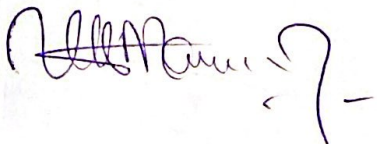


HYDRO CO-OPERATIVE CREDIT UNION LIMITED

GUIDELINES ON ELECTIONS

FEBRUARY, 2025

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GUIDELINES ON ELECTIONS IN HCCUL

1.0 ELECTIONS

- a. An election is a formal decision-making process by which the members (Shareholders) choose leaders to hold positions in the Society.
- b. These election guidelines describe the processes for introducing fair electoral systems and improving the effectiveness of the existing governance systems of the union.
- c. As part of the democratic principles, elections are held to fill vacancies arising on the Board and committee levels.

2.0 PURPOSE

The purpose of these guidelines is to:

- a. Affirm the members' rights, as guaranteed by section 42(f) of the HCCUL Bye-laws and by Section 39 (1) of the Co-operative Societies Act, 1968, NLCD 252
- b. Help conduct free and fair elections.
- c. Spell out the necessary processes and procedures for the election of potential leaders for the various committees in accordance with Section 17 (b) of the Ghana Co-operative Credit Unions (CUA) Revised Bye-Laws, November 2021 and that of the HCCUL.

3.0 ELECTED COMMITTEES

The following Committees shall be elected into office:

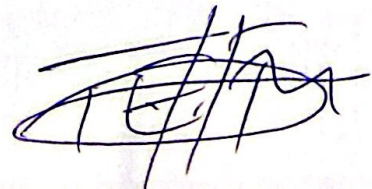
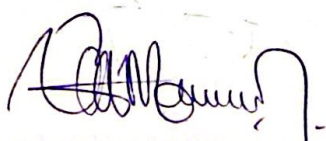
- a. The number of Board of Directors shall be Nine (9)
- b. Supervisory Committee.....3 (Three)

Any member of the Union irrespective of the group is qualified to contest to be elected onto the Supervisory Committee.

4.0 REQUIRED COMPETENCIES

The applicants shall be required to demonstrate the under-listed competencies:

- a) Integrity
- b) Objective
- c) Innovative
- d) Committed
- e) Ability to lead people to achieve set goals and objectives.
- f) Good organizational and coordination skills



- g) Good Decision Maker
- h) Good knowledge and experience in Management and Administration, etc.

5.0 ELIGIBILITY CRITERIA

a. The applicant must be a member in good standing as stated in Section 1 of the Union's Bye-Laws and Share Policy.

b. Should have been a member for more than three (3) years.

c. Must be age 21 or above, of sound mind and good character with no criminal records.

d. Must be abreast with the concept and operations of the credit union.

e. A fair knowledge of the management of a business is desirable for members applying to be Board of Directors.

f. Must have fair financial knowledge.

g. The applicant must hold at least a minimum qualification of Post-Secondary Certificate.

h. A fair knowledge of accounting, finance and audit is desirable for applicants to the Supervisory Committee.

i. Must be a regular saver and shall have and maintain a member savings of not less than GHC20,000.00 for BOD and GHC10,000.00 for Loans & Supervisory Committee during one's tenure of office. This is subject to review by the BOD from time to time.

j. The applicant must be someone who adheres to the loan policy of the Credit Union.

k. Must not be an employee of the Credit Union or an immediate relative of an employee of the Credit Union.

l. Must not be an owner, partner, employee or director of any business or organization that is in the same or similar business as or in competition with the Union.

m. Must not be an employee of any of the institutions directly regulating or supervising the Union.

o. Must be attending the Annual General Meetings of the credit union regularly (at least two (2) out of the last three (3)).

q. A person who has a criminal record shall not be eligible for election to any of the Committees of the Credit Union.



6.0 NOTIFICATION

- a. Notice of the elections shall be communicated to all members.
- b. The election process shall begin not less than three (3) months before the end of the rotational term of the Board and Supervisory Committee.

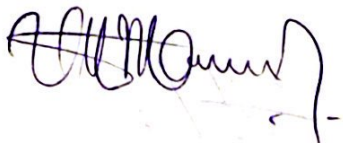
7.0 COMPOSITION OF THE ELECTION COMMITTEE

- a. The Elections Committee shall be constituted in the following order:
 - (i) Two members from the board - one to be the chair
 - (ii) Member of the Supervisory Committee
 - (iii) A Representative of the Department of Co-operatives
 - (iv) A Representative of CUA
- b. In the case where all Board and Committee members are seeking re-election, the Board shall appoint from the general membership to be part of the Election Committee.

8.0 MANDATE OF THE ELECTION COMMITTEE

The Election Committee shall:

- a. Open and receive nominations for vacant positions.
- b. Submit all nominations received to the Board for onward submission to the Vetting Committee.
- c. Receive a list of qualified applicants from the Board.
- d. The Elections Committee shall hold at least two meetings with all the qualified aspirants after receiving the qualified list. The election guidelines and procedures shall be discussed with the aspirants.
- e. Balloting for the positions on the poll of notice and on the ballot paper shall be done by random picking and the date shall be communicated to all aspirants.
- f. Ensure the conduct of a free, fair, transparent election for the Credit Union.
- g. The Election Committee Members shall act devoid of any personal interest in exercising their mandate.
- h. Carry out any other related initiatives that may be necessary occasionally to enhance the election process.



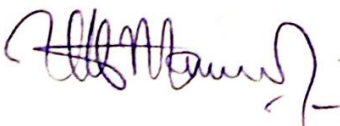
9.0 VETTING COMMITTEE

- a) The Board shall appoint a Vetting Committee to vet all aspiring candidates at least six (6) weeks before the elections and present qualified candidates for elections to the BoD within one (1) week after vetting as per "paragraph 45(a)".
- b) The duly signed report of the vetting shall be submitted to the Union's Board of Directors and also formally communicated to the aspirants.
- c) Members of the Vetting Committees shall disclose any interest in any of the applicants for the avoidance of conflicting interests.
- d) The Committee will comprise
 - i) The BoD Chairman / Representative
 - ii) A Representative of the Department of Co-operatives
 - iii) A Representative of CUA
 - iv) Any other member(s) as the BoD may deem fit.

10.0 ELECTION PROCEDURES

The election procedures shall comprise of the following:

- a. The Manager shall be required to provide the shareholders register which shall be used as the voters register (only those with required minimum shares and above) and any other information needed by the Elections Committee.
- b. The Elections Committee shall inform members of the Union about the elections and its procedures not less than twelve (12) weeks from the election date. An elections timetable shall be included in the notification.
- c. The Committee shall make available the Nomination Forms to prospective Board and Supervisory Committee members.
- d. Any qualified applicant shall be required to apply through the filling of a Nomination Form which shall be hand submitted to the designated officer of the union at the headquarters. A submission register which shall in the custody of the receiving officer shall be signed by all applicants or their agents upon successful submission.
- e. The Elections Committee shall submit a report and all the nomination forms to the Board for onward submission to the Vetting Committee.
- f. In the event that no member picks a nomination form within two weeks period of notice of vacancy, one-week extension shall be given.
- g. There shall be no extension if only one member picks a form for a vacant position after the nomination period, that member shall be presented for popular acclamation after vetting.
- h. If the position declared as vacant is ONE (1) and two or more members filed for that position and later on withdrew their nomination or intention before and or after vetting and is left with only one candidate, there shall not be any extension for filing of fresh



nomination. The only remaining candidate shall be presented for popular acclamation.

- i. If the vacancies are two or more and all candidates filed for withdrawal of their nominations before the elections and it is left with only one candidate, in this case, there shall be an extension of one week.
- j. The Election Committee shall be required to publish the names of the qualified individuals through an appropriate medium.
- k. Candidates who have been cleared to contest on any Committee/Board of the Credit Union shall not campaign publicly (display of flyers, posters, or public grouping for votes).
- l. The elections shall occur at the Annual General Meeting as the Bye-Laws dictate.
- m. Notice of poll shall be segregated and published on a group basis.
- n. On the day of the elections, separate polling stations shall be created for each group.
- o. Results shall be collated and ranked from the one with the highest number of votes to the one with the lowest. Based on the slot or allocation of the group, the number needed is selected starting from the highest.
- p. In a situation where nobody files to contest on the ticket of any group, the newly elected Board, after swearing in shall co-opt someone from that group unto the board considering all the eligibility criteria in the election guidelines.
- q. Groups with more than one (1) slot on the Board shall have a female as part of their representatives, thus, the female with the highest votes cast shall be deemed elected.
- r. Point (r) above does not apply if a female emerges the highest under point (o) above.

11.0 DISQUALIFICATION

An applicant shall be disqualified from any further evaluation establishing the following reasons;

- a. Not meeting the criteria that will be stated accompanying the nomination forms.
- b. Late submission of the Nomination Forms.
- c. Gross misconduct before the election.
- d. Candidates found to have campaigned publicly for votes.
- e. Misrepresentations
- f. Dishonesty
- g. Unethical behavior
- h. Multiple voting
- i. Evidence of vote buying.



- j. Defacing of election materials.
- k. Behaving in a manner to disrupt proceedings at the polling station
- l. Failure of a candidate or his/her agent to obey lawful orders
- m. Trying to prevent a voter from casting his/her vote.
- n. Display of candidate's paraphernalia on Election Day.
- o. Concealment of ballot paper on the body at the polling station.
- p. Taking or running away with ballot boxes. m) Attempting to vote more than once.
- q. Fighting
- r. Fake Identity
- s. Attempting to vote more than once.

An aspirant may be disqualified by the Elections Committee if found guilty of electoral offences and any other justifiable reason as may be determined by the Committee.

12.0 APPEAL AGAINST DISQUALIFICATION

a. The Appeals Committee shall consist of a minimum of five (5) and a maximum of seven (7) members, consisting of persons with expertise in the following:

- i. Two (2) legal Experts
- ii. One (1) HR Expert
- iii. One (1) Finance/ Banker
- iv. A Representative of CUA.
- v. Two (2) other persons if need be.

b. The Appeals Committee shall have the mandate to hear appeals from aspirants disqualified from contesting for BOD, and SC membership.

c. The Appeals Committee also has the mandate to hear election disputes.

13.0 NOMINATION OF AGENTS

a) Aspiring candidates shall nominate one (1) Agent each of their choice, one week before the AGM and shall furnish the electoral committee with the names and telephone numbers of their agents.

b) The agent(s) nominated must be a member of the Credit Union.

14.0 INVOLVEMENT OF STAFF

a. The Committee shall liaise with staff only when information is required to assist the election process devoid of any personal interest.

- b. Any staff found to have provided false information in favour or against a candidate or the campaign shall face appropriate sanctions.

15.0 TERM OF OFFICE

- a. An elected member shall serve for a four-year term of office and shall be eligible for re- election, provided the member shall not have served for a maximum of two consecutive terms of four years each.
- b. After serving for a total of eight (8) years made up of two terms of four years each, a committee member shall not be eligible for election for the same office unless after a term break.

16.0 ALLOCATION OF REPRESENTATIVES OF THE BOARD OF DIRECTORS


The groups and the number of representation shall be determined by the number of membership, total amount of shares and savings. The groups are as follows:

1. Hydro Generation Department of VRA- One (1) Board member
2. VRA Senior Staff - Two (2) Board members
3. The VRA Junior Staff - One (1) Board member
4. GRIDCO - One (1) Board member
5. NEDCO - One (1) Board member
6. Community - Two (2) Board members
7. Other Institutions - One (1) Board member

The Board may review this allocation from time to time considering the available parameters.

17.0 DEFINITION OF GROUPS

- a) **VRA SNR STAFF:** This group is made up of all VRA Senior Staff who are members of the HCCUL.
- b) **VRA JUNIOR STAFF:** This group is made up of all Junior Staff of VRA who are members of the HCCUL.
- c) **GRIDCO:** All GRIDCO Staff who are members of HCCUL, irrespective of work location.
- d) **NEDCO:** All NEDCO Staff who are members of HCCUL, irrespective of work location.
- e) **Other Institution:** All HCCUL members whose contribution comes from an institutionalized source, excluding VRA, NEDCO and GRIDCO. E.g. Bui, Controller and Accountant General Department (CAGD), Power Enclave, Volta Hotel, Bank Standing Orders, Ensign Global College, Corriche, Pentecost School etc.



- f) **Community:** All members of HCCUL that do not belong to the groups (a-e) above.

18.0 VOTING

- a) The Union may make provisions for both Electronic voting and paper voting.
- b) The minimum voting age shall be 18 years.
- c) Only shareholders in good standing as stated in the union's Bye-laws will be eligible to vote.
- d) Each member shall have one vote and in the case of a group account an authority note signed by at least two (2) signatories to the account will be required for a person to vote on behalf of the group.
- e) Voting shall be at the Annual General Meeting (AGM) or a Special General Meeting (SGM) purposely for elections.
- f) There shall be no proxy voting.
- g) Counting of votes and declaration of result shall be done immediately after the close of poll.
- h) Elected candidates shall be sworn into office immediately by the Department of Cooperatives.

19.0 ELECTION OF OFFICERS

- a. The Officers (Chairman, Vice Chairman, Secretary, Assistant Secretary, Treasurer and Assistant Treasurer.) shall be elected or appointed to various positions by the Committees from its members.
- b. An officer can be elected/appointed in abstention.

20. BASIS AND JUSTIFICATIONS FOR ARTICLE 49 IN THE HCCUL BYE-LAW

A. DATA USED

The committee chose to use 31st December 2023 data because that is the most recent audited data.

B. CONTRIBUTION


The committee settled on using savings and shares to define contribution. Savings and shares because they are mandatory and form regular contributions to the union.

C. MEMBERSHIP

The union uses the share register as the voters register during the AGM for voting purposes, and therefore, the committee settled on members who subscribed to the minimum amount of shares, i.e., GHC 200.00.

D. FAIR REPRESENTATION

To make room for fair representation using membership and contribution, the committee proposes that the Board should have a minimum of seven (7) and a maximum of nine (9) members of which all of them shall be elected.



E. GROUPS

The committee, upon a very rigorous and laborious analysis of the 2023 audit report, came up with the following groups based on Three parameters, namely: membership, the sum of savings and the sum of shares.

These groups are:

- a) VRA Snr. Staff
- b) VRA Jnr. Staff
- c) GRIDCO
- d) NEDCO
- e) Other institutions
- f) Community

The committee weighted the Three (3) parameters (i.e. membership, the sum of savings and the sum of shares) equally using Eight (8) slots and leaving the other one (1) slot to be given to Hydro Generation Department.

F. JUSTIFICATION FOR THE HYDRO GENERATION DEPARTMENT

- a) **HYDRO:** The slot for this group is to give recognition to the founding group of HCCUL.

