

Amendment to the Rules of Soh Clan Mutual Benefit Association

1. The name of the Association shall be “**Soh Clan Mutual Benefit Association.**”
2. This Association’s registered business address is at No 14 Veerasamy Road, Singapore 207322, or such other address as may be subsequently decided upon by a General Meeting of The Association and notified to the Registrar of Mutual Benefit Organizations.
3. The Object of the Association is to raise mutual fund for the members and for the mutual benefit of the members. The main source of the mutual fund shall be from the monthly subscription of members of the Mutual Benefit Association.
Other source of fund is contributions in the form of sponsorships which is to be regarded as reserve funds.
4. **Membership qualifications:**
 - (a) All members of Soh Clan Association (inclusive of quasi members) may apply to be members of this Association and become, if their applications are accepted, Basic Members.
 - (b) All next of kin of members of Soh Clan Association who are of 21 years of age may apply to become Subsidiary Members.
 - (c) Members can also apply for their Father-in-law and Mother-in-law as Subsidiary Members (but Ages 70 and below).
 - (d) Basic Members are entitled to all the rights, privileges and obligations.

- (e) Subsidiary Members shall only be entitled to the distribution of the Mutual Fund; they shall have no voting rights.
- (f) Total number of Basic Members and Subsidiary Members shall be limited to 2000 persons.

5. Procedure for membership application:

- (a) The applicant shall duly complete the stipulated form of the Association, together with one photo copy of the applicant's Identity Card, one photo copy of Marriage Certificate (where available) and submit the application to the Secretary General directly.
- (b) Such application shall be discussed and accepted or rejected in the monthly meeting of the Management Committee. Where accepted, the list of approved applicants shall be put up on the Association's Notice Board for 2 weeks. If no subsequent objection has been lodged, the Secretary General shall notify the applicant on the status and the due date for the first monthly payment.
- (c) After the applicant has been notified, the member concerned shall pay the Mutual Fund accordingly. Pending a stipulated confirmation period of time, thereafter the member shall be entitled to the distribution of the Mutual Fund.
- (d) Once the membership has been confirmed, the member's details shall be recorded in the Members' Register; Members shall be entitled to inspect the Members' Register at any time.
- (e) Member's application Form shall be the basis of his membership status.
- (f) The name list of the approved members shall be submitted to the Annual General Meeting for

information.

6. (a) Each and every qualified member will be given a Copy of the Rules of the Association in both Chinese and English, free of charge, and also the amended Rules should there be any. However, if any extra copies are requested by any member, \$2.00 processing fees will be charged.
(b) The members are to notify the Association of any change of address. The members shall firstly inform the Secretary General vide phone call, then followed by a written notice in the form of letter, message or e-mail as proof.
7. (a) Each member is only allowed to have one membership. In the event that there is more than one membership, the first application shall prevail, the subsequent membership(s) shall become invalid and be regarded as in default, all payments made are not refundable.
(b) Members shall notify the Association in writing of their resignation, and it is to be passed and thereafter accepted by the Management Committee. All payments made by the resigning members are not refundable.
8. Management Committee members and office holders comprise:
 - (a) 1 Chairman;
 - (b) 2 Deputy Chairmen;
 - (c) 1 Secretary-General;
 - (d) 1 Deputy Secretary-Generals;
 - (e) 1 Treasurer;
 - (f) 1 Deputy Treasurer;

(g)There are currently 6 Management Committee Members. If necessary, more members can be added.

The duties of the office holders are:

Chairman:

To manage and perform all Association's affairs with full authorization, sign cheques and important documents, chair the Management Committee meetings and the Annual General Meetings.

Deputy Chairman:

Assisting the Chairman to manage all of the Association's affairs, to act on behalf of the Chairman in the Chairman's absence.

Secretary General:

To attend all Association's meetings and keep safe custody the meetings' records, handle all correspondences. To manage the membership applications and resignations of members in accordance with the Articles of Association. Attend to the distribution of members' Mutual Fund pursuant to the Articles of Association. Maintain and keep up-to-date the register of members and their beneficiaries. Maintain the particulars of the members and their beneficiaries, i.e.name, age, identity card number, address and all relevant information. Attend to all matters passed by the Committee and carry out accordingly.

Deputy Secretary General:

Assisting the Secretary General to handle all matters, and act on behalf of the Secretary General during his absence.

Treasurer:

In charge of all income and expenditure of the Association,

sign and issue cheques with the Chairman. Report to the Committee on the financial status of the Association monthly.

Keeps up-to-date and correct records of members' recruitment particulars, their accounts, individually or grouping records. If the cash in hand is more than 200 Dollars, then it has to be banked in to this Association's designated bank.

Deputy Treasurer:

Attend to all matters and act on behalf of the Treasurer during the latter's absence.

9. (a) The Management Committee's term shall be 2 years:
 - (b) There is no re-appointment for Treasurer and Deputy Treasurer.
 - (c) The re-appointment of Chairman shall not be more than 3 terms (6 years).
 - (d) All other members and office holders on the Management Committee may be, re-elected and re-appointed. Should there be a vacancy during the terms of service; the Committee shall have the right to co-opt a replacement candidate.
 - (e) All Committee Members and the properties' trustees of the current term shall have the authority to represent this Association with regard to legal proceedings.

10. (a) All cheques issued by the Association, including the withdrawal of cash shall be valid if it has been jointly signed by the Chairman or his deputy and the Treasurer or his deputy.
 - (b) All payment vouchers shall be valid if it has been checked and signed by the Secretary General or his deputy.

11. (a)The three trustees shall be elected from the members at the Annual General Meeting; Their duties are to manage the Association's immovable properties and investment of the fund.
 - (b)The terms of office for the trustees shall be 2 years and any re-appointment shall not be more than 3-terms (6 years) .
 - (c)The Management Committee shall have the right to remove any of the trustees who is deemed unfit for his office.

12. (a)The Committee meeting shall be held once a month to deal with all affairs of the Association, including discussion and acceptance or rejection of applications for membership.
 - (b)The quorum for the Management Committee meeting shall be 1/3 of the Committee Members. However when there is a call on special and/or additional meeting of the Management Committee, such meeting must be attended by at least half of the Committee Members.

13. Administrative fees, Mutual Fund are:
 - (a)30% of the total amount of Mutual Fund paid by the members each year is deducted for administrative fees. Unless approved by the Registrar of Mutual Benefit Organizations, the ratio for the administrative fees cannot be increased.
 - (b)70% of the total amount of annual Mutual Fund paid by all the members shall be used for the joint distributed Mutual Fund for the members who passed away in that particular year.

14. (a)Members' monthly Mutual Fund contribution is Two

Dollars per member, members may make lump sum payment for that year to avoid unnecessary lapse or late payment.

- (b) The Mutual Fund is calculated on an annual basis. New members' contribution to Mutual Fund is to be paid from January until December.
- (c) Members may make contributions by cash or cheque, the Association shall issue official receipt as proof of receipt.
- (d) Members who fail to contribute to the Mutual Fund before 31st July of the year shall be regarded of his entitlement and shall lose all rights and privileges.

15. Every new member, from the commencement of his/her membership, based on the day he/she started paying for the Mutual Fund, must be an official member for at least 90 days before being entitled to the distribution of the Mutual Fund.

16. (a) The Association shall notify members, who have failed to pay the Mutual Fund, in writing, and members who failed to pay after 3 notifications shall be deemed as having resigned from the Association.
- (b) However upon full payment of the amount owing, and after serving a period of 30 full days, the member's right and privileges will be restored.
 - (c) In the event that there are special circumstances raised by a particular member who was unable to make payment, the Committee shall consider the particular member's case and exercise its discretion to grant the restoration of members' right and privileges accordingly.

17. The family members of deceased members are allowed to use the funeral service equipment of this Association but they have to bear all transportation charges which Will/can be deducted from the Mutual Fund.
18. Members who have stopped their monthly contributions to the Mutual Fund are not entitled to the distribution of the Mutual Fund They may use the funeral service equipment of the Association but they have to bear all Transportation charges .
19. (a)Beneficiaries of deceased members who want to use the funeral service equipment of this Association can apply to the Committee in writing.
(b)In the event that there are more than two of such applications on the same day, then it shall subject to the sequence of the notification of death of the members.
(c)Should there be any damage or loss of the funeral service equipment, the borrowing party must take full responsibility and make compensation to the Association.
20. Distribution of the mutual fund shall be made after the close of the financial year. When a Basic member or Subsidiary member passes away, the Association shall distribute to the beneficiaries a sum of \$500.00 first, with the balance to be paid separately 30 days after the close of the financial year.
If the mutual fund has insufficient balance to meet the payments, the Association shall withdraw the difference from its reserve funds and it cannot recover the sum already paid out to the beneficiaries.

21. (a) Members must nominate a beneficiary in their membership application. After the demise of the member, his Beneficiary is entitled to receive the payment out of the Mutual Fund.
- (b) Members may request for changes of beneficiary at any time by submitting the nominations to the office of the Association.
22. (a) All notifications of death, whether the death is within or outside of Singapore, must be accompanied with a Death Certificate issued by the relevant Government or with other equivalent certificates.
- (b) The period for providing the relevant certificates shall be six months from the date of death, thereafter a deceased member's distributions shall be transferred to Reserve Fund.
23. (a) In case the deceased member did not name a beneficiary and does not have a next of kin, the Association shall arrange the funeral but the expenses shall not exceed \$150. In case there should be any balance after the accounting period then the Association shall carry out the written instructions of the deceased left with the Association before death, failing which the Management Committee shall decide the disposal of the money. It is clearly expressed that no creditors of the deceased or any other person shall have any right of claim to the fund of the deceased. Any deficit shall be made good by the reserve fund.
- (b) In accordance with Rule 22, Such member, before his death, nominates a person to be his beneficiary in writing, in the presence of and attested by J, P. or magistrate or the Registrar . Mutual Benefit

rganization.

24. When a member dies, his beneficiary may request the Association to organize for members to attend the funeral service and to be the pall-bearers. The Association shall endeavor to notify the members vide notice, telephone calls or SMS.
The Committee Members or members, upon receipt of the notice, shall attend the funeral service and to be the pall-bearer at a time fixed by this Association. The Committee shall have the right to decline the request of a deceased member's beneficiary.
25. (a)The register and account of the Association are open to members; members may request to inspect the register and account through the Secretary General.
(b)All immovable properties of this Association are to be managed by the three trustees. Unless it is resolved and passed by the Annual General Meeting, no immovable properties can be sold or charged.
26. Before 31 May each year, the Secretary General shall submit a copy of the audited annual financial report which contains the preceding financial year's balance sheet, the Association's funds and income & expenditure statement to the Registrar. The audited annual financial report shall:
(a)Itemize the expenditure.
(b)List out the auditor's name, address and telephone number, mode of engagement and qualification, etc.
(c)The auditor's report to the Registrar. The annual financial report shall be as at 31st day of December.
(d)The entire copy of the previous year's balance sheet,

together with all copies of the auditor's full report shall be made available at the Association's office.

27. Procedure on amendments of Articles of Association:

- (a) The draft proposal on amendments of Articles of Association shall be notified to the Secretary General in writing.
- (b) The Secretary General shall table such proposal to the Management Committee meeting for discussion, to resolve whether it is necessary to refer the proposal and to be dealt with in the Annual General Meeting.
- (c) The Annual General Meeting shall by way of voting to determine whether to accept such proposed amendments to the Articles of Association.
- (d) At the Annual General Meeting, if the proposed amendments are approved by 75% of the overall number of the Basic Members present, then such proposal shall be resolved at the Annual General Meeting.
- (e) With regard to the amendments on reduction of the stipulated Mutual Fund to the Articles of Association, it shall be from more than 75% of the overall number of the Basic Members, and it is to be determined by way of secret ballot without record of names.
- (f) Upon approval by the Annual General Meeting, the proposed amendments to the Articles of Association shall be submitted to the Registrar of Mutual Benefit Organizations for registration in accordance with Section 9 of the Mutual Benefit Organizations Act.

28. (a) Members who are aggrieved by the decisions of the Association may request for a meeting with the Management Committee.

(b) If the matter is not resolved amicably, the Committee and the aggrieved members may jointly or individually refer the matter to the Registrar of Mutual Benefit Organizations in accordance to section 36 of the Mutual Benefit Organizations Act.

29. (a) The Association may be dissolved by consent of three-fourths of the total number of the Basic Members testified by their signatures to an instrument of dissolution.

(b) After paying off all debts, any balance sum may be donated to registered charities in Singapore.

30. The Annual General Meeting shall be held as soon as possible after the close of the financial year.

An Extra-ordinary General Meeting may be called at any time by the Management Committee or on petition to the Hon: Secretary by a number of members equal to three times the total Management Committee members.

31. Two weeks' notice shall be given to members when an Annual General Meeting or an Extra-Ordinary Meeting is being convened and a copy of the agenda shall accompany such notice.

The quorum for a general meeting shall be three times the total number of Management Committee members.

03 August 2018

English Version To Prevail

In the event of a conflict between the English version of this Constitution with the Chinese version, the English version shall prevail.

Articles of Association Revision Approved By MBO of Singapore on :

03 August 2018; 23 June 2016;

14 August 2013; 24 April 2001;

29 June 1995; 04 August 1981