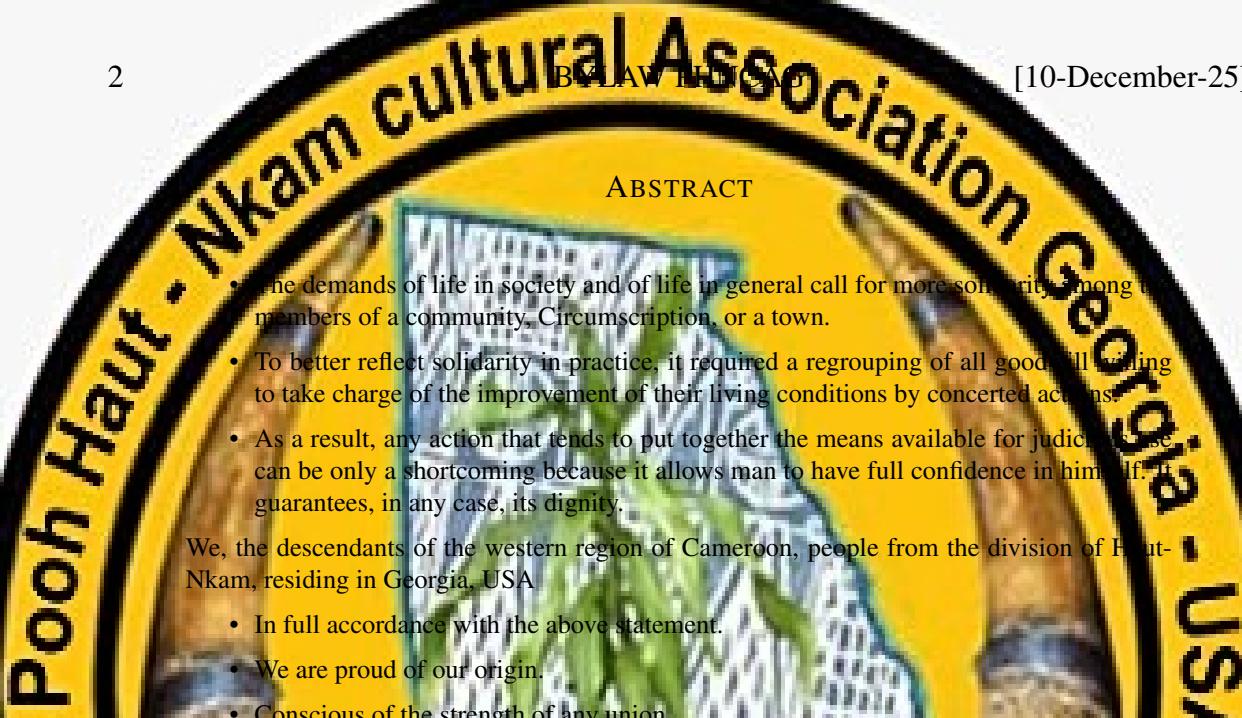


UNITED STATE OF AMERICA
STATE OF GEORGIA
REPUBLIC OF CAMEROON
HAUT-NKAM DIVISION
WISDOM, JUSTICE, MODERATION PEACE WORK - FATHERLAND



CONSTITUTION & BYLAWS OF POOH HAUT-NKAM CULTURAL
ASSOCIATION GEORGIA-USA



We, the descendants of the western region of Cameroon, people from the division of Haut-Nkam, residing in Georgia, USA

- In full accordance with the above statement.
- We are proud of our origin.
- Conscious of the strength of any union.
- And in view of the strict provisions of the association laws and regulations in the state of Georgia in the United States of America,

Have decided to set up a structure of mutual assistance and promotion of our culture in the form of a non-profit, Apolitical, and secular, and which takes for denomination PHNAG (POOH HAUT-NKAM CULTURAL ASSOCIATION GEORGIA USA). We hereby adopt these rules and regulations as a guide for the purpose, objectives, and structure, as well as a guide for the conduct of the members of Pooh Haut-Nkam Group.

One Voice

TABLE OF CONTENTS

INTRODUCTION	5
I GENERAL FRAMEWORK	5
II MEMBERSHIP DUES AND FINANCIAL BENEFITS	9
III BODIES AND RESPONSABILITIES	10
IV THE EXECUTIVE BUREAU	11
V ATTRIBUTION OF MEMBERS OF THE EXECUTIVE BUREAU	13
VI REMOVAL OF AN EXECUTIVE MEMBER	17
VII COUNCIL OF THE WISE (CW)	18
VIII THE GENERAL ASSEMBLY	19
IX VOTING AND ELECTORAL COMMISSION	21
X FINANCIAL MANAGEMENT	24
XI FISCAL YEAR, FINANCIAL RESOURCES, AND AUDITS	25
XII NON-DISCRIMINATION AND CONFLICT OF INTEREST	26
XIII INTERPRETATION AND DISSOLUTION	27
XIV AMENDMENT OF THE CONSTITUTION	28
XV GENERAL PROVISIONS	29
XVI MEMBERSHIP AND BENEFITS	29
XVII MEETINGS OF THE GENERAL ASSEMBLY	31
XVIII FINES, PENALTY, AND GRAVE MISCONDUCT	34
XIX FINANCIAL MANAGEMENT	36

XX	MEMBER BENEFITS AND RESPONSE TIMELINE	39
XXI	BENEFIT FOR FORTUNATE EVENTS	40
XXII	BENEFITS FOR UNFORTUNATE EVENTS	42
XXIII	VOLUNTARY/NON-MANDATORY BENEFITS	44
XXIV	PHNCAG YOUTH	45
XXV	AMENDMENT OF THE BYLAWS	46

I. GENERAL FRAMEWORK

Article 1: OBJECTIVE

Alineas

Our mission statement is to help:

1. Regroup and consolidate the union of its members in the spirit of fraternity, solidarity, and tolerance
2. Promote peace and justice in the group
3. Organize ourselves to assist every member physically, morally, materially, and financially in their moments of joy and sorrow.
4. Facilitate the integration of members of the Haut-Nkam community into the socio-economic structure of the State of Georgia, in particular, and the United States in general.
5. Promoting our cultural identities, our native language, and our cultural heritage.
6. Collaborate with other Haut-Nkam associations in the State of Georgia and beyond, as well as other Cameroonian organizations, for the ultimate benefit of the Haut-Nkam people and the State of Georgia.
7. Participate according to our means in the development of the Haut-Nkam Division and the State of Georgia.

Article 2: NAME AND GENERAL PROVISIONS

Alineas

1. The official name of the association shall be “Pooh Haut-Nkam
2. Cultural Association, Georgia-USA Inc.”
3. The DBA name of the association shall be the “Pooh Haut-Nkam.”
4. The Acronym of the association shall be “PHNCAG.”
5. The motto of the association shall be “One Voice.”

Article 3: STATUS, AND ADDRESS

Alineas

1. The Headquarters of the association shall be in the State of Georgia, USA.
2. The association shall be incorporated under applicable State and Federal laws of the United States of America as a non-stock, non-profit, non-governmental association.
3. The official address of the association shall be the physical address of the current elected president of the association.

Article 4: MEMBERSHIPS

Alineas

Memberships in the Pooh Haut-Nkam Cultural Association of Georgia are open to:

1. All men and women originated from the region of Haut-Nkam, Cameroon, and are twenty-one (21) years of age without distinction of religion, opinion, social and economic class, and are willing to abide by the constitution and bylaws of the association.
2. All individuals from Haut-Nkam by marriage.
3. All individuals sponsored by a member.
4. All new members of the association shall observe a probationary period of four (4) months upon initial registration to become eligible for the benefits of the association. However, new members are required to participate in all activities of the association (mandatory events).

Article 5: RIGHTS OF MEMBERS

Alineas

1. Members shall make up the General Assembly of the association.
2. Members shall have the right to attend the meetings of the association.

3. Members shall have the right to vote at the meetings of the association.
4. Members shall have the right to participate in the activities of the association.
5. Members shall be entitled to the benefits of the association as prescribed in the Constitution and bylaws.

Article 6: RESPONSIBILITIES OF THE MEMBERS

Alineas

1. Members shall abide by the constitution, by the laws, and other rules of the association.
2. Members shall attend meetings, actively participate in the activities of the association, and wear all required attire during mandatory events.
3. Members shall pay all the dues as stated in the constitution, bylaws, and as may be determined from time to time by the General Assembly of the association.

Article 7: TERMINATION OF MEMBERSHIP

Alineas

1. Membership ceases in the event of the death of a member.
2. Membership ceases when a member voluntarily resigns from the association.
3. Membership ceases when a member fails to timely meet his/her financial obligations as described in the bylaws.
4. Membership ceases when absence is documented for a period of 12 consecutive months.
5. Membership ceases when a member is dismissed from the association for jeopardizing the reputation of the association.
6. Dismissal of a member must be approved by a vote of two-thirds (2/3) majority of members present during a General Assembly meeting in which there are at least 30

Article 8: REINSTATEMENT OF MEMBERSHIP

Alineas

1. Any former member can rejoin the association by registering as a new member.
 - He or she will be required to complete the probationary period specified in the Bylaws before qualifying for the association's benefits.
 - If the former member had already benefited from the death of any of his parents, he or she is no longer entitled to the same benefit.
 - A former member reactivating their status as a previous member must settle all outstanding debts and fully comply with all financial obligations before their membership reactivation is considered effective.
2. A dismissed member may request to rejoin the association after a minimum dismissal period of one (01) year. He or she shall submit a letter of intention to the board. The board should bring the letter to the general assembly.
 - Their re-admission must be approved by a two-thirds (2/3) majority vote of the members present at a general assembly meeting, provided at least thirty percent (30%) of registered members are in attendance.
 - Upon approval, the dismissed member must pay a penalty fee of one hundred dollars (\$100) in addition to the current year's annual registration fee and the sinking fund to complete their re-admission.
 - The dismissed member must undergo a probationary period of four (04) months before becoming eligible to receive the association's benefits.

Article 9: COMPOSITION

The Pooh Haut-Nkam Cultural Association of Georgia Inc. is composed of:

- The Executive Bureau,
- The General Assembly, and
- The council of the wise.

II. MEMBERSHIP DUES AND FINANCIAL BENEFITS

Article 1: MEMBERSHIP DUES

Alineas

1. All active members must pay a non-refundable annual registration fee of \$40.
2. New members must pay a non-refundable registration fee of \$60
3. New members must contribute a total of three hundred dollars (\$300) by the end of the third (3rd) month after registration, which will be allocated to a “sinking fund” account to be eligible for financial assistance from the Association.
4. New members will not incur any financial deductions for the first 3 months of membership.
5. New members shall purchase all required association attire (shirt and cultural fabric) by the end of the probationary period.
6. All active members shall pay their dues by January 31st of each year.
7. Each time money is deducted from the sinking fund, each member has 30 days to bring their account back to three hundred dollars (\$300).
8. Members will not be eligible for any financial assistance if their sinking fund balance is below two hundred dollars (\$200). If their balance is between \$200 - \$300, the amount owed will be deducted from the benefit.
9. Members will be automatically terminated if the sinking fund reaches \$0.
10. If a member voluntarily leaves the association after contributing his/her three hundred dollars (\$300), the remaining amount of their sinking fund will be refunded after all unpaid financial obligations have been deducted if they have not collected any benefits from the association.
11. Every month, the sinking fund status should be published and replenished in order to always keep the full amount of three hundred dollars (\$300).

Article 2: MEMBERSHIP BENEFITS

Alineas

1. A membership form needs to be completed by each member of the association
2. In the event of a fortunate and/or unfortunate event described in this Constitution and Bylaws, the PHNCAG shall assist as prescribed in the Bylaws.
3. In case of any event not specified in this Constitution and Bylaws, PHNCAG will constitute a delegation to visit the member and coordinate any moral, spiritual, and voluntary financial assistance for the member.
4. Additional information about membership benefits shall be described in the Bylaws of the association.

Article 3: CONDITIONS OF ELIGIBILITY FOR BENEFITS

Alineas

1. The beneficiary must have been a member of the association for at least four (4) months to be eligible for the benefits of the fortunate and unfortunate events of the association.
2. If the request for benefit is for the death of a parent, the beneficiary must have a parental Benefit Form on file with the name of the deceased clearly written on the form.
3. Any member who fails to attend at least one (1) General Assembly meeting within a three (3) month period shall be subject to a penalty of twenty-five dollars (\$25), unless a valid justification has been submitted and accepted by the executive bureau. Regardless of any justifications provided, each member is required to attend a minimum of one (1) General Assembly meeting per calendar year.

III. BODIES AND RESPONSABILITIES**Article 1: MAIN BODIES**

Alineas

1. The principal bodies of the association shall be the Executive Bureau, the Council of the Wise, and the General Assembly.

2. The executive Bureau shall represent the association in all administrative matters where required by law.
3. The council of the wise will act as an advisor to the executive bureau.

Article 2: OTHER STRUCTURES

Alineas

1. The association may set up Ad-Hoc Committees/Commissions to carry out specific duties as shall be deemed necessary for the effective operation of the association.
2. At the time of formation, ad-hoc committees shall be given a defined role, including their period of existence.
3. Depending on the circumstances, membership in such committees shall be constituted by election, appointment, or volunteering.
4. Examples of ad-hoc committees shall include, but not be limited to, the Electoral Commission, Constitutional Committee, Audit Committee, Events and Fundraising Committee, and Membership and Outreach Committee.

IV. THE EXECUTIVE BUREAU

Article 1: STATUS AND ATTRIBUTIONS

Alineas

1. The Executive Bureau shall be the administrative organ of the association.
2. The Executive Bureau shall maintain and protect the integrity of the association. Executive Bureau shall ensure that all activities are in the best interests of the association.
3. The Executive Bureau shall implement the objectives of the association and all matters fully debated and entrusted to it by the General Assembly.
4. The Executive Bureau shall convene the monthly General Assembly Meeting presided over by the president, and teleconference as often as the need arises.
5. Decisions of executive meetings that are not in line with this constitution and bylaws are not binding on the association for purposes of enforcement.

Article 2: COMPOSITION AND TERMS OF OFFICE

Alineas

1. The Executive Bureau shall be comprised of nine (09) key positions:
 - President,
 - Vice-Presidente,
 - Secretary General,
 - Deputy Secretary General,
 - Financial Secretary,
 - Deputy Financial Secretary,
 - Treasurer,
 - Public Relations Officer,
 - The chief whip/ Protocol Officer.
2. Members of the Executive Bureau shall be elected by the General Assembly.
3. Members of the Executive Bureau shall serve in office for a period of two (2) years.
4. Members of the Executive Bureau must be resident in the State of Georgia, and all members of the association are eligible to run for election for a position in the Executive Bureau if they satisfy the eligibility requirements described in Section IX 8(3) of the Constitution.
5. Except for the position of President, which can be renewable only once, there shall be no limit on the number of terms a person can stand for elections and serve as a member of the Executive Bureau.
6. Any member of the Executive Bureau may resign their position at any time, with or without reason, by notifying the President or General Assembly in writing.

V. ATTRIBUTION OF MEMBERS OF THE EXECUTIVE BUREAU

Article 1: THE PRESIDENT / CEO

Alineas

1. Shall serve as Chief Executive Officer of the association.
2. Shall be the sole signatory for the association's bank account.
3. Shall supervise and control the daily management of the affairs of the association.
4. Shall preside over all meetings of the Executive Bureau and General Assembly, unless she/he appoints another person to do so.
5. Shall work with the Financial Secretary and Treasurer to present an annual financial report of the association each February.
6. Shall represent the association in all administrative, financial, and judicial affairs.
7. Shall perform all duties incidental to this office and such other duties required by State and Federal laws, or as prescribed from time to time by the General Assembly.

Article 2: VICE-PRESIDENT

Alineas

1. Shall assist the president in the execution of his/her functions.
2. Shall perform the duties of the President if the latter is absent or unable to do so.
3. Shall assume the functions of the president in case of a temporary or permanent absence, or incompetence of the president as determined by a vote of two-thirds (2/3) majority of the members present during an Extraordinary General Assembly meeting.

Article 3: ARTICLE 3: SECRETARY GENERAL

Alineas

1. Shall document and keep accurate records of minutes of meetings of the association.

2. Shall make available copies of the minutes of previous meetings and distribute them in advance, or read them at the beginning of each meeting session.
3. Shall ensure the delivery of all internal communications of the association, including announcements and updates to the members of the association.
4. Shall establish a Database or Directory with the names, phone numbers, and addresses of all the members of the association and distribute them to members if necessary.

Article 4: DEPUTY SECRETARY GENERAL

Alineas

1. Shall assist the Secretary General in the execution of his/her functions. Shall perform the duties of the Secretary General in the event of absence or if unable to perform his/her duties.
2. Shall perform such other functions as assigned from time to time by the Secretary General.
3. Shall assist in the general functioning of the association and perform all duties incidental to this office and such other duties as assigned from time to time by the president.

Article 5: FINANCIAL SECRETARY

Alineas

1. Shall clearly document and keep accurate records of all financial transactions of the association.
2. Shall keep the receipt book (s) of all financial transactions of the association.
3. Shall keep a detailed account, and expenditures of the association.
4. Shall work with the Treasurer and President to present an annual financial report of the association.

Article 6: DEPUTY FINANCIAL SECRETARY

Alineas

1. Shall assist the Financial Secretary in the execution of his/her functions.
2. Shall perform the duties of the Financial Secretary in the event of absence or if unable to perform his/her duties.
3. Shall perform such other functions as assigned from time to time by the Financial Secretary.
4. Shall assist in the general functioning of the association and perform all duties incidental to this office and such other duties as assigned from time to time by the President.

Article 7: TREASURER

Alineas

1. Shall collect all the money of the association.
2. Shall be the official custodian of all the money of the association.
3. Shall be responsible for safe keeping and banking of the money of the association.
4. Shall keep a detailed account of the income and expenditures of the association.
5. Shall work with the Financial Secretary and President to present an annual financial report to the association.

Article 8: PUBLIC RELATIONS OFFICER

Alineas

1. Shall publicize the activities of the association as necessary for the specific situation.
2. Shall build bonds and collaborate with other community organizations on matters of common interest.
3. Shall form partnerships and engage other organizations to foster the objectives of the association.

4. Shall engage other organizations in the cultural activities planned by the association.
5. Shall assist in the general functioning of the association and perform all duties incidental to this office and such other duties as assigned from time to time by the president.

Article 9: PROTOCOL OFFICER / CHIEF WHIP

Alineas

1. Shall be responsible for maintaining order and discipline at the meetings.
2. Shall be responsible for maintaining order and discipline at all the activities of the association.
3. Shall keep an attendance record of members at meetings and events, which members of the association are obligated to attend as prescribed by the rules of the association.
4. Shall assist in the general functioning of the association and perform all duties incidental to this office and such other duties assigned from time to time by the President.

Article 10: SAGI COORDINATOR

Alineas

1. Shall be responsible for managing the SAGI program of the association.
2. Shall be the association's liaison with SAGI-USA and regularly update members on all pertinent information regarding SAGI.
3. Shall be responsible for the administrative aspects of the SAGI program, including SAGI registrations, SAGI modifications, notification of balances, and correspondence with SAGI-USA.
4. Shall assist the general functioning of the association and perform all duties incidental to this office and such other duties as assigned from time to time by the President.

VI. REMOVAL OF AN EXECUTIVE MEMBER

Article 1: REASONS FOR REMOVAL

A member of an Executive Bureau can be removed or impeached from office for the following reasons:

1. Engage in acts that seriously compromise the reputation of the association.
2. A positive determination of embezzlement of the funds of the association.
3. Engage in other acts of misappropriation of the finances of the association.
4. Absences from meetings that jeopardize the individual's functions as an Executive member.
5. Inability to perform the duties for which the Executive member was appointed or elected to perform.

Article 2: REMOVAL PROCEDURE

Alineas

1. Any member can initiate an impeachment petition against a member of the Executive Bureau.
2. All impeachment petitions must be submitted in writing to the Executive Bureau - oral impeachment petitions shall be null and void.
3. Upon receipt of an impeachment petition, the Executive Bureau shall formally notify the Executive member concerned of such a petition and bring the matter to the meeting for deliberation.
4. Impeachment petitions must be included in the agenda of the meeting, and the parties concerned shall be accorded equal time for oral arguments on the Impeachment petition.
5. Impeachment of an elected member of the Executive Bureau must be approved by a vote of two-thirds (2/3) majority of the members present during an Extraordinary General Assembly meeting.
6. Removal of a non-elected member of the Executive Bureau shall be the prerogative of the President who appointed the Executive member.

VII. COUNCIL OF THE WISE (CW)

Article 1: STATUS AND ATTRIBUTION

1. The Council of the Wise shall serve as a respected advisory body within the organization.
2. Its primary role is to offer guidance to the Executive Board and General Assembly on matters related to tradition, cultural heritage, ethics, and community values.
3. The mission of the CW is to seek the common good and the general interest of the Association. It refrains from defending particular interests. It is not a decision-making body; this decision rests solely with the Executive Bureau and the General Assembly.
4. All members of the CW are bound by a duty of confidentiality.

Article 2: COMPOSITION AND TERMS

1. The Council of the Wise shall be composed of up to seven (7) members
2. The Council of the Wise includes eligible former Presidents and qualified and outstanding members of the Association.
3. Members of the CW shall elect their officers to include at least the following: Chairman and Secretary.
4. Members of the CW shall hold their title for two (02) years, and the term starts in off off-election year.

VIII. THE GENERAL ASSEMBLY

Article 1: STATUS AND ATTRIBUTIONS

Alineas

1. The General Assembly is the supreme organ of the association.
2. The General Assembly shall comprise members as described in the constitution.
3. The General Assembly shall vote on amendments to the Constitution and Bylaws.
4. The General Assembly shall vote during the elections of members of the Executive Bureau.
5. The General Assembly shall approve the selection of members of the Council of the Wise.
6. The General Assembly shall support the Executive Bureau in ensuring the successful execution of the projects and activities of the association.
7. The General Assembly shall consider and vote on all motions to sanction or dismiss members of the association and members of the Executive Bureau.
8. The General Assembly shall deliberate on the meeting agenda, the budget of activities, approve expenses, approve association activities, determine association dues, adopt rules and regulations, and adopt the minutes of meetings.

Article 2: MEETINGS OF THE GENERAL ASSEMBLY

Alineas

1. Members of the association shall convene once a month in a General Assembly meeting.
2. The meetings of the General Assembly shall be held every second (2nd) Saturday of the month.
3. The meetings of the General Assembly shall be held between the hours of 8:30 pm to 11:30 pm.
4. Extraordinary General Assembly meetings may be called by the president or by a simple majority vote of the General Assembly

5. The Executive Bureau shall communicate notice of meetings and the agenda at least one (1) week before the date of the meeting.
6. Members can propose items for the meeting. The agendas shall be subject to modification by a simple majority vote of the General Assembly.
7. There shall be no voting by proxy during a meeting of the association; everyone voting must be physically present.
8. The deliberation of meetings of the General Assembly shall be documented as the Minutes of the meeting of the association by the secretariat.
9. Unless otherwise specifically stated in the Constitution, all decisions of the General Assembly shall be made by a simple majority vote of the members present at the meeting.
10. The president of the association shall preside over all the meetings of the General Assembly. She/he may, at his/her discretion, designate another member to chair a meeting session.
11. The quorum for the General Assembly meetings of the association shall be at least one-fifth (1/5) of the registered members. When a quorum is established at the start of a meeting, the continued presence of a quorum is presumed to exist until the end of the meeting, regardless of the actual number of participants who stay until the end of the meeting.
12. Any additional information on General Assembly meetings shall be described in the Bylaws of the association. Any resolution contrary to the status and the bylaws of the association is invalid.

IX. VOTING AND ELECTORAL COMMISSION

Article 1: General Voting

Alineas

1. Voting for executive bureau elections shall be conducted by secret ballot to preserve the identity of the voter.
2. Voting during the general assembly meetings shall be by a show of hands.
3. There shall be no voting by proxy in the association; a member must be present in person to vote.
4. Only members in good standing with their obligations are eligible to vote during executive bureau elections.

Article 2: ELECTORAL COMMISSION

Alineas

1. The Electoral Commission shall be an Ad-Hoc Committee of the association.
2. The Electoral Commission shall comprise three (3)" Election Commissioners".
3. An Electoral Commissioner cannot be a candidate for office for the election in question.
4. The mandate of the Electoral Commission shall be to conduct the specific election for which it is created.
5. An Electoral Commission shall be created by the General Assembly in the month of November prior to the election year, to organize elections for the Executive Bureau.
6. The Electoral Commission shall implement democratic principles in the conduct of elections in the association.
7. At the conclusion of an election, all the members of the Electoral Commission shall certify by signature the results of the election in front of the General Assembly.
8. The results of elections shall be included as part of the Minutes of the meeting of the association, and the certified copy shall be remitted to the secretary.

9. The mandate of an Electoral Commission shall end as soon as the election results are announced, and the transition takes place between the former and new Executive Bureau.

Article 3: ELIGIBILITY CRITERIA FOR THE EXECUTIVE BUREAU

Alineas

A candidate for a position in the Executive Bureau must meet the following conditions:

1. A candidate must have been a member of the association for at least one (1) year.
2. A candidate must be one hundred percent (100%) current on all financial obligations to the association.
3. A candidate must be in good standing with the association, not currently violate the Constitution, Bylaws, or fail to comply with other rules and regulations of the association.
4. To maintain the Haut-Nkam cultural heritage and cultural identity of the association, a candidate for the position of President must originate from the **Haut-Nkam** circumscription.
5. A candidate for the position of President and Vice President must have been a member of the association consecutively for at least two (2) years and must have an attendance rate at the General assembly meeting of at least seventy-five percent (75%) over the last twelve (12) months preceding the date of elections.
6. A former president is eligible to run for the position of president.

Article 4: ELECTION OF THE EXECUTIVE BUREAU

Alineas

1. The Electoral Commission shall organize elections of members of the Executive Bureau.
2. The electoral commission shall be formed during the meeting of the month of November prior to an election year.
3. The electoral committee shall publish the candidates' names by January 31st of the election year.

4. Election of members of the elected positions of the Executive Bureau shall take place during the meeting of the month of March of an election year. If there is no candidate for a position on the day of the election, the electoral committee can accept candidates who declare their candidacy on the day of the election.
5. Each candidate for an elected position of the Executive Bureau shall declare their candidacy for a specific position in advance of the elections.
6. Installation of the members of the Executive Bureau shall be done by the Electoral Commission on the same day.
7. In case of a vacant position during the mandate of the Executive Bureau, the President shall appoint a member to fill the vacancy.

X. FINANCIAL MANAGEMENT

Article 1: BANK ACCOUNT

Alineas

1. The General Assembly shall authorize the opening of bank account(s) for the association.
2. The President shall be the Primary signatory of the account, while the financial secretary is the primary custodian of the checkbook of the association and shall ensure its availability at every meeting of the association.
3. The bank account shall be accessible to the president, the Financial Secretary, and the treasurer. The financial secretary shall update the General Assembly on the financial status of the association monthly.
4. All funds collected on behalf of the association must be deposited into the association's bank account within three (3) business days of the meeting. If, for any reason, this cannot be done as stipulated, the President must be notified.

Article 2: PAYMENTS, WITHDRAWALS, AND TRANSFERS

Alineas

1. The Financial Secretary and Treasurer shall issue receipts for funds received for the association.
2. All payments from the association's account shall be made by check. No cash withdrawal or electronic money transfer shall be made from the association's account(s).
3. In case of an expenditure for over five hundred dollars (\$500) per month, which was not previously approved by the General Assembly, the President shall inform members of the expenditure.

XI. FISCAL YEAR, FINANCIAL RESOURCES, AND AUDITS

Article 1: Fiscal Year

Alineas

1. The fiscal year of the association shall be the calendar year, from January 1st to December 31st.

Article 2: Financial Resources

Alineas

1. The Financial and material resources of the association shall be derived from the following sources:
 - Membership contributions.
 - Revenue and donations from social activities and fundraising events.
 - Gifts and other contributions from individuals, and private or public organizations/Institutions.

Article 3: Financial Audits

Alineas

1. The Executive Bureau shall make a mandatory call for a Financial Audit in February every two (2) years per the election calendar of the association. The purpose of the mandatory call is to provide members of the association with an opportunity to review the association's financial records.
2. The general assembly will form an audit committee constituted of three members to conduct the audit.
3. In case of disputes regarding the financial audit report, the General Assembly may appoint an External Auditor to examine the financial records of the association.
4. The general assembly may request that a financial audit be conducted at any other time if there is reason to believe that there may be ongoing financial impropriety.

XII. NON-DISCRIMINATION AND CONFLICT OF INTEREST**Article 1: NONDISCRIMINATION**

Alineas

1. The association shall not discriminate against anyone based on age, gender, race, color, disability, sexual orientation, political opinion, or religious affiliation in the conduct of its activities.

Article 2: CONFLICT OF INTEREST

Alineas

1. To avoid conflict of interest, no one person shall concurrently serve in more than one executive position during the term of an Executive Bureau.

XIII. INTERPRETATION AND DISSOLUTION

Article 1: INTERPRETATION

Alineas

1. In the event of a conflict between a provision in the constitution and a provision of the Bylaws or any other regulations of the association, the provision of the constitution shall prevail.

Article 2: DISSOLUTION

Alineas

1. The Pooh Haut-Nkam Cultural Association, Georgia Inc., can be dissolved by a vote of two-thirds (2/3) of the members of the association, provided that a notice of the proposed dissolution has been submitted to the members of the association in writing.
2. Email communication shall satisfy the requirement for written notice.
3. The written notice of the meeting to vote on a proposed dissolution must have been sent at least ninety (90) days before the meeting date.

Article 3: DISTRIBUTION OF ASSETS

Alineas

1. In the event of dissolution, the Executive Bureau shall ensure that all current members of the association receive identifiable funds or property, which they contributed to the functioning of the association.
2. Any assets of the association that cannot be attributed to any member may be given to charitable organizations.
3. The Court in the jurisdiction in which the principal office of the association is then located shall dispose of any remaining assets not disposed of by the Executive Bureau.

XIV. AMENDMENT OF THE CONSTITUTION

Alineas

1. The Constitution and Bylaws of the association shall be subject to optional constitutional review every year in January.
2. All members shall be entitled to submit proposals for amendment to the Constitution and Bylaws.
3. The proposed amendments to the Constitution and Bylaws shall be presented in writing to the association during a General Assembly meeting for deliberations.
4. Amendments to the Constitution and Bylaws shall require a two-thirds (2/3) majority vote of members present during a General Assembly meeting in which there is at least one-fifth (1/5) of all registered members present.
5. All resolutions of the General Assembly amending the Constitution and Bylaws shall, upon adoption, become effective and enforceable immediately.

ByLaws

XV. GENERAL PROVISIONS

Alineas

1. The provisions of the Bylaws are enacted to clarify or supplement the provisions of the Constitution.
2. In the event of a conflict between the Bylaws and the Constitution, the Constitution shall prevail.

XVI. MEMBERSHIP AND BENEFITS

Article 1: MEMBERSHIP APPLICATION

Alineas

1. Members must meet the eligibility criteria established by the Constitution.
2. Be physically present at the meeting to register his/her membership.
3. Accept and adhere to the Constitution and the Bylaws of the association.
4. Complete the membership application form, which shall include all contact information.

Article 1: MEMBERSHIP CATEGORIES

Alineas

1. There shall be two (2) categories of members: full and honorary members.
2. The term member(s)' used in these bylaws shall be in reference to full members only.
3. All full members of the association shall observe a probationary period of four (4) months upon initial registration to become eligible for the benefits of the association according to Section 2, Article 1 of the constitution.

Full Members:

1. All members who are up to date with their financial obligations, attend the general assembly meeting regularly, and participate actively in the activities of the group.

Honorary Membership:

1. Honorary membership is open to people of high moral integrity and public influence who are willing to promote the activities of the association.
2. Honorary members can be residents in the United States or outside of the United States.
3. Any member of the association can make recommendations for honorary membership.
4. Recommendations for honorary membership may be based on recognition of contribution to the development of the Haut-Nkam division in Cameroon or the State of Georgia, USA, or the ability to positively impact the Haut-Nkam community in the USA or Cameroon.
5. Designation of an honorary membership must be approved by a vote of two-thirds (2/3) majority of the members of the association present during a General Assembly meeting.

Article 3: REQUEST FOR BENEFITS

Alineas

1. All requests for benefits by a member must comply with the Constitution of the association.
2. Request for benefits for Unfortunate Events must be reported to the Executive Bureau no later than ten (15) days of the event to qualify for the association's assistance.
3. Request for benefits for Fortunate Events must be reported to the Executive Bureau no later than fifteen (15) days of the event to qualify for the association's assistance. The executive bureau has five (05) days to respond after a request for benefits has been submitted

Article 4: SAGI BENEFITS

Alineas

1. SAGI is an optional benefit available to all members of the association and their relatives.
2. Any member who decides to participate in SAGI shall, upon registration, pay a total of thirty-two dollars (\$32) to cover the SAGI Matriculation Fee of \$20 and the SAGI Administration Fee of twelve dollars (\$12). This amount shall apply individually for the members and each relative registered with SAGI.
3. After a member initially registers with SAGI, the member shall maintain a minimum of thirty dollars (\$30) in their account to cover any SAGI dues.
4. Member is responsible for paying all the SAGI dues for the relative(s), including all future SAGI Administration Fees and Death Contributions. If a member fails to maintain a minimum of thirty dollars (\$30) in his/her SAGI account for 30 days, the member and/or relatives will be removed from the SAGI group.

XVII. MEETINGS OF THE GENERAL ASSEMBLY**Article 1: GENERAL PROVISIONS**

Alineas

1. General Assembly meetings shall be conducted as described in the constitution.
2. The meeting place rotates from house to house so that we are familiar with each member's place of residence.
3. During the meeting hours, members discuss according to the proposed agenda by the executive bureau and adopted by the general assembly, and matters arising during the meeting in a fellowship environment.
4. The Executive Bureau, in consultation with the General Assembly, shall prepare and circulate a schedule with meeting dates and hosting details for meetings of the association.
5. The Executive Bureau, in consultation with the General Assembly, shall adjust and modify the meeting arrangements of the association to achieve the best planning for meetings of the association.

Article 2: HOSTING

Alineas

1. The reception calendar for the upcoming year shall be published in November of each year.
2. Members must pay an annual hosting fee for the food/beverages account.
3. The amount of the annual hosting fee is determined at the beginning of each year based on the number of registered members.
4. Contribution must be paid in full by January 31 of each year.
5. The General Assembly shall determine the amount of the stipend to be granted to the hosting family by February 15th of each year.

Article 3: EXCUSES FOR MEETING ABSENCES

Alineas

1. Valid excuses for meeting absences shall include the following:
 - The member works outside the State of Georgia.
 - The member is under undesirable circumstances in which he/she, on the day of the meeting, could not participate.
2. Any member who lives outside the State of Georgia shall be exempt from any applicable penalty for absences but must remain current with all financial obligations and attend a General Assembly meeting at least once a year.
3. A request for absence from a meeting shall be submitted to the President, the Vice President, or the Chief Whip before the meeting day.
4. Only excused members will not be penalized.

Article 4: FAMILY AFFAIR

Alineas

1. Debates concerning any family issues shall be referred to the Council of the Wise.

2. Any member has the right to submit his/her concerns/complaints to the Council of the Wise, and the Council should document and act accordingly and promptly.

XVIII. FINES, PENALTY, AND GRAVE MISCONDUCT

Article 1: FINES FOR ACTIONS DURING MEETINGS

To ensure that meetings are conducted in an orderly and disciplined manner, the following fines shall be imposed each time the offense is committed. The Protocol Officer/Chief Whip shall determine the perpetration of these offenses.

Alineas

1. Noise making during the meeting: \$1.00
2. Talking on a cell phone during the meeting session: \$1.00
3. Rudely interjecting when another member is speaking: \$2.00
4. All fines shall be paid by the next general assembly meeting, or the amount will be deducted from the member's sinking fund.

Article 2: PENALTY FOR BOUNCED CHECKS

Penalty for unpayable/bounced checks shall be:

Alineas

1. The member will be notified by the president immediately
2. The member will be responsible for the payment of the full amount owed plus any interest accrued, and all penalties imposed by the bank, including any penalty fee imposed by the bank on a bounced check.
3. The member will be suspended from all loans for a period of three (3) months
4. No payment by check from the member will be accepted: only cash or Zelle.

Article 3: GRAVE MISCONDUCT

Alineas

1. Shall be considered grave misconduct:
 - Embezzlement of association funds.
 - Insulting a member during a meeting.

- Fighting with a member during a meeting. Propagating gossip among meeting members.
- Propagating tribalism among the members of a meeting.
- And any other act deemed offensive by the general assembly .

2. Any member found guilty of committing these offenses shall be liable to a penalty ranging from a fine of \$100 to exclusion from the association.
3. The Council of the Wise shall review the matter and render an opinion, which then shall be submitted for a vote requiring a two-thirds (2/3) majority of the members of the association present during a General Assembly meeting.

Article 4: GRAVE MISCONDUCTS

Alineas

1. Anyone who embezzles money, records, property, or any other valuable items of the Haut Nkam Cultural Association will be excluded from the association and will be sued in the court of law to recover all lost assets.
2. The commission of these offenses shall be determined by a vote of two-thirds (2/3) majority of the members of the association present during a General Assembly meeting.

Article 5: MEETING HOSTING REFUSAL

Alineas

1. The hosting program of our meetings shall be established for the year and published in advance by the executive bureau.
2. Any member refusing to host the meeting on the indicated date will be liable to a penalty equal to 50% of the amount attributed for the hosting.
3. In case the member is unable to host the meeting , he/she shall find another member to host on his or her behalf or to swap the hosting date with any other member already scheduled to receive or not.
4. If the member is unable to host the meeting due to a valid reason indicated by the executive bureau, the executive bureau will find a replacement.

XIX. FINANCIAL MANAGEMENT

Article 1: General Provisions

Alineas

1. The financial affairs of the association shall be conducted as described in the Constitution.
2. The Executive Bureau shall implement measures that ensure financial transparency in the association.

Article 2: Njangi Participation

Alineas

1. Members of the association shall have the ability to participate in a njangi organized by the association.
2. The contribution amount and duration of the njangi shall be determined based on the number of participants in the njangi.
3. Njangi winnings shall be remitted to the beneficiary and njangi defaults shall be punishable by a fine of \$50 per default for each njangi hand and the penalty recovered will be deposited into the association account.
4. The only acceptable method of contribution for njangi shall be by cash or any acceptable electronic payment.
5. Any member who defaults on njangi payment after benefitting will be subject to a lawsuit in a court of law unless arrangements are made to settle the account.
6. The njangi beneficiary shall sign a discharge document attesting that money was collected as agreed upon.

Article 3: Njangi Participation

Alineas

1. Members of the association shall be eligible to receive loans at an interest rate of five percent (5%).
2. The maximum amount a member can receive as a loan is five hundred dollars (\$500).

3. The principal and interest of these loans shall be payable in sixty (60) days.
4. Failure to repay a loan shall result in a monthly penalty of 10% of the amount owed.
5. Loans shall be granted from January to October of each year.
6. All loans must be repaid by November.
7. All requestors shall be current in their Sinking Fund to be eligible for loans.
8. Any member who fails to repay their loan on time shall be prohibited from any loan for two (2) years.

Article 4: loans

Alineas

1. Members of the association shall have the ability to loan for the interest rate of five percent (5%) for a maximum amount of five hundred dollars (\$500).
2. The principal and interest of these loans shall be payable in sixty (60) days. Failure to repay a loan shall result in a monthly penalty of 10% of the amount owed. Loans shall be granted from January to October of each year. All loans must be repaid by the month of November.
3. All requestors shall be current in their sinking fund to be eligible for loans.
4. Any member who fails to repay his/her loan on time shall be prohibited for any loan for a period of two (2) years.

Article 5: Method of payments

Alineas

The Association accepts the following forms of payment from members or donors:

1. Cash (during General Assembly Meetings)
2. Zelle (directly into the Association account using the email poohhautnkamgeorgia@gmail.com).
3. Checks.

Article 6: Web management – Web page and financial management system

Alineas

1. The management of the organization's financial accounts and website shall be jointly overseen by the following individuals:
 - The President
 - The financial secretary
 - One (1) member elected by the general assembly
 - One (1) member of the Executive Bureau appointed by the president
2. **Purpose:** The purpose of this management structure is to ensure accountability, continuity, and the effective operation of financial and digital systems within the organization.
3. **Role of Former Management Members:** Any former members who have previously served in the financial or website management team and are recognized by the Executive Bureau as valuable contributors, particularly for their ability to provide training and support may be retained. Their continued involvement shall be subject to approval by the Executive Bureau.

XX. MEMBER BENEFITS AND RESPONSE TIMELINE

Article 1: Member Benefits

Alineas

1. Members shall assume responsibilities for eligible events as prescribed in the Constitution and Bylaws.
2. Members shall be entitled to benefits for eligible events as prescribed in the Constitution and Bylaws.
3. Spouses who are both members of the association shall benefit individually from eligible events.
4. Spouses who are both members of the association shall assume individual responsibilities for eligible events.

Article 2: Response Timeline

Alineas

1. For events that occur in the State of Georgia, the association shall provide assistance within one (1) week after notification of the Executive Bureau.
2. For events that occur outside the State of Georgia, the association shall provide assistance within two (2) weeks after notification of the Executive Bureau.

XXI. BENEFIT FOR FORTUNATE EVENTS

Article 1: General Provisions

Alineas

1. The Executive Bureau shall undertake verification of reported events prior to assistance disbursements.

Article 2: Birth of a child

Alineas

In the event of the birth of a child by a member of the association:

1. In the event of the birth of a child by a member of the association:
2. A sum of three hundred dollars (\$300) (deducted from the sinking fund) will be given to the member (s). This amount is to be recovered from all registered members. Members shall arrange for the visit of the new mother, baby and family not later than 1 year after the event have been reported.
3. If a newborn reception is organized, members of the association are obligated to attend. Women will provide prepared meals while men will provide drinks for the visit.
4. During the newborn reception, PHNCAG members are required to wear the association's T-shirt or pay a fine of \$25 for a violation.
5. During the newborn reception, PHNCAG women are obligated to bring food and PHNG men are obligated to bring drinks. Violators will pay a fine of \$150 regardless of reason.

Article 3: Marriage of a member

Alineas

If a member of the association is getting married:

1. In the event that a member of the association is getting married:

2. A sum of five hundred dollars (\$500) (deducted from the sinking fund) will be issued to the member and at least two members of the association shall be invited to the ceremony. This amount is to be recovered from all registered members.
3. Marriage shall consist only of the legal union of a man and a woman and that can be verifiable by a marriage certificate.

Article 4: High School Graduation

Alineas

1. The Executive bureau shall allocate some funds from registrations fees and fundraising to offer financial scholarship of all Pooh Haut Nkam high school graduates.
2. The general assembly shall approve a sum of money to be disbursed among graduates as proposed by the executive bureau.

XXII. BENEFITS FOR UNFORTUNATE EVENTS

Article 1: General Provisions

Alineas

1. The Executive Bureau shall undertake verification of reported events prior to assistance disbursements.
2. The member reporting the event will be responsible for a fine of \$1000 if the event turn out to be false.
3. Members who live outside the State of Georgia shall not be bound from the mandatory presence requirements of the Bylaws for events organized outside the State Georgia.

Article 2: Death of a Member

Alineas

1. In the event of a member's death, the Pooh Haut-Nkam Cultural Association will give the deceased family five thousand dollars (\$5000) from the sinking fund, a wreath of a value of one hundred fifty dollars (\$150), and any other contribution collected will be given to the bereaved family in the following order – spouse, adult child, parent, or sibling.
2. If a wake keeping is organized in Georgia, PHNCAG members are obligated to attend unless excused by the Executive Bureau.
3. During the wake keeping, PHNCAG members are obligated to wear the association's uniform or pay a fine of \$50 for violation regardless of reason.
4. During the wake keeping, PHNG women are obligated to bring food and PHNG men are obligated to bring drinks. Violators will pay a fine of \$150 regardless of reason. The association will provide transport fee to one member (designated by the president) to represent the Pooh Haut-Nkam Association at the burial ceremony.

Member's Relative Death:

Alineas

1. A member will receive a financial assistance of three thousand five hundred dollars (\$3500) when his/her Spouse listed on the registration form die, and three thousand and fifty dollar (\$3500) when his/her father, mother, or child 21 years old or less as listed on the registration form, dies.
2. If the member does not have a registration form on file, then he/she will not qualify for any financial assistance. Members can only benefit one time for each parent.
3. During the wake keeping, PHNG members are obligated to wear the association's uniform or pay a fine of \$50 for violation regardless of reason.
4. During the wake keeping, PHNG women are obligated to bring food and PHNG men are obligated to bring drinks. Violators will incur a fine of \$150 regardless of reason.
5. Spouse as described in this article applies to the legal partner of a member. For purposes of support, PHNG only recognizes one spouse per member.
6. Child as described in this article applies to both the biological and adopted children of a member. Official proof of adoption will be requested prior to PHNCAG support for an adopted child.

XXIII. VOLUNTARY/NON-MANDATORY BENEFITS

Member's Relative Death:

Alineas

In the event of fortunate or unfortunate circumstances not specifically addressed in the Constitution and Bylaws of the association:

1. Members are encouraged to visit the concerned individual, as warranted by the specific situation.
2. Members are encouraged to attend any related events organized by or for the individual, as a demonstration of support and solidarity.
3. Members are encouraged to offer voluntary financial assistance, depending on the nature and severity of the situation.
4. In the case of illness, a voluntary visit shall be organized to express the association's support and concern.

Member's Relative Death:

Alineas

In the situation of other fortunate and unfortunate events not specifically covered by the Constitution and Bylaws of the association:

1. Members shall be encouraged to visit with the individual concerned as warranted by the specific situation.
2. Members shall be encouraged to attend events organized by individuals concerned to show support and the spirit of solidarity.
3. Members shall be encouraged to make voluntary financial assistance for the individual concerned as warranted by the specific situation.
4. A voluntary visit to a member who is sick shall be organized to show our support.

XXIV. PHNCAG YOUTH

Article 1: The month of June shall be PHNCAG YOUTH Month.

Article 2: Project

1. One to two educational projects shall be presented by a member or a guest during the month of June meeting.
2. Members are encouraged to bring their elementary, middle, and high school children to this meeting.
3. Members are encouraged to bring their elementary, middle, and high school children to this meeting.

XXV. AMENDMENT OF THE BYLAWS

1. Amendment to the Bylaws shall be conducted as described in the Constitution. Any member of the association can submit a proposal to amend the Bylaws. If deemed necessary, proposals for amendments to the Bylaws may be considered
2. Once a year, during the General Assembly Meeting of the association, which is held in December.
3. Amendments to the Bylaws shall require a two-thirds (2/3) majority vote of members present during a General Assembly meeting in which there are at least one-fifth (1/5) of the members.
4. All resolutions of the General Assembly amending the Bylaws shall, upon adoption, become effective and enforceable immediately.
5. A notebook shall be available at all general assembly meetings to collect suggestions.