

THE WELFARE SCHEME POLICY
OF
OUR LADY SEAT OF WISDOM CATHOLIC CHURCH
OYARIFA, ACCRA

PREAMBLE

Whereas we the Members/Parishioners of Our Lady Seat of Wisdom Catholic Church, Oyarifa within the Accra Archdioceses has found it desirable to organize and establish a Welfare Scheme Policy to promote and seek the welfare of our members.

We the members of the Church herein(Our Lady Seat of Wisdom Catholic Church) do hereby adopt and give to ourselves this Welfare Scheme Policy to serve as a Guiding Document known as the CONSTITUTION for the management of the Church Welfare Scheme Policy.

Article 1.

WELFARE SCHEME POLICY

There shall be a policy called THE **WELFARE SCHEME POLICY**, of Our Lady Seat of Wisdom Catholic Church (OLSWCC).

(a)The Scheme shall be an internal form of insurance and assistance policy of the Church to provide members with an economic safety net during periods of illness, holy matrimony, bereavements, disaster and other special needs as the case may be

(b) The Scheme shall be under the patronage of the Church members who are vest with interest in the growth of the Church and the wellbeing of its members.

Article 2

Aims & Objectives

The aims and objectives of the Welfare Scheme Policy are:

(a) To promote solidarity and mutual cooperation among members of the Church

(b) To assist and support members on the following occasions:

(i) Bereavement

(ii) Holy Matrimony

(ii) Serious illness and hospitalization

Article 3

Membership

Membership of the Welfare Scheme Policy shall be opened to all members of the Our Lady Seat of Wisdom Catholic Church within the Archdiocese of Accra.

- (a) He /She must be of 18 years and above.
- (b) Who fellowship with Our Lady Seat of Wisdom Catholic Church, Oyarifa.
- (c) Must duly register as full-time (permanent) member of the Church.

Article 4

Cessation of Membership

- (a) When a member voluntarily express disinterest in being a member of the Welfare Scheme. She/he shall indicate in writing to the Management Committee and copied to the Advisory Board.
- (b) Except stated elsewhere in this Constitution, Management Committee shall decide in consultation with the Advisory Board and agree upon. A member who exits or separates from the Church through transfer outside the catchment area, shall not be entitled to a benefit
- (c) A member who is on transfer outside the Church catchment area and still contributes fully is entitle to all benefits stated in the Appendix
- (d) Any member who is inactive in contributing for more than three months without reasonable explanation of his /her inability to contribute other than loss of employment or sickness, or death shall cease to be a member of the Welfare Scheme Policy.

Article 5

Monthly Contribution Fees

- (a) Every dully registered member of the Church willing and ready shall contribute monthly as approved.
- (b) The said amount shall be paid to a dedicated Scheme desk in the Church and record as such in the name of the contributor.
- (c) The Monthly contribution shall be reviewed as and when to meet the prevailing economic trend.

Article 6

Sources of Finance

- (a) The Welfare Scheme Policy shall receive funds from the following sources
 - (i) Membership contributions
 - (ii) Penalties;
 - (iii) Donations;
 - (iv) Grants
 - (v) A quarterly (every three month) general collection from Parishioners on the 4th Sunday to support the Scheme.

Article 7

7.1 Bankers

- (a) The Scheme:
 - (i) Shall sign onto the Cooperative Credit Union, of Our Lady Seat of Wisdom Catholic Church, Oyarifa, Accra.

7.2 Signatories

- (a) The Chairperson, the Treasurer, the Priest In charge and his Assistant shall be the official signatories of the Scheme account(s).
- (b) The Priest in-charge or his assistant and any of the official signatories in clause 7.2 (a) will be required for all withdrawal transactions.

7.3 Withdrawals

- (a) The Advisory Board of the Scheme shall be notified of all withdrawals.

7.4 Petty Cash Balance

- (a) Money shall be made available to the treasure to cater for day- to -day operating expenses.

Article 8

8.1 Scheme Audit

- (a) An auditor shall be appointed at the General Meeting from among members of the Scheme from the Church or external auditor.
- (b) All the Scheme accounts, records and documents shall be open to the inspection of the auditor for the purpose of auditing at the end of 12 months calendar year.
- (c) The Treasurer shall produce an account of his/her receipts and payments and a statement of assets and liabilities made up to date which shall not be less than four weeks and not more than eight weeks before the date of the first General Meeting of the preceding year.
- (d) The auditor shall examine such annual accounts and statements and either certify that they are correct, duly vouched and in accordance with the law or report to the Scheme in what respect they are found to be incorrect, un-vouched or not in accordance with the law.

Article 9

9.1 Scheme Structure

- (a) Activities of the Scheme shall be conducted by a two-tier steering body comprising:
 - (i) An Advisory Board
 - (ii) A management Committee

9.2 Advisory Board

- (a) The Advisory Board shall consist of the Priest in charge and not more than four other members of the Church.
- (b) The Advisory Board members shall be by appointment by the Church Pastoral Council.
- (b) The Board has the power to direct the activities of the Scheme
- (d) The Advisory Board shall appoint for itself the following officers;
 - (i) Chair-person, (ii) Secretary
- (e) The Board shall have the power to summon, invite, direct, or delegate any officer of the Management Committee or member of the church for any matter relating to the Scheme.

(d) With the exception of the Priest in charge or his Assistant, the rest of the Advisory Board members shall serve for two years term subject to renewal but not exceeding two terms.

(e) Chairperson of the Advisory Board shall be an ex-officio member of the management committee with no voting right.

(f) Except stated elsewhere in this constitution, the Advisory Board shall has no such power, authority, right to cause for a suspension, removal or sanction of a member of the Management Committee or a Contributor of the Scheme without an official written complaint by a member of the Scheme.

(g) The Board shall have its meeting quarterly or every three months in within the year. It may have emergency meeting so convene for the purpose of the emergency.

(h) The Board may set up an Adhoc Committee to investigate issues involving misconduct, indiscipline, fraudulent activities and financial embezzlement, any other issues; the Board receives upon a complaint.

(i) The report of the Adhoc Committee shall be presented to the Advisory Board for a final decision.

9.3 Management Committee

(a) The Management committee of the Scheme shall comprise a representative of each of all the ***“Day Born Groups” (Welfare member)*** in the Church.

(b) The Management Committee shall implement and oversee all day to day activities of the Scheme.

(C) The Committee elects for itself the following officers:

(i) Chair-person

(ii) Vice-chairperson

(iii) Treasurer

(iv) Secretary

(v) Organiser

(d) Except stated where in this constitution, the Management Committee shall has no such power, authority, right to cause for a suspension, removal or sanction of a member of the Management Committee or a Contributor of the Scheme without an official written complaint by a member of the Scheme.

(g) The Management Committee shall have its meeting every month within the year. It may have emergency meeting so convene for the purpose of the emergency.

(e) All Day Born Groups members delegated to the Management Committee shall serve not more than two terms.

(b) Election for executive of the committee shall be by simple majority of all the Day Born Groups delegates present and voting.

(c) In Event of a vacant, the Day Born Group which the member represent shall replace.

(d) A member of a Day Born delegated to the Management Committee must be full registered member of the Church.

(e) He/she must have registered on to the Scheme and committed of serving in a relevant position.

9.4 Roles & Responsibilities of Management Committee Members

(a) Chair Person

i) Shall be the Executive head

ii) Shall direct and monitor all activities of the Scheme

iii) The Chairman shall provide leadership to the Scheme and shall, unless prevented by illness or sufficient cause, preside over all meetings of the Management committee and at all General Meetings.

iv) Shall be in-charge of all official links to the Advisory Board, the CPC and others.

v) Shall be a signatory to the bank account.

g) The Chairman shall have a casting vote.

(b) Vice-chair Person

(i) The Vice-Chairman shall perform such duties as may be specifically assigned to by the Chairman

(ii) In the absence of the Chairman, the Vice Chair shall perform the duties of the chairperson.

(iii) Shall monitor activities of all office bearers.

(iv) Except an issue under investigation involved the Vice Chair, he/she shall be the Chair of Adhoc Committee(s).

(c) Secretary

(i) Shall be the official recorder of minutes during meeting at all time.

(ii) Shall deal with all the correspondence of the Scheme under the general supervision of the Management Committee.

(iii) In cases of urgent matters where the Management Committee cannot be consulted, he/she shall consult the Chairman or if the Chairman is not available, the Vice-Chairman.

(iv) The decision reached shall be subject to ratification or otherwise at the next Management Committee meeting.

(v) He/she shall issue notices convening all meetings of the Management Committee and all General Meetings of the Scheme.

(vi) Shall be responsible for keeping minutes of all such meetings and distribute the same in typed form to all management Committee members.

(vii) Shall be in charge of preservation of all records and proceedings of the Scheme and the Management Committee.

(viii) Shall attend to external correspondences

(ix) Shall inform members (existing and new) of all rules and regulations and any changes.

(x) Shall be the custodian of official documents of the Scheme.

(d) Treasurer

(i) The Treasurer shall receive and also disburse, under the directions of the Management Committee, all benefits to members of the Scheme.

(ii) Shall issue receipts for all moneys received by him/her and preserve vouchers for all moneys paid out by him/her;

(iii) The Treasurer shall be responsible to the Management Committee and to the members that proper books of accounts of all moneys received and paid out by the Scheme are written up, preserved and available for inspection and audit;

(iv) Shall prepare quarterly financial statements and reports;

(v) Shall be a signatory to the bank account.

(vi) Shall be in-charge of all official related business projects and shall be in-charge of all administrative logistics, e.g. supplies, purchases;

(e) Organizing Secretary

(i) Shall be in-charge of organizing meetings and official functions; disseminate information to members regarding meetings, functions, activities, programs, and projects.

(ii) Shall be the master of ceremony at all functions of the Scheme?

(iii) Shall be in-charge of all audio-visual projects, ICT and training programs

(iv) Shall be in-charge of all ceremonial and charity activities.

Article 10

Management Committee Meeting

(a) The management committee shall meet at least once (1) a month.

(b) Management committee members who do not attend three (3) consecutive meetings (without permission:

(i) Shall be disqualified from holding office for a year.

(ii) Shall be replaced immediately after five meeting absences.

10.2 Exemption

(a) A member's who is away on studies or official duties by the employer are exempted from Article 10.1 (a) (i) and (ii) but shall present tangible evidence before the management committee for justification.

10.3 Suspension/ Removal from Management Committee

(a) The Management Committee in consultation with the Advisory Board shall set up an Adhoc committee for the purpose to investigate and to suspend or remove or sanction a member of the Management Committee who:

(i) Bring the Scheme policy into risk of theft.

(ii) Act fraudulently.

(iii) Involve in any conduct that adversely affects the operation and credibility of the Scheme or that the member has contravened any of the provisions of the Constitution of the Scheme

10.4 Procedure for Suspension or Removal

(a) The Management Committee shall meet and take final decision to implement the recommendation of Adhoc Committee report on the suspension or removal:

(i). shall resolve by a two-thirds majority of the members present whether to expel the suspended member or lift the suspension?

(ii) A person expelled from management Committee of the Scheme shall only be re-admitted as a member with the authority of a special resolution adopted by the Annual General Meeting.

(ii) Any member losing his/her membership due to absenteeism may appeal to the Advisory Board in writing for restoration with reasons.

(iii) The final decision to restore membership rests entirely on the Advisory Board.

Article 11

Amendments to the Constitution

(a) This constitution shall be the supreme law of the Our Lady Seat of Wisdom Catholic Church Welfare Scheme Policy and any other law, rule or regulation inconsistent with it shall be null and void to the extent of inconsistency subject to the provisions of the Catholic Canon Laws.

(b) Any amendment to this Constitution of the Scheme must be approved by at least a two-third majority of members at a General Meeting of the Scheme and implemented immediately thereafter provided the amendment does not contravene the Catholic Canon Laws.

Article 12

QUORUM AND DISSOLUTION

(a). The Scheme may be dissolved where 90% of all its registered members with the approval of the Advisory Board resolve to do so at a meeting.

(b). The Scheme shall not be dissolved except by a resolution passed at a General Meeting of members by a vote of two-thirds of the members present.

(c) . If 90% attendance quorum is not obtained, the proposal to dissolve the Scheme shall be submitted to a further General Meeting, which shall be held within one calendar month.

(d). Notice of this meeting shall be given to all members of the Scheme at least 14 days before the date of the meeting.

(e) The quorum for this second meeting shall be the number of members present.

12.1 Approval of the Dissolution

(a) When the Advisory Board approved the dissolution of the Scheme, no further action shall be taken by the Management Committee or any officer of the Scheme in connection with the aims of the Scheme other than to get in and liquidate all the assets of the Scheme.

(b). Subject to payment of all the debts of the Scheme, the balance thereof shall be distributed in such other manner as may be resolved by the meeting at which the resolution for dissolution is passed.

MAY THE ALMIGHTY LORD BLESS,

**OUR LADY SEAT OF WISDOM CATHOLIC CHURCH WELFARE SCHEME POLICY
CONSTITUTION.**

DATED ON THIS ... DAY OFOF OUR LORD YEAR OF TWO THOUSAND AND TWENTY THREE (2023)

SIGNED:

NAME :.....CHAIRMAN WELFARE COMMITTEE

SIGNED.....

NAME:.....CHAIRMAN CPC

SIGNED:.....

NAME:.....THE PRIEST IN-CHARGED:

Other Members of the Committee

2. Naana Dzandu
3. Rita Kwaku
4. Patience Dorny
5. Benjamin Gbeve
6. Johnson Kporha
7. Michael Patterson
8. Comfort Emefa Teprey

APPENDIX

1. Benefits for Members

(a) All dully registered and paid up members of the scheme are entitled to benefits from the Scheme.

(b) All members are to benefit equally except in the case of variety of premium of contribution to the Scheme as may be prescribe by the Advisory Board.

(c) The Scheme covers only Ill-health, Holy Matrimony and Bereavements.

(d) Notwithstanding Article 4 (a), a member who rushed to settle debts after three month in default for the purpose of the benefits over a pending holy matrimony ceremony, bereavement or ill-health shall be entitle to fifty (50%) percent of constitutional benefits.

(e) The 50 percent of full benefit is in lue of penalty for the three months default.

2. Holy Matrimony

(a)The Scheme shall disburse funds to dully pay up members who have a Holy Matrimony ceremonies of which the Church recognize and have been formally invited.

(b) Only one Holy Matrimony will be recognized.

(c) The invitation should reach the Management Committee at least two (2) weeks to the event.

(d) The Day Born Group or Society of the member shall arrange one vehicle for Church members preferably, two persons from each Day Born Group.

(e) A cash and a gift parcel preferably Bible and Rosary by the Scheme.

2.1. Benefits for Disbursement

(a) A member –GHc1, 000.00

(b) A Bible and Rosary

3. Bereavement

(a) A member who is bereaved should write formally to inform the Scheme at least two weeks to the funeral.

(b) Funerals that shall concern the Scheme Policy are:

(i) Parents (mother and father).

(ii) The legitimate spouse(Holy Matrimony).

(iii) Children (Only three).

(c) The names of these relatives must be entered on the personal particulars registration form completed by each member of Scheme.

3.1. Benefits disbursement

(a) Parents (Father/Mother)- GHc 500.00.

(b) Legitimate Spouse - GHc 1,000.00.

- (c) Child - GHc 500.00.
- (d) A deceased member Coffin Support-GHc 1,500.00

4. Ill-Health

- (a) The Scheme officers shall determine the severity of each case in consultation with the Day Born Group/Society or a Family member or Relative of the member on ill-health and award benefits accordingly.
- (b) Very severe cases like a major surgery, a week's hospitalization shall receive benefit.

4.1. Benefits Disbursement

- (a) A week hospitalization or surgery support of maximum -GHc 500.00

SIGNED.....