

Hebret Mutual Aid Society, Inc Policy and Procedure Manual

Policy no: 001

Policy Subject: Members' Rights, Obligations, and Benefits

Effective Date: **TBD** (To be determined)

Revision Effective Date: **TBD**

Eligibility: Any person who is of Ethiopian origin and/or their spouses who live in the Washington D.C. Metropolitan Area (i.e., the DMV area), and are above the age of eighteen (18) with legal and mental capacity to make decisions, and is alert, oriented to time, place and persons surrounding him/her, is eligible to become a member of the Society.

Policy: In accordance with the bylaws of Hebret Mutual Aid Society, shall determine to clarify the rights, obligations, and benefits of its members. This policy and procedures document aims to guide the Board of Directors of the Society to outline the rights and obligations of each member and how they will be administered within the limits established in this policy.

I. Purpose and objectives

Rights, obligations, and benefits that apply to members of society

Rights of a member

1. The right to elect officers for all governing organs like the Board of Directors and the Governing Council of the Society.
2. The right to be nominated and elected to the Society's governing organ per the set criteria and requirements outlined in the Bylaws and Operational Policy Manual.
3. The right to observe all meetings of the Society.
4. The right to obtain information about the Society, including financial statements and audit reports.
5. The right to withdraw or discontinue membership anytime, with or without cause.
6. The right to be reinstated as a member if she/he meets the requirements as stated in the Bylaws and Operational Policy Manual.
7. The right to participate in educational or any activities of the Society.
8. The right to volunteer in any activities of the Society.

Obligations of a Member

1. Ensure membership information is up to date in the Society's record within thirty (30) days of any changes to membership information.
2. Attend meetings and activities of the Society.
3. Actively contribute to the Society's mission.

4. Participate in educational activities that are aimed to support members and other vulnerable community members identified by Society.
5. Comply with the code of conduct of members as stated in the Bylaws and Operational Policy Manual.

Matters of code of conduct that would be a focal point include:

- a. Dereliction of duty.
 - b. Exceeding authority and opposing the democratic principles and imposing or attempting to impose individual preferences on others.
 - c. Obstructing the democratic process of committee deliberations.
 - d. Failing to implement joint decisions.
 - e. Insulting and dividing committee members.
 - f. Failing to cooperatively carryout responsibilities.
 - g. Using vulgar language in meetings.
 - h. Being repeatedly late or failing to show up in meetings.
 - i. Failing to safeguard Society secrets.
 - j. Conducting Society meetings without the knowledge of the Board.
 - k. Releasing information that is not authorized by the Board.
 - l. Embezzling the assets of the Society.
 - m. Wasting the assets of the Society.
 - n. Destroying, vandalizing Society records.
 - o. Failing to pay membership fee in a timely manner or not paying at all.
 - p. Focusing on personality instead of issues in a meeting.
6. Pay Membership dues per the Society's payment schedule as stated in the Bylaws and Operational Policy Manual
 - a. A one-time new member registration contribution of **TBD**. This amount may be amended by the board/IMT and reflected in this procedural document during the revision
 - b. A non-refundable management fee at the time of registration. This is assessed at 10% of the registration fee. If a membership application is rejected, only the registration fee will be refunded.
 - c. An annual Membership fee of **\$60.00** will be assessed from each member effective the 1st month of the association becomes operational, to cover administrative costs.
 - d. Contribution per incident dues of **\$15.00** from every member must be paid within the first 10 days.
 - e. Contribute a one-time payment of **\$140.00** for every existing member to support the initial shortage of funds at start up.
 - f. Pay all fines and penalties that result in non-compliance or delinquency [Specific the different payments and reason for payment]
 7. **Change of Address:** When a member changes his/her home address, email address, phone numbers he/she shall be responsible in updating the information online or inform the Board of Directors in writing. Failure to update this information within thirty (30) days may require a penalty of \$25 USD. As shown on Section 4.11 of the Bylaw.

8. **Unattended General Assembly meeting:** Submit, at least five (5) days prior to a scheduled meeting, notice of an inability to attend General Assembly meetings to the Board of Directors Secretary. A determination shall be made by the Board of Directors if the absence is excused (for reasons that may include death of a family members, sickness, travel, etc.). Unexcused absences may be interpreted as lack of commitment to the objectives of the Society and may result in penalty of \$25 USD per unexcused absence. An appeal of any such decision shall be made to the Board of Directors, and subsequently, to the Governing Council. As shown on Sec 7.1.10 of the Bylaw.
9. **Late Payment:** A \$25 Penalty is assessed if payment is not received within 15 days of the due date. If a member fails to pay dues and penalties for three (3) consecutive months, he/she will be expelled from the society. Termination letter will be sent out by the Board. As shown on Sec 4:3:1 and Section 8:3:2 of the Bylaw.

Note: All or any of the above payments may be amended by the general assembly and reflected in this procedural document at the time of revision.

Termination of membership

Termination of Membership to the Society shall occur because of any of the following:

- a. Failure to pay on time the dues and fees required pursuant to the rules of the Society.
- b. Determination by majority vote of the members of the Board of Directors that the member has committed acts contrary to the objectives of the Society; has engaged in activities to defraud the Society; or has engaged in activities that are illegal or undermine, harass, or unduly burden the Society, the members of the Society or the members of the Board of Directors. Such activities include, but are not limited to:
 - Disturbing meetings with the intent to disrupt the operations of the Society.
 - Disseminating materials defaming and eroding the trust of members on the Society, to Board members or general members, without the approval of the Board.
 - Video or audio taping Society members during any of the Society's activities or premises including any of the Society meetings without the approval of the chairperson of that specific meeting.
 - Distributing or sending mails/emails to members without Board Approval.
- c. Departure from the Washington D.C. Metropolitan area permanently or remaining abroad for over one hundred eighty (180) consecutive days without requesting a membership extension from the Society for a compelling reason.
- d. In the event of termination of membership, the ex-member shall have no right to claim any benefits from the Society. The Society shall have no obligation to refund dues and fees already paid by ex-members. The ex-member shall immediately return his or her membership ID.

Member's withdrawals

- a. **Voluntary withdrawal:** A member may voluntarily withdraw from the Society, but must do so in writing, including electronic writing, to the Board of Directors. The member shall return his or

her membership ID within ten (10) days of notifying the Board of his or her withdrawal. The Society shall have no obligation to refund dues and fees already paid.

- b. **Re-admission after voluntary withdrawal:** A member who has left the Society due to personal reasons and has returned his or her membership ID may, upon approval by the Board of Directors, rejoin the Society subject to the payment of the amount that need to be paid during registration as stated in Article 6.a above. Member shall pay the difference between what the member paid initially and the current registration rate.

Reinstatement after failure to pay

Certain circumstances and conditions shall be considered adequate for reinstatement of membership after a member has been terminated for failure to pay:

- a. Medical certificate proving that the member was hospitalized at the time the request for payment was made; or
- b. In case of imprisonment, a letter from the prison administration or authorized government official will need to be produced.

II. Benefits of a Member

1. A designated family member of the member will receive one-time financial assistance of \$20,000 USD in the event of the death of a member within fourteen (14) working days of the incident after the death of a member has been properly reported and submitted the death claim form.
2. Receive support during emotional stress through members or other volunteers
3. Payments to the member's family individual designee shall be via cheque only. The individuals designees or personal representative must sign to acknowledge receipt.
4. At the time of payment of the allotted contribution, members shall:
 - a. Ensure that their full name, their membership ID number is recorded on the memo section of the check.
 - b. If payment is made by electronic methods same information stated under II.4.a should be entered.
5. At the time of payment, the individual designee of the deceased has the following responsibilities:
 - a. He/she shall select three (3) individuals known to the deceased and together with the Treasurer of the Society and the Team Leader appear in person to collect the money stated under II.1
 - b. The individual designees of the deceased and the persons selected shall be fully responsible for appropriate disbursement of the money received.

Informing the Society about the Death of a Member

Upon the death of a member of the Society:

- a. The individual designee of the deceased shall submit the death claim form to inform the Board of Directors, the name and ID number of the deceased in the following manner supported by copy of a death certificate:
 - If the member died within the United States of America within fourteen (14) days of death.
 - If the member died outside the US, within thirty (30) days of death.
- b. The Society will not pay death benefits without proper proof of death presented to the Board.
- c. A death report and a death certificate submitted after sixty (60) days of death, shall not entitle the deceased to any payment. However, in cases of force majeure, payment will be made.
- d. The original notarized individual Designation letter uploaded in the Portal should be presented to the Board.
- e. Upon receiving the death certificate with all other required documents and finalizing the death payments to the primary designee of the deceased, the Board of Directors shall notify members of the occurrence of the death through various communication means and commence the collection of the allotted contribution.
- f. In addition, the Board will post on the Society's website a photograph and an obituary of the deceased's life.

Death of Multiple Members

In the event of the Society suffering the passing of four or more members at one time, the Society shall make payments based on the available reserve funds at the time. The Society shall proportionally distribute the available funds to all designees. The Board may additionally call a General Assembly to raise extra funds to fulfill the purpose of the Society to the extent possible.

Individual Primary and Secondary designee

- a. Every member has individual primary and secondary designees.
- b. If the individual designees of the deceased are not available, next of kin should get a court order naming a legal Personal Representative or Executor to claim the death benefit from the Society.

Member Individual Designation Letter

- a. At the time of registration, every new member must designate an agent who shall be solely responsible for any monetary contribution from the Society upon that member death.
- b. The Society's Individual's designation letter should be uploaded in the Portal upon registration.

- c. If the individual designees of the deceased are not available, next of kin (or the person named in a Last Will & Testament) should get a court order naming a legal Personal Representative or Executor to claim any death benefit from the Society.

Note: All or any of the above financial assistance or other support may be amended by the general assembly and reflected in this procedural document at the time of revision.

III. Administrative Guidelines

- a. It is the responsibility of the executive board to enforce these policies and procedures.
- b. The board will meet bi-annually to determine any changes to this Policy. The board reviews and presents new changes, as needed, to the general assembly for approval.
- c. Require a quorum of 51% of the members to vote on any matters. While consensus for approval is encouraged, the act of a majority of the Board members at a meeting at which a quorum is present shall be the act of the Board.
- d. Establish an office and hire staff to help run the affairs of the Society, as needed, and directed by these Bylaws and the Operational Policy Manual
- e. Serve without any monetary compensation and shall not be receive any wages, salaries, or in-kind compensation.
- f. Be immune from liability for inadvertent errors made while performing their duties in good faith.
- g. Not be immune from liability for committing crimes or using the Society's funds for his/her personal benefit.

IV. Financial Matters

The general and daily financial management and reporting of HMAS are implemented by the Board Chairperson and the Treasurer.

- a) The Board will designate three (3) members of the Board who will be the authorized signors on the bank account(s). One member shall be the President, the Vice President, and the treasurer
- b) The Board shall make all decisions on disbursement of funds from the bank account(s) and certain payments outlined in the Policy Manual shall require two signatures from any two of the authorized signors named under the Bylaw Article 9.3.
- c) The Board reviews and approves all contracts over \$1,000.00
- d) The Board Chairperson is responsible for approving all purchases with values over \$500.00. Such purchases should be against a purchase order and a minimum of two quotations must be obtained before any authorization is given.
- e) The Treasurer shall approve all purchases below \$500.00. Such purchases can directly be purchased from suppliers/service providers upon proper invoices and/or receipts.

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Reserve Requirements and Administrative Costs

The Society will have a reserve requirement of a minimum of \$80,000. As the number of members increases, the reserve requirement will also increase accordingly.