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THIRD EDITION ISSUE 2021

GABORONE SPAGETTI

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CONGESTION AND ROAD CRASHES




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Botswana Housing Corporation (Corporation or BHC) is a parastatal under the Ministry of Infrastructure and Housing Development. The Corporation was established by an Act of Parliament (CAP 74.03) of 1971. The Corporation's mandate as outlined under section 14 of the BHC Act is as follows: -

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- b. To provide for, and to assist and to make arrangements for other persons to meet the requirements of paragraph a).
- c. To undertake and carry out and to make arrangements for other persons to undertake and carry out building schemes in Botswana

Effective from 1st April 2012, the Corporation's mandate has been expanded in accordance with Presidential Directive Cab 20 (B)/2010. The directive pronounced that all Government housing implementation programmes be transferred to BHC to operate as Government's Single Housing Authority (SiHA).

THE MAIN ACTIVITIES OF THE CORPORATION:

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- Property Sales
- Facilities Management
- Project Management Services
- Social Housing



EDITOR'S NOTE

Greetings to all our esteemed road users and readers of the MVA Fund Today.

We hope that the articles that appeared in the last issue were appealing and informative to our esteemed readers, and please be assured that the Fund will continue to package articles that you will still enjoy reading and relate easily to at all times.

The articles contained in this issue provide you, the reader and road user, with a variety of topics as they cover road safety, health, current affairs, lifestyle and leisure.

Whilst the COVID-19 continues to affect people's health and social lives, it has and continues to negatively affect countries and the world economies as well. Countries the world over are coming up with new strategies to counter the devastating effects of the pandemic. As the saying goes, "Every dark cloud has a silver lining", which means that every adversity has an opportunity. The advent of lockdowns and restricted movements has positively impacted on the number of road traffic crashes. The number of road traffic crashes and resultant fatalities had significantly reduced

during the previous year as compared to this year. This is because last year, there were movement restrictions and ban on alcohol trade as compared to this year.

This phenomenon can and should be used as a lesson for road users at large, particularly as we approach the holidays wherein people travel to various destinations.

We therefore plead and encourage people to travel only if it is necessary in order to not only minimize the spread of the Coronavirus, but to also reduce road traffic accidents and associated fatalities and serious injuries.

COVID-19 has taught us that staying at home, actually saves lives because the reduction in movement reduces the risks of being engaged in road crashes. This has been proven by the reduction in numbers of road crashes and fatalities during the times when movements were restricted. Further to that, we all know that alcohol affects human behavior. Driving under the influence of alcohol affects a driver's behavior and increases chances of

being involved in road accidents. We cannot stop people from drinking alcohol, but we can only advise that alcohol should be consumed responsibly. We advise people to drink and enjoy alcohol in the comfort of their homes and completely avoid drinking and driving. Where necessary, it is advisable to have a sober designated driver, who can safely transport those who have taken alcohol.

Let us not indulge in alcohol and substance abuse as it impairs our driving abilities resulting in avoidable accidents.

Let's have our activities indoors whilst observing the COVID 19 health protocols

Mookodi Modimoosi Seisa
**Senior Manager-
Corporate Communications**

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OBSERVE COVID-19 PROTOCOLS AND STAY SAFE ON THE ROADS

CEO'S DESK



Once again, we bring you the MVA Fund Today Magazine. We hope you will enjoy reading the publication. However, with this edition, we also bring to you a strong message! Safety!

As you all know, we live in the tough times of COVID-19. Under the COVID-19 pandemic, safety is key. Compliance to the COVID-19 safety guidelines can make a difference between life and death. We have been told over and over again to wash hands with soap, to use alcohol concentrated hand sanitizers and to avoid social gatherings at all times so as to reduce the risk of spreading and contracting COVID-19. I would like to advise people to keep observing these protocols especially now that COVID-19 restrictions like on travel have been eased, the ban on alcohol sales have lifted while the state of emergency has also come to an end. Compliance to COVID-19 is no different from complying with road safety principles. Lack of compliance puts one's life at risk, and that of other road users.

We will be celebrating the Independence Holidays which are also a gateway to the festive season.

During these holidays, people have organized activities. There will be a lot of travelling, as well as increased spending for the holidays. All this however seem to come at a cost. Ignorance on safety. Not only on the roads, but at homes, at shopping malls as well as at work. The ignorance leads to road crashes, because people do not during these holidays confine themselves to road safety practices. They ignore road signs and go through red lights. They disregard speed limits and over-speed. Some drive without drivers' licenses while some drink alcohol and drive. Such despicable behavior on the roads has claimed lives, while some have been left amputated. Some people are permanently paralyzed because of irresponsible behavior that led to road crashes.

Let us introspect and practice safety. Let us obey road signs. Let us drive at acceptable speeds which will allow us to control the car when needs be. Most importantly, let us

not drink and drive. We can have fun, and responsibly drink, but knowing that we shall use taxis or cabs to avoid drinking and driving, or have a sober driver on standby.

Further, safety is not only on the roads, when we park our cars at shopping malls or anywhere else, it is important to ensure that the car is locked, to avoid car break-ins where valuable property is lost. Let us not carry huge amounts of cash, while we can simply leave money in the bank, because when we get attacked or robbed, we lose it all. When travelling, let us arrange for security at homes. Neighborhood watch is the most effective of them all. How nice it would if we could as Batswana cooperate towards ensuring that when we travel, we are safe, at homes we are safe, at work, we are safe and even when having fun, we put safety first.

Michael Mooketsi Tlhagwane

Chief Executive Officer

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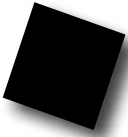
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GABORONE SPAGETTI

ROADS ARE EXPECTED TO REDUCE

CONGESTION AND ROAD CRASHES



UPGRADED GABORONE ROADS TO REDUCE ACCIDENTS

Minister of Transport and Communications, Mr Thulagano Segokgo has expressed satisfaction over the ongoing upgrading of Gaborone roads network infrastructure project, adding further that the project once completed will improve the traffic flow which will reduce the number of road crashes.

He expressed satisfaction on the progress in an interview after a tour of the projects recently in Gaborone.

Most importantly, Segokgo said once completed, the new roads will contribute a great deal towards improving the traffic flow and decongest the city. To Minister Segokgo, the decongestion will result in a reduction in a number of road crashes which occur as a result of traffic congestion. Botswana continues to register new vehicles on the roads, mostly as a result of the influx of Japan Grey Imports.

According to Statistics Botswana, during the 1st quarter of 2021, 12,740 motor vehicles were registered for the first time. This was a decline of 11.0 percent from 14,308 registered in the previous quarter. Passenger cars made up 73.9 percent of the total first registrations. According to Minister Segokgo, the increase in the number of vehicles on the roads leads to traffic congestion that may cause road crashes. However, he noted that the improvement of the road infrastructure will ease the traffic flow and reduce its related road crashes.

Further to that, Minister Segokgo said the project which is part of the Botswana Integrated Transport Project is funded by government and World Bank to the tune of P880 million.

The project entails the construction of three interchanges along Western Bypass, new traffic signaling system and centralised traffic control center and layout improvements of intersections associated with the new traffic systems

He said the project would among other things introduce the traffic signaling system and centralised traffic center control, and subsequently the introduction of speed violation cameras and incident detection cameras.

The Minister also added that the cameras, crucial in managing traffic, would help in identifying traffic flows, adding that the cameras would automatically detect queues and automatically adjust traffic flow.

As for the interchanges, he said the project was estimated to be at 57 per cent against planned 80 per cent, explaining that the delay was mainly due to COVID-19 and relocation of services.

Minister Segokgo further said the traffic signaling system and centralised traffic center control was at 76 per cent against planned 79, improvements of intersections associated with the new traffic systems at 36 per cent against planned 69 per cent completion state.

He said the progress was satisfactory despite that contractors had faced delays with regard to relocation of services by other service providers.

Nonetheless, Mr Segokgo said all the works were expected to have been completed by June 2021.

He said the relocation of services had been costly exercise and added that the government recently approved funding for relocation. Nonetheless, Minister Segokgo pointed out that all of the three projects would not be completed at once.

At the tour, Minister Segokgo was accompanied by MPs; Mr Mpho Balopi of Gaborone North, Ms Anna Mokgethi of Gaborone Bonnington North, Mr Tumisang Healy, Mr Dumezweni Mthimkhulu of Gaborone South and Mr Christian Greef of Gaborone Bonnington South.

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ALCOHOL FOUND TO BE MAJOR CONTRIBUTOR TO ROAD CRASHES



According to Mr. Mompoti Bontsibokae, Senior Manager – Injury Prevention at the Motor Vehicle Accident (MVA) Fund, alcohol has been found to be one of the major contributors to road crashes. With the recent lifting of the ban on the sale of alcohol, he cautions Batswana to practice responsibility.

Mr Bontsibokae leads a portfolio at the MVA Fund, which is responsible for the promotion of road safety.

Globally and here in Botswana, Mr. Bontsibokae said there has been an established correlation between the rise in road crashes and alcohol consumption. He said scientifically, studies have proved that alcohol is an impairing substance. He added that it is considered a depressant which affects the brain and the central nervous system.

“Driving needs physical and mental fitness, so that the driver can be able to detect danger on time and be able to respond accordingly”. Mr. Bontsibokae explained, adding that under the influence of alcohol, the brain processes information slowly, negatively affecting the reaction time.

Furthermore, he added that alcohol impairs sight, gives a person the wrong impression of confidence as well as increasing their level of aggression. “We find that in some cases of road rage, people’s confidence and aggression would have been boosted by alcohol,” he revealed. In some people, Mr. Bontsibokae further explained that when they are under the influence of alcohol, they tend to be more reserved and become extra cautions on the

road to make up for their intoxication. In the process they end up driving very slowly, which leads to traffic obstruction,” he added.

He added that an increase in blood alcohol composition of about 0.01 percent doubles the risk of a car accident, according to the World Health Organisation (WHO) study conducted in 2004.

Over the years, Mr. Bontsibokae said tests have been conducted in people engaged in car crashes, which have proved that alcohol was a factor in the crashes. He said the MVA Fund undertook a study in 2014, 2018 and 2019 dubbed the Road User Awareness Survey. The study was aimed at establishing the magnitude of drivers who drive and use alcohol at the same time.

“It showed that 40 percent of the respondents actually drink and drive,” he revealed. However, the positive thing is that while respondents confirm to drinking and driving, the number has been reducing mostly because of the public education campaigns by the MVA Fund and other stakeholders. He stated that in 2014, 50 percent of the respondents confirmed to drinking and driving. In 2018, the number reduced to 44 percent and further to 40 percent in 2019. “This is because we have been busy conducting public education campaigns aimed at creating awareness on the dangers of drinking and driving.,” he stated.

To Mr. Bontsibokae, alcohol remains a major contributing factor to road crash fatalities, as the fund they invest heavily in campaigning against its usage on the roads. According to data from Botswana Police Service, Mr. Bontsibokae stated that at least 20 people perish on the roads annually as a result of drinking and

driving.

Around 24 percent of the pedestrians who die on the roads annually are believed to have been indulged in alcohol consumption,” he added.

Further to that, he also revealed that road crashes happen between Friday and Sunday morning. To him, this is a time when most of the people are off duty and are engaged in social activities some of which involve drinking alcohol.

He advised people to avoid drinking and driving, and to also avoid travelling unnecessarily especially during social occasions. To him, when movement is limited, and when the usage of alcohol is reduced, or done responsibly, so many lives can be saved.

“This is evidenced by the significant reduction of road fatalities when government effected movement restrictions as well as a ban on the sale of alcohol, in a quest to fight the spread of COVID-19. Annually, we recorded an average of 450 deaths on the roads, but in 2020, when the restrictions were in place, we recorded 325 deaths, which is a significant reduction. It is testimony to the fact that controlled usage of alcohol and movement can save lives,” he said. Through self-discipline, Batswana can control their movements and drink responsibly to save lives.

With the ban on alcohol lifted, Mr. Bontsibokae worries that car crashes and deaths may rise as a result of irresponsibility, but he cautioned Batswana to exercise maturity and responsibility on the road.

236 PERISH ON THE ROADS

- **ROAD CRASH FATALITIES ON THE RISE**
- **MVA Fund CEO, Botswana Police Traffic Director anticipate more fatalities**



As at September 2021, 236 people had lost their lives in road car crashes said Mr. Michael Tlhagwane, Chief Executive Officer (CEO) of the Motor Vehicle Accident (MVA) Fund in an interview. Interestingly, the 236 fatalities recorded as at September were already higher than the total fatalities recorded during the entire period of 2020, according to the CEO.

Mr Tlhagwane said at the MVA Fund, they anticipate an increase in fatalities for the remaining period of 2021. He shared the same sentiments with the Botswana Police Service Director of Traffic, Senior Assistant Commissioner Katlholo Mosimanegape, who also said that as a result of the easing of COVID-19 restrictions, and lifting of the State of Emergency, more road crashes are anticipated, especially during the remaining three months of 2021.

Further to that, Mr. Tlhagwane said the reason why road crash deaths were lower last year was as a result of lockdowns and movement restrictions. Between April and May 2020, Government

effected a national lockdown, which led to the closure of business activities and restrictions of movements. As a result of movement restrictions, Mr. Tlhagwane noted that road crashes were reduced since the majority of motor vehicles were parked at homes. Mr. Tlhagwane further attributed the increase in road fatalities to the fact that in 2021, there were no lockdowns, which led to increased movement hence the increase in road crashes. Further he said travel restrictions were eased.

MEN AND YOUTHS LEAD IN ROAD FATALITIES

Senior Assistant Commissioner Mosimanegape explained further that the younger generation aged between 18 and 40 years tend to lead in road crashes and fatalities because they like entertainment and socialising more than the elderly. "We also found that they are highly likely to be involved in driving under the influence of alcohol as well as the lack of adherence to road safety practices," said the Director of Traffic at Botswana Police.

For his part, Mr. Tlhagwane is worried by the fact that more men die on road crashes as compared to women. "We found that men

drive around a lot in the spirit of socialisation as compared to women. They also travel in groups, which means that you would usually find a team of men in one car. If it gets involved in an road crash, chances of them all losing their lives are high," he stated.

With regards to licensing, Mr. Tlhagwane also said more men relative to women are licensed to drive, which means that there are more men on the roads than women. Further, he added that there are other classes of vehicles like the heavy duty trucks, which are dominated by men.

"Although organisations have employed both men and women as drivers, most long distance trips are undertaken by men, increasing their chances of road accidents," he observed.

LACK OF ADHERANCE TO ROAD SAFETY

The MVA Fund CEO as well as the Botswana Police Director of Traffic further said they are seeing a lot more pedestrians involved in road accidents because they do not obey road safety practices.

"They do not adhere to basic safety practices like crossing the roads at gazetted spots. They also do not observe incoming traffic before crossing the road," said the two men. They further added that pedestrians also have a habit of crossing roads while texting on their mobile phones, or listening to music with earphones on.

"Even when drivers hoot to try and caution them of an impending danger, they do not hear the car horn because of loud music on headsets. We just want to encourage people to cross at gazetted spots and adhere to the basics of road safety," he advised.

Meanwhile, the Botswana Police recorded 18 623 general road crashes. General road crashes include the consolidated number of all road crashes, be it minor or fatal. Amongst the 2019 general road crashes, the Police recorded 361 fatal crashes. Fatal crashes according to Traffic Director Mosimanegape are those road crashes which involve someone losing their life. However, he noted that the crash, although it is recorded as one fatal crash, may result in more than one person losing their lives in one car. Further to that, Mr Mosimanegape mentioned that during the same period, 457 people died (fatalities) in road crashes.

The Senior Assistant Commissioner moreover pointed out to the fact that in 2020, a year in which there were several COVID-19 restrictive measures enacted (which include movement restrictions, curfews, ban on sale of alcohol etc), road crashes in general terms recorded a significant decline.

According to him, general road crashes recorded in 2020 were 15 075. He further stated that fatal crashes were 265 while fatalities in that year were 325.

"You can note that the overall recorded road crashes had declined by over 3 000 from the previous year," he advises.

Further to that, in 2021, from January up to September 21st, 189 fatal crashes were recorded, resulting in 236 fatalities.

BATSWANA URGED TO PLAN BEFORE TRAVELLING



As the nation breaks into the Independence Holidays, the Chief Executive Officer (CEO) of the Motor Vehicle Accident (MVA) Fund Mr Michael Tlhagwane has urged Batswana to plan for their trips to avoid unnecessary troubles on the road.

"I know that most of us will be travelling as usual. I am sure by now, we all know that most road crashes happen during the holidays primarily because of a number of reasons. During the holidays, the roads become congested because we all travel at the same time. So, traffic congestion increases the chances of road crashes," he advised.

Moreover, Mr Tlhagwane said when roads are congested, some drivers tend to overtake irresponsibly because of frustrations and impatience on the roads. He added that some drivers do not observe the proper following distance, known as tailgating, and that when a car in front engages in emergency braking, they crash into that car's rear-end.

"This is because we do not plan our trips. Planning can help us avoid travelling at the same time and avoid congestion. Holidays usually take a few days. It is okay to miss a single day, to let the roads de-congest before travelling so as to be safe," he further advised.

Further, planning for trips according to the MVA Fund CEO gives people time to ensure that their cars are in good conditions to travel. "When an emergency suddenly appears on the road, it is highly likely to lose control if a car is unroadworthy," he noted.

During holidays, most people tend to drink and drive, but Mr Tlhagwane advised against such a practice. He advised that drinking reduces concentration levels. He said it induces the human mind and behavior which can lead to road crashes. So, it is best to always avoid drinking and driving, according to him.

"Be patient, you can always drink after you have arrived safely," he stated.

As for hitch-hikers, Mr Tlhagwane said when taking a lift as a passenger, people need to

ensure that the driver is licensed and that they are in a good condition to drive.

He advised against some passengers who just turn a blind eye when drivers are over speeding, or drinking and driving, or even disobeying road signs.

"As a passenger, take the responsibility of telling the driver to drive safely, or better still, tell them to drop you off to save your life. The same applies to pedestrians. Crossing the road is your responsibility. You need to be aware that some drivers are careless. Some disobey road signs while others drive under the influence of alcohol. You may think that crossing at a pedestrian crossing is safe, only for a drunken driver to come speeding," he stated.

As road users, Mr Tlhagwane advised that whether you are a driver, a passenger or a pedestrian, road safety is everyone's responsibility.

LOCKDOWN DELAYS PROGRESS ON ROADS



The completion of a three grade separated road intersections in Gaborone has been delayed as a result of COVID-19, Botswana Intergrated Transport Project manager, Mr Mmoloki Baele shas said, in an interview recently.

According to the Botswana Intergrated Transport Project manager, Mr Mmoloki Baele, the project, which was supposed to have been completed in June 2021 was was delayed to a later completion date chiefly because in 2020, Government effected national lockdown and a further lockdown in the Greater Gaborone

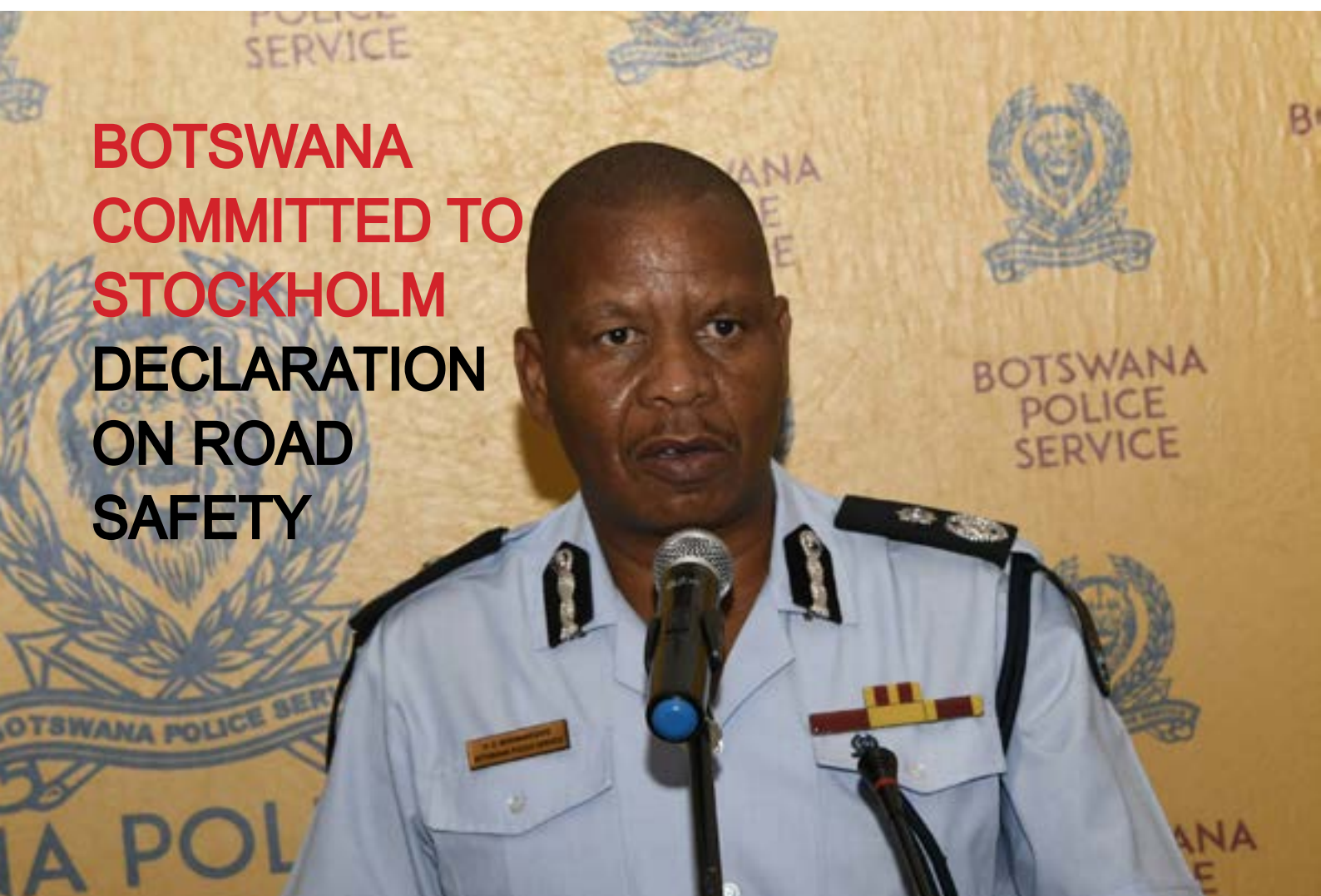
area in a move aimed at curbing the spread of COVID-19.

He said they were yet to quantify the impact caused by COVID-19 since the first lockdown.

When completed, the intersection will interlink KT Motsete Drive with Lobatse Road, Wellie Seboni Road and Kudumatse Drive, thus improving traffic flow.

The project is a joint venture of Zhong Gan Engineering, China Jiangsu International and UNIK Construction.

BOTSWANA COMMITTED TO STOCKHOLM DECLARATION ON ROAD SAFETY



The Botswana Police Service (BPS) Director of Traffic, Senior Assistant Commissioner Mr Katlholo Mosimanegape has said in an interview that Botswana as a country is committed to the Stockholm Declaration on Road Safety which is aimed at reducing roads traffic crashes by 50 percent in 2030.

In 2020, government delegates from more than 80 countries met and discussed ways on how to step up ambition and improve global road safety in the next decade.

During the 3rd Global Ministerial Conference on Road Safety in Stockholm, Swedish Minister for Infrastructure Tomas Eneroth presented the Stockholm Declaration, stressing the need for continued, ambition in particular by working towards a new global fatality reduction target, as the current target expires this year.

The document will provide guidance up to 2030, focussing on international cooperation to improve road safety on a global level. Through

this high-level exchange is an opportunity to share successes and lessons learned, to accelerate action notably in those regions where fatality rates are still especially high.

In an interview, Senior Assistant Commissioner Mosimanegape highlighted that as Botswana, and road safety stakeholders they have welcomed and are part of the Stockholm Declaration, which reinforces the globally aligned Road Safety Policy Frameworks aimed at halving the number of fatalities and serious injuries on European roads by 2030, as a milestone on the way to 'achieving zero fatalities and serious injuries in the near future.

Senior Assistant Commissioner Mosimanegape worries that Road traffic crashes kill too many people. He is worried also by the fact that road crashes are the biggest killer of young people worldwide, and that as road safety stakeholders, they can no longer accept the unacceptable.

Background

The 3rd Global Ministerial Conference on Road Safety took place from 19 to 20 February 2020 in Stockholm, Sweden, under the heading 'Achieving Global Goals 2030', and is co-sponsored by the government of Sweden and the World Health Organisation (WHO). Road Safety is included in the United Nations (UN) Sustainable Development Goals (SDGs), with the target to halve the number of global deaths and injuries from road crashes by 2020. The Stockholm Declaration provides guidance for the decade ahead and paves the way for further global political commitment to road safety.

He further said, the global character of the road safety challenge calls for international cooperation and partnerships across many sectors of society. Given this, the Government of Sweden has worked to ensure broad stakeholder engagement around the Stockholm Declaration.



ROAD FATALITIES RISE AS GOV'T EASE RESTRICTIONS

As government continues to gradually ease movement restrictions and lift the ban on the sale of alcohol which were effected to fight the COVID-19 spread, general road accidents and fatalities have started rising, says The Botswana Police Service (BPS) Director of Traffic, Senior Assistant Commissioner Mr Katiholo Mosimanegape in an interview

In the interview, Senior Assistant Commissioner Mosimanegape says since early 2020, Botswana was affected by the COVID-19, and was compelled to impose measures aimed at fighting the spread of the deadly virus. He notes some of the measures as movement restrictions, national and regional lockdowns, curfews as well as the ban on the sale of alcohol.

As a result of limited movement, Senior Assistant Commissioner Mosimanegape says the general traffic accidents as well as fatalities declined.

The World Health Organisation (WHO) declared COVID-19 a global pandemic in March 11 2020, following its discovery in late 2019. In 2019, before the COVID-19 restrictions were enacted, Senior Assistant Commissioner Mosimanegape reveals that the Botswana Police recorded 18 623 general road crashes. General road crashes include the consolidated number of all road crashes, be it minor or fatal. Amongst the

2019 general road crashes, the Police recorded 361 fatal crashes. Fatal crashes according to Traffic Director Mosimanegape are those road crashes which involve someone losing their life. However he notes that the crash, although it is recorded as one fatal crash, may result in more than one people losing their lives in one car. Further to that, Mr Mosimanegape mentions that during the same period, 457 people died (fatalities) in the road accidents.

An interesting trend which the Senior Assistant Commissioner points out is the fact that in 2020, a year in which there were several COVID-19 restrictive measures enacted (which include movement restrictions, curfews, ban on sale of alcohol etc), road crashes in general terms recorded a significant decline.

According to him, general road crashes recorded in 2020 were 15 075. He further states that fatal crashes were 265 while fatalities in that year were 325.

"You can note that the overall recorded accidents had declined by over 3 000 from the previous year," he advises.

Further to that, in 2021, from January up to September 21st, 189 fatal crashes were recorded, resulting in 236 fatalities.

"You see now that restrictions have been lifted, and also considering that we are in the last three months of the year, people will adopt a festive mood which usually is characterized by irresponsible use of alcohol and lack of

adherence to road safety principles," says the Director of Road Traffic at the Botswana Police. "To be honest with you, we anticipate that the number of road crashes will rise significantly during these last three months because restrictions have been eased."

What may make matters worse according to the Director of Traffic at the Botswana Police is the fact that the State of Public Emergency (SOE) ended on 30 September 2021. The end of the SOE means that all businesses will resort to operating at their normal hours. Most notably, the bars will resort to operating during the night while night clubs will also re-open. Drinking sprees have been known to result in irresponsible behaviour that may lead to road crashes as a result of drinking and driving.

As a result of COVID-19 and its related restrictions, Senior Assistant Commissioner Mosimanegape notes that while they have been eager to run with the usual road safety programmes, they failed because they also had to adhere to COVID-19.

"We could not congregate. We could not hold workshop and engage other stakeholders who usually help us in advocating for road safety. We were confined only to advocating for road safety through the media and social media," he says, adding that with the easing of restrictions, they are hoping to resume road safety activations and several other public awareness campaigns.

DECONGESTION OF ROADS CAN HELP REDUCE CRASHES

The Minister of Transport and Communications, Thulagano Segokgo believes that the upgrade of major roads in Gaborone, will help decongest the roads, a factor that may result in reduced road crashes. The Minister spoke in an interview.

Q: Kindly share with us, the ongoing major roads constructions in Greater Gaborone?

A: There are two major road construction project ongoing in Greater Gaborone, being executed by the Ministry of Transportation & Communication; they are:

a. Design, Build and Transfer of Three Grade Separated Intersections at the intersections of KT Motsete Drive ('Western Bypass') with Lobatse Road, Willie Seboni Road and Kudumatse Drive (Rainbow, BTV and Game city circles)

b. Design, Build and Transfer of Selected Urban Road Intersections in Greater Gaborone under Output and Performance Based Contract Methodology (Layout improvement works and expansion of intersections to cater for all road users, paths for pedestrians and cyclists. Aimed at improving road safety and future traffic demands and easing traffic congestion

Q: How much has been budgeted for the projects respectively?

A: Related to above, the contract awarded price for the projects are:

a. BWP 447,239,902.03
b. BWP 478,996,687.67

Q: Please share with us, what inspired the need for the construction of such roads in Botswana?

A: The main objective of these investments in the construction roads is reduction of congestion in Greater Gaborone, by making the transport/road system more efficient. These investments will seek to further provide for expected future growth.

The investments are largely informed by the



“Greater Gaborone Multi-modal Transport Study” done by the MTC, which recommended a 25 year investment plan towards transforming Greater Gaborone. The study proposed a multi-pronged approach to tackling congestion where a number of programs including a traffic control and regulation program and the upgrading road infrastructure. These programs led to the conceptualization of the projects currently being implemented.

Q: When are the projects expected to be completed respectively?

A: Relating to above (1), the expected

completion dates are:

- a. August 2022
- b. June 2022

Q: In Botswana, we continue to see the rise in motor vehicles on the roads due to the increased purchasing of vehicles, did the rise in traffic influence government's decision to construct major roads in Botswana?

A: Construction of major roads is ideal for facilitate ease of doing business, enhance people's mobility and distribution of goods as the vehicle population increases.

- A conducive road infrastructure plays a vital role in providing access. It is also significant in facilitating efficiency of trade and economic activities between Botswana and other countries. Construction of these major roads is fundamental for sustainable economic growth including attracting opportunities for investment in the country hence Government's decision to prioritize on this investment. The decision is also based on enhancing business capacity and to improve the country's competitiveness as well as rankings internationally.

Q: Further, when road usage increases as a result of the rise in traffic, how does this contribute to road traffic accidents?

A: The more the cars on the road obviously means there are high chances of road traffic crashes.

Q: With the completion of major roads in Botswana, do we expect road traffic accidents to reduce?

A: There are many factors influencing road traffic accidents – the driver, the road condition and the vehicle condition. This therefore means that though there may be a reduction upon completion of major roads, an increase may be experienced due to the other factors which may not be road related.

Q: As a ministry, what role do you play in trying to improve road safety?

A: The Ministry in collaboration with other stakeholders, plays a major role of coming up with initiatives, risk mitigation strategies and designs that are geared toward improving road safety. This includes road safety educational campaigns, law enforcement and improvement of roads infrastructure that is inclusive for the

safety of all road users.

The Ministry ensures that vehicles on our roads are roadworthy, through vehicle inspection, that drivers are competent and promoting safety in public transport by conducting periodic checks through the transport inspectorate and law enforcement agencies to ensure compliance and to save lives.

Q: Do you have any ongoing initiatives aimed at improving road safety in Botswana?

A: Robust programs that include diverse road safety stakeholders are up and running both at National and District level to intensify road traffic education and awareness and includes some of the following;

- Children traffic education, there is a dedicated children traffic school
- Out-reach programs undertaken by district road safety committees across the country
- Media campaigns: focusing on alcohol, seat belts and child restraints, pedestrians, speed, vehicle and driver fitness including overloading are some of the topics normally discussed on these platforms.
- Law enforcement initiatives
- The sector also conducts research and road safety audits to inform policy as well as to assist in developing national road safety action plans and strategy. A national road safety strategy is in place to undertake a holistic approach to addressing road safety.
- The Ministry continues to forge collaborations with partners, locally and internationally and participates on national/internationally road safety conferences, seminars and lectures to benchmark best practice in road safety.
- The Ministry remains committed to saving lives on the roads by implementing and reviewing the Road Traffic Act to align with current circumstances from time to time.

Q: Kindly share with us any other information relevant to this discussion?

A: The Covid-19 pandemic has affected our traditional ways of interacting with the public to disseminate road traffic information and campaign programs due to restriction in gatherings to reduce exposure such as open days, exhibitions, road shows, kgotla meetings etc. However, we continue to leverage on media, portal and social media to reach out to the public.

MVA FUND CELEBRATES CUSTOMER SERVICE WEEK



This year, the Motor Vehicle Accident (MVA) Fund celebrated the Customer Service week from the 4th to 8th October 2021, under the Theme: The Power of Service.

The commitment and efforts from the MVA Fund front-liners to deliver consistent and reliable service during these uncertain times is something worth commending and celebrating. They became a voice of reassurance and courage to their customers who were left anxious and uneasy by the COVID-19 Pandemic. At the Fund, we also recognise our team members who worked behind the scenes making it possible for the department to deliver quality service to our customers.

To our valued customers; You motivated us to think outside the box, and you also made us see a silver lining beyond this pandemic.

We therefore pledge to use the innate Power Of Service to have a positive impact on our customers and co-workers during the customer service week and throughout the year .



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MVA FUND GIVES BACK TO GAKGATLA VILLAGE



By Ogomoditswe Mooketsi

Through its Corporate Social Responsibility (CSR) Initiative, the Motor Vehicle Accident (MVA) Fund has promptly answered the call from the Gakgatla Village Development Committee (VDC) in the Kweneng District to assist them with bus shelters.

The gesture signifies the Fund 's commitment to being a responsible corporate citizen by positively impacting the communities it operates in.

Speaking at the handover ceremony, the MVA Fund Chief Executive Officer (CEO) Mr Michael Tlhagwane said as the Fund, they value partnerships and will continue to collaborate with communities in an effort to promote road safety. He further said the Fund will continue to

promote road safety in line with its mandate in effort to reduce road crashes.

When receiving the bus shelters the area Councillor, Honourable Duncan Ramasiagopana applauded MVA Fund for their efforts in assisting the Gakgatla Village. "We are truly humbled by today's gesture. Initiatives like this one reinforce long lasting relationships for the benefit of all stakeholders".

The two bus shelters worth P66,870.00, and are branded with MVA Fund products and services. The shelters are expected to protect commuters in and out of Gakgatla Village from harsh weather conditions.



DO WE EVER CONSIDER ROAD SAFETY?

By Ogomoditswe Mooketsi

The COVID- 19 pandemic has wrecked havoc globally and here in Botswana. With the increase in the number of COVID-19 cases and deaths, the President, Dr. Mokgweetsi Eric Keabetswe Masisi declared a national lockdown and a State of Public Emergency for the purpose of taking appropriate and stringent measures to address the risks posed by the COVID-19 pandemic.

The State of Public Emergency was lifted by end of September 2021, a development that brought much excitement to Botswana. The opening up of the economy means that movement will no longer be restricted. The sale of alcohol has been re-instated while the entertainment industry has fully re-opened.

Of recent, social media platforms have been abuzz with a new trend of 're itiga seriti' trending. This notion suggests that people will be celebrating their newfound freedom by drinking more alcohol, travelling more, hosting chill sessions and attending entertainment festivals, but with this new development did we stop to consider road safety?

The combination of heavy drinking and increased movements, is indeed risky. It puts the lives of all road users at greater risk. It exposes us to road crashes that could result in severe injuries and death.

It is no secret that alcohol has detrimental effects on one's ability to drive properly. It slows down the brain functionality, impairing its ability to process and make proper judgments. When

you drive while intoxicated, you are highly likely to make reckless or dangerous decisions that will risk not only your life but also those of your passengers and other road users.

When under the influence of alcohol, it is difficult to;

- Judge the speed of your vehicle
- Maintain safe driving distance
- Notice traffic lights, pedestrians and other hazards
- Concentrate rate on the task of driving
- Stay awake

As we transit from the new normal to our normal lives, let us all be responsible and avoid drinking and driving. Our lives are not replaceable.....

RECKLESS OVERTAKING RAMPANT ON OUR ROADS

By Maatla Otsogile
SORSA

During the weekend I drove down to Maunatlala, my home village for a funeral. After getting on the A1 Highway, my heart skipped a every so often thanks to drivers who pushed their luck a bit too far while over taking others even going past 'overtaking' cars. This got me thinking, do people really know when and how to overtake?

Overtaking is when one vehicle goes past another slower moving vehicle travelling in the same direction. There is nothing wrong with overtaking but how some drivers do it expose themselves and others to danger and the end result can be a head on collision. Mistakes when overtaking account for a large number of accidents on the road. Impatience, tiredness, carelessness, they can all play their part. Accident caused as a result of overtaking has been known to be very disastrous in terms of injuries and deaths. When a driver attempts to overtake and he does so wrongly, he may come head to head with an on-coming vehicle which can cause them to collide. When such accident occurs the impact is always grievous. Vehicles get written off. While some escape with just injuries majority end up dead. Drivers who overtake without extra caution must realise that they are putting their lives and the lives of other law-abiding citizens at risk. Society of road safety ambassadors (SORSA), a youth road safety NGO in Botswana urges all drivers to obey the law and to exercise precaution when driving. It is important we recognise that there is no short cut to safety other than to obey traffic rules and regulations for us to stay alive.

Some risky behaviours leading to dangerous overtaking. Below are some of them:

- Overtaking too early without checking thoroughly to ensure the road is clear.
- When the vehicle you are about to overtake increases its speed or does not want to give way.
- When you do not consider overtaking distance before overtaking especially when overtaking

trucks.

- Overtaking at wrong areas such as zebra or pedestrian crossing, narrow roads, slippery roads, narrow roads. Bad roads and multiple sharp bends are obvious features on the nation's road network and these can make overtaking a risky and dangerous venture.
- Overtaking without checking the traffic behind your car. The vehicle behind you may want to overtake your car.
- When a vehicle develops mechanical fault during the process of overtaking.
- When a vehicle you are trying to overtake also wants to overtake or change direction. This may be as a result of insufficient signal before overtaking or when the driver is absent minded.
- Not looking properly before you pull out. Most vehicles will have a 'blind spot' that the mirrors alone cannot cover. This area may be big enough for a motorbike or small car to be out of your view for a moment, and that's all it takes. Always glance over your shoulder quickly before you move out.
- Failing to indicate for long enough before you manoeuvre. Many people seem to indicate at the same moment they start to pull out. If you do this, you may as well not bother at all. Indicators are for warning others of what you intend to do, so indicate for at least 4 or 5 seconds or more before you move.

• Overtaking a vehicle as you are approaching a blind bend. Yes, believe it or not, some people actually do this. Unless you have developed the amazing ability to see around corners, don't risk it!

• Overtaking two or three cars at once. This almost goes without explanation, what happens if you don't make it? Just because you may have a fast car, does not stop someone closer to the front of the queue from pulling out on you, or enable you to pull in to a gap that may not exist.

• It hurts the ego of some drivers if someone overtakes him. If a driver feels this way, then it creates a tendency to compete with fellow road users and may result in road crashes.

• Error of judgment in traffic has been identified as the deadliest error in driving and this error has led to many crashes on our roads. This occurs when a driver fails to calculate correctly



the speed of an approaching vehicle while attempting to overtake a vehicle ahead of him. Where an assumption is relied upon for judgment, there is a possibility of fatal mistakes that could lead to road traffic crashes.

- Peeping in an attempt to overtake. Most of the times they are too close to the vehicle they wish to overtake. The lucky ones make it back to their lane upon seeing oncoming traffic but not everyone is as lucky. There are many vehicles which ended up been written off after they got hit by oncoming traffic in their attempt to peep so as to overtake.
- There is another group of notorious drivers who choose to overtake vehicles from the left as opposed to the allowed right. While driving, be extra cautious of those who overtake recklessly.

WHAT CAN BE DONE

- When one wants to overtake, first thing they should do is to indicate RIGHT. By doing so, drivers behind knows of your intentions to overtake. It also notifies the driver of the vehicle you wish to overtake, your intentions to overtake. The driver of the vehicle you intend to overtake normally has a better view of the road ahead especially if the body of the vehicle is big. If the driver of the vehicle you intend to overtake indicates RIGHT, the driver is notifying you that it is NOT okay to overtake; most likely there is an oncoming vehicle. If he/she indicates LEFT, it means the road is clear and that you may overtake. Sadly very few drivers do the above.
- If you must peep, maintain some distance so that you have a better wider view and also have more reaction time. That way you will peep safely.
- Before you overtake it is important to consult your side mirror and rear view mirror. Cases have been reported and I am sure we have all seen an event where a vehicle gets out to overtake and yet another vehicle was overtaking. Getting out to overtake when another vehicle is overtaking may result to an accident.
- While driving at night and you come across an oncoming overtaking vehicle, slow down and let

it pass. You can flash your light but DO NOT subject the overtaking driver to full lights. By subjecting the driver to full lights, he/she may be temporarily blinded and before he/she takes the appropriate action, it may be too late.

- Drivers are also advised not to overtake at night based on approximation of distance of oncoming vehicle with reference to their headlights. Drivers who miscalculate the distance of the oncoming vehicle cause most head-on collisions at night.
- Do not overtake because others are overtaking. Overtake because you have a view of oncoming traffic.
- NEVER overtake on bends.
- Do not speed up when a vehicle is overtaking you.
- If you are not confident that overtaking is safe, don't do it. There's no rule that says you have to overtake slower traffic. Rather drop back and give other cars space to overtake you.
- Adhere to prescribed speed limit.
- As a driver, you must exercise extreme caution and patience before committing to overtake as the manoeuvre can backfire with any slightest misjudgement.

Let us all make road safety our priority by making our roads safer for all road users. I urge all motorists to exercise patience and caution on the roads. We cannot take it for granted that all will be well when we are on the road complacency that can lead to disaster and tragedy. By being more mindful of our road conduct, we will help keep our roads safe.

We have the power to effect the change!. Together we can all play our part in radically reducing the road toll and making 2021 a year to remember for all the right safe reasons.

Reference

<https://www.arrivealive.mobi/safe-overtaking-and-road-safety>



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GOING SOMEWHERE?

**KEEP CALM AND DRIVE SAFELY.
REDUCE SPEED TO PROTECT YOURSELF
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#STAYSAFE



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Does anyone care about the safety of pedestrians on our roads?

By Maatla Otsogile
SORSA

Almost all of us take a walk in our daily lives. In fact, we all become pedestrians at some point. Whether it's a casual walk, a jog, going shopping, or simply commuting to work, it will be necessary for you to exit your vehicle and interact as a pedestrian with traffic. Therefore, walking continues to be the second-most important form of transport for all journeys after travel by car.

However, the majority of motor traffic in Botswana seems to be unaware of pedestrians as well as the laws governing them. Whether it is the disregard of pedestrians waiting to cross at crosswalks, or lack of knowledge of the laws that protect them, pedestrians are seen as a nuisance to vehicular traffic and not afforded the attention they deserve. You would find that in most locations, road space continues to be dominated by, and planned for, motor vehicles and people on foot are crammed on to pavements that are often too narrow. Pedestrians are made to wait for a long time before crossing busy roads. They are exposed to traffic noise and emissions, and are given insufficient time to cross the road before the lights change to keep the traffic moving. I am mostly baffled during the rainy days, when drivers still don't want to stop and let pedestrians cross. I walk an average of 25 kilometers a week in Gaborone. At a walking pace, you can see the mistakes made by drivers.

Worse enough, the zebra crossing is fast becoming just as it is — lines on the road — with many motorists unwilling to afford pedestrians a chance to cross the road.

My observation and experience with regards to road usage in and outside of Gaborone, leaves me wondering what is next. What will happen in the next decade? Will there be improvement in the situation? Will there be an improved safety for road users, or will the situation worsen?

However, it is important to note that what happens on the roads is not only the motorists' fault.

A pedestrian who wants to cross on a pedestrian crossing, one who has signaled his intention by being in the right spot on the crossing has to wait for a few minutes because speeding motorists do not consider him a valid road user. This has been my experience and observation time and again. The hurtful thing is that it does not matter if it is a group wanting to cross, or whether there are children waiting to cross the road. The speeding motorists just don't care. There is blatant disregard for those pedestrians, a downright lack of consideration for them. What can compel people to act in such a manner?

A motor vehicle in motion can be likened to a dangerous weapon and therefore should be in the hands of the right person. Greater screening should be taken into consideration when granting licenses to drivers. Perhaps, a psychological profile should be considered. Those who don't show Care, Caution, Courtesy, Consideration and Commonsense should not be driving on our roads.

I want to believe the why motorists do not stop for pedestrians as they should, is because of over-speeding.

I have seen pedestrians run for their lives on zebra crossings. I have seen pedestrians in the middle of the crossing and motorists passing at

top speed in front and behind the pedestrians as if the road is clear. Some roads, such as the Western Bypass, are wide and the vehicles stream past so fast that they catch up with the pedestrian crossing the road.

We are at a point where walking is taken for granted, such a simple activity has been largely ignored in the planning process. Poorly and inconsiderately (and potentially illegally) parked cars often obstruct the pavement, while pedestrian surfaces are often poorly maintained and rarely cleared of leaves or dirt. Poor pedestrian infrastructure disadvantages all those who do not have access to, or choose not to use, a motor vehicle.

Anyone who has ever attempted to cross a street on a busy road with traffic, even at a crossing or traffic lights, knows how fraught with peril this mission can be. Not only do drivers rarely stop for pedestrians, they often speed up to ensure the would-be crossers stay where they are. While the driver is protected, the pedestrian is completely unprotected on crosswalks.

In developed countries, drivers stop and allow pedestrians to cross, but in Botswana there is a sharp contrast as only a few drivers let anyone cross, even at crosswalks. I believe Botswana could learn from western countries by implementing harsh and expensive punishments for violators of traffic laws. Botswana drivers can often be heard complaining about "impudent" pedestrians walking willy-nilly on the road and crossing wherever they like or where they are not supposed to.

As road users we are all equally responsible for our own lives and safety as well as the lives and safety of those around us, whether you are a driver, cyclist or pedestrian. This is not to victim-blame or place responsibility solely on drivers. Everyone has the responsibility to use the roads wisely. It takes two to prevent motor vehicle accidents to pedestrians—the driver and the person on foot. Even the best driver cannot avoid an accident when a pedestrian acts in a manner that can endanger his or her life on the road. The common situations in which pedestrians are struck by vehicles are when they are walking against traffic signals, crossing streets without looking to see if a vehicle is coming, or dashing out from behind parked cars. No pedestrian should be intimidated when making a valid crossing on the gazetted spot.

As Society of Road Safety Ambassadors (SORSA), we believe it is time for a change in how we design and operate roadways. Roads should be for everyone, not just for people in cars. To combat the rise in pedestrian injuries and fatalities and create more walkable communities, we urge the government to toughen laws regarding the circumstances when a motorist must stop or yield to a pedestrian crossing at an uncontrolled crosswalk. Road safety is not just a concern of the government. It's my concern. It's your concern. It's our concern. We must take action and be proactive in road safety issues.

JUST ENDED DECADE OF ACTION FOR ROAD SAFETY AND THE SUSTAINABLE DEVELOPMENT GOALS



By Gale Motlhajoe
SORSA

Road traffic injuries have become a leading cause of death and yet most road crashes are largely preventable. According to Economic Commission for Latin America and the Caribbean, “Every year 1.25 million people perish in road traffic crashes and up to 50 million more suffer non-fatal injuries. An estimated 3% of gross domestic product is lost worldwide in road crashes, which are the main cause of death of young people aged 15-29 years”.

Over the last 15 years, road safety has emerged as a significant global public health issue. In 2004 the WHO and the World Bank published the World Report on Road Traffic Injury Prevention which warned that road traffic injuries constitute a major public health and development crisis. In the same year the UN General Assembly invited the WHO to act as the UN's road safety coordinator in collaboration with the UN regional commission and to establish the UN Road Safety Collaboration (UNRSC). This was followed in 2006 by the launch of the Commission for Global Road Safety under the chairmanship of Lord Robertson of Port Ellen which called for a first ever global ministerial conference on road safety and proposed a 10 year action plan to reverse the rising tide of road injuries.

The first global ministerial conference on road safety was subsequently held in Moscow 19-20 November 2009. The meeting adopted the Moscow Declaration which supported the call for a Decade of Action. The following year the UN General Assembly adopted Safety (2011-2020) which was then officially launched on May 11, 2011 with the goal to “stabilize and then reduce” the predicted increase in road traffic fatalities. A Global Plan developed by the UNRSC, which provided recommended actions across five key policy pillars areas as follows supported this:

- road safety management
- safer vehicles
- safer road user
- post-crash response

Although the Decade of Action represented long overdue recognition of road safety as a major global issue, it was still left out of the UN's 2000-

2015 Millennium Development Goals (MDGs). This oversight made it harder for road injury prevention to mobilize the political and financial support it clearly deserves. It was therefore very significant that road safety was finally included in the new framework of the SDGs when they were unanimously adopted by Heads of States at the Sustainable Development Summit held at the UN in New York in September 2015.

The SDGs establish a set of goals and targets to be implemented by 2030 which are “universally applicable” to all 193 UN Member States. Road Safety is included in Goal 3 for Health with target (3.6) which aims by 2030 to halve the number of global traffic deaths and injuries. It also appears as part of Goal 11 for cities with a target (11.2) which by 2030 calls for “access to safe, affordable, accessible and sustainable transport system for all, improving road safety notably by expanding public transport with special attention to the needs of those in vulnerable situations, women, children, persons with disability and older persons”. Finally Goal 8 for the Growth & Employment includes a call for safe working environments (8.8) which is relevant to occupational road safety.

The ambition to reduce the number of road traffic deaths and injuries by at least half in 2020 was significantly stronger than the original aim of the UN Decade of Action which was just “to stabilize and then reduce” road traffic fatalities. The new health target is therefore the UN's strongest ever commitment to road injury prevention. The aim to halve road deaths is also closely aligned with some other existing Decade of Action targets such as those set by the African Union (AU) and the European Union (EU) has also been endorsed by the 2nd Global High Level Conference on Road Safety held in Brasilia on 18-19 November 2015 and by the UN General Assembly on 15 April 2016. So now there is a clearest possible mandate for action by all Member States to reinvigorate their national road safety policies and laws. Although no country is untouched by the problem of road traffic death and injuries Botswana as a low income have fatality rates more than double those of high income countries and account for a disproportionate number of deaths relative to their level of motorization. The African region

has the highest rate of fatalities. The stark reality is that to achieve the SDGs target, it will require all to make improvements in their fatality rates by the end of the UN Decade of Action.

The WHO's Global Status Report on Road Safety published in October 2015 showed that the level of road crashes has remained broadly constant since 2007 despite rising levels of population and motorization. While global traffic fatalities have been fairly stable, a number of countries predominantly high income countries were able to achieve record breaking year on year reductions. Much of this success is attributed to the following;

- improved legislation
- enforcement
- making roads and vehicles safer

Nevertheless, the Global Status Report revealed that worldwide 68 countries experienced an increase in road fatalities and recently there has also been a worrying slowdown and even reversal of the positive performance achieved by some high income countries. Some of this can be attributed to recovery from the 2007/8 financial crisis. Reduced levels of economic activity and disposable income slowed traffic volumes lowering “exposure” to injury risk particularly of young people. There is also concern that the deterioration in performance has been exacerbated by evidence in some countries that fiscal constraints have reduced police enforcement against the following;

- speeding
- drink driving
- distracted driving

With the just ended first Decade of Action all countries, regardless of their income level, face a significant challenge to halve their level of road crashes and serious injuries. Nevertheless this pledge was accepted universally by all UN member states and remains a very significant commitment to action. Urgent action is needed now because on present trends it is likely that UN SDG target will be reached. We are preparing for the second Decade of Action 2020-2030 which will be launched in New York July 2021.

Lack of Resources delays Return of Basketball

- Teams need balls for every player but have no money to buy them
- BNSC slashed basketball vote at a critical time
- BNSC vote may not even suffice for the national team to go to African championships in Morocco



SPORT REPORTER

If local basketball clubs do not show capability to return to play under the current COVID-19 protocols, it is going to be difficult for basketball games to be played any time soon, the Public Relations Officer of Botswana Basketball Association (BBA), Abaleng Lesego, has said.

This follows the Botswana National Sports Commission's (BNSC) decision to give all sporting codes the green light to return to the playing field after a long spell of inactivity ordered by the government as a part of measures to curb the spread of the COVID-19 pandemic. "Clubs have shown interest to return

to action but the main issue is resources and financial capacity to embrace the COVID-19 protocols," Lesego said in an interview.

"Some of these protocols require a lot of money because for clubs to return to training, they will have to buy balls for each and every player, for instance. They will also have to do regular tests and buy things like sanitisers, but our clubs do not have the financial capacity to do so. We understand some of the clubs are looking for sponsors to fund these costs but companies are not willing to come on board."

Lesego said the continued inactivity is a serious

concern to BBA because it will also affect progress at the national team. "We are also looking for sponsors but it is difficult out there," she stated. "We are encountering the same problems as our clubs. The sad thing is that we cannot use our grant from BNSC to fund the league because the fund has been slashed and is one third of what we asked for."

But with BBA is planning to send a team to the 3-on-3 African Basketball Championships that are scheduled for Morocco in November, all is not lost for basketball as. "We are not sure that it will suffice but we will use our BNSC grant to fund the trip," Lesego disclosed.

CAR RESTRAINTS AND CAR SEATS OUR BUNDLES OF JOY NEED THEM

By Montshwari Makati

Safe transport of children by correct use of child restraints and seatbelts is a little overlooked in our society. Some parents continue to put their children on their laps or leave them move about between seats during their travel. Do these parents really know the impact of no use of child restraints and car seats on their children? Failure to use child restraints and car seats is a major risk factor. In an event of sudden braking or crash a child may be ejected of the moving vehicle on the same speed as that of the moving vehicle hence increasing the probability of sustaining severe injuries or death.

Seatbelts and child restraints are important safety gadgets that every child must have to keep them safe during travel. Several studies show results of 40-60% lower mortality rates when car restraints and car seats are used. The chance of newborns being killed in a car crash decreases by 90% when safety devices

are correctly used.

The Botswana Road Traffic Act Say?

According to the Regulations (subsidiary legislature) to the Road Traffic Act of Botswana; (2) Where a passenger referred to in sub-regulation (1) is a child under the age of five years, he shall be held on a child restraint seat placed at the back passenger seat, and in the case of pickup vehicles, the child shall be restrained in a safe position in the front seat of the pickup vehicle.

Why Don't Parents Use Car Seats?

"It's a quick trip"? I'm a careful driver? It could never happen to us?. Surveys continue show that most road crashes happen within five minutes or less of a driver's home. Other parents believe that child restraints are for the rich and are very expensive.

Is education on child restrains Enough?

Public Education on the use of child restraints

and car seats should be intensified. During antenatal classes expectant mothers and caregivers should be taught about the importance and the correct use of car restraints and car seats and before a child is born.

Provision of consistent messages on the correct on the use of child restraints and car seats for child passengers should be promoted to provide programs that allow parents to seek more detailed advice on the correct use of car restraints and installation of car seats. More over there should be legislation mandating all parents of children under the age of five years to always use child restraints and car seats when travelling.

REFERENCE

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3496348/>



MVA Fund holds Ground Breaking Ceremony for its new Office.

By Abram Ntshiping

The Motor Vehicle Accident Fund held a ground breaking ceremony for the construction of its new office in Francistown. The event was attended by the Board, Chief Executive Officer and some members of the Executive Management.

In 1992, the Fund opened a branch in Francistown in a bid to decentralize some of its operations and to improve its coverage. That was indeed a welcome development. However, the location of the current office is not conducive enough to many claimants.

In a brief celebratory speech, the MVA Fund CEO, Mr Michael Tlhagwane highlighted the obstacles and delays that the project faced, despite the fervent need for a new office. When giving the background of the project, he emphasized the strength and strategic importance of approving this project. He said that in 2015, the Fund was offered and bought 4 plots at the CBD behind Galo Mall.

The new Francistown Regional Office will have a four floors with a gross floor area of 4363m².



The project's features include, underground parking, cafeteria, gym room to mention a few. The construction endeavor is part of a larger milestones by the Fund to keep intact a focal point that drives its mandate. "The construction of the building provides opportunities for business in Francistown, more especially in these debilitating times of the dreaded pandemic and monster called covid- 19. Several job opportunities in the construction trade will be available. The project will also add value to the beauty of the city's landscape", said MVA Fund Board Chairman Dr Mompoti Mmalane.

The new building is expected to facilitate the ease of service provision by the Fund to the claimants in a more palatable environment and good ambiance. The building will lessen the strain of claimants having to walk a long distance or climb up the stairs to access the office as it is the case now.

The project construction was awarded to Zhong Gan Engineering and Construction (Pty) Ltd at a cost of P92 985 099.92. The project is expected to be completed in 18 months and contractors pledged that the project will be completed on time and on budget.



MVA FUND AND RED CROSS SIGN MOU



By Tlhabano Mmusi

The Motor Vehicle Accident Fund and the Botswana Red Cross Society, in pursuit of their mandate of saving lives in Botswana, formalised their partnership by way of signing a Memorandum of Understanding (MoU) on the 8th of September 2021.

The objectives of the MoU are development of mutually beneficial programmes to curb road traffic crashes and promote road safety; development of mutually beneficial programmes geared towards immediate response to motor vehicle accidents through first aid services,

rehabilitation, and support of members of the community affected by road crashes to restore their human dignity and regain their independence; and exchange of information, to educate the public on road safety and first aid.

The MoU will be for a period of three (3) years, and to operationalise its implementation, a Projects Implementation Team will be set up to ensure the efficient and effective implementation of all Projects undertaken by the parties. The team will be made up of equal representation from the Red Cross and the Fund. The CEO, Mr. Michael Tlthagwane signed

on behalf of the Fund, whilst Mr. Kutlwano Mukokomani represented the BRCS.

In their remarks the Chief Executive Officer of the Motor Vehicle Accident Fund and the Executive Secretary of the Botswana Red Cross Society assured their organisations' commitment towards the partnership and that they will put the MoU into practice through providing the necessary resources for implementation, and regular monitoring & evaluation (M&E) is undertaken to ensure that the desired results are realised.



What influences Property Values & Prices?



By Gofaone Odumetse

Are you looking to own a valuable property? If you answered YES, then this article speaks to you. In this article we will look closely at some common factors which drag down property values and prices, or alternatively those that drive them up.

1. Economic Factors

When the economy of a particular country is booming and most of its population is employed, their buying power increases and they are most likely to purchase properties. On the contrary, when most people are unemployed their likelihood to purchase properties almost equates to zero. This therefore explains the influence of push and pulls factors of demand and supply on the value of properties. Usually, preference over a particular area by most people influences the property values of an area.

In a way, when demand exceeds the supply of properties in an area, the property prices start to rise as more people attempt to buy. This situation is evident in Gaborone where we see demand of real estate exceeding the supply in the market. For instance, with a limited supply of low-end properties in Gaborone, often people find themselves competing for those properties, therefore indirectly increasing market prices and values.

In the real estate world, when a market has more buyers competing for fewer properties, this is said to be a seller's market. Conversely, a

market with few buyers but many properties on the market is referred to as a buyer's market. In simple terms, purchasing property in a buyer's market gives a buyer a better negotiation leverage in the acquisition of a property. In the same manner, buying in a seller's market means buying at a reasonably higher price because the seller is in control.

2. Interest Rates

The interest rate is one tool which is commonly used by government reserve banks to activate transactional activities in the economy. When the reserve bank decides to increase the interest on the loans, lenders will follow suite. This simply means that borrowers will now be forced to pay a higher monthly mortgage repayment. Expensive mortgages mean properties are more likely to be sold at higher prices. Correspondingly, reduction in the interest rate means affordability of properties to all.

3. Location!!! Location!!! Location!!!

Easily relatable to all, location has a direct effect on the value of any property. Properties in decent locations usually attract interest from prospects buyers, everyone wishes to own a property which is adjacent to social amenities such as schools, sporting facilities, shopping centres and hospitals. These properties tend to be more valuable than those in less developed area, simply because of people's preference.

4. Age and Condition

Newly built properties often tend to fetch more values as compared to old properties which have visible defects. However, structural condition whether a property is new or old has a determinant effect on the property value. A newly built property with a visible structural crack is a red flag; buyers would rather purchase an old building with an intact structure.

5. Usable space and size

The size of both a plot and a house are very important when determine the value of a property. A bigger plot size and built up area usually have a positive impact on the valuation of a property. Houses with bigger multiple bedrooms, garages, dining, and bathrooms are more likely to fetch more value as compared to traditional 2 beds houses. Properties which have ample space of future developments also seem to be of interest to prospect buyers as they are usually affordable and can be transformed into something more valuable.

Considering the above, it is crystal clear that property values and prices are dependent on various factors. It is not only your brick-and-mortar structures that determine a property value and its price. So, when you are looking to purchase a property ensure that you study more about all the factors that affect real estate.

REFERENCE

<https://www.socorealty.com.au/>

FNBB Foundation Donates P1 million To TOKYO 2020 Olympics And Paralympics Team



First National Bank Botswana (FNBB's) Corporate Social Responsibility arm, FNBB Foundation has extended support to the 2020 Tokyo Olympics and Paralympics teams with a donation of P 1 000 000 (One million pula). The Foundation has provided real help to not only the athletes who participated at the games, but also their support teams which is inclusive of coaches.

FNBB Foundation continues to honour its commitment towards empowering our local communities and the sports and recreation sector continues to be one of its focal areas. "As FNBB Foundation, empowering the Youth

is our business, youth in Sport included. Therefore, it came natural to us as FNBB Foundation to appreciate and reward the excellent performance of Team Botswana at the Tokyo Olympics. We also understand that no man is an island and that is why we extended the reward to the support teams as well," said FNBB Foundation Trustee, Ms Dorcas Kgosietsile.

When speaking on the donation, Minister of Youth Empowerment, Sport and Culture Development, Honourable Tumiso Rkgare said, "This donation is just the motivation that our athletes need as we start preparation to participate in the France Olympics &

Paralympics. It is also a commendable effort as we as Government continue to appeal to the private sector and individuals to assist in supporting our athletes."

In addition to the donation, all athletes and the supporting team will be provided with financial literacy training courtesy of FNBB. This is the Bank's way of encouraging athletes to manage money better.

FNBB continues to recognise and support the nation of Botswana as it is our responsibility as corporate citizens.





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FNBB RECORDS RESILIENT PERFORMANCE

FNBB has demonstrated a resilient performance amid COVID-19 uncertainty demonstrated by maintaining the profit before tax in spite of the significant reduction in the Bank Rate, Chief Executive Officer Steven Bogatsu said. During the financial year ended 30 June 2021, the First National Bank Botswana (FNBB) balance sheet reduced by 6 percent year-on-year primarily due to the decline in gross advances to customers, according to Chief Executive Officer (CEO) Steven Bogatsu.

However, he said the bank's credit risk remains heightened amid the prevalent economic uncertainty.

Further, Bogatsu said the bank continues to apply a prudent approach to lending to ensure responsible and manageable consumer exposure. This resulted in a decline in gross customer advances by 7 percent, while market gross advances increased by 4 percent.

Retail advances experienced a sharp decline of 7 percent while the Botswana retail market increased by 9 percent. The decline was driven by competitive pressures, with the market extending loan tenures, resulting in increased market debt, according to the CEO.

The bank maintained its existing affordability criteria and a selective approach to retail exposure. The corporate segment experienced excellent growth of 19 percent year-on-year, while the commercial advances portfolio reduced 19 percent because of a cautious lending risk appetite, a reduction in the Non-Performing Loans (NPL) and the overall lack of growth in the market. The combined result of FNBB's commercial and corporate advances was a decline of 7 percent against the overall comparable decline of 3 percent in the market. While actively looking for the opportunities arising out of the anticipated recovery pattern, the bank said it will continue to be cautious in maintaining the quality of its credit book.

The non-performing loans (NPLs) declined by 11 percent year-on-year from P1.2 billion to P1.09 billion, resulting in a NPL/gross advances ratio of 7.3 percent as at 30 June 2021 (7.6 percent as at 30 June 2020).

Bogatsu said this reduction in NPLs was primarily due to a recoverability assessment of long-outstanding NPL loans resulting in the write-off of irrecoverable loans. The closing

provision levels remain appropriate.

The June 2020 deposit portfolio experienced significant growth following the reduced spending commensurate with the lockdown restrictions as well as deferred capital expenditure cycles by corporates. In the June 2021 results, deposits declined from P23.2 billion to P21.4 billion (8 percent decline) driven by an increase in activity following the lifting of COVID-19 restrictions and the normalisation of the market liquidity. The market priced up for fixed and notice deposits, in contrast to the reducing Bank Rate, in order to protect deposit franchises.

Bogatsu said FNBB remains well-funded with a loan-to-deposit ratio of 62 percent and has access and options to raise additional funding from the market.

Investment securities declined by 17 percent year-on-year following the normalisation of market liquidity to pre COVID-19 levels, according to the CEO.

The decline he added, was driven by the drop in short term assets at the back of the decline in demand deposits.

FNBB has demonstrated a resilient performance amid COVID-19 uncertainty demonstrated by maintaining the profit before tax in spite of the significant reduction in the Bank Rate.

This was underpinned by a normalisation of credit losses, as well as, a resilient non-interest revenue (NIR) base. Return on equity of 18.2 percent (2020: 20.1 percent) has declined due to the conservative level of capital held over the financial year, as well as the 2 percent reduction in profit after tax. The past year has presented itself as a real and severe economic test, and FNBB has shown that its income streams are resilient while a key focus has been on strengthening the balance sheet.

A decrease of 15 percent in interest income was driven by the reduction in the Bank Rate, the decline in the advances book, as well as by a change in the advances portfolio mix. This was further driven by the fall in the cash and investment portfolio interest income due to the reduction in risk free rates as well as lower yields across investment securities for a portion of the year.

Interest expense decreased 22 percent following an 8 percent decrease in deposits and the Bank Rate reduction. The deposit mix shifted from overnight deposits to term deposits as clients sought higher yields.

Further, impairments declined by 43 percent year-on-year driven by a 49 percent reduction in both Stage

1 and 2 impairments, as well as, a 40 percent reduction in Stage 3 impairments. The stage 1 and 2 impairment decline followed a reduction in the gross advances exposure, as well as, the normalisation of impairments in June 2021. The Stage 3 impairments decline is attributed to a reduction in defaults over the period, with the bank having partnered with clients to help their businesses through the pandemic.

Non-interest revenue remained flat with a 1 percent increase year-on-year. The increase was driven by service fee and card commission income growth of 7 percent offset by a 30 percent reduction in foreign exchange revenue.

“The growth in service fee and card commission was supported by increased volumes across the bank’s digital and electronic channels, but most noticeably in merchant transactions. Improved connectivity on our digital channels generated growth in both transactional volumes and values. The bank broadened its financial inclusion by continuing to expand its CashPlus channel and thereby bringing services to more remote locations while offering further convenience to our customers,” he explained. Looking ahead, Bogatsu said the Botswana economy has continued in a pattern of soft economic downturn since the onset of the COVID-19 pandemic. He said activity across major sectors is taking up at a slower pace following the lifting of some COVID-19 restrictions and this is expected to be uneven. In addition, with the pace of vaccine rollouts differing around the world, global economic recovery is likely to be uneven.

The balance sheet reduced by 6% year-on-year primarily due to the decline in gross advances to customers. Credit risk remains heightened amid the prevalent economic uncertainty. The bank continues to apply

a prudent approach to lending to ensure responsible and manageable consumer exposure. This resulted in a decline in gross customer advances by 7%, while market gross advances increased by 4%.

Retail advances experienced a sharp decline of 7% while the Botswana retail market increased by 9%. The decline was driven by competitive pressures, with the market extending loan tenures, resulting in increased market debt. The bank maintained its existing affordability criteria and a selective approach to retail exposure. The corporate segment experienced excellent growth of 19% year-on-year, while the commercial advances portfolio reduced 19% because of a cautious lending risk appetite, a reduction in the Non-Performing Loans (NPL) and the overall lack of growth in the market. The combined result of FNBB’s commercial and corporate advances was a decline of 7% against the overall comparable decline of 3% in the market. While actively looking for the opportunities arising out of the anticipated recovery pattern, the bank will continue to be cautious in maintaining the quality of its credit book.

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Investment securities declined by 17% year-on-year following the normalisation of market liquidity to pre COVID-19 levels. The decline was driven by the drop in short term assets at the back of the decline in demand deposits.

Income Statement

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defaults over the period, with the bank having partnered with clients to help their businesses through the pandemic. The P180m reduction in impairments results in a reduction in the credit loss ratio to 1.6% (2020: 2.6%).



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BOCRA ACCELERATES CONNECTIVITY THROUGH THE Universal Service Access Fund (USAF)

The BOCRA Board Chairperson Tsaone Ruth Thebe said the Schools Connectivity projects in the Ghanzi, Kgalagadi and Mabutsane areas continue to provide access to ICT services.

She revealed that the Universal Access Service Fund (UASF) facilitated the rollout of commercial radio broadcasting signal coverage by funding the installation of an FM transmitter at Sojwe village.

Further to that, Thebe stated that the new transmitter extends commercial radio broadcasting signal to greenfield listenership of the people of Sojwe and the nearby villages of Lephepe, Boatlaname, Shadishadi, Leologane, Kokonje and Otse.

“In line with the infrastructure sharing policy, commercial radio broadcasters shared the facility to broadcast to their respective target markets, reaching a total population of 8,443 and improving overall population coverage of commercial radio broadcasting from 77 percent to 77.8 percent,” explained the Chairperson.

The Fund played a major role in forging strategic partnerships to assist in the rollout of communications services to remote areas as well as in research and information exchange. To this end, Thebe stated that the Fund is in consultation with the leadership of the North West and Southern District Councils, seeking collaboration to extend the Schools Computerisation and Internet Connectivity initiative to these regions.

Refresher training was also provided to upskill the 68 Information Technology (IT) Officers employed under the Schools Connectivity projects in the Ghanzi, Kgalagadi and Mabutsane areas.

“The projects continue to provide access to ICT services as envisaged, although there were some challenges such as equipment malfunctions and Internet outages occasioned by unstable power supply at some schools. These challenges continue to receive attention from the relevant authorities,” she noted.

During the reporting period, Thebe revealed that the UASF carried out assessments of the existing public WiFi hotspots looking into Internet service availability, advertising/marketing of the hotspots, points of sale for WiFi vouchers, and public awareness of the WiFi hotspots. The exercise, in her view was meant to evaluate the performance of the service and to establish the contribution of the WiFi hotspots to ICT uptake and usage.

However, she complained that low utilisation of the WiFi hotspots continues to be of major concern to the Fund.

Further, public movement restrictions following the outbreak of the COVID-19 pandemic also contributed to low usage recorded towards the end of the reporting period. To address this matter, Thebe said the Board has called for initiatives to improve marketing of the WiFi hotspots and increase the public and consumer education on the availability of WiFi hotspots and benefits of using this facility.

“On a positive note, the Trans-Kalahari Highway (TKH) network upgrade project had reached 78 percent completion by end of the financial year. The project aims to improve communications services along this major direct trade route from Mozambique via South Africa, through Botswana, and terminating at Namibia’s port of Walvis Bay,” she said.



FNBB RECORDS RESILIENT PERFORMANCE

From Page 35

Non-interest revenue remained flat with a 1% increase year-on-year. The increase was driven by service fee and card commission income growth of 7% offset by a 30% reduction in foreign exchange revenue. The growth in service fee and card commission was supported by increased volumes across the bank’s digital and electronic channels, but most noticeably in merchant transactions. Improved connectivity on

our digital channels generated growth in both transactional volumes and values. The bank broadened its financial inclusion by continuing to expand its CashPlus channel and thereby bringing services to more remote locations while offering further convenience to our customers.

The cost-to-income ratio of 51.9% (2020: 47.9%) reflects FNBB’s success in balancing cost management initiatives with strategic investments and as affirmed by the minimal increase in operating costs. Employee benefits costs increased by 6% year-on-year, with a voluntary separation programme being offered during the year. The non-employee related costs declined by 2% year-on-year, largely driven by the pandemic related change in business operations with muted travel and cost-effective digital engagements.

LOOKING AHEAD

The Botswana economy has continued in a pattern of soft economic downturn since the onset of the COVID-19 pandemic. Activity across major sectors is taking up at a slower pace following the lifting of some COVID-19 restrictions and this is expected to be uneven. In addition, with the pace of vaccine rollouts differing around the world, global economic recovery is likely to be uneven and inconsistent over the coming year. This global and regional uncertainty may, as a result, translate into the continuation of muted credit extension within Botswana.



BBS ACHIEVES STABILITY

◆ Records P14m profit

BBS Limited Managing Director Pius Molefe said the successful conclusion of the half year review provides further proof that its core banking system has stabilized and is functioning as expected. In its interim results for the period ended 30 June 2021, the company recorded a profit of P14.52 million (6 months) compared to a loss of P14.65 million (12 months) during the year ended 31 December 2020.

The main contributor to the positive performance is the turnaround of the expected credit losses during the period, according to the MD. Further, Molefe said management intensified collection efforts on arrears through enhanced collection strategies which resulted in the improvement of the non-performing loans ratios and subsequent reversal of expected credit losses. Moreover, net interest was recorded at P46.4

million (6 months) compared to P108.2 million recorded for the year ended 31 December 2020 (12 months).

At P3.8 billion, total assets reduced by 6 percent compared to P4 billion as at 31 December 2020. Molefe said the negative variance resulted from the decline in mortgage loans and advances due to a limited number of new mortgage loans which were underwritten during the period.

This was as a result of the prudent lending measures put in place by management to mitigate the economic impact of the COVID-19 pandemic. Further, Mortgage loans and advances decreased by 4 percent from P3.4 billion to P3.2 billion. BBS impairment allowance decreased from P78.6 million as at 31 December 2020 to P45.5 million as at 30 June 2021.

BBS's total borrowings stood at P804.8 million compared to P914.7 as at 31 December 2020, mainly due to the repayment of the International Finance Corporation (IFC) facility amounting to P61.7 million on 30 June 2021. Further to that, customer deposits comprising of savings, investments, paid up deposits and subscription deposits decreased by 5 percent compared to the position as at 31 December 2020. Molefe said with the economic pressure due to the effects of COVID-19, lower interest rate environment and retrenchments by some companies, the level of cash withdrawals increased as customers used savings to sustain themselves. However, he said the BBS capital base remains strong. Capital adequacy ratio was recorded at 29.96 percent, up from 26.74 percent recorded as at 31 December 2020.



BOFINET, HUAWEI DONATE ICT EQUIPMENT TO GABORONE SECONDARY SCHOOL

On the 30th March 2021, Botswana Fibre Networks (BoFiNet) in partnership with Huawei Botswana, donated an Audio Visual Laboratory, furnished with ten (10) desktops, twenty (20) special needs tablets as well as internet connectivity at the Gaborone Secondary School lab and the school library.

Huawei Botswana was engaged by BoFiNet as a technical partner to install and commission optic fibre cable network that provided high quality and high internet bandwidth at Extension 9, 11, 5, 3 and 39 for the Fibre to the Home

Project that was officially launched in 2019. Phase 1 of the Fibre to the Home project in the above mentioned areas was completed in August 2020. Phase 2 of the project is ongoing and the project is scheduled to be complete in 2021 with over 16 000 households in Gaborone covered with Fibre to the Home technology.

BoFiNet has set contractual corporate social responsibilities obligation, that compels all its partners to contribute towards the communities they work within through various corporate social responsibility initiatives that support ICT development. Gaborone Secondary School

was identified as a beneficiary of the phase 1 CSR Fibre to the Home project being located in extension 5 and fell within the area of the FTTh project.

The event was graced by the Minister of Transport and Communications, Honourable Thulagano Segokgo. Since inception BoFiNet has executed a total of over 23 corporate social responsibility projects across the country in areas such as Gudigwa, Sehithwa, Kasane, Hukuntsi, Kachikau, Bobonong, Selebi Phikwe, Tsabong, Maun, Mogoditshane etc.



CEDA APPROVES ALMOST P1BN TO FINANCE LOCAL BUSINESSES



For the first time ever since its establishment, the Citizen Entrepreneurial Development Agency (CEDA) has approved funding to the tune of P709 million in less than 1 year, to ensure continued business activity during the COVID-19 pandemic.

Ever since its establishment, CEDA has never ever approved funding which is just a quarter short of P1billion, especially in a period of less than year. Usually, CEDA approves funding of around P400 million annually.

The approved P709 million was targeted mainly at four economic sectors namely, Agribusiness, manufacturing, property and services.

Under Agribusiness, CEDA has approved P139 million to be disbursed amongst the mainline agribusinesses. Part of it will be used to offer trade finance to the agribusiness enterprises. Further part of the money will finance the agribusinesses under the Mabogo Dinku and Lethabile financing products, while some of the funds will be disbursed under the COVID-19 financing. So far, P130.5 million has already been disbursed to several enterprises in the

agribusiness sector.

Under Manufacturing, P180 million was approved, to be disbursed amongst the mainline manufacturing operations, to be used as trade finance in the sector, and also finance manufacturing projects under the Lethabile, Mabogo Dinku the industry Support Facility as well as the COVID-19 financing. P90 million has so far been allocated to several businesses. Further to that, P64 million was approved to finance the property sector. It was to be spread amongst the mainline property businesses, to be used as trade financing as well as the Industry Support Facility (ISF). Of that, P63 million has already been paid out.

The services industry was given a large chunk of the approved funds at P326 million. The money will be spread between mainline businesses, trade finance, Mabogo dinku, Lethabile, Industry Support Facility (ISF) as well as COVID-19 financing. P166.5 million of that has been allocated already.

According to the CEDA Chief Executive Officer (CEO) Thabo Thamane, CEDA grew its funding because at the break of the COVID-19 pandemic in March 2020, it came up with

initiatives to support the SMME sector, and other businesses during this difficult period. He said the Agency started by offering 1550 funded businesses repayment holidays and suspending all litigations.

"The Agency introduced the CEDA COVID-19 Emergency Fund in March 2020 to assist businesses with bridging finance during the pandemic. It later introduced Lethabile in May 2020 in an effort to support micro entrepreneurs to get back in to business after the first nationwide lockdown. Together with other government agencies administered the Industry Support Facility starting Q3 of 2020/2021," Thamane revealed.

Thamane said as at the year ended March 2021, the Agency received 18,607 applications valued at P5.3 billion

"They comprised of 8,971 approved applications valued at P709 Million. The high performance is due to the revision of the CEDA guidelines and introduction of new products that were introduced to curb the effects of COVID-19 pandemic, presenting extra ordinary factors," he said.



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BOTSWANA POST JUMPS ONTO THE FINTECH BANDWAGON



The world is seriously becoming technology-inclined with a growing reliance on technology and online resources. This, coupled with increased competition from financial technology (Fintech) and regulatory technology (regtech) firms whose business model revolves around a variety of new technologies has forced traditional financial institutions to invest in digital technologies to remake processes and become more efficient.

Botswana Post has not been spared of this evolution, says Chief Executive Officer (CEO) Cornelius Ramathlakwane.

Often shortened to fintech, financial technology is the technology and innovation that aims to compete with traditional financial methods in the delivery of financial services and to some extent, communications services. It is an emerging industry that uses technology to improve activities, through platforms such as

mobile money, the use of smart phones and online services.

According to Ramathlakwane while Botswana Post is traditionally known for its unique service in delivery of letters, it now finds itself playing in other fields including the mobile phone payment market through the introduction of Poso Money. Ramathlakwane said the development was crucial in keeping Botswana Post relevant in the technology evolving market.

Said Ramathlakwane; “with Poso Money, we are talking about an interoperable reliable service and the post office being the transaction and service updater of choice.”

He said they want to ensure people get access to a wide range of financial solutions and also get access to a wide range of value added services.

“With Poso Money, we are talking about the post office not being a competitor but the post office working with everybody to facilitate services for everyone,” Ramathlakwane said.

He furthermore added that to send money, receive money, withdraw money and pay bills is common with all mobile money platforms. Poso Money, he said, is more than that.

“You can buy goods, pay utilities like water, electricity and airtime. You can also pay for postal box renewal and many more features, more of which are coming soon,” he revealed.

According to Ramathlakwane, Botswana Post has realised that it is difficult for its customers to pay for their box. The Post Office has now made it available on a platform that will make it easy and convenient to pay for the postal box,” continued Ramathlakwane.

“Poso money can be accessed by any mobile phone network, because Botswana Post believes accessibility is key,” Ramathlakwane shared.

Deputy Permanent Secretary (DPS) for ICT under the Ministry of Transport and Communication Alicia Mokone said; “for us this product is the embodiment of where this country is going. We walked the path with Botswana Post through its development period. This product is the first of its kind especially from a non-traditional player.”

She said as a shareholder, Government sees the product as an access provider relevant to the urban Motswana as well as the underserved, under banked and unbanked member of our community.

Mokone continued to highlight that “It allows for Batswana without smartphones to expedite transactions seamlessly and quickly. I need to emphasise not only to Botswana Post but to the industry as a whole to cooperate with regulatory bodies such as Financial Intelligence Agency (FIA), Botswana Communications Regulatory Authority (BOCRA) and Bank of Botswana (BoB) to ensure our products and services are compliant. Above board they should also be in line with anti-money laundering and counter terrorism financing controls both locally and internationally.”

Botswana Post board member Dr Tshiamo Motshegwa said “Botswana Post through Poso Money presents a vehicle through which our customers will transact. Transactions are the backbone of economic activity. They create employment opportunities for our youth and foster economic growth because they facilitate for money circulation.

Poso Money creates convenience, access and inclusion of all our people.”

Dr Motshegwa further said “Our prayer as the board is that Government as a shareholder will continue to promote and an environment conducive for private-public partnerships through development and propagation of progressive an enabling legislative framework.”



TOBACCO ADDICTION IS A DISEASE

Dr Mpho Thula, a Psychiatrist and owner of Zeta Private Clinic says that smoking addiction is a chronic disease,

His interview follows government's recent decision to effect tobacco regulations as a way of controlling tobacco usage. "Addiction is a disease. And we define it as a chronic, relapsing disease, that is characterized by the persistent sinking and use of drugs or substances, despite harmful consequences, says Dr Thula.

He says just like drugs, tobacco addiction affects the body and changes the way the body functions. In this case, the brain.

"It has signs and symptoms like any other disease, so somebody who is intoxicated or is going through withdrawal will show peculiar signs that are specific to the substance that they are using. And like we've said it is chronic. Now, the way that addiction develops, is that the taking of the drug will be voluntary.

Over time, that voluntary use of drugs disappears because your brain changes, and then you are kind of compelled to use and if you don't choose to, you go through quite serious withdrawals. So the hallmarks of addiction is that the person has a strong edge to use drug," he adds.

Over time, Dr Thula states that they develop tolerance to the drug which means they need more and more of the drug to get the same effect. He asserts that they preoccupy themselves with the use of the drug, and ignore other necessary obligations in their lives.

"When they stop using the drug/tobacco, they have painful withdrawal symptoms. The way the brain ends up being compelled to give the person such undesirable consequences not to choose, is that the addictive substance hijacks the natural reward system of the brain. The brain is hard wired to repeat things that are necessary for life, that have intentionally been made pleasurable, such that we can repeat them for example, eating food or having sex," Dr Thula explains.

He adds that tobacco, just like drugs, over stimulate and in such a way that, Over time, the brain is tricked into thinking that it requires to take the drugs again, and again, just like the other life sustaining processes.

But when it comes to drugs, because they are foreign to the body, the psychiatrist notes that the brain will then change, and try to readjust itself into the over stimulation of drugs. So

they end up being this adaptation of the brain to avoid over stimulation. He says that's how one develops tolerance, the substance they need now to get the same stimulation keeps increasing over time. And because the brain now changes and adapts to the presence of substance when the substance is not there, he pronounces that one experiences these unpleasant withdrawal symptoms, and then they are forced to use the product again.

"So you can see how addiction is not just a question of your habit is actually something that changes the way your brain works," he states. Addiction hijacks the reward system of the brain, and it's located in a part of the brain called the amygdala, which is in the in the central brain, and that is the part of the brain that is affected. Dr Thula says addiction actually hijacks the natural chemicals of the brains, and they are produced more than usual.

"When you do scanning of the brains using specialized scans like a functional MRI. You can see that the brain of people who have addiction is different from someone who does not have addiction. So just like you can have a chest X ray for somebody with pneumonia and see some changes in their lungs in addiction, you can do a scan of somebody who is addicted and see some changes in the brain," he reveals. As part of the addiction symptoms, he notes that tobacco users will be feeling restless and that they age quickly. They will be very irritable, so you can see the specific symptoms associated with the use of substances and living intoxication have.

"So tobacco is a drug, and the active ingredient in tobacco is nicotine, which we know that is a psychoactive substance and psychoactive substances affect the brain and the neurological system. Nicotine does that and it is classified as a stimulant. It stimulates the nervous system and it is along the same class of drugs, as cocaine, for example. So, nicotine is a drug."

"We often talk of gateway drugs.

Research has shown that people who use tobacco are more likely to use cocaine, actually, when we do studies in people who are using cocaine as adults, about 90 percent of them started, often using tobacco. So you can see how tobacco is a stimulant.

Nicotine in any tobacco product readily absorbs into the blood when a person uses it. Upon entering the blood, nicotine immediately stimulates the adrenal glands to release the hormone epinephrine (adrenaline). Epinephrine stimulates the central nervous system and

increases blood pressure, breathing, and heart rate. As with drugs such as cocaine and heroin, nicotine activates the brain's reward circuits and also increases levels of the chemical messenger dopamine, which reinforces rewarding behaviours," explained Dr Thula.

He further stated that tobacco is a highly addictive stimulant meaning that people who smoke cigarettes are most likely to use drugs such as cocaine and heroin. This further validates how much a cigarette is a gateway to substance use. Research shows that there are over 500 ingredients in cigarettes, when burned, cigarettes create more than 7000 chemicals.

"Cigarettes should be rated as a potentially more harmful drug than illegal substances such as ecstasy and lysergide (LSD). Cigarettes lead to addiction which is a chronic relapse disease, it affects the body and how it is supposed to function. When you smoke a cigarette it only takes six to ten seconds for the nicotine to reach your brain. This makes smoking tobacco very addictive and difficult to stop. Nicotine that is inhaled in cigarette smoke is absorbed by the lungs into the bloodstream and quickly goes to the heart and brain," said Dr Thula.

Healthline research shows that smokers also have an increased risk of dementia, a condition that can affect memory, thinking abilities, language skills, judgement, and behavior. It may also cause personality changes that smokers, compared to nonsmokers, had greater amounts of age-related brain volume loss in several areas of the brain.

The sad part is that the majority of smokers in Botswana are aware of such dangers caused by cigarettes but they chose to keep on smoking. Research by Global Adult Tobacco Survey (GATS) Overall, 95.3 percent of adults smokers included believed that smoking causes serious illnesses. The same researchers show that in the year 2017, 83.9 percent of tobacco smokers planned to or were thinking about quitting but in the end only 7.0 percent managed to quit.

"Most people that are addicted to cigarettes started smoking at a young age, it is easier for a young person to become an addict compared to someone who starts smoking at an older age. Addiction is defined as a chronic, relapsing disorder characterized by compulsive drug seeking, continued use despite harmful consequences, and long-lasting changes in the brain. It is considered both a complex brain disorder and a mental illness," concluded Dr Thula.



African businesses should diversify supply chains to mitigate global logistics crunch

By Philip Myburgh, Head of Trade and Africa-China, Business & Commercial Clients

The world of international trade is currently dealing with a perfect storm of challenges on multiple fronts. This is having adverse consequences for global supply chains, many of which rely on exports to and imports from China – where much of the friction is emanating from.

With the rollout of global vaccination programmes continuing at a healthy pace, there has been cautious optimism that economic activity will continue to recover and return to a semblance of normality. However, as it stands, the trade ecosystem is anywhere but in a normal state of operation and in no shape to meet the uptick in demand for goods and supplies.

The Covid-19 pandemic had wide-reaching impact on international trade, disrupting long established trade and travel routes while significantly shifting levels of supply and demand.

One of the key drivers of the misallocation of trade at present is the fact that when consumers were home bound, spending on services was replaced by increased spending on goods. This was exacerbated by increased spending power from stimulus programmes in places like the United States. Unfortunately, logistics service providers didn't anticipate the extent of this demand impact on supply chains, which placed pressure on a system that is still trying to play catch up.

Additionally, supply chains continue to be disrupted by port closures, limited air freight capacity, and factory shutdowns or restrictions, particularly on the China side. If any trace of Covid-19 is detected on a product, China will close the associated line down until it is deemed

safe again (this could be for months at a time). Ships coming into that line might already be half-way there and are then forced to divert from their typical lines to other locations or countries to offload stock.

But it has taken China multiple decades to get to an efficient, optimal flow of its shipping vessels and lines. It is an intricate system that determines which goods, container sizes, and types of ships are used on which line. If that system is shut down overnight, and certain parts are activated sporadically, it results in inefficiencies with containers stuck in certain parts of the world because the system is out of kilter.

This leads to a critical shortage of containers and causing shipping costs to skyrocket. Ultimately, it is the end consumer that will bear the brunt of increased costs.

While China is very much committed to enhancing relations and trade with African economies, it is focusing its energy on unlocking trade blockages on more profitable trade routes such as those with developed economies like the United States, Europe, and Southeast Asia. Unfortunately for the African continent, whose largest trade partner is China, this is having a significant impact. The continent is a net importer and relies heavily on imports from China. Without shipping vessels coming through to African harbours with containers to offload, it creates a multiplier effect as there is then a lack of containers to export goods out of the continent.

While a significant percentage of global trade also happens in aviation, very few planes are currently flying in and out of Africa, including the China corridor, which means the continent is losing further capacity to send and receive goods.

China has also instituted additional measures

on importing goods from the rest of the world. For example, it has a differentiated policy with regards to frozen goods compared with other countries. Its departure point is that Covid-19 can be transmitted on frozen goods. So, for a business looking to export frozen seafood to China, it suddenly takes longer, costs more and becomes an increased rigorous process as the product must go through Covid-19 checks at Chinese points of entry.

All these factors have left African businesses, who are feeling the brunt of shortages in stock and an increased cost of logistics, in a tight spot.

With significant uncertainty over the short to medium term, the diversification of supply chains is therefore critical for businesses to weather challenges in the short term and to reduce reliance on a specific environment, geography, or supplier. The more you can diversify, the better.

There are expectations that Africa's trade challenges with China will resolve in the short term and China will undoubtedly remain a key supplier and trade partner to Africa. It is also important to remember that China is an exceptionally large country. By way of example, there are cities in China that are as far from each other as Johannesburg from Nairobi, so if there is a challenge or a Covid-19 outbreak in one area it still leaves multiple alternatives still within the country.

But there is also an opportunity to look for trade partners, suppliers, or clients on the continent itself. Of course, Africa's evident limitations in certain sectors and logistics capabilities hamper optionality. However, the African Continental Free Trade Agreement is aggressively driving opportunities among African countries and working to resolve challenges hindering inter-Africa trade.

With solutions such as Trade Club and our Africa China Trade solutions, Standard Bank is playing a key role in supporting businesses with all elements of trade including access to relevant information, connecting them to reputable suppliers and buyers

Standard Bank also advises its clients on appropriate insurance solutions to help mitigate associated risks, with various financial solutions available that help to de-risk certain elements of the trade process.

Lastly, Standard Bank's Trade Suite takes full ownership of our clients' logistics needs so that all the challenges experienced throughout the process are managed by us on behalf of the customer.

In times of uncertainty, businesses want to make sure that they have the right partnerships. With Standard Bank's diverse footprint, experience and solutions, it is the financial services partner to help businesses navigate these stormy seas whether the aim is to grow or fortify their businesses, (or both).

ENDS

Poloko is a scheme providing services of funeral & undertaking, supply of domes/caskets, mortuary services (accommodation, care and preparation of body) and set-up at the cemetery.

Poloko services are available to Organised groups i.e. Unions, Private companies, Parastals, and Organised groups in communities.

Funeral Cover Benefit

The Scheme provides cover for the Main Member, Spouse (only 1), Children (max of 6) as well as parents (max of 4) and Extended Family (max of 8).

The funeral benefit structure and premiums payable will be as follows:

Children who are over 21 and/or 25 years of age have an option of being covered under Extended Family category or covered independently under the higher cover benefit, that is, Letshegedi, Lesedi, Lebone or Lerato. This is to extend the high cover benefit enjoyed by the Principal member. In this case, the premium will be paid by the main member who is the parent.

Waiting period

- No waiting period for death due to natural causes for member and immediate family
- Three months waiting period for extended family
- Twelve months waiting period for suicide.

Age Criteria

Main Member and his/her Spouse

The minimum age at entry shall be 18 years and the maximum age at entry shall be 65 years.

Parents/Parents- in- law

The minimum age at entry shall be 18 years and the maximum age at entry shall be 85 years (age next birthday).

Products & Services:

- Domes/ caskets of your choice according to your preferred package
- Mortuary services (accommodation, care, and preparation of body)
- Funeral services
- Transportation services

 <p>P40 000.00</p> <p>Lerato</p> <p>Wood Solid Bar Cherry Dark Coffee</p> <p>This magnificent casket comes in opulent hues of dark coffee and rich crimson with a contemporary high gloss finish. Intricate design elements are etched into its contoured form, trimmed with solid wood bar handles. The plush interior is finished with quilted silk and features an adjustable eternal rest bed with a matching pillow and throw.</p>	 <p>P30 000.00</p> <p>Lebone</p> <p>Wood Solid Bar Cherry Dark Coffee</p> <p>The Lebone coffin is regal and elegant with a dark or red wood tone and curved corners. Golden embellishments beautify the solid wood bar handles. The plush interior is finished with quilted silk and features an adjustable eternal rest bed with matching pillow and throw. The casket lid has two hinges enabling a half-body view of the loved one.</p>	 <p>P25 000.00</p> <p>Lesedi</p> <p>Solid Bronze Hinges Oatrich Cream Oatrich brown</p> <p>Lesedi is cherry or pecan stain hard wood casket with a bespoke leatherette dome and matching bar handles trimmed with polished bronze hinges and bar tips. The ruffled white interior is an eternal rest bed with a soft pillow and sheet.</p>	 <p>P20 000.00</p> <p>Letshegedi</p> <p>Solid Gold Hinges Oak Wood Dark Coffee</p> <p>Letshegedi is crafted from oak and cherry solid wood and wears refined designs, deftly engraved into its corners. Golden trimmings decorate the solid wood bar handles. The ruffled white interior is an eternal rest bed with a soft pillow and sheet.</p>
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JOLION HAVAL H6

CHANGING THE AUTOMOBILE INDUSTRY AND THE WORLD HAVAL H6 3RD GENERATION AND THE JOLION

Life is complex. It has become more complex in recent months. Car buying has changed, car selling has changed. Consumer needs have changed. Consumers have changed. The world is changing every second. GWM's answer to these changes was adapting to change and continuing to metamorphosize into a company that offers smart mobility solutions to the global market with cutting edge technology as well as adopting a new mentality towards innovation. Hence the introduction of high-teched SUVs being the Jolion and H6 3rd generation.

JOLION which means "First Love" was chosen for its young beauty. At first glance the futuristic expressive design catches your eye. As a Phil Simmonds design you can see the artistic fashionable statement the overall look makes which is further accentuated by the front and rear LED Vision tail lamps extending into the styling lines giving JOLION a sporty yet elegant look whilst keeping a wide body stance. The Split Design Day time running lamps add to the futuristic appeal. Chrome finished accents from the diffuser to the branded side garnish add to the overall elegance.

The interior feel is premium and sporty, a combination rarely felt in small to mid-sized SUVs. Every element, much like that of a fighter pilots' cockpit, is ergonomically interconnected and easily with reach of the driver. There's even a place under the gear shifter for your handbag if you're a lady. The attention to detail inside the cabin is class leading with soft touch materials and personalized Haval branding welcoming you everywhere while white stitching on the steering wheel, the dash and luxurious seats extends the feeling of opulence and elegance. The feeling of space is what's most astounding when entering the vehicle but what catches your eye most is the high level of technology packed into the vehicle.

The 3rd Gen HAVAL H6 features a leading high-level intelligent driving experience with five-dimensional upgrades in the areas of design, intelligence, power, safety, and comfort. In China, the New H6 gained instant popularity since its launch, selling over 20,000 units in less than a month. The vehicle boasts three new standards that were set out from the start, the first being an Intelligent SUV with the world's leading safety, the creation of a comfortable riding space for driver and passenger and lastly an efficient technical standard ensuring supreme efficiency on all levels.

Designers strived for three best in class features namely, best in class application of 2000MPa thermoformed steel, to be the only SUV that can activate autonomous Emergency Braking in all driving scenarios and best in class SUV with super-sensitive and cutting-edge intelligent cockpit. The all new HAVAL H6 has a purposeful design aesthetic with the goal to be unapologetically futuristic with a "sci-fi-esc" design intention ushering in a new generation of design. The streamlined waistline mimics an archer's bow string, poised and ready to fire. The LED Lighting is striking and effective to say the least and together with the 19-inch alloy wheels makes for a fast pose even when standing still. Inside, the design aesthetic is maintained through an Oriental styled intelligent cockpit with a virtual dashboard without a heads-up display (other than on Super Lux version which does have the heads-up display).

H6 also boasts new generation technologies: All models come fitted with Full-Speed-Range Adaptive Cruise Control and boasts to be the only SUV in its class that can activate AEB in all driving scenarios, including passing pedestrians, bicycles and traffic intersections. This intelligent SUV features TSR (Traffic Sign Recognition) assisting the driver to further abide by the rules of the road and ensure passengers' safety.



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