

JUA KALI FRIENDS COMMUNITY BASED ORGANIZATION

OFFICIAL CONSTITUTION & PROFILE SECTIONS

1. Name: The name of the organization shall be JUA KALI FRIENDS CBO.

2. Physical Address / Location: Utalii Ward, Ruaraka.

2. STRATEGIC PILLARS

VISION

Positively transforming the lives of our members through the provision of efficient and quality socio-economic services both in production and marketing systems in a manner that is eco-friendly nationally.

MISSION

Uplifting the living standard of the entire members by bringing them together by engaging them into development projects such as: sensitization / capacity building, production, value addition, transport, marketing, and linkages to businesses and environmental conservation.

CORE VALUES

- Integrity
- Transparency
- Accountability
- Teamwork
- Collaboration
- Inclusiveness

3. SERVICES OFFERED

The CBO offers a robust suite of member-focused financial and social safety nets designed to support and empower each and every registered member financially:

- **Savings:** A structured platform enabling members to regularly pool resources and build strong financial foundations.
- **Chama Points:** An innovative tracking or reward mechanism designed to optimize member contributions and group participation.

- **Welfare:** A compassionate emergency and social support system to assist members during times of personal or family need.
- **Loans:** Access to flexible and affordable credit lines to foster individual development, emergency relief, and entrepreneurial growth.

4. OFFICIAL CONSTITUTION: MEMBERSHIP FRAMEWORK

Membership structure is explicitly categorized into physical and digital registrations, governed by the following criteria:

PREMIUM MEMBERSHIP	DIGITAL MEMBERSHIP
• Open to any person who has attained the majority age of 18 years and above. • Requires payment of a non-refundable registration fee of Kshs. 5000/. • Registration window is strictly constrained to the months of January and February of every year. • All members must abide fully by the regulations of the constitution.	• Open to each and every willing person joining the group via registration on a digital platform. • Requires a significantly accessible registration fee of Kshs. 200 (Two hundred shillings only). • Administered through a partnership with a company to leverage their network for digital registration procedures. • Enables each and every member to access his/her account setup and organizational information digitally.

RESIGNATION AND EXPULSION

1. Any member intending to resign from the group shall submit his/her resignation letter to the Secretary, hence his/her name shall be deleted from the group register.
2. Any member proven guilty of misappropriation of the group's funds shall be expelled after the committee shall have discussed.

OFFICE BEARERS

1. Chairman
2. Assistant Chairperson
3. Secretary
4. Assistant Secretary
5. Treasurer

6. Committee Members

CHAIRPERSON

- Conducting meetings.
- Observing the members attendance.
- Call special meetings.
- To provide quality services to the group members.
- Executive officials.
- Signatory member of the groups account.

SECRETARY

- Shall be the Chief custodian of all group correspondence.
- Recording and keeping minutes on behalf of the group during each and every meeting.
- Recording the attendance of members during meetings.
- Record proposals on the constitution awaiting amendments.
- Prepare the agendas of every meeting.

TREASURER

- Collection and keeping the savings.
- In charge of all groups financial affairs.
- Keeping and updating monetary records of the accounts.
- Sickness or illness of a member.
- Court matters must be put into consideration.
- Death.
- Permission begged by a member.

OBSERVATION

Observation on punctuality to report to the meeting is mandatory, fines and penalties will be subject in case of lateness or absenteeism.

JUAKALI FRIENDS CBO

RULES, REGULATIONS & MEETING CATEGORIES BLUEPRINT

CATEGORIES OF MEETING

1. Normal Meetings
2. Special Meetings
3. Annual General Meetings

NORMAL MEETING

This is usually done monthly especially first Sunday of every month, and the meetings should be scheduled between 2:00 p.m. and 4:00 p.m. as stated in the past paragraph.

SPECIAL MEETINGS

1. This can be carried out in case of any emergency, e.g. in case of critical illness, sickness affecting a member.
2. In case there is any emergency, for example death of a member.
3. Touchy issues affecting the objective that were raised in the first paragraph.

ANNUAL GENERAL MEETINGS

This is done yearly and it helps in book balancing, and this is where the members may review the made profit or loss.

1. Annual general meeting will be notified seven days prior to the meeting through the communication from the group officials.
2. It is up to the committee members to inform all members in advance in case a meeting postponed.
3. Election should be done after every two years during annual general meetings.

SAVINGS

1. Members are allowed to contribute at least a minimum of Kshs. 50.00 (fifty shilling only) through the pay bill of the group account.
2. Withdrawal can be done on the following dates: 1st, 2nd, 3rd, 4th and 15th of every month.
3. Any withdrawal done until contract will attracts a transaction fee of Kshs. 150/=.
4. A member shall be awarded points during a transaction per withdrawal.
5. Points can be redeemed only on Jun dates 1,2,3,4,5 and December dates 1,2,3,4,5.

FUNDS/RESOURCE AND UTILIZATION

- Files and keeps all the bank statements and other financial records received in the group.
- A signatory to the group's accountant.

COMMITTEE MEMBER

- Is elected by group premium members to protect and audit all the books of the account of the group before the closing date of the year.
- Providing information on the banking transparency and ensuring the banking is done correctly.

INDEMNITY

The office bearer will be protected from liability for activities done on behalf of the group; hence the group shall be liable to compensate activities that may cause losses.

MEETINGS QUORUM

- The group shall hold meetings once in a month every scheduled Sunday of the month between **2:00 p.m. – 4:00 p.m.**
- Meetings are compulsory to only premium registered members.
- Meetings should be presided over by the chairperson or any other official in case the chairperson is absent.

NB: All premium members must attend without fail. Accepted apologies are based on:

- Sickness / illness of a member.
- Death of a relative of a member.
- If incase a member is not in Nairobi.

MEMBER REGISTRATION WILL BE DONE ON ONLINE PLATFORMS:

1. Digital registration, which will attract a fee of Kshs. 200 (Two Hundred Shillings Only).
2. Hence premium registration of a member will be done in person at the office at a cost of Kshs. 5,000 (Five Thousand Shillings Only).
3. Premium members registration is only open on January to February every year.
4. Digital registration is open anytime anyday.

RULES & PENALTIES

- Absenteeism without apology a member will pay a fine of Kshs. 100 (One Hundred Shillings Only). A member being absent with apology and he/she is within Nairobi, he/she be expected to pay a fine of Kshs. 50 (fifty shillings only).
- Any member murmuring during the time of meeting will be liable to pay a fine of Kshs. 50 (Fifty Shillings Only).
- If a member fails to attend meetings for three consecutive times without apology, he/she will be fined a sum of Kshs. 500, and a warning letter will follow thereafter.
- Any member found giving false information about the group outside will be liable to pay a fine of Kshs. 500 (Five hundred shillings only).
- Making phone calls during the time of meeting will attract a fine of Kshs. 100/= (One hundred shillings only).
- Conflict/fighting during the meeting is prohibited; hence any member involved in the same will pay a fine of Kshs. 1,000/= (One thousand shillings only).
- Each and every member willing to borrow loans from the group's account will be allowed to go up to 70% of his/her total savings.
- The loan period is a duration of one month to make full refund of the loan plus the interest. Any loan that may be paid later than one month will attract double the interest, which is 20% of the fund.
- Loans returned not later than one month will attract an interest of 10% of the fund.
- Any member with loan arrears will not benefit from the group's account savings, but only for emergencies, and the arrears shall be deducted from their contributions.

NOTE: Penalties/fines must be paid before any other business during the meeting day.

WITHDRAWAL / RESIGNATION OF MEMBERSHIP

1. If a member decides to withdraw his/her membership, he/she must submit a resignation letter to the Secretary, and it shall take effect once the members meet and agree on the same.
2. If a member withdraws due to being indiscipline, he/she shall lose 5% of his/her shares.
3. Any member willing to withdraw will lose 2% of his/her total shares within three months from the date of withdrawal.

JUAKALI FRIENDS CBO

CONSTITUTION, WELFARE & OPERATIONAL GUIDELINES

REGISTRATION OF THE WELFARE REQUIREMENTS

1. Registration fee of Kshs. 200
2. Photocopy of the member's ID card, spouse card and birth certificate copies of the children.
3. Yearly insurance premium to cater for the last expense of any family member(s)
4. In case of sickness, if admitted, all members shall contribute a minimum Kshs. 100

NEXT OF KIN

If a member dies, his/her next of kin is allowed to continue with membership and adhere to all the regulations. If he/she wishes to withdraw, the membership has the right to discontinue, such member shall be entitled to recover all benefits after recovery of all debts.

AMENDMENT OF CONSTITUTION

- All the above articles are subjected to amendments by members.
- New rules/laws may be enacted through members' discussion and approvals.

NB: New rules/laws may be enacted and pass through a quorum of 2/3 of the members and be approved by the same.

CONCLUSION

To achieve the objectives, commitments and self-discipline among the members if preferable.

Complied: _____

Sign: _____

Chairman: _____

Sign: _____

Secretary: _____

Sign: _____

