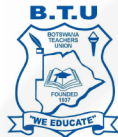


COMPANY PROFILE





MISSION

To provide inimitable business solutions through innovation and technology for wealth creation and social security for clientele.

VALUES

- Innovation
- Customer Centricity
- Results Oriented
- Integrity & Accountability

VISION

A world class business brand.

INTRODUCTION

More Power Investments manages portfolio group schemes. These range from property rental and financial services in partnership with selected commercial banks; offering home loans, vehicle and personal loans and short term and long term insurance (including funeral and legal). Our head office is in Gaborone with regional offices in Francistown, Kanye, Gumare, Tsabong, Palapye, Kang and Maun.

Our clientele are teachers, lecturers and officers in the Ministry of Education and Skills Development. We also have retired members and associates members MPI continually makes strides in investing in different industries e.g. mining, insurance, education, commercial farming etc.



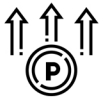


BE FINANCIALLY LITERATE



1. BUDGETING

Plan for your future income and expenditures that you can use as a guideline for spending and saving. Many people already use a budget to plan their spending but routinely spend more than they can afford. Key to spending within your means; know your expenses and spend less than you make. A good monthly budget can help ensure you pay your bills on time, have funds to cover unexpected emergencies and reach your financial goals.



2. INVESTING

Commit money or capital to an endeavour with the expectation of obtaining an additional income or profit. There are many ways to go about making an investment, such as putting money into stock, bonds, mutual funds, or real estate (among many other things)



3. SAVING

Savings is income not spent, or deferred consumption. Methods of saving include putting money aside, for example, in a deposit account, a pension account, an investment fund, or as cash. Saving also involves reducing expenditures such as recurring costs. In terms of personal finance, saving generally specifies low-risk preservation of money, as in a deposit account, versus investment, wherein risk is higher; in economics more broadly, it refers to any income not used for immediate consumption.



4. DEBT MANAGEMENT

Debt Management Plans help reduce outstanding, unsecured debts at a reduced level over a fixed period of time to help regain control of finances. Debt Management Plans are individually tailored based on what can be realistically afforded on a monthly basis.

A photograph of a smiling family of four—a father, a mother, and two children—posed together in a living room. The father is in the foreground, smiling broadly. The mother is behind him, also smiling. A young girl is on the left, leaning over the mother, and a young boy is on the right, leaning over the father. The background shows a lamp and a sofa.

BOTSWANA TEACHERS UNION FUNERAL FUND [BOTUFF]

www.mpibtu.com | info@mpibtu.com | [LinkedIn](#) | [Wikipedia](#) | +267 3924516

PRODUCTS & SERVICES

Botswana Teachers Union Funeral Fund (BOTUFF) is a registered fund under the deeds of trust providing group funeral scheme. Its membership is open to members of BTU who wish to subscribe to the objectives of the trust. Currently the scheme has over 15,000 subscribing members. Membership encompasses of teachers, lecturers, pensioners, associate members and government employees with a high number from Ministry of Education and Skills Development. The group scheme is underwritten by Liberty Life Botswana.

BOTUFF RATES

Having a funeral plan in place is important to cushion yourself financially during a very tough time.

While a funeral plan can never ease the pain of your loss, it can help to make the path ahead just that much easier.

LIFE ASSURED	BRONZE	SILVER	GOLD	DIAMOND
MAIN MEMBER AND SPOUSE	P25,000	P40,000	P50,000	P60,000
CHILDREN BETWEEN 15 & 21 (25 IF A FULLTIME STUDENT)	P25,000	P25,000	P25,000	P25,000
CHILDREN BETWEEN 6 & 14	P25,000	P25,000	P25,000	P25,000
CHILDREN BETWEEN 0 & 5	P13,000	P13,000	P13,000	P13,000
STILL BORN	P6,500	P6,500	P6,500	P6,500
PREMIUM	P45	P60	P65	P70
PARENTS/PARENTS IN-LAW (UP TO MAX OF 4 PEOPLE)	P5,000	P10,000		
MAXIMUM ENTRY AGE OF LESS THAN 80 YEARS				
PREMIUM	P25	P50		
EXTENDED FAMILY MEMBERS (UP TO A MAX OF 4 PEOPLE)	P5000			
MAXIMUM ENTRY AGE OF LESS THAN 65 YEARS				
PREMIUM	P30			

*Terms and Conditions Apply



FINANCIAL SERVICES

BTU, through its business center MPI offers competitive and lucrative financial services in partnership with the following commercial banks:

- Standard Chartered Bank
- Barclays Bank
- First National Bank

The products offered are Personal loans, Mortgage and auto loans. Interest rates, tenor, Debt/Income ratio and length of payment vary from bank to bank. Terms and conditions apply. The Bank of Botswana Prime Rate, the base rate and margin will be varied from time to time in line with changes in the financial environment and any changes in the prime rate advised by Bank of Botswana.

PERSONAL LOANS

Personal loans are offered from BWP 10,000 - to a maximum of BWP 500,000.

The lowest interest rate offered is prime +3.
Minimum tenor is 1 year to a maximum of 6 years

MORTGAGE MORTGAGES

Arrangement varies from bank to bank.

100% financing of the purchase price in order to encourage home ownership for members. No deposit is required from the client if they wish to purchase property in bank approved areas. The lowest interest rate is offered at prime+1%.

[Terms and Conditions Apply.](#)

CONSTRUCTION MORTGAGES

Construction mortgages are available and will finance up to 100% of the construction cost in bank approved areas. Completion of semi-complete structures or purchase and complete an incomplete property.

[Terms and Conditions Apply.](#)

AUTO LOANS

- The lowest interest rate is prime +2
- Tenor 6 years
- Brand new vehicles and used vehicles

[Terms and Conditions Apply](#)

MICRO LENDING

BTU Loans can be used for farming, education, housing, debt repayment, business, funeral, wedding or other purposes. Loans are offered from 6-36 months credit products from BWP 1,000.00 to BWP 150,000.00

Getbucks offers quick and easy application to meet your cash needs, processing within an hour and pay-out within 24 hours.

Caution: Borrowing more than you can afford can lead to financial difficulties.

*Terms and Conditions apply.

*Getbucks is a registered credit provider.

BULK AIRTIME AND DATA BUNDLE

BTC offers attractive and unique packages coupled with affordable rates that is suitable for members. The contract runs for 24 months.

HANDSET VOUCHER

A member shall be eligible for a phone voucher and/or laptop voucher for the value corresponding with the credit amount as per the packages selected. Phone vouchers range from BWP 650.00 to BWP 3,400.00 with a free sim card. A member receives airtime on a monthly basis for 24 months.

*Terms and Conditions Apply

LAPTOP PACKAGES

BTC offers laptop vouchers from BWP 3,500.00 with monthly data bundles. The laptops are issued with modems and a complimentary printer, phone or tablet.

LEGAL SCHEME

This scheme comprises of four packages namely:

- Basic package
- Montsamaisi
- Mmerekhi
- Boleng

CHARTERED INSURANCE BROKERS

Package prices range from a low premium of BWP 30.00 per month. All the packages cover labour, civil and criminal matters; bail application, divorce, debt related matters, assistance with contract and wills, land and tribunal disputes, guidance on small claims court matters, administrative legal proceedings, child custody and maintenance issues, and motor vehicle accident related issues.

BUILDING MATERIALS

BTU business, MPI facilitates the purchase of building materials at discounted rates in partnership with selected stores. Delivery of materials is across the country.

Chartered Insurance Brokers (CIB) is a 100%-owned subsidiary of BTU Business, MPI incorporated in 2010 under the Botswana Companies Act. Chartered Insurance Brokers (CIB) as an insurance broker licensed by Non-Bank Financial Institution Regulatory Authority (NBFIRA) under the Insurance Act (cap 46.1) of the Republic of Botswana effective 1st March 2012. Its acquisition by MPI was as a result of growth and diversification of its products and services. CIB's products cover both short term and long term insurance products underwritten by a number of insurance companies. CIB's clients are companies, the general public and BTU members. Being a wholly-owned subsidiary of MPI, CIB already has a captive market of 18,000 Botswana Teachers Union (BTU) members.



PHYSICAL ADDRESS

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