

**WELFARE POLICY FOR NATIONAL UNION OF GHANAIAIAN
STUDENTS (NUGS), CHINA**

**NATIONAL UNION OF GHANA STUDENTS-CHINA WELFARE POLICY
(NUGS-CHINA WELFARE POLICY)**

Originally Submitted to SENATE by the 2017/18 Welfare Committee
and modified by the 2018/19 Welfare Committee. The 2018/19 SENATE
approved this policy

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WELFARE POLICY FOR NATIONAL UNION OF GHANA STUDENTS (NUGS), CHINA

PREAMBLE:

Since the establishment of NUGS China in 1988, the union has not had a detailed document regulating its welfare activities. Most of the members face a lot of challenges ranging from academics, finances, health issues, visa, residential, security and many others of which health related issue is the top on the rank. The numerous challenges NUGS-China members have faced over the years necessitated the development of this policy. We as NUGS Members have seen the need to have well formulated and structured welfare policy to guide the operation of the welfare of its members. It also aims at bringing us together to help each other. Together we are stronger. Considering our finance base is not strong to take care of all the welfare needs of members, this policy will, for the meantime, concentrate on assisting the health related needs of members. Going forward, the scoop of the welfare related needs of members shall be increased as and when the financial base of the Union improves.

AMENDMENT

This policy is subjected to review at congress. The National Executive Committee may initiate a total review of the whole policy after every five (2) years when it's deemed necessary. Any member may propose an amendment by writing to the Secretary General, at least one month prior to Congress, stating the reasons for such proposed amendment, and the Secretary General shall take the necessary steps to inform other member chapters of such proposed amendment. Congress, shall, upon receipt of the proposed amendment, debate and adopt it by not less than two thirds (2/3) majority of members present and voting.

CHAPTER ONE: THE WELFARE POLICY

ARTICLE 1: Name

The name of the policy shall be **NATIONAL UNION OF GHANA STUDENTS-CHINA WELFARE POLICY** (hereinafter “WELFARE”) constituted by The National Organizer as the Chairperson, and one representative from each Province appointed by the Provincial Senate.

ARTICLE 2: Objectives

As per ARTICLE 28 of the-amended **NUGS-CHINA CONSTITUTION 26-07-2015-1:**

1. There shall be established a Welfare Committee.
2. The Welfare Committee shall comprise of;
 - a. The National Organizer as the Chairperson,
 - b. One representative from each Province appointed by the Provincial Senate
3. The Welfare Committee shall be charged with the duties of member's welfare
4. To benefit from the provisions of the Welfare a person must be a member in good standing (i.e. fully paid up member)
5. The member must take active part in union activities.
6. A member may benefit from the welfare under the following circumstances:
 - a. Bereavement of a close relation (i.e. Father, mother, child, yourself)
 - b. Graduation
 - c. Marriage (engagement or wedding)
 - d. Childbirth by a qualified member
 - e. Ailment
 - f. Any other genuine reasons accepted by the National Executive Committee

CHAPTER TWO: EXECUTIVES AND THEIR RESPONSIBILITIES

ARTICLE 3: Executive Board

1. The executive board of the welfare shall be made up of:

- a. CHAIRMAN
- b. VICE CHAIRMAN
- c. SECRETARY
- d. FINANCIAL SECRETARY
- e. PUBLIC RELATIONS OFFICER
- f. UNDERWRITER

ARTICLE 4: Mode of Selection of Executives

- 1) CHAIRMAN: The NUGS China National Organizer, as per the NUGS China constitution, shall be appointed as Chairman of the Welfare.
- 2) VICE CHAIRMAN: Shall be appointed through the process of nomination and election by the members of the welfare. He or She must be a member of the welfare.
- 3) SECRETARY: Shall be appointed through the process of nomination and election by the members of the welfare. He or She must be a member of the welfare.
- 4) FINANCIAL SECRETARY: Shall be appointed through the process of nomination and election by the members of the welfare. He or She must be a member of the welfare.
- 5) PUBLIC RELATIONS OFFICER: Shall be appointed through the process of nomination and election by the members of the welfare. He or She must be a member of the welfare.

ARTICLE 5: Responsibilities of Executives

1) CHAIRMAN

- a) Shall convene and preside over all meetings of the committee. In his absence, a delegated member from the national executive council shall assume his/her duty
- b) Shall be a signatory to the account of the association and sign all other documents on behalf of the association.
- c) Shall be the chief spokesman of the association at all meetings to which the association is invited.
- d) Shall see to the implementation of the Executive Council's decisions and shall concern him/her self with any other business as may be directed to him by the Executive Council.
- e) Shall give a report about the plans, decisions and activities of the association to the senate.
- f) Shall be the custodian of all the committee's properties.

2) VICE CHAIRMAN

- a) Shall assist the chairman in the performance of his duties and shall perform such functions as may be assigned to him by the chairman.
- b) Shall act in the absence of the chairman, and when so acting, shall be vested with all the powers of the chairman.
- c) Whenever the position of the chairman becomes vacant by reason of incapacitation, resignation, impeachment and removal from office, the Vice-chairman shall assume office as the acting chairman to complete the unexpired term of the chairman or until a new chairman is elected.
- d) Whenever the position of the Vice-chairman becomes vacant by reason of incapacitation, resignation, impeachment and removal from office, elections will be held within one month to fill the vacancy.

3) GENERAL SECRETARY

- a) Shall with the authority of the chairman issue notices of all general meetings of the members not less than forty-eight (48) hours before the scheduled meetings
- b) Shall keep and maintain true and accurate minutes and records of all proceedings of the general assembly and council meetings.
- c) Shall in consultation with the chairman handle all correspondence of the association.
- d) Shall compile and maintain an official list of all members of the association.
- e) Shall perform any other duties as may be assigned to him/her by the chairman.

4) FINANCIAL SECRETARY

- a) Shall keep and maintain proper books of accounts of all dues and any other income accruing to the association.
- b) Shall collect all contributions and other revenues accruing to the association.
- c) Shall prepare financial statements for presentation to the general meeting and for audit purposes at the end of each term and at any other time upon request by two-thirds (2/3) majority of the general meeting within seven (7) days' notice.
- d) Shall lodge all monies belonging to the association with the bank and obtain receipts for all such transactions.
- e) Shall have custody of all the committee's cheque-books and cash books.
- f) Shall be a signatory to the account of the association.
- g) Shall perform any other duties as may be given him by the Welfare and national financial controller.

5) PUBLIC RELATIONS OFFICER (P.R.O.)

- a) Engage in promoting or creating good will for the welfare by selecting favorable publicity material and releasing it through various communication media.
- b) May prepare and arrange displays, and make speeches.
- c) Communicate with people outside the welfare committee.

- d) Communicating effectively in writing as deem appropriate for the needs of the audience.
- e) Communicate information and ideas in speaking so others will understand

6) UNDERWRITING OFFICER

- a) To propose approval or otherwise of an applicant.
- b) Decide whether to provide benefit, and under what terms.
- c) Evaluate policy applications
- d) To investigate the members request

CHAPTER THREE: BENEFICIARIES AND FUNDING

ARTICLE 6: Beneficiaries

A person qualifies to be a beneficiary if He/ She is;

- a) a registered member of NUGS-China in good standing
- b) a contributor to the welfare in terms of payment of NUGS National and Local dues,
- c) Other contribution as well as being in good standing with NUGS China.

ARTICLE 7: Funding of Welfare

The funding of the welfare shall be the following sources;

- a) NUGS National dues from members of NUGS-China of which Twenty percent (20%) of the national dues is to be allocated and deposited into the welfare account.
- b) Fund raising at least twice a year, where the Welfare appeals to all members and non-members for funds to prevent the Welfare from asking for funds from the members in all emergency cases.
- c) In emergency cases, the Welfare can raise funds to support financially, this is also known as “Silver Collection”.

- d) Internally generated funds including, contribution and donations from both members and non-members of NUGS, China.
- e) Financial support from the embassy and the government of Ghana.
- f) Any other lawful source of cash contribution or income generation activity.

ARTICLE 8: Accountability

The Welfare Committee shall give an account of the financial status of the Welfare and to be accountable to the National Executive Committee (hereinafter “NEC”) and the members of NUGS, China during national congress.

ARTICLE 9: Benefits in this Welfare Plan

1. The following are the basic requirements for a member to benefit from this policy:
 - a. Should currently be a member of NUGS China.
 - b. Should have paid the local dues up to date before a reported incident.
 - c. Should have paid the National dues up to date before a reported incident.
 - d. Should be actively involved in both local and national activities except otherwise stated by the local chapter leaders.
 - e. Evidence of health may be required.
2. A member may benefit from the welfare under the following circumstances:
 - a. Bereavement
 - b. Health/Ailment
 - c. Any other genuine reasons accepted by the Welfare Committee (except school fees, visa renewal fees or visa acquisition fees and passport renewal or passport acquisition fees).

CHAPTER FIVE: BENEFIT ALLOCATION & WELFARE COVERAGE

A member qualifies to benefit from the following allocations if He/ She satisfies beneficiaries requirement of welfare found in chapter 3, article 6 above.

ARTICLE 10: Health

- 1) The benefit allocated on health to each member covers only bed-ridden ailments, and emergencies. The benefit is sealed to a threshold amount and a member can benefit from any amount up to a sum of the threshold in a year.
- 2) There are two degrees of bed-ridden ailments with **Four thousand Yuan (4000RMB)** as threshold amount per year for **degree 1** and **Seven thousand Yuan (7000)** as threshold amount per year **for degree 2**.
- 3) Subject to clause 2, the welfare reserves the right to decide the amount of money to be given out to a person depending on the severity, urgency and investigation made by the underwriter of the said ailment.
- 4) Table 1 presents the health coverage and categories.

Table 1: Health Coverage & Categories

NO	CATEGORIES	COVERAGE (Amount is in Chinese Yuan)
1	DEGREE 1	Up to the threshold amount 3000 to 4000 RMB based on the severity and urgency
2	DEGREE 2	Up to the threshold amount 4000 to 7000 RMB based on the severity and urgency
3	EMERGENCIES	Fund raising (silver collection)

ARTICLE 11: Bereavement

- 1) A member or his/her next-of-kin qualifies for compensation in the event where a member dies or loses his/her family member(s).
- 2) The NUGS China member or his/her next-of-kin qualifies to benefit from the welfare if the deceased is of the following:
 - a. Member
 - b. Spouse
- 3) The benefit allocations for Bereavement as threshold amounts are presented in Table 2 as follows:

Table 2 Bereavement Benefit Allocation

NO	CATEGORIES	NUMBER	AMOUNT (RMB)
1	Member (to be paid to next of kin)	1	1500 with Silver collection
2	Spouse	1	1000 with Silver collection

ARTICLE 12: The Benefits allocated to Health, and Bereavement, as threshold amounts shall be determined by the Welfare Committee subject to approval of NEC.

ARTICLE 13: Funds Recovery Procedure

- 1) Two executives at a local chapter must be guarantors of the beneficiary and would be held responsible in the case of defaults.
- 2) An executive and a credible student on scholarship can serve as guarantors as well.
- 3) Local welfare/organizers are mandated to follow up in the case of default before Welfare Executives does so.

CHAPTER SIX: PROCEDURE, CLAUSE, AND LIMITATIONS

ARTICLE 14: Procedure and Reimbursement

- 1) The person writes to welfare committee.
- 2) The person fills a form which must be endorsed by a chapter leader.
- 3) The welfare committee and national executive committee would investigate and decide or take final decision on assistance and amount.
- 4) 80% of the money must be reimbursed back into the welfare fund.
- 5) Reimbursement must be done within 1 month of discharge.
- 6) Reimbursement is independent of health insurance and of reimbursement of money spent

ARTICLE 15: Health Benefit Clause

- 1) Benefits shall be paid based on evidence of attendance of hospital, proof of original receipts, testimonies and notices of bereavements.
- 2) Only claims submitted on Health grounds for assistance before or during treatment/attendance of hospital shall be paid. Hence the underwriter would have to confirm the claim and submit a report to Welfare Executive Committee (WEC).

ARTICLE 16: Limitations on Claims

For the sustenance of the Welfare, the following limitations are proposed:

- 1. Health:** In the event where a member has not exhausted the threshold amount in a year, the remaining amount **will not** be rolled over to the following year.
- 2. Bereavement:** A member is limited to one (1) claim on spouse and one (1) claim for a next-of-kin in the case where a member is the deceased to the respective threshold amounts.

CHAPTER SEVEN: EMERGENCIES

All emergencies shall be covered with the aid of 'Silver Collection'. These refer to crisis health situation that demand urgent intervention and include the below otherwise stated by WEC:

- 1) Medical emergencies
- 2) Surgical emergencies including brain surgery due to accidents.
- 3) Obstetric and Gynecological emergencies including caesarian sections
- 4) Road Traffic Accidents
- 5) Dialysis for acute renal failure

CHAPTER EIGHT: ACCOUNTS

- 1) An account shall be created for Welfare finances and it shall be managed by the NEC and Welfare committee
- 2) Specifically the Welfare Committee Chairman, the Welfare Financial Secretary, and the National Financial Secretary being signatories.
- 3) The National Financial Controller shall serve as supervisory body for the welfare finances.
- 4) An amount shall be determined by the Welfare, subject to the approval of the National Executive Council as Welfare funds and deposited into National account per a given period. The current amount is 20% of national dues.

CHAPTER NINE: LOCAL WELFARE

- 1) There shall be establishment of local welfare in every local or chapter.
- 2) All chapters or locals must ensure to set up and form a local welfare.
- 3) The task of the local welfare shall be defined by local members, chapter executives and general assembly without conflictions or contradictions to the national welfare policy.
- 4) Local chapters have the mandate to define their own policies without contractions to national policy.

- 5) Local chapters must submit a copy of their local welfare policy to national welfare at the time requested by the national welfare committee.
- 6) Local welfare shall be responsible for minor issues in the local chapter, including minor illness (OPD), among members in the local, academic issues, security, passport, visa, weather report and health alerts. etc.
- 7) The local shall refer all cases beyond their control to national welfare.
- 8) Local must ensure to undertake periodic education of members on health, security, visa, life in the province, etc. to ensure safety of student.
- 9) Locals shall send quarterly report to the national.

SENATE CHAIRMAN

NUGS PRESIDENT

Sign:

Sign:

Date:

Date:

Welfare Chairman

Sign:

Date: