

**Bylaws of Westfarm fraternal Beneficiary Association
2016/2024 E.C.
Maryland U.S.A.**

Establishment of the Westfarm Fraternal Beneficiary Association (W.F.B.A)
(Edir)

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The purpose of the W.F.B.A.

It is an existential phenomenon that human beings experience joy and sorrow while living in this world. Happiness can usually be dealt with thoughtfully and preparedly, while sadness is a natural obligation that can come suddenly. It is difficult to say that most of the society in our area is prepared for this sudden grief. Especially since the amount of money needed for the funeral is high, the capacity of the Land family will be challenged. This has led to the habit of collecting donations from passers-by to help the victim. This situation will cause additional unnecessary stress to the victim. WestFarm Fraternal Beneficiary Association has established this major problem with the following objectives. It is possible to alleviate and avoid this problem by fulfilling the obligations specified in the rules of the opportunity if the members thought and agreed in advance. As it is said,

fifty lemons are a man's burden but a fifty man's jewel. Therefore, with this basic objective in mind, the Westfarm Fraternal Beneficiary Association (W.F.B.A) (Edir) was established by the homeowners living in the Westfarm Residents' Association. For the association to be managed in an orderly manner, the bylaws detailed below have been established to be enforced by the members of the association.

Function

To fulfill the purpose for which Westfarm Fraternal Beneficiary Association (W.F.B.A) (Edir) was established, we have carried out the following detailed activities.

1. Registers members.
2. Collects registration fees and dues upon arrival.
3. Deposits the collected funds into a bank account opened in the name of Westfarm Fraternal Beneficiary Association
4. When members are in danger of death, they will make the payment specified in the regulation.
5. When there is a danger of death to a member of the association, he will notify the member of the association.

Article 1

The name of the association and its meaning

- 1.1. The name of the association is known as Westfarm Fraternal Beneficiary Association (W.F.B.A)
- 1.2 The purpose of the association
- 1.3 Westfarm Fraternal Beneficiary Association (W.F.B.A) is independent of caste, religion, and politics. It also does not deal with anything that is outside the scope of the opportunity.

Article 2

Member and member agent

- 2.1. A member of the association means a member of the family (husband, wife and children under the age of 21) who has read the purpose and rules of the association, understands his rights and obligations in the contract, and has completed the registration fee and regular contributions. Not dismissed from membership in accordance with the bylaws.
- 2.2. "Member's Own" means an individual who is authorized to receive the money due from the Westfarm in the event of death while completing the membership form in accordance with the terms of the term.
- 2.3 When he comes to receive the money represented as himself, he must bring two types of legal notice issued by the government.
- 2.4 Any member, whether near or far away, can represent the person he wants, who pays the contribution money to him and fulfills the obligations mentioned in the rules of the opportunity.

2.5. Terms used in these bylaws shall have the meanings ascribed to them in the bylaws.

Article 3

The requirements to become a member of the Westfarm Fraternal Beneficiary Association (W.F.B.A)

3.1 The owner of a house in the Westfarm community must be one who understands the purpose of the opportunity and willingly accepts the opportunity, who is willing to achieve the purpose for which the opportunity was established and who has decided to submit himself to the law of the opportunity.

A person who is willing to fulfill the purpose of the opportunity by accepting the principles of the agreement under which the opportunity was established can become a member of the opportunity.

3.2 Each member of the Westfarm Fraternal Beneficiary Association (W.F.B.A) must register independently

3.3 Any person is confirmed to be a member of the opportunity only when he completes the membership form by paying the current membership fee of \$300 three hundred dollars and \$20.00 twenty dollars per month and takes the identification of the membership.

3.4 If a person changes their residential address in the United States of America after becoming a member, they may continue to be a member as long as they meet the required obligations.

3.5 Those who request to enter the W.F.B.A. after the date of establishment and start of (05/01/2024) will be treated as follows.

3.5.1 A membership registration fee of \$300.00 and a monthly fee of \$20.00 are payable in full of the time the association is established.

3.5.2 The registered member will receive assistance from the grant after a waiting period of six (6) months.

3.5.3 During the six-month waiting period he is obliged to pay dues like any other member of the group.

3.5.4 Any member of the group must acknowledge that disputes arising with the group will be resolved only by the elders chosen by the group.

Article 4

The rights and obligations of the children of the members of the association

4.1. Children under the age of 21 and legally adopted children may be registered on their parents' application (form).

4.2 Parents who request in writing to register their children and legally adopted children in the birth register must first submit a letter stating that they are registered under their parental name on the Birth Certificate.

4.3 A newborn child can be registered as a child member in the family register by submitting a birth certificate.

4.4 If the member's children pass away after registering according to the rules, the opportunity will pay \$2500.00 only to the parent or legal owner who registered as a parent.

4.5 When the children reach the age of 21, Chance will remove them from the childhood membership.

4.6 Children who have turned twenty-one and have been removed from the register of the association may register as members by submitting a new application or form and paying \$150.00 one hundred and fifty dollars and a monthly fee of \$20.00 from the year they became a member of the association.

4.7 If the members of the association have children over 21 years of age at the time of establishment of the association, they can become members of the association by paying a monthly fee of \$200 or \$200.

4.8 Children registered as children must be living with the member.

4.9 In the event of the death of the parent who registered the children, the child's right to membership shall be transferred to him if the remaining parent is a member. If the remaining parent is not a member of the group, the children's membership will be deducted. Even if the children die, the fortune will not make any payment

Article 5

Member registration and payment of contributions

5.1 Any individual who wishes to become a member of the Westfarm Fraternal Beneficiary Association (W.F.B.A) shall pay a membership registration fee of \$300.00 (Three Hundred Dollars) and a monthly membership fee.

5.2 In the event of the death of a member of the Westfarm Fraternal Beneficiary Association (W.F.B.A) or a child member registered in accordance with the rules, each member is obliged to pay a contribution of \$75.00-\$200.

5.3 In the event of the death of a Member of the Trust and any children enrolled as Child Members in accordance with the Regulations, the Trust will pay \$2500.00 to the nominee as an individual. If the deceased is a member of the child, the payment will be made to the parent who registered.

5.4 The member cannot transfer the right mentioned in the rules to another person while he is alive.

Article 6

Methods of payment

1 In cash

2 In Checks

3 Online

Article 7

The time limit for payment of contribution money and the penalty for not paying on time

7.1 A member is obliged to pay the monthly contribution within 1-5 days of the month.

7.2 A penalty of \$5.00 (Five Dollars) will be charged if the payment is 5-10 days late.

7.3 A penalty of \$10.00 (ten dollars) will be charged if the payment is delayed by 10-15 days.

7.4 If he does not pay his monthly contribution for 15-60 days, he is obliged to explain to the members of the management board.

7.5 Membership will be canceled after 90 days.

Article 8

The authority of the board of directors

8.1- The Management Committee (Board) has the authority to enforce and control the rights and obligations stated in the bylaws.

8.2- From the date of entry into force of the by-laws of the association, if the rules appear to be harmful to the members or are not suitable for the members, the board may study and discuss and amend the rules by mentioning the number of the article to be changed and prepare them by amending or changing them and decide on the general meeting of the year and put them into effect.

8.3- When an employee is needed for the day's work, if there is no member who voluntarily helps or works without pay, the management board can hire and fire a temporary employee who works without payment.

8.4 If a member elected to be a member of the management committee voluntarily resigns from the board, or does not attend the board's five meetings frequently, or if he does something that harms the existence of the board, the management committee can discuss it with him and expel him from the board and replace him with one of the members registered as a standby or another member.

Article 9

The number of members of the board of directors and their roles

The Board of Directors of Westfarm Fraternal Beneficiary Association (W.F.B.A) has five (5) executive members elected by the members of the General Assembly.

1. Chairman
2. Chairman (Member Relations)
3. Secretary General
4. Treasurer (Accountant)
5. Auditor

Article 10

The role of the members of the management board

10. 1. Chairman

10.1.1 The chairman of the day shall chair the management meetings.

10.1.2 Participates on behalf of the organization in various meetings after notifying the management committee of the organization.

10.1.3 Makes working relationships with various organizations on behalf of the association.

10.1.4 When the opportunity wants to negotiate various favors with different organizations, it will sign on behalf of the opportunity according to the instructions given by the management committee.

10.1.5 on expense checks from the Vice Chairman or Treasurer
He signs along.

10.1.6 Monitors and implements daily work activities.

10.1.7 In the event of the death of a member, he shall ensure that the amount due in accordance with the bylaws is given to the representative.

10. 2. Chairman (Public Relations)

10.2.1. In the absence of the main chairman, he takes over the responsibilities of the chairman and carries out all the tasks specified in the job list.

10.2.2 In the absence of the Chief Secretary, the Executive Director shall be responsible for the duties of the Chief Secretary.

10.2.3. If the chairman and the general secretary are not present at the meeting, he can choose one of the remaining members of the management to act as the secretary temporarily.

10.2.4 The Vice-Chairman shall sign the expenditure checks together with the Chairman or the Secretary.

10.3. Chief Secretary

10.3.1. Shall keep the agenda of the meetings held by the Management Committee. The general secretary ensures that the minutes of the meeting are kept properly. The minutes should include at least the following details: the date and time of the meeting, the list of members who attended and those who did not attend the meeting, the agendas discussed, the list of reports presented at the meeting, the resolutions presented at the meeting and their results.

10.3.2. It contains, controls, and organizes any text-related information in an easily accessible form. This information includes the following: Articles of Association, Legal Organization Registration License, List of Board Members, Board and Committee Meeting Minutes, Financial Report and Various Legal Documents, Membership Registration Form

10.3.3 The list of members' names, addresses and phone numbers, as well as various other information will be carefully recorded. The general secretary will provide the

information in his hand for election, vote counting and various reports when required. Ensures that all information collected is stored securely.

10.3.4 The Secretary General shall ensure that the bylaws are in force during any meeting

10.3.5 The Secretary-General ensures that the agendas of both the general members' meeting and the executive board's meeting are circulated in sufficient time.

10.3.6 In the absence of the chairman and the vice chairman, he will temporarily replace them and carry out the tasks mentioned in the work list given to them.

10.3.7 The Secretary-General shall sign the expense checks together with the Chairman or Vice-Chairman.

10.4 Duties of Accountant

10.4.1 Plans for the accounting of the grant and implements it.

10.4.2 He is responsible for maintaining the balance checks and accounting records of expenditure and income receipts.

10.4.3 The charity will submit an accounting report showing the income and expenses of financial activities to the management board every three months and an annual accounting report to the general members at the annual general meeting.

10.4.4. The helper monitors the account regularly by recording income and expenses on a computer.

10.4.5 The management board prepares expense orders and payment checks for the expenses incurred by the board and signs two of the three for the chairman or vice chairman or secretary general.

10.4.6 The accountant is responsible for handing over the assets in his hands when resigning from the board membership voluntarily or by the decision of the management board and handing over the accounts to the successor member after having the accounts examined by the internal auditor.

10.6. Treasurer

10.6.1. The cashier records and receives receipts with their serial numbers, and when in use, keeps them carefully and signs the receipts for paying members.

10.6.2 The treasurer is responsible for depositing the collected income to the bank on time

10.6.3 At any time, the Audit Committee of the Foundation will examine the accounts by providing the necessary receipts of expenses and income upon request.

10.6.4 At the end of his term of office, he is responsible for handing over the assets in his hands and having the accounts examined by the internal auditor and handed over to the successor member.

10.7 Public Relations

10.7.1 When it is necessary and according to the instructions given by the management committee, he gives verbal and written statements about the assistance opportunity.

10.7.2 The helper will endeavor to ensure that the activities and contents of the work are known in detail. It also notifies members of meetings and events.

10.7.3 Attends various meetings on behalf of the Executive as per the instructions given by the Executive.

Article 11

Term of office of the Westfarm Fraternal Beneficiary Association (W.F.B.A) Management Committee.

11.1. The term of office of the members of the management committee will be determined by the agreement of the members

11.2 When the members of the management committee who have completed their term of office are sent away, the newly elected members will be introduced to the members and continue their work together with the members of the management committee who have not completed their term of office.

11.3. Even if any member of the management committee of the opportunity has finished his term of office, if he is deemed necessary for the position, he can contest and be elected if he is selected by the selection committee.

Article 12

Selection Committee

12.1 3 (three) members of the selection committee to elect the members of the Westfarm Fraternal Beneficiary Association (W.F.B.A) (Edir) Executive Committee will be elected by the Executive Board.

12.2 The elected members of the selection committee, according to the rules of procedure, after receiving the nominations from the members of the opportunity, they will submit a decision to the vote of twice the number of members to be elected.

Candidates will be screened based on the following criteria.

12.2.1. 25 years of age and older.

12.2.2. Not guilty of fraud.

12.2.3. Known for their good behavior.

12.2.4. They prove that they are free from race and religion discrimination.

12.2.5. It is preferred if she has professional qualifications for different services

12.3 In general, the candidates who meet the criteria mentioned above, i.e., 12.2, should first be presented to the management board and discussed in a meeting.

12.4 Before completing its work, the selection committee shall submit to the board a list of candidates who can participate in the next election. If the board selects five of the nominated members with a majority of votes, the selection committee shall make the qualified candidate the preferred member for the future election to become a permanent board member by making them non-voting members of the board. completes.

Article 13

Accountability and tenure of the auditor of Westfarm Fraternal Beneficiary Association (W.F.B.A)

13.1. The Financial Controller (Auditor) Committee of Westfarm Fraternal Beneficiary Association (W.F.B.A) is a department that acts as the supervisor of the fund management and activities of the fund.

13.2 There are three (3) supervisory members of the Association who are elected by the total votes of the members of the Association and serve for a term of two years. If they are elected for a second time, they will compete against other members and only if they get a majority of votes:

13.3. The auditor committee of the association is accountable to the general assembly of the association.

13.4. The Audit Committee of the Account will examine the financial management of the opportunity, the cost and income accounting activity. For this investigation, he can take any evidence showing the total financial or accounting management of the opportunity from the hands of the chairman and treasurer of the opportunity. 13.5. The Auditor shall present the results of the investigation or report in writing to the Management Committee and the members of the General Assembly.

13.6 The Management Committee shall monitor and ensure that the election is carried out correctly. He shall submit a report as necessary while informing the general membership of the election process.

13.7 When the members of the Management Committee of the Helping Opportunity leave at the end of their election period, they will hand over the property or money that they have previously handed over to the new members in writing to the newly replaced members.

13.8 The auditor of the charity can view the files of invoices, bank income and expenses and accounting related information from the management committee's computer whenever he wants.

13.9 The auditor is responsible for returning the records and information he has taken from the office to the office after completing the investigation.

Article 14

About being exempt from responsibility of the management member

14.1 Members of the management of Westfarm Fraternal Beneficiary Association (W.F.B.A) shall not be personally liable for any debt or liability.

14.2 Any member of the management may be prosecuted if they are found to have taken the opportunity's property or money for personal gain or wasted it with gross negligence.

Article 15

Westfarm Fraternal Beneficiary Association (W.F.B.A) Annual General Meeting and Voting System:

15. 1. The general meeting of the association will be held only once a year. The place and date will be announced 60 days before the meeting. It is the duty of the members to attend the annual general meeting.

15. 2 An urgent meeting may be called when there are urgent matters that require the decision of the General Assembly.

15.3 If more than half of the members request that a general meeting be called, an emergency meeting will be called.

15. 4 Any vote shall be conducted in accordance with the secret ballot system.

15.5 If 50% of the members are present to pass resolutions at an annual meeting other than the one provided in clause 15.7, the quorum shall be deemed to be quorum.

15.6 In order to approve any resolutions, more than 51% of the votes of the General Assembly must be obtained.

15. 7 If it is a meeting to determine the existence of the assistance opportunity, it should get more than 75% of votes.

15. 8 The executive management shall call the members to attend the regular or urgent meetings of the general members, and if the members do not attend the meeting, the decision made by the members present on the day shall be valid.

Article 16

Details of suspension from membership

16 1. If a member of the association does not fulfill the obligations in this regulation or commits an act that disturbs the existence of the association, destroys, and even damages the members, he will be called by the management committee and advised.

16.2 If he is unable to respond with advice and continues with the offense, he will be dismissed from the member list. He cannot ask for the refund of the membership registration and contribution he paid before he was dismissed, whether he asks for it or not.

16.3 If a member of the group is dismissed from the group due to non-payment of contributions on time; If he applies for re-admission, he may be excused and become a member as a new registrant by paying the current admission fee. In this case, a returning member must complete the six-month waiting period of a new subscriber and continue to pay the dues on time when requested.

16.4 The money paid for registration and contribution will not be refunded to a member who withdraws voluntarily.

16.5 A member who has been suspended from membership due to non-payment of membership fees can become a member by writing a written request to rejoin the membership. In this case, a request to become a member will be decided by a two-thirds vote of the board. A former member can be re-registered as a member by filling out a new form and paying the current registration fee and monthly fee. As he is considered a new member, he can avail any benefits only after completing his six-month waiting period.

Article 17

About changing residential address:

17.1 Any member of the Westfarm Fraternal Beneficiary Association (W.F.B.A) must inform the board of directors when he changes his address.

Article 18

About the details that should be done when the members of the aid society suffer from various issues and health disorders:

18.1 The circumstances listed below may be considered sufficient grounds for non-payment of fees on time.

A. If the member is lying in the hospital and being treated by a doctor

b. If the member is in prison at the time, the family or representative will report the problem to the chairman of the opportunity and will not pay a penalty when it comes to paying the contribution.

c. This is done from the day of the problem until 30 (thirty). Only if you apply within 10 days. If they come after 90 days, according to Article 7 No. 7.4. As stated, their membership has been canceled and will not be accepted.

Article 19

Notifying the death office of members

19.1 When a member of the association passes away from near or far, any representative of the association who can confirm that the deceased is a member of the association should inform the office of the association. This should be within the dates listed below.

19.2 If the member died in the United States of America, the member's representative or representative must notify the management committee of the opportunity within fifteen (15) days.

19.3 If the member dies in an estate other than Maryland, he must notify the Executive Committee within thirty (30) days.

19.4 If the member dies outside of the United States, a death report must be submitted to the Company within sixty (30) days.

19.5 If the member's death occurred outside of the United States, when the member submits a doctor's certificate stating that the member has passed away, it is mandatory to submit information about how long the member has been outside of the United States within ninety (45) days. In addition, the documents must be stamped for authenticity by the US Embassy in the country of death. A death report or proof submitted after the specified date will not be valid and no cash contribution will be paid.

19.6 If the deceased was outside the US for more than one year before his death and the funeral was performed in the country where he died, the chancellor will not make any payment.

19.7 If necessary, the member can request the death certificate from the relevant office or from the member's self-help office.

Article 20

About notifying general members of the death of a charity member:

20.1 Upon hearing of the death of a member, he will notify all members by phone and email within 24 hours.

20.2 A non-beneficiary member's excuse for exemption from penalty will not be accepted.

20.3 As the association collects money from members at the time of death, it is the responsibility of the association to inform the members of the news break in the event of a member's death through the means of communication used by the association.

Article 21

About membership dues and total fees:

21.1. The benefit is \$75-\$100 per member contribution in the event of the death of a member.

21.2 If the number of members increases or decreases due to death, the amount of money given to the family of the deceased and the amount of contribution of the members shall be determined by the Executive Board as necessary.

Article 22

In case of overlapping and consecutive deaths

22.1. In the event of the death of more than three members in one month, the contribution amount to be paid by each member will be made according to the decision of the management committee.

Article 23

A method of resolving complaints and disputes

23.1. The rights of its members; It is only through this rule that duty and interest are resolved.

23.2. If a member is dissatisfied with the operation of the board or the decisions given by the member, or if there are any disputes, the problems will be resolved only by two elders appointed by the prosecutor of the board and by an elder who understands the culture and purpose of the board.

23.3 Complaint cannot be taken to court.

23.4 A person who does not accept these rules of the club cannot register as a member of the club.

**These Bylaws shall be amended by mutual consent of the Members as necessary. **