COLLECTIVE PROJECT : OBLIGATIONS and REWARDS

Together for solidarity, mutual aid, investment and a better future!

- Solidarity
- Mutual aid
- Investment
- Development
- Sharing

I. THE OBLIGATIONS (Articles 1 to 11)

Clear rules for a lasting project that benefits everyone!

1 Be a member of the DÉMUNI PROJECT

It is mandatory that any person or any 1st person in charge of a structure, before registering in this collective project and benefiting from its advantages, must be a member of the DÉMUNI project.

DÉMUNI Project

2 Membership fee

Membership in this collective project is:

- 2,000 F for a natural person;
- 5,000 F for a legal entity (company, association, NGO and others).

3 Membership book and other gadgets

This membership will give you a membership book and other gadgets such as stickers or flyers.

CARNET DE MEMBRE

- Member book
- Stickers
- Flyers

4 Monthly fee (Natural person)

For a natural person, his monthly membership fee can range from 500 to 10,000 francs per month depending on his ability, and he has the possibility of making several memberships.

From 500 F to 10,000 F per month

5 Monthly fee (Legal entity)

For a legal entity, their monthly membership fee can range from 10,000 to 100,000 francs per month and they have the possibility of making several memberships.

From 10,000 F to 100,000 F per month

6 Split of contributions

Members' contributions will be divided into 2 parts with different benefits:

25% Social Share

75% Profit Share

7 The social share (25%)

The social share is the 25% portion retained from the membership fee of all members or all accounts created, to carry out social and mutual-aid actions within the association. The accumulation of this sum over several months guarantees you free social actions when you need them. This share accumulates as long as you are a member of the association and is never withdrawn, except that you benefit from free social assistance with this social share, which resets your counter to zero, and the membership fee resumes immediately the following month. The same scenario will continue about 10 times for each member.

8 Non-refundable social share

The social share is never refundable, especially once social actions have started in the section you belong to, since donations made to a member from the social share are non-refundable. That is why, before an individual benefits from this social share, he must first be a member of the DÉMUNI project by making one or more donations in it; this way we have a guarantee that even if this person is no longer a member of the association, the profits generated in the DÉMUNI project can continue to replenish this social share for the continuity of our social actions.

9 The profit share (75%)

The profit share is the 75% portion retained from the membership fee of all members or all their accounts, which forms an investment fund for the association; the interest from its investments also allows members to earn 5% interest per year on the capital of their profit share (accumulated interest is set aside, and this is where certain penalties or debts could be deducted).

5% per year on the capital

10 Return of the profit share and participation

- The profit share is returned to the member when he can no longer be a member of the association, after deducting the charges and debts he has contracted and accepted by both parties, plus a mandatory 10% withdrawal fee on his net profit; the rest is given to him.
- One of the major obligations of this collective project is to be regular and assiduous at all group meetings and to respect the group's clauses and internal regulations. Take part in all the association's activities in this project, and report delays, permissions and concerns to the committee members in good time.

II. YOUR INTERESTS AND REWARDS (Articles 11 to 27)

Concrete support throughout your whole life!

11 Overall socio-economic support

Socio-economic support is 10 times throughout one's life (for one membership and contribution account, since a member can have several accounts and make different contributions), as long as we are in this project.

10 times throughout your life

12 Support in times of distress

Social support is Seven (07) times in times of distress : the loss of a loved one; a husband, a wife; a mother, a father; a child, a father-in-law, a mother-in-law; theft at his workplace; or dismissal; but one time is kept for the member even at the time of his hospitalization or at his death.

07 times

13 Support arrangements in case of distress

Arrangements for support in times of distress are made in 2 ways:

A. The 1st way:
It is 3 times the total accumulated amount of the Member's social share, plus

B. The 2nd way:
As this Collective project and the DÉMUNI project of this same Association are closely linked, the one who sponsored you in the DÉMUNI project becomes your godfather, all those this member sponsors become his godchildren, and the first people his godchildren sponsor become his 1st little godchildren; so these 3 categories of members (your godfather, your godchildren and your 1st little godchildren) must also support you with money in times of need, as described in the following articles.

14 Financial support (3 categories) – Distress

The money support from the 3 categories of Members at the moment of distress to the victim is:

- 2,000 F from the GODFATHER
- 1,000 F from ALL his godchildren;
- 500 F from ALL his 1st little godchildren.

15 Support in times of joy

Social support is Three times in moments of joy (births, birthdays, weddings; defenses; ceremony at the end of a training or a success).

03 times

16 Support arrangements in times of joy

The arrangements for support in times of joy are almost the same as in the previous case, except that here it is the 1st way that differs a little: instead of 3 times, here it is 2 times the total accumulated amount of the Member's social share.

2 times the total amount accumulated

17 2nd way - Support (moments of joy)

The 2nd way of support in this case of Joy remains the same as the previous one:

- 2,000 F from the GODFATHER;
- 1,000 F from all his godchildren;
- 500 F from all his 1st little godchildren.

18 Request for assistance (both cases)

It should be noted that the request for assistance in both cases is to be filled in the members' book, since it already contains models of request letters, and sent to the committee for validation or not; but if it is validated, his godfather, his godchildren and his 1st little godchildren will receive a warning notification by email or SMS for the automatic debit from their COLLECTIVE project account, or in most cases from their DÉMUNI project account, to support this Member.

19 10% commission on assistance funds

A commission of 10% is withdrawn by the committee when the member withdraws his assistance funds (the 1st way and the 2nd way of support) in the 2 social cases, distress and joy, for other needs of the association.

10 % Commission

20 Physical support by the committee

The committee will be responsible for accompanying members requesting assistance to the event site at the association's expense; 2 to 5 people, depending on conditions, means and distance. But we will always encourage the other members who are his relatives and godchildren to accompany this member with their own means, if available.

21 Loans on the profit share

Your profit share, which is 75% of your monthly contribution, will let you benefit from express loans at a lower interest cost of 5 to 10%, repayable in about one week to 5 months, especially 2 weeks before the end of June and December, because these are the times of the major balance sheets and reports on the evolution of the project's activities to members, calculations and checking of all members' interests, for a new impetus for the next 6 months.

22 Calculation examples for support

The calculation below will give us an idea of the advantages we will have by going all out in this project.

A. Case of distress (×3)
- Contribution: 500 F/month for 6 months (25% of it in the social share, i.e. 125 F/month)
- Calculation: 125 F × 6 months × 3 = 2,250 F + 2,000 F (Godfather) + 10,000 F (10 godchildren) + 5,000 F (10 1st little godchildren)

Total = 19,250 F

B. Case of joy (×2)
- Calculation: 125 F × 6 months × 2 = 1,500 F + 2,000 F (Godfather) + 10,000 F (10 godchildren) + 5,000 F (10 1st little godchildren)

Total = 18,500 F

23 Loans up to 300% of capital

The interest on the loan varies according to the request the member makes, based on his capital in this project; if the member requests a loan of 25%, 50% or 75% of his capital, the interest rate will be 5%.

But if he requests a loan of 100%, 200% or 300% of his capital, the interest rate will be 10%.

Up to 300% of capital

24 Loan interest rates

The interest rate is:

- 5 % per year for a loan of 25% of the capital of his profit share;
- 5 % per year for a loan of 50% of the capital;
- 5 % per year for a loan of 75% of the capital;
- 10 % per year for a loan of 100%;
- 10 % per year for a loan of 200%;
- 10 % per year for a loan of 300%.

25 Example of a loan calculation

On a profit share of 500 F/month for 6 months (of which 75% = 375 F/month):

- Capital after 6 months: 375 F × 6 = 2,250 F
- 300% loan: 2,250 F × 3 = 6,750 F
- Repayment with 5% interest: 6,750 F + 337.5 F = 7,087.5 F

26 Summary of the advantages (as an example)

In summary, for 6 months of membership fees, if we take 500 F per month, which is 3,000 F, in case of distress we can receive a donation of 19,250 F + a loan of 6,750 F, a total of 26,000 F, while repaying only 7,087.5 F; at the same time, the member still has his profit share of 2,250 F in his account. N.B.: In total, for 6 months of activity at a membership fee of 500 F per month, i.e. 3,000 F, a member can benefit from more than 14,412.5 F free of charge.

More than 480% benefits

27 Transparency of funds

As this is a project that will bring members together in small sections by sector of activity, village, district, canton, prefecture, region or country, each member must be aware of the funds in the section he or she is in, so as to know transparently how many aid or loan operations can be made for him within 6 months.

This way, even before a member submits a request for assistance or a loan, he will know there will be enough funds to satisfy his request.

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III. THE PENALTIES (Article 28)

28 Penalties

Penalties may be applied in the case of:
- Minus 50 F for any delay of a certain number of minutes (to be defined);
- Minus 200 F for any unjustified absence;
- Minus 100 F for any absence, even justified.

IV. OTHER BENEFITS (Article 29)

29 Other benefits

On the platform of this Collective Project, the leaders of another Association or Structure may host their Association or Structure with their members, to direct them according to their own rules and vision; but the calculations of their dues, obligations, interests and penalties will be based on the descriptions given here; and they pay only a few fees every 6 months to our parent structure, based on the number of members in their Association or Structure.

Train, reintegrate, support each other... for a conscious and united generation!