



សហគមន៍អាណា:តាកាហ្វុលកម្ពុជា
CAMBODIAN AMANAH TAKAFUL ASSOCIATION
جمعية أمانة التكافل في كمبوديا

Operational Policy

CATA Business Network (CBN)



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Preamble

CATA Business Network (CBN), as a chapter of the Cambodian Amanah Takaful Association (CATA), is dedicated to fostering strategic collaboration, mutual support, and sustainable growth among Muslim-owned businesses, associations, NGOs, and Micro, Small, and Medium Enterprises (MSMEs) in Cambodia.

CBN operates under a cooperative and Shariah-aligned model, promoting risk-sharing, mutual assistance (Ta'awun), ethical business conduct, and responsible financing. Through this framework, CBN aims to strengthen the Islamic economy at the grassroots level while enhancing social welfare and community resilience.

1. Purpose

The primary purpose of CBN is to unite diverse stakeholders within the Muslim community to facilitate meaningful collaboration, resource-sharing, and collective progress.

By building a strong and trusted business network, CBN seeks to:

- Empower Muslim entrepreneurs and MSMEs
- Strengthen economic cooperation within the community
- Promote social solidarity and charitable impact
- Enhance professional standards and governance

CBN serves as a structured platform where economic growth and community development move forward together.

2. Definitions

Term	Meaning
CBN	CATA Business Network
CATA	Cambodian Amanah Takaful Association
Member	Any entity or individual whose membership application has been approved and annual contribution paid
Good Standing	Member with no outstanding fees or unresolved policy violations
Board	Elected governing body of CBN
Ta'awun	Islamic principle of mutual assistance and cooperation
MSME	Micro, Small, and Medium Enterprise as defined by Cambodian regulations

3. Objectives

3.1 Community Support & Charity Mobilization

Mobilize financial and non-financial resources to support underprivileged Muslim communities, ensuring access to essential assistance, emergency relief, and socio-economic empowerment initiatives.

3.2 Business Networking & Collaboration

Establish a robust and trusted business ecosystem that fosters partnerships, trade opportunities, and strategic alliances among members.

3.3 Capacity Building & Training

Provide structured training programs, workshops, and professional development initiatives to strengthen entrepreneurial skills, governance standards, and financial literacy.

3.4 Information & Regulatory Updates

Disseminate relevant updates and insights from government authorities such as:

- Ministry of Interior
- Ministry of Commerce

Ensuring members remain informed about regulatory requirements, compliance standards, and business opportunities.

3.5 Compliance & Ethical Governance

Guide members in fulfilling legal obligations and adhering to regulatory frameworks applicable to NGOs and businesses, while promoting transparency, accountability, and ethical Islamic business principles.

3.6 Advocacy & Economic Empowerment

Advocate for policies and initiatives that promote economic inclusion, business growth, and the socio-economic advancement of Cambodia's Muslim community.

4. Membership Categories & Annual Contributions

To promote inclusivity and sustainability, CBN establishes the following membership structure:

Category	Annual Contribution (USD)
Individual Businesses & NGOs	\$150
Companies & Organizational Partners	\$300

Payment Terms:

Annual contributions are due within 30 days of the membership anniversary date. A grace period of 60 days applies, after which membership may be suspended until payment is received.

Membership contributions support administrative coordination, training programs, networking events, and community-driven initiatives.

5. Member Responsibilities

Members of CBN are expected to:

5.1 Active Participation

Contribute time, expertise, or resources to CBN initiatives. Attend meetings, forums, and collaborative activities regularly (minimum 50% annual attendance for voting rights).

5.2 Annual Contribution

Maintain active membership status through timely annual fee payment.

5.3 Policy Compliance

Adhere to CBN policies, ethical standards, and participate in compliance-related briefings or training sessions.

5.4 Community Commitment

Uphold the values of cooperation, integrity, professionalism, and mutual support in all engagements under CBN.

5.5 Conflict of Interest Disclosure

Members must disclose any actual or potential conflicts of interest in CBN-related decisions or transactions.

6. Governance & Coordination

6.1 Staff Coordinators

CATA shall appoint 3–5 Coordinators responsible for:

- Organizing events and networking sessions
- Managing member engagement
- Facilitating training programs
- Overseeing administrative operations

6.2 Board of the Network

CBN will be governed by an elected Board representing member interests. The Board shall:

- Set strategic direction
- Approve major initiatives (budget exceeding \$5,000)
- Ensure alignment with CATA's mission
- Strengthen institutional governance
- Approve new member applications and terminations

6.3 Board Composition

The Board shall consist of a minimum of 5 and maximum of 9 members, including a Chairperson, Secretary, and Treasurer.

7. Election & Tenure

Election Cycle

Board members shall be elected every two (2) years, ensuring continuity and fresh leadership perspectives. Elections shall be held in November of election years.

Eligibility

Members in good standing for at least six consecutive months are eligible to:

- Nominate candidates
- Vote in elections
- Stand for board positions

Vacancies

Mid-term vacancies may be filled by special election or board appointment, with appointees serving until the next regular election.

8. Code of Conduct

Members shall not:

- Use CBN membership for fraud, misrepresentation, or unlawful activity
- Engage in interest-based (riba) financing through CBN channels
- Discriminate on grounds of ethnicity, gender, or socioeconomic status
- Exploit CBN branding for personal gain without authorization

Violations may result in warnings, suspension, or expulsion following a fair hearing process.

9. Dispute Resolution

Any dispute arising under this policy shall first be attempted to resolve through good-faith negotiation between the parties. If unresolved within 30 days, the matter shall be referred to a mediation committee comprising:

- One representative appointed by the member
- One representative appointed by the Board
- One mutually agreed neutral chair

Mediation decisions are binding unless fraudulent or unlawful. Legal recourse remains available under Cambodian law.

10. Financial Management

- All CBN funds shall be held in a dedicated bank account under CBN's name
- Expenditures above \$500 require Board approval
- An annual financial report shall be shared with all members
- External audit may be conducted upon Board resolution or member petition (minimum 20% of members)

11. Termination & Withdrawal

Voluntary Withdrawal:

Members may resign by providing 30 days' written notice to the Board. No refund of annual contributions applies.

Involuntary Termination:

Membership may be terminated for:

- Non-payment of fees beyond the 60-day grace period
- Material breach of policy or code of conduct
- Conduct damaging to CBN's reputation or operations

Termination requires a majority Board vote and written notice to the member, who may appeal within 15 days.

12. Amendments

CATA reserves the right to amend this policy when necessary.

- Minor amendments (clarifications, typographical, non-substantive) may be made by CATA with 14 days' notice to members.
- Significant amendments (fee changes, membership rights, governance structure, name change) require:
 - 30 days' prior written notice to all members
 - Endorsement by simple majority of voting members present at a duly called meeting (quorum: 25% of members)

13. Acceptance of Terms

By submitting a membership application and paying the annual contribution, applicants acknowledge and agree to these terms and commit to supporting CBN's mission of strengthening, empowering, and uplifting Cambodia's Muslim community through ethical economic cooperation and sustainable development.

Effective Date: _____

Review Cycle: This policy shall be reviewed every two (2) years.