



GTCS

God's Treasury Cooperative,
Thrift and Credit Society.

MEMBER PROSPECTUS

Your complete guide to membership,
savings, loans, and benefits.

REGISTRATION

Reg. No. L.S.C.S. 14763 | Registered: 9th June, 2014
Lagos State Govt. — Ministry of Agriculture and Cooperatives
Chapter C15, Laws of Lagos State of Nigeria, 2003

11, Ogunmefun Street, Off Bawala Street, Pedro, Somolu, Lagos
+2347011871220 | +2347066658427 | info@godstreasury.com

INSIDE THIS PROSPECTUS

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| 03 Loans & Savings | 04 Default & Sanctions |
| 05 Dividends & AGM | 06 Dispute Resolution |
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01 WHO WE ARE

Identity, Vision, Mission, Values & Governance

VISION

To establish a reputable financial institution that supports and motivates members through mutual respect, trust, cooperation, entrepreneurship, and excellence.

OUR GOALS

Address entrepreneurial needs
Serve under-served communities
Challenge unjust systems
Responsible investment of savings
Promote ethical practices
Support cooperative growth

REGULATORY

Reg: L.S.C.S. 14763
Since: 9th June, 2014
Authority: Lagos State Govt
Ministry of Agriculture & Cooperatives, Chapter C15,
Laws of Lagos State, 2003

MISSION

To empower our members and communities by providing accessible, responsible financial services and education, enhancing financial well-being of individuals, families, and businesses through fair and equitable practices.

OUR VALUES

Integrity

Conducting business truthfully & transparently at all times, with utmost concern for members' best interests.

Accountability

Adherence to bye-laws, regulations and maintenance of members' confidentiality

Trust & Reliability

Fostering strong relationships built on mutual respect. GTCS remains a trusted financial partner.

Commitment

Members commit to saving consistently monthly and exercise care in signing cooperative documents.

GOVERNANCE STRUCTURE

BOARD OF DIRECTORS

Seven (7) directors set strategy, ensure legal compliance, safeguard member interests. Elected at AGM.

EXECUTIVE MANAGEMENT

CEO implements board decisions, manages staff, oversees all cooperative activities and services.

02 MEMBERSHIP & ELIGIBILITY

How to join, eligibility, and termination process

WHO CAN JOIN

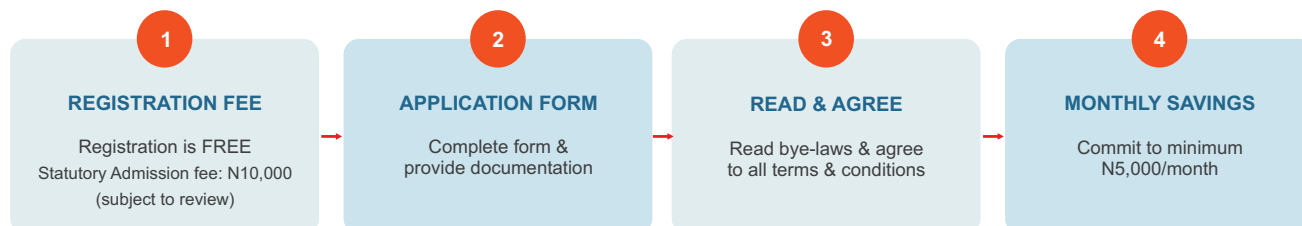
FULL MEMBERS

Individuals worldwide. Independent membership. Referral preferred but not mandatory.

MINORS

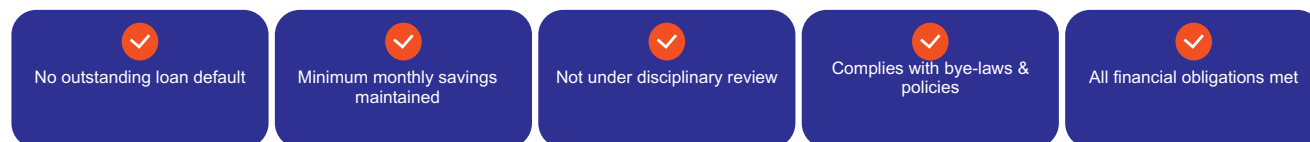
Adult guardian manages account. Savings access only — no loan withdrawals. Full membership at age 18

HOW TO JOIN — STEP BY STEP



COOLING-OFF PERIOD: New members may withdraw within 5 working days of signing (savings refunded; statutory admission fee is non-refundable), provided no loan has been disbursed.

MEMBER IN GOOD STANDING — CRITERIA



ELIGIBILITY: Only members in good standing may vote at AGM, contest elections to the board, receive dividends, and access loan services

MEMBERSHIP TERMINATION PROCESS



IMPORTANT: Financial obligations SURVIVE termination. All outstanding loans, penalties, accrued interest remain enforceable until fully settled.

03 LOANS & SAVINGS

Six loan types, repayment structures, and savings rules

SIX LOAN TYPES AT A GLANCE

i. Soft Loan 3% of original principal monthly - Maximum: N500,000 - Interest of 3% of original principal monthly - Repayment: Up to 4 instalments/months - Balance: No reducing balance - Guarantors: 2 guarantors - Important note: "Interest is calculated on the original principal each month until the loan is fully repaid. Early repayment does not change the monthly interest calculation under the no-reducing-balance structure".	ii. Regular Loan 8% one-off flat-rate - Min 6 months saving required - Max 2x saving balance - Repayment: up to 12 months	iii. Special Loan 10% flat-rate - Loyalty card holders only - Max 3x saving balance - Repayment: up to 18 months
iv. Commodity Loan Contact GTCS for rates - Purchase from accredited shops - Loan paid directly to vendor - Rate vary by commodity	v. Car Acquisition Contact GTCS for rates - New or used vehicles - Vehicles sold by organisation - Contact GTCS for limits	vi. Property Loan Contact GTCS for rates - Land or home purchase - Formal security agreement required - Contact GTCS for limits

LOAN ACQUISITION PROCESS



SAVINGS WITHDRAWAL RULES

- Cannot withdraw while on an active loan
- Must complete a Savings Withdrawal Form
- Post-probation loan shall not exceed 2x new savings balance
- Guarantors: withdrawal only above indemnified amount, subject to
- After withdrawal: resume saving for 3 probationary months before any
- Capital base minimum: n30,000 (subject to review)

04 DEFAULT POLICY & SANCTIONS

Escalation path, AML/KYC, and survival of obligations

DEFAULT ESCALATION PATH

STAGE 1 LATE PAYMENT

n5,000 late fee applied + additional accrued interest on overdue amount

STAGE 2 CREDIT BUREAU

Member's credit data may be reported to CRC Credit Bureau Limited

STAGE 3 FORMAL WARNING

Written warning issued by GTCS. Loan access suspended pending review

STAGE 4 TERMINATION

Management review @ Written notice @ Legal action possible @ Collateral repossession

REINSTATEMENT: Loan access restored 3 months after full settlement. Savings access restored 6 months after termination if defaulted

AML & KYC — ANTI-MONEY LAUNDERING / KNOW YOUR CUSTOMER

REQUIRED FROM MEMBERS

- Valid means of identification
- Accurate personal information
- Additional documentation on request

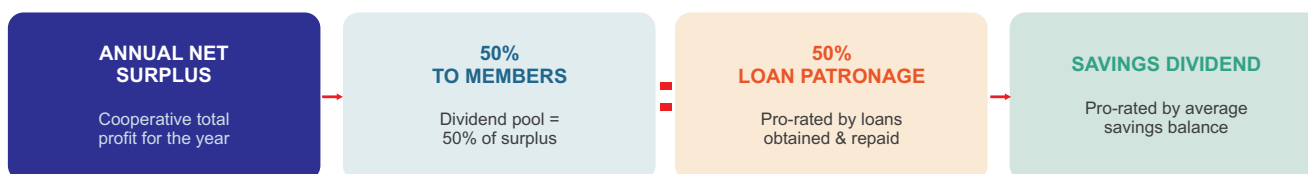
GTCS'S RIGHTS

- Verify identity at any time
- Decline/suspend for false info
- Terminate for suspicious activity

05 DIVIDENDS, AGM & NOMINEE POLICY

Annual returns, meetings, and beneficiary designation

HOW DIVIDENDS ARE CALCULATED



EXAMPLE: If annual surplus = N1,000,000 @ dividend pool = N500,000. Split: N250,000 by loan activity + N250,000 by savings balance.

06 DISPUTE RESOLUTION

Five-step escalation ladder

DISPUTE RESOLUTION — FIVE STEPS

1

INFORMAL RESOLUTION

Speak directly with the relevant staff member or CEO.

2

FORMAL WRITTEN COMPLAINT

Submit written complaint to CEO via email or letter.

3

MANAGEMENT REVIEW

CEO acknowledges within 3 working days; resolves within 10 working days.

4

BOARD ESCALATION

Escalate to Board of Directors. Board's decision within 14 working days is final.

5

REGULATORY REFERRAL

Refer to Director of Co-operative Services, Lagos State, under Chapter C15.

07

07 DATA PRIVACY & LEGAL

NDPA 2023 compliance, your rights, and digital consent

DATA COLLECTED

- Full name
- Contact details
- Residential address
- Government-issued ID

HOW DATA IS USED

- Membership management
- Loan application processing
- AGM & dividend communications
- Regulatory obligations

YOUR RIGHTS

- Request access to your data
- Request corrections
- Be informed of data use
- Withdraw credit bureau consent

NDPA 2023: GTCS complies with the Nigeria Data Protection Act, 2023, and regulations of the Nigeria Data Protection Commission (NDPC).

CREDIT BUREAU: By signing this prospectus, you consent to credit data sharing with CRC Credit Bureau Limited. Withdraw consent in writing.

08

08 FORMS & CONTACT

All GTCS forms and how to reach us

Application Form

Join GTCS. Attach 2 passport photos & 2 ID photocopies

Loan Form

Apply for any loan type before accessing funds

Savings Change Form

Adjust your monthly savings commitment at any time

Savings Withdrawal Form

Withdraw part of your savings balance

Nominee Form

Designate beneficiary for savings & entitlements on death

Landed Property Form

Apply to purchase landed property through GTCS

Purchase Form

For purchasing appliances or food items through GTCS

Termination Form

Resign from membership (not while on active loan)

GOD'S TREASURY COOPERATIVE THRIFT AND CREDIT SOCIETY

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