

# **GHANA MUSIC RIGHTS ORGANIZATION**

## **- WELFARE POLICY -**

**DRAFT**

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## **1.0 Introduction**

The Ghana Music Rights Organization (GHAMRO), is a collective management organization authorized by the Ministry of Justice and Attorney General per the Copyright Act 2005, Act 690 and Copyright Regulation, L.I. 1960 to license, collect and distribute royalties accruing to rights holder members of copyright and related rights.

Aside promoting and protecting the interest of rights holders, GHAMRO ensures proper system of contributing to the welfare needs of its members by means of providing health and funeral assistance as well as pensions.

### **1.1 Obligation of GHAMRO**

The Copyright Regulation, 2010, L.I. 1962 has clearly stated the obligations of Collective Management Organization (CMO) to its members which they must comply. It is as a result that the Ghana Music Rights Organization (GHAMRO) with the approval of its members shall establish a provident fund or other pension scheme to provide for the retirement and welfare needs of same.

GHAMRO is however committed to establishing and maintaining a proper and efficient welfare scheme for its members for the betterment of the music industry.

### **1.2 Scope**

The Welfare Scheme shall be limited to members who have officially assigned their rights to GHAMRO (composers, authors, publishers, performers and producers of phonograms), and employees of GHAMRO.

### **1.3 Objectives**

As an ethical organization, it is our utmost priority to take appropriate measures to ensure that we hold an equal regard for health, safety, and welfare for the members which we represent.

## **2.0 SCHEME – Insurance Cover**

A new Welfare Scheme was initiated in 2018 with Metropolitan Trust Insurance (MET) in replacement of an existing scheme which was considered unsustainable. The scheme was to cover Medical, Life insurance and Pensions but due to funds the society considered starting with Life insurance and Pensions. Therefore a Group Funeral Insurance and Voluntary Retirement (Pensions) was put in place.

## 2.1. Beneficiaries

The Society decided to roll on board two thousand (2,000) members including staff as pilot to enable management assess the performance of the scheme and later roll the entire membership onto the scheme depending on availability of funds.

## 2.2. Funeral Insurance

### 2.2.1 Coverage

The scheme covers a member's spouse, parents and maximum of four (4) children. The following are eligibility conditions to the scheme;

- The insurance cover of a member terminates upon the death of the member or six (6) months of no payment of premium.
- Age
  - o Minimum
    - Member and spouse – 18years
    - Children – 1 day
  - o Maximum
    - Member – 70years
    - Parent – 75years
    - Children – 18years

### 2.2.2 Benefit

Upon the death of each of the beneficiaries, the following amount are claims to be received;

- Member - GHs 4,000.00
- Spouse - GHs 2,000.00
- Parents - GHs 2,000.00
- Children - GHs 1,000.00

### 2.2.3 Administration

In the event of the demise of a member, spouse, parent or child; relevant documentation on cause of death or evidence of death is to be presented and processed to request for the insurance claim. To enable GHAMRO administer the funds directly to the beneficiary, all cheques issued from MET pertaining to claims are written in the name of GHAMRO.

Upon receipt of the claim, a cheque reflecting the amount received is issued in the name of;

1. the member whose spouse, parent or child is deceased
2. the next of kin, spouse/children of the member who is passed or
3. a representative of the family

However, in the instance where a member passes away and there seem to be delays in the process of receiving a claim, the office may issue a cheque reflecting the same amount due the member and later refunded when the money is received.

## **2.3 Medical Insurance**

The Society shall provide medical insurance to its members and employees by engaging the services of a reputable insurance company being public or private in consideration of the cost.

### **2.3.1 Management**

It shall be processed in batches; starting with a considerable number and the rest rolled-on after a period of time.

## **2.4 GHAMRO Assistance**

Aside the insurance package, the office shall set aside some funds to cater for other funeral and medical needs for members and staff.

### **2.4.1 Funeral**

Notwithstanding the claims received from the insurance company, the Society shall make provision for donation in the form of water/drinks and also in the case of the death of a legend rights holder the following cost shall be borne by the society in honour of the member;

- casket/coffin
- stage and or
- Transportation of members

### **2.4.2 Medical**

In the absence of the medical insurance, the society shall provide medical assistance to its members in the form of funds.

Members shall follow the following procedure to access funds for such an assistance;

- a. Turn in an application by way of letter
- b. Attach relevant document for proof of medical history

### **3.0 Benevolent Fund**

#### **3.1 Above 75years scheme**

It is of great importance to acknowledge and admit that most rights holders during the ages of 70 – 75 years have issues with their health and are unable to perform. It is as a result that the board initiated this scheme to members who are 75years and above to serve as a stipend for their health needs.

##### **3.1.1 Entitlement**

Any member within the age bracket shall be entitled to an amount of One thousand Ghana cedis (GHs 1,000.00) yearly to cater for his/her medication.

##### **3.1.2 Administration**

The funds is to be disbursed twice yearly that is five hundred Ghana cedis (GHs 500.00) within the first half of the year and the other at the end of the year to enable them utilize the funds well.

##### **3.1.3 Process**

The funds could be disbursed to beneficiary members by the following means:

- a. Cash/Cheque presentation
- b. Mobile money transfer or
- c. Home visitation

### **4.0 Source of funds**

All welfare activities and expenditure shall be made from the 10% royalty contribution as stated in the Copyright Regulation for cultural activities.

A separate welfare account shall be opened purposely for welfare activities and managed by the Accountant.

### **5.0 Operations**

The operation of the welfare shall be administered by the welfare committee and Documentation/Member Services department of GHAMRO.

### **6.0 Conclusion**

This document shall be the working welfare policy of the GHAMRO until further amendment.