

8. How is the Solidarity Fund managed?

The Solidarity Fund is managed by a management committee elected democratically by the Fund's partners at the General Assembly (AG), to which it reports. This committee is assisted by two other committees (the Credit Committee and the Supervision Committee). The Credit Committee is responsible for regulating the loan approval process, while the Supervision Committee ensures the proper financial functioning of the mutual association. All these committees are elected at the General Assembly of the partners.

To carry out its work, the SF employs administrators who are compensated based on the profits generated from the loans granted to its partners. The SF reports its activities to the General Assembly, which decides on its management practices.

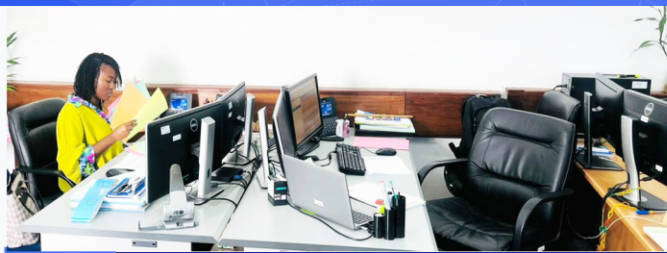
9. What are the future projects of the Solidarity Fund?

The Solidarity Fund (SF) will continuously evolve to better serve its partners by integrating innovations from the financial sector (**FinTech**). This will involve adapting to the changing needs of its members with more connected and accessible services.

Introduction of credit cards to facilitate cash withdrawals from ATMs. Offering mortgage loans to ease the purchase of real estate. Providing favorable auto loans in partnership with local dealerships. Development of digital financial products such as mobile apps and online payment solutions.

10. Some positive testimonials from members of the Solidarity Fund

Here are some positive testimonials shared by members of the SF:



"I have been a partner of the SF for years, and I couldn't be more satisfied with its services. It has always been there for me when I needed funding for my projects, and its competitive interest rates have really helped me save money. As a partner, I truly feel valued and well-supported."

"I had an exceptional experience with the SF when I needed a loan to finance home renovations. The process was straightforward and transparent, and they helped me secure the funding I needed quickly and efficiently. I highly recommend their services to anyone."

"What I like most about the SF is its commitment to social responsibility and ethical policies. Not only am I assured that my money will be well-managed, but it has also facilitated the funding of my children's education abroad."

"The SF means everything to me. When I joined the SF, I had nothing, but when I leave, I will have plenty. Thanks to its services, the SF has improved my living conditions by helping me purchase a home, a piece of land, and a car. Yes, I am truly in good hands to secure my financial future."



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10 Reasons to join us

1. Why the Solidarity Fund?

Financial distress is unpredictable and can lead to expenses that exceed individuals' capacities, forcing them into significant debt. Anticipating such situations through saving is crucial. The Solidarity Fund (SF) addresses this need precisely and provides future protection while supporting WHO AFRO partners facing financial and moral difficulties, thereby contributing to their optimal performance. The SF is thus an ethical and supportive alternative for borrowing or saving.

2. What is the Solidarity Fund?

The Solidarity Fund is a cooperative financial institution that pools risks among its partners, unlike commercial banks. It is a non-profit mutual association with voluntary membership, based on solidarity among its partners. Through contributions and decisions made by its partners, it carries out preventive measures, mutual aid, and financial solidarity actions in support of its partners and their families.

3. What does the solidarity fund do?

The Solidarity Fund collects contributions from its partners through salary deductions, which are directly transferred to its bank accounts. Each partner has an individual account on the SF online platform, detailing all their transactions. The SF provides a range of financial services, focusing primarily on loans and savings services for its partners.

The Solidarity Fund (SF) offers a comprehensive range of financial services to its partners. It provides various types of **loans**, including long-term loans for purchasing homes and cars (with repayment terms ranging from 7 to 48 months), as well as emergency loans with quick repayment terms (ranging from 1 to 6 months). In addition to special loans for school fees and Christmas trees, the SF offers **personalized financial advice** to help partners manage their finances and plan for the future. **Savings accounts or available assets** allow partners to grow their funds.

Their savings benefit from interest, thereby enhancing their financial security. In terms of **payment services**, the SF facilitates transactions through checks, bank transfers, and electronic payments, ensuring both security and convenience. These comprehensive initiatives make the SF an essential partner in financial management and economic development for its members.

4. Who can join the Solidarity Fund?

Membership in the SF is open and voluntary for all staff members (regardless of category and grade), meaning anyone with a temporary or fixed-term contract. This membership condition allows the SF to directly monitor loan repayments with the WHO AFRO Administration services. By doing so, the SF minimizes losses related to loan defaults, effectively contributing to the protection of its partners.

5. How can one join the Solidarity Fund?

Check your eligibility and gather the necessary documents, such as a current contract and the last three pay slips. Accurately **complete** the membership form available from the SF. **Submit** your membership application electronically. **Wait** for confirmation of your membership, usually within a few days. **Make** an initial deposit to activate your account and **start** using the SF services, including loans, after three months of monthly contributions.

6. When and how much support can one receive from the Solidarity Fund?

Become a member and complete the **3-month observation period** without using the mutual fund's services. After this period, the SF can assist you with various financial situations.

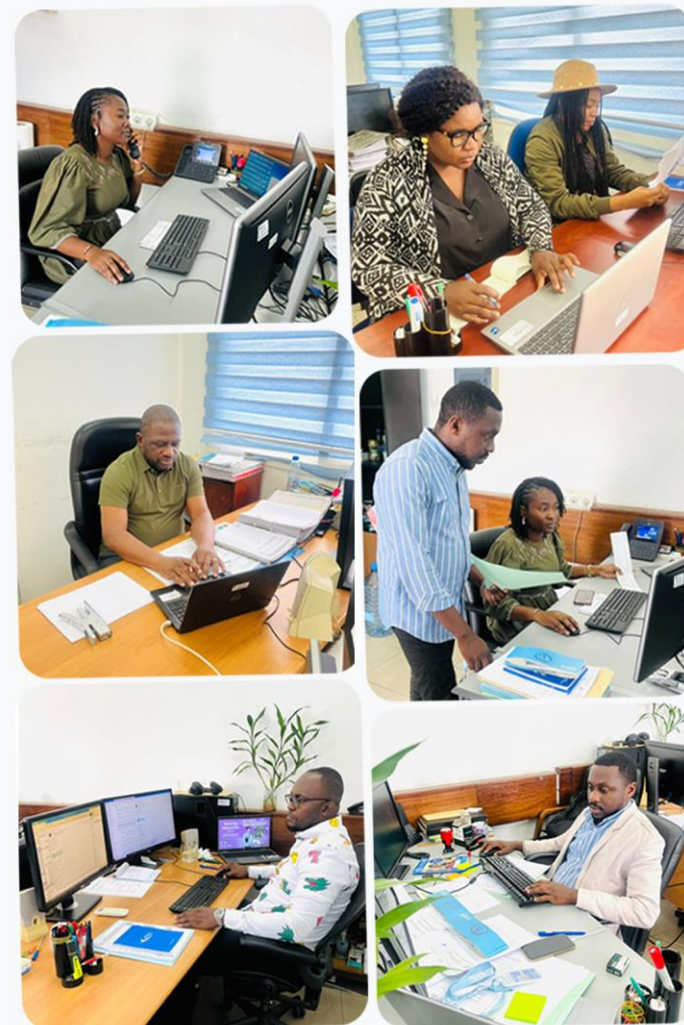
The SF can offer loans up to **three times** the value of your savings. Exceptions may be made to address the specific needs of partners. In certain circumstances, the SF may set a maximum limit on the borrowable amounts and their duration due to cash flow constraints.

7. What do you gain by joining the Solidarity Fund?

By joining the Solidarity Fund (SF), you gain:

Financial Solidarity : Benefits are reinvested or redistributed as dividends, and risks are shared among partners ; **Competitive Interest Rates** : Enjoy competitive rates (1.3% per month) due to its non-profit mutual status ; **Locally Adapted Services**: Access services tailored to local needs, addressing specific community requirements (e.g., school fees, Christmas trees) ; **Democratic Management**: Each partner has an equal voice in important decisions, ensuring transparent governance.

A dynamic team at your service



Over **30** years of experience



Over **500** partners trust us