ROSYMBO WELFARE Constitution

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This Constitution governs ROSYMBO WELFARE, a member-led welfare group in Kenya that supports members and their families in times of bereavement and need. Items in [square brackets] are for the members to confirm at the adoption meeting.

Part I: Preliminary

Article 1: Name

1.1 The name of the Welfare is **ROSYMBO WELFARE** ("the Welfare").

1.2 The Welfare is a voluntary, non-profit, member-led self-help group. It is not affiliated to any political party, and no political activity shall be carried out in its name.

Article 2: Legal Status and Address

2.1 The Welfare shall be registered under the laws of Kenya applicable to self-help and community groups [the Community Groups Registration Act, 2022 / the Societies Act, Cap. 108, as the officials advise] and shall comply with them.

2.2 The Welfare operates in [Kilifi County], Kenya. Its postal address and registered office shall be [address], and may be changed by the Executive Committee, with notice to members.

2.3 The Welfare has perpetual succession, may hold property and open accounts in its own name, and may sue and be sued through its officials.

Article 3: Preamble and Guiding Principles

We, the members of ROSYMBO WELFARE, believing that no family should face loss alone, commit to stand together in grief and in need. We are guided by these principles:

- **Solidarity:** members share the burden of loss.
- **Transparency:** every shilling received and spent is recorded and open to members.
- **Equality:** all members are treated alike under this Constitution.
- **Dignity and confidentiality:** members' family circumstances are handled with respect.
- **Accountability:** officials answer to the General Meeting.

Article 4: Objectives

The objectives of the Welfare are to:

1. Support a member financially and morally when a member or an eligible dependant dies, as set out in Part IV.
2. Collect member contributions in a fair, prompt and well-recorded manner.
3. Promote unity, mutual care and good conduct among members and their families.
4. Hold and manage the Welfare's funds prudently, with full accountability.
5. Provide a secure platform for members to view their contributions, cases, wallet and messages.
6. Undertake other lawful welfare, social and development activities the General Meeting approves.

Article 4A: Interpretation

In this Constitution, unless the context requires otherwise:

Term	Meaning
Member	A person who has been admitted and has paid the membership fee under Part II
Active member	A member whose status has not been suspended or deactivated
Dependant	A person listed as eligible under Article 15
Case	A bereavement or other need declared under Article 16
Assessment	The amount each assigned member must pay for a case
Wallet	A member's credit balance held with the Welfare under Article 13
Executive Committee	The officials elected under Part VI
General Meeting	The meeting of all members, being the supreme organ of the Welfare
Platform	The Welfare's online member system and website

Term	Meaning
Financial year	[1 January to 31 December]

Part II: Membership

Article 5: Eligibility

5.1 Any Kenyan resident aged 18 years or above, of sound mind and good character, may apply to join.

5.2 An applicant must give a correct full name, a valid email address and an M-Pesa phone number that belongs to them.

5.3 The General Meeting may set additional criteria, such as residence or a sponsor, by resolution [Optional].

Article 6: Admission and Membership Fee

6.1 An applicant registers on the Platform and pays the one-time membership fee, currently **KSh [500]**, through M-Pesa.

6.2 A person becomes a **member** only when the membership fee is confirmed. Until then the applicant is a pending applicant and is not assessed for any case.

6.3 The membership fee is paid once, is non-refundable, and forms part of the Welfare's general funds.

6.4 The General Meeting may change the membership fee. A change does not affect members already admitted.

Article 7: Rights of Members

Every member has the right to:

1. Receive the benefits in Part IV when eligible and in good standing.
2. Attend, speak and vote at General Meetings.
3. Vote for and stand for office, subject to Article 27.
4. View their own contributions, case records, wallet statement and messages.
5. Read this Constitution and receive financial reports.
6. Raise questions and make proposals through the Executive Committee.

Article 8: Duties of Members

Every member shall:

1. Obey this Constitution and the lawful resolutions of the General Meeting.
2. Pay assessments and other dues in full and on time.
3. Keep their phone number and contact details up to date.
4. Keep their login credentials private and not share them.
5. Declare dependants and deaths honestly and truthfully.
6. Attend General Meetings and treat other members with respect.

Article 9: Cessation and Reinstatement

9.1 Membership ceases when a member:

1. Dies. Article 17 then applies to the member's family.
2. Resigns in writing to the Secretary, after clearing all outstanding assessments.
3. Is expelled under Article 38.
4. Is deactivated for non-payment under Article 12.

9.2 A person whose membership has ceased is not refunded the membership fee, contributions or any wallet credit that is already applied to a case.

9.3 Unused wallet credit shall be returned to a resigning member within [30] days, less any outstanding amounts.

9.4 A former member may be reinstated by the Executive Committee on paying all arrears and [a reinstatement fee of KSh __]. Cases declared while the person was not a member do not bind them, except as the General Meeting resolves.

Part III: Fees, Contributions and the Member Wallet

Article 10: Sources of Funds

The funds of the Welfare come from:

1. Membership fees.
2. Case assessments paid by members (Article 11).
3. Voluntary donations, gifts and grants.
4. Fines and reinstatement fees under this Constitution.

5. Income from lawful activities approved by the General Meeting.

Article 11: Case Assessments

11.1 When a case is declared, each **assigned member** is assessed the amount set for that case ("the amount per member").

11.2 An assigned member is an active member whose membership fee had been paid when the case was declared.

11.3 A member who joined after a case was declared is **exempt** from that case. The exemption is shown in the member's records.

11.4 Every assigned member pays the same amount for a case, unless the General Meeting resolves otherwise for a particular class of case.

11.5 The amount for each type of case is set under Article 17 and the Schedule.

Article 12: Payment Period, Arrears and Deactivation

12.1 An assessment is payable within [14] days of the case declaration, or any other period the Executive Committee announces.

12.2 A member who has not paid in full by the deadline is **in arrears**. The unpaid balance is shown as the member's deficit.

12.3 A member in arrears for [three] or more cases, or for more than [90] days, may be warned, fined under Article 38, suspended or deactivated by the Executive Committee.

12.4 A member in arrears is not entitled to benefits under Part IV until the arrears are cleared. [The General Meeting may set a waiting period before benefits resume.]

12.5 A deactivated member can be re-activated by the Executive Committee after paying all arrears.

Article 13: Member Wallet

13.1 Each member has a wallet on the Platform, which holds credit paid in advance or in excess.

13.2 Credit enters the wallet when a member pays more than the amount due, or chooses to pay an extra amount into the wallet.

13.3 When a new case is declared, the Platform automatically applies available wallet credit to the member's assessment, up to the amount due. Any remaining balance stays as a deficit for the member to pay.

13.4 Wallet credit is a prepayment held for the member. It is **not cash received** by the Welfare. Wallet credit applied to a case settles the member's assessment, but it is recorded separately from M-Pesa cash in all reports and accounts.

13.5 Every wallet movement is recorded in a ledger showing date, type (credit or debit), amount, balance and reason. A member may view their own ledger at any time.

13.6 Wallet credit is non-transferable between members and earns no interest. Refunds are governed by Article 9.3.

Article 14: Payment Method and Confirmation

14.1 Payments are made through the Welfare's official M-Pesa [Paybill / Till number: ____].

14.2 A payment counts only when M-Pesa confirms it and the Platform records the M-Pesa receipt number. A payment made to any personal number or any other account is not a Welfare payment.

14.3 A member who has paid but cannot see the payment on the Platform shall report to the Treasurer with the M-Pesa message. The Treasurer shall verify and correct the record within [7] days.

14.4 No official may accept cash or other payments for the Welfare unless a receipt is issued and the amount is entered into the records and banked within [48] hours.

Part IV: Welfare Cases and Benefits

Article 15: Eligible Dependants

15.1 The Welfare supports a member on the death of the following persons ("eligible dependants"):

1. The member.
2. The member's spouse [or spouses, as customary law recognises, up to __].
3. The member's biological or legally adopted children [below the age of __ / including dependent adult children].
4. The member's parents.

5. [The member's parents-in-law.]
6. [Other persons the General Meeting approves in writing as dependants.]

15.2 Each member shall list their dependants on joining and update the list within [30] days of any change. The Executive Committee may ask for reasonable proof, such as a birth certificate, marriage certificate or burial permit.

15.3 A dependant added after a bereavement has occurred is not covered for that bereavement.

Article 16: Declaration of a Case

16.1 A member or a family representative shall report a death to the Chairperson or Secretary within [48] hours of becoming aware of it, with the name of the deceased, the relationship to the member, and the date of death.

16.2 The Executive Committee shall verify the report, normally with a burial permit, death notification or a confirmation from the local administration or the family, within [72] hours.

16.3 On verification, the Chairperson or the Secretary shall declare the case on the Platform, giving the title, type of case, the deceased's name and details, and the amount per member. Members are notified.

16.4 A case may be declared for a bereavement or another need that the General Meeting has approved (Article 20).

16.5 A false report made to obtain benefits is a serious offence under Article 38 and may lead to expulsion and recovery of any money paid.

Article 17: Case Types and Amounts

17.1 The amount per member and the benefit paid for each type of case are set out in the Schedule at the end of this Constitution.

17.2 The General Meeting may review the amounts at any ordinary meeting. A change takes effect on cases declared after the date of the resolution.

17.3 In an emergency, the Executive Committee may set an amount for a case that the Schedule does not cover. It shall report this to the next General Meeting for ratification.

Article 18: Collection and Disbursement

18.1 All case contributions are collected through the official M-Pesa account under Article 14 and recorded against the case.

18.2 The benefit is paid to the bereaved member or the family's nominated representative, through M-Pesa or bank transfer, within [72] hours of the verification, or as soon as funds are collected. Where funds are still being collected, the Executive Committee may release money in stages.

18.3 Disbursements require the approval of at least [two] officials, namely the Chairperson or Secretary together with the Treasurer, and are recorded with the date, amount, recipient and receipt.

18.4 Subject to Article 18A, a case's funds shall be used only for that case. The Treasurer shall publish the case summary of amount collected, amount paid out and any balance.

18.5 A surplus after paying the benefit shall be [retained in the general fund / used to settle the next case / returned pro rata], as the General Meeting decides.

18.6 If the amount collected is less than the benefit set in the Schedule, the Welfare shall continue collecting arrears, and may pay the shortfall from the general fund if the General Meeting has approved a reserve for this.

Article 18A: Administration and Logistics Levy

18A.1 Ten percent (**10%**) of all contributions collected for each case shall be set aside as an administration and logistics levy. The remaining 90% forms the case benefit paid to the family.

18A.2 The levy shall be used only for:

1. **Logistics:** transport, verification visits, communication and other costs of running a case.
2. **Approval:** verification and approval of cases and disbursements, including obtaining and checking documents.
3. **Management:** running the Welfare, including M-Pesa and bank charges, the Platform and its hosting, stationery, meetings, record-keeping, audit and compliance fees.

18A.3 The levy is calculated on the total contributions settled for the case and is recorded in a separate administration ledger. It is paid out only from cash actually received, and wallet credit is never treated as cash for this purpose (Article 33).

18A.4 Spending from the levy shall follow the approved budget (Article 34) and needs the approval of the Executive Committee and the signatories under Article 32. No official may be paid from the levy, except for reimbursement of approved expenses or allowances the General Meeting has approved.

18A.5 The Treasurer shall report the levy collected and spent for each case, and for the year, in the reports under Article 37. The Audit and Disputes Committee shall examine the levy accounts under Article 36.

18A.6 Any unspent levy balance is carried forward for the same purposes, and the General Meeting may transfer it to the general fund.

18A.7 The rate of the levy may be changed only by a two-thirds majority of the General Meeting (Article 24.3), and takes effect on cases declared after the resolution.

Article 19: Closing a Case

19.1 The Executive Committee shall close a case when the benefit has been paid and the collection has been reconciled, or on the date the General Meeting sets.

19.2 A closed case no longer accepts contributions. Arrears recorded against a member for a closed case remain a debt to the Welfare until cleared or waived by the General Meeting.

Article 20: Other Needs

20.1 The General Meeting may establish support for needs other than death, such as serious illness, hospital bills, fire or disaster, in the form of a resolution that sets the eligibility, amounts and conditions.

20.2 Support under this Article is discretionary and depends on the funds available.

Part V: Organs of the Welfare

Article 21: Organs

The organs of the Welfare, in order of authority, are:

1. The General Meeting.
2. The Executive Committee.
3. The Audit and Disputes Committee (Articles 36 and 40).

Article 22: The General Meeting

22.1 The General Meeting is the supreme organ. All members are entitled to attend, and each active member has **one vote**.

22.2 The General Meeting shall:

1. Adopt and amend this Constitution.
2. Elect and remove the Executive Committee.
3. Approve the annual budget, the case amounts in the Schedule and the membership fee.
4. Receive and approve the annual report and audited accounts.
5. Hear appeals under Article 39.
6. Decide on any matter placed before it, including dissolution.

Article 23: Meetings

23.1 An **Annual General Meeting (AGM)** shall be held within [three] months after the end of each financial year, with at least [21] days' written notice to members.

23.2 The Executive Committee may call a **Special General Meeting** at any time on at least [7] days' notice. It shall call one within [21] days of a written request from at least [one-fifth] of active members.

23.3 Notices may be given by SMS, WhatsApp, email or a Platform announcement, and shall state the date, time, venue (or online link) and agenda.

23.4 A meeting may be held physically, online or both. A member may vote by a written or electronic proxy, held by another member, in line with Article 24.4.

Article 24: Quorum and Voting

24.1 Quorum for a General Meeting is [one-third] of active members, including at least [three] officials. If there is no quorum within [one hour], the meeting adjourns to a date within [14] days, and the members present then form a quorum.

24.2 Decisions are made by a simple majority of members present and voting, unless this Constitution says otherwise. The Chairperson has a casting vote where votes are equal.

24.3 A two-thirds majority of members present and voting is required to amend this Constitution, expel a member, remove an official, or change the benefit structure in the Schedule.

24.4 A member may vote by proxy only for one other member, with written or electronic authority, and no member may hold more than [two] proxies.

24.5 The Secretary shall record minutes of each meeting. Minutes are confirmed at the next meeting and kept as an official record.

Article 25: The Executive Committee

25.1 The Executive Committee manages the Welfare between General Meetings and consists of:

Position	Number
Chairperson	1
Vice Chairperson	1
Secretary	1
Assistant Secretary	1
Treasurer	1
Organising Secretary / Welfare Officer	[1]
Committee Members	[2]

25.2 At least [one-third] of the Executive Committee shall be of each gender, as the Constitution of Kenya, 2010 encourages for inclusion.

25.3 The Executive Committee shall meet at least [once a month], with a quorum of [four] officials, and shall keep minutes.

25.4 The Executive Committee shall:

1. Implement the decisions of the General Meeting.
2. Verify and declare cases, and supervise collection and disbursement.
3. Manage the funds, the Platform and the records.
4. Admit, suspend and deactivate members as this Constitution provides.
5. Prepare the budget, reports and the agenda for General Meetings.
6. Appoint sub-committees and fill casual vacancies (Article 30).

Article 26: Duties of Officials

Office	Principal duties
Chairperson	Presides at meetings; represents the Welfare; co-approves case declarations and disbursements; ensures compliance with this Constitution

Office	Principal duties
Vice Chairperson	Acts for the Chairperson in their absence; oversees welfare visits and coordination of members
Secretary	Keeps minutes, correspondence and the register of members and dependants; issues notices; handles case reports and declarations with the Chairperson
Assistant Secretary	Assists the Secretary and acts for the Secretary in their absence
Treasurer	Keeps the accounts; receives and banks all funds; reconciles M-Pesa and the Platform; co-approves disbursements; presents financial reports
Organising Secretary / Welfare Officer	Organises meetings and funeral support; visits bereaved members; keeps contact with the families
Committee Members	Attend meetings, serve on sub-committees and carry out assigned duties

Part VI: Elections, Tenure and Removal of Officials

Article 27: Qualifications for Office

A candidate for office shall:

1. Be an active member for at least [12] months [6 months for committee members].
2. Have no arrears and no unresolved disciplinary matter.
3. Be of good character and not convicted of an offence involving dishonesty in the last [five] years.
4. For the Treasurer, have basic financial and record-keeping ability, as the General Meeting may judge.

Article 28: Elections

28.1 Officials are elected at the AGM by secret ballot or by a show of hands, as the meeting resolves. A contested vote for Chairperson, Secretary or Treasurer shall be by secret ballot.

28.2 The General Meeting shall appoint an **Election Committee** of [three] members who are not candidates, to receive nominations, conduct the vote and declare the results.

28.3 Nominations are made in writing to the Election Committee at least [7] days before the AGM, with the nominee's consent and a seconder.

28.4 The candidate with the most votes wins. A tie is resolved by a further vote among the tied candidates.

Article 29: Term of Office

29.1 Officials serve for [two] years and may be re-elected for one further consecutive term. After two consecutive terms, a person may stand again only after one term out of office.

29.2 Officials continue in office until their successors take over, for no more than [three] months after their term ends.

29.3 Outgoing officials shall hand over all records, passwords, devices, funds and assets to the incoming officials within [14] days, with a written inventory signed by both sides.

Article 30: Vacancies

30.1 An office becomes vacant on death, resignation in writing, removal, loss of membership, or [absence from three consecutive meetings without good reason].

30.2 The Executive Committee may fill a vacancy by appointment until the next General Meeting, which shall confirm the appointee or elect another. A vacancy in the Treasurer's office shall be filled within [14] days.

Article 31: Removal of Officials

31.1 An official may be removed by a two-thirds majority of the General Meeting for:

1. Violating this Constitution.
2. Misappropriation of funds or failure to account for them.
3. Gross misconduct, abuse of office or conduct that harms the Welfare.

4. Persistent failure to perform duties.

31.2 A motion for removal shall be signed by at least [one-fifth] of the members and delivered to the Secretary (or, if the Secretary is the subject, to the Chairperson or Vice Chairperson). The official shall receive the written grounds and a fair chance to respond at the meeting.

31.3 The Executive Committee may suspend an official who is under investigation for misuse of funds, pending a decision of the General Meeting, which shall be called within [30] days.

31.4 Any funds or property the Welfare is owed by a removed official shall be recovered, and the matter may be reported to the police where a crime is suspected.

Part VII: Finance, Records and Audit

Article 32: Accounts and Signatories

32.1 The Welfare shall hold its funds in its own name, in an M-Pesa Paybill or Till account and a bank [or SACCO] account. No Welfare money shall be kept in an official's personal account.

32.2 There shall be at least [three] signatories: the Chairperson, the Secretary and the Treasurer. Any withdrawal or transfer requires [two] of them, and one of the two must be the Treasurer.

32.3 M-Pesa and bank access credentials shall be held by at least two officials. No single official shall hold sole control of any account.

Article 33: Cash and Wallet Reporting

33.1 Financial reports shall separate three figures:

Figure	What it means
Cash collected	Money actually received through M-Pesa, bank or cash, with receipt numbers
Wallet applied	Member wallet credit used to settle assessments. This is not new cash and is reported separately

Figure	What it means
Unpaid balance	The assessed amount less cash collected and wallet applied

33.2 Wallet credit applied to a case counts toward the **progress** of that case's collection, because it settles the member's assessment. It shall never be counted as cash received when reconciling M-Pesa, bank or cash accounts.

33.3 The Treasurer shall reconcile the Platform's cash figures against the M-Pesa statement and bank statement at least [monthly], and the Executive Committee shall review the reconciliation.

33.4 Total wallet balances held for members are a liability of the Welfare and shall be disclosed in the financial statements.

Article 34: Budget and Spending

34.1 The Executive Committee shall present an annual budget to the AGM for approval.

34.2 No official may spend Welfare funds, other than case benefits, without prior approval of the Executive Committee, and spending above KSh [__] needs approval of the General Meeting.

34.3 The Welfare shall keep a general fund reserve of at least [KSh __ / __% of annual collections], as the General Meeting sets.

34.4 Funds shall not be lent to officials or members, or used as security, without the specific approval of the General Meeting.

34.5 Funds shall be used only for the objectives of the Welfare. No part of the income or property shall be shared as profit among members.

Article 35: Records

The Welfare shall keep, and make available to members on reasonable request:

1. The register of members, dependants and their contact details.
2. Minutes of the General Meeting and the Executive Committee.
3. The cash book, receipts, bank and M-Pesa statements and the wallet ledgers.
4. Case files with the verification documents, the amounts collected and paid out, and the recipients.

5. The assets register.

Records shall be kept for at least [seven] years.

Article 36: Audit

36.1 The AGM shall appoint an **Audit and Disputes Committee** of [three] members who are not officials, or an independent auditor or accountant where funds justify it.

36.2 The committee shall examine the accounts and records at least [once a year] and may inspect them at any time with reasonable notice. It reports its findings to the General Meeting.

36.3 Officials shall give the committee full and prompt access to all records, statements and credentials needed for its work.

Article 37: Financial Reports

37.1 The Treasurer shall give members a summary of each case, covering the amount collected, the benefit paid and any balance, within [14] days of closing it.

37.2 The Treasurer shall present an annual report and financial statements to the AGM, including total cash collected, total wallet applied, total paid out, balances held and outstanding arrears.

37.3 The Welfare shall file any annual returns that the law requires, with the relevant authority.

Part VIII: Discipline, Disputes, Data Protection and Communication

Article 38: Discipline

38.1 A member or official may be disciplined for:

1. Breaching this Constitution or disobeying a lawful resolution.
2. Non-payment of assessments beyond the periods in Article 12.
3. False reports, false dependants, fraud or theft involving the Welfare.
4. Sharing login credentials, or accessing another member's account or the admin area without authority.
5. Abusive, violent or disruptive conduct, or harming the Welfare's name.

6. Disclosing confidential member information without authority.

38.2 Penalties are, in rising order: a written warning, a fine of up to KSh [__], suspension for up to [six] months, and expulsion. The General Meeting may set a fine schedule by resolution.

38.3 The Executive Committee may impose a warning, a fine or suspension. **Expulsion** requires a two-thirds majority of the General Meeting.

38.4 No penalty is imposed until the member has been told the allegation in writing and has had at least [7] days to respond, in writing or in person.

38.5 An expelled or suspended member remains liable for arrears incurred before the penalty. An expelled member loses all benefits and is not refunded fees or contributions.

Article 39: Appeals

A member may appeal against a penalty imposed by the Executive Committee to the next General Meeting, in writing within [14] days. The decision of the General Meeting on appeal is final within the Welfare, without prejudice to the member's legal rights.

Article 40: Settlement of Disputes

40.1 A dispute between members, or between a member and an official, shall first be reported in writing to the Audit and Disputes Committee, which shall try to reconcile the parties within [30] days.

40.2 If this fails, the matter goes to the General Meeting or to mediation by respected elders or a mutually agreed mediator. The parties shall be heard and the outcome recorded in writing.

40.3 A party who is dissatisfied may then take the matter to a competent court or other body in Kenya. Nothing in this Article prevents a report to the police of a criminal offence.

Article 41: Data Protection and Confidentiality

41.1 The Welfare collects members' names, phone numbers, email addresses, dependants' details, payment records and messages only for membership administration, contribution tracking, payment processing and communication. It shall handle all of it in line with the Data Protection Act, 2019.

41.2 Officials who handle personal data shall keep it confidential, use it only for Welfare purposes, and hold it securely, with password-protected access that is limited to officials who need it.

41.3 Personal data is not sold or shared with third parties, except as needed for M-Pesa and bank processing, or as the law requires.

41.4 A member may ask to see or correct their personal data. The Welfare shall keep member records for the period in Article 35 and then dispose of them safely.

41.5 Information about a bereavement or a member's family circumstances shall be shared only as needed to run the case, or with the family's consent. Photos or videos of members shall be published only with their consent.

Article 42: Communication and the Platform

42.1 The Welfare uses the Platform, SMS, email and WhatsApp to give notices, announcements and case information. A notice sent to the contact details a member has registered is treated as delivered.

42.2 Members may send questions to the administrators through the Platform's messages. The administrators may reply privately and may publish a question and its reply for the benefit of all members, in a way that protects the member's privacy where appropriate.

42.3 The Welfare's WhatsApp group, if any, is for Welfare matters only. Abuse, politics, advertising and false information are not allowed, and the administrators may remove a member who persistently breaks these rules.

42.4 This Constitution shall be uploaded to the Platform, and members may read and download it. [The public may read it on the Welfare's website, if the General Meeting agrees.]

Part IX: Amendment, Dissolution and Adoption

Article 43: Amendment

43.1 This Constitution may be amended only by a two-thirds majority of members present and voting at an AGM or a Special General Meeting.

43.2 The proposed amendment shall be circulated to members at least [21] days before the meeting.

43.3 An amendment takes effect on the date of the resolution, unless it says otherwise, and does not affect cases declared before that date. Any change that the law requires to be notified to the registering authority shall be notified.

Article 44: Dissolution

44.1 The Welfare may be dissolved only by a resolution of at least [three-quarters] of all active members at a Special General Meeting called for that purpose, with at least [30] days' notice.

44.2 On dissolution, the Welfare shall first meet its liabilities, including any open cases and benefits owed, and return any unused wallet credit to the members concerned.

44.3 Any remaining assets shall not be shared among members. They shall be given to a registered welfare or charitable organisation with similar objectives, which the General Meeting selects, or as the law requires.

Article 45: General Provisions

45.1 This Constitution is subject to the laws of Kenya. Where any provision conflicts with the law, the law prevails, and the rest of the Constitution remains valid.

45.2 The Executive Committee interprets this Constitution between meetings. The General Meeting has the final say.

45.3 Words in the singular include the plural and the reverse. Words referring to one gender include all genders. This Constitution is written in English and may be explained to members in Kiswahili or another language they understand.

45.4 Anything not covered by this Constitution shall be decided by the General Meeting in a way that is fair, reasonable and consistent with its objectives.

Article 46: Transitional Provisions

46.1 The first Executive Committee shall be [the interim committee named at the adoption meeting] and serves until the first AGM, which shall be held within [six] months of adoption.

46.2 Members who joined before adoption keep their original date of joining. Cases declared before the adoption date are governed by the rules the members used then.

Article 47: Adoption

This Constitution was adopted by the members of ROSYMBO WELFARE at a General Meeting held on [date] at [venue], and comes into force on that date.

Office	Name	Signature	Date
Chairperson			
Secretary			
Treasurer			

Schedule: Case Types, Contributions and Benefits

The General Meeting fills in and reviews these amounts under Article 17. Amounts are in Kenya shillings (KSh). Benefit amounts are net of the 10% administration and logistics levy under Article 18A.

Case type	Amount per member (KSh)	Benefit paid to the family (KSh)	Notes
Death of a member	[200]	[____]	Paid to the nominated next of kin
Death of a spouse	[200]	[____]	
Death of a child	[100]	[____]	Age limit as set in Article 15
Death of a parent	[100]	[____]	
Death of a parent-in-law	[100]	[____]	Optional category
Other approved need (Article 20)	As resolved	As resolved	Discretionary

Other fees	Amount (KSh)
Membership fee (once)	[50]

Other fees	Amount (KSh)
Reinstatement fee	[50]
Maximum fine under Article 38	[500]