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## Sakoane threatens to dismiss Kamoli trial

2

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CELEBRATING 5 YEARS ANNIVERSARY

Teachers want minister sacked

2



## Sera to end Royal AM nightmare

15

THURSDAY January 13 - 19, 2022

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# ECONOMIC RECOVERY BEARISH!

3

- Third quarter of 2021 provided clear picture in line with projected economic outlook
- Pandemic is a deciding factor in Lesotho and the region's economic fortunes





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- Two fishermen drown in Mohale Dam
- Sekola condemns ritual murder of woman, 77
- SA ex-inmates still in Lesotho



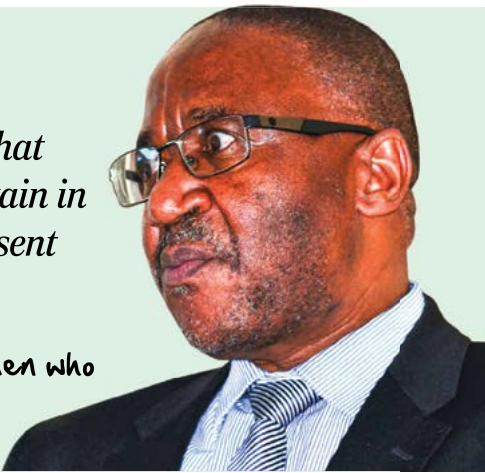
## BORN ON THIS DAY

- January 13**
- 1981** - Darrell Rasner, American baseball player
  - 1982** - Guillermo Coria, Argentine tennis player
  - 1982** - Ruth Wilson, English actress (The Affair), born in Ashford, England
  - 1983** - Julian Morris, English actor
  - 1983** - William Hung, American Idol contestant
  - 1983** - Ronny Turiaf, French basketball player
  - 1986** - Joannie Rochette, Canadian figure skater
  - 1989** - Bryan Arguez, American soccer player
  - 1989** - Triinu Kivilaan, Estonian pop singer (Vanilla Ninja), born in Viljandi, Estonia
  - 1997** - Connor McDavid, Canadian NHL centre, born in Richmond Hill, Ontario
  - 1997** - Egan Bernal, Colombian cyclist (Tour de France 2019), born in Bogotá, Colombia
  - 1999** - Nasa Hataoka, Japanese golfer, born in Ibaraki, Japan

## Quotes & Quips!

*“The LHDA will meanwhile also be focusing on the measures that need to be taken to prevent similar incidents from occurring again in future. We sincerely regret the fatal incident and have already sent out condolences to the families of the deceased,”*

said LHDA Public Relations Manager, Masilo Phakoe after two men who were fishing on the shores of the Mohale Dam reservoir drowned last Friday.



## NewsBriefs Teachers want minister sacked

**MASERU** – Local teachers are calling for the sacking of the Minister of Education and Training ‘Mamookho Phiri only a few days after schools reopened following the Christmas break.

The Secretary General of the Lesotho Association of Teachers (LAT), Letsatsi Ntsibolane accused Mrs Phiri of failing to serve her obligations as the minister and refusing on numerous occasions to meet teachers’ unions.

“We would be happy if she was removed from her ministerial position because she does not serve her purpose. She always appears on national television with the Minister of Home Affairs, handing out birth certificates,” he further said

“We have had other ministers before her who were very accommodating. But Mrs Phiri is impossible and does not want to work with us as stakeholders in the education sector. We want her out and will appreciate if we could have somebody else who would handle our issues with all the necessary care,” he added.

Mr Ntsibolane said since the last agreement the teachers had with the Government after the 2019 strike, the latter had failed to honour the terms of the agreement.

He said the arrears on the teachers’ salaries were supposed to have been paid by September 2020, adding however that to date, nothing had happened.

“The Government continues to ill-treat teachers



LAT Secretary General, Letsatsi Ntsibolane

and this has to stop urgently,” he said, adding that they still had to meet other unions like the Lesotho Teachers Trade Union (LTTU) and the Lesotho Schools Principals Association (LESPA) to map the way forward. LeNA

## Sakoane threatens to dismiss Kamoli trial

**MASERU** – Chief Justice Sakoane Sakoane who is presiding over a matter in which a senior political leader along with five members of the Lesotho Defence Force (LDF) face treason charges in the High Court has threatened to dismiss the trial if the prosecution fails to proceed with its case.

This, after King’s Counsel (KC) Hopolang Nathane who has just joined the prosecution team on Monday applied for postponement of the trial because the lead prosecutor, Senior Counsel Shaun Abrahams was not around.

He told the court that he had been briefed by the Director of Public Prosecutions (DPP) to apply for the adjournment.

But Sakoane questioned Nathane’s appearance in his court, saying a notice of motion before him said the lawyer had only been briefed to appear in the case and not to apply for the postponement.

The judge was also keen to know why the Assistant Prosecutor, Adv ‘Naki Nku could not proceed with the matter in Abrahams’ absence.

But Nku told him that she had not been given the brief by the DPP to lead in the case therefore she would have to consult her on the next step of action.

Sakoane however, insisted that given that the case had been scheduled to proceed, he would therefore not postpone it.

He instead gave both parties an hour’s break after which they would address him as to why he could not dismiss the trial for want of prosecution.

After the break, Nku agreed that they were ready to proceed although she claimed to have only just received the docket and had as a result not even interviewed the witnesses.

The accused include the Minister of Development Planning who is also MEC leader, Selibe Mochoboroane along with former army chief, Tlali Kamoli, and Litekanyo Nyakane, Motloheloa Ntsane as well as Leutsoa Motsieloa.

The accused face a battery of charges which include murder, attempted murder, risk to injury or death and aggravated assault.

They were initially charged together with former Deputy Prime Minister Mothetjoa Metsing who is also LCD leader. Metsing who fled the country last year is still at large and the court has since issued a warrant for his arrest.

LeNA

## FastFACTS

The longest place name on the planet is 85 letters long

People who live in Mamungkukumpurangkuntjunya Hill, Australia, need a little patience when it comes to learning to spell their hometown’s name. But you know what? So do the folks from Lake Chargoggagoggmanchauggagoggchaubunagungamaugg in Massachusetts and Tweebuffelsmeteen-skootmorsdoodgeskietfontein, South Africa. None of them have quite as much work to do when jotting down their address as those who live in Taumatawhakatangihangakoauauotamateaturipukakapikimaunghoronukupokaiwhenuakitanatahu, New Zealand, though. At 85 letters long, this is the longest place name in the world.

## On This Day in History

### 1950

January 13

#### Soviets boycott United Nations Security Council

For the second time in a week, Jacob Malik, the Soviet representative to the United Nations, storms out of a meeting of the Security Council, this time in reaction to the defeat of his proposal to expel the Nationalist Chinese representative. At the same time, he announced the Soviet Union’s intention to boycott further Security Council meetings.

Several days before the January 13 meeting, Malik walked out to show his displeasure over the United Nations’ refusal to unseat the Nationalist Chinese delegation. The Soviet Union had recognized the communist People’s Republic of China (PRC) as the true Chinese government, and wanted the PRC to replace the Nationalist Chinese delegation at the United Nations.

Malik returned on January 13, however, to vote on the Soviet resolution to expel Nationalist China. Six countries—the United States, Nationalist China, Cuba, Ecuador, Cuba, and Egypt—voted against the resolution, and three—the Soviet Union, Yugoslavia, and India—voted in favor of it. Malik immediately left the meeting, declaring that the United States was “encouraging lawlessness” by refusing to recognize the “illegal presence” of the Nationalist Chinese representatives. He concluded that “even the most convinced reactionaries” had to recognize the justness of the Soviet resolution, and he vowed that the Soviet Union would not be bound by any decisions made by the Security Council if the Nationalist Chinese representative remained. Hoping to forestall any future Security Council action, Malik announced that the Soviet Union would no longer attend its meetings. The remaining members of the Security Council decided to carry on despite the Soviet boycott.

In late June 1950, it became apparent that the Soviet action had backfired when the issue of North Korea’s invasion of South Korea was brought before the Security Council. By June 27, the Security Council voted to invoke military action by the United Nations for the first time in the organization’s history. The Soviets could have blocked the action in the Security Council, since the United States, Soviet Union, China, Britain, and France each had absolute veto power, but no Russian delegate was present. In just a short time, a multinational U.N. force arrived in South Korea and the gruelling three-year Korean War was underway.

## ALL JOKES ASIDE

When three men go to heaven

One day, three men died and went to heaven.

"Religion?" God's secretary asked the first man.

"Jewish," the man replied.

"Okay, go to room 23, but be very quiet when you go past room 8," the secretary said.

"Religion?" he asked the second man.

"Muslim."

"Go to room 10, but be very quiet when you go past room 8."

"Religion?" he asked the third man.

"Agnostic."

"Go to room 71, but be very quiet when you go past room 8."

"Why must I be quiet when I go past room 8?" the man asked.

The secretary replied, "Oh, the Catholics are in room 8, and they think that they are the only ones here."

If it matters to you, it matters to us.



Give us

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CURRENCIES

(How Lesotho's Loti fared against world major currencies this week)

Loti/SDR	Special Drawing Right (SDR)	21.77
Loti/Dollar	United States (US\$)	15.57
Loti/Rands	South African (ZAR)	1.00
Loti/Euro	European Union (€)	17.66
Loti/Yuan	Chinese (¥)	2.44
Loti/Yen	Japanese (¥)	0.14
Loti/Pound Sterling	British (£)	21.19
Loti/Dollar	Australian (A\$)	11.20
Loti/Dollar	Hong Kong (HK\$)	2.00
Loti/Dollar	Singapore (S\$)	11.52
Loti/Naira	Nigeria's (₦)	0.038
Loti/Kwanza	Angola's (Kz)	0.028
Loti/Birr	Ethiopia's (Br)	0.31
Loti/Pound	Egypt (E£)	0.99
Loti/Ruble	Russia (RUB)	0.21
Loti/Riyal	Saudi Arabia (SAR)	4.15
Loti/Shekel	Israel (₪)	4.97
Loti/Real	Brazilian (R\$)	2.75
Loti/Rupee	India (₹)	0.21
Loti/Dirham	UAE (د.إ.)	4.21
Loti/Rupee	Mauritius (Rs)	0.36



Standard  
Lesotho Bank  
increases prime  
lending rate

4



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BUSINESS

COMMODITIES (International Rates in US\$)

STOCKS	
S&P500	4,670.29
NASDAQ100	15,614.43
Nikkei225	28,222.48
Dow Jones30	36,068.87
FTSE 100	7,479.56
JSE	74,303w.00
Hang Seng	23,717.58

PRECIOUS METALS	
Gold p/ounce	1,806.70
Platinum p/ounce	951.56
Silver p/ounce	22.57
Copper p/ounce	4.38
Brent Oil p/barrel	82.11

EQUITIES	
Bonds	18.44
Treasury Bills	3.67
Interest Rates	91

AGRICULTURE (Rates in Maloti/Rands)

Maize Meal p/kg	M7.00	Eggs p/tray	M45.00
Wheat Meal p/kg	M10.00	Milk (fresh) p/litre	M16.00
Cabbage p/kg	M14.00	Milk (sour) p/litre	M20.00
Potatoes p/kg	M10.50	Rice p/kg	M30.00
Brown Bread p/loaf	M10.00	White Sugar p/kg	M22.00
White Bread p/loaf	M11.00	Brown Sugar p/kg	M25.00
Sorghum Meal p/kg	M25.00	Beef p/kg	M85.00
Brown Beans p/kg	M30.00	Mutton p/kg	M90.00
Tomato p/kg	M15.00		

ENERGY (Rates in Maloti/Rands)

Petrol Unleaded 93 p/litre	M16.35
Unleaded 95 p/litre	M16.55
Diesel 50PPm p/litre	M16.65
Paraffin p/litre	M12.00
Water (Domestic) p/litre	M5.53
Water (Industrial) p/litre	M15.03
Electricity (Domestic) p/unit	M1.38
Electricity (Industrial) p/unit	M0.26
Gas p/kg	M20.00

Economic recovery bearish!

- Third quarter of 2021 provided clear picture in line with projected economic outlook
- Pandemic is a deciding factor in Lesotho and the region's economic fortunes

NEO SENOKO

[business@maserumetro.com](mailto:business@maserumetro.com)

**MASERU** – Lack of economic diversity due to the COVID-19 pandemic could stifle the recovery in Lesotho and the entire Southern Africa region, according to the African Development Bank Group (AfDB), a premier financial development institution of Africa dedicated to combating poverty and improving the lives of people on the continent.

Like elsewhere on the continent, the group says the pandemic will be a deciding factor in the country and the region's economic fortunes.

“The magnitude of the socioeconomic impact of the COVID-19 pandemic on countries in Southern Africa cannot be overemphasised,” the institution that is also engaged in the task of mobilising resources towards the economic and social progress of its Regional Member Countries said in its latest economic outlook report.

It further showed that the rising poverty, inequality and unemployment, were among other economic malaise that were destabilising the continent.

In its latest Monetary Policy Committee (MPC) report, the Central Bank of Lesotho (CBL), has echoed AfDB's sentiments, stating that domestic economic recovery is dependent on the developments made on the rate of infections, COVID-19 containment measures and the rollout of vaccines.

For its part, the CBL said it was possible that spikes in infection rates could bode negatively for growth and general economic recovery in the short to medium term.

It said the third quarter of 2021 provided a clear picture in line with the projected economic outlook in the country going forward.

Domestic labour market conditions have shown mixed signals, where economic sectors monitored by the bank have

exhibited poor performance.

This is primarily on account of the COVID-19 pandemic, which has disrupted business and subdued demand in Lesotho's goods and services.

Assuming that the pandemic ended, or that successful vaccination programmes were implemented, the AfDB said southern Africa projected growth was estimated at 2.4 percent in 2022.

But this recovery would be inadequate given the region's estimated 6.3 percent contraction in 2020.

Slow growth in South Africa, the region's largest economy has meant poor economic performance for other countries in the region, including Lesotho.

South Africa is Lesotho's biggest trading partner.

COVID-19 has not only affected the real economy but has also caused governments to spend more to protect lives and jobs. Ballooning expenditures and declining revenues have



President of African Development Bank Group, Akinwumi Adesina

forced governments to run into debt financed by local and international borrowing.

Under the current economic climate, governments will have to

grapple with long term external debts, depreciations in exchange rates, growing interest expenses and weaknesses in domestic revenue mobilisation.





The Managing Director of Standard Lesotho Bank, Anton Nicolaisen

# SLB increases Prime lending rate

The commercial bank says it ensured the domestic cost of borrowing is aligned with the rest of the region

It is as if it never happened

**BRILIQUE** | AstraZeneca  
ticagrelor

**NEO SENOKO**  
business@maserumetro.com

**MASERU** - The Standard Lesotho Bank has increased the Prime Lending Rate by 25 basis points to 8.50 percent after the Central Bank of Lesotho (CBL) also increased its interest rates from 3.50 percent per annum to 3.75 percent per annum.

It means that the Standard Lesotho Bank customers will be charged M8.50 per month on every M100 borrowed from the bank.

At this rate, the commercial bank said it ensured that the domestic cost of borrowing was aligned with the rest of the region.

“We initially indicated that the Prime Lending Rate would remain unchanged at 8.25 percent in December 2021, however, in accordance with the guidance that has been provided by the Central Bank of Lesotho, the bank has adjusted its Prime Lending Rate in line with the Monetary Policy Committee decision of the November 22, 2021 to increase the CBL rate by 25 basis points from 3.5 to 3.75 percent,” Standard Lesotho Bank said in a press statement.

The Prime Lending Rate is the rate of interest that commercial banks charge their clients when issuing a loan.

The Standard Lesotho Bank said however, that retail and corporates deposit interest rates remained unchanged after the increase was introduced on December 6, 2021.

The interest rate, however could increase again in the next quarter, with the International Monetary Fund (IMF), an organisation that works to foster global monetary cooperation warning emerging economies to gird for possible rough times.

This, as the US Federal Reserve prepares to raise interest rates and world

economic growth slows because of the Omicron variant of COVID-19.

Higher interest rates mean financing costs for some emerging economies with dollar denominated debt will rise.

“

We initially indicated that the Prime Lending Rate would remain unchanged at 8.25 percent in December 2021, however, in accordance with the guidance that has been provided by the Central Bank of Lesotho, the bank has adjusted its Prime Lending Rate in line with the Monetary Policy Committee decision of the November 22, 2021 to increase the CBL rate by 25 basis points from 3.5 to 3.75 percent,

South Africa is among the countries that will be forced to further increase the interest rate going forward, and as a result Lesotho will automatically follow suit.

According to the IMF, the risk will be a slowing of demand and trade in the United States, as well as capital flight and depreciation of the dollar in emerging markets.



# Govt resumes salary advances



Minister of Communications, Science and Technology, Tsuinyane Rapapa

**NEO SENOKO**  
**business@maserumetro.com**

**MASERU** – The Government has agreed to give its employees a two-month salary advance, effective from February, Tsuinyane Rapapa,

**the Minister of Communications,  
Science and Technology has said.**

The structure, which was first introduced in 2006, was dropped just a few years after its inception.

Mr Rapapa said recently that the Cabinet approved the resumption of

the strategy which is expected to ease financial burden on the side of civil servants.

“My expectation is that going forward, civil servants will enjoy this opportunity and benefit in a quest to ensure progress in their lives,” the minister said in a recent media briefing.

Charged at an interest rate of 10 percent plus 0.75 percent administration fee, civil servants have been requested to produce a pay slip from the previous month ahead of an advance request being approved. They should also have been permanently employed for a minimum of two years.

Eligibility is further dependent on the official net pay of an applicant, which should not be less than 20 percent after all deductions would have been made.

It means that an employee who earns M5 000 after tax, should be left with at least M1 000 after other deductions before the loan can be approved.

A bank statement is also required while those above 50 years of age should produce a letter of employment from their respective human resource officers to confirm that they are still on duty. The short-term advance will be payable within a 12-month period. Principal Secretaries whose term of office is one year or more are also eligible to apply for the advance

## Maseru border gate readies for Antigen test

- If people test in Lesotho, they will not be expected to test again in SA
- Lesotho was expected to provide the test effective from last week Tuesday

**MASERU** - Matumello Mokuku, a Public Health Nurse for the Maseru District Health Management Team (DHMT) says preparations are underway to implement the COVID-19 rapid Antigen test at the Maseru border post.

She said the preparations made by the Ministry of Health are at an advanced stage, adding that services will commence as soon as all systems are in place. Earlier, Prime Minister Dr Moeketsi Majoro (**pictured**) had announced that the country would provide free COVID-19 rapid antigen tests for Basotho effective from last week Tuesday.

This, he said was after Lesotho and South Africa agreed to use such tests at all the border posts between the two neighbours.

Lesotho, Dr Majoro said would test people from and to South Africa, adding that the latter would also do the same. He said if people tested in one country, they would not be expected to test again in the other country. LeNA



# Still baking & delivering your essential

The logo for Blue Ribbon, featuring the words "BLUE RIBBON" in a bold, white, sans-serif font with a blue outline, set against a blue background with white and yellow wavy lines.

**during lockdown.**





# Comments & Letters

## Hands off our Princess Senate

**The Editor,**  
Princess Senate Mohato Seeiso is a Lesotho princess. She is young and needs guidance like any other child. How she talks, dresses, behaves should not worry us because she is only a child. Her parents will guide her well enough like most parents would do in good time with their children. One day, the beautiful young lady will get married, possibly to a prince. So, let us allow her to be a child. She is young, young like our children. We are not concerned about what our young children do because they are young. Let her be young too because she is young. At her grandfather's funeral in Mokhotlong last weekend, she was dressed the way many girls her age dress. Mostly, they do not cover their heads. They wear short skirts and they look good too. When have we become the fashion police of our children? When have we become their linguistic teachers? Hands off our princess.

'Mathabiso Lengau  
Ntitholoetsane, Mokhotlong

## Will only the vaccinated vote?

**The Editor,**  
Lesotho has put in place vaccine passports that require residents to show proof of vaccination against COVID-19 in order to get certain services. These new rules have, however raised questions about whether or not unvaccinated people will be allowed to vote in the upcoming 2022 general elections. If proof of vaccination is a condition to enter health facilities, sporting events and other public places, will it also be required for the elections? We want to know. What safety measures are in place to ensure that polling stations will be safe? Will they be fully sanitised? Will all entrances and exits display physical distancing markers? Will mandated poll workers and candidates' representatives be required to vaccinate? Will my ability to vote or not to vote be affected by my decision whether or not I have a COVID-19 vaccine passport? Well, if there is a perfect time to call an election and get a majority, this is that time.

Tšepo Sakoane  
Lithabaneng, Maseru

## Parents, let us care for our children

**The Editor,**  
Although starting pre-school is a major milestone, it often comes with lots of challenges like crying. Children usually have tough times making the back-to-school transition. As with any new situation, starting school for the first time or entering a new grade or new school, demand time to adjust. Let us remember that everyone feels a little nervous about their first day at school but it will become routine with time. Always, let us teach our children to focus on the positive things about going back to school, such as hanging out with friends, meeting new classmates and getting involved in sports and other activities. It is also important to talk to children about what worries them and offer them support. By the way, it is normal to be anxious for anyone in any new situation and some children could develop real physical symptoms such as headaches or stomachs at the start of school.

Reitumetse Ramafu  
Ha Tsolo, Maseru

**Speak OUT!** Your opinions matter. This page is dedicated to those who wish to express their views.

## EDITOR'S NOTE

## Regulation is key ...Financial literacy essential

We all know that children have to go back to school at the beginning of the year. We know that their uniforms, books, stationery and other items need to be bought. We also know that their school fees should be paid and so should their accommodation, transport as well as lunch. Yet, come January and the majority of us are broke because we spent all the money for the year-end festivities. It is likely that some of us are fully proficient on business and finance matters but we still fail to be stringent when it comes to spending on non-essentials. This old wave of consumption that outstrips affordability should come to an end or we will forever remain impoverished. Financial service providers such as banks and other money lenders equally have to play an effective role in educating consumers about financial matters. They should not only make it an annual ribbon cutting event, but they should be visible in our schools, communities, workplaces and other places of gatherings. Giving a loan to a desperate person who cannot afford to pay it back, is not only a bad financial decision to the business, but it is also unfair to the borrower. Often, borrowers are pushed into a debt trap so that they fail to pay the money lenders back. What follows next is litigation that often results in their sequestration or liquidation. Often, it is the lack of financial literacy that makes borrowers vulnerable to exploitation by unregistered money lenders. At interest rates of up to 30 percent, it is unacceptable and the regulator needs to be at the forefront in the fight against this greed. Money lenders play a critical role in financial intermediation but the central bank should be able to contain them and be outspoken about their illicit activities. So far, we know who runs the banks and how much interest they charge for their loans, but we are not sure what the central bank allows for interest rates charged by the so called micro-finance institutions. Consumers should have access to the allowable interest rates and must have recourse in case of a dispute with the money lenders. Full disclosure by the money lenders should be enforced as well as consumer protection from their claws. Both regulation and financial literacy are essential for consumer protection as a financially educated nation can only make for an effective and viable financial market. All sorts of dishonesty can be exposed if consumers can have access to all the information about their rights. Financial education can also help as people will lead affordable lifestyles that can snowball into an unusually prosperous nation. We all have a role to play in financial education and consumer protection. Financial intermediaries have a role in compliance and disclosure of information. Without all these attributes, we will have an inefficient financial market. We will also have a poor financial products offering. Consequently, there must be lessons on saving and investing if we are to live within budget.

## What next for SA after Zondo report has been made public?

It has been days since the voluminous 874-page report into allegations of State Capture and corrupt activities in post-apartheid South Africa was handed over to President Cyril Ramaphosa by acting Chief Justice Raymond Zondo. As expected, the report is already creating waves indicative of the violent storms to come concerning any attempt to implement its recommendations. Some of the reactions preemptively delegitimise the report – its findings and recommendations. For example, Mzwanele Manyi, who is among prominent South African individuals named in the report as one of the “enablers” of State Capture – during his tenure as director-general of the Government Communication and Information System – came out guns blazing and labelling the report as “nonsense” and “rubbish”. The report contains eye-popping and damning findings of self-serving politicians who strive for patronage with no accountability, unscrupulous businesses and individuals in the private sector, and a defective government leadership and ineffective law enforcement agencies. The ANC-led government did not escape the wrath of Zondo, who effectively found it complicit in nurturing the capture of state-owned entities. “These entities did not drop overnight from the internationally highly regarded entities that they once were to what they subsequently became. The decline happened over several years but both the government and the ruling party failed dismally to make any effective interventions to halt the decline. Either they did not care or they slept on the job or they had no clue what to do,” noted the report. Corruption is a global pandemic and its seedlings can be picked even in the most developed nations. What is important, however, is how seriously the leadership of a country takes corruption and appreciates that tangible efforts must be implemented to combat it instead of being the main actors in the abuse of power for private gain. Previously I asked the question: Is the Zondo Commission report destined for the dustbin or the annals of history? The answer lies in the commitment of the government and the ruling ANC towards combating corruption and burying it for good. The report is one of the sternest tests for the government of South Africa. It would seem that the Zondo report will not be making its way to the dustbin or the giant shredding machine any time soon, and this faint glimmer of hope comes after some of the utterances of President Ramaphosa talking tough against corruption and the ANC January 8 Statement that in part supports the Zondo report.

The January 8 Statement says the “worrying confluence of subverting actions are evinced by the blatant acts of state capture and criminality described in the report of the Commission of Inquiry into State Capture, the concerted campaign of public violence and destruction that took place in July last year, as well as ongoing acts of wanton theft, destruction and obstruction of vital public and private infrastructure, including communication and logistical networks”. The statement further makes a clarion call “on all South Africans to engage with the Commission's report and to be part of the national effort to put state capture behind us and build an ethical, capable developmental state and a society governed by the values of our democratic Constitution and the rule of law”. The president can be assured that some of us have already engaged with the report and noted that some of the recommendations it makes are nothing new as far as proposed reforms are concerned. For instance, as part of the reforms, the report proposed the establishment of an anti-corruption commission. It is well and good to have such a commission, but its establishment will never transform South Africa into a country with a zero tolerance of corruption. The fangs of corruption and associated activities in South Africa are so deeply anchored in every part of our society that a different multifaceted approach is needed. As the starting point, the ANC-led government must declare and decree corruption and State Capture to be a threat to national security. Such an approach was taken by US President Joe Biden on 3 June 2021, who established the fight against corruption as a core national security interest of the US. Our government must focus on getting rid of the continuing ineffectiveness of our criminal justice system against corruption, particularly in law enforcement agencies. Building an anti-corruption agency on a rotten foundation is a disaster waiting to happen. The best we can do as a country before establishing such an agency is to put in place an implementable strategy to prevent and combat corruption and related crimes. To this end, the National Prosecuting Authority (NPA) and other agencies must fearlessly pursue the enforcement of State Capture, corruption and corrupt practices including money-laundering through the existing legislative framework such as the Prevention and Combating of Corrupt Activities Act 12 of 2004, which the Zondo report wrongly referred to as “POCCA” instead of PCCA, and the Prevention of Organised Crime Act 121 of 1998, commonly referred to as Poca. DM



## CONTACT US

### GIVE US NEWS

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# Savings culture critical – Tjapela

- Closure of companies and factories owing to COVID-19 pandemic has seen unemployment skyrockets
- The economist says people have unlimited needs but scarce resources to finance them with

## STAFF REPORTER

news@maserumetro.com

**MASERU** – At this time of the year, people usually need money to pay school fees for their children. Incessant queues at banks and other financial institutions such as loan sharks are an indication that people demand money for various reasons.

Closure of companies and factories owing to the COVID-19 pandemic has seen unemployment skyrockets, but life needs to go on. Amid the debilitating economic conditions, parents still need to pay for their children's tuition.

Tebello Tjapela, a local economist who is also the founder of the Phuthalichaba Savings and Credit Cooperative Society Ltd, said people should work hard to avoid having any financial problems in December and January.

"People should be prepared for the two months so that they are cushioned against any unforeseeable financial shocks," he said, adding that could only be done through savings.

He said a culture of savings should be instilled in Basotho. "We have to know the importance of saving - this has to be done against all odds," said Mr Tjapela, adding that some people might complain that they earn little and therefore there was absolutely nothing that they could save.

"People have unlimited needs but scarce resources to finance them with," he said. "People will never have enough to satisfy their needs but they have to continue living with those limited resources. The limited resources are what apply to everybody."

If a person earned M1 000 a month, he said, such a person has to live within their means as it is economically fatal to live beyond their budget, adding it was imperative to consume after they had saved.

"It is not befitting for people to save after they have consumed," he said.

He argued that income had to be shared depending on the needs of the person, adding that saving should be done every month, not just haphazardly.

"Saving has to happen regardless of how many financial problems a person is experiencing in a particular month," he said.

"Fortunately, in the context of Lesotho, Basotho are able to



Founder of the Phuthalichaba Savings and Credit Cooperative Society Ltd, Tebello Tjapela

form small associations in which they contribute small monies that they share at the end of year. With such associations, it is a sure sign that Basotho could save their monies.

"These small associations have different set-ups in the communities, taxi industry and in other different work places.

"Seeing women come together to buy big groceries is a major achievement and, for now, such associations are still under the informal sector. What is only lacking is that they should be formalised so that any gaping holes could be plugged," he said.

Mr Tjapela said formalising the associations would help a lot in helping them grow from one level to the next.

The money that the people share at the

end of year is good enough to earn them a fortune, where the share could keep the wolves off the door.

If well planned and managed, the associations could place the members on rags-to-riches path.

Mr Tjapela believes that if people could instill this culture of saving, none of them would be seen on the queues seeking loans as loan sharks usually charge borrowers exorbitant interest rates, plunging them further into financial doldrums.

Some loan sharks charge as much as 30 - 40 percent interest rate per month, which is unfair because the micro finance institutions have to charge 25 percent annually on the money borrowed.

Countrywide, loan sharks always spring up, targeting people who in

desperate need of cash.

There are a few micro-finance institutions in the country registered with the Central Bank of Lesotho (CBL) but most of them have still not registered, operating illegally.

For the borrower to get a loan from them, one has to leave behind their bank cards, identity cards or passports.

Mr Tjapela said savings were necessary to create a loanable fund for investment, adding that savings were also important to individuals because they would know where to go when they needed cash.

"The two months of January and December should not be shockers," he said. "If people are not meticulous with their finances, they are likely to be trapped into debt for years."



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# Central Bank of Lesotho

## LIST OF LICENSED FINANCIAL INSTITUTIONS 4TH QUARTER 2021

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 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 Leqhaoe	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. Insurecare Brokers (Pty) Ltd	7. Mr. Michael Mohasi	LNDC Development House Block D, Kingsway Road	(+266) 2232 1973/ 5251 0909
8. Exclusive Risk Solutions (Pty) Ltd	8. Mr. Serei Hlabana	House No. 243, Constitution Road, Maseru West,	(+266) 22322553/5858 5614
9. Thari (Pty) Ltd	9. Mr. Motjope Mokhathi	Sekhametsi Building, Corner Parliament , Kingsway Road	(+266) 2232 4297 / 5732 4425
10. Risk Managers (Pty) Ltd	10. Mr. Paseka Moletsane	Sechaba House, 4 Bowker Road, Maseru 100	(+266) 2232 1898 / 5891 5607
11. Thaba Bosiu Risk Solutions (Pty) Ltd	11. Mrs. Matokelo Seturumane	1stFloor Options Building, Pioneer Road Maseru 100	(+266) 2231 3018 / 5250 0404(5)
12. Thamotha Insurance Brokers (Pty) Ltd	12. Mrs. Matokelo Thamae	Mapetla House,Room G4 Kingsway Road Maseru 100	(+266) 5878 9268 / 2832 4655
13. Roseland (PTY) Ltd	13. Mrs. ‘Matsoloane Mahlaha	Christie House, Groud Floor, Maseru 100	(+266) 2232 6156
14. Equiways (Pty) Ltd	14. Mrs. Manthatisi Pata	Metcash Building Room 1396, Maseru 100	(+266) 5908 8372 / 5871 2412
15. Classic Legends Brokers (Pty) Ltd	15. Mrs. Maamohelang Letsei	Husteds Building Room 16, Maseru 100	(+266) 5845 0771 / 6300 1064
16. Assurance Insurance Brokers (Pty) Ltd	16. Mrs. Malebohang Lehana	Thola Tu Complex , 1st Floor , Maseru 100	(+266) 2232 4319 /5857 7728
17. MH Insurance Brokers(Pty) Ltd	17. Mrs. Mamosa Molapo	Lisemeng 1, Opposite Shoprite Hlotse, Leribe 300	(+266) 2240 0113 / 5812 7918
18. Mokhele Insurance Brokers (Pty) Ltd	18. 2Mr. Malonga Mokhele	Oblite Building Behind Maseru Book Shop	(+266) 2232 1964 / 5875 3977
19. Explicit Brokers (Pty) Ltd	19. Mrs. Malineo ‘Monahali	Thola Tu Building Kingsway, Maseru 100	(+266) 5885 6438 / 6285 6438
20. CS Brokers (Pty) Ltd	20. Mr. Serame Sebolai	Maseru Book Center Building Second Floor	(+266) 5885 3263
21. Elarem Insurance Brokers (Pty) Ltd	21. Mr. Lenka Malefane	Carlton Centre, First Floor, Room 10, Room 110, Kingsway	(+266) 2232 4607/6200 2100/5804 0810
22. Setha Insurance Brokers (Pty) Ltd	22. Mrs. Matholo Setilo	Hospital Area Pela LPPA, Mafeteng 900	(+266) 2270 1203 / 6307 4712
23. Mosala Insurance Brokers (Pty) Ltd	23. Mr. Mashape Mosala	Mapetla House Third Floor Room 22 Kingsway Road	(+266) 2231 3735 / 6299 7175
24. Minet Lesotho (Pty) Ltd	24. Mr. Retselisitsoe Leboela	Minet House, 4 Bowker Road, Maseru 100	(+266) 2231 3540
25. Ideal Insurance Brokers (Pty) Ltd	25. Ms. Ntsiuoa Makae	Husteds Building Room 12 , Kingsway Road	(+266) 2232 2924
26. Bright Point Insurance Brokers (Pty) Ltd	26. Mrs. Matumane Semoli	Oblate Building first floor, Kingsway Road	(+266) 5892 9308
27. Brokersure Insurance Brokers (Pty) Ltd	27. Mrs. Marorisang Lepheane	4th Floor Bokamoso Suites Former Christie House	(+266) 2232 3689 / 5884 2863
28. Urban Life Insurance Brokers (Pty) Ltd	28. Mrs. Mamokete Mokete	3rd Floor, LNDC Office Block, Kingsway Road, Maseru 100	(+266) 2835 0959 / 58853270
29. Thari-Ea-Tsepe Insurance Brokers (Pty) Ltd	29. Mrs. Pontso Matumelo Kou	Sekhametsi Centre, First Floor, Maseru 100	(+266) 2231 3206 / 6312 4604



# Central Bank of Lesotho



## Central Bank of Lesotho

### LIST OF LICENSED FINANCIAL INSTITUTIONS 2ND QUARTER 2021

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#### LIST OF LICENSED INSURANCE BROKERS

30. Hamilton Solutions Short Term Brokers (Pty) Ltd	30. Mrs. Charmaine Heymans	Alliance House First Floor, 4 Bowker Road	(+266) 5986 8000
31. Thathy Insurance Brokers (Pty) Ltd	31. Mr. Reentseng Thathasela	Bedco Building, Mafoso Street, Mofales Hoek 800	(+266) 2701 9877 / 6201 9877
32. Metromaq Insurance Brokers (Pty) Ltd	32. Mr. Teboho Maqeba	Post Office Building Mafeteng 900	(+266) 2870 2783 / 5872 5297
33. Chelete Brokers (Pty) Ltd	33. Mr. Ntopa Chelete	Motherland property , First Floor Room 6, Thaba-Tseka 550	(+266) 5615 8485 / 6302 7551
34. Pula National Insurance Brokers	34. Mr. Leqhaoe Thabane	Oblate Building First Floor, Maseru 100	(+266) 2232 4620 / 6300 7462
35. Mots Insurance Brokers & CO (Pty) Ltd	35. Mrs. Montseng Phakoana	Kingsway Mall Second Floor Room 9 Kingsway Road	(+266) 2231 0011 / 5662 1127
36. Legend Insurance Brokers (Pty) Ltd	36. Mrs. ‘Mabokang Nthatisi Phant’si	LNDC Building Block C, Third Floor , Maseru 100	(+266) 5957 8525
37. JM Insurance Brokers (Pty) Ltd	37. Mrs. Maphomolo Seele	LNDC Block B Level 5 Room 503	(+266) 6286 0156 / 5886 0156
38. Maluti Risk Solutions (Pty) Ltd	38. Mr. Malefane Mphana	Makamo Complex Opposite Lerotholi Polytechnic	(+266) 5885 8113 / 6310 5800
39. Cadiant Partners Consultants	39. Mr. Tsepo Letsoela	Christie House Building , First Floor, Maseru 100	(+266) 58701449/ 62701449
40. Mekhoabo insurance Brokers	40. Mr. Moshoeshoe Dube	Ha-Foso Near Agriculture Centre	(+266) 5938 3207
41. Crescent Insurance Brokers	41. Mrs. Matebello Ntsoane	Plot 75 Behind Victoria Hotel	(+266) 68000255
42. Signature Risk Consultancy (Pty) Ltd.	42. Mr. Tsepo Ramaema	STC Development House No.7,Mabelebele Street, Maseru	(+266) 5748 4014/ 6248 4014
43. MN Insurance Brokers (Pty) Ltd	43. Mrs. Majonothane Moeti	LNDC Block B Level 5 Room 503	(+266) 6932 5425
44. Berkely Risk Lesotho (Pty) Ltd	44. Ms. Lemohang Ratsoane	Chief Mopeli Matsoso, CEHAL Clinic , Masowe 11	(+266) 56218472

#### LIST OF LENSED 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, Moshoeshoe 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 Maphutheho 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 Seitlheko	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 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. Lebohang 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
86. PLN Financial Services	Mr. Kahliso 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, Room 8,	58407230
99. Lizet Financial Services (Pty) Ltd	Mrs Makatleho Makama	Room18, Mapetla House, Kingsway Maseru	63776850/ 58926849
100. Eliza Micro Finance (Pty) Ltd	Ms Mots’eoa 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	(+266) 58776088
103. The Dochka Finance Ltd	Mr Boiketlo Molapo	Setsemi Building Room 08, Hlotse Urban, Leribe	(+266)58882619



# Central Bank of Lesotho

## LIST OF LISENSED MICRO FINANCE INSTITUTIONS

NAME OF INSTITUTION	NAME OF CEO OR MD	REGISTERED OFFICE ADDRESS	CONTACT NUMBER
104. Legacy Financial Services (Pty) Ltd	Mrs Mamoholi Mokhothu	Bensons building, 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 Opposite Cash Build.	(266) 58149523
108. BCM Finance	Mrs Moleboheng Mats’oele	Mafeteng Resrve, Box 2, Mafeteng 900	(266) 27002661
109. BIH Finance (Pty) Ltd	Ms Itumeleng Tsukuluhi	Thabang Box 1, Mokhotlong 500	
110. SK Loans (Pty) Ltd	Mr Teboho Sekholomi	P.O. Box 102, Maseru West	26663850097
111. First Finance (Pty) Ltd	Ms Liakanyo Mohlomi	Room 4, Blue’s building, Maseru 100	63297653/62088666
112. Sekhobe Financial Services (Pty) Ltd		Fabric World Building, Mokhotlong	26658598600
113. LB Micro Finance (pty) Ltd	Mr Letsema Lepanya	Roma, Hata-Butle, Maseru	(+266) 68554021
114. KK Finance Ltd	Mr Keketsi Keketsi	Head Office Butha Buthe, Hospital Raod	(+266) 27059892/ 67081108/ 62883355
115. MIG Finance (Pty) Ltd	Mr Basia Sephelane	No & Arrival Centre, Kofi Annan Road, Maseru	(+266) 68891973
116. Prime Capital (Pty) Ltd	Mr Tekane Lelimo	248 Moshoeshoe Road, Opposite Sefika Mall, Maseru	(+266)63855199
117. Mottek Finance (Pty) Ltd	Mr Teko Motilane	Metcash Building, Kingsway Road, Maseru	(+266) 58721330

## 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’elisitsoe Leboela, Chief Executive Officer	Advisor	MINET House, 4 Bowker Road, Maseru	(+266) 22313540
6. 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. Matikoe Letsie, Acting General Manager	Kingsway Road, Next to Lancers Inn, Maseru 100	(+266) 2221 1000
3. Lesotho Postbank	Mr. Molefi Leqhaoe, 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/

## LIST OF REGISTERED PENSION FUNDS

NAME OF INSTITUTION	NAME OF CEO OR MD	PHYSICAL ADDRESS	CONTACTS
1. Alliance Provident Fund	Mr. Tokiso Nthebe, Principal Officer	Alliance House, 4 Bowker Road, Maseru 100	(+266) 222 15600

## LIST OF PENSION FUND INTERMEDIARIES

NAME OF INSTITUTION	NAME OF CEO OR MD	PHYSICAL ADDRESS	CONTACTS
1. TIB Insurance Brokers	Mr. Garth Dixie, Managing Director	307c Cenez Road, Maseru West	(+266 2232 6556)

## LIST OF PENSION FUND ADMINISTRATORS

NAME OF INSTITUTION	NAME OF CEO OR MD	PHYSICAL ADDRESS	CONTACTS
1. NBC Lesotho Insurance Company	Mr. Godfrey Vatsha, Managing Director	Pension Fund House, 4 Bowker Road, Maseru, 102	(+266) 2232 0633





# Needle phobia hits vaccine rollout

- Interventions with support of mental health professionals also recommended
- Most men are not vaccinating for fear of the needle and not necessarily the vaccine

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**MASERU** – Needle phobia, a fear of medical procedures that involve needles or injections is in our backyard as some Basotho are avoiding COVID-19 vaccination on its account.

People are just scared of shots. Others have fallen victim of myths and misconceptions including those on personal, medical and religious grounds.

Well, it all has to do with the COVID-19 vaccines. Recently, the Lesotho Red Cross Society (LRCS) was in Mphahle's Hoek looking into the aftereffects of COVID-19, its vaccine acceptance and public views on the vaccines roll-out.

Division Secretary of the LRCS in Mphahle's Hoek, Thabo Leketanyane, said they had learned that most men were not vaccinating for the fear of the needle and not necessarily the vaccine.

Many, he said were misinformed that the COVID-19 vaccine was fatal.

Mr Leketanyane however, showed that most were aware of the available vaccines and their benefits but the challenge was the long distance they had to travel to and from the health centres.

A resident of Mphahle's Hoek, Hlanganizo Ndebele said

although he had never thought of avoidance as a fear, he had always experienced anxiety about the shots.

"I even have panic attacks before vaccination but, so far, I am yet to find out how this one actually works," he said.

Mr Ndebele said although he had since qualified for the vaccine with the first priority group, he had however, been avoiding it for months.

"I was just avoiding the injection out of fear of it," he said.

Private Nurse, Sister Libakiso Selo, said: "People with needle phobia might have primitive reactions. They might suddenly feel hot or too sweaty. Their hearts could beat faster than normal. Their bodies might also tingle as the blood flows faster."

She said some might not recognise the signs as fear, adding that they normally ended up avoiding medical care like COVID-19 vaccines for no apparent reason.

Sister Selo said having the plan for the day of injection was vital in order to conquer the fear, as planning and practice were key for those who were scare of getting vaccinated.

Interventions with the support of mental health professionals are also recommended.

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Fat children prone to diabetes 2

Chubby children do look cute but are prone to health hazards like diabetes type 2. With extra fat around, their body cells undergo changes and become defiant to the effects of insulin. Therefore, the glucose does not get absorbed properly by cells, which leads to high blood sugar levels in obese kids.

Head to the Tanning Bed

Skin damage from tanning doesn't just come from excess sun exposure. Indoor tanning - tanning beds, booths, or sun lamps - is just as dangerous as tanning outside. Indoor tanning delivers high doses of UV radiation in a short time, which can lead to skin cancers such as melanoma (the deadliest type of skin cancer), basal cell carcinoma, and squamous cell

carcinoma. It also causes premature skin aging including wrinkles, age spots, and skin texture changes. Indoor tanning Is also considered particularly dangerous for younger people - those who begin tanning indoors as teens or young adults have a higher risk of developing melanoma. Avoid indoor tanning and all the risks it carries.

Basotho must produce vaccination cards – Ntoi

- Vaccines ensure that workers are protected against contracting the virus
- The target was to vaccinate 1.6 million Basotho against COVID-19 by December

MASERU – Thabo Ntoi, the National COVID-19 Secretariat (NACOSEC) Deputy Chief Executive Officer Operational Support says Basotho including all Government employees and those from the private sector should still produce vaccination cards when accessing services.

He said the vaccines ensured that workers were protected against contracting the virus which could lead to workplaces closing due to a high number of COVID-19 cases.

“The expectation is for heads of departments and Principal Secretaries to ensure that employees have cards as proof that they have vaccinated while at the same time allowing those who have not vaccinated to go to the health centres for their jabs,” Mr Ntoi said.

He said people who had vaccinated but did not get their vaccination cards should return to the health centres to be issued with such cards, adding that even those who were vaccinated in the villages should go to their

Even though the country had set the target to have about 1.6 million Basotho vaccinated against COVID-19 by December, the said target was not met.

If the target was reached, he said they would then have known that the services were being accessed without fear of contracting the virus.

He said to date they had covered about 830 120 people, adding that this was due to some hiccups which included hard to reach places, people's hesitation to vaccinate as well as the prevailing bad weather conditions.

Mr Ntoi said the infections were high, but indicated that deaths and admissions at health centres were low.

He urged Basotho to vaccinate in large numbers for protection of their health and their families.

He said the country was still on blue colour code with less restrictions, adding that people should enjoy themselves responsibly while adhering to the COVID-19 protocols.

At the time of going to print, latest statistics from NACOSEC showed that to date, 352 027 tests had been conducted with 30 651 positive cases and 17 486 recoveries.

At least 678 COVID-related deaths have been recorded to date.

LeNA





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# Barriers to sign language cripple healthcare

- *Even under ordinary circumstances, persons with disabilities are less likely to access healthcare services*
- *People with disabilities usually live in poverty and experience high rate of violence as well as neglect*



Tlhokomelo Sabole-Mahase

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**MASERU** – It is not always possible for the majority of health professionals to communicate with the visually or speech impaired individuals, because they cannot read Braille and do not know the sign language.

Even under ordinary circumstances, persons with disabilities are less likely to access healthcare services, education, employment opportunities or fully participate in community activities due to lack of communication.

They are more likely to live in poverty, experience high rate of violence, neglect, abuse and are usually the most marginalised in the crisis-affected communities.

Lira Masitsa has been virtually impaired since childhood and he says he deserves to feel comfortable in life, arguing that health professionals need to communicate with him in a language he can easily understand.

“It is difficult for the visually impaired people to comprehend when health workers give them medication which are not written in Braille,” he said.

Tlhokomelo Sabole-Mahase, who has a hearing disability said although significant strides had been made to cater for the deaf, the challenge still remained in health facilities such as providing powerful and visual accessible communication tools through the use of sign language.

She said it would be better if health facilities had someone who understood sign language in order to explain prescriptions and instructions to persons living with disabilities.

“The only solution, for now is that if nurses are not trained in sign language, they should at least slowly learn it so that they can communicate with patients with hearing

disabilities,” Ms Sabole-Mahase said.

She was quick to note that the COVID-19 pandemic compounded the situation disproportionately, affecting persons with disabilities directly and indirectly.

The key barriers which Basotho with disabilities encounter when seeking inclusive healthcare services from local health facilities include inaccessible physical infrastructure that hinders their access to information and communication on public health materials.

The Lesotho National Federation of Organisations of the Disabled (LNFOD), an umbrella body of organisations of persons with disabilities in Lesotho, has also noted that it is difficult and challenging for persons with disabilities to access healthcare services provided by hospitals and health centres.

This, the LNFOD says is due to the attitudinal and environmental barriers facing persons with disabilities, thereby leading to poor health outcomes.

Following the declaration of a national

emergency in March 2020, LNFOD had expected both the Government and the NACOSEC to make information accessible to persons living with disabilities.

LNFOD is worried that so far, the health ministry and the NACOSEC have failed to work towards the promotion and inclusion of persons with disabilities in their various aspects of development.

LNFOD says the COVID-19 regulations also do not recognise their personal assistants, without whom it would be difficult to interact with society.

“It is difficult for some persons with disabilities to wear face masks,” the body also says.

The requirement to wear masks has hindered people with disabilities from communicating and interacting with the healthcare service providers, thereby increasing their chances of being excluded from accessing health services on an equal basis with others.





# The world in 10 minutes

## CAMBODIA

### Magawa, the landmine-sniffing hero rat, dies aged eight

Magawa, the famous mine-clearing rat who was awarded a gold medal for his heroism, has died at the age of eight.

In a five-year career, the rodent sniffed out over 100 landmines and other explosives in Cambodia.

Magawa was the most successful rat trained by the Belgian charity Apopo to alert human handlers about the mines so they can be safely removed.

The charity said the African giant pouch rat "passed away peacefully" at the weekend.

It said Magawa was in good health and "spent most of last week playing with his usual enthusiasm". But by the weekend "he started to slow down, napping more and showing less interest in food in his last days".



## KENYA

### Atheists hope medical package will lure new members

A group of Kenyan atheists is offering medical and funeral cover in a drive to register new members.

The Atheists In Kenya Society (AIK) suffered a blow recently when its national secretary resigned after becoming a Christian.

The society is now asking anyone who is "an atheist, agnostic, free thinker, humanist or sceptic" to register for membership on its website and pay a fee to qualify for the medical and funeral cover.

More than 97% of Kenyans identify with a religion, according to Pew Research.

AIK is commonly featured in local news for its views on different issues that touch on religion.



## UGANDA

### Author charged over tweets about Uganda president

A Ugandan novelist is accused of using Twitter to "disturb the peace" of Yoweri Museveni and his son.

Award-winning Ugandan author Kakwenza Rukirabashaija has been charged with two counts of "offensive communication" after making unflattering remarks about the president and his son on Twitter.

The prosecution alleged that he had "used his Twitter handle to disturb the peace" of President Yoweri Museveni and his son Lt-Gen Muhoozi Kainerugaba.

Mr Rukirabashaija pleaded not guilty to the charges, local media report.

He had tweeted that Lt-Gen Muhoozi was "obese" and a "curmudgeon".

The author had also tweeted that "the Musevenis have imposed enormous suffering on this country".



## MALAWI

### Furore over Malawi amnesty for corrupt leaders

Malawi's attorney general has been accused of protecting the country's politicians after announcing an amnesty for people who defraud the government.

Thabo Chakaka-Nyirenda said for the next two months anyone who admitted fraud or corruption would not face prosecution provided they returned the money.

This comes as Malawi's Anti-Corruption Bureau is trying to arrest the land minister, Kezzie Msukwa, for a multi-million dollar fraud involving a prominent British businessman resident in Malawi, Zuneth Sattar. Both men have denied any wrongdoing.

The head of Malawi's Centre for Democracy and Economic Development, Sylvester Namiwa, said the announcement of the amnesty showed the attorney general was politically compromised and called for him to resign.



## INDIA

### India lab investigated over 298 positive tests on flights from Italy

Indian officials are investigating a private laboratory accused of faulty Covid-19 tests on passengers on two flights from Italy last week.

At least 173 passengers from Rome, and 125 travellers from Milan tested positive on arrival in Amritsar.

Thirty of them were tested again at the airport - but only three people tested positive for Covid the second time.

Airport officials told BBC Punjabi they have stopped using the services of the lab, SpiceHealth, for now.

## SOUTH AFRICA

### Three cops who found nothing during a drug raid allegedly took homeowner on a joyride demanding R4k

Three policemen and a Congolese national face charges of robbery, corruption and theft for allegedly stealing R4 000 from a man whose home they raided in Upington.

According to the Independent Police Investigative Directorate (Ipid) the incident took place on November 24.

Ipid national spokesperson Grace Langa said it is alleged that the three officers, one of whom was off-duty, and the Congolese national arrived at the complainant's house to search for drugs and dagga.

"It is further alleged that following the raid they found no illegal items in the house.

"Instead they found the complainant's money - R40 000 - inside a pillow and another R5 000 kept in a different location inside the house."

Langa said it is alleged the police then demanded R10 000 from the complainant and threatened to kill him and take him to the Lindelani Repatriation Centre if he did not give them the money.

"It is further alleged the police officers loaded him into a marked police van and drove around, threatening to kill him.

"During this time the complainant explained to the police officers that he was a security guard and that his contract had ended, hence he had money with him and that he did not have a bank account because he was a foreigner."

Langa said the police still demanded R10 000.

"The complainant promised to give them R1500, which they refused and instead demanded R4 000.



## Be Car-Smart

### Quickness Counts



Slipping a 5-speed's clutch - that is, pausing briefly as it engages a gear - ensures a smooth start, but it also generates heat that diminishes its

life. So don't be bashful. Get in gear, then get off of the left pedal as soon as the car is rolling.

What Is 'Rev Hang' and why

do petrolheads hate it? Rev hang can be a nuisance but also has real-world benefits. Here's everything you need to know!

When you dip the clutch in a car, the revs will drop. This is due to the inertia of the flywheel, and the lack of air going in the intake as the throttle is release. After the gear change is over and the clutch is released, the engine speed will go back up again, meeting the transmission speed.

However, rev hang is when the engine speed doesn't immediately drop once the clutch is actuated, and instead descends very slowly, as if there were some form of restriction. In extreme cases the engine speed will even rise slightly when the engine and transmission are disengaged.

This obviously isn't ideal for changing gear. If the engine speed doesn't drop enough during the process of dipping the clutch,

changing gear and then releasing the clutch, the engine speed and the rate at which the flywheel is rotating will be much higher than the speed that the friction plate is rotating at.

This creates a horrible jerk as a braking force occurs when the powertrain and transmission are reengaged and forced to spin at the same speed. This can be frustrating if you're wanting to perform a quick, slick gear change, as you have to wait for the revs to drop to a reasonable level before upshifting to the next gear to avoid stunted progress.

The cause of rev hang can be put down to the war on emissions. Recently, manufacturers have been intentionally implementing rev hang within ECU programming to save themselves from a potential emissions scandal. When the throttle is released and the clutch is dipped, an ECU with rev hang is programmed to leave the throttle slightly more

open than usual.

This strategy is used because it was found that suddenly closing the throttle produced a sudden spike in gas pressure within the crankcase which emphasised the rate of oil vaporisation, thus adding to emissions from the engine. Also, when the throttle is suddenly shut, the fuel mixture suddenly becomes lean which creates NOx (oxides of Nitrogen) which also contributes to emissions. By keeping the throttle open for a small period of time after the pedal had been released, this pressure spike was avoided and cleaner emissions were achieved. Found most prominently in US-spec vehicles to meet the emission rules over the pond, this pre-programming has frustrated many owners since its development. Rev hang can even be found in Subaru's WRX STI, along with prominent cases in VW and Hyundai products.

## Toyota celebrating 42 years of sales leadership with a 25.4% market share

Toyota South Africa Motors (TSAM) marked 42 years as the best-selling automotive brand in SA with a remarkable market share of 25.4%. This means that one in every four vehicles sold locally last year was a Toyota product. Out of the industry total of 464 122, an aggregate of 117 659 units were delivered by TSAM.

The last time TSAM registered a market share higher than 25% was in 2003, and it was not necessarily a good year for the industry as total automotive sales were just slightly above 380 000. This was followed by a few years where Toyota garnered a market share just above 19%. Worthy of mention however is that for the past five years, Toyota has been punching above a 20% share - an unprecedented run of success by any local automotive brand in recent history.

Hilux retains its title as the country's best-selling vehicle with a total of 36 085 units sold - most of which were double cabs. Hiace also continued its supremacy as the 'people mover' of choice with a total of 15 699 models sold. The two heroes, assisted by other light commercial vehicle (LCV) models such as Land Cruiser pick-up and Dyna, propelled TSAM to its highest LCV market share of 42.2%.

Toyota's market share of 19.2% in the passenger segment is the highest in the last 12 years - matching a similar figure in 2018 - and comes in the wake of two stellar performances by the Corolla Cross in November and December. Other notable figures were posted by Starlet and Urban Cruiser last year - 12 103 and 8 899 respectively for 2021. Toyota's truck



division Hino posted an impressive market share of 25.1% in the Medium Commercial Vehicle (MCV) segment and registered a 5.5% share in Heavy Commercial Vehicles.

TSAM is also proud that its Parts' Supply business distributed no less than 16 million items to domestic dealers, while close to 4 million pieces were shipped outside of the country in 2021.

The National Association of Automobile Manufacturers of South Africa (NAAMSA) observed that, "following the massive COVID-19

pandemic related decline in new vehicle sales of 29.2% from 536 612 units in 2019 to 380 206 units in 2020, the new vehicle market reflected a strong rebound increasing year-on-year by 22.1% to 464 122 units in 2021. A close correlation exists between domestic new vehicle sales and the overall performance of the economy and the new vehicle market's performance was aligned with the country's projected GDP growth rate of around 5% for 2021."

Commenting on December sales, NAAMSA says: "The new vehicle

market declined during December 2021, with aggregate industry new vehicle sales at 35 948 units recording a decline of 1 302 vehicles or a fall of 3.5% compared to the total new vehicle sales of 37 250 units during the corresponding month of December 2020.

"The December 2021 new passenger car market and light commercial vehicle market reflected a mixed performance with a year-on-year volume increase of 1.7% in the case of new passenger cars and a decline of 16.6% in the case of light

commercial vehicles. Sales of medium commercial vehicles increased year-on-year by 17.5% while heavy commercial vehicles and buses were marginally down by 0.7%."

In December, TSAM continued to power ahead with sales of 9 580 - leading in both Passenger (5 603) and LCV (3 699) segments for the second month in a row. The December retail represents 26.6% of the total sales of 35 948 units reported by NAAMSA. Stand-out performances were recorded by SA's favourite bakkie Hilux (2 426); the new Corolla Cross (1 752); the affordable Starlet (1 180) as well as the evergreen Hiace (1 024). Lexus recorded a total of 51 sales, including 20 ES and 10 RX models. Hino recorded a total of 249 sales. The 300-Series posted 150 units while the 500-Series sold 72 models.

From a parts perspective, 1.2 million pieces were supplied to domestic dealers while a further 305 000 units were shipped across the borders in December.

According Leon Theron, Senior Vice President of Sales and Marketing at TSAM: "The last month of the year is not traditionally successful when it comes vehicles sales. This is mainly due to the limited days of doing business as well as many customers and dealers withholding vehicle registrations in order to record new models in the New Year. However, we are truly grateful for the 26.6% market share recorded last month."

Theron also paid tribute to Toyota's employees, dealers and other business partners for their support: "When we established the brand in South Africa in 1961, we focused on establishing a wide dealer network that directly serves customers. We genuinely appreciate all those who have been part of the Toyota journey to date, including dealers, staff as well as all the various brand ambassadors and customers."



General Crosswords

1	2	3	4		5	6	7	8		9	10	11	12	13
14					15					16				
17					18					19				
20				21					22					
	23						24					25	26	27
			28			29					30			
31	32	33		34						35				
36			37					38	39	40				
41							42					43		
44				45	46	47				48				
49				50					51			52	53	
			54					55						56
57	58	59					60					61		
62							63					64		
65							66					67		

- Across

1. Priests' vestments

5. It's outstanding

9. Window alternative

14. Lampblack

15. Civil Aviation agency

16. Fruit tree

17. One for the road

18. Closed

19. Picture

20. Treat

23. Beach souvenir

24. Mideast ruler

25. Today

28. A luxury car or house

31. Greyhound, e.g.

34. Swedish rug

35. Canvas

36. Release
- Down

38. Pardoned

41. Open delight

42. Tropical root

43. Sawbuck

44. Loading platform

49. Look at

50. Balsam

51. "When pigs fly!"

54. Redeeming quality

57. Conspiracy

60. Challenge

61. Adorn

62. Mites

63. Arab ruler

64. "If all fails..."

65. "M\*A\*S\*H" extra

66. Frost-covered

67. Went out, as a fire
1. Pronto

2. Prizefighter Joe

3. Bungle

4. Stirs up

5. Shows off

6. Genuine

7. Type of architecture

8. Emblems

9. Queen's home

10. Poetic foot

11. Health resort

12. Fall behind

13. Female sheep

21. Extreme

22. "the season"

25. Destroyer destroyer

26. Work out

27. Kind of wrench

Last Week's Solution

1	2	3	4		5	6	7	8		9	10	11	12	13
D	R	E	G		B	A	W	D		L	A	S	E	R
14	R	E	N	O		15	L	I	A	R		16	I	R
17	O	N	U	S		18	E	D	G	Y		19	T	I
20	P	E	R	S		21	O	N	A	G	R	22	A	T
		23	W	E	I	R	D		24	L	O	V	E	
					28	P	R	E	29	D	E	T	E	R
31	B	U	33	S		34	I	R	I	S		35	O	M
36	E	N	M	37	A	S	S	E		38	L	E	T	T
41	A	D	E	N					42	P	A	P	A	
44	M	U	L	T	45	I	P	47	L	I	C	I	T	48
49	S	E	T		50	D	U	E	L		51	L	E	E
					54	D	I	S	A	S	55	T	E	R
57	P	A	T	I	O			60	S	N	I	P		61
62	I	L	I	A	C			63	E	E	L	S		64
65	T	I	P	S	Y			66	D	R	E	Y		67

29. Listening device

30. Car ad abbr.

31. Military call

32. Untwist

33. Part of an act

37. Managed

38. Tuesday (Mardi Gras)

39. Citrus grove

40. "I read you"

42. Tragic wave

45. Slanted
46. Remembrance Day mo.

47. Sailplane

48. Sidestepped

52. Dangerous bacteria

53. Recycle

54. Wrapped garment

55. Depressed

56. Hightailed it

57. Video maker, for short

58. Crackerjack

59. Defective

So You Think You are Geneius

Question (Answer next week)

These words have had their vowels removed. Can you replace the vowels to make some vegetables:  
cbbg, clflwr, ccmbr, crgtt, crrt, clrc



Last Week's Answer

Illegible, eggshells and bobsleigh. The longest word is bibliologies with 12 letters.

Sudoku Puzzle

9	5		4		2	8	3	
6	4	3	8		7			
	2			6		7		5
3	8			7				9
	9	5		2	8	4	6	7
		4		9		3		8
2							5	
		8	2	4	6	9	7	
				3		2		

Fill in all the squares in the grid so that each row, each column and each 3x3 square contain all the from 1-9

This is the Quick Sudoku for the solver in a hurr: target time, ten minutes.

Last Week's Solution

6	9	4	3	5	7	1	2	8
2	1	8	6	4	9	7	3	5
5	3	7	1	8	2	6	9	4
4	6	9	8	2	3	5	7	1
8	7	3	5	9	1	2	4	6
1	2	5	4	7	6	3	8	9
9	5	1	2	3	8	4	6	7
7	4	2	9	6	5	8	1	3
3	8	6	7	1	4	9	5	2





## Sera to end Royal AM nightmare

- *Striker signs deal with Chippa United and will soon be unveiled by the club*
- *Since moving to SA, Sera made 45 appearances and scored nine goals*

**MASERU** – Likuena forward, Motebang Sera is set to end his nightmare spell with Royal AM after his camp confirmed reports doing the rounds in Lesotho and South Africa that he has signed with Chippa United.

Sera, who hit the ground running after making his move to South Africa in 2018 has been struggling for game time at AM, making only three appearances for the John Maduka-coached side this season. .

The 26-year-old Likuena's all-time leading goal-scorer in the COSAFA Cup was part of the Bloemfontein Celtic players, who relocated to Kwazulu-Natal after Phunya Sele Sele were sold to Royal AM before the start of the current SA's 2021/22 football season.

"Yes, Sera has signed with Chippa United and will soon be unveiled by his new club. It's a

permanent move to the Chilli Boys and not a loan deal.

"Sera's contract with AM was running out and was set to be a free agent by the end of the season and they did not want to lose him for free as they knew Chippa had made it clear they are interested in the services of the striker.

"So, in the end, the two teams agreed to a deal and personal terms have already begun between Sera and the management of the Chilli Boys," the source said.

Since making the move to South Africa, Sera made 45 appearances and scored nine goals in all competitions with majority of them coming during his time at Celtic.

He is expected to don the colours of Chippa United when the DSTV Premiership resumes after the Africa Cup of Nations, which gets underway in Cameroon on Sunday.



Likuena forward, Motebang Sera joins Chippa United

## Bantu appoint Tsutsulupa as Mafoso replacement

- *The team failed to agree on a new contract with Mafoso*
- *The highly rated Tsutsulupa previously worked as Liphakoe Head Coach*

**MASERU** – Defending Premier League champions, Bantu FC have confirmed the appointment of Thabo Tsutsulupa as the team's Head Coach, following the departure of Bob Mafoso earlier this week.

The move comes a few days after the club announced that it had parted ways with its league winning Coach, Mafoso after the two parties failed to agree on a new deal.

The highly rated Tsutsulupa previously worked at Liphakoe and led the Quthing-based club to a Top-8 finish for the first time since returning to topflight football during the 2018/19 season.

The Manyatseng, Ladybrand-

born mentor is also a former Kaizer Chiefs youth coach.

"Bantu FC part ways with Coach Bob Mafoso after failed negotiations on renewal of his contract," A-Matšo-Matebele said in a statement.

"The club was more than eager and curious on continuing with his services, hence we had prolonged and patient negotiations with him. We acknowledge the phenomenal role Mr Mafoso played on the success of this club. The club therefore wishes to thank him for his services and wishes him nothing but fruitful future endeavours."

According to sources close to the top hierarchy of the team, the race for the vacant coaching job during a meeting held in Mafeteng on Wednesday was between Tsutsulupa and James Madidilane, who previously had a successful spell in charge of the club.

The team announced that Tsutsulupa would oversee the club until the end of the season.

A-Matšo-Matebele have been going through a rough patch after returning to action with a loss to the LDF. Several of their players have since not reported for camp after a long break brought about by the COVID-19 pandemic.



Bantu FC new Head Coach, Thabo Tsutsulupa





# Former Kaizer Chiefs formidable forward, Marks “Go Man Go” Maponyane

Marks Maponyane, 59, is a South African retired professional footballer. Currently, he is a motivational speaker, analyst, football commentator, and sales executive at Adidas South Africa.

He is best known for his glittering football career at club level with the Kaizer Chiefs and the South African football team. He is also known for his awards such as the Footballer of the Year award in 1983, 1984, and 1987.

Nicknamed "Go Man Go", Maponyane started writing his legend at the age of just 19 years with the Chiefs. He was

born in Daveyton, a township located in the Ekurhuleni Metropolitan Municipality of Gauteng.

In his career that lasted for 17 years, the former striker was very much into football although he has also made some leaps in the corporate world.

The legend came a long way from growing up in the streets of Soweto. In fact, his first salary was only R600 a month. None knew how great he would turn out to be at that time.

After joining Chiefs, Maponyane got his debut goal in Elorado, while playing

against Leicester City. He stayed with Chiefs from 1981 to 1991 and made 192 appearances. He also made history by scoring 85 goals during his stay there, which is a record that has not been broken to this day.

In 1987, he joined Vitoria Setubal for a seven-month spell and then had trials with Grasshopper Zurich for three months.

During his spell with Setubal, none of his mates could speak English, which may be the reason why he never went back after the season ended. After the Chiefs, Maponyane joined Dynamos from 1991 to 1992 and made 31 appearances. He scored

13 goals for the Dynamos. He then joined Orlando Pirates where he stayed from 1992 to 1996, making 136 appearances and scoring 40 goals.

Finally, he joined Wits University from 1996 to 1998. At Wits, he appeared 74 times and found the back of the net 30 times. All in all, at club level, his career saw him make 440 appearances and an impressive 177 goals.

Internationally, he played for Bafana Bafana in 1992. He only played 13 times for the national team and had two goals. His debut with the Bafana Bafana was on August 16, 1992 against Zimbabwe although they lost the match.

Currently, aside from his previously mentioned roles, Maponyane works as a

football commentator for the South African Broadcasting Cooperation (SABC). In fact, he was part of the analysis team during the 2006 FIFA World Cup.

He is the Three-time Footballer of the Year (1986, 1987, and 1994), the South African Sport Hero of the Year (1983), the African Champions League with Orlando Pirates in 1995 and won the league title with Orlando Pirates in 1994.

Maponyane was married to Sylvia back in 1985 and the two of them lived in the classy Marks Maponyane house in Midstream Estate, which is to the East of Johannesburg. The couple has two children, Katlego and Masego.

Katlego is a snowboarder while Masego was once voted as the Sexiest Man of the Year by the Cosmopolitan Magazine.

Maponyane and Sylvia did not have an amicable ending to their marriage with the wife accusing him of violence among other charges.

In August 2017, Maponyane was found guilty of assault and was fined R3 000 or six months imprisonment. There was also further R6 000 or 24 months imprisonment.

Wikipedia

