

Vuk'uzenzele

Produced by: Government Communication & Information System (GCIS)

English /Setswana

Mopitlwe 2020 Kgatiso 1

STATE OF THE NATION ADDRESS

GROW SOUTH AFRICA

SONA special edition

Inclusive growth for all South Africans



Image: by Jure Senekal

“Agriculture is one of the industries with great potential for job creation.”

President Cyril Ramaphosa

Food security is a priority for Nophelo Zanani who is an emerging farmer for Siyazama Community Food Garden in Khayelitsha.

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Bašwa ke bokamoso jwa naga ya rona

Gangwe le gape fa ke buisana le bašwa ka gale go ntira gore ken ne le matlhagatlhaga. Go a itumedisa go tlhologanya dikgaratlho le diphenyo tsa bona le ponelopele ya bona go seo se ka dirwang go tokafatsa naga eno.

Ga go nnete e e fetang eno gore bašwa ke karolo e e botlhokwa thata e e tla tsweleng go nna teng mo mookong le mo popegong ya setšhaba sa rona.

Le fa re itse sentle gore ka gale ba rata go tsaya dilo bobebe, ga ba na kgatlhego mo dipolotiking kgotsa ebile ba itebeletse ba le nosi, dithuto tsa boditšhabatšhaba le tsa selegae ka gale di totobatsa gore bašwa go dikologa lefatshe ka gale ba na le tsholofelo e e namatshang ka ga bokamoso jwa bona.

Go ya ka dipelo tsa ditlhopho tsa Ipsos Pulse of the People e e golotsweng ka Ferikgong, 61% ya maAforika Borwa a dingwaga di le 15 go ya go di le 17 ba na le tsholofelo ka ga 2020.

Ga ke na pelaelo gore seno ke maikutlo a a leng mo bašweng ba ba farologaneng ka kakaretso, bogolosegolo setlhopho sa bašwa ba ba belegweng mo tshimologong ya ngwagakete bao ga jaana ba simololang botshelo, bao bašwa ba ba bitsang ma2000.

Bano ke barwa le barwadi ba ba belegweng morago ga gore naga ya rona e iponele temokerasi. Le fa bona ba sena maitemogelo a bosetlhogo jwa tlhaolele, ba tswelela go tshelala mo ditlamoragong tsa yona tse di ka ga go se lekalekaneng ga lotso, tshokelelo ya bonno le lehuma. Bašwa bano ba a itshepa, ga ba ikobonye mme e bile gape ba phophoma ka maikemisetso.

Bašwa bano ba itse ditshwanelo tsa bona sentle mme ga ba tshabe go di lwela.

Bašwa ba naga ya rona ba bontsha matlhagatlhaga, tsholofelo, boitumelo, bokgoni, bokamo-

so le kgololesego.

Ke ba ba tsaletsweng mo nakong ya didirisiwa tsa di dijithale mme ke dikgeleke mo tirisong ya dithekenoloji tsa sešweng mme ba ipona ba dira ditiro tseo di neng di se teng ka nako ya batsadi ba bona.

Letsatsi pele ga Puo ya Maemo a Setšhaba (SoNA) ke ne ka nna le tšhono ya go buisana le setlhopho se se jalo sa bašwa ba ba matlhagatlhaga kwa puisanong e e ka ga ditshika tsa dingwaga tse di farologaneng tsa ka fa nageng ya rona e e neng e rulagantswe ke Setheo sa Bosetšhaba sa Tlhabololo ya Bašwa (NYDA).

Re sekasekile dintlha tseo di leng botlhokwa thata go bašwa le go lebisisa ditsela tseo ka tsona re ka lolamisang dintlhaponi le ditiro tsa rona.

Jaaka setlwaedi, go bona tiro le ditšhono go ne go le kwa setlhoeng mo lenanetemeng.

Mo bašweng ba le 1.2 milione ba ba iponelang ditiro ngwaga mongwe le mongwe, ba ka nna ba le babedi mo go ba le bararo ba iphitlhela ba latlhegetswe ke ditiro, ba sena dithuto le dikatiso tse di maleba.

Batsayakarolo mo puisanong ba itumeletse gore ntlha ya go thapiwa ga baswa e tsibogelwa le kwa maemong a a kwa godimo a puso. Fela dikgoreletsi tse ba di tlhagisitseng ke se re se itseng: ba tlhagisitse gore bona bae me sejaro mo go nneng le seabe mo ikonoming ka ditsela tse di farologaneng, go tsenyeletsa jaaka tsa go nna borakgwebo, fela dithulaganyo tsa tsamaiso tse di tlhokang dintsanantsana di sena palo mmogo le tlhokego ya ketletso ka matlote e ba thibela go dira jalo.

Jaaka Bright Hlongwane wa mokgatlho wa Bašwa mo Kgwebong ya Aforika Borwa a mpoleletse, go tlhokega gore go nne le matlote a a okeditsweng go borakgwebo ba bašwa. Ba ka rata go bona mefutafuta ya

ditheo tsa ditšhelete, ditheo tsa tlhabololo ya ditšhelete, babeeletsi ba ba etleetsang ka matlote go dikgwebopotlana, difeme tsa matlote tsa poraefete gammogo le dibanka tsa kgwebo tse di itekang lesego ka go oketsa sekoloto le go lekeletsa go bagwebi ba bašwa.

Gore naga ya rona e gole ka katlego re tshwanetse rotlhe re dire ka gotlhe ka moo re ka kgonang go netefatsa gore bašwa ba ka tsaya karolo mo ikonoming ya rona ka tsela e e nang le mosola, e ka nna ka ditsela tse di tlwaelegileng tsa go ba thapa mo ditirong kgotsa ka go ba bulela ditšhono tsa gore bona k abo bona ba kgone go itirela ditiro le go ithapa.

Ka jalo, go ne go le maleba gore nka dirisa serala seno go tlhama Tsenogare ya Moporesitente mo go Thapiweng ga Bašwa, eo e leng tomagano ya leano le pono ya bosetšhaba eo e tlhalosang ditiro tse di kwa setlhoeng go samagana le botlhokatiro jwa bašwa.

Seno se tsenyeletsa tsela ya bosetšhaba go mafaratlhatlha a botsamaisi eo e nyalanyang bakopatiro le ditšhono tsa tiro.

Seno se tla kgontsha bašwa go fitlhelela ditšhono jaaka ba bangwe ba bona ba sena mafaratlhatlha ao a dirang gore go nne bonolo go fitlhelelela ditšhono tse di ka ba siamelang.

Go tla rulaganngwa dikhosokhutshwe tse di kgethegileng tse di totileng bokgoni jo bo rileng joo ga jaana bathapi ba bo tlhokang. Maikaelelo a seno ke go samagana le bothata jwa go sa nyalane magareng ga mananeo a thuto, katiso le tlhabololo a ga jaana le ditlhokego tsa ikononi.

Re nesetsa pula tiro e e setseng e dirilwe mo ntlheng eno, jaaka lenaneo le ga jaana le setse le rebotswe mo Lefapheng la Temothuo, Phetolo ya Lefatshe le Tlhabololo ya Magae mmogo le mo go la Pusotshwaraganelo le Merero ya Setso go ka katisa

baithuti ba bašwa ba le 1 000 kwa Foreisetata mo go tsa temothuo le bokgoni jo bongwe.

Bašwa ba le bantsi ba batla go itshimololela dikgwebo tsa bona.

Ba tlhabela bokgoni jwa setegeniki joo bo ka ba thusang go simolola dikgwebo tsa bona.

Tsenogare eno e tla tshegetsatsa kgolo ya borakgwebo ba bašwa.

Boammaruri ke gore bogwebi ga se tharabololo ya mathata otlhe, fela ke dumela gore ke tselae e e nonofileng le go rurifadiwa go neela boitshupo le mosola, maikutlo a go nna le tshwanelo, le tsholofelo go isago ya bašwa.

Lenaneo la Tirelo ya Bašwa la Moporesitente le neelana bašwa ditšhono tse di tla tswelang metse e ba tswang kwa go yona mosola. Boitshimoleli jono bo dirilwe go tsenya phetogo le go dira tshusumetso mo sekaleng, go na le mananeo a a kgaoaneng ao a nang le tshosometso e e lekanyeditsweng.

Gape ke tlhalositse mo SoNA gore re tla beela kwa thoko 1% ya tekanyetsokabo ya bosetšhaba go dirisediwa mabapi le mananeo a a tla tlhohelang bašwa ditiro.

Mananeo a le mantsinyana mmogo le diporojeke a a tlhamiwa go samagana le kgwetlho eno e e leng ka fa nageng.

Bašwa ba naga ya rona ba bona seno e le tšhono le tsholofetso, le fa tota ba tlhomerwe ke dikgoreletsi tse ba kopanang le tsona.

Mo bekeng e e fetileng fela ke kopane le bašwa ba le mmalwa ba maAforika Borwa bao ba ntlirileng motlotlo ka bokgakala jo re re tswang kw go jona le seo seo re se fitlheletseng ga jaana.

Ga jaana re na le borame-tshameko ba bašwa jaaka moitseanape wa motshameko wa kolofo Sim "Tiger" Tshabalala yoo o kokoanyang dikgele tsa kolofo tsa boditšhatšhaba ka fa la ka fa ka a na fela le dingwaga di le robedi. O mo maemong a bosupa mo lefatscheng mo setlhopheng sa dithaka tsa gagwe le go fenyatsa metselsetse le me-

tshameko ya kolofo go tsenyeletsa *US Kids golf tournament* gabedi. Mowa wa me o ne wa ya kwa godimo fa moithuti wa Mophato wa bo 11 Sinoyolo Qumba go tswa kwa Orange Farm a nkwaletsa ka ga seo se tshwane-tseng go akarediwa mo go SoNA ya monongwaga. Sentlente e ne e le karolo ya setlhopho sa bakwadi sa rona mo tsamaisong ya go tlhama puo eno. Go na le bakgaratlhi ba ba matlhagatlhaga ba ba jaaka Ayakha Melithafa go tswa kwa Eerste Rivier kwa Kapa Bophirima, yoo a neng a tsenetse Foramo ya Ikononi ya Lefatshe kwa Davos go ipiletsa go baeteledipele ba lefatshe go ema nokeng bosiamisi jwa tlelaemete. Ke ne ke gakgame-tse thata fa ke ne ke kopana le Michelle Nkamankeng yoo, ka dingwaga di le 11, e leng mokwadi yo monnye mo Aforika le go nna mo maemong a bakwadi ba ba lesome ba ba kwa setlhoeng mo lefatscheng. Mokwadi yono o kwadile dibuka di le supa le go kwala buka ya gagwe ya ntlha a le dingwaga di le 6 fela. Jaaka Moporofesara Jonathan Jansen a buile: "O a itshepa, o tlhamaletse sentle mo puong ya, o na le kitso le lerato la se a se dirang".


Ke bašwa bano bao e leng dibenyane tsa mmatota tsa isago ya naga ya rona le go re gakolola gore kgololesego ya rona e fentswe ka go ikentsha ditlhabelo ga makau le makgarebe ao a neng a ikaeletse gore eseng fela bona, fela le bao ba tlang kwa morago ga bona, ba tshwanetse go tshela mo leseding la kgololesego.

Re tshwanetse go tswelela go dira mmogo re le puso, kgwebo, mekgatlho ya badiri le ya baagi go netefatsa gore mokgweleo wa botlhokatiro o se tswelile go ketefalela bašwa ba rona, go tšhwatlaganya mewa ya bona le go ba dira gore ba tlhoke tsolofelo.

Ke na le tshepo ya gore ditiro tse di tlhalositsweng mo SoNA di tla emela molelwane o montšhwa wa tlhabololo ya bašwa.

Jaaka Frantz Fanon a buile, ke go losika lengwe le lengwe go iponela moonoo wa lona.

Losika lono lo iponetse lwa yona. Jaanong go mo diatleng tsa rona go ba tshegetsatsa gore ba diragatse le go garela se ba se iponetseng.

Ke ntlha e e itsegeng go tswa lowe tota gore setšhaba se se retelwang ke go neneketsa le go tlhabolola bokgoni jwa makgabutlane a sona ka katlego e tla nna sona sa baipolai ba ba sa lelelweng. 

BMW e tsenela ntwana ya go lwantshana le GBV

Setlamo sa BMW Group South Africa se neelane ka dijanaga tsa BMW i3 tse di tla dirisiwang ke mekgatlho ya baagi go ka fitlhelela batswasetlhabelo ba Tirisodikgoka e e Totileng Basadi le Bana (GBV).

Dijanaga tseno di amogetswe ke diatla tsa ga Moporesitente Cyril Ramaphosa mmogo le Mokhanselara wa naga ya Jeremane Angela Merkel. Di ne tsa neelwa ba Mokgatlho wa Dikgwebo tsa Aforika Borwa Malebana le Merero ya Boitekanelo le ya Bolwetse jwa Phate (SABCOHA) gore ba di tlhokomele mo legatong la Bolaodi jwa Komiti e e Digogang kwa Pele ya Nakwana ya makala a mantsi a a farologaneng a a samaganeng le merero ya Tirisodikgoka e e

Totileng Basadi le Bana mmogo le Dipolao tsa Basadi (GBVF).

Thuso eno go tswa kwa setlamong sa dijanaga e totobatsa tirisanommogo e e tswelletseng go gola magareng ga puso le mekgatlho ya baagi, e e tsenyeletsang makala a dikgwebo le badirisanimmogo ba maphata a boditshabatsaba, mo go ka lwantshang le GBVF.

Letsholo leno ke karolo ya Letlole la Phetolothefosano la Diintaseteri tsa Dijanaga (le le jang bokane R6 bilione), le le tsestsweng tirisong gore le tlise diphetogo mabapi le go refosana maemo mo lekaleng la dijanaga le go kgontsha gore bao mo malobeng ba neng ba sa letlelelwa go nna le seabe mo go lona ba neelwe ditshono tsa go nna le seabe, go akarediwa le basadi, bašwa le batho ba ba tshelang ka bogolofadi.

Fa ane a bua kwa



Moporesitente Cyril Ramaphosa o na le Mokhanselara wa naga ya Jeremane Angela Merkel kwa moketeng wa go neelana ka dijanaga o o neng o emilwe nokeng ke setlamo sa BMW go thusa go lwantshana le GBVF.

moketeng wa semmuso wa go neelana ka dijanaga, o o neng o tshwaretswe kwa Lefelong le go Agiwang Dijanaga tsa Setlamo seno sa Tlhagiso ya Dijanaga tsa BMW kwa Rosslyn, Tshwane, mo malobeng Moporesitente Ramaphosa o rile dijanaga tseno di tla thusa go boloka matshele. O lebogile ba BMW go bo e le setlamo sa ntlha go neelana ka dijanaga, mme o ne a rotloetsa tse dingwe gore le tsona di gate mo motlhaleng wa bona.

“Kgato eno ya gonna le tirisanommogo e e edileng magareng ga dikoporasi le baagi ke sekai se sentle se se tlhamaletseng seo re batlang go se bona mo ditlamong tse dingwe gape tse dintsi gore le tsona di tsee malebela mme di diragatse fela jaaka seno.

“Go nneng teng ga BMW mo nageng ya Aforika Borwa go supa kamano ya tirisanommogo mmogo le ya ikonomi e e leng kgale e le teng magareng ga naga ya Jeremane le ya Aforika Borwa,” ga rialo Moporesitente Ramaphosa.

Maano a tshoganyetso a go tsibogela GBV

Leanotlhommo la Naga mabapi le GBVF, le le tlhalosang dikgato tse dintsi tse



di farologaneng go samagana le GBVF, le lona le setse le tlhomilwe.

“Leano leno le tsepamisitse mogopolo mo go matlafatseng dikgato tsa thibelaketegelo, mmogo le go netefatsa gore basadi le bana ba naga ya rona ba nna ka fa tlase ga moriti wa tshireletsego le bosiamisi.

Leano leno gape le umaka ntlha ya matlafatso mo mererong ya ikonomi, e leng karolo e e bothokwa thata mo go rona jaaka re le puso, re tla bo re tsepamisitse megopolo ya rona mo go yona,” ga rialo Moporesitente Ramaphosa.

Tlhogo ya Karolo ya Tlhagiso ya Dijanaga ya Setlamo sa BMW South Africa, Ngaka Milan Nedeljkovic, a re palogotlhe ya batho ba le 4 000 mo nageng ya Aforika Borwa ba thapilwe ke setlamo sa BMW, go tsenyeletsatsela le mo diphatlhatirong tsa bolaodi moo ba le bane mo go ba le batlhano ba setlamo seno e leng ba ka fa nageng eno.

Mo godimo ga seno, Nedeljkovic o rile batho ba bangwe gape ba feta ba le 40 000 ba thapilwe ka fa nageng ke ditlamo tse di tlamelang setlamo seno ka ditirelo ka fa

nageng ya Aforika Borwa.

“Lefelo la katiso la rona la ntlha mo setlamong sa BMW South Africa le simolotse go dira ka ngwaga wa 1978 mme go tloga ka ona motsi oo, batho ba feta ba le 2 000 ba setse ba katisitswe ke BMW le go bona diphatlhatiro gona ka fa setlamong sa BMW.

“Dingwaga di le tharo tse di fetileng, setlamo seno se butse sekolo sa katiso go tlhatlosa maemo a katiso mo ditirong tsa botegeniki gore a eme kwa maemong a a kwa godimo,” ga rialo Nedeljkovic.

O tlhalositse gore moonoo wa setlamo seno o tlhalosa sentle gore thuto ke yona tsela e e lebisang kwa katlegong, le gore “go tswelela go se kgaotse go ithuta mo Setlamong sa BMW ke karolo e nngwe ya katlego eo,” ga rialo Nedeljkovic.

“Ka ngwaga wa 2025, re tla tshhegetsatsela bana ba feta milione mmogo le bašwa lefatshe ka bophara ka go dirisa manaane a thuto a a totileng bokgoni jo bo tlhokagalang, re totile manaane a a tsepamisitseng mogopolo mo bokgoning.”

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Protection for abuse victims



President Cyril Ramaphosa says the Domestic Violence Act will be amended to better protect victims in

violent domestic relationships.

Delivering the State of the Nation Address (SONA) before a joint sitting of the two houses of

Parliament, President Ramaphosa said the Sexual Offences Act will also broaden the categories of sex offenders whose names must be included in the National

Register for Sex Offenders.

“We will pass a law to tighten bail and sentencing conditions in cases that involve gender-based violence (GBV),” President Ramaphosa said.

President Ramaphosa noted that over the past six months, communities, government, civil society, religious groupings, the judiciary and Parliament want more to be done to end the crisis of violence perpetrated by men against women.

“It has been a truly united and determined response from all South Africans. Through building social compacts across society to fight this scourge we will be able to achieve much more ... but it is only the beginning of the struggle.”

He said that progress has been made in several areas including the implementation of an Emergency Action Plan to deal with the scourge of GBV.

“We implemented an Emergency Action Plan and reprioritised R1.6 billion to support this plan until the end of the current financial year.”

The plan focuses on improving access to justice for survivors of violence and prevention campaigns to change attitudes and behaviour.

The plan also involves measures to strengthen the criminal justice process and to prioritise the creation of economic opportunities for women who are vulnerable to abuse.

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Learners transforming communities



■ Pupils from Oranje Oewer Primary School in the Northern Cape won first prize for coming up with a waste management project to keep their school environment clean.

More Matshediso

Empowervate Trust is a youth development non-profit organisation (NPO) that works in partnership with the Department of Basic Education (DBE) to give learners an opportunity to become agents of change in their communities.

It runs a well-established initiative called the Youth Citizens Action Programme (Y-CAP), which is a competition-based programme that encourages learners from primary and secondary schools to identify challenges affecting their schools and communities and come up with solutions.

Empowervate Trust Founder

and Chief Executive Officer Amanda Blankfield-Koseff said the idea to establish the programme came to her while she was working for a non-governmental organisation as a marketing manager.

Back then, she was responsible for facilitating youth dialogues to discuss problems facing communities.

○○○

place, and four teams that came second place won R2500 each.

Oranje Oewer Primary School in the Northern Cape won the 2019 beginner category. The team won first prize for a waste management project to keep their school environment clean.

Because Y-CAP is a partnership between an NPO and a government department, it won the Special Ministerial Award in the 17th Public Sector Innovation Awards 2019.

The DBE said partnerships with civil society are important because they are instrumental in mobilising society in support of the education of learners. It explained that while the school takes care of formal curricular education matters for children, civil society strengthens the informal co-curricular educational aspects, which are essential for the development of a well-rounded and holistically educated child. **U**

"I realised that young people were excited to be given a platform to talk about issues affecting their communities and to suggest solutions, but it was just a 'talk show' and that eventually discouraged them," she explained.

Blankfield-Koseff suggested to her boss that the programme be changed into an action programme so that it could be impactful, with concrete results, and was given the go-ahead to run with the project. It was decided that it would proceed as a school competition to incentivise participation.

The programme was pitched to the education department and in 2010, Y-CAP held its first competition. The pilot project was run in four provinces – the Eastern Cape, KwaZulu-Natal, the Western Cape and Gauteng.

Last year, 400 schools from across the country participated.

Four teams from different schools including primary, secondary, beginner and advanced level categories won a tablet and R5000 each for coming first

If you want your school to be part of the programme, you can email info@empowervate.org for enquiries.

Loga maano a a nonofileng mabapi le tiriso ya madi

*Ngaka Rufaro Mucheka

Ngwaga yo mošwa ke nako ya go simolola sešwa, go ipeela dintlha tse di nang le mooko tse o batlang go di fitlhelela, go itlwaetsa dilo tse dintšhwa le go baakanya diphoso tse o di dirileng mo ngwageng yo o fetileng le go thiba diphatlha tse di butsweng ke tiriso ya gago ya madi mo nakong e e fetileng go netefatsa gore o nna le isago e e tsepameng.

Seemo sa ikonometri mo ngwageng wa 2020 se bonagala e kete se tla nna boima go gaisa sa mo ngwageng o o fetileng wa 2019, ka jalo go botlhokwa gore o ipatlhelele ka matlole a gago.

Go ikemela fa go tla mo tirisong ya matlole ke ntlha e kgolo e e tlotlegang, fela ke batho ba le mmalwa fela ba ba itseng gore ba tshwanetse go simolola kae. Go tsaya dikgato di le mmalwa tsa tlhokomelo

ya madi go tla go thusa gore mo ngwageng o mošwa o atlege.

Go netefatsa gore o a ikemela fa go tla mo tirisong ya matlole, rulaganya maano a gago a matlole ka go dirisa thulaganyo ya *SMART* gore o kgone go nna le isago e e sa go sitiseng ka matlole. Seno se raya gore o loge maano a a:

- Totobetseng
- Nang le kelo
- Fitlhelesegang
- Siameng
- Rulaganyeditsweng nako.

Mo godimo ga seno, go botlhokwa tota gore o loge maano a gago a matlole ka kelotlhoko.

Ano ke maele a o ka a dirisang go go thusa:

Tlhome dipeelo tsa gago tsa matlole- etela tiriso ya gago ya matlole mo ngwageng wa 2019 go bona tse dintle le makoa a o nnileng le ona mme o loge maano a mašwa mo ngwageng wa 2020.

Tswala dikoloto tse o nang le tsona - Dirisa madi a mangwe le a mangwe a o nang le ona kwa

thoko go tswalela dikoloto, ka ntlha ya gore fa o duelela dikoloto tsa gago ka bonako o iphokoletsa go iphitlhelana o duetse madi a a boitshegang a a tla bong a tlhodilwe ke dinamane tsa sekoloto.

Baakanya maano a gago a go dirisa madi- Fa o ntse o tswetsetse go disa ka fao o dirisang madi ka gona, baakanya maano a gago a go dirisa madi, oketsa madi a o a bolokang mme o fokotse madi a o a dirisang. Fa kwa tirong o okeleditswe mogolo, tsenya madi a mangwe go tswa mo mogolong oo kwa polokelong go na le go a dirisa go iphatntsha ka ona.

Lekola dipholisi tsa gago tsa inšorensense - Tlhatlhoba inšorensense ya gago ya botshelo jwa gago, ya boitekanelo, ya go tshela ka bogolofadi le ya nakwana go netefatsa gore dituelelo tsa gago di tsamaelana le ditlhokwa tsa gago.

Buisana le molekani wa gago ka madi o lokologile - Go na le setlwaedi sa gore balekani ba tshabe go

buisana ka matsapa a bona a madi. Tshwarang dikopano tsa kgwedi le kgwedi mme le buisane ka dithulaganyo tsa madi, tseo le batlang go di fitlhelela mabapi le matlole mmogo le tseo bobedi jwa lona le batlang go di fitlhelela mo isagong.

Tsayang nako le buisane gore le batla gore bokamoso jwa lona bo lebege jang. **Fokotsa madi a o a dirisetsang go itumedisa -** Itumedise ka dilo tse di sa tlhokeng gore o itšhotolole, tse di jaaka go etela diphaka, dilaaborari mmogo le ditiro tse dingwe tse o ka di dirang mo motseng wa gaeno.

Go ditsela di le dintsi tse o ka di dirisang go itumedisa ntle le go senya madi.

Maele a go go thusa gore o se fetole mogopolo

Go diragatsa se o itsholofeditse go se dira ka go somarela matlole go le gantsi ga go bonolo, fela leka gore:

- Gangwe le gape o le-

kole akhaonto ya gago ya banka – o lebelele gore o dirisa jang madi a gago.

- O ipaakanyetse gore go tla tsamaya go nna le dipolemorago.
- O se tsene mo dikolotong tse o sa di rulaganyetsang.
- O reke dilo ka botlhale. Ipotse gore: A tota ke tlhoka selo seno se ke batlang go se reka? A selo seno ke se sengwe sa dilo tse di leng mo lenaneong la me la ka fao ke tla dirisang madi ka gone?
- Ikopanye le moeletsi wa tsa matlole fa o sa itse gore o ka simolola kae. **U**

***Ngaka Rufaro Mucheka (PhD) ke Motlhankedi yo a Kwadisitsweng Semmuso wa Mologamaano a Matlole e bile gape ke Tlhogo ya Togamaano mme o direla Rest Of Africa mo go Nedbank Financial Planning.**