

Code of Conduct for Master Facilitators and Facilitators

1. **Community First** – Put the interests of the community that you serve first before the interests of the companies whose goods and services you facilitate and before your own interests
2. **No Cash** – Never take any cash payment. You may take cash if you are recharging the customer wallet because they cannot recharge the wallet directly. You should recharge the customer wallet immediately after taking the cash.
3. **No Deception** – Do not try and dupe the customer. Clubs and chit funds have fooled customers in the past by offering high returns and saying they have their own products.
4. **Be Transparent** – Share the code of conduct with customers and explain how you get paid for the facilitation services you offer. If the customer wants to photograph you or record your conversation you may want to encourage this.
5. **Respect the Customer** – Customers may have fallen victim to bad selling in financial services in the past. If they have been victims of bad selling, then so have many others. Reassure them gently
6. **Counter Objections Patiently** – Answer objections the best you can and do not be afraid of saying “I do not know but I will check and get back to you”
7. **Walk away and Leave your Contact** – Do not hard sell. Make your points and walk away if the customer is not convinced to act now. Leave your contact information so that customer can contact you when they are ready to act.
8. **Do not do Bad Selling** - If you have not been trained on a product/service state that and do not give wrong information. Do not let commissions and or facilitation fees drive your sales.
9. **Build Strong Relationships** – The lifetime earnings you can get from a customer can be very large. Do not destroy this earning stream. You will facilitate more and more goods and services which will grow your earnings with little effort if you have strong relationships
10. **Listen and Provide Feedback** – Which goods and services do your customers value most? Are there any experiences that delighted them or which they found horrible? Which financial products do they use and how? Which formal financial products do they not use? Why do they not use formal financial products? Keep meticulous notes and convey information up and down the chain regularly.