



4 June 2025

NOTICE OF ANNUAL GENERAL MEETING 2025

Notice is hereby given that the 89th ANNUAL GENERAL MEETING of The Singapore Teachers' Co-operative Society Ltd will be held at ParkRoyal on Beach Road, Grand Ballroom, 7500 Beach Road, Singapore 199591, on Saturday, 28 June 2025 at 10:00 AM.

Meeting Agenda

1. Adoption of the Annual General Meeting Standing Orders.	
2. The Chairman's Address.	
3. To confirm the minutes of the 88th Annual General Meeting held on 29 June 2024.	Resolution 1
4. To receive, and if approved, to accept the Report of the Committee of Management and the Audit Committee Report for the year ended 2024.	Resolution 2
5. To receive, and if approved, to accept the audited Financial Statements for the year ended 31 December 2024.	Resolution 3
6. To consider and approve the proposed "Distribution of 2024 Surplus" (Annex 4)	Resolution 4
7. To consider and approve the Adjustments for FY 2025 and the Estimated expenditure for FY 2026. (Annex 5)	Resolution 5
8. To consider and approve the maximum liability of \$80 million for the year 2025, which the Society may incur in loans and deposits from members and non-members, vide by-laws 9.11 and 9.12. (Annex 6).	Resolution 6
9. To consider and approve the extension of the Restricted Investments (RI) (30%) for another 3 years. (Annex 9)	Resolution 7
10. To approve the payment of \$8,000 per month to members of the Committee of Management.	Resolution 8
11. To approve the payment of \$12,600 per year for the AC Committee and the Internal Auditor.	Resolution 9
12. To consider and approve the Amendments to the Society's By-laws.	Resolution 10
13. To consider and appoint Messrs Reanda Adept PAC (Mr Ng Kok Keong) as External Auditor for the financial year 2025.	Resolution 11
14. Elections: To elect <u>two</u> members to serve on the Committee of Management for a term of three years. (Annex 8)	Resolution 12
15. To transact any other business of which at least seven clear days' notice shall have been given in writing to the Chief Executive Officer (CEO). For any matters pertaining to By-laws, fifteen clear days' notice must be given in writing to the CEO.	
16. All correspondence with the Society on AGM matters should bear the date, the member's name, NRIC number, address and signature.	

Submit Questions in Advance

ORDINARY members may submit any substantial and relevant questions they wish to raise by post or electronic mail in advance by 20 June 2025 at 5pm and 11 June 2025 on matters pertaining to the By-laws.

a) By post, questions may be sent and addressed to:

Chief Executive Officer (CEO),
The Singapore Teachers' Co-operative Society Ltd
150 Changi Road. #02-06 Guthrie Building
Singapore 419973

b) By e-mail, attention to the Chief Executive Officer (CEO) at cs@teachersco-op.org.sg

All substantial and relevant matters raised before the deadline will be addressed by the Committee of Management (COM) at the AGM. The COM will endeavour to address all the questions and matters raised during the AGM. However, as there may not be sufficient time to address all the matters raised, responses to those questions that could not be addressed during the AGM process will be addressed separately.

The question-and-answer session will be held at the end of the AGM.

PDPA Consent Disclaimer

By attending the 89th AGM, you consent to the collection, use, and disclosure of your personal data for the purpose of AGM proceedings and related activities. Your personal data will be handled in accordance with the Personal Data Protection Policy of the Society, which can be viewed on our website at www.teachersco-op.org.sg Additionally, please note that video and or audio recording will be carried out during the AGM for documentation and archival purposes.

BY ORDER OF THE COMMITTEE OF MANAGEMENT
For and on behalf of the COM



Teo Chor Kai
Chief Executive Officer