NIGERIA SECURITY AND CIVIL DEFENCE CORPS

STAFF CO-OPERATIVE INVESTMENT AND CREDIT SOCIETY LIMITED

NHQ, COMMANDS AND OTHER FORMATIONS

BYE-LAW

NIGERIA SECURITY AND CIVIL DEFENCE CORPS

AS AMENDED 2013
Effective From 28th October, 2013.

INDEX

1. **INTERPRETATION**

All words and expressions used in this bye-law and defined by section 57 of the Nigerian co-operative society's law NO.90 of 1993 shall have the meaning assigned to them in the above named section. In the byelaw;

a. **'FINANCIAL YEAR':** Means the period of twelve months beginning from 1st January to 31st December.

b. **LAW'.** Means the Nigerian co-operative societies Decree No.90 of 1993.

c. **REGISTRAR:** Means the director of co-operative societies of the ....state..................................

d. **REGULATION:** Means regulation made under the law by the Director Co-operative...

e. **BOARD OF TRUSTEES:** Means the governing body to which the management of its affairs is entrusted.

f. **MEMBERS:** Any willing employee of NSCDC Nigeria Security and Civil Defence Corps who forwards application for registration and is duly admitted to the membership in accordance with the bye-laws and regulations of the society.

g. **OFFICERS:** President, Vice President, General Secretary, Assistant General Secretary, Treasurer, Auditor, financial secretary, public relation officer, chief whip, legal adviser and other persons empowered under the business of the society.

h. **NSCDC:** Means Nigeria Security and Civil Defence Corps with National Headquarters, commands and other formations of the Corps.

i. **GRAND PATRON:** Means the Commandant General.

j. **PATRON:** Means the Commandant NSCDC of all commands formation of the Corps.

2. NAME OF THE SOCIETY

The name of the society shall be Nigeria Security and Civil Defence Corps Staff Co-operative Investment and Credit Society Ltd.

3. ADDRESS OF THE SOCIETY

The address of the society shall be the NHQ, commands and other formations of NIGERIA SECURITY AND CIVIL DEFENCE CORPS.

4. AREA OF OPERATIONS

The area of operations of the society shall be extended to all duly registered employees of NSCDC National Headquarters, commands and other formations and covers the whole metropolis and its environs.

5. **OBJECTIVES**

a) To encourage and promote the habit of saving among members by accepting saving deposits from them;

b) To grant loans to members with genuine productive purposes and emergency cases (determined by the Board of Trustees) follow by reasonable interest rate and convenient terms repayment.

c) To invest in agriculture, commerce, industries and mines.

d) To undertake contracts offered by any reputable organization

e) To have power to accept regular (monthly) contribution from members

f) To purchase in bulk essential commodities and to resale at retail basis to members at reasonable prices.

g) To ease members housing accommodation problems by renting, purchasing or erecting estates for its members and the public on rental basis.

h) To own micro soft loans banks/ Microfinance Banks

i) To be involved in transport business.

j) To run canteen for both staff and visitors.

k) To obtain loans from financial institutions, other organizations and individuals for the attainment of the above objectives.

l) To encourage the development of co-operative movement in Nigeria.

m) To provide education in financial management and prudent spending for the overall benefits of its members and undertake such other work as will promote the cause of co-operation.

6. MEMBERSHIP

Membership shall be open to interested employees of NSCDC national headquarters, commands and other formations of the Corps who are duly cleared by the board of trustees after having applied on a prescribed form and paid the minimum of (500) five hundred naira non-refundable fee. Reviewable from time to time.

7. APPLICATION FOR MEMBERSHIP

Application for membership shall be made in writing in a form provided by the General Secretary and the admission is subject to approval by the board of trustees. In a case where any application is disqualified, the board of trustees shall state reasons for disqualifying the application.

8. TERMINATION/EXPULSION OF MEMBERS

Membership shall be terminated on the following grounds;

i) Death

ii) Permanent insanity

iii) Ceasing to be an employee of NSCDC (unless otherwise decided by the board of trustees)

iv) Expulsion by the board of trustees provided it is confirmed by the general meeting.

v) A member may be expelled for an action, which may be held by the board of trustees and general meetings to be contrary to the stated objectives of the society. Such person(s) is/ are not entitled to any surplus not already paid or credited into their accounts.

vi) A member expelled by the board of trustees shall have the right to appoint a delegate to attend the general meetings at which cases he/she shall be heard to explain the action leading to his/her expulsion, but shall have no voice on any other matter of the society and no question on his/her expulsion.

vii) An expelled member shall be entitled to a refund of his/her fully paid up shares. The board of trustees shall determine the method of disposal of such shares through transfer fund.

viii) Failure to pay three consecutive/successive monthly contributions or any debt due to him/her to the society

9. WITHDRAWAL OF MEMBERSHIP OF CO-OPERATIVE OFFICER

(i) A member may withdraw his/her membership from the society after giving three months notice to the society through the general secretary provided that;

a. He/she is not surety to any outstanding loan.
b. No loan is outstanding in his/her name
c. All contribution including interest (if any) would be paid to him/her at the expiration of his/her

withdrawal notice.

(ii) A member who is redeployed or posted from NHQ to commands or any other formations may continue with his/her membership provided necessary arrangement is made with the society on how his/her contribution would be transferred to his/her new stations society account.

(iii) On a member's death, the society shall pay his/her next of kin or legal representative his/her contribution and interest (if any) but less any sum due to the society.

10. RETIRING MEMBER

Any member who retires/resigns from NSCDC regular employment shall not continue as a member. Such retiring member shall cease to be eligible as a member of the society.

11. RETIREMENT/RESIGNATION AND DEATH BENEFITS OF A MEMBER

i. On a member's retirement from the service of NSCDC, the society will send off the member with a sum of five hundred naira per each total number of members (N500.00). There after each member would be made to contribute the five hundred naira (N500) in two installments to pay back to the society from deduction at the source.

ii. **DEATH BENEFITS**

On a member's death, the society will pay a sum of five hundred naira per each member (N500.00) to the deceased family or keep in safe custody for the education of the deceased member's children. Thereafter each member will be made to contribute five hundred naira (N500) to the society to make up the amount paid to the deceased's family.

iii. **CONDITIONS TO BENEFITS (i & ii) ABOVE**

a. Eligibility for the send off is minimum of two (2) years active membership

b. Affected members monthly contribution should not be less than five (5%) percent of his/her basic salary

12. SHARES

Regular contribution shall be treated as shares and shall not be less than five percent (5%) of member's monthly earnings to be deducted at source.

i. Members' contribution is to attract interest of not less than 5% of the existing bank rate or as the board of trustees may decide.

ii. The society may pay interest on monthly contribution from the time members individual contribution is ten thousand naira interest is also payable on multiple of N10,000 thereafter.

13. LOANS

i. Loans to members shall be approved by the board of trustees and shall not exceed three (3) times the total contribution of members at the time of application and such contribution shall not be withdrawn until the total is fully paid.

ii. No additional loan shall be granted to a member who has outstanding loan.

iii. Interest on all loans shall be moderate and not above 15% or as shall be determined by board.

iv. All conventional loans interest must be paid within a minimum period of ten (10) months.

v. The first installment shall be the payment of interest followed by equal installment for the payment of the principal.

vi. The first installment shall fall due at the end of the month following that which the loan was taken. The repayment of loan in installment shall not prevent the payment of monthly contribution.

vii. Where a loan or an installment of it has not been paid on due dates the board shall take necessary steps to recover the sum from the salary of the borrower.

viii. Where the board of trustees is satisfied that the members of the society have obtained a loan and have applied the proceed thereof to purpose other than the purpose stated on the application for the loan under the bye-law. The board of trustees may demand the redemption of the loan before the agreed date of repayment and institute disciplinary action against the defaulting member(s).

14. TYPES OF MEETING

ANNUAL GENERAL MEETING

i. The Annual General Meeting of the society shall be convened by the Board of Trustees as soon as annual accounts have been approved by the Registrar and the Audit of the account by the Internal Auditors have been sanctioned by the board. At least fourteen (14) days notice shall be given before such Annual General Meeting is convened.

ii. It shall be the duty of every member of the society to attend the Annual General Meeting, the annual general meeting shall have to impose fines on members who without good reason fail to attend, shall pay the fine of one hundred naira only (N100).

15. POWERS OF ANNUAL GENERAL MEETING

The Annual General Meeting shall have the power to:-

i. Approve the minutes of the previous meeting to and any intervening Special General Meeting;

ii. Consider the report of the Board of Trustees and the Annual Accounts and Balance Sheet as approved by the President together with the report on the audit of the accounts for the previous year as prepared by the President/chairman or the person authorized by him.

iii. To conduct the election of new official including internal auditor.

iv. To transact any other general business of the society.

16. SPECIAL GENERAL MEETING

i. A special general meeting may be convened at any time by the Board of Trustees, on receipt of the demand stating the objectives of the proposed meeting signed by not less than 2/3 people accepted, (whichever is less) of the members of the society.

ii. It shall be the duty of the President to convene such meeting giving fourteen (14) days notice.

17. ORDINARY GENERAL MEETING

i. The society shall hold its Ordinary General Meeting at least thrice in every 12 months or at such intervals as the Board of Trustees may specify.

ii. The business of the Ordinary General Meeting shall include:

(a) The fixing of the liability of members.

(b) Fixing of the maximum credit limits for members where applicable.

(c) To consider the audit report and the President's comments thereof unless where this has previously been dealt with at the annual general meetings.

(d) The consideration of the council of Inspectors Report and communication from the President/chairman.

(e) The consideration of members' complaints.

18. CONDUCTS Of GENERAL MEETING

i. One fourth of the total membership or 30 members whichever is less shall form a quorum for the purpose of any general meeting.

ii. In the absence of the President and Vice President/chairman/vice chairman of the society, in any General Meeting any other member of the Board of Trustees duly elected by majority of those present at the meeting shall preside.

iii. The General Secretary/Assistant General Secretary or in their absence, any other person nominated in writing by the presiding officer if necessary, may nominate other officers to assist at the meeting.

iv. Any question submitted for the decision of the members present at the meeting unless otherwise dealt with in the regulations, shall be decided by a majority of votes.

v. At any meeting, a resolution put to vote shall be decided by a show of hands; but the election of officers shall be secret ballot. In the event of equal votes, the president/chairman shall have a casting vote.

vi. In respect of every resolution put to vote, the Secretary General shall enter all records to that effect in the minute's book with evidence of anything therein contained. Minutes of general meeting shall be counter signed by the President/chairman.

19. THE SUPREME AUTHORITY

i. The supreme authority of the society shall be vested in the General Meeting of members and cooperative elected officers nationwide; at which every member has right to attend and vote on all questions/raised issues.

ii. The general summit of NSCDC Cooperatives shall comprise of NSCDC Cooperative officials nationwide.

20. BOARD OF TRUSTEES

i. The Board of Trustees shall be made up of the following:-

(a) Grand Patron - Commandant General
(b) Patron - state commandant
(c) President and vice president - elected (NHQ)
(d) Chairman and vice chairman – elected (commands and other formations)
(e) General Secretary and Assistant General Secretary (NHQ), Secretary/Assistant Secretary (commands and other formations)
(f) Treasurer
(g) Financial secretary
(h) Public relation officer
(i) Chief whip
(j) Legal adviser
(k) Auditor

ii. Members except for the office of the Grand Patron and Patron of the Board of Trustees shall be elected for a period of 2 years: but a retiring Board Member shall be eligible for re-election, for another period of 2 years, and thereafter no more.

iii. (a) Vacancies occurring on the Board shall be filled within 14 days notice by the election of substitutes elected by the remaining members of the Board.

(b) Any member of the Board elected in a bye election shall be confirmed at the next General Meeting and shall hold office until the expiration of the term of the Board in which he was elected.

(c) The President of the society shall be the president of the Board of Trustees. Including at times of general summit and meetings at NSCDC Cooperative federation, in his absence, the Vice President shall assume the position of the president. The same applies to that of the commands and other formations.

(d) At the Board Meeting, the president/chairman shall have single vote but in the event of a tie, he shall be entitled to a casting vote.

(e) The Board shall meet as often as the business of the society may require but this shall not be less than twice in a month.

(f) The quorum for the Board Meeting shall be 2/3 the number of the Board members.

(g) A member of the Board shall cease to hold o if:-

a. he/she cease to be a member under the bye-law .
b. he/she is expelled under the bye-law.
c. he/she holds any office of profit (paid officer) under the society.
d. he/she in the case of appointed officer ceases to hold the office in NSCDC by virtue of which his/her appointment in the co-operative society is based.

DUTIES OF OFFICERS

21. GRAND PATRON AND PATRON

i. The Grand patron shall be the national father of the society and shall be contacted for advice at times of decision making.
ii. The Patron shall be the father of the society at the commands and other formations of the cooperative society and shall in case of any misunderstanding, have the right to direct the attention of the Board of Trustees to settle the cause of the misunderstanding and also offer his advice.
iii. The Grand Patron shall have power to order to dissolve any chapter of the elected executives at national headquarters, commands and other formation should he reasonably discover that the executives are using the society for personal interest, fraud and any other business contrary to the set goals of the society and order congress to conduct fresh elections.

22. PATRON

The Patron shall:

i. Be the father of the society at commands other formations and shall in case of any misunderstanding, the patron shall have the right to direct the attention of the board of trustees to settle the cause of the misunderstanding and also offer his advice.

ii. have right to demand accountability in the business of the society from any member of the Board of Trustees in the commands and other formations.

iii. Have right to advise the Board of Trustees.

iv. Not be a signatory to the Cooperative Society's account(s), his role will only be advisory.

23. PRESIDENT

The president shall:

i. Be responsible for the general administration of the Cooperative society in the Corps.

ii. Preside over meetings of the society

iii. Direct the activities of the society towards achieving its objectives;

iv. Prepare and presents quarterly reports of the society's activities;

v. Articulate meeting agenda with the General Secretary;

vi. Jointly sign with the General Secretary; order for product to be purchased

vii. Be signatory to the society's bank accounts;

viii. Settle misunderstanding and refer cases he cannot settle to the grand patron and patron respectively;
ix. Guide against fraud and embezzlement by ensuring that each officer perform his duty satisfactorily.
x. Be the head of the Cooperative department/unit/section/society at the national headquarters.

24. VICE PRESIDENT shall;

i. In the absence of the President perform the function of the President;
ii. Educate members on the rules and regulations of the society, also on their rights and benefits;
iii. Draw roster of members to take stock of products and items in the society, also on their rights and benefits;
iv. Jointly ensures with the Auditor and General Secretary the evaluation of products/items to and from the society's shop;
v. Search for and advises the society on items that could be required for sale to members;
vi. Receive complaints from aggrieved members, solve those he can and refer those he cannot to the executive committee.

25. GENERAL SECRETARY

The General Secretary shall:

i. Oversee the day to day administration of the society and provide adequate stationary and instrument of office for all officers;

ii. Receive applications for membership and process them as prescribed by the bye-law;

iii. Send out invitation for regular/emergency and annual meetings;

iv. Be an authorized signatory to the society's bank account(s) and transactions of the society.

v. Receive and reply letters on behalf of the society;

vi. Keep record of society's properties and maintain the nominal role of the members;

vii. From time to time make request for the needs of the society. These needs shall be endorsed by the President/chairman.

viii. Be responsible for the welfare and the discipline of the storekeeper and also ensure that he keeps accurate and up to date records and render all returns as they fall due;

ix. Design and stock all administrative forms necessary for the administration of the society;

x. Ensure the security of the shop and report same to the president/chairman.

26. ASSISTANT GENERAL SECRETARY

The Assistant General Secretary shall:

i. In the absence of the General Secretary perform the duty of the General Secretary when absent

ii. Arrange meeting place before the beginning of any meeting;

iii. Assist the General Secretary in his daily activities;

iv. Draw the attention of the General Secretary to regular absence of members.

27. CHAIRMAN

The chairman shall:

a. Be responsible for the general administration of the Command's Co-operative Society.

b. Preside over meeting of the Command's Co-operative Society.

c. Direct the activities of the society towards achieving its objectives.

d. Prepare and presents quarterly reports of the society's activities.

e. Articulate meeting agenda with the secretary.

f. Jointly sign with the secretary; order for product to be purchased.

g. Be signatory to the society's bank accounts.

h. Settle misunderstanding and refer cases he cannot settle to the patron or the grand patron through the president.

i. Guide against fraud and embezzlement by ensuring that each officer perform his duty satisfactorily.

j. Be the head of the co-operative unit/section/society at the state/zonal command.

28. VICE CHAIRMAN

a. The vice chairman shall in the absence of the chairman perform the function of the chairman.

b. Educate members on the rules and regulations of the society, also on their rights and benefits.

c. Draw rooster of members to take stock of products and items in the society, also on their rights and benefits.

d. Jointly ensures with the Auditor and secretary the evaluation of products/items to and from the society's shop.

e. Search for and advise the society on items that could be required for sale to members.

f. Receive complaints from aggrieved members, solve those he can and refer those he cannot to the executive committee.

29. SECRETARY

The secretary shall:

a. Oversee the day to day administration of the society and provide adequate stationery and instrument of office for all officers.

b. Receive applications for membership and process them as prescribed by the bye-law.

c. Send out invitation for regular/emergency and annual meetings.

d. Be an authorized signatory to the society's bank account(s) and transactions of the society.

e. Receives and replies letters on behalf of the society.

f. Keep record of society's properties and maintain the nominal role of the members.

g. From time to time make request for the needs of the society. These needs shall be endorsed by the chairman.

h. Be responsible for the welfare and the discipline of the storekeeper and also ensure that he keeps accurate and up to date records and render all returns as they fall due.

i. Design and stock all administrative forms necessary for the administration of the society.
j. Ensure the security of the shop and report same to the chairman.

30. ASSISTANT SECRETARY shall;

a. In the absence of the secretary perform the duty of the secretary.
b. Arrange meeting place before the beginning of any meeting.
c. Assist the secretary in his daily activities.
d. Draw the attention of the secretary to regular absence of members.

31. TREASURER

The treasurer shall;

(i) Receive money from Financial Secretary and pay it into the society's account and thereafter issue receipts for the same within 24 hours;
(ii) Keep accurate record of all moneys going in and out of co-operative accounts;
(iii) Be an alternate signatory to the co-operative bank account and also to all payment vouchers;
(iv) Pay creditors as may be authorized by the Executive Committee;
(v) Release fund or make payment when authorized by the President/chairman to do so;
(vi) Give quarterly report of the society's financial position to the Executive Committee and all members through notice board;

(vii) Advices the Board of Trustees;

(viii) And the treasurer shall posses the following qualifications and qualities; Must have accounting knowledge or background in economics, statistics, mathematics and business administration sciences.

32. INTERNAL AUDITOR

a. The Internal Auditor shall be an elected independent officer, who shall form part of the Board of Trustees. He shall report directly to the General Meeting and State Co-operative President/chairman (if need be) he shall be eligible for re-election for not more than two times in office

b. **Functions of internal auditor**

   a. Shall ensure that all accounting books are properly kept.
   b. assist the external auditor at any audit exercise.
   c. shall conduct a continuous audit of stocks at cooperative stores/shop.
   d. verify all financial/general transactions of the society. e. guide against fraud.

QUALITIES /QUALIFICATION FOR THE POST OF INTERNAL AUDITOR;

(i) The Internal auditor must have accounting background.

(ii) Posses at least a certificate in economics, statistics, mathematics and business administration.

33. FINANCIAL SECRETARY

FUNCTIONS OF FINANCIAL SECRETARY

i. Advice the executives and general assembly on the cost/benefit analysis of any project.
ii. Prepare the financial statement and any other financial report(s) as required by the cooperative society.
iii. Keep record of the daily financial activities of the secretariat.
iv. Attend audit queries on behalf of the society.
v. Advise the society on financial and investment decisions.
vi. Through the president at the directives of the grand patron collate, consolidate the financial statement of National Headquarters, commands and other formations of the societies for analytical review, financial and investment decisions.
vii. Prepare the final accounts of the society.

QUALIFICATION OF FINANCIAL SECRETARY

a. He/she shall have accounting/management background.
b. He/she shall possess at least a certificate in economics, statistics, mathematics or business administration.

36. CHIEF WHIP

Functions Of Chief Whip Among Others

(i) Be in control and maintain a quiet atmosphere at all meetings.

ii. Arrange meeting venues.

iii. Arrange for refreshment at EXCO/general meeting of the society as shall be directed by the president/chairman.

iv. Any other function that maybe assigned to him/her by the executive committee.

37. APPOINTMENT/REMUNERATION OF CO-OPERATIVE PAID OFFICERS

i. The appointment and payment of the remuneration of the co-operative paid officers shall be in accordance with NSCDC standard procedures for the appointment of staff but the remuneration shall depend on the ability of the co-operative to pay.

ii. The discipline of the co-operative paid officer shall be in accordance with NSCDC disciplinary procedures as spelt out in NSCDC staff hand book as may be reviewed from time to time as contained in appropriate NSCDC staff circulars on the subject. The termination of the appointment of the co-operative paid officers shall be subject to the approval of the president / chairman following the recommendation of the Board of Trustees.

iii. The appointment of additional paid staff for the society shall be based strictly on the need of th society as decided by the Board of Trustees (executive committee)

iv. All paid staff of the society shall on appointment, sign an undertaking to make good any losses caused by them to the society.

38. CREATION OF FUNDS

The fund of the society shall be made up of the following:-

(i) Registration fee
(ii) Monthly contributions
(iii) Interest realized on loans
(iv) Interest on fixed deposits
(v) Profits on sales proceeds and miscellaneous sources.

39. DISPOSAL OF PROFITS

44% Proposed Dividends
25% Statutory Reserves
5% Education Reserves
10% Honorarium
1% Audit & Supervision
15% AGM Expenses

40. RESERVE FUND

The reserved funds shall belong to the society as a whole and no member shall be entitled to any part of it. It shall be utilized for the business of the society and also applied to meet occasional deficiencies incurred by the society. Should the society be dissolved by the order of the Registrar, the reserved fund of the society shall be invested or deposited in such a manner as the Grand patron shall decide and shall not be drawn upon except with approval.

41. DISPUTES

Any disputes arising in or concerning the society and its officers, members or past members and its paid employees shall be referred to the Registrar for settlement by arbitration as provided in section 49 of the co-operative law.

42. LIQUIDATION

The society shall be liquidated only by the order of the Registrar under section 42 and 43 of the co-operative law.

43. AMENDMENT OF THE BYE-LAW

(i) These bye-law may be amended at any annual general summit /meeting of the president National Headquarters, chairman command and other formations by a majority of not less than ¾ of the executives present and entitled to vote, provided that a copy of the proposed amendments shall have been sent to each member at least 7 days prior to the date of the meeting at which the proposed amendments is to be considered.

(ii) No amendments to this bye-law shall be valid or operative until the Registrar of co-operative societies has registered it.

(iii) No amendment to this bye law shall be valid or operative if the amendment is done by other command and formations of the society except by a summit comprising the executives of the National Headquarters and executives of all commands and formations and approved by the Grand patron.

44. **LIABILITY**

The liability of members in case of liquidation shall be limited to the value of the share held by a member.

45. **BANK ACCOUNT**

With the exception of the immediate working capital, the liquid fund of the society shall be deposited in the current, saving or fixed deposit account in the manner mutually agreed by the society.

46. **FINES**

The general meeting of the society may impose fines on members not exceeding N200.00 in any case for flagrant or repeated contravention of this bye-law.

47. **PRODUCTION OF CASH/BOOKS AND FORMS MAINTAINED BY THE SOCIETY**

The cash balance shown in the cash book shall be produced at the General and Board Meetings and also on request by the Grand Patron, patron or the Registrar.

48. BOOK OF THE SOCIETY

(i) Register of members showing name, address, post, date of admission to membership, date of termination of membership, references to nominees appointment.

(ii) Register showing member's attendance at meetings.

(iii) A cash book showing the receipt and payment on each day on which business is done.

(iv) A general ledger.

(v) A personal ledger containing an account for each member.

(vi) A minute book showing proceedings of general and board meetings.

(vii) A register of fixed deposits

(viii) A loan register

(ix) A purchase/sales book showing all purchase/sales

(x) Payment vouchers

(xi) Cash receipt books

(xii) Pass book for members

(xiii) Stock ledgers

(xiv) A file containing a copy of these bye-law, co-operative law and the regulations

(xv) Such other records and books as may be prescribed by the Board for the transaction of the business of the society.

49. INSPECTION OF BOOKS OF THE SOCIETY

All registers and books of the society shall be opened to the inspection of all members and any accredited Co-operative official provided that no person other than an officer of the society, a member of the Board or a co-operative officer shall be allowed to see the personal account of any member without that member's written consent.

50. SEAL OF SOCIETY

The president/chairman shall maintain in his custody, the society's seal which shall be of a pattern approved by the Registrar and shall present same when required for use by the executives.

51. ELIGIBILITY FOR ELECTION AS A TRUSTEE/EXECUTIVE MEMBER

i. A member shall be eligible to be voted for or stand for election if he has been a financial/contributing member for a period of not less than 6 months and he/she has not violated the provisions of this bye-law.

ii. A member is qualified to vote if he is a financial/contributing member for a period not less than 3 months.

52. ELECTIONS

Elections into the Board of Trustees/executive committee of the society shall be as follows;

(i) A five man committee shall be selected/nominated by the congress to form the electoral committee.

(ii) The committee shall be set up at a congress meeting two weeks before the expiration of the term of the executives in power.

(iii) The electoral committee shall draw up modalities to conduct elections and conduct same.

(iv) The outgoing executives shall hand over to the elected executives not later than two weeks after the conclusion of the election.

(v) The National Headquarters executives shall be invited to all commands and other formations elections/AGM./Congresses as monitors and shall report any observation to the Grand patron at the national headquarters.

(vi) Qualification for intending executives is as spelt out in this bye-law

(vii) The National Headquarters society shall invite all chairmen of commands and other formations to their elections at the cost of such commands and formations.

53. ELECTION BY FALSE REPRESENTATION

An executive member wrongly elected due to misrepresentation of facts by himself will be sanctioned by the executive of NHQ and other formations where the misrepresentation occurred.

1. Such a person shall be dismissed summarily by the executive members who shall thereafter vacate his office with the approval of the congress.
2. An election into that office be held within 7 days to be observed by a representative of the Grand patron who shall be a member of the National Headquarter, executive.

54. BORROWING FROM BANK BY THE SOCIETY

(i) The trustees or executive members of a society not borrow monies from the bank on any personal/self interest except for the sole benefit of the members of the society.

(ii) The trustees/executive members who do have cause to borrow money on behalf of the society from a bank, another cooperative society or any finance house of legal standing, must relate the circumstances to the congress and obtain their approval by a general vote.

(iii) Any money to be borrowed by any arm of the society at National Headquarter, commands and other formations that exceed ten million naira (N10m) must also obtain the approval of the grand patron/patron in writing.

(iv) Any purchases for the National Headquarters, commands and other formations societies that exceed two million naira or its equivalent in any currency shall be subject to the resolution of the trustees/ executives.

55. FINANCIAL YEAR OF COOPERATIVE SOCIETY

The financial year of the society both at the National Headquarters commands and other formations shall commence on the 1st of January and end at 31st December of every year.

56. FINANCIAL TRUSTEES OF SOCIETY

a. The president/chairman, treasurer and secretary general shall be the financial trustees of the federation.

b. All cheques including those concerning transfer of fund shall be handled by not less than two signatures per time viz president/chairman being the most relevant, the other two could be alternated as they are available, thus it shall be president/chairman/treasurer, president/chairman/secretary before a cheque is valid for withdrawal.

61. TENURE OF EXECUTIVES OF NHQ/ COMMANDS AND OTHER FORMATIONS

(i) At the commencement of this bye-law, the tenure of office for all elected posts into the executive of the cooperative societies, both at National Headquarters and state commands shall be 2years, thereafter a re-election for two (2) years and no more.

(ii) Provided that such board of trustee in power has a remaining tenure of more than two years, at the commencement date of this bye-law.

(iii) Any executive/Board of trustees whose tenure is less than 2 years, at the commencement date of this bye-law shall unfailingly cause to conduct general elections at the expiration of such a tenure forthwith.

(iv) Any cooperative society whose board members had been selected, appointed other than by general elections shall forthwith conduct general elections 30 days from the date of commencement of this bye law, in accordance with provisions on election by this bye-law.

62. EX-OFFICIALS

Ex-officials may be contacted for advice and be recognized during functions. They may be selected to serve in committees as may be determined by the seating officials where there is conflict, the president/chairman shall have the veto power.

63. CITATION /COMMENCEMENT OF BYE LAW

This bye-law shall be cited as the NSCDC, National Headquarter commands and other formations co-operative bye-law.

COMMENCEMENT: this bye-law shall commence on the date and day signed by the Grand patron.

34. LEGAL ADVISER

FUNCTIONS OF LEGAL ADVISER

I. Arrange and attend to all proceedings on legal services on behalf of the society.

ii. Drafts, do incorporation at CAC (Corporate Affairs Commission) and vet all legal documents, agreements on behalf of the society.

iii. Advise the president/chairman, the executive and general assembly on legal implications of the business of the society.

iv. Interpret all laws relating to the business of the society.

v. Act as the legal adviser of the society.

QUALIFICATION OF LEGAL ADVISER

vi. Must be a person of reputable and exemplary character.

vii. Must have an LL.B and BL degrees.

35. PUBLIC RELATION OFFICER

Functions Of Public Relation Officer Among Others

i. Publish and sensitize members of the activities of the society.

ii. Handle social related activities or functions of the society.

iii. Liaise with other societies with the same or similar objectives.

iv. Be the image maker of the society.

v. Perform any other duties as maybe assigned to him/her by the executive committee.