



TSHWARAGANO

MOTSWEDI SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD

SPECIAL GENERAL MEETING (SGM)

VENUE: SEBELE TRAINING CENTRE, GABORONE

DATE: SATURDAY 25 JANUARY 2020

**MOTSWEDI SAVINGS AND CREDIT CO-OPERATIVE SOCIETY SPECIAL
GENERAL MEETING MINUTES (SGM) – 25 JANUARY 2020**

1.0 Registration

1.1 Members Present

2	SURNAME	NAME	BOOK NO.
1	MOLEFE	NKAE	1
2	TSALAILE	OTHUSITSE BINA	18
3	LESETSE	MOGAE	23
4	NKETSO	MGADLA	33
5	TABONA	ELIZABETH	36
6	RAKHUDU	KHONA	38
7	NKUNDA	PIUS	60
8	KGAJOANE	KEORAPETSE	65
9	SIMON	CONSTANCE	71
10	LETSOGA	HILDA	75
11	MOKWENA	MPHO	91
12	PULE	ISAIAH	94
13	SEKATE	TLHALEFA	102
14	MOTSHEGWA	RICKY	108
15	MASUNGA	DIMAKATSO	133
16	MAFEELELA	SETHEBE	141
17	RANKO	TATEDI	165
18	SEMELE	JOSEPH	167
19	TLHOMELANG	KESEGO	169
20	MUKONO	KOPANO	180
21	MOTSUMI	KETLHAOTSWE	186
22	GONTLEMANG	TSHABANG	195
23	SYLIPA	KAMOGELO	222
24	FREEDMAN	TAU	225
25	MORERI	MODIPE	231
26	ONTLAMETSE	JAKOBA	232

27	KHALISO	PHOKEDI	233
28	BAALETSI	MOGOTSI	234
29	MODUMO	SENNELO	235
30	MAGGIE	OTUKILE	258
31	MPULE	MOGOROSI	266
32	KEHUMISITSWE	KGOSIDIKAE	271
33	THAPELO	MOGOPA	282
34	LEBURU	GEORGINAH	286
35	LUCIA	MOLEFHE	296
36	MARIA	MOLEFE	299
37	SENGWATO	RATHEDI	301
38	MOLADI	KUDUMANE	302
39	MADOME	LILLIAN	327
40	KOSWANE	GLORIA	358
41	MOLADI	ELIZABETH	360
42	HETANANG	KELAPILE	362
43	KGOSIANG	AGNES	364
44	GOWER	MARUMO	367
45	LOKWALO	ALFRED	368
46	GABONEWE	JUDITH	371
47	MOLADELO	TSHOLOFELO	375
48	MANGATE	KEITUMETSE	381
49	LEFENTSE	MAKGANE	387
50	SENNYE	JONGMAN	388
51	MADIMABE	ANNAH	396
52	BASIMANE	ISAAC	402
53	PALAI	ESTHER	421
54	MOKUBUNG	LEANONG	425
55	FANANI	MPAPHO	427
56	DAVID	KEATIMILWE	429
57	PODINNGWE	KEAMOGETSE	432

58	NTSHIPING	SHERREL	447
59	MOROKA	TUMAELETSE	455
60	CHADA	KOSWANE	456
61	MARGARET	MUTAKELA	466
62	TOTENG	GAKEPALELWE	469
63	BOSA	THUMANKWE	471
64	NTHITE	LILLIAN	486
65	MOSWEU	KOKETSO	495
66	WILLIE	EMMANUEL	506
67	ONKARABILE	SEKABA	507
68	MOLEBI	RAHUBE	512
69	BAITSHEPI	MONNAATSIE	519
70	BOSE	WILLIAM	524
71	ONTLAMETSE	KEBATENNE	526
72	SEGOMOTSO	OABILE	534
73	MAKGWA	ALBERT	557
74	PITSO	KETSILE	561
75	NKWE	NINKY	575
76	MABOGO	OFENTSE	583
77	JOHANNAH	MOSWETSI	584
78	MODISE	NEELO	586
79	BEN	LEKGOTLA	589
80	RANTSETSE	MASEGO	593
81	MICAH	ISRAEL	610
82	MPHO	MALESELA	614
83	SHINKY	BAISI	615
84	RAMOENYANE	MATALA	622
85	MAHLOANE	HARRIET	645
86	TLHALOSO	MOAHI	647
87	BASHOKOLA	KGATITSWE	648
88	SEFAKO	SEDIADIE	653

89	WAMEOTSILE	MAHABILE	657
90	LEPONO	LESEDI	672
91	KELEBEMANG	GERTRUDE	692
92	IDAH	DITIRA	695
93	EVELYN	PELEKEKAE	699
94	MPULA	DINTWA	707
95	MAGOWE	ANNAH	709
96	PHILANI	SAULO	731
97	MAKGWA	ANDREW	744
98	MOTLHANKANE	BETTINAH	758
99	MODISE	BOITUMELO	761
100	GALEEME	SETSHEGO	771
101	MOTSUMI	TEBOGO	795
102	MAKATU	KEOBOGIE	796
103	SEBOLAI	KELEBOGILE	806
104	DUNCAN	BASIMA	808
105	KEBADIRE	TLOTLENG	818
106	MADISA	MODIANE	821
107	SENO	DIKELEDI	829
108	IKGOPOLENG	ELIZABETH	830
109	ELLARD	JAMES	860
110	MOTSWASELE	KEDIBONYE	864
111	MOLEMI	DIMAKATSO	874
112	PHOKONTSI	GEORGINAH	881
113	MORAKILE	BOITUMELO	884
114	BASADIBATSILE	KEBAEPYE	894
115	SELWANA	MOREKISI	895
116	MORENA	HUNYEPA	899
117	MAGOGODI	BOTEKA	910
118	KETHOBILE	ELIAS	914
119	GAROGWE	MAVIS	918

120	DIKGANG	MAIPELO	943
121	LETHOLA	ANDREW	944
122	MOKOLA	PHILLIP	945
123	SHEILA	KEAMOGETSE	947
124	MATAMA	PITSO	953
125	NKOMENG	MOLEBATSI	960
126	KAPOKI	SEBOLAO	961
127	SAMUEL	MONAGENG	971
128	OLEFILE	MONTSHIWA	977
129	SAMMIDI	TEBOGO	979
130	JOYCE	MACALA	980
131	MANDA	SARAH	981
132	MOLAABATHO	RATANANG	983
133	GALELEMOGWE	CATHRINE	990
134	STANLEY	MAKGWA	998
135	SADI	SEBINA	1008
136	MOTHATEGO	FELIX	1032
137	MOSOMO	THOLO	1035
138	ZIDANI	PHILIME	1058
139	MMITSINYANE	JULIA	1065
140	KERAPETSE	BOLELE	1078
141	MONAGENG	KGOPISANO	1079
142	MODIANE	BOOGATSU	1083
143	MORASHIA	NTSHONYANE	1087
144	DIHKUDU	MAGGIE	1091
145	TJITUKA	CHRISTINAH	1110
146	MMIKA	MAKATA	1116
147	MOTLHOKA	SEBUBI	1117
148	KEBAABETSWE	KEEPILWE	1119
149	RALEGORENG	LYDIA	1130
150	NKARABANG	MOREBODI	1132

151	MOLEFHE	IDAH	1137
152	KOTI	ESTHER	1140
153	MOGOROSI	ALICE	1141
154	LETSATLE	LEABANENG	1142
155	BAKANG	SEMELE	1143
156	NTHAMANE	MAKGOLOKE	1144
157	MOKGWENG	GAOLAPELWE	1164
158	MMAMOSWEU	RATHARI	1167
159	PATIENCE	GOTSWAKGOSI	1169
160	BAME	BATHOKEBAFE	1205
161	HENDRICK	MACKENZIE	1213
162	DIRANYANA	TIRELO	1220
163	KATLHOLO	MOKHAI	1229
164	BALESENG	MOSALA	1236
165	MAGASHULE	NEOYAME	1245
166	TSHITE	ITUMELENG	1256
167	MOIYA	ROBSON	1267
168	ANASTACIA	MAMELODI	1268
169	MATASE	BAKANG	1272
170	DIPONO	MOGANETSI	1280
171	LEJOWA	BOITUMELO	1283
172	KABELO	KENEILWE	1286
173	GUNDA	ODUETSE	1293
174	KODUDU	KGALEMANG	1295
175	MASILO	BOWEDITSWE	1301
176	SENNANYANE	JOYCE	1304
177	BATSILE	TAPOLOGO	1307
178	NKWI	OMPHITLHETSE	1315
179	MAKGWA	KABO	1342
180	OITSILE	DINEO	1365
181	MORATWE	ITSHOKENG	1378

182	BOTSALO	MOATSWI	1382
183	RAMPETE	LORRAINE	1387
184	KEIKANTSEMANG	KELEBILE	1395
185	BAROMA	KENATHEBE	1403
186	GOLOWE	BAYAPO	1405
187	SENYE	DIPUO	1409
188	MAAKELO	FLORENCE	1410
189	KEATLHOKILE	MASILO	1421
190	MATHEATAU	JANE	1426
191	DITAU	TIRELO	1437
192	KEAKANTSE	BOITSHWARELO	1438
193	NEO	KLAAS	1441
194	NTESENG	MORAKE	1443
195	MABALA	ANNAH SHOTI	1450
196	MOSITI	KEREEDITSE	1454
197	SEABE	EMELANG	1458
198	RAMONGALO	LUCKY	1468
199	KEMOLATLHE	OBAKENG	1485
200	LEKABA	BABOLOKI	1489
201	LESOLE	GOFEMAONE	1490
202	BANEWANG	SEBEGO	1493
203	MODIBEDI	EUNICE	1498
204	KEROMANG	MMAPULA	1500
205	LESHOMO	GODIRAMANG	1509
206	MOREKI	EDITH	1513
207	KGATWANE	SOPHIE	1520
208	MASITWA	SETSWAKAE	1526
209	MOGODU	SIMON	1540
210	MOLEMOGI	KEBONWAEMANG	1549
211	METLHALENG	THUTHU	1553
212	MOTSWAKADIKGWA	IKANYENG	1558

213	MAFOKO	MOMPATI	1560
214	SELEKE	BASETSANA	1565
215	LETSATSI	MMAPULA	1568
216	SELAPE	DINEO	1571
217	MOKWAKWA	ELIZABETH	1589
218	THEKISO	OFENTSE	1601
219	JOYCE	LETSHOLO	1615
220	MMOLAI	SELEKANYO	1621
221	MADOME	GLADYS	1626
222	KEBARUTILWE	MAJUMANE	1630
223	SEASOLE	MOMPOLOKI	1632
224	MOLEFE	KEGOMODITSWE	1638
225	CHERE	ALLETTER	1648
226	MOROBANE	BEATRICE	1651
227	THANDA	CARTER	1653
228	MOGWERA DUBE	DITIRO	1656
229	HAMATI	ANTONNETTE	1663
230	MOSIMANYANA	AGNES	1676
231	TIKOLOGO	PHILLIMON	1681
232	OTUKILE	LEABANENG	1682
233	BAGWASI	VICTORIA	1694
234	JONES	MASHUMBA	1701
235	MAKOBOLLE	BATSHO	1717
236	GAREGAE	GOBOPAONE	1720
237	KGAFELA	MOTLATSİ	1726
238	ROMELANG	GABANAKGOTLA	1747
239	BASELE	RUTH	1749
240	TLALNG	TIROE	1752
241	LEBENGWA	CHEDZA	1755
242	TEBEJANE	KELEBOGİLE	1756
243	DİRA	KEFILWE	1757

244	SINVULA	LETSO	1759
245	KGALEMANG	NORAH	1760
246	NTUANYANE	BAIPIDI	1763
247	DITAU	KEBADIRETSE	1768
248	MODISE	TSHOTLO	1772
249	LETSWELETSE	KHUMOETSILE	1784
250	GOITSEMODIMO	ELIAS	1788
251	MOSOJANE	PATIENCE	1789
252	KESEKANG	KGOLOLO	1793
253	TSHIKANOKANE	TSHENOGO	1803
254	MOSEA	SAMUEL	1810
255	MORAPEDI	ITUMELENG	1814
256	RAMOKAPANE	LESEGO	1815
257	MOTHOBISO	LOBELO	1821
258	MAGOSI	ANASTACIA	1827
259	MOLAODI	THERESA	1834
260	SEKGERE	GOALETSA	1837
261	SENGALO	NNANIKI	1838
262	NGWAKO	ANGELINAH	1841
263	NTSHOLE	MELINAH	1845
264	WRIGHT	BAIPUSI	1848
265	KGODUMO	KETLANTSHANG	1850
266	MAHOKOLE	ESTHER	1858
267	MEDUPE	KATE	1861
268	NANAKI	RAMOTLHABI	1865
269	NGAKANE	MASHORT	1870
270	REUBEN	MOROKA	1874
271	THIBEDI	EDWIN	1881
272	RATAU	BAROBI	1883
273	PATLE	GLADYS	1892
274	MOTSUMI	THATAYAONE	1896

275	MOLELEKWA	NTEBOGANG	1904
276	MOTLHATLHEDI	CHENESANI	1905
277	MALAPENG	PRETTY	1911
278	TEBEKE	MOLLY	1920
279	GAOTWESEPE	TUDUETSO	1927
280	DIMAKATSO	BOBING	1931
281	BAITSE	ONKEMETSE	1934
282	GABONTLOGE	OSITANG	1941
283	TSHOLOFELO	MOAGI	1950
284	SERATI	MOTLATSI	1952
285	BOSAAKANE	GAONE	1960
286	LECHAENA	LEGAE	1964
287	MORAKE	GAOLEBALE	1972
288	MAJOO	KEFILWE	1991
289	SEKGOPO	MERCY	1994
290	MODISE	OFENTSE	1996
291	BAIKAKEDI	MOLAOOTSILE	2003
292	SEKGEWAMA	MALEKO	2010
293	KEEMENAO	ITSENG	2019
294	MOTSHWAEDI	METSIATSILE	2022
295	MOABI	SEBAKILE	2026
296	KGASA	MOFFAT	2031
297	DINGALO	FLORA	2035
298	LEGAE	KEITUMETSE	2068
299	GRACE KAGISO	TSHEGOFATSO	2092
300	GAOPALELWE	ONALENNA	2097
301	LOETO	KEMONEILWE	2099
302	MOOKETSI	JOSEPH	2112
303	MOSIANE	MOTLAPELE	2114
304	MAKGATLHE	ITUMELENG	2128
305	KENOSI	NELLY	2133

306	MALEMA	KEOLEMOGE	2138
307	MOGOTSI	DIPUO	2153
308	SEOPE	REBECCA	2158
309	SELEMOGWE	NELLY	2159
310	MAKHWAJE	CHAWA	2167
311	MOREWAGAE	KELEBOGILE	2173
312	GARIKAI	OLEBILE	2182
313	MONARE	DORCUS	2184
314	MPINDA	KESENTSENG	2188
315	MALESELA	TSHWENYEGO	2190
316	GABOTLOALE	BANKGONNE	2191
317	MOSWEUNYANE	ESTHER	2197
318	GAAITSEWE	SARAH	2206
319	MPHOTHO	BOITUMELO	2211
320	KEIPALELE	NTSEANE	2214
321	BOIMA	GAOLATLHE	2222
322	MABEBE	MALEBOGO	2227
323	MANYOLOI	TSELAESLE	2230
324	SEANNENG	TSHEKISO	2244
325	KEBEETSWENG	KEFILWE	2251
326	LESUPI	KATISO	2256
327	TSHEKO	BOITSHOKO	2259
328	TOBE	KOOTSHOLE	2263
329	LETSIDIDI	KAMOGELO	2266
330	RAMOTHO	TJINONO	2267
331	MOTLOGELWA	TEBOGO	2288
332	BASEGO	KEDUMETSE	2290
333	KESEABETSWE	MASEGO	2296
334	NAGANENG	KENANAO	2298
335	CHAKALISA	KGOSIETSILE	2300
336	KEBADILWE	ITUMELENG	2302

337	IPOTSENG	THATO	2304
338	LEBATI	RONALD	2308
339	BAITSE	LESONYA	2309
340	MAAKWE	KAMOGELO	2310
341	MOLOSIWA	TLWAELO	2318
342	SEGOTLONG	JOHANNAH	2322
343	GOABAONE	RANKWE	2323
344	DIHUTSO	FRIDAH	2325
345	MMATLI	EDWARD	2328
346	KGALALELO	PHUTHEGO	2333
347	ENELE	KANAMENG	2335
348	LEBURU	SENNYE	2336
349	MOKGOSI	CHEMELANI	2338
350	MOLEFE	MARY	2341
351	KETSHWERE	RAMOTHO	2342
352	GOSALAMANG	THATO	2355
353	MOLEMOENG	EMELDA	2356
354	KEITUMETSE	GAONE	2357
355	BOITUMELO	MOALAFI	2367
356	AMBUKANI	KGOSIEMANG	2377
357	RAKHUDU	REBECCA	2384
358	BAIPIDI	BAME	2389
359	NKAU	IKGOPOLENG	2395
360	MOGANA	SEMANGIE VICTORIA	2396
361	MONTSHO	REAITSAANE	2400
362	MOJEWANA	PHENYO	2404
363	OITSILE	KENEILWE	2405
364	GATSOTSWE	KHANA	2411
365	BASINYI	ONKEMETSE	2417
366	GADIBOLAE	MARY	2420
367	MAKWAPA	LEKGOTLA	2427

368	OSALE	KANYE	2434
369	THEBEETSILE	FRED	2437
370	MOLEFHE	SETLHOKO	2441
371	KGOPOLELO	EVA PATRICIA	2446
372	NOKANE	REFILWE	2448
373	MOLEFI	LILLIAN	2455
374	KGOSIMORE	SOLLY	2457
375	SEHUHULA	CAROLINE	2462
376	BAFALETSE	MAITUMELO	2470
377	BETTY	PULE	2480
378	MADISA	SEITEBATSO	2488
379	MOSEKI	VIRGINIA	2499
380	MAGADI	PHEKO	2503
381	MATLAPENG	KELEPILE	2508
382	TSHUPELO	CATHRINE	2510
383	SEKOLOKWANE	MMAKOBUE	2511
384	GHANIE	KOBAMO	2515
385	HLABANO	MOTLALEPULA	2516
386	MOLETSANE	MARGARET	2519
387	MOAGI	LESEGO	2531
388	EJELENG	LESEDI	2533
389	OMPHAKETSE	KOMANYANE	2540
390	TSHEGETSANG	MERRIAM	2542
391	KGAOGANO	ODIRELENG	2550
392	AUTLWETSE	BAKANG	2554
393	RAMOTLHABANE	PORAKA	2556
394	METSWI	JULIA	2559
395	GABORONE	LEBOGANG	2561
396	THUPE	GOABAONE	2567
397	MBISE	MALEBOGO	2568
398	MMALEFORWANA	GODIRAMANG	2569

399	BOGATSU	BOITUMELO	2570
400	MATHWANYE	SELOI	2585
401	MOSIENYANE	DORCUS	2588
402	KEDUMELE	BUTI	2590
403	BUTI	KEREBOTSWE	2598
404	MAPLANKA	TSHEPISO	2599
405	MOJE	TINY	2600
406	MALEBOGO	MOLEFE	2601
407	MOSANE	ISHMAEL	2604
408	MOREMI	DISEKO	2605
409	MCELE	BAPELI	2606
410	BOOTH	RUTH	2614
411	PHUTHEGO	SHIBA	2631
412	MONNGAE	PATRICIAH	2635
413	MATALE	BONANG	2641
414	NTSHOLE	MASISI	2663
415	SEEMISE	KAHEPAKO	2674
416	TINNANA	TEBOGO	2680
417	MMELESI	DITSHEGO	2681
418	MAROPE	MOKALA	2682
419	GAGOOPE	KETHONAMETSWE	2683
420	MOTLADIILE	BOGOLO	2685
421	SEBAKISO	KOKETSO	2693
422	SELALEDI	KGATLHEGO	2694
423	NGAKAYAGAE	BATLWAETSE	2696
424	RAMODIMOOSI	KEFILWE	2698
425	NFANA	ONTIRETSE	2703
426	MBAKO	ZIKHALE	2706
427	MOTSUMI	ROBERT	2708
428	MMANNESE	GALEBOE	2718
429	DITSELE	NEO	2719

430	MOHUMI	KEITSILE	2723
431	LONKOKILE	BOTLHE	2724
432	BOITSHWARELO	GRACE	2727
433	MABUELA	DICKSON	2739
434	SENKOTLE	RAMOTHUNYA	2742
435	KALANKE	KAGISO FRANK	2744
436	KEREBOTSWE	LEBOGANG	2745
437	NTENEGI	NAMETSO	2746
438	SEGOLAME	GOPOLANG	2747
439	MONAMETSI	LORATO	2755
440	MARUMO	LETUMILE	2769
441	NOKANE	JULIA	2770
442	MAPHANE	SEGAMETSI	2777
443	TLHALERWA	BUSHI	2779
444	NTEBELA	MARY	2781
445	NGABA	NEO	2785
446	MOKGOSI	THUSO	2801
447	KELEBILE	RADINTSHA	2806
448	PILANE	DOREEN	2814
449	PELAELO	POLANI	2815
450	BOJANG	BOIPOLELO	2832
451	MOTLHANKANYANE	GAONE	2833
452	MONNYE	MOOKI	2840
453	MANGUBA	PETER	2844
454	TSALAILE	DINEO	2848
455	DIPHOLO	HUMILITY	2853
456	MBEREKI	TSHUPELO	2868
457	RAGONO	DITSHEKO	2871
458	MORA	OMPHILE	2872
459	THWAGAMO	KETSILE	2880
460	BODIKANA	MATLHOGONOLO	2893

461	KEMORENG	PORTIA	2901
462	MONABA	GAONE	2910
463	MMEREKI	TSHEGOFATSO	2915
464	DIPHOFU	MMABOSA	2919
465	BOITUMELO	OABONA	2920
466	TSALAILE	NCHAUPA	2924
467	NTUANYANE	KOBAMELO	2927
468	KOSI	RATANANG	2931
469	NTSHONYANE	PETER	2939
470	LESO	GAONE	2940
471	BILLARD	PHIRI	2951
472	NSOSO	LEBANG	2962
473	MODISA	PELOYAME	2964
474	IPOTSENG	ONKGOPOTSE	2965
475	MATSHETSHE	KABELO	2977
476	KEBEETSWENG	MOARABI	2982
477	ZIBANANI	OYIEMBO	2985
478	MOLAPISI	KEBAPETSE	2987
479	CELINAH	GOLAOLWANG	2988
480	MOTLOGELWA	GIRLY	2990
481	KELEBOGILE	DIMO	3007
482	TSHOLOFELO	NEO	3018
483	MOLEFE	KGOMOTSO	3029
484	PUSO	SIAMANG	3035
485	MOJANAGA	OLEBOGENG	3038
486	MERAFHE	BOSEYONG	3039
487	MATSAKE	TSHEGOFATSO	3040
488	SEKWALE	MOLEFE	3056
489	SEDZELANI	ROSS	3057
490	KGALEMO	KGWABI	3062
491	KABOMO	ONKABETSE	3077

492	CHENDZIMU	MBEREKI	3081
493	OBETILE	PATIENCE	3082
494	MODISE	CHURCHILL	3094
495	GOSEGOMANG	KGETHANG	3097
496	EWETSE	SHIMANE	3109
497	MOTLHAGODI	KEMMONYE	3111
498	THUTO	TSHEGOFATSO	3119
499	NTSIMANE	TAPOLOGO	3122
500	SAMUEL	BARATWANG	3128
501	SEGANETSENG	MONTWEDI	3133
502	KEAKANTSE	MOLOI	3140
503	MASEGO	MOLEFE	3141
504	ONKGOLOTSE	MONAGENG	3142
505	MNTANDE	JENNIFER	3146
506	RAMASUSWANA	BAJI	3150
507	MOOKETSI	OARABILE	3152
508	KELEFANG	DINEO	3153
509	BABOLOKI	BASEBI	3157
510	LEBOGANG	MARIBE	3160
511	MOTLALEPULA	RAMOTLATSİ	3168
512	CHRISTOPHER	MODISENYANE	3183
513	TSHOGANSETSO	TSHWENEYAGAE	3189
514	PHANA	BASINYI	3190
515	LIZWE	CHINDU	3191
516	OMPELEGE	TEBOGO	3197
517	KELETILE	SEGOSEBE	3205
518	MATSHIDISO	TUMISANG	3206
519	MONTISETSI	MOLOME	3213
520	BOIKOBO	MOKGAKGENYANE	3214
521	LETSHWENYO	ONKGOPOTSE	3219
522	SEIPHETLHENG	NYANE	3224

523	NYALADZI	NTEMA	3232
524	MAIKANO	TLOTLENG	3241
525	BAUTULE	KEALATOTSE	3245
526	LUCAS	LESOTHO	3247
527	BOINGOTLO	GIDDIE	3248
528	LENKAMILE	LEPOTLAKO	3271
529	KEBABONYE	RAMORUIWA	3277
530	LEAGAJANG	INNOCENT	3280
531	BOFETO	LEKONE	3289
532	ONKEMETSE	MATHAKE	3291
533	SEAPEI	MANGOLE	3299
534	KABO	JANSEN	3300
535	MONAKA	IRENE	3308
536	GALETLALE	OSENOTSE	3309
537	MOGOROSI	KEFILWE	3318
538	KHUNOILE	MOTHUSI	3343
539	BATHOPI	NJUNGA	3345
540	DINGALO	KEBAEDITSE	3352
541	KEBARUTILWE	TSHOKOLO	3364
542	MABRIDGE	SYLVIA	3368
543	POTSO	PULE	3379
544	LEBEKWE	LESEGO	3380
545	MOLEFE	KELEBOGILE	3381
546	MOSWEUNYANE	CATHRINE	3395
547	MASWABI	TEBOGO	3396
548	PHUTHEGELO	NYAKALE	3403
549	GAARATWE	SEKABA	3412
550	MOOKODI	NARESETSO	3423
551	NTSIMAKO	JONNY	3426
552	MPESI	SELINAH	3457
553	AMOGELANG	DISEKO	3459

554	DINYANA	BOKAMOSO	3460
555	SEGOLOLO	MALOSANE	3466
556	MOKGABO	SEBOPENG	3467
557	RATAU	ORATA	3469
558	RESHENG	SEBOPENG	3477
559	MOTOMA	KEAMOGETSE	3483
560	ROSS	PAKO	3487
561	MANGOLE	MOLEFE	3498
562	THOMOLA	NICOLAS	3505
563	THUKWI	MOTLAKATLALA	3507
564	DIKGOLE	TLAMELO	3519
565	RAMOCHA	GALEFELE	3520
566	SEBAKILE	KGOMOTSO	3525
567	MORING	MAVIS	3532
568	SEGWE	JANE OBAKENG	3569
569	SIBANDA	GOFAONE	3595
570	MMATAU	BARUTI	3571
571	THATO	KEFITILWE	3572
572	MPUCHANE	TSHEPISO ANGEL	3587
573	KEAITSE	EDWIN	3590
574	MODIEGI	MAFA	3605
575	WALEPAPA	IKAKANYENG	

1.2 BOARD OF DIRECTORS

	NAME	POSITION
1.	Mr.Molemi Tsheboeng	Chairperson
2.	Mr Tshepiso Kgarubane	Vice Chairperson
3.	Mr.Batisani Mabala	Member
4.	Mr. Mpho Phologolo	Member
5.	Mr.Motshwari Mashabane	Member
6.	Mr.Thabo Masie	Member
7.	Ms.Boitumelo Matlapeng	Member

8.	Mrs.Fatima Makgethe	Member
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1.3 CREDIT COMMITTEE

	NAME	POSITION
1.	Mr.Matildah Ndwapi	Chairperson
2.	Ms. Kate Medupe	Secretary
3.	Ms.Goleba Lemmenyane	Member
4.	Mr Mandla Gunda	Member

1.4 SUPERVISORY COMMITTEE

	NAME	POSITION
1.	Ms. Rebecca Hange	Chairperson
2.	Ms.Maitumelo Pheko	Secretary

1.5 NOMINATION COMMITTEE

	NAME	POSITION
1.	Mr.Ofithile Busang	Chairperson
2.	Mr.Karabo Charowe	Secretary
3.	Mr. Kemmony Gaolemogwe	Member

STAFF

	NAME	POSITION
1.	Ms. Onalenna T Moshabi	General Manager
2.	Mr Mphotho Gaothobogwe	Acting Marketing Manager
3.	Ms. Malebogo Sepopa	Finance Manager
4.	Mr. Chilume Molalapata	Accounts Officer
5.	Ms. Judith Segwabe	Customer Service Executive-Savings
6.	Ms. Nkagisang Mothatego	Customer Service Executive-Loans
7.	Mr. Innocent Kelatlhegile	Office Operations, Procurement facility Executive
8.	Mr. Kabo Pitso	Information, Communication Technology Executive
9.	Ms. Akanyang Tlhoiwa	Assistant Customer Service Executive
10.	Ms. Monthati Mangadi	Accounts Assistant
11.	Ms. Mable Samuel	Accounts Assistant

12.	Ms.Boitumelo Gaborekwe	Customer Service Assistant-Savings
13.	Ms. Keneilwe Makale	Customer Service Assistant-Savings
14.	Ms. Bodiba Modikwa	Customer Service Assistant-Loans
15.	Ms. Tshephang Tlhowe	Customer Service Assistant-Loans
16.	Ms. Lady Ramongalo	Office Assistant
17.	Ms. Audrey Mmualefe	Reception Assistant
18.	Ms. Wabo Manyalo	Messenger/Driver
19.	Ms. Olekile Dibeela	Office Assistant
20.	Mr. Mothusi Sehubakgosi	Security Assistant
21.	Mr. John Ditharapa	Security Guard

SECRETARIAT

	NAME	POSITION
1.	Ms. Malebogo Sepopa	Finance Manager
2.	Ms. Tshephang Tlhowe	Customer Service Assistant-Loans
3.	Ms. Audrey Mmualefe	Reception Assistant

GUESTS

	NAME	POSITION AND ORGANISATION
1.	Ms. Dimakatso Masunga	FIA Coordinator
2.	Ms. Omphile Malongwa	Gaborone Region Representative
3.	Ms. Boingotlo Bagani	Gaborone Region Representative
4.	Ms. Bena Manthe	BCSPA
5.	Ms. Kopano Mukono	Director for Cooperatives Development Representative

Directors of Ceremonies:

- Mr. Mpho Phologolo
- Ms. Goleba Lemmenyane

AGENDA

1. National Anthem
2. Prayer
3. Adoption of agenda
4. Introductions
5. Chairpersons opening remarks

6. Directors word of encouragement
7. Pensioners Sensitization presentation
8. Strategic Overview
9. Amendments of bye laws
10. Computerization update
 - .General Overview
 - . Technical overview
11. FIA Requirements
 - (members Perspective)
12. Announcement
 - AGM update
 - Member education workshops
 - Website usage
13. Closing Remarks
14. Vote of thanks
15. Closing Prayer

ref	Minutes
	The meeting commenced at 0800HRS
1.0	<p>National Anthem</p> <p>1.1 The Master of Ceremony confirmed that a quorum has been reached and called the meeting to order.</p> <p>1.2 All Attendants stood up and sang the national anthem</p>
2.0	<p>Prayer</p> <p>2.1 Ms. Tsholofelo Moladelo of book number 375 led the meeting with a word of prayer</p>
3.0	<p>Adoption of agenda</p> <p>3.1 Mr. Moroka Tumaletse of book 455 proposed for adoption of the agenda and was seconded by Ms. Keneilwe Kabelo of book 1286</p>
4.0	<p>Introductions</p> <p>4.1 The master of ceremony handed over to the Board Member Mr. Batisani Mabala to introduce all guests</p> <p>4.2 He started by introducing the society Board Chairperson Mr. Molemi Tsheboeng followed by all Committee members and the Society General Manager Mrs. Onalenna Thelma Moshabi.</p>

	<p>4.3 He further introduced guests starting with Regional Cooperatives Officer - Finance Intelligence Act Coordinator (FIA) Ms. Dimakatso Masunga, followed by Gaborone Region Representatives Ms. Omphile Malongwa and Ms. Boingotlo Bagani.</p> <p>4.4 He also introduced Botswana Civil Service Pensioners Association Representative Ms. Bena Manthe and lastly he requested all society members to stand up and appreciate themselves for attending the meeting. He appreciated Motswedi staff for their attendance.</p>
5.0	<p>Chairperson Opening Remarks</p> <p>5.1 Chairperson of the Society Mr. Molemi Tsheboeng started by requesting all Motswedi Saccos members from other Government Ministries and Parastatals to stand up as it is their very first general meeting following the amendment made to the eligibility to membership on the society's bye law.</p> <p>5.2 The Chairperson emphasized that the sole reason for this Special General Meeting was ensure that our bye laws are reviewed to match the current market standards.</p> <p>5.3 He also elaborated that members will be sensitized on money laundering issues so that they are aware of the Finance Intelligence Act and are able to comply.</p> <p>5.4 He also informed members that they will be updated on computerization project (COOPMIS) on this meeting.</p> <p>5.5 The chairperson further encouraged members of the society to be open minded and be willing to make the society grow by attending the meeting fully</p> <p>5.5.1 He pinpointed that he witnessed members who registered and went back home on his way to the meeting which is evidently a sign of abusing the privilege to the attendance allowance issued.</p> <p>5.4.2 He informed members that in future the allowance can be replaced with t-shirt or any merchandise.</p>
6.0	<p>Director's word of encouragement</p> <p>6.1 The Chairperson of the society announced that the Director for Cooperative sent her apology to the meeting and might come later but the representatives from her office will join the meeting later on her behalf.</p>
7.0	<p>Pensioners' sensitization</p> <p>7.1 Ms. Bena Manthe of Botswana Civil Service Pensioners Association (BCSPA) when starting her</p>

presentation introduced the Association as an organization which promote and safeguard the interest of pensioners by negotiating affordable services on their behalf.

7.2 She said the organisation was established and registered on the 14th December 1998. The products they offer the pensioners are; Group Funeral Schemes and Financial Services.

7.3 Ms. Manthe said that other services enjoyed by the members include negotiated discounts at building material shops, discounted transport rates for their social retreats which they occasionally host for the pensioners. She added that they sometimes have sponsors who fund these retreats which are meant to improve the social lives of the retired.

7.4 She concluded her presentation by encouraging those who might want to join the association in order to enjoy their benefits, to visit their Fairgrounds office to learn more.

8.0

8.1 Strategic Overview

8.1.1 The strategy team lead by Mr. Thabo Masie presented the strategic overview of the 2019-2024 Strategic Plan.

8.1.2 When starting his presentation, he said that the Society had a strategic plan which covered the period 2015-2019 and it was the Board’s responsibility to formulate a succeeding plan in continuation of the Society growth vision.

8.1.3 Mr. Masie said they identified four strategic goals which the strategy will focus on to achieve its vision and mission, namely; To empower members’ socio – economic status, To promote economic diversification, To enhance Human Resources Development and Technology Advancement.

8.1.4 He added that the plan also shows the Strategic Results and Strategic Outcomes

8.1.5 He further presented the Strategic Map which he said was a summary of the whole document. He indicated that the map was done to follow the Balanced Score Card model which has four perspectives being the Financial, Customer/ Stakeholder/ Internal Processes and Learning & Growth. Mr. Masie said that each of the perspectives will have specific measures with specific targets which the Society will later at the Strategy review stage, use to measure their success in achieving what they had set.

8.1.6 Mr. Masie appreciated the members who had taken time to complete the survey which the strategic team carried out to obtain members views of the products and services offered by the Society. He said that their input was very valuable and instrumental in the formulation of the strategic plan.

8.1.7 When presenting the objectives, he said that it was vital for the members to understand that the Society Management Board had come up with the objectives in order to address what was raised by the member during the survey. He added that the Management board also used what they believe would grow the Society to new higher levels.

8.1.8 To mention but a few of the initiatives, Mr. Masie indicated that the Board wanted to take advantage of the available opportunities to make strategic partnerships with international Cooperatives to run a successful local pharmaceutical service which would benefit Society members as most are aged at 50 years and above and are either retired or nearing retirement. He indicated the need for the Society to diversify its income streams in order to be able to service its members at lower interest rates as well as to improve their financial wellbeing. He said the members will appreciate the proposed bye-law additions after appreciating the initiatives they wished to bring about. He mentioned the introduction of Focal persons and added benefits like cellphones which he said will have guidelines which will later be communicated to the general members.

8.1.9 In conclusion, he cautioned that it is important for Motswedi Society to differentiate itself from other SACCOS since currently most are operating within the same common bond. He highlighted the need for research intelligence and said that in today's global village, successful companies thrive on research which is the backbone of any innovative organisation. He urged the members to be open to change and allow the SACCO to grow beyond its current levels.

8.1.10 Mr. Masie said that the Strategy document will be shared with the members once complete but added that the operational plan is an internal document which will not be shared.

8.2 Comments and Questions by members

8.2.1 **Comment:** One member commended the Management board for their broad vision and added that the Country's president His Excellency Dr. MEK Masisi has been vocal about the need to move from a resource based economy to a knowledge based economy. He said that the President also encourages diversification and applauded the Board for such initiatives which are in line with what the country needs to achieve, which he said will greatly benefit the members. He added that technology is very important to the operations of the Society and that this was in compliance with the fourth industrial revolution. He applauded the well comprehensive report and good presentation.

8.2.2 **Comment:** One member appreciated the presentation and added that the loan interest rates should be reduced to make the Society loans affordable.

8.2.3 **Answer:** The presenter indicated the direct link between interest on loans and interest paid on member savings. He said that members should be aware that since the interest on loans is the main source of income, its reduction will also mean that the members interest on savings will be reduced, as was experienced when the Society reduced rates from 18% to 15% in 2016. He said that the solution to this is diversification of Society income streams.

8.2.4 **Question:** A member wanted to know the difference between the focal person and the shop steward. The member enquired if the said persons will be remunerated.

8.2.5 **Answer:** A focal person was described as a person with more resources and knowledge and will be focused on assisting existing members while a shop steward will focus on potential members to facilitate joining the Society.

8.2.6 **Comment:** Another member referred to the Cost reduction measured that were presented and said that for the Sebele Venue to be used for the SGM is not a good idea as they never have enough meals yet their health is important for the participation in the meeting.

8.2.7 **Question:** One member when referring to the set target of a membership of 5000 by 2024, asked what had informed the target 5000 and wanted to know if there was a formula or percentage used to calculate the anticipated increase. The member wanted to know if cost reduction will be done on the members' side as well and gave an example of a member residing in Maun applying for a loan. He asked if it is possible for the Society to open a branch there that will service members in the area.

8.2.8 **Answer:** The Board indicated that trends of joining the Society were observed from the date of inception in 1986 to date. Member education campaigns which have been done recently as well as the extension of the common bond were considered to arrive at the calculated target of 5000 members. As for opening of branches, the Board said that the Society is following practice and common recent trends of branchless banking. They gave examples of banks and said they are rather considering strategic partnerships with service providers like Post offices.

8.2.9 **Comment:** One member when addressing the initiative to sell cellphones to members said that BOPEU emulated the idea from Motswedi SACCOS. She however said it was a great initiative but urged that the Society must ensure that it is well thought so as not to bring disgruntlement or grudges.

8.2.10 **Answer:** When answering to the added benefits initiative, the presenter said that the Society will have new process guidelines different from the way the benefits were handled previously.

8.2.11 **Comment:** Another member commended the good work done by the Management Board in coming up with the comprehensive strategy. She urged that the committee should not lose focus along the way. She also recommended that the strategy be broken down medium and long term and said that members must be updated in the interim. She added that the operational plan must be availed to the members.

8.2.12 **Answer:** In answer, the Board said that the operational plan is an internal document which will not be shared, however members will have the full strategic plan. In addition, they said the financial environment is dynamic hence why there is need for annual plans and annual checks which will incorporate any new changes. The Committee said they planned to share the Annual plan at the next AGM.

8.2.13 **Comment:** One member applauded the presenter for the job well done and advised that the plan be divided into annual and bi-annual portions and that achievements and challenges should be indicated clearly for the members' consumption. She expressed concern that it seemed like learning and growth perspective only focused on the staff and not the general members yet they also needed to learn.

8.2.14 **Answer:** In answer, Mrs. Makgethe assured the members that once complete, all those details will be in the document. She added that as members, they are the owners and they dictate the terms so the learning and growth aspect is for staff to allow them to service the members better.

	<p>8.2.15 Comment: A member said the report was presented well and they appreciated the contents. The member said that the presenter indicated that more than half of the membership was aged above 50. He urged the Board when doing business products, to consider seasonal loans for Agriculture since most of the aged members retire to farming. He also urged the Board to ensure that there are property development products so that members acquire properties.</p> <p>8.2.16 Answer: Mrs. Makgethe said that Agricultural loans will be part of the business loans offered. A member will decide on the business they are pursuing. She also sent a word of appreciation to the members who took time to complete the questionnaire circulated and said that it is vital for the board to have member buy-in so that there is ownership of the strategy.</p> <p>8.2.17 Chairperson comments: Mr. Molemi Tsheboeng reiterated the words uttered by Mrs. Makgethe. He also emphasized the importance of automating Society processes and said it will ease business processes, bring about high efficiency and lower costs on the members' side particularly those residing far from Gaborone. He added that there will be thorough research done on the new business products the Board wishes to introduce.</p>
<p>9.0</p>	<p>Presentation of the Proposed Amendments</p> <p>9.1 When starting his presentation, the Chairperson stressed that it is important for the Board to constantly review the bye laws to align them with the changes in the environment within which the Society operates.</p> <p>9.2 He said that it was important for the Strategy map to have been discussed prior to the presentation of the proposed bye-law amendments to sensitize and educate the members about the direction which the Board wishes to steer the Society to.</p> <p>9.3 He added that there will be voting on the issues presented in which members will show by way of raising hands whether they were for or against the motions.</p> <p>9.4 The Chairperson said that member education is member empowerment.</p> <p>9.5 He presented the following proposed amendments;</p>

Bye Law Number	Currently read as	Proposed Change	Amendment made
N/A	New Addition	Bye law 7-Year shall mean period between two consecutive Annual General Meetings	To Define what a year means in the Motswedi SACCOS bye laws context
N/A	New Addition	Bye law 8-Term-Shall mean three consecutive years	To Define what a term means in the Motswedi SACCOS bye laws context
10	New addition	Bye Law 12(iii)-Employees of Motswedi Savings and Credit Society other than those employed on temporary basis.	To include staff as Society members
10	New Addition	Bye Law 12(iv)-Employees of Motswedi Savings and Credit Society who were already existing members at the time of retirement/resignation.	To include retiring and resigning staff
15	New Addition	Bye law 17.1- Once the Society has automated its processes, the information will be kept electronically	To take care of Computerisation changes
16	New addition	Bye Law 18.1- Once the Society has automated its processes, confirmation of a members successful account opening shall be conclusive evidence that the person named therein is a member of the Society.	To take care of Computerisation changes
17	Every member shall have such voting rights as may be prescribed by the Act/Bye laws. Refer to Cooperatives Act 30(2)	Bye Law 19-Every member shall have such voting rights as may be prescribed by the Act/Bye laws. Refer to Cooperatives Act 30(2), except for employees of Motswedi SACCOS	To emphasise that staff will be non-voting members
18	New Addition	Bye Law 20.1- Employees of Motswedi SACCOS shall be silent members and are not allowed to actively participate on the debates and discussions of the General Meetings.	To emphasise that staff will be silent members
N/A	New Addition	Bye Law 24-In the event of the death of the principal member,if one of the member's beneficiaries decides to continue with the membership he/she will be allowed provided he/she has reliable source of income	To allow membership continuity by family members upon death

N/A	New Addition	Bye Law 26h-Motswedi Savings and Credit Cooperative Society staff being dismissed from employment	To elaborate that dismissed employees will be automatically expelled from the Society membership
N/A	New Addition	Bye Law 34d -To form investments companies for members wealth creation	To diversify income streams
N/A		Bye Law 34e -To form the Society foundation	To enhance CSR initiatives
N/A	New addition	35 MEMBERS SAVINGS a) Members shall save a minimum of P50 on monthly basis b) The minimum annual rate of interest on ordinary savings deposits shall be 5% c) As a way of patronising the Society, a member will be expected to borrow at least 20% of his/her savings within one year, failing which he /she will only receive the minimum interest on his/her savings	To insert a subtopic on Members Savings and recapture b and c under a proper heading.
57c(i)	Members of the committee shall be elected for three-year terms. An equal number of regular terms shall expire to each Annual General Meeting	Bye Law 61c (i): Members of the committee shall be elected for three-year terms.	The word ' Term ' already explained at the definition's bye law.
57	New addition	Bye Law 61c (iii) In the event the committee member switches between committees, two consecutive terms shall still apply	To close gap for prolonged term in office
67	The Chairperson of Credit Committee, Nominations Committee and Supervisory Committee shall also be elected from their respective committee by the General Meeting. This official shall hold office for one year.	Bye Law 71- The Chairperson of Credit Committee, Nominations Committee and Supervisory Committee shall also be elected from their respective committee by the General Meeting. These officials shall hold office for one year.	To correct the grammatical error
93	Every loan shall first be considered and approved by the Credit Committee, Board of Directors and management.	Bye Law 97-Loan approval shall be assessed and approved as defined in the loan policy from time to time.	To align the loan approval process to the Credit Policy
N/A	New addition	Bye Law 115-The Society Shall have focal persons at strategic areas who will i) act as liaison officers for those areas ii)drive membership recruitment in their areas iii) disseminate the Society's information to	To allow for introduction of focal persons

		their respective areas	
NA	New addition	Bye Law 117-Members will be allowed to open junior savings accounts for their children under 18 years. The accounts shall be maintained under the main member's account.	To encourage Savings for members children

9.6 Questions from Members

On Bye law 7 & 8

- 9.6.1 **For:** Mr. Lesetse Mogae of book number 23 proposed for the adoption of the bye law and was seconded by Tlhaloso Moahi of book number 647
- 9.6.2 **Against:** Peter Manguba of book number 2844 opposed the addition and was seconded by Malema of book number 2138
- 9.6.3 **Question:** One member wanted to know what three consecutive terms referred to.
- 9.6.4 **Answer:** The Chairperson said that the bye law indicates that a member can serve in the committee for three years. He went on to read the said clause which they derived the term from.
- 9.6.5 **Question:** One member wanted to understand why it was decided that a member will serve for three years and wanted to know what would happen if something went wrong and that committee still had three years of office tenure.
- 9.6.6 **Answer:** The Chairperson when giving clarity said that a clause on terms in office of serving committee members already exists. All they did was to include this addition as a 'definition of terms'
- 9.6.7 **Comment:** One member said that he did not have a problem with the addition but requested that the definition be rephrased.
- 9.6.8 **Adoption:** After the clarification, members agreed with the addition

On Bye laws 12 (iii) ,12 (iv),19 ,20.1 and 26h

- 9.6.9 **For:** Idah Ditira of book number 695 proposed for the adoption and was seconded by O.B.Tsalaile of book number 18
- 9.6.10 **Against:**Wameotsile Mahabile of book number 657 opposed the addition and was seconded by member Nanki Sekate of book 102
- 9.6.11 **Question:** One member wanted to know if staff will then benefit twice if allowed to be members. She wanted to know how they will service their loans if they leave the Society's employment. She suggested that they should have their own staff schemes instead.

9.6.12 **Comment:** One member quoted Section 30 of the Cooperative Act which states the members 'rights in a Society. She was concerned that the Society will now be taking away the rights of staff as members.

9.6.13 **Comment:** One member said that they currently benefit at their respective work places and also at the Cooperative Society through different financial methods available to them and therefore did not see any problem with staff benefiting from their work place which is the Society as well as from their membership since they will be equally members with the right to benefit.

9.6.14 **Comment:** One member said that International Labor Organisations allowed staff to have their own unions. When also referring to Section 30 of the Cooperative Act, he said the Management Board will need to consult with the Director for Cooperative Development. He also referred to the Kenyan cooperatives which he said that most of its employees are members of the SACCOS they serve.

9.6.15 **Voting For:** 82 members voted for the adoption of the bye-law

9.6.16 **Voting Against:** 259 members voted against the adoption of the bye-law

9.6.17 **Comment:** When giving a piece of advice in her capacity as the representative of the Director for Coop Development, Mrs. Kopano Mukono said that bye-law do not supersede what is in the Cooperatives Act, therefore the members who commented on Section 30 were right. Every Society member has a right and that right should not be taken away from them by any section in the bye-law.

On bye law 17.1 and 18.1

9.6.18 **For:** Mpho Mokwena of book number 91 proposed for the adoption and was seconded by Kgopisano Monageng of book number 1079.

9.6.19 **Against:** Lesupi of book 2256 rejected the addition and was seconded by E. Mmatli of book 2328.

9.6.20 **Comment:** One member proposed to make an addition that reads: The data storage bank shall be outsourced.

9.6.21 **Comment:** One member said that it's high time Cooperatives move with the times and move forward to embrace change. She urged the members to all accept that the Society will change the way it does things. She also said that there cannot be a computerisation project without a backup strategy in place.

9.6.22 **Comment:** One member said that even though we all want change, computerisation is premature

at this stage. He said that it should be tried first then members given an update.

9.6.23 **Comment:** Another member lamented that the project has been on-going for the longest time. He said that the bye law will be changed when the project finally happens and not when it is still anticipated.

9.6.24 **Answer:** In answer to the concerns, the Chairperson said that the Society is currently at an advanced stage of the project. He said that there will later be a comprehensive update of the progress as seen in the day's agenda. He added that they are being proactive as a committee, so as to avoid costs of having SGMs annually to change the bye laws.

9.6.25 **Votes For :** 271 members voted for the amendment

9.6.26 **Votes Against:** 3 members voted against the amendment

On bye law 24

9.6.27 James Elard of book number 860 proposed for the adoption and was seconded by Hamathi of book number 1663.

9.6.28 None of the members opposed the addition

On bye law 34 d

9.6.29 **For:** Onkemetse Mathake of book number 3219 proposed for the adoption and was seconded by Gopolang Segolame of book number 2747

9.6.30 **Against:** Member Nanki Sekate of book number

9.6.31 102 opposed the motion and was seconded by Motsumi Ketlhaotswe of book number 186.

9.6.32 **Comment:** One member was concerned that the Cooperative Department will not have the authority to control or protect the members if something went wrong at the company. She suggested that instead of a company the committee should engage an underwriter.

9.6.33 **Comment:** Another member suggested that instead of a company, an investment specialist should be engaged. She was worried that a company will be more costly to have.

9.6.34 **Comment:** When giving an example one member said that BOPEU currently does the same for its members through Babereki investments. He said that profits from the investment companies are shared amongst the members. He reminded the members of the Strategy which had just been presented with particular reference to diversification of sources of income.

9.6.35 **Comment:** One member said that in a company what is important is the ownership model, which

he said for the Society they as membership will be owners as is currently the case with the SACCO. He said that the investments will be done on behalf of the members to benefit the members. He added that the profits will be shared by the members and said they could benefit from tax incentives as well.

9.6.36 **Comment:** Another member suggested that since they prefer the cooperative model, there should consider improvements on the existing model to allow the members to benefit through the same model but not operating as a private company.

9.6.37 **Answer:** When giving clarity on the issues raised, Mr. Boysie Lobelo Mabengano said that the company will be registered and run using the Companies Act and not the Cooperatives Act to follow the statutory requirements. He said that there is need to substitute income from loans interest to allow for the members to benefit on the lower loan interest rates which will come about when there are other streams of income. He added that as a committee they have been to Kenya for the benchmarking exercise and referenced Cooperative Insurance Company (CIC) which started as an investment company and was now a large business with branches in a couple of countries. He said that as a Society they observed this as a trend amongst cooperative insurance businesses that later become very successful. He said that Eswatini is currently going the same route.

9.6.38 **Votes For:** 164 members voted for the addition

9.6.39 **Votes Against:** 11 members voted against the addition

9.6.40 **Comment:** Mrs. Mukono when commenting said that their role as the DCD is to protect the members' interests. She said that Motswedi SACCOS currently has a long-term investment in the name of Ditsweletse Cooperative Housing Union. She cautioned that members should be aware of the consequences of their decisions. She said it is important for members to understand that some investments' benefits will not be realized in the short term and that capabilities should be considered when making decisions. She urged the Society to carry out a cost benefit analysis of all their investments. She cautioned the Society against over expansion of their operations as they will be like an ivory tower.

On bye law 34 (e)

9.6.41 **For:** Moroka Tumaletse of book number 455 proposed for the adoption and was seconded by Tlhaloso Moahi of book number 647

9.6.42 **Against:** Eddie Mmatli of book number 2328 rejected the motion and was seconded by Johanna Segotlho of book number 2322

9.6.43 **Comment:** One member complained that occasionally there is a disconnection between what the

committee writes and what the committee wants to present to them. She also said that the DEC should comment before the members make the final votes as they did not understand most things when they vote. The members requested the Board to clarify how the foundation will enhance the CSR initiatives.

9.6.44 **Comment:** Another member lamented that they do not understand English and requested that the presentations and explanations be done in Setswana.

9.6.45 **Comment:** Another members said that Motswedi SACCOS is not an NGO and added that there should be a guiding document on how the Society wants to help those in need, at what amounts and how that will be done.

9.6.46 **Comment:** One members added that as Batswana, it is known that when one Motswana has been affected by natural disasters, fellow Batswana come to his or her rescue to restore their dignity. He said that he supports the idea but said the Board must ensure that it well defines the idea and ensure that when they write their proposals, Motswedi SACCOS finances are not impacted on.

9.6.47 **Comment:** One member said he appreciates the Board is trying to straighten up how they have been carrying out the donations and make it a bigger initiative by giving back to the community. He said that they are only ensuring that they do not take any funds from the Society operations while they can get help for the good initiative.

9.6.48 **Comment:** Another member urged that those educated should assist those uneducated to understand what a foundation does.

9.6.49 **Votes For:** 57

9.6.50 **Votes Against :** 219

9.6.51 **Comment:** Mrs. Mukono in her comments, said that the Committee has a responsibility to ensure that the members see transparency on the issues being discussed. She said that some are questioning the benefit of the foundation and said that the Board must make them understand more.

9.6.52 **Comment:** One member complained that the DCD seemed to be taking conflicted and taking sides and agreeing only with the members which made the Committee seem as if they were bad people for bringing about ideas which they thought would steer the Society towards growth. He added that Foundations are well known internationally, that companies do it and successfully so. He urged the Society members to seek clarity where they are not clear on issues discussed.

9.6.53 **Comment:** Another member however suggested that the DCD's advice is valuable to the meeting discussions and should be given before they voted. The member also enquired if the Foundation will be audited.

9.6.54 **Question:** One member asked if there will be a new account different from the existing appropriation account.

9.6.55 **Comment:** One member complained that the Society wants to help other Batswana while its members do not have houses to live in.

9.6.56 **Question:** Another member said she did not see the need of the Society's foundation, she however added that since they are government employees, the Society should consider asking all of them, including those not Motswedi members, to contribute P1 each towards the course to build a house for destitutes.

On bye law 35

9.6.56 **Comment:** Boweditse Masilo of book number 1301 proposed for the adoption of the amendment and was seconded by Khumoetsile Letsweletse of book number 1784

On bye law 61 (c) (i) and (iii)

9.6.57 **Comment:** Mpho Mokwena of book number 91 proposed for the adoption of the new addition and was seconded by Kgololo Kesekang of book number 1973

9.6.58 **Comment:** The members suggested the clause to begin reading "two-three year terms...."

9.6.59 **Comment:** One member said they do not see the problem with switching between committees and in the process staying longer than the three years since it's the members' choices. She enquired if there are any challenges encountered for the committee to come up with the clause.

9.6.60 **Answer:** The Chairperson in response said that there is an existing bye law that specifies the terms in office of serving members and that what is being added is the gap which one could take advantage of by switching committees to extend their terms in office.

9.6.61 None of the members opposed the addition

On bye law 71

9.6.62 **Comment:** Member Kgololo Kesekang of book number 1973 proposed for the adoption and was

seconded by Mpho Mokwena of book number 91

9.6.63 None of the members opposed the addition

On bye law 97

9.6.64 **Comment:** Boweditswe Masilo of book number 1301 proposed for the adoption and was seconded by Moroka Tumaletse of book number 455

9.6.65 **Comment:** The member suggested the addition “Approved by the Credit Committee as provided in the policy from time to time”

9.6.66 None of the members opposed the addition

On bye law 115

9.6.67 **Question:** A member wanted to know if the focal persons will be selected from the existing membership or will be independent. They also wanted to know they will be selected and if there will be remuneration for these persons.

9.6.68 **Question:** Another members asked how the focal person will be different from the shop stewards previously mentioned.

9.6.69 **Comment:** Another member suggested that the Board should have presented the selection criteria and allowances due to the focal persons before they can vote on the matter. He suggested the motion be deferred until then.

9.6.70 **Comment:** One member said the Board is bringing about great ideas but complained that they are not complete and explicit to allow members to make informed decisions. He said that they should know the cost implications of any decision they make as members. He added that the offices where the focal persons will be housed will be costly to maintain and suggested that the Society starts with one focal person then later introduce shop stewards.

9.6.71 **Answer:** The Committee said that there will be a clear definition of scope added to the existing allowance policy. They added that these are bye laws and should not contain operational procedures.

9.6.72 **For:** Moroka Tumaletse of book 455 proposed for the adoption and was seconded by Marumo Gower of book 367.

9.6.73 **Against:** Khumoetsile Letsweletse of book 1784 rejected the addition and was seconded by Mmoloki Seaseole of book 1682

9.6.74 **Votes For:** 163 members voted for the addition

9.6.75 **Votes Against:** 3 members voted against the addition

9.6.76 **Defer:** 66 members voted for the motion to be deferred.

On bye law 117

9.6.77 **For:** Ofentse Modise of book 1996 proposed for the adoption of the addition seconded by Grace Boitshwarelo of book number 2727

9.6.78 **Against:** Catherine Galelemogwe of book number 990 was against the adoption of the new addition and was seconded by Mompoloki Seaseole of book number 1632

9.6.79 **Comment:** One member said that the bye law addition does not specify what happens to the child once they reach the age of 18. The member referred the meeting to the heading in Section 117 of the Society bye-laws which says Non-members and suggested that there is an addition "... *except children and dependents*"

9.6.80 **Question:** Another member asked how the Society will guard against money laundering when members are saving for kids

9.6.81 **Comment:** A concerned member said that in some situations children aged above 18 still remain one's responsibility until they find employment. He urged that those unemployed should be allowed to continue having junior accounts until they are independent.

9.6.82 **Comment:** One member said that they were in support of the idea which will be a good opportunity for them as parents to invest for their children and encourage the kids to save

9.6.83 **Comment:** Another member said that the reason why they are currently struggling financially was because they had not had the opportunity in their youth to be taught the importance of saving, hence why this initiative they welcomed with both hands.

9.6.84 **Question:** One member wanted to know whether these accounts will have any benefits.

9.6.85 **Response:** When giving the responses, Mrs. Makgethe said that the Committee emulated the idea from Eswatini cooperatives which she said introduced the junior accounts and had been doing very well since the introduction. She said that guidelines will be in place to ensure that the product is well understood and accepted by Motswedi members. She added that just like all savings accounts in the Society, the account will earn interest.

	<p>9.6.86 Votes For: 155 members voted for the new addition</p> <p>9.6.87 Votes Against: 1 member voted against the addition</p>
<p>10.0</p>	<p>Computerisation Updates</p> <p>10.1 Mr. Motshwari Mashabane said that he was part of the project in his capacity as BOCA Vice Chairperson. He said the Chairperson of the Steering Committee is Mr. Kutuso who is also Vice Chairperson of Serowe Marketing Cooperative Society.</p> <p>10.2 When giving a brief background on the project, he said the project started in 2016 and the tender was floated and awarded through the office of the Director for Cooperative Development under the Ministry of Trade and Industry. He said different companies including local Companies showed interest. After thorough evaluation, the tender was awarded to Coretec.</p> <p>10.3 Mr. Mashabane reported that the DCD had since the inception of the project, assisted the project with finances, though it proved difficult and would occasionally request cooperatives to fund some of the activities. He informed members that this was an all-Cooperative project including SACCOS, multi-purpose coops, marketing amongst the many existing in the country.</p> <p>10.4 He said that Motswedi SACCOS had been selected as one of the pilot cooperatives and that training for all participating cooperatives was done in August 2019. He said that this was quite challenging as it required that the Society books be in a good state to allow for migration.</p> <p>10.5 When giving the technical update Maitumelo Pheko who is also in the project steering committee, said that Coretec is a Kenyan company. She said the system was Microsoft Dynamic Enterprise Resources Planning Solutions based and contained various all-encompassing modules which would cater for all coops. Modules include Member Management, Credit Management, Finance, HR amongst others.</p> <p>10.6 She said that other features of the system are that it is an online system which can be accessed anytime at any place provided there is internet. The system processed data on real time.</p> <p>10.7 She added that the system will have mobile banking through the mobile app, however for members without smart phones, the services will be available through the USSD</p> <p>10.8 Ms. Pheko said the idea was for gradual introduction of other ways to bring convenience to members in terms of service. She said the project has visa cards in the pipeline and will offer SMS and email notifications for each transaction.</p> <p>10.9 When giving the current update, she said the project is at the Simulation and dry run stage. She said data migration was successfully done.</p> <p>10.10 In conclusion, she informed the meeting that the system is hosted at a data centre in Masa and there</p>

was another backup at GIFP in case of any natural disaster eventualities.

Comments and Questions From Members

10.11 **Question:** A concerned member said that they welcomed the good development but enquired when the project will end so that they enjoy the better service.

10.12 **Question:** One member said that as far as she was concerned, the project started way before 2016. She enquired on the costs of this system and questioned why a Kenyan company was engaged. She also wished to know if there was data backup and whether their data was safe. The members wanted to know if there are any challenges to the system.

10.13 **Question:** Another concerned member enquired as to the safety of their funds from online thieves. The member wanted to know if it was possible for children to access the parents' funds through the phones.

10.14 **Response:** In response, Ms. Pheko said that it was up to individual members to ensure that they protect their own data in their phones against misuse. She also said that data will be safely backed up at the data centre at Masa and said that a replica was also keeping the data safely backed-up. She added that since this is an all-coops project the project was big and was bound to take time and that it was behind schedule hence why it is not possible to say when it will end. She said that one of the tasks that took time was to come up with a standardized chart of accounts that cuts across all types of cooperatives and undocumented work flows. She concluded by saying that there have been no payments done towards the system by far, and that the model is a pay-as-you-use which meant that the Societies will only start paying once they start using the system.

11

FIA Requirement – Member Perspective

11.1 The (Anti-Money Laundering and Counter Financing Terrorism) AML-CFT presentation was done by the Coordinator Mrs. Masunga. She said money laundering is a term used to describe the process by which criminals disguise the illegal origins of their money by making them appear to be derived from a legitimate source. She also described terrorism financing as the provision or collection of funds that provide financial support to those who encourage, plan or engage in terrorism.

11.2 When giving a background, she said that the world bank carried out a mutual evaluation assessment and some deficiencies were identified in the country's AML/CFT regime and some recommendations were made, which included the establishment of the Financial Intelligence Agency and hence the passing of the FIA in 2009.

11.3 Mrs. Masunga further said the Financial Intelligence Agency is a department under the Ministry of Finance and Economic Development which was established by an Act of Parliament – The Financial

	<p>Intelligence Act of 2009, Section 3 (1) with an aim of combating money laundering and terrorism financing.</p> <p>11.4 She informed the gathering that there are obligations which all reporting entities must follow such as customer due diligence, account monitoring and reporting of suspicious transactions.</p> <p>11.5 In conclusion she warned that failure to comply leads to criminal and civil offences with very steep fines and urged the Society and its members to comply to avoid loss of money through fines.</p> <p>Comments and Questions from members</p> <p>11.6 Comment: One member appreciated the valuable presentation. He encouraged the Society to ensure that money laundering is never associated with the members’ activities. He said that such presentations are of great importance to the nature of the Society business. He cautioned that some people need money and might not be cognisant of the origins of the funds and end up being embroiled in laundering schemes thereby implicating the Society. He encouraged the members to make money work for them instead of working for money to avoid being implicated in such matters.</p> <p>11.7 Question: A member said that whereas it is common knowledge that many Batswana are engaged with metshelo, some may use this as a way to launder money. She wanted to know how the Society differentiates whether funds are from motshelo or not.</p> <p>11.8 Question: A member wanted to know why it took so long for the country to implement when the inspection and recommendations were done as far back as 2009.</p> <p>11.9 Responses: In answer, Mrs. Masunga said that with regards motshelo money or any other source of funds, Motswedi as a Society, had to their duty by monitoring all members’ saving patterns and reporting to FIA. She said that those reported to will know what to do with the information they receive. She also said that since the recommendations were done in 2009, this had to follow all the required processes and was done at parliament level.</p>
12	<p>Announcements</p> <p>12.1 The Society General Manager notified the members of the Annual General Meeting which she said was planned for the following month of March 2020. She said that the members will be notified of the exact dates of the meeting.</p> <p>12.2 She said that the Society has started the regional meetings in an effort to bring the services to its members. She encouraged participation and attendance of the forums by the members.</p> <p>12.3 Lastly she urged the members to use the online platforms to learn about the Society services and other developments, which are the website and Facebook account. She said occasionally announcements are done through these platforms as they are free and convenient and urged all members who owned smart phones to ensure that they access these.</p>
13	<p>CLOSING REMARKS – RCO representative</p>

	<p>13.1 When giving closing remarks, Mrs. Omphile Malongwa said that she appreciated the presentation done by the representative from the Association of Retirees and said it was a good initiative which retirees should consider.</p> <p>13.2 When giving reference to the Strategic plan, she said that a strategic plan is only a piece of paper unless you put life into it. She said that members are responsible for ensuring this strategy is a success.</p> <p>13.3 She further said that they learned of the AML in September 2019 but had to ensure that information is cascaded to the members, staff and committees of all cooperatives in the shortest time possible. Mrs. Malongwa said that compliance is key and urged the members to assist the Society to be compliant by doing their part of KYC (Know your Customer)</p> <p>13.4 She encouraged the members to utilise all the Society services. She said Motswedi was selected as one of the pilot Cooperatives in the Computerisation project also encouraged the Society to embrace change for the success of the project.</p> <p>13.5 In conclusion, she appreciated the great attendance and active participation. She uttered a Setswana saying " <i>pilediwa ea lwelwa</i>" and closed by reminding the members that the success of the society lies in their hands.</p>
14	<p>Vote of thanks</p> <p>14.1 Mr. Boweditswe Masilo who is a Society member, observed protocol and appreciated his fellow members of honoring the invitation to attend this special gathering in large numbers. He said that being a leader of such a large membership is not easy but encouraged patience. He also urged for timely attendance of the meetings to avoid adjourning later than planned. He thanked the board for the education given the members and the FIA awareness.</p>
15	<p>Closing Prayer</p> <p>15.1 Mr. Tsalaile closed the Meeting with a prayer.</p> <p>15.2 The meeting adjourned at 1750 HRS</p>

Signed by..... Date.....
Chairperson