



*"Carry each other's burdens, and in this way, you will fulfill the law of Christ."
Galatians 6:2*

GOSHEN BENEVOLENCE ASSOCIATION

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GOSHEN BENEVOLENCE ASSOCIATION

PART I: THE FOUNDATION OF THE ASSOCIATION

PREAMBLE

Goshen Benevolence Association is a Christian based humanitarian association registered and launched in Maryland (MD). The agreements and decisions of its establishment are grounded by its mission statement to carry each other's burdens in times of sorrow through charitable efforts.

We, the members of Goshen Benevolence Association, hereby establish this constitution to guide and govern our Association, united by the shared commitment to support one another and carry each other's burdens.

Purpose

To provide financial and emotional support to members during bereavement and to foster a culture of compassion and responsibility.

Mission Statement

To carry each other's burdens in times of sorrow, and to provide timely and equitable support to members during bereavement, guided by principles of accountability, empathy, and community service.

Vision Statement

To bridge the financial gap during bereavement by providing timely financial support to the members, ensuring peace of mind and reaffirming our commitment to shared care and solidarity.

Objectives

1. Provide financial assistance to members during bereavement and qualifying emergencies.
2. Foster unity and mutual support among members through shared responsibilities and transparent systems.
3. Maintain accurate records of contributions, claims, and membership status.
4. Ensure fair and consistent governance through elected officers and member-approved policies.
5. Promote ethical standards and discourage fraudulent claims or misuse of funds.

ARTICLE I: NAME

The name of this organization shall be Goshen Benevolence Association, hereinafter referred to as GBA, registered and launched in the State of Maryland (MD).

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ARTICLE II: MEMBERSHIP

Section 2.1: Eligibility and General membership

1. Membership shall be open to individuals who meet eligibility criteria and agree to abide by the Constitution and bylaws.
2. Prospective members shall become active members upon fulfilling the application, admissions and financial requirements.
3. To remain active, a member MUST be current financially in the books of record without any outstanding balances in their coverage.
4. For records and claim purposes only, each member shall be issued with an identification Number (ID Number).
5. Membership is renewable every year.

Section 2.2: Membership Application and Admission

1. Each applicant MUST be at least 18 years to apply.
2. Each applicant/s MUST submit a filled out GBA paper or electronic application form found on the GBA website (www.goshendmv.org). Incomplete application forms will delay the approval process.
3. Each applicant MUST list ALL beneficiary names of close relatives. Close relatives here refer to wife or husband, father or mother, son or daughter, brother or sister **ONLY**. NO EXCEPTIONS.
4. Each member MUST sign the application form and waiver form before submission as self-evidence to abide by the terms and conditions as set fully by GBA by- laws and guidelines. If needed, staff will complete a notary attestation.
5. Membership in the Association shall be contingent upon the payment of registration fees and/or dues, as determined by the Executive Committee and outlined in the bylaws. The Association reserves the right to adjust fees periodically to reflect operational needs and member input.
6. Upon reception, the approval committee shall examine and evaluate the application form thoroughly.
 - a). If the application meets the Association's requirements, it will be approved.
 - b). If the application does not meet the requirements, the application will be denied and reasons for denial will be communicated to the applicant.
7. Once approved, each prospective member will be issued a unique GBA ID for records and claims purposes only.
8. **ONLY ACTIVE** members shall qualify for the benevolence benefits or claims.
9. All applicants will be required to provide proof / documents of the person to be added after the application has been approved, such as marriage certificate or birth certificate.

Section 2.3: Management and Administration

1. The Association shall be managed by the current administrators or executive committee: the Chair, the Secretary and the Treasurer.
2. The administrators shall be responsible for managing and providing oversight until further changes are made.

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3. The three (3) administrators will be required to communicate and facilitate the bereavement challenge endeavors until the members receive their bereavement support.
4. The Association may levy administrative or service fees to support operational costs, as outlined in the bylaws. Administrative fees shall be assessed for services including but not limited to document processing, claim reviews, and special requests. The fee schedule shall be reviewed annually and approved by the Executive Committee.
5. The Association reserves the right to change, alter or amend any of the rules in consultation with the executive team.

ARTICLE III: MEMBER BENEFITS

Section 3.1: General Benefits

1. Each qualifying member shall receive a 100% of each members due contribution in the event of **a member's death** less the agreed administrative fees as stated under article 2.3.
2. During the probation period, no active member shall get any benefits. If a tragedy befalls a member before the probation period is over, individual GBA members shall be requested to support at will.
3. If a member reports a claim and is not current in his/her books of account (has an outstanding balance from previous claim/s), that claim WILL NOT qualify for ANY benefits. NO EXCEPTIONS.
4. Members who default or lapse in their obligations may be subject to readmission procedures and associated fees, as outlined in the bylaws.
5. Any member who knowingly submits false, misleading, or fraudulent applications, requests, or documentation to the Association, including but not limited to claims for financial support, membership registration, or voting eligibility, shall be considered in violation of the Association's Code of Conduct.

Section 3.2: Funds and Claims

1. All active members shall be required to submit their financial contributions in accordance with the schedule and amounts determined by the Association.
2. Failure to submit contributions within the designated timeframe shall attract penalties as follows:
 - a). A late fee, as determined by the Executive Committee, shall be applied after the grace period.
 - b). Continued non-compliance may result in suspension of membership privileges, including voting rights and access to benefits.
 - c). Persistent failure to meet financial obligations, after formal notice and opportunity to remedy, may lead to termination of membership by resolution of the Executive Committee.
3. Any member subject to disciplinary action under this Article shall have the right to appeal to the General Assembly, whose decision shall be final.

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PART 2: INTERNAL ADMINISTRATION

ARTICLE IV: ADMINISTRATION

Section 4.1: General

1. There shall be an Executive and Management Committee to administer GBA.
2. GBA shall be financed by Members' contributions on claim-by-claim replenishment basis and any other source of income.
3. The bereaved shall be required to report the case to the secretary of the executive committee which shall convene a meeting immediately to consider the case.
4. The Executive Committee shall consist of a Chairperson, Secretary and Treasurer.
5. The following shall form the official signatories of the Fund's Accounts.
 - a). Chairperson
 - b). Secretary
 - c). Treasurer
6. Signatures of any two officials inclusive of the Treasurer shall render any transaction acted upon valid.

Section 4.2: Executive Committee

1. An Executive Committee whose members shall serve on a voluntary basis for 2 years. The Key Executive Team members shall be:
 - a). Chairperson
 - b). Secretary
 - c). Treasurer
2. To qualify to be on the Executive Committee, each candidate MUST:
 - a). Be an active member of GBA.
 - b). Subscribe to the Association mission statement.
 - c). Be a man or woman of good standing report. Has no criminal record including non-use of or and sale of illicit drugs and abuse of alcohol.
3. Be more than 18 years of age.

Section 4.3: Leadership Committee's Responsibilities.

1. Oversee the welfare of GBA members.
2. Manage the financial resources of the Association.
3. Keep proper records of the activities of GBA.
4. Receive claims from members and act on them appropriately.
5. Inform members when a claim has been approved and when to send contributions.
6. Organize an annual general meeting once a year for members.
7. Prepare the annual reports of GBA.
8. Address matters of discipline among the members of GBA.

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Section 4.4: executive committee officer's roles

Chairperson

1. The Chairperson will be the official spokesperson of the Association.
2. The chairperson will be responsible for calling and chairing meetings.
3. The Chairperson will oversee the Leadership committee and also will be responsible for ensuring the implementation of the decisions and programs drawn by the leadership committee.
4. The chairperson will serve as the primary enforcer of the provision of articles of Association. This will be done diligently under the guidance of the leadership committee.
5. The Chairperson will oversee all the claims and issues.
6. The Chairperson will be responsible for approving benefits after thorough investigation by the leadership committee in corroboration with the secretary.
7. The Chairperson will be responsible for signing approval and termination of membership upon recommendations by the leadership committee.

Secretary

1. The secretary will be the official communicator and correspondent of the Association.
2. The secretary will be responsible for recording and keeping accurate minutes of any meetings.
3. The secretary will be responsible for keeping accurate votes, opinion and suggestions of membership or leadership committee.
4. The secretary shall be responsible for writing, distribution and other notifications of the members.
5. The secretary shall be responsible for preparing and providing the annual reports to the members.
6. The secretary shall be responsible for maintaining accurate time keeping and complete list of members present and absent from any meeting.
7. The secretary will be responsible for keeping new application forms for new members.
8. The secretary will be responsible for keeping an updated record of all registered members.
9. The Secretary will be working with the treasurer to establish that all members are active before issuance of the Benevolence check.

Treasurer

1. The treasurer will be responsible for managing the accounts and other assets of the Association.
2. The treasurer will be responsible for keeping accurate financial records of the Association.
3. The treasurer will be responsible for preparing quarterly financial reports to the business meetings.
4. The treasurer will be responsible for releasing a check upon approval by the three signatories: Chairperson, Secretary and the Treasurer.
5. The treasurer will be responsible for all the financial transactions of the Association.
6. The treasurer will be responsible for collecting membership fees.

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ARTICLE V: ASSOCIATION'S FINANCES

1. The Leadership committee shall open an account in the name of Goshen Benevolence Association (GBA), where all financial transactions shall be conducted necessary to run the affairs of the Association.
2. Any check made out by the Leadership committee shall be co-signed by the Treasurer, the Chairperson and the Secretary or by any two officials agreed upon by the committee.
3. Stipend or honorarium shall be paid to the Secretary & Treasurer officials of GBA. Service in GBA is not completely voluntary.
4. Each outgoing leader shall hand over all the books of accounts and all legal instruments of GBA to the incoming leader/s.
5. When a claim has been approved and a check has been released by the Treasury Department's signatories, the beneficiary will sign a receiving form in the presence of the leadership committee members who are presenting the check.

ARTICLE VI: ELECTIONS PROCEDURE

1. Elections shall be managed by an Electoral Board to be formed 21 days before the AGM on which the elections are held.
2. The members of the Electoral Board shall consist of three (3) nominated members drawn from GBA membership.
3. They shall select among themselves the Chair who shall perform the role of returning officer and assign the other members appropriate electoral duties.
4. The board shall formulate nomination rules and regulations on proposers, seconders and returning of nomination forms.
5. The board shall prepare a budget for conducting elections and submit it to the management committee for approval.
6. Elections shall be conducted through a secret ballot.
7. The Electoral Board shall not be entitled to any sitting allowance. It is on voluntary basis.
8. Only GBA registered members shall be allowed to vote.

ARTICLE VII: BOARD OF TRUSTEES

1. The members of the Board of Trustees shall consist of three (3) elected members drawn from Pastoral Team, Men Group and Ladies Group in the ratio of 1:1:1: elected in the A. G. M. alongside the other officials for a three (3) year period.
2. They will be eligible for re-election.
3. The Board of Trustees shall not be entitled to any sitting allowance. It is on voluntary basis.
4. They shall meet after every three months and generate quarterly reports to be presented to executive committee and general meetings where necessary.

Section 7.1: Duties of the Board of Trustees

The duties of the board of trustees shall include:

1. Counterchecking, the effectiveness of society's internal control systems through:

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- a). Carrying out investigations as may be necessary for the wellbeing of society and members in general and verifying the accuracy of the transactions of society.
- b). Checking if cash and bank accounts are reconciled in good time.
- c). Establishing whether the management of society uses managerial tools i.e. budgets, trial balances, economic reports, long-term plans and others and thereafter making necessary recommendations to the management committee.
2. Preparations of periodic reports of its findings and present them to the Management Committee during joint committee meetings and prepare reports for presentation to the General Meetings respectively.
3. All immovable and movable assets of the Fund shall be vested in the board who shall manage and have control over them.
4. Submission of its quarterly reports to the management and annual reports to members during the AGM
5. The Trustees shall select amongst themselves, Chairperson, Secretary
6. The Trustees shall exercise powers in guiding the Management Committee but shall have no power to interfere in the discussions of the Management Committee. However, should it appear to them that at any time that the interest of the Fund or vested property justify such a course on their part, they may direct the Management Committee to convene a Special General Meeting of the members of the Fund and should the latter fail to do so within a period of fourteen days (14) from such a direction, they may themselves convene such a meeting by giving fourteen days' (14) notice to the members by any three (3) of them signing and specifying the subject of the meeting.
7. In absence of the management committee the Board of Trustees shall hold the office on interim.
8. The Trustees shall be held liable for any loss incurred due to their negligence in performing their duties.

Section 7.2: Removal of Board of Trustees

1. Any member who cannot attend three (3) consecutive meetings without any justifiable reasons shall cease to be a member.
2. A General meeting shall have the powers to remove any of the trustee and all vacancies occurring by removal, resignation or death, shall be filled at the same meeting or the next General Meeting.

ARTICLE VIII: EMERGENCY MEETINGS

1. The executive Committee, voting Fifty-One Percent (51%), shall have the power to convene an emergency meeting of GBA.
2. An emergency meeting shall also be convened if the leadership committee should be petitioned by at least one-third (1/3) of the registered members of GBA.
3. Without prejudice, an emergency meeting shall be convened in the event of the occurrence of any of the following circumstances:
 - a). The premature resignation of two or more members of the executive committee.
 - b). The bankruptcy and liquidation of GBA.
 - c). The de-registration of GBA.

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ARTICLE IX: THE ANNUAL GENERAL MEETING

1. An annual general meeting (AGM) should be held once every Calendar year.
2. In the AGM, the following officials shall deliver their annual reports:
 - a). The executive Chairperson.
 - b). The executive secretary.
 - c). The executive Treasurer.
3. Procedures for adopting resolutions at the AGM's shall be defined by the leadership committee.

ARTICLE X: AMENDMENTS TO THE CONSTITUTION

Amendments of GBA constitution shall be approved by at least two thirds (2/3) majority of members at the Annual General Meeting.

ARTICLE XI: RATIFICATION

The draft version of these by-laws and guidelines shall go into effect after being ratified by Sixty-Five Percent (65%) of all registered GBA members present at the ratification meeting.

ARTICLE XII: DISSOLUTION

GBA shall not be dissolved except by a resolution passed at the Annual General Meeting (intended for that purpose). The resolution can only be passed by two-thirds (2/3) votes of all members. The resolutions shall be voted through secret ballots. The quorum at the meeting shall be at least two-thirds (2/3) of the members.