

LENANEO LA CEDA LA MAITLAMO A TSHIRELETSO YA BAADIMA- MADI (CEDA CREDIT GUARANTEE SCHEME)

TSHIMOLOGO

Maiteko a puso ya Botswana a go tihabolola madirelo a mabotlana le a a fa gare (SMME) a tsweledisiwa ka menaneo a le mmalwa, mme mo go one go nale lenaneo la maitlamo a tshireletso (credit guarantee scheme) le le bidiwang Lenaneo la CEDA La Maitlamo a Tshireletso ya Baadima- madi (CEDA Credit Guarantee Scheme - CCGS)

Lenaneo la CCGS le tokafadiwa kgapetsa kgapetsa gore maikaelelo a lone a lebagane sentle le digwetlho - tse di fetogang kgapetsa kgapetsa - tse dikgebo tsa diSMME di lebaganeng le tsone. Dikgwetlho tse di akaretsa le mathata a dikgwebo tsa diSMME a go sa kgoneng go adima madi mo dibankeng, le ka ntata ya go tlhoka tshireletso (security) e e lopiwang ke dibanka. Lenaneo le ko le simolotseng teng ka 1999, le ne le tsamaisiwa ke ba BECI – jaanong tsamaiso ya lone e tserwe ke CEDA, go simolola ka 1 April 2008.

Lenaneo le le akaretsa makgotla a mararo a latelang a - CEDA, dibanka le moadimi wa madi. Thulaganyo e e tlisitswe ke temogo ya gore tihabololo ya mogwebi wa SMME ga ea tswanela go nna boikarabelo ja Puso e le esi, le gore, dibanka le makgotla a mangwe a madi, le tsone di tswela di nale seabe mo maitekong a go tihabolola dikgwebo tsa SMME.

DIBANKA TSE DI NANG LE SEABE

Dibanka tse di nang le seabe mo Lenaneong le ke tse:

1. Barclays Bank Botswana
2. Standard Chartered Bank Botswana
3. Bank of Baroda
4. Stanbic Bank Botswana
5. First National Bank Botswana
6. National Development Bank
7. Bank Gaborone

SEABE SA CEDA

- i. E amogela e bo e sekaseka dikopo tsa Maitlamo a Tshireletso (guarantee applications) go tswa kwa dibankeng, e be e tseye tswetso ya gore e di dumele kgotsa e di gane.
- ii. E fa tshireletso go dibanka tse dikopo tsa tsone di tlaa bong di atlegile, e bo e amogela dipego nako le nako di tswang kwa dibankeng gore madi a a adimilweng ka lenaneo a duelwa jang.
- iii. E tlhokometse go re baadimi ba madi ba duela dikadimo sentle jaaka ba dumalane le dibanka. E amogela, e be e sekaseka le go duela madi a ditatlhegelo (claims) go tswa kwa dibankeng.

