

MMUSA/CAN Biannual Chronicle

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Abusua Kесе

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MMUSA/CAN 2023 End of Year Report-by Dr. Kingsley Boateng (MMUSA Acting President)

- Introduction:** The achievements of MMARIMA MMA globally are rooted in the strong foundation laid during our secondary school days at Koforidua SecTech. We aim to enhance education, foster unity, and play a significant role as stakeholders by standing together. **Our vision** is to be an integral part of every student's foundation at Koforidua SecTech and create a networking platform for alumni in the United States of America and Canada. **Our mission** is to bring together all former students to contribute to the development of our alma mater and serve as role models for current students.
- Bereavement:** The year 2023 started with lingering effects from the previous year which was a particularly challenging year for MMUSA/CAN, due to the loss of two influential members, President Barima Ba Nana Afedzi Mensah VI and a Board Advisor, Barima Ba Eric Adjei Mensah. However, Nana was not laid to rest until April 1, 2023, when he was finally laid to rest at his hometown in Gomoa Aboso, near Agona Swedru. A 5-member delegation of MMUSA-CANN namely, Snrs. Richard Pratt (President, MMCANADA), Ebo Forson (MMCANADA), Alexander Boateng (D'Boat – MMUSA), Sam Osei-Sarfo (Faisal-MMUSA) and Emmanuel Tagoe (Palas-MMUSA), joined the delegation from MMGHANA, led by Nana Henaku, to go and commiserate with the family. An amount of \$450 was sent to help buy the items



that were presented, such as a goat, drinks, and family nsawa. Another funeral was held in West Haven, CT, on Sep 2nd, 2023, to honor his memory. We were able to donate \$3500 to support Nana's wife, Mrs. Vida Ampofo and his two sons. In addition, Mrs. Ampofo accepted our invitation to be an honorary member of the Abusie Kесе and was presented with a Sectech Yellow Polo Shirt with Nana's name at the back.



- Dinner Dance and Fundraising:** Sandwiched between the two funerals of Nana was our Annual Dinner Dance and Fundraising which took place in Worcester, MA from August 5th – 6th to raise funds through an annual fundraising event. In 2023, a net total of \$10,873 was raised compared to \$11,100 and \$14,935 in 2022 and 2021 respectively. Outstanding pledges for 2023 amounted to \$4,050. Although falling short of our \$30,000 target, because we could not go through with the plan of hosting the Kojo Antwi Concert due to excessive financial commitments and risk, we were glad we could meet face-to-face for the first time in 3 years post covid. Other reasons we were nowhere near our target was low patronage of the event due to the huge cost of travel to Worcester, the location of the venue which was quite far from the hotel as a result of which majority arrived almost two hours late and the holding of the Kojo Antwi concert promoted by Big Shoes, the same evening for which some left the dinner dance earlier than expected to attend the concert. Based on the feedback

from members and in consultation with the Board, the dinner dance will henceforth be held bi-annually. We are also exploring the possibility of organizing the next dinner dance in partnership with our sister school, Krobo Girls. We hope we can learn from these experiences to help us organize a much better Dinner Dance and BBQ in 2025. The bi-annual dinner dance will alternate with online annual fundraising.



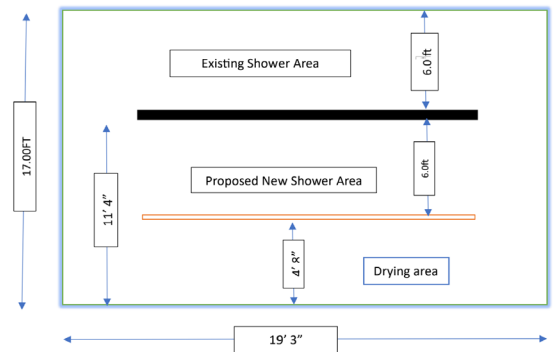
4. Nana Afedzi Mensah VI Center For Excellence In Education:

MMUSA/CAN has continued its support for the National Math and Science Quiz (NMSQ) competition by sponsoring it with \$2,000 part of which was used for the final phase of refurbishment of the NMSQ Training Studio/Lab. This training facility is designated as part of the Nana Afedzi Mensah VI Center of Excellence in Education, in addition to the renovated and recently commissioned ICT Computer Center, a project sponsored by the MM92 Year Group as part of their 30th Anniversary Celebration. What is next is to provide the ICT Center with resources such as audio/visual tools, LCD projectors, computers, and an e-library. If anyone has links to corporate entities that can donate or sponsor these items, please reach out to the Executive.

5. Renovation of Old Dormitory Bathhouses:

The bathhouses and toilets have been in a deplorable and unhygienic state for a while. Earlier this year, students could not access the toilets in the dormitories because the waste had solidified and needed evacuation. As a result, some of the students resorted to easing themselves in the nearby open bush. It became necessary for us to sponsor the evacuation of the waste at \$2,500 in April, to allow for renovation of the bathhouses. So as part of our commitment to improve the infrastructure of the school, we have completed the renovation of two out of the four old dormitory bathhouse and washing shed. The House 4 Project and House 1 projects were completed at the cost of \$9,600 and \$11,300 respectively. The increase in cost came about as a result of additional amenities including a toilet for the

physically challenged, creating a new partition wall and addition of 12 new showers.

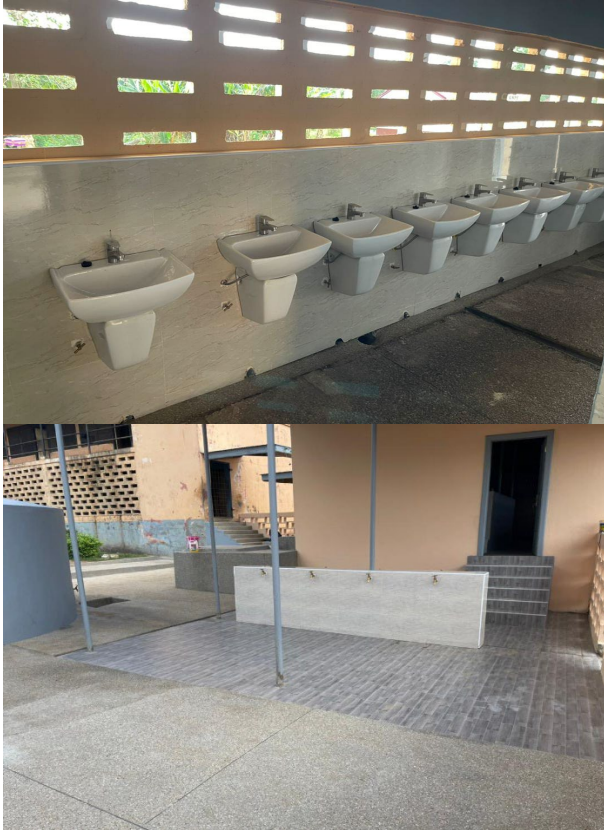


Key Note:

8" Existing Partition wall with showers at one side

Proposed 6" partition wall creating a drying area.





6. Association's Funding Sources: The association's main sources of funding are annual fundraising events and minor sources are the sale of merchandise, including t-shirts, sweaters, jackets, and memorabilia. To increase revenue and establish an endowment fund, the association has introduced annual membership dues of \$10 per month or \$120 per year. These membership dues, along with proceeds from fundraising events and merchandise sales, will contribute to funding ongoing projects and the development of the endowment fund. So far, only 37 members have paid their annual dues, representing 21% of our membership of 180. The dues collected total \$4,440, just shy of our projection of \$4,800 if 40 members were to pay. Please note that it is never too late to pay your dues and any payment or donation to the association is tax deductible.
7. Endowment Fund: The association's primary source of funding is its annual fundraising event. To boost revenue, we are working on establishing an endowment fund (reserved money invested to generate revenue for charitable activities). This is to support the management of the school in the areas

of scholarships for bright and needy students, sports, teaching staff development and infrastructural development. To accomplish this, a portion (30 – 40%) of our annual fundraising will be allocated to a targeted \$100,000 endowment fund over the next 10 years, which can subsequently be invested, and to have the principal amount intact while using the interest to support our alma mater. A committee has been formed and has prepared a working document to guide our efforts. Please review the attached Endowment Fund Policy Manual (**Appendix A**) and provide feedback either on the WhatsApp platform or to the Executive.

8. Plans For 2024: For 2023, we plan to hold elections to formally elect our Executives and Board Members for the first time in the history of the association. We also plan to complete the renovation of the remaining 2 old dormitory washrooms, subject to the availability of funds. We also hope to complete and launch our membership database, which could significantly improve our networking. However, we are interested in getting feedback from members on things that we can do to grow the group. Please review the letter entitled “Embracing 2024 - Shaping the Future Together” (**Appendix B**) and provide the requested feedback.

Conclusion: MMUSA/CAN has remained steadfast in its commitment to enhance education, foster unity, and contribute to the development of Koforidua SecTech. Despite the challenges faced in 2022/23, the association rallied its members and successfully raised funds to support various projects. The establishment of the Nana Afedzi Mensah VI Center of Excellence in Education, sponsorship of the National Math and Science Quiz competition, and ongoing renovation of the old dormitory washrooms demonstrate our dedication to our alma mater. With the introduction of annual membership dues and continued fundraising efforts, we are optimistic about securing resources for future projects and the development of an endowment fund. In addition, we remain committed to serving as role models for current students and fostering a strong network of alumni.

SecTech's 2023 Speech and Prize Giving Day

On December 2, 2023, Koforidua Secondary Technical School celebrated its 13th Speech and Prize Giving Day. In his speech, the headmaster, Mr. Ofori Antwi, expressed gratitude to past leaders and discussed the school's vision for excellence. He highlighted challenges,

including student indiscipline and infrastructural deficiencies, but also acknowledged positive developments such as improved academic performance and achievements.

The speech concluded with appreciation for the support received, a call for prayers due to health issues among staff, and a plea for the school's well-being. In the following section, the full speech is shared.

HEADMASTER'S SPEECH

Mr. Chairman. Hon. Rev. Ntim Fourdjour, Deputy Minister of Education and Member of Parliament for Assin South, Hon. Michael Baafi, Deputy Minister of Trade and Industry and Member of Parliament for New Juaben South, Dr. Eric Nkansah,



Director General of Education, Rev. Prof Ansah, Board Chairman, Mrs. Ivy Asantewaa Owusu, Regional Director of Education, Mr. Haruna Mustapha Municipal Director of Education, New Juaben South, Old Students, Board Members. Parents, Staff, Students, Press present, Ladies and Gentlemen, I welcome you all to the 13th Speech and Prize Giving Day of this noble institution.

We are grateful to the Almighty God for how far he has brought us. I thank all the successive Heads of this institution and their contributions that have brought us thus far.

I took over the headship of this great institution in September 2020. I came in with a vision to turn things around and continue with the good works of the past Headmasters. I met a team that bought into my vision, and we started very well, but lack of resources to motivate the hardworking teachers who were ready to assist me to achieve my vision, has made it impossible for me and my management team to roll out our plans for the school fully and as expected.

Koforidua Sec-Tech is Fifty Six years (56) old and has produced a lot of technocrats for this nation in all professions. At a particular point in time GRIDCO and E.C.G. were being managed by two illustrious grandaunts of Koforidua Sec-Tech. Currently, the school has a teaching staff of One Hundred and Fifty Six (156) and Non-teaching of Seventy Six (76).

THEME

The theme for the occasion is “**Embracing Excellence; Nurturing Tomorrow's Leaders**” is very appropriate and timely. In everything we do in our quest to nurture our tomorrow leaders, excellence should

be the hallmark, we should target training complete individuals who would be fit to live and be lived with. A morally upright individual who is a team player and can function effectively in every setting and under any condition. If we achieve this goal, the future of this country will be bright and promising.

DISCIPLINE

The Disciplinary Committee has been proactive and has worked hard to control the recalcitrant students. Our biggest challenge with the students is their breaking of bounds in the evening and frequent visits to NJUASCO, just to go and fight them. This academic year, the students have been to NJUASCO two times. The first attack led to the destruction of their school bus, poly tanks and other facilities and the culprits were put on indefinite suspension and each one made to pay a penalty of GH ₵2,000.00 Ghana cedis to fix the damaged properties of NJUASCO and the part of the wall which granted them unauthorized access to NJUASCO has also been fixed with concrete.

In their second visit to Juaben, ten (10) students were arrested by the police and were detained at the police cells. All of them have also been put on indefinite suspension.

It must be acknowledged that, the activities of the students in town are carrying a bad name for the school and management, together with the Disciplinary Committee, is working hard to address the indiscipline activities of the students. We will not condone or compromise any criminality; therefore, students who continue to flout school rules and regulations with impunity will continue to be punished until we attain perfection.

ACADEMICS

When I assumed the headship of the school, I introduced interventions like, vacation assignment, resumption examination, weekly and later monthly examination in the core subjects, teacher - student mentorship programme to get the students closer to their books.

I met an unfortunate situation that I tried to address in my first year as the Headmaster of the school which led to the drop in the 2021 WASSCE performance. Thankfully, the measures we have put in place are yielding the desired results and the WASSCE results are now improving. This is the overview of the school's performance for the past three years. Thanks to the hardworking and resourceful staff of Koforidua Sec-Tech for their invaluable contributions towards the improvements we are seeing in WASSCE and academic work in the school.

INFRASTRUCTURAL DEVELOPMENT IN THE SCHOOL

Koforidua Sec-Tech has been starved of infrastructural development and with the exception of the House five, I came back after 17 years to meet the very Sec-Tech I left with all the infrastructure calling for renovation. Despite the fact that the school has the largest number of science students within the Region, the science laboratories are in total disarray/shambles. Here, I will salute the Old Boys for renovating the bath house of House 4 and the I.C.T. laboratory they are preparing in honor of the president of Mmarima Mma of USA and Canada who passed on to glory early this year.

In addition, the year groups have helped the school with some classroom furniture for which we are grateful. The Parent Teacher (PA) has also helped the school with some classroom furniture. The absence of adequate classroom space has compelled the administration of the school to reduce the intake of students despite the fact that, the desire for science technical education is increasing.

ACHIEVEMENTS

With the help of Mmarima Mma 1984 year group, we have been able to somehow address the perennial shortage of water on the school compound with an advance form of a mechanized bore hole that has been put in place.

In 2022, one of our students by name manufactured an airplane that could taxi and fly at a distance. He became a national hero and had to be taken around the country to showcase what he had been able to do.

Despite the fact that the school still struggles to reach the quarter final stage in the National Science and Maths Quiz to be ceded at the regional level, the team has been doing well. The school's sick bay is now functioning, and it is attached to Adweso Clinic with an experienced nurse who manages the place for us.

CHALLENGES

1. Deplorable roads in the school make driving on the school compound very uncomfortable. Erosion has taken over some sections of the road and the other sections are full of potholes making some parts of the school difficult to drive through.
2. The school is managing with seventeen bungalows and a flat of six that the school was blessed with at its inception fifty- Six years (56) ago. Majority of the teaching and non-teaching staff stay outside the school compound; this makes supervision of students on the school compound very difficult.

3. As for the science laboratories, the least said about them, the better. After the contractor who was tasked to renovate the laboratories some ten years ago brought out the benches and the stools and abandoned the work, it has taken the hardworking staff at the Science Department to move back to the laboratories the stools and benches to reset up the place and manage the situation.
4. The school, for its fifty-six (56) years of existence, has been without an Assembly Hall. The dining hall has been overgrown by the numbers and the students are forced to each in turns/shift.
5. The girls do not have an official place of convenience and the staff have to sacrifice washroom meant for them for the usage of the girls. They do not have a comfortable place to take care of themselves anytime nature compels them to use the washroom.
6. With the coming into force of the Free SHS policy, the Technical School are not able to organize practical sessions for the student and we are not allowed to take money from the parents to organize practical lessons for them.

APPRECIATION

The school owes the Minister of Education and his affable Deputy for allocating a Toyota Hilux Pickup and a 70 seater luxury bus to the school. It has saved the transportation situation to a large extent. The Ministry has also given the school some laboratory equipment and chemicals that have positioned us to run practical lessons for the science students.

The Old students, specifically, year groups, have helped the school with classroom furniture and some valuable projects plus donations of computers. The school's Board Chairman and his team have been the backbone of the school Management. They offer very useful suggestions and directives that have brought us thus far.

AILMENTS

As I bring my speech to an end, I wish to call on all to remember us in prayers. Three teachers are down with stroke, and one is battling with a tumor at the neck (chin). Two Non-Teaching Staff members are also down with stroke and a third one is battling with a heart condition that has kept him out of work for some months. The battle is the Lord's.

For a period of two years, we have lost six of our students. All of them died at home when we went on breaks or left for treatment. Our prayer is that the spirit of death within the school will pitch its camp far from the walls of the school.

Long live Mmarima Mma, long live Koforidua Sec-Tech. Educate for service is our Motto.

Good Morning.

Optimizing Kidney Health: A Comprehensive Guide to Dietary Choices for Well-being - by Mr. Eric Asante (Holistic Nutritionist)



During our recent holistic health forum, we discussed a wide range of strategies for healthy living. In this article, I specifically discuss kidney health and a dietary guide to help us stay healthy. The content of this article is for educational and informational

purposes only. It does not constitute medical advice and is not intended for diagnosis. For personalized guidance regarding kidney issues, please consult with healthcare professionals.

Introduction

Kidney health is integral to overall well-being, as the kidneys play a pivotal role in waste filtration, blood pressure regulation, and electrolyte balance. This report investigates the substantial impact of dietary choices on kidney health, emphasizing specific foods and holistic options that confer numerous benefits.

The Importance of Kidney Health

Optimal kidney function is critical for several reasons:

1. **Waste Elimination:** The kidneys play a crucial role in removing waste and toxins from the body.
2. **Blood Pressure Regulation:** Kidneys contribute significantly to the regulation of blood pressure.
3. **Electrolyte Balance:** Key electrolytes such as sodium, potassium, and calcium are balanced by the kidneys.
4. **Hormone Production:** Kidneys produce hormones that stimulate red blood cell production and assist in calcium metabolism.

Wise Protein Choices

Choosing protein sources wisely is imperative for kidney health. Optimal options include:

1. **Cod Fish:** An excellent source of lean protein with low phosphorus content.
2. **Sea Bass:** Another kidney-friendly fish option due to its low phosphorus content.

3. **Avoid high-phosphorus options** like turkey liver and beef liver to prevent overburdening the kidneys.

Foods to Avoid

Maintaining optimal kidney function requires awareness of foods detrimental to kidney health, including:

1. **Almonds:** High oxalate content contributing to kidney inflammation.
2. **Spinach:** Should be consumed in moderation due to its oxalate content.
3. **Chocolate:** Limited consumption recommended due to its high oxalate content.
4. **Processed Foods:** Opt for fresh, unprocessed alternatives as processed foods are rich in sodium, potentially straining the kidneys.

Kidney-Friendly Vegetables

Incorporating kidney-friendly vegetables into the diet yields numerous benefits:

1. **Asparagus:** Supports kidney health by reducing uric acid waste.
2. **Celery:** Low in phosphorus and aids in decreasing uric acid levels.
3. **Avocado:** Contributes to a healthy diet with its low phosphorus content.
4. **Cucumber:** Supports kidney health and is low in phosphorus.
5. **Garlic:** Offers various health benefits, potentially supporting kidney function.
6. **Cabbage, Cauliflower, and Mushrooms:** Low in phosphorus and effective in neutralizing acidity.

Holistic Foods and Fermented Options

Holistic foods and fermented options can provide comprehensive support for kidney health:

1. **Fermented Foods (Sauerkraut, Kimchi, Pickles):** Support gut health, potentially benefiting kidney function indirectly.
2. **Vitamin D:** Vital for kidney health, as the kidneys convert inactive vitamin D to its active form.
3. **Spirulina:** May aid in reducing toxicity and inflammation in the kidneys.

Salt Choice Matters

Selecting the right type of salt is crucial for kidney health:

1. **Baja Gold:** A kidney-friendly choice, low in sodium and high in essential minerals.

Conclusion

In conclusion, maintaining kidney health is an ongoing journey that necessitates mindful dietary choices. By incorporating kidney-friendly foods and avoiding those that strain the kidneys, individuals can enhance their overall well-being. It is essential to seek personalized guidance from healthcare professionals to manage kidney health effectively.

This report serves as a valuable resource for individuals seeking to improve their kidney health through informed dietary decisions. Making informed choices about dietary habits can lead to a healthier and more vibrant life.

Understanding and Managing After-Meal Sleepiness: Exploring the Link with Insulin Resistance, Diabetes, and Thyroid Health: - by Dr. Ben Agyare (Acting Vice President, MMUSA)

Introduction:

After-meal sleepiness, also known as postprandial somnolence or colloquially referred to as carb or food coma, describes the feeling of



fatigue or sleepiness that often follows a meal [1]. While there is limited scientific evidence explaining the occurrence of this post-meal sleepiness, various theories exist. Research suggests that consuming high-carbohydrate meals can lead to a rapid spike in blood sugar levels, followed by an insulin surge, resulting in a sharp drop in

blood sugar known as reactive hypoglycemia. This drop may manifest as symptoms like fatigue, sleepiness, and lethargy [2]. Moreover, high-carb meals can trigger the release of serotonin, a neurotransmitter associated with relaxation and drowsiness [3]. While carbohydrates provide energy, excessive consumption can lead to energy crashes and increased sleepiness [2].

Despite being a common phenomenon, persistent post-meal drowsiness may indicate underlying health issues. This article explores potential causes of post-meal drowsiness and its links with insulin resistance, diabetes, and thyroid disorders. Additionally, effective strategies, encompassing dietary and scientific approaches, will be discussed for managing this condition.

Please note that the information provided is for general knowledge only and is not a substitute for professional medical advice. Consultation with a healthcare professional is recommended for personalized guidance.

Some causes of Post-Meal Drowsiness:

1. **Digestive Processes:** The process of digestion requires energy, and blood flow is redirected to the digestive system after a meal. This can result in reduced blood flow to the brain, leading to feelings of drowsiness [4].
2. **Insulin Response:** Insulin, a hormone released in response to food intake, plays a crucial role in regulating blood sugar levels. Excessive consumption of high-carbohydrate meals can lead to a rapid rise in blood glucose levels, triggering a subsequent surge in insulin. This insulin response may contribute to post-meal drowsiness, and long-term issues with insulin sensitivity could exacerbate this effect [5].
3. **Neurotransmitters:** Certain neurotransmitters, such as serotonin and melatonin, play a role in regulating sleep-wake cycles. The types and amounts of foods consumed can influence the production of these neurotransmitters, affecting post-meal alertness [3].
4. **Thyroid Function:** Both hypothyroidism (underactive thyroid) and hyperthyroidism (overactive thyroid) can influence energy levels. Hypothyroidism is often associated with fatigue and sluggishness, while hyperthyroidism can cause nervousness and restlessness. Both conditions may contribute to post-meal drowsiness through their effects on overall energy metabolism [6, 7, 8].

Link with Insulin Resistance and Diabetes:

1. **Insulin Resistance:** Insulin resistance, a condition in which cells become less responsive to insulin, can lead to elevated blood sugar levels. This imbalance may contribute to post-meal drowsiness. Several studies have suggested a connection between insulin resistance and impaired cognitive function, including increased sleepiness [9, 10].
2. **Diabetes:** Uncontrolled diabetes can result in fluctuating blood sugar levels, leading to fatigue and drowsiness. Chronic high blood sugar levels may also contribute to nerve damage, impacting overall energy levels [11].

Link with Thyroid Disorders:

A sluggish thyroid may affect metabolic processes, affecting energy production. While more research is needed to establish a direct link between thyroid disorders and post-meal drowsiness, managing thyroid function may contribute to overall energy balance.

1. **Hypothyroidism:** An underactive thyroid (hypothyroidism) can slow down metabolism and energy production, leading to fatigue and drowsiness, especially after meals [12].
2. **Hyperthyroidism:** On the other hand, an overactive thyroid (hyperthyroidism) can also disrupt normal metabolic processes, leading to increased energy expenditure and potential fatigue [13].

Managing Post-Meal Drowsiness:

1. **Balanced Diet:** Opt for a well-balanced diet with a mix of complex carbohydrates, proteins, and healthy fats. This can help regulate blood sugar levels and provide sustained energy throughout the day.

2. **Meal Timing:** Consider spreading your meals throughout the day to avoid large fluctuations in blood sugar levels. Smaller, more frequent meals may help prevent post-meal drowsiness.
3. **Hydration:** Stay hydrated, as dehydration can contribute to feelings of fatigue. Water is essential for various metabolic processes, including digestion.
4. **Regular Exercise:** Incorporate regular physical activity into your routine. Exercise can enhance insulin sensitivity and promote overall energy levels.
5. **Manage Stress:** Chronic stress can contribute to insulin resistance and fatigue. Incorporate stress management techniques such as meditation, deep breathing, or yoga into your daily routine.
6. **Thyroid Management:** For individuals with thyroid disorders, adhering to prescribed medications and seeking guidance from healthcare professionals for optimal thyroid function is crucial.

Conclusion:

Post-meal drowsiness is a common occurrence, but when it becomes excessive or persistent, it may signal underlying health issues. Understanding the potential links with insulin resistance and thyroid disorders allows for a comprehensive approach to management. Adopting a holistic strategy, which includes maintaining a balanced diet, ensuring proper hydration, paying attention to meal timing, engaging in regular exercise, practicing stress management, and monitoring thyroid function, forms key components of an effective plan to alleviate post-meal drowsiness and promote overall well-being. Always consult with healthcare professionals for personalized advice and guidance based on individual health conditions.

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Appendix A:

MMARIMA MMUSA/CAN ENDOWMENT FUND POLICY MANUAL

1. Vision:

The MMUSA-CAN Endowment Fund, established by SECTECH alumni in North America, aims to elevate academic excellence and nurture entrepreneurship at Koforidua Secondary Technical School (SECTECH) in Ghana. We achieve this by providing essential resources and infrastructure to enhance both teaching and learning environments.

2. Fund Impact:

The fund complements SECTECH's budget by supporting specific activities and projects aligned with our vision. This empowers the school to:

- a. Strengthen academic programs: Enhance teaching quality and resources.
- b. Enrich student life: Foster vibrant campus activities, sports, and clubs.
- c. Upgrade infrastructure: Maintain and improve school facilities.
- d. Invest in teachers and staff: Support professional development and improve working conditions.

3. Growing the Fund:

Each year, we set fundraising goals to secure contributions from various sources:

- a. Individual Donors: Contribute through lump sums, matching gifts, or designated investments.
- b. Annual Giving Campaign: Engage alumni, families, and corporate partners in annual fundraising efforts.
- c. Sponsored Events: Host at least one annual event dedicated to raising funds for the endowment.
- d. Membership Dues: Allocate a portion of membership fees to fund growth, as approved by the Board.

4. Donor-Directed Giving:

Donors can designate their contributions to specific areas of focus, reviewed and approved by the Board every five years:

- a. Unrestricted: Allows the Investment Committee flexibility to allocate funds where needed.
- b. Academic Programs: Focuses on enhancing teaching excellence and resources.
- c. Campus & Student Life: Supports recreational programs, sports, and clubs enriching student life.
- d. Infrastructure: Prioritizes maintaining and improving school facilities.
- e. Teachers & Staff Support: Invests in professional development and improved working conditions.

5. Governance and Management:

- a. Investment Committee: Oversees the endowment as outlined in its dedicated charter.
- b. Fund Manager:
 - i. Manages the fund and invests in accordance with established objectives.
 - ii. Oversees fund usage as directed by the Investment Committee.
 - iii. Provides quarterly performance reports.

6. Investment Strategy:

Our investment goals prioritize long-term fund growth while generating income through secure investments like government treasury bills. Speculative investments are strictly avoided. Investment performance is reviewed and reported to the Board quarterly.

7. Distribution Policy:

- a. Payout Rate: We establish an annual payout rate (e.g., a percentage of interest earned) to fund SECTECH projects. Initial payout rate is set at 100% of prior year interest earned.
- b. Project Eligibility: Projects meeting criteria aligned with the school's mission and potentially leveraging external funding are eligible for support.
- c. Approval Process: A clearly defined process guides project proposal submission, review, and approval by the Investment Committee.
- d. Distribution Conditions: We prioritize responsible spending:
 - i. Only interest earned is used, except for specific projects approved by the active members.
 - ii. The annual payout is capped at 25% of the starting balance.
 - iii. Funds solely support projects leveraging external funding for SECTECH.

8. Ethical Transparency:

- a. Financial Integrity: All net earnings go directly towards the endowment or designated purposes, not to individuals. This ensures ethical management of funds.
- b. Open Communication: We prioritize transparency through several measures:
 - i. Quarterly Reports: The Fund Manager provides regular, detailed reports on investment performance.
 - ii. Volunteer Committee: Our Investment Committee is comprised of diverse stakeholders serving five-year terms without salaries. This structure

promotes objectivity and independent decision-making.

iii. Defined Roles: Each committee member has specific responsibilities, ensuring accountability and shared expertise.

c. Responsible Partnerships: When utilizing vendors affiliated with MMUSA-CAN or alumni without competitive bidding, we require them to contribute at least 25% in matching funds to related projects. This incentivizes fair competition and maximizes benefit to our initiatives.

9. Policy Review and Updates:

We review and update this manual every two fiscal years to ensure its ongoing relevance. A clear process for proposing and approving amendments is established.

10. Dissolution:

In the unlikely event of dissolution, assets will be distributed for exempt purposes, adhering to US Federal tax code requirements.

Appendix B:

Subject: Embracing 2024 - Shaping the Future Together

Greetings I bestow unto you all from the Executives of MMUSA/Canada. I believe all are doing well and enjoying the season. As we stand on the brink of a new year, I want to convey our sincerest appreciation to every individual who makes up the tapestry of MMUSA/Canada. Your involvement is not just integral but the very heartbeat that propels our community's success and growth.

As we approach the New Year, it's a fitting moment to reflect on the incredible journey we've collectively undertaken. We are immensely grateful for the experiences, heterogeneity of talents, and perspectives that each one of you contributes, making MMUSA/Canada a dynamic and engaging group. It is this richness that defines our community spirit.

In the spirit of constant improvement and comprehensive growth, we are reaching out to you for your ideas and insights on how we can further fortify MMUSA/Canada in 2024. Your thoughts are invaluable, and we firmly believe that by tapping into the collective intelligence of our members, we can plan, program, and implement initiatives that will move us toward our shared goals.

We look forward for valuable inputs in these areas:

Participation: How can we enhance member engagement within the group? What strategies or initiatives should be deployed to encourage more participation and interactions among members?

Activities: What types of activities or discussions would you like to see more of in the group? Are there specific topics, themes, or events that resonate with you?

Objective Focused: Are there specific aspects of our mission that should be emphasized or refined?

Your thoughts and ideas are instrumental in shaping the future direction of MMUSA/Canada. Please feel free to share them openly in the group, or if you prefer, reach out to the executive body. Your feedback is a cornerstone in our journey towards continued growth and success.

Once again, a heartfelt thank you for being an integral part of MMUSA/Canada. We eagerly anticipate a year filled with shared achievements, collaboration, and growth.

Warm regards.

Sincerely,

[Handwritten signature]

Dr. Kingsley Boateng (Acting President, MMUSA)

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