

**The Article of Association (AoA) - Jamkhar Phendey Tshokpa
(JPT)**



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Jamkhar Phendey Tshokpa
“Service to Community”

September 1, 2013

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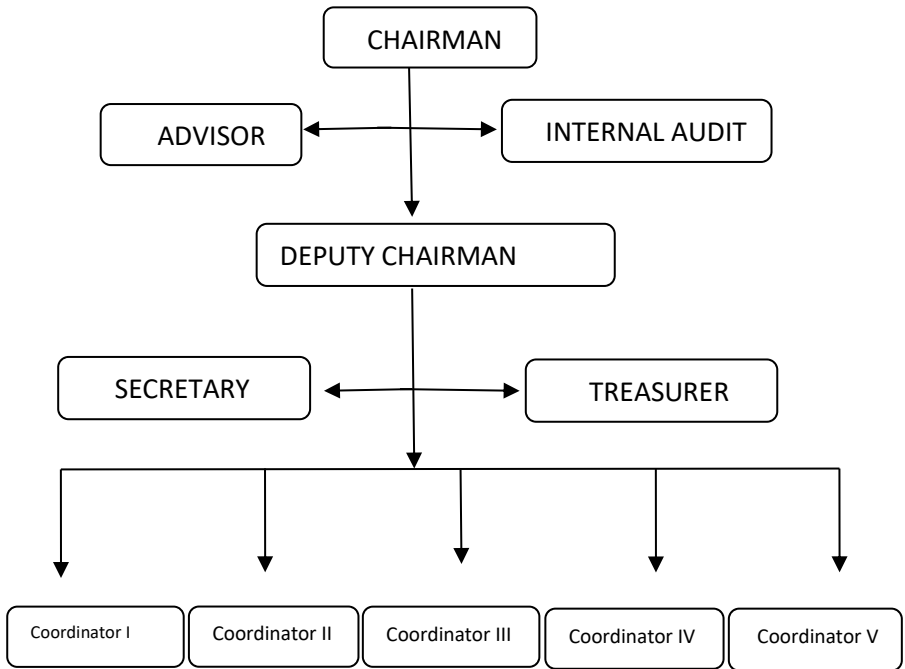
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Organogram of Jamkhar Phendey Tshokpa



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COORDINATOR – I

- Tongla/ Labar/Lishingkhar RegionMr. Kezang Sherub/ Mr. Sonam Zangpo

COORDINATOR – II

- Larjab/Nyinda/Layshum/Nachi Region....Mr. Thinley Dorji/ Mr. Pema Wangchuk

COORDINATOR – III

- Youb/Zor/Rejung Region.....Mr. Tenzin Wangdra/ Mr. Pema Thinley

COORDINATOR – IV

- Domshing/ Shingkhar Region.....Mr. Jambay Dorji/ Mr. Pema Dendup

COORDINATOR – V

- Shingchong/ Tag Chema/Goenpa Region...Mr. Palden/ Mr. Cheki Wangchu

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ARTICLE 1: BACKGROUND

1. BACKGROUND

As of today, the community vitality, cooperation amongst the people and social cohesion in Jamkhar gewog under Trashiyangtse Dzongkhag are quite rich, vibrant and intact. The essence of such a remarkable community union is always felt necessary in times of emergencies and hardships. It has become imperative and integral part for those of us working and living outside our native community to uphold our rich tradition of cooperation and collective actions.

Nothing can make meaningful existence without being co-dependent, particularly during family crisis and other difficulties. It is only through the binding sentiments of mutuality, trust, reciprocity, collectivity and solidarity that we can mobilize ourselves for collective action to solve individuals' or common problems. In the face of rapidly changing life style oriented towards individualism, the close-knit association and collective actions in the community in particular and society at large has felt necessary. We must come together to reinforce and strengthen the old institution of mutual help, co-existence and cooperation.

The educated lot who are working outside our native communities, are the ones who can actually contribute immensely to the common goal of achieving welfare of our community. However, we remain distanced from our native communities when it comes to taking some collective social actions. Those of us, either in Thimphu or other districts, have even lost social networks among

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ourselves though many of us share proximal spaces. Most of the time, we do not recognize our common roots, and fail to condole with each other in times of urgencies, hardships and afflictions, forget about making significant joint contributions to promoting our native communities.

A group of Jamkharpas living in and around Thimphu has come to a consensus to come up with a welfare foundation known as “Jamkhar Phendey Tshokpa (JPT) as apolitical, autonomous and cohesive self-help group with modern organizational functionality which not only serve the members’ interests, but also extend the benefits to our root communities, and beyond as its size, fund and scope grow.

ARTICLE 2: VISION

2. VISION

“To garner cooperation and work towards social cohesion in Jamkhar Gewog under Trashiyangtse Dzongkhag”.

ARTICLE 3: MISSION

3. MISSION

- 3.1 To pool resources from its members and utilize them for the common good;
- 3.2 To provide moral, physical and material support to its members in times of sickness, deaths and other hardships;
- 3.3 To serve as an avenue for extending support in any form and manner to the weakest community

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members of Jamkhar gewog as may be necessary;
and

3.4 To encourage and support younger generations
shine without forgetting their roots.

ARTICLE 4: OBJECTIVES

4. OBJECTIVES

The objectives of the JPT are categorized into
immediate, intermediate and long term.

4.1 Immediate

- 4.1.1 Provide moral, physical and resource
support to members in times of death and
sickness to the members and in the
member's family (*member-support
scheme*);
- 4.1.2 Extend support to the poor households of
Jamkhar gewog (on case-by-case basis)
who are extremely disadvantaged to
perform funeral rites in case of death of a
family member.
- 4.1.3 Providing help to those severely deprived
families who are not able to help
themselves during sickness and other
difficulties (*community-support scheme*).

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*E.g Tendha Tshechu, Dha Rim Tshetshu
and Annual Tshechu; and*

- 4.1.4 Design and develop fund raising strategies and programs (*Fund-mobilization scheme*).

4.2 Intermediate

- 4.2.1. Revive, strengthen and coordinate with the community-based self-help groups to ensure their effective function and sustainability; and

- 4.2.2. Support disadvantaged youths of Jamkhar Gewog whose circumstances have forced them to self destructive activities (*youth-support scheme*).

4.3 Long term

- 4.3.1 Assist communities to identify viable income generating small ventures and help them market their farm and non-farm products;
- 4.3.2 Create socially and economically vibrant communities which will serve as a model for other communities to look up to and draw inspiration from.

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ARTICLE 5: PROVISIONS

5. PROVISIONS

The words and phrases used herein have the following meanings or interpretations:

5.1 Member

- 5.1.1 A person registered with the JPT as per the terms and conditions of the Article of Association of JPT, 2013;
- 5.1.2 The JPT membership shall be offered to the resident individuals of Jamkhar gewog;
- 5.1.3 Each member shall be treated as a separate member should there be more than one member from each household; and
- 5.1.4 Each member shall make their own membership fee to be eligible for separate claims from JPT as per the Article 6.4.3 of this AoA, JPT 2013.

5.2 Family Members

- 5.2.1 The family members are exclusively a member's spouse,

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children, member's parents and spouse's parents.

5.3 Children

- 5.3.1 A member's biological or legally adopted children whose identities are affirmed by using health cards or other documents of evidence.

5.4 Membership Fee and Annual Contribution

- 5.4.1 This include one-time registration fee of **Nu. 1,000.00** (One Thousand) only and annual membership fees of **Nu. 1,000.00** (One Thousand) only to be deposited in the bank account # **5000081455027** maintained with the Bhutan National Bank, Thimphu.
- 5.4.2 Member may also deposit their contribution in an advance;
- 5.4.3 Members must deposit their fees within 3 (Three) months of the due date of his or her membership fee;
- 5.4.4 Member failing to make their deposit of member fees shall be liable to a fine of **Nu. 100.00 (One**

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Hundred) for every defaulted month;

- 5.4.5 Member who decide to withdraw their membership for any reasons shall NOT be entitled to any refund of his/ her contributions; and any initial fees, if paid, shall be deemed forfeited by the JPT.
- 5.4.6 Member who have once withdrawn/ resign/ terminated from the membership of the JPT shall NOT be eligible for re-enrolment in the future. However, the management committee of JPT may reconsider the re-enrolment upon receipt of amount equivalent to amount paid by the current active members since the adoption of AoA, of JPT 2013.
- 5.4.7 No member can withdraw his/ her membership after availing benefits (SEMSO) from JPT; and
- 5.4.8 The membership fee shall be revised from time to time during the annual general meeting depending on the membership strength and fund position vis-à-vis the annual expenditure of JPT.

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5.5 New Membership

- 5.5.1 The management committee shall accept or/ and reject the new membership;
- 5.5.2 The new member must register and declare the membership under taking in the JPT Form I and II which are annexed in Article 8 of AoA of JPT 2013.
- 5.5.3 While filling up the JPT form - II, a member should not list his or her deceased parents / spouses' parents.
- 5.5.4 Registration form is to record the bio-data of the member, spouse, children, parents, spouse's parents and other relevant information;
- 5.5.5 The new member shall deposit their initial membership fees of **Nu. 1,000.00** (One Thousand) and annual membership fee of **Nu. 1,000.00** (One Thousand) only; and
- 5.5.6 The members' dependents must be updated *annually*;

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5.6 Donations/Contribution

- 5.6.1 The members wishing to donate to JPT are encouraged to do so besides the registration fee and annual membership fee, but they are eligible for the welfare claims as equal to any other members and as per the terms laid in Article of Association of JPT; and
- 5.6.2 A member who is out of station for more than a year, he/she shall inform the Treasurer of JPT or a nominee who will be responsible for all financial transactions during the member's absence.

5.7 Claims

- 5.7.1 The members or their nominees can claim the benefits from the JPT Fund strictly based on declaration made in Form I and after completing the **JPT Form – III**;
- 5.7.2 The members cannot claim benefits as a matter of right but based on the genuineness of the requirement;

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- 5.7.3 The JPT Management Committee has the right and responsibility to cross check and authenticate welfare claims; and
- 5.7.4 The nominee(s) of the deceased member shall be paid **100%** of the SEMSO amount determined as per the Membership Under Taking **(JPT - Form I and II)** completed during the initial registration of the member.

5.8 Termination of membership

- 5.8.1 A membership shall cease in the event of death, resignation and termination from the registered membership of the JPT.
- 5.8.2 Membership of the members failing to deposit their fees within 6 (Six) months of the due date shall be terminated automatically.

5.9 Penalty

- 5.9.1 Penalty is disciplinary actions taken against the offenders;
 - 5.9.2 The offences can be the misappropriation of funds, serious violation of the terms of the Article
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of Association and non-payment of the membership fees on stipulated dates mentioned in this Article of Association;

- 5.9.3 The sum misappropriated, if any, shall be recovered from the offenders with penalties, as applicable, and as decided by the Committee.

ARTICLE 6: REGULATIONS

6. REGULATIONS

The following are regulations of the JPT Fund:

6.1 Name of the Fund

- 6.1.1 The name of this fund shall be “Jamkhar Phendey Tshokpa Fund” (JPT Fund).

6.2 Fund Withdrawal

- 6.2.1 The JPT fund must maintain its minimum balance of **Nu. 100,000.00** (One Hundred Thousand) only for all times to come, solely for the purpose of long-term sustenance of JPT;
- 6.2.2 Until such time of maintaining minimum balance of **Nu. 100,000.00** (One Hundred Thousand) in the JPT fund account, the SEMSO must be paid from the collection

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of contribution from each member of JPT per occasions; and

- 6.2.3 Transaction for SEMSO from the JPT fund shall be made only if the fund balance is more than **Nu. 100,000.00** (One Hundred Thousand) only without having to contribute by each member.

6.3 Fund Report

- 6.3.1 The management must make a report detailing credits from member contributions, interests earned from bank(s) and profits earned from any other investments.
- 6.3.2 The report must include transaction detailing the welfare payments, bank charges for funds transfer, management and any other expenses incurred during the year; and
- 6.3.3 The management must present its fund report during the annual general meeting of JPT.

6.4 Welfare Coverage

- 6.4.1 The SEMSO shall be made only in event of death(s) to the member and member's

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family as per the **Article 5.1, 5.2 and 5.3** of this Article of Association;

6.4.2 The identity of the member's welfare nominees shall be as indicated in the **JPT Form - II** submitted during the membership registration;

6.4.3 The amount of SEMSO under this JPT scheme is as detailed below:

SI #	Particulars	Initial Amount (Nu.)	Revised w.e.f 01.01.2019	Remarks
1	Members	20,000.00	35,000.00	
2	Spouse	15,000.00	30,000.00	
3	Children	15,000.00	30,000.00	No Age Limits
4	Member's parents	15,000.00	30,000.00	
5	Spouse's parents	15,000.00	30,000.00	

6.4.4 All SEMSO payments shall be paid in cheque for claims in Thimphu, and by the fastest available means to members outside Thimphu;

6.4.5 As discussed in 4th Annual Meeting of the JPT, the SEMSO amounts for rites on **7th, 14th and 21st** Day were also decided to maintain status quo as **Nu. 5,000.00 (Five Thousand)** only per occasion shall be

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withdrawn from the fund to purchase the following items:

- i. Rice (25 KG)
- ii. Martin Oil (One Tin)
- iii. Beer (One case)
- iv. Remaining amount shall be paid in **CASH**

6.4.6 In the event of sickness, misfortunes and other occasion other than death to the members, SEMSO shall be utilized from the JPT account limiting to **Nu.5,000.00 (Five Thousand)** only per occasion; and

6.4.7 The Management Committee shall review/ revise the benefits and contributions from time to time and present it during the annual general meeting;

6.4.8 Any revision of the benefits and contributions must be approved by the *Two-Third* of the member present during the annual general meeting.

6.5 Support to the non-members

6.5.1 The JPT Committee can identify and decide on schemes to support the non-

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member individuals of Jamkhar Gewog for the following purposes;

- 6.5.2 Conduct the funerals of those people with no children or relatives;
- 6.5.3 Basic support to poor old and sick people with no children and other relatives;
- 6.5.4 Support the basic education cost of poor children and young people with no parents, relatives or with irresponsible parents;
- 6.5.5 The amount of expenses for such activities shall not exceed Nu. 20,000.00 (Twenty Thousand) only; and
- 6.5.6 The JPT Management Committee must ensure that such activities are reported to other members during annual meeting with proper justification for the activities and the expenditure statement.

6.6 Investment Opportunities

- 6.6.1 Members, either individually or in group can submit an investment proposal for debate and discussion amongst members during annual meetings. Such proposals should include financial implications, risks, and returns to safeguard the interests of the Fund;

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6.6.2 If the investment proposal is found to be financially viable after a detailed study, the amount to be sanctioned and modality of receiving returns from the investment shall be decided by consensus of two-thirds majority of members present during discussions.

6.7 Welfare Loan

6.7.1 Under dire circumstances, members may seek welfare loan up to a maximum of **Nu. 30,000.00** (Thirty Thousand) only @ 10% per annum simple interest. This is subject to approval by the Committee based on the purpose of the loans;

6.7.2 Members can avail loan after serving as members for a minimum of FIVE years;

6.7.3 The loans can be availed for the following prioritized purposes and conditions:

6.7.3.1 For medical treatment outside the country of a member or his or her direct dependents;

6.7.3.2 During death of member's direct dependents;

6.7.3.3 For education of member's children;

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- 6.7.3.4 During major accidents of any kind either to a member or direct dependents;
- 6.7.3.5 For construction or repair of member's house;
- 6.7.3.6 For starting business ventures;
- 6.7.3.7 The amount of loan repayment will be based on the simple interest rate.
- 6.7.3.8 The term of loan must be not more than FIVE years;
- 6.7.3.9 The members who are not able to repay loan on time is liable to late payment penalty as per the prevailing rate of the Bank of Bhutan;
- 6.7.3.10 Request for loan must be submitted to the committee using **Form-IV**;
- 6.7.3.11 While no collateral is required, the committee must approve the loans based on the repayment capability and viability of the end use of loans. However, loan must be guaranteed by minimum of **TWO members**;
- 6.7.3.12 In case of default or a member who have availed loan leave the JPT before loan liquidation, the guarantors are liable to liquidate the loan;

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6.7.3.13 If a member dies before loan liquidation, it will be adjusted against the admissible benefits/ SEMSO, and if the outstanding amount exceeds the adjustment amount, the guarantees should clear it; and

6.7.3.14 Member can avail subsequent loans only after having fully liquidated the previous loan.

6.8 Management Committee

6.8.1 The Management Committee shall consist the Chairman, Dy. Chairman, Advisor, Secretary, coordinators and Treasurer;

6.8.2 The FIVE coordinators shall represent the FIVE regions of Jamkhar Gewog (as enshrined in the Organogram of JPT.

6.8.3 The Management Committee shall be elected based on the *two-third* majority vote or / and show of hands of members present during annual meeting;

6.8.4 The Coordinators and Treasurer shall be entitled to **Nu. 1,000.00** (One Thousand) per year as communication allowance to make up the cost of making phone calls or other short-distance travels to coordinate

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meetings, welfare activities and information sharing;

6.8.5 The Management Committee can spend up to **Nu. 10,000.00** (Ten Thousand) only per year to procure stationeries and other equipments necessary to carry out the management function. This also includes the cost of tea and snacks for annual general meetings. However, the record of expenses must be maintained and accounted during annual meetings; and

6.8.6 Minimum of Three Management Committee members must sign on the cheques.

6.9 Terms of Post Holders

6.9.1 The term of the management Committee or the office bearers is for THREE years;

6.9.2 The new management or the office bearers shall be elected during its annual general meeting only;

6.9.3 The Management Committee/ Post Holders in the JPT shall be elected based on the *two-third* majority vote or / and show of hands of members present during annual meeting;

6.9.4 Voting by proxy shall not be permitted.

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6.10 Accountability of Management

- 6.10.1 The Management Committee shall present the JPT Fund Report to the members during annual meetings;
- 6.10.2 Every member has right to ask and see the cashbook and other documents of fund transactions;
- 6.10.3 All transactions of payments and receipts of dues must be transparent; and
- 6.10.4 The Management Committee shall prepare balance sheet, receipts and payment statement, and other books of accounts.

6.11 Management Committee's Power

- 6.11.1 In addition to the power to approve or disapprove SEMSO claims made by the JPT members, the management committee can decide on any the welfare activities for Jamkhar Gewog and to member and non-member.

6.12 Annual General Meeting

- 6.12.1 Regular meetings shall be conducted annually for purpose of updating the status

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of the activities of JPT and to discuss other welfare activities;

6.12.2 The Chairman shall set the exact date, time and venue for the meeting and the Secretary shall notify the members thereof, in writing, at **least ten (10)** days in advance with the help of the coordinators; and

6.12.3 Special meetings of the membership may be called by the Chairman at any time upon due notice to the members by the Secretary.

7. ARTICLE 7: RESPONSIBILITIES OF OFFICE BEARERS

7.1 Chairman

The Chairman will:

7.1.1 Be the final authority in all affairs and management related to the JPT;

7.1.2 Preside over all the formal meetings;

7.1.3 Verify the claims;

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- 7.1.4 Review investment opportunities, benefits, welfare loan etc.;
- 7.1.5 Present the yearly report during annual general meetings;
- 7.1.6 Be the executive head of the JPT Fund;
- 7.1.7 Be the sole authority to interpret these rules in the event of disputes;
- 7.1.8 Call all the members for the amendment of the AoA, if necessary;
- 7.1.9 Expel members in consultation with the Committee if the member in question has not abided any of the Articles of the JPT;
- 7.1.10 Sign any correspondences on behalf of the JPT; and
- 7.1.11 Delegate any additional responsibilities to any members.

7.2 Secretary

The Secretary will:

- 7.2.1 Assist the Chairman in all matters related to the JPT;

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- 7.2.2 Coordinate and draft agenda for the bi-annual meetings, and other ad hoc meetings;
- 7.2.3 Keep the minutes of the meetings;
- 7.2.4 Maintain the up-to-date register of members and their dependents;
- 7.2.5 Be co-signatory for the operation of the Bank account;
- 7.2.6 Coordinate with Treasurer for membership fee updates;
- 7.2.7 Be the custodian of all information and records belonging to the JPT; and
- 7.2.8 Be responsible for any other tasks entrusted by the Chairman from time to time.

7.3 Treasurer

The Treasurer will:

- 7.3.1 Ensure that membership fees and dues are deposited on time;
- 7.3.2 Make prompt SEMSO payments in consultation with the Committee;

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- 7.3.3 Maintain the cashbook in a transparent manner;
- 7.3.4 Provide receipt to the depositor and maintain the record of the contributors and Fund status.
- 7.3.5 Submit the bi-annual Funds statement to the Committee;
- 7.3.6 Obtain monthly bank statements and reconcile with the cashbook;
- 7.3.7 Be responsible for giving quarterly financial statements or as and when required by the Committee;
- 7.3.8 Extend help to an auditor appointed by the Executive Committee to inspect the accounts of the JPT and render advice on financial matters;
- 7.3.9 Coordinate follow up with Secretary and Coordinators for membership fee dues; and
- 7.3.10 Be a co-signatory for the operation of the bank account.

7.4 Coordinators

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The Coordinators shall:

- 7.4.1 Coordinate welfare activities for the JPT members of Jamkhar Gewog;
- 7.4.2 Help Treasurer to collect membership fees and annual membership dues on time;
- 7.4.3 Follow-up on the membership fees from the defaulted member and help settle the accounts with the treasurer;
- 7.4.4 Represent members of respective Jamkhar regions (as per JPT Organogram) on the management committee;
- 7.4.5 Assist secretary to coordinate annual meetings;
- 7.4.6 Counter-sign on Fund account cheques;
- 7.4.7 Disseminate management information and other relevant information which may be useful for the effective functioning of the JPT; and
- 7.4.8 Promote associational networks and cooperation among the members even outside the JPT.

7.5 Advisors

The Advisor shall:

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7.5.1 Advise on fund mobilization from foundations, individual donors and other agencies;

7.5.2 Adjudicate minor legal issues with the JPT.

7.6 Internal audit

7.6.1 In order to ensure the internal check and balance of the JPT's Books of Accounts, the independent internal audit personnel appointed by the management during its annual general meeting must conduct its audit regularly; and

7.6.2 The internal audit must audit the books of accounts of JPT annually and present its finding as an Internal Audit Report during the Annual general meeting of JPT.

7.7 Founding members

The following are the founding members of the Jamkhar Phendey Tshokpa:

7.7.1 Karma Tshewang, Youb

7.7.2 Ugyen Rinzin, Youb

7.7.3 Karma Tenzin, Youb

7.7.4 Rinzin Dorji, Youb

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- 7.7.5 Thinley Namgay, Youb
- 7.7.6 Palden, Shinchong
- 7.7.7 Sherub, Tongla
- 7.7.8 Ugyen Tenzin, Tongla
- 7.7.9 Rinzin Chophel, Zor
- 7.7.10 Tulku Jigme Sonam, Zorthung
- 7.7.11 Tenzin Dorji, Duksher.

7.8 Amendment of the Article of Association.

- 7.8.1 Any member can initiate amendment of any clause in the JPT Article of Association. However, any addition, deletion or other modification should strengthen the Article of Association.
- 7.8.2 A *two-third* majority of members present during annual meeting must approve and endorse the proposed amendment; and
- 7.8.3 The JPT committee can as well propose for the amendment of the Article of Association during annual meeting.

7.9 Commencement date

- 7.9.1 The Article of Association of Jamkhar Phendey Tshokpa shall come into effect from September 1, 2013.

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ARTICLE 8: APPENDIX

8 APPENDIX

**8.1 JPT Form – I (Declaration of
Membership Undertaking)**

The Chairman
Jamkhar Phendey Tshokpa
Thimphu : Bhutan

Subject: Declaration of Membership Undertaking

Sir/Madam,

I Mr/ Ms _____ do hereby declare that I have read and understood the rules and regulations of the Jamkhar Phendey Tshokpa (JPT). Having read and understood this, I wish to become a registered member of JPT w.e.f _____.

I do also hereby declare that once I become a registered member of the JPT, I shall abide by the Terms and Conditions set in the Article of Association (AoA) of JPT and Rules and Regulations in the form of Minutes of Meeting passed or/ and approved during the Annual General Meeting of the JPT. In case I am found guilty of breaching the AoA and Rules and Regulations, I shall abide by the decision of the Management Committee.

I shall remain obliged to extent my cooperation to JPT as always.

**The Article of Association (AoA) - Jamkhar Phendey
Tshokpa (JPT)**

Thanking you;

Signature:

Full Name:

CID #:

8.2 JPT Form - II (Registration Form)

A. Membership Details

Particulars	Member	Spouse
Name		
Phone/fax		
E-mail		
Sex		
Birth date		
Citizenship ID		
Permanent Address		
Bank account No. for SEMSO		
Current Address		
Nominee (s) for welfare claim		

B. Children

Sl. No.	Name	DoB	Sex
1			

**The Article of Association (AoA) - Jamkhar Phendey
Tshokpa (JPT)**

2			
3			

C. Member's Parents

	Name	Age	Residence
Father			
Mother			

D. Spouse's Parents

	Name	Age	Residence
Father			
Mother			

I certify that the information given above is true to the best of my knowledge. In the event of the demise of any of my dependents, benefits as defined in the AoA of JPT-2013 may be given to me.

I hereby nominate Mr/Ms _____ the right to receive the entire amount that may be payable to me by the JPT in the event of my death.

Signature

***The Article of Association (AoA) - Jamkhar Phendey
Tshokpa (JPT)***

Date:.....

For use by Managing Committee only

Membership into the JPT: Accepted
Not Accepted

*Not accepted since the applicant fails because of the
Clause.....of the JPT Article of
Association.

**(SECRETARY)
(CHAIRMAN)**

.....
.....

***The Article of Association (AoA) - Jamkhar Phendey
Tshokpa (JPT)***

8.3 JPT Form – III (Claim Form)

SUBMISSION OF CLAIMS

1. Name
Beneficiary:.....
.....
2. CID
No:.....
.....
3. SEMSO
for:.....
.....
4. Name of
Deceased:.....
.
5. Age of
diseased:.....
.....
6. CID of
deceased:.....
.....
7. Documents enclosed:
 - 7.1
 -
 - 7.2
 -

***The Article of Association (AoA) - Jamkhar Phendey
Tshokpa (JPT)***

I hereby declare that all the information provided above is true and accurate. If found false, I might be held responsible.

Date: _____

Signature:

Name of the Applicant:

For official Use Only

I have verified the above claim and find that the claim submission is in order.

Verified by:

SECRETARY

Approved by:
CHAIRMAN
Jamkhar Phendey Tshokpa

**8.4 JPT Form - IV (JPT Welfare Loan
Application Form)**

The Chairman
Jamkhar Phendey Tshokpa
Thimphu : Bhutan

Subject: Request for Welfare Loan

**The Article of Association (AoA) - Jamkhar Phendey
Tshokpa (JPT)**

Sir/Madam,

I Mr/Ms _____ wish to avail a welfare loan of Nu. _____ (*Ngultrum* _____) only from the JPT for _____.

I do also hereby declare that once I avail the welfare loan, I shall be governed by clause of AoA JPT 2013 and Rules and Regulations. In case, I am found guilty of breaching the Rules and Regulations, I shall abide by the decision of the Management Committee of the JPT.

I would be grateful if the management could kindly consider my submission.

Thanking you;

Signature:

Applicant Name:

Guarantor

Full

Name: _____

For Official Use Only

.....
.....

Mr./ Ms. _____ is hereby found registered as a member of Jamkhar Phendey Tshokpa with effect from _____.

***The Article of Association (AoA) - Jamkhar Phendey
Tshokpa (JPT)***

DECISION: Management Committee, JPT

Approved:

Not Approved:

1. Name: _____
2. Amount of loan: _____
3. Release date: _____
4. Repayable within (Date): _____
5. Interest payable: _____

**(SECRETARY)
(CHAIRMAN)**

(TREASURER)