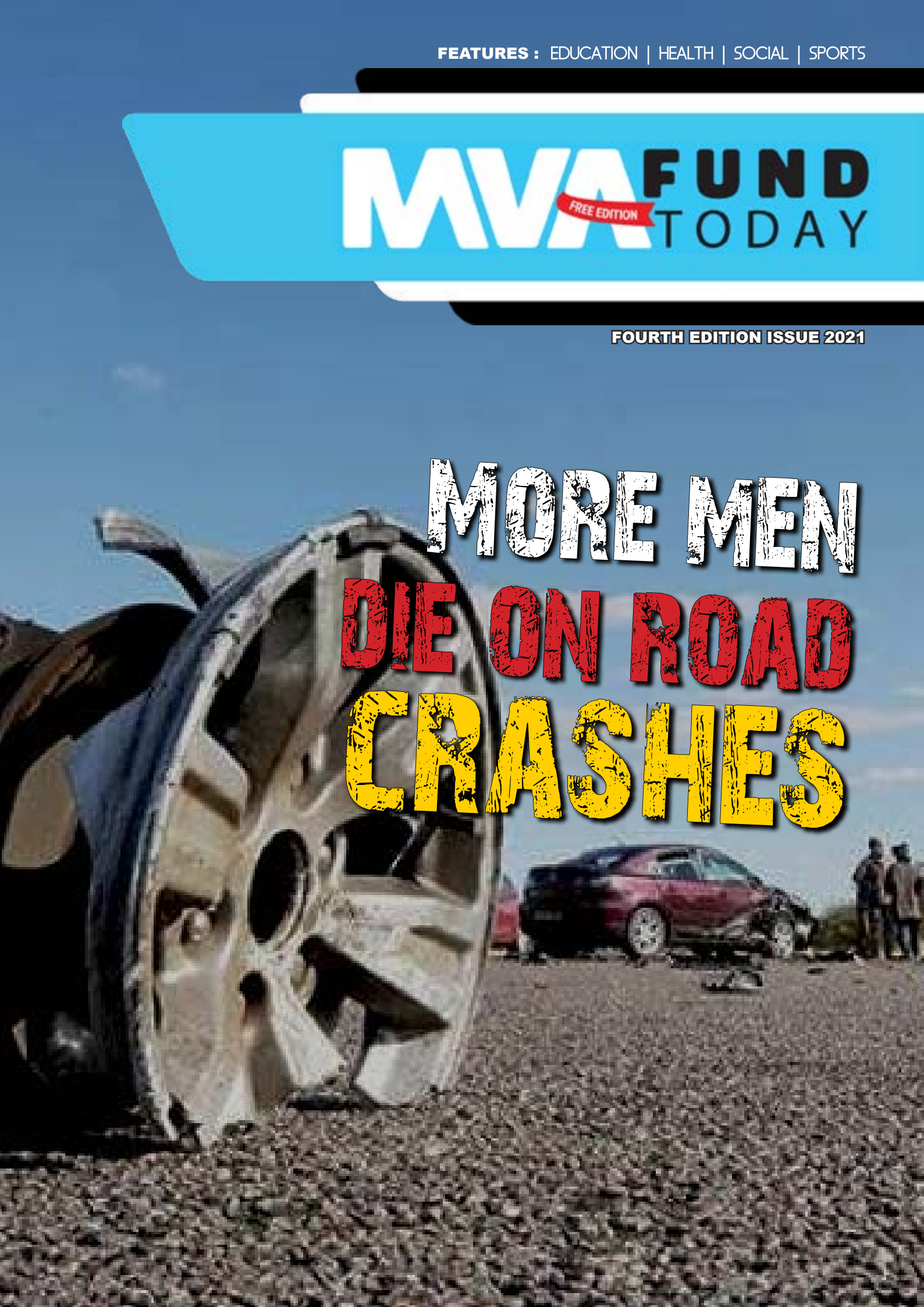
FEATURES : EDUCATION | HEALTH | SOCIAL | SPORTS

MVA FUND TODAY

FREE EDITION

FOURTH EDITION ISSUE 2021

MORE MEN DIE ON ROAD CRASHES



Get **FNB Funeral Plan** that pays out your claim in 24 hours

Get covered with **FNB Funeral Plan.**
We offer accidental death, premium waiver and Covid-19 death cover.

Premiums start from **P30 per month**

- **Cover up to 21 family members**
- **Get up to P100 000 cover.**
- **Claims paid within 24hrs**
- **Earn 7.5% of your monthly premium back**

395 9881
fnbbotswana.co.bw

T's & C's apply.



FNB
How can we help you?

Underwritten by
Hollard. life








INDUSTRY SUPPORT FACILITY

- Are you over 18 years old?
- Do you run a citizen owned business with an annual turnover of up to P10m?
- Is your business over six months old
- Are you tax registered?
- Are you short of working capital due to the COVID-19 pandemic?

Visit **www.ceda.co.bw** to find out if you qualify for assistance or call **0800 600 253**

*Excludes Agriculture and Tourism Sectors.Terms and Conditions Apply

Ministry of Investment Trade and Industry

www.ceda.co.bw

CEDA
FINANCE • DEVELOP • SUSTAIN

CONTENTS

Cover Story

10 MORE MEN DIE IN ROAD CRASHES

Safety

12 AMPUTEE REHABILITATION

13 IT'S A RAINY SEASON, LET'S BE CARFUL

14 CASE MANAGEMENT TEAM HOLDS DEBRIEFING SESSION

16 BEHAVIOUR CHANGE, A NEED FOR YOUTH DRIVERS

17 LEGISLATORS AND ROAD SAFETY LEADERSHIP

22 SOCIAL WORKERS SHOULD BE AT THE FORE FRONT IN PROMOTING EMPLOYMENT OF PERSONS IN DISABILITIES

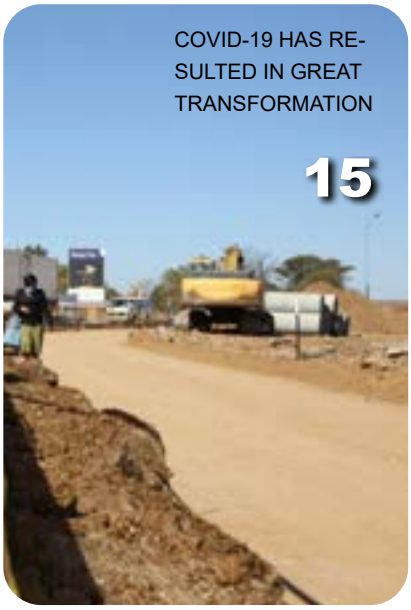
19 MVA FUND HOSTS A ROAD SAFETY ENGAGEMENT FORUM

20 THE SIMPLE THINGS THAT MAKE LIFE WORTHWHILE

24 SORSA ELECTED INTO THE IOC COMMITTEE AT AUSTRALIAN ROAD CONFERENCE 2021

27 SORSA PARTICIAPATES IN AFRICA NETWORK FOR WALKING AND CYCLING

29 WHAT IS WHITE - COLLAR CRIME?











39 BOTSWANA POST ENHANCES CUSTOMER EXPERIENCE

40 BUSINESSES EXPECTED TO IMPROVE - REPORT

49 DTC SPONSORS WOMEN'S FOOTBALL

MVA FUND MAGAZINE IS PUBLISHED BY CREATIVE CONNECTIONS PTY LTD, EXPERTS IN CORPORATE PUBLICATIONS, CORPORATE MAGAZINES, NEWS CONTENT, CONTENT EDITING, NEWSLETTERS AND ANNUAL REPORTS

For advertising and editorial contribution call 72234033 and email legwatagwata@creativeconnection.co.bw or legwatagwata@yahoo.com

CREATIVE CONNECTIONS



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: -

a. To provide for housing, office and other building needs of the Government and local authorities.
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 outbuilding 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:

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

Connect with us

Head Office
Corner Pilane & Queens Roads, Plot 5129
P. O. Box 412
Gaborone
Tel: (+267) 3605100
Fax: (+267) 3952070



EDITOR'S NOTE

Greetings to all road users and our esteemed readers and stakeholders. We welcome you to the 2021 4th quarter edition of the MVA FUND Today Magazine.

We hope you will enjoy reading the publication. Like always, we bring to you a strong message. A message of Safety!

As you all know, we live in the tough times of COVID-19 Pandemic. 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 advised consistently to wash our hands with soap, to use alcohol concentrated hand sanitizers and to avoid social gatherings at all times to reduce the risk of spreading and contracting COVID-19. We encourage you to continue observing the health protocols especially now that there is a new variant called omicron. As we are aware, COVID-19 restrictions like the ban on travel have been eased, the ban on alcohol sales have been lifted while the state of emergency came to an end on September 30th 2021. Adherence to COVID-19 health protocols 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 are celebrating the festive season, which as we all know contributes the most to road traffic crashes.

During these holidays, people have organized activities. There will be a lot of travelling and increased spending for the holidays. All these however, seem to come at a cost owing to ignorance on safety! This ignorance leads to road traffic crashes because people chose to disobey safe road safety practices during these holidays. Road users ignore road traffic signs while drivers go through red traffic lights, disregard speed limits even in built up areas where there are many road users including elderly people and children. Some drive without drivers' licenses while some drink alcohol and drive. Such despicable behavior on the roads has claimed many lives, while some have sustained serious injuries resulting in amputation. Some people are permanently paralyzed because of irresponsible behavior that led to road traffic crashes.

Let us introspect and adopt safety practices. Let us obey road signs, drive at recommended speeds which will allow us to control the vehicle should need arise. Most importantly, let us not drink and drive. We can have fun, and drink responsibly. Let 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 vehicles at shopping malls or anywhere else, it is important to ensure that we do not leave valuables in the vehicle and further ensure that the vehicle is locked to avoid car break-ins. Let us desist from carrying huge amounts of cash as this is risky, 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 our homes. Neighborhood watch has proven to be the most effective security arrangement.

On a positive side, while we have seen negative economic performance because of COVID-19 Pandemic, we are optimistic that 2022 shall be a year of prosperity. The economy has been fully opened. We are hopeful that all economic sectors shall come to full recovery. We are also hopeful that we shall see more Batswana securing employment and contributing positively to the economy. As a result of the lessons leant from COVID-19, we trust that compliance to safety has generally improved. So, we believe that the same level of compliance to safety shall be extended to the roads. We should all strive to reduce the high number of road traffic crashes that we record annually.

As we look forward to a better and prosperous 2022, we thank all road users and stakeholders who play a role in the promotion of road traffic safety. We thank our readers, claimants, key stakeholders and all residents wish all a merry christmas and a happy new year.

Mookodi Modimoosi Seisa

Senior Manager-
Corporate Communications





CEO'S DESK

The Motor Vehicle Accident (MVA) Fund is committed to providing you our valued stakeholder, with best service to meet your needs.

Our mandate dictates that we keep in constant communication with our valued stakeholders, road users and readers of the MVA Fund Today Magazine. We bring to you yet another insightful issue of MVA Fund Today Magazine.

Road safety promotion and injury prevention affects us all and this calls for collaborative efforts by every citizen to reduce the road traffic accidents and associated fatalities and serious injuries.

The festive holidays are once again here. It is now common knowledge that the festive season culminates in increased incidences of road traffic crashes. Families lose loved ones while others sustain catastrophic injuries during the festive period owing to an increase in road traffic crashes. We should therefore as a nation work hard to curb road accidents and ensure peaceful and restful holidays.

Preventing road traffic crashes is our collective responsibility and it is all about obeying road traffic rules, adopting appropriate behaviour on the road and respecting other road users. From January 1st 2021 to December 19th 2021, 370 lives were lost owing to road traffic crashes. The number of fatalities in 2021 was significantly higher than the 311 deaths recorded in the corresponding period in 2020 as government eased movement restrictions during 2021 compared to the lockdown and stringent movement restrictions in 2020 and restrictions on the sale of alcoholic beverages.

I therefore urge all road users to be cautious on the road during the festive holidays so that we decrease the number of road traffic fatalities. It is a fact that these deaths and injuries are preventable if we all work towards the same goal of being "Save on our Roads" and "Act for Low Speeds". Most of the so-called accidents are wholly attributable to human error and therefore preventable.

As road safety partners we will continue to play our role of promoting safety on our roads and we need your support to achieve this challenge.

I therefore to appeal to all road users to be extra cautious when using our roads especially during the festive holidays. This is the time when many people will be travelling to different destinations to meet friends, families, relatives and loved ones.

We further request all road users to adopt appropriate behaviors on the road and to cooperate with traffic safety officials who will be assigned to ensure your safety during your journey.

We urge you to read this publication and share with your families and friends the message that we bring to you. We further request you our valued reader, to give us your genuine feedback so that we can serve you better in the future.

Let's enjoy the festive break responsibly.

Michael Mooketsi Tlhagwane

Chief Executive Officer



FIBRE TO THE HOME



SUPER FAST FIBRE INTERNET FOR THE WHOLE FAMILY

Now Available:

- Kgale View
- Maruapula
- Partial
- Phakalane
- Block 8,10
- Village
- Extension 3,5,9,11 & 39

Coming Soon:

- Block 6
- Tsholofelo East
- Tsholofelo West

Contact your preferred service provider and get connected

www.bofinet.co.bw
(+267) 399 5500

BOFINET



Pay for your UPICtv subscription with **Orange Money**.

Start today and choose the package that's right for you!

HOURLY	DAILY	WEEKLY	MONTHLY
P1.00	P5.00	P25.00	P50.00

Orange Money

Enjoy UPICtv on **www.upictv.co.bw** or download the Android & IOS APP

Available on the App Store

GET IT ON Google Play

www.upictv.co.bw

MORE MEN DIE ON ROAD CRASHES



Motor Vehicle Accident (MVA) Fund Chief Executive Officer (CEO) Mr. Michael Tlhagwane is worried by the rate at which men perish on the roads.

Mr. Tlhagwane was speaking recently in an interview with the MVA Fund Today Magazine. In the interview, he said that from January 1st 2021 to December 19th 2021, statistics obtained from Botswana Police Service (BPS) indicates that a cumulative of 370 people lost their lives to road traffic crashes.

"This number is significantly higher than the number of deaths recorded in the corresponding period in 2020," he said. Further to that, he added that ever since the end of the State of Emergency (SoE), 112 lives were lost from October 1st 2021 to December 19th 2021 due to road traffic crashes. To him, the number is comparatively high, since these deaths were recorded in just under two (2) months and three (3) weeks.

Mr. Tlhagwane said the major reason for the spike in road crash fatalities is the fact that the lifting of the SOE resulted in an increase in movements. The BPS weekly reports according to Mr. Tlhagwane attributes most of the fatalities to driving beyond the recommended speeds as well as drunken driving or driving under the influence of drugs.

Between April 2020 and May 2020, government effected a national lockdown which led to the closure of business activities and movement restrictions and as a result few accidents were recorded as the majority of motor vehicles were parked at homes or work.

Mr. Tlhagwane attributed the increase in road traffic fatalities to the fact that in 2021, there were no lockdowns, and travel restrictions were eased which led to increased movement hence the increase in road traffic crashes.

More men die on road crashes

Mr. Tlhagwane is worried that more men die on roads accidents owing to preventable accidents which is highly regrettable. In all fatalities recorded, the trend has been that between 70 percent and 74 percent of fatalities are males. In addition, men of ages between 15 years to 50 years perish mostly on the roads.

In 2019 for example, 457 people died on road crashes. Of that number, 316 were men while 141 were women. In 2020, 325 people perished in road traffic crashes, of which 242 were men while women were only 83.

“We found that there are usually more male occupants in a vehicle than female occupants primarily due to socialization. Men in addition prefer to travel in groups for work, leisure and sporting activities increasing the risk of loss of life in an event of a road traffic accident.” 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, combi and buses which are dominated by men drivers. The higher number of men drivers however, does not justify the high fatalities as these are attributable to behavioural challenges.

“Although organisations have employed both men and women as drivers, most long-distance trips are undertaken by men, increasing their chances of being involved in road traffic accidents,” he observed.

Lack of adherence to Road Safety

The MVA Fund CEO also said they are seeing a lot more pedestrians involved in road accidents because they do not obey road safety practices.

“Most of the pedestrians do not adhere to basic safety practices like crossing the roads at gazetted areas. They also do not observe incoming traffic before crossing the road.” Mr. Tlhagwane said. He added that pedestrians also have a habit of crossing the road while texting on their mobile phones or listening to music with earphones on which is a risky behaviour.

“Even when drivers hoot to try and warn pedestrians of an impending danger, they do not hear the car horn because of loud music on the headsets. We plead with pedestrians to cross the road at gazetted areas and to adhere to the basics road safety rules for their safety,” he advised.

Furthermore, Mr. Tlhagwane said around 48 percent of the accidents happen on Fridays, Saturdays and Sundays between 18 00 hours and 0400 hours.



Amputee Rehabilitation.

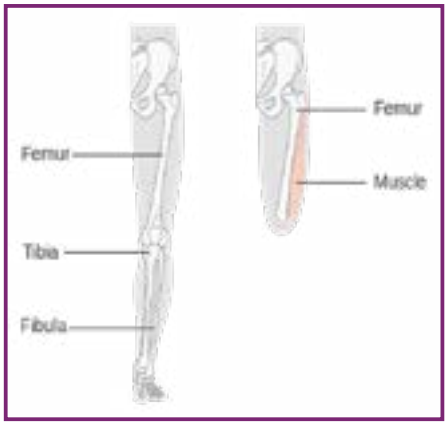
By Lady Modise

In our last article we discussed accessibility issues which were well received by claimants and the public at large.

Feedback was received regarding the housing modification benefit which the Motor Vehicle Accident (MVA) Fund offers.

In this article, the discussion will be around amputee claims. Recently there has been an increase in claims by amputees which necessitates educating the public to that effect. When a road crash occurs, a claimant may either suffer traumatic amputation on the spot, or sustain injuries of which complications may later lead to an amputation.

Amputation is the removal of a body extremity by trauma, prolonged constriction or surgery. Once removed, human extremities do not grow back. Therefore, a prosthesis in this case is the only option for recovering such a loss.



Leg amputations

A diagram showing an above the knee amputation

The most common amputations are of the upper and lower limbs (that is to say legs and arms)

Common lower limb amputations:
• amputation of digits
• partial foot amputation
• ankle disarticulation
• below-knee amputation, abbreviated as BKA.
• knee disarticulation
• above-knee amputation (trans-femoral)

Common upper limb amputations:
• amputation of digits
• wrist disarticulation
• forearm amputation
• elbow disarticulation
• above-elbow amputation (trans-humeral)
• shoulder disarticulation

(Below is a trans-tibial amputation)



The individual may experience psychological trauma and emotional discomfort. The stump will remain an area of reduced mechanical stability. Limb loss can present significant or even drastic practical limitations. A large percentage of amputees (50–80 percent) experience the phenomenon of phantom limbs; they feel body parts that are no longer there. These limbs can itch, ache, burn, and feel tense, dry or wet, locked in or trapped, or they can feel as if they are moving.

(Below is a picture of a trans-humeral amputation.)



To improve the quality of life the fund has made provision for supply of such and nurtured relationships with local and international prosthetists and/or orthotists (suppliers) who carry the assessment and recommend supply of such specialised prosthesis.
Lately we have seen a rise in the supply of myo-elecric prosthesis especially for our young and active claimants who are working and / or studying. The myo-electric prosthesis is powered with a battery and there is no need for external cables or strap to operate the prosthesis and this will contribute to one's body image as well to cosmetically looking normal. The prosthesis also takes less energy consumption as compared to a body powered prosthesis.

This is one of the most expensive prosthesis with the latest one fitted being around R194,000. The control system will allow the control issues to be more simplified as a result of the use of electrodes that read the muscle's electrical impulse oerating the prosthesis.

This is in contrast to the external body harness used in a body powered prosthesis. This one requires more exertion and a greater gross body motions to operate the elbow and a terminal device (hand) together, especially in above elbow amputees.
The initial and long-term cost of an Electric prosthesis is greater than a body powered prosthesis, but the advantages of using an Electric prosthesis far outweigh the increased cost.

To Page 37

From Page 36

The advantages of an Electric prosthesis can be summarised as follows:

• allows the amputee to determine the exact pinch force and speed for any task regardless of arm position
• has benefits of both voluntary opening and voluntary closing
• can attain a hard or light grip without a significant effort
• the hand unit can be interchanged with a Greifer terminal device for heavy work
• permits a greater work envelope for the amputees and can enhance specific two handed activities such as handling papers and holding a telephone whilst dialling
• is more cosmetically acceptable than the terminal hook of the body powered prosthesis and lessens the psychological trauma. It further aids the process of adjustment for the amputee
• the optional wrist rotator allows the hand manipulation necessary to execute actual daily living tasks using the same muscles that control gripping
• allows the amputee more function when the elbow is flexed as the body powered prosthesis typically does not allow full opening of the terminal device when the elbow is flexed above 90 degrees

The body-powered prosthesis can only provide good control with extensive effort. The pull of the body-powered control cable often creates auxiliary forces in the contra-lateral arm that causes skin irritation and nerve damage. If a prosthesis is uncomfortable then it becomes non-functional as prosthetic fit and comfort is the two most important aspects regarding daily prosthetic use.



ITS A RAINY SEASON, LETS BE CAREFUL

The Chief Executive Officer (CEO) of the Motor Vehicle Accident (MVA) Fund Mr. Michael Tlhagwane has advised travelers to practice safety on the roads, especially now that we are in a rainy season and the roads are slippery.

According to Mr. Tlhagwane, it is common knowledge that the Botswana roads do not have the capacity to handle too much traffic hence the need to be careful during rainy season. “Further, we know that when roads are wet and slippery, it affects the braking distance which may lead to crashes in cases of emergency braking,” he advised.

How to Drive on Slippery Roads

• In wet weather, especially after a dry spell, slow down and keep a safe distance from a vehicle in front of you.
• Ensure that your wiper blades are in good condition.
• When surfaces are slippery or greasy, avoid harsh braking or harsh acceleration. Gentle manoeuvres are the key to safe driving.
• If you do find yourself in a skid, don’t apply sudden brakes, but gradually reduce acceleration, and turn your wheel in the direction of the skid.
• Driving fast through surface water is dangerous as there’s a risk of aquaplaning – where your tyres lose contact with the road surface, reducing your steering control. Kindly avoid crossing rivers doing rainy days as this is risky and can result in loss of life.

Remember too that heavy rain can affect visibility on the roads. Keep your dipped headlights on so you can see other drivers, and so they can see you



CASE MANAGEMENT TEAM HOLDS DEBRIEFING SESSION

By Onalenna Mbaiwa

On October 16th 2021, Motor Vehicle Accident (MVA) Fund conducted a debriefing session for Case Management Officers, under the theme: Refocus, One Goal

Case Management Officers are the MVA Fund front-liners who assist people who have gone through traumatic experiences due to road traffic accidents.
The memorable session was held at the Blue Tree World of Golf and was attended by MVA Fund Case Management Officers. The session was facilitated by Ms. Christina Bitsang an experienced Psychologist.

In her opening remarks, Ms. Lydia Masilo – Nkhoma indicated that the objective of the session was to assist staff to manage emotional stress following critical incidents they encounter in the workplace while serving road accidents victims.

"The Case Management team deals with clients who have gone through traumatic experiences, and this can be overwhelming hence the need for a debriefing session," she said.
Ms. Bitsang appreciated the MVA Fund's decision to organize the debriefing session. She said an employer who cares about the employees always puts their welfare at the fore-front, which she said was demonstrated by the MVA Fund leadership by arranging the debriefing session.
To her, the debriefing session gave the MVA Fund Case Management Team, an opportunity to refocus on the day-to-day business and also regain strength.

Stress and health: The basics
The psychologist highlighted that there are two major classifications of stress; being acute stress and chronic stress. Acute stress is relatively short in duration e.g. an encounter with a belligerent client or an impending natural disaster. In the other hand, chronic stress is relatively long-term with no apparent endpoint e.g. persistent financial strain, a sick family member or a hostile boss.
Ms. Bitsang requested the team to assist employees who are usually overwhelmed by issues arising from claimants.

Emotional response to stress
Ms. Bitsang stated that some of the emotional responses to distress includes annoyance, anger, sadness, rejection, anxiety and fear. She further highlighted that ignoring anxiety makes the body to gets used to it which will then start showing signs of accumulated stress. In addition, she indicated that the mind stores information which if not dealt with on a timely basis, can lead to burst out hence the importance of the debriefing.

Psychological responses to stress
During her presentation, Ms. Bitsang emphasised that psychological responses to stress include burst out, physical and emotional exhaustion, as well as cynicism and lowered sense of self efficacy. Stress also leads to mental health problems and disorders, as well as sleep disorders, sexual difficulties, and alcohol and drug abuse.

Physical effects of stress
Some of the physical effects of stress include heart disease, emotional reactions and depression, mental illnesses reduced immune activity, (asthma cancer, chronic pain, common cold, herpes as well as migraine headaches, skin disorders, ulcers). The team was encouraged to always give attention to their body and react to those physical effects before they cause negative long term effects.

Reducing counterproductive stress
In her presentation, Ms. Bitsang stated that some of the strategies to reduce stress include;
• Self-evaluation;
• Increasing adaptability, reducing and eliminating resistance;
• When overly stressed, one should seek professional assistance and should avoid self-meditation.
• Meditation; and
• physical exercise.

Balancing Work and Personal Lives
During deliberations, some participants indicated that they are sometimes overwhelmed by the workload which usually interferes with their personal life. The participants were however advised that self-care, self-awareness, and self-assessment are important in creating a harmonious work-life balance. In addition, it was stated that resting is also important for better mental health, reduced stress and improved mood. Participants were also encouraged to undertake physical exercise as it improves mental health by reducing anxiety, depression and bad moods. In conclusion, it was indicated that creating a harmonious work-life balance is critical to Improve both physical, emotional and mental wellbeing.



COVID-19 HAS RESULTED IN GREAT TRASFORMATION

By Precious Mothologi
CIA

Despite having had devastating economic and social effects, COVID-19 has brought some positive impacts within the society. One way or another, we have all been affected by the COVID-19 pandemic. However, the impact of the pandemic is felt differently depending on our status as individuals and as members of the society.

While some try to adapt to working online, home schooling their children and ordering commodities via Moreki App, others have no choice but to be exposed to the virus while keeping the society functional.

COVID-19 has resulted in loss of many lives. As of November 05, 2021, more than 193 449 people across the country tested positive for COVID-19. According to BWGovernment Facebook page, 2 409 people passed on due to the virus.

POSITIVE IMPACT OF COVID-19

Family time

The national lockdown created family time. The national lockdown created a chance for families to spend time together and prioritise their relationships.

Workplace flexibility

The pandemic offered many people who traditionally worked regular hours in an office environment, a chance to experience a greater amount of freedom, flexibility, and autonomy over their professional lives. By working from home many people had flexibility in their working arrangements and enjoyed a less busy lifestyle. People were able to save time and money from not commuting to and from work, and the savings were diverted to other priority areas.

Digital Transformation

In the midst of the COVID-19 devastations faced by the global economy, a surge of creativity grew, resulting in innovation and adaptability by many businesses in a variety of sectors. Food outlets diversified, digital art erupted and offices became virtual and streamlined.

Education becomes Digitized & Affordable

The pandemic posed a threat to the whole education system. Schools, Universities, and Colleges had shut down. Yes, it is saddening but have you looked at the brighter side yet? Educational institutions have found a way to overcome this immensely challenging series of events. Online classes have become the new norm for educational institutions, which has resulted in several benefits.
Institutions can now save on the infrastructural costs and as a result, students will not bear the brunt of paying high school fees hence making education more affordable.

Notwithstanding the positive effects noted above, we are also aware of reports which highlighted potential negatives arising from 'time with family' in lockdown situations. There have been reports of increases in domestic violence as well as parents struggling to home school their children and provide for them.

Even in a crisis something good comes out, keeping a positive mindset will go a long way…

BEHAVIOUR CHANGE, A NEED FOR YOUTH DRIVERS

By Montshwari Makati

Motor vehicle-related fatalities and injuries could significantly be reduced if proven strategies and road safety interventions are implemented accordingly.

Given the scarcity of resources and competing issues in the public health, injury prevention and traffic safety communities, practitioners can have a positive impact by applying evidence-based strategies to traffic safety challenges. Motor vehicle-related fatalities reveals risky driver behaviors as influential factors.

BEHAVIOURAL CHANGE THEORIES

Behavioural change theories attempt to explain why behaviours change. They cite environmental, personal and behavioural characteristics as the major factors in determining our behaviour. They are useful when designing a road safety intervention because they help to explain how the intervention is intended to produce the desired behaviour change, and predict its possible effects.

LOCATIONS

Some locations will be more likely than others to attract high levels of non-compliance:

- Areas where a high proportion of 'defier' driver types live or work (e.g. areas with high proportions of out-commuters, industrial estates, out-of-town office locations)
- Roads which have visual cues that encourage faster speeds (e.g. long, straight or wide roads with few obstructions such as trees or parked cars)
- Villages sited on main trunk roads with derestricted limits at either end
- Main roads in urban and suburban areas

In addition to traditional traffic safety efforts, public health injury prevention programs have long been invested in, reducing the burden of motor vehicle-related injuries and fatalities. While the public health and traffic safety communities engage in this important work, there is a need for enhanced collaboration across the two sectors. The complexity of the problem involving a network of environmental, social, and individual characteristics, requires strong partnership in order to truly address the underlying systems that influence motor vehicle-related injuries and fatalities. Moreover, resources are limited across both public health and traffic safety communities, and a strong coordinated approach that involves intentional collaboration and proven strategies is the most promising approach for achieving progress and reducing the burden of motor vehicle-related injuries and fatalities.

DRIVERS MODEL FOR SOCIAL AND BEHAVIOUR CHANGE

Peer-based Coaching and Technical Assistance: Public health and traffic safety experts commit to support specific implementation and evaluation activities. This will be through public health practitioners as a peer-based coaches and one traffic safety professional as a peer-based coach. Further, they are to engage the community and help change unsafe behavior on the roads, through education and awareness. They will also develop a plan to evaluate the identified intervention or strategy, based on the implementation and evaluation plans developed through in-person workshop.

Reference

https://www.ncela.ed.gov/files/rcd/BE020224/Peer_Coaching__An_Effective__.pdf







LEGISLATORS AND ROAD SAFETY LEADERSHIP

By Gale Motlhajoe

Members of Parliament (MPS) can play a crucial role in advancing road safety in Botswana. They can help formulate effective national road safety policies and legislation. They can support adequate levels of funding for road injury prevention and also promote oversight and accountability of government and public authorities on their road safety commitments and they can engage with and represent the community to help make roads safe for all those they were elected to serve.

In adopting the Sustainable Development Goals (SDGs), UN member states have made very significant national road safety commitments and Parliamentarians can play a leadership role in securing their implementation. Indeed The Parliamentary Union (IPU) supports mainstreaming the SDGs into the work of parliaments worldwide and is encouraging national self-assessments to benchmark performance on all the relevant targets. With road safety now included in the SDGs accompanied by a challenging casualty reduction target, there has never been a better opportunity for Parliamentarians to take such action.

Political leadership in road safety is certainly a key ingredient to policy success. This is most likely to happen when there is strong high level engagement by senior government officials, backed by support in parliament. Frequently, individual MPs can serve as powerful agents for change and policy makers. They can strongly represent the interests of communities in road safety related matters, provide leadership for specific road safety campaigns, and persuade governments to implement more effective policies. In the 1980s backbench, Members of Parliament in the United Kingdom led the final adoption of mandatory use of seatbelts. The implementation of the law was instrumental in the reduction in fatal injuries for both drivers and passengers.

In 1996 members of the European Parliament forced amendments to proposed EU crash test standards which resulted in the final adoption of much more stringent standards. Subsequently, these standards were adopted by the UN and today are the benchmark for occupant safety regulations being applied around the world. In 2002 President Jacques Chirac of France declared a “fight against poor road safety” which led directly to much stronger enforcement of speed limits and drink driving infringements, combined with greater investment in public awareness campaigns, all of which contributed to a substantial reduction in road fatalities.

A striking feature of all these examples of political leadership is that they succeeded in obtaining the widest support amongst Parliamentarians from different parties. This consensual approach not only helped secure better legislation at the time but sustained policy commitments even as leadership changed and new administrations took office. One way of building support for road safety in parliaments is to establish a comphensive platform for civil societies to advocate and lobby.

Typically, civil societies will be formally be recognized by the relevant parliament but are not official legislative committees. They have no statutory or legislative role but can serve as a focal point to promote discussion of a topical subject. The civil societies will organize periodic meetings, seminars, or visits to raise awareness of their issues on a non-party basis. A number of such groups dedicated to road safety have been established around the world. Examples include the Australia and United Kingdom parliamentary Advisory Council on Road Safety.

There is also considerate scope to improve cooperation between parliaments at regional and global levels. The task of implementing effective road safety policies and laws is complex and many more countries have important experiences to share. The Global Network for Road Safety Legislators has been established to support this kind of exchange in the best practice and to develop a global community of parliamentarians inspired by the vision of a world entirely free from road fatalities and serious injuries.

In this work we look forward to working closely with inter-parliamentary bodies such as Commonwealth parliamentary Association. We welcome Commonwealth parliamentary strong commitment to mobilise parliaments on the global development agenda. A key part of the Inter Parliamentary Union’s strategy 2017-2021 is support for “Health and Wellbeing” and as part of this, we strongly encourage their engagement in road safety. Another strategic theme of the IPU supports inter-parliamentary dialogue and cooperation which also lends itself to stronger involvement in road safety.

REFERENCE

https://www.pacts.org.uk/news-and-publications/40-years-of-uk-seatbelt-wearing-saves-thousands-of-lives/

Repudiation by the Fund: Is it the end of the road for the Claimant?

By Tshepiso Sephekolo

"Accordingly, please note that the Fund regrettably declines your claim and repudiates it in full. You are free to contact the Fund in the event you need further clarification in this matter."

This is arguably one of the most dreaded and disheartening conclusions one can get from the Fund after lodging a claim for assistance.

Everyone who lodges a claim with the Fund looks forward to a positive response and therefore when such becomes the answer, one may feel abandoned in a time of need. Painful as it is, the Fund has a duty to dispense its services or benefits in accordance with the law, namely; the provisions of the MVA Fund Act, no. 15 of 2007. It is the said piece of legislation that lays out the boundaries of compensation.

The question that arises therefore is whether it is all doom and gloom when one's claim is rejected/repudiated? The answer is a big 'NO'. In as much as the Fund is mandated to compensate and rehabilitate victims of road traffic crashes, the MVA Fund Act has made it clear in Section 24 that an award of compensation in terms of the Act [or the rejection of one's claim] is without prejudice to any other claim which such person may have against any other person arising from the same occurrence. Thus, the availability of the Fund's services does not totally absolve the wrongdoer.



Like the Court said in the case of Setumo v Motor Vehicle Insurance Fund 2002 (1) BLR p406, 'the Act did not have the effect of cutting down the common law rights of a claimant to recover compensation for a wrong committed against him or for his dependants to claim for loss of support arising therefrom.' What the Act simply did was 'to provide statutory assistance to a claimant by providing initial recourse to a public body with the necessary financial resources. If that body, the Motor Vehicle Insurance Fund could not pay, then full compensation was claimable from the wrongdoer in terms of the common law. The Motor Vehicle Insurance Act was a facilitating measure: it granted rights rather than removing them and in no way could it be said to deprive any claimant of his entrenched constitutional rights in any shape or form.' The sentiments are still relevant with respect to the current Act.

Accordingly, whether it is a repudiation, or you feel that the benefits awarded are too low, you still have another avenue to pursue. You still have delictual remedies available to you. The law entitles you to seek recourse from the perpetrator; namely, the person who caused the accident.

MVA FUND HOSTS A ROAD SAFETY ENGAGEMENT FORUM







By Tlhabano Mmusi

The Motor Vehicle Accident (MVA) Fund hosted a stakeholder engagement forum on the 5th of November 2021, which attracted stakeholders from organisations such as the Botswana Police Service (BPS), the Department of Road Transport & Safety (DRTS), Department of Roads, Offices of the District Commissioners for Gaborone, Lobatse, Ramotswa, Mogoditshane, Lentsweletau, and Thamaga, the Ministry of Youth Empowerment, Sport & Culture Development, the Ministry of Basic Education, and NGOs.

The forum was held under the theme "Information Sharing Key to Effective Road Safety Partnerships". The objective of the forum was to create a platform where road safety stakeholders would come together and share critical information that would enhance future planning for road safety. The event was officially opened by the MVA Fund Board actingChairperson Ms. Prescilla Gower.

Information shared included, results of the 2021 Road User Behaviour Observational Study, the road safety situation in Botswana, highlights of the 2nd Decade of Action for Road Safety 2021-2030, the Safe Systems Approach, update on legislative changes & data systems improvement, road infrastructure improvement and collaboration with civil society. Stakeholders appreciated the information shared and provided recommendations for further improvement of road safety in Botswana.

The event was followed by the launch of First Aid Awareness programme which was co-produced by the MVA Fund, Botswana Chamber of Mines, and Botswana Red Cross Society. The programme is aimed at sensitising the public about how to render first assistance to victims of road crashes at the crash scene. The 10 episodes programme covers amongst others, Principles of First Aid, Methods of stopping bleeding, Fractures, Sprain & Dislocation, Head & Spinal Injuries to name a few. Members of the public can access the clips via social media platforms; For viewing of the Basic First Aid clips logon to;

Facebook –MVA Fund Botswana
Youtube – MVA Fund Botswana

THE SIMPLE THINGS THAT MAKE LIFE WORTHWHILE

By Mompati Donald Dick

All females can actually relate to that feeling of arriving home, removing the bra, and just relaxing after a long exhausting day.

Well, men cannot relate to the feeling, but they surely can imagine how heavenly it must be. The stroking of an ear with an earbud does not even come close to it. The COVID-19 pandemic has taught us how fragile life can be. As such it is important to appreciate the simple things that make life worthwhile. Below is a list of the things I consider small yet bring about an amazing feeling to an individual.



1. Waking early and realizing that you are not supposed to go to work because it's a public holiday.
2. The first sip of your favourite beverage after a long day at work.
3. Petrichor – the pleasant aroma that accompanies the first rain after a long period of dry weather.
4. Laughing at something until your stomach hurts.
5. Finishing a book that you enjoyed reading.
6.When you are home alone and can do whatever, you want.
7. When you get to see someone you miss.
8. Memes – especially those that leave you feeling better about yourself.
9. Getting that "I finally made it!" feeling.
10. Helping someone feel better.
11. Surprising someone in a pleasant way and they appreciate the gesture.
12. Beautiful nature scenes such as rainbows, sunsets, and a sky full of stars.
13. Finally feeling like you belong to some place and making that place your new home.
14. When all your work is done, and you can now occupy time relaxing.
15. When someone claims you as their sibling even though you two are not related.
16. Wearing clean new underwear which has a similar feeling as sleeping in a bed with fresh clean sheets.
17. Waking up in the middle the night after passing out on the couch and realizing there is still more time to sleep then you head to bed for a second instalment of sleep.
18. Finding money in your pockets when arranging your laundry. You instantly feel like you are reach and ready to spoil yourself rotten.
19. Getting to work right on time after negotiating through heavy traffic density.
20. When your partner or colleague appreciates your efforts.

We **know** you better

Save and earn rates of 4.5% or 5% with BBS Limited

This is your opportunity!

Up until **30 November 2021**, the Special Fixed Deposit Account from BBS Limited is giving you either **4.5% or 5%** interest for **12 or 24 months**.

Patience is the key to success for all investors. You need to give your money time to grow with interest, which is why your special rate applies strictly over a **12 or 24-month period.**

You must keep your funds invested for the full term, without making any withdrawals.

What's more, we are also helping you to limit your tax exposure on this investment. Get the first P7800 worth of interest **tax free** when you open your Special Fixed Deposit Account today.

In a turbulent economic enviroment, this limited time offer gives you a **safe, guaranteed, easy-to-predict** and **high-return option** for anyone looking to invest **P50 000 or more.**

Act now and secure your returns for the year ahead with BBS Limited.

Maximise your returns in these uncertain times by opening your Special Fixed Deposit Account at any BBS Limited Branch or call us on 3631551 or 3631596.

B'B'S

www.bbs.co.bw

Social Workers Should be at the Fore Front in Promoting Employment of Persons with disabilities



By Kelebogaone Phetso Mokgwaphe

This month marks the fourth month since the ratification of the United Nations Convention of Rights of persons living with Disabilities (CRPD).

I commend our government for acknowledging the importance of principles to persons with disabilities (PWDs). I personally believe that the first step is for our government to develop national legal frameworks on disability rights, guided by those norms and principles contained in the CRPD. This call for urgent action for social workers to address access to employment of PWDs. Social workers especially those in health care, social protection and rehabilitation must consider changes necessitated by recent ratification of CRPD to promote employment of PWDs. However, there is much more to do as social workers in relation to disability employment. Social workers must be placed at the fore front in promoting employment of PWDs.

It is the primary role of social workers to enhance human well¬being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty. Social workers' commitment to social justice compels them to advocate for non-discriminatory laws, policies, and practices. However, the role of social workers in the disability area in developing nations has been limited to information and referral, counseling, resource acquisition (brokerage) and case advocacy.

In many European countries such as Britain, for example, social workers are implementing Active Labour Market Policy (ALMP). This is a term applied to policies implemented across European countries that aim to increase participation of PWDs in paid employment and reduce reliance on welfare benefits (Stevens and Harris, 2017). This suggest that the main role social workers can play in developing countries like ours is to establish and implement employment support programs that focus on increasing the employment rate for PWDs. The social worker's role may cover not only mainstream tasks such as establishing eligibility; assessing needs and developing support plans but also new tasks such as brokering or arranging and finding employment support (help to look for and obtain paid employment, learn the job and manage the social relationships (Stevens and Harris, 2017).

In Botswana, involvement of social workers on the promotion of employment of PWDs is limited in government sectors, non-governmental organizations, community- based organizations and the private sectors. For instance, in the Ministry of Local Government, social workers are expected to enhance the social functions of the nation by promoting, developing, and providing integrated social protection services through accessible, sustainable, and empowering programmes for improved quality of life (Strategic Framework for Community Development in Botswana, 2010). Moreover, Ntshwarang et al., (2013) indicate that social work in Botswana is equated with remedial services such the provision of food baskets, clothing, and poverty eradication projects to the needy. With regard to developing and ensuring support plans are in place for PWDs such as helping the person find and maintain employment in their communities are usually





done by other non-social work practitioners.

Of paramount importance, social workers need to emphasize their roles as educators in their work with PWDs, employers and the community at large (Beaulaurier and Taylor, 2001). Social workers could educate PWDs about the new realities of life with a disability which make it far less restrictive and offer individuals more life options than were available in the past. Most of the general public are probably unaware that many PWDs are now able to live and work in mainstream communities while forming meaningful social relationships, in spite of their disabilities. Social workers need to become familiar with case examples and communicate their perspective to both employers and PWDs (Beaulaurier and Taylor, 2001). Improved awareness can motivate other individuals with disabilities and their families to understand and appreciate how life can be full and rich even with the existence of an individual with disability.

At some point in 2014 in my social work career, I was privileged to pilot supported employment for PWDs at a non-governmental organization in Botswana and I discovered through the years that employers need to understand the nature of the disability an individual possesses, and accommodations required for PWDs they intend to hire. Therefore, educational efforts can be focused on providing factual information to employers about various types of disabilities. Social workers are in a better position through their education campaigns to dispel any practical misinterpretations of disability policies and publicize effective job accommodations and work incentives when hiring PWDs. Social workers could expose employers to evidence of positive work-related traits among PWDs by providing appropriate education and examples. Both “success stories” and actual experience with successful workers with disabilities, might help convince employers to consider PWDs for employment.

Although the roles of social workers are often limited to an initial assessment aimed at working out a resource allocation for PWDs, social workers are in a position to play a much more coordinating role in helping a person with disability find and maintain employment in their communities. The important role employment plays in the lives of PWDs needs to be stressed to all disability service agencies. Social workers are in an excellent position to do this advocacy.

References

Beaulaurier, R. L & Taylor, S. H (2001). Social Work Practice With Disabilities in the Era of Disability Rights. Social Work in Health Care. Vol 32(4). The Haworth Press. Inc.

Ntshwarang P. N., Mwansa L. K., Malinga-Musamba T (2013). Voices of University of Botswana Social Work Graduates in Community Development. Journal of African Studies. Vol 27, No. 1

Stevens, S. M., Harris, J (2017). Social Work Support for Employment of People with Learning Disabilities. Social Care Worldforce Research Unit. Vol. 17 (2). Pp 167-185

SORSA ELECTED I
COMMITTEE AT AU
CONFERENCE 202

By Gale Motlhajoe

Australasia held its annual Road Safety Conference this year themed, "Towards Zero – A Fresh Approach", amidst the COVID-19 pandemic.



The Australasia Road Safety Conference aims to facilitate collaboration and information sharing between road safety stakeholders and decision-makers from Australasia and beyond

The event featured representatives from all facets of road and transport safety including research, teaching, practice and policy.
The three-day virtual conference was held on the 28th-30th September 2021.
It included over 150 presentations being oral, poster, keynote and panel presentations, with additional 15 symposium/workshop sessions. The conference was held virtually as a result of the ever changing restrictions as a result of COVID-19.

Society of Road Safety Ambassadors (SORSA) was among the participants representing the Sub Sahara Southern African countries and Botswana.
A rigorous peer-review process by the Conference Scientific Committee meant that delegates recieved the 'best of the best' research outcomes, policy programs, methodologies, and practical programs. There were over 30 exhibitors and sponsors and great social functions. Delegates had the opportunity to network with leaders across all fields of road and transport safety from around the world.

The three-day conference program covered the five major topic areas aligned to the United Nation's five Pillars of Road Safety:
Road Safety Management
Road Infrastructure (Safer Roads)
Safer Vehicles
Road User Behavior
Post-Crash Care, Data and Crash Analysis
Real World Experiences
Safe Speeds
Safe People

The state and regional chapters are where most of the Australasian College of Road Safety activities occur. Each chapter has its own chapter committee that organizes local events. Most chapters have at least four major events per year in the form of seminars, forums or workshops. Sometimes a local chapter organizes a national conference, supported by the national office of the College. The ACRS International Outreach Chapter (IOC) is an extension of the demonstrated road safety value of the ACRS which began in Australia and is a welcome addition to the eight Chapters which have been running localized activities across Australia and New Zealand. This initiative is being supported by the Australian Department of Infrastructure, Transport, Cities and Regional Development.

The IOC Purpose is as follows;
• Bring together individuals/organizations interested in contributing to road safety improvements in Asia & LMICs;
• Share & discuss learnings, experiences & opportunities with fellow IOC members;
• Encourage, support & advise each other on specific issues/challenges through expertise,

NTO THE IOC
STRALIAN ROAD
1



experience & evidence sharing;

The benefits of membership include the following;

• Membership of a progressive organization that encourages communication, networking, professionalism and advocacy across all levels of road safety – policy makers, academics, community organizations, researchers, federal, state and local government agencies, private companies and members of the public
• Member discounts to national and international road safety conferences & events, such as the next Australasian Road Safety Conference
• Weekly e-newsletters (the ACRS Weekly Alert) summarizing road safety issues of national and international importance
• A quarterly ACRS Journal containing peer-reviewed research and latest news in the road safety sphere
• International recognition of road safety excellence via prestigious Fellowships & Awards
• Access to state and regional Chapters, including the ability to contribute to road safety goals via Committee representation at the Chapter, national and/or international level
• Networking with road safety professionals from all sectors of the field
• Professional Development

Road safety committees form part of integral part of holistic approach in road safety hence Australia has best practices. They work together to coordinate all activities regarding safety on roads. In Botswana, the civil societies partner with the National Road Safety Secretariat to engage in several activities. In conclusion we are delighted and happy that Mr Gale Motlhajoe the Vice Coordinator of SORSA has been elected in the IOC committee and we wish him success in his period of tenure for two years

MVA FUND
Living the promise.

ROAD SAFETY TIPS

- Observe other road users (use your mirrors regularly)
- Take frequent breaks (especially in long travels)
- Don't use mobile phone while driving
- Watch out for kids
- Keep proper distance
- Belt up, You at the back!
- Slow down

Follow us

MVA Fund Botswana | @MVAFundBw | @mvafund.bw | MVA Fund Botswana





MVA FUND
Living the promise.





SORSA PARTICIAPATES IN AFRICA NETWORK FOR WALKING AND CYCLING

By Gale Motlhajoe

More than a billion people walk or cycle to work, home, school and other essential services.

Sub-Saharan Africa has the highest per capita rate of road fatalities than any region in the world. The region is also highly congested, has poor air quality which results in negative environmental impact. The Africa Network for Walking and Cycling was launched in October 2020 and brings together 50 organizations with a common goal of making the life of people who walk and cycle in African countries safer, healthier and more comfortable through a combined action, expertise and influence.

The Network hosts an annual forum to provide a space for organisations and experts to convene and collaborate under a common goal - with a focus on action; getting things done and changing the status quo.

The forum took place on 12th-13th October 2021 and was co-ordinated by the Africa Network for Walking and Cycling Lead Agency (UNEP) and Network Chair (Walk21 Foundation) during the 2 days, 17 sessions were hosted by expert organizations - all focused on action for walking and cycling in Africa. Organizations and individual practitioners registered for the forum and SORSA participated in one of the session dubbed #Pusha Safety.

Increasing active transport behavior (walking, cycling) throughout the life-course is a key element of physical activity promotion for health. However, there is a need to better understand the correlation of specific domains of walking and cycling in order to identify more precisely at-risk populations for public health interventions.

In addition, the current knowledge of interactions between domains of walking and cycling remains limited. Active transportation is now considered as a key element of physical activity. Walking and cycling in everyday life may help to achieve sufficient physical activity for health benefits. Walking and cycling are relatively easy to include in daily routines and have societal benefits such as positive impact on traffic, air pollution, and greenhouse gas emissions.
For interventions to attain success in target populations, there is a need to better understand the determinants of adoption and maintenance of walking and cycling.
Correlates of active travel include personal, social and environmental factors.
There is evidence that gender and having access to a car or being overweight are associated with active travel. For age, mixed findings have been reported with null or negative associations with walking or cycling. One possible reason for these inconsistent findings may be related to the fact that very few studies have specifically assessed correlation of walking and cycling by domain, i.e. the different contexts of daily life where physical activity takes place (commuting, leisure, and work).
#Push road safety (donkey carts & bicycles) visibility is the Society of Road Safety Ambassadors (SORSA)'s flagship road safety awareness campaign on sustainable non-motorized donkey carts and bicycles. It promotes visibility of donkey carts and bicycles in rural communities. The main event took place on the 15th October 2021 culminating in the popular session delivered on zoom. Local authorities were encouraged to use the session to raise awareness and to innovate measures, promote new strategy to stick the reflective taps on the non-motorized vehicles. With more communities joining every year, and with its huge media appeal, the campaign is widely recognized as a driving force towards sustainable urban mobility in rural areas as a means of transport. The campaign brought together stakeholders in the road safety space and these include amongst others, Global Alliance of Road Safety NGOs, Traffic Police, Motor Vehicle Accident Fund, The Roads Department, Department of Road Transport and Safety and University of Botswana.

SORSA also hosted a virtual conference and was attended by panelist presenters as follows;

Society of Road Safety Ambassadors Coordinator-Mr Maatla Otsogile
Queensland University if Technology (QUIT) Centre-Professor Teresa Senserrick PhD
Motor Vehicle Accident Fund Senior Manager Injury Prevention- Mr Mompati Bontsibokae
Cycling Ambassador Gaborone Cycling Mayor-Mr Ndubo Mpaphi



MVA FUND CELEBRATES INETERNATIONAL CASE MANAGEMENT WEEK



The week of 10th to 16th October marks The International Case Management Week.



By Lady Modise

This year's regional theme is Navigating the Journey to Health. The Motor Vehicle Accident (MVA) Fund joined the world and the region in celebrating Case Managers in their unique roles.

Case Management is a facilitative and collaborative process that works to claimants' needs and goals to ensure the efficient and effective delivery of quality medical, rehabilitation and quality of life benefits. Together with other stakeholders (families, communities, schools, employers, providers), the MVA Fund advocates for best chance to a normal life. The MVA Fund Case Management supports the claimants' achievement of safe, realistic, and reasonable goals in accordance with the MVA Fund's fiscal responsibilities. Case Managers are at the forefront of ensuring exceptional healthcare and psychosocial support including transition of care. The COVID-19 pandemic has highlighted their continued resilience; as Case Managers had to step and bridge gaps, navigating the journey to health for those seeking their services. This is the time to celebrate you Case Managers and the strides you are making in impacting the lives of those you assist. Happy Case Manager's week and continue to impact lives and giving the MVA Fund claimants best chance to normal life.

What Is WHITE - COLLAR CRIME?



By - Irene Emang
CIA

With the recent increase in armed robberies around the country, relevant stakeholders are focused on combatting this crime. However, there is another form of non-violent crime that is just as serious, and that is white-collar crime.

Although historically white-collar crime was defined as a crime committed by persons who, often by virtue of their occupations, exploit social, economic, or technological power for personal or corporate gain, the phrase is now synonymous with the full range of frauds committed by individuals, businesses, and government professionals. These crimes are characterized by deceit, concealment, or violation of trust and are not dependent on the application or threat of physical force or violence.

They can result in losses of billions of Pula. The heightened use of technology, especially in this COVID-19 era in a bid to reduce physical interaction, has heightened the risk of white-collar crime since some of it involves the use of technology.
Examples of White-Collar Crime

White collar crime is broad and includes, but not limited to fraud, cybercrime, embezzlement, bribery, forgery, insider trading, misuse of corporate property for personal gain, identity theft and the list is endless. Let us have a look at a few of these examples below.

Fraud- An intentional act or omission designed to deceive others, resulting in the victim suffering a loss and or the perpetrator achieving a gain, usually monetary. Depriving another person or the institution of a benefit to which she/he/it is entitled by using deception or false suggestions or suppression of truth or other unethical means also constitutes fraud.

Cybercrime- Any criminal activity that involves a computer, networked device or a network. It can include many different types of profit-driven criminal activities, such as ransomware attacks, email and internet fraud, identity fraud, as well as attempts to steal financial account, credit card or other payment card information.

Forgery- Usually involves faking a person's signature for the purpose of gaining access to secured information such as a bank account or personal records. Forgery can also involve the creation of fake or fraudulent documents.
Embezzlement- A theft crime that can be a small as that of an employee or another trusted person using their position to take a few monies from a cash box to a complex scheme of transferring money from company accounts to their accounts.

Bribery- Offering, giving, soliciting, or receiving of any item of value as a means of influencing the actions of an individual holding a public or legal duty.

It is a fact that white-collar crime is just as serious as other crimes. It damages the sense of justice in an institution, negatively affects employees and the society. While there is a notable number of arrests made on the recent armed robberies in the country, which are classified under blue-collar crime, let us not be left behind in combatting white-collar crime. White-collar crime doesn't have to go unreported and undetected, that is why at MVA Fund we have developed a platform for anonymously reporting such. Our Ethics line is outsourced to Deloitte, the global professional service firm which provides Tip-offs Anonymous service. Don't turn a blind eye because you think it doesn't affect you, because it does. Do the right thing-contact our tip-off line;

How to Contact Deloitte

P O Box 448 Gaborone Botswana
Toll free code-0800600644
Toll free lines; Orange-1144 | Mascom-71119604
mvafundbots@tip-offs.com
www.tip-offs.com



2021, THE YEAR THAT WAS……

By MVA Fund Wellness Committee

The year 2021 was indeed a very challenging year because of the COVID-19 Pandemic. Despite the negative impact brought about by this pandemic, the MVA Fund Wellness Committee was able to host several annual planned activities for the year 2021. These activities relieved staff from stress, fear and anxiety caused by the pandemic. They gave staff a new dawn of hope despite the challenges experienced.

Some of the activities that were carried out are;

1. World cancer day: This is an international day marked on the 4th of February to raise awareness of cancer and to encourage its prevention, detection, and treatment. The MVA Fund staff were provided with pink ribbons and an awareness message shared on computer desktops joining the global society in commemorating the day.

2. Pre –Valentine's Day celebration: The day was celebrated on the 12th February 2021. An internal motivational speaker, Ms. Buyani Chidoda, Case Manager-Welfare addressed staff virtually under the theme, "Love doesn't hurt, it conquers all". The message was anchored on activism









against Gender Based Violence. GBV is an umbrella term for any non-consensual action done to a person based on power imbalances between men and women, men and men, or women and women.

3. International Women's day: The day was commemorated on the 8th March 2021 under the theme: "WOMEN IN LEADERSHIP: Achieving an equal future in a Covid-19 World", adapted from the United Nations. The International Women's Day is a global day celebrating the social, economic, cultural and political achievements of women in all spheres of life. The day also marks a call to action for accelerating gender parity at home and in the work place. Substantial activity is witnessed worldwide as groups, institutions and individuals come together to celebrate women's achievements or rally for women's equality and inclusion.

4. Blood Donation Drive: The drive was a response to the outcry by the Ministry of Health and Wellness on the shortage of blood. On the 16th April 2021, the MVA Fund Wellness Committee invited National Blood Donation Transfusion Department for the national blood donation drive. The MVA Fund employees donated blood and by so doing ensured that lives are saved. The drive was also geared towards assisting road crash victims who need to be aided with blood transfusion due to loss of blood emanating from injuries sustained in road crashes.

5. Pre-Mothers' Day Celebration: The aim of the day was to honour and appreciate the role that mothers play in taking care of us and nurturing us through our lives. As a token of appreciation employees were provided with MVA Fund branded personalised chocolates.

6. Pre-Father's Day Celebration: A celebration of fathers, honouring fatherhood, paternal bonds and the role fathers play in society. Employees were provided with Vitamin Load Up Immune Boosters in order to boost immune systems in realisation that many people were losing their precious lives to COVID-19 during the winter season.

7. Pre-Independence Celebration: On the 27th September 2021, MVA Fund celebrated Botswana Independence Day named "Boipuso" in our Setswana language, which is a national holiday. The date celebrates Botswana's declaration of independence from the United Kingdom on September 30, 1966. Celebrations were done virtually with Acting CEO Ms Mpule Ditirwa giving a Keynote Address on issues of Road Safety Promotion and COVID-19.

8. Motivational Talk on Healthy Eating: The virtual motivational talk was held on the 3rd September 2021, employees were addressed by Dr. Thato Ntswaneng Magwaneng on "Healthy Eating amid COVID-19''.

9. World Mental Health Day: On the 24th September 2021, the Committee organised for Dr Sophie Moagi from Legato Centre to address staff on issues surrounding mental health. The address was done virtual to comply with COVID- 19 protocols.

MVA Fund Wellness Committee is a cross departmental team established by the MVA Fund Management. Its mandate is to promote and implement wellness initiatives for employees to improve their mental and physical health.



BOTSWANA CELEBRATES WORLD DAY OF REMEMBRANCE FOR ROAD TRAFFIC VICTIMS

By Ogomoditswe Mooketsi

On avarage four hunderd people lose their lives on our roads in botswana annually. These are not just statistics. They are lives of able members of the society who contribute to the growth of our economy. Road traffic deaths and injuries cause economic losses to individuals, their families, and to the nation as a whole.

The World day of Remembrance for Road Traffic Victims is celebrated annually on the 3rd Sunday of November in remembrance of millions of people killed and injured on the roads globally.

The day has become an important tool in demonstrating the harsh reality of the consequences of roads crashes. It also gives an opportunity for all key road safety stakeholders to dialogue, share ideas and collaborate in addressing road safety issues in an effort to save lives. Botswana as a member of the global village considers the significance of this day in its efforts to reduce fatalities and injuries caused by road crashes.

This year's celebrations were held at Sese Junction in the Jwaneng/ Mabutsane Constituency under the theme, Act for Low Speed.

The theme highlights the need to drive at low speeds in order to prevent deaths and serious injuries particularly of pedestrians and other vulnerable road users like children, the elderly and the disabled.

The day was marked with, observing a moment of silence in remembrance of victims of road crashes, sharing of road safety messages by various road safety stakeholders, keynote address by the guest speaker, testimonies by road accident victims as well as a candle lighting and wreath laying ceremony.

The event was graced by the Minister of Transport and Communications, Mr Thulagano M. Segokgo, Area Member of Parliament of Jwaneng/Mabutsane Constituency Honourable Mephato Reatile, World Health Organisation, Representative, MVA Fund Chief Excutive Officer Mr Michael Tlhagwane and other key road safety stakeholders.



Source: Getty images

By Gofaone Odumetse

Ever heard of 'fly by night'?

Today, we will look at one common scenario that typically resonates around tactics or tricks usually used by these people to swindle money from people, and we will give some tips which can prevent one from falling into a victim.

Firstly, 'fly by night' are people who purport to be professional estate agents whereas their motives are to scam people in exchange for their money. 'Fly by night' tricks people under the pretext that they will either sell and or lease them properties.

Social media platforms particularly Facebook have become a habitant to these people. People have been accustomed to posting various inquiries on social media platforms as it widely reaches different audiences. This has now exposed a lot of prospect tenants to fraudsters.

Fly by night have come up with some clever tricks where they fraudulently create posts on Facebook suggesting that they have properties available for rent. The adverts are made in such a way that the rental price together with the location entices the prospective tenants, in other words the house would be advertised at an amazingly bargain price. It is at this point where a prospective tenant becomes vulnerable to a point they involuntarily neglect some basic steps followed when acquiring a new rental house.

Most people have fallen prey to this trick because "Agents" would often give them an impression that the subject house is in high demand thereby implying that an upfront payment ought to be made in order to secure the house. In the present era of highly sophisticated technological advancement, where money can be transferred in a snap of a fingertips, large amounts of money can be taken from multiple people over one house.

The interesting part is that even though multiple people can be offered one property without knowing, none of them usually get to access the subject house, the fraudsters would come up with sorts of excuses and at times they can even claim that the house keys are held by either the owner and or just anyone who is not immediately available, usually this owner or the custodian of house keys is an "Old lady" who stays out of town and arrangements needs to be done accordingly in order to gain access to the house. Before you know it the 'fly by night' would have done with you.

Apart from the above scenario, criminal strategies evolve and it is quite evident that there are other tricks that these fraudsters might use in different parts of the country.

HOW TO AVOID BEING A VICTIM OF RENTAL SCAM

1. You have to be well informed about property market prices within the area you are looking to rent:

2. If a property is advertised way below the prevailing market price for that area it should raise serious concerns. Why would an agent or landlord want less for a property when it's actually rational to get more from such particular property?

3. If you find a "bargain" online you should track the agency at which the "Agent" works for, call the property agency to find out if the deal is for real.

4. Don't call the number at the bottom of the advert because this number could lead to a fake office. Rather inquire from the office if at all it exists.

5. Be wary of agents and landlords who seem too eager or pushy to get you to stay in their property or to the one they are marketing.

6. A legit agent or landlord will always conduct the necessary checks and will not be too disappointed when you don't show much interest in the property; they will not try to persuade you to live there or to let certain checks "slide" because they "trust you".

7. If the agent is constantly making up excuses as to why they are not able to meet you or show you the property, you should also be worried.

8. Chances are that they don't have access to the property and are stalling for time until they can think of a clever way to get you to pay the security deposit.

9. It remains best to look for a property on a legit property agency website rather than some random social media advertisements.

10. Never pay a deposit before you have viewed a property. Ever!

11. Lastly, we wish to appeal to people to always stay vigilant, especially towards the festive season, as it presents an opportune time for fraudsters to engage in criminal activities. Always verify the legitimacy of your agent before you can transact any money.

NBFI SECTOR REMAINS RESILLENT THROUGOUT PANDEMIC



NBFIRA Chief Executive Offiicer Mr Oduetse Motshidisi

- **Sector records 2.5% growth**
- **Retirement funds dominant at 70% market share**

With asset growth of 2.5 percent in 2020, the Non-Bank Financial Institutions (NFBI) sector remained resilient despite the negative impact of COVID-19 on the economy, the Non-Bank Financial Institutions Regulatory Authority says in its annual report for 2021.

Profit before tax of the NBFIs increased from P1.7 billion in 2019 to P2 billion in 2020, the recently released NBFIRA report notes.
Overall return on assets increased from 6 percent in 2019 to 7 percent in 2020. The sector registered a 2.5 percent increase in assets from P126 billion in the prior year to P129 billion in 2020.

At this level, the NBFI sector accounted for 54 percent of the market share of financial sector assets, albeit this being 1 percent lower than in the prior year. In the same period, capital of the entities increased by 20 percent from P7.5 billion in 2019 to P9 billion in 2020. The liquidity position also improved as evidenced by a 10 percent reduction in liabilities from P21 billion in 2019 to P19 billion in 2020.

Overall, the NBFI sector was assessed to be stable and financially sound with no obvious vulnerabilities in the short to medium-term. Due to good performance of the foreign financial markets, retirement funds recorded an asset increase of 3 percent from P89 billion in March 2019 to P 92 billion in March 2020.

"Retirement funds continued to dominate the NBFI sector with a market share of 71 percent in 2020, going up from 70 percent registered in 2019," says the report. "After the year-end closure, management accounts of retirement funds for the 12 months' period ended December 31, 2020 showed that pensions had grown to P105 billion compared with P93 billion in the prior year.

"The growth was attributed to a strong performance in foreign equities and alternative investments. However, total investment income was lower by 47 percent ending the year 2020 at P6.2 billion from P11.8 billion in 2019. Total contributions to the retirement funds by both the employees and the employers increased sharply by 15 percent from P4.6 billion in 2019 to P5.2 billion in 2020, partly due to additional voluntary contributions and (a) 3 percent civil service salary adjustments."
The report states that the offshore/onshore asset allocation was 65/35 percent in 2020 compared to 61/39 percent in 2019. Total assets for investment institutions (asset managers and management companies of CIUs) declined by 60.9 percent from P1,451.4 million in 2019 to P567.6 million in 2020 due to the reclassification of some of the financial assets as well as restructuring of the businesses of some of the major players in the market.
"Total liabilities also declined significantly by 75.8 percent from P1.1 billion in 2019 to P271 million in 2020," NBFIRA says. "The investment institutions sector was able to preserve equity which declined by 12.1 percent from P337.6 million in 2019 to P296.6 million in 2020."
Total Assets Under Management (AUM) for investment institutions amounted to P51.1 billion in 2020, representing a slight increase of2.5 percent from the P49.9 billion recorded in the prior period. Gross Written Premiums (GWP) for insurers (Life and General) increased by 4.6 percent from P5.4 billion in 2019 to P5.6 billion in 2020.
Expressed as a percentage of nominal GDP, the penetration ratio increased to 3.1 percent in 2020, compared to 2.7 percent in 2019. The Insurers' total assets grew by 5.1percent from P19.4 billion in 2019 to P20.4 billion in 2020.
In the reporting period, total assets of micro-lenders increased by 17 percent with the main driver of the growth being the loan book which grew by 12.8 percent in 2020 and accounts for 61.9 percent of the total assets increase. The industry also experienced growth in liabilities by 20.7 percent.
The NBFIs are classified broadly under four sectors, namely Capital Markets, Retirement Funds, Insurance and Non-Bank Lenders. The sector continues to be dominated by retirement funds whose market share of NBFI assets accounted for more than 70 percent at P92 billion in 2020.
NBFIRA) was established as an independent regulatory agency for non-bank financial institutions in April 2008.

Cm
Commercial Motors
A Sefalana Group Company

BRANDS OF VALUE WITH PEACE OF MIND

TATA

4 TON TATA LPT813
Freight Carrier



ABS
Radio
Fire Extinguisher

Road Worthy Certificate
Warranty: 5 Years / 500 000km (Driveline)
FREE Service Plan: 1 Year / 40 000km*

Dropside
Price P315,000.00 Incl. Vat

Van Body
Price P345,000.00 Incl. Vat

TATA

8 TON TATA LPT1518
Freight Carrier



ABS
Radio
Fire Extinguisher
Road Worthy Certificate
Warranty: 5 Years / 500 000km (Driveline)
FREE Service Plan: 1 Year / 40 000km*

Dropside
Price P472,500.00 Incl. Vat

Van Body
Price P502,500.00 Incl. Vat

HONDA
The Power of Dreams



WR-V
Service Plan: 4 Year/ 60 000km
Warranty: 5 Years/ 200 000km
Honda WR-V 1.2 Comfort (M)

Price P225,000.00 Incl. Vat

HONDA
The Power of Dreams



HR-V
Service Plan: 4 Year/ 60 000km
Warranty: 5 Years/ 200 000km
Honda HR-V 1.8 Elegance CVT

Price P384,000.00 Incl. Vat

* T&Cs Apply

Tel: 395 2652 / 390 8694

Cell: TATA: 76696284 • 76696178
Honda: 76696287 • 76696320 • 71793764 • 71793809
Plot 5664, Kubu Road, Broadhurst Industrial, Gaborone Botswana

Follow us on Facebook

LEA EMPOWERS BORAVAST TRUST WITH P1M



Chief Executive Officer of LEA Dr Racious Moatshe

*** The project will employ locals to harvest and make livestock feed and charcoal out of invasive tree species**

On 12 November 2021, the Local Enterprises Authority (LEA) handed over machinery, office equipment and branding assets valued at more than P1 million to Boravast Trust, a community empowerment organisation, during a ceremony held in Bokspits under the theme "Community Development Through Commercialisation."

LEA partnered with the United Nations Development Programme (UNDP) and the Kgalagadi Local Authorities in ensuring the success of this project.
The Boravast Trust oversees a collective project which spans four villages in the Kgalagadi District, namely Bokspits, Rapalspan, Vaalhoek and Struizendam. The project will see locals in the region harvest and process Sexanana (Prosopis Mesquite), an invasive tree species from which various end-products such as livestock feed & charcoal are produced.
Said the Chief Executive Officer of LEA, Dr Racious Moatshe, at the event: "We are gathered here as part of our community entrepreneurship development to hand over the project equipment to Boravast Trust to enable them to produce and run commercially."
Among the assets received by the Trust from LEA were two trailers, heavy duty fodder processors, four chain saws, a trailer-mounted log cutter, a 2-tonne cargo delivery trailer and office furniture.

The LEA Tsabong team is currently assisting the Trust with barcoding to get the product into retailers such as Choppies, Shoppers and Liquorama in Tsabong.
Also present at the ceremony was the Assistant Minister of Investment, Trade and Industry, Molebatsi Shimane Molebatsi.

Before embarking on the trip to Bokspits for the handover, the media was given a tour of other LEA clients in Tsabong including, Barati Ntau, owner of Lovely Bakery, which is the main supplier of baked goods in the area, including supplying bread to the local school.

Another prospering business there is owned by Maggie Stoffel, the multi-talented owner of Dikukama Hotel. Stoffel is a tailor, interior designer and manager all rolled into one. She is currently in the process of completing her second property, a hotel which will along with accommodation offer conferencing facilities and other amenities to ensure that patrons enjoy a pleasant and convenient stay.

Both these businesses have received from LEA interventions, including Business Development, Enterprise Development Training, Record Keeping Training, and Financial Viability Tool to be able to monitor and project profitability, market access linkages with buyers, market access and participation in trade exhibitions, business plan development for expansion, and export awareness workshops.



BIUST HOSTS SUCCESSFUL EFM2T '21 CONFERENCE

*** Notes how facilities breakdown has become a challenge in Africa**



BIUST Vice Chancellor Professor Otlogetswe Totolo

A recent conference on management and maintenance heard that facility breakdown has become a challenge in Africa.

Hosted by the Botswana International University of Science and Technology (BIUST) in December 2021, the Engineering Facilities Maintenance of Management Technologies (EFM2T '21) conference gathered engineering experts to share the latest knowledge in maintenance and management.

Various speakers emphasised the need to foster discussion across a wide array of themes to initiate collaborations within and across disciplines for advancement of maintenance and management of facilities.

Giving the inaugural address, BIUST Vice Chancellor, Professor Otlogetswe Totolo, said because Engineering Facilities Management has significantly evolved with time, there is a need to give it attention.

"Maintenance, by nature, is routine and recurring," Professor Totolo said, adding that it is important to ensure that machinery and other facilities are kept intact in the course of their operation so that there is efficiency and minimum loss of time.

"It is worth noting that facilities breakdown has become a bit of a challenge in most developing countries, especially within the continent of Africa," Professor Totolo noted. "The problem faced by Botswana and other nations is that of lack of facilities maintenance and management. "In the olden days, it was a norm that a machine was used as long as it worked. When it stopped working, it would either get repaired, serviced or discarded. However, in the modern world, advanced equipment is sensitive to damage, hence it requires timely preventative maintenance."
According to Totolo, maintenance serves an important function of preserving the lifespan of machinery and other equipment because it reduces costs meanwhile ensuring daily operations.

Speaking at the same conference, which was held virtually, the Deputy Vice Chancellor, Research, Development and Innovation, Professor Abraham Ogwu, said EFM2T conference was meant to address challenges around the concern that most countries in the continent of Africa do not focus enough on maintenance as they design, construct and deliver projects.
"This results in high downtime for plant availability and has proven to be a lot more expensive route," Professor Ogwu noted. He added that the conference provides practitioners, academics, and policymakers with fresh opportunities for collaboration to improve the practice in Africa.

Professor Ogwu disclosed that BIUST currently chairs the OR Tambo Research Chair on Climate Change. "It is also the only African University to coordinate two Intra-Africa projects namely: Education for Laser-based Manufacturing (ELbM) and Pan African Planetary and Space Science Network (PAPSSN) consortia," he said. "It generates over P16 million in research grants from national and international grant awarding bodies. "

MVA FUND
Living the promise.

Have you been involved in a road crash ? MVA Fund gives you the best chance to normal life by providing you with :



MEDICAL ASSISTANCE

Injured in a road crash?

We ensure that those injured receive appropriate medical care and rehabilitation.

FUNERAL EXPENSES

Lost a loved one as a result of road crash?

We offer up to P7.500 to assist with Funeral costs.



LOSS OF SUPPORT

Lost a breadwinner due to a road crash?

We lend a helping hand to support the dependants of the deceased.



LOSS OF INCOME

Lost your ability to earn a living due to a road crash?

We provide for you during this difficult time.



MOTOR VEHICLE ACCIDENT FUND

Gaborone MVA Fund House, Plot 50367, Fairgrounds Office Park, Tel: 3188533 Fax: 3188124
Francistown Ngilichi House, Plot 306/7, Meriting Complex, Tel: 2410670 Fax: 2410700
Maun Plot 1196, Shop D2, Engen Centre, Tel: 6861788 Fax: 6862021
Kang Plot 659, Gamonyemana Ward, Tel\fax: 6517124/1
Palapye House No. PA8MQ1/G, BHC Offices, Tel: 4921022 Fax: 4921024
Selebi-Phikwe CBH Building, Plot 2574, Town Centre, Tel: 2600275/63 Fax: 2600239

Toll free 0800 600 739
Email mvafund@mvafund.bw
Website www.mvafund.bw

@mvafund.bw
MVA Fund Botswana
MVA Fund Botswana



Chief Commercial Officer BotswanaPost Mr Clifford Lekoko

BOTSWANA POST ENHANCES CUSTOMER EXPERIENCE

Postal services provider Botswana Post has in November 2021, hosted a virtual media engagement to introduce a new bouquet of offerings aimed at improving customer experience.

With 131 post offices countrywide, the parastatal is eager to be known as a multi-faceted business organisation offering more than the traditional services associated with post offices. Along with continuing to open even more post offices, BotswanaPost prides itself in creating value through business partnerships which offer convenience for the customer.

It does this by providing a one-stop-shop experience, through which various products and services are available. These include renewal of driver's licences and paying monthly DSTV subscriptions at any post office or online. BotswanaPost has to-date also opened 20 kiosks across the country through a partnership with Choppies for receipt of old age pensions by Botswana's senior citizens.

Speaking about the organisation's strategy, the Chief Commercial Officer (CCO) of BotswanaPost, Clifford Lekoko, said like many post offices across the world, BotswanaPost relies heavily on technology as an enabler and on smart partnerships to diversify its offerings.
"Our operations were at a point threatened by technology because almost everything can now be done on a mobile device, especially communication, taking away the need to send mail via the post office, as well as advanced payment systems such as Orange Money or My Zaka where before money was sent through the post office," Lefoko said. "But we have since embraced these changes and are leveraging off available technology to enhance our products and services."

Additional products available to BotswanaPost customers include the Virtual Teller Machines (VTM), which is a simulated version of in-person banking. Another offering, Virtual Postal Box, allows customers to register their mobile phone number for use as their designated Post Box number receiving mail and related services from BotswanaPost for a P200 annual fee.

The postal services provider continues to offer convenient services such as door-to-door deliveries, couriering, and buying electricity on the App which is currently being revamped to make it even more user-friendly for customers.

BotswanaPost's Communications Manager, Tshepo Maphanyane told journalists at the media briefing: ''We are quite diverse in terms of the business that we do."





TLOU ENERGY, BPC SEAL 10MW POWER DEAL



Chief Executive Officer of Botswana Power Corporation Mr David Kgoboko

The Public Private Partnership (PPP) has been hailed as a means of reducing reliance on diesel-fuelled power stations and highly costly power imports that will also contribute to a desirable energy mix.

Tlou Energy and Botswana Power Corporation (BPC) have entered into a Power Purchase Agreement (PPA) that will see the company supply Coal Bed Methane (CMB) to BPC as the country moves towards power self-sufficiency.

Botswana's first CMB agreement, which will run for five years, entails tapping into the country's vast renewable energy resources in order to reduce use of carbon in power plants.

"It is through the PPA that the parties will commit to the supply and purchase of the 10MW from Tlou Energy's Coal Bed Methane power plant," the CEO of Botswana Power Corporation, David Kgoboko, said at the signing ceremony.

Kgoboko noted that in addition to improving Botswana's energy supply and contributing to an appropriate energy mix, the project will reduce reliance on diesel power stations and highly costly emergency power imports.

"As BPC, we continue to support government efforts to reform and liberalise the electricity supply industry," he said. "These efforts are already transforming the industry with the advent of IPPs such as Tlou Energy and others to come in the near future."

Kgoboko hailed the occasion as a "milestone for the country towards commercialisation of renewable energy resources, diversification of the energy mix and self-sufficiency in power generation".

Speaking at the same ceremony, the Minister of Mineral Resources, Green Technology and Energy Security, Lefoko Moagi, described the PPP as "a critical project" for the nation.

Minister Moagi said due to growing energy demand, the government is facilitating private sector companies to produce Coal Bed Methane in order to reduce Botswana's carbon print. He called on the parties "to work hard to meet demand and deliver the project within time and on budget".

The supply to the BPC grid is expected to come on stream in the next 48 months.

BUSINESSES EXPECTED TO IMPROVE - REPORT

- Special BoB report says businesses across all sectors are optimistic about economic recovery
- Businesses cite Covi-19 restrictions as a major hindrance to doing business
- 100 business firms from 13 economic sectors sampled

Firms across all sectors of the economy are optimistic about economic activity in the third quarter of 2021 compared to their pessimism about the previous quarter.

According to the Business Expectations Survey (BES) conducted by the Bank of Botswana, the optimism is evident in anticipated improvement in profitability, sales volumes, imports of goods and services, and investment in plant and machinery.

The survey sampled 100 businesses from 13 economic sectors.
These factors, along with expectations of economic growth in the Retail and Accommodation, Transport and Communications, Mining and Quarrying, Manufacturing, Finance and Professional and Administrative Activities sectors, are believed to have contributed to the improved expectations relating to overall business conditions.

“Firms in Manufacturing and Mining and Quarrying were optimistic about economic growth prospects in the third quarter of 2021 compared to the prior quarter,” says the BES report. “This aligns with the less stringent COVID-19 movement restrictions. The Finance and Professional and Administrative Activities sector was also optimistic about economic activity supported by accommodative monetary conditions and government interventions to mitigate the impact of COVID-19, including the implementation of the Economic Recovery and Transformation Plan (ERTP) and the Industry Support Facility, among others.”

Compared to the previous one, the perceived improvement in economic performance in the current survey likely reflects the expected resumption of economic activity following the end of the State of Public Emergency (SOE).
The report says businesses also expect cost pressures to rise in the fourth quarter of 2021 mainly due to the second round effects of the 2 percentage point increase in Value Added Tax (VAT) which was effected in April 2021.
Businesses cited the COVID-19 restrictions implemented to assist with containment of the pandemic as a major hindrance to doing business. Firms that are predominantly in the Retail, Accommodation, and Transport and Communications sectors highlighted COVID-19 restrictions as the greatest challenge to their business operations for the third quarter of 2021.
Unavailability of skilled labour was the second most commonly cited impediment to doing business, especially by firms in the Construction and Real Estate sector, reflecting reported difficulties experienced in recruiting foreign skilled labour while shortage of raw materials was considered an impediment to operations by Manufacturing sector firms.
Weak international and domestic demand was also reported as a challenge to doing business in Botswana whereas effective regulatory framework, favourable political climate, adequate water supply and government spending were viewed as supportive factors to doing business in Botswana for the third quarter of 2021.
Conducted by the Bank of Botswana, the quarterly BES collects information on the domestic business community’s perceptions about the prevailing state of the economy and expectations during the survey period. In completing the survey, businesses respond to questions on, among others, the prevailing business climate, outlook for economic growth and inflation, and business performance in the survey horizon.



Personal Loans constitute largest Proportion of Credit - Report

Released by the Bank of Botswana (BoB), the 2020 Banking Supervision Report indicates that total household debt as a proportion of total GDP increased to 23.7 percent in 2020 from 20.3 percent in 2019.

Similarly, commercial bank mortgage lending to GDP ratio increased moderately from 4.9 percent in 2019 to 5.6 percent in 2020. The Banking Supervision Report shows that the broader ratio of mortgage lending to GDP increased from 7.1 percent in 2019 to 8 percent in 2020, indicating an important role of statutory banks in mortgage financing.

Statutory Banks include Botswana Building Society.
According to the report that was released by the bank of Botswana in November 2021, the low level of mortgage lending remains a concern, especially for the banking sector dominated by unsecured household lending, and detracts from the potential welfare benefits of appropriately funded expansion of residential housing.

Banking credit as a share of total GDP grew from 31.8 percent in 2019 to 36.3 percent in 2020. Regarding the overall sectoral size, the ratio of banking assets to GDP increased from 50 percent in 2019 to 57.1 percent in 2020, while the relative size of banking assets to non-mining GDP increased from 59 percent in 2019 to 64.5 percent in 2020. The report highlights that the increase in these indicators was largely a statistical outcome of the growth in banking credit (4.4 percent) and banking assets (4.6 percent) compared with a decline of 8.5 percent in nominal GDP, rather than real progress in financial development.

The increase of 7.3 percent in household sector loans in 2020 was slower than the 13.8 percent in the previous year. Personal (mostly unsecured lending), mortgage and motor vehicle loans increased by 9.6 percent, 4 percent and 2.8 percent to P29.8 billion, P10.1 billion and P2.1 billion, respectively. Credit cards declined by 27.7 percent to P709 million in the same period.



Bank of Botswana Governor Mr Moses Pelaelo

The moderate growth rates of most components of household loans was as a result of the negative effect of the COVID-19 pandemic on the economy. The report notes that the resultant shutdown of businesses and loss of employment reduced the borrowing capacity of retail customers. In 2020, personal loans constituted the largest proportion (70 percent) of loans and advances to the household sector and were higher than 68 percent in 2019 while the share of mortgages was unchanged at 24 percent.

The household deposits to GDP ratio increased to 9.4 percent in 2020 from 8.1 percent in 2019, largely reflecting the contraction in GDP. The ratio of pension fund assets to GDP increased from 47.2 percent in 2019 to 58.2 percent in 2020, as pension fund assets grew by 12.9 percent to P105.2 billion.

According to the report, as at 31 December 31, 2020, overall household savings, including pension funds, in the banking sector amounted to P122.2 billion compared with the household borrowing of P42.9 billion. Therefore, the household sector was a net saver in the economy.


Boloka nako le madi
Baya madi gaufi le wena
Ga o tlhoke go tsamaela kgakala go baya madi. Etela FNB Cash Plus agent e e gaufi le wena Botswana ka bophara.
O tlhoka Omang le Cellphone number fela go baya madi.
O ka dira le tse di latelang:
Tsaya Madi/eWallet
Reka Motlakase
Reka Airtime
20
Bank of Botswana
Twenty Pula
FNB
How can we help you?
First National Bank Botswana Limited is a licensed Commercial Bank
Go na le melawana
Cash Plus Agent
fnbbotswana.co.bw



BANKS PLAY A CRITICAL ROLE IN BOTSWANA'S ECONOMIC RECOVERY

RMB Senior Debt Trade Solutions Transactor Resegohetse Pheresi

Banks will always be of critical importance to the structural soundness of any economy, especially in times of economic stress when commercial banks ought to act as stabilisers of trade, payments and access to liquidity, Rand Merchant Bank (RMB) Senior Debt Trade Solutions Transactor, Resegohetse Pheresi, says in an interview.

Q: How is RMB assisting in alleviating the impact of COVID-19?

A: We at RMB and the broader FNB recognised the responsibility we shoulder as one of the larger corporates in the country and the largest commercial bank in the country. We have always seen ourselves as the bank of the people, and in that same vein we mobilised not only cash but goods as well as community outreach and lending relief to assist not only our clients but the wider community.

FNBB has committed in excess of P10 million towards the fight against the impacts of COVID-19, both directly and indirectly, in cash and through various initiatives aimed at preserving an acceptable quality of life for those impacted by the pandemic.
In addition, we availed debt relief in the form of payment holidays for all parties that were adversely impacted by the outbreak of the COVID-19.

Q: Briefly touch on the measures that have been put in place in the various sectors to help relieve the impact on the affected sectors.

A: Number crunching economists tell us that the tourism and hospitality sector and the mining sector were hardest hit. Another sector that is quite difficult to quantify is the toll that the pandemic has had on the informal sector; those that are reliant on the movement of people and certain establishments with whom they would have a shared client base being operational.

The mining sector's is perhaps the most significant blow, given its contribution to fiscal revenue and export earnings. The sector was forced to cancel some planned sales and had to explore alternative measures through which to sell its commodity, given restrictions that were in place. Fortunately there are strong signs of recovery within the space in the current year, which will hopefully reduce fiscal pressures to a certain degree.

We have seen government put in place salary/wage subsidies along with the availing of P1.3 billion through the Industry Support Facility (ISF). The BECI administered guarantee scheme has been in place in conjunction with the banking sector to provide companies with working capital requirements up to the tune of P1 billion. We have also seen the government pledge P14.5 billion in the Economic Recovery Transformation Plan (ERTP) which looks to stimulate economic recovery the government expenditure.

Q: Which sectors are likely to recover the slowest?

A: These are likely to be the tourism, restaurants and accommodations. These will be largely dependent on our own vaccine rollout, as well as the level of comfort that other nations have with our level of COVID-19 risk and the rate of the recovery in those countries that will dictate their level of disposable income.

Q: What role does the bank play in supporting corporations during times of economic downturn?

A: During times of economic stress commercial banks need to continue to act as stabilisers of trade, payments and access to liquidity.

Banks need to establish sound digital and compliance infrastructure to allow trading to occur during times of stress and particularly during extraordinary circumstances such as those experienced over the past 18 months in which mobility has proven to be challenging.

In a relatively small economy like Botswana, it is imperative that commercial banks are able to support corporations with additional liquidity needs that may arise from reduced or suspended operations. This support may be in the form of trade instruments to facilitate the purchase and sale of goods, working capital solutions to unlock cash that is held up in assets or to bridge gaps between receipts and payments. The support may also come in the form of loan moratoriums, as previously mentioned, to allow companies to utilise available liquidity to cover overheads.

Q: Since the pandemic began, what are the various strategies that the bank has put in place?

A: RMB has had to adapt the way we do business for the benefit of both internal stakeholders, external stakeholders and customers alike. In line with COVID-19 protocol advisory and in order to ensure that we prioritise the health and well-being of employees and clients, we have endeavoured to ensure that we do not breach 25 percent capacity staff complement. This has meant the majority of our staff moving to work from home schedules. This of course is not an easy shift for any organisation with questions around the suitability of staff homes as workplaces, the availability of the necessary infrastructure and equipment to carry out what is required, the conduciveness of the work environment for a productive and driven workforce. We currently maintain this work-from-home structure and are in no rush to return employees to the office until we are certain that the threat of COVID-19 has been adequately curtailed.

With regard to the clients that we serve, we have aggressively pushed for increased uptake of our digital solutions in a bid to reduce branch traffic without disrupting the ability to carry out business. We have introduced new trade and working capital solutions that will allow clients quicker access to funds during times of strained solutions. One such solution is our invoice discounting solution which seeks to allow clients faster access to funds that are tied up in their receivables.

Our work place banking team has engaged numerous corporates on financial literacy and well-being training which has become an even more essential life skill when there is a strain on individuals' disposable incomes.

Q: How long do you anticipate it will take for our economy to return to its pre-pandemic state and begin to fully rebuild?

A: I think we have started to see some signs of recovery with growth for this year projected at around 6-8 percent. However, it is important to note that we are coming off of a low base of contraction of around 8-9 percent in 2020.

Full blown recovery and return to pre-pandemic economic conditions will really depend on a multitude of, including the state of affairs once the SOE has been lifted. What do retrenchment levels look like? Where is the true level of unemployment once these restrictions have been removed?

Another key factor is the rate at which we are able to get a significant portion of the population vaccinated to ensure that we are able to resume some form of 'old normalcy' in the movement of people and goods alike. Possibly most important and most unpredictable is the level of mutation of the virus.

Q: How has the bank worked hand-in-hand with the government to resuscitate economic activity?

A: As RMB/FNBB, we have looked to support through contributions in cash and in kind. More than contributions pledged, we have continued to engage the government as one of our critical stakeholders and recognising the need for alignment in order to maintain the path to achieving national development goals.

We are participants in the BECI administered P1 billion government guarantee scheme aimed at providing working capital support to entities that have been clearly affected by COVID-19 and the restrictions associated with it. We have continued to engage the government around available options and access to funding that will support the fiscus from a recurrent and developmental budget perspective.

We as a bank are also keen to provide advisory and funding support around the optimal way to execute and/or implement key infrastructure projects, particularly within the PPP scope. Our access to capital, regional experience and key relationships with developmental finance institutions makes us well positioned to provide value adding solutions.

Q: As the world continues to shift towards a digitally-led economy, how do you anticipate this will assist in boosting our economy?

A: I think what the digital transformation does is take what globalisation did a few decades ago in promoting trade across borders even further in completely eroding borders. We have seen the impact of tech in turning the Silicon Valley into a USD3trillion economy on its own and the success of the likes of Alibaba.

I think digital transformation provides a nearly unlimited market for our goods and services, along with providing us with access to unlimited information, services, goods, ideas and so on. I think it provides us with an opportunity to increase the complexity of our economy in the medium-term which has been seen in many instances to be key to making the challenging step from middle income to high income status. A more complex economy equates to more industries, more employment, more competition, more revenue and more development.

We have the opportunity to see ourselves involved in more components of the value chains that have led to our development up to this stage. Diamond planning technology may see more Batswana involved in diamond trading going forward. The borderless nature of technology can allow Batswana to connect with trades of all sorts of commodities, e.g. copper and manganese.

We are able to provide services of convenience and efficiencies which complement logistics, retail sales, dining and so on. These are of course a few thoughts that require development, skills transfer, development but the overall sentiment on technology is it is capable of delivering great efficiencies that we would have not thought possible previously.

Q: How do you foresee the pandemic affecting income inequality in Botswana?

A: I believe that is without a doubt that this pandemic would have taken us a few steps in the progress that was being made around equitable distribution of income. The private sector and those burgeoning small and medium enterprises that are the real engines for creating new wealth and bridging the inequality gap have been dealt a massive blow. They will have seen sizeable erosion of the equity they had built up over the years and struggled to maintain the desired levels of employment within the operations. I believe a lot of work will have to go into rebuilding these entities and the hope is that the government economic stimulus measures will be able to provide a foundation for rapid recovery and a multiplier effect will trickle down to these enterprises. There is also hope that the pandemic has called to attention the pressing need to improve our self-sufficiency, and this can only be done by increased participation of local entities in all facets of our economy.

BR's Sea Rail unveils ambitious turnaround strategy



Managing Director Derick Mokgatle

*** Aims to have 50% market share of container cargo**

*** Wants to divert Botswana cargo from other ports to Walvis Bay**

A Namibia-based transport and logistics business owned by Botswana Railways, Sea Rail, is confident that once they roll out a new turnaround strategy, they will become a player to reckon with, especially in the Southern African region.

According to the company's Managing Director, Derick Mokgatle, a consultancy tender for the project should be awarded in the fourth quarter of 2021/22 financial year.

Established as a 100 percent Botswana Railways owned subsidiary in 2013, Sea Rail was created to develop and operate a dry port on land leased by the Botswana Government in Walvis Bay, Namibia. In addition to providing dry port services of bonded storage facilities and cargo handling, Sea Rail offers freight forwarding solutions that include transport and customs clearing, as a one-stop shop for cross-border clients wishing to route their goods via the Port of Walvis Bay.

The company is looking at several projects that should pick up its volumes, especially that it faces stiff competition from well established brands in the region. "The company is exploring a solution to put some of the cargo on rail between Walvis Bay and Gobabis for high volume commodities like coal and iron ore to be exported from Botswana," said Mokgatle who once worked for BR. "This is meant to cut the distance on road by around 650km on the Trans-Kalahari Corridor and eventually reduce inland transport costs."

He told further said that discussions with mines and Trans-Namib are ongoing for a dry port at the Gobabis rail head, adding that strategic partnerships will be of increased critical importance for the company to reach its full potential. "Sea Rail is determined to grow partnerships with clients and other stakeholders to grow volumes for the dry port, among them transporters and institutions like Botswana Investment and Trade Centre, the Special Economic Zones Authority, other parastatals and NGO," he said.

Sea Rail's new infrastructure for improving efficiency includes a reefer station and an underroof storage shed that were commissioned in December 2019 and December 2020 respectively. The reefer station has 48 plug-in points and has enabled the dry port to store and handle perishables like fish, chicken, beef, fruits and vegetables while the 3 000-square metre underroof shed enables the dry port to store more volumes of high value commodities like Fast-Moving Consumer Goods and copper ore.

"So far we have handled 2 000 tons of copper through the warehouse and we expect to grow traffic for the dry port through this facility," Mokgatle noted. "It has attracted a lot of enquiries which will eventually turn into continuous anchor business for Sea Rail."
By June next year, the 8-year old business also plans to have a branch office in Gaborone through which to cultivate more business in the Botswana market and to divert Botswana cargo that comes through other regional ports to Walvis Bay. "The target is for Sea Rail to control over 50 percent of the market in container volumes going to Botswana," Mokgatle said.

POLOKO

Benefit Description

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.

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

Benefit Type				
Member & Spouse (including children; still born to 21 years (25 if still a full-time student)				
	Letshegedi	Lesedi	Lebone	Lerato
Main Member	20,000.00	25,000.00	30,000.00	40,000.00
Spouse	20,000.00	25,000.00	30,000.00	40,000.00
Child 14-21	20,000.00	20,000.00	25,000.00	30,000.00
Child 6-13	10,000.00	10,000.00	12,500.00	20,000.00
Child 1-5	5,000.00	5,000.00	6,250.00	10,000.00
Child < 1	2,500.00	2,500.00	3,125.00	5,000.00
Premium Per Member Per Month	BWP 27.00	BWP 28.00	BWP 30.00	BWP 38.00
* For Parents and Parents-in-Law	BWP 15,000.00	BWP 20,000.00		
Premium	BWP 50.00	BWP 64.00		
* For Extended Family	BWP 15,000.00			

Age Band	Premium
<= 30	BWP 10.00
31-40	BWP 28.00
41-50	BWP 34.00
51-60	BWP 41.00
61-65	BWP 54.00
66-70	BWP 65.00
71-75	BWP 97.00
76-80	BWP 135.00
81-85	BWP 210.00



Letshegedi

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.

Lesedi

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.

Lebone

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.

Lerato

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.

Contacts

Unit19, Kgale Court 126, Gaborone International Finance Park
P O Box 601202, Gaborone-West, Gaborone, Botswana
Tel: +267 3924516, Fax: +267 3924541
www.mpibtu.com

More Power Investments

Underwritten by

absa



HOUSE 1957 MEDIA BOTSWANA

ABOUT US

Brand identity is everything. You want people to see the best side of your business, and House1957 Botswana can make that happen.

OUR SERVICES

FILM PRODUCTION

Concept development, Brand identity videos, Corporate training videos, Social media adverts, Testimonials videos, YouTube content, Live event filming & Video editing

GRAPHIC DESIGN AND PRINTING

Logos, Letter heads , Books (magazine, company profiles, receipt books,etc) Promotional materials Security wrist tags, Websites, Business cards

PHOTOGRAPHY

Product packshots, Jewellery photography, Fashion photography, Commercial photography Model photography, Corporate Location shoots

PUBLIC RELATIONS

Media relations and publications : We are specialists in building and maintaining a positive image for individuals, companies and organisations

SOCIAL MEDIA MARKETING SERVICES

Display advertising, SEM (Search Engine Marketing), Social media campaigns, Online management for Twitter, Facebook, Instagram & LinkedIn

PO BOX 312, Mogoditshane

Plot 53915, unit 2, first floor (Mountain View Mall) Block 5, Gaborone Botswana

(+267) 3115560 / 73001957 / 73161957
www.house1957.co.bw info@house1957.co.bw



DTC sponsors Women's Football

The world's largest and most sophisticated rough diamond sorting and valuing operation, Diamond Trading Company Botswana (DTC Botswana), has injected P2.43 million into the women's football league and grassroots football development programmes across the country.

DTC Botswana is a 50/50 joint venture partnership between the Government of Botswana and De Beers that aims to facilitate, drive and support creation of a vibrant, sustainable and profitable downstream diamond industry in Botswana through superior sorting and valuing practices. The company has the capacity to sort 45 million carats a year.
The Managing Director of DTC Botswana, Sedireng Serumola, says they have decided to sponsor women's football in accordance with the company's new strategy, particularly its priority area of sustainability that encompasses DTC Botswana's Corporate Social Responsibility (CSR) programme.

"We have now taken the direction to be a more inclusive and diverse organisation, demonstrated by us achieving gender parity at executive level," Serumola said, speaking at the launch of the sponsorship in Gaborone on Tuesday this week. "Supporting a culture of equality, diversity and inclusivity is also a national priority. DTCB will continue to promote opportunities of this nature."
Serumola noted that DTCB took a deliberate decision to not only sponsor women's football league but also support grassroots football development training programmes in primary schools which are in the 17 regions of Botswana Football Association (BFA).

The sponsorship, which will commence in the 2021-2022 football season, will see DTC Botswana being the lead sponsor of women's football and grassroots football development for three years with P2.43 million.
"The women's football league and the grassroots development programme also resonates with DTC Botswana's strategy which envisions to develop a workforce that is equal in gender representation as well as equal in access to opportunities for boys and girls in communities," Serumola said. "As we gather here today, DTC Botswana is proud to have taken yet another bold step to contribute towards building a culture of gender equality, diversity and inclusion."
Also speaking at the event, the president of the BFA, MacLean Letshwiti, described the sponsorship as a huge milestone for the development of women football. Letshwiti said he has always believed that the best route to any FIFA World Cup finals or any major football competition for Botswana is through women's football. That is why, he added, countries like the US have empowered and invested heavily in women's football.

The BFA president said the recent performances of senior women's football team and their younger counterparts, the U-20, in COSAFA, CAF Qualifiers and FIFA U-20 World Cup COSTA RICA 2022 Qualifiers, speak volumes about the huge strides made by women's football and point to its bright future. The partnership with DTCB will go a long way in nurturing these talents and making sure that the BFA and Botswana realise their dreams.
"The announcement of the DTC Botswana sponsorship today could not have come at a better time," Letshwiti said. "I am confident that the partnership will see growth of women's football in Botswana to unprecedented heights. I am hopeful that the partnership between DTC Botswana and the BFA can in a few years be looked back on for the huge impact that it would have had on women's football in Botswana.

"I am confident that we will enter our first AFCON women's finals as a result of this motivation. This will hopefully further enable the BFA to partake in an aggressive programme of women's football development in Botswana, starting from grassroots up to a truly professional women's elite league."
Said the Minister of Youth Empowerment, Sports and Culture Development, Tumiso Rakgare, also speaking at the launch of the DTCB sponsorship: "Women too need to be encouraged so that they can also realise their dreams. I am happy to see DTC Botswana supporting the development agenda of women's football. My excitement emanates from the fact that DTC Botswana chose to depart from tradition to support a deserving constituency, being women's football."
Minister Rakgare noted the senior women's team, The Mares, recently advanced to the second round of the Total Women's AFCON Qualifiers after "hammering" Angola 7–1 on aggregate.
"This leaves them with just one match or stage, which I'm told will be against Zimbabwe next year," he added, saying reaching the final of that event "for the very first time in our history as a country" is coming exactly 10 years after their male counterparts made their berth at AFCON.
"It is against this backdrop that we need to go all out to support these women," Minister Rakgare emphasised.



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 Vison 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.

GWM | HAVAL

Connect & WIN BIG with unlimited BTC Fibre Internet

Connect & Win
JOIN THE GREEN EXPLOSION THIS SUMMER

Sign up or Upgrade your Home Internet package.
Apply online at **www.btc.bw** & use the
Promo Code: SIGN UP to enter.



Unlimited Internet

10Mbps	20Mbps	50Mbps	100Mbps
P480	P650	P1,200	P1,900

| VAT Excl. | **36 months contract** |

12 & 24 month contracts also available.
Competition ends 31st March 2022. Ts & Cs apply.

btc


Get business fibre speed access without fibre!
Fibre via Wireless
Dedicated fixed bandwidth connection
High Internet speeds with very low latency
Low contention ratios
Get Fibre speed Internet anywhere
Static routable IP address
Quick, easy signup process
Tailor-made SLA to client needs
365 days a year local support
Jenny
SCAN HERE
Connecting Africa to Information
www.Jenny.co.bw | +26 73 972 712