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Team

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Hebret Mutual Aid Society (HMAS) Operational Policy Manual (OPM)

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1 Purpose and objectives

The purpose of Hebret Mutual Society's (HMAS) operational manual is to elaborate on the associations' policies, procedures, and processes. The manual clarifies the rights, obligations, and benefits of its members. The document aims to guide the Board of Directors of to administer the policies of The Society efficiently and effectively.

2 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.

3 Membership Application Requirements and Process

3.1 Requirements

- 1) The board will announce the registration period for new applicants.
- 2) An applicant must meet the criteria described in Section 1 (Eligibility).
- 3) An applicant should be a person who believes in the purpose and objectives of Hebret Mutual Society's (HMAS) (her after referred as “ The Society”) and accepts its Bylaws.
- 4) The application must be filled in and signed by the applicant by appearing in person.
- 5) Online, Mail, or proxy application for membership is not acceptable.
- 6) A one-time new member registration fee must be paid---refer to section 8 item #1 a
- 7) An applicant will not pay any contribution until he/she becomes a full member.



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- 8) An applicant shall be considered a member only 180 days after he/she registers and pays registration and annual fees in full. A Member will be issued a membership ID upon fulfilling payments and submitting all required documents.
- 9) Only those members whose dues are current will be entitled to all privileges and benefits of The Society.

3.2 Process

- 1) Once an application is reviewed and approved, instructions to access The Society's portal will be provided to a new member.
- 2) The candidate member must activate his/her account.
- 3) If the instruction email is not found the member will be advised to check his/her spam/junk folders. In addition, members may contact Hebret customer support desk via email hebret2021@gmail.com or call (703) 455-0236 for assistance.
- 4) After receiving instructions, a new member is required to complete the following actions.
 - a) Select a payment method (Some payment methods may require a transaction processing fee)
 - b) Download and complete the required forms
 - c) Upload required forms and documents
 - d) Verify and edit the applicant's information
- 5) Candidate must provide a primary and secondary designee by completing the designation form. The primary and secondary designees are the representative of the candidate member.
- 6) The designation form must be notarized and uploaded to the Portal system.
- 7) Members can change their designees by submitting a NEW signed and notarized form at HMAS office in person.
- 8) An application is not accepted unless all required fields are filled completely in all forms.

4 Member Individual Designation Form



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Every member must have primary and secondary designees.

- a) At the time of registration, every new member must have a Primary and a Secondary Designee
- b) Designees must be residing in the United States of America.
- c) If the individual designees of the deceased are not available, the next of kin should get a court order naming a legal Personal Representative or Executor to claim any death benefit from The Society.

5 Members' Code of Conduct

Members should be committed to treating each other with dignity and respect and taking care of the health of The Society

- a) Faithfully abide by the bylaws, and policies of The Society.
- b) Members are encouraged to actively contribute to The Society by engaging in volunteer work that benefits the public good.
- c) Avoid harm. In this document, "harm" means negative consequences, especially when those consequences are significant and unjust. Examples of harm include unjustified destruction or disclosure of information, and unjustified damage to property, reputation, and The Society.
- d) Members must be honest and trustworthy. Making deliberately false or misleading claims, fabricating, or falsifying Society's objectives, and other dishonest conduct are violations of the Code. members should not misrepresent The Society's policies or procedures and should not speak on behalf of the Association unless authorized to do so.
- e) Respect the diversity of opinions as expressed or acted upon by The Society board, committees, and membership, and formally register dissent as appropriate.
- f) Refrain from any form of harassment or intimidation, by words, gestures, body language, or behavior that demeans another member.
- g) Refrain from any inappropriate conduct considered as inappropriate, threatening, or offensive nature.



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5 Procedure to submit the Individual Designee form

- a) Login into the member Portal from Hebert Website
- b) Download the Individual designee form from The Society's portal
- c) Populate member personal information
- d) Populate Individual Designees Name, address, Phone Number Driving License number or Government ID number
- e) Go to the Notary Public
- f) Sign the Individual Designee form before the Notary Public
- g) Notarized the form
- h) Scan the notarized document and upload directly into the member's portal system or send an email to hmas2021@gmail.com

Members can mail it to Hebert address 7961 Eastern Avenue Silver Spring Md 20910 thru the post office, but the Hebert management is recommending that members use the online system to avoid delay or mishaps/omissions.

6 Rights of a member

Members have a right to

- 1) Elect officers for all governing organs like the Board of Directors and the Governing Council of The Society.
- 2) To express their views on issues related to the operation of The Society.
- 3) Have a say on matters that affect The Society and its members rights and benefits.
- 4) Initiate an amendment to the Bylaws
- 5) Be nominated and elected to The Society's governing organs
- 6) Observe all meetings of The Society
- 7) Obtain information about The Society, including financial statements and audit reports.



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- 8) Withdraw or discontinue membership anytime, with or without cause.
- 9) Be reinstated as a member if she/he meets the requirements as stated in the Bylaws and in Section 11 of this document.
- 10) Participate in educational or any activities of The Society.
- 11) Volunteer in any activities of The Society. Members can access the form at https://hebret.org/?page_id=5046

7 Obligations of a Member

- 1) Member must update changes to membership information within thirty (30) days
- 2) Attend meetings
- 3) Actively contribute to The Society's mission
- 4) Pay the membership fee in a timely manner
- 5) Comply with the code of conduct of members as stated in the Bylaws and Section 5 of this document
- 6) Nominate and participate in elections.
- 7) Be entitled to one vote at convened meetings.
- 8) Be entitled to appeal any termination of membership to the Board of Directors
- 9) Consider and vote on any recommendation by the Board to remove a Board member suspended under the terms of Article 7.3.10 of the Bylaw

8 Membership Fee, Contributions, and Penalties

- 1) A member must Pay Membership dues and contributions per The Society's payment schedule as stated below:
 - a) A new member must pay a one-time registration and management fee.
 - b) A one-time new member registration fee shall be determined by the board.
 - c) The management fee is assessed as 10% of the registration fee.
 - d) The management fee is non-refundable.
 - e) If a membership application is rejected, the registration fee is refundable .



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- f) An annual Membership fee of \$60.00 will be assessed from each member effective the 1st day of February once HMAS becomes operational, to cover administrative costs
 - g) Contribution per incident dues of \$15.00 from every member must be paid within 10 days upon request.
 - h) Contribute a one-time payment of \$140.00 for every existing member to support the initial shortage of funds at start-up. This is due within 10 days of receipt of the invoice.
 - i) Contribution is collected as needed.
 - j) A penalty will be imposed if payments are not received on the due date. Refer to Section 7 item #2, #3 and # 4 for reason of different payments.
 - k) Payments can be made to the Hebret Mutual Aid Society by check, money order and, credit cards
 - l) All invoices will be sent to members via email and text. Invoices may also be accessed through the portal system.
- 2) **Change of Address:** When a member changes his/her home address, email address, and phone numbers he/she shall be responsible to update the information online or inform the Board of Directors in writing. Failure to update this information within thirty (30) days results in a \$25 USD penalty as specified in Section 4.9 of the Bylaw.
- 3) **Lack of Attendance of the General Assembly meeting:** If a member is unable to attend a General Assembly meeting, he/she must notify the secretary of the board of directors, at least five (5) days prior to a scheduled meeting. A determination shall be made by the Board of Directors if the absence is (for reasons that may include the death of a family member, sickness, travel, etc.). A penalty of USD 25.00 is imposed on members who fail to attend a meeting without submitting a request and obtaining approval from the Secretary of the Board of Directors. An appeal of any such decision shall be made to the Board of Directors.
- 4) **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. A termination letter will be sent out by the Board



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9 Members traveling outside the DMV

- a) Members are obligated to fill out the travel departure form online if they plan to stay for more than 30 days outside the DMV area. Member can access the travel notification form at https://hebret.org/?page_id=5090
- b) Members who stay outside the DMV areas for more than 30 days without filling the travel departure form, will not receive any benefits.
- c) Departure from the Washington D.C. Metropolitan area permanently or remaining abroad for over Three-Hundred-Sixty-Five (365) consecutive days results in cancellation of membership.

10 Termination of membership

Termination of Membership in The Society may occur due to the following : The Society may terminate the membership of a member for the following reasons:

- a) Failure to pay dues, fees and penalties on time as stated in section 7
- b) Committing acts contrary to the objectives of The Society; engaging in activities to defraud The Society; or engaging in activities that are illegal or undermine, harass, the members of The Society or the members of the Board of Directors. Such activities include, but are not limited to:
 - i. Disturbing meetings with the intent to disrupt the operations of The Society.
 - ii. Disseminating materials defaming and eroding the trust of members of The Society,
 - iii. Video or audio taping Society members during The Society's activities or meetings without the consent of the participants and approval of the chairperson of meeting.



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- iv. Distributing or sending mass mails/emails to members without Board Approval.

10.1 Termination procedure

- a) A member's membership in The Society may be terminated for cause. Sufficient grounds for cause to suspend or terminate membership include, but are not limited to, a violation of the Bylaws, failure to pay fees, violating travel rules, Code of Ethics or any rule or practice of The Society, or any other conduct prejudicial to the interests of The Society.
- b) The Board of Directors notifies the member who is the subject of the complaint of the nature of the charges in writing
- c) The member who is the subject of the charges will have an opportunity to be heard through a written submission or hearing.
- d) Termination requires affirmative vote of three fourth off board members.
- e) In the event of termination of membership, the 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 a member. The member shall immediately return his or her membership ID at HMAS office.
- f) The decision of the board of directors is final.

11 Member Withdrawals/Re-admission

- a) **Voluntary withdrawal:** A member may voluntarily withdraw from The Society but must do so in writing (letter or email) 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 by paying the difference between what the member paid initially and the current registration rate.



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12 Reinstatement after failure to pay

A member who has been terminated for failing to pay can be reinstated under the following circumstances by providing

- a) Medical certificate for hospitalization at the time the request for payment was made; or
 - b) A letter from the prison administration, or authorized government official, in case of imprisonment.
- or
- c) Proof of unemployment for over 6 months in case of loss of job

13 Notification of Departure of Elected official

When an elected official leaves The Society for any reason, members will be notified by the Board of Directors.

14 Benefits of a Member

- a) A designee will receive one-time financial assistance of \$20,000 USD in the event of the death of a member within twenty-one (21) working days.
- b) Mobilize volunteers and implement community services that educate and empower members to cope with crises and become resilient members of the community.

15 Notifying The Society about the Death of a Member

Upon the death of a member of The Society:

- a) The designee of the deceased must submit the death claim form online at https://hebret.org/?page_id=5395 within (21) days of death.
- b) The Society will not pay death benefits without proper proof of death certificate



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- c) A death report and a death certificate submitted after sixty (60) days of death, shall not entitle the deceased to any payment.

16 Compensation

- 1) Payment to the deceased family's primary or secondary designee will be made only via check only. The Primary or Secondary designees must sign to acknowledge receipt.
- 2) At the time of payment of the allotted contribution, HMAS shall ensure that the deceased's full name and membership ID number are recorded on the memo section of the check.
- 3) At the time of payment, the designee of the deceased has to fulfil the following requirements:
 - a) Appear in person at the designated location to collect the fund stated under section 3 Item #1.
 - b) The designee must fill the Death Payment and Release Agreement form that can be found online at https://hebret.org/?page_id=5395
 - c) Present the deceased member's Driver License or Passport or Government issued ID
 - d) Present the Primary or the Secondary designee's Driver License or Passport or Government issued ID as shown on the Notarized form.
 - e) Present Death Certificate
- 4) The individual designees of the deceased shall be fully responsible for the disbursement of the money received.
- 5) After finalizing the death payments to the primary designee or the secondary designee of the deceased, the Board of Directors shall notify members of the occurrence of the death.
(The passing away of a member.)



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- 6) The board initiates the process for collecting contributions from members.
- 7) In addition, the Board will post on The Society's website a photograph and an obituary of the deceased with the consent of the designee.

17 Death of Multiple Members

In the event of multiple death of members at the same time, the Board of directors may use the reserve fund of The Society. In these circumstances,

- a) The available fund will be proportionally distributed among the designees of the deceased members.
- b) The board will collect more than the regular contribution to replenish the depleted reserve fund.

18 Administrative Guidelines

- a) It is the responsibility of the executive board to enforce these policies and procedures.
- b) The Operational Policy Manual is reviewed by the Board of Directors bi-annually.
- c) Suggested changes and amendments must be approved by the General Assembly and reflected in this procedural document at the time of revision.
- d) Meetings require a quorum of 51% of the members to vote on any matter. 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.
- e) The board may open an office and hire staff to help run the affairs of The Society as needed.
- f) The Board may award contracts as needed
- g) The Board of Directors and members of the Governing Council do not collect monetary compensation, wages, salaries, or in-kind compensation from The Society.
- h) The Board of Directors and members of the Governing council are immune from liability for inadvertent errors made while performing their duties in good faith.



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- i) The Board of Directors and members of the Governing council are not immune from liability for committing crimes or using The Society's funds for his/her personal benefit.

19 Fiduciary Matters

- a) The treasurer, working closely with the president, oversee all financial affairs of The Society which include budget planning, financial reporting, record keeping and handling daily financial transactions.
- b) The President, the Vice President and the Treasurer are named signers on checks and/or any financial document on behalf of The Society.
- c) Check payments require two signatures of the named signers.
- d) The Board shall make all decisions on the disbursement of funds from The Society's bank account(s).
- e) The vice president can only sign checks if the president is not available.
- f) The Board reviews and approves funds over \$1,000.00
- g) The Board Chairperson is responsible for approving all purchases with values equal to or above \$500.00.
- h) The Treasurer can approve purchases below \$500.00.
- i) Purchase below \$500.00 acquired directly from suppliers/service providers must have proper invoices and/or receipts.
- j) Purchases equal to or above \$500.00 require a purchase order and a minimum of two quotations from suppliers.
- k) Members may access audit report of The Society's financial activities and performance on members portal system.

20 Reserve Fund Requirements

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



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21 Nominations and Elections

- a) The General Assembly will hold a vote to elect the Board of Directors and the General Council which serve as the governing organs of The Society as detailed in Article VII of the Bylaw.
- b) The election process shall begin six (6) months before the end of the existing term for each governing organ
- c) Elections for the upcoming term shall be conducted from the month of January to May.

21.1 Election Committee

- a) The election shall be conducted by the Election Committee.
- b) The Governing Council shall designate an Election Committee as stated in the Bylaws Article VI Sec 6:3 .
- c) The governing Council may solicit nominees from members of The Society.
- d) The Governing Council shall form an election committee from nominees and/or appoint individuals at its own discretion.
- e) The Governing Council shall provide election guidelines to the Election Committee.
- f) The Election Committee reports to the Governing council.
- g) The Election Committee is independent in all its operations. However, it will work in close cooperation with the Governing Council and the Board of Directors.
- h) The board of directors shall provide logistical assistance such as data pertaining to the election, and financial support to cover the cost associated with the election.
- i) The Election Committee shall consist of five (5) members. The committee will appoint its Chairperson and Secretary.

21.2 Responsibilities

- a) The Election Committee is responsible for:
 - i. Planning the election process,



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- ii. Collecting names and pertinent information of nominees from members
- iii. Recruiting nominees if necessary
- iv. Submitting progress reports to the Governing Council. The Governing Council provides instructions on reporting progress reports. The chairperson of the Election Committee is responsible for submitting progress reports.
- v. Submitting a written request for materials and financial needs through the Chairperson.
- vi. Making sure all the election guidelines and the HMAS by-laws are adhered to. When there is a conflict in interpreting the documents, the Bylaw has precedence over the election guideline.
- vii. Establishing criteria for each Board Member and Governing council position
- viii. Encouraging members to participate in the nomination process. Work closely with the Board of Directors in general and the public relations officer to encourage and enhance members' participation in the election.
- ix. Compiling and reviewing nomination forms.
- x. Drawing a plan and implementing a vetting process to select the most competent candidates.
- xi. Reporting any activity that may negatively affect the election process and recommend corrective actions to the Governing Council
- xii. Conducting checking referrals for each candidate
- xiii. Creating a short-list of candidates for each position
- xiv. Presenting final candidates for election.
- xv. Announcing the election date, time, and venue
- xvi. Explaining, announcing, and executing the election as planned
- xvii. Collecting and compiling votes and ensuring the process is transparent
- xviii. Announcing the results and coordinating the process with the Governing Council.
- xix. Submitting final report of the election process including problems encountered and how they were resolved, list of newly elected members of the Board of Directors and the Governing Council to the outgoing and the incoming Board of Directors and the Governing Council. Report must be submitted within 30 days after the Election Day.



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xx. Guiding transfer of responsibilities from the former leadership to the newly elected Bord of Directors and the Governing council within 30 days after Election Day.

- b) The Election Committee will dissolve after completion of leadership transfer.

21.3 Eligibility to serve on the Election Committee

To be eligible to serve on the Election Committee,

- a) He/she must be a good standing member of Hebret Mutual Aid Society, Inc.
 - i. A member cannot be delinquent on any membership requirements within the current calendar year.
 - ii. A member is not engaged, in the past or currently, in activities that undermine the objectives, mission, or leadership of The Society.
- b) Individuals who are related within the third degree of consanguinity, whether by marriage or blood, may not serve on the Election Committee and/or seek candidacy for a Board of Directors position in the same election year.
- c) A member of the Election Committee must be a team player and an active participant with planning, problem-solving, and basic computer skills.
- d) A member must exhibit high moral values, ethical principles, and integrity.

21.4 Election Committee Conduct of Business

- a) The Election Committee's meetings are chaired by the Chairperson. In the absence of the Chairperson, the secretary general or any other member will chair the meeting.
- b) The Secretary, in consultation with the chairperson, drafts agenda for the upcoming meeting and informs the members. Members may submit in writing items/issues to be added to the agenda.
- c) Minutes will be recorded for each meeting. Taking and distributing minutes is the responsibility of the secretary. The secretary prepares the minute of the previous meeting



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and sends it members for review. Members shall inform, in writing, of any errors, and/or omissions. All communications with the secretary will be in writing. A final copy will be sent to members prior to the upcoming meeting

- d) The meeting will start by approving the minutes of the previous meeting
- e) All members will participate actively and take on responsibilities as needed.
- f) Prior to the upcoming meeting the secretary and chairman make follow on outcomes, then make sure those action items are followed through and communicated back to the meeting participants.
- g) Consensus-based decision-making is highly encouraged. In cases where a consensus cannot be reached, a simple majority decision is implemented. In the case of a tie, the Chairperson may cast the tie-breaking vote
- h) Four members constitute a quorum.
- i) The secretary shall incorporate comments and send out a copy of the proposed final agenda along with the meeting notice to members at least 24 hours prior to the meeting.
- j) Decisions passed by the majority will be binding for all members

21.5 Confidentiality Agreement

The Election Committee members are required to sign a confidential agreement prepared by the Governing Council. Committee Members shall agree to the confidentiality of the election process and refrain from disclosing any information to anyone about meetings or decisions made by the Committee.

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