

JUDICIAL SERVICE

STAFF CO-OPERATIVE FUND



STANDING ORDERS OF MEETINGS AND ELECTIONS OF JUSCOFund

2025

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PART I – APPLICATION OF THE STANDING ORDERS

Order 1 – Application of the Standing Order

Rule 1: This Standing Orders shall be applied, subject to the Bye-Laws of JUSCOFund and other statutory provisions, to

- (a) Annual General Meetings (AGM),
- (b) Special General Meetings (SGM),
- (c) Board Meetings,
- (d) Committee Meetings,
- (e) Elections, appointments and removal of Officers, and Members of the Board and Committees,
- (f) Disciplinary matters, and
- (g) Other matters as are necessary for the efficient management of the Judicial Service Co-operative Fund (JUSCOFund).

PART II – ANNUAL AND SPECIAL GENERAL MEETINGS

Order 2 – General Rules of General Meetings

Rule 1: Pursuant to Article 33,

- (a) the supreme authority of the Fund shall be the General Meeting which shall be the highest decision making body of the Fund,
- (b) the General Meeting shall be an assembly or meeting of ordinary members of the Fund at such a time, place, manner or medium as the Board may direct.

Rule 2: General Meetings shall be presided over by the Board Chairman, and in his absence, the Vice Chairman

or any member of the Board as may be directed by the Board.

Rule 3: Pursuant to Article 34, the Board shall cause AGM to be held within four months after every financial year.

Rule 4: Where the Board fails to hold an AGM, a member may petition the Board to hold the AGM within twenty-one (21) days, and if the Board still fails, a member may then petition the Registrar to compel the Board to hold such AGM which may be supervised by the Registrar.

Rule 5: Despite Article 34 and Rule 3 of Order 2 of this Standing Orders, a Special General Meeting (SGM) may be held at the request from a member or officer or a committee;

- (a) approved by not less than two-third ($\frac{2}{3}$) of all members of the Board, or
- (b) supported by at least one hundred (100) members or one-fifth ($\frac{1}{5}$) of all members whichever is lesser.

Order 3 – Quorum of General Meetings

Rule 1: The quorum for General Meetings shall be two hundred (200) ordinary members or one-half ($\frac{1}{2}$) of members, whichever is lesser.

Rule 2: In case the meeting is unable to meet the quorum provided for under Rule 1 of Order 3 of this Standing Orders, the meeting shall be adjourned to a date not later than 14 days, and special quorum of one hundred (100)

members or one-fourth ($\frac{1}{4}$) of members, whichever is lesser shall be sufficient quorum for the conduct of business.

Order 4 - Notice of General Meetings

Rule 1: The Board Secretary shall convene General Meetings in consultation with the Board Chairman.

Rule 2: Notice of every General Meeting shall be issued by the Board Secretary in consultation with the Board Chairman, and shall

- (a) be accompanied with the agenda of the meeting,
- (b) be accompanied with reports, proposals, and other documents required for the meeting
- (c) specify the date, place (physical location) or medium (where virtual or other means is required), and
- (d) time or duration of the meeting.

Rule 3: There shall be at least 21 clear days' notice of AGM meeting to members, and in the case of SGM, the notice to members shall be at least seven (7) days prior to the date of the meeting.

Rule 4: The summary of the notice of the AGM or SGM shall be

- (a) published in one of the national newspaper,
- (b) posted at the notice board of the head office of the Fund,
- (c) posted at the regional offices of the Judicial Service, and
- (d) published at other places or media as the Board may direct.

Order 5 - Agenda/Business of General Meeting

Rule 1: The agenda of General Meetings may include

- (a) Consideration of financial reports,
- (b) Consideration of audit reports,
- (c) Consideration of reports of the Board, Credit Committee, Compliance Committee and General Manager,
- (d) Policy decisions and amendments,
- (e) Review and amendment of Bye-Laws,
- (f) Election of officers,
- (g) Removal of Officers,
- (h) Other businesses required by the Bye-Laws, and
- (i) Other matters as the Board may determine.

Order 6 - Voting and Decisions at General Meetings

Rule 1: Each member present shall have one vote.

Rule 2: Except as otherwise provided for in the Bye-Laws or this Standing Orders, voting at General Meeting shall be by voice vote, show of hands, division or by ballot.

Rule 3: Voting may be done manually or electronically or both, as the Board may decide.

Rule 4: Voting on election of officers shall be by secret ballot.

Rule 5: A member may vote by proxy in a manner as the Board shall provide.

Rule 6: Except as provided for in the Bye-Laws or this Standing Orders, decisions at General Meetings shall be

by simply majority, and when there is a tie, the Chairman or the member presiding shall have a casting vote in addition to his original vote.

Rule 7: Despite Rule 6 of Order 6, the Chairman or any member presiding shall not have a casting vote in the case of election of officers.

Order 7 - Qualification to participate and vote at General Meetings

Rule 1: Only ordinary members in good standing shall be qualified to participate and vote at any General Meeting.

Rule 2: Despite Rule 1 of Order 7, any member of the Fund may attend and participate in the discussions at the General Meeting, but shall not have the right to vote unless qualified under this Standing Orders or the Bye-Laws.

Rule 3: For the purpose of Article 33 and Rule 1 of Order 7, ordinary member shall be a member in good standing who shall have

- (a) purchased and maintained the minimum share capital of Ghs 200.00 or such amount as may be determined by the Board,
- (b) not defaulted in the payment of the minimum monthly contribution,
- (c) been a member for at least two months as at the month prior to the month of the AGM,

- (d) not defaulted in the payment of any obligation including repayment of loans, charges, fees, penalties, and guarantees, and
- (e) not been barred by the Board or a General Meeting from attending and participating in a General Meeting.

Order 8 – Minutes of General Meeting

Rule 1: Minutes of all General Meeting of the Fund shall be recorded by the Secretary or by a person, other than the Secretary appointed by the Board for the purpose.

Rule 2: The minutes of General Meeting shall record the following particulars:

- (a) The names of the Board and Committee Members, Officers, the total number of members present,
- (b) The date(s) on which the meeting was held,
- (c) The venue at, or mode by which the meeting was held,
- (d) The name of the person who chaired the meeting,
- (e) The time the meeting commenced and ended,
- (f) A concise statement of the matters discussed, and
- (g) The decisions of the meeting thereon.

Rule 3: The Secretary or any other officer designated shall perform the duties in respect of minutes as provided in the Bye-Laws and this Standing Orders.

Order 9- Order and Discipline at General Meetings

Rule 1: The Chairman or any member presiding shall be responsible for directing proceedings, maintaining order and discipline at General Meetings.

Rule 2: All deliberations shall be directed at the Chairman or the member presiding and he shall be acknowledged in the making of all submissions.

Rule 3: The Chairman or member presiding shall have the power to admit a motion, question, or comment at General Meetings.

Rule 4: A member who intends to move a motion or ask a question or make a specific comment at the meeting shall file the said motion, question or comment with the Secretary on a date not less than seven (7) days to the date of the General Meeting.

Rule 5: Despite Rule 4 of Order 9, the Chairman or the member presiding may admit a motion, question or comment on the floor of the meeting when it appears expedient to do so, even though such motion, question or comment might not have been filed.

Rule 6: A motion for review or amendment of the Bye-Laws shall not be considered unless the proposer gives at least one month notice of the proposed amendment filed together with the justification with the Secretary and same circulated to the Board, Standing Committees and members of the Fund in twenty-one (21) days prior to the date of the General Meeting.

Rule 7: Every motion shall be clearly stated and seconded, and the chairman shall proceed to permit the meeting to consider the motion.

Rule 8: Where a motion is not seconded upon being moved, the motion shall be considered rejected, unless the Chairman rules otherwise.

Rule 9: The Chairman or the member presiding may disallow or overrule a motion, comment or question when it appears necessary to do so.

Rule 10: Any member who is aggrieved by the ruling of the Chairman may raise an appellate motion which shall be considered and determined by all members of the Board.

Rule 11: The Chairman or any member presiding shall have the power to exclude or oust a member or stranger from participating in a meeting where the members is disqualified, being disruptive of proceedings, or exhibit behavior that has a high potential to cause disorderliness in a meeting.

Order 10 - Meetings and Decisions of the Board

Rule 1: The Board shall meet at least once every quarter in a year (i.e. three months) and at other times when necessary.

Rule 2: Quorum of the Board meetings shall be majority of all Board members.

Rule 3: Except as provided for in this Bye-Laws, each member of the Board shall have one vote.

Rule 4: Decision of the Board shall be by simple majority, and where there is a tie, the Chairman shall have a casting vote in addition to his original vote.

Rule 5: Notice of Board meeting shall be seven (7) days, and in special cases, three (3) days or such time interval as the Board may permit.

Rule 6: The Orders and Rules provided for General Meetings shall be applicable to the meetings of the Board with the necessary modifications.

Order 11 - Meetings and Decisions of the Committees of the Fund

Rule 1: Committees shall include the Credit Committee, Compliance Committee and any Committee constituted by the Board or General Meeting for the purpose of undertaking a task in the interest of the Fund.

Rule 2: Quorum of meeting of the Committees shall be at least one-half of all its members.

Rule 3: Each member of a Committee shall have one vote.

Rule 4: Decisions of Committee shall be by simple majority and when there is a tie, the Chairman or the

member presiding shall exercise the right of casting vote in addition to his original vote.

Rule 5: Notice of Committee meetings shall be seven (7) days, and in special cases, three (3) days or such time interval as the Board may permit.

Rule 6: A Committee may co-opt persons to the committee with the prior approval of the Board.

Rule 7: The Orders and Rules provided for General Meetings shall be applicable to the meetings of the committees with the necessary modifications.

PART III – ELECTIONS

Order 12 - Tenure of members and elections

Rule 1: The tenure of members of the Board and Standing Committee shall be four (4) years.

Rule 2: In the year in which the tenure of Board and Committee members shall expire, the Fund shall hold a General Meeting to elect officers to take over the governance and operations of the Fund.

Rule 3: Where the Board fails to hold a General Meeting to elect Board and Committee members after expiry of their tenure, a member may petition the Board to hold the General Meeting and Elections within twenty-one (21) days, and if the Board still fails, the member may then petition the Registrar to compel the Board to hold such a

General Meeting and Elections which may be supervised by the Registrar.

Order 13 - The Elections Committee (EC)

Rule 1: There shall be a three (3) member Elections Committee (EC),

- (a) one of whom shall be an officer of the Department of Cooperatives who shall be the Committee's Chairman,
- (b) One member of the Fund appointed by the National Executive Board of JUSAG who shall be the Committee's Secretary,
- (c) One member of the Fund appointed by the Board of the Fund.

Rule 2: No member of the EC shall be a candidate for the elections conducted by the Committee.

Rule 3: Members of the EC shall exercise utmost good faith, care, uphold high standard of independence, objectivity, transparency and diligence in the discharge of its mandate.

Rule 4: The EC shall be responsible for conduct and supervision of elections of members of the Board, Compliance and Credit Committee.

Rule 5: The EC may, for the purpose of elections, undertake the following actions

- (a) Compile voters register,
- (b) Exhibit voters register,

- (c) Issue notice of commencement of nomination for elections,
- (d) Print ballot papers including design of electronic ballots,
- (e) Direct the conduct of voting,
- (f) Undertake sorting of ballots, counting of ballots, collations and declaration of results,
- (g) Receive and resolve grievance relating to elections, and
- (h) Undertake other activities necessary for the discharge of the mandate of the committee.

Order 14 - Electable and Appointed Office

Rule 1: The following offices shall be electable:

- (a) Offices of the members of the Board, except those appointed by the National Executive Board of JUSAG in accordance with Article 38(2)(i),
- (b) Offices of the Members of the Credit Committee, except those appointed by the National Executive Board of JUSAG in accordance with Article 43(1), and
- (c) Offices of the Members of the Compliance Committee, except those appointed by the National Executive Board of JUSAG in accordance with Article 46(1),

Rule 2: Despite Rule 1 of this Order, members of the Board, Credit Committee and Compliance Committee nominated by JUSAG in accordance with Articles

38(2)(i), 43(1) and 46(1) shall be subject to the approval by majority of members at the General Meeting.

Order 15 - Qualifications for Elections or Appointment

Rule 1: Pursuant to Article 49(3), a member desirous of contesting the election or appointment as a member of the Board, Credit or Compliance Committee shall meet the following criteria:

- (a) Must be an ordinary member who has paid and continuous to maintain the minimum capital of Ghs 200.00 as at the month prior to the month of AGM,
- (b) As at the month prior to the AGM, an aspirant for Committee elections must have been a member of the Fund for at least six (6) months, and an aspirant for Board elections must have been a member of the Fund for at least twelve (12),
- (c) Must have paid all his contributions without any default,
- (d) In the case of aspirants for Board Membership, shall have a minimum of Ghs 5,000.00 in his savings account as at the month prior to AGM,
- (e) In the case of aspirants for Credit or Compliance Committee membership, shall have a minimum of Ghs 3,000.00 in his savings account as at the month prior to AGM,

- (f) Must not have defaulted in the payment of loan granted to him,
- (h) Must not have defaulted in the payment of a loan guarantee which has fallen due,
- (i) Must not have defaulted in the payment of any fees, charges or penalties levied by the Fund,
- (j) Must be a person of proven integrity and might not have been found guilty of any criminal offence, adverse disciplinary misconduct involving fraud or dishonesty, and
- (k) Should have the requisite skills, experience and other qualifications sufficient to discharge the mandate of the office to which he aspires to contest or be appointed.

Order 16 - Nominations

Rule 1: The EC shall open nomination for election and appointment on a date not later than 21days to the date of AGM.

Rule 2: The notification of the opening of nominations for elections shall be circulated to members and posted at the notice Board of JUSCOFund and regional offices of the Judicial Service.

Rule 3: Notice of opening of nomination for elections shall be in a form as specified in Form 1 with the necessary modifications.

Rule 4: An aspirant shall complete and submit the nomination form in quadruplets together with all the required documents including passport size photograph and curriculum vitae.

Rule 5: An aspirant shall be nominated by two ordinary members of the Fund in good standing, who shall endorse the nomination form.

Rule 6: Nomination form shall be in a form as contained in Form 2 with the necessary modifications.

Rule 7: Except in cases of non-electable aspirants, no member shall nominate more than one aspirant for a position.

Rule 8: The four (4) completed nomination forms shall be submitted to the General Manager within the timelines specified by the EC.

Rule 9: On receipt of the nomination forms, the General Manager shall make the necessary entries and forward one copy each to the EC, the Vetting Committee and to the Board.

Rule 10: The fourth copy of the received and endorsed completed nomination form shall be returned to the aspirant or his agent.

Rule 11: The General Manager shall maintain a register of nominations in a form specified in Form 3 for the purpose of recording nominations received.

Order 17 - Vetting Committee

Rule 1: Pursuant to Article 49, there shall be a three (3) member Vetting Committee,

- (a) one of whom shall be an officer of the Department of Cooperatives appointed by the Registrar who shall be the Committee's Chairman,
- (b) One member of the Fund appointed by the National Executive Board of JUSAG who shall be the Committee's Secretary, and
- (c) One member appointed by the Board of the Fund.

Rule 2: All aspirants, whether electable or non-electable, shall be vetted by the Vetting Committee.

Rule 3: The Vetting Committee shall have the mandate to vet or assess aspirants for the purpose of determining which aspirants qualify to contest or be appointed as a member of the Board and Committee of the Fund.

Rule 4: The criteria for qualification shall be the criteria as set-out in Rule 1 of Order 15 of this Standing Orders.

Rule 5: Vetting may be done in-person or virtually as the Vetting Committee may determine in consultation with the Board.

Rule 6: The Vetting Committee may disqualify an aspirant or Appointee base on the qualification criteria set out in Rule 1 of Order 15 of this Standing Orders.

Rule 7: At the close of Vetting, the Vetting Committee shall submit the report of the vetting to the Board within twenty-four (24) hours.

Rule 8: The report shall indicate aspirants who qualify for appointment or election and those who did not qualify to be appointed or elected with reasons for disqualifications.

Rule 9: The Vetting Committee shall publish the results of the vetting in the form as provided in Form 4 within forty-eight (48) hours through a medium accessible to members, and each aspirant shall be duly notified of the status of his candidature.

Order 18 - Challenging the results of vetting

Rule 1: A member dissatisfied with the outcome of the vetting may, within forty-eight (48) hours after publication of the results of the vetting, petition the Board setting out clearly, the areas of his disagreement or dissatisfaction, and justification for the disagreement.

Rule 2: The Board shall consider and refer the petition to the Dispute Resolution Committee within seventy-two (72) hours of receipt of the petition.

Rule 3: The Dispute Resolution Committee shall be a three member committee, one of whom shall be a Lawyer, and comprises one officer of the Department of Co-operative, one member nominated by JUSAG and one member nominated by the Board.

Rule 4: The Dispute Resolution Committee shall resolve the matter within seventy-two (72) hours and report to the Board immediately.

Rule 5: The Board may adopt the report of the Committee and same shall be binding upon being so adopted.

Order 19 - Balloting

Rule 1: The Board shall refer the list of qualified aspirants to the EC for balloting and elections purposes.

Rule 2: The EC shall conduct balloting using a probability method that guarantees fairness.

Rule 3: Picking of ballots shall be based on the order in which nominations were physically received.

Rule 4: A candidate may appear by himself or by his agent or any person nominated to participate in the balloting exercise.

Rule 5: After balloting, the EC shall issue notice of polls circulated to members via social media, notice boards of regional court complexes, and other means as the EC may determine in consultation with the Board.

Rule 6: The Notice of Polls shall take a form as set out in Form 5 with the necessary modifications.

Order 20 - Campaign

Rule 1: All candidates shall campaign based on issues, policies and pure intentions to serve the best interest of the Fund and its members.

Rule 2: There shall not be campaign of insults, intimidation, character assassination, personal attacks, and other conducts that have the potential to create disunity among members.

Rule 3: No candidate shall, by himself or his agent or assign, offer valuable gifts or consideration or promise to offer valuable gifts or consideration to any member who is an electorate for the purpose of influencing the member voting decision.

Rule 4: Any member found to have violated Rule 3 of Order 20 may be disqualified by the EC, and where he has already been elected, may be a ground for removal from office of that officer or candidate.

Rule 5: There shall not be campaign in twenty-four (24) hours to the elections.

Order 21 - Qualification to register and vote

Rule 1: Any ordinary member in good standing as defined in Rule 3 of Order 7 of this Standing Orders qualifies to be registered as a voter for the purpose of voting in elections of the Fund.

Rule 2: The EC shall compile the voters' register by inclusion of only qualified members as contained in Rule 1 of this Order.

Order 22 - Voter Register

Rule 1: The EC shall compile the voters' register of members in consultation with the General Manager.

Rule 2: The voters' register shall contain the name, staff ID and phone number of the members.

Rule 3: The final voters' register shall be approved by the Board.

Rule 4: The final voters' register shall be published and each candidate furnished with a copy of the final register.

Rule 5: The EC may exhibit the voters' register in a form and means approved by the Board.

Order 23 - Agents of Aspirants

Rule 1: Each candidate shall submit the name, contact, staff ID and other details of their respective agents to the EC through the General Manager.

Rule 2: The candidates and their agents shall be granted reasonable access to the areas of voting, sorting, counting, collation and declaration of results for the purpose of monitoring and assurance of credibility of the elections.

Rule 3: A candidate or his agent may raise an objection to the voting of a member and same may be resolved by the EC.

Rule 4: An agent may sign the results sheets, protest form or any document on behalf of his candidate.

Rule 5: All agents shall ensure peaceful and orderly proceedings of elections.

Rule 6: The Chairman or any member presiding may revoke an agent's accreditation if the agents displays a conduct that could be disruptive to elections proceedings.

Order 24 - Notice of Elections

Rule 1: The EC shall publish notice of polls through the social platforms accessible to member, on the notice boards of regional court complexes and other means accessible by members.

Rule 2: The notice of polls shall include the full name of candidate, passport size photograph, gender, age, highest educational qualifications, and other details necessary to enable voters make informed decision.

Rule 3: Notice of Polls as in Form 5 shall be issued by EC by at least fourteen (14) days to the date of elections.

Rule 4: The notice of polls shall indicate the venue of voting, time of start of voting and time of closure of polls.

Rule 5: Despite anything contained herein, the EC may, with the approval of the Board, extend or amend the time of voting when it becomes expedient to do so.

Rule 6: The Notice of Polls shall be signed by the Chairperson and Secretary of the EC, issued and copied to the Board.

Order 25 - Voting

Rule 1: Every registered voter shall have one vote. Consequently, neither the Chairman nor any member presiding shall have a casting vote in addition to their original vote in the election of officers of the Fund.

Rule 2: Voting shall be by secret ballots, and may be done manually, electronically or both as the EC shall, with the prior approval of the Board determine.

Rule 3: For the purpose of voter identification, a member may be required to present his national photo identification card (i.e. Ghana Card, Voter's ID Card, Driver's License, National Health Insurance Card, Staff ID Card, Passport Card, etc.) to the EC officials to be verified before voting.

Rule 4: The Ballot Paper shall take a form as set out in Form 6 of this Standing Orders.

Rule 5: Every member shall complete a prescribed form indicating the means (electronically or manually) by which he intends to vote.

Rule 6: Unless in situations where electronic voting is not permitted, there shall not be proxy voting.

Rule 7: Voting shall start and end at such intervals as the EC shall, with the approval of the Board, determine.

Rule 8: Where a candidate or his agent raises an objection during the voting, the EC may resolve the matter expeditiously.

Rule 9: Where a member is dissatisfied with the resolution of an objection by the EC, the member may file a protest form with the Board who shall refer it to the Dispute Resolution Committee to resolve it expeditiously.

Rule 10: Protest against voting shall be done by completing Form 7 of this Standing Orders.

Order 26 - Sorting, counting, collation and declaration of results

Rule 1: At the close of polls, the EC shall assemble all ballots and sort them in the presence of candidates or their agents.

Rule 2: The ballots (both manual and electronic) shall be counted and the number and percentage of valid votes cast in favour of each candidate recorded in the statement of results form.

Rule 3: The top five (5) candidates of the elections of members of the Board with the highest number of valid votes shall be the elected members of the Board.

Rule 4: The top two (2) candidates of the elections of members of the Credit Committee with the highest number of valid votes shall be the elected members of the Credit Committee.

Rule 5: The top two (2) candidates of the elections of members of the Compliance Committee with the highest number of valid votes shall be the elected members of the Compliance Committee.

Rule 6: The statement of results shall take a form of Form 8 with the necessary modifications, and shall indicate

- (a) the total registered voters,
- (b) the number of votes cast electronically (if any),
- (c) the number of votes cast manually,
- (d) the number of votes cast by proxy (if any),
- (e) the total numbers of votes cast,
- (f) the total number of rejected ballots,
- (g) the total number of valid votes,
- (h) the total number and percentage of valid votes obtained by each candidate, and
- (i) the status of elections of each member which shall be an indication of 'elected' for elected members, and 'not elected' for members who failed to obtained the required votes to be among the top five (5) candidates.

Rule 7: The statement of results Form shall be signed by the chairman of the EC and witnessed by the EC Secretary, and counter signed by the candidates or their agents.

Rule 8: The chairman of the EC or any member of the EC designated shall publicly announce the results of the elections and declare the candidates elected at the elections.

Rule 9: The absence of the signature of any of the candidates or their agents shall not render the results of the elections invalid.

Rule 10: The EC shall publish the results on the social platforms of the Fund, at the notice boards of the venue of

the elections, and at the notice board of the headquarters of the Fund, and submit a copy of the results of the elections to the Board and every candidate or his agent.

Rule 11: The EC shall furnish the Board with the full report of the elections within seven (7) days after the declaration of the results.

Rule 12: Copies of the report of the elections shall be submitted to the National Executive Board of JUSAG through the General Secretary of JUSAG.

Rule 13: Where the number of elected officers does not meet the minimum number of members of the Board or the standing committee as required by the Bye-Laws, the National Executive Board of JUSAG shall nominate qualified members to fill the vacancy.

Order 27 - Challenging the results of an election

Rule 1: A member dissatisfied with the results of the elections may, within seventy-two (72) hours after publication of the results of the elections, petition the Board setting out clearly, the areas of his disagreement or dissatisfaction, and justification for the disagreement.

Rule 2: The Board shall refer the petition to the Dispute Resolution Committee within forty-eight (48) hours of receipt of the petition.

Rule 3: The Dispute Resolution Committee shall be a three member committee, one of whom shall be a Lawyer, and comprises one officer of the Department of Co-operative, one member nominated by JUSAG and one member nominated by the Board.

Rule 4: The Dispute Resolution Committee shall resolve the matter within seven (7) days and report to the Board immediately who shall act on the report of the Committee and same shall be binding.

Rule 5: A member aggrieved by the decision of the Dispute Resolution Committee may file an appeal before the Registrar of Co-operatives for a determination.

Order 28 – Leadership of the Board and Committees

Rule 1: After elections or any time thereafter, the elected Board and Committee members shall choose their leaders base on consensus.

Rule 2: The leadership positions within the Board shall include

- (a) Chairman,
- (b) Vice Chairman,
- (c) Secretary,
- (d) Deputy Secretary,
- (e) Treasurer,
- (f) Deputy Treasurer

Rule 3: Where the Board is unable to assign its leadership roles as specified in Rule 2 of Order 28 by consensus, there shall be an election to determine the leadership positions in the Board.

Rule 4: The electoral college of the Board Leadership Elections specified in Rule 3 of Order 28 shall be all members elected to serve in the Board, Credit Committee, Compliance Committee and the General Manager.

Rule 5: Leadership in the Committee (i.e. Chairman, Vice Chairman and Secretary), shall be chosen by consensus among members of the Committee, and where they fail to reach consensus, the Board shall appoint leadership of the Committee from among the committee members.

Order 29 - Oath of Members of the Board and Committee

Rule 1: Before proceeding to act, elected and appointed members of the Board, Credit and Compliance Committee shall take prescribed oath before a Judge or Magistrate or Judicial Officer, or Commissioner for Oaths.

Rule 2: The oaths shall include the oath of office and oath of secrecy as contained in Form 9 and 10 respectively of this Standing Orders.

PART IV – TENURE AND REMOVAL OF OFFICERS AND RELATED MATTERS

Order 30 – Tenure of Members of the Board and Standing Committees

Rule 1: Pursuant to Article 59, a member elected or appointed to the Board or any of the Standing Committee shall serve for a term of four (4) years, and shall be eligible for re-election or re-appointment provided that the member shall not serve for more than two (2) consecutive terms of four (4) years each.

- Rule 2:** When a vacancy occurs in the course of a year other than by expiry of tenure of the office of the officer;
- (a) The Board, in consultation with the National Executive of JUSAG, may fill the vacancy by appointing a qualified member to serve the rest of the term in case of an elected member or the General Manager,
 - (b) The Body that appointed the officer shall appoint another qualified member to fill the vacancy to serve the rest of the term in the case of an appointed members.

Rule 3: The tenure served by members filling vacancies under Article 59(2) and Rule 2 of Order 30 shall not be counted as part of the term of office of the officers temporarily serving those vacancies.

Order 31 – Cessation of Membership of the Board and Standing Committees

Rule 1: A member of the Board or the Committee shall cease to be a member of the Board or the Committee upon the occurrence of any of the following:

- (a) expiry of the tenure for which the member was elected or appointed,
- (b) death,
- (c) resignation by the member communicated to the Board in writing,
- (d) exit of employment from the Judicial Service or qualifying institution, unless a waiver is granted by the Board,
- (e) exit of membership with the Fund, or
- (f) failure to attend Board or Committee meetings for six (6) consecutive times without a just cause.

Rule 2: Where an officer resigns his membership, the resignation shall not be complete until the resignation is approved by the Board.

Rule 3: Where it has come to the official knowledge of the Board that the events in sub-rules (b), (d), (e), and (f) of Rule 1 of Order 31 occurs, the Board shall notify the officer and may take steps to terminate his membership with the Board or Committee, unless

- (a) a waiver is granted by the Board, or
- (b) the officer provides satisfactory reasons why his membership should not be terminated.

Order 32 – Disciplinary Matters

Rule 1: An officer of the Fund may be removed from office by the Board on the grounds of stated misbehaviour.

Rule 2: A member of the Board or the Standing Committees may be removed from office by the Board on the grounds of stated misbehavior with the approval of the General Meeting.

Rule 3: Without prejudice to Rule 1 and 2 of this Order, an officer or a member of the Board or the Standing Committees may, in addition to removal from office, be penalized appropriately on the grounds of stated misbehavior.

Rule 4: For the purposes of Rules 1, 2 and 3 of this Order, the following shall constitute misbehaviour:

- (a) conviction of a crime involving fraud or dishonesty,
- (b) found guilty of disciplinary misconduct involving gross fraud or dishonesty,
- (c) willfully causing financial loss to the Fund,
- (d) stealing, embezzlement, misapplication or misappropriation of funds of the Fund,
- (e) engages in forgery, falsification of records or any fraudulent transaction in connection with the Fund,
- (f) failure to repay loan due, without sufficient justification,
- (g) failure to honour guarantee for loan due, without sufficient justification,

- (h) failure to pay the minimum monthly contribution for up to six months without justification,
- (i) failure to maintain the minimum savings and share account balance as determined by the Board.
- (j) violation of the oath of office and oath of secrecy, and
- (k) engagement in an activity that is most likely to grossly damage the reputation of the Fund.

Rule 5: An officer found guilty of any of the misconducts stated in Rule 4 of Order 32 may be penalized by any or a combinations of the following penalties:

- (a) disallowance of an unauthorized transactions and payments,
- (b) surcharge the officer with the value of money lost or liability incurred in case the misconducts results in financial loss or unauthorized payment or liability to the Fund,
- (c) imposition of monetary penalty not exceeding five percent (5%) of the net assets of the Fund as per the last statement of financial position,
- (d) order for payment of the required deposit or share value as the circumstance requires,
- (e) repayment of loan or loan guarantee due together with associated cost and penalties as the circumstance requires,
- (f) refund of monies lost or paid without authorization,
- (g) suspension for a reasonable period,
- (h) removal from office as an executive office holder (i.e. chairman, vice, secretary, treasurer, etc.) in the Board

- or Standing Committee, whilst continuing to be a member of the Board or the Standing Committee,
- (i) removal from office as an officer or a member of the Board or the Standing Committee of the Fund, and/or
 - (j) barred from contesting or service in the position as a member of the Board or Committee of the Fund for a period not exceeding four (4) years.

Rule 6: Where the Board makes an order for payment of money, refund of money, repayment of loan or loan guarantee, surcharge, or payment of any monetary penalty or cost under Rule 5 of this Order, and the officer to whom the order is directed fails to comply within the reasonable time period as the Board may specify, the Board may

- (a) proceed to suspend the member, and
- (b) recover the amount involved through the officer's savings account, share account and any investment account or asset of the officer with the Fund.

Rule 7: Despite Rule 6 of this Order, the right of JUSCOFund to recover any liability due the Fund from the said officer or apply other non-monetary penalties shall not be waived.

Rule 8: Where the Board has determined, pursuant to the report of the Investigative Committee, that an officer of the Board or the Standing Committee ought to be removed from office,

- (a) the Board shall suspend the member by a resolution approved by three-fourth ($\frac{3}{4}$) of all members of the Board and the Standing Committees.
- (b) the Board shall refer the matter to the General Meeting for consideration at the next available date of the General Meeting.
- (c) the Board shall table the motion for removal of the officer as an agenda or part of the agenda and circulate the notice of the General Meeting with the attached motion detailing the justification for the removal to the officer concerned and members of the Fund.
- (d) at the General Meeting, the motion for removal of the officer shall be moved and seconded, and shall be approved by majority of members present.

Rule 9: Where majority of members of the General Meeting in attendance vote to remove the officer, the affected officer shall be deemed removed from office with effect from the date on which the resolution was made.

Rule 10: Where the motion for removal of the officer is not moved, or is moved but not seconded, or is not approved by majority of the members present at the General Meeting,

- (a) the officer shall be reinstated within one (1) month after the General Meeting where the officer has more than six (6) months to the expiry of the tenure of his office,

- (b) where the member has less than six (6) months to the expiry of his tenure of office, he shall remain suspended for the rest of his tenure,
- (c) the decision of the General Meeting in respect of the removal or otherwise of the officer shall not absolve the affected officer of other penalties imposed on that officer.

Rule 11: The Board shall communicate the decision of the General Meeting in respect of the removal of the officer to the said officer within one (1) week after date of the General Meeting in which the resolution was made.

Rule 12: Where the Investigative Committee makes a recommendation for removal from office of an officer by dismissal or termination of appointment of an officer appointed by the Board, the decision to carry out the removal together with other penalties (if any) shall be the sole discretion of the Board.

Order 33 – Challenging the decisions of Removal and Other Disciplinary Matters

Rule 1: Any member aggrieved by the decision of the Investigative Committee or the Board in respect of the matters under Order 32 may bring a petition to the Board within twenty-one (21) days from the date of receipt of the decision.

Rule 2: The Board shall refer the matter to the Dispute Resolution Committee within one (1) week of receipt of the petition.

Rule 3: The Dispute Resolution Committee shall consider the matter and report to the Board within one (1) month from the date of receipt of the referral.

Rule 4: The Board may adopt the recommendations of the Dispute Resolution Committee by a resolution of two-third of all members of the Board, and same shall be binding.

Rule 5: Any member aggrieved by the decision of the General Meeting in respect of the removal of an officer under Order 32, may bring a petition to the Registrar for determination within twenty-one (21) days from the date of receipt of the decision.

PART V – OTHER MATTERS

Order 34 - Interpretations

Rule 1: In this Standing Orders,

- (a) ‘Registrar’ means the ‘Registrar of the Department of Co-operatives.’
- (b) ‘Standing Committee’ means the ‘Credit and Compliance Committee.’
- (c) ‘Chairman’ includes any member presiding over a meeting.
- (d) ‘JUSAG’ means the ‘Judicial Service Staff Association of Ghana.’

- (e) 'Fund' or 'JUSCOFund' means the 'Judicial Service Staff Co-operative Fund'.
- (f) 'Board' means the 'Board of Directors of JUSCOFund'
- (g) The use of 'Article' refers to provisions of the Bye-Laws of JUSCOFund.
- (h) 'Chairman' includes any person member presiding over a meeting.

Rule 2: Where there is a dispute regarding the meaning of any provision of this Standing Orders, the Board shall have the power to interpret the disputed provisions and such interpretation shall be final.

Rule 3: Where there is a challenge in the enforcement of any part of this Standing Orders, the Board shall make the necessary orders including additional orders, amending part of the orders for the purpose of achieving efficiency in the conduct of the meetings and elections of the Fund.

Rule 4: No officer or member of the Fund shall bring an action before any court or adjudication body unless the member or officer have exhausted all the procedures provided for under this Standing Order, the Bye-Laws and other statutory provisions governing co-operatives.

Order 35 - Amendments

Rule 1: This Standing Orders may be amended

- (a) by the Board when it deems it necessary,

- (b) by the Board upon a motion by a member of the Board or any member of the committees of any officer or member of the Fund.

Rule 2: A motion or proposal for amendment shall be considered by the Board and the Board shall have the sole discretion to determine whether the said motion or proposal for amendment contains a merit.

Rule 3: Where the Board finds no merit in the motion or proposal for amendment of this Standing Orders, it may dismiss the motion or proposal.

Order 36 – Forms

Rule 1: All forms mentioned in this Standing Orders or required for effective implementation of the Bye-Laws, Standing Orders and activities of the Fund shall be designed and approved by the Board.

Rule 2: Where it appears to the responsible officer or committee that an approved form requires modifications for effective utilization, the officer or committee may effect the said modifications with the approval of the Board.

Approved by the Board of Directors on the 13th day of April 2025.



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