

Gakologelwa tse di latelang

Go itsi ka tiriso ya madi e e tlhapileng gompieno go ka thusa lefatsho la rona go nna le bokamoso jo bo siameng ja madi segolobogolo mo ditirisanong le dipapadisano le mafatshe a sele

Fa o dira budget, ela tlhoko gore;

- o amogela bokae
- netefatsa gore o tlhaloganya gore dilo tse o di eletsang ga di tshwane le tse o dithokang

Tse o di tlhokang-

madi a rente, dijo le a go palama go ya tirong

Tse o di eletsang-

- tsa maitiso
- o tlhoka bokae go dira tse o di tlhokang
- lebelela gore o ka fokotsa fa kae go dira gore madi a lekane

Fa o dirisanya le dikgwebo tse di gwebang ka madi ela tlhoko tse di latelang

Tlhomamisa gore o tlhaloganya se se mo mokwalong pele ga o gatisa monwana.

A re seka ra dirisa madi botlhaswa kana re adimela madi dilo tsa monate

Itse gore go tlogela kgolagano ya insurance ga go netefatse gore o tla neelwa madi a o ntseng o a duela.

Tlhomamisa gore o boloka madi a gago le dikgwebo tse di kwadisitsweng ka fa molaong le NBFIRA

Itse gore madi a o a bayang a penshene, a beelwa gore ere o sa tlhole o bereka ka mabaka a bogodi, o kgona go bona madi a ka thusang go tsweledisa boleng jwa botshelo jo o neng o ntse o bo tshela pele o tlogela tiro.

Tlhomamisa gore madi a gago a peeletso,o a tsenya fela mo dikgwebong tse di okametsweng ke NBFIRA



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Thomo Ya NBFIRA

Lekalana la Non-Bank Financial Institutions Regulatory Authority kgotsa NBFIRA, ke lekalana le le tlhamilweng ka ngwaga wa 2008.

Maikaelelo a lone ke go tlhomamisa gore makalana otthe a a dirang ka madi mme e se di banka a gweba ka fa molaong, a setse morago ditsamaiso tse di beilweng gore go nne le boikanyego, boleng le tshepo mo ditirelong tsotlhe tse di amanang le ditirelo tsa madi. Se, se ka dira gore borukuthi jo bo tlwaelesegileng mo makaleng a ditirelo tsa madi bo fokotsege ga mmogo le go lemosega.

Tebelopele

Tebelopele ya Lekalana la NBFIRA ke gore re nne lekalana le le ikemiseditseng go dira botswerere le bofeso go tsamaisanya le seemo sa mafatshefatshe.

Maitlamo

Maitlamo a lekana le ke go lebelela ka itlho le le tseneletseng makalana otthe a a dirang ka madi mme e se di banka gore go nne le thokamo mo ditirelong tsa madi.

Lekalana le, le okametsi le go laola dikgwebo tse ka go di kwadisa ka fa molaong, go di bay a leitlho ka tsa babereki ba ba ka berekang teng go tlhomamisa fa ba na le boitseanape, maitemogelo le boitsholo jo bo letlelesegang.

Gape lekalana le, le dira ditlhatlhobo kwa madirelong a dikgwebo tse, go amogela le go sekaseka dipego tsa madi tse di dupilweng ke badupi ba dibuka, go amogela dingongorego tsa bajj-bareki ba ba ipelaetsang kgathlanong le dikgwebo tse le go tshereganya dikgotlheng gareng ga dikgwebo le bajj-bareki. Lekalana gape le tseela dikgato dikgwebo tsotlhe tse di ka fitlhelwang di tlodile melawana ee beilweng

Maphata a NBFIRA

Lekalana la NBFIRA le kgaogantswe ka maphata a le matlhano gore le kgone go dira ka bonokopila le go fefosa ditirelo tsa lone. Maphata a, ke aa latelang:

Lephata la tsa Dimmaraka le Dipeeletso-

Ke lephata le le lebeletseng ba mebaraka le diabe le dikgwebo tsotlhe tse di dirang ka tsa peeletso le bogakolodi ka tsa madi.

Lephata le le tlhkometseg ba adimisang madi-

Ba kadimiso ya madi, se se akaretsa ba gotweng bo Machonisa le ba di pawnshop

Lephata le le tlhkometseg ba di-insurance-

Se se akaretsa ba ba gwebang ka di-insurance le ba ba duelelang tsa botsogo (Medical Aid).

Lephata la tsa Dipenshene -

Ke lephata le le lebeletseng tsamaiso le tlhokomelo ya dipenshene.

Lephata la tsa Thibelo ya go tlhatswa madi aa Leswafetseng-

Mo bogauifing, NBFIRA e tlhamile lephata le le itebagantseng le thibelo ya go tlhatswa madi a a leswafetseng. Ke gore thibelo ya boferefere le maretshwa a go tlhatswa madi a a bonweng ka ditsela tsa borukuthi, go a ntlhafatsa, le go timetsa motswedi wa madi.