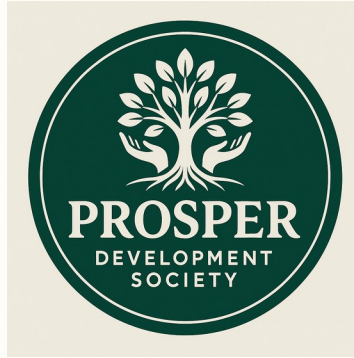




PROSPER DEVELOPMENT SOCIETY

MEMBER HANDBOOK

Your Practical Guide to Membership, Welfare, Economic Empowerment and Participation

BETTER TOGETHER ALWAYS

OFFICIAL MEMBER COMMUNICATION EDITION - 2026

Effective 1 June 2026 | Registration No. SOCA-MOTV22M

This Handbook explains Prosper membership in plain language. Where there is any inconsistency, the Master Working Constitution and approved policies prevail.

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DOCUMENT CONTROL & MEMBER USE

Item	Approved position
Instrument	Prosper Development Society Member Handbook 2026
Purpose	Plain-language member guide and orientation tool
Effective date	1 June 2026
Authority	Master Working Constitution and controlled subsidiary instruments
Primary policy basis	Master Membership Policy 2026
Companion instruments	Finance Policy, Welfare Manual, Field Operations Policy, Enterprise/Savings/Credit/Investment Framework
Controlled English	Organization / organize / authorize / recognize and related -ize forms
Official contacts	+254 748 207 841 info@prospersociety.org prospersociety.org

How to use this Handbook

Use this as your everyday guide. For detailed legal, financial, welfare, disciplinary or product rules, the relevant master instrument controls.

WELCOME TO PROSPER

Prosper Development Society is a member-based development organization built on the belief that people achieve more when they organize, support one another, save and invest together, protect one another in times of need, and use collective action to create opportunity.

Our Motto

Better Together Always.

Our Vision

To be Africa's leading people-driven development institution, building prosperous, resilient and inclusive communities that thrive together.

Our Mission

To organize people and partnerships to deliver social welfare, economic empowerment and sustainable community development through strong grassroots structures, innovation, enterprise and accountable institutions.

CONTROLLED SYNCHRONIZATION REVISION - 26 September 2026

This revision harmonizes terminology, cross-references, ProChama controls, digital records, field/HR stipend and incentive controls, and member-facing explanations across the Prosper controlled document suite. Original adoption/effective dates remain unchanged; any provision requiring Board, Congress, regulatory or contractual approval becomes operative only through the applicable approval process.

TABLE OF CONTENTS

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SECTION 1 - WHO PROSPER IS

One Society, many communities, one member-centered mission.

What Prosper exists to do

- Promote social welfare and solidarity so members are supported during important life events and hardship.
- Build economic empowerment through savings, responsible credit, enterprise, markets, skills and investment opportunities.
- Organize members into strong Community Action Groups (CAGs) that make services accessible close to where people live and work.
- Implement community-development programs with members, government, private sector, faith communities, donors and development partners.
- Create inclusive opportunities for women, youth, persons with disabilities (PWDs), vulnerable and marginalized persons, farmers, traders, professionals and creatives.

Our PROSPER values

Letter	Value	Meaning
P	People First & Participation	People and active participation come first.
R	Responsibility & Respect	We respect one another and meet commitments.
O	Ownership & Openness	We protect Prosper and expect transparency.
S	Solidarity & Service	We stand with members and serve communities.
P	Professionalism & Prudence	We act professionally and use resources carefully.
E	Equity, Excellence & Enterprise	We pursue fair opportunity, high standards and productive enterprise.
R	Resilience & Results	We build systems that endure and measure results.

Remember

Prosper membership belongs to Prosper Development Society. A CAG is your local membership and service unit, but no CAG leader owns members or may block a lawful transfer.

SECTION 2 - YOUR MEMBERSHIP JOURNEY

From application to Bonafide membership and Good Standing.

Stage	Status	Meaning
1	Applicant	Approved application is submitted.
2	Approved - Pending Entry	Eligibility is verified before system activation.
3	Probationary Member	Your record is activated and the 90-day onboarding period begins.
4	Bonafide Member	You complete probation and onboarding requirements.
5	Member in Good Standing	You are Bonafide, current/arranged on obligations and not under sanction.
6	Grace / Arrangement	A formally approved hardship/payment arrangement is active.
7	Inactive / Restricted	Participation or rights are temporarily inactive/restricted.
8	Suspended	A formal temporary sanction is in force.
9	Withdrawn	60-day notice and clearance are complete.
10	Expelled	Membership is terminated after due process.
11	Deceased	The record is closed with dignity while welfare/estate matters are processed.

Your official identity

- Membership Number: simple sequential/reference number for day-to-day use.
- Membership ID: unique stable identifier and system key across PIMIS.
- Digital Passbook: the member-facing record intended to show membership status, contributions, compliance, welfare, savings, credit and ProChama activity.

SECTION 3 - YOUR FIRST 90 DAYS

A clear onboarding pathway.

Requirement	What to complete
Orientation	Learn the Constitution, member rules, welfare, savings, CAG meetings and reporting channels.
CAG integration	Be attached to the correct CAG/territorial structure where applicable.
Member data	Complete identity, contact, next-of-kin and required dependant/beneficiary information.
Annual subscription	Pay or be on an approved arrangement.
Welfare package	Select a package and maintain the required contribution history.
Development levy	Keep the current development obligation paid or formally arranged.
Branding kit	Complete the current KES 3,500 onboarding obligation within 90 days or approved arrangement.
Minimum savings	Build at least KES 1,000 in refundable savings within 90 days or approved arrangement.
Conduct	Maintain good conduct and resolve any serious onboarding concern.

When do full benefits start?

Registration alone does not automatically create full welfare, credit or leadership eligibility. Full rights depend on completing probation/onboarding, Bonafide status, Good Standing and the specific benefit/product rules.

SECTION 4 - YOUR RIGHTS AND RESPONSIBILITIES

Strong membership combines benefits with accountability.

Your core rights

- Be treated with dignity, fairness and non-discrimination.
- Receive accurate information about membership, obligations, welfare package and applicable services.
- Participate in CAG meetings and lawful member activities according to your status.
- Access applicable welfare and economic services when eligible.
- Request correction of inaccurate membership information.
- Raise complaints, grievances and appeals without retaliation for good-faith reporting.
- Be heard before serious disciplinary sanctions are imposed, subject to urgent protective controls where necessary.
- Seek leadership when you meet the applicable eligibility rules.

Your core responsibilities

- Provide truthful information and keep contact, next-of-kin and dependant records current.
- Pay or formally arrange mandatory obligations on time.
- Participate responsibly in CAG and Society activities.
- Protect Prosper property, records, confidential information, name, logo and reputation.
- Use only approved payment channels.
- Avoid fraud, violence, harassment, corruption, discrimination and misuse of Society resources.
- Account for any Society money, assets or assignment entrusted to you.
- Respect other members and leaders while retaining your right to raise genuine concerns.



SECTION 5 - YOUR CURRENT FINANCIAL OBLIGATIONS

Know what is mandatory, refundable and linked to eligibility.

Obligation	Current amount / rule	Member note
Registration Fee	KES 500 one-time	Required for admission; non-refundable after valid registration.
Annual Subscription	KES 600 per calendar year	Mandatory ongoing obligation; non-refundable.
Monthly Welfare	Silver 350 Gold 550 Platinum 950	Benefit eligibility follows the Welfare Manual.
Development Levy	KES 100 monthly	Current mandatory development obligation.
Branding Kit	KES 3,500 within 90 days	Current onboarding obligation; non-refundable after supply/commitment.
Minimum Savings	KES 1,000 within 90 days	Refundable member savings, subject to clearance/set-off.
Ongoing Savings	Minimum KES 50 weekly or KES 200 monthly unless amended	Current savings discipline.
Shares / Member Capital	KES 3,000 where applicable; currently mandatory for Directors unless revised	Subject to Finance/Governance rules.
Event Contribution	KES 100 per approved event where applicable	Purpose-specific solidarity/event contribution.

Always pay through approved channels

Do not send Prosper money to a personal account merely because someone claims to be an officer. Keep your transaction evidence/reference.

SECTION 6 - YOUR CAG AND LEADERSHIP

Your CAG is the grassroots home of Prosper membership.

Community Action Groups (CAGs) bring Prosper services closer to members and support meetings, welfare verification, records, savings/contributions, economic activities, training and local accountability.

Official CAG positions

#	Position
1	Chairperson
2	Assistant Chairperson
3	Secretary
4	Assistant Secretary
5	Treasurer
6	Organizing Secretary
7	Assistant Organizing Secretary
8	Welfare Officer
9	Assistant Welfare Officer

How authority flows

Founder-President/Board -> Country/National Executive Secretariat -> County Director & County Executive Team -> Subcounty Champion -> Ward Champion -> CAG Officials -> Members/beneficiaries.

Member concerns and accountability generally move upward through the same structure. Safeguarding, fraud, whistleblowing, conflict-of-interest and formal appeal channels may bypass a conflicted officer.

SECTION 7 - WELFARE - OUR BACKBONE

Structured solidarity for difficult and important moments.

Welfare is a core pillar of Prosper. Benefits are subject to eligibility, declared relationships, evidence, package rules, compliance and approved procedures.

Package	Monthly contribution	Core position
Silver	KES 350	Core principal and immediate-family protection.
Gold	KES 550	Silver core protection plus approved additional relationships.
Platinum	KES 950	Core protection plus extended declared-family categories.

Current benefit schedule

Qualifying event	Package	Maximum
Principal member death	All packages	KES 100,000
1st/only declared spouse death	All packages	KES 80,000
2nd/3rd declared spouse death	Platinum	KES 20,000 each
Biological child <=30 years death	All packages	KES 40,000
Biological parent death	All packages	KES 60,000
Parent-in-law death	Gold / Platinum	KES 20,000
Approved guardian death	Gold / Platinum	KES 20,000
Grandparent death	Platinum	KES 10,000
Sibling death	Platinum	KES 10,000 each - up to 4 declared
Grandchild death	Platinum	KES 10,000 each - up to 5 declared
Hospitalization >48 continuous hours	Principal - all packages	Up to KES 3,000
Childbirth	Female principal - all packages	Up to KES 3,000
Wedding	Principal - all packages	Up to KES 30,000
Approved milestone	Principal - all packages	Up to KES 10,000

Declare your family before the event

Spouses, children, parents, guardians and extended-family categories must be properly declared and verifiable.

Do not wait until a claim arises.



SECTION 8 - HOW TO CLAIM WELFARE SUPPORT

Fast support depends on fast, accurate notification and verification.

1. Notify your CAG Welfare Officer/Assistant, CAG leadership or approved Prosper channel as soon as possible.
2. Provide your Membership Number/ID and basic event details.
3. Provide the minimum evidence required for the event and relationship.
4. Prosper verifies membership status, package, compliance and declared relationship.
5. The authorized welfare level approves or escalates the claim.
6. Finance validates and pays through an approved channel.
7. The claim is recorded in the Welfare Register/PIMIS and reconciled.

Important rules

- Bereavement uses an accelerated process; credible interim verification may be used before a death certificate is available.
- Planned events should ordinarily be notified about 45 days in advance where practicable.
- Hospitalization support requires continuous admission exceeding 48 hours at a recognized facility.
- Probationary or non-compliant members do not automatically qualify for full scheduled benefits, but verified serious hardship may be considered for discretionary Solidarity Support up to KES 10,000, subject to resources, approval and applicable deductions.

One event, one truthful claim

Duplicate, fabricated, exaggerated or backdated claims are prohibited and may result in recovery and discipline.

SECTION 9 - SAVINGS, SHARES AND PROCHAMA

Build financial discipline, capital and collective opportunity.

Core savings

- Current minimum savings: KES 1,000 within the first 90 days.
- Current ongoing savings discipline: at least KES 50 weekly or KES 200 monthly unless amended.
- Savings are individually traceable member funds, separate from ordinary Society income.
- Refunds are subject to the Finance Policy, clearance, set-off and exit rules.

Shares / member capital

The current minimum is KES 3,000 where applicable, including the current requirement for Directors unless revised through authorized rules.

What is ProChama?

ProChama is Prosper's modern digital rotating-contribution and economic-empowerment platform. Members choose an approved daily, weekly or monthly contribution band, may settle the period target in one payment or smaller instalments before the cut-off, and receive a clear Digital Passbook showing circle, Payout Pod, slot, due amount, payments, arrears, payout and approved deductions.

ProChama uses Master Circles of up to about 100 active members, with smaller frequency-based Payout Pods so that a normal pod rotation can complete in about 45-60 days. A member may ordinarily join up to three active circles during the pilot, but may hold only one numbered slot in each circle. Upgrade or downgrade normally takes effect after the current rotation is settled.

Before a payout, Prosper prepares a settlement statement showing gross payout, the approved administration fee, overdue ProChama amount and any other verified due-and-payable obligation lawfully authorized for set-off. The pilot administration fee is 2.5% of gross payout, minimum KES 20 and maximum KES 1,500, charged once at payout rather than on each micro-payment.

Cash paid at an approved CAG meeting must be receipted to the member/circle and appears first as Received - Pending Banking. It becomes Settled only after the gross cash is deposited through an official Prosper channel and reconciled. Net payout is made to the member's verified M-PESA number or approved bank account.

Option	Current contribution	Position
ProChama Daily	KES 50 / 100 / 200 daily	May be settled once or in micro-payments before the daily cut-off.
ProChama Weekly	KES 300 / 500 / 1,000 weekly	May be settled once or in instalments before the weekly cut-off.
ProChama Monthly	KES 1,000 / 2,000 / 3,000 / 5,000 / 10,000 / 20,000 monthly	May be settled once or in daily/weekly instalments before the monthly cut-off.
Administration fee	2.5% of gross payout; min KES	Charged once at payout;

Option	Current contribution	Position
	20; pilot max KES 1,500	current pilot terms subject to approved Product Schedule.

- Possible circles include enterprise, agriculture, women, youth, PWD & inclusion, housing/assets, education and investment.
- No unofficial person may create a Prosper-branded circle and collect funds privately.



SECTION 10 - LOANS AND CREDIT

Responsible credit should improve livelihoods, not create harmful debt.

Current Table Banking product

Term	Current position
Principal	KES 2,000 - KES 10,000
Term	30 days
Repayment	Four weekly principal installments under the current model
Service fee	10% upfront on approved principal
Renewal	Up to three renewals/rollovers, subject to approval and fee on outstanding balance
Security	Guarantor(s), savings/member capital or other approved security
Disbursement	Cashless through an approved channel

Other products Prosper may activate by approved Product Schedule

- Compliance Loan Facility (CLF)
- Emergency Loan
- Soft Loan
- Short-Term Business Loan
- Mid-Term Development Loan
- Long-Term Development/Education Loan
- Agriculture/Seasonal Loan
- Asset Finance
- Invoice/Purchase Order Support
- Green/Climate Finance
- Digital/Youth Innovation Finance

A named product is not automatically active

Every loan product requires an approved Product Schedule stating the live amount, pricing, tenor, eligibility, security, repayment and default rules.

SECTION 11 - ENTERPRISE AND PROSPER EVENTS

Membership should open doors to productive opportunity.

Prosper may develop social enterprises that generate income for the Society while creating markets, jobs and business opportunities for members and communities.

Prosper Events

- Weddings, graduations, housewarmings, inaugurations and approved member events.
- Funeral and memorial logistics where appropriate.
- Conferences, Congress meetings, trainings, workshops and launches.
- Exhibitions, market days, talent shows, sports activities, agriculture days and CSR activations.
- Income may include management fees, service margins, sponsorships, ticketing, equipment hire and vendor/exhibitor fees.

Member suppliers such as caterers, decorators, photographers, MCs, transporters, entertainers, designers and equipment providers may access opportunities subject to quality, procurement and conflict-of-interest controls.

Other enterprise families

Enterprise family	Examples
Prosper Enterprise Services	Business support, markets and member services
Prosper Brand & Merchandise	Approved branded products and merchandise
Prosper Agriculture & Markets	Production, aggregation, market access and value addition
Prosper Digital Services	Digital support, training and technology-enabled services
Prosper Talent & Creative Economy	Arts, music, sports, media and creative enterprise
Prosper Training & Learning	Capacity building, leadership and technical learning
Prosper Community Services	Approved community-facing social enterprise services

SECTION 12 - MEETINGS, FIELD OPERATIONS AND PARTICIPATION

Your participation keeps Prosper active and accountable.

CAG meetings matter

- Attend your scheduled CAG meetings where reasonably possible.
- Ensure attendance, contributions and issues are accurately recorded.
- Keep evidence for payments and verify postings in the approved system.
- Raise welfare, membership, loan, enterprise or community issues through the appropriate officers.

Prosper operating principle

No itinerary - no assignment. No assignment - no facilitation. After facilitation - report back. No reporting - no subsequent assignment or facilitation.

This protects members because Prosper can trace who worked, where, what resources were used and what results were achieved.

Current growth incentives

- From 1 October 2026, each verified new paid registration generates one recruitment/onboarding pool equal to 10% of the KES 500 registration fee (currently KES 50). It is shared among the distinct verified recruiter, onboarding officer and registrar/registration-posting officer recorded in PIMIS.
- A qualifying CAG meeting may generate one collection-performance pool for the assigned Field Officer(s): 2.5% of verified collections at 80% to below 100% of the dynamic target, and 5% at 100% or above, subject to the current pilot cap and Finance reconciliation.
- Verified new shares/member-capital payments of KES 3,000 or more may attract the current 2% mobilization incentive to assigned Field Officer(s). The incentive is paid from the approved incentive budget and is not deducted from the member's capital balance. For transparent field remuneration, the standard verified-assignment stipend ladder is Ward Champion KES 300; Subcounty Champion and County Executive Committee officers up to and including the Deputy County Director KES 400; and County Director or Board Director KES 500. These assignment stipends are separate from, and may be paid in addition to, the performance commissions above when independently earned and verified.

SECTION 13 - LEADERSHIP OPPORTUNITIES

Leadership in Prosper is service, responsibility and performance.

Holding a title is not an automatic entitlement. Leadership depends on membership status, integrity, competence, performance, accountability and the rules of the office.

General membership gate

- Be a Bonafide Member in Good Standing unless an authorized technical exception applies.
- Meet the membership/experience requirements of the office.
- Have no unresolved serious accountability or disciplinary matter.
- Demonstrate integrity, competence, commitment to Prosper and ability to work within the chain of command.
- Meet any financial/member-capital requirements applicable to the office.

Leadership levels

- CAG Officials
- Ward Champion
- Subcounty Champion
- County Executive Team
- Country/National Executive Secretariat
- Board and specialist committees/representative units

Performance creates opportunity

Strong service, results, training, integrity and institutional commitment may lead to additional responsibilities, leadership progression and opportunities to represent Prosper.

SECTION 14 - COMPLAINTS, APPEALS AND PROTECTION

You have the right to raise genuine concerns safely.

What can you complain about?

- Incorrect membership records or payments
- Unfair CAG administration or transfer obstruction
- Benefit or welfare processing
- Financial posting or loan/account issues
- Leadership conduct or elections
- Harassment, discrimination, safeguarding concerns or abuse
- Fraud, corruption, misuse of resources or conflicts of interest
- Unfair suspension, restriction, expulsion or refund decisions

Minimum fair process

8. The matter is recorded.
9. Prosper identifies the correct route.
10. Urgent protective controls are limited to what is necessary.
11. You receive notice of material allegations before serious sanctions.
12. You have a reasonable opportunity to respond.
13. The matter is investigated/heard impartially.
14. A written decision with reasons is issued where material rights are affected.
15. An appeal route is provided where applicable.

No retaliation for good-faith complaints

A member should not be punished merely for lawful whistleblowing, testimony, data-correction requests, grievances or appeals made in good faith. Knowingly false malicious allegations remain subject to conduct rules.

SECTION 15 - TRANSFERS, INACTIVITY AND RECORD CHANGES

Your membership follows you; your records must remain accurate.

Moving CAGs

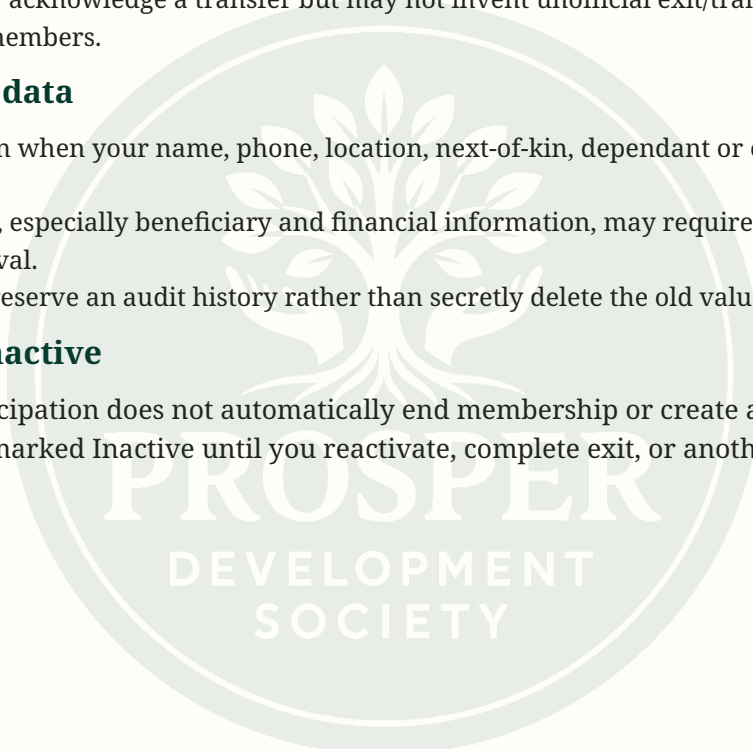
- Submit the approved transfer request with your Membership Number and Membership ID.
- State your current CAG and requested destination.
- Declare outstanding loans, guarantees, leadership handover, property or pending welfare matters.
- The transfer becomes effective only after approval and PIMIS update.
- A CAG leader may acknowledge a transfer but may not invent unofficial exit/transfer fees or claim ownership over members.

Correcting your data

- Request correction when your name, phone, location, next-of-kin, dependant or other record is inaccurate.
- Sensitive changes, especially beneficiary and financial information, may require supporting evidence and higher approval.
- Prosper should preserve an audit history rather than secretly delete the old value.

If you become inactive

Long-term non-participation does not automatically end membership or create an automatic refund. Your status may be marked Inactive until you reactivate, complete exit, or another lawful status change occurs.



SECTION 16 - LEAVING PROSPER, REFUNDS AND REJOINING

A controlled exit protects you and the Society.

How to withdraw

16. Give at least 60 days' written notice through the approved channel.
17. State your intended exit date and contact information.
18. Complete financial, property, loan, guarantee, welfare and leadership clearance.
19. Return any Prosper property held on behalf of the Society.
20. Finance calculates any refundable member funds and lawful deductions.
21. Withdrawal becomes effective after the notice/clearance process is complete and PIMIS is updated.

Normally non-refundable

- Registration fees
- Annual subscriptions
- Welfare contributions
- Development levies
- Branding payments after supply/commitment
- Event contributions
- Donations
- Administrative charges and other amounts expressly designated non-refundable

Refundable member funds

Only balances expressly classified as refundable member funds under the Finance Policy or a specific contract are refundable. Unless prohibited by law or binding contract, the refundable balance is subject to a 10% administration and processing charge plus lawful set-off of debts, arrears, penalties, guarantees, attributable losses and other authorized deductions.

Rejoining

A withdrawn member may apply afresh under current rules. Re-entry does not automatically restore previous seniority, leadership position or expired benefits. A person expelled for serious misconduct may face a waiting period or permanent exclusion under the final decision and policy.

SECTION 17 - FREQUENTLY ASKED QUESTIONS

Quick answers to common member questions.

Does paying KES 500 mean I immediately qualify for every benefit?

No. Registration activates membership, but full welfare, credit and leadership rights depend on the 90-day onboarding/probation process, Good Standing and specific benefit/product rules.

Can my CAG Chairperson stop me from transferring?

No. Transfers follow the approved process. A CAG leader may verify records but does not own members.

If I stop paying welfare, do I still get the full benefit?

Not automatically. Welfare eligibility depends on package, compliance and any approved arrangement.

Is my KES 1,000 minimum savings refundable?

It is classified as refundable member savings, subject to the Finance Policy, clearance, set-off and exit processing.

Are registration fees and welfare contributions refundable when I leave?

Normally no. They are designated non-refundable unless law or a binding agreement requires otherwise.

Can I get more than one loan at the same time?

Only if the active Product Schedule and credit controls allow it.

What is ProChama?

Prosper's approved structured contribution, savings, investment and enterprise-circle platform.

Can I complain above my CAG?

Normally use the chain of command, but safeguarding, fraud, whistleblowing, conflict-of-interest and formal appeal channels may bypass a conflicted officer.

Can Prosper change fees or benefits?

Yes, through the authorized policy/product approval process.

How do I know where my money went?

Use approved channels, keep transaction evidence, review statements/passbook and request correction where a

posting is missing.

What if I die while still a member?

The record is marked Deceased, not deleted. Welfare, beneficiary, loan, guarantee, refundable-fund and estate matters are processed under the relevant policies and law.



SECTION 18 - CONTACTS, MEMBER CHECKLIST AND CERTIFICATION

Keep your membership information and responsibilities current.

Official contacts

Channel	Official detail
Telephone	+254 748 207 841
General email	info@prospersociety.org
Official domain	prospersociety.org
Headquarters	P.O. Box 38 - 50400, Busia, Kenya
Registration	SOCA-MOTV22M

My member checklist

Check	My status / note
I know my Membership Number and Membership ID	_____
My phone and location are current	_____
My next-of-kin is current	_____
My welfare package is correct	_____
My eligible dependants are declared	_____
My annual subscription is current/arranged	_____
My development levy is current/arranged	_____
My savings balance is correct	_____
My loan/guarantee position is understood	_____
My ProChama statement is correct where applicable	_____
I know my CAG officials and meeting schedule	_____
I know how to raise a complaint or correction	_____

Member promise

I will participate in good faith, protect Prosper, keep my records accurate, meet my obligations, use approved channels, respect other members, and speak up responsibly when something is wrong.

Certification and adoption

This Member Handbook is issued as the official plain-language member communication instrument of Prosper Development Society. It explains the Master Membership Policy and related controlled instruments but does not override them. It is adopted for member orientation and ongoing use with effect from 1 June 2026.

Founder-President

Gago Leakey Acharry _____

Director Secretariat

Maureen Muhonja _____

Director Finance & Investments

Kizito Baraza Oboya _____

Director Programs

Asman Shihoba Opanda _____

Director Welfare & Social Impact

Petronilla Wafula _____

Official Seal / Stamp: _____

BETTER TOGETHER ALWAYS

