

AYEF MEMBERSHIP AGREEMENT

Adonai Young Entrepreneurs Fund Co-operative Society Limited

"Making Your Business a Reality"

1. PARTIES TO THIS AGREEMENT

This Membership Agreement ("Agreement") is made between:

- **The Member:**

Full Name: _____

Phone Number: _____

Email Address: _____

Date of Birth: _____

Location: _____

- **The Society:**

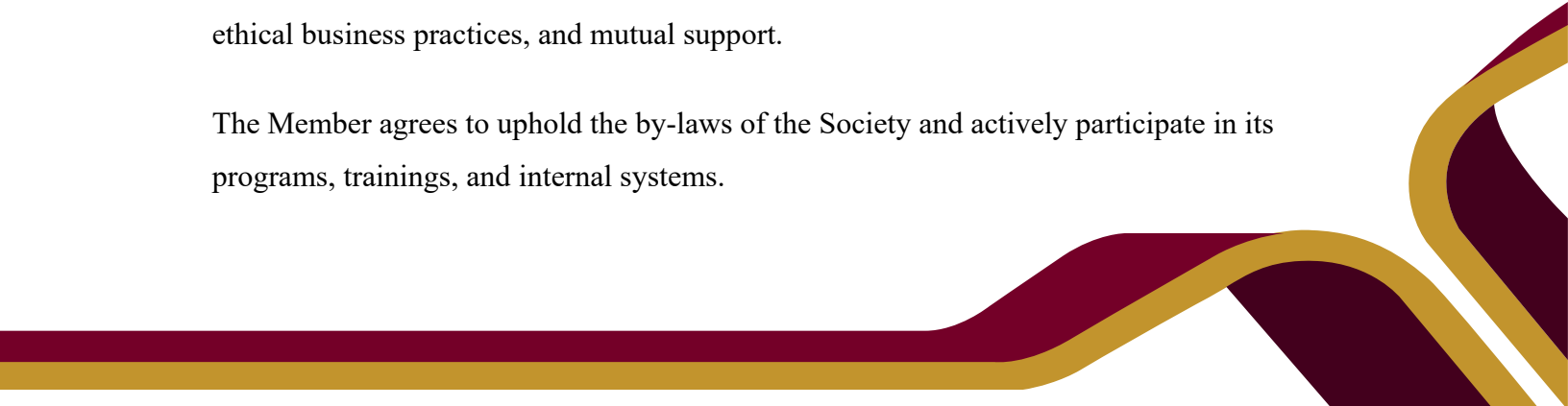
Adonai Young Entrepreneurs Fund Co-operative Society Limited (AYEF Co-operative)

Registered under the Co-operative Societies Act, 1968 (NLCD 252)

2. PURPOSE OF MEMBERSHIP

The Member is joining AYEF Co-operative as part of a legally registered society of Ghanaian entrepreneurs, committed to collective growth through monthly contributions, ethical business practices, and mutual support.

The Member agrees to uphold the by-laws of the Society and actively participate in its programs, trainings, and internal systems.



3. CONTRIBUTION CATEGORY

The Member agrees to contribute monthly under one of the approved categories:

- ☐ **Category A** – GHS 5,000/month
- ☐ **Category B** – GHS 2,000/month
- ☐ **Category C** – GHS 1,000/month

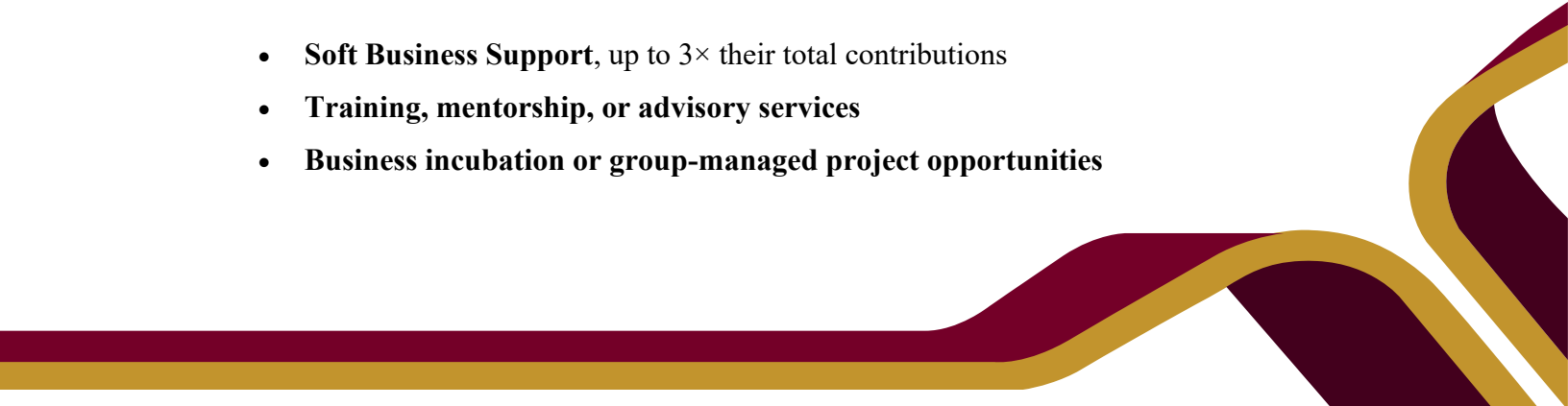
Monthly contributions shall be made no later than the 5th of each month through AYEF's official payment channels.

4. MEMBERSHIP TERMS

- Membership is open only to Ghanaians aged 18 and above who align with AYEF's values and commit to its by-laws.
- The Member is expected to maintain regular contributions and attend official trainings or events as required.
- Membership grants the right to vote, apply for internal support programs, and participate in general meetings.

5. ACCESS TO SUPPORT

After 12 months of continuous contributions, the Member may apply for:

- **Soft Business Support**, up to 3× their total contributions
 - **Training, mentorship, or advisory services**
 - **Business incubation or group-managed project opportunities**
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CK Road, R858

All support requests shall be reviewed by the Support & Review Committee. A service fee (support margin) and structured repayment plan shall apply, as defined in the by-laws.

6. EXIT AND REFUND POLICY

- Members may **formally exit** the Society after 12 months of continuous contribution.
 - AYEF shall refund **100% of total contributions** within **7–14 days** of exit confirmation.
 - Members exiting before 12 months may **forfeit their contributions or may get a refund**, depending on the decision of the Executive Committee.
 - Upon exit, the member forfeits access to all future support, surplus earnings, and participation rights.
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7. MEMBER CONDUCT

By signing this Agreement, the Member agrees to:

- Make timely monthly contributions
 - Provide truthful information in all AYEF-related matters
 - Participate actively in at least one Society training, seminar, or meeting per quarter
 - Avoid actions that damage the reputation or integrity of AYEF
 - Report misconduct, abuse, or financial irregularities to the Executive Committee
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8. DISCIPLINARY POLICY

A member may be suspended or expelled for:





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- Fraud or dishonesty
- Defaulting contributions for **three consecutive months**
- Misuse of Society resources or support funds
- Repeated violation of by-laws or code of conduct
- Bringing the Society into disrepute

Such decisions shall follow due process and may be appealed to the General Meeting.

9. ACKNOWLEDGMENT

I confirm that I have read, understood, and agree to the terms in this Membership Agreement. I understand that AYEF is a member-owned co-operative society governed by registered by-laws, and I am joining voluntarily and in good faith.

Member's Signature: _____

Date: ____ / ____ / 20____

AYEF Officer's Signature: _____

Position: _____

Date: ____ / ____ / 20____

