

Abune Tekle-Haymanot Mutual Assistant Association-ATHMAA

By-Law

Established March, 2023



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Introduction

In the Greater Toronto Area, the Ethiopian and Eritrean communities have a deeply rooted tradition of standing together in times of adversity, frequently utilizing organizations like "EDIR" for assistance. These communities are bound by common cultural, religious, and compassionate principles. To institutionalize and strengthen this support network, they established an association (EDIR) with the following main purposes:

Community Resource: The association aims to be a valuable community resource, offering services and information to help individuals and families navigate the emotional and financial challenges that can arise after a significant loss, such as the death of a family member.

Funeral Services Coordination: One of its key functions is to coordinate members and activities related to funeral services. The goal is to ensure that departed members receive proper and dignified burial services.

Grief Support: The association intends to create a support system for grieving families, providing them with the necessary emotional support during the difficult period following the death of a family member.

Documentation Assistance: It will also assist families with the required documentation and provide guidance for a smooth transition during this challenging time.

Overall, this association is being formed to solidify the existing tradition of mutual aid and compassion within Ethiopian and Eritrean communities, ensuring that members have access to essential support and resources when they need it most.

1.1 Establishment of the association

- The association shall bear the name "Abune Tekle-Haymanot Mutual Assistance Association (ATHMAA)" and will be commonly referred to as "EDIR."
- The establishment date of Abune Tekle-Haymanot Mutual Assistance Association is March 2023 (Megabit 2015 E.C.).
- Abune Tekle-Haymanot Mutual Assistance Association has obtained its incorporation as a not-for-profit entity under the Ontario Not-for-Profit Corporations Act, 2010 (referred to as ONCA or NFPCA). This incorporation complies with all the necessary requirements outlined by ONCA and its associated

regulations.

- The association shall maintain a non-political stance and shall not be affiliated with any political organizations.
- These regulations recognized as the bylaws governing Abune Tekle-Haymanot Mutual Assistance Association, alternatively referred as “EDIR”.

1.2 Vision

The association's vision is to see robust mutual support among Ethiopian and Eritrean Canadians in the Greater Toronto Area during times of member loss and to preserve and transmit our cultural heritage and compassionate values to future generations.

1.3 Goal

To create a resilient and compassionate community through the Abune Tekle-Haymanot Mutual Assistance Association (ATHMAA) where Ethiopian and Eritrean Canadians in the Greater Toronto Area receive timely and comprehensive support during losses while preserving and passing on our cultural heritage and values to future generations.

1.4 Objectives

- Coordinate and offer psycho-social services to assist the family of EDIR members during the loss of a family member.
- Oversee and manage the collection and distribution of members’ contributions.
- Assistance to alleviate the financial and emotional burdens resulting from the loss of a family head or member.
- Enable effective communication among EDIR Members to ensure the delivery of essential services.

1.5 Main functions of the EDIR

- Register new members into the association.
- Collect registration fees, monthly membership contributions, and related fees from members and donors.

- Open and manage a bank account for handling funds collected from members.
- Assures to maintain enough funds for fair and reliable disbursement of EDIR financial assistance.
- Disburse the agreed-upon financial assistance to the family of the deceased member.
- Assess the financial condition of the organization and identify appropriate measures.
- Arrange for the transportation of a deceased EDIR member's body to its final resting place.
- Coordinate and collaborate with the family members to plan the funeral ceremony of the deceased member.
- Disseminate information to EDIR members about the passing of a fellow member.
- Coordinate and assign tasks to EDIR members associated with the arrangements following the death of a member.
- Encourage EDIR members to participate in the mourning process and provide solace and support to the surviving family members of the deceased member.

1.6 Definitions of Terms

EDIR: refers Abune Tekle-Haymanot Mutual Assistance Association (ATHMAA)

Greater Toronto Area: Greater Toronto area means the City of Toronto, Regional Municipalities of Peel, Halton, York and Durham.

Member: A member is an individual who comprehends and accepts the provisions of this bylaw, acknowledges their rights and responsibilities, agrees to pay the registration fee and death-related payments as approved by the committee, consents to have their name and address listed on the master list, and whose membership remains active.

Beneficiary: A beneficiary is someone a member pre-select to receive financial support at the time of death, or someone legally authorized to receive financial support. It is required to show two different IDs to get the financial support.

Family: A family is defined as a legally bound union consisting of a father and mother and their biological offspring, which includes legally adopted children. For the purpose of this bylaw, "children" refers to individuals under 18 years of age.

A single Parent: A single parent is a father or mother who assumes the sole responsibility for raising their

children without a partner.

Member's death confirmation: The confirmation of a member's death shall be established based on the presentation of a legal death certificate issued by a qualified medical doctor or coroner.

1.7 Limitations of Activities

- The EDIR will not use its money to benefit its members, leaders, or anyone else personally. It can only use the money to pay for services and support its stated purposes.
- The EDIR is prohibited from engaging in or influencing any political activities, ethnic-based initiatives that do not align with the purposes defined in these bylaws.

2. Membership

2.1 Membership Requirements

Membership for the EDIR is open to individuals who:

- Are either Ethiopian or Eritrean origin.
- Understand and agree with the rights and responsibilities of members and to abide by these bylaws.
- Pay all the fees in the bylaw in time.
- Reside in the Greater Toronto Area.
- Are aged 18 or above years old.
- Children under 18 may be registered as dependents, and they are entitled to full the services and benefits associated with membership.
- Children registered as a member with a parent must reside with their parent to maintain their membership status.
- It's important to note that membership registration is a one-time process and cannot be duplicated or transferred.

2.2 Privileges of Membership

- To participate in the election process for the Council of Members and Executive Committee, both as a voter and a potential candidate.
- To receive financial support through his/her beneficiary at the time of death. Members who have

paid their initial registration fee and membership fees for at least six months are eligible to receive full funeral/burial and related expenses through their designated beneficiary upon death.

- To act as an EDIR representative for family members under the age of 18 years who are registered as EDIR members, in accordance with legal guardianship rights.

2.3 Membership Responsibilities

- Pay required fees on timely manner (monthly contribution and time of death payment).
- Keep your contact information and family information up to date by informing the Executive Committee of any changes.
- Provide emotional and financial support to the family of a deceased member when notified by the EDIR.
- Attend the funeral ceremony of a member. Members of the Association *are obliged to attend funeral/burial* services for the deceased member and make visits to the deceased's home to comfort deceased family. However, all members are obliged to attend the burial service of the deceased.
- Notify EDIR committee members promptly when a family member passes away.

2.4 Membership Termination

- In the event that any EDIR member violates the rules and regulations outlined herein or engages in behavior that is divisive and disruptive, they shall be summoned by the executive committee and counseled or warned to cease such conduct.
- If the member persists in the same behavior after the initial warning, their membership will be terminated, and they shall forfeit the right to receive any coverage, including time of death payments, and registration fees. Any member terminated on these grounds is permanently barred from rejoining EDIR under any circumstances.
- Should a member, whose termination resulted from untimely payment of dues, express a desire to rejoin EDIR, they will be allowed to reapply as a new member. However, they will be subject to a six-month waiting period before being eligible to receive any benefits.
- Upon voluntary termination of their own membership, including failure to make necessary payments to EDIR, the member relinquishes the right to request any coverage or refunds.

- A member who fails to pay membership fee for **six** consecutive months shall be considered as terminated.

3. Finance

3.1 The Association's Means of Income

- The primary revenue of the EDIR will be contributions collected from members.
- The EDIR may raise fund from donors (individuals, profit, and non-profit organizations)

3.2 Fees

- Members are required to pay registration fee, monthly membership fees and time of death(s) payment(s).

Registration Fee

The registration fee is the initial payment collected from new members upon the approval of their membership applications. The registration fee is as follows:

Family Member with children

\$400.00 plus 50% of the total amount monthly contribution made by a family member since establishment of EDIR. For example, it will be \$550 after 1 year, \$1150 after 5 years.

Family Member with no children

\$300.00 plus 50% of the total amount monthly contribution made by a family member since establishment of EDIR. For example, it will be \$470 after 1 year, \$950 after 5 years.

Single Parent:

\$250.00 plus 50% of the total amount monthly contribution made by a single parent member since establishment of EDIR. For example, it will be \$390 after 1 year, \$750 after 5 years.

Single Member:

\$250.00 plus 50% of the total amount monthly contribution made by a single member since establishment of EDIR. For example, it will be \$310 after 1 year, \$550 after 5 years.

Monthly membership fee

The monthly membership fee is a recurring contribution from members, determined in accordance with the following guidelines:

Family member with children:	\$25.00 per month
Family member with no children:	\$20.00 per month
Single Parent member:	\$15.00 per month
Single Member:	\$10.00 per month

Registration and monthly membership fee will make up EDIR’S reserve deposit which is used to pay financial support within specified time.

***Registration fee and initial monthly payment shall be paid upon the approval of membership.

Time of death payment

Time of death payment is a contribution collected from members after a death of a member to cover 60% of financial support. The exact amount depends on the number of members at the time death and will be divided equally among members.

3.3 Member’s payment options

- Cash
- Cheque
- Direct deposit
- E-transfer

In order to avoid late payment and penalties thereof, membership fee payments may be made in advance for the whole year, six months or quarterly.

3.4 Financial support at the time of death

- In the event of the passing of a member in good standing or their legally registered child listed in the membership registration, the association will provide a funeral support payment of **\$12,000** within 48 hours of receiving information and confirming the death of a member. The financial support payment of 12,000 can be revised from time to time by approval of general assembly of members after recommendation from elected EDIR council.
- The Funeral/burial service coverage amount will be covered in the following two ways:

- A. The Association shall pay \$4,500.00 directly from its EDIR's reserve account.
- B. The remaining amount (maximum \$7,000.00) to conduct the full funeral service shall be divided equally among members of EDIR each time a member is deceased.

- The Association shall make a contribution of \$500 to the designated beneficiary to cover floral and related funeral expense.

3.5 Time frame and Penalties for payments

- Members who do not remit their membership dues for a consecutive period of three months shall incur a late payment fee as outlined below:

❖ Family members with children:	\$25.00
❖ Family members with no children:	\$20.00
❖ Single Parent:	\$15.00
❖ Single Member:	\$10.00
- Members who do not remit their membership dues for a consecutive period of six months will be suspended from receiving 12,000 financial support.
- Member who fails to pay their membership for more than a year, will lose membership. Once terminated, if a person is interest to join EDIR again, he will be treated as a new member and registration payment will be required to be re-instate as member.
- Upon the announcement of the passing (death) of the EDIR member through various communication channels, each member shall have a grace period of 30 days to submit their time of death payments.
- Time of death Payments received after 30 days after the announcement shall be subject to an additional penalty of \$25.00 (Twenty-five dollars).
- Payments that are delayed beyond six month shall lead to the cancellation of membership and suspension of the entitlement to receive the \$12,000 (twelve thousand dollar) financial support at the time of death.
- All members are obligated to attend the Association General Meeting. Failure to attend the General

Meeting will result in a fee of \$10.00 for each regular meeting.

- Members who do not attend a funeral service of a deceased member shall be subject to a penalty of \$10.00.

4. Communication

4.1 Informing the passing (death) of a member to EDIR office

When a EDIR member passes away, it is essential for any fellow member, family member, beneficiary, or appointed representative to notify the EDIR office within specific timeframes mentioned as follows:

- If the member passes away in Ontario, their family or representative must notify the EDIR office within 15 days.
- In cases where the member's passing occurs in other province within Canada but outside Ontario, the office should be informed within 30 days.
- In the unfortunate event of a member's death outside the borders of Canada, it is crucial to inform the office within 60 days, along with an official authenticated death certificate and accompanying documents, which should include information about the duration of the deceased member's stay outside of Canada. Additionally, these requested documents must be authenticated by the Canadian Embassy in the country where the deceased member resided. Failure to submit these required documents within the specified 90-day timeframe will result in the denial of benefits.
- It is important to note that if the deceased member had resided outside of Canada for more than a year and their burial service is conducted in the country of their residence, EDIR will not be obligated to provide any financial support.

4.2 Announcing the passing (death) of a member to EDIR

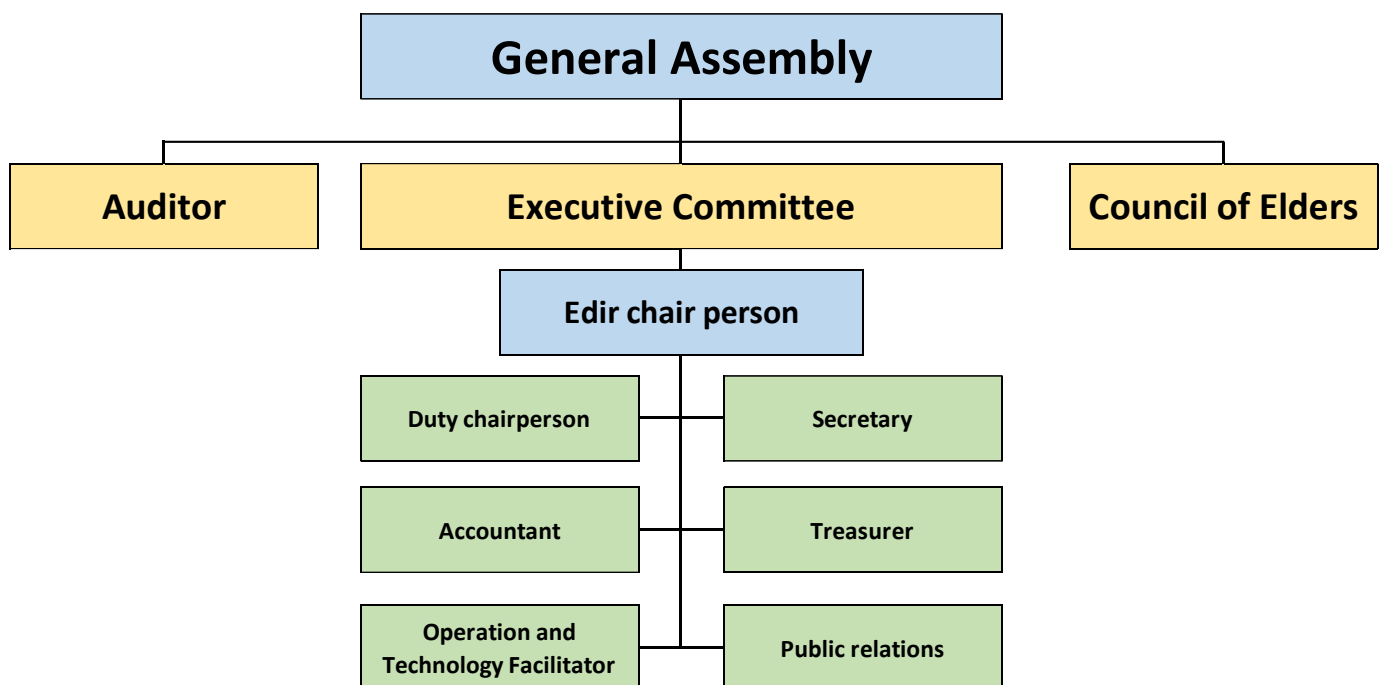
- The EDIR office is obligated to promptly announce the passing (death) of a member within 24 hours of receiving confirmed death report through various communication channels, which may include telephone, email, text messages, or Official EDIR social media group.
- It is important to note that EDIR will not waive penalties for members who do not have access to at least one of these communication mediums.

4.3 Handling multiple deaths within EDIR's membership

In the event of multiple deaths occurring within the membership in a short period of time, the executive office of EDIR will determine the contribution amount that each EDIR member must provide to fulfill the agreed-upon amount specified in this bylaw.

5. Administration

5.1 Organizational Structure of the EDIR



The governing body of EDIR comprises of four components: The General Assembly who is the higher decision making authority in the administration of the EDIR. Executive committee is responsible for running - EDIR operation and accountable to general assembly. Audit and inspection will have a duty of auditing finances and operations and report to General Assembly. Council of elders will have an advisory role with in EDIR.

5.2 The General Assembly

- The General Assembly holds the highest authority within the Association.
- A gathering of Association members form a General Assembly. However, decisions made at a

General Assembly meeting are considered binding at least when 30% of members in good standing are present.

- The Association shall hold Annual General Assembly once a year. The Secretary of the Association will formally announce annual meeting in writing, specifying the location and time, at least 2 weeks prior to the scheduled date. Attendance at General Assemblies is mandatory for all members. In case of unavoidable circumstances preventing attendance, members must provide prior written notice to the Secretary of the Association.
- An extraordinary General Assembly may be convened upon a written request from at least 3 members of the Executive Committee. Such a request should be directed to the chairperson or the Vice chairperson of the Association.
- Modifications to the by-laws of the Association can be enacted by a General Assembly. However, these changes require the presence of two-thirds of members in good standing for approval.

5.3 The Council of Elders

- The Council of Elders shall assume the role of advising on EDIR operation and comprised of three esteemed members of the Association, all of whom are elected by the General Assembly every three years.
- The primary role of the Council of Elders is to offer valuable guidance and counsel to the Executive Committee and Subcommittees, as needed, particularly concerning the correct application of the Association's bylaws in alignment with its vision and mission. The Council of Elders is accountable to the General Assembly of the Association.

5.4 Elections Committee

- When it's time to elect members of the Executive Committee, an Election Committee comprising 5 members shall be chosen during a General Assembly from among the members in attendance.
- The Election Committee will accept nominations from eligible members present, based on the eligibility criteria established and provided by the General Assembly.
- The number of eligible nominees will be determined reasonably, taking into consideration the number of members to be elected. For example, if there are two positions to be filled, there should

be five nominees.

- Members of the chosen Election Committee are not eligible to be nominated for the Executive Committee being elected at that time. However, they retain eligibility for nomination in the subsequent Executive Committee election.
- In the event of a tie in the vote count during the election of Executive Committee members, the Elections Committee will conduct a second round of voting to resolve the tie.
- The Elections Committee will carefully select the seven nominees for the Executive Committee and the three nominees for the audit and inspection committee with the highest number of votes. The Chairperson of the Election Committee will then announce the results of the Executive Committee election to the General Assembly.

5.5 The Executive Committee

- The Executive Committee is accountable to the General Assembly, the body by which it is elected. The Executive Committee is comprised of 7 members who are elected from among the members in good standing during a General Assembly. Each member of the Executive Committee serves a term of three years and may be re-elected for an additional three-year term only. Additionally, two reserve members are elected to be prepared for possible replacement during the term of the election.
- The Executive Committee consists of specific officers, including the chairperson, Vice chairperson, Treasurer, Accountant, Secretary, Operation and Technology Facilitator and Public Relations Officer.
- The chairperson is responsible for chairing all Executive Committee meetings. In the absence of the chairperson, the Vice chairperson assumes the role of chairing these meetings. For a meeting of the Executive Committee to be considered official (quorum), a simple majority of the Executive Committee members must be present.

5.5.1 Duties and Responsibilities of the Officers of the Executive Committee

Chairperson Role

The chairperson, along with the Executive Committee members, plans and carries out the Association's goals in line with its vision, mission, and rules. The chairperson shall, when present,

preside at all meetings of the members of the EDIR and of the Executive committee. He/she shall also be charged with the general management and supervision of the affairs and operations of EDIR based on this bylaws, approve and sign expenditures and letters on behalf of the EDIR, report on the Association's activities to the General Assembly, represent the Association in communications with the public and other organizations.

Vice chairperson Role

The Vice chairperson will carry out the duties and responsibilities of the chairperson during chairperson's absence.

Treasurer's Role

The Treasurer handles member's payments to EDIR, keeps financial records, deposits cash incomes into the Association's account, setup and oversee direct deposited payment, disburses funds upon approval of two signing two executives member of EDIR (signing officers), and shares financial details with the appointed auditor. Treasures together with accountant report finances at Annual General Assemblies.

Secretary's Role

The Secretary keeps membership list of EDIR, organizes Executive Committee and General Assembly meetings, records minutes of these meetings, and ensures effective communication among executive committee members and among members in general.

Public Relations Officer's Role

The Public Relations Officer promotes the Association's objectives to the community and the public, establishes relationships with different institutions that may be relevant to advance the objective of the EDIR, investigates and reports activities that could pave the way to provide better service to EDIR members.

Accountant's Role

The Accountant manages the Association's financial transactions, maintains financial records, verifies income of IDIR is collected appropriately, provides financial information to the appointed auditor, ensuring financial transparency and prepare documents for information return required by government,

Operation and Technology Facilitator's Role

The Operation and Technology Facilitator focuses on the operational and technological aspects of the Association's activities, ensuring efficient processes and leveraging technology to support the Association's goals.

Bank Account Access

The chairperson, Vice chairperson (in the absence of the chairperson) and the accountant are authorized to manage the Association's bank account.

Sub-committees

Various sub-committees are chaired by members of the Executive Committee, and their duties and responsibilities are approved by the Executive Committee itself.

5.6 Audit and Inspection Committee

The Audit and Inspection Committee is responsible to the General Assembly, which elects Audit and Inspection Committee members. This committee comprises three members - a Chair, a secretary, and a member - all chosen from members in good standing during a General Assembly. Each member serves for a three-year term and can be re-elected for an additional three years. Additionally, one reserve member is elected in case a replacement is needed during the term.

5.6.1 Powers and Duties of the Audit and Inspection Section

- Ensures that all income and expenses are accurately recorded.
- Verifies that proper receipts are prepared for both income and expenses, ensuring their legality.
- Receives confirmation from the responsible individual whenever there is a discrepancy in the financial records, such as lost money or damaged equipment, and reports this to the General Assembly.
- Monitors and tracks the membership fees paid by registered members of the association.
- Provides regular reports to the association and General Assembly about the state of the financial records and the association's property every six months.

6. Others

6.1 Financial Closing Date

The financial year of the EDIR shall ends on December 31 of each year

6.2 Amendments

The members may from time to time amend this By-law by a majority of the votes cast in general assembly where two third of member present. The Executive Committee may from time to time propose amendments to these bylaws based on the dynamic working environment.

6.3 Effective Date

Subject to matters requiring a special resolution, this by-law shall be effective when made by Executive Committee.

6.4 Dissolution of the EDIR

The association can only be dissolved if three-fourth of its members support the decision during a meeting of the General Assembly with two third of members of association present. If the association is dissolved, its assets and cash may be transferred to charities or the government for public use or members will decide to transfer for good cause of their choice.

CERTIFIED to be By-Law No. 1 of the, as enacted by the Executive Committee of the Eder by resolution on the ____ day of _____, 20 ____ and confirmed by the members of the EDIR by special resolution on the day of _____, 20 ____.

Dated as of the ____ day of _____, 20 ____.