

RULES OF JAMAICA GOVERNMENT PENSIONERS ASSOCIATION

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INTERPRETATION

In these Rules, unless the contrary intention appears, words denoting the masculine gender shall be deemed to include the feminine; words in the singular shall include the plural and words in the plural shall include the singular.

- **"The Act"** means the Friendly Societies Act 1966 and any Acts amended or substituted for it and is for the time being in force.
- **"The Association"** means the **Jamaica Government Pensioners Association**.
- **"Managing Committee"** means the governing body of the Association entrusted with management of its affairs and constituted in accordance with Rule 14 hereof.
- **"Government Pensioner"** means any Officer or other employee who has retired from the service of Central Government, Local Government Authorities, Executive Agencies, or other Statutory Bodies and is in receipt of, or eligible for a pension from the Government of Jamaica.
- **"Pension"** means, that sum of money paid to a Pensioner under the relevant Pensions Act or Superannuation Schemes or Regulations.
- **"Officers of the Association"** means President, 1st Vice President, 2nd Vice President, Treasurer and Secretary.
- **"Trust Fund"** means the fund established under authority of a resolution unanimously approved at the 29th Annual General Meeting of the Association held on 10 June 1995.

In the event of any doubt as to the interpretation of any aspect of the Rules of the Association, the resolution of the Managing Committee shall be conclusive.



RULE 1 – NAME OF ASSOCIATION

The name of the Association shall be the **JAMAICA GOVERNMENT PENSIONERS ASSOCIATION**.

RULE 2 – REGISTERED OFFICE

The Registered Office of the Association shall be Block A, Ministry of Finance Complex, 30 National Heroes Circle, Kingston 4, in the parish of Saint Andrew in the Island of Jamaica, or such other place as may from time to time be determined by the Committee of Management, and notified to the Registrar.

RULE 3 – OBJECTIVES

The objectives of the Association are to:

- i. promote the general welfare and well-being of pensioners;
- ii. promote humanitarian assistance within its capacity to members incapable of managing their own affairs by reason of age or infirmity;
- iii. encourage and facilitate the establishment of Chapters island-wide.

To attain these objectives the Association may:–

- i. make representation to the Political Directorate, Ministries, Departments and other agencies of the Government of Jamaica as well as to non-Government Organisations in all matters relating to, affecting or promoting the welfare and well-being of Pensioners;
- ii. maintain and administer any fund or funds constituted in such manner and for such purposes and subject to such terms and conditions as the Association may approve and receive, hold, invest, or otherwise deal with contributions in and to such funds from members of the Association and/or reputable donors;
- iii. promote the well-being and self-esteem of members through social intercourse and mutual support. The Parish Chapters should be involved in this initiative;



- iv. provide facilities and/or services for the maintenance and care of members who, by reason of ill health, infirmity or old age, are unable to help themselves and who may need the services of such a facility;
- v. accept gifts, donations, contributions, bequests or any kind, purchase, lease or otherwise acquire any lands, buildings, easements, rights or property which the Association may consider necessary or convenient for the attainment of its objectives;
- vi. establish linkages with other organisations of a similar nature in Jamaica, or abroad, which may be beneficial in achieving the objectives of the Association;
- vii. do all other acts and things that incidental or conducive to the attainment of the above aims and objects and exercise of the powers of the Society that are not in contravention of any regulatory directives issued by the Registrar or the Friendly Societies Act.

RULE 4 – APPLICATION OF FUNDS

All amount of monies received on account of entrance fees, dues, contributions, levies, fines, donations, sale of Rules or otherwise and interest on investment shall be applied in carrying out the objects of the Association and in paying the expenses of the management in accordance with the Rules of the Association.

- a. Any member misapplying the funds of the Association shall repay the amount misapplied and be excluded from the Association without prejudice to his liability to prosecution for such misapplication.
- b. If payment for misapplication of funds are not made within the repayment time agreed on by the members in General Meeting, the payee will be given an extended period of one month to make restitution otherwise legal actions will be taken.

RULE 5 – INVESTMENT OF FUNDS

- i. So much of the funds of the Society as may not be wanted for immediate use, or to meet the usual recurring liabilities, with the consent of the Committee or a majority of the members present and entitled to vote in a General Meeting may be invested by the Society in any amount in any of the following ways



subject to the Registrar's Approval:

- a. In any security in which Trustees are for the time being by law authorized to invest.
 - b. In shares, or deposits with any other Registered Society with Limited Liability, authorized to receive said investments.
- ii. The Society may purchase or take on lease in the name of the Society, any land and may sell, exchange, mortgage, lease or build upon that land (with power to alter and pull down building and again rebuild) and a purchaser, assignee, mortgagee, or tenant, shall not be bound to inquire as to the authority for any sale, exchange, mortgage, or lease by the Society, and the receipt of the Society shall be discharge for all monies arising from or in connection with the sale, exchange, mortgage, or lease.

RULE 6 – POWER TO BORROW

The Management Committee with the consent of a Regular, Annual or Special General Meeting may borrow monies for carrying out the purpose of the Society upon the security of any assets of the Society and shall have power to execute all deeds or other documents, which may be required for that purpose; provided that any amount borrowed shall not exceed the financial liability limit established by the members as stipulated by Rule 8 of these Rules.

RULE 7 – MEMBERSHIP

- i. Membership in the Association shall be open to:
 - a. Government pensioners, the wife or husband or the widow or widower of a pensioner provided that the prospective member is over 55 years or age
 - b. Members of other Pensioners' Associations or Association of retired persons as an affiliate body or individuals who in the opinion of the Association may qualify
- ii. Every member shall pay an annual subscription at such rate as may be determined from time to time by a majority of votes of members at an



Annual General Meeting.

- iii. Every pensioner desirous of becoming a member shall forward an application in writing to the Secretary of the Association or the Secretary of a Parish Chapter stating full name and address and other relevant information.
- iv. Upon receipt and approval of such application by the Managing Committee, the Secretary shall notify the applicant and shall request payment of the subscription.
- v. Upon payment of the subscription, the Treasurer shall issue a receipt for the amount paid showing the calendar year for which the subscription is paid.
- vi. A member whose subscription is in arrears for more than one year shall not be eligible for nomination to the Managing Committee and, if holding office, may be removed at the discretion of the Managing Committee.
- vii. A member shall be entitled to be fully informed in writing of any charges against him at least seven (7) days before such meeting called for the purpose. He shall also be provided at that meeting, with the opportunity to be heard in his own defense before he is lawfully suspended or deprived of membership (see Regulation 21).
- viii. A member shall have the right to resign from the Society provided that he is not indebted to the Society directly or indirectly.
- ix. A bare majority decision of members in a General Meeting is required for expulsion of members.
- x. Any appeal against expulsion will be treated as a dispute in accordance with Rule 26
- xi. Members shall advise the Society writing at its Registered Office of any change of address or telephone number. This shall be done within thirty (30) days of the change.
- xii. The Managing Committee may terminate membership when the payment of the annual subscription is in arrears for a period of more than two (2) years and the delinquent member shall not be allowed to vote at any meeting of



the Association until the arrears have been settled.

- xiii. The Managing Committee shall determine the operational relationship with affiliate organisations and the subscription payable by such bodies.
- xiv. Any member of the Association who acts in contravention of the Rules or in any inappropriate way which could bring the Association into disrepute may be expelled by a majority vote of members present at a General Meeting upon a charge communicated to the member not less than seven (7) days before the meeting.

RULE 8 – FINANCIAL LIABILITY LIMIT

- i. The Managing Committee shall not enter into any financial liability above Five Hundred Thousand Dollars (\$500,000.00) without the permission of the members at a General Members Meeting.
- ii. The liability of the Association shall be secured by assets of the Association; provided that where the Association has no asset, members in General Meeting shall approve alternate arrangement, after due consideration of all the risk variables consistent with the Liability.

RULE 9 – REGISTER OF MEMBERS

The Society shall keep at its Registered Office, a 'Register of Members' wherein shall be entered:-

- i. The name, TRN number, address, and email contact of each member and a statement of the contribution paid by him.
- ii. The date on which each member's name was entered in the Register.
- iii. The date on which any member ceased to be a member and the reason(s).

RULE 10 – FUNDING AND EXPENSES

- i. The expenses incurred in the management and administration of the business of the Association shall be met from funding as follows:



- a. subscriptions paid under Rule 7 herein;
 - b. any government subvention approved for assistance to the Association;
 - c. gifts, contributions and/or donations received from reputable individuals, non-government organisations or corporate bodies, as well as net receipts from fund raising activities provided by the Association.
- ii. Any surplus shall be used by the Managing Committee for the benefit of needy members on a majority of votes of members of the Managing Committee subjected to the approval of the Annual General Meeting.

RULE 11 – MEETINGS

- i. An Annual General Meeting of the Association shall be held within four (4) months after the close of each financial year, at a venue to be decided by the Managing Committee and in the event of any sufficient reason, the meeting cannot be so held then the meeting must be convened no later than the month of August in each year. Notice of meetings should be sent to the Chairmen of Chapters at least one month prior to the date of the Annual General Meeting.
- ii. A Special General Meeting shall be convened by the Managing Committee at such times as it thinks fit or at the requisition of any five qualified members, stating the business to be transacted, and delivered to the Secretary at least fourteen (14) days before the notice of the meeting is issued. The Secretary shall forthwith upon receipt of a requisition convene a Special General Meeting. No business other than that stated in the notice shall be considered.
- iii. The Secretary of the Association shall on the request in writing of the Registrar summon a Special Meeting of the Board, at which the Registrar or his representative shall be at liberty to attend and discuss any matter touching the affairs of the Association. Any number of members present at a meeting of the Board so convened on the request of the Registrar shall be deemed to constitute a quorum; notwithstanding whatever may be stated in the Rules under quorum.
- iv. A quorum at any Annual General Meeting or Special General Meeting shall be one hundred (100) members who are eligible to vote; provided that



seventy-five percent (75%) support of members present and voting is required for any amendment of Rules.

- v. At least seven (7) clear days' notice of the convening of an Annual General Meeting or fourteen days (14) a Special General Meeting, stating the business to be transacted and setting out any resolution to be proposed, shall be delivered by hand or given to the members through the post at the address appearing in the roll of members. Notice convening the said meetings shall also be published in a daily newspaper circulating in the Island and posted conspicuously at the registered office of the Association.
- vi. The Secretary shall deliver to the Registrar of Friendly Societies a notice of the venue and time of every Annual General Meeting and Special General Meeting and the business to be transacted.
- vii. Every member present, and not disqualified under Rule 6 or otherwise under these rules, shall be entitled to one vote for each member nominated or proposed for office at the election of Officers and members of the Managing Committee or the determination of a resolution. Votes by Proxy will not be allowed.
- viii. Voting shall normally be by a show of hands. In special circumstances, where there are three or more persons nominated for positions, voting shall be by secret ballot. In the event the votes are equally divided then the Presiding Officer shall have a casting vote.
- ix. In order to avoid any disharmony among the members, no matter or debate, which is partisan political, racial, gender discriminatory or unfairly biased will be allowed at any meeting of the Association and the ruling of the presiding officer shall be conclusive.
- x. If at the expiration of one (1) hour after the time fixed for a Regular, Annual or Special General Meeting the members present are not sufficient to form a quorum such meeting shall be considered as dissolved if convened on the demand of members. In all other cases it shall stand adjourned to a date, time and place to be fixed by the Committee of Management and notified to the members within thirty (30) days of such adjournment. The decisions of the adjourned meeting shall be final, conclusive and binding on all members irrespective of the number of members present not constituting a quorum. Notices as prescribed in these Rules shall be given.



- xi. The Chairman of any meeting of the Association may propose: (i) any motion without previous notice; provided that the majority of the members present agree thereto; and (ii) provided further, that he shall propose any motion when requested by the Registrar.

Seven (7) days notice shall otherwise be given to the Secretary in writing of any matter other than those on the Agenda at any such meeting, and no member shall be entitled to ask any question or initiate discussion on any matter of which such notice has not been given except with the consent of the Chairman. Notwithstanding the provisions of (i) and (ii) above, a motion of 'no confidence' may only be moved at a meeting specially convened for the purpose.

RULE 12 – BUSINESS OF THE ANNUAL GENERAL MEETING

- i. The Annual General Meeting of members has both the right and the responsibility to:
- a. confirm the Minutes of the previous Annual General Meeting or any intervening Special General Meeting;
 - b. consider and if thought fit approve the reports of the Managing Committee on the previous years working of the Association, together with the Financial Statements and Treasurer's report;
 - c. consider and if thought fit, accept the Auditor's report;
 - d. elect or appoint other Committees or their respective Chairmen, in accordance with these Rules;
 - e. determine what amendments shall be made in the Rules;
 - f. hear and decide upon any complaint brought by members aggrieved by a decision of the Managing Committee; provided that notice of such complaint shall be given in writing to the Secretary at least seven (7) days before the meeting.
- ii. The order of business at the Annual General Meeting shall include:
- a. Ascertaining that a quorum is present.



- b. Calling the meeting to order.
- c. Taking Apologies for Absence.
- d. Reading and approval of the Minutes of the last Annual General Meeting and of any intervening Special General Meeting and discussion of matters arising there from.
- e. Taking unfinished business left from the previous meeting.
- f. Reports of:
 - The Managing Committee
 - The Auditor together with other Financial Statements
- g. Appointment of Returning Officer and Scrutineers.
- h. Election of:
 - Managing Committee
 - Audit Committee
- i. Hearing and deciding upon any complaints brought by members aggrieved by a decision of the Managing Committee.
- j. Fixing of Financial Liability Limit.
- k. New business.
- l. Closing.

RULE 13 – POWER AND DUTIES OF THE MANAGING COMMITTEE

- i. The Managing Committee shall have the general direction and control of the affairs of the Association. It shall represent the Association before all competent authorities and in dealings and transactions with third persons with power to institute or defend suits in the name of or against the Association. In general, it shall carry out such duties in the management of the Association as have not been specifically assigned by the Act, Regulations or Rules. In particular, it shall be the special duty of the Committee to:



- take control of and protect all the assets of the Association;
 - observe in all its transactions the Act, the Regulations and these Rules;
 - maintain true and accurate accounts of all monies received and expended and to keep a true account of the assets and liabilities of the Association;
 - keep the Register of Members up to date;
 - examine the accounts at every regular monthly meeting and to inspect the cash balance;
 - fill vacancies on the Managing Committee;
 - recommend amendments to the Rules;
 - summon General Meetings in accordance with the Act, Regulations and these Rules;
 - frame By-laws setting out procedures, such By-laws shall be subject to the approval of the Registrar;
 - enter into contracts on behalf of the Association;
 - assist anyone authorized to inspect the books;
 - do all acts aimed to promote the best interest of the Association.
- ii. The Managing Committee shall keep a copy of the latest Annual Balance Sheet of the Association, Certificate of Registration together with the Auditor's Report hung in a conspicuous place in the Registered Office of the Association.

RULE 14 – NOMINATION AND ELECTION OF MANAGING COMMITTEE

- i. The business of the Association shall be managed and controlled by Managing Committee. Members of the Managing Committee shall be



elected annually by the Annual General Meeting of the Association. The Managing Committee shall comprise the following officers:

- a. President
 - b. 1st Vice President
 - c. 2nd Vice President
 - d. Treasurer
 - e. Secretary, and
 - f. Four (4) ordinary members, one of whom shall be Assistant Treasurer and one Assistant Secretary.
- ii. The Managing Committee shall have the authority to nominate persons to represent the Association on Boards and Committees dealing with matters relevant to the welfare of members of the Association.
 - iii. Chairmen of Parish Chapters or any other member appointed by the Chapter and the Immediate Past President of the Association shall be ex officio members of the Managing Committee with voting rights.
 - iv. The Society shall have the following Officers: President, 1st Vice-President, 2nd Vice-President, Secretary and Treasurer. This body shall form the Executive Committee.
 - v. Every action of the Executive Committee must be submitted in writing to the Managing Committee for ratification.
 - vi. The Officers of the Association shall hold Office for a period of two (2) years and shall not be eligible for election to the same Office for more than two consecutive terms.
 - vii. Members of the Managing Committee who are not Officers shall hold Office for one year until the next Annual General Meeting and shall be eligible for re-election.
 - viii. No member of the Management Committee shall serve for more than three (3) consecutive terms.
 - ix. Not less than thirty (30) days prior to each Annual General Meeting, the Managing Committee shall appoint a Nominating Committee of three (3)



members of which not more than one (1) may be a member of the existing Managing Committee who is not running for re-election. It shall be the duty of the Nominating Committee to nominate at the Annual General Meeting one (1) eligible member for each vacancy to which the elections are to be held. Notwithstanding the nominations of this Committee, members are eligible to make nominations from the floor of the Annual General Meeting.

- x. The Chairman shall appoint the Returning Officer. After nominations of the Nominating Committee have been placed before the members, the Returning Officer shall call for nominations from the floor. When nominations are closed the Returning officer shall appoint Poll Clerks, ballots shall be distributed, the vote taken and tallied by the Poll Clerks and the results announced. Appeals on any matter regarding the Election process shall be dealt with by the Returning Officer and a decision taken which shall be final but subject to further review by the Registrar if an appeal is made on any procedural breach or misconduct. Any appeal after the election process and the meeting have ended shall be made to the Registrar within seven days thereafter.
- xi. If vacancies among the Officers or members of the Managing Committee shall occur between two Annual General Meetings, the Managing Committee may nominate a member who is not disqualified, to fill such vacancy and such member shall continue in Office until the next Annual General Meeting.
- xii. Where there is to be a change of a Chapter Representative on the Managing Committee, the Secretary of the Chapter shall immediately notify the Secretary of the Association in writing stating the name and address of the new representative.
- xiii. The Officers of the Association shall be and are hereby indemnified and saved harmless out of its funds and property from all losses, costs, charges, damages and expenses which they may properly incur or be put to in the bona fide execution of their lawful duties.
- xiv. The Managing Committee shall hold not less than four (4) meetings in each year for the purpose of conducting the business of the Association.



RULE 15 – DUTIES OF OFFICERS

- i. **The President** shall be responsible for the general management of the affairs of the Association.
- ii. **The President** shall preside at all meetings of the Association and of the Managing Committee. In the absence of the President, the 1st Vice President or the 2nd Vice President shall preside. In the absence of the Vice Presidents, the members present and eligible to vote shall elect a qualified member to preside at that meeting.
- iii. **The President** shall be a signatory to all official documents including the financial statements to be laid before the Annual General Meeting and shall present a report of the business of the Association at every Annual General Meeting.
- iv. **The 1st Vice President and 2nd Vice President** shall assist the President in the general administration of the affairs of the Association and perform such duties as may from time to time be delegated by the President.
- v. **The Secretary** shall attend all meetings of the Association and the Managing Committee and shall:
 - a. be responsible for the proper conduct of the Association's business under the direction and control of the Managing Committee;
 - b. create and maintain a record of all members of the Association in such form as may be directed by these Rules;
 - c. faithfully record all proceedings of meetings and transcribe into a permanent record such copy to be authenticated by the signature of the President at the next succeeding meeting as true copy of the record of the proceedings;
 - d. establish and maintain a secretariat for dealing with the day-to-day business of the Association and for answering enquiries and requests from members;
 - e. deliver forthwith to the Treasurer all monies and property received on behalf of the Association;



- f. At all times carry out the duties of the Office under the control of the Managing Committee.

vi. **The Treasurer shall:**

- a. be responsible for the finances of the Association and shall keep a true record of all money received and paid on behalf of the Association;
- b. be responsible for the fixed assets of the Association and shall maintain an inventory of such assets;
- c. issue an official receipt for all money received on behalf of the Association and lodge such money to the Association's bank Account;
- d. pay all demands upon the Association as may be approved by written authority by the President or other authorised members of the Managing Committee;
- e. be a signatory to all cheques issued in payment of claims on the Association as approved by designated officers of the Managing Committee;
- f. maintain proper accounts of the financial affairs of the Association and render monthly statements of Account to the Managing Committee;
- g. at the end of each financial year submit all accounting records, books, vouchers, etc. to the Association's Auditor for audit before presentation to the Annual General Meeting;
- h. produce all books, documents, and other property belonging to the Association at the handing-over to a successor;
- i. not hold the Office of Treasurer alongside any other official position of the Association.



RULE 16 – BONDING OF OFFICERS

- i. Surety Bond coverage shall be provided for the Secretary, Treasurer and President and all other members handling the funds derived for members of the Association. The cost of the bond shall be borne by the Association.
- ii. The Treasurer, unless the Registrar otherwise orders shall be bonded for an amount not less than double the amount of money to be placed in the possession or control of the Treasurer and with at least one Surety in a like sum.
- iii. The President, Secretary and every other Officer having receipt or charge of money shall be bonded for a sum of money not less than one half of the amount for which the Treasurer is bonded.
- iv. An Officer re-elected to the said Office in the Association for a consecutive term need not furnish a fresh bond.
- v. The Management Committee shall at least once in every year verify the existence of the Sureties to Bonds furnished by the Officers; provided that the Managing Committee shall acquire Fidelity Bond insurance coverage to cover funds acquired externally e.g. grants exceeding Five Hundred Thousand Dollars (\$500,000.00).

RULE 17 – AUDIT COMMITTEE

- i. The Audit Committee shall consist of three (3) members none of whom shall be a member of the Managing Committee or any other Committee.
- ii. Members of this Committee shall be elected for one (1) year only at each Annual General Meeting. They shall hold Office until their successors are elected and are eligible for re-election subject to a maximum of three (3) consecutive terms.
- iii. In the event of a vacancy in the membership of this Committee, the remaining members of this Committee shall fill such vacancy by appointing a member who shall hold Office only until the next Annual General Meeting.
- iv. The Audit Committee shall choose from its number a Chairman and a



Secretary, which Offices may not be held by the same person.

- v. The Secretary of this Committee shall maintain and have custody of full and correct records of all actions taken by the Committee.
- vi. The Audit Committee shall:
 - at frequent intervals inspect the securities, cash and accounts of the Association;
 - make an examination of the affairs of the Association at least quarterly including an audit of its books of accounts;
 - at least once a year verify the accounts of all members with the records of the Association.
- vii. The Audit Committee shall meet on a quarterly basis and send a report of its activities to the Managing Committee. All members sitting together shall form a quorum for the transaction of business.

RULE 18 – RESERVE FUND

- i. A Reserve Fund shall be established out of the excess of revenue over expenditure each year of at least five percent (5%) of such excess. This Reserve Fund shall be established whether or not the Association pays a bonus to its members. The Reserve Fund shall not be utilized in paying a bonus, or making any payments whatever of that nature. All monies accruing to the Reserve Fund shall from time to time be invested by the Association in the manner provided by Section 36 of the Friendly Societies Act, but shall not include the lending out of money to members under the provision of this Act.
- ii. The Association may, with the permission in writing of the Registrar, at the end of every five (5) years from the date of registration of the Association, apply any part of its Reserve Fund not exceeding fifty percent (50%) of the amount at which such Reserve Fund then stands, for any of the objects or purposes defined or established under the Rules of the Association, save that no portion thereof shall be used in payment of a bonus.



RULE 19 – INSPECTION OF BOOKS

- i. The Managing Committee shall cause the books of the Association to be available for inspection by any member or person having an interest in the funds of the Association, at all reasonable hours, at the Registered Office of the Association and it shall be the duty of the Secretary to produce such books as are required.
- ii. The Registrar or any person authorized by him in writing may inspect the registered Office, books, securities or documents pertaining to the business of the Association during any reasonable time. During said inspection he may examine the conditions and affairs of the Association and make such enquiries to ascertain the viability of the Association.

RULE 20 – TRUST FUND

- i. The Association shall maintain a Trust Fund for the purpose of assisting any member who finds him/herself in dire financial distress due to emergencies occasioned by ill health, infirmity or natural disasters.
- ii. The Fund shall be maintained by voluntary contributions of members of the Association and may be augmented by gifts, bequests and donations by government or non-governmental organisations, corporate bodies or other individuals. Contributions to the Fund shall be invested in approved securities and only the income earned from investments of the Fund may be distributed in assistance to members.
- iii. All contributions to the Trust Fund shall be acknowledged by the issue of an official receipt and letter where appropriate sent to the contributor or donor.
- iv. The Fund shall be managed by a Board of Trustees appointed in accordance with a Trust Deed formally reciting the terms and conditions of the Trust and the duties and responsibilities of the Trustees.
- v. Special accounting arrangements shall be maintained in respect of the Trust Fund, and annual Accounts of the Trust together with a report on the year's activities shall be presented to the Annual General Meeting of the Association by the Trustee Chairman.

RULE 21 – ACCOUNTS

- i. The financial year of the Association shall run from 1st January to 31st December in each year and the Managing Committee shall ensure that proper Accounts of the funds of the Association are kept and accounted for.
- ii. The annual audited financial statements relating to the Association and the Trust Fund shall be presented to the Association's Annual General Meeting and copies sent to the Registrar of Co-operative Societies and Friendly Societies.
- iii. The Managing Committee shall select a reputable Bank in which the Bank Accounts of the Association shall be kept. All cheques shall be signed on behalf of the Association by any two (2) Officers of the Managing Committee authorized to sign; provided that the Managing Committee may establish any authority schedule it deems necessary for prudent fiduciary control. Cheques for lodgement may be signed by any of the persons authorized to sign.
- iv. Separate accounts shall be kept of all monies received and paid on account of every particular fund. Proper vouchers shall be kept of all receipts. All disbursements in excess of Two Thousand Dollars (\$2,000.00) shall be made by cheque; provided that a Petty Cash Account shall be kept by the Association in order to record all cash disbursements.
- v. A separate account shall be kept of the expenses of management of the Association, and of all contributions in respect thereof.
- vi. Proper books of account shall be kept, including all such records as are required to reflect all transactions and the state of the financial affairs of the Association and the segregated funds, and must be adequate to facilitate an audit of the Association's Financial Statements.

RULE 22 – AUDIT

- i. The Accounts of the Association and the Trust Fund shall be audited annually by auditors approved by the Registrar of Co-operative Societies and Friendly Societies prior to submission of the Accounts to the Association's Annual General Meeting.
- ii. The Registrar shall audit or caused to be audited by some person authorized by



him, in writing, the Accounts at least once in every year.

- iii. The audit under this Section shall include an examination of overdue debts, if any, and a valuation of the assets and liabilities of the Association.
- iv. The Registrar and every other person appointed to audit the Accounts of the Association shall have the power when necessary to:
 - a. summon at the time of his audit any Officer, Agent, Servant or Member of the Association who he has reason to believe can give material information in regards to any transactions of the Association or the management of its affairs;
 - b. require the production of any books or documents relating to the affairs of, or any cash or securities belonging to the Association by the Officer, Agent, Servant or Member in possession of such books documents, cash or securities.
- v. The Committee shall lay before the Annual General Meeting a Financial Statement and Balance Sheet containing the same particulars as is shown in the Annual Return.
- vi. It shall be the duty of the Secretary of the Association to supply the Auditor for the purposes of the Annual Audit with a certified list of the amount of contributions, dues and fines in arrears in respect of every particular fund for the year under review. (Regulation 20, 1968)

RULE 23 – SEAL

- i. The Managing Committee shall adopt for the use of the Association, a distinctive Seal having the name of the Association inscribed thereon.
- ii. The Seal of the Association shall, at all times, remain in the custody of the Secretary at the Registered Office of the Association.
- iii. The Seal of the Association shall not be affixed to any document, except by the authority of a resolution of the Managing Committee and in the presence of at least two (2) members of the Managing Committee and the Secretary or such other persons, as the Committee may appoint for the purpose. Any two (2) Committee Members and the Secretary or such other persons as the



Committee may appoint as aforesaid, shall sign every document to which the Seal of the Association is so affixed in their presence.

RULE 24 – ANNUAL RETURNS

- i. The Association shall once in every year, not later than the 31st day of May, send to the Registrar a Return (in the Act called the Annual Return) of the receipts and expenditure, funds and effects of the Association as audited.
- ii. The Annual Return shall:-
 - a. Show separately the expenditure in respect of the several objects of the Association.
 - b. Be made out to include the 31st day of December last preceding.
- iii. The Association shall together with the Annual Return send to the Registrar a copy of any Special Report of the Auditors.

RULE 25 – VALUATION

- i. Once at least in every five (5) years the Assets and Liabilities of the Association shall be valued in the manner provided by the Act, by a Valuator to be appointed by the Association, with the approval of the Registrar.
- ii. On receiving the Valuator's Report:-
 - a. The Secretary shall send it to the Registrar.
 - b. The Managing Committee shall call a Special General Meeting and lay before such meeting a copy of the report.
- iii. Every report sent to the Registrar under Section II (a) shall:
 - a. be signed by the Valuer;
 - b. state the address and calling or profession of the Valuer;
 - c. contain an abstract to be made by the Valuer of the results of his Valuation, together with a statement.



RULE 26 – DISPUTES

- i. If any dispute touching the business of the Association thereof arises, such dispute shall be referred to the Registrar in accordance with Section 46 of the Act.
- ii. The Registrar shall on receipt of a reference under Section 46 (1) of the Act refer it for disposal to an Arbitrator, or two or more Arbitrators.
- iii. Any party aggrieved by the award of the Arbitrator, or Arbitrators may appeal there from to the Registrar within such period, and in such manner as may be prescribed.

RULE 27 – BANKERS

The Bankers of the Association and the Trust Fund shall be any Bank or Banks registered under the Banking Act of Jamaica, selected by the Managing Committee and the Trustees of the Fund.

RULE 28 – FINANCIAL YEAR

The Financial Year of the Society shall begin on the 1st of January and end on the 31st of December.

RULE 29 – NOTICES

All summonses and notices shall be deemed to be duly served if delivered at or sent by post addressed to the last known address of the member or persons for whom they are intended.

RULE 30 – AMENDMENT OF RULES

- i. These rules may be added to, amended, altered or rescinded by a majority of three quarters of the members present and entitled to vote at any General Meeting or at any Special General Meeting called for the purpose. Copies of all proposals to add, amend, alter or rescind any of the rules must have been forwarded to the Secretary of the Association at least fourteen (14) clear days before the date of the proposed meeting. The Secretary shall notify the members of such proposed amendment at least seven (7) days before the date of each meeting.



- ii. No new Rule or amendment of Rules is valid until registered by the Registrar of Friendly Societies.
- iii. If the Registrar refuses to register any amendment of the Rules of the Association, an appeal shall be made within one month from the date of such refusal to the Tribunal appointed by the Regulations made under the Act.
- iv. If the Registrar is satisfied that any amendment of the Rules is not contrary to the Act, he may register the amendment; provided that, the Registrar may for reasons to be given to the Association, refuse to register an amendment.
- v. When the Registrar registers an amendment of the Rules of the Association he shall issue to the Association a copy of the amendment certified by him which shall be conclusive evidence of the fact that the amendment has been duly registered.
- vi. Every new Rule and amendment to any Rule shall be binding on all members of the Association.

RULE 31 – DISSOLUTION

If the Registrar, after holding an inquiry or making an inspection under Section 55 of the Act is of opinion that the Association ought to be dissolved he may decide to cancel the registration of the Association and shall publish, in the Gazette and at least one (1) daily newspaper printed and circulating in Jamaica, notice of such decision.

RULE 32 – VOLUNTARY DISSOLUTION

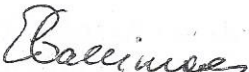
The Association may be dissolved by the consent of three-quarters (3/4) of its membership, but only in the manner provided by the Act.



CERTIFICATE

I hereby certify that the foregoing Rules numbered 1 – 32 of the **Jamaica Government Pensioners Association**, registered no. 733 on the 21st day of **March, 2011** have been registered by me.

Dated this 21st day of **March, 2011**.


Errol Gallimore
Registrar of Co-operative Societies
and Friendly Societies

JAMAICA