



TERMS & CONDITIONS AND AGREEMENT OF SHENMO ABACUS AND MENTAL MATH PROGRAM

Please read the terms and conditions and policies carefully before signing this agreement.

1. TRAINING PROGRAM

Our highly researched and top-rated program for the term is structured as:

- ✚ 50-60 minutes per each lesson or period.
- ✚ 2 lessons or periods per week.
- ✚ Termly assessment and annual local, national and international competitions.
- ✚ We encourage the full participation of the school and parents (especially at home) to achieve maximum results and impact.

2. PROGRAM FEES

- ✚ Tuition fee per term for each student is **GH¢.....**
- ✚ Fees may include course materials (Abacus device, Bag, Comprehensive Exercises, Examination papers, Sticker, Star Certificate each term and certificate of completion at the end of each level).
- ✚ Competitions and other activities related to the program will attract a separate fees.

3. PAYMENT AND REFUND POLICY

Kindly check our flexible payments policies below:

- a. Full payment of **GH¢.....** is required before the first class at the start of each term.
- b. Payment shall be made in Cash, Mobile Money or Bank transfer. Proof of payment shall be provided in case of Mobile Money or Bank transfer for official receipt to be issued.
- c. A 100% refund will be issued if your school or student wish to cancel before the first class.
- d. No refund after the first class unless due to medical or relocation reasons (prove will be required). Where refund is established, these terms will be applied and materials returned :
 - ✚ 70% within the first week;
 - ✚ 50% within two weeks;
 - ✚ 30% within three weeks;
 - ✚ No refund after the third week.

4. CONFIDENTIALITY AND PRIVACY

Shenmo Ghana takes confidentiality and privacy of our family (students, parents, guardians and staff) seriously. As such all information (name, age, gender, address, phone number, medical condition, background among others) of our family shall be respected and handled confidentially by all. Such confidential information shall not be disclosed to or discussed by anyone with anyone other than those authorized to receive such information on health reasons or educational purposes, unless disclosure is authorized by law.



5. PHOTO/VIDEO RELEASE

We understand that photos, videos and voices of students, parents, guardians and teachers (individual or group) will be taken during this program, Shenmo Ghana has the permission to use those materials for education and promotional purposes only including but not limited to newsletters, posters, websites, banners, media reports, social media platforms and newspapers in highlighting the program.

6. ABOUT ABACUS AND MENTAL MATHEMATICS

The Abacus mental math system has a rich history, stretching back 3,000 to ancient Rome, Mesopotamia, and China. Considered by many as a proto-type computer, abaci come in many forms and are used for mathematical calculations ranging from simple addition and subtraction to more complicated problems involving multiplication, division, and square or cube roots.

Whereas mainstream education tends to categorize subjects to emphasize the left or right side of the brain, mental math is built on a holistic, whole-brain approach. In most schools today, there is an obvious split between students who excel in math and science versus those who perform well in language or the arts. Studies show that when we activate both sides of the brain, incorporating both logic and creativity, we can enhance not just mathematical processing, but overall ingenuity and problem-solving skills.

Fun Mental Math is based on scientific research in neurology and psychology, studying the development of children's brain and intelligence. It derives from abacus mental math and trains the most crucial brain functions and cognitive skills, such as attention, observation, memory, imagination, and reaction.

7. REVIEW CLAUSE

The above terms and conditions and agreement are subject to review after every academic year and can be initiated by any of the parties in writing.

We, the undersigned, hereby enter into this agreement on this day of, 20..... based on the terms and conditions contained herein. Shenmo Ghana will offer Abacus and Mental Math program to the students of whilst the later shall provide conducive teaching conditions and pay the former the needed fees. This agreement will be effective on the day of signing and will remain in force for years subject to renewal in writing. Either party may terminate this agreement giving 3 months' notice in writing. All disputes arising from this agreement will be settled amicably.

For Shenmo Ghana

For

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Musa Frimpong, CEO/Principal

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