**BUKANA YA TEKANYETSOMADI YA BABOLOKI BA BOTLHALE**

Go dira thulaganyo ya tekanyetsomadi ke bokgoni jwa botshelo jo bo tlhokang go itlwaetsa. Mo bukaneng e o tla ithuta ka botlhokwa jwa go nna le tekanyetsomadi, seo o tshwanetse go se dira fa o dirisa tšhelete a fetang o a diretseng gape o tla ithuta dikakantsho dingwe tsa go ngaparela thulaganyo ya tekanyetsomadi.

Go dira thulaganyo ya tekanyetso madi go ka go thusa go tshela ka go kgotsofalela se o nang le sone mme ga go thusa go sologelwa molemo wa tšhelete a gago.

Pele o simolola, go botlhokwa gore o itse gore mareo a a latelang a kaya eng:

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| **DITLHALOSO** |
| **Tekanyetsomadi** | Thulaganyo ya tekanyetsomadi ke lenaane la lotseno la gago (o amogela bokae/ madi a tsenang mo akhaontong ya gago ya banka) le ditshenyegelo tsa gago (o dirisa madi a kana kang/ madi a tswang mo akhaontong ya gago ya banka). Go thusa ka go laola madi a gago sentle, ka sekai, go go bontsha gore o ka lekanyetsa madi a mangwe mo kae kgotsa wa dirisa madi a a kwa tlase. |
| **Ditshenyegelo tsa Diphetogo** | Ditshenyegelo tse di fetogang kgwedi le kgwedi, gape di itsege ele *ditshenyegelo tsa tlhamalalo.* Ka sekai, motlakase, metsotso, ya dipalangwa, jalo le jalo. |
| **Ditshenyegelo tse di tlhomameng** | Ditshenyegelo tse di tshwanang kgwedi le kgwedi mme di sa fetoge. Ka sekai, rente ya gago ya kgwedi le kgwedi kgotsa tuelo ya bonto. E tlhomame nako e e rileng. |
| **Lotseno** | Madi a o a amogelang. Ka sekai, Lotseno lwa gago, lotseno lwa thuso, tlamelo, madi a tetlelelo, madi a o a duelwang fa o dirile go feta nako, jj. |
| **Ditshenyegelo**  | Madi a o a dirisang fa tsotlhe tse o tshwanetseng go di duelela, tsa go tshwana le dikoloto. Tseno di akaretsa le madi a o a dirisang fa dilong tse o batlang go di reka fela o sa tshwanela go dira jaalo, jaaka dimpho tsa malatsi a botsalo. |
| **Ditlhaelo** | Fa o dirisa madi a fetang lotseno lwa gago, o tlo nna le tlhaelo (tekatekano e sa siamang). |
| **Disalelo** | Madi a o setseng ka one morago ga go duelwa diakhaonto tsotlhe tsa gago le dikoloto (tekatekano e siameng). |
| **Ditlhokwa** | Dilwana tse o ka se tsheleng kwa ntle le tsona. Ka sekai, dijo, metsi, bonno, diaparo jj. |
| **Dibatlwa** | Dilwana tse o ka tshelang kwa ntle ga tsona. Ka sekai, diaparo tsa maina, difounu tsa bosheng, dijo tsa kwa ntle. |

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9. Dikakantsho tse di botlhale tsamadi

Dikgolagano tse mosola.

**1. Ke eng tekanyetso?**

Tekanyetso ya madi ke lenaane la letseno la gago le ditshenyegelo tsa gago tse di diragatsang jaaka mmapa wa tsela yamadi a gago e o e diretseng ka thata e tla yang kgwedi le kgwedi.E tla go bontsha sentle gore lotseno lwa gago lwa mmatota le ditshenyegelo tsa gago di kae mme e tla go thusa go tlhaloganya gore madi a gago ke bokae.

Tekanyetso ya ditšhelete ke ya motho mongwe le mongwe yo a bonang lotseno. Ga o tlhoke go amogela madi a mantsi go simolola go thala lenaane la tekanyetso.Simolola fela ka lotseno le o le bonang, ka metlha.Go itekanyetsa go maatlafatsa go dira ditlhopho tsa madi tse di siameng o ka tshela botshelo jo botoka. Go itekanyetsa go tla go bontsha mekgwa e e botoka ya go dirisa madi a gago.

**2. Ke eng fa go le botlhokwa go itekanyetsa?**

Tekanyetso e go ruta boitshwaro ba go dirisa madi, e leng kgato ya pele ya go nna le dikhumo.

MaAforika Borwa ke bangwe ba badiri ba ba dirang ka natla ba dirisa palogare ya diura tse di ka nnang 43 kwa tirong beke nngwe le nngwe.Fa o fetsa nako e ntsi jaana go bona lotseno, o tshwanetse go netefatsa gore madi a gago a ya go dilo tse botlhokwa go wena.

Dira lenaane la tekanyetso la gago selo se se tlang pele fa o simolola go bona lotseno.Simolola ka go latedisa tiriso ya gago ya madi fa o ntse o dira leano la gago la madi.

Nagana ka tekanyetso ka tsela e:

* Ke leano la go neela ranta nngwe le nngwe mosola.
* O itse pele kgwedi e simolola gore madi a gago a ya kae, se se tla go letlelela go somarela madi botoka mme o dirise madi fa dilong tse o di tlhokang fela.
* E tla go thusa go tlhoma mogopolo wa gago mme o dire go fitlhelela mekgele ya nakwana, ya pakagare le ya nako e telele.

Mabaka a mangwe a go dira lenaane la tekanyetso:

**Ditlhokwa**

Dilwana tse o ka se tsheleng kwa ntle le tsona. Ka sekai, dijo, metsi, bonno, diaparo jj.

**Dibatlwa**

Dilwana tse o ka tshelang kwa ntle ga tsona. Ka sekai, diaparo tsa maina, difounu tsa bosheng, dijo tsa kwa ntle jj.

**Needs**

Things you cannot live without. For example food, water, shelter, clothes, etc.

**Wants**

Things you can live without. For example branded clothing, smart phones, DSTV, take-aways, etc.

* Go bona botokanyana gore o dirisa madi a gago jaang
* O tlogele go lwa ka madi le molekane wa gago
* Go roba modikologo wa tuelotšheke go tuelotšheke
* Go aroganya ditlhokwa go tswa go dibatlwa
* Go dirisa madi fela fa o nang le yona
* O tswe fa dikolotong
* O boloke/ipaakanyetse ditshoganyetso

**3. Ke simolola jaang?**

* **KGATO 1**: Dira lenaane la matseno otlhe a gago
* **KGATO 2**: Dira lenaane la ditshenyegelo tsotlhe tsa gago (boloka dirasiti tsotlhe tsa gago mo lebokoseng mme o bone gore ke ditshenyegelo dife tse e leng ditlhokwa le tse e leng dibatlwa).
* **KGATO 3**: Tlhakantsha matseno otlhe a gago.
* **KGATO 4**: Tlhakantsha ditshenyegelo tsotlhe tsa gago.
* **KGATO 5**: Ntsha ditshenyegelo tsa gago mo lotsenong lwa gago.

**Ntlhatlaleletso**: Fa ditshenyegelo tsa gago tsotlhe di feta lotseno lwa gago, o tshwanela ke go dira diphetogo. Seno se raya gore o dirisa madi a a fetang a o a amogelang. Bona fa o ka fokotsang ditshenyegelo tsa gago (simolola ka “dibatlwa” gore lotseno lwa gago lo fete ditshenyegelo tsa gago).

**Ntlhatlaleletso**: Fa ditshenyegelo tsa gago tsotlhe di le kwa tlase ga lotseno lwa gago, gape o na le ditshwetso tse o tshwanetseng go di dira. O tla boloka kgotsa wa beeletsa madi ao a oketsegileng jaang?

**4. Ke tshwara tekanyetso yame jaang?**

* **KGATO 1**: O seke wa dirisa madi a mantsi go gaisa jaaka o ikaeletse.
* **KGATO 2**: Dira rekoto ya ditshenyegelo tsa gago
* **KGATO 3**: Tlhabolola lenaane la tekanyetso ya gago kgwedi le kgwedi (tiriso ya madi ya tota le e rulagantsweng)
* **KGATO 4**: Dira lenaane la ditshenyegelo ka ditlhopha mme e seng ka mafelo a o rekileng ko go ona (ka sekai, thala “dikorosari”, eseng “Lebenkele la ABC”).
* **KGATO 5**: Patela dikoloto ka nako.
* **KGATO 6**: Bapisa tekanyetso ya gago le ditshenyegelo tsa gago tsa beke le beke.
* **KGATO 7**: Talamisa tekanyetso ya gago fa go tlhokegang.

**5. Ke latedisa ditshenyegelo tsame jaang?**

Seporetešiti sa go latedisa se tla go neela setshwantshotsepamo sa tiriso ya madi a gago ka kakaretso mme se tla go thusa go supa mafelo a o dirisang madi a mantsi fa go ona.

Ntsha dirasiti tsa gago ka fa lebokoseng kwa bofelong jwa beke le beke go di rarabolola ka ditlhopha tsa go tshwana le dikorosari, ditshenyegelo tsa sejanaga, boitumediso jj.

Kwala ditlhopha mo seporetešiting jaana:

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| **SEPORETEŠITI SA GO LATEDISA SA KGWEDI LE KGWE** |
| Setlhopha | Beke 1 | Beke 2 | Beke 3 | Beke 4 | Beke 5 | **Palogotlhe ya Ditlhopha** |
| Dikorosari |  |  |  |  |  | R |
| Tsa lelapa |  |  |  |  |  | R |
| Tsa dipalangwa |  |  |  |  |  | R |
| Tlhokomelo ya namana |  |  |  |  |  | R |
| Boitumediso |  |  |  |  |  | R |
| Dituelo tsa banka |  |  |  |  |  | R |
| Tse dingwe |  |  |  |  |  | R |
| **Monthly total** | R | R | R | R | R | **R** |

Ka go latedisa lotseno lwa gago le ditshenyegelo, o nna le Lesedi mo boemong jwa madi a gago. Jaanong o tla dira ditshwetso tse di siameng malebana le gore o tla dira diphetogo fa kae, tse di ka baakanyang tsela ya tshireletso ya madi.

**6. Go thala tekanyetsokabo**

Vicki o dira jaaka morekisi mme o bona lotseno lo lo kana ka R3 360 ka kgwedi. Ke motsadi yo o nosi mme o kopanela kamore le morwadiage Lebo wa dingwaga di le 3. O aroganya ditshenyegelo tsa motlakase le batho ba a nnang mmogo le bona mme fela o na le boikarabelo ba dijo tsa gagwe.

Se ke tekanyetso ya Vicki:

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| **LOTSENO** |
| Lotseno | R3 360 |
|  |
| **DITSHENYEGELO: Ditshenyegelo tse tlhomameng** |
| Rente |  R 650 |
| Madi a ga Mme |  R 200 |
| Dituelo tsa sekolo |  R 400 |
| Tsa dipalangwa (go ya le go boa tirong) |  R 900 |
| **Palogotlhe ya ditshenyegelo tse tlhomameng** |  **R2 150** |
|  |
| **DITSHENYEGELO: Ditshenyegelo tse fetogang** |
| Tsa go apara |  R 140 |
| Fanitšhara |  R 110 |
| Dikoloto |  R 80 |
| Dikorosari |  R 500 |
| Motlakase |  R 120 |
| Thelefounu |  R 100 |
| Tsa go tlhapa/ tsa go intlafatsa |  R 70 |
| Dijo tsa kwa ntle, jj. |  R 110 |
| **Palogotlhe ya ditshenyegelo tse fetogang** |  **R1 230** |
|  |  |
| **Palogotlhe ya lotseno** |  **R3 360** |
| **Palogotlhe ya ditshenyegelo tse kwa tlase (R2 150+R1 230)** | **(R3 380)** |
| **Ditlhaelo** | * **R 20**
 |

Jaaka fa o bona, Vicky o na le tlhaelo ya R20. A ka dira eng go dirisa madi a a kwa tlase? A ka dirisa madi a mannye mo “dibatlwa” tsa gagwe, tsa go tshwana le dijo tsa kwa ntle, go lekanya tekanyetso ya gagwe kgotsa go fitlhelela disalelo. Madi a disalelo a nang le ona, a ka a dirisa go boloka kgotsa go duela dikoloto tsa gage ka bonako.

**7. Simolola ka go dirisa dithempoleiti tse tsa tekanyetso**

Simolola ka go tlatsa lotseno lwa gago le ditshenyegelo tsa kgwedi le kgwedi mo dithempoleiting tsa tekanyetso tse di latelang, go tshwana le Vicky fa godimo (s.k. Lwetse 2021) kwa godimo gore o kgone go bona gore thempoleiti ke ya kgwedi efe.

Legale, o ka dirisa buka ya dintlha kgotsa buka ya sekolo go kwalela tekanyetso ya gago, mme ka ge bukana e e diretswe go nna le wena ka nako tsotlhe, re akareditse dithempoleiti tse di mosola.

**Gopola**: Tekanyetsomadi ke seo o ikaelang go se dirisa, madi a tota oa dirisitseng. Ikaelele go nna le disalelo kgwedi nngwe le nngwe.

***Tekanyetso yame ya kgwedi: Kgwedi \_\_\_\_Z\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Tlhaloso** | **Tekanyetsomadi** | **Madi a tota** |
| **LOTSENO** |
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| **Palogotlhe** |  |  |
| **DITSHENYEGELO: Ditshenyegelo tse tlhomameng** |
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| **Palogotlhe** |  |  |
|  **DITSHENYEGELO: Ditshenyegelo tse fetogang** |
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| **Palogotlhe** |  |  |
| **Palogotlhe ya lotseno** |  |  |
| **Ditshenyegelo tse kwa tlase** |  |  |
| **Ditlhaelo** |  |  |

***Tekanyetso yame ya kgwedi: Kgwedi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Tlhaloso** | **Tekanyetsomadi** | **Madi a tota** |
|  **LOTSENO** |
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| **Palogotlhe** |  |  |
| **DITSHENYEGELO: Ditshenyegelo tse tlhomameng** |
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| **Palogotlhe** |  |  |
|  **DITSHENYEGELO: Ditshenyegelo tse fetogang** |
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| **Palogotlhe** |  |  |
| **Palogotlhe ya lotseno** |  |  |
| **Ditshenyegelo tse kwa tlase** |  |  |
| **Ditlhaelo** |  |  |

***Tekanyetso yame ya kgwedi: Kgwedi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Tlhaloso** | **Tekanyetsomadi** | **Madi a tota** |
|  **LOTSENO** |
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| **Palogotlhe** |  |  |
| **DITSHENYEGELO: Ditshenyegelo tse tlhomameng** |
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| **Palogotlhe** |  |  |
|  **DITSHENYEGELO: Ditshenyegelo tse fetogang** |
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| **Palogotlhe** |  |  |
| **Palogotlhe ya lotseno** |  |  |
| **Ditshenyegelo tse kwa tlase** |  |  |
| **Ditlhaelo** |  |  |

***Tekanyetso yame ya kgwedi: Kgwedi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Tlhaloso** | **Tekanyetsomadi** | **Madi a tota** |
|  **LOTSENO** |
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| **Palogotlhe** |  |  |
| **DITSHENYEGELO: Ditshenyegelo tse tlhomameng** |
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| **Palogotlhe** |  |  |
|  **DITSHENYEGELO: Ditshenyegelo tse fetogang** |
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| **Palogotlhe** |  |  |
| **Palogotlhe ya lotseno** |  |  |
| **Ditshenyegelo tse kwa tlase** |  |  |
| **Ditlhaelo** |  |  |

***Tekanyetso yame ya kgwedi: Kgwedi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Tlhaloso** | **Tekanyetsomadi** | **Madi a tota** |
| **LOTSENO** |
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| **Palogotlhe** |  |  |
| **DITSHENYEGELO: Ditshenyegelo tse tlhomameng** |
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| **Palogotlhe** |  |  |
| **DITSHENYEGELO: Ditshenyegelo tse fetogang** |
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| **Palogotlhe** |  |  |
| **Palogotlhe ya lotseno** |  |  |
| **Ditshenyegelo tse kwa tlase** |  |  |
| **Ditlhaelo** |  |  |

***Tekanyetso yame ya kgwedi: Kgwedi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Tlhaloso** | **Tekanyetsomadi** | **Madi a tota** |
|  **LOTSENO** |
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| **Palogotlhe** |  |  |
| **DITSHENYEGELO: Ditshenyegelo tse tlhomameng** |
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| **Palogotlhe** |  |  |
|  **DITSHENYEGELO: Ditshenyegelo tse fetogang** |
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| **Palogotlhe** |  |  |
| **Palogotlhe ya lotseno** |  |  |
| **Ditshenyegelo tse kwa tlase** |  |  |
| **Ditlhaelo** |  |  |

**8. Dikakantsho tsa go tokafatsa tekanyetso**

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| --- | --- |
| **Itlhomele mekgele ya madi**  | Go tlhaloganya gore ke ka ntlha yang o batla go laola madi a gago go dira gore go nne motlhofo go boloka tshelete ka selekanyo sa madi a gago mme o dire ka natla go fitlhila mekgele eo. Go tlhoma dintlhaphitlhelelo jaanong go dira gore go nne motlhofo go dira ditlhopha tse ditlhopha tsa madi moragonyana. |
| **Duelela dilo tse o di tlhokang pele** | Tsamaiso e siameng ya madi e ikaega mo go kgaoganngweng dilo tse o di tlhokang go tswa fa dilong tse o di batlang. Go tlhaloganya sentle dipharologanyo go tla supa gore a o tla fitlhelela mekgele ya gago kgotsa nnyaa.  |
| **O ikanyege**  | Go itirela setshwantsho sa mmatota sa boemo ba gago ba madi, bontsha sentle mme o ikanyega ka ditshenyegelo le dikoloto tsa gago.  |
| **Ela tlhoko dikoloto tse sa tlhokegeng** | Sekoloto se dira motlhofo go dirisa madi a o senang ona. Fa e le gore o tlhoafetse ka go nna le dikhumo le pabalesego ya madi, duela dikoloto tsa gago tsa gone jaanong mme o tile go tsaya sekoloto se se oketsegegileng se sa tlhokegeng.  |
| **Latedisa tiriso ya tšhelete ya gago** | Go latedisa ka fa o dirisang madi go tla go thusa go lemoga gore o ka fokotsa ditshenyegelo tsa gago mme wa boloka go fetisa. Go botlhokwa go latedisa le go rekota tiriso ya gago ya madi ka letsatsi, beke le ka kgwedi. Go bonolo go gopola kgotsa go bona gore o dirisitse bokae fa tuelong ya bonto, mme fa ditshenyegelong tse dingwe, o boloke dirasiti tsa gago. Gopola go akaretsa dituelo tsa dikgwebisano tsa karata ya gago ya banka, dituelo tsa banka le morokotso yo duedisitswengfa dikgwebisanong tsa karata ya sekoloto jaaka karolo ya ditshenyegelo tsa gago. |
| **Tekanyetso ya polokomadi** | Tekanyetsomadi e tla go thusa go rulaganya botoka gore o tla dirisa madi a gago botoka jaang. Le fa go ntse jaalo, o tshwanetse gape wa rulaganya ditsela tsa go somarela madi gore o kgone go tila go ngomoga pelo ka go tshwanela ke go tsaya sekoloto se sesha fa o lebane le ditshenyegelo tsa tshoganyetso. Dira lenaane la madi a o batlang go a boloka ka fa tlase ga ditshenyegelo tse tlhomameng. |
| **Akaretsa lelapa la gago** | Go dira tekanyetsomadi ka lelapa go dira gore go nne motlhofo go botlhe gore ba tlhaloganye goreng lelapa le tla tlhoka go itima dilo tse dinnye go fitlhelela mekgele e botlhokwa.  |
| **Kwala tshedimosetso e ntšha ya tekanyetso** | Gatelela dituelo tse o di dirang mo tekanyetsomading ya gago gore o itse fa dikoloto di duetswe. Netefatsa gore o duela dikoloto tsa gago ka nako kgotsa nako ya pele go tila kotlhao ya go duela thari go sa tlhokege le/kgotsa tuedisomorokotso yo oketsegileng. Go duela thari go ama magolegwa a sekoloto a gago ka go sa siame. |
| **Dirisa ditlhaloso tse tlhomameng** | Dira lenaane la ditshenyegelo tsa gago ka tse e leng tsona go na le ka ditlhopha. Seno se go thusa gore o bone gore o dirisitse madi a le kana kang mo ditlhopheng tse di rileng. Ka sekai, go na le gore o kwale “Lebenkele la ABC R1 000”, bogolo o ka nna wa re “Dikorosari R1 000.” |
| **Dira tekanyetso ya madi kgwedi le kgwedi** | Tlatsa lenaane la gago la tekanyetso kwa tshimologong ya kgwedi le kgwedi go bona direkoto tse molemo tsa lotseno, le ditshenyegelo tsa gago. Seno se go thusa go akanyetsa nako e tlang. Fa o nnile le ditshenyegelo tse kwa godimo mo kgweding e fetileng, o tla bona gore o ka baakanya jaang seemo seo mo kgweding e ntšha. |
| **Rulaganyetsa ditshenyegelo dingwe** | Beela kwa thoko madi ao a oketsegileng nako e sa le gona malebana le ditshenyegelo tse sa tlhageng kgwedi le kgwedi, ka sekai, maeto a sekolo a bana ba gago, mpho ya letsatsi la matsalo la rrago kgotsa diaparo tsa lenyalo tsa tsala ya gago.  |

**9. Dikakantsho tse di botlhale tsa madi**

* Tlhokomela dikgwebo le botsietsi ba go huma ka bonako.
* Tlhokomela dikotsi tsa sekoloto.
* Bolokela madi dilo tse o di batlang mme o dirise khešhe fa o kgona.
* Rulaganyetsa go rolatiro ga gago go tloga ka letsatsi le o simololang go dira ka lone.
* Tsamaisana le ditlhoko tsa madi a gago tse di fetogang.
* Dirisana fela le batlamedi ba o baleng molaong ba ditirelo tsa madi.
* Leba gongwe le gongwe lebakeng la dikumo tsa ditšhelete go tshwanela ditlhoko le tekanyetsomadi ya gago.
* Inšora dithoto tsa gago.

**Simolola go itekanyetsa madi gompieno!**

**Sala morago se o se rekang mme o boloke dirasiti le dilipi tsa gago.**

**Dikgolagano tse di mosola**

**Balaodi ba Maitshwaro a Setheo sa Ditšhelete (FSCA)**

Go lekola pele gore a motlamedi wa ditirelo tsa ditšhelete kgotsa mogakolodi wa ditšhelete oletleletswe mme o mo molaong go go rekisetsa dikumo tsa ditšhelete le ditirelo, ikgolaganya le FSCA.

|  |  |
| --- | --- |
| **Phaneletaolo ya FSCA** |  0800 20 3722 (FSCA) |
| **Lefelo la Kamano la FSCA** |  012 428 8000 |
| **Nomoro ya fekese** |  012 346 6941 |
| **Imeile**  |  info@fsca.co.za |
| **Aterese ya tulo** |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| **Aterese ya poso** |  P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| **Webosaete** |  [www.fsca.co.za](http://www.fsca.co.za)  |

Go bona thempoleiti ya mahala ya tekanyetsomadi kgotsa dikakantsho tse oketsegileng ka go sologelwa molemo wa madi a gago, ikgolaganye le **Lefapha la Thuto ya Badirisi ya Tshelete la FSCA:**

|  |  |
| --- | --- |
| **Imeile** |  CED.Consumer@fsca.co.za |
| **Webosaete** |  [www.FSCAmymoney.co.za](http://www.FSCAmymoney.co.za) |

**Setheo sa Poloko sa Aforika Borwa (SASI)**

Go ithuta mo go oketsegileng malebana le go boloka madi, ikgolaganye le SASI.

|  |  |
| --- | --- |
| **Thelefounu** |  011 269 3789 |
| **Nomoro ya fekese** |  086 552 7561 |
| **Imeile** |  info@savingsinstitute.co.za   |
| **Aterese ya tulo** |  19 Fredman Dr, Sandown, Sandton, 2196 |
| **Aterese ya posos** |  PO Box 252, Bramley, 2018 |
| **Webosaete** |  [www.savingsinstitute.co.za](http://www.savingsinstitute.co.za) |

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IKGOLOLO

*Tshedimosetso e tshotsweng mo bukaneng e baakanyeditswe ke Balaodi ba Maitshwaro a Setheo Sa Ditšhelete (FSCA) tsa go aba tshedimosetso fela. Tshedimosetso e ga e reye gore ke kgakololo ya semolao, baitsenape, kgotsa ya ditšhelete. Le fa tlhokomelo nngwe le nngwe e tserwe go netefatsa gore diteng ke tsa boammaruri mme di ka diriswa, FSCA ga e neelane ka tlhomamiso, tiro e e seng kana ka sepe kgotsa dinetefaletso mo kgannyeng eno mme ga e amogele melato kgotsa boikarabelo jwa semolao ka ga diteng kgotsa bonnete jwa tshedimosetso e neetsweng, kgotsa, ka tatlhegelo le ditshenyego tse bakilweng ka tlhamalalo kana e seng ka tlhamalalo go ya ka ntlha ya go ikaega ka tiriso ya tshedimosetso yona e. Kwa ntle le fa go supilwe ka tsela e nngwe, ditshwanelo tsa tshedimosetso yotlhe ke tsa FSCA. Ga go tshedimotse e tlhagelelang mo bukaneng e e tla kwalolola gape, ya fetisetswa, ya diriswa gape kgotsa ya dirwa gore e nne gape ka mokgwa ope fela kgotsa kgotsa mafaratlhatlha a neelana ka yona kwa ntle ga tetla e kwadilweng ya pele e bonwe go tswa go Kantoro ya Kgakololo e e Akaretsang ya FSCA.*