

Youngsters of Hyderabad Youth Welfare Association (YOHYWA) - Policy Document

1. Introduction

Youngsters of Hyderabad Youth Welfare Association (YOHYWA) is a registered non-profit organization committed to empowering youth and women through financial literacy, entrepreneurship incubation, and social welfare initiatives. This policy document outlines the guiding principles, ethical framework, and operational guidelines governing YOHYWA's mediation in projects like **Udan Cabs** and financial assistance programs such as **SHG-5 Lakhs**.

2. Purpose & Scope

This document defines the roles, responsibilities, and limitations of YOHYWA in facilitating financial support, incubating startups, and mediating between external entities and program participants. It ensures transparency, legal compliance, and ethical governance in all operations.

3. Legal Status & Compliance

1. YOHYWA is a registered NGO under the TELANGANA SOCIETIES REGISTRATION ACT, 2001, with a non-profit operational structure.
2. The NGO complies with Income Tax Act, 1961 (Section 12A & 80G for tax exemptions) and recognized by Niti Aayog Department – Govt of India.
3. Financial transactions are audited annually as per Chartered Accountancy standards and submitted to regulatory authorities.
4. YOHYWA does not engage in commercial activities but supports startup enterprises through incubation and funding.

4. Role in Udan Cabs & Other Startups

1. YOHYWA serves as an incubator and mediator, ensuring legal formalities, ethical practices, and compliance with government regulations.
2. The NGO does not hold any financial or ownership stake in Udan Cabs or other incubated startups.
3. **Liability Protection:** YOHYWA is not legally responsible for business losses, operational failures, or financial defaults by Udan Cabs or its vehicle owners.
4. **Conflict Resolution:** Any disputes related to Udan Cabs operations shall be referred to independent arbitration.

5. SHG-5 Lakhs Financial Assistance Policy

1. SHG-5 Lakhs is an NGO-run financial assistance program offering funding support to eligible entrepreneurs to protect them from high interest debt-traps.
2. **All financial aid is subject to:**
 - Strict background verification
 - Ethical Business Startup usage requirements
 - Agreement to structured repayment terms
3. YOHYWA reserves the right to deduct outstanding SHG repayments from any linked rental or business income before disbursing funds to recipients.

4. Non-Repayment Consequences: Defaulters will be ineligible for future NGO support and may face legal recovery actions.

6. Financial Transactions & Donations

1. YOHYWA maintains 100% financial transparency, with all transactions routed through official bank accounts and secured payment gateways.

2. The NGO accepts donations only through legal banking channels, compliant with anti-money laundering laws.

3. **No Refund Policy:** All donations, including the ₹6,116/- registration fee for vehicle attachment services, are non-refundable.

4. Funds collected are used for:

- Legal documentation, stamp duties, and agreements
- Administrative and operational expenses
- Expansion of welfare programs

7. Ethics & Anti-Fraud Policy

1. YOHYWA enforces zero tolerance for corruption, fraud, or financial mismanagement.

2. Any misconduct by employees, beneficiaries, or associated startups will lead to immediate disqualification and legal action.

3. **Whistleblower Protection:** Any individual reporting unethical practices will be protected under NGO policies.

8. Termination & Exit Policies

1. YOHYWA reserves the right to terminate any beneficiary's participation in financial programs due to:

- Policy violations
- Non-compliance with ethical standards
- Legal discrepancies

2. A formal exit process will be initiated before terminating any engagement.

9. Dispute Resolution & Legal Jurisdiction

1. All disputes involving YOHYWA shall be first attempted to be resolved through internal mediation.

2. If unresolved, the matter shall be escalated to an arbitration panel, as per the Arbitration & Conciliation Act, 1996.

3. Legal proceedings shall be conducted under the jurisdiction of Hyderabad High Court.

10. Final Declaration

All individuals, entrepreneurs, and startups associated with YOHYWA agree to abide by these policies. Any deviations or violations will be addressed through legal and organizational processes.

Date : 01-04-2025

Location : Hyderabad