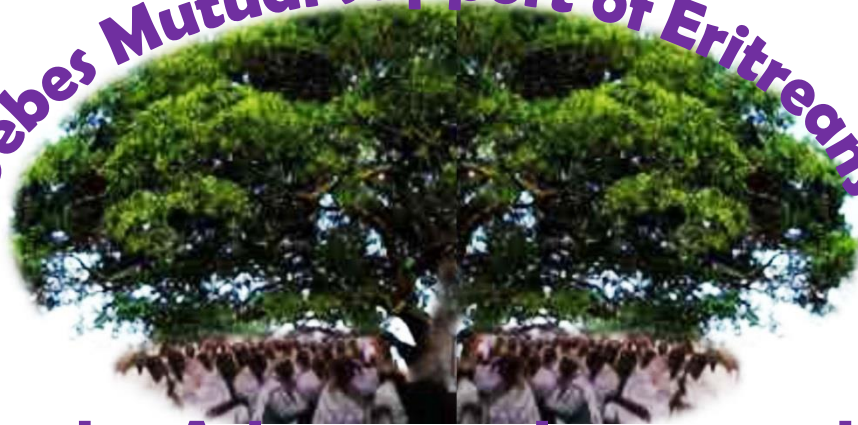


Debes Mutual Support of Eritreans



Phoenix, Arizona and surroundings

By-laws

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Preface

Even though we Eritreans are exiled in different corners of the world we always adhere to our rich tradition and norms. Every one of us understand that when death or tragedy falls upon a family in our community, we take it as our responsibility and come together to give moral and financial support to the family of the deceased.

We all accept that death is a way of life. What makes death in exile hard for majority of us is the fact that we want the final resting place of our departed to be in their place of birth among the extended family back home. However, the cost associated with flying a coffin back home, even burial expenses at the place of death more than one can afford. When death occurs, we always rely on our community support the family of the deceased and cover funeral expenses.

It is evident with the frequency of death occurrences and increasing standard of living our traditional way of helping each other has served us well but may have reached its limitation. At several instances, the idea of organizing Eritrean communities for the purpose of being financially ready in the event of the death instead of trying to collect after the fact was found to be practical and dependable. This method of organized Eritrean support association is already working in some American cities and others are following.

Therefore, this association of mutual support is established for the sole purpose of covering funeral expenses to stay financially ready for any occurrence of death. This association will equally serve all residents of Phoenix, Arizona, and surrounding areas regardless of political belief, race, gender, or disability of any kind.

Article 1: - Name and Legal Organization

- 1.1 The name of this organization is Debes Mutual Support of Eritreans in Arizona. It is established as a nonprofit organization in the state of Arizona as such it is bound by the laws of the State of Arizona and US Federal laws.
- 1.2 The administrators of this organization are elected by due paying members and have the responsibility of serving every member without any discrimination.

Article 2: - Official Seal of the Organization

- 2.1 The Seal shows people assembled under the shade of a sycamore tree symbolizing the unity of a group for mutual support.
- 2.2 All official documents, receipts, identity papers, etc. shall be stamped with the seal.
- 2.3 The official seal is the sole property of this organization. No other entity can use it.

Article 3: - The goal of the organization

The main goal of this organization is to be financially ready by collecting money from its members ahead of time for the immediate coverage of funeral expenses during any occurrence of death.

Article 4: - Rolls of the Organization

- 4.1 Registration of members
- 4.2 collect registration money and all contribution levied on members to replace expense when death occurs.
- 4.3 Deposit all collected funds into Debes Mutual Support bank account.
- 4.4 In the event of death of a member, this Organization have the to fulfil its obligation based on its bylaws.
- 4.5 Notify all membership upon the death of a member.

Article 5: - Interpretation

The implication of words or phrases mentioned in this bylaw are limited to the rolls, messages, and objectives of Debes Organization. Any interpretation from other sources is not accepted.

- 5.1 Registration Fee: - A onetime amount paid to register and qualify as a member after completing the registration form.
- 5.2 Contribution: - Amount levied equally on each member to replace the money paid to cover funeral expenses of a member.
- 5.3 Family member: -membership comprising more than one person in a household.
- 5.4 Single family member: - membership comprising a head of household and its children under 25 years of age
- 5.4 Single member: - membership of a single person with no other person in his care
- 5.5 Underage: - individuals under 25 years of age registered under a family member.

- 5.6 Married Underage: - those regardless of their age who must register as a family member.
- 5.7 Legal Agent: - A person willingly assigned by a member to act on his behalf and fulfill all requirements during his/her absence. An agent can be a member or not.

Article 6: - Member and Beneficiary member's Agent

- 6.1 A member is one who willingly joins the Debes association after fully reading and understanding the objectives with regards to his rights and responsibilities thereon. The member must confirm the registered address is current and must bear the responsibility paying any contribution levied upon each member.
- 6.2 A member's agent is one who is duly authorized by the qualified member as shown. On his or her approved registration form. The agent fulfills the responsibilities of the member in his/her absence. If the member dies, the death financial benefits are paid through the assigned agent.
- 6.3 The assigned agent can be a member of this association or a nonmember.
- 6.4 Any member has the right to assign an agent to fulfill membership responsibilities on his/her behalf. It is the members responsibility to make sure that the agent honors. The authority given to him by the member.
- 6.5 For Debes to release death benefit through the beneficiary's agent, the duly. Assigned agent must present two Ids, one of which must be with a picture like passport or valid state issued driver's license.

Article 7: - Qualification of Members

- 7.1 Full time membership.
- 7.1.1 All Eritreans above 21 years of age who reside in Phoenix, AZ and surroundings.
- 7.1.2 All those who respect the objectives and follow the bylaws of the association.
- 7.1.3 Family members must present a document showing the number and relationships of minors in their household.
- 7.1.4 minors under 25 years of age can be registered under their family by presenting a birth certificate as proof of
- 7.1.5 Dependents of family members who are Physically or mentally disabled are Considered and qualified as minor members of the family.
- 7.1.6 Married couples regardless of their age must register as independent family. Thus article 7.1.4 does not apply to them.
- 7.1.7 No one is denied membership based on gender, religion or one's political stand.
- 7.1.8 Everyone to register as a member must present a valid identification. Those Eritreans without a valid identification must have testimony of three people.
- 7.1.9 Membership registration is nonrefundable, \$250.00 for family and \$125.00 for single members. At every occurrence of death immediate payment is made to the beneficiary to cover funeral expenses. The expensed amount is replenished. By equally dividing the amount to each member.

- 7.1.10 Members who moves to a different state from Arizona can continue as a qualified members if they fulfill their responsibilities directly or through their agent. However, their membership will be cancelled if they totally move from the USA to another country.
- 7.1.11 Family members who reside outside of USA will not qualify for any benefits until they are physically in the USA and registered under a family. This includes all parents, spouses and minor children. It is the responsibility of the registered. Family to inform the administrators of the association to register the new arriving family members.
- 7.1.13 Any person who is a spouse to an Eritrean have full right to be a member regardless of ethnicity.
- 7.1.13 Any member who plans to stay outside the USA for extended period must inform the secretary of the association in person or through a designated agent.
- 7.1.14 The member or the designated agent are responsible to inform the associations secretary if the stay outside the USA is going to be more than six months. Otherwise, the association is not obligated to honor the membership.
- 7.1.15 Relatives of members who are fulltime or part time residents of Arizona can preserve their membership so long as they have an agent in Arizona.

7.2 Temporary membership.

This type of membership covers relatives who come to Arizona for family visit, medical reasons, etc. The membership is cancelled when they leave the USA. Registration for temporary membership is \$125.00 for each guest and the ninety days waiting period applies to qualify for full benefit. At any occurrence of death, they will pay their share like any other member.

Article 8: - Starting period to qualify for benefits.

- 8.1 The administrators of the association will decide the effective starting date after reaching the needed roster and completing all the necessary preparation to start. Anyone registered up to the starting date fully qualified beneficiary.
- 8.2 For those who register after the designated starting date, there will be a ninety (90) days waiting period from the date of registration to qualify as a member.

Article 9: - Rights and responsibilities of minor family members.

- 9.1 As stated in section 7.1.4 minors registered under a family are qualified members.
- 9.2 Minors registered under a family member do not have voting rights (they cannot elect or be elected)
- 9.3 Family members must present documentation to register their minors.
- 9.4 If couples are divorced, their minor children should be registered either with the

father or the mother. They cannot register under both parents. If death occurs, the benefits are paid to the member under whom the minor child is registered.

By agreement benefits can be paid to both parents.

9.5 In case of divorce, the couples should immediately inform the administrators and present their divorce paper as evidence. If they want to continue as members, they both can reregister as singles without paying the \$125.00 registration fee. Their minor children can be registered under one of them, not both. If the couples are remarried, they can update their membership registration by paying \$125.00.

9.6 When minors registered under a family pass the age limit (over 25 years) they lose all membership benefits. If they choose, they can register as single member by paying \$125.00 single membership fee.

9.7 If minors who were registered under their parents choose to register as members, article 8.2(ninety days weighting period) does not apply to them. Their membership starts from the date they registered.

Article 10: - Membership payments and privileges.

10.1 Registration fee is \$250.00 for married family and \$125.00 for single family.

10.2 At every occurrence of death each member will have an obligation of paying amount declared by the administrators to replenish money paid to the beneficiary for funeral expenses.

10.3 In the event of death of a member or a minor registered with the member, the association pays \$1500.00 to the beneficiary or its agent.

10.4 The amount of the death benefit may change depending upon the number of registered members.

10.5 A member cannot transfer his/her membership to others while still alive.

Article 11: - Regarding Contribution.

11.1 Every registered member with income regardless of the source has the responsibility to pay when asked to contribute.

11.2 All registered guests and family members or their sponsoring families are responsible to contribution when ever asked during their membership period.

11.3 If a member loses a source of income for a prolonged period, he/she may show proof of loss to the directors and be excused from making contribution. This rule applies only when there is total loss of income in the family.

11.4 Registered members with no known income may be excused from making any contribution once their case is confirmed and accepted by the directors. However their membership privileges are preserved like any other member

11.5 With the exception of those certified non-contributing members, every registered member is obligated to make contributions equally divided among members to replace money paid as death benefit.

11.6 In case of more than one death at a time, or close to each other, the directors may

decide to extend the due dates for the contribution. However, this does not mean there will be reduction of the contribution.

Article 12: - Regarding payment methods.

- 12.1 Cash or check
- 12.2 Debit or credit
- 12.3 Automatic payment to Debes bank account

Article: - 13 Regarding Late Penalty.

- 13.1 Upon the death of a member each member must pay within 15 days, from the date the amount of the contribution is declared by the directors.
- 13.2 There will be additional penalty of \$15.00 if contribution is 16 to 30 days late
- 13.3 from 31 to 45 day late will incur additional late penalty Of \$30.00
- 13.4 Anyone's membership who does not make any payment passed 60 days will be automatically cancelled. Anyone whose membership is cancelled, cannot ask for a refund of registration money. No beneficiary or agent can legally or otherwise ask for benefits to be paid If such a member die. However, the member may apply to re-register if accepted by the directors and by paying registration fee.

Article: - 14 Cases that result in Membership Cancellation.

- 14.1 Any member who does not abide by the rules and regulation of this association. Who willfully tries to hurt or destroy the existence of this association or anyone who creates division or disunity among members will be given a verbal and written warning as a first offence.
- 14.2 A second offence results in dismissal from membership. A dismissed offending member cannot ask for refund of membership fee, no death benefits will be paid if the member dies. Such a member will be barred from being a member.
- 14.4 Any member who cancels membership on his/her own accord cannot ask for a refund of registration fee or any contribution made. Once cancelled, no death benefit will be paid if such a member die.

Article: - 15 Cases that Exclude a Member from Penalty and Other Responsibilities.

- 15.1 if a member's late payment of contribution and not fulfilling other responsibilities fit with the reasons stated below, he/she can be excused from penalty by presenting acceptable supporting document. Such a membership can be continued after full payment of accumulated contribution amounts.
The following are acceptable reasons for excuse:
 - a) If the member was sick in a hospital
 - b) If the member was in prison
- 15.2 The member's family or agent should relay the above situations to the association

administrators within 90 days from the date of incidence. After ninety days the membership will be cancelled following the rules of Article 13.4.

Article 16: - Informing the Associations Administration about the death a member.

- 16.1 In the event a member's death is known the administration of the Association should be notified in a timely manner.
- 16.2 If the death occurred in Phoenix and surroundings, the administrators of the association should be informed within 15 days.
- 16.3 If the death occurred in a state outside of Phoenix, AZ, association administrators should be informed within 30 days.
- 16.4 If the death occurred outside the United States of America, association administrators should be informed within 60 days.
- 16.5 For a death that occurs outside the USA as stated on article 16.4, a death certificate must be presented within 90 days from the date of death. Any supporting documents with regards to the death must be legally authenticated by the country where the death occurred or the American Embassy in that country. Death benefits will not be paid if all the requirements are not fulfilled within the 90 days period.
- 16.6 Members who sponsor visiting relative or guests are encouraged to register them as soon as they arrive, knowing that there is a 90-day waiting period from the date of registration to qualify as a member and be eligible for death benefits.

Article 17: - Announcing the death of a member.

- 17.1 when a member dies, the administration of the association will inform all members within 24 hours.
- 17.2 Contact information of members provided on their registration form is used for Death announcements and subsequent contributions to be paid. It is up to the members to update their address and contact number. Any member who cannot be contacted due to un-updated information is held responsible for any contribution including the resulting penalty as state in Article 13 of this bylaw

Article 18: - Repeated Occurrence of death of Members.

- 18.1 If more than one death of members happens at the same time or one after the other, the administrators of the association will study and decide how the death benefits should be handled.

Article 19: - Administration of the Association

The Association is administered by nine elected members as follows: -

- 1. Chairperson
- 2. Vice Chairperson
- 3. Secretary
- 4. Accountant

5. Treasurer
6. Public Relation Person
7. Three at large Members

The above nine administrative members in unison will be responsible for the administration of the association. In addition, twelve committee members will be elected for a term of two years. They will convene twice a year to evaluate and advise on the state of the association.

Article 20: - Duties of the Association Administrators.

20.1: - Chairperson

- 20.1.1 Conduct meetings based on agendas drafted by the secretary
- 20.1.2 Participates in meetings and activities with the approval of the administrators.
- 20.1.3 Meets with other works organization on behalf of the association.
- 20.1.4 Following the administration working rules, he makes agreements and signatures with individual and organization
- 20.1.5 All checks for expenditure are signed by him and the accountant.
- 20.1.6 He follows the execution of the association's activities.
- 20.1.7 He makes sure death benefits are paid on time after making sure the rules with regards to qualification for benefits are fulfilled.
- 20.1.8 Makes sure every member and administrator are fulfilling their responsibility.
- 20.1.9 Call an emergency meeting when necessary.
- 20.1.10 The accountant and he can withdraw money from the association bank account for petty cash for death benefit.

20.2: - Vice Chairperson

- 20.2.1 Takes over the duties of the chairperson in his absence.
- 20.2.2 Combines the duties of the secretary when the secretary is not available.
- 20.2.3 If the chairperson and the secretary are not available, he assigns from one of the administrators to act as a temporary secretary.

20.3: - Secretary

- 20.3.1 Prepares meeting agendas and records minutes of the meeting and the participants with their signature.
- 20.3.2 keeps and controls all the association documents and correspondences.
- 20.3.3 keeps up to date address and telephone number of registered members and gives identification card after making sure the member is fully qualified.
- 20.3.4 Takes over the roles of the chairperson and the vice chairperson in their absence.
- 20.3.5 Keeps the seal of the association

20.4 Accountant

20.4.1 Decides on the accounting methods and makes sure they are being followed.

20.4.2 Him and the Chairperson sign for expenses allowed by the administrators.

20.4.3 Presents financial report quarterly to the association directors and once a year to the general membership.

20.4.4 keeps computerized balance sheet of income and expenses.

20.5 Treasurer

20.5.1 Deposits all associations money received for which a receipt must be shown.

20.5.2 when a member dies, he prepares a check for the death benefit to be signed by the chairperson and the accountant and deliver the check to the beneficiary.

20.5.3 Receives by signing all numbered income and expense receipts from the Accountant and the chairperson.

20.5.4 gives receipt to all members payments from all sources.

20.5.5 Makes sure the associations auditors have access at any time to examine financial and all related documents.

20.5.6 when the term limit of the directors ends, the treasurer must hand over all documents in his possession to the new incoming directors.

20.6 Public Relations

20.6.1 When necessary, he passes verbal and/or written messages regarding the association following the rules and regulation set by the association directors.

20.6.2 Publicizes the objectives, advancements and progresses of the association in addition to informing members about meetings and any significant happenings.

20.6.3 Can be delegated by the directors to participate in meetings representing the association.

Article 21: - Term limits of the Association's Administrators.

21.1 The term limits of the administrators are divided as follows: -

A) Four of the elected members with the highest vote will serve for four years.

b) The other five elected members with lower votes will serve for two years.

Instead of electing all nine members at once, alternating election terms will help newly elected members have better experience and smooth transition.

21.2 At the end of their term, there will be formal farewell and recognition of service for the outgoing members of directors as well as introduction of the newly elected members to the general members.

21.3 Anyone of the directors whose term limit is over can run for a second term if nominated or chooses to run again.

21.4 No director can be elected to three consecutive terms. But one can run after a one year layoff.

Article 22: - Election Committee.

22.1 Five members will be elected by the general membership to conduct the election.

22.2 following the rules and regulation of the bylaw of the association, prepare nominees twice the number of the directors to be elected and presented to the general membership for a vote based on the following qualifications: -

- a) Over 25 years of age
- b) One without a criminal record
- c) One recognized for good work ethics.
- d) One without a bankruptcy record
- e) Free from discriminating anyone based on sex, religion, political beliefs, etc.

22.3 The election committee will call a general meeting three months before the annual meeting for the purpose of voting for administrative directors in a secret ballot.

22.4 The election committee will formally introduce the newly elected directors before it officially concludes its service.

Article 23: - Auditors, their responsibilities and Term Limits.

23.1 Auditor are upper bodies who control how financial matters are handled.

23.2 There will be two auditors elected at general membership assembly for a two year term. These same auditors can be nominated and run for a second two-year term if they are elected again.

23.3 The auditor's duty is answerable only to the general membership assembly.

23.4 Auditors examine all financial income and expense records. They in addition may demand other supporting documents from the treasurer or the chairperson

23.5 Auditors give written financial report to the association directors and the general members assembly.

23.6 Prior to finishing their term the auditors will present their final audit report to the general assembly.

23.7 when the directors of the association finish their term, the auditors make sure all documents financial or otherwise are transferred to the incoming directors.

23.8 Auditors can demand at any time to examine all documents related to the workings of the association such as bank statements, any financial documents and files on computer.

23.9 All financial and other documents obtained by the auditors should be returned to the association office once the finish their business of auditing.

Article 24: - Accountability of association Directors.

24.1 The directors are not accountable for any debt the association may have incurred Before the take office.

24.2 Members of the directors who misappropriate or spend association money for personal use are legally held responsible for their action.

24.3 The directors are not liable for any outside legal actions taken against them while

conducting the business of the association following the rules and regulation stated on the bylaw. In instances the association will stand in their defense.

Article 25: - General Membership Meeting Voting Procedures.

- 25.1 General membership meeting is held once a year.
- 25.2 The chairperson can call an emergency general meeting when deemed necessary.
- 25.3 During an election voting is conducted with secret ballot.
- 25.4 Any decision to pass must have the support of 51% of the eligible members present at the meeting.
- 25.5 Any decision regarding the establishment of the association must have the support of over 75% of the eligible members present at the meeting.
- 25.6 For a quorum to start a general meeting over 2/3 of eligible must be present, after which discussions and decisions can be made on the agendas presented?
- 25.7 If 2/3 of the eligible members did not show in the first meeting a second meeting will be called within two weeks where the same agendas will be discussed and decided by those present at the meeting regardless of the numbers.

Article 26: - General Membership Meeting.

- 26.1 General membership meeting is held once a year. The time and place of meeting is announced at the latest days ahead.
- 26.2 If there comes an important item that needs to be decided by the members, the chairperson can call an emergency membership meeting.
- 26.3 If a 2/3 majority of the members petition requesting for a general membership meeting, the chairperson the chairperson must schedule an emergency meeting date within 30 days of the request.
- 26.4 At a general meeting any decision to pass must be supported by 51% of the members present at the meeting.
- 26.5 To make any decision that concerns standings of the association such as its survival, at least $\frac{3}{4}$ of the qualified members should be present at the meeting. Discussions can be held with lower members present but no decision can take place.

Article 27: - Meeting Procedures.

- 27.1 After making sure there is a full quorum, the chairperson opens the meeting.
- 27.2 To declare a quorum 51% of qualified members should be present in person.
- 27.3 Once the quorum is established, the secretary will report the agendas of the day's meeting. Additional items from the members if any are included in the agenda.
- 27.4 If the required quorum is not established, the meeting will be postponed.
- 27.5 At a second meeting, decisions will be made by those members present regardless of a quorum. However, $\frac{3}{4}$ of the members must be present to decide on any matter affecting the association itself.

27.6 Members have the right to express their ideas without reservation if they follow decorum.

Article 28: - Voting Procedures and Implementation.

28.1 Once any agenda is discussed, it will be decided by a majority vote to be implemented.

28.2 In case the supporting and opposing votes are tied, the agenda will be discussed further and put to vote again. In case there is a tie vote, the chairperson will be the tie breaker.

28.3 If the agenda to be decided is one that affects the existence of the association, over 75% of the qualifying members should be present at the meeting to make decision.

Article 29: - Financial Expenses to Run the Association.

29.1 The directors can withdraw money from bank account to run the association

29.2 Before the end of the budget year, the directors must replace the expenditure by asking the members to make year-end contribution

Article 30: - Address and Website of the Association.

30.1 The website of the Association is as follows: -

<http://eritrawidebes.com>

30.2 The address of the association is: -

123 xyz Street

Phoenix, AZ 85xxx

Phone# 602-xxx-xxxx

Article 31: - Amendment of the Bylaw.

31.1 Any amendment to the bylaw shall not conflict with the objectives and aim of this association.

31.2 Any amendment to the bylaw must be supported by over 2/3 of the members.

Once the change is made and implemented, a written information will be given to members.

31.3 Amendments if necessary are made during the annual members general meeting.

