



BYE LAWS OF THE IMMIGRATION LADIES ASSOCIATION (IMMILAC)

Pursuant to Article 10.0 (a), monthly dues of ten Ghana Cedis (GHC10.00) shall be contributed by members through pay roll deductions at source. Pursuant to Article 16.0, the following payments and facilities will be enjoyed by members.

MARRIAGE

1. At the marriage/wedding of a member, the Association shall present a gift worth two hundred Ghana Cedis(GHC 200.00) to the member. A member shall enjoy this once

DEATH

Death of Spouse:

1. In the event of death of a Spouse, a member shall be given an amount of Two hundred Ghana Cedis (GHC 200.00).This benefit shall be enjoyed once.

Death of Child:

1. A member shall be given an amount of Two Hundred Ghana Cedis (GHC 200.00). Child bereavement shall be on a maximum of two (02) biological or legally adopted children

The Death of Biological Parents:

1. At the death of a biological parent a member shall be given an amount of Two Hundred Ghana Cedis (GHC200.00)

Death of a Member

1. In respect of the death of a member, an amount of Five Hundred Ghana Cedis (GHC 500.00) shall be donated to the spouse and children

RETIREMENT/RESIGNATION/DISMISSAL/REMOVAL

In the event of retirement, resignation, dismissal or removal of a member, she shall be entitled to a refund of her total contributions in accordance with the criteria set out below

1. where the member has never received any of the benefits stated above, she shall be entitled to 75% of her total contributions
2. where the member has benefitted once, she shall be entitled to 70% of her total contributions
3. where the member has benefitted twice, she shall be entitled to 65% of her total contributions
4. where the member has benefitted thrice, she shall be entitled to 60% of her total contributions
5. where the member has benefitted four times, she shall be entitled to 55% of her total contributions
6. where the member has benefitted five times, she shall be entitled to 50% of her total contributions

This bye laws takes effect from.....2015.