DERNIÈRE DEMEURE INTERNATIONALE

Annual activity report March 2026

Approved by the Board of Directors on June 8, 2026
Ratified by the General Assembly on August 8, 2026

Vue d'ensemble

Message from the Chairman of the Board	3
Message from the Executive director	4
Board of directors	5
Executive Management	6
Our mission, goals and vision	7
Organization activities	9
Our archievements	15
Challenges overcome	16
Future outlook	18
Appendix	19

Message from the Chairman of the Board

- THANK YOU once again for the trust you have placed in Dernière Demeure Internationale (DDI) and its governing bodies. THANK YOU also for electing, at the annual general meeting in June 2025, the members of the Board of Directors (BoD)—which I chair—to lead this prestigious organization for the next two years.
- We are aware of the heavy responsibility that rests on our shoulders, but also of the honor you have bestowed upon us by entrusting us with the leadership of this organization. It is still too early to take stock, but after eight Board meetings (five regular and three special) in our first year in office, we want to assure you that the organization is doing well. It was already doing well, and we are committed to ensuring that it continues to thrive while safeguarding its long-term sustainability.
- During this first year of our term, we have capitalized on the exceptional balance between the 50% of energetic new members and the 50% of longtime members who possess a deep, institutional memory of the organization to advance certain initiatives that are dear to DDI and to our predecessors. We therefore began our term by focusing on the basics: refresher training for all members of the Board of Directors, as well as for the members of the Executive Committee (chair, secretary, and treasurer) and the members of the standing committees. We then focused on finalizing the amendments to the bylaws, as well as adopting policies regarding working conditions, contract management, the code of ethics, and financial management, in order to strengthen the management team's tools for the executive management and accountability of our organization. We also reviewed or upheld certain decisions by senior management to deny benefits, which in turn helped improve the status of our members. At the risk of repeating myself, I invite you to review the management report, which details our accomplishments. On behalf of the Board of Directors, I would like to thank everyone who contributed to these mid-term achievements, particularly in retaining former members and recruiting new ones.
- Our biggest challenge right now is risk management, as well as protecting and ensuring the long-term sustainability of our achievements. We are working on this issue and hope to be able to offer our community a fair and equitable solution before the end of our term. We are convinced that by strengthening the protection of our loyal and dedicated members, we are helping to ensure the long-term sustainability of our organization, whose vision is to be a credible leader within the diasporas, employing innovative practices that have a significant impact on the lives of ethnocultural communities.
- I invite all community leaders to join us in launching a major campaign to recruit new members, build loyalty, and raise awareness about the importance of loyalty—the only ways to ensure the organization's mission continues and to alleviate the suffering of grieving families.



Sanny AKOBI,
Chairman of the Board of Directors

Message from the Executive director



Henriette Wambo,
Chief Executive Officer

Dear members,

- On behalf of the executive management of Dernière Demeure Internationale, I would like to extend my heartfelt greetings to you and thank you for your support of our organization over the past seven years. As of March 31, 2026, we have surpassed 15,177 members and have raised $371,250 to help 25 families. This is truly extraordinary!
- First, I would like to emphasize that this goal has been achieved thanks to the hard work of the management team, the Board of Directors, and the regional representatives.
- The activity report below will provide an overview not only of the achievements and challenges encountered during the 25-26 fiscal year, but also of our future ambitions.
- It is important to thank all our funders for their invaluable support over the past year. I would like to mention, in particular, the federal and provincial governments, which have programs to assist young people and visible minorities in entering the workforce. It must be said that, thanks to these programs, the organization has recruited individuals seeking integration who have been able to put their knowledge and expertise to good use for the organization. I am deeply grateful to them.
- I would like to thank all of our partners for helping us care for our loved ones, namely: Magnus Poirier, Thoms' Funeral Home, and Pierson's Funeral Home.
- I cannot conclude without thanking our members, without whom this mission—one of generosity—would be in vain. I remain convinced that our solidarity, our resilience, and our love for one another are the keys to our success in building a stronger and more prosperous community.

BOARD OF DIRECTORS



SANNY A. AKOBY
Chairmain of executive director



BAILO BALDÉ
General secretary



ABOUBACAR SYLLA
Treasurer & Vice President in Charge of the Ethics and Governance Committee



AUDIN BORIS TEFO
Administrator



BACHIR NCHOTTOU
Vice President in Charge of the Risk Committee



SERGE TAPIE
Vice President in Charge of the HR Committee



FRÉDERIC MIYOUPO
Vice President in Charge of the Marketing Committee

DIRECTION GÉNÉRALE



HENRIETTE WAMBO
Chief Executive Officer



MICHAEL FOTSING
Adjoint administratif et comptable



YRVINE NEY NGOMA
Agente Marketing et RS



KASIBA MWIMBILWA
Customer Service Representative, Billing



MUKENI MUKEBA M-JOSÉ
Customer Service Representative, Membership



TOMMY FONGANG
IT Technician



THREE STUDENT INTERNS
Office staff

Our mission, goals and vision

Mission

To promote mutual aid and solidarity among members;
To coordinate fundraising efforts to assist a family that has lost a loved one.

Goals

- Ensure rigorous membership management and maintain an up-to-date and engaged membership base;
- Ensure respectful, diligent care that is in accordance with the wishes of the deceased and their family.
- Raise awareness among members about the need to obtain insurance to limit the impact of their death on their loved ones.

Vision

To be a credible organization of reference within the diaspora communities for its innovative practices that bring together people from different backgrounds and ethnic origins, recognized for the significant impact of its community initiatives.

Our values

represent an unequivocal commitment to the members



Impartiality

The organization acts with neutrality and objectivity and makes its decisions in a manner that ensures fair and equitable treatment of all members.



Respect

The board of directors and representatives show consideration for the members and families with whom they interact. At all times, they demonstrate courtesy, attentiveness, and discretion. Members are accompanied to their final resting place with dignity and respect.



Transparency

The organization operates in a manner that respects its members' right to high-quality, accurate, and comprehensive information.



Solidarity

Members show solidarity with one another. Together, they form a mutual-aid group dedicated to making a strong social and community impact.

Executive Management

The governance

The following bodies are listed: the General Assembly, the Board of Directors, the standing committees, and the regional representatives.



1- The General Assembly

It met, as it does every year, on June 21, 2025, and during the meeting, major management decisions were ratified that have a direct impact on the administrative and executive bodies, as well as the members. At this meeting, the size of the Board of Directors was reduced from fifteen to nine members. The annual report, financial statements, and proposed budget were approved; the amended bylaws were ratified; and the new Board of Directors was elected.

2- The Board of irectors

Only seven board members served their full terms during the fiscal year; one of them resigned, and one seat remained vacant. They received training on nonprofit governance from Concertation Montréal on September 8, 2025. At the conclusion of the meeting, certificates were issued to the participants. In accordance with the amended General Regulations, the Board of Directors now holds its meetings every two months. There were six regular meetings and three special meetings, the report on which is as follows:

La gouvernance

Le Conseil d'administration



Everyday Encounters

Dates	Durations	Presents admin	Total administrators
26 avr 2025	2 h 45	10	15 outgoing
19 juil 2025	2 h 10	16	23 (transitional)
6 aouts 2025	2 h 15	7	8 incoming
6 oct 2025	2 h 30	7	8 incoming
8 déc 2026	2 h 00	5	8 incoming
February 9 postponed to March 23, 2026	1 h 56	4	8 incoming
TOTAL	13 h 36	16	23 administrators
			217 hours and 36 minutes of volunteer work by the 16 board members in attendance

Extraordinary Encounters

Several major issues required the convening of special meetings, namely the rise in the number of deaths, the adoption of the 24-25 financial statements, and the election of the executive board and standing committees. The directors held three special meetings during the past fiscal year.

Dates	Durations	Presents admin	Total administrators
24 mai 2025	2 h 11	8	15 outgoing
21 juin 2025	1 h 00	9	15 outgoing
25 juil 2025	2 h 12	12	15 outgoing
Total	5 h 23	15	15 outgoing administrators
			80 h 45 de bénévolats pour les 15 administrateurs présents

On peut conclure que le Conseil d'administration a fait au moins **298 heures** de travail bénévole cette année.

La gouvernance

Standing Committees

The Ethics and Governance Committee was consulted during the past fiscal year. It held two meetings to review several death cases that raised significant issues, some of which were not clearly addressed in the relevant texts. Notable among these were the meeting on November 10, 2025, which focused on reviewing requests to overturn decisions to deny certain death claims, and the meeting on February 16, 2026, which addressed member protection and risk management.

Representative Offices

The representatives held three joint meetings (6 hours), during which they discussed topics related to the organization's promotion and expansion. Sharing experiences helps standardize procedures and better tailor them to the clientele. It should be noted that our ambassador representatives carry out their activities on a volunteer basis. It is difficult to quantify the number of hours volunteered for the cause.



Activités opérationnelles

Elles ont porté essentiellement sur la promotion, la gestion des décès et autres activités subsidiaires.

a. The promotion

Several promotional activities were carried out :

- Presentation by invitation from associations or communities,
- Participation in trade shows and exhibitions; operating booths
- Appearances on television shows;
- Funeral viewings and reception receptions;
- Condolence visits to the families;
- Fundraising Galas

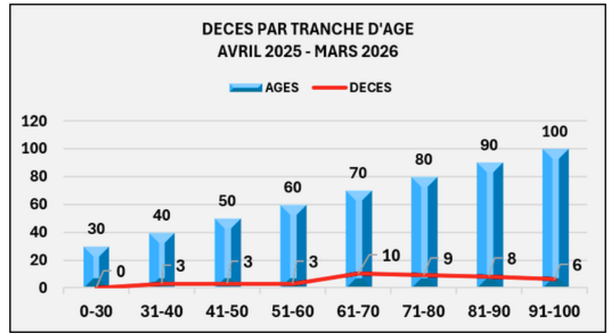
These activities have led to an increase in membership, as shown in the comparative chart below.

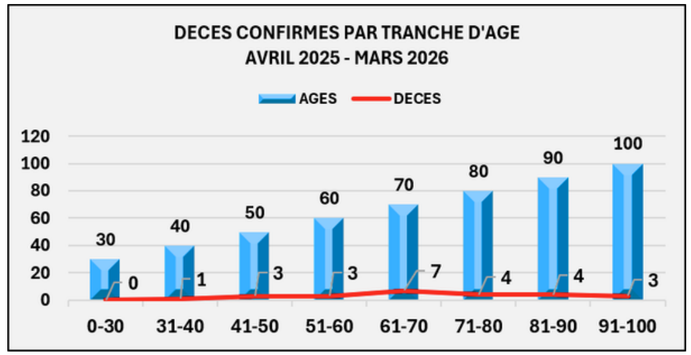
b. Handling of Deaths

There has been a decrease in the number of processed and confirmed deaths and a slight increase in the annual contribution per member. Here is a comparison of the past three years:

	2023-2024	2024-2025	2025-2026
Requests Processed	26	47	42
Confirmed Requests	14	29	25
Benefits Paid to Families	167 500$	375 000$	371 250$
Membership Fee/Member/Year	24,58$	48,40$	51,71$
Total QPI per year	31,59$	62,40$	64,71$

The two charts showing the number of total recorded deaths and confirmed deaths versus the age of the deceased





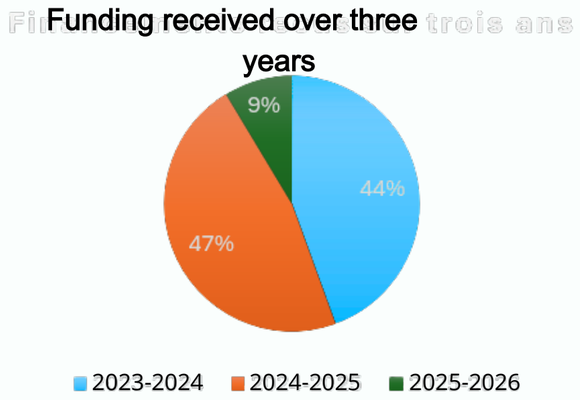
Operational activities

These activities focused primarily on promotion, claims handling, and other ancillary activities

c. Seeking Funding

The funding rate has dropped to 9% over the past three years. The quarterly membership fee ($2) allows the organization to cover its fixed expenses.

Financements reçus des trois dernières années	
Fiscal year	**Amount**
2023-2024	127 812,86 $
2024-2025	134 933,78 $
2025-2026	24 765,43 $



d. Partnerships and Community Engagement

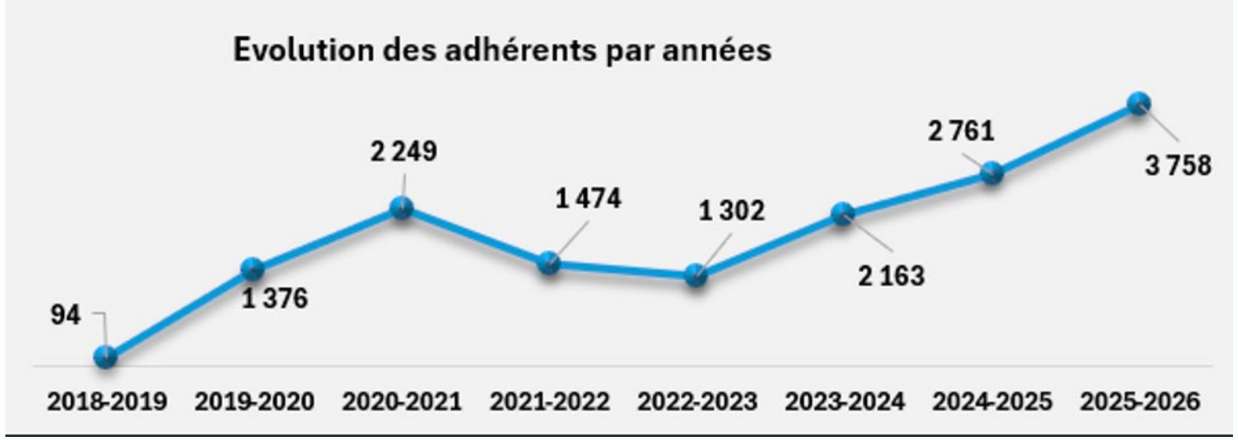
The activities carried out in the field by management and volunteer representatives play a major role in strengthening ties between the organization and its peers in the community. A partnership was established during the year to provide better funeral services, and three young people received support to help them transition into the workforce through the Canada Summer Jobs program. A newcomer has also been integrated into the workforce through existing programs.

e. Information Sessions and Outreach Events

Without funding, it is not easy to organize monthly information sessions. Only two workshops were held: one on financial security and the other on funeral and cemetery services in Canada.
A newsletter and a blog are published monthly.

Our archievements

Benefits of the promotion



Thirty-two promotional activities were carried out by the entire management team, representatives, ambassadors, and administrators. These activities helped increase membership from 11,421 to 15,177, representing a gain of 3,758 members.

Optimization of work tools

A service contract was signed with a developer to implement the specifications drafted to bring the website into compliance with the newly adopted rules. The work is nearing completion, and testing will begin shortly. The site will go live during the 2026–2027 school year.

The organization also amended its bylaws to bring them into line with the new General Regulations and adopted policies on working conditions, contract management, the code of ethics, and financial management.

Challenges overcome

The organization’s main challenge is to achieve stability and growth despite the significant uncertainty inherent in its oper ations—namely, fluctuations in the mortality rate, which can affect it at any time.

1

Incomplete membership applications

As of November 2025, the database contained nine hundred eighteen (918) incomplete accounts, with the sign-up process interrupted (username generated, no funds added, no member added). A team worked on this to assist certain members in completing their sign-up. Accounts for which the initiators cannot be reached will be deleted from the database. Regular follow-ups will now be conducted for new, incomplete membership applications in order to remove unnecessary accounts from the database.

2

Payment of fees and dues

A reminder message is sent each week to accounts in arrears, and calls are made to remind customers of their account status and assist those who are having difficulty making payments.

3

Suspension of delinquent accounts

Over the course of the year, 366 accounts—representing 1,734 members—were suspended thanks to the hard work of the advisor in charge. The collection process is established in accordance with the General Regulations as follows: weekly reminder message, phone call, payment arrangement, payment assistance, issuance of a notice, and suspension.

The suspension has a significant impact on the benefit collected and to be paid out for funeral expenses, which ultimately proves insufficient. The $0.50 allocation originally set aside for the purchase of office equipment allows management to offset this shortfall and provide the same benefit for each death.

It should be noted that members are made aware of the consequences of suspension through a standard notice explaining why it is important to suspend delinquent accounts, what happens when an account is suspended, and what steps must be taken to reactivate the account.

Challenges overcome

The organization's main challenge is to achieve stability and growth despite the significant uncertainty inherent in its operations—namely, fluctuations in the mortality rate, which can affect it at any time.

4 Deaths occurring outside the recognized territory

The authenticity of the documents provided and the length of stay outside the eligible territory were the subject of several discussions, and the following measures were adopted:

- Management is required to verify the documents provided with the issuing authority whenever it has doubts about their quality and authenticity;
- A member who dies after two consecutive years of absence from the eligible territory may be covered if there are valid reasons that prevented him or her from returning and if his or her loyalty to the organization is demonstrated or proven;
- Member status will now be classified as follows: resident, citizen, visitor, refugee, student, and undocumented;
- Only a death certificate that has been authenticated, transcribed, or entered into the registry of the embassy of the country of residence located in the country where the death occurred will be considered for coverage of a death that occurred outside the authorized territory;
- Only the death of a resident or refugee who has been a loyal member for ten consecutive years (with all dues paid in full) will be covered, provided a death certificate is submitted that has not been authenticated by the embassy of the country of residence located at the place of death.

5 Member Protection and Risk Management

The Ethics and Governance Committee was tasked with analyzing the benefits and challenges of the six options recommended by a group of actuaries from the community. The option to establish the provision/reserve was the best one under the current circumstances, given the cost-to-member ratio. In short, the upcoming Board of Directors' resolution will aim to reduce—or at least maintain—the rate of increase in deaths while preserving existing benefits and easing the burden on loyal contributors.

Future outlook

- Adopt measures to protect the benefits of existing members and to reduce or stabilize contribution rates
- Finalize Version 4 of the website and organize an orientation session for members
- Raise awareness of and explain, in simple terms, the enrollment procedures and required documents, step by step, through informational sessions
- Move forward with the real estate project (property search and mortgage financing)
- Continue to expand the organization’s reach by promoting its mission and increasing membership;
- Step up efforts to diversify revenue sources (increase public and private funding).



Appendix

Process for Reporting and Processing Deaths

