



NORTHERN EMPLOYEE | **ጋራ ጥቅም ላይ የሚውል**  
 BENEFITS SERVICES | **ጋራ ጥቅም ላይ የሚውል ለሰራተኛው**

# ጋራ ጥቅም ላይ የሚውል ለሰራተኛው ጋራ ጥቅም ላይ የሚውል

ጋራ ጥቅም ላይ የሚውል ለሰራተኛው ጋራ ጥቅም ላይ የሚውል

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ጋራ ጥቅም ላይ የሚውል ለሰራተኛው  
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ጋራ ጥቅም ላይ የሚውል 30, 2020

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|  | <u>2019</u>           | <u>2018</u>           |
|--|-----------------------|-----------------------|
| <b>ASSETS</b>  |                       |                       |
| <b>CURRENT</b>                                       |                       |                       |
| Cash   | \$ 801,906            | \$ 615,074            |
| Contributions Receivable (Note 7)                    | 678,690               | 1,475,198             |
| GST Receivable                                       | 21,030                | 20,511                |
|  | <hr/>                 | <hr/>                 |
|  | 1,501,626             | 2,110,783             |
| <b>INVESTMENTS (Note 3)</b>                          | 274,255,719           | 222,599,288           |
| <b>CAPITAL ASSETS (Notes 2(e) and 4)</b>             | 18,742                | 11,171                |
| <b>INTANGIBLE ASSETS (Notes 2(e) and 4)</b>          | 340,288               | 310,042               |
|  | <hr/>                 | <hr/>                 |
|  | <u>\$ 276,116,375</u> | <u>\$ 225,031,284</u> |
| <b>LIABILITIES</b>                                   |                       |                       |
| <b>CURRENT</b>                                       |                       |                       |
| Wages & Benefits Payable (Note 9)                    | \$ 96,168             | \$ 98,613             |
| Accounts Payable & Accrued Liabilities               | 308,853               | 230,008               |
| Current Portion of Capital Lease Obligation (Note 5) | 2,743                 | 2,874                 |
| Due to Health & Welfare Fund (Note 11)               | 158,444               | 95,905                |
|  | <hr/>                 | <hr/>                 |
|  | 566,207               | 427,400               |
| <b>CAPITAL LEASE OBLIGATION (Note 5)</b>             | 15,511                | 8,671                 |
|  | <hr/>                 | <hr/>                 |
|  | 581,718               | 436,071               |
| <b>NET ASSETS AVAILABLE FOR BENEFITS</b> per page 3  | 275,534,657           | 224,595,213           |
| <b>PENSION OBLIGATIONS</b> per page 4 (Note 6)       | 232,997,800           | 209,471,600           |
|  | <hr/>                 | <hr/>                 |
| <b>NET ASSETS</b>                                    |                       |                       |
| <b>PENSION PLAN TRUST FUND</b> per page 2 (Note 9)   | <u>\$ 42,536,857</u>  | <u>\$ 15,123,613</u>  |

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|  | <u>2019</u>                 | <u>2018</u>                 |
|--|-----------------------------|-----------------------------|
| <b>FUND BALANCE, BEGINNING OF YEAR</b>               | <u>\$ 15,123,613</u>        | <u>\$ 31,926,928</u>        |
| <b>INCREASE IN PENSION OBLIGATIONS</b>               | (23,526,200)                | (24,543,400)                |
| <b>INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS</b> | <u>50,939,444</u>           | <u>7,740,085</u>            |
| Net change   | <u>27,413,244</u>           | <u>(16,803,315)</u>         |
| <b>FUND BALANCE, END OF YEAR</b>                     | <u><u>\$ 42,536,857</u></u> | <u><u>\$ 15,123,613</u></u> |

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|   | <u>2019</u>           | <u>2018</u>           |
|---|-----------------------|-----------------------|
| <b>INCREASE IN ASSETS</b>                                   |                       |                       |
| Contributions (Note 7)                                      | \$ 25,561,778         | \$ 24,317,854         |
| Investment Income (Loss) (Note 8)                           | 40,305,651            | (3,975,609)           |
| Other Income  | 33,018                | 29,554                |
|   | <u>65,900,447</u>     | <u>20,371,799</u>     |
| <b>DECREASE IN ASSETS</b>                                   |                       |                       |
| <b>Benefits</b>   |                       |                       |
| Pension Payments  | 4,908,519             | 4,531,279             |
| Termination Payments  | 8,146,316             | 6,337,729             |
|   | <u>13,054,835</u>     | <u>10,869,008</u>     |
| <b>Administrative</b>                                       |                       |                       |
| Administration  | 18,168                | 8,040                 |
| Amortization and losses (Note 4)                            | 46,221                | 44,184                |
| Building & Works  | 91,063                | 78,610                |
| Committee   | 86,499                | 84,769                |
| Communications  | 12,153                | 12,753                |
| Computer Software Development                               | 1,228                 | 6,095                 |
| Consulting  | 266,720               | 183,868               |
| Investment Counselling                                      | 684,741               | 594,015               |
| Legal   | 139,305               | 192,756               |
| Marketing   | 9,661                 | 7,212                 |
| Professional Fees   | 12,694                | 9,498                 |
| Staff Travel & Staff Training                               | 28,706                | 36,067                |
| Supplies & Materials  | 4,166                 | 1,694                 |
| Trustees & Custodial Fees                                   | 41,465                | 39,578                |
| Wages & Benefits  | 463,380               | 463,567               |
|   | <u>1,906,168</u>      | <u>1,762,706</u>      |
|   | <u>14,961,003</u>     | <u>12,631,714</u>     |
| <b>INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS</b>        | 50,939,444            | 7,740,085             |
| <b>NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR</b> | <u>224,595,213</u>    | <u>216,855,128</u>    |
| <b>NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR</b>       | <u>\$ 275,534,657</u> | <u>\$ 224,595,213</u> |

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|   | <u>2019</u>           | <u>2018</u>           |
|---|-----------------------|-----------------------|
| <b>INCREASE IN PENSION OBLIGATIONS</b>        |                       |                       |
| Interest Accrued on Benefits                  | \$ 12,694,700         | \$ 11,362,600         |
| Changes in Actuarial Assumptions              | -                     | 2,210,300             |
| Experience Gains                              | 1,730,800             | 649,100               |
| Benefits Accrued                              | 22,139,400            | 21,599,400            |
| New entrants                                  | 1,421,700             | -                     |
| Service Buyback                               | -                     | 180,100               |
|   | <u>37,986,600</u>     | <u>36,001,500</u>     |
| <b>DECREASE IN PENSION OBLIGATIONS</b>        |                       |                       |
| Other Miscellaneous Gains                     | 405,300               | 434,500               |
| Experience due to Expenses                    | 174,300               | 154,600               |
| Service Buyback                               | 826,000               | -                     |
| Benefits Paid                                 | 13,054,800            | 10,869,000            |
|   | <u>14,460,400</u>     | <u>11,458,100</u>     |
| <b>INCREASE IN PENSION OBLIGATIONS</b>        | 23,526,200            | 24,543,400            |
| <b>PENSION OBLIGATIONS, BEGINNING OF YEAR</b> | <u>209,471,600</u>    | <u>184,928,200</u>    |
| <b>PENSION OBLIGATIONS, END OF YEAR</b>       | <u>\$ 232,997,800</u> | <u>\$ 209,471,600</u> |
| <b>AS REPRESENTED BY:</b>                     |                       |                       |
| Active/Disabled Members                       | \$ 151,684,400        | \$ 138,000,500        |
| Deferred Pensioners                           | 33,818,400            | 29,563,000            |
| Pensioners                                    | 47,495,000            | 41,908,100            |
|   | <u>\$ 232,997,800</u> | <u>\$ 209,471,600</u> |

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|   | <u>2019</u>         | <u>2018</u>         |
|---|---------------------|---------------------|
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>     |                     |                     |
| Cash Receipts from Contributions                | \$ 26,358,286       | \$ 24,047,951       |
| Cash Receipts from Other Income                 | 33,018              | 29,554              |
| Cash Receipts from Investment Income            | 16,745,673          | 16,550,531          |
| Cash Paid for Pension & Termination Benefits    | (13,054,835)        | (10,869,008)        |
| Cash Paid for Wages & Benefits                  | (465,824)           | (448,165)           |
| Cash Paid for Other Administrative Expenses     | (1,314,773)         | (1,301,891)         |
|   | <u>28,301,546</u>   | <u>28,008,972</u>   |
| <b>CASH FLOWS USED FOR INVESTING ACTIVITIES</b> |                     |                     |
| Purchase of Capital & Intangible Assets         | (77,623)            | (103,983)           |
| Increase in Investments                         | (28,096,454)        | (27,644,722)        |
|   | <u>(28,174,077)</u> | <u>(27,748,705)</u> |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>     |                     |                     |
| Change in Due to Health & Welfare Fund          | 62,539              | 4,852               |
| Repayment of Capital Lease Obligation           | (3,175)             | (2,952)             |
|   | <u>59,363</u>       | <u>1,900</u>        |
| <b>INCREASE IN CASH</b>                         | 186,832             | 262,167             |
| <b>CASH, BEGINNING OF YEAR</b>                  | <u>615,074</u>      | <u>352,907</u>      |
| <b>CASH, END OF YEAR</b>                        | <u>\$ 801,906</u>   | <u>\$ 615,074</u>   |

See the accompanying notes.











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**d) የሰነድ ስም**

ሰነድ ስም ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ

**e) የሰነድ ስም ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ**

ሰነድ ስም ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ

- የሰነድ ስም ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ
- 5-ወር ለሰነድ ስም
- የሰነድ ስም ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ
- ዘመን 3-6
- የሰነድ ስም ለሰነድ ለማሟላት የሚያስፈልጉትን ሰነድ ይጠቅሙ
- 10-ወር ለሰነድ ስም

































|  | <u>2019</u>                  | <u>2018</u>                 |
|--|------------------------------|-----------------------------|
| Interfund balance, beginning of year                 | \$ 95,905                    | \$ 91,054                   |
| Total chargebacks charged from Health & Welfare Fund | 893,941                      | 899,852                     |
| Repayments to Health and Welfare Fund                | <u>(831,402)</u>             | <u>(895,001)</u>            |
| <br>Interfund balance, end of year                   | <br><u><u>\$ 158,444</u></u> | <br><u><u>\$ 95,905</u></u> |





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| 1.14 | Were members provided with their Year end 2018 annual member statements in 2019 and did such statements contain the prescribed information as required by the NEBS Act? <sup>39</sup> Were they distributed on time? | No | Due to technical issues associated with the switchover to new software, 2018 statements were not distributed within the first 180 days of 2019. NEBS has provided statements for certain groups and to all members who have asked for a statement. Steps have been taken to ensure correctly functioning software is in place to produce and distribute overdue statements, but these systems will not be fully implemented until later in 2020. Members were provided notice in 2017 of the delays and invited to inquire if they had a need for immediate information, in which cases a statement would be prepared manually. Many 2016 and 2017 statements also remain outstanding and will be made available on request. Priority will be given to the most current outstanding pension statements. |
|------|--|----|---|

<sup>39</sup> The Pension Committee must provide an annual statement containing prescribed information to each active member of the Plan. [NEBS Act s. 28(2); NEBS Regulations s. 4]. Neither the Act nor the Regulations prescribe a due date, but 180 days after year end is typical of the requirement in similar statutes.









ጋናሊይት ሰዋርዳጅ

ሕግና ስርዓት

ጋናሊይት: ልዩ ልዩ የሥራ ስርዓቶችን ለማቆም፣ የሥራ አፈጻጸም ስርዓቶችን ለማሻሻል፣ ለጥራት ማረጋገጥና ለጥራት ማረጋገጫ ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይህን ስርዓቶችን ለማረጋገጥ ይሆናል።

ሰዋርዳጅ 1: ስርዓቶችን ለማቆም ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማረጋገጥ ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይሆናል።

ሰዋርዳጅ 2: የሥራ ስርዓቶችን ለማቆም ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማረጋገጥ ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይሆናል።

ሰዋርዳጅ 3: ለሥራ ስርዓቶችን ለማቆም ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማረጋገጥ ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይሆናል።

ሰዋርዳጅ 4: ለሥራ ስርዓቶችን ለማቆም ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማረጋገጥ ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይሆናል።

የሥራ ስርዓቶች

ጋናሊይት: ለሥራ ስርዓቶችን ለማቆም ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማረጋገጥ ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይሆናል።

ሰዋርዳጅ: ለሥራ ስርዓቶችን ለማቆም ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማረጋገጥ ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይሆናል።

ጋናሊይት: ለሥራ ስርዓቶችን ለማቆም ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማረጋገጥ ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይሆናል።

ሰዋርዳጅ 1: ለሥራ ስርዓቶችን ለማቆም ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማረጋገጥ ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይሆናል።

ሰዋርዳጅ 2: ለሥራ ስርዓቶችን ለማቆም ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማረጋገጥ ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማሻሻል ለሚያስፈልጉት ሥራዎች ስርዓቶችን ለማቆም ይሆናል።



|                            |    |
|----------------------------|----|
|                            |    |
| ልክልናሩ ልጋርሲኮ                | 5  |
| ልክልናሩ ልጋርሲኮ ዘላላሪ           | 20 |
|                            | 42 |
| ልጋርሲኮ ልጋርሲኮ                | 17 |
| ኮሎኔል ልጋርሲኮ                 | 20 |
| ኮሎኔል ልጋርሲኮ ዘላላሪ            | 32 |
| ለ ስፊት ልጋርሲኮ ወይም ስድስት       | 18 |
|                            | 9  |
|                            | 33 |
|                            | 11 |
|                            | 11 |
|                            | 26 |
|                            | 13 |
| ልጋርሲኮ ልጋርሲኮ                | 5  |
|                            | 3  |
| ዘላላሪ ኮሎኔል ልጋርሲኮ            | 15 |
|                            | 8  |
|                            | 22 |
|                            | 36 |
|                            | 3  |
| ርዕስ ወይም                    | 1  |
| ዘላላሪ ልጋርሲኮ                 | 3  |
|                            | 9  |
|                            | 4  |
|                            | 10 |
| ዘላላሪ FORT MCPHERSON-ግ      | 3  |
|                            | 4  |
| FORT SIMPSON ልጋርሲኮ         | 5  |
| FORT SMITH ልጋርሲኮ           | 5  |
| ወይም ልጋርሲኮ                  | 35 |
| ገቢ ልጋርሲኮ                   | 2  |
|                            | 10 |
| ነገር ለ ልጋርሲኮ ስድስት ስድስት ኮሎኔል | 1  |
| ዘላላሪ ኮሎኔል ልጋርሲኮ            | 17 |
|                            | 2  |
| ልጋርሲኮ ልጋርሲኮ                | 2  |
|                            | 3  |
|                            | 2  |
|                            | 14 |
| ልጋርሲኮ ልጋርሲኮ                | 6  |
| ዘላላሪ ልጋርሲኮ                 | 26 |
|                            | 7  |
| ልጋርሲኮ ልጋርሲኮ                | 8  |
| ልጋርሲኮ ወይም                  | 37 |
|                            |    |
| ልጋርሲኮ ልጋርሲኮ                | 12 |
|                            | 6  |
|                            | 20 |
|                            | 25 |
|                            | 9  |

|                       |    |
|-----------------------|----|
|                       | 7  |
|                       | 16 |
|                       | 6  |
|                       | 20 |
|                       | 38 |
| ገጠናዊ ዘላቂ              | 17 |
| ገጠናዊ ልማት              | 8  |
|                       | 31 |
|                       | 11 |
|                       | 2  |
|                       | 1  |
|                       | 1  |
| ገንዘብ ጥሬ-ገንዘብ          | 13 |
|                       | 16 |
| ገንዘብ ለ ልማት ስራዎች ለማግኘት | 2  |
| ገንዘብ ዘላቂ              | 18 |
|                       | 18 |
| ገንዘብ ለ ልማት ስራዎች ለማግኘት | 5  |
|                       | 4  |
|                       | 2  |
| ገንዘብ ለ ልማት ስራዎች ለማግኘት | 24 |
| ገንዘብ ለ ልማት ስራዎች ለማግኘት | 7  |
|                       | 1  |
|                       | 12 |
|                       | 86 |
|                       | 12 |
|                       | 6  |
|                       | 23 |
|                       | 14 |
|                       | 12 |
|                       | 13 |
| ገንዘብ ለ ልማት ስራዎች       | 9  |
| ገንዘብ ለ ልማት ስራዎች       | 48 |
| ገንዘብ ለ ልማት ስራዎች       | 5  |
| ገንዘብ ለ ልማት ስራዎች       | 6  |
| ገንዘብ ለ ልማት ስራዎች       | 3  |
|                       | 30 |
|                       | 6  |
| ገንዘብ ለ ልማት ስራዎች       | 8  |
| ገንዘብ ለ ልማት ስራዎች       | 3  |
|                       | 12 |
| ገንዘብ ለ ልማት ስራዎች       | 9  |
|                       |    |
| ገንዘብ ለ ልማት ስራዎች       | 6  |
|                       | 2  |
|                       | 23 |
|                       | 12 |
| ገንዘብ ለ ልማት ስራዎች       | 24 |
|                       | 4  |
|                       | 95 |
| ገንዘብ ለ ልማት ስራዎች       | 15 |
| ገንዘብ ለ ልማት ስራዎች       | 1  |
|                       | 4  |

