



SINGAPORE TEACHERS CO-OPERATIVE SOCIETY LTD

150 CHANGI ROAD #02-06
GUTHRIE BUILDING, SINGAPORE 419973

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UEN: S32CS0013G

2 June 2026

NOTICE OF ANNUAL GENERAL MEETING 2026

Notice is hereby given that the 90th ANNUAL GENERAL MEETING of Singapore Teachers Co-operative Society Ltd will be held at ParkRoyal on Beach Road, Grand Ballroom, 7500 Beach Road, Singapore 199591, on Saturday, 27 June 2026 at 10:00 a.m.

Meeting Agenda

1. Adoption of the Annual General Meeting Standing Orders.	
2. The Chairman's Address.	
3. To confirm the minutes of the 89th Annual General Meeting held on 28 June 2025.	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 31 December 2025.	Resolution 2
5. To receive, and if approved, to accept the Audited Financial Statements for the year ended 31 December 2025.	Resolution 3
6. To consider and approve the proposed "Distribution of 2025 Surplus" (Annex 4)	Resolution 4
7. To consider and approve the Allocation of Undistributed Accumulated Reserves. (Annex 5)	Resolution 5
8. To consider and approve the Adjustments for FY 2026 and the Estimated expenditure for FY 2027. (Annex 6)	Resolution 6
9. To consider and approve the maximum liability of \$80 million for the Year 2026, which the Society may incur in loans and deposits from members and non-members, vide by-laws 9.11 and 9.12. (Annex 7).	Resolution 7
10. To approve the payment of \$8,500 per month to members of the Committee of Management.	Resolution 8
11. To approve the payment of \$30,600 per year for the Audit Committee and the Internal Auditors.	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 as External Auditor for the financial year 2026.	Resolution 11
14. Elections: To elect five members to serve on the Committee of Management for a term of three years. (Annex 9)	Resolution 12
15. Elections: To elect two members to serve on the Internal Audit for a term of one year. (Annex 10)	Resolution 13

16. 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 the By-laws, fifteen clear days' notice must be given in writing to the CEO.	
17. 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 19 June 2026 at 5pm and 10 June 2026 on matters pertaining to the By-laws.

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

Chief Executive Officer (CEO),
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 90th AGM, you consent to the collection, use, and disclosure of your personal data for the AGM proceedings and related activities. Your data will be managed in accordance with the Co-op's Personal Data Protection Policy, available on our website at www.teachersco-op.org.sg

Please note that photography, videography, and/or audio recording will be conducted during the AGM for documentation and archival purposes. The Co-op reserves the right to use any photos, images, or videos taken during the event for publicity (e.g. newsletters, website) and future marketing initiatives.

Registration for the meeting constitutes your consent to such use without the need for further approval.

BY ORDER OF THE COMMITTEE OF MANAGEMENT

For and on behalf of the COM



Teo Chor Kai
Chief Executive Officer