

## BACKGROUND

Motswedi is a Savings and Credit Co-operative Society established by the staff of Department for Co-operative Development and Botswana Co-operative Bank on the 19th November 1985. The Society is registered under the Co-operative Act No. 5 of 1989.

## VISION

To be the best Financial Service Cooperative in SADC Region.

## MISSION

To provide quality, affordable financial services to its members and to improve their Socio economic well-being.

## OUR AIMS

To encourage members to save regularly.  
To promote low-cost loans to members.  
To encourage prudent money management.  
To develop a sense of co-operation and solidarity.

## WHO CAN BE A MEMBER

### Any person who:

Is an Employee in all Government Ministries, Departments and Parastatals.

Is a retiree from all Government Ministries, Departments and Parastatals who were already existing members at the time of retirement.

## MEMBERSHIP APPLICATION PROCESS

- \* Complete an Application for Membership form.
- \* Payment of P200.00 as Administration / Registration fee.
- \* Receive feedback on application.
- \* Payment of Shares (P 1000.00) payable in six installments.
- \* Payment of P150 for Group Funeral Scheme.

# MOTSWEDI Savings AND CREDIT CO-OPERATIVE SOCIETY

## MEMBER BENEFITS

1. Save Money and accumulate savings for your future needs - Motswedi SACCOS gives you an opportunity to save regularly by instilling a saving culture in you, which eventually builds a long - term wealth thereby securing your future.
2. Earn lucrative returns on your savings - instead of keeping your money elsewhere earning you little to no returns, the SACCOS offers you a guaranteed above market interest on your deposit.
3. Affordable and easy accessible borrowing for development goals - as a member you can enjoy the benefits of taking affordable and easily accessible loan of up to 5 times your savings. Motswedi SACCOS caters for member's welfare by offering loans with less stringent terms and conditions at competitive and affordable rates.
4. Motswedi SACCOS gives you a peace of mind as your money is safe - as a SACCO, Motswedi is registered and regulated by the Department for Co-operative Development under the Co-operative Act 2013. This guides the operations, investments options and governance structures of Motswedi, ensuring that the member's money is well looked after and invested wisely.
5. Join the company of like - minded Batswana who want to grow and build wealth together - when you join Motswedi, you become an owner and bona - fide member. You join like - minded Batswana who want to grow and build wealth together by actively participating in SACCOS activities including its management. As an owner, your voice matters.

Our Cooperative identity defined.



Good Governance Practices

Customised Products & Services

Member Engagement & Participation

RESOLVE  
Your **FINANCIAL**  
**WORRIES**  
*Open an Account with Us*



Our **SAVINGS** PRODUCTS

**BIGGER RETURNS,  
BRIGHTER FUTURE**

Ordinary  
savings

Opening Balance	<b>P 100.00</b>
Minimum Balance to operate	<b>P 50.00</b>
Interest Paid	<b>Minimum of 5% Annually</b>
Penalty withdrawal fee	<b>P 20 for every withdrawal</b>

**Note:** Used as collateral for loans



Opening Balance **any amount you desire.**

Minimum monthly contribution **P 50.00**

Duration **24 months.**

Interest Calculated **5% annually.**

**Bonus Interest at 15% on interest earned in 24 months.**

Termination penalty fee **P100 & interest forfeited.**

**Note:** Not to be used as collateral for loans



Opening Balance  
**lump sum deposit of P 600.00.**

Minimum monthly Contribution **P 50.00.**

Interest Calculated **at 4% annually.**

Maturity date **30th November.**

Termination penalty fee

**P100 & interest forfeited.**

**Member defaults, forfeits the benefits and paid only contributions.**

**No withdrawals**

**\*\*Savings not withdrawn or rolled over at maturity will be transferred to member's Ordinary savings after 2 months.**

**Note:** Not to be used as collateral for loans



**We have covered  
your long Term Plans.**

Opening Balance  
**Minimum lump sum  
deposit P 5 000.00 (Once off)**

Interest earned **Annually 3% - 5.5%**

P 5 000.00 - P 100 000.00 **3%**

P 100 001 - P 200 000.00 **4.5%**

P 200 000.00 **+5.5%**

Fixed period **36 months**

Termination fee **P 100.00**

**Note:** Not to be used as collateral for loans



**Monitor, Save & Access**

Minimum Balance to operate **P 50.00**

Interest earned **Annually 3%**

Withdrawals as and when needed

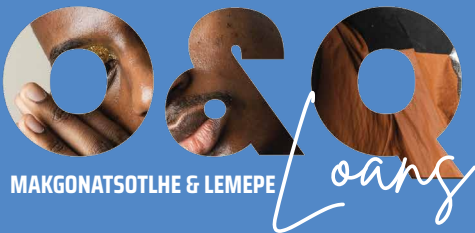
Withdrawal fee per transaction **P 20.00**

**Note:** Not to be used as collateral for loans

**ABSA BANK  
BROADHURST BRANCH  
BRANCH CODE: 2904  
ACCOUNT NUMBER: 4125722**



1:5 LENDING RATIO  
Ordinary Savings used as Collateral.




Our  
LOANS ARE TAILORED WITH YOU IN MIND.  
"Your peace of Mind is our commitment."



  
**Ordinary Makgonatsotlhe loan**  
Dream it We'll make it more rewarding.  
**11%** | Interest Annually  
**Get up to P600 000.00**  
Payable in 10 years.  
Assessed only on Tuesdays.

**Get P100 000.00**  
as your maximum.  
Payable in 5 Years.  
Loan Process Time 24 Hours.  
**Quick LEMEPELOAN**  
For those things that cannot wait.  
**12%** | Interest Annually

  
**Get P 50 000.00**  
Maximum Amount  
**Thaba Tshwane loan**  
making your emergency ours.  
Payable in 5 years.  
Interest **11%** per annum.  
Loan Process Time 24 Hours.  
Based on the ability to pay.

  
**Monana loan P60 000.00**  
Helping you rise!  
Payable in 5 years.  
Interest **9%** per annum.  
Loan Process Time 24 Hours.  
- A once off product & age limit of 40 years  
- Based on the ability to pay.

**Get P15 000.00**  
have a bright season.  
**GOLF DZWA**  
With Loan  
Payable in a year.  
Interest **9%** per annum.  
Loan Process Time 24 Hours.  
- Only offered in October to March.  
- Based on the ability to pay.

**Get P5 000.00**  
To serve your immediate needs.  
**PettyCash Loan Instant Funds**  
Payable in 6 months.  
Interest **8.5%** monthly.  
Repayment Method - Direct Debit.  
If a member defaults the loan amount plus interest shall be recovered from the savings at the end of the second month, and shall be suspended from the Petty cash Scheme for a period of 3 months.

Terms & Conditions Apply.



# GIVING YOU A PEACE OF MIND

## GROUP FUNERAL COVER

**OPERATING HOURS**  
**WEEKDAYS**  
0900HRS - 1530HRS  
**ORDINARY LOANS**  
ASSESSED ON TUESDAYS  
**OTHER LOANS ASSESSED DAILY**  
**WEEKENDS & HOLIDAYS**  
CLOSED



	Option 1	Option 2	Option 3	Option 4
Member	10 000.00	20 000.00	30 000.00	40 000.00
Spouse	10 000.00	20 000.00	30 000.00	40 000.00
Child 16-21	10 000.00	20 000.00	30 000.00	40 000.00
Child 9-15	5 000.00	10 000.00	15 000.00	20 000.00
Child 6-8	5 000.00	10 000.00	15 000.00	20 000.00
Child 0-5 (incl Stillborn)	2 500.00	5 000.00	7 500.00	10 000.00
Premium for Member Only	P12.50	P25.00	P37.50	P50.00
Premium for Member & Family	P20.85	P41.70	P62.50	P83.35
Parents & Parents in law (up to 75 years)		Parents & Parents in law (up to 76 years & above)		
Sum Assured	P 5 000.00	P 10 000.00	P 15 000.00	
Premium	P 12.10	P 24.20	P 36.25	
Sum Assured	P 5 000.00	P 10 000.00	P 15 000.00	
Premium	P 20.00	P 39.95	P 59.85	

### Extended Family Funeral Benefits

Sum Assured	5 000.00	10 000.00	15 000.00	20 000.00	25 000.00
30 & Younger	3.30	4.40	6.60	8.80	11.00
31-40	8.78	11.70	17.60	23.50	29.35
41-50	10.58	14.10	21.20	28.30	35.40
51-60	13.05	17.40	26.15	34.90	43.60
61-65	16.95	22.60	33.95	45.30	56.65
66-70	24.00	32.00	48.10	64.20	80.25
71-75	33.75	45.00	67.65	90.30	112.90
76-80	48.75	65.00	97.70	130.40	163.00
81-85	77.25	103.00	154.80	206.80	258.60

### Benefits Includes:

- Offers cover for spouse, children, parents & extended family. Claims paid within 48 hours.
- Note:** Under extended family, members can only cover three relatives of their choice.