



# FRIENDSHIP AGREEMENT

This agreement defines the basic rules that guides all parties in their interaction with **CORDIAL MARKETPLACE**.

The Objective is to ensure that everyone enjoys 'Peace Of Mind' and 'Growth' in their individual endeavours.



## OUR SOCIAL ETHICS

These **Social Ethics** are our **Organizational Culture**

They are what guides us when we relate one-on-one with each other on a **Cordial** (Friendly) level, and when we relate with the entire Group on a Communal level.

These Ethics are the Ultimate Laws and Ground Rules through which our friendly companionship with each other is established. They are the means through which the Safety, Security and Welfare of each one of us is guaranteed.



## SOLIDARITY CLAUSE

The Solidarity Clause is the default **SOCIAL LAW** of the **Cordial MarketPlace** platform.

It builds on the Social Ethics. This means that everything that the Solidarity Clause aims to achieve, is to foster our Social Ethics.

Even if all other laws change, this law is the Grand Norm, Super Infrastructure, Central Core and Centre of Gravity which holds everything together, and it shall remain immutable (unchangeable).



## TENETS OF THE SOLIDARITY CLAUSE

Symbiotic synergy will be achieved if and only if businesses within the platform are "**SOCIALLY LOCKED**" to themselves, and are committed in loyalty (Solidarity) to one another—in which they only buy from each other, through the platform in attempt to grow each other's business and achieve wealth transfer and wealth recycling within a **Closed Circuit System**.

Every business is mandated compulsorily to buy only from businesses within this platform, except in cases where the product or service is not available on this platform.

There shall be Star Rating and other forms of measurement. These parameters of this rating shall be spelt out in the **KEY PERFORMANCE INDICATORS**(KPIs).

All registered businesses and persons registered and verified on this platform, shall be bound by this law.



## USER BENEFITS



## Business Loans

We Give Loans and Financial Credit Facilities to Businesses on our Platform, as a practical way to help them Grow and Expand. Based on the Principle of "Collective Ownership -- everyone will be responsible to contributing to a joint purse from which flows the Loans and Credit facilities needed to push some businesses from the ground and from stagnation.



## Customer Traffic

As a Member of **CORDIAL MARKETPLACE**, you are part of a

Supportive Business Community of like-minded individuals.

And through the Friendship Rules, everybody on the platform is automatically your Customer.



## Business Support

We offer Business Support to Businesses on our Platform in the form of Seminars, Field Marketing, Awareness, Promotion and other means-- to help Businesses on our platform Grow and Expand.



## Friendship

**CORDIAL MARKETPLACE** tries to create a Work-Life balance.

And through the Collaborative Structures established in its core, you make healthy Friendships and Connections that endures throughout your life.

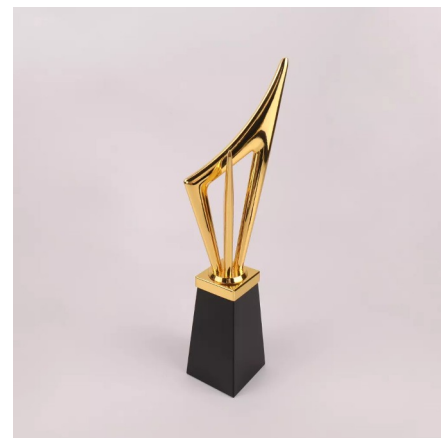
At CORDIAL MARKETPLACE, everyone is family, and everyone is important!



## Wealth Creation

All we ever want to do with you, is to make you Richer and Wealthier, in greater measure than you have privately imagined.

Of course we know that you've dreamed of becoming Rich. We only help you create the means, Ecosystems and superstructures to make it happen faster.



## Recognition and Awards

Through the Yearly Awards Programme, you get to meet Physically with Mentors and Influencers, and build lifelong Connections and Friendships for your Ultimate Success



## IMPORTANT NOTICE

Here are important points to note on gaining the benefits that this platform offers

### BUSINESS SUPPORT AND BUSINESS LOANS

Business Support will happen through the Contributory Corporate Social Responsibility(CSR) fund.

Every business makes a monthly contribution into the CSR fund. This fund apart from the other things like annual reports, conferences, trainings etc that it will be used for, shall be used to support businesses that are not doing well, or are on the brink of collapse.

Before a business can access Business Development, it must have been on the platform for at least 6(six) months. While businesses that want to access Business Support must have been on the platform for at least 1(one) year of 12(twelve) months, and must have unfailingly made a one year or 12(twelve) months contribution to the Corporate Social Responsibility fund.

In addition to this, they must have referred at least, one business, or one new person per week who would have registered on the platform by its referral.

For subsequent years, any business that still wants this Business Support will still fulfill these requirements. This platform is committed to the growth and development of every business within it. So, it will offer Business Development Services to businesses that may be in need of it.



### COMMERCIAL ETHICS

These are the codes of behaviour that guide business dealings within the **Cordial MarketPlace** Platform.



#### Quality Product

Sellers are mandated to sell only products that are of GOOD QUALITY to buyers or customers.

Service providers are mandated to only offer Excellent and Quality service.

**MEDIOCRITY** and **POOR QUALITY** service is prohibited and forbidden from members of the platform-- because we need people to live their best quality lives in trust of the next person.



#### Prompt Delivery

Sellers and Service providers must deliver goods and services at the agreed time.

There shall be no "**African Time**" or "**Nigerian Time**".

"**African Time**" or "**Nigerian Time**" means a tardy, late or delayed time which is convenient for one party, but is a discomfort to the other party.

And we frown at this to avoid possible conflicts amongst members.



#### Price Control

No Seller or Service provider shall sell or charge any price at Premium(high price) which is extremely higher than the Open Market Price.

The Open Market shall be the benchmark for determining prices, and there shall be no arbitrary Price fixing.

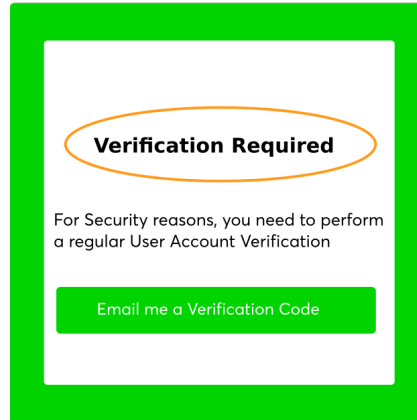
We do this to ensure that people can have stable productive lives through known price budgeting.



## Fraud Control

Any Seller or Service provider who uses false pretense to obtain money or valuables from anyone (member, customer or guest alike), shall be called a fraudster.

Such person shall be treated as a criminal—arrested by the police, charged to court and sent to prison (if found guilty) under the due provisions and legal framework of the Nigerian Law.



## Safety

This platform is very particular about the safety of everybody that connects with it.

This includes members, customers and guests.

It will verify all its Sellers and Service providers. It will obtain and keep a copy of its members Corporate Affairs Commission (CAC) certificate, and it will get all its members to fill



## Matter Of Religion

This Organization is totally areligious-- meaning that it does not esteem and embrace any religion at all.

Now, while each individual has a right to their private religion, this platform is purely Neutral.

It will wish Christians "**Merry Christmas**" and wish Muslims "**Id El Maulud**" or "**Barka De Sallah**".

This platform has no affinity of any kind to any religion. It operates on purely Humanist Principles. This means that what makes sense to all of us in line with the established Human standards in the Grand Scheme of things, ultimately becomes our truth.



## MATTERS OF REDRESS

### Failed Product Delivery



Should a Seller or Service Provider fail to deliver Goods or Services at the agreed time, and the customer complains about this, the Seller or Service Provider shall issued a letter of apology-- which shall be brought Physically to Cordial MarketPlace to be witnessed.

Then this letter shall be privately carried by the Seller or Service Provider to the offended customer or buyer-- as a sign and symbol of restitution to amend the cracks in the unfortunate incident.

The offended Customer or Buyer shall append his/her signature on this apology letter as a sign that such apology was received and consented to.

And in effect, this Apology letter shall be returned to **CORDIAL MARKETPLACE** by the errant Seller or Service Provider, for record keeping.

When necessary, this letter of apology could be published in times when clarity is of an essence in very dire and awkward circumstances.

## Breach in Product Quality



- ✓ Any user who infringes this law of Quality Product shall receive a strike out. His/her profile will be deactivated.
- ✓ On Come back, S/he will write an Application Letter (to the group and affected person), and will be re-verified.
- ✓ Will be placed on a 3-months probation.
- ✓ S/he will swear a Fidelity Oath--of which if broken a second time, such person can never be allowed ever on the platform again.
- ✓ Will pay a fine of about N5,000: Five Thousand Naira Only (subject to periodic review).



## CONFIDENTIALITY OF INFORMATION

Every private information supplied to this platform shall be treated confidentially. To share this information, the owner of the information shall first give consent, and assent to its use.



## CONSENT

Every User shall sign this Agreement. And by signing this agreement, every user agree to be bound and abide by all the rules spelt out in this Friendship Agreement.

If we must all agree, we can all see that the rules are liberal, loose and flexible-- because they are not meant to be punitive, but simply to maintain basic established codes of conduct.

Any User who cannot abide by these rules, should not sign this agreement, and this implies that such user cannot be part of us, and is not eligible for any benefit and resources from this platform.

## CONSENT FORM

Please fill in your details and Sign this Form for Consent.

### CONSENT\*

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I agree to the Terms of this Friendship Agreement, Accept the Privacy Policy, and the Terms Of Use Policy.

Document Date: