



TCC CREDIT CO-OPERATIVE LIMITED

88th ANNUAL GENERAL MEETING (AGM)

Saturday, 12th June 2021 @ 11:30 a.m.

By way of Electronic Means

Note:

Members are kindly requested to update their email address to receive information on AGM that to be conducted by way of electronic means. Please send your email to: mktgpromo@tcc.org.sg
Kindly state "Update of Email Address" as the email subject.



30th April 2021

Dear Valued Members

**TCC CREDIT CO-OPERATIVE LIMITED (TCC)
88th ANNUAL GENERAL MEETING BY ELECTRONIC MEANS**

1. In light of the current COVID-19 situation and pursuant to the COVID -19 (TEMPORARY MEASURES) ACT 2020, Alternative Arrangements for Meetings of Co-operatives Society (Second Schedule), the 88th Annual General Meeting (AGM) of TCC Credit Co-operative Limited (TCC) will be convened and held by way of electronic means, i.e. **virtual AGM on Saturday, 12th June 2021 at 11.30 a.m.**
2. Please find enclosed herewith:
 - i. The Notice of AGM.
 - ii. Guidelines for Candidates Standing for Election at the 88th AGM (Appendix I).
3.
 - i. Adhering to the guidelines issued by the Registry of Co-operative Societies on Alternate Arrangements for the Conduct of Meetings for Co-operative Societies, a member is deemed to be present at a meeting if the member has appointed the Chairman of the meeting as the member's proxy to attend, speak and vote at the meeting. If you wish to appoint the Chairman of the AGM as your proxy to attend, speak and vote at the AGM, you are kindly required to complete a **Proxy Form** and submit to us in person at TCC Office or by post, or by email, no later than **12 Noon on 8th June 2021**.
 - ii. Members who wish to obtain information on and/or participate in the AGM are required to visit TCC's website for more details. Members will be able to obtain the following documents from 21st May 2021.
 - 87th AGM Minutes of Meeting
 - **Proxy Form** for appointing the Chairman of the AGM to vote on his/her behalf. Completed Proxy Form is to be submitted in person at TCC office (adhering to safe distancing measures), or by post or email.
 - Pre-register to create an account.
 - Instructions on how to connect via internet the "live" webcast of the AGM proceedings on 12th June 2021 at 11:30 a.m.
4. Members are requested to "pre-register" their interest to attend the virtual AGM by visiting TCC Website from 21st May 2021 for more details.

TCC Credit Co-operative Limited

95 Killiney Road, Singapore 239537

Tel: 6319-3700 Fax: 6738-1977

info@tcc.org.sg

www.tcc.org.sg



The Credit Co-operative with a heart



5. In accordance to the COVID -19 (TEMPORARY MEASURES) ACT 2020, Alternative Arrangements for Meetings of Co-operatives Society (Second Schedule), members may only attend a meeting by observing and listening to the proceedings of the meeting by electronic means, if access to both an audio broadcast and audio-visual broadcast is provided to the member.
6. Additionally, members should submit any substantial and relevant matters or questions they have on the Agenda by sending their questions by post or email to the Board of Directors to address them accordingly. Please send any substantial and relevant matters or questions on the Agenda by **12 Noon on 8th June 2021.**
7. Members are to take note of the below stated addresses to submit completed Proxy Form by **12 Noon on 8th June 2021.**
 - (i) Address : TCC Credit Co-operative Limited
95 Killiney Road
Singapore 239537
 - (ii) Email Address : **88AGM@TCC.ORG.SG**
 - (iii) Website : **www.tcc.org.sg** (for more details and documents on AGM)
8. All documents on TCC AGM 2021 will be available online on TCC's website.

Yours sincerely,

T G Gritharan (Mr)
General Manager / Secretary

Cc: Registry of Co-operative Society

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NOTICE OF AGM & AGENDA

NOTICE IS HEREBY GIVEN on 30th April 2021 that the Eighty-Eight Annual General Meeting of TCC Credit Co-operative Ltd will be held by way of electronic means, which is by **virtual AGM** on **Saturday, 12th June 2021** at **11:30 a.m.** to transact the following business:

AGENDA

1. Chairman's Address.
2. To confirm the Minutes of the 87th Annual General Meeting held on 26th July 2020.
3. To receive and adopt the Annual Report 2020.
4. To receive and adopt the Auditor's Report and Statement of Accounts for the Financial Year 2020.
5. To approve the appropriation of Profits for the Financial Year 2020.
6. To approve the payment of Honorarium for members of the Board of Directors who are not in receipt of allowances.
7. To approve the Estimates of Expenditure for the Year 2021.
8. To approve the maximum Liability for the year 2021/2022.
9. To appoint TCC's Internal Auditors for the Year 2021/2022.
10. To appoint Stamford Assurance PAC Chartered Accountants and Public Accountants or other External Auditors approved by the Registry to be TCC's External Auditors for the year 2021.
11. To elect/re-elect members to serve on the Board.
12. To consider and approve resolutions, if any.
13. To consider any other business of which at least four days' notice is given in writing to the Secretary.

BY ORDER OF THE BOARD OF DIRECTORS

T G Gritharan (Mr)
General Manager / Secretary

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GUIDELINES FOR CANDIDATES STANDING FOR ELECTION AT THE 88TH AGM

1. ELIGIBILITY – BOARD OF DIRECTORS

By-law 14.13 states:

“No member shall be eligible for membership of the Board of Directors of TCC or remain a member of such Board if:

- a) He is under 21 years of age;
- b) He is not a citizen of Singapore except with the approval of the Registrar;
- c) He is an undischarged bankrupt;
- d) He has been convicted of an offence involving dishonesty or moral turpitude and has been sentenced to imprisonment;
- e) He has been convicted of an offence under the Act;
- f) He has been dismissed as a member of the co-operative society; or
- g) He has been found to have previously misused or mismanaged the funds of TCC;
- h) He became ineligible under any of the By-laws of TCC;
- i) He or she is over 62 years of age except with the agreement of a majority of TCC’s Ordinary Members at the Annual General Meeting; or
- j) He or she has been an Ordinary Member of TCC for a period of less than three years except with the agreement of a majority of TCC’s Ordinary Members at the Annual General Meeting.

2. GUIDELINES FOR NOMINATION OF CANDIDATES TO THE BOARD

- (a) All Members of the Board of Directors shall be subject to nomination for re-elections.
- (b) Nominations of candidates for election must be made in accordance with the prescribed Nomination Form, which should be completed and signed by the candidate and his/her Proposer and Secunder. (The Candidate, Proposer and Secunder must be Ordinary Members of TCC).
- (c) The Candidate, Proposer and Secunder must be present at the time of handing in the completed Nomination Form to the Secretary or to a person designated by the Board of Directors, for the purposes of verifying that the nomination of the Candidate is with his/her consent.
- (d) The Candidate, Proposer and Secunder must produce their NRIC for verification.
- (e) The Secretary or person designated by the Board of the Directors shall verify that the completed Nomination Form is in order after the closing date of the Nomination.
- (f) **Nomination Forms not properly completed may be declared as NULL or VOID.**
- g) Nomination Forms may be obtained upon request from the Secretary at No. 95 Killiney Road, Singapore 239537, during normal office hours.
- h) Completed Nomination Forms must be handed to the Secretary at TCC’s office, No. 95 Killiney Road, Singapore 239537 on or before **12 NOON, 14th May 2021.**

88th ANNUAL GENERAL MEETING

STANDING ORDERS

In Accordance to the COVID-19 (Temporary Measures) Act 2020 Alternative Arrangements for Meetings of Co-operative Societies

1. A general meeting of members of a co-operative society, or a meeting of delegates of a co-operative society, may be convened, held or conducted whether wholly or partly, by electronic means.
2. A co-operative society may provide that a member or delegate may only attend a meeting by observing and listening to the proceedings of the meeting by electronic means, if access to both an audio broadcast and audio-visual broadcast is provided to the member or delegate.
3. A co-operative society may require a member or delegate, before the meeting, to send to the chairman of the meeting, by post or electronic mail, the matters which the member or delegate wishes to raise at the meeting, and each such matter, if substantial and relevant and sent within a reasonable time before the meeting, is to be responded to at or before the meeting by electronic responses.
4. A member or delegate is deemed to be present at a meeting if the member or delegate has appointed the chairman of the meeting as the member's or delegate's proxy to attend, speak and vote at the meeting, and the relevant quorum requirements are to be determined by the voting instructions and proxies submitted by the members or delegates prior to the commencement of the meeting.
5. A co-operative society may require a member to appoint the chairman of the meeting as the member's proxy to vote at the meeting by depositing with the co-operative society an instrument of appointment by post, or by electronic mail to an electronic mail address stated in the notice of the meeting. A member may not vote at the meeting otherwise than by way of appointing the chairman of the meeting as the member's proxy.
6. A document required to be laid or produced before a meeting may be so laid or produced by being:
 - (a) Sent with the notice of the meeting; or
 - (b) Published at an online location, the address of which is provided with the notice of the meeting, or on the website of the co-operative society.**