



**BYLAWS
OF
CAMGRIEF SHARE
(CAMEROONIANS GRIEF SUPPORT GROUP OF GEORGIA)**

SECTION 1: GENERAL FRAMEWORK**Article 1: Name**

1. The name of the organization shall be Cameroonians Grief Support Group of Georgia Inc.
2. The acronym of the organization shall be CamGriefShare.

Article 2: Status, Registration, Address

1. The Head Quarters of the organization shall be in the State of Georgia.
2. The organization shall be a nonstock, non-profit, and apolitical organization.
3. The organization shall have a Seal with the name or acronym of the organization.

SECTION 2: GOAL AND OBJECTIVE**Article 1: Goal**

The goal of CamGriefShare is to provide financial support to members when they are bereaved.

Article 2: Objective

The objective of CamGriefShare is to ease the financial burden associated with the death of a member or a loved one.

SECTION 3: MEMBERSHIP**Article 1: Admission**

1. Membership to CamGriefShare shall be voluntary.
2. Members must accept to respect the Bylaws of CamGriefShare.
3. Only Cameroonians living in the State of Georgia or Alabama are eligible to join CamGriefShare.
4. All new members shall complete a Registration Form and pay a one-time non-refundable Registration Fee of one hundred dollars (\$100).
5. All new members shall observe a probationary period of six (6) months during which a member shall not be eligible for benefit.
6. The name of members and eligible relatives shall be written on CamGriefShare documents as they appear on official documents (Passport, Driver License, Identity Cards, etc.).

Article 2: Termination

1. Membership automatically terminates with the death of a member.
2. Any member can voluntary withdraw from CamGriefShare by notifying the Board of Directors by email or letter.
3. The Board of Directors of CamGriefShare can exclude any member whose behavior is fraudulent, disruptive, or destabilizing to the organization.
4. Membership terminates when a member misses one (1) contribution and fails to pay the amount due plus a late fee of \$50 within seven (7) days of the contribution deadline.
5. In case of termination of a member who has made bereavement contributions but has not received any contribution from the organization, CamGriefShare will not reimburse the member for the contributions made.
6. In case of termination of a member that has already received contributions from the organization, the member shall reimburse CamGriefShare the amount received minus the total contributions that the member has made. This provision shall not apply when termination occurs due to the death of a member.

Article 3: Readmission

1. A member who voluntarily leaves CamGriefShare can be readmitted to the organization by completing a Readmission Form.
2. There shall be a Readmission Fee of two hundred dollars (\$200) and the readmitted member shall observe a probationary period of twelve (12) months.
3. For readmitted members, the parental information contained in the initial registration form cannot be changed regardless of reason.
4. Members that are dismissed from CamGriefShare shall not be eligible for readmission to the organization.

SECTION 4: ADMINISTRATION**Article 1: Major Organ**

1. The only organ of CamGriefShare shall be the Board of Directors which is headed by a Chairman. The Board of Directors shall exercise all policy and administrative authority over CamGriefShare.
2. The positions in the Board of Directors shall include the following:
 - a. Chairman
 - b. Vice Chairman
 - c. Secretary General
 - d. Financial Secretary
 - e. Treasurer
3. The Board of Directors shall serve for a renewable term of three (3) years. The initial Board of Directors shall be elected by the founding members of CamGriefShare. Subsequent Board of Directors of CamGriefShare shall be elected by the current Board of Directors.

Article 2: Board of Directors Meeting

1. The Board of Directors shall meet in person or by audio or video conference call within forty-eight 48 hours when a member makes a claim.
2. After reviewing and verifying the death, the Board of Directors shall announce the death to the members along with the necessary supporting documents.
3. The Board of Directors shall determine and announce the contribution amount per member as well as the contribution deadline.

SECTION 5: CONTRIBUTIONS**Article 1: Eligible Individuals**

1. A CamGriefShare contribution claim shall only apply to the death of the following individuals:
 - a. Member
 - b. Spouse of member residing in USA who is not member of CamGriefShare.
 - c. Minor child (1 week old to 18 years old) of a member residing in USA.
 - d. Biological father of a member or a substitute if the biological father is deceased at the time of registration. A member can only have one substitute for the father. Substitute for father shall be a male.
 - e. Biological mother of a member or a substitute if the biological mother is deceased at the time of registration. A member can only have one substitute for the mother. Substitute for mother shall be a female.

- f. Substitute for mother or father shall be less or equal 70 years old at the time of the member's registration.
2. The names of eligible relatives shall be provided on the Registration Form and must be on file before the death of the relative or claim for contribution.

Article 2: Eligibility for Contributions

All claims for contributions must satisfy the following requirements to be eligible for contribution:

- a. The claimant must be an active member of CamGriefShare and must be current with all its financial contributions at the time of the death for which the claim is being made.
- b. The name of the deceased must match the name on record with CamGriefShare.
- c. The death must be reported within the required timeframe specified in Section 6 (1) (1).
- d. The verification process must be successfully completed.
- e. The claimant must have satisfied the probationary period as stipulated in this Bylaws.
- f. A relative can also file a claim on behalf of a deceased member of CamGriefShare if the member was current and active at the time of death.
- g. If a member has already received a benefit for a parent and is filing a claim for the second parent, the acceptable duration between the two claims shall be at least 12 months unless the second parent is a biological parent of the member. If the duration between the two claims is less than 12 months and the second parent is a substitute, the member will provide another substitute for the second parent.

Article 3: Verifications

1. All claims for contributions must be successfully verified by CamGriefShare.
2. The verification process will take the time it needs to be completed; but should not exceed the day of the burial of the deceased person reported in the claim.
3. It is member's responsibility to facilitate and streamline the verification process.
4. In case the corps will be buried or cremated the same day of the death, member shall notify CamGriefShare before the burial / cremation ceremony occurred.
5. Failure to provide documents or additional information requested to member during the verification process within 48 hours of the request will terminate the verification process and the claim shall not be eligible for contributions.

Article 4: Payment Amounts

1. In case of the death of a member, the amount to be collected and disbursed by CamGriefShare shall be fifteen thousand dollars (\$15,000). This amount shall be divided by the total number of current and active members of CamGriefShare and each member's contribution shall depend on the total number of members at the time of occurrence.
2. In case of the death of the spouse, child, or parent of a member, the amount to be collected and disbursed by CamGriefShare shall be five thousand dollars (\$5,000). This amount shall be divided by the total number of current and active members of CamGriefShare and each member's contribution shall depend on the total number of members at the time of occurrence.

SECTION 6: FILING A CLAIM

Article 1: Notification

1. All claims for contributions must be filed by the bereaved member/family with the Board of Directors within seventy-two (72) of a death.
2. A member cannot be the beneficiaries of another member. For example, parent/child, if parent and child are members, the child will have to choose another person/family member as their parent and such member will be able to collect death benefits of that person dies.
3. Two sibling members cannot claim same parent. If there are 2 or more sibling members, the second sibling if any will have to name a substitute parent.
4. Acceptable methods of communication or notification shall be by phone call, SMS, or email message.
5. Any notification after 72 hours of a death shall not be considered by the Board of Directors of CamGriefShare.
6. Any notification of a parent's death after the body has been buried shall not be considered by the Board of Directors of CamGriefShare.

Article 2: Required Documents

CamGriefShare shall require the following documents as part of its verification process:

1. Member: Death Certificate.
2. Spouse: Death Certificate and Marriage Certificate.
3. Child: Death Certificate and child's Birth Certificate.
4. Parents: Mortuary receipt, and any document needed for the verification process.

Article 3: Official Announcements

1. The official death announcement shall only be made by the Board of Directors of CamGriefShare.
2. Official request for contributions shall only be made by the Board of Directors after receipt of all required documents and completion of verification.
3. Official request for contributions shall include the amount each member is supposed to contribute towards the death.
4. Members must pay their required contributions before the deadline specified in the official request for contributions by the Board of Directors. Any member who fails to pay their contribution on time shall have an additional 7 days to pay the contribution plus a Late Fee of fifty dollars (\$50). Any member who fails to make payments within this additional 7-day period shall be subject to dismissal from CamGriefShare.

SECTION 7: CONTRIBUTIONS AND DISBURSEMENTS

Article 1: Contributions

1. The following are the only acceptable methods to make contributions:
 - a. Deposits into CamGriefShare bank account.
 - b. Cash App.
 - c. Zelle.
 - d. Cash handed to a designated member of the Board of Directors.
2. For all contributions other than cash, members shall send a copy of their bank deposit slip, or image of money order by text message or email to the Board of Directors.

Article 2: Disbursements

1. All disbursements shall be done in the form of checks issued to bereaved members or families.
2. All \$5000 contributions shall be given to members as a non-interest loan refundable in the form of death contributions if the member retains membership to CamGriefShare. In case membership terminates, this amount will become refundable as stated in Section 3(2)(6).

SECTION 8: LEGAL PROVISIONS**Article 1: Fraud**

1. The following shall be considered to be fraud by CamGriefShare.
 - a. Providing false statement.
 - b. Providing falsified document.
 - c. Registering with CamGriefShare when not resident in the State of Georgia or Alabama.
2. In case of fraud, the member involved shall be excluded from CamGriefShare.
3. CamGriefShare shall not honor any obligation that arises on the basis of a fraud.

Article 2: Arbitration

1. The headquarters of CamGriefShare is located in Forsyth County, Georgia.
2. In the eventuality of dispute, members agree that such will be resolved through arbitration. Members agree that the arbitrator's decision will be final and binding on the members concern. That if CamGriefShare is the prevailing party, CamGriefShare shall have the right to collect from the other party its reasonable costs and necessary disbursements and Attorneys' fees incurred in enforcing this Agreement.

SECTION 9: AMENDMENT

1. This Bylaws shall be subject to amendment as the need arises.
2. Any amendment duly approved shall become enforceable immediately.
3. Any amendment to the Bylaws must be approved by a majority of the Board of Directors.

This Bylaws have been Considered and Adopted on September 30th, 2020.