



INTERNAL RULES & REGULATIONS

Table of Contents

SECTION	1. PREAMBLE3
1.1. PU	JRPOSE OF INTERNAL RULES & REGULATIONS3
1.2. LIV	VING DOCUMENT3
SECTION	2. NAME3
2.1. OF	FFICIAL NAME3
SECTION	3. MISSION AND OBJECTIVE3
SECTION	4. OFFICERS 4
SECTION	5. GENERAL ASSEMBLY 4
SECTION	6. REGULAR BUREAU/BOARD MEETING4
SECTION	7. EXTRAORDINARY BUREAU MEETING 4
SECTION	8. MEMBERSHIP4
SECTION	9. MATRICULATION5
SECTION	10. NEW MEMBER REGISTRATION5
SECTION	11. LIST UPDATE5
11.1. AD	DDITION OF INDIVIDUALS WITHIN MEMBER ASSOCIATIONS6
11.2. WI	ITHDRAWAL6
11.3. NA	AME CORRECTION6
11.4. TR	RANSFER6
11.5. CO	ONTACTS6
SECTION	12. RETURNING MEMBER / ASSOCIATION6
	13. FRAUD
13.1. WI	HAT IS FRAUD7
13.2. SA	ANCTIONS7
SECTION	14. SAGI MEMBERSHIP IDENTIFICATION7
SECTION	15. LITIGATION
15.1. EX	KCLUSIVE FORUM PROVISION7
15.2. CL	AIMS 8
15.3. AT	TTORNEY FEES8
SECTION	16. IN CASE OF DEATH OF A SAGI MEMBER8
16.1. DE	EATH ANNOUNCEMENT8
16.2. DE	EATH OCCURRED IN THE UNITED STATES8
16.3. DE	EATH OCCURRED OUT OF UNITED STATES, BUT NOT IN CAMEROON8
	DMINISTRATIVE FORMALITIES9

	ON 17. CONTRIBUTIONS	
17.1.	WHO SHOULD CONTRIBUTE?	9
17.2.	CONTRIBUTION AMOUNT	9
17.3.	CONTRIBUTION DUE DATE	9
	ELIGIBILITY FOR CONTRIBUTIONS	
17.5.	NOT ELIGIBLE FOR CONTRIBUTIONS	10
17.6.	CONTRIBUTIONS MODE	10
17.7.	CONTRIBUTION FORMALITIES	10
	ON 18. DISBURSEMENT	
	ON 19. PENALTIES	
	ON 20. SAGI FEES	
	ADMINISTRATION FEES	
20.2.	MATRICULATION FEES	. 11
SECTIO	ON 21. AMENDMENTS TO THE INTERNAL RULES & REGULATIONS	11

SECTION 1. PREAMBLE

1.1. PURPOSE OF INTERNAL RULES & REGULATIONS

The purpose of the Internal Rules & Regulations is to ensure the smooth running and proper functioning of the organization. The Internal Rules & Regulations will provide guidelines on maintaining the organizations vision, harboring a close and supportive relationship between the bureau/board and the delegates, resolving confusion, facilitating daily activities, and improving the management of the bureau/board. The following Internal Rules & Regulations effectively serve as the Bylaws of this organization.

1.2. LIVING DOCUMENT

The Internal Rules & Regulations should serve as a *living document* to the organization's officers, presidents of associations, and delegates. This is a set of rules that every association/member should abide by. The Internal Rules & Regulations shall be available to every SAGI association/member of the organization through the website or provided via electronic mail.

SECTION 2. NAME

2.1. OFFICIAL NAME

The official name of the organization is **Active Solidarity Ltd.** The French translation of Active Solidarity is **Solidarité Agissante (SAGI)**. Active Solidarity, Ltd. Member Associations refer to the organization as "SAGL"

SECTION 3. MISSION AND OBJECTIVE

SAGI's mission is to create a network of Cameroonians living in the United States of America ("US"), for the purpose of helping families within the community to alleviate the financial burden of losing a loved one.

SAGI's objectives include:

- a. Creating an electronic database of different Cameroonian associations in the US.
- b. Informing all member associations, through their president and delegates in case of the death of a member association's individual member.
- c. Facilitating the repatriation of the remains or burial of individuals who died while belonging to associations members of SAGI.
- d. Collecting contributions (donations) from each SAGI member association.
- e. Transferring the collected contributions to the funeral home, and to the beneficiary in case there is a balance after administrative costs are subtracted.

SECTION 4. OFFICERS

- a. SAGI's Bureau / Board of Directors include a: President, Vice President(s), Secretary-General(s), a Treasurer, and an Auditor. The Bureau/Board may appoint other officers. Officers whose authority and duties are not prescribed in the Bylaws shall have the authority and perform the duties prescribed, from time to time, by the Board of Directors.
- b. All officers of the SAGI Bureau are co-opted by the Founding Members of SAGI, and approved by the Bureau / Board of Directors.

SECTION 5. GENERAL ASSEMBLY

- a. The General Assembly meets when summoned by SAGI Bureau/Board of Directors.
- b. The SAGI Bureau/Board of Directors decides the location and time of the General Assembly.
- c. Presidents and delegates from each association should take part in the General Assembly.

SECTION 6. REGULAR BUREAU/BOARD MEETING

- a. The SAGI Bureau/Board meets at least three (3) times a year for periodic review, to ensure the organization operates in a manner consistent with SAGI's mission and objective.
- b. In case of emergency, the President shall summon a meeting.

SECTION 7. EXTRAORDINARY BUREAU MEETING

SAGI Bureau/Board meets 48 hours following the announcement of the death of an individual belonging to a member-association of SAGI to:

- a. Officially announce the death of the individual.
- b. Verify and send out all required documents to validate the death.
- c. Prepare and send out the contribution table to collect funds from member associations.

SECTION 8. MEMBERSHIP

- a. Membership in SAGI is free and voluntary, however, only associations can be members of SAGI.
- b. Any association that becomes a member of SAGI must agree to subscribe to SAGI's Internal Rules and Regulations.
- c. Individual members of SAGI association members should be of Cameroonian Descents or non-Cameroonians spouse of Cameroonians.
- d. Member associations will be assisted with contributions in case of death of individuals belonging to the respective member association, if they remain in good standing meaning they pay administration and/or matriculation fees, among other requirements stated herein.
- e. SAGI accepts as members only associations or groups with a minimum of **twenty (20) individuals**, no association should go below **ten (10)** individuals in their membership at any time. The individuals are members of the member associations of SAGI. The individuals have no standing to make claims or raise issues with SAGI (including but not limited to claims regarding the operation of the organization and the management of SAGI funds. Only SAGI member associations in good standing may make such demands of SAGI.

- f. A SAGI membership is considered "active" once a SAGI matriculation number is assigned and published by email.
- g. It is at the discretion of SAGI to accept or decline an association's membership to SAGI, however, individuals may be members of SAGI Member Associations at the Association's discretion.
- h. Any association member can voluntarily withdraw from SAGI by submitting a letter or email to SAGI Bureau/Board.
- i. SAGI has the authority to terminate the membership of any member or association whose behavior may disrupt or destabilize the organization.

SECTION 9. MATRICULATION

- a. Matriculation numbers are attributed and published at least **ninety (90) days** after receiving a new registration.
- b. Every member of SAGI must be a US resident.
- c. No member association may have two matriculation numbers. It is the responsibility of each president/delegate of each association to ensure that their member association is not registered twice.
- d. Any member who was previously a SAGI member can be reinstated after paying all missed contributions, in addition to a return fee and observe the waiting period of **ninety (90) days** after SAGI's receipt of the return fee payment.
- e. **Names and date of birth** of individuals who belong to SAGI member associations should be provided exactly as they are written on official documents and without abbreviations. Name changes of deceased individuals are not accepted after the death announcement.

SECTION 10. NEW MEMBER REGISTRATION

- a. Requests for new member registration can be submitted at any time.
- b. SAGI only accepts associations or groups with a minimum of twenty (20) individuals as members.
- c. Each association's main delegate is responsible of registering his association individual members through his dashboard on SAGI web application www.mySagi.org.
- d. There is a waiting period of at least **ninety (90) days**, after receiving a new registration.

SECTION 11. LIST UPDATE

- a. All update requests (addition withdrawal or transfer) should be performed in the association/delegate dashboard of SAGI web application www.mySagi.org.
- b. All name Correction, Name Changes, Contact information update are done by filing the forms S4 and S6 that you can download from SAGI website www.mySagi.org.
- c. Use a fresh email to submit your forms! Failure to use fresh email may result in a delay of your request DO NOT use reply to submit your form.
- d. Associations are encouraged to keep their list updated as much as possible.
- e. SAGI does not accept any name correction or name change of the deceased member after his/her death.

11.1. ADDITION OF INDIVIDUALS WITHIN MEMBER ASSOCIATIONS

- a. All requests for addition of individuals belonging to member associations of SAGI should be done directly on the association/delegate dashboard on SAGI web application www.mySagi.org.
- b. Names and date of birth use to register individual members should exactly as they appear on their official document (ID, passport, etc.).
- c. There is a waiting period of at least ninety (90) days, after registering each individual member.
- d. Individuals added to member associations of SAGI must pay their Administration and Matriculation fees **fifteen (15) days** after receiving the invoice.

11.2. WITHDRAWAL

- a. All request to withdrawal individual member form SAGI association members should be done by the delegate of the association directly on the association/delegate dashboard on SAGI web application www.mySagi.org.
- b. Once the withdrawal recommendation is submitted by the delegate, all individuals recommended to be removed will be removed by the time the next contribution table is created.
- c. No withdrawal withing the contribution period should affect the contribution.
- d. The Cutoff date for the new contribution is set between the 5 and 6 of each month.

11.3. NAME CORRECTION

- a. All requests for name corrections should be done by submitting Form S4 SAGI Name Correction.
- b. Name corrections should be done for minor errors such as typos.
- c. If a member individual's name has changed due to:
 - o **Divorce**: Provide a copy of the divorce decree.
 - o Marriage: Provide a copy of the marriage certificate.
 - o Court Order Name Change: Provide a copy of a court-issued document.

11.4. TRANSFER

- a. Transfer of individual members requires that the delegates of the associations involved in the transfer recommend the transfer of the same member directly from the association/delegates dashboard on SAGI web application www.mySagi.org.
- b. Without the two delegates recommending the transfer of the same member, the transfer can not go through.

11.5. CONTACTS

- a. All requests for contacts updates should be done by submitting Form S6 SAGI Contacts.
- b. When completing the contact form, provide the email and phone number of each delegate.

SECTION 12. RETURNING MEMBER / ASSOCIATION

a. A	ny association that	voluntarily left SA	GI can return u	pon issuance	of a new	SAGI	matriculation i	number.
------	---------------------	---------------------	-----------------	--------------	----------	------	-----------------	---------

- b. The returning member/association must pay the missed contribution(s), in addition to the returning fee, and observe the waiting period of **ninety (90) days** after SAGI's receipt of the return fee payment.
- c. Any individual who voluntarily left a member association of SAGI can come back based on the rules and regulations of their local member association but cannot keep the previously used SAGI matriculation number.

SECTION 13. FRAUD

13.1. WHAT IS FRAUD

- a. A member having a SAGI matriculation number and not residing in the United States.
- b. Any falsified document.
- c. Any false statement.

13.2. SANCTIONS

- a. Where an offense is believed to have been committed the SAGI Bureau/Board can consider administering a caution or a penalty. The decision to offer a penalty will depend on individual circumstances.
- b. If the offense is intended to disrupt or destabilize the organization, the offender's membership will be terminated.
- c. If fraud is detected, the individual and/or member association who committed the offense will be excluded from SAGI.

SECTION 14. SAGI MEMBERSHIP IDENTIFICATION

When they exist, All SAGI ID cards remain the *sole property* of SAGI, and in any case cannot be used outside the scope of SAGI. The use of names and matriculation numbers, as well as emails and phone numbers from SAGI for political or economic purposes are specifically prohibited.

SECTION 15. LITIGATION

15.1. EXCLUSIVE FORUM PROVISION

The headquarters of SAGI are located in Montgomery County, Maryland. Unless SAGI consents in writing to the selection of an alternative forum, the sole and exclusive forum for (i) any derivative action or proceeding brought on behalf of SAGI, (ii) any action asserting a claim of breach of fiduciary duty owed by any director or officer of SAGI to the Organization or the Organization's members (which are only associations), (iii) any action asserting a claim against SAGI or any director or officer of SAGI arising pursuant to any provision of the Maryland Law or the Certificate of Incorporation or these By-Laws (in each case, as they may be amended from time to time), or (iv) any action asserting a claim against SAGI or any director or officer of SAGI governed by the internal affairs doctrine, shall be the Circuit Court for Montgomery County (or if the Circuit Court for Montgomery County does not have subject matter jurisdiction, the federal district court for the District of Maryland).

15.2. CLAIMS

- a. Only member associations have a right to accounting and to challenge in court or through the general assembly, the operation of the organization including the management of funds.
- b. Individuals belonging to associations that are members of SAGI do not have a right to accounting and cannot challenge in court or otherwise, the operation of the organization including the management of its funds and the conduct of its officers.
- c. SAGI employees are indemnified by SAGI for work done on SAGI's behalf.

15.3. ATTORNEY FEES

In any litigation, arbitration, or other proceedings in which SAGI is the prevailing party, SAGI shall collect from the non-prevailing party, its reasonable attorneys' fees incurred.

SECTION 16. IN CASE OF DEATH OF A SAGI MEMBER

16.1. DEATH ANNOUNCEMENT

- a. Any death must be reported to the SAGI bureau within **seven (7) days** from the date of death; after this period, the death is no longer considered by SAGI and contributions will not be provided by SAGI.
- b. To preserve the privacy of the deceased, associations and families are encouraged, but not required to conceal the cause of death, usually mentioned on the death certificate, before providing it to SAGI.

16.2. DEATH THAT OCCURRED IN THE UNITED STATES

Documents to be submitted for a death in the US:

- a. Death certificate (Cause of death may be redacted)
- b. SAGI Matriculation Number
- c. Picture of the deceased
- d. Funeral Home invoice
- e. Evidence the member association is in good standing with SAGI (i.e., No outstanding invoices)

16.3. DEATH THAT OCCURRED IN CAMEROON OR ANYWHERE OUT OF US

- a. A death in Cameroon or Anywhere out of the US, as used in this section, describe the death of an individual SAGI member who is either a US citizen or Legal Permanent Resident (as defined in the US Nationality Laws enforced) who passed away while visiting Cameroon or any other country with no intention of remaining permanently, provided that the death occurred within 180 days of the individual entering the country.
- b. The deceased was a Sagi member (Have a SAGI Matriculation issued and published per the general bylaws establishing membership) at the commencement of his/her visit.

- c. The association is in good standing.
- d. The following documentation shall be required as part of the report of death in Cameroon or anywhere out of the US:
 - I. Certified copy of death certificate by the Ministry of External Relations of the country where the death occurred.
 - II. Proof that the death has been reported to Social Security Administration (The American Citizen Services in the consular section of the embassy is where the "Consular Report of Death"
 - III A copy of the deceased's green card and Passport or US passport, including the VISA page.
 - IV A copy of the deceased trip ticket(s)

16.4. ADMINISTRATIVE FORMALITIES

SAGI does not deal with paperwork. This task falls to the family concerned with the death. Ergo, SAGI does not retain any documents pertaining to deaths or the individual families. SAGI maintains no records.

SECTION 17. CONTRIBUTIONS

17.1. WHO SHOULD CONTRIBUTE?

All active member associations should take part in the ongoing contributions, even if the death of the individual occurred before their matriculation.

17.2. CONTRIBUTION AMOUNT

- a. The fixed amount to be collected is \$20,000.00 (twenty thousand dollars) if the death occurred in the US or in a country that is not the deceased's country of descent and \$10,000.00(ten thousand dollars) if the death occurred in the deceased's country of descent.
- b. This amount is divided among all active members in member associations, and each association's contribution depends on the total number of individuals belonging to that association.
- c. The amount of the contribution cannot be modified after the list is sent out.

17.3. CONTRIBUTION DUE DATE

- a. The due date of contributions is posted on the contribution table sent out by the SAGI Bureau/Board.
- b. Member associations are strongly encouraged to make their contributions as soon as the list of contributions is published, without waiting for the deadline.
- c. The official announcement of death is only made after the SAGI Bureau/Board receives the required documents as outlined above.

17.4. ELIGIBILITY FOR CONTRIBUTIONS

- a. The death was verified and certified by SAGI Bureau/Board.
- b. The name of the individual, as it appears in the death certificate, matches exactly the name in SAGI's database.
- c. The member association must be in good standing (has paid its administration and/or matriculation fees and met all requirements as outlined herein)
- d. The individual who passed away must be current with the administration and/or matriculation fees before the date of the death.

17.5. NOT ELIGIBLE FOR CONTRIBUTIONS

Not eligible for contributions under the following circumstances:

- a. The individual died within the waiting period before a matriculation number could be assigned.
- b. The individual has not paid the Administration and Matriculation fees.
- c. The name on the individual's death certificate is different than the name in SAGI's database.
- d. The death is announced to SAGI after seven (7) days.
- e. The individual died while out of US and was not US citizen or Green Card Holder, or was out of the US for more than 180 days.

17.6. CONTRIBUTIONS MODE

Contributions are made in any of the following ways:

- a. Bank deposit/transfer into one of SAGI's bank accounts, provided with the contribution list.
- b. Online application using SAGI's email: info@sagiusa.org and name: Active Solidarity Ltd

17.7. CONTRIBUTION FORMALITIES

- a. Bank deposits must be the exact amount as it appears on the contribution list. DO NOT neglect cents, this is very important as it corresponds to the association bank code.
- b. The deposit receipt must be sent via email after any deposit into SAGI accounts.

SECTION 18. DISBURSEMENT

SAGI shall disburse a total sum of **twenty thousand dollars (\$20,000.00)** or **ten thousand dollars (\$10,000.00)** for each death, to assist in the

repatriation or burial of the corpse of a deceased member(s). This amount is directly paid to the funeral home and the beneficiary when there is a balance.

- a. The payment of the funeral home's bill is made by one of the following methods:
 - o Transfer of funds into the bank account of the Funeral Home
 - o Direct payment to the funeral home by check or cashier check
- b. When there is a remaining balance, a check with the corresponding amount is issued to the beneficiary. The president or delegate of the association to which the deceased individual belongs, is responsible for providing the name and mailing address of the beneficiary.
- c. Under no circumstances shall the funds be given to the beneficiary in the form of cash.

SECTION 19. PENALTIES

- a. All returning members must pay a returning fee penalty of \$150.00 in addition to any contributions missed.
- b. Any association that fails to honor its contribution (donation) on the due date will pay a late fee of \$100.00.

- c. Any association that fails to pay its contribution (including the late fees), **24 hours** after the due date, will be excluded from SAGI.
- d. A penalty of 20% applies to the administration fees after 30 days of non-payment.

SECTION 20. SAGI FEES

20.1. ADMINISTRATION FEES

- a. Every individual belonging to a member association of SAGI must pay an administration fee equivalent to \$1.00 per month for a total of \$12.00 per year, due once on January, 25th of each year.
- b. Funds collected are to be allocated toward administrative expenses only. Within the category of administrative expenses lie funds to support day to day activities, legal fees, to assist members of the SAGI Bureau/Board, etc.
- c. The Administration fee is non-refundable.

20.2. MATRICULATION FEES

- a. Every new individual must make a one-time payment of \$20.00 as a matriculation fee, due after the attribution of a matriculation number.
- b. The Matriculation fee is non-refundable.

SECTION 21. AMENDMENTS TO THE INTERNAL RULES & REGULATIONS

- a. SAGI Internal Rules & Regulations can be amended and modified by majority vote of the Bureau / Board. If there are any changes relating to the Internal Rules & Regulations of SAGI, it should be amended.
- b. The Internal Rules & Regulations are established by the members of the SAGI Bureau / Board.
- c. Any amendment of the Internal Rules & Regulations must be approved by the majority of the Bureau / Board of Directors.
- d. SAGI Internal Rules & Regulations shall be sent to all presidents and delegates of associations by email.