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## **4K ALLIANCE CHAMA GROUP est 2024**

**Motto :** Together for Better

**Vision:** Empowering Financial Growth Together

**Our vision:** is to create a community where members collaborate, learn, and thrive financially. We envision a future where every member achieves their financial goals through collective effort and smart investments.

### **Members**

1. **Victor Kisala - Chairman**
2. **Silvia Nafula**
3. **Wilson Kombwa**
4. **Christine Sikolia**
5. **Grace Nyongesa**
6. **Gloria**
7. **Everly kavosa**
8. **Bromley Onzere**
9. **Janetricks**
10. **Kevin Anguche**

### **Constitution**

#### **Article 1: Name and Purpose**

1.1 The name of this group shall be the “**4K Alliance Chama Group**,” hereinafter referred to as the “Chama.”

1.2 The purpose of the Chama is to foster financial growth, mutual support, and investment opportunities among its members

#### **Article 2: Membership**

2.1 Membership is open to individuals committed to contributing a monthly amount of 4,000 Kenya shillings (4K) to the Chama.

2.2 Prospective members must attend a minimum of two consecutive meetings before being eligible for membership.

### **Article 3: Contributions**

3.1 Members shall contribute 4,000 Kenya shillings on a monthly basis.

3.2 Collection day is set for pay day of each month, members are required to make their contributions no later than 30 minutes after the designated collection time.

### **Article 4: Investment and Distribution**

4.1 The Chama funds shall be collectively be collected by the group chairperson and be given to the intended member later than 30 minutes after collection.

4.2 The member receiving the contribution will choose any member of the chama group to bear witness.

### **Article 5: Meetings and Decision-Making**

5.1 Decisions shall be made through a democratic voting process, and a quorum of two-thirds of the members must be present for any decision to be valid.

### **Article 6: Code of Conduct**

6.1 Members shall conduct themselves with integrity, honesty, and respect towards fellow members.

6.2 Any member found engaging in fraudulent activities or detrimental behavior may face expulsion from the Chama.

6.3 Any member failing to surrender his/her contribution at the stipulated time face penalties.

6.4 The penalties will be agreed upon by the members

### **Article 7: Amendments**

7.1 This constitution may be amended with the consent of two-thirds of the Chama members.

7.2 Proposed amendments must be submitted in writing at least one month before the scheduled vote.

**By joining the “4K Alliance Chama Group,” members agree to abide by the terms and conditions outlined in this constitution**

### Members contributions

Names	No.	Month	Amount
Wilson kombwa	1	February <input checked="" type="checkbox"/>	Sh. 36,000
Christine & Jenetrix	2	March <input checked="" type="checkbox"/>	Sh. 40,000
Bromly onzere	3	April	
Victor kisala	4	May	
Grace nyongesa	5	June	
Everlyn kavosa	6	July	
Kevin anguche	7	August	
Gloria & Brom, silvia	8	September	
Silvia nafula	9	October	
Christine & Everlyne	10	November	
Total amount			76,000

### Why invest with our chama?



1. **Strength in numbers** by pooling resources we can invest in opportunities that may be out of reach of individuals.
2. **Shared knowledge and experience.**
3. **Disciplined savings and investment strategy** we have a clear plan for collecting contributions managing funds and making sound investment.
4. **Support system and accountability** being part of the 4k alliance fosters a sense of community and shared responsibility.

*-Its not how money you make, but how much you can keep- Robert Kiyosaki*