

#FC ONE CLUB ONE FAMILY

CONSTITUTION

Date of Adoption and Signing: 30 September 2026
Effective Date: 1 October 2026
Place of Signing: Madibe A Makgabana Village
Official Online Platform: https://hashtagfamily.co.za

---

1. NAME

The name of the organisation shall be **HASHTAG FC STOKVEL**, hereinafter referred to as "the Stokvel."

The motto of the Stokvel shall be:

"ONE TEAM, ONE FAMILY."

---

2. PURPOSE OF THE STOKVEL

The purpose of HASHTAG FC STOKVEL is to provide financial support and assistance to members and their registered elected family members/dependants in the event of death.

The Stokvel shall:

1. Assist with funeral-related expenses.
2. Provide financial assistance when a registered main member passes away.
3. Provide financial assistance when a registered elected family member/dependant of a main member passes away.
4. Maintain a savings fund through member contributions.
5. Promote unity, family spirit, cooperation and mutual support among members.
6. Manage all Stokvel funds responsibly, transparently and accountably.
7. Maintain accurate membership, financial and funeral-claim records.
8. Promote equal participation among online and offline members.
9. Protect the interests of the Stokvel and its members.

3. MEMBERSHIP

Membership shall remain open to persons who wish to join the Stokvel and who agree to comply with this Constitution.

A person wishing to become a member shall:

1. Complete the required membership information.
2. Agree to abide by this Constitution.
3. Select an applicable benefit option.
4. Pay the required monthly contribution.
5. Provide details of their elected family member/dependants.
6. Provide accurate information required for membership records.
7. Comply with the rules and decisions of the Stokvel.

3.1 RIGHTS OF MEMBERS

A member in good standing may:

1. Attend meetings.
2. Participate in discussions.
3. Vote on matters requiring a vote.
4. Receive benefits in accordance with this Constitution.
5. Receive reasonable information regarding the financial position of the Stokvel.
6. Participate in the election of the Executive Committee.

3.2 RESPONSIBILITIES OF MEMBERS

Every member shall:

1. Pay their selected monthly contribution on time.
2. Pay applicable fines.
3. Attend meetings where reasonably possible.
4. Respect other members and office bearers.
5. Comply with this Constitution.
6. Provide correct information regarding their elected family member/dependants.
7. Keep their membership information reasonably up to date.
8. Act in the best interests of the Stokvel.

4. BENEFIT OPTIONS AND MONTHLY CONTRIBUTIONS

HASHTAG FC STOKVEL shall provide two funeral-benefit options.

Members shall select one of the following options.

4.1 POT 1 — STANDARD BENEFIT

Monthly contribution: R75.00

Funeral benefit: R5,000.00

The R75.00 monthly contribution shall be allocated as follows:

Purpose	Amount
Funeral Policy	R25.00
Stokvel Bank Account	R50.00
TOTAL	**R75.00**

The R25.00 funeral-policy portion shall be subject to the terms and conditions of the applicable policy provider.

The R50.00 savings portion shall be deposited into the official HASHTAG FC STOKVEL bank account.

4.2 POT 2 — ENHANCED BENEFIT

Monthly contribution: R150.00

Funeral benefit: R7,500.00

The exact allocation of the R150.00 contribution between the applicable funeral policy and the Stokvel bank account shall be determined and recorded by the Executive Committee in accordance with the applicable policy and approved financial arrangements.

A member who selects Pot 2 shall remain responsible for paying the full R150.00 monthly contribution in order to qualify for the R7,500.00 funeral benefit.

4.3 SELECTION OF BENEFIT OPTION

Each member shall select a benefit option during registration or when the two benefit options are introduced.

The selected benefit option shall be recorded in the official membership records.

A member may request to change their benefit option, subject to the rules and administrative procedures determined by the Stokvel.

Any change shall be properly recorded in the official membership system.

---

5. PAYMENT DEADLINE

Every member must ensure that their applicable monthly contribution is paid on or before the **10th day of every month**.

The applicable contribution shall be:

- **Pot 1:** R75.00 per month.
- **Pot 2:** R150.00 per month.

---

6. LATE-PAYMENT FINE

A member who fails to make the required monthly payment by the 10th day of the month shall be charged a **R25.00 fine**.

The fine shall be payable in addition to the outstanding monthly contribution.

The fine shall be deposited into the official HASHTAG FC STOKVEL bank account.

The Treasurer shall maintain accurate records of contributions, outstanding amounts and fines.

---

7. FOUR-MONTH WAITING PERIOD

A newly registered member shall be subject to a **four (4) month waiting period** before becoming eligible to receive the applicable Stokvel funeral benefit.

The waiting period shall apply regardless of whether the member has selected Pot 1 or Pot 2.

7.1 IMMEDIATE FAMILY EXCEPTION

Notwithstanding the four-month waiting period, where a newly registered member loses an immediate family member, the member shall receive the funeral benefit applicable to their selected benefit option.

For purposes of this Constitution, an immediate family member shall mean:

1. Mother;
2. Father;
3. Spouse
4. Child; or
5. Biological sibling.

The applicable benefit shall therefore be payable despite the member not having completed the four-month waiting period.

7.2 VERIFICATION

The Executive Committee shall verify the member's relationship to the deceased before approving the benefit.

Reasonable supporting documentation may be required, including documentation confirming:

- The identity of the deceased;
- The death;
- The relationship between the member and the deceased; and

- Any other information reasonably required to process the claim.

---

8. FUNERAL BENEFITS

8.1 DEATH OF A MAIN MEMBER

Where a registered main member passes away, the Stokvel shall provide the funeral benefit applicable to the member's selected benefit option, subject to this Constitution.

Pot 1

R5,000.00 Stokvel funeral assistance

Pot 2

R7,500.00 Stokvel funeral assistance

Where applicable, the funeral policy may provide an additional benefit subject to the terms and conditions of the applicable policy.

The Stokvel does not guarantee payment of any policy benefit where the claim does not meet the policy provider's requirements.

Members shall not be required to make a separate once-off contribution equal to the funeral benefit.

---

9. REGISTRATION OF NINE (9) ELECTED FAMILY MEMBERS/DEPENDANTS

Each main member shall register **nine (9) elected family members/dependants** through the official Stokvel membership system.

The names and relevant information of the nine dependants shall be captured in the official membership records.

A member may request to change a registered dependant provided that:

1. The request is made before a claim arises in respect of that dependant.
2. The change is properly recorded.
3. The new dependant information is captured in the official membership records.

---

10. DEATH OF A REGISTERED DEPENDANT/ELECTED FAMILY MEMBER

Where a registered dependant/elected family member passes away, the member may qualify for the funeral benefit applicable to their selected benefit option, subject to this Constitution.

The death of a registered dependant/elected family member shall not automatically terminate or cancel the main member's membership.

Any applicable funeral-policy benefit shall remain subject to the terms and conditions of the relevant policy provider.

---

11. WHERE ALL NINE (9) REGISTERED DEPENDANTS HAVE DIED

Where all nine (9) registered dependants/elected family members of a member have passed away, the member shall **not be permitted to immediately cancel their membership** solely because all nine dependants have died.

11.1 ALL NINE DEPENDANTS DIE WITHIN TWO YEARS

Where all nine (9) registered dependants/elected family members pass away within a period of **two (2) years**, the member shall remain a member of HASHTAG FC STOKVEL.

The member may:

1. Continue their membership;
2. Register new eligible dependants/elected family members; or
3. Cancel their membership only after **five (5) years from the date of the last claim relating to the final deceased dependant**, subject to all other provisions of this Constitution.

The member shall continue paying the applicable monthly contribution during this period.

11.2 DEPENDANTS DIE OVER A PERIOD LONGER THAN TWO YEARS

Where the nine registered dependants/elected family members do not all pass away within two years, but instead pass away over a longer period, the member shall remain a member of the Stokvel.

The member may cancel their membership only after **one (1) year has elapsed from the date of the last funeral claim relating to the final deceased dependant/elected family member.**

The one-year period shall commence from the date on which the final applicable funeral claim was paid.

The member shall continue paying the applicable monthly contribution during the one-year period.

11.3 REGISTERING NEW DEPENDANTS

Instead of cancelling membership, a member may register new eligible dependants/elected family members.

Any new dependant shall be captured in the official membership records.

11.4 NO IMMEDIATE CANCELLATION

The death of all nine registered dependants shall not create an immediate right to terminate membership.

This provision is intended to protect the financial stability, continuity and mutual-support principles of the Stokvel.

---

12. DEDUCTION OF MONEY OWED TO THE STOKVEL

Before the applicable funeral assistance is paid, the Treasurer shall determine whether the member has any outstanding amounts owed to the Stokvel.

Outstanding amounts may include:

1. Unpaid monthly contributions.
2. Unpaid R25.00 fines.
3. Any other amount properly owed to the Stokvel.

The outstanding amount may be deducted from the applicable funeral benefit.

Pot 1 Example

R5,000.00 funeral benefit
Less R150.00 outstanding
Balance: R4,850.00

Pot 2 Example

R7,500.00 funeral benefit
Less R150.00 outstanding
Balance: R7,350.00

---

13. FUNERAL POLICY BENEFIT

Any funeral-policy benefit shall be separate from the Stokvel funeral assistance.

The funeral-policy benefit shall be processed according to the applicable insurance policy.

Any claim shall be subject to:

1. Policy requirements.
2. Supporting documentation.
3. Verification.
4. Policy terms and conditions.
5. Approval by the policy provider.

The Stokvel shall not guarantee payment of a funeral-policy benefit where the claim does not meet the provider's requirements.

---

14. MEMBER IN GOOD STANDING

A member shall be considered to be in good standing when they comply with:

1. Monthly contribution requirements.
2. Applicable fines.
3. This Constitution.
4. Legitimate decisions of the Stokvel.
5. Membership and administrative requirements.

Where a member is in arrears, the Treasurer shall calculate the amount outstanding.

Any outstanding amount shall be dealt with in accordance with Section 12 when a funeral benefit becomes payable.

The Executive Committee shall treat members fairly and consistently.

---

15. STOKVEL BANK ACCOUNT

The Stokvel shall maintain an official bank account.

Funds deposited into the official bank account shall include:

1. The applicable savings portion of member contributions.
2. All R25.00 late-payment fines.
3. Any other properly received funds.

Funeral assistance shall be paid from the official Stokvel bank account.

No member or office bearer may use Stokvel funds for personal purposes.

All withdrawals and payments must be properly authorised, recorded and supported by appropriate documentation.

---

16. EXECUTIVE COMMITTEE

The Stokvel shall be managed by an elected Executive Committee consisting of:

1. Chairperson.
2. Secretary.
3. Treasurer.
4. Member Support and Offline Membership Coordinator.

16.1 CURRENT EXECUTIVE COMMITTEE

Chairperson: Mr Ontlametse Leepile

Secretary: Mr Kealotse Leepile

Treasurer: Mr Obakeng Ramatae

Member Support and Offline Membership Coordinator: Mr Tshepiso Nthibogelang

The Executive Committee shall act in the best interests of all members.

---

17. ELECTION OF THE EXECUTIVE COMMITTEE

The Executive Committee shall be elected by the members.

The Executive Committee shall serve for a period of **three (3) years**.

At the end of the three-year term, an election shall be conducted for a new Executive Committee.

The newly elected Executive Committee shall assume responsibility following an appropriate handover process.

---

18. DUTIES OF THE CHAIRPERSON

The Chairperson shall:

1. Preside over Stokvel meetings.
2. Ensure that this Constitution is followed.
3. Promote unity and cooperation.
4. Represent the Stokvel when required.
5. Ensure that decisions taken by members are implemented.
6. Work with other Executive Committee members in managing the Stokvel.
7. Ensure meetings are conducted fairly and orderly.
8. Assist with dispute resolution.
9. Provide leadership in the best interests of the Stokvel.

19. DUTIES OF THE SECRETARY

The Secretary shall:

1. Record accurate minutes of meetings.
2. Maintain official membership records.
3. Maintain records of elected family members/dependants.
4. Keep official Stokvel documents.
5. Communicate important information to members.
6. Keep records of decisions and resolutions.
7. Assist the Chairperson and Treasurer with administration.
8. Maintain records of Executive Committee meetings.
9. Ensure approved amendments are properly recorded.

---

20. MEMBER SUPPORT AND OFFLINE MEMBERSHIP COORDINATOR

Office Bearer: Mr Tshepiso Nthibogelang

HASHTAG FC STOKVEL operates primarily through its official online platform. However, some members may not have access to the platform or may require assistance.

The Member Support and Offline Membership Coordinator shall:

1. Assist members who do not have access to the online platform.
2. Assist members experiencing difficulties with online registration.
3. Assist members who cannot independently complete online processes.
4. Ensure members requiring offline assistance are not unnecessarily excluded.
5. Assist members with providing required information.
6. Assist with information relating to elected family members/dependants.
7. Liaise with the Secretary regarding information received from offline members.
8. Ensure information received from offline members is submitted through the official process.
9. Maintain confidentiality of members' information.
10. Report membership-access challenges to the Executive Committee.
11. Perform other reasonable member-support duties assigned by the Executive Committee.

The Coordinator does not replace the official online membership system.

Information received from an offline member shall be captured into the official Stokvel records through the appropriate process.

---

21. DUTIES OF THE TREASURER

The Treasurer shall:

1. Keep accurate financial records.
2. Record all monthly contributions.
3. Record all fines.
4. Deposit Stokvel funds into the official bank account.
5. Keep records of all income and expenditure.
6. Provide financial reports to members.
7. Keep bank statements and supporting documents.
8. Calculate outstanding amounts owed by members.
9. Record all funeral-assistance payments.
10. Report the financial position of the Stokvel to members.
11. Maintain accurate records of the bank balance.
12. Ensure financial transactions are properly documented.

---

22. ONLINE OPERATION OF THE STOKVEL

HASHTAG FC STOKVEL shall operate primarily through:

https://hashtagfamily.co.za

The platform may be used for:

1. Member registration.
2. Acceptance of the Constitution.
3. Recording member information.
4. Recording elected family members/dependants.
5. Recording benefit-option selections.
6. Maintaining membership records.
7. Communicating Stokvel information.
8. Managing other administrative functions determined by the Executive Committee.

The online platform shall serve as the primary administrative system of the Stokvel.

Members who cannot access or use the platform may receive assistance from the Member Support and Offline Membership Coordinator.

---

23. MEETINGS

The Stokvel shall hold regular meetings as agreed by the members.

Members shall receive reasonable notice of meetings.

Meetings shall be conducted respectfully and orderly.

Important decisions shall be recorded in official minutes.

Where appropriate, meetings may be conducted through online communication platforms.

---

24. DECISION-MAKING AND VOTING

The Stokvel shall endeavour to make decisions through discussion and consensus.

Where consensus cannot be reached, a vote may be taken.

Each member in good standing shall have **one vote**.

Unless otherwise stated in this Constitution, decisions shall be made by a simple majority of members present and entitled to vote.

Where a decision is conducted electronically, the Executive Committee shall ensure that the voting process is reasonably recorded.

An abstention shall not be counted as a vote in favour or against a proposal.

A member who does not participate in a vote shall not be recorded as having voted for or against the proposal.

---

25. FINANCIAL TRANSPARENCY

The Treasurer shall provide members with regular information concerning:

1. Monthly contributions received.
2. Fines received.
3. Funeral-policy payments.
4. Money held in the bank account.
5. Funeral assistance paid.
6. Other authorised expenditure.
7. Current financial balance.
8. Outstanding amounts where applicable.

Members may request reasonable clarification concerning Stokvel finances.

---

26. MISUSE OF STOKVEL FUNDS

Any member or office bearer who misuses, steals, fraudulently obtains or improperly spends Stokvel funds may be subject to disciplinary action.

The Stokvel may require repayment of money improperly used.

Suspected criminal conduct may be reported to the appropriate authorities where necessary.

27. RESIGNATION OR TERMINATION OF MEMBERSHIP

A member wishing to resign shall notify the Executive Committee.

The member's outstanding obligations shall be calculated before resignation is finalised.

A member who voluntarily resigns or withdraws after making contributions shall not be entitled to any refund, reimbursement or repayment of contributions already made.

All contributions made before resignation shall remain part of the Stokvel funds.

Where Section 11 applies, a member shall comply with the applicable waiting period before cancellation.

28. NO REFUND AFTER CONTRIBUTION

A member who voluntarily leaves the Stokvel shall have no claim for the return of:

1. Monthly contributions.
2. Savings contributions.
3. Late-payment fines.
4. Other payments properly made to the Stokvel.

No refund shall be payable merely because:

1. The member chooses to leave.
2. The member no longer wishes to participate.
3. The member experiences personal financial difficulties.
4. A registered dependant has died.
5. All registered dependants have died.
6. The member has not personally received a funeral benefit.

This provision protects the collective financial interests of the Stokvel and its remaining members.

29. TERMINATION FOR NON-COMPLIANCE

A member who repeatedly fails to comply with this Constitution may have their membership suspended or terminated following a fair process and a decision by the appropriate members or Executive Committee.

Termination shall not create an entitlement to a refund of previous contributions.

30. DEATH AND FUNERAL CLAIM PROCEDURE

When a main member or registered elected family member/dependant passes away, the Executive Committee shall:

1. Receive notification of the death.
2. Verify the member's records.
3. Confirm the registered dependant where applicable.
4. Confirm the selected benefit option.
5. Confirm the contribution status.
6. Determine the outstanding balance.
7. Determine the applicable funeral benefit.
8. Determine any applicable deduction.
9. Arrange payment.
10. Initiate the funeral-policy claim where applicable.
11. Record all payments and deductions.
12. Report the transaction to members.

Reasonable proof of death may be required.

---

31. FUNERAL CLAIM PAYMENT DEADLINE

Once a funeral claim has been verified and all required documentation has been received, the applicable Stokvel funeral benefit shall be paid or made available to the member or verified beneficiary **no later than two (2) days before the funeral**, where reasonably possible.

The Stokvel shall endeavour to ensure that the money is available sufficiently early for funeral-related expenses.

31.1 SATURDAY FUNERALS

Where the funeral is scheduled for a Saturday, the intended payment deadline shall ordinarily be:

Thursday before 12:00 noon.

31.2 OTHER FUNERAL DAYS

Where the funeral is scheduled for another day of the week, the Executive Committee shall calculate the corresponding two-day deadline and endeavour to ensure that payment is made by that deadline.

31.3 PERSON RECEIVING THE PAYMENT

Payment shall be made to:

1. The registered member; or
2. Where the main member has passed away, the verified beneficiary or appropriate authorised family representative.

31.4 FINAL VERIFICATION BEFORE PAYMENT

Before payment is made, the Treasurer shall confirm:

1. The member's benefit option.
2. The contribution status.
3. Any outstanding amounts.
4. The applicable funeral benefit.
5. Any authorised deduction.
6. The identity of the person authorised to receive the payment.

31.5 PAYMENT RECORD

Every funeral-benefit payment shall be recorded, including:

1. Name of member.
2. Name of deceased.
3. Relationship of deceased to member.
4. Selected benefit option.
5. Gross benefit amount.
6. Any deductions.
7. Net amount paid.
8. Recipient of payment.
9. Date of payment.
10. Supporting documentation.

31.6 DELAY BEYOND THE STOKVEL'S CONTROL

Where circumstances beyond the reasonable control of the Stokvel prevent payment by the intended deadline, the Executive Committee shall inform the affected member, beneficiary or family representative of the reason for the delay and the expected payment date as soon as reasonably possible.

The funeral-policy benefit shall remain subject to the processing requirements and approval of the applicable policy provider.

---

32. THREE-YEAR EXECUTIVE COMMITTEE TERM

The Executive Committee shall be elected every three (3) years.

The election shall provide members with an opportunity to elect individuals who will manage the affairs of the Stokvel for the following three-year term.

Following the election of a new Executive Committee, an appropriate handover shall take place.

---

33. MANDATORY THREE-YEAR CONSTITUTIONAL REVIEW

The Constitution shall be formally reviewed every three (3) years following the election of a newly elected Executive Committee.

The review shall determine whether:

1. Existing provisions remain appropriate.
2. Any provisions require clarification.
3. New provisions are required.
4. Existing provisions should be amended or removed.
5. Financial and operational rules remain suitable.

The newly elected Executive Committee shall facilitate the review together with members.

The review shall form part of the commencement and transition process of the new three-year term.

A three-year review does not automatically mean that the Constitution must be changed.

Amendments shall only be made where necessary and after approval by members.

---

34. AMENDMENT OF THE CONSTITUTION

Any member or the Executive Committee may propose an amendment.

Any proposed amendment shall:

1. Be communicated to members before consideration.
2. Be discussed by members.
3. Be voted on in accordance with the Stokvel's voting requirements.
4. Be approved by the required majority.
5. Be recorded in the official minutes.
6. Be incorporated into the official version of the Constitution.

No amendment shall take effect until properly approved by the members.

All approved amendments shall be retained as part of the official Stokvel records.

---

35. DISPUTE RESOLUTION

Any dispute between members should first be addressed through discussion with the Executive Committee.

If the dispute cannot be resolved, it shall be referred to a meeting of members for consideration.

All parties shall be treated fairly and respectfully.

The purpose of the dispute-resolution process shall be to protect unity and the interests of the Stokvel.

36. DISSOLUTION OF THE STOKVEL

The Stokvel may be dissolved only after a decision by the members.

Upon dissolution:

1. All outstanding debts and liabilities shall first be settled.
2. The final financial position shall be presented to members.
3. Remaining funds shall be dealt with according to a resolution approved by members.
4. The official bank account shall be closed after all obligations have been settled.
5. Final records shall be retained as agreed by members.

No individual member shall have an automatic right to claim a refund of historical contributions merely because the Stokvel is dissolved.

---

37. GENERAL PRINCIPLES

HASHTAG FC STOKVEL shall operate according to the principles of:

- Unity
- Honesty
- Transparency
- Accountability
- Respect
- Equality
- Mutual Support
- Financial Responsibility
- Family
- Cooperation

The interests of the Stokvel and its members shall take priority over the personal interests of individual office bearers.

---

38. ONLINE MEMBER ACCEPTANCE AND REGISTRATION

Because HASHTAG FC STOKVEL operates primarily online, members shall not be required to sign a physical member signature register upon registration.

Every new member shall complete the official registration process through:

https://hashtagfamily.co.za

During registration, each member shall:

1. Provide the required membership information.

2. Provide information for nine elected family members/dependants.
3. Select a benefit option.
4. Read the Constitution.
5. Confirm that they understand the Constitution.
6. Electronically accept and agree to abide by the Constitution.
7. Complete the required membership registration process.

The electronic acceptance recorded during registration shall constitute the member's formal acknowledgement and acceptance of this Constitution.

The electronic registration and acceptance record shall be retained as part of the official membership records.

Members requiring assistance may receive support from the Member Support and Offline Membership Coordinator.

---

39. MEMBER AND DEPENDANT REGISTER

The official Member and Elected Family Member/Dependant Register shall be maintained electronically through:

https://hashtagfamily.co.za

The register shall contain, where applicable:

1. Main member information.
2. Membership registration details.
3. Selected benefit option.
4. Nine elected family member/dependant details.
5. Contact information.
6. Registration dates.
7. Membership status.
8. Contribution status.
9. Other information necessary for administration.

Members shall be responsible for providing accurate information.

Members shall notify the Stokvel of relevant changes to their registered information.

The Secretary shall maintain the official membership records.

The Member Support and Offline Membership Coordinator shall assist members requiring offline support.

---

40. OFFICIAL RECORDS AND ELECTRONIC ACCEPTANCE

The official records of HASHTAG FC STOKVEL may be maintained electronically.

Electronic records may include:

1. Membership applications.
2. Constitution acceptance records.
3. Membership information.
4. Benefit-option selections.
5. Elected family member/dependant records.
6. Contribution records.
7. Payment records.
8. Funeral claims.
9. Meeting records.
10. Resolutions.
11. Approved amendments.
12. Other official Stokvel records.

Electronic records maintained through the official Stokvel platform shall form part of the official administrative records of the Stokvel.

---

41. ADOPTION AND EFFECTIVE DATE

This Constitution was adopted, approved and signed by the members of **HASHTAG FC STOKVEL** on:

30 September 2026

Effective Date: 1 October 2026

Place of Signing: Madibe A Makgabana Village

The Constitution shall become effective on **1 October 2026**.

All members who register and accept the Constitution through the official online registration process confirm that they have read, understood and agreed to abide by its provisions.

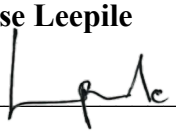
The electronic acceptance recorded during registration shall constitute the member's acknowledgement and acceptance of this Constitution.

---

42. EXECUTIVE COMMITTEE CONFIRMATION

CHAIRPERSON

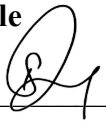
Mr Ontlametse Leepile

Signature: 

Date: **30 September 2026**

SECRETARY

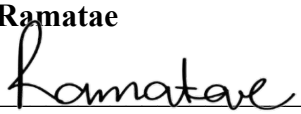
Mr Kealotse Leepile

Signature: 

Date: **30 September 2026**

TREASURER

Mr Obakeng Ramatae

Signature: 

Date: **30 September 2026**

MEMBER SUPPORT AND OFFLINE MEMBERSHIP COORDINATOR

Mr Tshepiso Nthibogelang

Signature: 

Date: **30 September 2026**

FINAL DECLARATION

We, the members of **HASHTAG FC STOKVEL**, hereby agree to uphold this Constitution and to work together in the spirit of:

“ONE TEAM, ONE FAMILY.”

We undertake to:

- Respect the rules of the Stokvel;
- Protect Stokvel funds;
- Support fellow members;
- Respect one another;
- Promote unity and cooperation;
- Maintain transparency and accountability; and
- Act in the best interests of HASHTAG FC STOKVEL and its members.

Date of Adoption: 30 September 2026
Effective Date: 1 October 2026
Place: Madibe A Makgabana Village
Official Platform: https://hashtagfamily.co.za

END OF CONSTITUTION