



Society Of The Ventures & Investments Programme (VIP)

# The VIP Bye Laws

“Your Standard Of Living And Quality of Life Depend Upon Your Relationships!”

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# The VIP's Letter To Citizens Of A Restless Nation

Mounting Crime And A Recession Which Has Degenerated into a Depression!  
A Golden Opportunity To Sow The Seeds of Sustainable Social And Economic Transformation

Dear Fellow Citizen;

Are you interested in producing the type of citizens that you want; and within 3 to 5 years, to create a vibrant parallel US\$10B economy to complement oil and gas; reducing crime and destitution?

Are you fast losing hope? Are you desperate for leadership and direction towards a comprehensive solution to the recession? Do you want abatement of the increasing and alarming incidence of crime?

Do you want a viable solution that replicates the successful economic model that T&T has been enjoying for decades? Will you grasp a model which supports our current high, but threatened, standard of living? Do you know what the strength of our current oil and gas economy is really based upon?

The strength of our current oil and gas economy is based substantially upon our ability to build and maintain profitable relationships with foreign producers of wealth. They control the technology and the markets. Via this relationship we have earned a right to share in the wealth that our foreign partners have generated. In this economic model, oil and gas are merely proxies that support the relationship.

The point being made, is that the ability to build and nurture healthy relationships is the key to our survival.

As a country we must determine the characteristics of our model citizen; one who can build, nurture and sustain healthy profitable relationships to survive and thrive in the modern world. Then we should configure our institutions to cultivate the culture that produces these model citizens. These model citizens should be trained to use their wits and relationships, to organize people and resources to solve human problems.

This means training the youth to establish powerful social networks worldwide. Then we can attract the resources to survive in any future changing world environment! We would produce the worlds' leaders!

We can use these leaders to produce any sustainable parallel economy of scale to complement or even surpass oil and gas. This transformation of our citizens also creates a more peaceful prosperous nation!

Please do not stand on the sidelines doing nothing, while the nation degenerates into oblivion!

Please demonstrate that you are part of the solution! Apply the VIP's pragmatic, scientific, communicable approach to social and economic transformation. Become an Elite Activist in support of this goal!

Please join the VIP; and let's make the world a better place to live!

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VIP Membership  
Society of the Ventures & Investments Programme (VIP)  
01-Jul-2015

**Title**

**The VIP Bye Laws**

**Arrangement Of Bye Laws**

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YOU MAY RECORD YOUR NOTES HERE

## 1. INTERPRETATION

- a. These Bye Laws shall be cited as the VIP Bye Laws; and shall be the VIP's primary operating reference manual intended to fulfil the requirements outlined within the Articles of Incorporation of the VIP.
  - i. Arrangement of the Legal Authorities which govern the VIP are as follows: Companies Act, Articles of Incorporation, VIP Bye Laws, Attachments; which shall be read taken together.
  - ii. These VIP Bye Laws are constructed from the language and vocabulary of the VIP, and which apply Social Automation, directed at creating, propagating and maintaining the kinds of institutions which shall produce a new Culture of Success, intended to produce the desired kinds of youth and communities which we need, who shall achieve their Wellness Goals in any future changing world environment; and make the world a better place to live.
- b. In these VIP Bye-Laws, unless the context otherwise requires: -
  - i. "**AntsNest Wellness Plan**" means an institution of the VIP and the intellectual property of the Manager which is a Community Management Plan which addresses the Cohesiveness, Safety, Security, Welfare and Wellbeing of participating communities; focus upon the Youth, Women, Male underachievement and Retirees.
  - ii. "**Attachment**" means an institution of the VIP and the intellectual property of the Patron which is a separate agreement, contract or document issued under the authority of the Patron, the Board, the Manager or the Wellness Manager and which is dependent upon these VIP Bye Laws for its authority and or performance.
    1. Attachments may append such other agreement, contract or document which themselves may be considered and or cited as Attachments.
  - iii. "**A Venture of the Ventures & Investments Programme (VIP)**" or "**A Venture of the VIP**" means an institution of the VIP and an expression which is the intellectual property of the Patron. Used only under authority to authenticate a venture of and or sanctioned by the VIP.
  - iv. "**Board**" means Board of Directors of the VIP; an institution of the VIP. The Board is secondary to the Patron.
  - v. "**Business Arrangement**" means an institution of the VIP and the intellectual property of the Patron which is any facility, loan, financing, including equity financing, and any other beneficial arrangement, service or benefit which the VIP engages with any of its members or on behalf of any of its members or for the benefit of any of its members, in pursuit of the objectives of the VIP.
    1. Each member hereby understands and agrees that he shall not be entitled as of right to any Business Arrangement and that any and all Business Arrangements whatsoever shall be provided at the exclusive discretion of the Patron.
    2. No Business Arrangement shall be considered, offered or provided which, in the opinion of the Patron, Board, Manager or Wellness Manager, is exclusively for or is substantially related to or associated with any objective which does not satisfy the VIP's Objectives.
  - vi. "**Centre for Innovation & Entrepreneurship**" or "**CIE**" means an institution of the VIP and the intellectual property of the Manager which is a status, disposition, designation, brand name and branded content with respect to a GeoNet which exists within the Civil Society Economy. The brand of this GeoNet is recognized and supported by all entities which operate within the Civil Society Economy. This GeoNet configures itself to facilitate and inspire entities within the Civil Society Economy to maintain a very sharp focus upon the Vocation of Innovation & Entrepreneurship.
    1. The CIE is a crucial focal point, core element and a center of influence within the Civil Society Economy directed towards the diversification of the economy of Trinidad & Tobago into the Medical & Wellness Economy.
    2. Institutions which serve the Civil Society Economy shall be established and maintained within the CIE.
    3. Relevant cultural and pragmatic activities shall be encouraged, initiated, promoted, performed and conducted within and with the CIE; in a manner to maximize benefits to all entities which exists within the Civil Society Economy.
    4. The CIE shall extend its influence throughout the Civil Society Economy and shall do so in a manner which shall maximize access to and or the delivery of benefits to be derived and enjoyed from its existence and role as a CIE.
    5. To fulfill its role and efficacy, the CIE shall accommodate, promote and maintain a calendar of events within its jurisdiction, intended to be beneficial to respective entities and interests within the Civil Society Economy.
    6. The Borough of Point Fortin & Environs shall be designated the status Centre for Innovation & Entrepreneurship within the Civil Society Economy; this includes Trinidad & Tobago, the Caribbean, Latin America and the World.
  - vii. "**Civil Society Economy**" means an institution of the VIP and the intellectual property of the Patron which is a network comprised of VIP Members (MentorNet), their Institutions (SaluNet) and their Communities (GeoNet).
    1. By coordinating their efforts, they remain committed to the application of Social Automation, Social Entrepreneurship, Social Networks, Membership Sharing and Revenue Sharing as viable approaches towards improving their Wellbeing, Welfare, Standard of Living and Quality of Life.

2. The Civil Society Economy is the Socioeconomic Platform which is specifically established for the VIP to maximize its potential and contribution towards diversifying the economy of Trinidad & Tobago into the Medical & Wellness Economy for the benefit of the VIP's members, those whom they love and the communities in which its members live, work or recreate.
3. All things being equal, when considering any benefit, opportunity or privilege, preference shall be given to members of the VIP and active participants within the Civil Society Economy; provided that such members or active participants have complied, and continue to comply, with respective standards as is required and or as is necessary to be performed and or to be observed for any given purpose.
4. The Civil Society Economy includes Trinidad & Tobago, the Caribbean, Latin America and the World.
- viii. **“Community Benefit Plan”** means an institution of the VIP and the intellectual property of the Patron which refers to any combination of benefits designed for the benefit of communities, and which takes inspiration from the well-loved, immensely popular and highly desired Employee Benefit Plan provided by better employers.
- ix. **“Community Committee”** means an institution of the VIP and the intellectual property of the Patron which is any formal or informal gathering of any group or combination of officers, functionaries, entities or members assembled or organized for the purpose of discussing or transacting any business or benefit or issue of the VIP.
  1. Notwithstanding anything contained herein among these VIP Bye Laws, any formally established Community Committee shall have its responsibilities, authorities and formats for conducting meetings of the VIP assigned by the respective institution of the VIP that has the authority to delegate such authority and responsibility.
  2. Community Committee shall discuss or transact exclusively the business assigned to them and such business shall be limited to the business of the VIP.
  3. Any meeting of the VIP should always include within its contemplation, ample consideration for what is in the best interest of the members of the VIP. Timely action on outcomes is encouraged.
  4. It shall be agreed that participation in any Community Committee is, among other things, an opportunity for members to attain the benefits of voluntarism, and shall be performed without compensation.
  5. Meetings should regularly discuss ways to improve social capital.
  6. In any meeting of any Community Committee, the most senior officer or authority present among participants shall be entitled to function in the role of Chairperson of that meeting. Such senior officer or authority may decline the role. However, at any time during the meeting, if in his judgment he thinks fit, he shall invoke his authority and immediately assume the role of Chairperson for the rest of the meeting.
- x. **“Community Entrepreneurial Co-operative”** or **“CEC”** means an institution of the VIP and the intellectual property of the Manager which is an Entrepreneur Development Co-operative.
  1. Each Community Entrepreneurial Co-operative shall be a Multi-purpose Co-operative.
  2. As an Entrepreneur Development Co-operative, the roles, functions and outputs of the CEC are to apply Social Automation to produce entrepreneurs and entrepreneurship, especially within its Target Community.
  3. The Heritage Fund of each CEC is a Community Entrepreneurial Fund. Therefore, each CEC develops and produces swarms of astute, disciplined, innovative, pragmatic and competent leaders and entrepreneurs who are critical thinkers and problem-solvers engaged in the Medical & Wellness Economy; specifically to diversify the economy of Trinidad & Tobago into the Medical & Wellness Economy; See Page 34.
  4. CECs fulfill the VIP's Wellness Goal of Wealth, while protecting its members' Wellness Goals of Success, Health and Happiness. Contextually, CECs perform functionally as a subset of the Resave Wellness Plan.
- xi. **“Community Entrepreneurial Fund”** or **“CEF”** means an institution of the VIP and the intellectual property of the Manager which is any fund established to support Human Resource Development and or Entrepreneurship.
  1. Based upon their objectives, Heritage Funds and Perpetual Growth Funds may be included within this category.
- xii. **“Contribution”** means an institution of the VIP and the intellectual property of the Patron which is any donation irrevocably pledged to the Medical Plan or to any Fund by the Principal or any member or any entity, for any given purpose; and includes any combination of Membership Fees, Tokens, and the like towards membership in the VIP.
- xiii. **“Corporate Wellness”** means an institution of the VIP and the intellectual property of the Manager which is an economic model inspired by the Philosophies of the VIP. This model suggests that faithful fulfillment of one's social responsibility can create enough social capital to produce and sustain economic capital; and if sharply focused upon any niche market can lead to niche dominance. The **National Wellness Lifestyle Management Programme** “NWLM” implements this model, sharply focusing on the Wellness Economy, to derive lifelong benefits to VIP members; and to Trinidad & Tobago.
- xiv. **“Coverage”** means an institution of the VIP and the intellectual property of the Patron which is the privilege and or opportunity to enjoy assistance via consideration for a benefit. The meaning is also ascribed to its derivatives.
- xv. **“Delinquent Member”** means an institution of the VIP and the intellectual property of the Patron which is a member who remains in default of payment of any financial obligation when due, or who remains in contravention of any Bye Law of the VIP. See Honorary Member.
- xvi. **“Dependent”** means an institution of the VIP and the intellectual property of the Patron which is the spouse, unmarried child, stepchild or adopted child, less than age nineteen (19), or up to age twenty-three (23) if attending any school of learning recognized by the Board, or any economic dependent of the Principal. Dependents do not

automatically qualify to be enrolled as members in the VIP. Dependents shall not assume eligibility to participate in any venture or institution of the VIP as members of the VIP unless so approved. In the absence of such approval, such dependent may enroll individually into the VIP, subject to meeting any eligibility requirement of any venture or institution of the VIP.

- xvii. **“Economic Capital”** means an institution of the VIP and the intellectual property of the Patron which is the economic wealth that can be accounted for in books of accounts which can be subject to a financial audit by qualified persons. Economic Capital can be created when Intellectual Capital impacts favourably upon Social Capital.
- xviii. **“Economic Dependent”** means an institution of the VIP and the intellectual property of the Manager which is an unmarried unemployable person of any age, approved by the Board, who lives with the Principal and depends exclusively upon the Principal for care and sustenance.
- xix. **“Elite Activist”** means an institution of the VIP and the intellectual property of the Manager which is a special leadership credential and status of the VIP which is adopted within the VIP to identify members of the VIP who have demonstrated high levels of integrity and commitment to purpose.
- xx. **“Entrepreneurship”** means an institution of the VIP and the intellectual property of the Manager which is the activities of an Entrepreneur which is related to or associated with managing resources for seeking gain, material or otherwise, for others and or for himself, and includes the use of Social Automation: to build networks of warm relationships; to generate Income; to increase Wealth and or to improve Standard of Living or Quality of Life, mainly by way of applying his own efforts at building Social Capital by sharing his time, talents and treasures to solve the problems of others.
  1. The solutions become more attractive and even more potent when the Entrepreneur considers and or includes in his objectives, the goal of helping others to Grow their Assets, he positions himself as a Node in a Network.
  2. As only for example, according to this definition, members of Credit Unions, Community Entrepreneurial Co-operatives and Small Businesses are engaged in Entrepreneurship.
  3. Simply put, Entrepreneurship is the activity of helping others to solve their problems in a manner that solves yours.
  4. Another model for Entrepreneurship is to consider that if you want to live life more abundantly, you should help others to live life more abundantly.
  5. Yet another model for Entrepreneurship is that Entrepreneurship involves organizing your life in a manner to help others to live better lives, so you can also enjoy a better life.
  6. Entrepreneurship involves positioning yourself to become a Node in a Network.
- xxi. **“Family Tree”** means an institution of the VIP and the intellectual property of the Patron which is a system used to grow the membership of the VIP and or to promote its ventures. It identifies who has invited whom into the VIP and or any venture of the VIP. The inviter is known as the “Parent” and the invitee is known as the “Child”. Parents may access certain privileges and or incentives. The most senior Parent of the Family Tree is the “Pinnacle”, and shall be held by the Patron or its assignee.
- xxii. **“Family Tree Affiliate Programme”** means an institution of the VIP and the intellectual property of the Manager which is a venture within the KREW. It is operated by the Wellness Manager. Applies Social Automation to help members to mobilize, manage and protect those in their social networks whom they love and care about most. Encourages members to grow their intellectual capital to better use the Philosophies of the VIP to build, manage and benefit from their social capital, in pursuit of their Wellness Goals. It improves the quality of the membership of the VIP, thus improving the results of the VIP in pursuit of its objectives. A marketing and sales platform to grow the VIP and promote ventures of the VIP. Members qualify or are recognized for access to benefits, privileges and opportunities based upon algorithms which consider criteria such as but not limited to, membership class, longstanding, seniority, status earned within the VIP and performance within the VIP.
- xxiii. **“Financial Member”** means an institution of the VIP and the intellectual property of the Patron which is any member, who belongs to a membership class who is eligible to vote, and remains in good financial standing.
- xxiv. **“Founders Day”** means an institution of the VIP and the intellectual property of the Manager which is a day on the Annual Calendar of the VIP which recognizes and celebrates the founding of the VIP.
  1. Founders Day shall be observed on January 6th annually. This shall be an event of international proportions.
  2. The VIP shall recognize Founders Day by holding programmes and events of a celebratory and intellectual nature. Founders, exemplars, entrepreneurs, leaders, innovators and Elite Activists are honoured.
  3. The VIP shall coordinate its activities with CEC’s and with such other entities which participate in the Civil Society Economy. The Mecca Caucus shall engage the diaspora in celebration of the new Culture of Success.
  4. The Borough of Point Fortin & Environs shall be and remain the focal point for the celebration of Founders Day; however, nothing expressed herein shall be taken to mean exclusivity of activity.
- xxv. **“Functionary”** means an institution of the VIP and the intellectual property of the Patron which is any person who is an authorized official of the VIP or is officiating on behalf of the VIP or any entity which is associated with the VIP and when such person is performing a designated role on behalf of the VIP or in a Venture of the VIP.
- xxvi. **“Fund”** means an institution of the VIP and the intellectual property of the Patron which is any Fund established for the purpose of aggregating valuable consideration, and in particular, economic capital, for the purpose of

providing any benefit to members of the VIP. Not all Funds are the legal property of the VIP. As per example, the content of the Medical Fund is the legal property of the VIP, while the content of the Wellness Fund is the legal property of the Patron and which shall be used at its sole discretion.

- xxvii. **“GeoNet”** means an institution of the VIP and the intellectual property of the Patron which is the physical demarcation of each respective geopolitical boundary within the area of operations of the VIP. In Trinidad & Tobago, each geopolitical boundary is administered by a Community Committee, which coordinates the delivery of the benefits of the VIP, and occupies an area (GeoNet Cell) demarcated, designated and identified by a Municipality; and which is subdivided by an area (GeoNet Team) designated and identified by a Village; and which is further subdivided by an area (GeoNet Krew; with “Krews” who practise respective Vocations) designated and identified by one or more Streets or similar area within the Village.
  - 1. Within the Civil Society Economy, GeoNets are supervised administratively by the Wellness Manager.
  - 2. Each GeoNet ensures that all benefits of the VIP are enjoyed maximally by all members of the VIP who live, work or recreate within its administrative area or responsibility.
- xxviii. **“Good Financial Standing”** means an institution of the VIP and the intellectual property of the Patron which is a member who is neither a delinquent member nor an inactive member. See Honorary Member.
- xxix. **“Heritage Fund”** means an institution of the VIP and the intellectual property of the Manager which is a Perpetual Growth Fund, and which may also be a Community Entrepreneurial Fund, which its owners use for profitable purposes; and a major goal is to aggregate Intergenerational Wealth for the benefit of their Grand Children.
  - 1. Respective Heritage Fund applies Social Automation to aggregate the savings of its owners for the benefit of its owners, their descendants and the communities in which its owners live, work or recreate.
  - 2. The Resave Wellness Plan and the Wellness Fund shall facilitate the establishment of various Heritage Funds.
  - 3. Respective Heritage Fund shall be established by the VIP and within each Community Entrepreneurial Co-operative, and or within any such other entity, established for the purpose of aggregating and transitioning Intergenerational Wealth from respective owners to their Grand Children.
    - a. Here, each child should be enrolled in at least one Qualifying Cooperative (*which maintain a Heritage Fund*) and Community Entrepreneurial Co-operative, and or such other Qualifying Entity, from early in life; and should be actively engaged in the pursuit of entrepreneurial activities from early in life.
    - b. In this environment, each child who is enrolled should be encouraged and acculturated with the idea of creating his own Heritage Fund to aggregate Intergenerational Wealth for his benefit; thence for his Grand Children.
    - c. Therefore, a powerful institution is created for the sole purpose of aggregating, nurturing, growing, using and applying Intergenerational Wealth of individuals, families and communities to benefit all working-class people; and those of lesser means.
    - d. A powerful and viable **Culture of Savings, Innovation & Entrepreneurship** shall be created amongst the working class and those of lesser means; especially the youth.
    - e. Among other things, it is for this purpose that the CECs are established by members of the VIP.
  - 4. Respective Heritage Fund shall be comprised of multiple assets assigned for the purpose and which may be domiciled in multiple localities and within multiple entities and accounts.
- xxx. **“Honorary Member”** means an institution of the VIP and the intellectual property of the Patron which is any person or entity who or which may or may not have been a member of the VIP and who or which is not or is no longer a Financial Member of the VIP and or who or which is not or is no longer in Good Financial Standing with the VIP and or with any Qualifying Entity as may be required of such person or entity as may be required or designated by any Attachment and or by the Patron, Board, Manager, Wellness Manager or a General Meeting.
  - 1. At any time and or in any given circumstance, the Board, Manager or Wellness Manager may determine any terms and or conditions, each or limitations which may apply to any Honorary Member; including termination by the Board.
- xxxi. **“Inactive Member”** means an institution of the VIP and the intellectual property of the Patron which is a member who may have paid his annual membership fees but did not participate financially in any eligible venture or institution of the VIP for a period of three (3) months. Fulfillment of any qualifying criterion as determined by the Board shall keep membership active. See Honorary Member.
- xxxii. **“Institution of the VIP”** means the intellectual property of the Patron which is any significant practice, relationship or organization of the VIP and which may be vital to the VIP’s objectives, as determined by the Patron, Board, Manager, Wellness Manager or a General Meeting.
- xxxiii. **“Intellectual Capital”** means an institution of the VIP and the intellectual property of the Patron which is actionable awareness which manifests in useful knowledge and or the useful skill possessed or which can be acquired by any person who may or may not be a natural person. Among the various forms of manifestations of such useful knowledge or skill, it shall be recognized that such useful knowledge or skill shall also manifest in the form or style of what is usually referred to in law as intellectual property.
- xxxiv. **“Intergenerational Wealth”** means an institution of the VIP and the intellectual property of the Manager which is the wealth which is enjoyed, protected and transferred from one generation for the benefit of successive generations.

At its core, it is the wealth of your family. When widely aggregated it is the wealth of your community. When astutely managed, especially with the proper application of Social Automation, it greatly empowers individuals, families, institutions, communities, and even nations, to survive and thrive in any future changing world environment.

- xxxv. **“Investment”** means an institution of the VIP and the intellectual property of the Manager which is the activities of an investor which is associated with the supply of capital for the generation of Income or Wealth mostly via dependence upon the efforts of others; generally, those who practise Entrepreneurship.
1. Under this definition an investment is a relatively passive act of providing capital to an entrepreneur.
  2. According to this definition Warren Buffet and Unit holders of Mutual Funds engage in Investment.
  3. In the Resave Wellness Plan, any reference to Investment may also include acts of Entrepreneurship and vice versa.
- xxxvi. **“KREW”** or **“5 O’Clock KREW”** means an institution of the VIP and the intellectual property of the Manager which is a venture within the NWLM that facilitates the Patron’s ability to fulfill its responsibilities to negotiate benefits for members of the VIP. It is vital to the Wellness Economy nurtured under the NWLM. It is a training and proving ground for the development of competent leaders skilled in the procurement, development, management and propagation of intellectual, social and economic capital. It is a platform that includes service providers, and is designed to transform the prevailing culture of members and thence the communities in which they live, work or recreate, into a Wellness Culture. Members practice Social Automation to get things done! It helps members to overcome the Start & Stop Syndrome (3S). It includes systems to motivate, support, empower and reward members for their performance and to organize themselves to include their social networks to benefit from Food Security, Health Security, Income Security, Social Security, Wellness Coaching, and Peace of Mind. Members and their social networks identify closely with and support the Medical Plan. Members adopt, practise, exemplify and passionately promote the Wellness Lifestyle and Philosophies of the VIP. They share generously, donate Tokens to the Wellness Fund, and abhor getting something for nothing!
- xxxvii. **“Krew Community Development Plan”** means an institution of the VIP and the intellectual property of the Manager which is a Wellness Plan which applies Social Automation to develop the potential of communities.
- xxxviii. **“Krew Love!”** means an institution of the VIP and the intellectual property of the Manager which is a greeting of endearment used amongst members of the VIP.
- xxxix. **“Manager”** means Mediserv International Ltd., a permanent member, trustee, service provider and institution of the VIP established at the behest of the VIP to conduct the business of the VIP. Members of the VIP have asked and the Manager has agreed to manage a Medical Plan on their behalf. It nurtures the environment, points the direction, sets the tone and musters the resources needed to develop and deploy worthy ventures based upon the scope defined by the Patron.
1. The Manager’s employees shall be members of the VIP and shall participate in the Medical Plan.
- xl. **“Matriarch”** means an institution of the VIP and the intellectual property of the Patron which is an office held by a member of the VIP who shall be of the female gender, and whose vision and intentions are facilitated towards the VIP via the Patron. This office is currently held by Ann Marie Bernard, a cofounder and lifetime member of the VIP.
- xli. **“Mecca Caucus”** means an institution of the VIP and the intellectual property of the Manager which is a Specialized Node which allies with the Diaspora to facilitate and promote the aspirations of the VIP’s leaders and entrepreneurs in the worldwide Medical & Wellness Economy.
- xlii. **“Meeting of the VIP”** means an institution of the VIP and the intellectual property of the Patron which is any General Meeting or any Special Meeting or any meeting of the Board or of any formally constituted Community Committee and shall include the use of any technological method, facility, infrastructure, apparatus and accoutrement suitable to summon and or conduct such meeting.
- xliii. **“Member”** means an institution of the VIP and the intellectual property of the Patron which is any person enrolled to participate and or benefit from the VIP. Such member may be enlisted into any class of membership which class of membership shall be designated by the Patron. A member can be a natural person or a legal person or such other entity recognized by the Board.
- xliv. **“MentorNet”** means an institution of the VIP and the intellectual property of the Patron which is the network of Mentors which exists within the Civil Society Economy; and which include the leadership of Community Committees.
1. Mentors initiate, promote and propagate Wellness Coaching within their favorite Vocations; improving lives.
- xlvi. **“Mobilization Krew”** means an institution of the VIP and the intellectual property of the Manager which is a Formal Community Committee established by members who volunteer to collaborate, cooperate and share of their time, talents and treasures, to achieve any common objective; which none can achieve by acting alone.
1. The Venture must be approved by the appropriate institution of the VIP. No guarantee to VIP funds exists.
  2. Mobilization Krews are comprised of at least five (5) VIP members, whom are Elite Activists, who constitute a Management Committee, headed by a Krew Chief and a Deputy Krew Chief; to get things done!

3. Only certain members in Good Financial Standing, can be among the five (5) Elite Activists who constitute the leadership of the Mobilization Krew. Honorary Members can participate in executing the Venture.
  4. The Mobilization Krew is a most powerful self-fulfilling institution of the VIP. It applies Social Automation to facilitate the works, aspirations and innovations of worthy members whom are Elite Activists, who come together in a manner which can solve the most difficult social and economic problems. Members can produce innovative, customized solutions which better meet their needs, wants and budgets. In this manner, members get more of what they want! Therefore, members achieve their Wellness Goals and improve the welfare, wellbeing, lives and livelihoods of those whom they love, their institutions and their communities.
  5. Approval of the Venture authorizes beneficiaries to use the expression “A Venture of the VIP” or “A Venture of the Ventures & Investments Programme (VIP)” in their promotion. Approval also facilitates having their Venture listed on the VIP’s Annual Calendar, which bears witness to the authenticity of the Venture, as being supported by the VIP. Most Ventures are self-funded by the efforts of the Mobilization Krew. Members gain capacity, competence, credibility, experience and opportunities to qualify to execute more complex Projects.
- xlvi. **“National Wellness Lifestyle Management Programme”** or **“NWLM”** means an institution of the VIP and the intellectual property of the Manager which is a major venture which provides direction to the VIP. Corporate Wellness is vigorously promoted via human resource development and community management initiatives which bring consumers and service providers together under favourable circumstances and concentrates social capital as the foundation of a viable Medical & Wellness Economy; See Page 34. Members and service providers, who are sympathetic to the interest of Trinidad & Tobago, are inspired, incentivized and facilitated to devise ventures that serve and protect the long-term health, intellectual, social and economic interest of VIP members and their communities worldwide, and to produce attractive returns to Trinidad & Tobago. The Manager devised the NWLM to meet the scope that the Patron set for delivering benefits which are the objective of the VIP.
1. The NWLM applies Social Automation to assist VIP members to meet their Wellness Goals by providing opportunities to develop their intellectual capital and grow their social capital, to become astute leaders and entrepreneurs in their own lives and in the lives of others, as they help to Mentor their peers to lead better lives.
  2. The NWLM adopts a peer-supported community approach to the delivery of its service; the MentorNet.
  3. The NWLM includes the **Community Benefit Plan**, all its subsets and its Wellness Coaching Programme.
- xlvii. **“Node in a Network”** which includes any of its derivatives, means an institution of the VIP and the intellectual property of the Manager which is a unique, useful, favourable relationship and status established by an entity amongst other entities, such as people, communities and institutions.
1. Such entity amasses huge amounts of social capital because it is highly prized, favoured and protected for the abundant value which it provides to other entities which depend upon it for sustenance.
  2. For greater effectiveness and long-term survivability, the Node usually positions itself within a Network of similarly highly prized, valued and protected Node entities which communicate and share amongst themselves to improve the wellbeing and welfare of all entities within the Network.
  3. Entities are better protected and strive better when they become Specialized Nodes which participate within multiple networks within the Universe of Networks.
  4. It is the responsibility of each entity which exists within any Network to equip, configure and position itself to become a Specialized Node within the Universe of Networks.
  5. Each member of the VIP, his institutions and communities should strive to become is a Specialized Node in the Network which is known as the Civil Society Economy.
  6. To help its members to achieve their Wellness Goals, the VIP’s activities are heavily involved in helping its members to apply Social Automation to position themselves to become Specialized Nodes in their preferred Networks located within the Civil Society Economy.
- xlviii. **“Officer”** means an institution of the VIP and the intellectual property of the Patron which is any person so defined by the Patron. Also means the unsalaried holder of an elected or appointed office such as any Board member or any Community Committee; the Board or Manager shall determine any stipend or other consideration to be given to such officer. All officers shall be responsible to satisfy any statutory or any other obligations.
- xliv. **“Patriarch”** means an institution of the VIP and the intellectual property of the Patron which is an office held by a member of the VIP who shall be of the male gender, and whose vision and intentions are facilitated towards the VIP via the Patron. This office is currently held by Samuel Bernard, a cofounder and lifetime member of the VIP.
1. **“Patron”** means Capital Ventures Ltd; a permanent member, trustee, service provider and institution of the VIP established at the behest of the VIP to conduct the business of the VIP. Members of the VIP authorize the Patron to negotiate for benefits on their behalf and to manage the affairs of the VIP. Also, the entity by which the time, talent and treasure of the Patriarch and Matriarch are channeled to deliver benefits to the VIP, its members and to all who contribute toward the delivery of benefits to the members, including the Patriarch and Matriarch. Any reference to the Patron as manager means its authority as Patron.
    1. The Patron’s employees shall be members of the VIP and shall participate in the Medical Plan.

- ii. **“Perpetual Growth Fund”** means an institution of the VIP and the intellectual property of the Manager which is any Fund established for long-term purposes or with a long-term perspective for its use and which when established is consistently increased by disciplined scheduled contributions to the Fund.
  - 1. Such Fund may suffer minor deductions in times of dire need and every attempt should be made to avoid temptations to make any deductions from such Fund. However, the intention is to replace such deductions at earliest.
  - 2. Such Fund may be accessed by way of security for beneficial purposes or for entrepreneurship.
  - 3. The Wellness Fund and the Heritage Fund are examples of Perpetual Growth Funds.
- iii. **“Primary Contract”** means an institution of the VIP and the intellectual property of the Manager, which is an **Attachment** to the VIP Bye Laws, being relied upon to fulfil the purpose and objectives of the VIP, as outlined within the VIP’s Articles of Incorporation.
- iiii. **“Principal”** means an institution of the VIP and the intellectual property of the Patron which is the natural person who authorized the Patron to negotiate on his behalf.
- liv. **“Resave Methodology”** means an institution of the VIP and the intellectual property of the Manager which is any concept supported by the Manager, for producing and or for growing wealth, while retaining health and happiness; includes Innovation, Savings, Entrepreneurship and or Investments.
- lv. **“Resave Wellness Plan”** or **“Resave”** means an institution of the VIP and the intellectual property of the Manager which is a Wellness Plan operated by Members of the VIP in which members apply Social Automation and Social Entrepreneurship to prepare for Retirement by focusing upon the Vocations of Savings, Innovation & Entrepreneurship. Resave is a subset and Benefit Profile of the VIP’s Community Benefit Plan.
  - 1. At its core, Resave is a retirement savings plan; its overriding philosophy is: “You must always be saving!”
  - 2. Resave is a subset of the **Community Benefit Plan** and is a long-term Personal Incentive Savings Plan with several specialized subsets which help members to develop a culture to save, increase their incomes and save even more, to preserve their Standard of Living and Quality of Life while employed, intended to generate and accumulate wealth, especially while young, in anticipation of retirement; and or to accumulate and transition their Intergenerational Wealth, lodged within their Heritage Funds, onto their Grand Children.
  - 3. Resave applies Social Automation to help members overcome the Start & Stop Syndrome (3S) mainly by applying Resave Methodologies which include human and social psychologies, Mentorship, Peer Pressure and by encouraging and facilitating Pragmatism, Training, Critical Thinking, Leadership, Problem Solving, Innovation & Entrepreneurship skills directed towards dominating the Medical & Wellness Economy.
  - 4. Resave is one of the institutions of the VIP which facilitates the discovery of Elite Activists who operate the VIP’s Krew Community Development Plan which, when combined and coordinated with the efforts of the VIP’s Community Entrepreneurial Co-operatives, the AntsNest Wellness Plan and ViaMed Network, become the innovation, leadership and business incubators within the VIP’s Civil Society Economy; effectively creating a National Innovation System!
  - 5. Resave is designed to help members to overcome the Start & Stop Syndrome (3S) to consistently grow their assets, whilst retaining their health and happiness.
  - 6. Resave helps members with respect to their desire to accumulate long-term savings, including towards retirement; and also, towards the growth and transition of their Intergenerational Wealth within their Heritage Funds to their Grand Children.
  - 7. Resave involves Savings, Innovation & Entrepreneurship intended to increase members’ wealth and to consistently grow their Heritage Fund.
  - 8. The Resave Wellness Plan supports members’ Wellness Goals of Success, Health, Wealth and Happiness, with special focus upon the Wellness Goal of Wealth.
  - 9. Mere enrollment as a Financial Member in the VIP simultaneously enrolls each VIP Principal (i.e. member) to participate in the Resave Wellness Plan. This positions the member to participate in long-term savings towards retirement, and if he desires, Resave also positions him to engage in Entrepreneurship via the support and facilities of the Community Entrepreneurial Co-operative; or such entity established for the purpose.
  - 10. With respect to Entrepreneurship, Resave is foundational and also positions respective member to participate more effectively in his preferred Community Entrepreneurial Co-operatives, which in turn participate in the Civil Society Economy, which in turn leads towards the diversification of the economy of Trinidad & Tobago into the Medical & Wellness Economy, which in turn provides income security to enterprising members, those whom they love and the communities in which they live, work or recreate. Members target an industry segment always in demand.
  - 11. Resave is the foundational Wellness Plan against which members can achieve their measure of success with respect to their “Wealth” aspirations concerning their Wellness Goals of Success, Health, Wealth & Happiness.
  - 12. Each Community Entrepreneurial Co-operative, as constructed, is a Wellness Plan of the VIP and which is owned and operated exclusively by VIP members. As a Wellness Plan of the VIP, it is also a subset of and a manifestation of the Resave Wellness Plan; which in turn is a subset of and a Benefit Profile of the VIP’s **Community Benefit Plan**.

- lvi. **“SaluNet”** means an institution of the VIP and the intellectual property of the Patron which is the network of Service Providers which exists within the Civil Society Economy.
  - 1. Each Community Entrepreneurial Co-operative is but one such Service Provider and a Specialized Node within this Network.
- lvii. **“Service Provider”** means an institution of the VIP and the intellectual property of the Patron which is any natural, legal or other person contracted on a commercial or any other basis to provide any service to the VIP and or to any of its members.
- lviii. **“Social Automation”** means an institution of the VIP and the intellectual property of the Manager which is a most powerful methodology which invokes crucial concepts from the social and natural sciences to develop a Culture of Success which is applied to create better individuals, communities and institutions to produce any desired positive socioeconomic outcome such as but not limited to; better leaders and better entrepreneurs, who are Elite Activists and problem solvers to the world, who can be relied upon to mobilize diverse communities which survive and thrive in any future changing world environment; and secure the interest of future generations.
  - 1. Inspired by the observation that nature tends to operate automatically; this produces Natural Automation.
  - 2. Therefore, since culture is generally produced automatically, but for the most part, without direction and purpose, then in a similar manner, culture can be considered to be a manifestation of Natural Automation.
  - 3. Therefore, Social Automation is created when purpose and direction is deliberately imparted into the process, to produce a Culture of Success which then produces any desired positive socioeconomic outcome.
  - 4. In this manner, Social Automation can be applied as a most powerful learning tool, directed at producing the desired youth, citizen, communities, institutions and nations we need; to make the world a better place to live.
- lix. **“Social Capital”** means an institution of the VIP and the intellectual property of the Patron which is the value in terms of intimacy, confidence, trust, preference, and potency that exist within any relationship among natural, legal or other persons and which are nurtured, protected, prized and can manifest as and or be transmuted into useful benefits to be enjoyed. Social capital can be created when intellectual capital interacts favourably with social networks.
- lx. **“Social Entrepreneurship”** means an institution of the VIP and the intellectual property of the Manager which is any activity or Venture of the VIP which adopts and applies business techniques and principles to solve social problems.
- lxi. **“Start & Stop Syndrome”** or **“3S”** means an institution of the VIP and the intellectual property of the Manager which is an intractable illusive stress-induced malady characterized by frail commitment to purpose, often with passionate starts in activity, sudden stops separated by lengthy periods of inactivity, and which manifests in individuals who procrastinate, are inconsistent, easily distracted and or frustrated, and especially those who attempt it alone or repeatedly fail to achieve their Wellness Goals. Often, this malady quietly leads to failure, illness, long suffering and death. The Wellness Coaching venture, which applies Social Automation, is a viable solution to this deadly malady.
- lxii. **“Target Community”** means an institution of the VIP and the intellectual property of the Manager which is any community which is designated for preferential attention for any given purpose.
- lxiii. **“T&T the Mecca of Medical & Wellness Economy”** or **“T&T the Mecca of Medical & Wellness Tourism”** means an institution of the VIP and the intellectual property of the Manager which is a brand name, label and rallying call used by members of the VIP in pursuit of their Wellness Goals which leads directly to the economic diversification and self-sufficiency of Trinidad & Tobago. Also refers to an ideal state of affairs where Trinidad & Tobago is perceived, recognized and acclaimed worldwide as the unqualified leader in the Medical and or Wellness Economy. It refers to an indeterminable period of time during which numerous interests domiciled within Trinidad & Tobago and or are sympathetic to the interest of Trinidad & Tobago wield powerful influence, exercise dominance and empowers the Trinidad & Tobago’s economy to earn voluminous revenues from the export of intellectual capital to the world’s Medical and or Wellness Economy nurtured by the VIP. It is the ideal sought by the VIP in deploying the KREW and applying Corporate Wellness within the NWLM to secure the long-term interest of the members of the VIP in pursuit of their Wellness Goals. In fulfilling its responsibility to its members, the satisfaction of this vision provides the VIP with a viable platform for managing and delivering to members, into perpetuity, at minimum, three (3) vital accomplishments.
  - 1. The ability of the Patron to continue to satisfy the objectives of the VIP for the benefit of its members.
  - 2. The ability of members of the VIP, despite where they live, work or recreate, to meet their Wellness Goals to their measure during their lifetimes.
  - 3. A viable solution to Trinidad & Tobago’s problem of what should its economy survive upon after oil & gas.
- lxiv. **“Token”** means an institution of the VIP and the intellectual property of the Patron which is any donation irrevocably pledged to the Wellness Fund or to any Fund by the Principal or any member or any entity, for any given purpose.
  - 1. The donor earns no rights, privileges or benefits for his donation; but may be offered a memento and or may enjoy the good feeling that he has supported a worthy cause. Such donations shall not be refundable after being made by the donor.

2. Once donated, the valuable item (money in particular) is the legal property of the person or entity who is the legal owner of or is responsible for the Fund or venture or cause for which the donation was made.
  3. In pursuit of the cause, the recipient can use the donation however it deems fit.
  4. Unless stated otherwise, Tokens belong to the Wellness Fund.
- lxv. **“Ultimate Strategic Objective of the VIP”** means an institution of the VIP and the intellectual property of the Manager which is a viable model for applying Social Automation and Social Entrepreneurship towards economic diversification of Trinidad & Tobago into the Medical & Wellness Economy; See Page 34.
- lxvi. **“Venture”** means an institution of the VIP and the intellectual property of the Patron which is any authorized system, algorithm, format or package for delivering any benefit of the VIP, and is made available for consumption by members and may include the participation and or input of third parties. A venture may complement and or be a subset of any other venture.
- lxvii. **“Venture Capitalism”** means an institution of the VIP and the intellectual property of the Patron which is the activity of a Venture Capitalist which includes the provision of Mentorship and a wide range of complementary and ancillary facilities to an Entrepreneur.
1. In the field of Venture Capitalism, the Venture Capitalist adopts the parental role and functions of an Entrepreneur’s Entrepreneur who makes money by mentoring and helping the Entrepreneur to succeed in generating wealth which accrues and which accumulates within the Entrepreneur’s Business during the medium to longer term.
  2. The Venture Capitalist then benefits from the value added he brings to the Entrepreneur’s Business Enterprise.
  3. This benefit may manifest in any combination of shared value, interest, dividends and capital gains.
  4. The Venture Capitalist’s major target is Capital Gains. This is enjoyed when he sells his equity position in the Entrepreneur’s Business by exercising his right to implement his “exit strategy”.
  5. Generally, while he desires to benefit from a meaningful equity stake in the Entrepreneur’s Business, the Venture Capitalist does not want total or exclusive ownership of the Entrepreneur’s Business. He merely wants to make money and generate wealth from the innovativeness and integrity of the Entrepreneur.
  6. Huge value is accrued to civil society when an astute, disciplined, innovative, passionate Entrepreneur of high integrity, engages in entrepreneurial pursuits with a similarly suitable Venture Capitalist.
  7. Together they achieve objectives which would otherwise be considered too risky and even impossible to be accomplished otherwise.
  8. Venture Capitalism requires very trusting relationships being exercised within a very trusting environment. Therefore, parties must always be careful to avoid any breach of the trust and to do everything possible to preserve and enhance the trust; to the level equal to utmost good faith. In this context, the Community Entrepreneurial Co-operatives which operate within the Civil Society Economy are ideally suited for the task of supporting the entrepreneur.
  9. The VIP’s model for understanding the Vocation of Venture Capitalism shall be that Venture Capitalism is more managerial and supervisory in scope, than it is financial.
  10. The contribution of the Venture Capitalist includes but is not limited to:
    - a. Access to human resources, which include but is not limited to training, management and marketing resources and facilities.
    - b. Access to valuable networks, such as but is not limited to desirable markets and which may include desirable suppliers, buyers; and various resources, facilities and arrangements engaged on favourable terms.
    - c. Access to Capital via favourable funding arrangements which include but are not limited to loans and or equity funding.
  11. The following are some guiding principles observed by better Venture Capitalists which take equity positions in their Entrepreneur’s Business; and which members of the VIP shall consider in their contemplations:
    - a. They develop Entrepreneurs who shall command and dominate respective industry segment; with respect to members of the VIP, the industry segment being developed is the Medical & Wellness Economy.
    - b. They apply Social Capital to develop the industry segment in which the Entrepreneur is engaged.
    - c. They execute the above in a manner which generates wealth at a faster rate than would be for interest income.
    - d. Their time horizon being contemplated is never considered in the short-term but the medium to long-term; and with larger volumes of capital being involved per transaction than an Angel Investor would commit.
    - e. Among the formula for taking decisions and for managing their portfolio is the following dictum: no risk means no returns, low risk means low returns, high risk means high returns. Therefore, to enjoy higher returns than for investment income they must pick and choose business ventures which are viable and which are within the high-risk high-return category required to deliver the required results over the medium to longer term time horizon.
    - f. They maintain a sharp eye for business ventures which fits their business profile, and they practise the discipline to consistently reject all business ventures which do not fit their business profile. This means that they ensure that their business profile is quite clear and well-defined, then they aggressively seek out only

- those business ventures which qualify; but they never ever do so with such undue haste that they fail to properly verify and validate any important or critical criterion for success.
- g. Another formula is the 30:30:30:10 principle. Here they anticipate that among their ventures, 30% shall fail miserably; 30% shall break-even; 30% shall make a tidy profit and 10% shall pay handsomely enough to make the whole enterprise worthwhile. This formula can be adjusted and or used to benchmark performance.
- lxviii. **“ViaMed Network”** means an institution of the VIP and the intellectual property of the Manager which is a network of service providers and entrepreneurs which exists within the Civil Society Economy and which is devoted to the diversification of Trinidad & Tobago’s economy into a Medical & Wellness Economy; to be branded the Mecca of Medical & Wellness Economy in the World.
1. To qualify for membership, an entity does not need to be conducting any business in the Medical & Wellness Economy, but supports this objective even merely by its membership in the ViaMed Network.
  2. To achieve its international objectives, the ViaMed Network works closely with the VIP’s Mecca Caucus.
  3. The ViaMed Network is managed by the ViaMed Authority which reports to the Wellness Manager of the VIP, which in turn is responsible for managing and coordinating the affairs of the Civil Society Economy; all of which are conducted under the office of the Manager of the VIP, being under the VIP Board.
- lxix. **“VIP”** means Society of the Ventures & Investments Programme (VIP).
1. The VIP was founded as an Unincorporated Body, in Point Fortin, Trinidad & Tobago; on 6-Jan-1989.
  2. The VIP was incorporated as a Non-Profit Company under the Companies Act, 1995; on 23-Oct-2020.
  3. Members, resources and liabilities of the VIP as they existed priorly, are incorporated upon incorporation.
  4. The VIP is a secular, equal opportunity, non-religious, non-racist, non-sexist and non-political institution.
  5. The administrative hierarchy of the VIP, with the highest authority stated first, is as follows: **Triumvirate; Patriarch & Matriarch** only when acting in concert; **Patron; Board; Manager; Wellness Manager**; and finally, respective **Community Committees**, each of which has its own hierarchy of authorities.
  6. The VIP was established to support the Welfare, Wellbeing, Standard of Living and Quality of Life of its members, those they love and the communities in which its members live, work or recreate; to make this world a better place to live.
  7. The VIP is owned and operated exclusively by its members, who contribute their time, talents and treasures towards its affairs and who enjoy benefits in relations to their efforts and Contributions; in this context, nothing is being bought or sold.
  8. Subject to the authority of the Triumvirate, as defined within these VIP Bye Laws, the VIP is supported by the Patron which is authorized to negotiate benefits on behalf of its members, who promote and practise Sustainable, Self-supportive Wellness Lifestyles inspired by the Patriarch and Matriarch as exemplified within these VIP Bye Laws.
  9. The VIP was established to serve as a platform to help its members to succeed in life; to live life more abundantly.
  10. VIP Members develop a Culture of Success. They are independent, self-reliant and practise interdependence.
  11. VIP members do not depend upon any false sense of entitlement or appeals to victimhood to get what they want. They are astute, disciplined, innovative, pragmatic, critical thinkers, whom are leaders, entrepreneurs and problem-solvers. They understand the need to overcome the Start & Stop Syndrome (3S) to achieve success in life.
  12. VIP members are activists who diligently use pragmatic, critical thinking, innovation and problem-solving skills. They cooperate and work together to get what they want. They steadfastly avoid dogma in decision-making.
  13. The VIP achieves its objectives via its National Wellness Lifestyle Management Programme (NWLMP), under which the Civil Society Economy is operated to help members to succeed in life. This is the environment where its members share of their time, talents and treasures to help one another to achieve their goals in life.
  14. The Members of the VIP coordinate their activities within its Civil Society Economy.
  15. Throughout their lifecycle, to succeed in life, members take as much or as little as they need from the VIP to add to what they can do for themselves to get what they want. They become independent and practise interdependence to succeed. In this manner each member can achieve his measure of Success, Health, Wealth & Happiness; during his lifetime.
  16. Benefits are made possible mainly by the membership Fees and Contributions (Tokens) irrevocably pledged to VIP Funds. In this context, nothing is being bought or sold.
  17. Voluntarism is widely encouraged as an opportunity to provide Mentorship, or to help others, or to increase administrative density while reducing administrative cost of delivering benefits to members, or to benefit from social networking while building valuable relationships and to acquire useful new skills in life.
  18. The VIP achieves its objectives via entities which can competently provide benefits to its members. If no entity is available for any given purpose, the VIP shall cause such entity to be established to provide respective benefits to its members. Community Entrepreneurial Co-operatives are entities established by members of the VIP for their collective benefit.

19. The VIP will contract with any entity in any part of the world to provide benefits to its members. Each Community Entrepreneurial Co-operative qualifies to be contracted by the VIP for the collective benefit of the VIP's members.
20. The VIP uses Social Entrepreneurship techniques, which include Membership Sharing, Revenue Sharing and Social Networking to link its members to one another, within the network known as the Civil Society Economy, for the purpose of helping each other to achieve success in their lives.
21. The VIP is best understood as a platform which ardently promotes discipline, critical thinking, networking, pragmatism, innovation, astute leadership, entrepreneurship, problem solving, sharing, self-reliance, independence and interdependence as viable methods towards achieving success in life. Peace of Mind is the ultimate goal.
22. The role of the VIP with respect to the Civil Society Economy is that of an administrator.
23. The VIP's role is to coordinate the activities being conducted within the Civil Society Economy. It also has the responsibility to conceptualize, design, monitor, assess and to maintain the standards required for success.
24. To this end the VIP has designed the required infrastructures which are branded the NWLM and its Civil Society Economy. Community Entrepreneurial Co-operatives are crucial elements within this infrastructure.
25. Therefore, with respect to a special status within the VIP Bye Laws, each Community Entrepreneurial Co-operative is eligible to acquire the status and title of Corporate Institution of the VIP.
- lxx. **"Vocation"** means an institution of the VIP and the intellectual property of the Manager which is any Wellness Activity in which members engage to satisfy any aspect of their Wellness Goals. Vocation Community Committees, within each GeoNet, supervise GeoNet Krews.
- lxxi. **"Wellness"** means an institution of the VIP and the intellectual property of the Manager which is a satisfying state of health and existence which includes Peace of Mind.
- lxxii. **"Wellness Activity"** means an institution of the VIP and the intellectual property of the Manager which is any evidence-based activity, whether it may be mental, physical or otherwise, which is designed and intended for members to engage and satisfy any aspect of their Wellness Goals.
  1. In this regard, once safety is considered, certain activities intended for cossetting and or commercial purposes, may be included, even though not specifically proven effective for any other given purpose. An example includes certain types of Alternative Medicine.
- lxxiii. **"Wellness Coaching"** means an institution of the VIP and the intellectual property of the Manager which is a venture within the KREW designed to help members to overcome the Start & Stop Syndrome (3S) by providing advice, motivation, moral support, limited to identification of areas of weakness and direction on a path towards accomplishing any Wellness Goal. Wellness Coaching plays a critical risk management function in the Medical Plan by protecting the viability of the Medical Fund by helping members to be fit, healthy and happy.
  1. The Wellness Coaching Programme is peer-driven and applies Social Automation to assist members of the VIP, their social networks, their institutions and their communities, to achieve their Wellness Goals.
- lxxiv. **"Wellness Goal"** means an institution of the VIP and the intellectual property of the Manager which is any preference combination amongst Success, Health, Wealth and Happiness.
- lxxv. **"Wellness Manager"** means Salubrity Ltd., a permanent member, trustee, service provider, institution of the VIP established at the behest of the VIP to conduct the business of the VIP. As the context requires, authorized to perform transactions in its own name and or on behalf of the VIP. Provides management support, Wellness Coaching, marketing and events management services to the VIP. The Wellness Manager has agreed to assist the Manager and performs under the authority of the Manager to manage the NWLM to mitigate risk, improve social and economic viability, grow the VIP by securing and maintaining new members and service providers, stimulating their interest, encouraging activity and participation in the VIP. Its operating expenses are sourced from the Funds of the Medical Plan, in particular the Medical Fund, under management by the Manager.
  1. The employees of the Wellness Manager shall be members of the VIP and shall participate in the Medical Plan.
- lxxvi. The masculine gender shall include the feminine gender, the singular shall include the plural; and vice versa.

## 2. NAME, PRIMARY ADDRESS AND AREA OF OPERATIONS

- a. The name of the Society shall be: **Society of the Ventures & Investments Programme (VIP)**.
- b. The Primary Address of the VIP shall be located at any such place within the State of Trinidad & Tobago as may from time to time be decided by the Board.
- c. The area of operations shall be Trinidad & Tobago, the Caribbean, Latin America and the World.

## 3. MEMBERSHIP

### a. **Qualification**

- i. Membership shall be arranged by Membership Class as determined by the Board, voluntary and open to: -
  1. Any natural person of good character, aged sixteen (16) years and over, and also any Legal Person or Society, whether or not domiciled in Trinidad and Tobago, who voluntarily commit to steadfastly support and promote the VIP's ideals that the VIP is a secular, equal opportunity, non-political, non-religious, non-racist, non-sexist

entity which steadfastly avoids dogma in its contemplations, and who also desires and authorizes the Patron to negotiate for benefits on his behalf and who also desires and authorizes the Patron, Manager and Wellness Manager to fulfill the roles, responsibilities and objectives outlined within the VIP Bye Laws.

- a. Any entity in which the principal nature of its business involves any kind of advocacy and or in which its activity may conflict with any VIP ideal and or may cause any conflict within the VIP, shall not qualify.
  - b. Selected entities established principally for conducting alternative medicine commercially, may enjoy exceptions for dogma, where the Board believes it will bring benefits to the VIP and or communities.
2. Reformed convicts, or such other unfortunate persons, who have been certified and remains qualified to participate in the VIP's Prisoner Reintegration Programme or such other similar programme officially recognized and or certified by the VIP, are entitled to apply and participate fully, if approved for membership, provided that such reformed convicts, or such other unfortunate persons, also satisfy all of the qualifying requirements as outlined in Bye Law 3;
    - a. The Board shall be authorized to make such adjustments and waivers, lasting for only as long as may be deemed necessary, with respect to any qualifying requirement for membership and also for accommodating the participation of any reformed convict, or such other unfortunate person. However ideally, any such adjustments or waivers should be related exclusively to such issues and or circumstances which are reasonably beyond the control of the reformed convict, or such other unfortunate person, otherwise such reformed convict, or such other unfortunate person, shall enjoy benefits as an Honorary Member; or may be terminated by the Board.
    - b. This provision is intended to assist reformed convicts, or such other unfortunate persons, to reintegrate successfully into civil society and also to become financially independent.
    - c. This provision is especially intended to assist reformed convicts, or such other unfortunate persons, to become meaningful contributors to civil society, by helping them to change their social networks which will help to reduce recidivism.
    - d. Ultimately this gesture should help more persons to recover their lives and become productive citizens who **Self-Actualize**. Also, this gesture shall help to reduce crime and increase Social Security within the area of operations of the VIP; to make the world a better place to live!
  3. Notwithstanding Bye Law (3.c), persons who were granted membership in the VIP and no longer qualify for membership in accordance with Bye Law (3.a) may continue to be members at the Board's discretion.
- b. **Admission & Review Of Membership**
- i. Application for membership shall be made in the prescribed form, including in any electronic or any other format approved by the Board and or the Manager, and shall be entertained where:
    1. The applicant is recommended by a member.
    2. The application is submitted in response to any membership drive or initiative being promoted by any duly authorized entity or institution.
  - ii. Terms and conditions being included within any application form or format for membership shall be considered as being included among these VIP Bye Laws.
  - iii. All memberships are subject to review by the Board. The negative votes of three (3) members of the Board shall disqualify any applicant or membership.
  - iv. Membership shall commence from the date set by the Board, which date shall be exclusively the first day of any given month, subject to payment of a non-refundable annual membership fee of five hundred (\$500) Trinidad & Tobago dollars; plus, respective or required Contributions and or Tokens irrevocably pledged to the Medical Plan.
    1. Membership fees may be charged upon any member or any class of membership at any rate, in any currency denomination, with respect to any country or jurisdiction.
    2. The annual membership fee may be waived and or assumed to be paid by subscription to any benefit or venture or institution for which such waiver is approved.
    3. Under specified conditions and or to gain access to certain benefits, temporary membership may be approved at a fee that may be different from annual membership.
    4. To increase community participation and the VIP's membership base, various classes of membership may be created. Some classes may enjoy limited access to benefits.
    5. As payment in part, for its services, the VIP membership fee shall be paid to the Wellness Manager.
    6. Where any person has been engaged with the VIP and or otherwise has participated as a member or officer of the VIP or has identified with the objectives of the VIP but was not registered as such with the VIP, the Patron, Board or the Manager may assign such person a registration date it believes most closely resembles the date upon which he started engaging with or participating as a member or an officer of the VIP.
  - v. Every member shall be assigned one or more unique identification number of any format or character set, which number shall be the property of the VIP, or respective issuing party, and is subject to change at any time.
  - vi. Membership provides access to benefits, privileges and opportunities but confers no rights other than those expressed within these VIP Bye Laws. Identity cards and or credentials shall remain the property of issuing entities and benefits may not be available if not presented or transacted when seeking service.

- vii. Notwithstanding anything contained within these VIP Bye Laws, unless waived by the Board, Manager or the Wellness Manager, the member shall neither vote nor access nor be eligible to vote nor access any benefit or any venture so restricted or barred by the Board and or the Manager and or Wellness Manager, if he does not possess a current valid subscription to any identity card or validation facility or does not possess an identity card or validation facility issued and managed under the venture that is the Family Tree Affiliate Programme.
  - 1. The identity card and or any such validation facility issued under the Family Tree Affiliate Programme, shall be used to authenticate and or to validate the identity, benefits, opportunities, privileges and the like of any member, being a member of the VIP.
  - 2. Unless waived by the Board, Manager or Wellness Manager, any transaction charge or processing fee etcetera associated with the operation and or use of this identity card or validation facility, shall be for the account of the Member.
- viii. A member may participate and perform in multiple ventures, roles, authorities and or offices simultaneously.

**c. Termination**

- i. Membership shall be terminated by the death or insanity of a member, or by written resignation, or if he remains an inactive member for more than nine (9) months, or expulsion in accordance with these VIP Bye Laws or by loss of any qualification required for membership.
  - 1. Any member or Officer who is or has been convicted or incarcerated for any dishonest act, or for any crime (including money laundering and or terrorism), by any state court or any jurisdiction, shall promptly declare such material fact in writing (envelope marked "Confidential") to the Board and shall become or continue as a member only upon the Board's approval.
  - 2. Failure to declare such material fact may lead to loss of qualification for membership, expulsion and all benefits, privileges or opportunities shall be revoked and or rescinded and or confiscated.
- ii. A member who is not a delinquent member has the right to resign from the VIP.
- iii. Any member being expelled by the Board must be approved for expulsion by the Patron for such expulsion to become effective.
- iv. The Patron has a right to suspend, terminate or expel any member or to ask for the resignation of any member at its discretion at any time with or without cause.

**d. Expulsion**

- i. If any member violates these VIP Bye Laws or otherwise acts in a manner prejudicial or inimical to the good repute or interest of the VIP, the Board may, by a two-thirds (2/3<sup>rd</sup>) majority vote of its members present at a meeting convened for the purpose, expel the member from the VIP.
- ii. A concise statement, in writing, of the grounds alleged for such expulsion must first have been served upon the member and he must also have been given a reasonable opportunity of being heard in his own defense. The member shall also be entitled to be represented at any hearing by a person of his choice.
- iii. Unless varied by the Patron, an expelled member shall be entitled to receive any benefit or such other interest accruable to members up to the date which he ceased to be a member by virtue of his expulsion.
- iv. A member shall have the opportunity to appeal to the Patron against the findings of the Board on the grounds that he was denied a fair hearing or that the procedures for the hearing and determination of the charge were contrary to the laws of natural justice or that the penalty imposed on him was harsh or oppressive or not warranted at all.
- v. At the hearing of any appeal under this Bye Law, the appellant shall be at liberty to call witnesses in his defense and to be represented by a person of his choice.
- vi. A valid appeal should be lodged with the Patron within fourteen (14) days of the service of the Order of Expulsion upon the member. The Patron or a person nominated by him shall hear and determine the appeal, and may do so within thirty (30) days of the appeal.
- vii. If any person is a witness in any proceedings under this Bye Law or has any direct or indirect interest therein, who is present when any charge or appeal is being determined, the whole of such proceedings shall be null and void and of no effect.
- viii. Unless varied by the Patron, pending determination of any appeal, an expelled member shall continue to enjoy all the benefits, privileges and opportunities of membership. The Patron's decision shall be final.

**4. PURPOSE & OBJECTIVES "OBJECTIVES" OF THE SOCIETY OF THE VIP**

- a. To access benefits managed by the Patron, including as outlined within the VIP's Articles of Incorporation, which benefits are mainly of a kind which is either difficult or impossible to acquire if any member was to try to get such benefits by acting alone.
  - i. These include Resilience and Self-sustainability in Food Security, Health Security, Income Security and Social Security, for members to achieve Success, Health, Wealth and Happiness, to their measure, during their lifetime.
  - ii. Each member can take as much or as little as he needs during his lifecycle, to add to what he can do for himself to achieve his Wellness Goals of Success, Health, Wealth and Happiness; and achieve Peace of Mind.
  - iii. In fulfilling its objectives, the VIP shall not conduct its affairs principally in the manner of an advocacy group.
- b. To develop an enviable expertise in the application of Social Automation to make the world a better place to live.

**5. TASKS AND DESIRED ATTRIBUTES IN PURSUIT OF THE OBJECTIVES OF THE VIP**

- a. Each member must desire and be empowered to achieve:
  - i. prosperity, Peace of Mind and self-actualization to his measure during his lifetime.
  - ii. his personal Wellness Goals to his measure during his lifetime.
- b. A culture of self-reliance, independence and interdependence amongst members, their institutions and their communities must be developed.
- c. Members must be encouraged to commit to diligently learn and apply Social Automation to develop a Culture of Success, and to use a sustainable model of goodwill, self-reliance and interdependence to help them to achieve their personal Wellness Goals using benefits made available by way of the objectives of the VIP being satisfied.
- d. The VIP must be a worldwide movement where members live better lives, develop warm relationships with one another, sharing goodwill, freely sharing their time, talents and treasures amongst themselves and share similarly with other interested entities, creating favourable experiences amongst themselves and for others, to make this world a better place to live, so all shall achieve their personal Wellness Goals, prosper and enjoy Peace of Mind.

**6. GENERAL APPROACH TO FULFILLING THE PURPOSE & OBJECTIVES OF THE VIP**

- a. The professional administrative load upon the VIP's human officers should be minimized; therefore, Social Automation and voluntarism shall be vigorously encouraged to increase administrative density for members, and or the VIP to derive abundant benefits.
  - i. When deemed appropriate, any benefit being contemplated for the VIP, or on behalf of the VIP or its members, shall be accessed from and or managed by or through an entity or a service provider which is able to manage and or provide such benefit competently.
- b. The Board, each member and every institution of the VIP promise:
  - i. to engage in a healthy alliance with the Patron and practise Corporate Wellness so all members and institutions of the VIP shall access the resources needed to help members achieve their Wellness Goals.
  - ii. to help one another to gain intellectual capital, social capital and economic capital.
  - iii. to continually develop themselves, create favourable synergies and promote self-reliance, independence and interdependence amongst themselves and interested parties.
  - iv. to freely share their time, talents and treasures: - to help achieve the objectives of the VIP and actively help grow the membership of the VIP; to help develop and promote ventures to assist members to lead better lives, to be fit, healthy and happy, to become empowered to achieve prosperity in terms of success, health, wealth and happiness during their lifetime.
  - v. to apply Social Automation to cultivate, practise, promote and propagate a Culture of Success that engages in sustainable beneficent lifestyles to self-actualize and achieve their measure of Peace of Mind.
  - vi. to respect and show reverence for the insignias, symbols, traditions, culture and institutions of the VIP.
  - vii. to observe the Philosophies of the VIP and be the example of what they want others to be.
  - viii. to cultivate a healthy respect for authority, and especially shall voluntarily show respect for one another and for every authority or office within the VIP and in the general community.
  - ix. to develop, support and jealously protect the interest of all institutions which are relied upon to deliver benefits to the VIP and its membership.
  - x. to protect the VIP from the corrosive effect of managing any overabundance of economic capital being accrued in its own name.
    1. The Board and all officers shall focus sharply upon the acquisition and management of intellectual and social capital to deliver superlative benefits to members, as opposed to any consideration for the accumulation of economic capital lodged in the name of the VIP.
  - xi. not to unjustly or unfairly discriminate against any person or member based upon gender, sexual identity, sexual orientation, race, ethnicity, creed, religious or political views, age, disability or economic circumstance; and also, not to smuggle in and or impose any such negative and or self-serving views and or attitudes and or activities upon the VIP or any institution of the VIP. Failure to comply may result in loss of qualification for VIP membership.
  - xii. to apply compassion and philanthropic principles and methods as virtuous devices to achieve their objectives and the objectives of the VIP; but not to operate the VIP as a philanthropic entity which fosters any chronic dependence upon the VIP, by any member or entity, to provide any such philanthropic service or benefit.
  - xiii. to respond promptly when polled; and to subject himself to be evaluated regularly for performance.
  - xiv. at all times, to actively seek updates about the affairs of the VIP, and to keep updated and abreast with communication technologies and to update the Manager about its contact information.
  - xv. to access a copy of these VIP Bye Laws when advised, or caused to be posted or published, by the Board or the Manager as follows: at no charge, at any place it believes to be publicly accessible or accessible by member; or at any facility where the member has unique, secure, personal access; or at any facility of any authorized institution or service provider; alternatively, member may choose to acquire a printed copy from the Manager via Contributions or Tokens set by the Manager.

**7. HOW SUCCESS SHALL BE ACHIEVED?**

Success shall be gained by observing the following guiding foundational, philosophical & conceptual insights.

When contemplating, debating or otherwise when making any decisions on any issue surrounding the affairs of the VIP, it shall be necessary, lawful and proper to reflect and contemplate upon and bring into focus the following philosophies, concepts and insights; and in support of any decision, relevant aspects shall be recorded upon related document or medium:

**a. The Philosophies of Life of the VIP**

**i. The Universal Philosophy of Life:**

1. "Your relationship with things and people matters."

**ii. Four (4) Immutable Philosophies of Life:**

1. "Be aware and be action oriented."
2. "Result is all that matters."
3. "You are 100% responsible for your results."
4. "Let only results-oriented Wellness Activities become your Wellness Lifestyle."

**iii. Five (5) Basic Philosophies of Life for Acquiring and Preserving Peace of Mind:**

1. "Be a benefactor! Make your life be a benefit to others!"
2. "Take the lead! Be the example of what you want others to be! Live your life in a manner in which you do not have to lie!"
3. "A strong vocabulary sharpens the mind; and the results of human interactions depend upon the nature of their conversations! Yours is mostly with yourself!"
4. "Ensure that your thoughts, words and deeds are within your conscience, do not infringe the rights of others, and can survive reasonable scrutiny."
5. "Do it now! That's the way to get things done; act or thou shalt be acted upon!"

**b. Some Philosophical & Conceptual Insights derived from the Philosophies of Life of the VIP**

- i. **Purpose:** To help each member to achieve his **Wellness Goals of Success, Health, Wealth & Happiness**; to his measure during his lifetime.
- ii. **Focal Point:** Youth; Leadership; Savings; Innovation & Entrepreneurship. This includes the critical importance of growing Social Capital amongst members, their Institutions and their Communities.
- iii. **National Goal:** Diversification of the Economy of Trinidad & Tobago into a Medical & Wellness Economy. The VIP shall specialize in helping its members to develop their Social Capital in support of the Wellness Economy, leading towards dominating the Wellness Tourism niche market.
- iv. **Theme:** Wellness Goals: How to employ the institutions of the VIP to apply Social Automation to aggregate and direct the Social, Economic and Intellectual Capital of its members, their Institutions and Communities towards the mastery of beneficial Wellness Lifestyles amongst the youth, women and retirees, whilst combating male underachievement, for their benefit and the benefit of their institutions and the Communities in which they live, work or recreate?
- v. **Reality's Primary Questions:** Thinking involves asking questions about **Reality**; not making statements. The **Primary Questions** about **Reality** are: What exists? How does it work? How can I make it work for me? Your **Standard Of Living** and **Quality Of Life** depend upon both your answers and your actions associated with these **Primary Questions**.
- vi. **Perfection:** The art of eliminating errors; check, double check, recheck and when perfectly confident... check again!
- vii. **Love:** Your beneficent relationship with things or people. **Love** is a unique, sometimes intensely exhilarating but often exasperating experience enjoyed as a delightful reward by those who give generous helpings of **Trust, Commitment, Sacrifice** and **Forgiveness**, which manifests exactly in this order, and with each exhibiting exponentially increasing order of magnitude over the other; now if any falls short against the other, or is absent, it isn't **Love**! Dearly beloved, **Love** is an act of giving, which nourishes the emotions and carries its own reward. **Love** is not about receiving!
- viii. **Lasting Peace:** **Peace** is attained only when mankind invokes and applies an abundance of **Love** and then cooperates to make a common enemy of those things which encourage, facilitate and cause hatefulness and or intolerance, ignorance, discord, distrust, selfishness, anguish and turmoil, plus the tendency, regardless of how subtle, to force ones will upon another. **Peace** evolves to become lasting only when mankind invokes and applies an abundance of **Love** and then cooperates to make a common friend of those things which support and sustain the welfare and wellbeing of mankind. **Peace** manifests as an emergent property of **Love**! Dearly beloved, at all times and under all circumstances, **Love** is the answer!
- ix. **Morality:** The contextual interpretation of **Reality** and its impact in terms of the values: **Good, Bad, Right** and **Wrong**. The single most important attribute which determines the quality of the welfare and wellbeing of an Institution, Community, Nation or the Society, is the nature and quality of the moral virtues upheld and practised amongst its members. **Intellectual Honesty** empowers its members to overcome ignorance, to understand how things work, as they recognize and work with **Reality** to become competent, astute, pragmatic leaders, critical thinkers, innovators and problem-solvers, whilst **Moral Honesty**, when practised amongst its members, enhances trust and their ability to achieve large-scale lifelong **Success, Health, Wealth** and **Happiness**. Therefore, as history has repeatedly proven among diverse Nations, Institutions, Communities and Societies, the greatest manmade attributes which lead

to collapse, anguish and failure among any Nation, Community, Institution and Society are, **Intellectual Dishonesty** and **Moral Dishonesty**. This failure leads to the propagation of ignorance, distrust, corruption, incompetence, anguish, anarchy and death.

- x. **Deadly Risks:** These **Risks** are: your own ignorance, plus your ignorance of the ignorance of those around you.
  - xi. **Companionship:** Surround yourself with reasonable, agreeable and conscientious persons who are not self-centered.
  - xii. **First Rule:** Don't you ever forget, that the **First Rule in Business** is: "**Protect your investment!**"
  - xiii. **Golden Rule:** Don't you ever forget, that the **Golden Rule in Business** is: "**He who has the gold, rules!**"
  - xiv. **Wellbeing:** In any endeavor which **neglects** or which is **not focused upon the wellbeing of man**, man shall suffer!
  - xv. **Technology:** A nation's most valuable technology is the **Culture of Success** it nurtures within its children's minds.
  - xvi. **Innovation:** A purpose-driven amalgam of Timeliness; Philosophies; Concepts; Models; Systems; Plans; and appropriate Actions!
  - xvii. **Community:** Any community which does not impart a **Culture of Success** within its children, is doomed to decline.
  - xviii. **Parenting:** The **Main Objective of Parenting** is to produce well-adjusted citizens, who contribute meaningfully to their community.
  - xix. **Child Development:** The single most important contribution which any parent (or any community) can gift onto its children's development into well-adjusted successful citizens, who contribute meaningfully to their community, lay within the **supportive expectations** which are deliberately and consistently bestowed upon its children; starting from quite young and continuing well into adulthood.
  - xx. **A Good Person:** Some major characteristics of a **Good Person** include being: Kind, Loving, Forgiving, Accepting, Wise, Thoughtful, Empathetic, Thankful, Conscientious, Respectful, Courteous, Honest, Helpful, Fair, Generous, etc.
  - xxi. **Minds:** As more minds are diligently applied toward a problem, the more likely and better shall be the solution.
  - xxii. **Beliefs:** Your beliefs are the software which run within your mind. False beliefs guarantee failure! Always be **Skeptical!** Be **Pragmatic!** To test and to correct your **Beliefs**, always validate your assumptions against **Reality!**
  - xxiii. **Conversation:** The purpose of conversation is to create enlightenment; otherwise you get mere entertainment!
  - xxiv. **Poverty Eradication:** The single most effective method to eradicate poverty, is to educate and empower your women.
  - xxv. **Wealth Generation:** The safest, most reliable and most successful method for generating your own wealth, is to help others to generate wealth for themselves. Therefore, be a Node in the Network of Wealth Generation.
  - xxvi. **Discipline:** Discipline is your commitment to do, always what is right; more so, when nobody is watching! Anything else is wrong!
  - xxvii. **Pragmatism:** This is the discipline of always inviting **Reality** to mediate and moderate your contemplations; especially conflicts.
  - xxviii. **Your Will:** Can you **Control** your **Wants**; your **Will**? You do things only for two reasons; your **Wants** and **Force!** On too many occasions you do not determine what you **Want**; that is determined for you by **Force!**
  - xxix. **Attitude:** It's the single most important criterion which separates those who fail from those who succeed.
  - xxx. **Failure:** This is an inevitable landmark and the most faithful teacher one encounters along the tiresome journey towards Success; but has a limit to its frequency of occurrence. Thus, the wise would: Act Fast! Fail Fast! ... and Succeed Fast!
  - xxxi. **Growth:** The reward of **risk-takers** possessed with the **long-view**; they sacrifice the now for a better future. Low or no risk means low or no growth! However, if you have all to gain and nothing to lose, go for it; conversely don't!
  - xxxii. **Success:** Attained by those who possess the **long-view**, and who maintain their **commitment to purpose**. Success is not a destination; success is the quite favourable quality of the ride and accommodation which you experience in the future, as you get closer to your destination.
  - xxxiii. **Automation:** Things happen for no reason other than the fact that circumstances are right for them to happen. **Automation** therefore, is the process of configuring one's affairs and making sure that circumstances are always right for what one desires to happen.
  - xxxiv. **Survival:** No nation produces any goods or services; it is its citizens who do! Determine the kind of citizens you want, and then configure all your institutions to nurture the **culture** which produces those citizens. Such nation produces an abundance of well-adjusted citizens and competent leaders; and shall survive, even thrive, in any world environment!
  - xxxv. **Favourable Experiences:** This is the solemn desire, even right, of all who seek **Success, Health, Wealth & Happiness**.
  - xxxvi. **How to Secure Favourable Experiences:** Whenever an **unfavourable event** occurs in your life, always ask the question, "**How can I prevent recurrence?**" Whenever a **favourable event** occurs in your life, always ask the question, "**How can I facilitate recurrence?**"
  - xxxvii. **Happiness:** "Happiness is the only good. The time to be happy is now. The place to be happy is here. The way to be happy is to make others so!" **Col. Robert Green Ingersoll**.
- c. **The Fundamental Elements of Intellectual Capital and Moral Virtues which leads towards Self-Actualization**
- i. These indispensable intellectual and moral concepts are vital for developing powerful Personal and Institutional Competencies. They are amongst the most important intellectual and moral resources which, when mastered, help members to develop vital competencies in seeking out and acquiring formidable critical-thinking, innovative, pragmatic, problem-solving and leadership skills. These in turn help members to acquire an abundance of Intellectual

Capital, Social Capital and Economic Capital, which in turn manifests in formidable survival skills; members shall thrive! Fastidious development and adherence to these precepts shall empower members to consistently achieve their **Wellness Goals**. *Based upon these principles, use your wits, be alert, be agile and always maneuver to gain the advantage*. Ultimately, members shall be handsomely rewarded with an abundance of **Favourable Experiences** which matures to become **Superlative Experiences**, which then transmutes to become the delights of **Self-Actualization**. That's **Prosperity with Peace of Mind**; long-term!

- ii. In association with Bye Law 7bix above, the attributes presented with the highest order of importance listed first are:
  1. **Intellectual Honesty**: Willingness to accept reality as it is and not for what one wants or imagines it to be; a matter of active awareness by faithful alliance with the truth.
  2. **Moral Honesty**: Willingness, at all times, to transact faithfully and truthfully with others; a matter of faithful relationships built upon trust.
  3. **Intellectual Literacy**: Ability to discern, interpret and understand valid concepts, including their contextual meaning and purpose; a matter of diligence, perception and discernment.
  4. **Functional Literacy**: Ability to translate and apply relevant concepts to create solutions to existential problems; a matter of relevance, reason and intelligence.

**d. A Treatise on Dogma**

- i. One definition of **Dogma** is: **A principle or set of principles laid down by an authority as incontrovertibly true**. Another definition of **Dogma** is: **A point of view or tenet put forth as authoritative without adequate grounds**. Yet another definition of **Dogma** is: **A belief or set of beliefs which is accepted by the members of a group without being questioned or doubted**. And finally, yet another definition of **Dogma** is: **A belief which is either false or unproven and which is accepted as true; including even though proven to be false or untrue**.
- ii. **Everything** that enters your brain, your brain takes seriously, as being **Real**; meaning it is **evidently True**. However, you must actively and consciously use your brain to determine the **Truth**; to determine **Reality** from **Fiction**.
- iii. We are all **Truth Lovers**! But we are not **Unconditional Lovers of Truth**! **Evidence** matters! Therefore, be **Skeptical**!
- iv. No ideology captures or represents **Reality** perfectly; so it is wise to diligently avoid becoming a slave to any ideology.
- v. In any deliberation on any matter, be mindfully aware of the risk of falling into the delusion of invoking **imaginary beings**, doing **imaginary things** in **imaginary places**. So be very **Skeptical**!
- vi. To be **truly Free, Accomplished** and to **Self-actualize**, one must learn how to separate **Reality's Truths** from **Dogma**!
- vii. Seek **Truth** from **Reality**, with **scrupulous experiments; not from authority**! Therefore, always be very **Skeptical**!
- viii. **Reality** manifests as **Existence**, displays rules of **Logic**, where **Cause** and **Effect** create **Predictable Patterns; Laws**!
- ix. We never experience **Reality** directly, only perceptually. Our **explanation** of **Reality** is tenuous; it is called **Knowledge**.
- x. **Dogma** manifests in **illogical, incoherent, contrarian and contradictory** ways; quite **opposite to Reality**! **Dogma** is based upon **Ignorance, man's worst enemy**; which is opposite to **Knowledge**!
- xi. Generally, **Dogma** is what you get when a **healthy intellect** is **forced to provide immediate answers** in an environment of **urgency** and **ignorance**. In this environment, the answer is usually a satisfying manifestation of **Dogma**.
- xii. **Dogma** facilitates the **dopamine high** needed to break the otherwise interminable mental processes demanded of the **intellect**. Therefore, **Dogma** provides both **mental relief** as well as **protection against mental burnout**.
- xiii. **Dogma** produces much **Emotional Satisfaction**, without substance in **Reality**; much like **Intellectual Masturbation**!
- xiv. **Dogma** thrives upon a sumptuous diet of **Anti-intellectualism** and **Intellectual Dishonesty**; to deny **Reality**!
- xv. **Dogma** relies upon **Imagination, Lyrics and Drama**; the **components of Fiction**! **Dogma** is **opposite to Reality**! That is why **Dogma's outcomes** usually manifest in ways which are very **opposite** to its **grandiose promises of virtue**.
- xvi. It is not unusual for **Dogma** to **propagate** in the manner of a **Mind Virus**!
- xvii. **Dogma** survives and thrives upon **Intellectual Dishonesty** and **Moral Dishonesty**, by **Cheating** – comprised of **Lies, Deceptions, Logical Fallacies, and Emotional Manipulation** – to **destroy Reason**; then **hijacks your Mind**!
- xviii. Only the **Propagandist** of **Dogma** may benefit from the propagation of **Dogma**.
- xix. The **Propagandist** of **Dogma** often attempts to convince his victims to abandon **Reason** and reliance upon their **Intellect**. When successful, his victims are doomed to **Insanity** as they unwittingly commit **Intellectual Suicide**!
- xx. **Dogma** is **quite useful** for, and **most efficient** at, producing hapless **Losers** who experience **Catastrophic Diminishing Returns** and **Enormous Opportunity Costs** which **Devastate** their **Standard of Living** and **Quality of Life**.
- xxi. **Stealthily** and **Insidiously**, **Dogma** causes otherwise good people to **degenerate** into **Delusional, Childlike, False, Immoral, Cruel, Evil** and **Atrocious** behaviours; often garnished with a **perverse fetish** for the **Victim Mentality**.
- xxii. Quite often, whenever **Dogma** cannot survive the **searing scrutiny of Reason**, it makes bold, disingenuous and very obscene appeals to **Moral Offense** and **invokes** a sorry tale of **Victimhood**. **By their works ye shall know them**!

- e. The Objective of Life, how it is Achieved and How Trinidad & Tobago Can Benefit**
- i. The **Objective of Life** is to achieve **Self-Actualization**.
  - ii. **Quality of Life** is superior to **Standard of Living**. However **Standard of Living** supports **Quality of Life**; at least it gives one choice in the matter.
  - iii. In the VIP, each individual controls his **Quality of Life** by living his flavour of a **Wellness Lifestyle** which overcomes the **Start & Stop Syndrome (3S)** in pursuit of **Self-Actualization** during his lifecycle; via achieving his measure of **Success, Health, Wealth and Happiness**, also known as **Prosperity with Peace of Mind**.
  - iv. This should be a national initiative, driven by building strong, warm supportive relationships at the family, community and at institutional levels, until this **Wellness Lifestyle** becomes the prevailing culture; which transmutes to become communicable.
  - v. To achieve the required **Quality of Life** objectives, the VIP has developed a comprehensive **Wellness Lifestyle Management Programme** which promotes **Wellness Lifestyles** which especially targets **Chronic Non-Communicable Diseases (CNCD)**, and which includes a **Culture of Success** involving Sharing, Social Networking, Independence, Interdependence, Voluntarism, Pragmatism, Relationship Management, Critical Thinking, Problem Solving, Innovation, Leadership and Entrepreneurship, to name only a few attributes; linked with a comprehensive **Clinical Management Programme** to manage and satisfy the medical needs of members; especially including **Chronic Non-Communicable Diseases (CNCD)**.
  - vi. Within Trinidad & Tobago, the **Wellness Lifestyle Management Programme** and the **Clinical Management Programme**, taken together, shall be executed in part by at least sixteen (16) special purpose Co-operatives, referred within the VIP as **Community Entrepreneurial Co-operatives (CEC)**. Fifteen (15) CECs shall be devoted mostly to the **Wellness Lifestyle Management Programme** and one (1) shall be devoted mostly to the **Clinical Management Programme**.
  - vii. The **Wellness Lifestyle Management Programme** and **Clinical Management Programme** are packaged within the VIP's **Community Benefit Plan** and are executed within the VIP's Civil Society Economy, which is the forerunner of the Medical & Wellness Economy being pursued by the VIP.
  - viii. Relevant competencies are developed locally, then exported via partnerships with others abroad; especially the diaspora.
  - ix. This is the foundation for diversifying the Trinidad & Tobago's economy into a Medical and Wellness Economy which focuses upon the Tourism niche. The **ViaMed Network** and the **Mecca Caucus** coordinate and concentrate focus upon these efforts for the benefit of Trinidad & Tobago, the Caribbean and Latin America; and the world.
- f. Accommodations for the Youth, Women and Retirees, whilst combating Male Underachievement; Patriotism and the Concept of Spirituality**
- i. The VIP recognizes and acknowledges its crucial role in developing astute, non-dogmatic, disciplined, innovative, pragmatic individuals and communities possessed with critical thinking skills, problem solving skills, leadership skills, relationship management skills, entrepreneurial skills, life-skills and survival skills especially amongst the youth, women and retirees, whilst combating male underachievement, in the communities within its area of operation.
  - ii. The VIP recognizes and acknowledges the important need to nurture a Culture of Success, complemented with a strong sense of patriotism within the nation's culture, especially amongst the youth. Therefore, no effort shall be spared to impart this crucial characteristic within the nation's youth.
  - iii. The VIP recognizes and acknowledges that many of its members consider it to be very important for them to seek solace and enjoy cossetting by nurturing a sense of what they understand to be spirituality.
  - iv. The VIP is engaged in business which includes Social and Commercial concepts and principles. In the conduct of its business and affairs it is committed to applying exclusively non-dogmatic, evidence-based Social and Commercial concepts and principles.
  - v. The VIP recognizes that the concept of spirituality may not properly satisfy probity with regards to non-dogmatic, evidence-based Social or Commercial concepts and principles.
  - vi. However, the VIP prefers to stay focused and avoid any unnecessary engagement of its members' time, talents and treasures with any distracting discourse or activity involving the matter of exactly what aspect of spirituality is effective to be applied in its business for any given purpose, especially with respect to achieving the Social and Commercial Objectives of the VIP.
  - vii. In the circumstance and, as and when is necessary for any given purpose, the VIP shall limit itself towards the adoption and invocation of the National Anthem as its means to elicit ample helpings of spirituality as may be contained within its universally accepted expressions of patriotism.
- g. Establishment of a Heritage Fund and provide Support for at least one Co-operative Bank or Similar Entity**
- i. The VIP shall establish Community Entrepreneurial Funds, Perpetual Growth Funds and Heritage Funds for its members to aggregate their Intergenerational Wealth to be inherited by their Grand Children. To this end the VIP shall establish, encourage and conduct relevant programmes, activities and events to promote and brand these Funds.
  - ii. The VIP shall support the establishment of Co-operative Entities or such other similar or equivalent entities intended to service the needs of its members and the Co-operative Movement; including a Co-operative Bank or similar entity.

**h. Adoption of Corporate Social Responsibility as a fundamental part of the VIP's Marketing Strategy**

- i. In its marketing strategy, the VIP may apply Corporate Wellness to establish and or to provide funding and ancillary resources to community groups, institutions and or infrastructures which are actively engaged in promoting the interest of the VIP; and which include encouraging members to patronize one another and the Civil Society Economy.
- ii. In particular, funding and ancillary resources may be provided where such community groups, institutions or infrastructures are established to support the VIP's objectives, members and or to promote the acquisition of new opportunities and or new members for the VIP.

**i. The VIP was established to help its members to succeed in life.**

- i. The VIP was established by its members to help its members to fulfill their aspirations to succeed in their Wellness Goals.
- ii. To maximize the benefits to its members and to the economy of Trinidad & Tobago, the VIP shall maintain the Civil Society Economy.
- iii. With respect to its members' aspirations to diversify the economy of Trinidad & Tobago into the Medical & Wellness Economy, the VIP shall apply its efforts at developing the Medical and Wellness Economy.
- iv. In that stead, the VIP shall cooperate with others within the Civil Society Economy, to brand Trinidad & Tobago as being the Mecca of Medical & Wellness Economy in the world. Additionally, the VIP shall support contemporaneous Wellness brands promoted by participating countries; especially those within the Caribbean and Latin America.
- v. The VIP shall derive inspiration from the "**Ultimate Strategic Objective of the VIP**" (See Page 34) to chart its course and to understand and to define its roles and responsibilities within the Civil Society Economy, which includes the Mecca Caucus and the ViaMed Network, towards the diversification of the economy of Trinidad & Tobago, and participating countries, into the Medical & Wellness Economy; as outlined in the VIP Bye Laws.

**j. Use of the VIP's funds and ancillary resources preferentially for the benefit of any Target Community**

- i. The VIP may use its funds and ancillary resources preferentially for the benefit of the peoples and institutions situated within any Target Community as determined from time to time.
- ii. With respect to any Target Community located in any part of the world, the VIP shall be authorized and empowered to engage in the concept of twinning of communities for any given productive purpose which is intended to satisfy the Objectives of the VIP.

**k. Be Aware! Be Prepared To Manage The Phases Of A Calamity**

- i. **Shock Phase:** You suddenly become aware of the calamity! You ask: **Oh... What has happened to me?**
- ii. **Hope Phase:** You use this time to develop viable plans of action; and you implement those plans.
- iii. **Despair Phase:** Trials and tribulations come your way; your plans help you to survive and thrive.
- iv. **Recovery, Failure or Death:** You survived and thrived because you contemplated and rigorously implemented your plans. Those who did not, shall face a heightened risk of **Failure or Death**.

**l. Standards for Operations**

The VIP shall establish, implement, monitor and abide by rigorous standards; not limited to the following:

- i. **Productivity.** This includes a policy of training, plus continuous and optimized automation of all systems and processes.
- ii. **Quality Control.** This includes training plus well-documented systems and procedures as well as strong internal controls which are fundamental to the safety, security, efficacy and soundness of the VIP. It includes a culture involving the compilation, review, maintenance and adherence to comprehensive Procedures Manuals.
- iii. **Identification and Documentation of all Critical Elements.** This includes specialization in core functions such as, but not limited to project management, event management, relationship management, marketing and public relations intended to delight members and respective publics with the consistent delivery of **Superlative Experiences**.
- iv. **Foresight, Assessment, Implementation, Evaluation, Revision and Remediation.** This includes keeping focus upon and staying committed to the purpose and objectives of the VIP, while steadfastly rejecting and avoiding any distractions, especially dogmas, which shall surely, unnecessarily and unwisely misdirect and dissipate its energies.
- v. **Accessibility and Accountability.** This includes exceptional performance at all levels, and with all critical points of contact; includes the demand to produce nothing less than **Superlative Experiences**.
- vi. **Timeliness of action.** This includes adopting a forward-thinking approach to business which pays cognizance towards the long-view, while remaining prepared and able to respond proactively and decisively to events occurring within the short and medium term. This requires the foresight to put things in place to be able to access and utilize competent expertise and relevant capabilities as and when required for any given purpose. Maintain a very nimble organization!

**m. Social and Economic Priorities**

- i. The VIP shall develop and or adopt and deploy effective systems of incentives and disincentives to encourage, support, monitor and assess its members, which collectively are intended to help them to adopt and benefit from the following social and economic priorities as follows:
  1. **Social Automation & Social Capital:** Each member shall develop adequate Intellectual Capital and apply such Intellectual Capital to the benefit of his Social Network using Social Automation and Social Networking Techniques to become a Node in respective relevant Networks within the Civil Society Economy, and use such

relationships to grow his Social Capital and use such Social Capital to produce his measure of Success, Health, Wealth and Happiness during his lifetime. This is the first major requirement for wealth generation and accretion. It requires member's diligence, long-term commitment and active participation.

2. **Savings & Entrepreneurship:** Each Financial Member shall apply Social Automation to create at least one Perpetual Growth Fund. He shall pledge to maintain well-defined long-term 10-year resettable savings goal (minimum of \$1,000/year), plus productive usage and consistent growth of all of his assets, including via entrepreneurship, wherever located; especially Intergenerational Wealth being aggregated within his Heritage Funds for the benefit of his Grand Children. Yet another major requirement for wealth generation and accretion.
3. **Consistent Results:** Apply Social Automation to elicit timely and adequate access to and the disciplined dispensation and or application of Benefits and any required services directed at savings, leadership, innovation and the entrepreneurial pursuits of its members, especially within the Medical & Wellness Economy; and also, in support of establishing the Borough of Point Fortin & Environs as the Centre for Innovation & Entrepreneurship; and the Gateway to Latin America. Results is the major contributor to personal development, wealth generation and accretion. It requires members' keen attention, vigilance, long-term commitment and active participation.

**n. What are some Characteristics, Aspirations and Strategies of the VIP?**

- i. The VIP shall welcome and shall remain open to all socioeconomic classes and shall support initiatives to restore, reinstate and or reintegrate reformed convicts, or such other unfortunate persons, the socially disadvantaged and indisposed, to empower these persons to improve their lives, self-actualize and become meaningful contributors to civil society, (as per the AntsNest Wellness Plan); to make this world a better place to live.
- ii. To apply Social Automation to develop and consistently produce swarms of astute, disciplined, innovative, pragmatic and competent leaders and entrepreneurs who are critical thinkers, adept at Social Networking, problem-solving and leadership, engaged in the Medical & Wellness Economy; especially for the purpose of diversifying the economy of Trinidad & Tobago into the Medical & Wellness Economy. The VIP shall be competent at promoting Mentorship, Personal Development, Institutional Development, Community Development, the Welfare and Wellbeing of others.
- iii. The VIP shall apply Social Automation to produce numerous astute, competent, innovative, pragmatic leaders and entrepreneurs who shall add value to the Intergenerational Wealth domiciled within the Heritage Fund of their respective families, communities and institutions.
- iv. The VIP shall apply Social Automation to develop Resilience and Sustainable Self-Sufficiency in Food Security, Health Security, Income Security & Social Security.
- v. To apply Social Automation to attract, develop and nurture competent leaders within the Civil Society Economy whom are capable to manage and operate the affairs of the VIP and respective institutions and communities.
- vi. To apply Social Automation to aggregate the Intergenerational Wealth of its members and also the wealth derived from other sources, to apply same towards productive purposes in industry and commerce, for the benefit of its members and respective communities.
- vii. To apply Social Automation in support of the Innovation and Entrepreneurial initiatives of its members. These entrepreneurial initiatives must produce some meaningful value to respective Target Communities.
- viii. To apply Social Automation to invoke and integrate principles of Corporate Wellness, which include but shall not be limited to Corporate Social Responsibility (CSR) and Social Networking Techniques, among the major components of its marketing strategy.

**8. HOW SUCCESS SHALL BE MEASURED**

- a. Success shall be measured by assessing the overall impact and improvement upon the quality of life of members, their communities; and of the effectiveness of the Patron, Board, Manager and the Wellness Manager as follows:
  - i. The effective usage and or the net growth and general level of each member's:
    1. Intellectual capital (i.e. useful knowledge and skill).
    2. Social capital (i.e. positive relationships).
    3. Economic capital (i.e. personal wealth or assets).
    4. State of health (i.e. being fit, healthy and happy).
  - ii. The effective engagement and net positive impact of the VIP upon:
    1. All communities and environments within which its members live, work or recreate.
    2. The economies of Trinidad & Tobago, the Caribbean & Latin America; and the world.
  - iii. The spirit which the Patron, Board, Manager and the Wellness Manager support and promote the Philosophies of the VIP.
    1. The quantum, quality and distribution of leaders being produced within and by the VIP.
    2. The relationship with service providers and includes their levels of enthusiasm and preference demonstrated towards members, and in providing services to members.
    3. The ease with which members can communicate and fulfill their needs within the VIP.
    4. The level of empowerment, camaraderie, independence and interdependence practised among members, communities and participating entities in fulfilling their Wellness Goals.
  - iv. No measure of any metric of financial wealth accumulated in the name of the VIP shall apply.

**9. MEDICAL PLAN**

- a. There shall be established a Medical Plan to assist members of the VIP to self-actualize during their lifetime.
  - i. Members have asked and the Manager has agreed to manage a Medical Plan for their benefit.
  - ii. The Medical Plan is comprised of the NWLM and its Civil Society Economy, with benefits, ventures, privileges and opportunities; to assist members with fulfilling their Wellness Goals and to satisfy the objectives of the VIP.
  - iii. The Medical Plan is a vital institution of the VIP. It is not an Insurance Plan. It facilitates the fulfillment of the VIP's objectives. Viable elements of Social Automation and Social Entrepreneurship shall be vigorously applied to the Medical Plan to help members to meet their objectives as they pursue the objectives of the VIP.
- b. The Manager shall be authorized to manage the Medical Plan for the benefit of members and shall ensure that all relevant and ancillary facilities and support services are available and deployed. In the relationship between the Manager and the VIP, with respect to the Medical Plan, except where stated:
  - i. all the intellectual property acquired, developed and or deployed; all real estate acquired and or used; all resources and equipment acquired and or used during or for the purpose of providing any service and or any benefit to the VIP, including all surplus funds accrued annually after liabilities are addressed, shall become and shall remain the legal property of the Manager and or respective service providers, as payment for services rendered.
  - ii. the manager shall be authorized to use or cause the use of the expression "A Venture of the Ventures & Investments Programme (VIP)" or "A Venture of the VIP" to authenticate ventures deployed under its authority.
- c. All expenses associated with managing and operating the Medical Plan and the VIP and for providing any service, shall be borne from the Contributions and Tokens received from participating members and other fund sources.
- d. The Manager is not an insurance company, and shall have the authority to initiate and or to cause to be published and or to promote its relationship with the VIP and ventures, benefits, privileges and opportunities available for members, prospective members and also for the public; and shall do so howsoever it deems appropriate and or necessary.
- e. The Manager has the authority, such as but not limited to, outsourcing any aspect or function or facility of the Medical Plan and the VIP and to provide any service and to establish, vary or terminate, any venture, any relationship with any officer or any service provider; accept, vary or reject any risk to the Medical Plan (and particularly into the Medical Fund) and or the VIP; accept, vary terms of acceptance or reject any member; accept, vary or reject any member's risk to the Medical Plan (and particularly into the Medical Fund) and or the VIP; determine how any risk is managed; determine or vary or nullify any criterion, control, algorithm, rule, value, terms and conditions associated with the management and operation of the Medical Plan, including, but not limited to, the categories of benefits and classes of membership within the Medical Plan and the terms for reimbursement or payment of eligible expense and or access to and availability of ventures, benefits, privileges and opportunities.
- f. The Manager may, with the approval of the Board, establish, manage or terminate any Fund under the Medical Plan. They include but are not limited to the following two major Funds:
  - i. THE MEDICAL FUND**
    - 1. There shall be established a Medical Fund to assist members with achieving their Wellness Goals.
    - 2. At minimum, benefits shall include but are not limited to access to medical care, even under adverse conditions, to treat with and or to recover from sickness, by reimbursement and or by any other means.
    - 3. Among the benefits which may be provided are reimbursement or payment to Principals and or their eligible dependents against risks at home, work or recreation including while on travel outside his home country or region and or associated with or related to illness, death, disability, childbirth, dental, vision, and which risks may cause the need for treatment, service and or the incurrence of eligible expense for which any guarantee, reimbursement or payment may be provided.
    - 4. The Manager shall determine any other risk and or any benefit, privilege or opportunity which may be accepted and managed as it deems fit, proper and necessary.
    - 5. The Medical Plan shall recognize and enroll a major class of VIP Principals and their dependents, which class of Principals are those who contribute to the Medical Fund.
    - 6. Contributions paid into the Medical Fund for coverage, belong to the VIP. The Manager shall set the rate of Contributions and which may include payment for its services and or service providers in these VIP Bye Laws.
    - 7. Member's timely payment of Contributions shall satisfy the financial member Bye Law clause (1.b.xxiii).
  - ii. THE WELLNESS FUND**
    - 1. There shall be established a Wellness Fund which shall be a Perpetual Growth Fund and a Heritage Fund which shall exist within the NWLM as a subset of the Medical Fund and which may provide such ancillary benefits, privileges and opportunities which may support selected ventures of the VIP, as determined exclusively at the discretion of the Patron and or under its authority.
    - 2. The Wellness Fund is not designed for the long-term support of the recurring expenditures of any venture.
    - 3. Among several viable points of distribution and administration, the Wellness Fund may be accessed by Mobilization Krews via competent service providers, as determined by the Patron and or under its authority.
    - 4. Via the Family Tree Affiliate Programme, various classes of VIP Principals, and which may include their dependents, may be recognized and or enrolled to participate in the Wellness Fund. The Patron may recognize specific classes of Principals or members who commit in writing to regularly donate Tokens of predetermined

- minimum values toward the Wellness Fund, as recommended by the Patron from time to time. The member's donation of such Token shall satisfy the financial member Bye Law clause (1.b.xxiii).
5. The Wellness Fund is supported by donations and other benevolence from interested parties and Tokens received from members. Donors may be given a memento and or opportunities and privileges to serve and or to access resources but shall earn no rights. In this context, nothing is being bought or sold.
  6. Benevolence and Tokens donated to the Wellness Fund are innovative community-based systems which demonstrate appreciation to the Patron for its care and commitment towards success in their Wellness Goals.
  7. The Wellness Fund may be used to initiate and promote selected businesses or entities or ventures which support the VIP's objectives; and must be administered in a manner which reflects its character as a Perpetual Growth Fund and as a Heritage Fund.
- g. Members of the VIP, who belong to the KREW, their friends, family, associates and community (i.e. their Social Network), who participate at selected VIP Membership Classes and or in the Family Tree Affiliate Programme, can volunteer and cooperate with one another, and establish Mobilization Krews to accomplish any common objectives via approved ventures of the VIP. Such members may even gain access to loans, grants, concessions or subventions from the VIP and affiliated funds and or ancillary resources, as determined by the Manager. Access is not guaranteed.
  - h. The Medical Plan and or related ventures shall be managed and operated according to terms set out in one or more Attachments released by the Manager.
    - i. All such Attachments which impact generally and or significantly upon the affairs of the VIP, (the Primary Contract is an example), shall first be approved by the Board and Patron.
    - ii. Each Principal who subscribes to any venture, benefit, privilege or opportunity of the Medical Plan shall agree to the terms and conditions set out within the respective Attachment associated with the venture, benefits, privileges or opportunities as the case may be.
    - iii. Upon being approved for any venture, if the Principal disagrees with any terms set out in any Attachment, he should decline participation within the time and method given to decline participation; VIP Bye Laws shall be the default.
    - iv. With respect to any Attachment, if any change is made to the terms during his membership in the venture, if he desires to terminate his participation, he should terminate the contract or his participation according to the terms set out for termination. If he suffers any aggrievement, he should pursue his remedy in the prescribed manner.
  - i. The Manager shall have the authority and the right to sue or to be sued in its name, acting as trustee of the VIP, but exclusively with respect to its authorities, responsibilities and duties associated with managing the Medical Plan.
  - j. The Manager and all service providers shall enjoy a right to benefit from and to be paid and or to be compensated for their efforts in managing and or delivering any service and or any benefits, privileges or opportunities to the VIP and or to members of the VIP; as may manifest via any venture in the Medical Plan; or via any other manner.
    - i. Service and or benefit may include, but shall not be limited to; development and provision of intellectual capital, social capital and economic capital; setting of any rate (including any currency) including terms and conditions for any member to access or benefit from any venture or service; research and development; resources related to training and development of staff and or members; management of and outsourcing to service providers; initiatives and resources related to the development of opportunities for the advancement of members and or their institutions and or their communities; administrative services; risk management services; entrepreneurial support and services; medical assistance services and all facilities and or services intended and or used to assist members to achieve their Wellness Goals; to self-actualize and enjoy Peace of Mind during their lifetime.
  - k. The manager shall have the authority, at any time, with or without notice, to add, transfer, modify, update, delete, terminate or vary any account, venture, benefit; and to impose its will upon any criterion within the Medical Plan.
  - l. In the process of accepting members into the Medical Plan, subject to the authority of the Board, the Manager shall have the authority to accept and enroll or cause the acceptance and enrollment of members into the VIP.

## 10. VENTURES & INVESTMENTS OPPORTUNITIES

### a. Introduction

- i. The strategy of the VIP is not to hoard economic capital onto itself, but to use all of its funds and resources to develop social capital and leverage that social capital to meet the objectives of its members and the VIP.
  1. The strategy is to help members to develop substantial levels of their own social capital which is where true wealth originates and is stored; and from which economic capital and many other benefits can be enjoyed.
  2. The VIP teaches and encourages its members to leverage this social capital in a manner that produces even more social capital, while achieving their desired Wellness Goals; which are complementary to, and which are facilitated by the objectives of the VIP being realized.
  3. When each member becomes a Node in his Network and develops large volumes of social capital, the VIP can leverage this aggregated social capital among service providers, to satisfy the objectives of the VIP, to bring benefits to each member, who can partake and benefit to his measure; and better achieve his Wellness Goals.
- ii. Members of the VIP who have acquired certain statuses within the Civil Society Economy or any other venture promoted by the VIP, may enjoy access to certain opportunities and privileges which may include leadership roles, access to Community Entrepreneurial Funds and or preferred relationships with selected service providers.

- b. **Examples of concepts & ventures which provide benefits, privileges and opportunities for selected members; and which are not being made available to any member as of right:**
  - i. Application of Social Automation in the acquisition, development and growth of intellectual, social and economic capital, especially via peer support, and the ability to leverage and use same for productive purposes.
  - ii. Assistance to stay fit, healthy and happy, prevent illness and to get treatment when ill, especially in an emergency.
  - iii. Savings and Investments Plans which help members to save, invest and grow their asset base.
  - iv. Preferential employment opportunities within institutions of the VIP and or with participating entities.
  - v. Purchasing privileges and opportunities at selected service providers.
  - vi. Personal development, relationship management, recreation, relaxation, survival, life and leadership skills.
  - vii. Business development opportunities: Selected Members may enjoy certain privileges to get their Businesses funded and or supported by way of Mobilization Krews to enjoy Businesses Arrangements which originate from certain Community Entrepreneurial Funds; such as the Wellness Fund and or contracted entities.
  - viii. Business referrals, business networking and community management opportunities, especially in the NWLM.
  - ix. Members' ideas Financed: selected Members may enjoy certain privileges, such as but not limited to Mobilization Krews, to access capital from the Wellness and or Medical Fund and or contracted entities, to initiate ventures of their choice and design which benefit members of the VIP, their social networks, institutions and their communities.
  - x. Ventures designed to address crime, reintegrate and support the elderly, plus develop and support youth, women, underachieving men; and improve the Quality of Life within communities where members live, work or recreate.
  - xi. Access to communication systems and facilities to improve collaboration and transactions amongst members.
  - xii. Access to annuities and or annuity-styled benefits and facilities which support members in their senior years.
  - xiii. Development and promotion of any venture which helps members to meet their Wellness Goals.

## 11. GENERAL RULES FOR THE BOARD AND COMMITTEES

- a. **Definition**
  - i. There shall be a Board of Directors which shall be entrusted with the general management of the affairs of the VIP. The Patron may employ and apply any system of its choice to identify such members for appointment.
- b. **Composition**
  - i. The Board shall consist of not less than three (3) nor more than fifteen (15) members to serve for terms determined by the Patron.
- c. **Eligibility**
  - i. Any financial member who has attained the age of eighteen (18) years shall be eligible to hold office.
- d. **Powers And Duties Of The Board**
  - i. The Board shall exercise all the powers of the VIP delegated to it by the Patron and in particular shall have the following powers and duties: -
    - 1. To support and sharply focus upon the members' interests, deal with complaints, and propose solutions.
    - 2. To report regularly to the Patron and not less than once per quarter, with copies sent to the Patriarch and Matriarch, on all matters concerning the affairs of the VIP.
    - 3. To appoint Board members to represent the VIP and vote on its behalf at any meeting of any other Society or entity of which it is a member, or in any meeting, in which the VIP may be a participant.
    - 4. Determine policies and formats for its meetings and for members to call and conduct meeting of the VIP.
    - 5. To appoint officers and sub-committees as needed and determine their terms of reference.
    - 6. To delegate such authority as may be found necessary for the efficient operation of the VIP.
    - 7. To make decisions on applications for membership; and, as necessary, to review respective membership.
    - 8. To classify natural persons, Societies and legal persons by Membership Class; and to determine qualifications.
    - 9. To charge, discipline or expel members in accordance with these VIP Bye Laws.
    - 10. To review the VIP Bye Laws and if necessary, formulate, approve and publish amendments.
    - 11. To review any performance criterion, expedite remedies and formulate rules or policies.
    - 12. Solicit and act upon feedback from members, service providers and interested parties.
    - 13. To take all practical and expedient measures for the good management, supervision and administration of the VIP for the benefit of members and for which no provisions have been made in these VIP Bye Laws.
    - 14. To receive and respond to all communication to the Board.
      - a. This shall be directed to the Primary Address of the VIP, as determined by the Board from time to time.
- e. **Disqualification**
  - i. A Board or Committee member shall cease to hold office if he: -
    - 1. Ceases to be a member of the VIP.
    - 2. Applies for bankruptcy or is declared a bankrupt.
    - 3. Becomes an inactive member.
    - 4. Becomes of unsound mind.
    - 5. Is employed by the Board and is in receipt of a salary or wage from the VIP.

6. Submits, in writing, an intention to resign from the Board. The date of resignation assumed by the officer or such other prior date determined by the Board or the Patron, whichever is sooner, shall apply. Priority shall be given to any date determined by the Patron.
  7. Is convicted of any offence involving dishonesty or money laundering or terrorism.
  8. Fails to attend three (3) consecutive meetings without tendering a valid and proper excuse thereof.
  9. Remains a delinquent member for more than three (3) months or contravenes Bye Law (11.j below).
- f. **Meetings**
- i. The Patron or its representative shall at all times be entitled to a seat at meetings of the VIP and to take part in the deliberations thereof but, except as for a casting vote, shall not vote.
  - ii. The Board shall meet as often as the business of the VIP may require but not less than once each quarter. At all meetings of the Board three (3) members shall constitute a quorum.
  - iii. A meeting of the Board shall be convened by the Secretary on the direction of the President or at the request of a majority of the Board members.
  - iv. The Secretary shall, on the request in writing of the Patron or its representative, summon a Special meeting of the Board at which the Patron or its representative shall be at liberty to attend and discuss any matter touching the affairs of the VIP. Any number of members present at a meeting of the Board convened on the request of the Patron shall be deemed to constitute a quorum; and any decisions taken shall be binding upon the Board.
  - v. At least seven (7) days' notice of any Board Meeting shall be given to members. Together with the notice, a copy of the Agenda and relevant necessary documentation shall be sent to Board meetings.
  - vi. If after half an hour of the time fixed for any meeting of the Board, a quorum is not present, the meeting shall be adjourned to the same day in the following week and members shall be notified accordingly at least five (5) days in advance. The number of members present at the adjourned meeting shall be deemed to constitute a quorum.
  - vii. However, nothing in this section shall prevent the Board from setting its own terms, procedures and processes for conducting its own or any other meeting of the VIP.
- g. **Procedure At Board Meetings**
- i. **This format applies similarly to General Meetings and is the default for Formal Community Committee Meetings.**
    1. Registration and or the National Anthem (**Note:** The National Anthem is mandatory at all General Meetings)
    2. Invocation of the Objectives & Philosophies of Life of the VIP
    3. Opening remarks by Chairman and Consideration of Minutes
    4. Business arising from minutes
    5. Reports on: Member Relationship & Member Performance; Community Relationship & Community Performance; Service Provider Relationship & Service Provider Performance.
    6. Other reports, Suggestions and Complaints from members and interested parties.
    7. Reflection and general discussion on how to improve social capital in the VIP; explore opportunities and or threats to the VIP, membership, communities or service providers.
    8. List the actions to be taken, by whom and include relevant reporting and or deadline dates.
- h. **Leave Of Absence**
- i. A Board or Committee member may take leave of absence if he: -
    1. Is charged with any offence involving dishonesty or any criminal activity,
    2. Is required to be away from the VIP for not more than twelve (12) months.
- i. **Conflict Of Interest**
- i. Unless member's interest in a matter is declared and his presence is approved with or without conditions, by all the other Committee Members present, no Committee Member shall be present when any matter is being decided in which he has a direct or indirect interest. Such declaration and any condition of approval shall be recorded in the minutes of the meeting. An exemption shall apply to the Patron, Patriarch and Matriarch. No conflict may exist if the interest is similar in magnitude and scope to the beneficiaries of the matter being contemplated.
- j. **Confidentiality**
- i. All transactions of the VIP with its members and all information regarding their personal affairs shall be held in the strictest confidence by:
    1. all the members of the Board and Committees and Employees of the VIP,
    2. any member of the VIP who is employed by any entity (whether on contract or otherwise), that provides any service or any benefit to the VIP or to members of the VIP.
- k. **Responsibility**
- i. In their conduct of the affairs of the VIP the members of the Board and Committees shall at all times observe the VIP Bye Laws and shall exercise the prudence and diligence of ordinary men of business and shall be responsible for any loss sustained through negligence or any act contrary to the VIP Bye Laws or Rules made thereunder. They shall report truthfully and faithfully to the membership and to the Patron.

- l. **Rules**
  - i. The Patron, the Board, the Manager, and the Wellness Manager, shall have the authority to call and convene Meetings of the VIP amongst all or any class of members of the VIP.
  - ii. The Board shall have the power to make such rules for the conduct of the affairs of the VIP as may be necessary, and as would not be repugnant nor contradictory to the VIP Bye Laws and or to the VIP's Articles of Incorporation.
    1. No such rules shall be valid until approved by the Patron.
- m. **Minutes Of Meetings**
  - i. All resolutions passed or decisions made at any meeting of the VIP shall be recorded in the Minutes which shall be signed by the Secretary or other person recording same and countersigned and dated by the Chairman of the meeting at which the minutes were confirmed.
  - ii. The Minutes should also contain: -
    1. The names of the officers and the number of members present at the meeting;
    2. The time fixed for the meeting and the time the meeting commenced;
    3. The resolutions passed or decisions made at the meeting.
- n. **Motions**
  - i. The Chairman of any meeting of the VIP may propose any motion without previous notice provided that the majority of the members present agree thereto, and provided further, that he shall propose any motion when requested by the Patron; or the Patriarch and Matriarch acting in concert.
  - ii. Seven (7) clear days' notice shall otherwise be given to the Secretary in writing of any matter other than those on the Agenda at any such meeting, and no member shall be entitled to ask any question or initiate discussion on any matter of which such notice has not been given except with the consent of the Chairman, or if present, the Patron.
  - iii. Notwithstanding the provisions of Bye Law clauses (11.n.i) and (11.n.ii) above, a motion of 'no confidence' may be moved only at a meeting specially convened for the purpose.
- o. **General Meetings**
  - i. Subject to the authority of the Patron as outlined within these VIP Bye Laws, the supreme authority of the VIP shall be exercised in properly constituted General Meetings of members at which respective financial member has the right to attend and vote on respective questions for which he qualifies.
  - ii. The General Meeting shall be convened by the Patron, the Board or the Manger as often as deemed needed. At least fourteen (14) days' notice shall be given to all eligible members. The notice shall state the date, time and venue of the meeting and the business to be transacted thereat.
  - iii. A Special General Meeting shall be convened by the Secretary on the request of the President, the Manager, the Patron, or on receipt by the Secretary of a written demand signed by not less than one hundred (100) members, stating the purpose of the meeting.
  - iv. A Special General Meeting may be held within thirty (30) days of the receipt of the request or demand. Unless approved by the Patron, a minimum of one hundred and eighty (180) days shall elapse between any two (2) Special General Meetings.
  - v. The quorum for any General or Special General Meeting shall be seventy-five (75) members.
  - vi. No matters other than those stated on the Agenda shall be discussed at any Special General Meeting even though a majority of the members present vote otherwise.
- p. **Notice Of Meetings**
  - i. Members shall be given at least fourteen (14) days' notice of any General or Special General Meeting.
  - ii. Notices of all General Meetings may be given or served to the physical or email addresses or any other manner of contact or address of any member as can be obtained including from using the records of the VIP. Members who fail to supply their contact information or addresses or any change therein or who are out of contact, for whatever reason, shall not be entitled to receive notices of any meeting.
  - iii. Notice of any General Meeting or any Special General Meeting shall be deemed to have been given or served upon every member of the VIP if a notification thereof be struck up in a conspicuous place at the primary office (primary address) of the VIP for at least fourteen (14) days previous to such meeting. Optionally, in satisfaction of same, notice thereof may be published in at least one (1) daily newspaper circulating in the territory during at least fourteen (14) days prior to such General or Special General Meeting.
- q. **Adjournment & Dissolution Of General Meetings**
  - i. If after thirty (30) minutes of the time fixed for any General or Special General Meeting the members present are insufficient to form a quorum, such meeting shall stand adjourned to a date not less than fourteen (14) days thereafter; members shall be notified accordingly at least seven (7) days before the date thereof, such notification to be made in the same manner as for a General Meeting. The decisions of the adjourned meeting shall be final, conclusive and binding on all members irrespective of the number of members present not constituting a quorum.
  - ii. Where a meeting called on the demand of the required number of members, such meeting shall be dissolved if after thirty (30) minutes of the time fixed for the said meeting the members present are not sufficient to form a quorum.

- iii. Notwithstanding anything to the contrary in these VIP Bye Laws, any number of members present at any General or Special General Meeting called by or on the demand of the Patron shall be deemed to constitute a quorum and all decisions at any such meeting shall be final, conclusive and binding on all members of the VIP.

r. **Voting**

- i. Voting systems and processes shall be tailored to meet the demands of prevailing circumstances.
- ii. Save as is otherwise provided in these VIP Bye Laws or as is requested by members, decisions at any meeting of the VIP shall be made by a majority of the votes cast by members present who are qualified to vote. Only financial members in good financial standing shall be qualified to vote.
- iii. Each member who has attained the age of sixteen (16) years shall have but a single vote and there shall be no voting by proxy.
- iv. A member being a legal person shall cast a single vote through a duly delegated agent.
- v. The Chairman of any meeting of the VIP shall, in the event of an equality of votes, have a casting vote in addition to his original vote.
- vi. With the exception of the Patriarch or Matriarch or Patron or Manager or Wellness Manager, no person may vote at any meeting of the VIP when any matter is being decided in which he has a direct or indirect interest.
- vii. In respect of every resolution put to the vote the Chairman shall declare: -
  - 1. Whether it has been carried or lost;
  - 2. Whether the voting was by show of hand or by ballot or by any other means suitable for the purpose;
  - 3. Whether the decision was unanimous or by a particular majority, and in respect of all such declarations the minutes shall be conclusive evidence thereof.

**12. DUTIES AND POWERS OF GENERAL MEETING**

- a. The powers and duties of the General Meeting shall be:
  - i. To pay tribute to any member, institution of the VIP and any other person or entity recognized by the VIP.
  - ii. To educate and inform members about available ventures, benefits, privileges and opportunities; and threats.
  - iii. To consider options and systems to improve services and benefits to members.
  - iv. To review and approve changes to the criteria of success in meeting the objectives of the VIP.
  - v. To consider reports presented by the Board and Committees for any preceding period or any relevant issue together with any comments thereon made by the Patron.
  - vi. To deal with any other business duly brought forward.

**13. DUTIES OF OFFICE OF PRESIDENT**

- a. The President shall summon and preside at General and Board meetings of the VIP and shall in the case of an equality of votes, have a casting vote.
- b. He shall sign VIP instruments cosigned by at least one director, the Minute Book and shall perform such other duties as appertain to his office, including initiating action, implementation and follow-up on decisions made by the Board.

**14. DUTIES OF OFFICE OF VICE-PRESIDENT**

- a. The Vice President shall perform the duties of the President in the absence or disability of that officer and such other duties as may be assigned to him by the Board.

**15. DUTIES OF OFFICE OF SECRETARY**

- a. The duties of the Secretary shall be: -
  - i. To summon all Board meetings in consultation with the President;
  - ii. To attend all General and Board meetings and to keep correct minutes of same;
  - iii. To conduct the VIP's correspondence;
  - iv. To have charge of documents and other papers of the VIP;
  - v. To keep all books or registers to be kept under these VIP Bye Laws and or any statutory requirement.
  - vi. To do all other acts and things as required of him by these VIP Bye Laws or as the Board may direct.

**16. AUTHORITY OF THE PATRIARCH & MATRIARCH AND OF TRIUMVIRATES IN THE VIP**

- a. The offices of Patriarch and Matriarch are the highest offices of the VIP, but do not exercise executive functions.
  - i. Together they are the philosophical head of the VIP; custodians and vanguards of the Philosophies of the VIP.
- b. The authority, privilege and responsibility conferred upon the office of the Patriarch and Matriarch as expressed within these VIP Bye Laws shall not be infringed; not even by the authority of the Patron.
- c. The office of the Patriarch or Matriarch may become vacant due to the incumbent's loss of VIP membership, resignation, abdication, infirmity or death. The Board may appoint a temporary replacement of the same gender.
- d. Within ninety (90) days of any permanent vacancy, a Community Committee known as a **Triumvirate** shall convene, comprised of: - the surviving/senior incumbent Patriarch or Matriarch, (or temporary appointee, or the senior of any two temporary appointees, if no incumbent is available); the Patron; and the President.

- i. This **Triumvirate** shall be chaired by the surviving/senior incumbent Patriarch or Matriarch (or the senior/temporary appointee), for the purpose of selecting and appointing a replacement from among not more than three (3) nominees, submitted by the Board, per permanent vacant office.
- e. Each nominee for Patriarch and or Matriarch shall be a member of the VIP, of the stipulated gender assigned for the respective office of Patriarch or Matriarch, domiciled anywhere in the world, of longstanding within the VIP, and who has demonstrated abiding loyalty in living and propagating the ideals and Philosophies of the VIP.
- f. The Chairman of the **Triumvirate** shall appoint the selected nominee to office, and the appointment ceremony shall include a requirement that the selected nominee shall swear allegiance to Trinidad & Tobago.
- g. Any Triumvir mentioned above has the authority and responsibility to summon any or all other Triumvirs to discuss any matter of the VIP or to attend any similarly constituted **Triumvirate** to contemplate and decide upon any matter of importance to the VIP, and particularly to manage any crisis affecting the VIP.
- i. Each **Triumvirate** shall be chaired by the most senior incumbent Triumvir.

#### 17. AUTHORITY AND RESPONSIBILITY OF THE PATRON

- a. Members have asked and the Patron has agreed to negotiate for diverse benefits with others on their behalf.
- b. The Patron shall be authorized to define the scope and context within which ventures shall be developed to package and deploy the benefits for members to achieve their Wellness Goals.
- c. The Patron shall be authorized and responsible for organizing members of the VIP and to arrange and or manage the affairs of the VIP in a manner which generates social capital, and viable economies, which it can leverage to negotiate for benefits on behalf of members. To perform its duties, the supreme authority of the VIP shall be vested in the Patron.
  - i. The powers, authority, rights, privileges and status of the Patron shall not be infringed, challenged, usurped, terminated nor diminished, except by the Patriarch and Matriarch acting in concert, and shall be exercised directly upon the VIP and or through the Board, as the Patron deems fit and proper.
  - ii. The Patron shall be authorized to use its resources, the resources of service providers and the resources of the VIP to conduct business in relation to the benefits provided by the VIP for its members and their dependents and shall include the employees and social networks of its members and or its service providers who shall also be encouraged to become members of the VIP.
  - iii. If a desired benefit or service is unavailable, the Patron may take and or direct such action as it deems necessary to establish any entity and or to contract with any entity, from anywhere in the world, for the provision of such benefit or service to the VIP and or to members of the VIP.
  - iv. At its sole discretion, the Patron shall enjoy the right to delegate any task or responsibility and authority to any natural person or any legal person or any entity.
  - v. The Patron has the authority to ensure that the VIP has the necessary access to infrastructures and resources to properly execute its business including increasing the membership of the VIP.
  - vi. In all references to the Patron where the functions of a natural person are required or implied, such reference shall be taken to mean the authorized representative of the Patron.
  - vii. Each successive generation of any legal subsidiary of the Patron shall inherit perpetual membership in the VIP unless abrogated by the Patron or by the said legal subsidiary.
  - viii. Each successive manifestation of the Patron that may evolve and or appear and or manifest over time shall inherit the full powers, authorities, rights, privileges and status of the Patron.
  - ix. The Patron shall provide supervisory authority over the Board and the VIP and shall ensure that the vision of the Patriarch and Matriarch, for the VIP and its membership, are fulfilled and maintained at very high standards over the long-term.
  - x. To ensure that the Patron has the ability to execute its powers over the VIP for the benefit of the membership, and which powers shall manifest the will and intentions of the Patriarch and Matriarch, in the conduct of the business of the VIP, the Patron shall have the authority to initiate, vary or terminate any action including reverse, overrule, stand down, or cancel, or vary any decision of the Board or any person or any institution of the VIP.
  - xi. The Patron may prescribe context in which any benefit may be devised, developed, accessed and or used.
  - xii. The Patron has the authority to initiate and or to cause the publication and or the promotion of the VIP, its objectives, methods, ventures, benefits, privileges and opportunities towards members and also towards the public in whichever manner that it deems appropriate.
- d. The Patron shall enjoy perpetual membership; and same as a trustee and as a service provider of the VIP.
- e. The Patron will offer its time, talents and treasures to support the VIP's interest and objectives.
- f. At its sole discretion, as trustee, the Patron may assume the liabilities of the VIP; this liability shall be distinct from any other; the Patron shall be authorized to sue or to be sued in its own name as trustee, in the interest of the VIP.
  - i. Whenever any entity or group of entities, as per example any service provider, has the authority to sue or to be sued in its own name within its authority, operations or sphere of influence, the Patron shall not be sued, and shall be indemnified from any such suit when suit is being laid upon any such entity. Therefore, suitable indemnity clauses shall be deemed to be included in relevant contracts of such authorized group or entity.

- g. Resources which the Patron shall be authorized to acquire for the benefit of the VIP include but are not limited to: intellectual capital; social capital; economic capital; organizational, administrative and material assets and or resources; corporate identities and capabilities; passion; expertise; research capability and innovation as and when can be sourced and supplied by the Patron, in its role of assisting the VIP to achieve its objectives.
- h. The Patron shall appoint the Board from among members of the VIP, and also may cause, appoint or employ any member or entity, to assist it with managing the operations of the VIP to deliver benefits to members of the VIP. The Patron shall have the authority to rescind the appointment of the Board or of any Board member at any time without proffering any reason for so doing.
- i. The Patron shall confer upon the Board, and or any member, vary or rescind such duties and responsibilities and authorities as it deems fit from time to time.
- j. When contemplating or executing its role, authority and or responsibilities in satisfaction of the objectives of the VIP, the Patron shall be entitled to exercise unencumbered power and authority at all times. It shall establish, transfer, vary or terminate: any relationship (whether by contract or by other means); any rule, process, procedure, algorithm or Bye Law; any member; any employee of the VIP; any corporate entity which is its legal subsidiary; any resource; any affiliation or any association with any natural or legal person; any Service Provider; any institution; any account; any authority or any responsibility delegated to any natural or legal person; any contract entered into with any natural or legal person; and any other such thing or attribute which in its exclusive judgment the Patron considers necessary for a given purpose.
  - i. No contract entered into by the Patron or any of its legal subsidiaries or any of its associates, whether or not intended for the benefit of the VIP or the members of the VIP shall have the effect of conferring any financial indebtedness onto the VIP.
  - ii. No person, Board, or institution of the VIP which may be established from time to time, shall possess or exercise any superior authority over the Patron. In this respect the relationship, authority and responsibility of any subordinate entity, such as the Board or such other institution of the VIP in respective interactions with the Patron, shall be advisory.
- k. In its relationship with the VIP, the Patron shall perform such duties and action it believes will complement and or support the objectives of the VIP and shall consult regularly with the Patriarch and Matriarch on all matters.

#### 18. AUTHORITY AND DUTY OF THE MANAGER

- a. The Manager shall be authorized to conduct the day-to-day affairs of the VIP and shall in all cases act in the discharge of its duties under the direction and control of the Board.
- b. To properly perform its duties, unless the context otherwise requires, the Manager shall be delegated and or shall inherit the same authorities as that of the Patron, mutatis mutandis, which authorities are expressed within the following clauses of these VIP Bye Laws: (17.c.ii); (17.c.iii); (17.c.iv); (17.c.v); (17.c.vi); (17.c.xi); (17.c.xii); (17.d); (17.e); (17.f); (17.g); and (17.k).
- c. The Manager shall be responsible for all cash collected into the VIP and shall promptly deposit all cash or other valuable instruments in its possession in such bank accounts as traditionally prescribed, except such sums as authorized by the Board to be kept in hand. All banking accounts shall be in the name of the VIP, the Patron, the Manager, the Wellness Manager or any trustee appointed and or delegated such authority and responsibility by the Board.
- d. The Manager shall manage, oversee and or delegate the management of any Business Arrangement and or any Fund.
- e. The Manager shall render a proper account of all monies received and paid by it at the end of each month or at such other times as the Board may require and shall submit a monthly report on the operations of the VIP for consideration of the Board.
- f. The Manager shall prepare for the consideration of the Board such budgets and financial or other statements as the Board may require.
- g. To decide on a plan of operation together with a budget for each financial year.
- h. The Manager shall designate persons with the authority to sign cheques and other documents of the VIP.
- i. The Manager shall be responsible for the proper and punctual keeping of all books, accounts, registers and other documents of the VIP under its control.
- j. The Manager shall attend Board and General Meetings when requested so to do by the President and provide such information as may be requested of it.
- k. Devise systems for members to provide feedback on their needs, wants and satisfaction.
- l. The Manager shall have the authority and the right to represent the interest of the VIP or of itself with respect to any need to send any representative to attend any event or any occasion, which in its judgment, requires such representation. Similarly, the Manager shall have the authority to accommodate any visiting guest to the VIP.
  - i. The expense of representation or of any visiting guest shall accrue to the Medical Fund.
- m. The Manager shall apply such resources as it deems necessary to engage and bring together such persons, institutions and sovereigns it deems are required, whether formally or informally and whom may or may not be members of the VIP, to bring to early reality and to maintain into perpetuity the vision, concepts, brand and objectives known herein as **“T&T the Mecca of Medical & Wellness Economy”** or **“T&T the Mecca of Medical & Wellness Tourism”**.

- i. To this end, the Manager shall establish an institution of the VIP known as the “Mecca Caucus” to accommodate the participants and interested parties whom are actively engaged in fulfilling this initiative.
- n. The Manager shall perform such other duties as may be assigned to it by the Board, as approved by the Patron, or as determined by the Patron.
- o. The Manager can be contacted officially through the Primary Address of the VIP.

**19. CORPORATE INSTITUTIONS OF THE VIP, THEIR SOVEREIGN RESOURCES & TERMINATION**

- a. The Patron, the Manager, the Wellness Manager and their subsidiaries are Corporate Institutions of the VIP (“Corporate Institution”).
- b. No Corporate Institution shall have any obligation or duty to use its sovereign resources to finance or subsidize any benefit or venture of the VIP, especially to meet any shortfall associated with any inability to reimburse, compensate or pay for or any inability to otherwise provide any benefit or service to any member or his surrogate.
  - i. However, at its sole discretion, any Corporate Institution may supplement the VIP with its sovereign economic capital or other resources, which shall be provided on a good faith basis, with the understanding that the Corporate Institution shall be reimbursed at such early time as is convenient, from resources available to the VIP or by efforts of members of the VIP.
    - 1. This benevolence, when practised by any Corporate Institution, as stated herein, shall not cause any legally enforceable liabilities to be incurred upon the VIP or its members, except in such circumstance where the service or authority of any Corporate Institution, is terminated or changed to the extent that the Corporate Institution believes that it will be unable to recoup its sovereign resources within reasonable time, during the normal course of business of the VIP.
    - 2. Whenever the services or authority of any Corporate Institution is terminated or changed to the extent that the Corporate Institution believes it is unable to recoup its sovereign resources within a reasonable time, during the normal course of business of the VIP, a suitable person shall be appointed by the Corporate Institution, to assess the value of the benevolent sovereign resources of the Corporate Institution; and shall also assess any financial obligation of the Corporate Institution owing to the VIP. Additionally, all existential liabilities and potential liabilities of the VIP, that have or can be accrued to the account of the Corporate Institution, shall be assessed for settlement.
    - 3. Unless a suitable arrangement is agreed between the VIP and the Corporate Institution, all of the unsettled portion of any existential liabilities and all potential liabilities when accrued, plus the value of any benevolent sovereign resources, shall be reimbursed or refunded or otherwise settled from the Medical Fund. The Corporate Institution must also promptly settle all financial obligations owing to the VIP.
    - 4. All expenses associated with or related to the assessment, including all reasonable expenses of the Corporate Institution, shall be settled from the Medical Fund and or by any expedient means available to the VIP.
    - 5. Any unpaid balances or arrears between the VIP and the Corporate Institution, owing one to the other, which remain in excess of ninety (90) days of the termination or change of service or authority of the Corporate Institution, shall attract interest at a rate to be agreed between the VIP and the Corporate Institution but shall not be less than one percent (1%) per month or part thereof, calculated on the reducing balance.

**20. CAPITAL**

- a. The capital established in the name of the VIP shall include the following:
  - i. Membership fees, Contributions and Tokens paid by members.
  - ii. Authorized Deposits from members only.
  - iii. Loans from both members and non-members.
  - iv. Any sums capitalized from the annual surplus of the VIP.
  - v. Dues, fees, penalties and charges payable by members.
  - vi. Grants and Donations from Members, National and International Agencies
  - vii. Funds - Mobilized through ventures or special projects.

**21. APPLICATION OF FUNDS**

- a. The funds of the VIP shall be used exclusively for achieving the stated objectives of the VIP.
- b. The VIP shall not use its funds to hold, purchase or take on lease in its own name any freehold or leasehold lands or any real-estate of any kind, whether owned wholly or partly with others.
- c. The VIP shall not use its funds or engage its operations principally in the pursuit of making any profit for itself or for amassing economic wealth onto itself; but shall employ all of its funds for the purpose of creating Social Capital and for leveraging such Social Capital to attract, motivate and engage competent service providers and other entities in satisfaction of its objectives and to gain benefits for its members, those whom they love, their institutions and the communities in which its members live, work or recreate.
  - i. Officers of the VIP shall be protected from the distractions and encumbrances of managing and accounting for any abundance of economic wealth of the VIP. They shall remain free to focus sharply upon ways to deliver maximum benefits to members, those whom they love, their institutions and their communities.

**22. FINANCIAL YEAR**

- a. The financial year of the VIP shall end on 31<sup>st</sup> July in each year.

**23. BOOKS AND REGISTERS TO BE MAINTAINED**

- a. The VIP shall keep and maintain such books and registers as approved by the Patron; and also, as required in law.

**24. AUDIT OF ACCOUNTS**

- a. The accounts shall be audited for each financial year.

**25. UNCLAIMED BENEFITS**

- a. If the whereabouts of any member are not known to the VIP and no claim against any benefit or interest is made within three (3) years from the date of his last transaction with the VIP, the Board may transfer his benefits and or interest, after deducting any sum due to the VIP, to the Medical Fund.
- b. The Board may accept claims made in respect of any such sums transferred to the Medical Fund upon the production of such proof, as it may deem satisfactory.

**26. LIABILITY**

- a. The VIP as an institution dedicated to providing benefits to its members, shall not be overly concerned with the acquisition of economic capital and or the incurrence of indebtedness onto itself. Therefore, the VIP shall be operated and managed in a manner to keep any indebtedness attributable to itself to a bare minimum, and shall extinguish any such debt at earliest.
- b. The value of any liability of a member for the debts of the VIP shall be limited to two hundred (\$200) dollars.
- c. The liability of a past member for the debts of the VIP as they existed at the time when he ceased to be a member shall continue for one (1) year from the date of his ceasing to be a member.
- d. The estate of a deceased member shall be liable for a period of one (1) year from the date of his decease for the debts of the VIP as they existed at the time of his death.
- e. Any member who receives or is in charge of any money, property or belongings, whether or not held in his name, which he may or may not understand has originated from or belongs to the VIP or the Medical Plan or any other benefit plan or venture of the VIP, and or institution of the VIP, especially whenever such money, property or belongings is intended to be used in any way for the benefit of any member or institution of the VIP, agrees and promises to treat with such money, property or belongings as the property of the VIP and if there be any loss or omission, he shall become liable, and shall also incur fees, penalties and or charges as the Board may prescribe.
- i. Member further agrees that he shall be personally liable to the VIP, for the full value, for any negligence and or any fraud and or any dishonesty associated with or related to any loss of or any delay in handling or any inability to account for or any diminishment of or any encumbrance of any part or all of such money, property or belongings. Penalties, fees and or charges may apply.
- f. Member understands that the world and the environment within which the VIP operates shall constantly experience a Universe of Risks without end. The identity, quantum, nature, severity and composition of these risks are constantly changing without end. Member further understands that as he interacts with the world and the environment within which the VIP operates, he shall bear his share of the Universe of Risks, which share of the Universe of Risks shall be known henceforth within the VIP as his "Sovereign Risks".
- i. As do the Universe of Risks, member's Sovereign Risks change constantly and member understands that in spite of his best efforts, he cannot rid himself completely of his Sovereign Risks. Additionally, his decision to participate in the VIP and his actual participation in the VIP shall impact upon his Sovereign Risks in ways that produce outcomes that he or others may perceive and or believe to be favourable, neutral or unfavourable.
- ii. In the circumstances described above, member understands, agrees and promises that as a condition of acceptance into the VIP and of his participation in any institution of the VIP or any venture of the VIP:
1. that at most he is seeking assistance with managing his Sovereign Risks and shall retain full and exclusive responsibility for all outcomes whenever and or howsoever such outcomes shall manifest.
  2. that he shall indemnify the VIP, its officers, institutions of the VIP and its service providers of any loss or failure due to related to or associated with or as manifest by the existence of his Sovereign Risks.
  3. that though he may choose to follow or as a condition of participation, he may be asked and or he may be required to follow any advice or instruction given in his pursuit of his Wellness Goals, exclusively he shall be responsible for any loss or failure or benefit or any other outcome he experiences, (howsoever he or his representatives may perceive them to be), and which can reasonably be deemed to be directly or indirectly associated with or related to the existence of any of his Sovereign Risks; and any such loss shall accrue exclusively to his account.

**27. AGREEMENTS WITH MEMBERS & AGREEMENT TO UPDATE THE VIP BYE LAWS**

- a. Members are principally committed to do all relevant business transactions with the VIP and or its Service Providers and to respect and to interact with the institutions of the VIP.
- b. The Patron, Board, Manager and Wellness Manager shall have and exercise the authority and powers to formulate and execute agreements with the VIP and or with any individual member or any group of members of the VIP.
- c. Agreements under Bye Law clause (27.b above) shall specify such fines, penalties and or charges to be imposed upon members who fail to keep such agreements.
- d. The Board shall review, update, approve and publish any updated version of the VIP Bye Laws as often as required.
  - i. Upon instructions from the Board, the President shall cause the Manager to prepare an updated version of the VIP Bye Laws for the Board's approval of its substance.
    1. Upon approval the Board shall set a proposed Effective Date for members to honour the updated VIP Bye Laws and submit same to the Patron for approval.
    2. In considering its role and responsibilities when proffering its approval, the Patron may edit the VIP Bye Laws or leave its contents unchanged, or return the VIP Bye Laws to the Board with instructions.
    3. After the Patron's approval is obtained, the Board shall determine a proposed Publication Date for distribution of the approved VIP Bye Laws to the members.
    4. The President shall advise the Manager about the proposed Effective Date and proposed Publication Date of the updated VIP Bye Laws and cause the Manager to publish the updated VIP Bye Laws.
    5. The Board, with the approval of the Patron, or the Patron on its own authority, may edit the VIP Bye Laws at any time prior to and up to the actual (official) date of publication.
    6. Notwithstanding any previous decision taken about a proposed Effective Date or proposed Publication Date, the official and actual Publication Date on record shall be the earliest date of publishing to the members, the information about the fact of the availability and Effective Date of the updated version of the VIP Bye Laws.
    7. To serve its purpose, publication may be managed by taking inspiration and guidance from the format or model for issuing notice of General Meetings prescribed in Bye Law clause (11.p above).
  - ii. Any approved updated published version of the VIP Bye Laws, shall on its Effective Date, fully replace its predecessor version, including that which exists prior to incorporation; and shall be binding upon all VIP members.
    1. Unless determined otherwise by these VIP Bye Laws or by the Patron, all valid Attachments which exist at the Effective Date of these VIP Bye Laws shall become and or remain in force under these VIP Bye Laws.
    2. No breach for noncompliance shall be recorded against any member if breach is made against any incremental change in the VIP Bye Laws, once such breach occurs before the expiration of ninety (90) days of the Effective Date or the Publication Date of the updated VIP Bye Laws, whichever is later, and member remedies such breach within ninety (90) days of its occurrence; or makes an agreement with the Board.
      - a. The Board may extend or reduce the duration of any or both of these periods as it deems fit and or to manage any exigency that may arise.
    3. The mere inclusion into the updated VIP Bye Laws, any matter which is or has become an institution of the VIP shall not be considered as an incremental change to the updated VIP Bye Laws, and no protection shall be available for breach against such Bye Laws. Similarly, no objection shall be entertained for the mere inclusion of such institution of the VIP into any updated VIP Bye Laws.
  - iii. Any member eligible to vote who has any comment, recommendation, objection or complaint, hereinafter referred to as "dispute" as pertaining to any version or update of the VIP Bye Laws shall have the following options which shall be exercised in a manner to ensure that his dispute is received by the Patron or Board, as applicable, but no later than ninety (90) days of the Publication Date, or his dispute shall be void:
    1. He shall be at liberty to resign from the VIP by sending his resignation letter addressed to the Board.
      - a. The mere act of resigning from the VIP does not discharge any unresolved obligation of parties.
      - b. Therefore, suitable arrangements shall be made to ensure that all obligations are discharged.
    2. He shall submit his dispute to the Patron in the manner outlined and prescribed for handling disputes, in Bye Law clause (28 below).
    3. Until the dispute is resolved, all existing Bye Laws in force at the time, including any disputed Bye Law, if applicable, shall remain alive and binding upon such member and all members of the VIP.
    4. If the dispute is resolved or the Patron edits the updated VIP Bye Law by adding any new Bye Law or imposes any variation to any existing Bye Law, all members shall agree that such new Bye Law or such variation to any existing Bye Law shall be considered as being included within the respective version of the VIP Bye Laws and shall inherit the Effective Date associated with the respective edited or disputed version of the VIP Bye Laws.
      - a. With respect to incremental changes in the said disputed or edited VIP Bye Law, if the Patron imposes any variation upon any disputed or edited VIP Bye Law or adds any newly minted Bye Law, no breach for noncompliance shall be recorded against any member and the issue shall be managed according to Bye Law clauses (27.d.ii.1) & (27.d.ii.3) above.
      - b. After making any edit or the dispute has been addressed by the Patron, publication of any changes shall be managed by taking inspiration from the format or model prescribed in Bye Law clause (11.p above).

5. A member who missed the deadline date for submitting his dispute, or who wants the Board to consider a point for inclusion into the next version of the VIP Bye Laws, may submit his concern to the Board with a note requesting the Board to consider his dispute or concern for inclusion in the next version of the VIP Bye Laws. The Board shall be at liberty to manage this request in any reasonable manner it deems appropriate.
- iv. **The Effective Date of this instant version of the VIP Bye Laws shall be 6<sup>th</sup> January, 2021.**
  1. These VIP Bye Laws have been updated in part to put into effect plans for another phase in the growth of the VIP which should improve member participation, range of benefits and access to benefits of the VIP.
  2. These VIP Bye Laws become in force in celebration of Founders Day and the Incorporation of the VIP.
- v. **The Publication Date of this instant version of the VIP Bye Laws shall be 6<sup>th</sup> January, 2021.**

## 28. DISPUTES

- a. Any dispute touching the affairs of the VIP, shall be referred to the Patron for decision, and which decision shall be final.
- b. After attempting all options, including any legal option, any aggrieved party can make an appeal to the Patron. Such appeal shall be signed by the hand of the aggrieved party or parties and address to “The Patron” then delivered to the Primary Address of the VIP.
  - i. The Patron is authorized to devise any procedure which in its judgment is suitable for addressing the issue. Such procedure or its execution shall not be cause for contesting any decision of the Patron.
  - ii. Any decision made by the Patron shall be final, and all parties which approach the Patron shall agree not to seek legal redress, and shall agree that its option to seek any legal redress shall expire and shall be void immediately after it has submitted any appeal to the Patron.
- c. Any claim or cause of action arising out of or related to the VIP shall be filed within one (1) year after such claim or cause of action arose and once filed shall be pursued until conclusion or shall be forever barred.

## 29. INTERPRETATION OF VIP RULES OR VIP BYE LAWS

- a. Nothing contained in these VIP Bye Laws shall be construed as being included in any contract issued by the Manager, or any other entity, to any member of the VIP.
- b. Nothing contained within these VIP Bye Laws shall be construed as being any promise or guarantee or that any objective or result being anticipated, desired, pursued or sought by any member shall be attainable or attained; or available timeously, or in adequate quality or quantity; or realized to the reasonable satisfaction of any member.
  - i. Availability and reliability of any venture, benefit, opportunity or privilege is not guaranteed, and when available shall be offered and received on an “as is” and “as and when available” basis.
  - ii. The mere availability or offer of any venture, benefit, opportunity or privilege shall not be construed by any member as being any guarantee; or that the philosophies, concepts, processes, benefits and ventures of the VIP are free from fault or defects or are fit, useful or suitable for any given purpose whatsoever.
  - iii. Member understands that his result depends upon his circumstance and his efforts, both of which are outside the scope and control of the VIP or any institution of the VIP or any service provider of the VIP, and as a condition of membership, member promises to indemnify the VIP and or any of its officers and or its institutions and or its service providers from any loss related to or associated with his membership or participation in the VIP.
- c. Any doubts arising with respect to the meaning or interpretation of any of the provisions of these VIP Bye Laws shall be referred to the Patron for clarification and its decision shall be final and incontestable.
- d. Where these VIP Bye Laws may be deemed silent on any matter, or where there is any difficulty in interpreting any Bye Law, or where any Bye Law conflicts with any other or with any clause in any Attachment associated with any benefit or venture of the VIP, the Patron shall determine the matter and its decision shall be final and uncontestable.
- e. The failure of the VIP or the Patron or any institution of the VIP to exercise or enforce any right or any provision of the VIP Bye Laws shall not constitute a waiver of such right or provision.
- f. If any provision of the VIP Bye Laws is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties’ intentions as reflected in the provision, and the other provisions of the VIP Bye Laws shall remain in full force and effect.
- g. Any provision in the VIP Bye Laws which, on or after its Effective Date, is in conflict with the laws of any State in which the VIP operates, or delivers its services, is hereby amended to meet those laws.
- h. The VIP reserves the right to suspend or curtail any or all of its services if it encounters any circumstance such as but not limited to the following: - riot, military uprising, war, act of war, labor disturbance, acts of God, any circumstance beyond its control, or refusal by any Government Authority to permit the VIP to provide any or all of its services. The VIP will attempt to provide service to the best of its ability during such occurrence.
- i. These VIP Bye Laws are subject to the laws of the State of Trinidad & Tobago. Any claim shall be filed in a court of competent jurisdiction within the State of Trinidad & Tobago.

**30. MEMBERSHIP CLASSES**

**Human Membership Benefits, Privileges & Opportunities To Participate in the VIP And Its Wellness Lifestyle Management Programme**

#	Membership Benefits, Privileges & Opportunities (Benefit Profiles)	Membership Classes for KREW Members				
		Observer	Guest	Angel	Premium	Premium Angel
1	Membership In 5 O'Clock KREW (KREW)	Yes	Yes	Yes	Yes	Yes
2	Athletica Health & Fitness Plan	Limited	Yes	Yes	Yes	Yes
3	Practise the Philosophies of the VIP	Yes	Yes	Yes	Yes	Yes
4	Develop Leadership Skills; and also get Peace of Mind	Very Limited	Limited	Yes	Limited	Yes
5	Supports the Medical Fund with Annual Contributions	Very Limited	Yes	Yes	Yes	Yes
6	Supports the Wellness Fund with Annual Tokens	Very Limited	Yes	Yes	Yes	Yes
7	Get Enrolled In KREW's Email List	Yes	Yes	Yes	Yes	Yes
8	Voting Privileges	Very Limited	Limited	Yes	Yes	Yes
9	Financial Member Status		Yes	Yes	Yes	Yes
10	Access To Wellness Lifestyle Database	Very Limited	Yes	Yes	Yes	Yes
11	Can Invite New Members Into The KREW	Yes	Yes	Yes	Yes	Yes
12	Can Participate In KREW's Social Media	Limited	Yes	Yes	Yes	Yes
13	Can Participate In KREW's Wellness Events	Limited	Yes	Yes	Yes	Yes
14	Can Participate In AntsNest Network (Community Management)	Very Limited	Limited	Yes	Limited	Yes
15	Family Tree Affiliate Programme	Very Limited	Yes	Yes	Yes	Yes
16	Can Become Krew Captain of GeoNet Krew			Yes	Limited	Yes
17	Can Become Mentor of MentorNet	Very Limited	Very Limited	Yes	Limited	Yes
18	MentorNet Rewards Programme	Very Limited	Very Limited	Yes	Limited	Yes
19	Health Rewards Savings Account	Very Limited	Yes	Yes	Yes	Yes
20	Evaluate your experiences: Social Values & Rewards	Very Limited	Limited	Yes	Yes	Yes
21	Can Organize Groups Within Your Neighbourhood	Very Limited	Limited	Yes	Limited	Yes
22	Can Become Formal Community Committee Member	Very Limited	Limited	Yes	Limited	Yes
23	GEMS Emergency Hospitalization Programme	Limited	Yes	Yes	Yes	Yes
24	Annual Preventative Screening Programme	Very Limited	Very Limited	Yes	Yes	Yes
25	Participate in the Medical Advocacy Programme	Very Limited	Very Limited	Yes	Yes	Yes
26	Blood For Life Blood Banking Programme	Limited	Yes	Yes	Yes	Yes
27	Medical Discount Card Programme	Limited	Yes	Yes	Yes	Yes
28	Employee Assistance Programme	Very Limited	Yes	Yes	Yes	Yes
29	Access Enhancement Benefits from the Medical Plan	Very Limited	Very Limited	Very Limited	Yes	Yes
30	Get To Register Your Business, Club or NGO in the VIP			Yes		Yes
31	Get Your Ideas Financed For Your Club or NGO			Yes		Yes
32	Assistance To Get Your Business Financed			Yes		Yes
33	Your Wellness Projects Financed By The Wellness Fund			Yes	Very Limited	Yes
34	Your Medical Care Reimbursed From The Medical Fund		Very Limited	Very Limited	Yes	Yes
35	Can Participate In Retirement Savings & Entrepreneurship Plan		Very Limited	Yes	Very Limited	Yes
36	Can Get Family Tree Affiliate Photo ID Card	Very Limited	Yes	Yes	Yes	Yes
37	Access Card Based, Online and or ID Accessed Benefits	Very Limited	Limited	Yes	Yes	Yes
38	You Can Participate In CASHBACK Rewards Programme		Limited	Yes	Yes	Yes
39	Get Certified and Accredited in your favourite Vocation	Very Limited	Very Limited	Yes	Yes	Yes
40	Get Certified and Accredited as a Functionary	Very Limited	Limited	Yes	Yes	Yes
41	Get Polled about your Satisfaction and Opinion	Very Limited	Limited	Yes	Yes	Yes
42	Interact with and Benefit from Service Providers (SaluNet)	Very Limited	Limited	Yes	Yes	Yes
43	Can Get to become Patriarch or Matriarch of the VIP			Yes	Yes	Yes
44	Can Get to become a Board Member of the VIP			Yes	Yes	Yes

**Corporate Membership Classes**

Societies and legal persons shall be arranged by Corporate Membership Class, with Contributions determined by the Manager. In no special order, the Corporate Membership Classes for qualified entities: Commercial; SME; NGO; Governmental; Special.

**31. ULTIMATE STRATEGIC OBJECTIVE OF THE VIP: ECONOMIC DIVERSIFICATION OF T&T!**

**A Viable Model For Social Entrepreneurship Towards Economic Diversification**

The Genetic Code For A Civil Society Initiative Towards Trinidad & Tobago's Economic Diversification

**The Conceptual Framework and Socioeconomic Model for Executing Diversification of Trinidad & Tobago's Economy**

This Flowchart Model is Suitable for almost any Economy Of Scale; especially when Disorganized or in Flux

Steps	A	B	C	D
1	<b>Society of the Ventures &amp; Investments Programme (VIP) (Innovative People)</b>	<b>Community Benefit Plan (Fruitful Seed)</b>	<b>Civil Society Economy (Fertile Environment)</b>	<b>Medical &amp; Wellness Tourism Economy (Bounteous Harvests)</b>
2	VIP is Comprised of socially progressive, upwardly mobile Innovative Individuals, Institutions and Communities.	A Social Networking & Resource Sharing Infrastructure that facilitates a culture of intellectual growth, <b>creating pragmatic, functionally literate leaders</b> ; visionaries who command our families, institutions and communities.	Encourages participants to share of their time, talents and treasures. Develops the Nation's competencies towards creating Social Capital which is then used to win Success, Health, Wealth & Happiness; Prosperity.	Scientific application of social networking, relationship building and community management competencies towards developing Social Capital; vastly improves leadership and survival skills among T&T's citizens.
3	VIP Provides Difficult Or Impossible To Acquire Benefits. Members take what they need to add to what they can do for themselves to achieve Success, Health, Wealth & Happiness; Prosperity with Peace of Mind.	Develops competent leaders, institutions and progressive communities. Creates Social Capital among members. Customized benefits are available for individuals, institutions, (including SMEs, NGOs, Credit Unions and Universities) and the communities in which we live, work, or recreate.	Uses Social Capital to retain and accumulate much more of our wealth, keeping it in circulation longer within our country; saving jobs. <b>Generates minimum new capital of TT\$2 Billion annually</b> ; creating new jobs to stimulate innovation and entrepreneurship towards the Medical & Wellness Tourism Economy.	T&T positions itself as a valuable intermediary within the enormous <b>emergent worldwide US\$3.4 Trillion</b> Medical & Wellness Tourism Economy. This way we generate huge volumes of revenues originating from foreign sources <b>at rates to sustain our standard of living</b> at levels better than we have grown accustomed with oil & gas.
4	For best results the VIP should be understood as a versatile set of infrastructures (not merely an organization) to be used to create a better, prosperous nation, able to produce vast new revenue streams which are larger and can be sustained much longer than oil & gas ever could.	Applies the VIP's <b>Philosophies of Life</b> towards social activism and creates a culture of independence and interdependence. Members can access and accrue vast resources, including abundant capital applied towards incentives, controls and training towards positioning T&T as the Mecca Of Medical & Wellness Tourism Economy.	Creates beneficial links to the social networks of the worldwide T&T and Caribbean diasporas. Functions as a rallying cry to mobilize the nation towards a common vision to diversify the economy; in this instance, to dominate the lucrative Medical & Wellness Tourism Economy.	T&T prevails in the vast lucrative Medical & Wellness Tourism Economy, earning large inflows of wealth <b>facilitated by numerous and diverse operatives</b> , loyal to T&T, operating worldwide within a vast, powerful socioeconomic network favourably disposed towards T&T.
5	VIP empowers its members to use their wits as the basis to create beneficial synergistic relationships with others to survive in any environment; and to enjoy abundant Success, Health, Wealth & Happiness. All can achieve Prosperity with Peace of Mind.	Creates a cultural shift towards an innovative, entrepreneurial, safe and prosperous nation of pragmatic leaders who are problem solvers for the world. Competently, they facilitate the world's unquenchable desire to achieve Success, Health, Wealth & Happiness; Prosperity with Peace of Mind.	While we <b>replicate the mechanism for our success in oil &amp; gas</b> , the Civil Society Economy transmutes itself into a vibrant Secondary Economy to the Medical & Wellness Tourism Economy. It efficiently redistributes wealth among citizens of T&T.	<b>End Goal!</b> T&T becomes the Mecca of Medical & Wellness Tourism. T&T produces innovative pragmatic leaders who successfully replicate and maintain a vibrant, lucrative parallel economy complementing the oil & gas economy; earning US\$10B to US\$100B annually. Our generation successfully secures the socioeconomic interests of future generations!

Carefully sow and cultivate this fruitful socioeconomic seed and reap unlimited bounteous socioeconomic harvests.

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