

CONSTITUTION

MUSANDA ALUMNI 2016

WELFARE ASSOCIATION

Established: FEB 2025

Mission:

To foster a supportive and united community that promotes the welfare, equality, and dignity of all members, ensuring opportunities for growth and mutual support.

Motto:

United in Support, Empowered for Growth.

Vision:

To create a resilient and supportive community where every member thrives through mutual support, shared opportunities, and financial empowerment.

CHAPTER ONE: PREAMBLE

We, the members of **MUSANDA ALUMNI 2016 WELFARE ASSOCIATION**, recognizing the need for collective action to promote the welfare, equality, and dignity of all individuals, hereby establish this constitution. Our mission is to foster a society where every member has access to opportunities for growth and a voice in decision-making. This constitution serves as the foundation for our shared commitment to social justice, equity, and mutual support.

CHAPTER TWO: NAME AND OBJECTIVES

Article 1: Name

The organization shall be known as **MUSANDA ALUMNI 2016 WELFARE ASSOCIATION.**

Article 2: Purpose of the Group

- a) The primary goal of the Musanda Alumni 2016 Welfare Association is to create a supportive and united community.
- b) The group will provide a platform to share ideas, celebrate achievements, support one another in times of need, and collaborate on initiatives for personal and collective growth.

CHAPTER THREE: MEMBERSHIP

Article 3: Eligibility

- a) Membership is open to individuals who attended Musanda Secondary School around the years 2014, 2015, and 2016.
- b) All members must agree to abide by the association's constitution and objectives.

Article 4: Membership Fees & Contributions

- a) Founder members shall pay a registration fee of Ksh. 200 and a monthly contribution of Ksh. 200.
- b) New members shall pay a one-time joining fee of Ksh. 500, in addition to Ksh. 200 per month for the accumulated period from the start of the financial year.
- c) Membership renewal must be done annually at a cost of Ksh. 500 for all members.

Article 5: Deadline for New Members

No new members shall be allowed to join past the half-year mark of any financial year.

Article 6: Rights of Members

- a) To participate in decision-making processes.
- b) To access the benefits and services provided by the association.
- c) To vote in elections and referendums.

Article 7: Responsibilities of Members

- a) To contribute to the association through active participation and financial support.
- b) To uphold the values and principles of the association.
- c) To respect the rights and dignity of all members.

Article 8: Resignation from the Group

- a) A resigning member must notify the leadership in writing, stating their reasons for resignation three months prior to the date of resignation.
- b) The leadership shall process all due dividends and refund 75% of the welfare funds accumulated in that financial year.

Article 9: Expulsion from the Group

- a) A member may be expelled for gross misconduct, failure to meet financial obligations, or behavior contravening the association's principles.
- b) The process of expulsion shall involve:
 - i) A session with the leadership to discuss the issue.
 - ii) A judgment by the General Assembly based on the presented facts.
- c) Any member expelled three times shall not be allowed to rejoin.

CHAPTER FOUR: GOVERNANCE STRUCTURE

Article 10: General Assembly

- a) The highest decision-making body, consisting of all members.
- b) Meets annually or as needed to review progress, set priorities, and elect leadership.

Article 11: Office Bearers

a) Chairperson

- i) Leads and represents the association.
- ii) Presides over meetings and ensures the smooth running of the organization.
- iii) Oversees implementation of decisions made by the General Assembly.
- iv) Ensures the association's objectives are met.

b) Vice Chairperson

- i) Assists the Chairperson and assumes their duties in their absence.
- ii) Provides additional leadership support where necessary.
- iii) Oversees special projects assigned by the executive committee.

c) Secretary General

- i) Maintains official records and documents of the association.
- ii) Prepares and circulates notices and minutes of meetings.
- iii) Handles official correspondence on behalf of the association.
- iv) Ensures compliance with the association's policies and procedures.

d) Assistant Secretary

- i) Supports the Secretary-General and assumes duties when necessary.
- ii) Assists in documentation and communication.

e) Treasurer

- i) Manages financial records and transactions.
- ii) Prepares financial reports for the General Assembly.
- iii) Oversees the collection of membership fees and contributions.

f) Organizing Secretary

- i) Coordinates and organizes events, meetings, and welfare activities.
- ii) Ensures smooth communication and logistical support.

g) Assistant Organizing Secretary

- i) Assists the Organizing Secretary in event planning and management.

Article 12: Office Tenure

- a) Office bearers shall hold office for one year.
- b) Elections shall be conducted annually during the AGM.

Article 13: Removal from Office

- a) Office bearers may be removed for gross misconduct, incompetence, or failure to fulfil responsibilities.
- b) The removal process shall involve:
 - i) A review by the leadership.
 - ii) A decision by the General Assembly.
- c) A replacement shall be elected by members within 30 days.

CHAPTER FIVE: FINANCES

Article 14: Sources of Finance

The association shall generate funds from:

- a) Membership contributions.
- b) Interest from loans issued.
- c) Grants and donations.

Article 15: Withdrawals

Withdrawals shall require approval from at least three authorized signatories, elected by the General Assembly.

Article 16: Financial Facility

A financial facility is introduced to support the welfare organization's mission of enhancing the financial well-being and resilience of its members. This facility comprises two key loan products: the Flash Loan and the Short-Term Boost Loan, designed to address immediate and short-term financial needs flexibly and affordably.

a) Eligibility Criteria

- i) Members must have been part of the association for at least six months before applying for a loan.
- ii) Loans shall not exceed 75% of the applicant's total savings in the association.

b) Loan Types

i) Flash Loan

- Repayable within one month.
- Suitable for minor emergencies or temporary cash flow challenges.
- Requires no guarantors but may involve a quick credit assessment.

ii) Short-Term Boost Loan

- Repayable over three months.
- Ideal for addressing more significant short-term obligations.
- Requires two guarantors whose combined security shares correspond to the loan amount.

c) Interest Rates

- i) Loans shall carry the lowest possible interest rate, determined annually by the General Assembly.
- ii) Interest collected shall be shared among members at the AGM as part of dividends.

d) Application Process

- i) Members must submit a written application detailing the purpose of the loan and their repayment capacity.
- ii) Applications will be reviewed by the Treasurer and approved by the Executive Committee within seven days.

e) Default Management

- i) In case of default, the leadership shall notify the member and propose a repayment extension or installment plan.
- ii) Guarantors for Short-Term Boost Loans may be held liable for unpaid amounts.

f) Transparency

- i) All loan transactions shall be recorded and reported in the annual financial statements presented at the AGM.

The financial management of the welfare shall be transparent and accountable to all members.

g).Financial Report

A financial report shall be presented at the Annual General Meeting (AGM) to ensure members are informed about the welfare's financial status.

h). Financial Audit

A financial audit shall be conducted by the members during the AGM to review the welfare's financial records and ensure transparency. The welfare shall maintain clear financial records, and any discrepancies must be addressed by the leadership and communicated to the members.

CHAPTER SIX: WELFARE PROGRAMS

Article 17: Membership Cover

a) Bereavement Contributions:

- i) If a member dies, Ksh. 2,000 shall be deducted per head, and each member shall contribute Ksh. 1,000.
- ii) If a spouse/parent dies, Ksh. 1,000 shall be deducted per head, and each member shall contribute Ksh. 500.
- iii) If a child dies, Ksh. 500 shall be deducted per head, and each member shall contribute Ksh. 500.

b) Health Support Mechanism:

- i) For critical health situations, the leadership shall convene a meeting to assess the severity and decide the way forward.
- ii) Each member contributes Ksh. 500 for non-critical health matters.

Article 18: Goodwill Activities

- a) Weddings, graduations, and other celebratory events shall be supported out of goodwill. Members must notify the leadership in writing.
- b) Contributions for goodwill activities shall not exceed Ksh. 500 per event unless otherwise decided by the General Assembly.

CHAPTER SEVEN: MEETINGS

Article 19: Annual General Meeting (AGM)

- a) The AGM shall be held not later than 28th December each year.
- b) The responsible office bearer shall notify members in writing at least 14 days in advance.

Article 20: Special General Meetings

- a) A special general meeting may be held virtually to address urgent matters.
- b) Members shall be notified in writing at least seven days in advance.

CHAPTER EIGHT: AMENDMENTS & ADOPTION

Article 21: Amendments

- a) Amendments may be proposed by any member in writing, accompanied by supporting arguments.
- b) A two-thirds majority vote of the General Assembly is required for approval.

Article 22: Adoption

This constitution shall be adopted upon approval by a two-thirds majority of the founding members.