

Hibret Edir

Ethiopian' mutual assistance association

Los angeles area

Oct. 23, 2015

HBRET EDIR ASSOCIATION.

Mission Statement

To bring together people who are Ethiopian origin in the greater Los Angeles area to support and comfort those who have lost a loved one by enrolling and contributing financial assistance to cover funeral cost during this difficult time.

Our objective is to register 200 people before the end of 2016 to fund estimated funeral cost of \$20,000.00 dollars per person.

How we started

There was ongoing discussion for a while to form Edir association which brings together different families and people from all walks of life to support each other during this time of difficulty. It can fairly be assumed most of us know how Edir is playing a vital role in Ethiopian society back home; even though our knowledge of their inner working mechanism may varies.

To give example; Let us assume we have Edir association which has 200 members. If each member contributes \$100.00 in case of one of the member passed, the total amount will be \$20,000.00 financial support, in addition to all emotional and social supports this association can provide for the grieving family.

We aren't looking to run this association as it run back home in Ethiopia, instead we can utilize the internet (e-mail) for communication, the banking system for paying our contributions, and conference meeting as needed to make collective decisions. Information can pass by e-mail between members or to all members, contribution can be paid to the association account by each individual member at his/her convenience, and most meetings' can be done without members leaving their living room.

The association potential members first meeting was on July 17, 2011 and for the next few months follow up meeting was done to discuss on the drafted by-law and exchange ideas. During those meetings, we discussed how to establish this association and run it in efficient way, who should be member, who should be included in member's family list, area of coverage, election of members to manage the association, members benefit and duties, consequences for not fulfilling duties, procedures to follow to resolve disputes, and a number of other issues relevant to the association formation and continued smooth operation. During those meetings all participants were welcome and encouraged to speak their mind, share their concern and experience, and fully participate in the adoption of our by-law.

The association by-law is adopted on Dec. 11, 2011 by members and on March 04, 2012 meeting the members agreed to include/create additional articles in the by-law; which is included in this final by-law document.

Article 1: Association name and location

Edir association name: Hibret Edir

Office and location: The association shall maintain its office within Los Angeles county boundary

Article 2: Membership

- a. Any person who has Ethiopian origin or related regardless of race, religion, sex, or marital status can join the association as long as he/she agree and abides by the association laws and regulations.
- b. Any member or potential member who resides within 50 miles driving radius of down town Los Angeles. For reference and distance calculation the association uses Staples center (1111 south Figueroa st. Los Angeles, CA 91005)
- c. All members have the same right to attend and vote at all general and special members meetings, to be a candidate, to nominate and vote on election for executive committee or any other position that is needed for the association function.
- d. The membership can be terminated for nonpayment of membership contributions, for noncompliance with any or all association by-laws.

Article 3: Executive committee

The association will have Executive committee which includes the following positions

- a. **Chair person.** Responsible to chair a meeting or call meeting as necessary, sign checks as required, lead and follow up the association activities with fellow Executive committee(EXCO).

Make sure detailed message is passed to all members by e-mail and other communication means as the situation dictates; in case member or member's family passed.

Make sure the association rules and regulations are followed if there is payment/contribution to assist the family of passé one.

Make sure the association balance sheet copy is e-mailed or given to each member every six month or when there is substantial change in the association fund.

- b. **Vice chair person.** Assumes the responsibilities of chair person when asked by chair person, EXCO, or when the chair person is not available.

He/she assists the chair person and other EXCO members as needed.

- c. **Secretary General**. Responsible for keeping updated list of members and their family's names, their address, e-mail address, telephone number, and emergency contact (designated person by the member in case the member passed with whom to contact, coordinate the funeral services, and also authorized by the member to receive payment from the association).

Pass financial information to members via e-mail or other convenient means every six month along updated list of association members.

- d. **Vice Secretary general**. Assumes the responsibilities of Secretary General when the Secretary General is not available.

Assist all EXCO members as needed.

- e. **Treasurer**. Has the responsibility of book keeping in orderly manner the income and source of income, expenses and cause of it and all other assets of the association records and distribution.

He is responsible to deposit fund received from members, keep records of receipt for the money directly deposited to the association account by members, and update members record of payment.

- f. **Auditor**. The association will have auditor nominated by General assembly. The auditor receives all necessary help and cooperation from EXCO. and other members for his work.
He/she has the responsibility of checking the association finance and other assets are properly documented, used as authorized by general assembly and as permitted by association bylaw.

The auditor reports to general assembly.

Article 4:

Liability

a. The Executive committee collectively, the committee members individually, and individual association members are not hold liable for the works they did honestly and in good faith following the association bylaw and to the best interest of the association .

b. Any disputes between individual members, individual members and EXCO, or the association and other body will be resolved by arbitration committee which will have 5 members; 2 assigned by EXCO, 2 assigned by the other party in dispute chaired by association chair/vice chair person.

c. The arbitration committee decision can only turned over by simple majority vote of association members.

Article 5:

Responsibilities of members.

All members are responsible to

- a. Make sure they are up to date on their payment (membership or other payment requested by EXCO and agreed up on by members)
- b. Update his/her personal information as required. Any change in address, telephone number, name and number of family members, e-mail address, or designated emergency contact person. Information has to be updated as soon as possible.
- c. Make his/her payment by depositing, transferring to the association account officially provided by EXCO to each member, or directly handing check to the treasurer.
- d. Each member is expected to respond in timely manner for e-mail, phone, letter, or any other convenient way message conveyed to him/her by EXCO.
- e. Participate in member/family funeral and other activities as directed by EXCO and Eder norm.

Article 6

Financial contribution

- a. Each member has to contribute \$200.00 for initial membership which can be used as emergency fund and also cover expenses for office supplies required for EXCO.
- b. In case member or member family passed; each member will contribute \$105.00 to Edir account or to the treasurer within 3 days after each member is informed. The \$5.00 is social committee contribution and will be given to committee members.

There are no monthly contributions (as they do back home in Ethiopia), but members has the option to deposit monthly, bi-monthly, every three month, six month or at any time and amount of their convenience to the association account. A member who has money in association account will be asked to pay the difference between \$100.00 and the actual amount he/she has in the account.

Ex. In case a member has already \$50.00 in the association account at the time member or member family passed; he/she has to contribute \$50.00 within three days of informed.

- c. In case a visiting guest is deceased at a member's home and that member needs assistance; voluntary contributions may be asked on behalf of the member whose guest has deceased at his/her resident.
- d. When the association emergency fund is below 50%, (# of members x \$200.00=100%), the EXCO may ask the members for contribution to bring back the fund to safe amount. The EXCO can't and

shouldn't ask for contribution amount more than needed to bring emergency fund to safe level/amount (# members x 200=100%)

- e. A suspended member due to non-payment can request or apply for re-instating his membership providing written application explaining his/her reason why there was non-payment or late payment happened. Such member can't draw benefit for death in his/her family for the duration he/she suspended from membership.

Article 7

Eder payments

- a. When member/family passed association will make payment of \$10,000.00 to the grieving member or his/her designated emergency contact.
However from \$10,000.00 total payment, there is 2.5% ($10,000 \times 0.025 = 250$) \$250.00 discounted to cover small expenses related to the funeral service. Ex. Flower.
- b. In case more than one person passed at the same time from one family; the Eder payment and members' contribution will be multiplied by the number of persons passed. Ex. If two persons passed from the same family at the same time each member has to contribute \$ 200.00 (2 x 100.00).
- c. The payment/contribution **can be changed as the membership** number increases and the amount always should reflect the market situation for the funeral service and burial place expenses. The amount will be reviewed every November and information shall be submitted to members by December 1st. The new contribution/ payment amount will be effective Jan 1st; at the beginning of the association fiscal year.
- d. In case the grieving member needs the fund urgently, the treasurer can make the payment from emergency fund and replenish as members make their contribution.
- e. In the event there are no clear persons designated by the deceased member, the EXCO will decide how and to whom payments shall be made or pay directly for funeral and related costs.
- f. Eder payment can be made only to the member or to the person designated by the deceased prior to death - except for the situation mentioned in Eder bylaw **article 7e**

Article 8

Family members

- a. Family member includes husband, wife and children, biological and legally adopted up to age 26.

Article 9

Amendment on by-law

Members have the right to request amendment on the association by-law. The written request can be submitted to Secretary general or vice Secretary. For the period of one year (March 04, 2012 to March 04, 2013) the EXCO can call for members meeting as its urgency and needed to discuss on by-law amendment request. After March 04, 2013; the amendment request shall be presented to the general assembly on annual members meeting which is in September and March.

Article 10

Adoption of bylaws and members benefit

- a. The association by-law is legal and binding immediately after it is adopted by members on March 04/2012
- b. For the founding members, the financial benefit will be effective 3 months after the initial day of adoption of this by-law i.e. June 04/2012
- c. New member(s) has to stay in fully participating member status for 4 months before he/she can draw financial benefit.
- d. In case of accidental death the financial benefit for existing or new members (less than 4 months) is immediate.
- e. Other than financial benefit, all other benefits and supports that the association provides for its members are immediately available upon receiving initial payment by association treasurer from the potential member.

Article 11 Terminations

- a. Failure to make payments within 3 days of informed is considered late.
- b. Two consecutive delinquencies are grounds for 1st formal warning.
- c. Three consecutive delinquencies are ground for 2nd formal warning.
- d. Four consecutive delinquencies are ground for Termination.
- e. Failure to make full payment of any contribution within 45 days is ground for termination.
- f. Failure to respond back to EXCO for more than 45 days from the last date specified/given by EXCO will be ground for termination.
- g. Failure to accept and follow Executive and or majority decisions as is pertains to payment/benefit amounts that may be adjusted or amendments to bylaws, rules and regulations is subject to termination.

- h. The association doesn't have to give any verbal or written warning; it is already in our by-law and each member has/is expected to read and follow.

Article 12

Social Committee:

The Social Committee shall be a secondary component to be formed to help to coordinate all activities of members to assist the grieving family and their guests as needed before, during, and after funeral. Social Support for families in bereavement is purely optional that may be indicated at the time of induction or later. All activities are done in consultation of the grieving family and coordination with EXCO to pass necessary information to the rest of the members.

The social committee is also empowered to organize at least once a year a members' get-together event. The event can be indoor or outdoor at a public venue where members can enjoy the activities, have a chance to interact and get to know each other to foster bonding and possible friendships.

The social event has to be organized to have different activities that can attract and encourage the participation of different age groups and interests.

The aforementioned statements are currently offered as a guideline and shall be expressed in detail at a future date under the Social Committee's Rules and Regulations.

The social committee rules, regulations and any amendments to these Social committee rules and regulations have to approve by EXCO simple majority rule.