TERMS AND CONDITIONS OF MEMBERSHIP

1. Introduction

These Terms and Conditions ("T&C") govern the rights and responsibilities of members of the Liberian Association in Normandy France (LANFRA) ("the Association"). By joining LANFRA, members agree to abide by these T&C and the Association's constitution.

2. Membership

- **Eligibility:** Membership is open to individuals who meet the requirements stated in LANFRA's constitution.
- **Membership Dues:** Members shall pay monthly dues as determined by the General Assembly. Non-payment may result in suspension or loss of membership rights.
- Rights and Responsibilities: Members have the right to vote, attend meetings, and
 participate in activities. Members are expected to respect LANFRA's rules and contribute to
 its goals.

3. Financial Contributions

- Monthly Dues and Contributions: As set by the General Assembly, all members must pay
 dues on time.
- Fundraising Participation: Members are encouraged to participate in fundraising events.
- **Financial Assistance:** Members may apply for financial assistance following the procedure stated in the constitution.

4. Credit Policy

- **Eligibility:** Only members in good standing (free of debts to the Association) may apply for credit.
- **Application Process:** A written application must be submitted with proof of income and collateral.
- **Repayment Terms:** Loans must be repaid within four (4) months, with a 10% interest deducted at the time of issuance.
- **Default Consequences:** Failure to repay the loan may result in property confiscation or other actions per the constitution.

5. Code of Conduct

- **General Behavior:** Members must uphold the Association's values and reputation in all meetings and public gatherings.
- Meeting Etiquette: Disruptive behavior during meetings is prohibited.
- **Respect for Decisions:** Members are expected to respect and adhere to decisions made by the General Assembly.

6. Sanctions and Penalties

- Warning: For minor infractions.
- Fines or Blame: For repeated violations.
- Suspension: For non-payment of dues or serious misconduct.
- **Expulsion:** For severe offenses, decided by the General Assembly.

Note: Expelled members forfeit their contributions, except outstanding credit(s).

7. Amendments to Terms and Conditions

- These T&C may be amended based on the provisions of the constitution.
- Amendments shall be proposed by the Executive Committee or by one-third (1/3) of the General Assembly members.
- Changes require a two-thirds (2/3) majority vote from the General Assembly.

8. Dissolution Clause

In the event of dissolution, LANFRA's assets shall be transferred to a recognized humanitarian organization or another organization with similar objectives, as per the constitution.

9. Dispute Resolution

Disputes arising from the interpretation or application of these T&C shall be resolved by the Executive Committee or, if necessary, referring to the General Assembly for final decision.

10. Acceptance of Terms

By registering as a member of LANFRA, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions and the Association's constitution.