

PROSPER DEVELOPMENT SOCIETY



MASTER WELFARE MANUAL

Social Protection, Solidarity, Benefits, Care & Resilience

Better Together Always

DOCUMENT STATUS

Master controlled welfare and social-protection instrument issued under the Master Working Constitution, Master Governance Manual, Master Finance Policy and Master Membership Policy. It consolidates Prosper welfare rules, benefit schedules, eligibility, claims administration, social-care programs, safeguards, sustainability controls and operational standards.

Benefit schedule consolidation: incorporates welfare terms effective 10 April 2026

Master controlled edition: 2026

Registered Office: P.O. Box 38 - 50400, Busia, Kenya | Tel: +254 748 207 841

Email: info@prospersociety.org | Domain: prospersociety.org

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Executive custodian	Welfare Officer, Country/National Executive Secretariat
Financial custodian	Director Finance & Investments / Finance Officer for WEL accounting and payment controls
Operational reach	Country/National, County, Subcounty, Ward and CAG levels; international structures where lawfully established
Review cycle	At least annually for benefit sustainability; comprehensive manual review at least every three years or earlier when required
Supremacy	The Constitution prevails; this Manual prevails over inconsistent welfare SOPs, circulars and local practices unless lawfully amended.

IMPORTANT INTERPRETATION

Prosper welfare is a structured mutual-aid and social-protection system. It must not be represented as licensed insurance, health insurance, pension or regulated financial business unless delivered through an appropriately licensed arrangement. Prosper may partner with licensed insurers, health institutions, social-protection agencies and other regulated providers where appropriate.

PREFACE

Welfare is one of Prosper Development Society's defining institutional pillars. Prosper exists not only to organize people for economic advancement, but also to ensure that members and communities can face death, illness, maternity, disability, disasters, family milestones, vulnerability and other life-cycle shocks with dignity, solidarity and practical support.

This Master Welfare Manual turns that commitment into a disciplined social-protection system. It replaces fragmented promises and ad hoc assistance with clear eligibility rules, benefit schedules, verification standards, financing safeguards, service timelines, member duties, accountability controls and pathways for broader community welfare programs.

The Manual is intentionally wider than cash benefits. It provides for prevention, health and wellness, psychosocial care, emergency relief, safeguarding, disability inclusion, livelihood recovery, education support, referral networks, partner-funded interventions, shock response and community resilience. The cash benefit schedule remains an important member solidarity mechanism, but it is one component of Prosper's wider welfare architecture.

WELFARE PROMISE

Prosper shall seek to ensure that no eligible member walks alone in a verified time of need, while protecting the Welfare Fund so that today's compassion does not destroy tomorrow's capacity to help.



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.

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CHAPTER 1 - FOUNDATION, PURPOSE AND INTERPRETATION

The master rulebook for Prosper welfare

1.1 Title and Citation

This instrument shall be known as the Prosper Development Society Master Welfare Manual 2026 and may be cited as the Master Welfare Manual or Welfare Manual.

1.2 Purpose

- Operationalize the constitutional commitment to social welfare, protection, solidarity and human dignity.
- Define member welfare packages, contributions, eligibility and approved benefit schedules.
- Create consistent claims, verification, approval, disbursement, records and appeal procedures.
- Protect the Welfare Fund (WEL) through sustainability, reserve, fraud-control and financial-segregation rules.
- Expand Prosper welfare beyond event payments into health, prevention, inclusion, safeguarding, shock response, livelihood recovery and community resilience.
- Provide a common welfare architecture that can scale across counties, countries and partner-funded programs.

1.3 Relationship with Other Instruments

This Manual shall be read with the Master Working Constitution, Master Governance Manual, Master Finance Policy, Master Membership Policy, Field Operations Policy, Safeguarding/Ethics instruments, Data/Digital Governance Policy when issued, and approved welfare SOPs. Where rules overlap, the more specific instrument governs the operational detail unless inconsistent with the Constitution or this Manual.

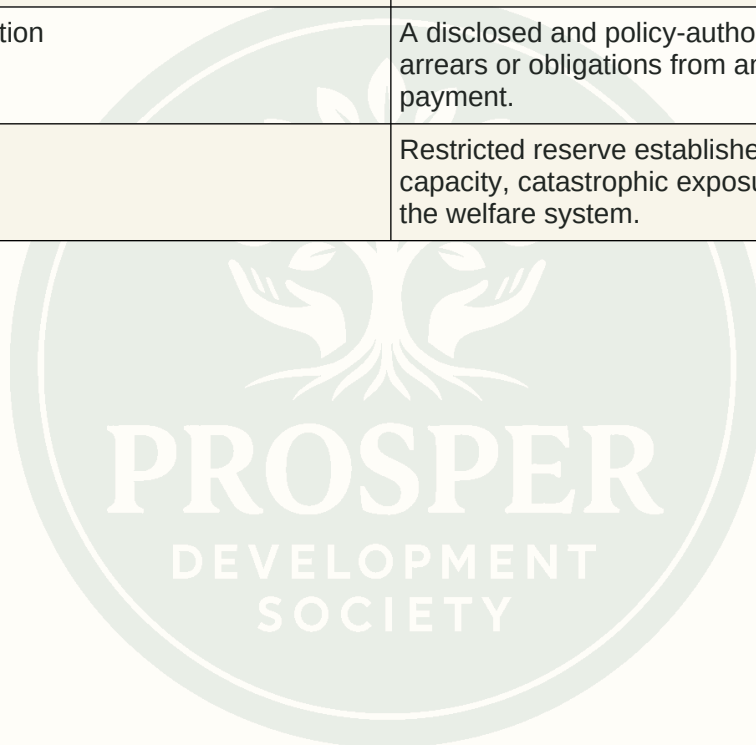
1.4 Scope

The Manual applies to members, declared dependants and beneficiaries where eligible; Directors; Executive Secretariat officers; County Teams; Champions; CAG officials; staff; volunteers; welfare committees; Finance officers; service providers; partners; and any person handling Prosper welfare information, funds, assets or decisions.

1.5 Key Definitions

Term	Meaning
Principal Member	The registered Prosper member whose welfare package and membership record form the basis of a claim.
Bonafide Member	A member who has completed the applicable probation/onboarding requirements and has attained full membership status under the Membership Policy.
Good Standing	Current status showing that the member satisfies applicable membership, welfare and financial obligations or an approved arrangement.
Declared Dependant	A person in an eligible relationship category who has been formally declared and recorded before the qualifying event, subject to policy.
Beneficiary / Next of Kin	Person(s) formally recorded to receive or administer an approved principal-member death

	benefit, subject to verification and applicable law.
Welfare Fund (WEL)	Restricted funds contributed or designated for welfare and social-protection purposes.
Welfare Claim	A documented request for an approved welfare benefit or support.
Solidarity Support	Limited discretionary support that may be granted where full scheduled benefit eligibility is not met, subject to this Manual.
In-kind Support	Goods, transport, services, food, assistive items, direct provider payment or other non-cash support.
Qualifying Event	A verified event expressly recognized under the benefit schedule or an approved welfare program.
Compliance Deduction	A disclosed and policy-authorized set-off of arrears or obligations from an otherwise approved payment.
Welfare Reserve	Restricted reserve established to protect claims capacity, catastrophic exposure and continuity of the welfare system.



CHAPTER 2 - WELFARE PHILOSOPHY, SOCIAL PROTECTION MODEL AND OBJECTIVES

From mutual aid to a resilient life-cycle support system

2.1 Welfare Philosophy

Prosper welfare is founded on solidarity, dignity, reciprocity, prevention, fairness, accountability and sustainability. Members contribute because risk is shared; beneficiaries are supported because human dignity matters; and the system is controlled because collective resources must remain available for future members.

2.2 Prosper Social Protection Model

- Member Solidarity Benefits - structured support for death, illness, childbirth and approved life events.
- Health and Wellness - prevention, referrals, health literacy, hospitalization support and partnerships.
- Income and Livelihood Resilience - temporary support, livelihood recovery, skills, referrals and economic reintegration after shocks.
- Shock-Responsive Welfare - fire, flood, displacement, disaster, food insecurity and other emergencies.
- Inclusion and Safeguarding - disability support, vulnerable persons, psychosocial wellbeing, children and protection from abuse/exploitation.
- Education and Human Development - bursary, mentorship, school-emergency support and skills interventions where funded.
- Community Care and Volunteerism - condolence visits, transport, in-kind support, service, mentorship and local solidarity.
- Partnered Social Protection - linkages with government, health institutions, insurers, donors, CSR partners, FBOs and specialist providers.

2.3 Strategic Objectives

- Provide predictable and timely assistance for approved risks and life events.
- Reduce the financial and social shock of bereavement, illness, maternity, disasters and vulnerability.
- Build member trust through consistent eligibility, verification and payment rules.
- Promote prevention and resilience rather than waiting for crisis.
- Protect vulnerable members and households through accessible and dignified processes.
- Use welfare information to identify recurring risks and design programs that address root causes.
- Build a financially sustainable system supported by contributions, reserves, partnerships and responsible benefit design.

2.4 Guiding Principles

Principle	Operational Meaning
Dignity	No beneficiary shall be humiliated, stigmatized or used for publicity without lawful consent.
Solidarity	Members share responsibility for sustaining welfare through contributions, presence and practical support.
Equity	Rules apply consistently while allowing documented reasonable accommodation and vulnerability response.
Verification	Compassion does not remove the duty to verify

	identity, relationship, event and eligibility.
Speed	Emergency cases use accelerated workflows without abandoning accountability.
Confidentiality	Health, family, disability and financial information receives heightened protection.
Sustainability	Benefit promises must be backed by credible funding, reserves and periodic review.
No Double Dipping	Duplicate or overlapping payments for the same event are prevented unless expressly permitted.
Accountability	Every decision, payment, override and exception is traceable to an authorized officer and record.



CHAPTER 3 - GOVERNANCE, ROLES AND CHAIN OF WELFARE AUTHORITY

One welfare chain from Board to CAG and back

3.1 Constitutional Welfare Department

Welfare is one of Prosper's five constitutional departments. Its governance head is the Director Welfare & Social Impact. Its Country/National execution officer is the Welfare Officer. At County level it is led operationally by the County Welfare Officer. At CAG level it is administered through the Welfare Officer and Assistant Welfare Officer.

3.2 Welfare Chain of Command**TOP-DOWN AUTHORITY**

Founder-President / Board -> Director Welfare & Social Impact -> Country/National Welfare Officer -> County Director + County Welfare Officer -> Subcounty Champion -> Ward Champion -> CAG Chairperson + Welfare Officer -> Member / beneficiary.

BOTTOM-UP REPORTING

Member / beneficiary -> CAG Welfare Officer -> Ward Champion -> Subcounty Champion -> County Welfare Officer / County Director -> Country/National Welfare Officer -> Director Welfare & Social Impact -> Board / Congress where required.

3.3 Board and Founder-President

The Board approves the welfare policy architecture, material benefit changes, annual welfare-risk position, major exceptions and strategic partnerships. The Founder-President exercises the reserved appointment, strategic approval, dispute-resolution, emergency protection and delegated powers provided by the Constitution and Governance Manual, without replacing routine claim verification or Finance controls.

3.4 Director Welfare & Social Impact

- Provide Board-level policy and fiduciary oversight of welfare and social impact.
- Chair or sponsor the appropriate Welfare/Safeguarding committee family.
- Recommend benefit, reserve and program changes based on evidence and sustainability.
- Review material appeals, systemic failures, high-risk cases and exceptional support within delegation.
- Ensure welfare aligns with safeguarding, disability inclusion, gender, health and social-impact objectives.

3.5 Country/National Welfare Officer

- Manage the national claims and welfare-program system.
- Issue technical guidance, templates and verification standards.
- Maintain the consolidated Welfare Register and PIMIS welfare data.
- Coordinate county officers, referrals, partner services and emergency response.
- Prepare monthly/quarterly welfare performance and risk reports.
- Escalate exceptional, disputed or high-value cases according to the authority matrix.

3.6 County Welfare Officer

The County Welfare Officer coordinates county-level claims, verifies escalated evidence, monitors CAG welfare performance, supports difficult cases, consolidates records and ensures timely communication. The County Director retains territorial accountability and must be kept informed.

3.7 Champions

Subcounty and Ward Champions facilitate communication, mobilization, verification support, escalation and field coordination. Champions do not independently create welfare entitlements, alter package rates, promise unapproved benefits or receive welfare money into personal accounts.

3.8 CAG Welfare Officers

The CAG Welfare Officer is the first technical contact for routine welfare cases. The Assistant Welfare Officer supports verification, member communication, dependants records, condolence/solidarity coordination and safeguarding referrals. The Chairperson supports local governance but cannot override central eligibility or finance rules.

3.9 Welfare Committees

Prosper may establish Board, Country/National, County and local Welfare/Safeguarding committees. Committees advise, review, coordinate and monitor; they do not replace delegated officers or create parallel approval channels.



CHAPTER 4 - WELFARE MEMBERSHIP, PACKAGES AND CONTRIBUTION RULES

Three welfare packages, one protected system

4.1 Current Monthly Packages

Package	Monthly Contribution	Core Position
Silver	KES 350	Entry welfare package; core principal and immediate-family protection.
Gold	KES 550	Enhanced package; includes Silver core coverage plus approved additional relationships.
Platinum	KES 950	Highest current package; includes core coverage plus extended declared-family categories.

4.2 Package Selection

Each member shall select one current welfare package during onboarding. The selected package must be recorded in PIMIS/Master Register. A member may pay monthly or prepay annually/for multiple months through official channels.

4.3 Higher-Tier Principle

Unless Schedule 2 expressly states otherwise, Gold includes the current core Silver relationship benefits and Platinum includes the core benefits of lower tiers plus additional approved categories. This rule avoids a higher package unintentionally losing a lower-tier core protection.

4.4 Package Change

Upgrade or downgrade requests must be recorded. An upgrade does not create immediate access to higher-tier benefits for an event that occurred or became known before the upgrade. A waiting/qualification period may be applied by schedule to prevent adverse selection. Downgrades normally take effect prospectively after any current paid period and do not reduce an already approved claim.

4.5 Contributions Are Welfare Funds

Welfare contributions are restricted WEL resources and are not personal savings balances. They are generally non-refundable on resignation, expulsion, inactivity or death except where law or a binding arrangement expressly requires otherwise.

4.6 Contribution Arrears

Arrears affect Good Standing and benefit eligibility. Partial payments are permitted, but they do not automatically constitute full compliance. A member may enter an approved arrears arrangement where policy allows.

4.7 No Unofficial Welfare Levies

No CAG, Champion, County officer or committee may create a mandatory welfare levy, alter package rates, collect a private welfare fund or promise benefits outside the approved schedules without delegated authority.



CHAPTER 5 - ELIGIBILITY, GOOD STANDING, PROBATION AND COMPLIANCE

Fair eligibility before payment

5.1 Full Benefit Eligibility

Unless a specific approved schedule provides otherwise, full scheduled benefits require: valid registration; completion of at least 90 days from effective registration; Bonafide status; the relevant package in force; required dependant/beneficiary declarations; verified qualifying event; Good Standing or approved arrangement; and no active disqualifying sanction or fraud finding.

5.2 Probationary Members

A member within the first 90 days is not entitled to full package benefits. Where serious hardship or bereavement occurs, Prosper may grant limited Solidarity Support under section 5.5, subject to verification, available resources and approval. This is discretionary support, not acceleration of full package entitlement.

5.3 Fully Compliant Members

A fully compliant Bonafide member receives the applicable scheduled benefit subject to verification, claim limits, declared relationships, available lawful funding and other conditions in this Manual.

5.4 Members on Approved Arrangement

A member with documented partial compliance or a formally approved payment arrangement may be considered according to the Compliance Matrix. Approved membership/welfare arrears may be deducted from an otherwise payable benefit only where expressly authorized, disclosed in the settlement statement and recorded. ProChama, loan, share/member-capital or other economic-product amounts shall not be deducted from a welfare benefit merely because they exist; any such set-off requires a separate lawful authorization under the governing product and Welfare/Finance controls.

5.5 Non-Compliant / Limited Solidarity Support

A member who does not qualify for the full scheduled benefit may, in a verified bereavement or severe hardship, be considered for limited Solidarity Support up to the current ceiling in Schedule 4. The amount may be reduced by outstanding mandatory compliance obligations and is subject to available resources. Granting support does not restore Good Standing or create precedent for future claims.

5.6 Grace and Exceptional Circumstances

Temporary hardship, hospitalization, displacement, delayed employer/payment processing or other reasonable circumstances may support a documented grace arrangement. Exceptions must be reasoned, recorded and approved by the designated authority; they may not be granted secretly or discriminatorily.

5.7 Eligibility Date

The qualifying status is assessed at the date/time of the event, not merely the date the claim is submitted. A member may not cure an already disqualifying pre-event status by paying after the event solely to obtain a benefit, except where an approved grace rule applies.

5.8 Duplicate Membership and Claims

A person may not use duplicate member records, multiple CAGs or multiple package payments to create duplicate entitlement. Where two Prosper members are independently eligible in relation to

the same event, each claim shall be reviewed against relationship, household, package and anti-duplication rules in Schedule 3.



CHAPTER 6 - BENEFIT FRAMEWORK AND APPROVED BENEFIT SCHEDULE

Clear maximums, declared relationships and controlled changes

6.1 Nature of Benefits

Benefits may be cash, in-kind support, direct payment to a provider, logistical support, or a combination. A scheduled figure is the maximum personal benefit for that category unless expressly described as a fixed benefit. Separate Society event logistics may be approved under a different budget and shall be recorded separately.

6.2 Current Benefit Schedule

Qualifying Event	Package / Beneficiary	Maximum	Key Condition
Death of Principal Member	All packages	KES 100,000	Payable to verified declared beneficiary/next of kin; estate/legal issues handled appropriately.
Death of First/Only Declared Spouse	Silver / Gold / Platinum	KES 80,000	Silver/Gold: one declared spouse. Platinum: first declared spouse.
Death of 2nd or 3rd Declared Spouse	Platinum	KES 20,000 each	Only spouses properly declared under Platinum before the event.
Death of Biological Child ≤30 years	All packages	KES 40,000	Child must be declared/verified; age rule applies at date of death unless dependency exception approved by later schedule.
Death of Biological Parent	Silver / Gold / Platinum*	KES 60,000	Gold and Platinum inherit core lower-tier coverage under section 4.3; relationship must be verified.
Death of Parent-in-Law	Gold / Platinum	KES 20,000	Declared and verified.
Death of Approved Guardian	Gold / Platinum*	KES 20,000	Guardian relationship must have been declared and verifiable; Platinum inherits Gold coverage.
Death of Grandparent	Platinum	KES 10,000	Declared/verified; current extended-family category.
Death of Sibling	Platinum	KES 10,000 each	Up to four (4) declared siblings under current schedule.
Death of Grandchild	Platinum	KES 10,000 each	Up to five (5) declared

			grandchildren under current schedule.
Hospitalization >48 continuous hours	Principal member - all packages	KES 3,000 max	Recognized facility; admission duration and documents verified.
Childbirth	Female principal member - all packages	KES 3,000 max	Per qualifying childbirth event; verification required.
Wedding	Principal member - all packages	KES 30,000 max	Planned event; ordinarily 45 days advance notice.
Graduation / Housewarming / Retirement / Inauguration / Approved Milestone	Principal member - all packages	KES 10,000 max	Planned event; ordinarily 45 days advance notice; one approved category per event.

**The higher-tier principle in section 4.3 standardizes Gold/Platinum as enhanced packages. No higher package shall lose a core lower-tier benefit merely because an older schedule listed only the additional relationship categories.*

6.3 Benefit Schedule Changes

The Board may amend operational package rates and benefits upon recommendation of Welfare and Finance after sustainability analysis, member-impact assessment and communication. Where a fee is constitutionally fixed, constitutional procedures apply. Changes apply prospectively unless the approving resolution expressly and lawfully provides otherwise.

6.4 No Automatic Full-Maximum Right

Where a scheduled benefit is expressed as a maximum, Prosper may approve a lower value where the verified form of support is lower, the program is in-kind, or a specific approved schedule provides a proportional benefit. A fixed bereavement benefit approved under the schedule should ordinarily be paid in full to a fully eligible member.

6.5 One Event, One Primary Benefit

A single event shall not be split into multiple celebratory categories to increase payment. For example, one homecoming/inauguration event cannot simultaneously claim graduation, housewarming and inauguration benefits unless the events are genuinely separate and independently approved.

CHAPTER 7 - BEREAVEMENT AND FUNERAL SUPPORT

Fast, dignified and verifiable support in loss

7.1 Immediate Notification

A member, family representative or CAG officer should notify Prosper as soon as reasonably possible after a death. Initial notification may be verbal/digital because bereavement is urgent, but the claim must be formally recorded promptly.

7.2 Initial Verification

CAG Welfare Officers shall verify the member identity, relationship, package, Good Standing, date/place of death and available evidence. A death certificate may follow later where not immediately available; acceptable interim evidence may include burial permit, facility notification, chief/administrator confirmation, family verification or other credible evidence.

7.3 Funeral Support Components

- Scheduled cash benefit where eligible.
- Condolence delegation and member solidarity presence.
- Transport, water, food, tent/chairs or other event logistics where separately approved and funded.
- Communication and mobilization through official channels.
- Psychosocial/spiritual referral where requested and appropriate.
- Administrative help with claim documents, beneficiary verification and welfare records.

7.4 Principal Member Death

The principal-member death benefit shall be processed in favor of the verified declared beneficiary/next of kin. Where there is a dispute, competing claim or legal uncertainty, Prosper may hold payment pending reasonable verification, mediation, succession documentation or legal direction. Prosper shall not decide inheritance disputes beyond its lawful role.

7.5 Relationship Verification

Spouse, child, parent, guardian, parent-in-law, sibling, grandparent and grandchild claims require reasonable relationship verification. Documents may include IDs, birth/marriage records, chief letters, declared membership records and community verification, applying proportionality and dignity.

7.6 Burial Timing

Prosper should aim to complete eligible bereavement support before burial where practical. Administrative delays caused by missing evidence should not prevent condolence presence or separately approved emergency in-kind support.

7.7 Fraud or Fabricated Death Claims

Fabricated, altered or knowingly misleading death claims constitute serious misconduct, trigger recovery and may be referred to law-enforcement or other competent authorities.

CHAPTER 8 - HEALTH, HOSPITALIZATION, CHILDBIRTH AND WELLNESS

Support when members are sick - and before they become sick

8.1 Hospitalization Benefit

A fully eligible principal member admitted to a recognized health facility continuously for more than 48 hours may receive up to KES 3,000 under the current schedule, subject to admission/discharge evidence and verification. The support may be cash, in-kind or direct provider payment.

8.2 Childbirth Benefit

A fully eligible female principal member who gives birth may receive up to KES 3,000 per qualifying childbirth event. Prosper shall handle maternity information with privacy and dignity and shall not require intrusive evidence beyond what is reasonably necessary.

8.3 Medical Emergencies Beyond Scheduled Benefit

Where a member faces catastrophic illness, surgery, disability-related need or other serious medical hardship beyond the scheduled hospitalization amount, Prosper may mobilize separate voluntary support, partner referral, fundraising or an approved special welfare intervention. Such support is not automatically payable from the standard package.

8.4 Health and Wellness Programs

- Health education, screening and prevention campaigns.
- Referral to public health facilities, Social Health Authority arrangements or other lawful health programs.
- Mental health and psychosocial support referrals.
- Maternal, child and reproductive health education consistent with law and dignity.
- Non-communicable disease prevention and chronic-care support programs.
- Nutrition, sanitation, water and community-health initiatives.
- Partnered health camps, medical outreach and emergency-response programs.

8.5 Health Data

Health information is sensitive. Prosper shall collect only what is necessary, restrict access, apply confidentiality, avoid unnecessary publication and follow the Data Protection Act and any health-data rules applicable to the processing activity.

8.6 No Medical Practice Without Qualification

Prosper welfare officers and volunteers may coordinate support and referrals but shall not diagnose, prescribe or represent themselves as health professionals unless duly qualified and authorized.

CHAPTER 9 - CELEBRATIONS, MILESTONES AND SOLIDARITY EVENTS

Celebrating members without compromising sustainability

9.1 Covered Planned Events

Current covered milestones include wedding, graduation, housewarming, retirement, inauguration and other comparable significant events specifically approved by Prosper.

9.2 Advance Notice

A member seeking a planned-event benefit should submit notice and supporting documents at least 45 days before the event. The purpose is verification, budgeting, mobilization and logistical planning. Exceptional late applications may be considered where circumstances are reasonable and verification remains possible.

9.3 Required Information

- Member name, Membership Number/ID, CAG and contact.
- Event type, date, venue and host details.
- Invitation or other credible evidence.
- Current compliance and package status.
- Requested type of support and any approved logistics.
- Conflict or duplication disclosure where another Prosper member is linked to the same event.

9.4 Event Contribution

The current mandatory event contribution is KES 100 per approved event where applicable. It supports authorized event logistics, solidarity activity and member support. Collections must use official channels, be purpose-coded and accounted for under the appropriate WEL/event record.

9.5 Event Logistics vs Personal Benefit

A personal benefit and Society logistics are separate accounting items. A member may receive the scheduled personal benefit while Prosper separately funds a bus, water, delegation or other approved logistics where the event budget permits. Both must be transparently recorded.

9.6 No Benefit Trading

A planned-event benefit may not be sold, transferred to another person or claimed for a fabricated event. Cancellation or material change must be promptly disclosed; any advance paid for a cancelled event may be recovered according to the circumstances and evidence.

CHAPTER 10 - EMERGENCY RELIEF, VULNERABILITY AND SHOCK RESPONSE

Welfare when the crisis is bigger than one household

10.1 Emergency Categories

- Fire, flood, displacement, drought, conflict-related displacement or other disaster.
- Acute food insecurity or shelter crisis.
- Sudden loss of essential household assets or livelihood due to verified shock.
- Urgent protection/safeguarding need.
- Mass casualty, epidemic or community emergency.
- Other exceptional humanitarian circumstances approved under delegated authority.

10.2 Forms of Emergency Support

Support may include food, water, clothing, shelter materials, transport, temporary accommodation, hygiene items, cash assistance, psychosocial support, referral, assistive devices, livelihood restart items or partner services.

10.3 Rapid Assessment

Emergency response shall use a rapid assessment recording affected persons, needs, urgency, vulnerability, available government/partner response, proposed Prosper intervention, budget, safeguarding risks and accountable officer.

10.4 Member vs Community Emergency

Standard member benefits are governed by package eligibility. Wider humanitarian programs may support non-members/communities where funded and approved under Prosper's objects. The two funding streams shall be distinguished so member welfare contributions are not diverted to unrestricted public programs without authority.

10.5 Emergency Procurement and Payment

Emergency procedures may accelerate procurement and approval within Finance Policy rules, but must preserve evidence, value for money, conflict disclosure, receiving confirmation and post-event reconciliation.

10.6 Recovery and Resilience

Where possible, emergency support should transition from immediate relief to recovery: rebuilding livelihoods, housing referral, psychosocial recovery, savings restoration, enterprise support, training or partner referral.

CHAPTER 11 - DISABILITY, INCLUSION, SAFEGUARDING AND PSYCHOSOCIAL SUPPORT

Welfare must reach members who face the greatest barriers

11.1 Disability Inclusion

Prosper shall mainstream disability in welfare design, budgeting, communication, venues, digital systems, monitoring and programs. Reasonable accommodation may include accessible formats, mobility support, sign-language interpretation, assisted communication or modified procedures where practical.

11.2 PWD and Assistive Support

Subject to funding, Prosper may support assistive devices, rehabilitation referrals, accessible transport, livelihood adaptation, caregiver support and linkage to the National Council for Persons with Disabilities and other competent institutions.

11.3 Vulnerable and Marginalized Persons

Welfare programs shall be capable of targeted support for older persons, children, women at risk, youth, persons with disabilities, marginalized communities, survivors of violence, extremely poor households and other vulnerable groups without discriminatory treatment.

11.4 Safeguarding

Any concern involving child abuse, sexual exploitation, harassment, violence, neglect, trafficking, exploitation of a vulnerable adult or immediate protection risk must be handled through safeguarding procedures. Welfare assistance shall not be conditioned on sexual favors, political loyalty, personal service or any exploitative demand.

11.5 Psychosocial and Spiritual Care

Prosper may organize psychosocial first aid, peer support, grief support, counseling referral and faith-sensitive spiritual support where requested. Participation must be voluntary and respectful of belief and privacy.

11.6 Protection from Publicity Exploitation

A beneficiary's hardship shall not be turned into fundraising publicity without informed consent and appropriate safeguarding. Where children are involved, additional protections apply.

CHAPTER 12 - EDUCATION, LIVELIHOOD RECOVERY AND COMPLEMENTARY WELFARE

Helping households regain stability after support

12.1 Education Support

Where resources permit, Prosper may provide bursaries, school-emergency support, mentorship, scholarships, vocational support, digital learning or education referrals. Eligibility and selection criteria shall be published for each program; standard welfare contributions do not automatically guarantee bursary entitlement.

12.2 Livelihood Recovery

A member whose household suffers a verified shock may be referred to Prosper enterprise, agriculture, table-banking, training, employment or partner programs. Welfare should help restore independence where possible rather than create permanent dependency.

12.3 Food and Nutrition

Prosper may support food relief, nutrition education, kitchen gardens, food-security programs and targeted nutrition assistance where funded.

12.4 Housing and Shelter

Household disasters may trigger temporary shelter, rebuilding materials, labor mobilization, referral or partner support. Significant construction projects require program and finance controls beyond routine welfare claims.

12.5 Legal and Administrative Referral

Welfare officers may help members locate lawful services, documents, government benefits or partner support but shall not provide professional legal/medical advice unless qualified. Referral relationships should be documented.

12.6 Ex-Gratia / Compassionate Support

The Board or delegated authority may approve exceptional compassionate support outside the standard schedule where there is compelling hardship, no conflict with law and identified funding. Every ex-gratia decision must state that it does not create an automatic future entitlement.

CHAPTER 13 - CLAIMS, VERIFICATION, APPROVAL AND DISBURSEMENT

A claim must move quickly and leave a complete audit trail

13.1 Claim Lifecycle

1. Notification / Application
2. Member and event verification
3. Compliance and package verification
4. Evidence review
5. Approval at delegated level
6. Finance validation and payment
7. Beneficiary acknowledgment
8. PIMIS / Welfare Register update
9. Post-payment review or close-out where required

13.2 Minimum Evidence

Evidence must be proportionate to the benefit. Schedule 3 provides current requirements. Welfare officers may request additional evidence where a claim presents inconsistency, fraud risk or beneficiary dispute, but shall avoid burdensome or humiliating demands.

13.3 Separation of Duties

No person should originate, verify, approve, pay and reconcile the same claim alone. Welfare determines eligibility and claim validity; Finance validates financial authority, funds and payment controls; authorized approvers approve; Finance executes and reconciles payment.

13.4 Current Approval Framework

Claim approval thresholds shall follow the current Delegation of Financial Authority and Governance Manual. CAGs primarily originate and verify claims; County/Country officers approve within delegated limits; material/high-value/exception cases escalate to the designated executive, Director Welfare, President or Board according to the approved authority matrix.

13.5 Emergency Approval

Bereavement, urgent hospitalization or protection emergencies may use accelerated digital concurrence and post-ratification where permitted. Every emergency approval must still identify approvers, reason, amount, evidence available, payment reference and follow-up documentation.

13.6 Payment Channels

Payments shall use official bank, Paybill, Till, mobile-money or other approved channels. Cash is exceptional and must be promptly receipted. No welfare payment shall be routed through an officer's personal account except a documented emergency arrangement expressly authorized under the Finance Policy.

13.7 Payment Statement

The beneficiary should receive or be able to access a settlement statement showing approved benefit, in-kind value if applicable, authorized deductions/set-offs, net amount, payment reference and date.

13.8 Service Timelines

Prosper targets urgent bereavement and severe-emergency decisions within 48 hours once minimum verification is available; routine hospitalization/childbirth claims within seven days; and planned event approvals sufficiently before the event. Delays and reasons shall be tracked in PIMIS.

13.9 Claim Closure

A claim closes only after payment/denial is recorded, acknowledgment is received where practical, outstanding evidence is filed, any recovery issue is raised, and the member/event record is updated.



CHAPTER 14 - WELFARE FUND, SUSTAINABILITY, RESERVES AND RISK

Compassion must be financially durable

14.1 WEL Protection

All welfare contributions and designated welfare resources shall be accounted for under the protected WEL vote head and used only for authorized welfare/social-protection purposes and related administration expressly allowed by policy.

14.2 Sustainability Review

At least quarterly, Welfare and Finance shall review contributions, active members, package mix, claims frequency/severity, arrears, pending claims, cash/liquidity, reserve coverage, catastrophic risk, fraud trends and projected obligations.

14.3 Welfare Reserve

Prosper shall progressively build a welfare-risk reserve under the Finance Policy. The Board shall approve annual reserve targets based on claims experience, growth and liquidity. Reserve resources shall not be casually transferred to administration or unrelated projects.

14.4 Benefit Adequacy and Solvency

A benefit schedule shall not be increased solely for popularity without financial modelling. Material benefit changes should consider contribution adequacy, expected claim incidence, demographic/relationship exposure, administrative cost, reserve requirement, inflation and available partnerships.

14.5 Catastrophic / Cluster Risk

Mass casualty, epidemic, disaster or clustered family claims may exceed normal monthly resources. Prosper may activate reserve, emergency fundraising, partner support, phased payment or other lawful contingency measures while communicating transparently. An already approved claim shall not be arbitrarily cancelled.

14.6 Insurance and Risk Partnerships

Prosper may purchase group cover or partner with licensed insurers/health schemes to strengthen protection. Where a product constitutes insurance business, it shall be arranged through entities authorized under applicable insurance law. Prosper shall not misrepresent an internal welfare contribution as an insurance premium.

14.7 Reinsurance / External Risk Transfer

Where scale justifies it, the Board may explore lawful risk-transfer, group insurance, funeral cover, health cover, catastrophe arrangements or other specialist products after legal, actuarial and financial review.

14.8 Welfare Administration Cost

Reasonable, transparent welfare administration costs may be budgeted where authorized, but WEL shall not become a general operational subsidy. Cost ratios shall be monitored and disclosed internally.

CHAPTER 15 - MEMBER RESPONSIBILITIES AND COMMUNITY SOLIDARITY

Welfare works when members participate, not only when they claim

15.1 Financial Responsibility

Members shall pay the selected welfare contribution and other applicable obligations on time or maintain an approved arrangement. Members should use official channels and retain payment evidence until reconciled.

15.2 Declaration Responsibility

Members must truthfully declare spouses, children, parents, guardians and other eligible relationships required by their package and update changes. Deliberate post-event fabrication or backdating is fraud.

15.3 Event Participation

Members are expected, where practical, to participate in condolence visits, solidarity events, volunteer service and approved event contributions. Reasonable absence due to distance, illness, work or hardship should be handled fairly.

15.4 Confidentiality and Dignity

Members who learn sensitive information through welfare activities shall not circulate medical details, family disputes, death images, beneficiary records or confidential financial information without legitimate reason.

15.5 Accountability for Support

Recipients of restricted goods, services or program grants may be required to acknowledge receipt and, where appropriate, demonstrate use. Ordinary bereavement cash benefits are not subject to intrusive expenditure policing unless fraud or misuse of a restricted grant is alleged.

15.6 No Harassment of Beneficiaries

No member or officer may demand a share, kickback, political support, sexual favor or personal payment from a welfare beneficiary.

CHAPTER 16 - RECORDS, PIMIS, DATA PROTECTION AND CONFIDENTIALITY

One welfare truth, secure and auditable

16.1 Core Welfare Registers

- Welfare Package/Contribution Register
- Dependants and Beneficiaries Register
- Welfare Claims Register
- Bereavement Events Register
- Health/Hospitalization Support Register
- Celebration/Milestone Register
- Emergency Relief Register
- In-kind/Logistics Support Register
- Appeals and Complaints Register
- Fraud/Recovery Register
- Welfare Reserve and Liability Dashboard
- Partner/Referral Register

16.2 PIMIS Integration

Each welfare record should link to the unique Membership ID/Number, CAG, package, contribution history, compliance status, event/claim ID, evidence, approvals, payment reference, deductions, beneficiary acknowledgment and close-out status. PIMIS is the controlled source for operational tracking, subject to reconciliation with Finance records.

16.3 Sensitive Personal Data

Health status, disability, family relationships, children, spouses, beneficiary details and some financial information are sensitive. Access shall be role-based, purpose-limited and logged where practical.

16.4 Data Minimization

Prosper shall collect only information reasonably necessary for welfare administration, legal compliance, safeguarding, audit or program delivery. Documents shall not be copied or retained merely out of habit.

16.5 Data Sharing

Information may be shared with Finance, authorized leaders, service providers, government/partner agencies or professionals only to the extent necessary and lawful. Public communication should normally use aggregated or consented information.

16.6 Record Retention

Claim, payment and supporting records shall be retained according to the Finance/Data retention schedule and legal requirements. Deceased-member records shall be archived, not deleted, until welfare/estate/financial matters are complete and retention obligations expire.

CHAPTER 17 - ACCOUNTABILITY, FRAUD, APPEALS AND DISPUTE RESOLUTION

Fair decisions, no impunity

17.1 Prohibited Conduct

- Falsifying death, health, relationship, invitation or compliance evidence.
- Backdating dependants or package changes to obtain a claim.
- Diversion or personal custody of welfare funds.
- Demanding kickbacks or deductions not authorized by policy.
- Favoritism, retaliation, bribery or political/ethnic discrimination in welfare decisions.
- Duplicate claims through duplicate identities or CAGs.
- Unauthorized disclosure of sensitive welfare information.
- Promising benefits outside approved authority or creating parallel welfare collections.

17.2 Investigation

Suspected fraud or misconduct shall be documented and referred through the governance/ethics process. Payment may be temporarily held where there is credible risk, but the member shall receive a fair opportunity to respond unless doing so would compromise an urgent lawful investigation.

17.3 Recovery

Fraudulently or mistakenly paid amounts may be recovered through repayment, set-off against refundable amounts, civil recovery, disciplinary action or referral to competent authorities. Recovery shall be documented and proportionate.

17.4 Appeals

A member may appeal denial, reduction, package interpretation or compliance decision through the welfare appeal route. The first review should be by an authority not solely responsible for the original disputed decision. Material appeals may escalate to Director Welfare, designated committee, President/Board or governance dispute mechanism as appropriate.

17.5 Complaint vs Appeal

An appeal challenges the outcome of a claim. A complaint concerns service, delay, disrespect, confidentiality, corruption or process. Both shall be logged and tracked separately where practical.

17.6 Whistleblower Protection

Good-faith reports of welfare fraud, exploitation or misuse shall be protected from retaliation under Prosper ethics/whistleblower rules. Knowingly malicious fabrication remains misconduct.

CHAPTER 18 - PARTNERSHIPS, GOVERNMENT LINKAGES AND INTERNATIONAL OPERATIONS

Welfare that connects members to wider systems

18.1 Government Linkages

Prosper may collaborate with national and county government agencies responsible for social protection, health, disability, children, disaster management, agriculture, education, housing and other relevant services, while preserving member privacy and institutional independence.

18.2 Social Protection Alignment

Prosper should progressively align its welfare programs with rights-based, life-cycle and shock-responsive social-protection approaches, complementing public systems rather than duplicating or misrepresenting government benefits.

18.3 Health and Insurance Partnerships

Prosper may negotiate group arrangements, referrals, service discounts or products with licensed health facilities, insurers, intermediaries and public health/social-health institutions subject to due diligence, affordability, contract review and member disclosure.

18.4 CSR, Donor and FBO Partnerships

Partner-funded welfare programs must have a written purpose, budget, beneficiary criteria, safeguarding provisions, reporting requirements, branding terms and close-out. Restricted partner funds shall not be merged with general WEL in a manner that obscures accountability.

18.5 Cross-Border Welfare

Country structures may adapt benefit amounts, contribution currencies, provider networks and legal procedures to local law and affordability. No Kenyan package is automatically promised in another country. The Board shall approve Country Welfare Schedules consistent with the Master Constitution and country law.

18.6 International Humanitarian Principles

Where Prosper conducts public humanitarian programs, it should apply impartiality, dignity, safeguarding, do-no-harm, accountability to affected persons and transparent targeting, while remaining non-partisan and non-sectarian.

CHAPTER 19 - MONITORING, REPORTING, LEARNING AND SERVICE STANDARDS

Measure whether welfare actually protects people

19.1 Core Welfare Dashboard

- Active welfare members by package and county.
- Contribution collection rate and arrears.
- Claims received, approved, denied and pending.
- Average decision and payment time by claim type.
- Benefits paid by category and package.
- Welfare reserve position and claims coverage.
- Emergency/in-kind support value.
- Appeals, complaints and resolution time.
- Fraud/recovery cases.
- Gender, youth, disability and vulnerability reach where lawful and useful.
- Partner resources mobilized and referrals completed.
- Member satisfaction and recurring risk trends.

19.2 Reporting Frequency

CAG/County operational welfare reports should be consolidated monthly; Country/National Welfare and Finance reports should be reviewed monthly/quarterly; Board welfare-risk reporting should occur at least quarterly; an annual welfare report should support Congress/member accountability and planning.

19.3 Learning Reviews

After major emergencies, unusual claims clusters, fraud cases or policy changes, Prosper should conduct a short learning review identifying what worked, delays, controls, member experience and corrective actions.

19.4 Member Communication

Current package rates, eligibility rules, benefit schedules, claim procedures and major changes shall be communicated through official channels. Members should not depend on rumors or individual officer promises.

19.5 Service Charter

Schedule 14 sets minimum welfare service standards. Performance dashboards may rank counties/CAGs on timeliness, data quality, verification, member experience and unresolved cases without encouraging improper claim denial.

CHAPTER 20 - REVIEW, AMENDMENT, TRANSITION AND CERTIFICATION

Keeping the welfare system current without losing control

20.1 Annual Benefit Review

Welfare and Finance shall review the contribution/benefit schedule at least annually. A review does not mean rates must change; it confirms whether the current promise remains sustainable and relevant.

20.2 Manual Review

This Manual shall undergo comprehensive review at least every three years or earlier because of constitutional amendment, law/regulation, financial stress, new country operations, major partner requirements, audit findings or significant changes in member needs.

20.3 Amendment Authority

Substantive policy or benefit changes require Board approval and any Congress/member ratification required by the Constitution. Administrative forms, register fields, evidence checklists and non-substantive SOP details may be updated by delegated authority where this does not alter member entitlement or constitutional power.

20.4 Transitional Rule

Claims arising before a new benefit schedule takes effect are assessed under the schedule in force on the event date unless the approving resolution expressly provides a more favorable lawful transition. Already approved valid benefits shall not be retrospectively reduced merely because a later schedule changes.

20.5 Supremacy and Severability

If any provision conflicts with the Constitution or applicable law, the Constitution/law prevails to the extent required while the remainder of the Manual continues in force.

20.6 Controlled Adoption

This Master Welfare Manual consolidates the welfare benefit structure effective from 10 April 2026 and is issued as Prosper's controlled Master Welfare Manual for 2026. It supersedes inconsistent welfare circulars, local practices and prior manual provisions to the extent lawfully within Prosper's internal authority.

SCHEDULES AND OPERATIONAL TEMPLATES

Controlled tools for consistent welfare administration

SCHEDULE 1 - WELFARE GOVERNANCE & AUTHORITY MATRIX

Level / Office	Primary Welfare Role	May Not Do
Board	Policy, benefit architecture, annual welfare-risk review, major exceptions, strategic partnerships.	Bypass routine verification/payment controls without documented emergency/legal basis.
Founder-President	Strategic stewardship, high-level approvals/reserved powers, disputes, emergency protection and delegated appointments.	Act as sole originator-verifier-payer-reconciler of a claim.
Director Welfare & Social Impact	Policy oversight, committee leadership, systemic review, appeal/exception oversight.	Create undocumented personal benefit promises.
Country/National Welfare Officer	Claims system, standards, county coordination, consolidated reporting, referrals.	Execute Finance payment outside approved workflow.
Finance Officer	Verify funds/authority, execute official payment, reconcile WEL and report.	Determine welfare eligibility alone.
County Welfare Officer	County verification/escalation, CAG support, records and service monitoring.	Alter central package rates/benefits.
Subcounty/Ward Champion	Communication, mobilization, field verification support and escalation.	Collect welfare into personal account or promise claims.
CAG Welfare Officer / Assistant	First notification, relationship/event verification, records, solidarity coordination.	Approve benefits beyond delegated authority or conceal claims.
Member	Contribute, declare relationships, notify events, submit truthful claim, participate in solidarity.	Fabricate/backdate/duplicate claims or demand unauthorized exception.

SCHEDULE 2 - CURRENT WELFARE PACKAGE & BENEFIT SCHEDULE

Benefit / Relationship	Silver 350	Gold 550	Platinum 950
Principal member death	KES 100,000	KES 100,000	KES 100,000
1st/only declared spouse death	KES 80,000	KES 80,000	KES 80,000

2nd / 3rd declared spouse death	-	-	KES 20,000 each
Biological child <=30 death	KES 40,000	KES 40,000	KES 40,000
Biological parent death	KES 60,000	KES 60,000	KES 60,000*
Parent-in-law death	-	KES 20,000	KES 20,000
Approved guardian death	-	KES 20,000	KES 20,000*
Grandparent death	-	-	KES 10,000
Sibling death	-	-	KES 10,000 each; up to 4 declared siblings
Grandchild death	-	-	KES 10,000 each; up to 5 declared grandchildren
Hospitalization >48h - principal	KES 3,000 max	KES 3,000 max	KES 3,000 max
Childbirth - female principal	KES 3,000 max	KES 3,000 max	KES 3,000 max
Wedding - principal	KES 30,000 max	KES 30,000 max	KES 30,000 max
Approved milestone - principal	KES 10,000 max	KES 10,000 max	KES 10,000 max

**Applied through the higher-tier principle: higher packages retain core lower-tier coverage unless a future approved schedule expressly changes the rule.*

SCHEDULE 3 - CLAIM EVIDENCE & ANTI-DUPPLICATION MATRIX

Claim	Minimum Evidence	Additional Controls
Principal death	Member ID/record; death notification/burial permit/certificate or credible interim evidence; beneficiary record.	Freeze member profile; verify beneficiary; check loans/estate interface without delaying lawful benefit unnecessarily.
Spouse/child/parent/extended-family death	Member record; deceased identity; death evidence; relationship declaration/verification.	Relationship must be eligible for package and not backdated.
Hospitalization	Admission/discharge or facility evidence showing >48 hours; member ID.	Avoid collecting full medical file unless necessary.
Childbirth	Facility/credible birth evidence; member ID.	Protect maternity/child data; no public disclosure without consent.

Wedding / milestone	Invitation/evidence; event date/venue; member ID; 45-day notice where practicable.	One event/one primary category; verify cancellation/change.
Emergency relief	Rapid assessment; photos only where appropriate; CAG/official verification; beneficiary list.	Avoid exploitative imagery; document goods/value/distribution.
Duplicate linked-member event	Each member identity/relationship and independent entitlement.	Prevent duplicate household logistics/personal claim where policy does not authorize both.

SCHEDULE 4 - COMPLIANCE & BENEFIT ELIGIBILITY MATRIX

Status	Full Scheduled Benefit	Solidarity / Deduction Rule
Probationary 0-90 days	No, unless a specific approved program says otherwise.	Verified serious hardship may receive discretionary Solidarity Support up to KES 10,000, subject to resources and approval; arrears/onboarding obligations may be deducted where authorized.
Bonafide - Fully Compliant	Yes, subject to event/package verification.	No compliance deduction unless another valid liability is expressly authorized.
Bonafide - Approved Grace/Arrangement	Case-by-case according to approved arrangement.	Approved arrears may be deducted from payable benefit and disclosed.
Bonafide - Non-Compliant	No automatic full benefit.	May receive discretionary Solidarity Support up to KES 10,000 less applicable arrears/obligations, subject to approval and resources.
Suspended for non-financial reason	Depends on sanction terms and claim type.	Humanitarian/safeguarding needs may still be considered separately.
Fraud under investigation	Payment may be held where credible risk exists.	Due process and prompt review required; no arbitrary permanent denial.

SCHEDULE 5 - DEPENDANTS / BENEFICIARIES DECLARATION

Field	Required Record
Member	Membership Number; Membership ID; full name; CAG; package.
Beneficiary / Next of Kin	Full name; ID/contact; relationship; priority/share where multiple beneficiaries are allowed.

Spouse(s)	Full name; ID/contact; relationship declaration; package position (1st/2nd/3rd where relevant).
Children	Full name; date of birth; relationship; declaration date.
Biological Parents	Names; IDs/contact where available; declaration date.
Parents-in-law / Guardians	Names; relationship basis; verification note; eligible package.
Siblings / Grandchildren / Grandparents	Names, relationship and declaration date for Platinum categories.
Member Certification	Declaration is true; duty to update changes; fraud consequences.
Officer Validation	Receiving officer; date; PIMIS update reference; attachment status.

SCHEDULE 6 - WELFARE CLAIM FORM

Section	Fields
Claim Identification	Claim ID; date/time notified; claim type; urgency; event date.
Member	Name; Membership No/ID; CAG; County; package; registration date; status.
Beneficiary / Deceased / Event	Name; relationship; details; venue/facility; contact.
Eligibility	90 days? Bonafide? Good Standing? package current? dependant declared?
Evidence	Documents/verification received; outstanding evidence; verifier.
Benefit Calculation	Scheduled amount; approved amount; in-kind value; authorized deductions; net payable.
Approvals	CAG verification; County/Country review; approving authority; Finance validation.
Payment	Channel; payee; date; reference; acknowledgment.
Close-out	PIMIS update; register update; pending follow-up; appeal information.

SCHEDULE 7 - BEREAVEMENT RESPONSE PROTOCOL

10. Receive notification and open claim/event record immediately.
11. Confirm member identity, package/status and relationship.
12. Send condolence communication and assign CAG/territorial contact.
13. Verify death through available credible evidence; do not wait unnecessarily for final certificate where lawful interim evidence exists.
14. Determine personal benefit eligibility and separate event-logistics needs.

15. Obtain accelerated approvals and Finance validation.
16. Pay through official channel; record reference and beneficiary acknowledgment.
17. Coordinate delegation/transport/water/other approved solidarity logistics.
18. Complete remaining documents and close claim within the defined service window.
19. Refer disputes, fraud concerns or safeguarding issues immediately.

SCHEDULE 8 - HEALTH / HOSPITALIZATION / CHILDBIRTH CHECKLIST

Check	Hospitalization	Childbirth
Member status	Principal; Bonafide; package; compliance.	Female principal; Bonafide; package; compliance.
Event verification	Recognized facility and continuous admission >48h.	Credible facility/birth evidence.
Benefit	Up to KES 3,000.	Up to KES 3,000.
Privacy	Minimum health details; restricted access.	Protect maternity and child data.
Payment	Cash/in-kind/direct provider through official channels.	Cash/in-kind/direct provider through official channels.
Referral	Health/social support referral where needed.	Maternal/child support referral where needed.

SCHEDULE 9 - PLANNED EVENT APPLICATION

Field	Requirement
Notice	Ordinarily at least 45 days before event.
Event	Wedding / graduation / housewarming / retirement / inauguration / approved milestone.
Evidence	Invitation or credible event evidence; date; venue; organizer/host.
Member status	Membership No/ID; CAG; package; compliance.
Benefit	Wedding max KES 30,000; approved milestone max KES 10,000.
Logistics	Any requested bus/water/delegation support separately costed and approved.
Decision	Approved / partially approved / deferred / denied; reason.
Post-event	Cancellation/change disclosure; acknowledgment; PIMIS close-out.

SCHEDULE 10 - EMERGENCY / HUMANITARIAN RAPID ASSESSMENT

Assessment Area	Minimum Information
Incident	Type, date, location, cause if known, current safety.
Affected Persons	Number; members/non-members; children; PWDs; older persons; other vulnerabilities.
Immediate Needs	Food, water, shelter, medical, protection, transport, clothing, cash, psychosocial.
Existing Response	Government, Red Cross, community, FBO, NGO, insurer or family support already available.
Prosper Response	Proposed items/value; funding source; responsible officer; delivery time.
Safeguarding	Protection risks; consent/publicity; referral needs.
Accountability	Beneficiary list; distribution evidence; payment/procurement references; complaint channel.
Recovery	Livelihood, shelter, psychosocial or program referral after immediate relief.

SCHEDULE 11 - EVENT CONTRIBUTION & LOGISTICS CONTROL

Control	Rule
Current event contribution	KES 100 per approved event where applicable.
Collection	Official channel only; purpose-coded; no private/personal collection account.
Use	Approved transport, water, food, delegation or other event solidarity costs.
Personal benefit	Separate from logistics; personal benefit follows Schedule 2.
Budget	Responsible officer prepares estimated cost and approval.
Evidence	Vendor/payment receipts, transport evidence, attendance or receiving confirmation as appropriate.
Surplus	Retained/treated according to Finance Policy and event fund purpose; never privately shared.
Reporting	Event account linked to claim/event ID and reconciled promptly.

SCHEDULE 12 - WELFARE FUND & RESERVE DASHBOARD

Metric	Minimum Review
Active welfare members	By package, county, country.
Monthly contribution inflow	Current month, YTD, arrears/collection rate.
Claims paid	By category, package, county, month/YTD.
Pending approved claims	Amount and aging.
Reserve balance	Welfare-risk reserve and months/claims coverage.
Claims ratio	Claims paid / welfare contribution income; trend and explanation.
Administration cost	Authorized welfare administration cost and ratio.
Catastrophic exposure	Cluster events, large family declarations, disaster risk.
Fraud/recovery	Cases, amount at risk/recovered.
Forecast	Next 3/6/12 month expected inflow and claims outlook.

SCHEDULE 13 - WELFARE REGISTERS & PIMIS MINIMUM FIELDS

Register	Minimum Fields
Package Register	Member ID; package; effective date; contribution history; changes.
Dependants Register	Relationship; name; DOB/age where relevant; declaration date; verification status.
Claims Register	Claim ID; type; event date; member; amount; status; approvals; payment reference.
Events Register	Event type; date; location; member/CAG; logistics; contribution record.
Emergency Register	Incident; beneficiaries; assessment; assistance; fund; close-out.
Appeals Register	Claim ID; issue; appellant; reviewer; decision; date.
Fraud/Recovery Register	Case; allegation; amount; action; recovery; status.
Partner Referral Register	Member/beneficiary; provider; purpose; consent; outcome.
Reserve Dashboard	Contributions; claims; reserve; ratios; forecast; risk comments.

SCHEDULE 14 - WELFARE SERVICE STANDARDS

Service	Target
Urgent bereavement initial acknowledgment	Same day / as soon as notification is received.
Urgent bereavement decision	Within 48 hours after minimum verification where practical.
Hospitalization/childbirth claim	Within 7 days after minimum complete evidence where practical.
Planned event application	Decision sufficiently before event; member should apply ≥ 45 days prior.
Member status/package correction	Promptly; target within 5 working days after verified correction request.
Appeal acknowledgment	Within 3 working days.
Appeal decision	Target within 14 working days unless complex evidence/dispute requires longer.
Payment after final approval	Promptly through official channel; urgent cases prioritized.
Monthly county report	By prescribed monthly deadline.
Member communication of material benefit change	Before prospective effective date wherever practicable.

SCHEDULE 15 - APPEAL / FRAUD / RECOVERY WORKFLOW

20. Record denial/reduction/fraud concern and supporting reasons.
21. Notify member of decision or hold, except where temporary confidentiality is lawfully necessary.
22. Receive member response/appeal and additional evidence.
23. Assign reviewer not solely responsible for original disputed decision.
24. Confirm membership, package, compliance, event, relationship and policy rule.
25. Decide: uphold, vary, approve, investigate further or refer to higher authority.
26. Where fraud is established, quantify loss and approve recovery/discipline/referral.
27. Record final decision, reasons, appeal route and PIMIS update.

SCHEDULE 16 - WELFARE PERFORMANCE SCORECARD

KPI	Illustrative Measure
Coverage	Active welfare contributors / active members.
Compliance	Members current or on approved arrangement / package members.
Timeliness	% urgent claims decided within service target.
Accuracy	% claims with complete verification/payment trail.
Member Experience	Complaints, satisfaction, respectful-service feedback.
Financial Sustainability	Claims ratio, reserve adequacy, contribution trend.

Inclusion	Accessible service and reach of PWD/vulnerable groups.
Fraud Control	Detected/prevented losses; recovery; repeat control failures.
Referral Effectiveness	Completed health/social-protection/partner referrals.
Data Quality	Duplicate/missing member-event records; reconciliation exceptions.

SCHEDULE 17 - SAFEGUARDING & INCLUSION CHECKLIST

- Is the beneficiary a child, PWD, older person, survivor of violence or otherwise vulnerable?
- Is informed consent needed before sharing information, photos or stories?
- Does the person need reasonable accommodation or accessible communication?
- Is there immediate danger requiring referral to competent protection/health authorities?
- Could the proposed assistance expose the person to retaliation, stigma or exploitation?
- Are staff/volunteers interacting one-to-one with children or vulnerable adults appropriately screened/supervised?
- Are cash/in-kind distributions safe and accessible?
- Is personal data limited to what is necessary?
- Is there a complaint channel the beneficiary can use safely?

SCHEDULE 18 - 90-DAY WELFARE IMPLEMENTATION PLAN

Period	Priority Action	Owner / Evidence
Days 1-15	Publish package/benefit schedule; align welfare forms and PIMIS fields; brief Board/Secretariat/County leaders.	Director Welfare / Welfare Officer; issued schedule + training record.
Days 1-30	Verify all members' package, 90-day status, beneficiaries/dependants and contribution reconciliation.	Welfare + Membership + Finance; data-quality report.
Days 15-45	Deploy claim IDs, digital workflow, service standards, appeal log and emergency protocol.	Welfare + PIMIS; live workflow.
Days 30-60	Establish welfare reserve dashboard and quarterly sustainability review.	Finance + Welfare; dashboard.
Days 30-75	Train CAG Welfare/Assistant Welfare Officers and Champions on verification, safeguarding and privacy.	Welfare + Secretariat; training attendance.
Days 45-90	Audit sample claims/events; correct duplicate/unsupported records; publish internal	Audit/Finance/Welfare; review report.

	performance baseline.	
Day 90	Board review of implementation, claims experience, reserve and member communication gaps.	Board minutes + action plan.

SCHEDULE 19 - LEGAL & STRATEGIC REFERENCE FRAMEWORK

Reference	Relevance to Prosper Welfare
Constitution of Kenya, 2010	Human dignity, equality, health, social/economic rights and public-interest framework.
Societies Act (Cap. 108)	Prosper's founding registration and internal-governance context.
Kenya Social Protection Policy, 2023	Rights-based and life-cycle social protection; income security, health/social protection and shock response.
Insurance Act (Cap. 487)	Distinguishes regulated insurance business and informs when Prosper should use licensed insurance partners.
Data Protection Act, 2019	Protection of personal, family, disability, health and beneficiary information.
Persons with Disabilities Act, 2025	Disability rights, accessibility, reasonable accommodation and mainstreaming.
Children Act and applicable safeguarding laws	Child protection, best interests, reporting/referral and responsible processing of child information.
Public health / social health laws and institutions	Health referrals and lawful partnerships; Prosper does not replace licensed healthcare.
AU Agenda 2063 / UN SDGs	Broader alignment on health, poverty reduction, inclusion, resilience and sustainable development.

CERTIFICATION & CONTROLLED ISSUANCE

This Master Welfare Manual consolidates Prosper Development Society's welfare framework, including the package and benefit structure that took effect through the welfare updates of 10 April 2026. It is issued as the Society's controlled Master Welfare Manual for 2026 and shall be read together with the Master Working Constitution, Master Governance Manual, Master Finance Policy Manual and Master Membership Policy.

By certification below, the responsible officers confirm that the Manual is adopted/recognized for internal welfare administration in accordance with the Society's governance instruments and that subsequent benefit amendments shall follow the authority and sustainability procedures stated herein.

Office	Name (print clearly)	Signature	Date signed
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		
Executive Director / Authorized Secretariat Officer			

CONTROLLED COPY

Official master copies shall be retained by the Secretariat in approved digital and/or physical repositories. Uncontrolled printed copies should be checked against the current master before reliance. Changes to benefit amounts or package rules must be communicated through official Prosper channels.

Official Seal / Stamp:

Reference Notes

This Manual was prepared using Prosper's existing Welfare Policy and the current Master Working Constitution, Governance, Finance and Membership instruments. External legal/strategic alignment reflects authoritative Kenyan sources including Kenya Law, the National Social Protection Secretariat and the current disability-rights framework. Specific legal interpretation should be reviewed by qualified counsel where a claim, regulatory product or cross-border program raises material legal uncertainty.

