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# the Reporter

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# M3.5 BILLION MISSING FROM GOVT ACCOUNTS

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- Collapse in financial management blamed on politicisation of appointments
- PAC says will summons accountant-general to explain discrepancies

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Teach children money lessons from a young age



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### No spectators for AUCS Region 5 Games

THE ninth edition of the African Union Sports Council (AUCS) Region 5 Under-20 Games set for Maseru, Lesotho, next month will be held without any spectators in line with Covid-19 health protocols and guidelines.

AUCS Region 5 chief executive officer Stanley Mutoya said unlike previous editions of the Games, athletes will also not be housed according to their countries, but sport codes.

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# M3.5bn missing from govt accounts

By **'Majirata Latela**  
Senior Reporter

The acting Auditor-General, Monica Besetsa, has revealed this week that M3.5-billion in government funds is missing from its bank accounts and the accountant general does not know how much money the government of Lesotho has in various banks both locally and internationally.

Besetsa said this is the outcome of the audit for the year ending March 31 2020. She said the financial statements showed that the government had 372 accounts totalling M5.311 billion while the consolidated statement of cash receipts and payments reflect that government had cash of M8.724 billion. These resulted into an unexplained difference of M3.474 billion.

Speaking at a press conference in Maseru this week, Besetsa showed that the accountant general does not even know how many accounts the government has in various banks.

"The audit established that the accountant-general has not maintained the register for official bank accounts properly. As a result, I could not verify the number of accounts against the information provided by the banks.

"In the event of poorly maintained register and also discrepancies of information from the banks, I could not confirm the accuracy and completeness of 362 accounts with a total bank balance of M5.313 billion per bank confirmations. This weakens the reliability of the reported cash position of the government of Lesotho as at March 2020.

"The total number of accounts held at different banks as at March 2019 was 387. The information provided by the banks revealed that during the financial year 2019/2020; 69 new bank accounts were opened, 40 were closed and therefore the expected number of bank accounts at the end of the year was 416.

"However, the bank certificates showed a total number of 362 accounts as at March 2020 and thus resulting into a shortfall of 54 accounts. This scenario impairs reliability of the reported cash position of the government as at March 31 2020," reads the report by Auditor General.

The auditor general has therefore raised her concerns over the information which was presented by the banks. She said the banks were known for proper record keeping. She regarded them as



ACTING AUDITOR-GENERAL MONICA BESETSA

the most reliable type of audit evidence that auditors can obtain with regards to the existence, accuracy and ownership of bank accounts and account balances of the audited entity.

"This time we experienced challenges with banks which could not give accurate information of the bank accounts and bank balances even though we were hoping to get proper and accurate information from them," Besetsa told the media.

She further indicated that some of the factors found to have caused the discrepancies include that, out of the seven accounts reported by Standard Lesotho Bank to have been closed during the year 2019/2020, six accounts still appeared on the bank certificate as at 31 March 2020.

Two accounts namely Capital Project Leribe and decentralisation Local Auth. Recu Leribe were reported by Lesotho Post Bank to have been opened and closed on the same day of September 4 2019.

The report reveals that a total of 25 accounts reported by Nedbank, Standard Lesotho Bank and Lesotho Post Bank to have been opened during the year 2019/20 did not appear on bank certificates as at 31 March 2020.

Another discrepancy in bank accounts according to Besetsa was that 28 accounts with a total of M198 million were not part of the reported accounts as at March 31 2019 and had appeared on bank confirmation as at March 31 2020.

However, these accounts did not appear on the confirmation from the banks for the new accounts opened during the year 2019/2020.

Furthermore, the comparison of previous year's bank confirmation and current, year's bank confirmation revealed that 64 accounts with a total balance amount of M48.3 million appeared on the bank confirmation as at March 31 2020 nor appeared on lists of closed accounts.

Apart from discrepancies in bank accounts, the auditor general has also noted that there were discrepancies between the consolidated financial statements and bank confirmations with regard to the number of bank balances and cash balances as at March 2020.

"There are 374 held at different banks reported in the financial statements totalling M5.311 billion whereas bank confirmation reflects 362 accounts with a total balance of M5.313 billion resulting into a variation of 12 account totalling M2million. The variances were mainly at Standard Lesotho Bank (SLB).

Weighing in on the anomaly, local chartered accountant and former president of the Lesotho Institute of Accountants, Robert Likhang, told this publication that there is a huge problem with government accounting which he described as 'very out dated and has been causing problems for quite a long time now.'

"The biggest problem is that the government employs people who do not have the knowledge or even certificates to confirm that they have studied accounting. When they are given the accounting job they start failing to deliver properly on the job they are required to do.

"Some of the past accountants-general have

tried to professionalise the accounting unit. Some even tried to start the accounts on a clean slate but even after that there were still problems.

"This is to say that people who are tasked to work with the government accounts do not have the knowledge to do the job. I remember at one point whereby the past accountants-general tried to fix this problem but there was a lot of resistance from the politicians. They would put people who know nothing about the accounts just because they support the ruling party," he said.

He added that at the time politicians did not realise the challenges of attempts to solve the problem of unprofessional accountants. He said the reflection of the resistance is shown by the report of the Auditor General.

"It is true that the three past accountants-general have been chartered accountants before but that doesn't end there, we also need directors and financial controllers to at least hold a chartered accountant certificate.

"On the other hand the principal secretaries are now controlled by the ministers. They therefore fail to stop the ministers from doing anything that has not been approved by the parliament. They do not understand that the positions they are holding include among others being chief accounting officers. They are appointed on party political tickets.

"For as long as there is no political will to change the accounting cadre, then we should not expect anything better. We are going to see this situation even on the next audit report. Also we still have the problem of Public Financial Management and Accountability Act of 2011 which is still under review. Before we fix all these problems we will stay on with similar challenges," Likhang said.

When approached for comment, the Parliamentary Public Accounts Committee Chairperson, Teboho Sekata, could only say the PAC will call the accountant-general to give details of what transpired for such a huge amount to be missing in government accounts.

Neither the minister of finance nor the accountant general was unavailable for comment this week until we went for print.

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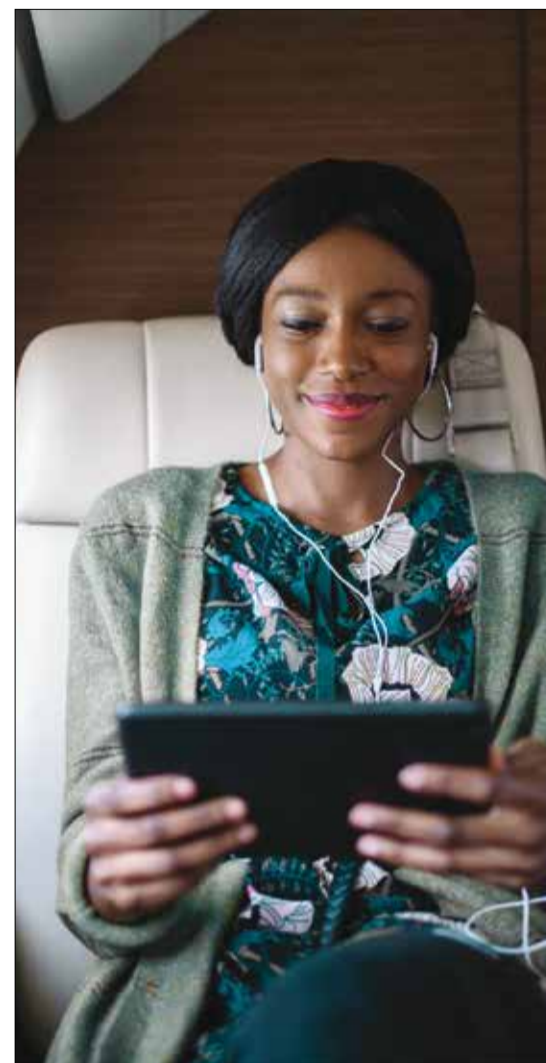


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# EXPOSED:

## Thaba Tseka schools in dreadful condition

By **Neo Kolane**  
Junior Reporter

The deplorable state of rural schools once again takes centre stage with the recent emergence that Ha Long Primary School in Thaba Tseka district, some 170km from Maseru City, lacks both adequate learning facilities and teachers.

The poor conditions have now raised eyebrows from a several quarters.

This lamentable situation is forcing learners to study and be taught in overcrowded classes.

The school, founded in 1972, is owned by the Roman Catholic Church. It has 130 pupils from Grade One to Six. But there are only two teachers who work at the facility.

A rickety structure that serves as a classroom accommodates learners for Grade One to Four; and has no windows while its door does not close properly, exposing both teachers and pupils to inclement weather conditions.

The class also is used as storage and the teachers' office while the floor is in bad state as it has potholes.

Simollang Tjokosela, the principal who has held this position since 2019, told theReporter that the work load is excruciating hence a need for a number of tutors to help alleviate the burden borne by the two teachers.

Tjokosela said the need of more building is crucial because during winter many children fail to go to school. The thatched roof of the school and the half closed door brings coldness into the classroom leading to the children getting sick.

The facility has no Grade Seven as it is gripped by shortage of building to



HA LONG PRIMARY SCHOOL IN THABA TSEKA

accommodate more learners.

"Having a Grade Seven class will make Ha Long Primary School recognizable and the work progress will be seen," he said.

Tjokosela also disclosed that shortage of furniture and learning materials are another major constraint. He mentioned that children sometimes go outside the classroom to learn during the sunny days as a tactic to beat the cold.

"Fortunately, the Member of Parliament for Mantšonyane constituency Khobohelo Mokoma built two classrooms for Ha Long Primary school in 2017 after he visited the school. We are grateful for that effort and we are pleading for more structures," Tjokosela said.

He said plans were afoot to seek assistance from the ministry of education as the school's board has been informed of the deplorable conditions.

He also said that the Roman Catholic Church priest, Father Lithebe Tjokosela, a pastor at St Lawrence mission, was aware of the situation

According to the World Data on Education, provision and management of education in Lesotho is characterised by a strong partnership between the government and the churches.

"School ownership and control has remained largely in the hands of the churches, with the government giving direction and financial support—mainly for payment of teachers' salaries. In this context, education is widely regarded as a joint responsibility shared by the government, the churches and the community," the World Data on Education observed.

According to a recent ministry of education survey, 43 percent of primary school pupils have no furniture, while many others have chairs or benches, but no desks upon which to write. With regard to learning materials the ministry of education and training, through a national book loan scheme, has made impressive progress in providing basic textbooks—an average of 4.4 books per primary pupil—, but shortages of supplementary materials such as teachers guides and pupils workbooks are apparent.

Approached for comment on the conditions at the school and the church's plans to upgrade it, the Catholic Schools' Educational secretary, Bereng Mosuo, told this publication this week that print media publish false information and therefore he would not comment on anything.

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# AG's headache over dividends

By **'Majirata Latela**  
Senior Reporter

Acting Auditor General, Monica Besetsa has raised concern over the monitoring of dividends that are received by government. This after she found out that dividends for the year 2019/20 were less by M151-million compared to the year 2018/19.

The 2020 Auditor-General report shows that dividends received represent cash received by Government during the year under review on dividends declared by the enterprises for the previous years' performance.

The report explains that dividends received during financial year 2019/20 amounted to M171 Million, which was less by M151 Million as compared to the previous year's figure of M322 Million.

It reveals that out of 15 trading entities, only three entities paid dividends during the year under review and five entities paid in the previous year 2018/19.

From Letšeng Diamonds Mine where the government has 30 percent shares, the state received M210 million dividends for the year 2018/19 but there were no dividends collected for 2019/20.

From Central Bank of Lesotho which is 100 percent owned by government, M142, 177, 000 shares were received by government in the year 2019/20 while in the year 2018/19, M84, 396, 000 dividends were received.

From Standard Lesotho Bank where the government owns 9.6 percent shares, in the year 2019/20 the government received M24, 125, 000



## DIAMOND MINES NOT PAYING DIVIDENDS

while in 2018/19, M24, 125, 000 dividends were received.

At AON Insurance where government owns five percent shares and the National Insurance General Group with 20 percent ownership by government, dividends received for the year 2019/20 amounted to M395, 854 and M3, 000, 000 respectfully.

From the Maluti Mountain Brewery where the government has a shareholding of 4.75 percent it received M4,972,245 for the year 2019/20.

Government did not collect any dividends from Kao Mining where the government has 25 percent shares, Lihobong Mining Development with 25 percent shares, Lemphane Diamonds with 26.50 percent shares and Gem Stone (Show Ridge) with 25 percent shares.

Also from Reskol Diamond Mine with 10 percent shares, Avani International with 36.40 percent shares, Loti Brick with 22.8 percent shares, National Life Insurance with 12 percent shares, Econet Lesotho 30 percent shares, Lesotho Flour Mills with 49 percent the government did not collect any dividends.

In May 2019, theReporter ran a story where a member of the Public Accounts Committee (PAC), Matšepo Ramakoae said the authorities have adopted a hard-line stance against government co-owned companies that fail to pay dividends and others that evade tax.

This after the PAC exposed massive graft not only in many government departments but also private companies in which the Lesotho government holds shares.

"We normally invite company managers and principal secretaries of government ministries to explain to us why certain amounts of money were used on unintended purposes; or why there was lack of spending where the money was needed.

"After making our findings we recommend that action be taken against perpetrators or anyone suspected of wrong doing. Cases had been opened and companies that had not paid government dividends have promised to pay back the money," Ramakoae said.

She revealed that one of the defaulting companies, telecommunications giant Econet Telecom Lesotho, had so far already paid M2.5 million of the dividends that were owed to the government.

Ramakoae observed that the companies seemed to be relaxed for many years as no one ever asked them about paying taxes and dividends to the government. She said most companies took money overseas where it was banked in offshore accounts adding in that way the money did not go into public coffers.

PAC has been an eye opener to the members of the National Assembly as well as the public, so much that the Directorate on Corruption and Economic Offences (DCEO) has taken interest in

some cases, whereby it has already started investigating the cases and prosecuting others.

"Some of the cases that were discussed by PAC in the parliament were already being investigated by us while others were new. We are happy that that PAC had done a good job in unravelling the corrupt practices so that people can see how it affects the economy of the country. Corruption is everywhere, in the private sector and the public sector alike," the DCEO spokesperson, Matlhokomelo Senoko said.

In its report for the years 2013-2016, PAC indicated that there was no clear and proper follow up system on payments of royalties as those amounting to M27 billion was not paid in the year 2009.

This was blamed on the commissioner of mines who is the one responsible to make follow up and ensure that mining companies pay royalties. The committee said it was not surprised to discover that there was no proper reconciliation between the office of the commissioner of mines and the ministry of finance regarding the payment of royalties.

The committee further revealed that even though Mines and Minerals Act 2005, stipulates that royalties should be charged at 10 percent, the ministry has been collecting between four and eight percent between 2009- 2012. That resulted in an underpayment of M120 billion loss of revenue for the government of Lesotho.

It was indicated that Kao Mine paid only six percent, Letšeng eight percent, Lihobong four percent, Mothae Mine five percent, Kolo (Rescol) four percent, Pae-la- Itlhatsoa (Gemstone) five percent and Lemphane 10 percent.

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**COLUMNS**

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# comment & analysis

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## COP26 and Climate Change needs solidarity

By **Kumi Naidoo**

This year's UN Conference of the Parties (COP26) takes place at one of the most consequential moments of human history. What we do in the next 10 years will determine humanity's future – or whether we will have a future at all.

Having participated in several climate negotiations, I think it's important not to put all our eggs in the Glasgow COP basket. We will almost certainly be disappointed by the gulf between what governments agree and what actually is required.

Climate lawyer Farhana Yamin outlined what is required in her article "A Manifesto for Justice for COP26 and Beyond" when she said: "Glasgow needs to give a boost to global solidarity and the build back better and climate justice agendas. It can do so by correcting power imbalances and putting justice and fairness at the heart of this and all future COP negotiations."

In the lead up to the Paris climate negotiations, when I was with Greenpeace, along with other campaigning organisations, we made a conscious decision to talk about "The Road through Paris" rather than "The Road to Paris".

Even though we knew we needed to do everything in our power to secure the best possible outcome from that flawed negotiating process, we recognised that it was never going to deliver anything close to an ideal outcome, given the disproportionate power of rich countries, the failure to acknowledge the links between climate, gender, race and so on, and the blank refusal to question the economic system that has driven us to the edge of climate destruction.

Anyone hoping and praying for an ideal outcome from COP26 is setting themselves up for disappointment. Nevertheless, we need to use COP26 as a moment to mobilise and build awareness among people who are not part of the negotiations. We must use this event to raise global public consciousness and a sense of greater urgency.

The necessary changes to transform our global systems – our economic system, our energy system, our transport system, our food system – will require everyone's participation.

Therefore, COP26 should be seen as a moment to strengthen the growing movement for climate justice around the world, as we have



seen with the momentum generated by the Climate Justice Charter Campaign in South Africa. We must continue to push for the best possible outcome from Glasgow.

Climate justice is fundamentally an issue of social justice. It is important that we recognise that environmental injustice affects the poor and marginalised the most. We need to ensure that the struggle to address poverty and inequality and the struggle to address the climate crisis (and the environmental crisis more broadly) are recognised as two sides of the same coin.

We already know the positions taken by the most powerful countries in the world: these countries seem to be comfortable with the idea of climate apartheid. Even though these countries have been largely responsible for creating the problem, they appear incapable of accepting responsibility.

Just last week, leaked documents revealed how some wealthy nations are working behind the scenes to slow down efforts to address climate change. The leak reveals Saudi Arabia, Japan and Australia are among countries asking the UN to play down the need to move rapidly away from fossil fuels.

It also shows some wealthy nations are questioning paying more to poorer states to move to greener technologies. This "lobbying" raises questions for the COP26 climate summit next month.

I wish we could say that we are surprised. But, sadly, this happens all the time. Governments are saying one thing to appease the public but doing another to support the fossil fuel industry – who sometimes appear to own and control these governments.

Should we have needed any proof? This has happened throughout recent history and is the reason we are in such dire straits in terms of the oncoming climate catastrophe.

In a letter to COP26 president Alok Sharma, Transparency International cautions that even

the perception of conflicts of interest is enough to undermine public confidence and threaten progress towards making the critically urgently needed progress in these negotiations.

It is critical that Sharma takes steps to make sure his and future COP presidencies can tackle the climate crisis by eliminating corruption and undue influence at COP26. But don't hold your breath.

Even though the \$100 billion (about R14 trillion) a year commitment made at COP15 in Copenhagen was fought for and won in 2009, we see no sense of urgency to ensure those resources are being made available to poor countries, many of whose emissions are negligible compared to the emissions of those countries that built their economies on dirty energy.

By the time countries reach the actual face-to-face negotiations, a lot of positions will be already locked in. That is not to say that a surge in global public mobilisation in the remaining days before the COP cannot shift things in a more positive direction, so all efforts should be encouraged and supported.

At the same time, we should not be naive about the limitations of a process that has failed to deliver in almost three decades of negotiations.

For example, when George Bush, a climate denialist, was president of the US, we lost close to eight years of progress. President Barack Obama was only marginally better.

What we must recognise is that the writing is on the wall insofar as the crisis is now in plain sight.

All countries are going to be saying the right things, including that we have to act now. For instance, Sharma, the UK government-appointed president of COP26, has proposed four main aims for the summit: Global net-zero; adapting climate strategy to support communities in need; providing financial support to tackle climate change; and governments working together with business and local communities to bring about change.

This might suggest that decisionmaking is heading in the right direction, but the UK Government has a track record of saying one thing, then acting differently.

We need to bear in mind that the rich nations failed the "Covid test" by hoarding vaccines and putting their citizens' short-term interests above the interests of people elsewhere in the world, so we would be foolish to take their word as a guarantee. These actions and their past behaviour at previous climate negotiations confirm that global economic apartheid is alive and well.

History will judge those nations that go into these climate negotiations protecting the economic interests of a handful of powerful stakeholders, and the South African government should not be exempt from that scrutiny.

More updates on this article  
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The sorry state of Lesotho's rural schools rears its ugly head

In spite of the well-intentioned policies framed periodically to improve school education and high-sounding goals mouthed by officers and political leaders concerned, the situation on the ground betrays apathy.

Children in government, church and community schools in remote rural regions of Lesotho continue to suffer from glaring disadvantages emanating from manpower and infrastructural deficiencies vis-à-vis the big towns and cities. That this crucial sector is plagued by the same old problems year after year, and 55 years after independence, reeks of an abject lack of will displayed by the government and church owners alike, to break out of the vicious circle in which poor village boys and girls are condemned to an underprivileged life due to denial of equality in their learning tools.

Underscoring this stark reality are two latest stories: First, the construction of classrooms meant to accommodate learners in a conducive facility at Molatjeng Primary Schools at Semonkong, was abandoned midway by a contractor in 2010, forcing pupils to take turns to use a makeshift classroom. Secondly, a similar scenario of two few classrooms plays out at Ha Long Primary where the infrastructure leaves much to be desired; the school has only two teachers.

In store for the innocent unsuspecting youngsters deprived of proper schooling are adverse lifelong repercussions. Unlikely to be equipped to surmount the difficulties ahead, a fringe existence is likely to be their lot.

It is criminal that this inequitable distribution of resources, prohibited under the Right to Education section of the National Constitution, is allowed to recur in a sector that is mandated to be the nursery of a robust human resource.

Who is responsible for the below-par youngsters emerging in hordes annually from our educational institutions, the primary building blocks for the development of society? Has any teacher unduly seeking a prized posting been punished? Or, any official held accountable for succumbing to such pressure?

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# Leruo

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## Teach children money lessons from a young age

By TKay Nthebe

Children's money habits are shaped and influenced by how adults use and manage their money. These habits are carried into adulthood, impacting (positively or negatively) how they use and manage money. It is therefore important to provide children with financial literacy skills and impart good money management habits from a young age. In this article, I discuss creative ideas how parents or guardians can teach children about money.

### 1. Involve children in the budgeting process

When preparing household budgets or spending plans, parents should involve children in the process. By so doing, children can learn that it is important to plan, prioritize and differentiate between needs and wants, especially with limited financial resources. This also helps them manage expectations about their demands because they understand the financial situation.

### 2. Give children chores and pay wages

Giving children chores such as washing the dishes, gardening, or cleaning the house teaches them responsibility and other life skills such as taking care of themselves. When you pay them wages for completed tasks, children learn that you must work to earn an income – money does not grow on trees. This also shapes their work ethic from a young age.

### 3. Open accounts and pocket money.

Commercial banks have introduced accounts designed for minors, where the guardian oversees the management of the account. Opening a bank account for your children helps foster a relationship with financial services providers, where they learn how to interact with banks and use financial solutions. Parents should



also consider giving children pocket money for example LSL 30.00 where children can learn how to plan their spending. When children are allowed to manage and make money mistakes such as spending all the money at once, they will learn how to respect and use money wisely from a young age.

### 4. Teach them about savings

Cultivating a savings culture starts at a young age. The question is often "how?" Teaching children how to save starts with helping them set savings goals for example, "if you want that toy, you must work hard and save for it". Another creative saving initiative is to give children piggy banks, where they can learn to save. In cases where children spend all their pocket money at once, do not try to bail them out. Children need to learn the consequences of not saving, especially for rainy days so they can correct the behaviour.

### 5. Teach them about managing credit

Building on from the above, giving a short-term loan payable with interest to children who spend their pocket money recklessly will help them understand how credit works. This will require that they work harder, sacrificing play time to generate additional sources of income so they can repay the loan. By so doing, children will appreciate the advantages and disadvantages of debt and hopefully the benefits of managing one's spending and living within their financial means.

We cannot ignore the importance of financial literacy skills, especially for children. Let's be intentional about teaching our children how to use, manage and grow their money.



We are eager to get your comments about this column and the topics we cover. You can reach out to us at: [talk2us@alliance.co.ls](mailto:talk2us@alliance.co.ls)

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BUSINESS

**Liqhobong appoints new CEO**

Firestone Diamonds plc, which owns 75% of the Liqhobong Diamond Mine is pleased to announce Rob de Pretto's appointment as the new Chief Executive Officer with effect from 1 November 2021. Rob's appointment follows Paul Bosma's decision to step down as Chief Executive Officer to pursue other interests. Paul Bosma will however remain on the Board of the Company in a new capacity as a non-executive director to provide operational guidance and to ensure a smooth transition.

Rob de Pretto has a Masters degree in Metallurgical Engineering and 39 years' experience in the diamond industry of which 32 years was spent with De Beers and Anglo American in various operational and leadership roles. Rob was most recently the Chief Operating Officer and acting Chief Executive Officer of the Zimbabwe Consolidated Diamond Company.

Paul Bosma's last day as Chief Executive Officer of the Company was 31 October 2021.

05 November 2021

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# Vodacom launches insight centre

By **Kefiloe Kajane**  
Junior Reporter

Local telecommunications company Vodacom Lesotho, through its charitable arm The Vodacom Lesotho Foundation, this week announced the official opening of Vodacom Insight Center, a library for the blind and visually impaired persons.

Situated at the State Library, the center will enable equal access and inclusion by providing visually impaired persons with specialized services, books, and materials in appropriate media.

According to a statement issued by the company this week, the initiative is supported by Vodacom's 4G technology.

The statement indicated that the digital library hosts the latest innovation and technology with functionalities including a world-leading braille translator that supports more than 170 languages in either contracted on uncontracted braille; a high volume production braille printer; a self-contained motion-activated reading device that instantly reads from any book or printed

**VODACOM LESOTHO'S MANAGING DIRECTOR MOHALE RALEBITSO**

material and a rechargeable digital talking book reader which enables visually impaired people or those with print disabilities to read digital documents on memory cards or memory sticks.

Vodacom Lesotho's managing director Mohale Ralebitso said the focus of Vodacom Foundation Insight center is on accessibility. He expressed that it is exciting to launch the project as part of help improving the lives of visually impaired people through the use of technology.

"As a purpose-led corporate citizen, we have committed to harnessing the power of technology to address social challenges and ensure that we leave no one behind and the opening of this digital library is a testament to that commitment," he said.

Vodacom Lesotho Foundation's chairman of board of trustees John Matlosa stated that the foundation is mandated to invest in critical areas of development, in line with the government

of Lesotho's national strategic development plan and the United Nations sustainable development goals.

"This programme is in line with Sustainable Development Goal 4 to 'ensuring inclusive and equitable quality education and promoting lifelong learning opportunities' and we are only happy to contribute to the provision of equal access and inclusion to the blind and visually impaired persons through the creation of enabling environment for them to access information.

"We seek to fulfill the promise to read for the visually impaired and other print-disabled people by advocating for the implementation of the changes required by the Marrakesh Treaty to which Lesotho is a signatory. The Marrakesh Treaty is mandated to facilitate access to published works for persons who are blind or otherwise print-disabled through the improvement of access to knowledge for print-disabled people by giving organizations like libraries the right to reproduce printed works in accessible formats such as Braille, audio, large print, and digital formats, and to exchange these works across national borders," Matlosa added.

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## INVITATION TO BID

The Central Bank of Lesotho (the Bank) invites proposals from duly registered and suitably qualified service providers to undertake a Business Outlook Survey for Macroeconomic Forecasting and Policy Analysis.

For full details of the tender requirements, interested person (s) should contact the undersigned at Tel: +266 2223 2126 or Email: [mlechela@centralbank.org.ls](mailto:mlechela@centralbank.org.ls), and ask for a copy of detailed RFP. The soft copy may also be downloaded from the website at [www.centralbank.org.ls](http://www.centralbank.org.ls).

The closing date for submission of proposals is Friday, 26th November 2021 between 14:30hrs and 16:30hrs.

M. Lechela (Mrs.)  
Secretary, Tender Committee

# LUCT donates to the vulnerable

By Kefiloe Kajane  
Junior Reporter

Limkokwing University of Creative Technology Lesotho (LUCT) will award 40 students scholarships of different levels as their way of commemorating the life of the school's late founder and president Emeritus Tan Sri who died in June this year.

According to the university, it will commemorate the life of Tan Sri every year with acts of giving back to the community to honour his legacy and foundation called 'Healing the World Foundation'.

LUCT's campus director administration, Tefo Macheli, explained that the scholarships will be in three categories which are Limkokwing Frontline and Healthcare Scholarships meant for Covid-19 frontline healthcare workers' children, Limkokwing Scholarships for underprivileged and orphaned children and scholarships awarded in remembrance of founding president as a philanthropist under The Heal the World Foundation.

He indicated that selected students will be fully sponsored for the tenure of their academic duration. They will be selected in collaboration with the ministry of social development.

"This is planned to be an annual event commemorated at around the time of Tan Sri's birthday. As we all know he was a great believer of philanthropy and he lived his life to reflect this ideology. It is therefore through this initiative that we as LUCT we go forward to curate under 'The Heal the World Foundation' as an extension of Tan Sri's immaculate practice to



live beyond his life.

"We wish to see more Basotho youth expand the horizons of their academic journey to boost the human capital of Lesotho and thus awarding these scholarships to the less privileged during these difficult times of the Covid-19 pandemic," he said.

A former LUCT student who is also a previous beneficiary of an LUCT scholarship, Halieo Motanyane, said in 2009, LUCT visited the orphanage she resided at Reitumetse Church Project when she first heard about the university and little did she know years later she would be awarded a scholarship.

She explained that she received a full scholarship from LUCT that helped her with her tuition fees and also her rental payment.

She expressed her gratitude to LUCT and

that she is now a two time published author and a proud LUCT graduate.

"I am happy for anyone who is to receive the scholarships and I would like them to know that their lives are going to change forever. May this school continue to help many other young people like for many generations to come," Motanyane said.

The acting minister of social development, Keketso Sello, thanked LUCT for the act of kindness to vulnerable children.

He said the number of vulnerable children keep increasing every day and made it impossible for the government of Lesotho to reach each and everyone.

"It is very important to invest in education because it gives our youth an opportunity to reach their full potential in life," Sello said.

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# Central Bank of Lesotho

## LIST OF LICENSED FINANCIAL INSTITUTIONS 3RD QUARTER 2021

### LIST OF LICENSED COMMERCIAL BANKS AND FOREX AGENCIES

NAME OF INSTITUTION	NAME OF CEO OR MANAGING DIRECTOR	PHYSICAL & POSTAL ADDRESS	CONTACTS
Standard Lesotho Bank Ltd	Mr. Anton Nicolaisen	Head Office, Kingsway Street, P.O. Box 1053, Maseru 100	(+266) 22315737
Nedbank Lesotho Ltd	Mr. Nkau Matete	Head Office, Kingsway Street, P.O. Box 1001, Maseru 100	(+266) 22312696
First National Bank Lesotho Ltd	Mrs. Delekazi Mokebe	Head Office, Kingsway Street, P.O. Box 11902, Maseru 100	(+266) 22247100
Lesotho PostBank Ltd	Mr. Molefi Leqhae	Post Office Building, P/B A121, Maseru 100	(+266) 22317842

### LIST OF LICENSED INSURANCE COMPANIES

INSTITUTION	PRINCIPAL OFFICER	REGISTERED OFFICE ADDRESS	CONTACTS
1. Lesotho National Life Assurance Ltd, Life Insurance	Mr. Mpho Vumbukani, Managing Director	LNGIC House, Constitution Road, Maseru , Lesotho 100	(+266) 22314144
2. Lesotho National General Insurance Company Ltd, General Insurance	Mr. Mpho Vumbukani, Managing Director	LNGIC House Constitution Road, Maseru, Lesotho	(+266) 22313031
3. Alliance Insurance Company Ltd, Life Insurance	Mr. Angus Yeats, Chief Executive Officer	Alliance House, 4 Bowker Road, Maseru, Lesotho 100	(+266) 22312357
4. Alliance General Insurance Company Ltd, General Insurance	Mr. Angus Yeats, Chief Executive Officer	Alliance House, 4 Bowker Road, Maseru, Lesotho 100	(+266) 22312357
5. Metropolitan Lesotho Ltd, Life Insurance	Ms. Mamello Phomane, Managing Director	Metropolitan Building, Kingsway Road, Maseru 100,	(+266) 22222300
6. Zenith Horizon Insurance Company Ltd, General Insurance	Ms. Smangela Molumeli, Chief Executive Officer	1st Floor Christie House, Orpen Road, Maseru 100	(+266) 50920022/28322625
7. NBC Lesotho Insurance Company Ltd, Life Insurance	Mr. Godfrey Vatsha, Managing Director	4 Bowker Road, Ground floor, Pension Fund House	(+266) 22320633
8. Specialized Insurance Company Limited, General Insurance	Mr. Mokhápeka Lazaro, Managing Director	MGC Park, Ground floor, Maseru, Lesotho	(+266) 22320837/8
9. Liberty Life Lesotho Limited, Life Insurance	Mr. Makhakhe Maliehe, Managing Director	P.O. Box 115 Maseru, Maseru Mall unit 39 Maseru Lesotho	(+266) 22212719/735
10. Transafrica Life Insurance Company Ltd, Life Insurance	Mr. Thabo Kotelo, General Manager	Shop 26, Race Course Mall, (Maseru Mall) Ha Thetsane	(+266) 22324606

### LIST OF LICENSED INSURANCE BROKERS

INSTITUTION	PRINCIPAL OFFICER	REGISTERED OFFICE ADDRESS	CONTACTS
1. Guardrisk Insurance Brokers (Pty) Ltd	1. Mr. Reentseng Mokotjela	Tradorette Building Room16 Maseru 100	(+266) 2832 7989 / 5022 3825
2. Active Insurance Brokers (Pty) Ltd	2. Mrs. Maelisa Leiee	LNDC Center Room 212 Maseru 100	(+266) 6324 8940
3. DBM Insurance Brokers (Pty) Ltd	3. Mrs. Doreen Masilo	New Development House Block B Maseru 100	(+266) 2878 5265/ 5978 2760
4. ClientCare Risk Consultants (Pty) Ltd	4. Mrs. Popi Kaiser	Premium House, 224 Kingsway Road	(+266) 2232 1768 / 2832 5432
5. BMM Insurance Brokers (Pty) Ltd	5. Mrs. Mamariete Khalema	Oblate Building 1st Floor Kingsway Road Maseru 100	(+266) 2232 7940/ 5841 3531
6. TIB Insurance Brokers (Pty) Ltd	6. Mr. Garth Dixie	307c Cenez Road, Maseru West	(+266) 2231 6556
7. Insurance Hub Brokers (Pty) Ltd	7. TBA	Happy Villa House No. 3A Maseru 100	(+266) 2231 6475
8. Insurecare Brokers (Pty) Ltd	8. Mr. Michael Mohasi	LNDC Development House Block D, Kingsway Road	(+266) 2232 1973/ 5251 0909
9. Exclusive Risk Solutions (Pty) Ltd	9. Mr. Serei Hlabana	House No. 243, Constitution Road, Maseru West,	(+266) 22322553/5858 5614
10. Thari (Pty) Ltd	10. Mr. Motjope Mokhathi	Sekhametsi Building, Corner Parliament , Kingsway Road	(+266) 2232 4297 / 5732 4425
11. Risk Managers (Pty) Ltd	11. Mr. Paseka Moletsane	Sechaba House, 4 Bowker Road, Maseru 100	(+266) 2232 1898 / 5891 5607
12. Thaba Bosiu Risk Solutions (Pty) Ltd	12. Mrs. Matokelo Seturumane	1stFloor Options Building, Pioneer Road Maseru 100	(+266) 2231 3018 / 5250 0404(5)
13. Thamotha Insurance Brokers (Pty) Ltd	13. Mrs. Matokelo Thamae	Mapetla House,Room G4 Kingsway Road Maseru 100	(+266) 5878 9268 / 2832 4655
14. Roseland (PTY) Ltd	14. Mrs. 'Matsoloane Mahlaha	Christie House, Groud Floor, Maseru 100	(+266) 2232 6156
15. Equiways (Pty) Ltd	15. Mrs. Manthatisi Pata	Metcash Building Room 1396, Maseru 100	(+266) 5908 8372 / 5871 2412
16. Classic Legends Brokers (Pty) Ltd	16. Mrs. Maamohelang Letsei	Husteds Building Room 16, Maseru 100	(+266) 5845 0771 / 6300 1064
17. Silverbridge Insurance Brokers (Pty) Ltd	17. Mrs. Tebello Motuba	Victoria Hotel Office Block Room 119 Maseru 100	(+266) 62454957 / 5791 7525
18. Assurance Insurance Brokers (Pty) Ltd	18. Mrs. Malebohang Lehana	Thola Tu Complex , 1st Floor , Maseru 100	(+266) 2232 4319 /5857 7728
19. MH Insurance Brokers(Pty) Ltd	19. Mrs. Mamosa Molapo	Lisemeng 1, Opposite Shoprite Hlotse, Leribe 300	(+266) 2240 0113 / 5812 7918
20. Mokhele Insurance Brokers (Pty) Ltd	20. 2Mr. Malonga Mokhele	Oblite Building Behind Maseru Book Shop	(+266) 2232 1964 / 5875 3977
21. Explicit Brokers (Pty) Ltd	21. Mrs. Malineo 'Monahali	Thola Tu Building Kingsway, Maseru 100	(+266) 5885 6438 / 6285 6438
22. CS Brokers (Pty) Ltd	22. Mr. Serame Sebolai	Maseru Book Center Building Second Floor	(+266) 5885 3263
23. Elarem Insurance Brokers (Pty) Ltd	23. Mr. Lenka Malefane	Carlton Centre, First Floor, Room 10, Room 110, Kingsway	(+266) 2232 4607/6200 2100/5804 0810
24. Setha Insurance Brokers (Pty) Ltd	24. Mrs. Matholo Setilo	Hospital Area Pela LPPA, Mafeteng 900	(+266) 2270 1203 / 6307 4712
25. Mosala Insurance Brokers (Pty) Ltd	25. Mr. Mashape Mosala	Mapetla House Third Floor Room 22 Kingsway Road	(+266) 2231 3735 / 6299 7175
26. Minet Lesotho (Pty) Ltd	26. Mr. Retselisitsoe Leboela	Minet House, 4 Bowker Road, Maseru 100	(+266) 2231 3540
27. Ideal Insurance Brokers (Pty) Ltd	27. Ms. Ntsiuoa Makae	Husteds Building Room 12 , Kingsway Road	(+266) 2232 2924
28. Bright Point Insurance Brokers (Pty) Ltd	28. Mrs. Matumane Semoli	Oblate Building first floor, Kingsway Road	(+266) 5892 9308

The Central Bank of Lesotho hereby notifies members of the public that the under-mentioned financial institutions are duly licensed to operate in Lesotho in terms of the Financial Institutions Act of 2012, the Insurance Act of 2014 and Collective Investment Schemes Regulations of 2001. The list includes approved banks, insurance companies, insurance brokers, Micro Finance, Credit Bureau, Foreign Exchange and collective investment schemes. Members of the public who wish to check the list of approved money lenders in Lesotho can call the Central Bank of Lesotho on the following numbers; (+266) 22232039. Members of the public will be kept informed about approved financial institutions on a quarterly basis in order to enable them to avoid investing in un-authorized financial institutions.

#### LIST OF LICENSED INSURANCE BROKERS

29. Brokersure Insurance Brokers (Pty) Ltd	29. Mrs. Marorisang Lepheane	4th Floor Bokamoso Suites Former Christie House	(+266) 2232 3689 / 5884 2863
30. Urban Life Insurance Brokers (Pty) Ltd	30. Mrs. Mamokete Mokete	3rd Floor, LNDC Office Block, Kingsway Road, Maseru 100	(+266) 2835 0959 / 58853270
31. Thari-Ea-Tsepe Insurance Brokers (Pty) Ltd	31. Mrs. Pontso Matumelo Kou	Sekhametsi Centre, First Floor, Maseru 100	(+266) 2231 3206 / 6312 4604
32. Hamilton Solutions Short Term Brokers (Pty) Ltd	32. Mrs. Charmaine Heymans	Alliance House First Floor, 4 Bowker Road	(+266) 5986 8000
33. Thathy Insurance Brokers (Pty) Ltd	33. Mr. Reentseng Thathasela	Bedco Building, Mafoso Street, Mofale's Hoek 800	(+266) 2701 9877 / 6201 9877
34. Metroma Insurance Brokers (Pty) Ltd	34. Mr. Teboho Maqeba	Post Office Building Mafeteng 900	(+266) 2870 2783 / 5872 5297
35. Chelete Brokers (Pty) Ltd	35. Mr. Ntopa Chelete	Motherland property, First Floor Room 6, Thaba-Tseka 550	(+266) 5615 8485 / 6302 7551
36. Pula National Insurance Brokers	36. Mr. Leqhaoe Thabane	Oblate Building First Floor, Maseru 100	(+266) 2232 4620 / 6300 7462
37. Mots Insurance Brokers & CO (Pty) Ltd	37. Mrs. Montseng Phakoana	Kingsway Mall Second Floor Room 9 Kingsway Road	(+266) 2231 0011 / 5662 1127
38. Legend Insurance Brokers (Pty) Ltd	38. Mrs. 'Mabokang Nthatisi Phant'si	LNDC Building Block C, Third Floor, Maseru 100	(+266) 5957 8525
39. JM Insurance Brokers (Pty) Ltd	39. Mrs. Maphomolo Seele	LNDC Block B Level 5 Room 503	(+266) 6286 0156 / 5886 0156
40. Maluti Risk Solutions (Pty) Ltd	40. Mr. Malefane Mphana	Makamo Complex Opposite Lerotholi Polytechnic	(+266) 5885 8113 / 6310 5800
41. Cadiant Partners Consultants	41. Mr. Tsepo Letsoela	Christie House Building, First Floor, Maseru 100	(+266) 58701449 / 62701449
42. Mekhoabo insurance Brokers	42. Mr. Moshoeshe Dube	Ha-Foso Near Agriculture Centre	(+266) 5938 3207
43. Crescent Insurance Brokers	43. Mrs. Matebello Ntsoane	Plot 75 Behind Victoria Hotel	(+266) 68000255

#### LIST OF LICENSED MICRO FINANCE INSTITUTIONS

NAME OF INSTITUTION	NAME OF CEO OR MD	REGISTERED OFFICE ADDRESS	CONTACT NUMBER
1. Letshego Financial Services Limited	Mr. Abia Moabi	Old Maseru Toyota Building, P.O. Box 13670, Maseru 100	(+266) 22031017
2. Unlimited Financial Services Ltd	Mr Alex Mpharoane	Nthane Estate Building, One way Traffic Road, T.Y.	(+266) 59021558
3. Thusano Financial Solutions Ltd	Mr Moeti Sehloho	Ha Mafafa, P.O. Box 14845, Maseru 100	(+266) 58850056 / 58750056
4. Blessings Financial Services Limited	Mrs Mamakamane Makamane	Metcash Complex, Room 144, Kingsway, Maseru 100	(+266) 28330004
5. MM Financial Loans Ltd	Mr Nthole Mojapela	Tredoritte, Kingsway, Maseru. P.O. Box 901	(+266) 59191336 / 68436336
6. Myloan Limited	Mr Tjale Maila	Holy Trinity Anglican Church, Upper Moyeni, Quthing 700	(+266) 53797734
7. Zecho Financial Services Ltd	Mr Mobutu Phera	TEBA Building, Moshoeshe Road, Maseru,	(+266) 62004599
8. Loyal Financial Services Ltd	Mrs Matsepo Linakane	Epic Printer, Industrial Area, P.O. Box 10712, Maseru 100	(+266) 51891773 / 68211912
9. Isaac Holdings Ltd	Mr Toporo Molelemgoane	Aboobake Properties, P.O. Box 1565, Maputsoe 350	(+266) 62184763
10. MEL Finance Ltd	Mr Mpho Leqela	Tlelai Building, Cathedral Area, P.O. Box 7374, Maseru 100	(+266) 58749425 / 68085972
11. Mabusane Finance Ltd	Mrs Maselone Mabusane	Mabusane residence, Maoeng, Butha-Buthe 400	(+266) 59490362 / 63276290
12. Thusong Financial Services Limited	Mr. Montoetsane Nchai	1st Floor Husteds Building Maseru	(+266) 28319479
13. Mosala Financial Services Ltd	Mr. Mashape Mosala	Sir Seretse Khama Road, Seaba Building, Maputsoe	(+266) 62997175
14. Alimela Thuto Financial Services Limited	Mrs Mamonyake Mokebe	Hopolang Building, Maseru 100	(+266) 22322403
15. Trust Financial Services Ltd	Mr Molete Pheko	Southline Offices, Ha Tikoe, Maseru 100	(+266) 58842444 /
16. Roby Financial Services Ltd	Mr Molahlehi Ntau	Lecoop Next to Clinic, Kubetsoana, Maseru 100	(+266) 58880333 / 58832266
17. Letlotlo Credit Finance Ltd	Mrs Maphuthheho Ranooe	Epic Printers Building, Industrial Area, 6, Maseru 100	(+266) 22314335 / 56550538
18. PS Finance Ltd	Mrs Pulane Sick	Tredorette, Kingsway, Maseru. P.O. Box 11986, Maseru 100	(+266) 56624840 / 58685618
19. PAN Finance Limited	Mrs Motebang Leboela	Mandlebe Building, Second Floor, Maseru	22324639
20. Netloans Limited	Mr Jafeta Pheko	Naomi House, 286 Bowker Street, Old Europe, Maseru 100	(+266) 58082223 / 59087647
21. Platinum Credit Ltd	Ms Motena Lishea	BNP Centre Maseru 100	(+266) 63419272
22. JFM Financial Services Ltd	Mrs Mathabisang Leseba	Metro, Next to Hippo Transport, Ha Mathata, Maputsoe 350	(+266) 57936489
23. Kopo Finance Ltd	Mr. Relebohile Kopo	Abdul Cassim Building, Botha-Bothe	56939099 / 59625555
24. Lereko Financial Services (Pty)Ltd	Mrs. 'Mapali Molula	2nd Floor Platinum Building Opp Usave Maseru Lesotho	26662201002
25. M.A.M Financial Services Ltd	Mrs. Mamankoe Moshesha	Mafeteng Reserve, Ha Seithleko	58030832
26. NK Finance (Pty) Ltd	Mr. Ntoa Khelane	Maputsoe next to Maseru Toyota	50798218
27. Gift Micro Finance Ltd	Mrs Mampho Sehloho	2nd Floor Grandnation, Industrial Area, Maseru 100	(+266) 58496811 / 58503438
28. Thebo Finance Ltd	Mrs Maboitumelo Tau	Crocodile Inn, P.O. Box 72, Botha-Bothe 400	50881194 / 57934099
29. JP Financial Services Ltd	Mr Teleko Mohloboli	2nd Floor, Moosa's Building, Maseru 100	56097365
30. SJR Financial Services	Mr Selikane Rahebe	Kingsway Mall, 2nd Floor, P.O.Box 883, Maseru 100	62607860
31. TKM Financial Services Ltd	Ms Matokelo Mohale	P.O. Box 602 Motheo Build. Mohale's Hoek	26663015101



## Central Bank of Lesotho LIST OF LICENSED FINANCIAL INSTITUTIONS 3RD QUARTER 2021

### LIST OF LISENSED MICRO FINANCE INSTITUTIONS

NAME OF INSTITUTION	NAME OF CEO OR MD	REGISTERED OFFICE ADDRESS	CONTACT NUMBER
32. CHAMP Financial Services Limited	Mr. Moses Cholsu Kopo	Nnelese Construction Building, P.O.Box 12092, Maseru 100	63032085
33. MS Financial Services Ltd	Mr Motlalepula Sepipi	Room 34 Tradorette Building, Kingsway Road, Maseru 100	(+266) 62810810/ 58102769
34. Marea Financial Services Ltd	Mrs Matlhokomelo Mathaba	Office 314, LNDC Centre, Kingsway Road, Maseru 100	(+266) 58882582
35. SPRTFIN Ltd	Mr. Lehohla Sepiriti	Maputsoe next to Maputsoe Border	2666317818
36. Meraka Financial Services Ltd	Mr. Moseki Nthibane	Oxford Building, Level 3, Room 5, Maseru 100	58483814/56054348
37. M Leloka Company Ltd	Mrs Mampe Leloka	Likoting Complex, P.O. Box 143, Botha-Bothe 400	(+266) 68646612
38. Airvantage Lesotho Ltd	Mr Micheal Roffey	Suite 211-212 Victory Hotel Offices, Maseru 100	22317748, (+27)827790943
39. Redeem Financial Services	Mr. Thuso Mpholo	P.O. Box 117 Maseru. Modise Complex, Mookoli	58882100
40. Bohlokoa Financial Services	Ms Palesa Ntlamelle	LNDC Centre, 2nd Floor, Suite 212, Maseru 100	57527777
41. Moses Microfinance Ltd	Mr. Lebohlang Molumaela	Borokhoaneng, M&A Building, P.O. Box 1866, Maseru 100	58144431/59499686
42. Quick Financial Bailout (Pty) Ltd	Mr Theko Clark Letsie	Oriental Center, Hospital Area, P.O. Box 701, Mafeteng	(+266) 59633399/ 57335150
43. Juju Financial Services (Pty) Ltd	Mr Mathulise Mpholle	Tlokoeng, Botha Bothe, P.O. Box 871, Botha Bothe 400	(+266) 62462541
44. Lesana Lesotho Limited	Mr Tsepo Ramoholi	Level 4, Block C LNDC, Privant Bag A26, Maseru 100	(+266) 22321180
45. NECA Financial Services (Pty) Ltd	Ms Nthabiseng Moloantoa	Lepota Building, Lithabaneg, P.O. Box 13683, Maseru 100	(+266)59451188
46. TM Financial Services (PTY) Ltd	Mr. Mojalefa Tsatsane	BEDCO Complex Room 1211, Butha-Buthe	58067930/ 59557120
47. Thaby & Khau Financial Services Limited	Mrs. Maphuthi Mathetsa	Metcash Complex, Room 168, Maseru 100	63330352/62333222
48. Future Loans Ltd	Mrs Manapo Mohale	Room 139G Metcash Building, Kingsway Road, Maseru 100	59088372/ 58842702
49. Success Financial Services Ltd	Mr Nkopane Tsoelipe	Ha Khotso Tarabane, Mapoteng, Berea 200	58916439
50. Express Credit (Pty) Ltd	Mrs Mannete Khotle	Shop 4 LNDC, Kingsway Road, Maseru 100	(+266) 80044444 / 58912448
51. bushel financial Services Ltd	Ms. Retselisitsoe Rammolai	NRH Mall P.O Box 15569 Maseru 100	62482482/57594482
52. Green Dot Finance 1 Ltd	Mr Katiso Tsenoli	Metcash Building P.O. Box 15121 Maseru 100	62009900/62856529
53. Myhope Micro-Finance Ltd	Mrs Bonang E. Ntlama	Grindnation Makhoana Building Industrial Area, Maseru 100	58062130
54. Highlands Financial Services	MR Tlala Lekanyane	Thaba Bosiu, TEBA Building, Mokhotlong	58086154
55. Mothusi Financial Services (Pty) Ltd	Ms Refiloe Ntsoeu	Mount Moorosi	59111444/62211444
56. MCM Finance Ltd	Mrs Mampho Motloli	Ntlholohetsane, P.O. Box 77, Mokhotlong 500	(+266) 53127926/ 66141400
57. Prime Financial Services	Mr. George Mokhethea	Tsoelopele House, Lithabaneng, Main South I	58042847
58. NP Finance Limited	Mr. Ntale Phooko	Metcash Building Maseru 100	58993773
59. Innovated Financial Services Ltd	Mrs Makopoi Sehlabaka	Ha Sekekete, Maputsoe, P.O. Box 305, Maputsoe 350	(+266) 50263527
60. TJ Finance (Pty) Ltd	Mr Thabo Ratalane	Ha Leqele Next to Matale Local Court, Maseru 100	(+266) 58481433
61. Selibeng Financial Services (Pty) Ltd	Mrs Makamohelo Makhaola	Room 6 Husteds Building, Kingsway Road, Maseru 100	(+266) 580402297
62. LME Finance Ltd	Mrs Lits'eoana Mahase	Maoeng Masheane Next to Standard Bank ATM, Quthing	(+266) 58150625/ 59100756
63. Sekabi Financial Services (Pty) Ltd	Ms Malekhoboki J Sekabi	Tradorette Mini Market, Kingsway Road, Maseru	(+266) 57349500
64. Fresh Money Solutions	Mr. Thato Lefosa	AABuilding Room 1 P.O. Box 535 Leribe 300	(+266) 62320225 / 58000225
65. N & R Financial Services	Mrs 'Mants'ebo Seeiso	Floor 1 Speedy Complex, P.O. Box 2539 Maseru 100	(+266) 62848967
66. Sick Financial Services (Pty) Ltd	Ms Matumane Sick	Tradorette Mini Market, Kingsway Road, Maseru 100	(+266)58469547
67. Big R Financial Services Ltd	Mr Ts'otetsi Ramahetlana	Thabang II Next to Motherland Guest House, Thaba Tseka	(+266) 62666669/ 50120012
68. SY Financial Services Ltd	Mr Sixakeko Yengane	Tahlo Complex Fokothi, Moshoeshoe Road, Maseru 100	(+266) 62039312/ 58466299
69. JG Microfinance (PTY) Ltd	Mr Bokang Thulo	Maputsoe, P.O.Box 625, Leribe 300	(+266) 58012063/ 57301426
70. Reco Financial Services ( Pty) Ltd	Mr Bokang Letho	Bible Society of Lesotho Building, Dove Road, Maseru.	(+266) 63168390
71. Tharollo Financial Services	Miss Mojabeng Matsoso	Kobeli Building, Maseru Station	(+266)63907478
72. Mosh Fianancial Services	Mr. Mpho Moshanyana	Speedy Complex, Maseru 100	62002255/56066440
73. Serumula Financial Services Ltd	Mr. Motlatsi Nthejane	A.M.E Hall Room 5 Maseru	57362228/67400979
74. Digiloans Limited	Mr. Joel Makara	Mazenod, ha Paki	56678903
75. Five Star Financial Services (Pty) Ltd	Mr. Lilemo Tatane	Mochone's Building, Mofolo Street TY	57654451
76. Karabo Finance Limited	Mrs, Makatleho Mothebesoane	Khubetsoana ka Motseng, Maseru	59595654
77. Power House Financial Services	Mr. Thabang Ramoqopo	TEBA Building, TY. P.O. Box 14 Mapoteng, Berea	59023344
78. TSK Financial Services Ltd.	Ms Tlaleng Kaaba	Room 3 Everpride Enterprise Building Maputsoe. Ground	59402156
79. Pulamaliboho Financial Services	Ms. Mamolalle Molalle	Floor, Options Building, 240 Pioneer Road	57255447
80. Kente Cash Loans (Pty) Ltd	Mr Halekhetheloe Kente	Amohelang Moletsane Building, , Mohale's Hoek 800	58916411
81. Relsie Les Fond (Pty) Ltd	Mr Ntomane Seephephe	Metcash Building, Room 132, Maseru 100	51607279/57105751
82. MJM Financial Services Ltd	Ms Moliehi Motsie	Tradorette Building, Kingsway Road, Maseru 100	28329889/62040000
83. Kuena Financial Services Ltd	Ms Kuenahali Peete	Maseru Club, United Nations Road, Maseru 100	58011604/62011604
84. Letlama Microfinance Ltd	Mr Letlama Joel	Phapjama pela Stepby Step Preschool, Butha Buthe 400	57301961/59787882
85. MSB Holdings	Mr. Sephula Letuka	Epic Building Industrial Area Maseru	63377888



## Central Bank of Lesotho LIST OF LICENSED FINANCIAL INSTITUTIONS 3RD QUARTER 2021

### LIST OF LICENSED MICRO FINANCE INSTITUTIONS

86. PLN Financial Services	Mr. Khahliso Makhele	Asia Building, Door 3, HaMotlere, Mafeteng	58793905
87. Leo Financial Services	Mrs Maletsie Letsie	Moshoeshoe II near Military Base, Maseru 100	58940634/62940634
88. P.K Financial Services	Mr. Lehlohonolo Phooko	Government residences, Likalaneng Ha Mohale, Maseru	58972305/58423796
89. Moralla Finance (Pty) Ltd	Mr. Rapalinyane Sekese	Mandlebe Building, Ha Tsautse	56713465
90. Mercury Finance Limited	Ms. Mathabo Mohobelo	Ha 'Mathata Maputsoe Leribe	59661277
91. Bophelong Financial Services	Mr. Refiloe Mahaoane	P.o. Box 2298 Leribe 300	56831312
92. Mokhothu Holdings (Pty) Ltd	Mrs Matheko Mokhothu	Platinum Building, Phamola Road, Maseru 100	(+266) 56622807
93. E.M. Instant Loans	Ms. Matholang Thabo	Mohale's Hoek	56678892
94. TL Finance	Ms. Mamolaba Ts'olele	P.O Box 28 Quthing 700	63781098
95. LH Financial Services	Mr. Lets'olo Lets'ela	Carlton Centre Maseru 100	59910178
96. Agriculture & Small Business MF	Mr. Thapelo Molatoli	Room 7 NRH Mall, Kingsway Road, Maseru	57854907/ 63464784
97. Dee's Cash loans	Mr Thabiso Mokete	Room 2 Khasu's building, Roma Maseru 100	63434003/57447342
98. MFS Finance (Pty) Ltd	Mrs Mamatekane Semela	Hlotse next to Nedbank Building, Leribe 300	58407230
99. Lizet Financial Services (Pty) Ltd	Mrs Makatleho Makama	Room18, Mapetla House, Kingsway, Maseru 100	63776850/ 58926849
100. Eliza Micro Finance (Pty) Ltd	Ms Mots'ea Motsoantoeng	Ha Matala, Next to Twistas, Maseru 100	56207591
101. OZY's Financial Services	Mr Kamohelo Nthafa	Oblate house, new office building, office number 7	63195555/59182510
102. MR Financial Services (Pty) Ltd	Mrs Mathabo Ramatobo	Ha Motsoane, Thabana Tsooana, Leribe, Leribe 300	(+266) 58776088
103. The Dochka Finance Ltd	Mr Boiketlo Molapo	Setsoni Building Room 08, Hlotse Urban, Leribe	(+266)58882619
104. Legacy Financial Services (Pty) Ltd	Mrs Mamoholi Mokhothu	Bensons bulding, top floor room 3, Maser 100	(+266) 53790226
105. Justali Finance	Ms 'Mantlibi Matete	Thesele 'Maseribane Building, Quthing 700	(+266) 50918727
106. BM Financial Services	Mr Bonane Mabaleha	Ha Abia, a Joele P.O. Box 409 Mazenod 160	(+266) 57144779 / 63333671
107. New Hope Financial Services	Ms Ts'episo Macheoane	Hlotse Main Road, TEBA Premises Maputseo 350	(266) 58149523

### LIST OF STOCK BROKERS/ADVISORS LICENSED BY THE CENTRAL BANK OF LESOTHO

Name	Contact	License	ADDRESS	Address
1. Motswedi Securities (Lesotho) (Pty) Ltd	Mr. Martin Makgatlhe, Chief Executive Officer	Broker, Dealer, Advisor	Bishop's Place, Unit 2, Block B,	(+266) 22317578
2. Katleho Securities (Pty) Ltd	Mr. Leonard Nyambuya, Principal Officer	Broker, Dealer, Advisor	Plot Number 12292-972, Katlehong160	(+266) 53230700
3. PKF Corporate (Pty) (Ltd)	Mr. Sunday Adache, Principal Officer	Broker, Dealer, Advisor	Constitution Road, Ecumenical Centre	(+266) 58689662
4. Cadiant Partners Consultants And Actuaries Lesotho (Pty) Ltd	Mr Ts'epo Letsoela, Public Officer	Advisor	10 Molepe Str, Hillsview Maseru, Lesotho	(+266) 58701449
5. Minet Lesotho (Pty) Ltd	Mr. Rets'eliso Leboela, Chief Executive Officer	Advisor	MINET House, 4 Bowker Road, Maseru	(+266) 22313540
6. Atang Advisors (Pty) Ltd	Mr. Khabele Mofelehetsi, Chief Executive Officer	Advisor	Grindnation Building, Industrial Area	(+266) 62222307
7. Strategica (Pty) Ltd	Mr. Lerato Sekantsi, Principal Officer	Advisor	Office 3 Basement, Lenyora House	(+266) 68261353

### LIST OF LICENSED ASSET MANAGERS IN LESOTHO

NAME OF ASSET MANAGER	NAME AND TITLE OF PRINCIPAL OFFICER	PHYSICAL ADDRESS	TELEPHONE/ FAX
1. Mergence Investment Managers Lesotho (Pty) Ltd	Mr. Semoli Mokhanoi, Managing Director	Unit 38, Maseru Mall, Maseru 100	(+266) 52500040/50
2. STANLIB Lesotho Management Company (Pty) Ltd	Mr. Kelello Rametse, General Manager	MGC Office Park, Corner Pope John Paul II	(+266) 22326821

### LIST OF LICENSED FOREIGN EXCHANGE BUREAU AND MONEY TRANSFERE

NAME OF INSTITUTION	NAME OF CEO OR MD	PHYSICAL ADDRESS	CONTACTS
1. Mukuru Bureau De Change (Pty) Ltd (Foreign Exchange & Money Transfer)	Mr. Andre Willem Ferreira	Room 4, 1st Floor Hopolang Building, Maseru 100	(+27)878078310
2. Interchange (Pty) Ltd (Foreign Exchange & Money Transfer)	Mrs. Maliponto Ramakatane	Pioneer Mall Shop UG 21, Maseru 100	(+266) 22324296

### LIST OF LICENSED CREDIT BUREAU

NAME OF INSTITUTION	NAME OF CEO OR MD	PHYSICAL ADDRESS	CONTACTS
1. Compuscan Lesotho (Pty) Ltd	Donovan-Marc Müller-Rust	Makhoane Building, Moshoeshoe Road, Industrial Area, P.O. Box 1005, Maseru 100	(+266) 59045341

### LIST OF LICENSED FINANCIAL LEASING

NAME OF INSTITUTION	NAME OF CEO OR MD	PHYSICAL ADDRESS	CONTACTS
1. Moipone Fleet Leasing Services (Pty) Ltd	Mr. Teboho Lebakeng	Block C Level 7, LNDC Development House, Kingsway Road, P.O. Box 11330, Maseru 100	(+266) 22314778

### LIST OF LICENSED MOBILE MONEY ISSUERS IN LESOTHO

NAME OF MOBILE MONEY ISSUERS	NAME AND TITLE OF PRINCIPAL OFFICER	PHYSICAL ADDRESS	TELEPHONE/ FAX
1. VCL Financial Services (Pty) Ltd	Ms. Palesa Mphunyetsane, Managing Director	Vodacom Park, 585 Mabile Road, Maseru 100	(+266) 5221 2476
2. Cassava FinTech Lesotho	Ms. Matkoe Letsie, Acting General Manager	Kingsway Road, Next to Lancers Inn, Maseru 100	(+266) 2221 1000
3. Lesotho Postbank	Mr. Molefi Leqhae, Managing Director	Mafike House, Kingsway Road, Maseru 100	(+266) 2231 7842
4. Chaperone Ltd	Mr. Mohau Mochebelele, Executive Director	LNDC Block A, Shop No. 4Kingsway, Maseru 100	((+266) 5891 1183
5. Smartel Money Ltd	Mr. Nchai Paul Nchai, Managing Director	Room 1, Speedy Complex, Maseru 100	(+266) 5051 1891/



## O

## OPPORTUNITIES



## FRANCHISE CORNER:

## Here's how much it costs to open a Tasty Gallos franchise

Tasty Gallos is a chicken-centric franchise with roughly a dozen stores. They're looking for new franchisees to buy into their business, and claim to offer a franchise with low upfront, setup, and operating costs.

Tasty Gallos requires franchisees to pay an upfront fee of R57,500. Establishment costs are likely to be in the region of R500,000 to R750,000, and the total monthly fees amount to 9%.

05 November 2021

VISIT OUR WEBSITE: [www.thereporter.co.ls/opportunities](http://www.thereporter.co.ls/opportunities)



# Young inventor makes paving stones

By **Neo Kolane**  
Junior Reporter

Civil engineering graduate, Thulo Mosenoli opened a company called TM Stone Paving after researching and teaching himself on how concrete behaves under different what conditions.

TM Stone Paving is a business that started operating in August 2020. It has to do with landscape.

TM Stone Paving specializes in different paving bricks, from cobbler slates to cobbler stones and hexagon shaped stones that come in different colours like dark red, red and charcoal.

The 24-year old innovator told theReporter that he gets his raw materials from local companies - aggregate from Morali Crushers, cement from Maluti Mountain Cement and sand from a river in Korokoro.



SOME OF THE STONES BY THULO MOSENOLI

"I did not study any stones, I gained my skill, perfected it from Google and YouTube and with the assistance of my suppliers.

"I took time to perfect it, but the plan of making paving stones had always been an idea I had toyed with, even when I was in school in 2017, because I realized such stones were not being manufactured in the country," the Ha

Matala resident said.

Mosenoli thought he should take the opportunity to just try his luck and see how it turns out, but after his research he learnt that there is another company in Roma that made the same paving stones.

Mosenoli did not lose hope because he knows competition is something that will al-

ways be there, so he figured he should go ahead with his idea.

"Around March 2020, I received my first order and from then orders have been streaming in non-stop," Mosenoli excitedly said.

He revealed that the design and colour combination is what makes TM Paving Stone stand out.

Working from the comfort of his home, Mosenoli mentioned that the colours used at TM Paving Stone are natural and earthy, and went on to advise people on the colour of the paving looking at the colour of their houses.

"This kind of paving does not wear off because it's mixing is wet, although it is highly labour intensive," he said.

Mosenoli manufactures the paving stones only on order because he does not have a spacious area to manufacture and stock pile at the same time.



LESOTHO  
COMMUNICATIONS  
AUTHORITY

## PUBLIC NOTICE

### Review of Lesotho Communications Authority (Licensing Classification and Fees) Rules 2018

The Lesotho Communications Authority has embarked on a review of the current Lesotho Communications Authority ((Licensing Classification & Fees) Rules, 2018 pursuant to Section 5 (1) (c) and (d) of the Communications Act 2012.

The review intends to align our licensing classification and fees with technological developments and international best practices for management of finite resources.

Upon completion of the internal review processes, stakeholders will be informed and invited to submit written comments and inputs on the proposed licensing classification and fees.

Subsequently, the Lesotho Communications Authority (Licensing Classification & Fees) Rules, 2022 will repeal the current Rules and the new Rules is intended to come into effect from 01 April 2022.



LESOTHO  
COMMUNICATIONS  
AUTHORITY

## TSEBISO TSEBISO

Lekhotla lataolo ea ts'ebeliso ea likhokahanyo le kene ts'ebetsong ea ho nyakurela esita le ho hlahloba mekhahlelo ea mangolo a tumello ea ts'ebetso (License) esita le litefiso tse tsamaeang le lengolo ka leng.

Tlhahlobo ena e tlo thusa Lekhotla ho thathamisa License ka mekhahlelo e mecha e ipapisitseng le mekhoha ea morao-rao esita le mekhoha e sebelisoang linaheng tsa machaba.

Hang ha tlhahlobo ena e phethetsoe, Lekhotla le tla etsa likhothaletso 'me bohle ba chang ba ts'ola litabeng tsena ba tla tsebisoa esita le ho memeloa ho hlahisa maikutlo ka mongolo holima khothaletso tseo Lekhotla.

Ha mosebetsi u se u phethetsoe le maikutlo ohle a ahelletsoe, Lekhotla le tla kenya ts'ebetsong melaoana e mecha e thathamisang mekhahlelo ea li License le litefiso tse ncha tsa li license. Tello ke hore melaoana ena e tla kena ts'ebetsong ho tloha ka La pele 'Mesa, 2022.



## REQUEST FOR BIDS (RFB)

The **Road Directorate** through the **Ministry of Public Works** has received financing from the World Bank (Bank) towards the cost of the **Transport, Infrastructure and Connectivity Project** and intends to apply part of the proceeds towards payments under the contract **Routine Road Maintenance of the A5 Roma – Ha Mosi: Lot 1 (28km), Lot 2 (28km), Lot 3 (29km), Lot 4 (26km) and Lot 5 (26km) and A31 Mokhotlong – Sani Lot 1 (23km) and A31 Mokhotlong – Sani Lot 2 (23km)**

Bid No.	From	To	Date	Compulsory Site Visit Date/ Time	Assembly Point
LS-MOPWT-259972-CW-RFB	A5 Road Km 0+000 Near Roma village	Km 28+000 near Ramabanta	15/11/2021	08:30 hrs	U-Save Roma Shopping Centre
LS-MOPWT-259976-CW-RFB	A5 Road Km 28+000 Near Ramabanta	Km 56+000 near Ha Mat'sa	15/11/2021	08:30 hrs	U-Save Roma Shopping Centre
LS-MOPWT-259969-CW-RFB	A5 Road Km 56+000 Near Ha Mat'sa	Km 85+000 Semongkong	15/11/2021	08:30 hrs	U-Save Roma Shopping Centre
S-MOPWT-259962-CW-RFB	A5 Road Km 85+000 Semongkong	Km 111+000 Ha Matlosa	15/11/2021	08:30 hrs	U-Save Roma Shopping Centre
LS-MOPWT-259977-CW-RFB	A5 Road Km 111+000 Near Ha Matlosa	A5 Road Km 137+000 Ha Mosi	15/11/2021	08:30 hrs	U-Save Roma Shopping Centre
LS-MOPWT-259974-CW-RFB	A31 Km 0+000 Ha Kotsie (Near Mojakisane)	A31 Km 23+000 Near Matsoaing	18/11/2021	10:00hrs	A31 Km 0+000 Ha Kotsie (Near Mojakisane)
LS-MOPWT-259967-CW-RFB	A31 Km 23+000 (Near Matsoaing)	A3 Km 46+000 Sani Top	18/11/2021	10:00hrs	A31 Km 0+000 Ha Kotsie (Near Mojakisane)

1. The Roads Directorate now invites bids from **E3 Contractors who have undergone Roads Directorate Contractor Refresher Training for the Works** described in Section 1: Works Requirements, attached to this RFB. Road Maintenance and Rehabilitation - **ROMAR** and Road Construction and Upgrading - **ROCAU** Training will be an added advantage.

### 2. Compulsory Site Visits and Mandatory Pre-Bid Conference

Compulsory site visits, at the Bidders' own cost, have been organized as tabulated above. Failure to attend the site visit will result in disqualification from bidding. Any further details of exact locations of the proposed roads and site visits shall be available from the Roads Directorate's Procurement Office. Further, a mandatory Pre-Bid Conference shall be held at the Roads Directorate Office on Monday, 22nd November 2021 at 10:00 hrs (local time) after completion of all the site visits at Roads Directorate Meeting Room.

### 3. Eligible bidders

Maximum number of Members/E3 Contractors in the Joint Venture (JV) shall be **Two (2)**.

### 4. Eligible Materials, Equipment and Services

The materials, equipment and services to be supplied under the Contract and financed by the Bank may have their origin in any country except for the following countries: "none".

5. Bidding Documents shall be available on request electronically beginning **Tuesday, 9th November, 2021**; that is soft copies of the bid document shall be emailed free of charge to **Category E3 Contractors** at the address and contacts below.

### 6. Bid Security

Bid Security "**shall not be**" required for this bid. Instead, a Bid-Securing Declaration "**shall be**" required for each Lot

### 7. Performance Security

The successful Contractor shall submit a **5% Performance Security** in accordance with the Contract Conditions.

### 8. Validity of Bids

The bids shall be valid for 90 working days.

### 9. Price

The Contractor shall quote its total price in the Contractor's Bid Form.

### 10. Admeasurement Contracts

The Contractor shall also fill in their unit rates and prices for all items of the Works described in the attached Bill of Quantities. Items against which no rate or price is entered by the Contractor will not be paid for by the Employer when executed and shall be deemed covered by the rates for other items and prices in the Bill of Quantities.

The rates and prices shall include all duties, taxes, and other levies payable by the Contractor under the Contract, as of the date 7 (Seven) days prior to the deadline for submission of bids.

### 11. Technical proposal

The Contractor shall furnish a technical proposal including proposed designs, a statement of work methods, management of environment and social risks and impacts, equipment, personnel schedule, Community employment aligned with appendix 1 (SECTION 1) and any other relevant information, in sufficient detail to demonstrate the adequacy of its proposal to meet the work's requirements and the completion time.

### 12. Clarification

Any clarification request regarding this RFB may be sent in writing to Procurement Manager Ms. Moliehi Ntlhakana moliehi66@gmail.com before Monday 29th November 2021. The Employer will forward copies of its response to all Contractors including a description of the inquiry but without identifying its source.

### 13. Submission of Bids

All Bids, in sealed envelopes ((containing one (1) original bid document and one (1) soft copy (memory stick – flash) of the document)) and clearly labeled with the "Name of the Specific Project Lot Number and Reference No.". Also copies of valid Tax Clearance and Trader's License Certificates certified at source should be attached to each Bid.

Bids shall be submitted in the form attached at Section 3 together with the full bidding document as per Item 14 and be hand delivered/deposited in the Tender Box near the Procurement Office (**Room G11**):

### Procurement Office (Room G11)

#### M D Ntlhakana (Ms) – Procurement Manager

Roads Directorate  
Corner Senate and Lepoqo Roads  
Industrial Area (Opposite Browns Wholesalers)  
Tel: (266) 22323029/22323024/52229000

a. The deadline for submission of Bids is **Thursday, 9th December 2021 at 12h00**.

b. The address for submission of Bids is:

### Attention: Procurement Office (Room G11)

#### M D Ntlhakana (Ms) – Procurement Manager

Roads Directorate  
P.O. Box 194  
MASERU – 100  
Tel: (266) 22323029/22323024  
**E-mail Address:** ntlhakanam@rd.org.ls/mahiritonaf@rd.org.ls

### 14. Opening of Bids

Bids will be opened by the Employer's representatives on the same day as the deadline of submission of Bids (**on Thursday, 9th December 2021, at 1430 hrs (local time)**)

### 15. Evaluation of Bids

The bids will be evaluated to determine substantial responsiveness of the technical proposal. A substantially responsive Bid is one that meets the requirements of the bidding document without material deviation, reservation, or omission. A material deviation, reservation, or omission is one that:

(a) if accepted, would:

(i) affect in any substantial way the scope, quality, or performance of the Works specified in the Contract; or  
(ii) limit in any substantial way, inconsistent with the bidding document, the Employer's rights or the Bidder's obligations under the proposed Contract; or

(b) if rectified, would unfairly affect the competitive position of other Bidders presenting substantially responsive Bids.

For technically compliant bids, the total evaluated prices, excluding provisional sums and any provision for contingencies but including day works where priced competitively, will then be compared to determine the lowest evaluated price(s).

### 16. Contract Award

Successful tenderers shall be awarded only one bid/contract per bidder. The Contract will be awarded to the Contractor who:

- offers the lowest evaluated price(s),
- technically compliant bid, and
- guarantees completion of the Works by the specified date

The Employer shall invite by the quickest means the successful Contractor(s) for any discussion that may be needed to conclude the contract or otherwise for contract signature.

The Employer shall communicate by the quickest means with the other Contractors on its contract award decision. An unsuccessful Contractor may request clarifications as to why its bid was not determined to be successful. The Employer will address this request within a reasonable time.

The Employer shall publish a contract award notice on its notice board, website with free access, if available, or in a newspaper of national circulation, within 15 (fifteen) days after award of contract or as soon as practicable thereafter. The information shall include the name of the successful Contractor, the Contract Price, the Contract duration, summary of its scope and the names of the Contractors and their quoted and evaluated prices.

### 17. Fraud and Corruption

The Bank requires compliance with the Bank's Anti-Corruption Guidelines and its prevailing sanctions policies and procedures as set forth in the WBG's Sanctions Framework, as set forth in Appendix A to the Contract Conditions.

In further pursuance of this policy, the Contractor shall permit and shall cause their agents (where declared or not), subcontractors, subconsultants, service providers, suppliers, and personnel, to permit the Bank to inspect all accounts, records and other documents relating to the RFB and Contract performance (in the case of award), and to have them audited by auditors appointed by the Bank.



# SheMeansBiz

IT'S ALL ABOUT WOMEN

05 November 2021

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## Food tech is an opportunity worth exploring for Basotho Women

By Likeleli Monyamane

The food industry has provided Basotho women with an excellent opportunity for self-employment and income generation. Historically, Basotho women have played a significant role in the food production value chain. Firstly, as subsistence farmers engaged in farming activities to take care of their families' immediate needs. Secondly, as business owners (in the informal and formal sectors) that cater for individuals who need to buy cooked meals daily and who provide food in school feeding programs, and businesses with catering services.

There are a few factors that make the food industry very attractive to women. Firstly, there are low barriers to entry into the industry. Secondly, the low cost of capital (in comparison to other sectors). Lastly, the accessibility of land in Lesotho. Indeed, there is a great opportunity for the food industry to provide Basotho women with the economic empowerment they so need. However, the way the industry is currently structured makes it difficult for women to derive the full potential of the sector's value.

### Some of the disadvantages in how the industry is structured are as follows:

- Farming is primarily done on a subsistence basis in Lesotho, which leaves the consump-

### The food production value chain



tion market with a gap filled by imports from countries like South Africa.

- Most businesses are informal, unregistered, and run as owner-managed businesses that don't provide employment outside of the women owners or provide very little work. This means the entrepreneurial activity has little impact on the economy.
- There is a lack of innovation across the value chain, with farmers employing traditional farming methods in food production and entrepreneurs using conventional distribution channels to reach customers.

- Lastly, activity in the sector is concentrated on specific areas of the food production value chain and is completely missing from others. This means that agricultural inputs usually must be sourced outside of Lesotho, and the lack of food processing activity limits the value derived from the value chain.

### In what ways can technology transform the food sector?

One of the ways in which the industry can be transformed is by using technology. For example,

a few months ago, a young man named Thato Rammoko launched Lunchbox. This food technology company provides restaurants/catering businesses (the supply side) access to clients who may not be willing to walk into their establishments daily to purchase a meal. On the demand side, it provides customers with a convenient way to order food from multiple establishments. It also has the food delivered to the customer's doorstep.

As impressive as it is, Lunchbox only provides a solution for one part of the value chain – the distribution of ready-made food. This leaves many parts of the value chain's needs unaddressed. In other African countries, there are many different ways in which technology has been used to provide solutions to the plethora of challenges in other parts of the value chain. Examples of companies that offer some of these solutions are:

- Agriprotein (South African) turns food waste into proteins fed to chicken and fish.
- 3Dimo (developed by a Mosotho woman) which provides a platform for investors in agricultural commodities; and
- Farmcrowdy (Nigerian) provides access to finance for various stakeholders in the food value chain.

Suppose Basotho can develop solutions such as these. In that case, they will benefit women entrepreneurs – as the most significant participants in the industry – the most. Furthermore, as the majority of participants in the sector, Basotho women are better positioned to be the ones who develop these much-needed technologies.

### The value of the Food Technology opportunity

The value of technology in any sector cannot be overemphasized, and the food technology sector is no exception. According to Emergen Research, the global Food technology market is projected to reach a value of \$342 Billion by 2027. The high growth is attributed to increased penetration of the Internet and smartphones in developing economies. 45,4% of this market is dominated by the online food delivery segment, while the rest is shared between online grocery delivery and Over-The-Top (OTT) convenience services. In the past two years of the Covid19 pandemic, the need for food technology companies has increased significantly, and a few African food technology companies have emerged as a result. However, African countries have still not done enough to tap into this big technology opportunity.

Companies like Kunye, a Kenyan on-demand food service company, have raised \$1 million in pre-seed funding within six months of launching in August 2021. This confirms reports that the sector has space for big dominant western companies and small and medium-sized African companies that are willing to take up the opportunity. I dare Basotho women entrepreneurs not to be left behind.

QALO Investment presents



## Making a MARK

With Amanda Dambuza

Award winning businesswoman, author and humanitarian.  
Insta: @amanda.dambuza.

Date | 04/12/2021 Ticket M600

@ The Mirage Resort, Roma | 12PM - 7PM

Being a WOMAN is a SUPERPOWER!  
Shall we make a date to make a mark?

Music by  
Dj Tedoz

MC TKay Nthebe  
Financial Wellness Coach

Strict covid protocols to be observed.

theReporter

Tickets  
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Performance by  
Mookho Moqhali

# Young man follows his dream

By **Kefiloe Kajane**  
Junior Reporter

**L**ehlohonolo Sello, a young man from Maseru, fulfilled his childhood dream of becoming a business owner by founding Bike Errands, a company that delivers goods for companies and individuals.

Bike Errands focuses on delivering goods for companies such as documents, food, and clothes using bicycles. The company also caters for individuals who are not delivering heavy goods.

Sello told theReporter that from a young age, he knew that he wanted to own a business so that he could create jobs for some unemployed persons. He said the idea of starting a delivery company came to him when he realised how fuel prices were increasing. He thought that through his initiative companies and people would save money.

He remembered that he was motivated to start Bike Errands when he saw that unemployment was spiraling among the youth.

“With that in mind, I always make sure that I hire young people. I hire from 18 years to 30 years, not anyone older than that. This company started very small, it was only four employees when it started but now there is many of us.

“The company focuses mostly on delivering goods for companies. But we also deliver for individuals. The support of companies has been really amazing and because we are getting many orders,” he said.

He explained that he got an inspiration from



## BIKE ERRANDS EMPLOYEES AT WORK

a South African delivery company Uber Eats. He stole the idea and brought it into life in the kingdom.

Sello further explained that when he finished his high school, he knew that he was not interested in furthering his studies but to start his business.

He indicated that seeing the success of his company, he would encourage other young people to follow up on their dreams.

“I would like to see this business grow so that we can deliver in other districts as well because we are currently only based in Maseru. I would like it to help young people especially

in high school so that we can hire them during holidays. I want to have something that can keep them busy during holidays while they are also making money,” he said.

Bike Errands can be found on the number +266 692 4443.



## Road Fund

### Invitation for Bids

November 2021

#### COMPLETION OF CONSTRUCTION AND UPGRADING OF TOLL INFRASTRUCTURE AT CALEDONSPORT BORDER, MAPUTSOE BORDER AND MASERU BORDER

The Road Fund was established by the Lesotho Government through Legal Notice No. 179 of 1995 and regulated under the Finance (Road Fund) Regulations 2012. The main reason for establishing the Fund, like many other countries in the World, was to shift the burden of financing maintenance of Lesotho's road infrastructure from general taxes collected by the central fiscus to road user fees, and to close the persistent financing gaps that characterized road maintenance prior to the establishment of the Fund.

The Road Fund “Employer” now invites sealed bids (“Bids”) from eligible and qualified Bidders or persons (“Bidders”) to provide the works referenced above (the “Works”).

**Bidders should be informed that the contract is divided into three (3) Lots and they are allowed to bid for any or all of the below Contracts but no Bidder will be awarded more than one contract.**

The Scope of work for each Lot, includes, but not limited to the following items (Further details are included in the Bidding Documents).

Contract No. RFS/MAIN/POL/03B-03	Contract No. RFS/MAIN/POL/03B-02	Contract No. RFS/MAIN/POL/03B-01
Caledonspoort Border Toll Plaza	Maputsoe Border Toll Plaza	Maseru Border Toll Plaza
Provision of HVAC to existing Control Room	Completion of a new Control Building and associated infrastructure and services	Completion of Construction of the Control Building and associated infrastructure
Alterations to Booth 1 and associated traffic lane infrastructure	Construction of a new Canopy	Completion of construction of 3 Booths and associated lanes infrastructure
Alterations to Booth 2 and associated traffic lane infrastructure	Completion of Construction of 3 Toll Booths and associated traffic lanes infrastructure	Completion of Generator room and fuel tank
	Alteration of an existing server room to a Generator room, HVAC and Electrical Works	HVAC and Electrical Works

More details on the requirements are provided in the Bill of Quantities Specifications and Performance Requirements, and Drawings.

These Bids are open to all eligible and qualified Bidders who wish to respond to the relevant bidding documents (the “Bidding Documents”). Qualification requirements are fully described in Section 1 of the Bidding Documents, include:

1. A bidder having a company registered locally in terms of the Laws of the Kingdom of Lesotho;
2. A bidder registered with the Building Design Services in category A or B for Maseru and Maputsoe Borders;
3. A bidder registered with the Building Design Services in category C for Caledonspoort Border; and
4. A bidder who has completed projects of similar nature in the past ten (10) years.

A Bidder for each Contract, will be selected under a Competitive Bidding (CB) method, using Single Envelope, Without Prequalification of Bidders, and application of domestic preferences shall be applicable

For purposes of obtaining Bidding Documents, clarification and submission, the Employer's address is:

Attention: The Procurement Manager  
Street Address: Cnr Moshoeshe & Senate Roads  
City: Maseru  
E-mail address: [info@roadfund.org.ls](mailto:info@roadfund.org.ls), attention: T. Polaki

The Cost of Bidding Documents shall be: One Thousand Maloti (M 1000.00 Non-refundable) for each contract payable by a cash deposit **only** into the following Banking Details:

Account Number:	908-000-160-2523
Account Name:	Road Fund
Account Type:	Current Account
Branch:	Tower
Branch Code:	062-067
Swift Code:	SBIC LSMX
Bank:	Standard Lesotho Bank
Currency:	LSL

Bidders shall produce the cash deposit slip quoting the name of the Bidder or Lead Member or at least one Member in the case of a Joint Venture as reference for collection of the Bidding Documents.

Below is an indicative programme of important Milestones:

ACTIVITY	DATE
Bid Advert	05 November 2021
Compulsory Sites Visits and Clarification Meeting	12 November 2021: 08h30 Maseru Bridge (Lesotho Side)
	15 November 2021: 09h30 Maputsoe Border (Lesotho Side)
	15 November 2021: 14h00 Caledonspoort Border (Lesotho Side)
Last Date to Request Clarifications	09 December 2021
Last Date to Issue Clarifications	10 December 2021
Closing Date and time for Submission of Bids	17 December 2021 @ 11h00
Bid Opening	17 December 2021 @ 11h30
Anticipated Award	March 2022

# Artists win big with Econet

By **Kefiloe Kajane**  
Junior Reporter

Mobile network company Econet Telecom Lesotho (ETL) gave away cash, data and smartphones to top ten winners who participated in the Econet Theme Song competition which ended on 15 October.

This is after ETL in September launched a theme song competition where top 10 finalists were going to share over M160 000 in cash, smartphones and data.

The purpose of the competition was to expose the wealth hidden in Lesotho's untapped musical talent as well as celebrating the organisation and its associated products.

ETL's acting marketing and brand communications manager, Lipalesa Mpemi said the selection of top 10 winners was not easy due the number of



ETL'S LIPALESA MPEMI WITH SOME OF THE WINNERS

entries received.

She said Lesotho has got talent and the judges took their time to listen and carefully analysed all the submissions to select the top 10 winning songs.

"We are grateful to have introduced such an eye-opening competition while we could have just asked a well-known artist to record Econet Theme Song

like we have been doing in the past. As we all know, Covid-19 came unexpectedly and affected us in our respective fields, some more than others such as the entertainment industry. We were basically forced to adopt to a whole new way of living of which we are all still trying to grasp," she said.

Mpemi also thanked the public for its participa-

tion in the selection of the Econet Theme Song winners.

The competition was open to Lesotho citizens with unreleased music of any genre that is amapiano, gqom, kwaito, hip hop among others which attracted hundreds of artists around the country. The company received over two hundred entries.

In order to select top10 winners, ETL engaged a panel of independent music industry judges, such as Sechaba 'SirSechaba' Mokoqo, a deejay, music producer and founding chief executive officer of Young Musicians Emporium, Mookho Moqhali, award winning afro-jazz, neo-soul, afro-pop and gospel musician, as well as Dallas T, who is a radio, TV presenter and producer.

The selection criteria were based on the performers tone in terms of clarity, resonance and focus, intonation, rhythm, technique, interpretation and creative inclusion of ETL products. The ultimate winners were selected through 'likes' by the public and ETL staff members during a three weeks' time frame.

**AB InBev**  
Africa



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## MALUTI PREMIUM LAGER WINS AWARD

Maluti Premium Lager, has won a Gold Medal in the African Beer Cup, International Lager Category. African Beer Cup is an annual competition seeking out the best beers on the African Continent. MPL was judged the best in the International Lager category, beating Nile Special of Uganda (Silver) and Just Beer of South Africa (Bronze), from Darling Brew. Both MPL and Nile Special, are beer brands in the ABINBEV family.

The Africa Beer Cup is the continent's largest beer competition and the only contest accepting entries across Africa, any commercial brewery is eligible to enter, regardless of size. The aim of the competition was to create competition across the African continent, with the highest accolade being "the Best Beer in Africa". This year's competition attracted 210 entries from 12 African countries: Botswana, Democratic Republic of the Congo, Kenya, Lesotho, Mozambique, Namibia, Nigeria, Rwanda, South Africa, Tanzania, Uganda and Zambia. A total of 67 medals were awarded in 31 categories, with winners hailing from eight different countries.

Beers were judged in May by panels of beer experts, brewers and qualified judges in Cape Town and Johannesburg. All beers were judged to the BJCP (Beer Judge Certification Program) guidelines, which place a strong focus on stylistic accuracy. The category in which Maluti won gold was the second most entered of the 34 categories and therefore a tough one to win. Maluti ended up ranking third in the entire competition, out of 210 entries.

Maluti Beer was initially sold in a Red can. It was re-branded in September 2002, as a premium lager, to commemorate the 20<sup>th</sup> Anniversary of the Brewery. At that time, it was marketed in the Gold Can. In 2013, it won first prize in the International Brewing and Distilling, African Beer Awards, for a beer with less than 5% ABV (alcohol by volume).

Maluti Premium Lager is the most iconic Lesotho Brand, and represents Pure Basotho Hearts.

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**WATER**

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# The Big Thoughts

BY KABELO MOLLO

05 November 2021

VISIT OUR WEBSITE:  
[www.thereporter.co.ls/](http://www.thereporter.co.ls/) 

Institutions. They must outlive us. They must be our legacy. They should be what we leave behind for our progeny. They should also be strong, and supersede any individual's whims and desires.

Institutional or muscle memory is the central principle that guides them. Think about legacy schools, or higher education facilities referred to as such. How about events? The annual jazz event in Maseru is widely referred to as an institution. Or how about a recreational facility like the Maseru club where many of us played as children, and now enjoy a tippie as members in the bar. These are places and events that will rightly outlive us!

Another such institution is Chaimlos International Football Club, the Sunday soccer team I have played for since 2003. A merry band of brothers that has stood the test of time. Through sheer will and determination of a few guys that institution has thrived and continues to grow and shape the minds of its members. Chaimlos, is more than a Sunday soccer team, it's a way of life. It is a part of our identity. Much like the Hotel California, you might metaphorically check out, but you will never ever leave.

As a young student home for the holidays, I always looked forward to Sundays. Catching up with older guys I hadn't seen in ages, scoring goals for fun and generally burning off any excess energy pent up during the week. The competitive edge that accompa-

nied it was always alive. Whether playing a five-a-side practice game or a match against an opponent, there was always going to be a bite to the game. No quarter was ever given, and certainly none asked. That the bulk of the membership were young adult Basotho was the cherry on top. As a networking platform

it was absolute gold, but it wasn't ever about networking, more blowing off steam and maintaining some form of shape.

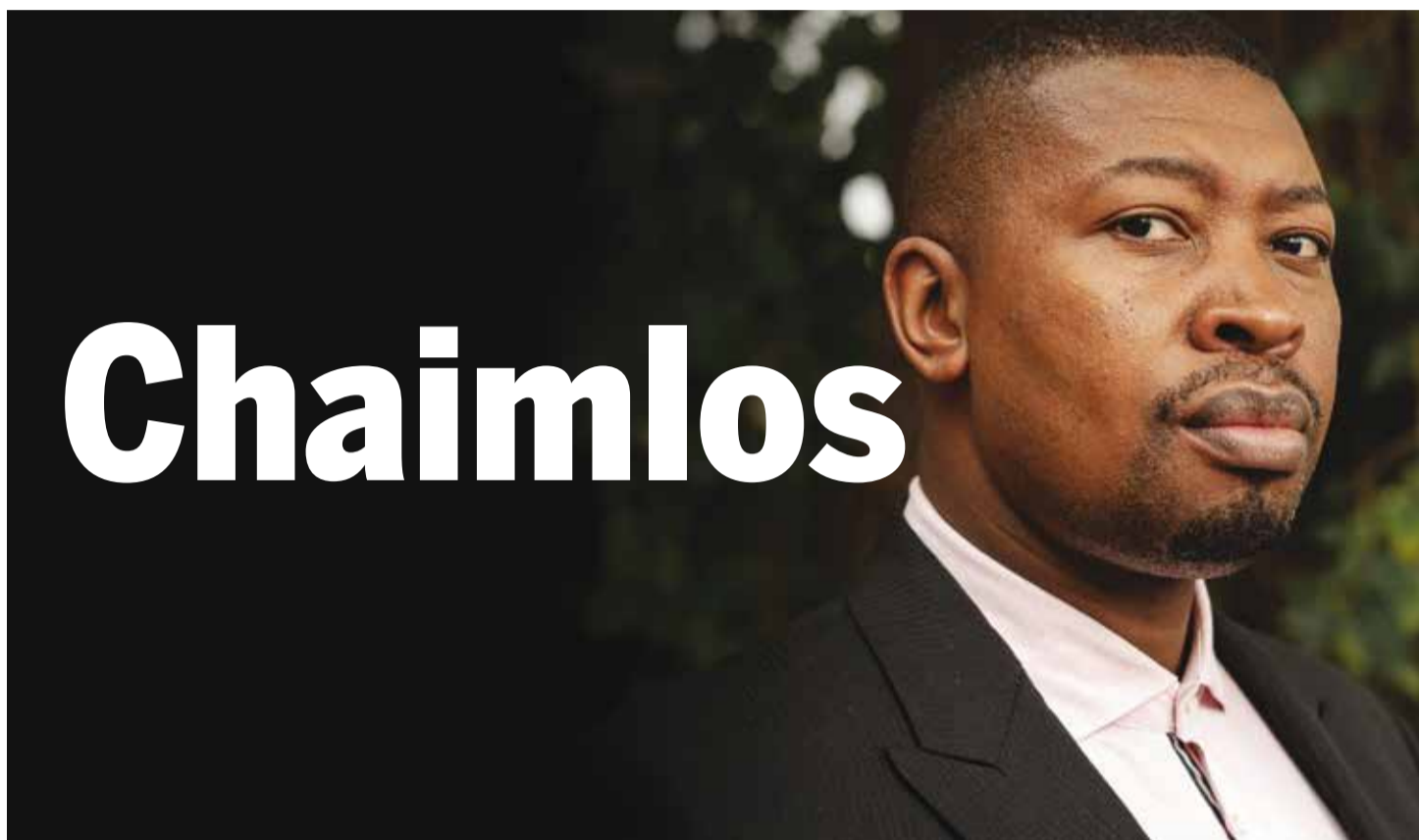
The greatest thing in the world about this institution is how many of us have gone from boy to man under this umbrella. All too many of us have gone from all nighters at the club to all nighters changing diapers as active members of this great unit. It is something of a running joke that the morning after your wedding you must be at the football ground bright and early so as to acclimatise your wife to that reality. Our wives are football widows and if we're honest that couple of hours without us is like mana from heaven for them.

The team has not only continued for that long because of our desire to run around, but also because the institution supersedes all of us. Its bigger than even its founders. We're all going to leave it here, and quite frankly we can't pay greater homage to the founders than that.

Institutions and institutional memory are important. With any luck our reform process will build and rebuild that memory in our strategic arms. We can no longer have a situation where we entrust power in people as opposed to institutions. The reason the Chaimlos analogy works is exactly this, the centre of power is in the over arching philosophy and the team rather than individuals. It is beyond the silo that is the individual because they come and go.

This is an ode to my beloved Sunday football club, but it's also a reminder that the sum is better than its parts. Communities such as our football one, and others like the civil service are greater than the person who occupies it at the time.

Thank you to Chaimlos and all it's done for us. Big ups to the extended communities forged through those epic Sunday mornings.



## NOTICE FOR LOST CONSTITUTION

Notice is hereby given to the public that we intend to apply for a certified copy of a registered constitution of Vigilant Youth Empowerment Development Organization (VYEDO). The constitution was under NO. 2018/541 in 2018 as held by the registrar General's office, Ministry of justice and Law.

All persons having any objection to the issue of the said copy are requested to lodge in writing to the Registrar General within three weeks for date of the last publication of the notice.

ADDRESS  
Khubetsoana  
Icoorp  
Po box 1950  
Maseru 100

APPLICANT'S NAME AND ADDRESS  
Refiloe Hlabisi  
Cathedral Area  
Box 24  
Maseru 100  
contact: +266 62823183

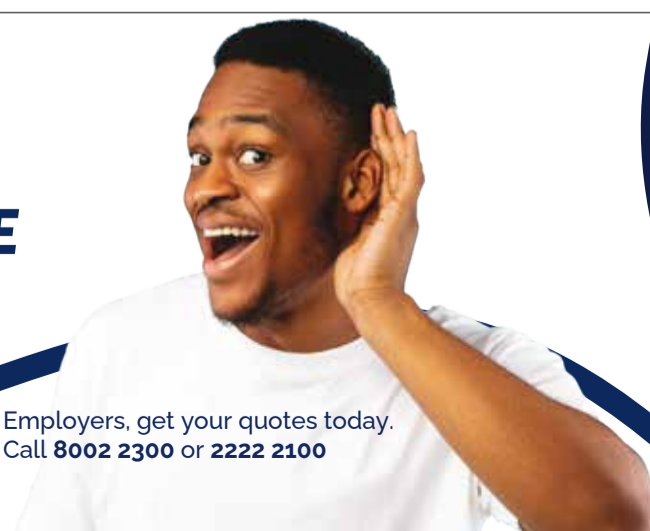


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# Show to teach on Basotho craft

By **Neo Kolane**  
Junior Reporter

Local producer and curator, Mpho Molikeng will be hosting a show titled Lesotho Virtual Musical Show from November 16 to 20.

The show will be shot on location at Makhoarane, Morija and will be streamed online for the world to enjoy via quicket.co.za.

Mpho disclosed that the show aims to teach both Basotho and the world about the important craft of Basotho/Lesotho in the age of technology, in order to aid preserve it and start a conversation regarding the cultures and heritage of the world.

Mpho, who is the brains behind the show, said the show consists of five amazing women: Mpumi Mokhorro, Tšebeletso 'Neko, Mosa Ramosa, Khothatso Kokoropo and Katleho Mokhorro, who sing, dance, play drums, do praise-poetry as well as some grinding in the show.

Mpho revealed that a song called 'Pina EA Tšiloane' will be premiered



CAST OF THE LESOTHO VIRTUAL MUSICAL SHOW

on the show.

He said it will be the first time the song is played and heard.

Having worked extensively in the music industry for over two decades, Mpho said in 2016, Music In Africa (musicinafrica.net)

portal asked few writers to do articles on the music of Lesotho across all genres.

He responded by writing a few articles on the traditional music, one of which on lullabies and music of the grinding stone (Pina Ea Tšiloana).

The Sesotho culture advocate said in ancient Africa, Lesotho in particular, women started their day by first grinding food for their families. This, he said, is one of the crafts that helped shape Lesotho and Basotho as a nation, and it was also used as a measure of a woman's worth.

"This mundane activity led to women composing songs to help them cope better with daily challenges. Their compositions ranged from family matters, politics of the villages and rocking a baby to sleep.

"Food grinding was an art that was passed from mother to daughter. Some of the stuff that women ground included maize, millet, wheat, salt and snuff," he said.

Mpho told this publication that 'Pina Ea Tšiloana' is one song that will help Basotho reclaim that which makes them who they are, and it also caters for cultural enthusiasts.

You can book your ticket via quicket.co.za

<https://www.quicket.co.za/events/151012-pina-ea-tsiloana/>

**ABInBev**  
Africa



## NOTICE

It has come to the attention of the Management of Maluti Mountain Brewery, that there are individuals/organizations, claiming to be recruiting agents for jobs at MMB. The general public is therefore advised that:

Maluti Mountain Brewery only recruits through the following mediums:

- 1) Newspapers
- 2) Official Social Media pages

We are currently not affiliated with any recruitment agency; and will not request fees (money) in exchange for jobs/registration. Only respond to advertised positions, that have official contact details.

**For further details contact:**

Legal and Corporate Affairs Manager 5223 2219

## M-Pesa Notice

Vodacom Lesotho & VCL Financial Services wishes to make the public aware of the following scams that are practiced by perpetrators that intend to defraud them

### 1. SMS scams involving Agents/Merchants and Customers

#### a) Agents/Merchants SMS Scams

There are individuals who fabricate short message services (SMS's) with the intention to defraud M-Pesa agents and merchants. These fraudsters issue false SMS's claiming that they have withdrawn money from the Agents M-Pesa accounts and in return, require agents to provide them with cash.

In addition, the fraudsters also falsify SMS's to give the impression that they have paid merchants for goods and services via their M-Pesa accounts and insist on taking possession of such goods and services from merchants. In light of this, M-Pesa agents and merchants are advised to verify confirmation SMS's proving that customers have actually performed such transactions before rendering any services to customers.

In particular, agents and merchants are advised to check their own M-Pesa account statements or balances against customers' transaction messages in order to protect themselves against these scams, and when in doubt, to contact 114.

#### b) Customer SMS scams

All Vodacom M-Pesa customers are kindly notified that there are fraudsters who are calling or sending fake customer SMS's tricking them into sending money back to them from their M-Pesa accounts under the pretext that funds have been transferred erroneously.

Should you receive a call from someone claiming such even if there is an SMS, please ask them to call the nearest Vodacom store or call centre for assistance. At no point should you send back money to anyone before you have confirmed such a transaction took place.

Ensure that you confirm the name and mobile number to whom you are sending money to, so that you can avoid sending money to the wrong person. There are fraudsters who send customers a fake SMS that they have typed that looks similar to M-Pesa confirmation SMS. They then call customers and claim that they are calling from Vodacom Lesotho and advise the customer that the money they have received was sent by mistake and ask the customer to send it back to the number that appears on the SMS (fake confirmation SMS) they have received.

#### Please note the following:

1. All M-Pesa confirmation SMS's are from "M-PESA", and not a cellular number.
2. Vodacom will never call any customer with any other phone number other than 114 to reverse transactions.
3. Vodacom will never ask any customer to send money back to anyone. If a customer received money by mistake, Vodacom call centre agent will use 114 number to call, ask the customer to confirm whether he/she indeed received money by mistake, upon confirmation the call centre agent will reverse the transaction on the system.

Customers are therefore advised to never send money to anyone who claim to have sent them money by mistake if the SMS does not come from M-PESA, or if the phone number calling them is not 114.

All customers who have sent money to a wrong account

by mistake should call our call centre number 114. All customers calling our call centre will be asked screening questions that will prove that indeed they own the account, including secret question/word that they chose when they first registered. Call centre agent will call the recipient of the money using 114 number and will reverse the transaction if the recipient agrees that he/she received money by mistake.

Please note that customers that are not able to provide accurate answers to screening/security questions at call centre will be required to visit any nearest Vodacom Shop with identification to be assisted.

Vodacom M-Pesa also has a self-service for Send Money Reversal that can be initiated using the following steps:

#### To Request Reversal

1. Dial \*111#
2. Select M-Pesa
3. Select M-Pesa services
4. Select Reversals
5. Select Reversal request
6. Enter Transact ID (as appears on send money confirmation SMS)
7. Enter Your 4-digit M-Pesa Pin
8. Confirm reversal request
9. You and the payment receiver will both receive SMS

#### To approve Reversal

1. Dial \*111#
2. Select M-Pesa
3. Select M-Pesa services
4. Select Reversals
5. Select approve request
6. Enter Transact ID (as appears on send money confirmation SMS)
7. Enter Your 4-digit M-Pesa Pin
9. Confirm reversal transaction

\*You and the payment receiver will both receive SMS confirming a successful reversal.

Please note that money will not be reversed if the recipient of the money does not authorise that transaction on their phone by entering their PIN number for reversal to be completed. Please call our call centre on 114 or visit a nearest Vodacom shop should the recipient not authorise the transaction.

NB: All people who have received monies that do not belong to them by mistake, and subsequently receive requests from 114 to request to reverse those transactions are urged to cooperate. Failure to do so could result in legal action being taken against them. It is illegal for anyone to keep or use money that does not belong to them.

Should you encounter any of the above-mentioned scams please call our Vodacom Call Centre on 114 or visit your nearest Vodacom Shop for assistance.

### 2. Vacancy Scams

There are fraudsters calling Vodacom M-Pesa customers under false pretence of being officials/employees of various companies or Government Ministries requesting customers to send money through M-Pesa and in return promising them jobs at these companies or Government Ministries.

Should you receive a request from any company or government claiming such, we advise you to visit their offices in person to enquire for more details, instead of immediately sending M-Pesa. Please pass on this warning to anyone you think may be affected.

### 3. Counterfeit Currency Scams

There are also fraudulent individuals who cash-in (deposit) counterfeit banknotes into their mobile money wallets at the agents with a view to deceive them. After cashing-in these counterfeit banknotes, these fraudulent individuals go to the next agents to cash-out. Through this illegal practice, many agents have been defrauded. The mobile money agents and the general public are advised to familiarise themselves with the security features of both Maloti and South African Rand (ZAR) Banknotes with the view to protect themselves from these kinds of scams. Information on the security features of both Maloti and ZAR banknotes can be obtained from the Central Bank of Lesotho. The mobile money agents are also advised to report anyone transacting on M-Pesa (Agents) using counterfeit banknotes to the nearest Lesotho Mounted Police Service (LMPS) station.

### 4. Push Scam

Mobile money users are warned that there are fraudulent individuals or companies that solicit money from the public with promises that the money would be paid back with unbelievably higher returns. Others solicit money from the public with promises that they would invest such money on behalf of the public in foreign exchange (forex) activities with extremely high yields (returns), which make them rich quickly. The public is warned that these individuals or companies are neither recognized nor authorised to provide financial services or advice to the public and that their operations are illegal. Therefore, members of the public are advised to steer clear of these "get rich quick schemes."

In order to reduce fraud, Vodacom M-Pesa has changed and improved its registration process to include the National ID number as a registration requirement to minimise customers who register multiple accounts with false names with the intent to commit fraud. This means that all fraudsters will no longer be able to buy a sim card and register with false names.

All customers who have registered without their IDs are also urged to update their IDs through the following steps to beef up the security on their accounts:

1. Dial \*111#
2. Select M-Pesa
3. Select M-Pesa services
4. Select edit your KYC
5. Enter your first name
6. Enter Surname
7. Enter your ID number
8. Enter PIN
9. Confirm ID and Your name

All Vodacom M-Pesa customers are kindly notified that Vodacom will ONLY use 114 to contact them to reverse any monies that have been sent to them by mistake

**#MPesaChangingLives**



# B

## BACKPAGE

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05 November 2021

VISIT OUR WEBSITE: [www.thereporter.co.ls/backpage](http://www.thereporter.co.ls/backpage)

# NTHABI'S MAKE-UP RANGE EMPOWERS WOMEN

By **Neo Kolane**  
Junior Reporter

Makeup artist Nthabi Mokitimi-Dlamini launched her South African based high-end make-up, beauty and image consultancy called Byu-ti by Popz at a local guest this past Sunday.

Byu-ti by Popz is the brainchild and dream of founder and businesswoman, Nthabi who wanted the new make-up brand to be proudly African, and is inspired by her home country of Lesotho.

The Byu-ti by Popz brand is much more than a range of products, it's also about giving back and leaving a legacy of positive social impact.

Byu-ti by Popz was formally registered in 2020, although the brand had been operating since 2018.

Having been in the industry for quite some time, Nthabi saw a gap and inspired her to produce make-up products that are formulated with the African woman in mind.

The founder of Byu-ti by Popz told theReporter that she also does the foundation, setting spray, primer and micellar water that contain plant extracts that are indigenous to Lesotho. These include aloe

vera, blue agave and prickly pear.

"I am a professional makeup artist specialising on corporate, glam and makeup for film, television and theatre," Nthabi said.

The innovative and driven Nthabi, who is also the managing director of Byu-ti by Popz, emphasised that a perfect face beat is really a personal preference influenced by one's personal style. However, she prefers a clean beat with perfect contour, defined eyes and a glossy lip.

Nthabi said that women empowerment is the driving force behind the Byu-ti by Popz brand.

"The company is actively involved in two outreach programmes that are creating employment for women coming out of abusive relationships.

"In partnership with the Women's Law Clinic in Lesotho and the Alexandra Centre for Abused Women in South Africa, Byu-ti by Popz trains these women to become beauty therapists and equips them with marketing and business skills to become financially independent.

"We also envisage to have part of our product manufacturing done in Lesotho in the future," the marketing and communications strategist said.



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MALUTI MOUNTAIN  
**WATER**



WINNER OF  
**PURE**  
INTERNATIONAL  
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