

# M L W A P E N G

A BOTSWANA HOUSING CORPORATION NEWSLETTER | FIRST QUARTER 2014

## SITTING TENANTS CAMPAIGN IMPRESSES AT THE BOCCIM NORTHERN TRADE FAIR

The Corporation Participated At This Year's Boccim Northern Trade Fair Held In Francistown.



### The Deeds Registry Mandate

The Deeds Registry derives its mandate from statutory law, namely the Deeds Registry Act Chapter 33:02 of the laws of Botswana. Section 3 of the same Act establishes the Deeds Registry for Botswana.



### External Projects

As part of its revenue generation strategy, the corporation from time to time target external projects to deliver the projects for them. Contractors are engaged for these projects with the corporation offering project management services through its broad spectrum of its in-house professional.



### Public Officers Housing Initiative

"In its quest to service Botswana countrywide, the Government of Botswana deploys its human resources throughout the country..."

## PROPERTY BUYERS ARE STRONGLY INFLUENCED

By A Number Of Factors Whenever They Want To Buy



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**Editors Note**

Dear Reader,

The first quarter of 2014 is a particularly busy period for the Corporation and if June has been anything to go by, the second promises to be no different - hence the timing of this latest newsletter!

As usual, BHC Departments have been busy working on meeting first quarter deadlines. We have seen the Marketing Team pull all stops, to reach out with the 'BUY YOUR RENTED BHC HOUSE' campaign, which so far has been to places like Lobatse, Gaborone and Francistown. Plans are advanced to take it to Ghanzi, to 'piggyback' on the activities of the forthcoming District Agricultural Show.

We are also delighted to have kick started a weekly medium for communicating our news and events (**Weekly Update**). We still make a fervent plea to all employees and departments to use the platform to communicate their accomplishments.

On behalf of the team, I'd like to extend my appreciation to all new employees who just joined the Corporation and at PCAD we believe you will enjoy your stay here.

With these few words, let me express optimism that we are doing all in our power to keep away the chilly winter bites.

Enjoy the newsletter and, if there are any questions arising from it, or you simply want to advise us on improving some of its aspects, just drop us a line. We're a friendly bunch.

With kind regards as usual.  
God Bless.

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**Michelle Moremedi**

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# THE DEEDS REGISTRY MANDATE

## The Deeds Registry Derives Its Mandate From Statutory Law



04

**T**he Deeds Registry derives its mandate from statutory law, namely the Deeds Registry Act Chapter 33:02 of the laws of Botswana. Section 3 of the same Act establishes the Deeds Registry for Botswana. Section 4 provides for appointment of the Registrar of Deeds who is the head of the Registry as well as Assistant Registrars who assist him.

The Deeds Registry mandate as provided for under the above named statute is to register and preserve deeds. Deeds basically mean the documents as specified under the Deeds Registry Act which are registrable in the Deeds Registry. Amongst registrable deeds are deeds conferring ownership or other rights over land, hence the Deeds Registry is well known for registration of title deeds. Registration of land or title to land is not possible where a piece of land sought to be registered is not surveyed. The law requires that every piece of land that is registered should be surveyed. The Deeds Registry Act also requires the Registrar to keep and maintain various registers in which he registers the deeds. The Registers serve as an index to the registered deeds or documents. There are also land registers which contain vital information on pieces of urban land and

farms.

Other than deeds conferring title to land; there are numerous other deeds or documents that are registrable in the Deeds Registry, for example mortgage bonds which are a form of security over land for a debt. Some of the deeds which are registrable have little or no reference to land at all, for example notarial bonds which are passed as security over movables.

In addition to the Deeds Registry Act, there are other statutory laws that should be complied with when registering deeds. The Deeds Registry Act places an obligation upon the Registrar of Deeds to discharge his duties as by law may be discharged. The context law used here is not limited to the Deeds Registry Act, but covers the law in general which includes, statutory law, court decisions etc. Some of the statutes that are important for purposes of registration of the deeds are; the Transfer Duty Act that empowers the Registrar of Deeds to collect transfer duty which is a tax that is payable upon transfer of immovable property or land from one person to another; the Tribal Land Act which for deeds

registration purposes, specifies the registrable land rights under the tribal land tenure system; the Land Control Act which prohibits transfer of agricultural land to non-citizens without the minister's consent, etc.

### The Deeds Registration Processes

Registration of deeds is a process which comprises of various stages, namely; lodgment, examination, registration and execution. Lodgment refers to the submission of deeds or documents in the Deeds office, examination refers to checking the deeds for errors and compliance with the law, registration is the entering of the deeds into various registers and allocating them registration numbers and execution refers to the appending of the Registrar's or Assistant Registrar's signature. The tasks that fall under these stages are performed by various units staffed by different categories of people, for instance the examination is done by people at the level of technicians and professionals and execution by professionals alone.

### Preparation Of Deeds Lodged With The Registrar's Office

Most of the deeds that are lodged with the Deeds Registry for registration are prepared by Conveyancers and Notaries Public. The

Deeds Registry Act makes it mandatory for the deeds to be prepared by the above named professionals. For one to be allowed to practice as a Notary Public and or Conveyancer, he or she must first be admitted as an attorney by the High Court of Botswana, and subsequently admitted as a Notary Public and Conveyance after having set for and passed special exams.

### Other Deeds Not Prepared By Conveyancers And Notaries

There are other deeds which are not prepared by the above named professionals. Examples of these are Tribal Leases from the Land Boards and Instruments signed under Married Persons Property Act, Chapter 29:03 of the Laws of Botswana. The tribal leases are lodged by the lessees while the instruments are lodged by marriage offices. Tribal lessees are given a special dispensation whereby they are examined and registered while the lessee waits as opposed to other transactions which take a maximum of 5 days turnaround time.

By Goitseone Sladden Gagoopé-**PRO Liason Officer - Deeds Registry**



# SITTING TENANTS CAMPAIGN IMPRESSES AT THE BOCCIM NORTHERN TRADE FAIR

The Corporation Participated At This Year's Boccim Northern Trade Fair Held In Francistown.



Some of the people who won prizes during the activation

Despite the ever mounting competition in the parastatals' category, BHC fell into the top three (3) bracket with Botswana Education Hub at Position One and Water Utilities Corporation at Position Three.

The theme for this year's Fair was **"INVESTMENT: MY OPPORTUNITY TO PLAY A ROLE IN AN EVOLVING GLOBAL ECONOMY. TAPPING INTO UNLIMITED OPPORTUNITY"** and it allowed the BHC team to further harp on the benefits of **'buying one's leased BHC house versus renting forever.**

"We chose to make the campaign our main focus of participating at this year's Northern Trade Fair for a reason," said Pinkie Tau, the Marketing Manager who further explains that the campaign allots customers and potentials the opportunity to participate meaningfully in the global economy.

As to how that is possibly attainable, Ms Tau says whether we fancy it or not, property ownership contributes immensely towards any nations GDP, *"and that being a given, we have targeted well over 1528 housing units for sale across the country, and that translates*

*into many households attaining a well-off status in terms of homeownership."*

The course of the fair saw the BHC team made up of personnel from across spectrum of Departments, aggressively promote homeownership to sitting tenants, thereby assisting them to unlock their net worth.

One customer who visited the BHC stall was quoted saying, *"this is a first for us here in the Northern parts of Botswana and it is a noble thing.....we thank BHC."*

A foretaste to the week long campaign at the trader fair was a mall activation held on the 17th May 2014 in Francistown at Galo Shopping Complex. The activation was hosted in partnership with three financiers being First National Bank Botswana, Bank Gaborone and Stanbic Bank which happened to be the second one in the city of Francistown following the one held prior at Selepa.

To beef up the efforts as well as drive traffic to the BHC stall, a word search game was introduced. The game saw many win a lot of fantastic prizes in the form of BHC corporate merchandise and executive travel bags.

Until now, a number of other activations have been held in Lobatse, Gaborone, Selibe-Phikwe and Francistown. Next on the menu is the Ghanzi District Agricultural Show, the country's biggest Agricultural Show by far.





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## EXTERNAL PROJECTS

### BHC Can Still Harvest.....



#### The process of handing over a project

As part of its revenue generation strategy, the Corporation from time to time target external projects to deliver the projects for them. Contractors are engaged for these projects with the corporation offering project management services through its broad spectrum of its in-house professional.

Despite the Corporation's reliance on third party projects the government's policy has moved from development of new projects to maintenance of existing ones as such capital development projects were drastically reduced for the 2013 financial year.

This move however subsequently threatens to profoundly impact the income streams of the corporation as it adversely affects the quantity of project commencements for external clients.

However all is not lost. According to the External Projects Manager Mr. Godfrey - Owusu Appianti, "even though the professional fees of the corporation will be affected because of the reduced number of external projects it may possibly still source its income through its maintenance unit". In an interview recently Mr Appianti pointed out that the unit can tender for the maintenance of already existing projects in order to generate revenue for the Corporation.

Although there has been a decline in the portfolio of external projects, the Corporation continues to benefit from its core loyal third party customers such as Botswana Defence Force, Botswana Prisons Services and Department of Housing. In the just ended 2013 Financial year the corporation delivered 58 houses nationwide

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for the Department of Housing, 12 units at Gaborone and 12 units at Francistown for Botswana Prisons Services.

The Corporation also handed over to Botswana Defence Force 30 men and 90 men units, 12 men and 75 Men units and a Warehouse for Glen Valley, 90 men units and 1 gym at Donga, 90 men units at areas in Francistown, a kitchen, a Warehouse and a gym at Selibe Phikwe.

The 2014 Financial year has been no different either with external projects pouring in.

Mr Appianti said that there are some projects that have already commenced this financial year. He revealed that the Corporation is currently building 27 houses for Botswana Prisons Services, a project which is expected to be finished by latest February 2015. He also revealed that the corporation is at present building 17 units for the department of housing which are expected to be all complete by November 2014.

There are some major external projects in the pipeline which are also expected to commence this Financial year. Although the tenders for the projects have not been advertised yet the Corporation is projected to build 36 units for BURS at Tlokweng border and Ramatlama border, One military police office at Selibe Phikwe, two 90 men units at Rakhuna, 10 houses and office block for kgatleng land board, 8 units for Botswana Prisons at Francistown and a new Kasane base for Botswana Defence Force.



## PUBLIC OFFICERS HOUSING INITIATIVE:

**“In its quest to service Botswana countrywide, the Government of Botswana deploys its human resources throughout the country. This has resulted in increased housing demand by public servants. With the demand outstripping supply, and leading to challenges with availing suitable accommodation for public officers, the Government has come up with a Housing Initiative that would not only see the gap between housing demand and supply narrowing, but would also result in citizen empowerment through home ownership.”**

Initially, the Government envisaged a scheme that would facilitate sourcing of funding from commercial banks by Botswana for construction of two bedroomed houses for occupation by public servants.

With its role as the Single Housing Authority, the Botswana Housing Corporation was identified as a candidate for managing the scheme on behalf of the Government. The challenges surrounding sourcing of funds to drive the Initiative led to a review of the proposed scheme, with BHC’s role now becoming more and more pivotal to the management and roll out of the scheme. Owing to funding challenges, it became necessary to work on a design that would accommodate a two bedroomed self-contained house which would be developed at a cost not exceeding P150, 000.

**While details of implementation of the Initiative will be worked out at a later stage, it is envisaged that the following factors would be central to delivery of houses for public officers:**

**a) Initial Magnitude of the Initiative;** the Initiative seeks to avail 540 housing units for occupation by public officers countrywide. These would be one-bedroomed self-contained structures offering accommodation that is similar to Self Help Housing Agency (SHHA) turnkey housing units, but with enhanced specifications.



**Public Officers’ Housing initiative will go on to complete other existing plans to alleviate shelter blues faced by Civil Servants.**

**b) Acquisition of Land;** Custodians of tribal and state land being Land Boards and the Department of Lands, will be entrusted with the responsibility of allocating plots throughout the country to BHC for construction of housing units. In endeavouring to contain cost, where possible, location priority will be given to serviced areas with access to water and electricity. Preferably, where more than one unit is erected, identified plots should be adjacent to each other for ease of construction and contract administration.

**c) Standard Designs:** Botswana Housing Corporation will work on standard designs for construction of housing units in various areas. For any given area, in the interest of efficiently managing quality of products, their cost and schedule for delivery; it would be essential to have only one adopted design.

**d) Cost of Structures:** Given that the rental market for the said housing units will be restricted to the Government, plus the fact that most of the potential owners might be people who probably never enjoyed a loan relationship with Banks, it stands to reason that Banks may seek to protect their interest by cushioning it with a high margin.



**Though likely to resemble the SHHA housing units, the units to be built under the POHI scheme will be self-contained with enhanced specifications.**

**e) Funding of Purchasers:** Ideally commercial banks should enter into a loan agreement with purchasers of the houses. If commercial banks were to be persuaded to consider funding the Initiative, the chances are on the high side that the cost of capital will come at a premium. The only way to fund the project would now be through a Tenant Purchase Scheme (TPS); where BHC would source funds from the capital markets; develop housing units and pass them on to 'purchasers' through TPS. The TPS would be administered over a period of 15 years, with the Government undertaking to effect direct monthly payments to BHC for the same period.

**f) Funding for Development;** On the strength of Government Guarantee for this Initiative, BHC will source funding from capital markets to develop the housing units. Upon completion of development, the Corporation will proceed to sell houses to identified individuals at an amount of P150,000. Identification and vetting of potential owners will fall under the purview of Department of Housing through assistance by Local Authorities; specifically Councils. Owners would have an independent relationship with commercial banks.

**g) Leasehold Management:** this will fall under the purview of the Department of Housing and will be administered in a way similar to houses leased by the Government from the open market for occupation by public officers. As beneficiaries of the Public Housing Initiative would have no capital input, there will be no risk on their part associated with this Initiative, and as such rental will remain

stagnant for a period of 10 years. Escalation of rental might be considered after ten years as maintenance costs might have increased over time to the extent of exceeding the P199.75 directly payable to the owners.

**As the Single Housing Authority, BHC works on delivering housing schemes initiated by the Government. Among other things, the Corporation is delivering housing units as follows:**

- Housing units availed to the public and other interested entities
- Housing units delivered for third parties, mostly parastatal organizations, developed through the External Projects Arm of the Corporation that creates value through generating revenue by charging for professional services rendered by BHC
- SHHA turnkey projects countrywide and
- District housing countrywide

## PROPERTY BUYERS ARE STRONGLY INFLUENCED By A Number Of Factors Whenever They Want To Buy



**Mr. GS Baleseng whose office is responsible for BHC Property Sales**

Property buyers are strongly influenced by a number of factors whenever they want to buy. In developed countries for example, single women and first-time buyers tend to purchase smaller homes, while married and repeat buyers tend to purchase larger homes. Some of the influential factors which are mostly desired by buyers include the natural features and the make-up of a particular human population in an identified location.

Mo Lwapeng undertook a random home feature survey which revealed that 10% of the people who confirm to have bought a house have the following as their preferred features in their respective order; Air condition, Electric fence, wall, Garage, Garden, pool, tilled, fenced, driveway and motorized gate.

Of all these surveyed features, the driveway and the pool were the least favorite and the most popular feature was the electric fence.



**New models being introduced in the market**



**The advent of the POHI will also improve lifestyles and enhance productivity**

With soaring crime rates in most localities, it looks like buyers want a secure dwelling, free from the worry of intruders.

As we edge towards the close of the cold season, and with spring sprung-up in the minds of many buyers, gardening has also proven popular with a lot of buyers. Gardening is NOT just a common springtime activity and a great way to get outside and enjoy the warmer weather, gardening and landscaping can add value and really make your home stand out. 80% of the people

**CONTINUES...**

# ENJOY THE PIC MOMENTS

## Sitting Tenants



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## BOCCIM TRADE FAIR



# External Projects

BHC



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surveyed are garden enthusiasts who concur that indeed gardening and landscaping can do one's property real good in terms of aesthetics and valuation.

Despite high electricity tariffs, it looks like solar energy would not be preferred by the participants in this survey as only 20% will consider solar energy while the rest would not try it.

***As the cityscape changes with the addition of new and modern styles of buildings, peoples' dwelling preferences will also be adjusted drastically***

80% of the surveyed sample said they would consider engaging the services on an architect to enhance and attach an attractive price tag to their properties.

Meanwhile, the BHC Property Sales Manager holds a divergent view which he says influences property purchase in Botswana.

*"Even if your house had all the beautiful features purportedly preferred by some buyers, but was located in a slum, serious investors would not risk buying such a property,"* he said further emphasizing that these features are just add-ons that are likely to give one's property a competitive advantage in a decent location.

Baleseng sums it up by saying; location is both an academic and practical consideration in terms of determining a property to purchase because purchasing a home is an investment in a buyer's future and is likely the biggest financial investment one would make in a lifetime.



**BHC houses do offer more than a value of add-ons, hence they are highly sought after.**





# Invest Properly, Invest in Property!



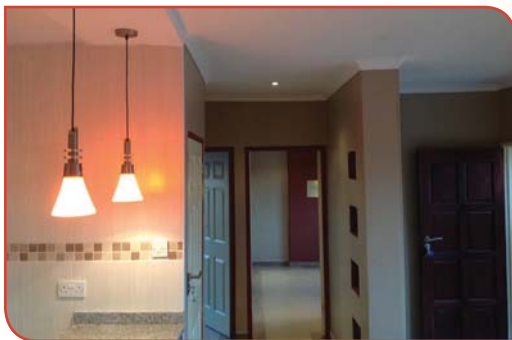
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## TEN REASONS WHY

### You Should Appoint An Architect



#### 1. Aesthetics.

An architect is concerned with aesthetic issues, manipulating proportions, alignments, masses, volumes and materials to create a sensible, pleasing building which can be enjoyed by the occupants as well as the public.

#### 2. Allow for your tastes and requirements.

An architect will try and get into the clients' psyche to read what they want and with that tailor the design to their unique style and requirements in a sagacious way without trying to impose his or her own taste and preferences.

#### 3. Overall project understanding.

Architects that are involved from the start of the project are in a position to gain better

understanding of your particular requirements and develop unique solutions and propose ways to reduce costs.

#### 4. Cost efficient.

An architect is knowledgeable with good cost efficient products available on the market and knows how to plan within your budget to ensure you get best value for money and good quality fittings.

#### 5. Building codes and laws.

Architects are familiar with local building codes and by laws and your project will comply with all the building regulations and neighborhood building zoning laws. He or she can also help your project through the construction permitting process.

### 6. Contractor advice.

An architect can recommend contractors who might be well suited for your particular building project. He or she might also be involved in coordinating a team of specialist consultants to ensure the overall well-being of the final product.

### 7. Plan for the future.

An architect can look beyond your immediate requirements to design your home to be able to adapt and extend if necessary to your families' changing needs.

### 8. Functionality.

Architects create homes that are pleasing and functional for those who use or live in them. Such a professional tailors a design to take into account particular needs and locations.

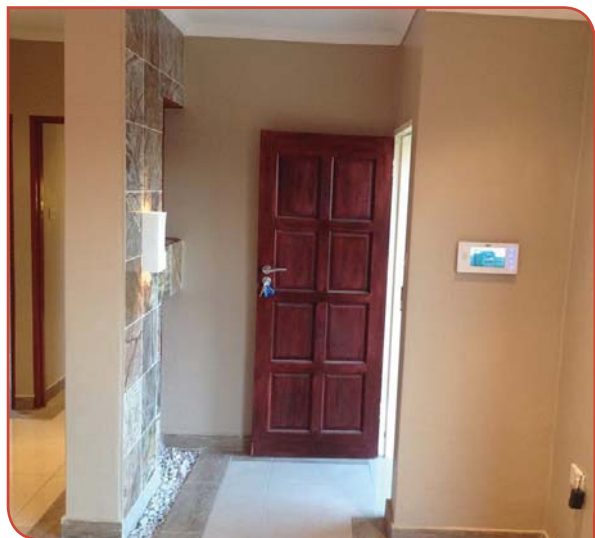
### 9. Environment.

Houses designed by architects will be sensitive to its surrounding environment and will use all natural elements, topography or views to the best use of the site within the specific client requirements.

### 10. Project management.

Architects can manage your project from site selecting to completions constantly providing you advice or solutions to the choices you as the client face, saving you valuable time and provide you with complete peace of mind.

Written by JB, architect & founder of dreamhouses. Reproductions of this article are encouraged but must include a link pointing to <http://www.dreamhouses.co.za>



**THE FUTURE IS IN  
YOUR HANDS**

**Buy a BHC house, Invest in your future.**

For more information contact:  
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# RESPONSIBILITIES OF SAFETY HEALTH & ENVIRONMENT

## Employees As Individuals

All staff, visitors, customers or any person authorized to conduct activities at any BHC office are responsible to:



- Comply with applicable Safety, Health & Environmental laws and regulations, BHC Safety Policy and accepted safe work practices.
- Observe Safety, Health & Environmental related signs, posters, warning signals and written directions.
- Be familiar with the safety committee members for their building, the safety emergency plan, emergency assembly area and, participate in emergency drills as required by the emergency plan.
- Learn about potential hazards associated with their work and work area; know where information on these hazards is kept for their review; and use this information when needed.
- Follow safe working procedures and Material Safety Data Sheet (MSDS) guidance applicable to work performed, if the work involves hazardous materials.
- Follow procedures and observe precautions for the use of special materials (such as carcinogens or biohazards), as detailed in the safe working procedures.
- Use personal protective equipment and engineering controls appropriate to their work.
- Curtail or stop their work if they reasonably believe continuation of the work poses an imminent danger to health or safety, and immediately notify a supervisor in the chain of authority over the work.
- Report all unsafe conditions to their supervisor or safety committee as soon as is reasonably possible.
- Warn co-workers about defective equipment and other hazards.
- Participate in health and safety training applicable to their work situation.
- Participate in required inspection and monitoring programs.

### Top Management (Board, Executive & Senior Leadership Team)

- Ensure the implementation and overall effectiveness of the BHC's Safety, Health & Environmental programs.
- Determine, with the advice of the Safety, Health & Environmental Policy Committee or satellite office committees related to particular Safety, Health & Environmental matters, appropriate levels of responsibility for fulfilling the BHC's commitment to provide a safe environment and to conduct its operations in compliance with applicable laws and regulations and accepted practices for Safety, Health & Environmental protection.
- Ensure workplace hazards and Safety, Health & Environmental related policies and procedures are communicated to employees, customers and visitors.
- Ensure safe operating procedures are in place and are observed.
- Ensure individuals working in their operations have the proper safety equipment and personal protective equipment to perform their work safely.
- Inform employees of the availability of a medical surveillance program for the Corporation and to assist them in the case of potentially hazardous exposures or injuries.
- Encourage prompt reporting of health and safety concerns without fear of reprisal.

### Managers

Operational Managers in respective risk areas and any other manager with direct oversight of operations are responsible to:

- Ensure that Safety, Health & Environmental obligations are carried out by everyone working in their operations.
- Communicate to their employees, and visitors that health and safety and concern for the environment are top priorities at BHC and that everyone shares the obligation to perform work in a safe, healthful, and environmentally protective manner.
- Analyze work procedures to identify hazards; ensure measures are implemented to eliminate or control those hazards.
- Curtail or stop work being carried out under their authority if they reasonably believe that continuation of the work poses an imminent danger to health and safety. Upon directing that work be curtailed or stopped, if the situation cannot be corrected immediately, the Manager must notify
  - 1) The Top Manager under whose responsibility the work is being performed, and
  - 2) Safety section of the Internal Audit Department.
- Ensure that self-assessment inspections are performed regularly, that records are retained and that deficiencies identified in any inspection are addressed.

### Responsibilities of the Office of Safety, Health & Environment (SH&E office)

The SH&E office is responsible for tracking developments in Safety, Health & Environmental laws and regulations and determining (with the assistance of the BHC legal counsel, and oversight from SH&E Policy Committee and satellite office committees the requirements that apply to BHC. Requirements are met through development of programs by SH&E section for implementation by BHC departments and relevant satellite office committees as well as through direct services, consultation, and compliance assistance provided by the SH&E office.

SH&E office is also responsible for providing information to the BHC community, through established communication channels, on programs, services, regulatory impact and compliance requirements.

SH&E section is also responsible to develop and oversee programs to be implemented by BHC and ensure they meet legal requirements and Safety, Health & Environmental policies requirements adopted by the Corporation.



### Responsibilities of the Health & Safety Committee

The committee discusses any incident at the workplace in which or the consequence of which any person gets injured, becomes ill or dies in relation to work. The committee makes the recommendations, to the CEO regarding any matter affecting the health, safety and environment of persons at the workplace. The committee is entitled to take such steps, as it may deem advisable to further the objectives of the committee and shall consider any specific problem raised by the SH & E Representatives arising from the monthly inspection reports.

All elected SH&E Representatives are members of the committee for the period of their designation. Other persons may be



nominated to membership of the committee by the CEO and shall be designated in writing for such period as may be determined.

The number of persons nominated by the CEO to a committee shall not exceed the number of SH& E Representatives on that committee. The committee may co-opt persons by virtue of their specialist knowledge as advisory members. Co-opted members shall not be entitled to vote on any matter before the committee.



## Responsibilities of the Workers Union

Workplace research provides evidence to suggest that involving workers has a positive effect on health and safety performance. Equally, there is strong evidence that unionized workplaces and those with health and safety representatives are safer and healthier as a result." The three planks of health and safety are risk assessment, competent management and worker engagement

For unions it is about using consultative processes to empower people to have a genuine say in safety issues – but recognizing too that the relationship between the employer and employee is an unequal one and that the responsibility to create a safe workplace lies with the employer. Representation in the BHC health and safety committee is the first step in a union's health and safety programme. Doing this does not require either government action or the involvement of the employer. The role of the union is to:

- respond to worker concerns;
- initiate action on the hazards it recognizes;
- Work as stewards in representing workers who have health and safety grievances.

If no joint labour-management health and safety committee exists in the BHC workplace, then the SH & E committee will have to negotiate directly with management. If a joint committee, consisting of workers representatives and Union representatives exists; the SH&E committee can do the background work needed to document hazards and to counter management arguments. **"In safety we all pull together; that means everyone taking responsibility."**



**Gosegomang Machaya** joins BHC as a Building Inspector in the Property Development Department. Born and bred in Shashe Mooke, Machaya was previously employed at Tlokweng Sub District Council as a Senior Technical Officer. When he needs to relax he enjoys Karate training and football. He is blessed with only one child and he likes going to church. Machaya joins BHC because he has always been intrigued by the Corporation's high level of professionalism.



**Kgosietsile Obuile Makgaola** joins BHC as a Building Inspector in the Property Development Department. He previously worked as a Senior Technical Officer at Selibe-Phikwe Town Council. He is from Topisi and enjoys soccer during his spare time. Makgaola is blessed with two children, Onalenna Motlhaapula and Kgosietsile Mathe. He joins the Corporation because of its good working conditions and welfare.



**Sharon Onalenna Sefhore** joins BHC as a Personal Assistant in the Public & Corporate Affairs Department. She was previously employed at the Ministry of Local Government and Rural Development as a Personal Secretary. She hails from Maun and her interests are aerobics and softball. She believes BHC will contribute immeasurably to her professional growth.



**Thato Donald Kelaotswe** joins BHC as a Building Inspector in the Property Development Department. Born and Raised in Ramotswa, the recently hired Building Inspector previously worked as a Technical Officer at Gaborone City Council. He is blessed with only one child, Thato Teddy Lechuti. When he is not working he enjoys karate and football. He joins BHC because of the pronounced job description.





**Kakanyo Marumo** joins BHC as an Estate Officer at Sowa Town Office. He previously worked as a Housing Officer at the Department of Housing. Marumo is from Ramotswa and he enjoys watching soccer and reading during his spare time. Bonolo Asante Masala is his only child. He joins BHC because of his desire to join the effective team of professionals in the Real Estate industry.



**Kealeboga Amos** joins BHC as a Building Inspector in the Property Development Department. He was previously employed at Local Government as a Technical Officer. Amos hails from Bobonong and he enjoys soccer when he needs to unwind. He joins BHC because he has always had an unwavering passion to work for the Corporation.



**Nicholas Poonyane** joins BHC as a Civil Engineer in the Property Development Department. Born and raised in Mochudi, the recently hired Civil Engineer previously held the same post at Bothakga Burrow Botswana. Poonyane is married with two kids. He is an avid soccer lover and church goer.



**Oketsang Mabutho** joins BHC as a Building Inspector in the Property Development Department. He was previously employed at Nyanga Investments as a Site Agent. Mabutho hails from Tutume and he has utmost love for volleyball and football. He believes joining BHC will make him gain more experience in the field of building in general.

# Realize your dream of owning a home with FNB Home Loans

When the right property speaks to you, speak to the right people. FNB Home Loans gives you an opportunity to own the dream home you have always wanted. You can have peace of mind when buying your new home because we help ease your way into your new lifestyle.



## Turning Dreams into Reality

- Up to 100% Financing
- End to end Financial Solutions & Expert Advice
- Variety of Home Loan Options
- Competitive and suitable interest rates
- Amount of home loan is based on 40% of individuals or partners' joint gross income
- You can opt to do a joint application with your partner or nuclear family member
- Comprehensive insurance which covers structural damage such as fire, lightning storm, wind and hail and so on
- Debt Consolidation which allows you to combine all your loans in order to get a single repayment offer

## Who can apply?

- Salaried Individuals
- Self-Employed Individuals

## Get your paperwork in order

- Copy of title deed and offer to purchase from BHC
- Proof of income
- Identity document
- Monthly income and expenditure
- Statements of assets and liabilities (personal balance sheet)
- Three months' bank statements if not a First National Bank Customer

## Amazing prizes up for grabs!

- Up to P450 000 mortgage clearance or reduction
- FNB Home Loans Starter Kit of electronic goods worth P15 000
- FNB Home Loans Security Systems voucher valued at P5 000

### How to apply?

**Contact Sinah** on +267 370 6493 or **Nkamo** +267 370 6517 on at FNB Home Loans Division or visit your nearest FNB Branch. FNB Home Loans, First National Bank of Botswana Limited  
Plot 54362 • First Place • Central Business District, P O Box 1552 • Gaborone • Botswana  
Fax: +267 390 4761, **Website: [www.fnbbotswana.co.bw](http://www.fnbbotswana.co.bw)**



**FNB**  
First National Bank

how can we help you?

# Home Loan from BancABC



## Now you can have that home you've always wanted

Our Home Loan allows you to purchase or refinance your property with a flexible repayment period to ensure affordability.

### Benefits of a Banc ABC Home Loan

- Up to 100% Finance \* (T's & C's) apply
- The ability to release available equity on your home
- Purchase, refinance with consolidation
- Loan tenor 20 years, retirement age 60 years
- Interest rate is linked to prime
- DSR 40% of net income for single & joint purchase
- Option to do a joint application
- Quick turn around time (48 hrs)
- Competitive Pricing



### Other forms of acceptable income

- Housing allowance (factor in 100%)

### Valuations

- (Upon pre-approval, clients will have a report done)
- Fee will be deducted upon loan disbursement

*Valuation fees are an impediment in getting home loans done  
T's and C's apply*

### Requirements

- Omang (Citizens)
- Proof of Physical Address (current utility bill) not older than three months.
- Proof of Income (latest pay slip)
- 6 months bank statements
- Copy of Title Deed
- Introduction letter from employer
- Employment Contract (if employed on contract terms)
- Marriage certificate/Decree absolute (where applicable)
- Marriage instrument (form A/B)
- Valuation report (From banks panel)
- Letter of consent from spouse if married (and copy of Spouses ID)
- Settlement balances from other banks (for consolidation)
- Offer letter from BHC

### Where can you find us?

Airport Junction Branch, Shop 47, Airport Junction Shopping Center,  
Plot 70665, Block 10, Gaborone  
Fax: 390 0017  
Tel: 371 9700

**BancABC**

Fresh Thinking. Smart Banking.

WHERE  
YOU CAN  
REACH US



## BHC Offices Contacts

### Head Office

Corner Mmaraka &  
Station Roads, Plot 4773  
P. O. Box 412  
Gaborone  
Tel: (+267) 3605100  
Fax: (+267) 3952070

### Property Sales Office

P. O. Box 1197  
Gaborone  
Tel: (+267) 3952431/ 3646800  
Fax: (+267) 3956649

### Property Maintenance Office

P. O. Box 168  
Gaborone  
Tel: (+267) 3912330/  
3646900  
Fax: (+267) 3975931

### BHC Call Centre

Tel: 1167 (From the  
BTC Landline only)  
Tel: (+267) 3159902

### Lobatse Office

P. O. Box 284  
Lobatse  
Tel: (+267)5330460  
Fax:(+267) 5333652

### Jwaneng Office

P. O. Box 25  
Jwaneng  
Tel: (+267) 5880214  
Fax:(+267) 5881755

### Mahalapye Office

P. O. Box 1231  
Mahalapye  
Tel:(+267) 4711747  
Fax:(+267) 4713925

### Palapye Office

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Palapye  
Tel: (+267) 4921075  
Fax: (+267) 4921076

### Selebi Phikwe Office

P. O. Box 133  
Selibe Phikwe  
Tel: (+267) 2610569  
Fax: (+267) 2610814)

### Francistown Office

P. O. Box 603  
P/Bag F120  
Francistown  
Tel: (+267) 2415080  
Fax: (+267) 2415070

### Sowa Office

P/ Bag SW8  
Sua Town  
Tel: (+267) 6213533  
Fax: (+267) 6213293

### Kasane Office

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Kasane  
Tel: (+267) 6250146  
Fax: (+267)6250146

### Maun Office

P/ Bag 00124  
Maun  
Tel: (+267) 6860637  
Fax: (+267) 6862251



Botho



Excellence



Innovation



Transparency



Teamwork



**BOTSWANA HOUSING CORPORATION  
HEAD OFFICE**

Corner Mmaraka & Station Roads

**PLOT 4773**

P. O. BOX 412, GABORONE

**TEL:** +267 360 5100 **FAX:** +267 395 2070

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