

## **RULES**

### **SZE-TO (Situ) CLAN MUTUAL HELP ASSOCIATION**

**(UEN: S62MBO258G)**

#### **NAME**

1. This Association shall be known as the “**SZE-TO (SITU) CLAN MUTUAL HELP ASSOCIATION**”, hereinafter referred to as the “Association”.

#### **PLACE OF BUSINESS**

2. Its place of business shall be at 76C, Horne Road, Singapore 209077 or such other address as may subsequently be decided upon by a general meeting of this Association and approved by the Registrar of Mutual Benefit Organisations. The Association shall carry out its activities only in places and premises which have the prior written approval from the relevant authorities, where necessary.

#### **OBJECTS**

3.1 The objects of this Association are:

- (a) To provide mutual benefits for members;
- (b) To provide assistance for financial hardship/funeral expenses for members out of voluntary subscriptions with or without the aid of donations.

3.2 In furtherance of the above objects, the Association may:

- (a) Acquire land, lease, purchase, sell, build and construct, renovate, maintain, develop or use any movable or immovable properties whatsoever.
- (b) Receive gifts, donations, money, property, etc. for any purpose and from anyone for the benefit of the Association.
- (c) Establish and maintain a branch or branches of the Association with the same purpose and missions.
- (d) Undertake financial transactions, including borrowing, to finance any and all of the above.

## **MEMBERSHIP**

- 4.1 Members of Kau Luen Tong Sze-to Clan Guild between the age of 16 to 55 years, Singapore citizens and permanent residents in Singapore, shall be eligible to apply for membership, and members of their families (family meaning wives, widows, and mothers of male members; but husbands and children of female members of the "Sze-to" or "Seet" Clan are not eligible for membership).
- 4.2 The maximum number of members shall be unlimited.

## **APPLICATION FOR MEMBERSHIP**

- 5.1 An eligible person wishing to join the Association shall submit his particulars to the Secretary on a form to be prescribed by the Management Committee.
- 5.2 The Management Committee shall consider outstanding applications at their regular meetings.
- 5.3 All applicants accepted for membership should be announced at the Annual General Meeting of the Association.

## **SUPPLY AND AVAILABILITY OF RULES**

6. A copy of the Constitution shall be furnished to every approved member in Chinese and English. The English version shall be the official version.

## **MANAGEMENT COMMITTEE AND TRUSTEES**

- 7.1 The administration of the Association shall be entrusted to a Management Committee consisting of the following:
- 1 President
  - 1 Vice-President
  - 1 Secretary
  - 1 Treasurer
  - 4 Committee Members
- 7.2 All office bearers are honorary, except for the Secretarial Assistant, if appointed who may be paid an allowance to be determined by the Management Committee.

- 7.3 Members must hold at least a 3-year membership with Sze-To (Situ) Clan Mutual Help Association or Kau Luen Tong Sze-To Clan Guild & Mutual Help Association before they are eligible to for appointment into the Management Committee.
- 7.4 Members of the Management Committee shall be elected annually by the annual general meeting, but any member may be removed by an extra-ordinary general meeting convened for the purpose. Incidental vacancies occurring in between annual general meetings may be filled by the Management Committee for the duration of the Committee's term of office.
- 7.5 Election will be either by show of hands or, subject to the agreement of the majority of the voting members present, by a secret ballot. In the event of a tie, the immediate past Management Committee shall have the discretion to resolve the tie in any manner it deems fit.
- 7.6 A Committee Meeting shall be held at least once every two months after giving seven (7) days' notice to Committee Members. The President may call a Committee Meeting at any time by giving five (5) days' notice. A majority of the Committee Members must be present for its proceedings to be valid.
- 7.7 Any member of the Committee absenting himself from three (3) meetings consecutively without satisfactory explanations shall be deemed to have withdrawn from the Committee and a successor may be co-opted by the Committee to serve until the next Annual General Meeting. Any changes in the Committee shall be notified to the Registry of Mutual Benefit Organisations, Ministry of Culture, Community & Youth within two (2) weeks of the change.
- 7.8 The duty of the Committee is to organise and supervise the activities of the Association. The Committee may not act contrary to the expressed wishes of the General Meeting without prior reference to it and shall always remain subordinate to the General Meetings.
- 7.9 **Five** Trustees shall be appointed by a general meeting by a resolution of a majority of the members present and entitled to vote. Once appointed, they shall hold office for five years unless removed by a general meeting. Trustees can be re-appointed for further terms of service.

7.10 All Committee Members and Trustees may be authorized by the Management Committee to sue or be sued on behalf of the Association.

7.11 The minimum number for a quorum for a Management Committee meeting shall not be less than one-half of the total number of Management Committee members.

**DUTIES OF OFFICE-BEARERS**

8.1 The President shall chair all General and Management Committee meetings. He shall also represent the Association in its dealings with outside persons.

8.2 The Vice-President shall assist the President and deputise for him in his absence.

8.3 The Secretary shall keep all records, except financial, of the Association and shall be responsible for their correctness. He will keep minutes of all General and Management Committee Meetings. He shall maintain an up-to-date Register of Members and every nominated beneficiary of such member complete with particulars of name, age, identity card number, addresses and all other relevant particulars at all times. He shall keep a comprehensive record of the account of each member jointly or separately with the register of members.

8.4 The Treasurer shall keep all funds and collect and disburse all moneys on behalf of the Association and shall keep an account of all monetary transactions and shall be responsible for their correctness. He will not keep more than \$1,000.00 in the form of cash, and money in excess of this will be deposited in a bank to be named by the Management Committee. Cheques, etc. for withdrawals from the bank will be signed by the Treasurer and any two of the following officers:

The President

The Vice-President

The Secretary.

**ENTRANCE FEES, SUBSCRIPTIONS AND OTHER DUES**

9.1 The following shall be the subscription rate for member:

Entrance Fees	\$10.00
Monthly Subscription	\$3.50

The Management Committee shall have the power to revise the entrance fees and monthly subscription fees.

### **Arrears and Re-Admission**

- 9.2 Monthly subscriptions are payable in advance within the first month of the year. Any member who is in arrears of monthly subscription for three months or more and who fails to pay up within a month after being reminded by the Secretary shall cease to be entitled to the benefits of the Association. Should such member pay up all arrears within a year, he/she shall resume membership with the Association. In the event of death within 3 months from the date of settlement of arrears, he/she shall have no claim whatsoever on the benefits of the Association. Should the arrears be unpaid after a year he/she shall be treated as having resigned from the Association.
- 9.3 Any additional fund required for special purposes (excluding those stated in Article 3.1 above) may only be raised from members with the consent of the general meeting of the members.
- 9.4 The income and property of the Association whensoever derived shall be applied towards the promotion of the objects of the Association as set forth in this Constitution and no portion thereof shall be paid or transferred directly or indirectly by way of dividend or bonus or otherwise howsoever by way of profit to the persons who at any time are or have been members of the Association or to any of them or to any person claiming through any of them.

### **FUNDS AND INVESTMENTS**

- 10.1 The Treasurer shall deposit monthly all monies of the Association in a bank approved by the Committee. All payments must be made by cheques, which shall be signed by the Treasurer and any two of the following officers:

The President

The Vice President

The Secretary

10.2 Investment of funds must be approved by the Management Committee and submitted to the Trustees for approval by a majority of the Trustees. Subsequent use of the proceeds and income from such investments must be approved by the Management Committee.

**SCALE OF BENEFITS**

11.1 Any member, who passes away after having joined the Association for less than 6 months, shall be entitled to only a wreath from the Association.

11.2 Any member, who passes away after having joined the Association for more than 6 months but less than one year, shall be entitled to only \$200.00 funeral expenses payable to his/her nominee.

11.3 In the event of death, a member having joined the Association for more than one year but less than 20 years shall be entitled to the following scale of benefits. In case of re-admission, the benefits shall be based on the date of last re-admission, subject to Rules 11.1, 11.2 and 11.3.

Age of Confirmation of Membership	Amount Receivable Upon Death
16 - 33	\$1,000.00
34 - 35	\$950.00
36 - 37	\$900.00
38 - 39	\$850.00
40 - 41	\$800.00
42 - 43	\$750.00
44 - 45	\$700.00
46 - 47	\$650.00
48 - 49	\$600.00
50 - 55	\$550.00

11.4 Members who have completed 20 years of membership shall be life members and need not pay any further subscriptions. The benefits of such members shall be \$1,000.00 and an advance of \$500.00 may be drawn at any time – the balance to be paid out at death to the nominee.

11.5 All cases coming under Rules 11.3 and 11.4 shall be entitled to an additional \$400.00.

#### **REFUND OF SUBSCRIPTIONS**

12.1 A life member having convinced the Management Committee that he/she is leaving Singapore for good, may claim whatever benefits is due to him/her from the Association, but shall not be entitled to the \$400.00 under Rule 11.5.

12.2 A member for more than 5 years but less than 20 years and not in arrears of subscription may be refunded half of the amount of his/her total monthly subscription and full amount of advance subscription, if any, provided he/she has convinced the Management Committee that he/she is leaving Singapore for good. He/She shall not be entitled to the \$400.00 under Rule 11.5.

#### **ADMINISTRATIVE EXPENDITURE**

13. The amount that may be deducted from the total subscription collection for annual administration expenses shall not exceed the current rate as prescribed by law.

#### **GENERAL MEETINGS**

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

14.2 An Extraordinary General Meeting may be called at any time by the Management Committee or on the written request to the Secretary by a number of members equal to three times the total Management Committee members. The Extraordinary General Meeting shall be convened within two (2) months from receiving this written request to convene the Extraordinary General Meeting.

- 14.3 If the Management Committee does not within two (2) months after the date of the receipt of the written request proceed to convene an Extraordinary General Meeting, the members who requested for the Extraordinary General Meeting shall convene the Extraordinary General Meeting by giving ten (10) days' notice to voting members setting forth the business to be transacted and simultaneously posting the agenda on the Association's notice board.
- 14.4 At least two (2) weeks' notice shall be given to members, of an Annual General Meeting or an Extraordinary General Meeting. Notice of meeting stating the date, time and place of meeting shall be sent by the Secretary to all voting members. The particulars of the agenda shall be posted on the Association's notice board four (4) days in advance of the meeting.
- 14.5 Unless otherwise stated in this Constitution, voting by proxy is allowed at all General Meetings.
- 14.6 The following points will be considered at the Annual General Meeting:
- (a) The previous financial year's accounts and annual report of the Committee.
  - (b) Where applicable, the election of office-bearers and Honorary Auditors for the following term. In this regard, there shall be a combined election of office bearers for SZE-TO (Situ) CLAN MUTUAL HELP ASSOCIATION ("SCMHA") and KAU LUEN TONG SZE-TO CLAN GUILD ("KLTSCG") to be conducted as follows:
    - (i) The members of SCMHA and KLTSCG, present and by proxy, shall nominate and vote by secret ballot up to a maximum of 18 members into the two Management Committees of SCMHA and KLTSCG.
    - (ii) The top 18 members with the highest number of votes and up to 4 Co-opted members will form the two Management Committees.
    - (iii) The 4 Co-opted members, 2 from SCMHA and 2 from KLTSCG shall be appointed by way of recommendation from the elders or incoming Management Committees.



- (c) Any member who wishes to place an item on the agenda of a General Meeting may do so provided he gives notice to the Secretary one (1) week before the meeting is due to be held.
- 14.7 The minimum number for a quorum for a General Meeting shall not be less than three times the total number of Management Committee members.
- 14.8 In the event of there being no quorum at the commencement of a General Meeting, the meeting shall be adjourned for half an hour and should the number then present be insufficient to form a quorum, those present shall be considered a quorum, but they shall have no power to amend any part of the existing Constitution.

#### **AUDIT AND FINANCIAL YEAR**

- 15.1 The financial year of the Association shall be from 1<sup>st</sup> January to 31<sup>st</sup> December of each year.
- 15.2 The accounts of the Association shall be audited by annually by a firm of Certified Public Accountants who shall be appointed as Auditors at each Annual General Meeting for a term of one year and shall be eligible for reappointment.
- 15.3 They:
  - (a) Will be required to audit each year's accounts and present a report upon them to the Annual General Meeting.
  - (b) May be required by the President to audit the Association's accounts for any period within their tenure of office at any date and make a report to the Committee.
- 15.4 The Secretary shall send to the Registrar an annual return of the income and expenditure, funds and effects of the Association as audited by the certified Public Accountants not later than 31<sup>st</sup> May every year.
- 15.5. A copy of the last annual balance sheet together with any special report of the auditors shall always be displayed in a conspicuous place at the registered office of the Association.

- 15.6 Immoveable properties shall be in the charge of the Trustees, but approval of a general meeting must be obtained before a mortgage or purchase or sale can be effected.

#### **INSPECTION BY MEMBERS**

16. A member or subscriber or person having an interest in the funds of the Association may inspect the books and register of names of members of or subscribers to the Association.

#### **RECORD AND REGISTERS OF MEMBERS**

17. The Secretary shall keep a register with particulars of the name, age, identity card number and address of every member of the Association and every nominated beneficiary of such member.

#### **VISITORS AND GUESTS**

- 18.1 Visitors and guests may be admitted into the premises of the Association but they shall not be admitted into the privileges of the Association.
- 18.2 All visitors and guests shall be introduced and accompanied by members at all times and shall abide by the Association's rules and regulations.

#### **PROHIBITIONS**

- 19.1 Gambling of any kind, excluding the promotion or conduct of a private lottery which has been permitted under the Private Lotteries Act Cap 250, is forbidden on the Association's premises. The introduction of materials for gambling or drug taking and of bad characters into the premises is prohibited.
- 19.2 The funds of the Association shall not be used to pay the fines of members who have been convicted in court of law.
- 19.3 The Association shall not engage in any trade union activity as defined in any written law relating to trade unions for the time being in force in Singapore.
- 19.4 The Association shall not indulge in any political activity or allow its funds and/or premises to be used for political purposes.

19.5 The Association shall not hold any lottery, whether confined to its members or not, in the name of the Association or its office-bearers, Committee or members unless with the prior approval of the relevant authorities.

19.6 The Association shall not raise funds from the public for whatever purposes without the prior approval in writing of the Assistant Director Operations, Licensing Division, Singapore Police Force and other relevant authorities.

### **AMENDMENTS TO THE RULES**

20.1 The Association shall not make, alter, amend or rescind these Rules without the approval in writing of the Registrar of Mutual Benefit Organisations. No alteration or addition/deletion to these Rules shall be passed except at a general meeting and with the approval of two-thirds (2/3) of the total voting members obtained by means of a ballot vote at the General Meeting.

Provided that no alteration may take place which would reduce the benefits provided by the rules without the approval of three-fourths (3/4) of the total voting members obtained by means of a ballot vote.

20.2 In compliance with Section 9 and/or 25 of the Mutual Benefit Organisations Act (Chapter 191), the proposed amendments, after approval by the general meeting shall be registered with the Registrar of Mutual Benefit Organisations.

### **INTERPRETATION**

21. In the event of any question or matter pertaining to day-to-day administration which is not expressly provided for in this Constitution, the Management Committee shall have power to use its own discretion. The decision of the Management Committee shall be final unless it is reversed at a General Meeting of members.

### **PROCEDURE OF SETTLEMENT OF DISPUTES**

22.1 (a) A member or person claiming through a member who claims to have a grievance under the rules of the Association or against the Association or an officer thereof, and

(b) Any person aggrieved who has ceased to be a member of the Association or any person claiming through such aggrieved person or an officer thereof,

is entitled to request a special meeting with the Management Committee to present his case. The Management Committee shall endeavour to redress the grievance.

- 22.2 In the event of no settlement being arrived at, the Management Committee and the aggrieved person, shall present their case, either jointly or separately, to the Registrar of Mutual Benefit Organisations, or to a person or persons appointed by the Registrar, for arbitration.

### **DISSOLUTION**

- 23.1 This Association may be dissolved by the consent of three-fourths of the members of the Association testified by their signatures to an instrument of dissolution.
- 23.2 In the event of the Association having insufficient funds to meet claims, this Association may be dissolved with the consent of the Registrar.
- 23.3 In the event of the Association being dissolved as provided above, all debts and liabilities legally incurred on behalf of the Association shall be fully discharged, and the remaining funds will be donated to an approved charity or charities in Singapore in such manner as the General Meeting of members may determine.

**- THE END -**