

Godparent Program Terms & Conditions

These terms explain what you can expect from SREF, what SREF asks of you, and the protections that keep every godchild safe. Please read them before you sign up. A copy is emailed to you once your application is received.

Version 1.0 **Last updated** September 2026 **Includes** Godchild Protection Policy & Five-Year Exit Strategy

The agreement at a glance

This summary is for convenience. The full terms below are the binding agreement.

1 \$4 a day, paid on time

You contribute \$120 a month, \$360 a quarter or \$1,440 a year, paid by the due date for your plan.

2 No child servitude, ever

Your godchild will never be made to work as house help, sell on the street, carry loads or do any other child labour.

3 All contact goes through SREF

Letters, gifts, calls and visits are arranged by SREF. No private or unsupervised contact.

4 You stay informed

Monthly progress reports, a monitoring visit every school term, quarterly interviews and annual audited financial reports.

5 6 months to 5 years to self-reliance

Your godchild exits once the family is self-reliant, anytime from 6 months up to 5 years. You may agree with SREF to continue after year five.

6 One month's notice to withdraw

You can step back or pause at any time with one month's written notice.

01 About this agreement

This agreement is between you (the **"Godparent"**) and the Self Reliance Empowerment Foundation Incorporated (**"SREF"**), a nonprofit organization recognized as tax-exempt under Section 501(c)(3) of the U.S. Internal Revenue Code, with its office at 1860 Jean St, Pocatello, Idaho 83201, USA, and field operations in Ghana and Tanzania.

The child you support through SREF is referred to as your **"godchild"** or the **"beneficiary."** The child's parents or legal guardians are referred to as the **"family."**

By typing your full name as signatory and ticking the agreement box on the Godparent application form, you confirm that you have read, understood and accepted these terms, together with the Godchild Protection Policy (Section 6) and the Five-Year Exit Strategy (Section 10).

02 Who can become a Godparent

1. You must be at least 18 years old and legally able to enter into this agreement.
2. The information you give on your application must be true and complete. Please tell SREF promptly if your contact details or payment details change.
3. SREF may ask you to verify your identity. Before any in-person visit, SREF may also ask for a police clearance or criminal background check (see Section 8).
4. SREF may decline or cancel any application at its discretion, including where it has a safeguarding concern. If this happens before any contribution is used, SREF will refund what you have paid.
5. Businesses, families, church groups and other organizations may sponsor a godchild together. One named adult must sign as the responsible Godparent and point of contact.

03 How the program works

- 1. Matching.** After your application is received, SREF will contact you within two business days to confirm your godchild match. SREF matches Godparents based on the needs of children in the program and any gender preference you indicated. A preference is honored where possible but is not guaranteed.
- 2. What your support provides.** Your contribution is pooled into a holistic care package for your godchild covering food, shelter support, education (school fees, uniforms, books and supplies) and healthcare, together with life-skills support for the family.
- 3. A relationship, not a transaction.** Becoming a Godparent does not create any legal guardianship, custody, adoption or immigration relationship with the child. The child's parents or legal guardians remain fully responsible for the child.
- 4. SREF's role.** SREF manages all aspects of the child's care, the relationship with the family, and all communication between you and your godchild.

04 Contributions and payment

The Godparent contribution is calculated at **US\$4.00 per day**. You choose one of three billing plans:

Plan	Amount (USD)	Billed	Due date
Monthly	\$120.00	Every month	Same date each month as your first payment
Quarterly	\$360.00	Every 3 months	Same date every third month
Yearly	\$1,440.00	Once a year	Anniversary of your first payment

- 1. Timely payment.** You agree to pay your contribution in full by its due date. Your godchild's school fees, meals and medical care depend on reliable funding, so timely payment is a core condition of this agreement.

- 2. Recurring payments.** By choosing a monthly, quarterly or yearly plan, you authorize SREF and its payment provider (Paystack, PayPal or Stripe) to charge your chosen payment method on each due date until you withdraw under Section 12. SREF will send a reminder before each yearly renewal.
- 3. Missed payments.** If a payment fails or is not received, SREF will notify you and allow a **14-day grace period** to pay. If a payment remains unpaid for **30 days**, SREF may pause your sponsorship. If it remains unpaid for **60 days**, SREF may end the sponsorship and match your godchild with a new Godparent so that the child's care is not interrupted. If you are facing difficulty, please contact SREF early; we will always try to find a way forward with you.
- 4. Currency and fees.** Contributions are set in U.S. dollars. Amounts shown in Ghana cedis, pounds or euros are approximate and depend on your payment provider's exchange rate at the time of payment. Fees charged by payment providers or your bank are outside SREF's control.
- 5. Changes to the rate.** SREF may review the daily rate to reflect the real cost of care, such as school fee or inflation changes. SREF will give you at least **60 days' written notice** of any change. The new rate will not apply to you unless you accept it; if you do not, you may withdraw without the usual notice period.
- 6. Additional giving.** Any extra gift you choose to make, such as a birthday or holiday gift, is voluntary and is handled under Section 7.

05 Use of funds and the Direct Impact Guarantee

- 1. 100% Direct Impact Guarantee.** SREF deducts no administrative overhead from Godparent contributions. The amount SREF receives from your contribution is used for the care of your godchild and the empowerment of the child's family. SREF funds its operating costs separately. Payment processor fees are deducted by the processor before funds reach SREF and are not covered by this guarantee.
- 2. SREF's control of funds.** Your contribution is a charitable gift to SREF, not a payment to the child or family. As required for a 501(c)(3) organization, SREF retains full discretion and control over the use of all contributions in furtherance of its charitable purposes. SREF will honor your designation to your godchild in good faith.
- 3. Unused funds.** If any portion of your contribution cannot be used for your godchild (for example, if the child leaves the program), SREF will apply it to the care of another

child in the Godparent program or to SREF's Daakye Kεsee program, and will tell you.

4. Lawful funds. You confirm that your contributions come from lawful sources. SREF may decline or return any contribution where required by law.

CHILD FIRST

06 Godchild Protection Policy

The safety, dignity and wellbeing of every godchild come before every other consideration in this agreement. SREF, the Godparent and the family each commit to the following.

6.1 Freedom from servitude and child labour

No godchild will ever be subjected to servitude or exploitative work. This includes, without limitation:

- working as house help or domestic worker for another household;
- street selling, hawking or begging;
- head-porterage (kayayei) or carrying loads for payment;
- farm, fishing, quarry or mining labour;
- being sent to live with another person or family in exchange for work;
- any work that keeps the child out of school or harms the child's health, safety or development;
- trafficking, early or forced marriage, or any form of sexual or physical exploitation.

Ordinary, age-appropriate household chores in the child's own home that do not interfere with school, rest or health are not considered servitude.

6.2 Family commitment

Before a child is enrolled, the child's parents or guardians sign SREF's Family Commitment, agreeing to keep the child in school, to seek medical care when needed, and to never subject the child to servitude. SREF monitors the child's school attendance, health and home situation.

6.3 SREF's safeguarding duties

- SREF visits and monitors each godchild at least once every school term (every three months) and reports to the Godparent.
- If SREF finds or suspects abuse, neglect, exploitation or servitude, it will act immediately to protect the child. This may include intervening with the family, involving community and church leaders, reporting to the Department of Social Welfare, the police or other authorities, and arranging safe alternative care where necessary.
- SREF complies with the child-protection laws of the countries where it works, including Ghana's Children's Act, 1998 (Act 560) and Human Trafficking Act, 2005 (Act 694), and Tanzania's Law of the Child Act, 2009.
- SREF staff and volunteers who work with children are screened and trained in child safeguarding.

6.4 The Godparent's safeguarding duties

- You will never ask your godchild or the family to perform any work, service or favor for you or anyone else.
- You will not have direct or unsupervised contact with your godchild without SREF's written consent (see Sections 7 and 8).
- If you learn of anything that suggests your godchild or any child may be at risk, you will report it to SREF promptly (see Section 16).

07 Godparent Code of Conduct

- 1. Communication through SREF.** Letters, cards, messages, photos and video calls between you and your godchild are exchanged through SREF. SREF may read, translate or edit communications to protect the child and to ensure they are appropriate.
- 2. No personal contact details.** Do not share, or ask for, personal phone numbers, home addresses, email addresses or social-media accounts with your godchild or the family. If the child or family contacts you directly, please let SREF know and do not continue private contact.
- 3. Gifts and money.** Do not send cash, money transfers, mobile money or gifts directly to your godchild or the family. Occasional gifts may be sent through SREF, which may set reasonable value limits so that other children in the community are not

disadvantaged and families are not placed at risk. Larger family gifts, such as for housing or a business, must be arranged with SREF.

- 4. Respect and dignity.** Communicate with your godchild with kindness and encouragement. Respect the culture, language and religious background of the child and the family. Do not make promises SREF cannot keep, such as travel, adoption or relocation.
- 5. Protecting the child's privacy.** Photos, names, reports and personal information you receive about your godchild are for your personal use only. Do not post your godchild's full name, photo, school, community or any identifying details online, in the media or in fundraising materials without SREF's written consent.
- 6. Appropriate relationships.** Any conduct that is sexual, romantic, exploitative, abusive, threatening or that seeks to isolate the child from their family or SREF is strictly prohibited and will be reported to the appropriate authorities.

08 Visits and meetings

- 1.** You may request to meet your godchild in person or by video. SREF will arrange the meeting. Please give at least **30 days' notice** for in-person visits.
- 2.** All meetings take place with an SREF staff member present, at a location and time SREF arranges, usually in a public or community setting and with the knowledge of the family.
- 3.** SREF may require a valid photo ID and a recent police clearance or criminal background check before an in-person visit. SREF may decline, postpone or end any visit if it believes this is in the child's best interest.
- 4.** You may not take your godchild away from the supervised meeting, host the child overnight, or arrange travel for the child.
- 5.** Photos or videos taken during a visit are for personal use only and may not be published without SREF's written consent.
- 6.** You are responsible for your own travel costs, visas, health precautions and travel insurance. SREF is not liable for any loss, injury or expense connected with your travel.

09 SREF's commitments to you

1. Confirm your godchild match and introduce your godchild with a profile and photo.
2. Send you a monthly progress report on your godchild's academic performance, wellbeing and personal development.
3. Monitor and visit your godchild every school term (every three months) and share an update.
4. Offer a quarterly interview with your godchild, in person or remotely, arranged by SREF.
5. Share SREF's audited financial report with all Godparents every year.
6. Tell you promptly of any significant change in your godchild's circumstances (Section 11).
7. Respond to your questions within five business days.

As a Godparent, you have no financial claim over SREF and no role in its governance or administration. This agreement does not create any partnership, employment, agency or ownership relationship between you and SREF.

10 Five-Year Exit Strategy

SREF's goal is self-reliance, not permanent dependency. Each godchild's exit plan runs for **a minimum of six months and a maximum of five years**, depending on how quickly the family becomes self-reliant.

1. **Care and family empowerment.** Throughout the plan, your godchild receives the full care package. The child's parents or guardians take part in SREF's Life Skills for Sustainable Development Program, including training in microfinance, business coaching and financial literacy.
2. **Progress reviews from month six.** SREF first reviews the family's progress toward self-sufficiency after six months, and then at least once a year. SREF shares the outcome of each review with you.
3. **Graduation (6 months to 5 years).** Once a review shows the family can support the child's education and basic needs, the child graduates from the program and your sponsorship of that child ends. This can happen at any review from six months

onward, and no later than the end of year five. You will be invited, without obligation, to support a new godchild.

4. Continuing after five years. At the end of the five-year plan, you may reach an agreement with SREF to continue supporting your godchild, for example to see the child through the next stage of school. The length, amount and terms of any continued support will be agreed in writing between you and SREF. **Any change to your contribution requires your written agreement.**

5. If the family is not yet ready. If the family still cannot support the child's education at the end of year five and you choose not to continue, SREF may arrange special fundraising or another Godparent so that the child's education continues without interruption.

11 Changes in the godchild's circumstances

If your godchild moves out of SREF's service area, leaves school, is withdrawn by the family, becomes seriously ill, or passes away, SREF will inform you promptly and with care. Where the sponsorship cannot continue, SREF will offer you a new godchild match. Any unused portion of your contribution will be handled under Section 5.3, or refunded on request under Section 13.

12 Withdrawal, pause and termination

12.1 Withdrawal by the Godparent

Life happens. You may withdraw from your Godparent responsibilities at any time by giving SREF **one month's written notice** by email to info@help4selfreliance.org. Contributions due during the notice period remain payable. SREF will cancel any recurring payment and work to transition your godchild to a new Godparent so that the child's care is not disrupted.

12.2 Pausing

If you need a temporary break, contact SREF to arrange a pause. SREF will do its best to cover your godchild's care during the pause from other sources, and your sponsorship

will resume on the agreed date.

12.3 Termination by SREF

SREF may suspend or end this agreement immediately by written notice if you breach the Godchild Protection Policy or the Code of Conduct, if SREF has a safeguarding concern, if payments remain unpaid as described in Section 4.3, or if SREF is required to do so by law. SREF may also end a sponsorship when the child graduates or leaves the program.

13 Refunds and tax receipts

- 1. Refunds.** Contributions are charitable gifts and are generally non-refundable once used for a child's care. SREF will refund in full: (a) any duplicate or mistaken charge reported within 60 days; (b) any contribution paid if SREF cannot match you with a godchild within 30 days and you ask for a refund; and (c) any contribution collected after your withdrawal took effect.
- 2. Tax receipts.** SREF will send you an annual giving statement by January 31 for the previous calendar year. No goods or services are provided in exchange for your contribution; progress reports and interviews are of insubstantial value.
- 3. Tax deductibility.** For U.S. taxpayers, contributions to SREF are generally tax-deductible to the extent allowed by law. Tax treatment in other countries varies. SREF cannot give tax advice; please consult your own tax advisor.

14 Privacy and data protection

- 1. What SREF collects.** Your name, date of birth, address, email, phone number, plan choice, preferences, electronic signature and payment history.
- 2. Why.** To process your application, match you with a godchild, collect contributions, send reports and receipts, communicate with you, and meet legal and audit requirements.
- 3. Payment details.** Card, bank and mobile-money details are entered on your payment provider's secure page. SREF does not store them.

- 4. Sharing.** SREF never sells or rents your personal information. It is shared only with service providers who help SREF operate (such as payment processors and email services), with SREF's auditors, or where required by law.
- 5. Your rights.** You may ask to see, correct or delete your personal information, or opt out of non-essential communications, by emailing info@help4selfreliance.org. SREF handles personal data in line with applicable law, including Ghana's Data Protection Act, 2012 (Act 843).
- 6. Children's information.** SREF collects and shares information about godchildren only with the consent of their parents or guardians, and only what is needed to report on their progress.

15 General legal terms

- 1. Electronic signature.** Typing your full name and ticking the agreement box is your electronic signature and has the same effect as a handwritten signature, under the U.S. Electronic Signatures in Global and National Commerce Act (E-SIGN) and Ghana's Electronic Transactions Act, 2008 (Act 772).
- 2. Changes to these terms.** SREF may update these terms. SREF will email you at least 30 days before a material change takes effect. If you do not agree, you may withdraw without the usual notice period. The version in effect on the date you signed, and any later version you accept, applies to you.
- 3. Limitation of liability.** SREF will carry out its commitments with care and in good faith. To the extent permitted by law, SREF's total liability under this agreement is limited to the amount of contributions you paid in the 12 months before a claim arose.
- 4. Events outside SREF's control.** SREF is not responsible for delays or failures caused by events beyond its reasonable control, such as natural disasters, disease outbreaks, civil unrest, government action or school closures. SREF will keep you informed and prioritize the child's safety.
- 5. Governing law and disputes.** This agreement is governed by the laws of the State of Idaho, USA. Both parties will first try to resolve any disagreement in good faith through discussion with SREF's Executive Director and, if needed, SREF's Board of Trustees. Any unresolved dispute will be brought in the courts of Bannock County, Idaho.
- 6. Entire agreement.** These terms, together with your completed application form, are the full agreement between you and SREF about the Godparent program. If any part is

found unenforceable, the rest remains in effect.

7. Transfer. You may not transfer your Godparent role to another person without SREF's approval.

16 Contact and safeguarding concerns

General questions, withdrawals and privacy requests: info@help4selfreliance.org

Safeguarding concerns: Email info@help4selfreliance.org with the subject line "**SAFEGUARDING CONCERN**". These messages are escalated to SREF's Executive Director the same day. If a child is in immediate danger in Ghana, contact the police first (dial 191 or 112).

Mailing address: Self Reliance Empowerment Foundation Incorporated, 1860 Jean St, Pocatello, ID 83201, USA

Website: help4selfreliance.org

Godparent acceptance

I confirm that I am at least 18 years old, that the information I provided is true, and that I have read and agree to the SREF Godparent Program Terms & Conditions, including the Godchild Protection Policy and the Five-Year Exit Strategy.

GODPARENT (ELECTRONIC
SIGNATURE)

DATE ACCEPTED

PLAN