sukiri

(control of diabetes), taolo ya bolwetsi jwa ditokololo le marapo (arthritis) le mo go thuseng go laola mmele ka kakaretso.

Mabele a ka apewa ka ditsela tse di farologanyeng. A ka dirwa ele bogobe, motogo kgotsa a apewe ele mosutlhane mme a jewe boemong jwa dijo di tshwana le raese.

Ke ka jalo le rotloediwang gore le leme le bo le je mabele ka nako tsotlhe. Dipelo tsa go lema le go ja mabele ke tse di molemo fela thata. Mebele le botsogo jo bo itekanetseng ka nako e lefatshe ka bophara le wetsweng seru sa malwetsi ka go farologana, ke yone konokono mo go fenyeng diemo tse, tse re iphitlhelang di re dikaganyeditse. Motswana wetsho, **“LEMA, JA MABELE - MABELE MABELEGA BATHO”**

DIKOTLA TSEDI MO MABELENG

Serving Size 100 g

Amount Per Serving

Calories 361

% Daily Value

Total Fat 3.3g	5 %
Saturated Fat 0.5g	2 %
Cholesterol mg	0 %
Sodium 4mg	0 %
Total Carbohydrate 77g	26 %
Dietary Fiber 6.6g	26 %
Sugar 1.9g	
Protein 7.9g	16 %
Vitamin A 0 %	Vitamin C 0 %
Calcium 1 %	Iron 17 %

Daily values are based on 2000 calorie diet.



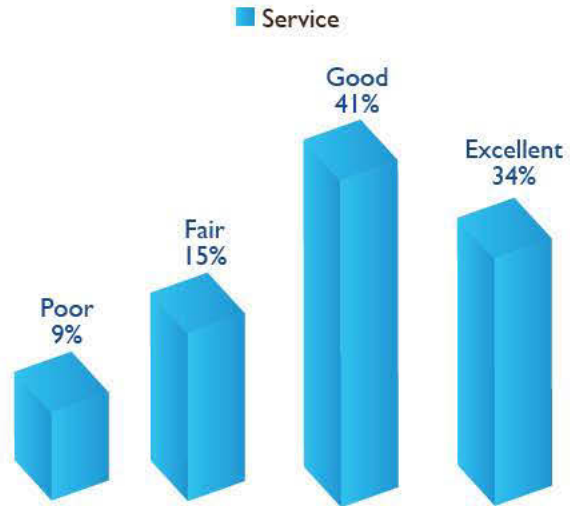
2012 Member Satisfaction Survey Results

The Debswana Pension Fund heartily thanks all the 1018 active, deferred and pensioner members who responded to our member satisfaction survey. See the results below. We shall strive to improve our services to you and thank you for your continued support.

Overall 2012 DPF Score - Customer Satisfaction



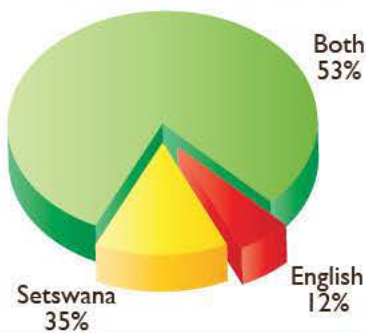
Customer Service



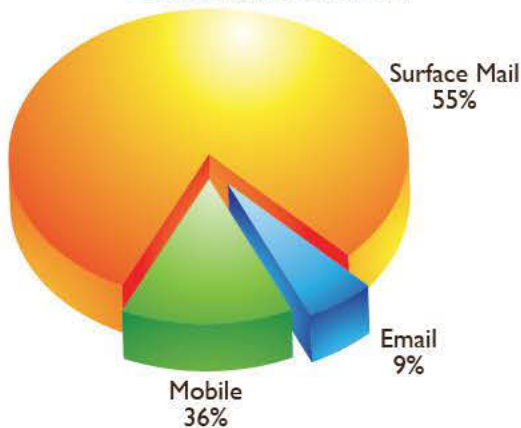
Communication & Member Education



Preferred Language For Communication



Preferred Mode Of For Communication



Products & Services



WHAT IS HEAT WAVE?

A heat wave is an extended time interval of abnormally and uncomfortably hot and unusually humid weather. To be a "heat wave" such a period should last at least one day, but conventionally it lasts from several days to several weeks. Heat kills by taxing the human body beyond its abilities

DO's AND DON'TS DURING A HEAT WAVE

- **Never leave children or pets in a parked car**

The temperatures can cause death to children or pets. If you see a child or pet left unattended in a parked car, you should call for help

- **Slow Down**

Strenuous activities should be reduced, eliminated, or rescheduled to the coolest time of the day. Individuals at risk should stay in the coolest available place, not necessarily indoors.

- **Dress for summer**

Lightweight, light-colored clothing reflects heat and sunlight, and helps your body maintain normal temperatures.

- **Drink plenty of water or other non alcoholic fluids**

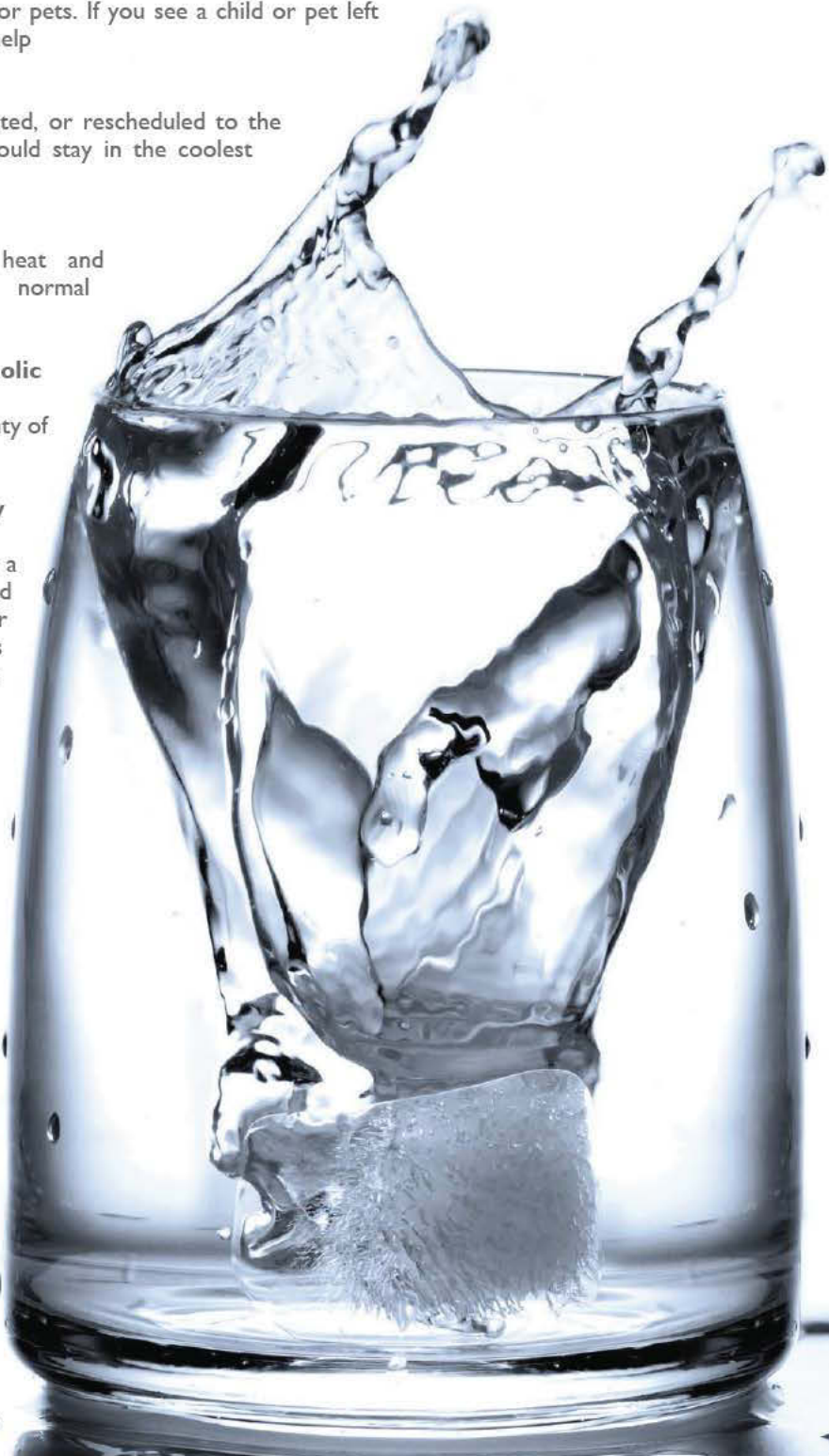
Your body needs water to keep cool. Drink plenty of fluids even if you don't feel thirsty.

- **Don't take salt tablets unless specified by a physician**

Persons on salt restrictive diets should consult a physician before increasing their salt intake. Spend more time in air-conditioned places. Air conditioning in homes and other buildings markedly reduces danger from the heat. If you cannot afford an air conditioner, spending some time each day (during hot weather) in an air conditioned environment affords some protection. Don't get too much sun. Sunburn makes the job of heat dissipation that much more difficult. Persons who (1) have epilepsy or heart, kidney, or liver disease, (2) are on fluid restrictive diets, or (3) have a problem with fluid retention should consult a physician before increasing their consumption of fluids

Know these heats disorder symptoms

1. **SUNBURN**- Redness and pain. In severe cases swelling of skin, blisters, fever, headaches
2. **CRAMPS** - Painful spasms usually in muscles of legs and abdomen possible. Heavy sweating
3. **EXHAUSTION** - Heavy sweating, weakness, skin cold, pale and clammy, Fainting and vomiting.
4. **HEAT STROKE** - High body temperature, Hot dry skin, Possible unconsciousness. SHOULD YOU EXPERIENCE SUCH SYMPTOMS, VISIT YOUR DOCTOR.



KITSISO YA BOTLHOKWA - BAGODI BA DPF



PHETOLO YA DINAKO TSA GO ISA DITLANKANA TSA GORE O SANTSE O TSHELA (C.O.Es)

Ditso

E rile ka kgwedi ya Lwetse 2010, Letlole la Phensene la Debswana le ne la simolodisa thulaganyo e ntsha ya go tsamaisa dilo e e neng ya fetola mananeo le ka fa dilo di neng di ntse di dirwa ka teng. Nngwe ya diphetogo tse e ntile go tلاميwa ga bagodi gore ba simolole go dira dintshafatso/go tliša ditlankana tsa bone tsa gore ba santse ba tshela (COEs) ba lebile gore mongwe le mongwe malatsi a gagwe a ipelole pshene ke afe. Se se ne se raya gore bagodi ba ya go nna le malatsi a a farologanyeng a go isa ditlankana tsa gore ba santse ba tshela (COEs)

Dikgwetho

Morago ga tshimolodiso e, gone ga tthagoga dikgwetho di le mokawana tse di supileng fa thulaganyo e ntsha e e nale mathata mo go feletseng go dirile gore bangwe ba bagodi ba seegelwe fa tlhoko mo go duelweng ele ka ntlha ya gore go diegile bone go tlwaela ditlhokego tse di sha (CEOs), kgotsa mathata a nako tse dingwe a neng a bakwa ke thulaganyo e ntsha ka bo yone. Mme fela kwa bofelong, bagodi ba ba amegileng ba kgonne go thusiwa le go busetswa mo dituelong.

Diphetogo tse di sha

Letlole e rile le sena go sekaseka dikgwetho tse di fetileng le tse di sha la tsaya tshwetso ya go boela kwa thulaganyong ya bogologolo ya "Letsatsi le lengwefela la ntshafatso ya BOTLHE" ya di COEs. Ka jalo, bagodi BOTLHE ba itsesiwe fa go tlhophilwe letsatsi la 31st Motsheganong ele lone letsatsi la bofelo la go tliša ditlankana tse di tlhalosang fa ba setse ba tshela (CEOs).

Ntshafatso ya 2013

Ke bagodi fela ba eleng gone ba tlišang ditlankana mo bogautshwaneng jwa Ferikgong 2013 go yeng kwa pele ba ba tlaa sekeng ba lopiwe go ntshafatso mo ngwageng o. Mongwe le mongwe yo letsatsi la gagwe la ntshafatso le tlang pele ga nako e, o tlamega go isa setlankana sa gagwe se sengwe pele ga letsatsi la 31st Motsheganong 2013 le wela. Difomo tsa COE di tlaa romelwa kwa go lona gore le di tlatse. Bagodi botlhe ba rotloediswa go dirisa nako e e setseng go dira jalo gore ba seka ba seegelwa fa tlhoko ka kgwedi ya Seetebosigo. Re tlaa le gokolola fa nako e ntse e tsamaya, le go itsise ba ba tlaa bong ba sa tsibogela kitsiso e ka tsheegelo thoko ya di tuelo tsa bone e e tlaa simolodisiwang Seetebosigo a simologa, 2013.

Leletsa dinomore tsa rona tse di tlwaelesegileng fa o batla tshedimoso.

Wangu Thipe
Operations Manager





KITSISO 2013 ITSE O BO O TLHALOGANYE MELAO LE MELAWANA YA LETLOLE LA GAGO

SETLHOGO SA NTLHA: Bajaboswa le dikopo tsa dituelo

a) Mojaboswa ke mang?

Go ya ka molao wa diphensene le melawana ya DPF, MOJABOSWA o tlhalosiwa jaana;

- Mongwe le mongwe yo eleng gore ka fa molaong o tshwanetswe go tlhokomelwa ke leloko.
- Mojaboswa wa nnete
 - Ngwana wa leloko, go akaretswa; ngwana wa leloko ka madi, ngwana wa madi wa leloko yo o tshotsweng leloko le sena go tlhokafala, ngwana yo o tsetsweeng go ya ka molao wa Setswana kgotsa wa makgotla selegae
 - Ngwana yo o sa tsholelwang mo lenyalong
- Motho yo eleng gore go ya ka fa molaong leloko ga le a tshwanela go mo tlhokomela MME:
- Go ya ka botsamaisa, o ne a tlhokomelwa ke leloko ka nako ya fa le tlhokafala
- Ke mosadi wa leloko, go akaretswa;
 - Bokopano jo bo diretsweeng kwa kgotleng go ya ka molao wa Setswana kgotsa tlhologo
 - Bokopano jwa lenyalo go ya ka tumelo e nngwe le e nngwe kgotsa
 - Yo o kgonang go supa gore o tshedile le leloko jaaka monna - kgotsa mosadi yo o sa farologaneng le motho a le mo lenyalong ka fa molaong
 - Motho yo eleng gore fa leloko le ne le sa tlhokafala, go ya ka molao, o ne a tlaa tlhokomelwa ke leloko

b) Bajaboswa ba sala efe thulaganyo morago, morago ga go tlhokafala ga leloko?

- Mohiri o tshwanelwa ke go dirisa Fomo ya Kitsiso Leso go itsese ba letlole ka lesa - (Ba lelwapa la moswi bone ba tlhamalela kwa ofising ya DPF)
- Fomo e tshwanetse go tla e patilwe ke setlankana sa lesa
- Fa ele gore lesa le diragetse leloko le santse le bereka, mohiri le ba masika a moswi ba tlatse fomo.
- Dipampiri di romelwa kwa Letloleng la Phensene la Debswana go ya go dirwa
- DPF e tlaa ikgolaganya le ba lelwapa la moswi go dira ditlhotlhomiso tsa ntlha ka leloko le le tlhokafatseng le ka bajaboswa ka go dirisa Potsoloso ya Bajaboswa
- Fa e sena go tlatswa ka botlalo, baemedi ba lelwapa la moswi ba tshwanetse go isa potsoloso kwa Moikanising.
- Moikanisi e ka nna Molaodi, Kgosi kgotsa mmueledi wa lelwapa
- Potsoloso e e saennweng le mokwalo o o ikanetsweng gotlhe le dipampiri tse di tlokegang jaaka meriti ya Sesupo ya ga mojaboswa, setlankana sa matsholo, thulaganyo ya

phitlho ya moswi, setlankana sa lenyalo, bosupi jwa tlhokomelo ya ngwana di busetswa kwa Letloleng.

- DPF e sekaseka dipampiri
- Fa ele gore go nale dipotso kgotsa dingongorego, go tlaa etelwa lelwapa la moswi go ya go botsolosa botlhe ba ba amegang.
- Kopo e fetisetswa kwa Komiting ya Tshekatsheko Dikopo (PBRC) go ya go lebelelwa gape go bo go ka ntshiwa tuelo. PBRC e gakolola Lekgotla la Batlhokomedi gore le Amogele kopo
- Kopo e a duelwa.
- Fa ele gore gona le mathata a madi fa leloko le sena go tlhokafala, go ka dirwa tuelelo pele ya madi a phitlho.
- Ba lelwapa la moswi ba ka kopela kwa pele selekanyo sa 20% ya madi a moswi a a mo letloleng mme a sa fete BWP 20 000.00 gore ba kgone tiro ya phitlho.
- Kopo ya tuelo e, e ka dirwa fela pele ga phitlho. Go ka tsaya sebaka sa dioura tse 24 gore go dirwe tuelo e.

c) Bajaboswa ba duelwa jang?

• Dituelo tsa bajaboswa gantsi di duelwa;

- Mojaboswa ka sebele (fa ele gore dingwaga tsa gagwe di feta masome a mabedi le bongwe)
- Letlole (fa le tlhophilwe ke leloko e bile le amogetswe ke Bakaedi)
- Motho yo o itseweng ke molao kgotsa a tlhophilwe ke lekgotla ele ene a tshwereng boikarabelo jwa go tlhokomela ditlhokego tsa letsatsi le letsatsi tsa mojaboswa/motho yo o tlhophilweng (fa ele gore bojaboswa ga a kgone/a na le kgobalo ya se nnela ruri)
- Letlole la bajaboswa le le letleletsweng ka fa tlase ga Molao wa diphensene sekai. Molaodi wa Kgotlakgolo wa Letlole la Bana.
- Fa go ka diragala gore mo seabekeng sa ngwaga, Bakaedi ba Letlole ba bo ba sa itse ka bajaboswa ba leloko mme gape leloko le sa tlhopha ope, poelo e, e tlaa tsenngwa mo bosweng jotlhe ka kakaretso jwa leloko.





DIKGANG TSA LEKGOTLA LA BAGODI BA DPF



Mafoko a e tshwanetse ele one a tiisitseng Bagodi ba lekgotla la Badiri Ba Meepe ba Kanye le metse e e dikologileng mooko. Ka nako ya Keresemose, bagolo ba e nnile sekai ka go abela bana ba ba robaditsweng kwa sepateleng seo dimpho tsa dijo, ditshamekisiwa le melora ka go bo bana ba o ba tlhokile lesego ka go jela Keresemose mo sepateleng.

Dimpho tse di isitswe kwa sepateleng ka Labotlhano 21 Sedimonthole 2012, ele bontlha bongwe jwa maitlamo a gore batho ba supe gore ba kgalhalela ba bangwe mme gape ele sesupo sa go tshegetsa letshego la sechaba la 2016 la go nna sechaba se se kgalhalang e bile se le lorato.

Dimpho tse di rekilwe ka dithotloetso tsa maloko le madi go tsweng mo maitekong a a dirilweng go direla letlole madi a a tshwanang le go rekisa dikipara le tee ka nako ya diphuthogo.

Mogodi e bile gape ele modulasetilo wa lekalana, Rre Abraham Kelapile o akgoletse

bagodi ba kgaolo ya gagwe tiro e ntle e ba e dirileng le dimpho tse di kalokalo. O ba rotloeditse go dira maiteko a ngwaga le ngwaga fa go kgonega ka thotloetso e e seng ya sepe e ba e fiwang ke dikgwebo le makgotla. Rre Abraham o tsweletse ka go kopa dikgwebo tse dingwe go lemoga botlhokwa jwa maiteko a go nna jaana, mme a di kopa go golagana le BBMPA. O tlhalositse gore bagodi ba nale maikaelelo a go tsaya motsamano o o rotloeditsweng ka kgwedi ya Motsheganong 2013.

Fa a latlhela la gagwe, Mookamedi wa sepatela sa Seventh Day Adventist a re botsamaisa le badiri ba sepatela ba lebogetse dimpho fela thata. Ba re ba lebogisa bagodi ka go bo ba "supile lorato la botsadi mo baneng ba ba robaditsweng mo sepateleng, mme e bile ba itumedisiwa thata ke gore ke lantlha se se diragala mo kgaolong e. O eleleditse bagodi katlego le botsogo jo bo siameng, Keresemose le ngwaga o mosh'a tse di tletseng boitumelo.

LEKALANA LA KANYE LA KABELANO MO MODIRONG KO KOKELONG YA SEVENTH DAY ADVENTIST Go tshela ka moonoo oa "show you care" o tlogetse tiro

Mo sengwe le sengweng se ke se dirang, ke lo bontshitse gore ka tiro ya mofuta o, re tshwanetse go thusa ba ba bokowa, ke gakologelwa mafoko a a builweng ke Morena Jeso a re: 'Gosego letsogo le le neelang go nale le le amogelang.



LEKALANA LA BOBONONG LE NALE KOMITI YA KHUDUTHAMAGA E NTSHA

Lekalana la Bagodi la lekgotla la Badiri ba Meepe le sa tswa go tlhophisa komiti ya khuduthamaga e ntsha. Se se diragetse morago ga go ithola marapo ga komiti ya ntlha e ntseng e tshwere ofisi dingwaga tse pedi tse di fetileng. Fa a lebogela maemo a gagwe a masha, modulasetilo o tlhalositse fa ba tsaya mo ditswerereng tse di dirileng e bile di ne di eteletse ka bokgabane.

Rre Moikothai o tlhalositse gore tiro ya gagwe ya ntlha ke go ngoka bagodi ba bangwe gore ba tsene mo lekgotleng. O tlhalositse gore lekalana le godile fela thata mo dingwageng tse tharo tse di fetileng. Ka jalo, tsamaiso le kanamiso mafoko e e tsepameng di botlhokwa mo lekalaneng la gagwe le le nang le maloko a a fetang lekgolo le masome a mabedi.

- Modulasetilo - Pump Moikothai
- Mothusa-modulasetilo - Badiri Kgwatalala
- Mokwaledi - LetsweletseHoki
- Mothusa-mokwaledi - Jacob Mokgathong
- Ramatlotlo - KoolatamoRampoka
- Leloko le le tlatsang - Percy Marumo
- Leloko le le tlatsang - Thapediso Rantsho
- Leloko le le tlatsang - Neo Kgwatalala



KANAMISO YA LEKGOTLA LA BADIRI BA MEEPO LEFATSHE KA BOPHARA E TSWELETSE

Bagodi botlhe ba DPF ba itsisiwe fa maiteko a go anamisa BBPA lefatshe ka bophara a tswelletse sentle. Komiti e e itebagantseng le tiro e, e e dirilweng ka badulasetilo go tsweng mo makalaneng a ka nna lesome le bosupa (17) lefatshe ka bophara e tswelletse ka go sekaseka molao motheo, maikaelelo ele go tlhama Komiti ya Khuduthamaga ya Lefatshe lotlhe. E akaretsa bangwe ba basimolodise ba lekgotla ba ba boineelo jaaka Teedzani Machacha, Bashi Sengwaketse, Batshani Ndaba, Thapelo Stimela le K Morupisi le ba bangwe.

Bagodi ba ba iseng ba ikwadise le makalana a dikgaolo tsa bone, mme ba na le kगतlego ya go nna maloko a lekgotla ba ka ikgolaganya le lephata la Kanamiso Mafoko la Letlole mo nomoreng ya 3614264 kgotsa emeili ikgosidiile@dpf.co.bw kgotsa bokamoso@dpf.co.bw gore ba golagangwe le maloko a a maleba a komiti ya BBMPA mo kgaolong tsa bone.

DFP e akgola maiteko a, mme e bile e eletsa go bona lekgotla le aname le lefatshe ka bophara, le kwa bofelong le tlaa tlhophang moemedi yo o tlaa tsenang mo Lekgotleng la Bakaedi la DPF.

Nomination Form and Death Benefits Questionnaire

Isago: Hei monna Letlole, what's with this Beneficiary Nomination form that I get from DPF, I am just tired of always filling it.

Letlole: Those forms are vital. They are used as a basis to determine who should receive benefits of your pension in the event that you pass on.

Isago: Oh, so what is the procedure for distribution of benefits to those left behind?

Letlole: In the event of death of a member, your employer is supposed to notify DPF through a Death notification form and the Fund thereafter will issue a Death Benefits questionnaire to the deceased member's family

Isago: Death benefits questionnaire?

Letlole: Yes you heard right, a questionnaire. Its sole purpose is to inform the decision of the trustees on how to distribute the benefits basing on facts about the dependents

Isago: Suppose I do not have any dependents or anyone I am supposed to be looking after, what happens then?

Letlole: First, the board of trustees has to exercise its discretion of accommodating who have been left out, if there are no dependents and no nominees found by the Fund during their investigations all payments are made to the estate

Isago: Huh, what estate?

Letlole: Traditionally when you die your family distributes your property and everything you leave behind to your relatives right? So all the benefits from your pension will be given to your family to distribute them in the same manner

Isago: mhhmm, I see so what does the Fund need to make the payments in any situation?

Isago: Ehe, now I get why these Beneficiary Nomination Forms are important! Thank you Letlole

Letlole: Before any payments are done, the deceased's relatives have to furnish the Fund with the following:

- The deceased death certificate or a police statement verifying death
- The deceased copy of marriage certificate
- Birth certificates / Omang of the deceased children and a statement from Kgosi that the children are of the deceased according to the rules of the fund.
- The funeral / burial program
- Certified copy of Omang of the deceased
- Certified copies of Omang of all dependents / beneficiaries
- Completed death benefits questionnaire

Fund Contact Details: (Gaborone)

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Email: bokamoso@dpf.co.bw

Fund Consultation Hours:
Monday - Friday
0800Hrs - 1645Hrs
(Including Lunch Hour)