

TEMPLATE OF RULES AND BY-LAWS FOR KHAT COMMUNITY SACCO AFFILIATE GROUPS

INTRODUCTION:

This is a general template to guide Khat Community Affiliate Groups align their rules and laws to govern their members. The group can adjust and add more rules to this template.

PREAMBLE

This document outlines the rules and by-laws governing affiliate groups of Khat Community Sacco. These rules promote accountability, transparency, and collaboration among Miraa farmers, harvesters, traders, transporters, exporters, Miraa Chewers, security groups, and other affiliated groups within the Miraa value chain.

1. NAME AND AFFILIATION

1.1 Each affiliate group must operate under a unique name and be recognized as an affiliate of Khat Community Sacco.

1.2 Groups must comply with the Sacco's constitution, mission, and objectives.

2. OBJECTIVES

2.1 Promote the welfare of members through financial, technical, educational and health support.

2.2 Foster unity and collaboration within the Miraa value chain.

2.3 Ensure compliance with all Sacco policies and regulations.

3. MEMBERSHIP

3.1 Membership is open to individuals within the Miraa value chain who meet the Sacco's eligibility criteria.

3.2 New members must:

a) Submit a formal application approved by the affiliate group's leadership.

b) Pay a registration fee as stipulated by the group's rules. *(Ksh 700)*

3.3 Members must actively contribute to the group's savings and attend meetings. *(Minimum Ksh. 200)*

Fines on non-compliance

- i. Fines on lack of consistency on weekly saving. One week: Ksh 50: Two weeks: Ksh100: Three weeks: Membership renewal: Ksh 700.*

4. ORGANIZATIONAL STRUCTURE

4.1 Each affiliate group shall have the following leadership positions:

- ii. Chairperson*
- iii. Vice-Chairperson*
- iv. Secretary*
- v. Treasurer*
- vi. Valuer*
- vii. Discipline master*
- viii. Committee Members (as required)*
- ix. Council of Elders Representative*
- x. Church Leader*
- xi. Administration Leader (Chief, Sub-Chief or Area Manager)*

4.2 Leaders shall serve for a term of 1 year, with the option of re-election for a second term.

4.3 Leadership must uphold transparency, accountability, and fairness in their operations.

5. MEETINGS

5.1 Affiliate groups must hold:

- a) Weekly meetings.*
- b) Quarterly financial review meetings.*
- c) Annual General Meeting (AGM).*

5.2 Decisions during meetings require a simple majority vote, except for constitutional amendments, which require a two-thirds majority.

5.3 Minutes of the weekly meetings should be submitted to the Sacco every month for review and filing.

Fines on non-compliance

- xii. Getting late for the meetings. (*Ksh50*)
- xiii. Missing a meeting. (*Ksh. 100*)
- xiv. Missing three consecutive meeting without valid apologies. (*Membership renewal Ksh 700*)

6. FINANCIAL MANAGEMENT

- 6.1 Members must contribute monthly savings as agreed by the group.
- 6.2 All funds must be deposited in the group's account under the Sacco.
- 6.3 Withdrawal of funds requires joint authorization by the Chairperson and Treasurer.
- 6.4 Groups must submit financial reports to the Sacco monthly.
- 6.5 Mismanagement of funds will result in disciplinary action and possible termination of affiliation.

7. CONFLICT RESOLUTION

- 7.1 Disputes within the group shall be resolved amicably through mediation by the discipline committee. If unresolved, it can be escalated to the group board of trustees composed of council of elder's representative, religious representative and administration)
- 7.2 If unresolved, the matter shall be escalated to the Sacco's Dispute Resolution Committee.
- 7.3 All members must abide by the final decision of the committee.

8. CODE OF CONDUCT

- 8.1 Members must uphold the integrity of the Sacco and their group.
- 8.2 Acts of corruption, theft, or gross misconduct will result in immediate suspension.
- 8.3 Members must treat each other with respect and professionalism.

9. TERMINATION OF MEMBERSHIP

- 9.1 A member may voluntarily resign by giving written notice to the group.
- 9.2 Membership may be terminated for:

- a) Gross misconduct or violation of group by-laws.
- b) Non-payment of dues for three consecutive months.
- c) Actions deemed detrimental to the group or Sacco.

10. AMENDMENTS TO RULES AND BY-LAWS

10.1 Amendments to these by-laws require a two-thirds majority vote during a special meeting.

10.2 Changes must be approved by the Sacco's governing body.

11. DISSOLUTION

11.1 Affiliate groups may be dissolved by a resolution passed by a two-thirds majority vote of its members and approval by the Sacco.

11.2 Upon dissolution, all assets shall revert to the Sacco.

12. ENFORCEMENT

12.1 These by-laws shall be binding on all affiliate groups upon adoption.

12.2 The Sacco reserves the right to enforce compliance and take corrective measures for violations.

ADOPTED BY:

Affiliate Group Name:

DATE: _____

SIGNED BY:

Chairperson: _____

Secretary: _____

Treasurer: _____