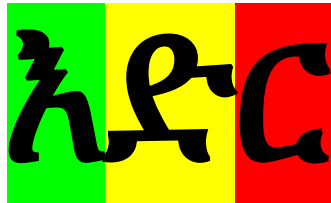


REGULATIONS

Of

The Ethiopian Community EDIR (ECE)



in Dallas/Fort Worth, Texas.

These Regulations were amended and updated on July 31, 2011
and replaced all previous Regulations.

July 31, 2011

EDITION 10/30/2013

Table of Contents

Article 1 Preamble 3

Article 2 Definitions 4

Article 3 Name and Office 5

Article 4 Purpose..... 5

Article 5 Scope..... 5

Article 6 Legal Status..... 5

Article 7 Objectives 5

Article 8 Benefits 5

Article 9 EDIR Participation..... 6

Article 10 Registration..... 10

Article 11 Renewal/Termination of Participation..... 11

Article 12 General Assembly of EDIR 12

Article 13 Election Committee..... 14

Article 14 MAAEC Executive Board 15

Article 15 Supervisory Council..... 15

Article 16 EDIR Auditor..... 16

Article 17 EDIR Executive Committee 17

Article 18 EDIR Executive Committee Chairman..... 18

Article 19 EDIR Executive Committee Vice Chairman 18

Article 20 EDIR Executive Committee Secretary 19

Article 21 EDIR Treasurer..... 19

Article 22 EDIR Accountant..... 20

Article 23 Life Insurance, Living Will, Last Will and Testament, and Trusts..... 21

Article 24 Financial Responsibility..... 21

Article 25 Conflict of Interest..... 21

Article 26 Discipline..... 22

Article 27. The Term of ECE (EDIR)..... 22

Article 28 Disbanding..... 22

Article 29 Special Provisions..... 22

Article 30 Amendments..... 23

ARTICLE 1
PREAMBLE

We, Ethiopians and persons of Ethiopian heritage legally residing in the Dallas/Fort Worth metroplex,

COGNIZANT of the fact that funeral planning is something important that all of us will have to undertake at one point in our lives,

COGNIZANT of the fact that the cost of a funeral is one of the most expensive consumer purchases that we have to face in our lives,

COGNIZANT of the fact that the first step in managing funeral expenses is to do some advance funeral planning,

COGNIZANT of the fact that planning ahead and pre-funding our funerals are very imperative so that we can either lock in today's prices with a price guaranteed funeral contract or make sure to have a guaranteed designated funding for deaths in our family,

COGNIZANT of the fact that the income of most of the residents in the Ethiopian Community is hardly sufficient to cover this disproportionate funeral expenses,

COGNIZANT of the fact that grief support and counseling are essential for the residents of the Ethiopian Community

COGNIZANT of the fact that it has become imperative to review, based on our last three years' experience, the EDIR Regulations that were established in May 2008 and re-edit the articles properly to make them more clear, workable and transparent, add clauses that protect the organization and the interests of the EDIR Participants and amend the articles that can affect the EDIR adversely in the future,

IN ORDER to meet such challenges facing the community at times of death,

DESIRING to amend and update the regulation and form a strong Ethiopian Community EDIR (ECE) to help each other at times of death,

NOW, THEREFORE, approve the amendment and updating of the Ethiopian Community EDIR (ECE) Regulations as stated herein.

ARTICLE 2
DEFINITIONS

ASSOCIATION: *means the Mutual Assistance Association of the Ethiopian Community Inc., (hereinafter referred to as MAAEC) in Dallas/Fort Worth metroplex.*

Amend: *Abbreviation for amendment*

Conflict of interest: *as referred to herein shall include but shall not be limited to, any transaction by or with the EDIR in which a committee member has a direct or indirect personal interest, or any transaction in which a committee member is unable to exercise impartial judgment or otherwise act in the best interest of the EDIR.*

Designated location: *means public center or event designated by the ECE Executive Committee to register new applicants for participation in a group setting whenever it is necessary (5th Amendment)*

ECE : *means Ethiopian Community EDIR (hereinafter referred to as EDIR).*

EDIR : *an Amharic term and Ethiopian culture meaning a community- assisted funeral service cooperative.*

General Assembly: *means a meeting of all Participants of ECE in Dallas/Fort Worth metroplex. It is the supreme organ of the ECE.*

Participant: *means an Ethiopian or an Ethiopian -American who contributes to and partakes in the Ethiopian Community EDIR (ECE) and abides fully by its Regulations and rules.*

Proxy voting: *is a procedure for the delegation to another participant of a voting body of the Ethiopian Community EDIR (ECE) to vote in his/her absence as stipulated in these Regulations. A person so designated is called a “PROXY” and the person designating him/her is called a “PRINCIPAL.”*

Quorum: *means the presence at any Ethiopian Community EDIR (ECE) General Assembly meeting of at least one-third of the entire number of voting Participants.*

ARTICLE 3
Name and Office

Section 1. Name: The name of the organization shall be Ethiopian Community EDIR (ECE), hereafter called “ECE” or “EDIR” (as is traditionally called in Ethiopia) In Dallas/Fort Worth, Texas. (4th Amend.)

Section 2. Office: The principal office of the EDIR shall be in Dallas/Fort Worth metroplex, Texas. The EDIR may also have branch offices at other places as necessary and as approved by EDIR’s General Assembly of Participants.

ARTICLE 4
PURPOSE

The purpose of these Regulations is to set rules and procedures in establishing the structure and functions of the EDIR.

ARTICLE 5
SCOPE

These Regulations apply to all EDIR Participants and assigned individuals as stipulated herein.

ARTICLE 6
LEGAL STATUS

The EDIR is a non-profit and nonpartisan cooperative structured as a special unit to function under the auspices of the MAAEC which is organized as a mutual-aid entity within the confines of Section 501 (3c) of the U.S. Internal Revenue Code.

ARTICLE 7
OBJECTIVES

- 7.1 The EDIR’s primary objective is to provide Participants with a community-oriented assistance for funeral expenses as stipulated in these Regulations, and to facilitate grief support to the family of the deceased. EDIR is a Participants-only assistance program.
- 7.2 The secondary objective of the EDIR is to educate the Ethiopian community in general and its Participants in particular about the need to take timely action in relation to family death, about the benefits of life insurance, Living Will, Last Will and Testament and Trusts and the recognition of the reality of the eventual end of our life and the importance of being prepared as much as possible in every way.

ARTICLE 8
BENEFITS

- 8.1 The EDIR shall pay out the funeral expenses of its Participants as provided under these Regulations and any further amendments approved by the General Assembly meeting of Participants.

- 8.2 The service that shall be paid to the family of the deceased will be limited to a uniform and specific amount of money depending on the financial strength of the organization and approval of the General Assembly meeting of Participants. The EDIR shall pay \$10, 000.00 for basic funeral services per death to the family of the deceased who qualifies for the benefit as per the Regulations.
- If the deceased EDIR participant has no representative who can handle his/her funeral services and if there is no next of kin who can take over or if the next of kin to the deceased do not come in agreement amongst themselves to take responsibility for the burial service, the ECE Executive Committee shall have the authority either to pay directly to the funeral home Services and complete the service or to mediate with the next of kin available and finalize the matter in a most respectable way for the deceased **(5th Amend.)**
- 8.3 When and IF the EDIR's savings account balance is less than the amount needed to pay out for five funeral services, the EDIR Participants shall be required to contribute additional immediate funds to make the savings account balance enough to handle at least five funeral services.
- 8.4 The registered legal guardian or authorized family member who claims death benefit for a deceased person shall complete the Death Benefit Disbursement Form of EDIR and also provides adequate identification documents along with a copy of death certificate for the purpose of establishing the fact that the deceased fully qualifies for the EDIR payment. **(4th Amend.)**
- 8.5 The EDIR shall assist its Participants with making funeral arrangements unless the offer is rejected by the family of the deceased. This responsibility shall be undertaken by organizing and assigning a stand by group of Participants for each week of the year. This shall be done by organizing EDIR Participants to rotate responsibility for emergencies throughout the year.
- 8.6 The EDIR shall assist in educating its Participants to make early preparation in every possible way and have life insurance and a living will.
- 8.7 The EDIR shall have the responsibility to study as required different methods of funeral services with acceptable standards and at a minimum cost and also to create ways of attracting more Participants to the service thereby making ECE more viable financially for the greater benefit of the Participants.
- 8.8 If a participant owes any amount to the EDIR while receiving a death benefit, the amount owed shall be deducted from the benefit. **(4th Amend.)**
- 8.9 Any MAAEC member who is not an EDIR Participant shall not be eligible for EDIR benefits.
- 8.10 No death benefit shall be given to a participant if death occurs in the family after the three-month grace period of the renewal expiration date even if no termination letter has been issued or issued but not received yet by the concerned party.
(4th. Amend.)
- 8.11 If an eligible participant dies while outside of the Dallas/Fort Worth, Texas, the burial benefits shall be provided in accordance with the ECE Regulation. The

payment or disbursement of benefits shall be made locally to the participant's legal representative upon presentation of death certificate with burial address, date and other relevant information from the appropriate government agency. The ECE Office reserves the right to decline benefits or require for additional information related to the death and burial of the participant if the ECE Committee finds the information and documents provided are questionable or insufficient.
(7th Amend.)

ARTICLE 9
EDIR PARTICIPATION

Section 1 Participation:

- a. Participation in the EDIR shall be open to all Ethiopians and Ethiopian-Americans who are at least 18 years old, are legal residents of DFW, Texas, and are physically capable (who can walk-in with a sound mind to the Office of the ECE or to any designated location for registration) of participating in person in all the ECE activities at the time of registration.
(5th Amend.)
- b. Any child who is dependent because of disability at the age of 18 (eighteen) years or over shall be entitled to the EDIR benefits under the direct care of the EDIR participant parents. (1st Amend.)
- c. If a participant who has been an active participant of the ECE for **three or more consecutive years** relocates to another State in the United States of America, he/she has the right to continue as a participant if he/she so desires.
This will come into effect **ONLY** if the participant notifies the ECE Office in writing about his/her move and provide his/her new permanent address, phone number, driver's license copy and other pertinent information to the ECE office **within two months from the date of his/her relocation. Failure to do so can lead to termination of the participation without notice and all benefits and privileges shall be forfeited.** (7th Amend.)
- d. The ECE shall maintain a non-discrimination policy among all Ethiopians and Ethiopian-Americans as this is a community emergency assistance service regardless of gender, politics, religion, ethnic origin or any other such factors shall not be used to reject or accept any application for participation in EDIR.9.1.6EDIR shall apply a waiting period policy for a new applicant to start getting death benefits. The waiting period is six (6) after the Participant pays all dues and the application is accepted. The waiting period shall be amended as needed by the EDIR's General Assembly. (5th Amend)
- e. MAAEC membership is required to participate in the EDIR. The EDIR Participants will automatically be members of MAAEC and will be given a discounted package deal in paying Participant's dues.

- f. EDIR shall apply a waiting period policy for a new applicant to start getting death benefits. The waiting period is six (6) months after the Participant pays all dues and the application is accepted. The waiting period shall be amended as needed by the EDIR's General Assembly.
(2nd Amend.)
- g. An EDIR Participant who has college student child/children and who is/are at least 18 years old, has to present proof of the parent being financially responsible for the child/children and this/these child/children has/have to be registered as dependent(s) to the parent and obtain EDIR Participation ID. This evidence of financial dependency, for children who are at least 18 years of age and full time enrollment in college, shall be presented every year to renew participation in this program. The college student/s has/have to be full time students and they can be entitled to EDIR benefits up to the age of 23.
- h. Participation in EDIR is personal and it cannot be transferred or inherited to or from by another party. No application shall be accepted through a legal guardian or third party with the exception of Article 9.1.2 and children under the age of 18 or up to 23 for a full time student. **(5th Ame.)**
- i. In the case of family Participation in the EDIR, if one or both of the spouses dies/die, the living family Participants may continue their Participation by paying the regular yearly or monthly payment as long as the age of the children is within the limit as stipulated herein.

Section 2 Participation Dues:

- a. EDIR Participants pay a discounted fee of \$40.00 per year for an MAAEC membership whereas a person who is only a **MAAEC** member pays \$60.00 per year
- b. EDIR Participants shall pay dues as detailed below:
- **Family** pays \$40.00 per year for MAAEC membership
\$100.00 per year for EDIR participation
Total \$140.00 per year per family
 - **Single parents/singles** \$40.00 per year for MAAEC membership
\$80.00 per year for EDIR participation
Total \$120.00 per year per single parent/ single person
- c. Participants must pay all registration fee of \$25.00 per application and a one-time payment of \$200.00 for initial reserve fund at the time of registration in addition to the basic yearly participation fees as specified in Article 9.2 of the ECE Regulation. **(5th Amend.)**
- d. The General Assembly of Participants of EDIR has the right to amend participation dues, registration fees and one-time payment as needed.

Section 3 Participants' Rights:

- a. Participants have the right to attend, make motions and vote at all meetings, to nominate or be nominated for any position in EDIR.
- b. Participants have the right to get all the benefits as stipulated herein.
- c. Participants who are at least 18 years old and over and who are not claimed as dependents shall have the right to elect the EDIR's leaders as per the stipulations stated in this Regulations.

Section 4 Responsibilities of Participants:

- a. Participants are individually and jointly required and expected to participate in the EDIR as needed. Participants are obligated and required to:
 - Attend all meetings when called upon, share their views and exercise their voting rights.
 - Abide by the EDIR regulations and official guidelines at all times
 - Respect democratically elected leaders and serve as volunteers as needed.
- b. *It is the Participant's responsibility and is obligation to notify the EDIR's office of any changes in address, status change in the family such as marriage status, a newly born baby, phone numbers and any other pertinent information that affects his/her participation in EDIR. (1st Amend.)*
- c. The Participant has to make sure that every eligible member of the immediate family is registered and all due payments are made on time
- d. *Any Participant who failed to attend the General Assembly meeting or arrange the proxy-voting option will be fined \$25.00. (2nd Amend.)*

Section 5 Resignation of Participants/EDIR Leaders:

- a. Any Participant may resign from the EDIR by giving a written notice to the office. However, there shall be no refund to be given regardless of whether the particular Participant ever files a claim or not.
- b. Any EDIR leader may resign from his/her post by submitting a written request to his/her immediate superior and get approval by either the Supervisory Council or the Executive Committee as the case may be.

Section 6. Vacancies: Vacancies shall be filled by majority vote of the remaining participants of the Supervisory Council or the Executive Committee as the case may be for the unexpired term. However, the vacancies to be filled cannot be more than two in each committee. Supervisory Council or the Executive Committee, as the case may be.

ARTICLE !0
REGISTRATION

Section 1. New Registration:

- a. All Applicants have to be registered in the EDIR by **physically walking into the ECE Office or any designated location in person, both husband and wife if married, and not through a legal guardian or by power of attorney**, by duly completing the application form and providing required identification documents, and by paying all dues as per the ECE Regulation.

Applicants can apply by selecting one of the following as it may fit their needs:

As a family: which includes husband and wife, children under 18 years old (up to 23 years old if full-time college student);

As a single parent: which include either father or mother and children under 18 years old (up to 23 if full-time college student);

As an individual: of at least 18 years old. (5th amend.)

- b. Any applicant for participation in the Ethiopian Community EDIR should submit the following documents along with a duly completed application and payment at the time of registration.
1. A driver's license or Texas State ID with an address in DFW to verify legal Residency both at the time of initial registration and renewal,
 2. Birth certificates or legal adoption documents for children under 18 years of age. For children of ages above 18 and below 23, additional document is required to verify that the applicant (s) is a full-time student as per the ECE Regulation.
 3. Marriage certificate if required by the ECE Executive Committee for exceptional circumstances
 4. A copy of either electric, water, rental or mortgage payment receipt. However, if the applicant is unable to get a copy of any of these bills due to the fact that the person is dependent on a family member and cannot have such a document in his/her name, the requirement of such document can be waived ONLY if the head of the household sponsoring the applicant is already a member of the Ethiopian Community EDIR, have the same residence ID card address, and is willing to sign a special document prepared by the ECE Executive Committee to verify his/her relationship to the applicant with evidence. (6th Amend.)
- c. Applicants are required and obligated to specify their representative who is authorized to deal with EDIR's officials in order to receive the required funeral assistance at the time of the Participant's death. (4th Amend.)
- d. The ECE Executive Committee shall have the power to reject or disqualify a would-be Participant or a Participant due to intentional misinformation

or misrepresentation on the application that may lead to fraud at any time when the discrepancy is discovered *or if the acceptance of the application adversely affects the interest of the ECE*. There will be no refund to be given to a rejected or disqualified Participant. (5th amend.)

Section 2.Reinstatement:

If a person resigns from the EDIR for any reason and wants to be reinstated after a while, he/she shall be treated as a new applicant and all requirements of a new applicant have to be fully satisfied in order to be accepted. Waiting period for benefit, if accepted, shall be the same as that of a new applicant. (5th Amend.)

Section 3.Change of status: (6th Amend.)

- a. If an existing participant's spouse who becomes a divorcee applies to be an independent participant within three months of the divorce date, the applicant has to complete the registration document and pay the required fees including registration as a new participant. However, the One-time starting fee of \$200.00 and the six-months waiting period are waived for such cases if the application is submitted within the time frame as specified above.
- b. If children of an EDIR participant who passed the age limit of being participants as family members apply to register independently as EDIR participants within three months from the date they are over, the applicant shall be accepted by completing the application process and paying the required fees including registration. The one-time starting fee of \$200.00 and six months waiting period shall be waived if the complete application with the required fees is submitted within the time frame as specified above.

ARTICLE 11

Renewal/Termination of Participation

Section 1 Renewal:

- a. Participation in EDIR shall be renewed every year.
- b. Participants shall pay all dues, including any earmarked one-time payment, before expiration of due dates to avoid termination.
- c. The EDIR shall apply a three-month grace period for renewal of participation.
- d. All attempts possible shall be made to reach participants by sending reminder invoice, e-mails, telephone calls and final reminder letters. All communications shall be documented and be kept in the participant's file.

Section 2. Penalties:

If a participant fails to pay on the renewal date of his /her participation, a late fee penalty of \$20.00 per month shall be assessed for up to three months. After the third month, he/she shall be terminated from the EDIR (5th Amend.)

Section 3 Termination/

A Participant shall be automatically terminated from the Ethiopian Community EDIR without written notice and all benefits and privileges forfeited **if any or all of the following occurs.**

- a. If a participant fails to pay all dues, renewal, one-time starting fee, penalties and other mandatory fees established in accordance with the ECE Regulations.
- b.. If a participant passes the age of 18 and no proof of a full time student status is duly submitted to the ECE office by the parents.
- c. If a participant passes the age of 23,
- d. If a registered participant notifies in writing about his/her status change and requests to exclude his/her partner who was registered as a spouse. (7th Amend.)

Organization & Management

The EDIR is structured under the auspices of the MAAEC composing of the General Assembly of EDIR Participants, Supervisory Council and EDIR Executive Committee.

ARTICLE 12

GENERAL ASSEMBLY OF EDIR (GA)

Section 1. Composition:

- a. The MAAEC has two general assemblies, one comprising all members and another for issues that concern the EDIR Participants.
Only The General Assembly of EDIR Participants shall deliberate and vote on issues related to the EDIR.
- b. The General Assembly of EDIR is the highest echelon in the EDIR's organization under which the MAAEC Executive Board (EB) is set to oversee the operations of EDIR through the Supervisory Council and the Executive Committee.
- c. All issues or matters, including restructure and dissolution of its assets and organization as it fits the needs and protection of the Participants' interests, are decided by the General Assembly of EDIR Participants.

The General Assembly is composed of all Participants of the EDIR. The General Assembly is required to:

- Elect and assign leaders of the Supervisory Council, The Executive Committee, Auditor and Election Committee.
- Approve the overall policy of the EDIR, annual budget and audit report of the EDIR.
- Amend the EDIR's Regulations as needed.

- Make all final decisions of the EDIR unless otherwise delegated by the General Assembly to MAAEC Executive Board or the Supervisory Council or the Executive Committee.

Section 2. Meeting Procedures:

a. **Regular Meeting:**

- There shall be at least one general meeting of all Participants of the EDIR each year.
- General Assembly meetings of Participants shall be held at such a location in Dallas/Fort Worth to be decided by the EDIR Supervisory Council and Executive Committee with the approval of the MAAEC Executive Board.
- A regular meeting of Participants shall be held annually to present annual report, audit report and other issues of policy matters that need resolution. The MAAEC Executive Board, Supervisory Council and the Executive Committee are obligated to present reports at all the annual meetings of the Participants.
- All Participants of the EDIR are required to attend such meetings.
- *The MAAEC Executive Board President, the Supervisory Council or the Executive Committee Chairman, whoever called the meeting, shall preside the General Assembly meeting unless otherwise delegated by the caller to the other bodies. (4th Amend.)*

b. **Special Meeting for** any Ethiopian Community EDIR shall be called by the MAAEC Executive Board, or the EDIR's Supervisory Council or Executive Committee or upon the request of *10 percent of the voting participants* at any time, and notice of the time, place, and purpose thereof shall be given by phone or letter addressed to each Participants of the EDIR. (4th Amend.)

c. **Proxy Voting:**

- Proxy voting shall be allowed for those Participants who cannot attend the General Assembly meeting as scheduled.
- The designated Proxy himself/herself has to be a Participant of the EDIR.
- A Proxy cannot vote when the Principal himself/herself is present to vote
- The authority conferred upon a proxy is limited to a designated or special purpose programmed by the EDIR's management.
- The Participant authorizing the Proxy is bound by his/her appointee's acts, including his/her errors or mistakes.
- The proxy document shall be in writing such as letters, e-mails, or faxed papers and has to be signed by the Participant who is giving

the proxy. The Proxy himself/herself must be a Participant to represent another Participant (the Principal). This proxy document shall be properly documented and filed in the EDIR's office.

Section 3. QUORUM/Decision making:

- a. A quorum for any **meeting** of the EDIR participants shall consist of at least one-third of the total voting EDIR Participants present either in person or by proxy. A majority of the votes cast at a meeting at which a quorum is present shall constitute the action of the participants. Each voting member in good standing shall have one vote at any meeting of the participants. **(4th Amend.)**
- b. Decisions at EDIR's meetings shall be by a simple majority excepting those that are concerned with amendments of regulations which shall require at least three-quarters of those Participants who have established the quorum. **(4th Amend.)**
- c. If, however, a quorum is not achieved during a meeting, a second one shall be held two weeks later and whatever number of Participants will be present shall be considered a full quorum.
- d. Participants registered as a family shall have two votes (one for husband and one for wife) while attending a GA meeting of the ECE participants. If one of them fails to attend the meeting, the one present shall have two votes representing the absentee partner and no proxy form is required. He/she is however required to show the ECE identification card that includes the names of both the husband and wife along with his/her other government photo ID. **(5th Amendment)**

ARTICLE 13
ELECTION COMMITTEE

- 13.1 An Election Committee, composed of five (5) members, shall be elected by the General Assembly from the Participants.
- 13.2 The Elections Committee shall use all possible methods to reach out to all EDIR Participants and invite them to submit nominations. The Election Committee shall obtain consent of those nominated to serve as candidates for specific positions.
- 13.3 The Election Committee shall discuss and screen through the pool of candidates' names and finalize the list to be at least two names for each position. The election will be held to elect one of the approved candidates for each position.
- 13.4 The Election Committee shall provide brief biographical sketches of each candidate to the General Assembly Participants. The Election Committee makes sure that candidates for EDIR positions have no conflict of interests to work if elected.
- 13.5 The MAAEC Executive Board and EDIR Election Committee shall ensure that a fair and impartial election shall be conducted. The report shall be well documented and secured in the office for future reference.
- 13.6 The Election Committee ensures that votes are cast and counted in a transparent manner, results verified and disclosed to Participants.

- 13.7 The Election Committee makes sure that elected members are sworn-in for the positions elected

ARTICLE 14
MAAEC EXECUTIVE BOARD

- 14.1 The EDIR Supervisory Council and Executive Committee shall study in detail about the different types of funeral services and related costs to determine the exact amount to be disbursed and get it approved by the General Assembly meeting of EDIR's Participants.
- 14.2 The MAAEC Executive Board reports to EDIR's General Assembly Participants.
- 14.3 The MAAEC Executive Board makes sure that the Regulation of the EDIR is fully applied and strictly followed in order to maximize the satisfaction of the Participants with high level of integrity and transparency.
- 14.4 The MAAEC Executive Board shall, with regard to all matters concerning the EDIR, be guided by the policy, directives, plans, programs and budget approved by the EDIR's General Assembly Participants.

ARTICLE 15
THE SUPERVISORY COUNCIL

Section 1. Composition.

- a. The EDIR Participants shall elect a five-member Supervisory Council, for the purpose of having an independent authority, which shall always focus on the benefit of one stakeholder, which is EDIR's Participants. One MAAEC Board member who should be an EDIR Participant himself/herself shall serve as a member of the Supervisory Council.
- b. The Supervisory Council shall directly report to the MAAEC Board. The Supervisory Council Chairman and Supervisory Council Secretary shall be elected for a term of three years. The other three members of the Supervisory Council shall be elected for a term of two years.

Section 2. Duties and Responsibilities:

- a. Formulates, with the support of the Executive Committee, the EDIR's policy, regulations, strategy, systems, plans, budget and programs and obtain the approval of the MAAEC Board and the General Assembly of EDIR's Participants.
- b.. The Supervisory Council ensures that the policy of EDIR is followed by all of EDIR leaders.
- c.. The Supervisory Council shall have monitoring responsibilities regarding the financial activity of the EDIR.
- d. The Supervisory Council has the responsibility to skillfully handle any conflict that may occur in or between any of the other (Executive Committee, Ethiopian Community and the General Assembly Participants) branches of the EDIR

- e. The Supervisory Council has the authority to approve any expense up to 10% above the budget approved by the General Assembly of EDIR's Participants on the basis of a proposal and justification by the Executive Committee.
- f. Any expense for over 10% of the total approved budget shall be presented, through the MAAEC Board, to the General Assembly of EDIR's Participants for consideration and decision.
- g. As any payment for funeral expenses is predetermined per these Regulations; it will not be subjected to any variation provided for budgeted items under items 9.5 and 9.6 above.
- h. The Supervisory Council shall prepare reports on its supervisory activity and present its report on the annual General Assembly Participants' meeting with the support of the Executive Committee.
- i. The Supervisory Council shall cooperate closely with auditors to have a clear understanding of the auditor's reports and then be able to explain the auditor's report to the EDIR's Participants thoroughly as well as monitor the implementation of the approved proposals by the Auditor.
- j. Ensures that the relationship between the MAAEC and the EDIR is sound and mutually supportive.

ARTICLE 16.
EDIR AUDITOR

Section 1. Composition:

- a. The Auditor of the EDIR shall be elected for a term of *three* years by EDIR's Participants and shall continue to serve until his/her successor is elected in the next annual meeting of the EDIR's Participants. The auditor is eligible for re-election for a second term. (4th Amend.)
- b. At each annual meeting the Election Committee shall present two candidates, who have the requisite auditing qualifications, for election and one auditor shall be elected by majority vote of the General Assembly Participants of EDIR.
- c. The Auditor will report to the MAAEC Board and the General Assembly Participants of the EDIR.

Section 2. Duties and responsibilities:

- a. Conducts audits of all financial transactions and of all accounts and assets owned by the EDIR. All financial statements issued by the chief accountants shall require the certification of their accuracy by the Auditor.
- b. Reports his/her findings and recommendations to the Supervisory Council, the MAAEC Board and the General Assembly Participants of the EDIR annually. The Auditor shall provide additional audit reports semi-annually to the Supervisory Council and the MAAEC Board.
- c. Performs an audit before the expiration of ECE's Executive Committee's term and report its findings to the EDIR's General Assembly Participants.

The purpose of this audit is to clearly show the financial status achieved by the exiting Executive Committee members during their two years in office.

- d. Assists the transition from exiting to the newly elected Executive Committee Members.
- e. The auditor has a right of access at any time to all records, documents, computer systems and accounts and is entitled to require such data from the Executive Committee of the EDIR to enable him/her to provide accurate Audit report as required. Each member of MAAEC Board, the Supervisory Council, and the EDIR's Executive Committee is expected and is required to comply with the auditor's request to access such information that the auditor believes will help him/her to provide an accurate audit report.
- f. The auditor shall sign for acquiring any document of the EDIR and be responsible for returning all documents he/she acquired for auditing purposes in a timely manner.

ARTICLE 17

EDIR EXECUTIVE COMMITTEE

Section 1. Composition:

- a. The Executive Committee shall include two members from MAAEC Executive Board (Social Affairs and Public Relations Officers, both of whom shall be EDIR's Participants) who will serve as a Social Affairs and Public Relations Officers of the EDIR as well.
- b. The Chairman, Secretary, Accountant, Treasurer and one other member will be elected from the EDIR's General Assembly Participants' meeting.

Section 2. Duties and Responsibilities:

- a. Implements the EDIR approved policy, strategy, plans, budget, and programs in compliance with these Regulations;
- b. Ensures that the EDIR's operations are run efficiently in accordance with the approved Regulations and procedures;
- c. Provides monthly, quarterly, semi-annual, and annual reports to the Supervisory Council as per these Regulations and as required by the Chairman of the Supervisory Council on the activities of the EDIR;
- d. Adopts internal rules and standard operating procedures for the conduct of its business that are not contrary to the EDIR Regulations;
- e. Maintains a transparent income and expense log (accounting procedure) that can be audited at any time;
- f. Submits its proposed strategy, plan, program, and budget to the Supervisory Council and also assists in its presentation to the MAAEC Executive Board and the General Assembly Participants of the EDIR when required;
- g. Takes full responsibility for all aspects of EDIR's day-to-day operations and may form temporary sub-committees to perform specific tasks as required;
- h. Collaborates with the Auditor as required; and

- i. Assists the MAAEC Board in arranging EDIR's General Assembly Participants' meetings.

ARTICLE 18

The EDIR EXECUTIVE COMMITTEE CHAIRMAN

Section 1. Composition:

- a. The Executive Committee Chairman shall be elected by a majority vote of the EDIR voting Participants.
- b. The Executive Committee Chairman shall be elected for a term of three years.
- c. The Executive Committee Chairman may be elected for a second term. The Executive Committee Chairman will report to the Supervisory Council of the EDIR.

Section 2. Duties and responsibilities:

- a. Supervise/oversee the work of all other EDIR's officers and ensuring that they function together as an effective team for the full implementation of the policy, directives, plans, programs and budget approved by the General Assembly Participants of EDIR;
- b. Provide the overall vision and sense of direction for the organization;
- c. Serve as spokesperson/representative/external liaison for the organization;
- d. Schedule and run office and organization meetings; and
- e. Serve as a role model for all other officers and members.

ARTICLE 19

EDIR Executive Committee Vice Chairman (3rd Amend.)

Section 1. Composition:

- a. The Executive Committee Vice Chairman shall be elected by a majority vote of the EDIR's General Assembly Participants for a term of three years.
- b. He/She may be re-elected for a second term. The Vice Chairman reports to the Executive Committee Chairman.

Section 2. Duties and responsibilities:

- a. Serves as Acting Chairman in the absence of the Chairman;
- b. Assists the Executive Committee Chairman in all operations of the EDIR;
- c. He/She shall assist the Chairman in setting up and carrying out special events and specific duties as may be necessary for the operation of the EDIR. He/She organizes, coordinates and controls the functions of special subunits, committees and volunteers as directed by the Executive Committee;

- d. Shall assume the tasks of a Secretary in the absence of the Executive Committee's Secretary. However, if both the Chairman and the Secretary are missing, the Vice Chairman shall preside the meeting and appoint one of the Executive Committee members to take over the duties of the Secretary temporarily.

ARTICLE 20

EDIR EXECUTIVE Committee SECRETARY

Section 1. Composition:

The EDIR Executive Secretary shall be elected for a term of three (3) years and may be re-elected for a second term.

Section 2. Duties and responsibilities:

- a. Handles all organizational correspondence;
- b. Reports to the Executive Committee Chairman;
- c. Maintains organizational files and records;
- d. Becomes the point of contact for the EDIR's office;
- e. Keeps accurate lists of Participants with names, addresses and phone numbers and registers new memberships;
- f. Works with the Chairman of the Executive Committee for arranging meeting agendas and providing pertinent information to Participants;
- g. Prepares and keeps a proper record and documentation of the minutes of each meeting;
- h. Serves as acting Chairman in the absence of the Chairman and Vice Chairman on a temporary basis;
- i. Conducts the quorum roll and shall be responsible for ascertaining whether a particular meeting has the required quorum; and
- j. Contacts Participants for any EDIR related business or notice.

ARTICLE 21

EDIR TREASURER

Section 1. Composition:

The Treasurer shall be elected for a term of *three years* and may be re-elected for a second term. The Treasurer will report to the Chairman of the EDIR's Executive Committee: (4th Amend)

Section 2. Duties and responsibilities:

- a. Collects all income of the EDIR and issues receipts;
- b. Deposits any of the EDIR's income received in the EDIR's bank account;
- c. Administers \$300.00, an amount to be proposed by the EDIR's Executive Committee and approved by the Supervisory Council and the MAAEC Board, for a petty cash account which shall be accessed by a debit card;

- d. The Petty Cash Account shall be reviewed by the Chairman of ECFS/EDIR Committee;
- e. Reports the EDIR's financial status regularly at the end of each month to the Chairman of the Executive Committee and through the Chairman of the Executive Committee to the Supervisory Council. This report should cover EDIR's bank account including earned interest on the balance;
- f. Ensures the annual budget of the EDIR is implemented as approved by the Participants and these Regulations;
- g. Manages the day-to-day financial transactions of the EDIR;
- h. Complies with the following process to withdraw money from the EDIR's bank account;
- i. Each withdrawal request must first be approved by the Chairman of the Executive Committee. Any withdrawal of money from the EDIR's bank account has to be signed by both the Executive Committee Chairman and the Accountant;
- j. The Treasurer shall submit a copy of all the withdrawal documents to the Auditor and Accounting Officer of the EDIR;
- k. The Treasurer shall submit a copy of each income and expense receipt to the Accounting Officer of the EDIR and the EDIR Auditor; and
- l. Upon completion of his/her term, the Treasurer will be responsible for transferring funds and properties of the EDIR to the new Treasurer;

ARTICLE 22 **EDIR ACCOUNTANT**

Section 1 Composition:

The Accountant shall be elected for a term of *three years* and can serve for a second term if elected again. The Accountant will report to the Chairman of the EDIR's Executive Committee. (4th Amend.)

Section 2. Duties and Responsibilities:

- a. Ensures the accurate recording, analyzing and reporting all assets of the EDIR in accordance with modern accounting principles;
- b. Cooperates fully with the treasurer to document all financial transactions receipts and other pertinent documents;
- c. Ensures the validity of these documents and receipts;
- d. Prepares and distributes the financial reports to the EDIR's Executive Committee monthly, quarterly and annually and as instructed by his superior;
- e. The Accountant together with the Chairman or Vice Chairman of the EDIR's Executive Committee shall have check signing authority; and
- f. Collaborates with the Auditor fully and whenever required.

ARTICLE 23

Life Insurance, Living Will, Last Will and Testament and Trusts

One of the main goals of the EDIR shall be to educate Ethiopians in the Dallas/Fort Worth metroplex about the necessity, easy accessibility and benefits of life insurance as well as the importance of timely preparation of a Living Will, Last Will and Testament and Trusts. The EDIR's Executive Committee Chairman shall assign this assignment to a dedicated group/team to conduct this task.

ARTICLE 24.

FINANCIAL RESPONSIBILITY

- 24.1 The MAAEC Board and EDIR's Supervisory Council have full legal responsibility for the accurate presentation of EDIR's financial statements prepared in accordance with generally accepted accounting principles ensuring that the EDIR remain strong in its financial integrity and maintain the goodwill and trust of its Participants.
- 24.2 All the EDIR's Participants shall be given one copy of the yearly financial statement of the EDIR. It is the MAAEC Board's and EDIR's Supervisory Council's responsibility to win the trust of the EDIR Participants and to ensure that the EDIR is strong on its financial accountability, honesty and transparency;
- 24.3 The MAAEC Board, the EDIR's Supervisory Council, and Executive Committee are responsible for appropriately managing and safeguarding the EDIR's assets that contribute to the preparation of reliable financial information;
- 24.4 When resource and structural function is permitted day to day financial responsibility management in the EDIR's executive team shall be managed by the following three types of responsibility centers or teams that are composed of a group of people with some financial management background:
 - A. Income management responsibility team;
 - B. Expense management responsibility team; and
 - C. Investment management responsibility team.

ARTICLE 25

CONFLICT OF INTEREST

- 25.1 In the event that any EDIR Committee member has a conflict of interest that might limit such member's fair and impartial participation in Committee deliberations or decisions, such committee member shall inform the Committee as to the circumstances of such conflict. If those circumstances require the nonparticipation of the affected member, the Committee or the Council may nonetheless request from the member any appropriate no confidential information which might inform its decisions.
- 25.2 No member shall cast a vote, nor take a part in the final deliberation in any matter in which he or she, members of his or her immediate family or any organization to which such member has allegiance, has a personal interest that may be seen as

competing with the interest of the EDIR. Any Committee or Council member who believes he or she may have such a conflict of interest shall so notify the Executive Committee or the Supervisory Council prior to deliberation on matter in question, and the Committee shall make the final determination as to whether any member has a conflict of interest in any matter. The minutes of the Committee meeting shall reflect disclosure of any conflict of interest and the recusal of the interested committee member.

ARTICLE 26
DISCIPLINE

- 26.1 The utmost discipline and respect to each other is very highly expected and required from all Participants of the EDIR at all times. This will enhance the moral of the Participants as well as those elected leaders to provide honest and heartfelt services voluntarily.
- 26.2 The Supervisory Council may recommend to the MAAEC Board to take disciplinary action against a member of the Executive Committee. If the Board finds that there is just cause for disciplinary action, it shall take the necessary action. However, if the action is impeachment of an officer or officers, the Board shall vote to "impeach" or "deny impeachment". There must be a unanimous vote in favor of the impeachment in order for the Board to approve the impeachment. Upon impeachment taking place, the Board is responsible to appoint a replacement of the impeached officer until the next General Assembly Participants' meeting. In finding the replacement, priority shall be given to the person who previously ran for that office but did not get the highest vote.

ARTICLE 27
THE TERM OF THE EDIR

The term of the EDIR shall be of indefinite duration.

ARTICLE 28
DISBANDING

A decision of disbanding the EDIR must be approved by three-fourth (3/4) of voting General Assembly Participants of the EDIR and the fate of its assets will be decided by the Participants present at the meeting.

ARTICLE 29
SPECIAL PROVISIONS

“If the ECE Committees face a case that is either vaguely stated or not mentioned at all in the ECE Regulation for any decision either way, a joint committee of the ECE Supervisory Council and Executive Committee shall thoroughly discuss the matter and democratically decide to resolve the case temporarily and present the matter to the next GA of the ECE participants for a permanent decision. The joint meeting shall be presided by the Supervisory Council Chairman.”

ARTICLE 30
AMENDMENT

These Regulations may be amended or new Regulations adopted upon the affirmative vote of three-fourths (3/4) of the voting participants at any regular or special General Assembly of the EDIR participants. The notice of the meeting shall set forth a summary of the proposed amendments.