

**NATIONAL ASSOCIATION OF TRIAL
Judges of Liberia (NATJL)
Temple of Justice Building, Capitol Hill
Monrovia, Liberia**



**REVISED LOAN AND
WELFARE POLICY**

**PRESENTED TO
THE NATIONAL TRIAL JUDGES CONFERENCE**

APPROVED AND ADOPTED ON SATURDAY

SATURDAY FEBRUARY 7TH FEBRUARY A.D. 2026

ADJUSTMENT ON THE LOAN SCHEME FOR INCREMENT OF THE MAXIMUM AMOUNT AND THE EXTENSION OF PAYMENT FROM SIX MONTHS TO EIGHT MONTHS.

BACKGROUND

Article II, Count I of the NATJL Constitution states, “The aims and objectives of this Association shall be as follows: 1. **To promote the welfare and well-being of its member;**” In adherence to this constitutional provision, a loan scheme was developed and put in place with the intend to alleviate some of the financial constraints faced by Judges and Magistrates. The loan scheme has been helpful but there has been other difficulty associated with the current loan policy, which makes members of the Association not to benefit from its needed impact.

Discussions with majority of the members of the NATJL have raised concerns regarding the NATJL Loan Policy. Under this excruciating economic condition of our country, Liberia, members of the NATJL are more interested in applying for loan to lessen some of their financial burdens. Given the allowed maximal amounts the NATJL offers its members based on categories of incomes earned, as enshrined in the loan policy document, most members craved increment in the amount and extension of the term of payment beyond six (6) months. This led to amendments made in the loan policy extending the payment term from six (6) months to eight (8) months. While the eight (8) months’ loan repayment schedule remains effective, members of the Association continue to advocate for an extended term of repayment beyond the current schedule.

RATIONALE

The increment in the loan amount and extending the time for repayment beyond eight (8) months will not adversely affect the financial standing of the NATJL for the following reasons:

- 1. That considering the current salary structures of magistrates and judges coupled with increase in the number of law school graduates who are serving as magistrates and the appointments of additional judges to newly created courts, there is a corresponding increase in the treasury of the NATJL.
- 2. The 2% (US\$7,000 plus or minus) monthly deduction from all members’ regular salaries remains in force.
- 3. Furthermore, the ten percent (10%) interest applied on monies loaned to members of the Association potentially increases the income of the NATJL.
- 4. That, in order to have the NATJL accounts liquidated to effectively attend to loan requests, members must make full and complete repayments of their loans to be eligible for another loan.

Therefore, extending the term of repayment of loans to a maximum period of ten (10) months will give our members more time with less amounts deducted for repayment thus reducing stress.

CONCLUSION:

IN VIEW OF THE AFOREMENTIONED, AND IN ORDER TO SERVE MEMBERS OF THE NATJL EQUITABLY BASED ON THE INCOME A MEMBER EARNS, THE MAXIMUM LOAN LIMIT FOR EVERY MEMBER SHALL NOT EXCEED EIGHT THOUSAND UNITED STATES DOLLARS(US\$8,000.00) AND/OR THREE HUNDRED THOUSAND LIBERIAN DOLLARS (L\$300,000.00).

Maximum allowance/salary (US\$/L\$)	Maximum Loan Allowed at a Time
1. Category A	US\$8,000 and LR\$300,000.00
2. Category A-1	US\$5,000 and LR\$250,000.00
3. Category B	US\$3,000 and LR\$200,000.00
4. Category B-1	US\$1,500 and LR\$100,000.00

POLICY A:
LOAN SCHEME:

1. That a loan scheme remains for only members of the National Association of Trial Judges (NATJL) who are on the Judiciary Payroll;
2. That any member failing to repay his/her total loan in the agreed and stipulated period shall be given a grace period of One (1) month to settle his/her indebtedness but with an additional ten (10) percent charged on the balance;
3. That the National Secretariat shall forward the list of members with loan obligations to the NATJL to the Judiciary Comptroller's Office for the deduction of the amount as stipulated in the form of the members.

POLICY B:
WELFARE SCHEME:

1. That a bereavement benefit for members of the Association is hereby established to be known and Styled **BEREAVEMENT WELFARE SCHEME**;
2. That a member who is bereaved in the following categories as a result of the death of his/her son, daughter, wife, husband, father or mother shall be entitled to benefit of Two Hundred United States Dollars (US\$200.00);
3. That besides the immediate relatives referred to in count two (2) above, the NATJL may identify with a bereaved member whose dead relative does not fall in the category stated by means of a flowery design or Sympathy Card.
4. That in order for a member to benefit for the loss of his/her relatives as specified in these rules and policies, that member must inform the President through the National Secretariat or his/her County Coordinator's Office through the Circuit Judge by means of a written communication maximum fifteen (15) working day after the death of the relative.
5. That no member of the NATJL shall benefit from the **BEREAVEMENT WELFARE SCHEME** whose bereavement conditions do not fall within the rules and policies specified herein.
6. That any member who dies in active service, the spouse or immediate relatives of the deceased member shall receive the amount of **US\$1,000.00** or its equivalent in Liberian Dollars from the NATJL in addition to **85%** of total dues paid by that member effective as of 2009 or from the date of employment, if the date of employment was after 2009.

POLICY C
RETIREMENT AND RESIGNATION

Any member who retires, resigns, is impeached or removed, dismissed or not reappointed, such member shall be entitled to benefits of Eighty- five percent (**85%**) of the total dues paid by that member effective as of the date of employment or 2009, whichever is the latter.

POLICY D
ELEVATION

Any member who is elevated to the Supreme Court Bench shall be entitled to eighty-five percent (**85%**) of the total dues paid by that member effective as of the date of employment or 2009, whichever is the latter.

POLICY E
NATIONAL ASSOCIATION OF TRIAL JUDGES OF LIBERIA (NATJL)
PER DIEM EXCLUCIVE OF HOTEL /LODGING FEES

1. LOCAL TRAVEL	
POSITION	PER DAY
1. President	US\$60.00
2. 1 ST Vice President	US\$55.00
3. 2 nd Vice President	US\$50
4. General Secretary	US\$45.00
5. All other National Officers	US\$40.00
6. Members	US\$35.00
2. INTERNATIONAL TRAVEL	
POSITION	PER DAY
1. President	US\$125.00
2. 1 ST Vice President	US\$100.00
3. 2 nd Vice President	US\$100.00
4. General Secretary	US\$80.00
5. All other National Officers	US\$70.00
6. Members	US\$60.00

NOTE:
These allowances are strictly restricted to travel or businesses exclusively of the NATJL and out of the capital, Monrovia and out of Liberia. Also, the per diem per day will be reduced by 50% for any travel whether local or international that lasts for more than ten (10) days and reduced by 75% for travel that will last for more than fifteen (15) days.

POLICY F
ANNUAL HONORARIA AND OR SPECIAL BONUSES CANELLED:

1. That service to the NATJL is straightly voluntary and as such no officers and/or members shall receive pay, honoraria and/or special bonuses for service rendered;
2. That the NATJL shall be responsible for reasonable transportations and lunch reimbursement for working committee meetings, elected officers’ meetings, and National Executive Committee Meetings.

PRESENTED BY THE CONSTITUTION AND POLICY REVIEW COMMITTEE AND ADOPTED BY THE NATIONAL TRIAL JUDGES CONFERENCE ON FEBRUARY 7, A.D. 2026.

THE COMMITTEE MEMBERS HEREBY AFFIXED THEIR NAMES AND SIGNATURES:

1. _____
His Honor Othello S. Payman, I
CHAIRPERSON

DATE: _____
2. _____
Her Honor Mameita Jabateh Sirleaf
CO-CHAIRPERSON

DATE: _____
3. _____
His Honor George Smith
MEMBER

DATE: _____
4. _____
Her Honor Lucrezia Thomas Anderson
MEMBER

DATE: _____
5. _____
His Honor Vicent Kollie
MEMBER

DATE: _____
6. _____
His Honor Daniel D. Dolokelen
MEMBER

DATE: _____
7. _____
His Honor James Ngafua
MEMBER

DATE: _____

Signed: _____
Her Honor Nancy Finda Sammy
PRSIDENT
National Trial Judges Association (NATJL)