



SAFRA NATIONAL SERVICE ASSOCIATION

BUILDING BONDS • CREATING MEMORIES

OUR REF:

HQ/AGM/1-1

DATE:

8 November 2024

See Distribution

MINUTES OF THE 51ST AGM HELD ON SUNDAY, 3 NOVEMBER 2024 AT 3.00 PM AT SAFRA CHOA CHU KANG

Present

31st SAFRA Management Committee

(On the stage panel)

Mr Zaqy Mohamad

- President

BG (NS) Kenneth Liow

- Vice-President, SAFRA

Mr Shaun Goh

- General Secretary

COL (NS) Roysten Lee
Chairman, Executive Committee
(SAFRA Toa Payoh)

)
)
)

COL (NS) Tan Yeow Tiong
Chairman, Executive Committee
(SAFRA Yishun)

)
)
)

COL (NS) Toh Han Li
Chairman, Executive Committee
(SAFRA Jurong)

)
)
)

Committee Members

SLTC (NS) Patrick Koh
Chairman, Executive Committee
(SAFRA Punggol)

)
)
)

LTC (NS) Terence Quek, BBM
Chairman, Executive Committee
(SAFRA Mount Faber)

)
)
)

LTC (NS) Andy Tan, BBM
Chairman, Executive Committee
(SAFRA Choa Chu Kang)

)
)
)

HEADQUARTERS

2 Telok Blangah Way Singapore 098803

TEL: 6278 6011 | www.safra.sg

Visit our clubs at Choa Chu Kang, Jurong, Mount Faber, Punggol, Tampines, Toa Payoh and Yishun

Present (cont'd)

MAJ (NS) Khoo Sze Boon	)	Committee Members
Chairman, Executive Committee	)	
(SAFRA Tampines)	)	
	)	
SLTC (NS) Ace Low	)	
Chairman, SAFRA Volunteer	)	
Management Committee	)	
	)	
COL Mohamed Feroz	)	
	)	
COL Eugene Ng	)	
	)	
Mr Ng Kin Yi	)	Ex-officio Members
	)	
COL Dean Yik	)	

Management Staff

Mr Edward Leong	-	CEO, SAFRA
Mr Ng Heng Chew	-	General Manager, NSRCC
Mr Melvin Kuek	-	Executive Director, So Drama! Entertainment

Audit Committee

Mr Tin It Phong	-	Advisor, SAFRA Audit Committee
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Absent with Apologies

31st SAFRA Management Committee

Mr Goh Thong	-	Committee Member
BG (RET) Winston Toh	-	Committee Member
COL Siswi Herlini	-	Committee Member
ME7 Ruth Tay	-	Committee Member
COL Yeo Lip Khoo	-	Ex-officio Member

Resource Panel

SAFRA

Ms Yap Mong Nah	-	Deputy CEO (Club Management & Engagement Group)
Mr Donald Tan	-	Deputy CEO (Business Group)
Ms Kris Ho	-	Deputy CEO (Membership & Corporate Services Group)
Ms Margaret Chan	-	Financial Controller

NSRCC

Mr Stanley Ho	-	Director (Business Strategy & Resort)
Ms Joanne Tan	-	Director (Finance & Admin)

So Drama! Entertainment

Ms Chor Li Jing	-	Head, Finance
Ms Jean Yeo	-	Team Lead, Strategic Planning

In Attendance

SAFRA External Auditors (PKF-CAP LLP)

Mr Lee Eng Kian	-	Engagement Partner
Mr Chew Wei Jim	-	Engagement Manager

SAFRA External Legal Advisor for AGM (Michael Por Law Corporation)

Mr Michael Por	-	Managing Director
Ms Lee Jiaxin	-	Associate Director

SAFRA Club Executive Committees (EC)

SAFRA Choa Chu Kang EC:

LTC (NS) Ting Chi-Yen	-	Vice-Chairman
1WO (NS) Leng Chiak Sun	-	Secretary
Mr James Tan	-	Member

SAFRA Jurong EC:

MAJ (NS) Liu Jiahao, Ivan	-	Treasurer
ME4 (NS) Ericz Ezekiel Tay	-	Member

SAFRA Mount Faber EC:

MAJ (NS) Justin Koh	-	Vice-Chairman
CPT (NS) James Boey	-	Treasurer

SAFRA Punggol EC:

LTC (NS) Evan Choe	-	Vice-Chairman
CPT (NS) Andy Ng	-	Secretary
CPL (NS) Arvin Tang	-	Treasure
MAJ (NS) Sherman Tan	-	Member
CPL (NS) Soh Yi Da	-	Member

SAFRA Tampines EC:

LTC (NS) Choo Joo Liang	-	Vice-Chairman
LTA (NS) Mohammad Khairul Bin Yunos	-	Treasurer
MAJ (NS) Lucas Tan	-	Member
MAJ (NS) Cleve Chia	-	Member

SAFRA Toa Payoh EC:

SLTC (NS) Halmie Hussein Mattar	-	Vice-Chairman
Mr Benjamin Ma	-	Secretary
2WO (NS) Wayne Ang	-	Member

SAFRA Yishun EC:

MAJ (NS) Chan Wei Ting	-	Secretary
3SG (NS) You Han Kit	-	Member

1 COMMENCEMENT OF PHYSICAL ANNUAL GENERAL MEETING

1.1 The 51st Annual General Meeting (AGM) was convened and conducted physically.

1.2 In accordance with Article XI, Clause 7 of the Constitution, the Annual General Meeting (AGM) started at 3.00 pm as the quorum of 100 Ordinary A

Members was met. The meeting was called to order with 140 Ordinary A Members, among the 371 members present.

2 ADDRESS BY PRESIDENT, SAFRA

2.1 President, SAFRA welcomed all members and thanked them for attending the AGM. He said SAFRA played an important role in showing appreciation to national servicemen for their contributions to defence, and strengthening bonds forged during National Service.

Highlights of FY 2023/2024

2.2 FY2023/2024 was a year when significant strides were made.

Opening of SAFRA Choa Chu Kang

2.3 President, SAFRA recapped that then-Deputy Prime Minister, Mr Lawrence Wong officially opened SAFRA Choa Chu Kang in November 2023. President, SAFRA also highlighted SAFRA Choa Chu Kang's key concept and facilities, visitation figures and awards received, and encouraged members to explore the clubhouse's facilities after the AGM.

Appreciating NSmen Initiatives

2.4 In FY2023/2024, SAFRA continued to organise activities to encourage Singaporeans and businesses to show appreciation and support for national servicemen.

2.5 234 students from 22 secondary schools and tertiary institutions produced videos that expressed their gratitude to our national servicemen. The top winning entries from the Appreciating NSmen Video Competition were circulated on social media and screened in public spaces such as SAFRA clubs, HDB estates and at the National Day Parade heartland celebrations in 2023.

2.6 For Appreciating NSmen Art Jam, a joint initiative with the Association of Early Childhood & Training Services, the participation was over 30,000 children from 300 preschool centres.

2.7 In FY2023/2024, over 160 merchants offered close to 200 special deals to members and national servicemen. Food trucks deployed at various SAFRA

events and SAF camps gave away a total of 8,200 complimentary Old Chang Kee curry puffs and snacks to national servicemen and members.

2.8 As national servicemen dedicated themselves to defending Singapore, SAFRA's efforts served to remind them that they were strongly supported by their loved ones and the wider community.

Exclusive Privileges for SAFRA Members

2.9 SAFRA continued to secure exclusive privileges from merchant partners, both online and island wide, to cater to the needs of SAFRA members. These included special deals on a wide variety of products and services that enabled members to enjoy greater savings in their grocery-shopping, dining-out shopping, medical and dental consultations, insurance purchase, car refuel or renting, overseas travel, or local recreation needs. In total, there were over 50,000 exclusive offers for members that helped them to manage their cost-of-living.

2.10 Under the SAFRA Education Scheme, there was a total of 35 sponsorships provided by academic partners worth over \$800,000, awarded to members to support them in their pursuit of a diploma, bachelor's or master's degree.

Wide Range of Activities – Fitness, Bonding & TD40

2.11 SAFRA also organised a wide range of activities for members, national servicemen and their families throughout the financial year. These activities provided opportunities for SAFRA members to keep fit, spend quality time together, and help others in need within the community. SAFRA also introduced new events, such as the SAFRA Fitness Race and Cooking for Loved Ones, to provide members with fresh opportunities for meaningful bonding.

2.12 As Singapore marked 40 Years of Total Defence in 2024, SAFRA introduced a string of programmes since February 2024 to better prepare national servicemen and their families for times of crises and disruptions, and to keep each other safe. SAFRA clubs conducted disruption simulations, evacuation drills and demonstrations on how to perform cardiopulmonary resuscitation. There were also tours organised to the Civil Defence Shelter Open Houses, where participants were shown the conversion of selected underground MRT stations into public shelters during emergencies.

Achievements & Financials

2.13 SAFRA performed well in FY2023/2024. The annual club visitation and participation in SAFRA-organised events and activities grew significantly with the opening of SAFRA Choa Chu Kang and introduction of new activities. Annual club visitation grew by 16% to over 10.28 million, while annual participation in events and activities grew by 17% to over 1.54 million.

2.14 SAFRA's membership satisfaction rating improved from 77% in the previous financial year to 82%.

2.15 44 SAFRA staff were conferred Excellent Service Awards by Enterprise Singapore, in recognition of their quality service to customers.

2.16 SAFRA's membership base declined by 14% to over 466,000 due to the expiry of the complimentary 1-year SAFRA membership enjoyed by past and present SAF national servicemen as part of the previous NS55 Recognition Package.

2.17 Financially, the Group reported a surplus of \$9.4 million, higher than the \$0.5 million deficit in the previous financial year. The surpluses would ensure provision for future redevelopment and cyclical upgrades of clubhouses, as well as relevant projects to enhance SAFRA offerings to members and their families.

Looking Forward

2.18 Members could look forward to more enhanced offerings by SAFRA.

2.19 There would be cyclical upgrades to refresh older clubhouses such as SAFRA Jurong and SAFRA Toa Payoh in the coming years, including facilities such as the Indoor Air Weapons Range at SAFRA Yishun and older EnergyOne gyms. The recent enhancement of the gym at SAFRA Punggol in early 2024 was positively received by gym users, and similar upgrades were planned for the gyms at SAFRA Mount Faber and SAFRA Toa Payoh in early 2025. SAFRA clubs' vendor mix would also be periodically refreshed and Wi-Fi connectivity strengthened across all clubs.

2.20 SAFRA would be organising more meaningful programmes and members could also continue to expect a wide range of activities for them to recreate, keep fit, and bond with their families each year.

2.21 SAFRA also aimed to further expand its outreach and provide more opportunities for the community to show appreciation to national servicemen such as exploring new collaborations with Temasek Polytechnic in 2024, to enable its students from the School of Design to learn more about National Service and create short films to express their gratitude to national servicemen. Some of these productions would be launched on social media and screened in public spaces and SAFRA clubs in 2025.

2.22 In the coming years, SAFRA would be securing more membership privileges to offer better benefits to its members, particularly in areas in entertainment, food and beverage (F&B), and travel. Members could look forward to enhanced movie benefits, 1-for-1 deals and hawker treats for F&B, and greater savings when they booked travel and leisure activities through various partnering online platforms. The SAFRA Rewards Programme would be revamped to enhance its appeal and the ease of earning and redeeming SAFRAPoints at participating vendors. The SAFRA app would also be upgraded to widen its outreach to national servicemen by offering greater dynamism, ease of accessibility and navigation, and increased personalised service experience for members.

Conclusion

2.23 President, SAFRA thanked SAFRA members for their continued support. He also thanked all volunteers, members of the Management Committee and Executive Committees, as well as the staff for their hard work over the past year.

3 ADOPTION OF MINUTES OF 50TH AGM

3.1 In accordance with Article XI, Clause 2 (e) of the Constitution, any notice in writing had to be given to General Secretary at least seven days before the meeting. There was no notice received from members relating to the Minutes of 50th Annual General Meeting held on 26 November 2023 as at 27 October 2024.

3.2 Based on the valid votes received in real time during the AGM proceeding, 113 members had voted in favour of the Adoption of 50th AGM Minutes of Meeting, while two members voted against the adoption of the Minutes.

3.3 Based on the above tally of the votes, there was a majority of the votes in favour of the Adoption of the Minutes. As such, General Secretary declared that the Minutes of 50th Annual General Meeting held on 26 November 2023 were duly adopted.

4 ADOPTION OF ANNUAL REPORT FOR FY 2023/2024

4.1 In accordance with Article XI, Clause 2 (e) of the Constitution, General Secretary, SAFRA informed that there was no notice received from members relating to the Annual Report for FY 2023/2024.

4.2 Based on the valid votes received in real time during the AGM proceeding, 115 members had voted in favour of the Adoption of the Annual Report for FY 2023/2024, while four members voted against the Adoption of the Annual Report.

4.3 Based on the above tally of the votes, there was a majority of the votes in favour of the Adoption of the Annual Report. As such, General Secretary SAFRA declared that the Annual Report for FY 2023/2024 was duly adopted.

5 ADOPTION OF AUDITED FINANCIAL STATEMENTS FOR FY 2023/2024

5.1 In accordance with Article XI, Clause 2 (e) of the Constitution, General Secretary, SAFRA informed that there was no notice received from members relating to the Audited Financial Statements for FY 2022/2023.

5.2 Based on the valid votes received in real time during the AGM proceeding, 116 members had voted in favour of the Adoption of the Audited Financial Statements for FY 2023/2024, while five members voted against the Adoption of the Audited Financial Statements for FY 2023/2024.

5.3 Based on the above tally of the votes, there was a majority of the votes in favour of the Audited Financial Statements for FY2023/2024. As such, General Secretary, SAFRA declared that the Audited Financial Statements for FY 2022/2023 were duly adopted.

6 ANY OTHER MATTER OF WHICH NOTICE IN WRITING HAD BEEN GIVEN TO THE GENERAL SECRETARY AT LEAST SEVEN DAYS BEFORE THE MEETING

6.1 First Notice

6.2 The first notice was received from member, Mr Tan Tiong Hin. Mr Tan requested for discount for SAFRA members who patronised club facilities such as Climb Central at SAFRA Choa Chu Kang.

6.2.1 In response to the member's query, General Secretary, SAFRA said members currently enjoyed a wide range of exclusive discounts and privileges at SAFRA Choa Chu Kang and its facilities, as well as lifestyle merchant outlets. For example, members would enjoy 10% discount on the entry rates for Climb Central in SAFRA Choa Chu Kang. Members could also enjoy 10% discount on dance class fees and merchandise at Firstpointe Dance School, 10% discount on ala carte items at Mr Teh Tarik Cartel, 35% discount on gym membership at EnergyOne gym, and redeem a free treat with every meal purchased at Burger King.

6.3 Second and Third Notices

6.4 The second and third notices were from Mr Henry Loke Tjin Lion and Mr Chew Chee Meng. Both members had asked SAFRA to consider more affordable EnergyOne gym membership rates for seniors.

6.4.1 General Secretary, SAFRA thanked both Mr Loke and Mr Chew for their continued support for EnergyOne gym. He assured them that SAFRA EnergyOne gym intends to provide its members with the best value in facilities while balancing it with the most affordable fees possible. The SAFRA Gym Management Committee would be reviewing EnergyOne's offering for seniors and its loyal members. One option would be to introduce a more affordable off-peak period membership and loyalty gestures or perks to recognise loyal members of EnergyOne gym. The gym would share the finalised details for implementation in the next financial year. General Secretary, SAFRA sought the continued understanding and patience of both Mr Loke and Mr Chew, noting that they had raised similar requests previously, as EnergyOne review the matter expediently.

6.4.2 On Mr Loke's other point on advance renewals for existing gym members, General Secretary, SAFRA said EnergyOne had a cap of two-year for advance renewals to better plan and manage the EnergyOne capacity for the comfort and safety of the constantly growing membership. Expiring gym members would have the opportunity to take advantage of such promotions nearer their membership expiry dates offered by EnergyOne annually.

6.4.3 Regarding Mr Chew's query of SAFRA's stance on Active Aging, General Secretary, SAFRA said SAFRA had a range of offerings that senior national servicemen and members could enjoy staying healthy and active. These included facilities such as swimming, gyms, badminton and other sports facilities, as well as relatively new sports such as pickle ball. SAFRA also collaborated with Health Promotion Board to conduct Rolling Good Times programmes (e.g. learn ways to reduce risk of falls). SAFRA also organised lifelong learning courses (e.g. City Farming Talks, Infocomm Technology courses) and interest group activities such as golfing, community service and more. Overall, SAFRA continued to provide facilities and programmes to support all generations of national servicemen

including Pre-Enlistees, Full-Time National Servicemen (NSFs), Operationally Ready National Servicemen (NSmen), and ex-NSmen who had completed their national service obligations. Hence, SAFRA had to strike a balance of offerings that could cater to the varied interests of SAFRA members across their life stages.

6.4.4 With regard to Mr Chew's last query on renewal of leadership at SAFRA, General Secretary, SAFRA said SAFRA had in place a leadership development and succession plan for its senior management positions, so to keep the management team vibrant and effective.

6.4.5 Mr Loke further clarified that he was unable to further renew his EnergyOne membership as he had two unexpired promotional renewals and that his membership would only expire in April 2027. He said he was informed earlier by Deputy Director (Fitness & Wellness and Lifestyle) that he was not eligible to stack further promotions to extend his membership. Mr Loke added that he knew of other gym members whose gym memberships would expire later than his, and suggested that EnergyOne put a cap on the year to which members could make advance payments till. He wondered if there was an impending fee increase from 2027, that prevented him from further extending his membership. He had also intended to use the NS LifeSG credits to make advance payment to further extend his EnergyOne membership for which he was unable to do so, and asked if EnergyOne could review its policy on promotions stacking.

6.4.6 Chief Executive Officer, SAFRA shared that EnergyOne had a maximum period where members could make payment in advance and hence the number of promotions members could stack for expiring members. He clarified that the promotions were intended for members who were expiring during the period and for them to leverage the promotion for renewal. But as there was also interest among non-expiring members, the gym had allowed a limited advance period for such members, to do so. On revision of fees, the SAFRA Gym Management Committee would also review this from time to time, based on rising operating and inflationary cost, and seek to do so incrementally, if a revision was deemed necessary. On Chief Executive Officer, SAFRA's suggestion for Mr Loke to discuss his issues with the EnergyOne management separately after the AGM, Mr Loke concurred.

7 CLOSURE OF AGM

7.1 As there was no other matter, General Secretary, SAFRA thanked all members for supporting the Annual General Meeting and closed the Meeting at 3.42pm.

Drafted by :  CHERYL ZHUO (Ms)
Senior Corporate Affairs Executive
SAFRA

Vetted by : IVY LEE (Ms)
Director (Human Capital Management & Corporate Affairs)
SAFRA

Cleared by : KRIS HO (Ms)
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SAFRA

EDWARD LEONG
Chief Executive Officer
SAFRA

Approved by : SHAUN GOH
General Secretary
SAFRA

Distribution:

Chairman and Members
SAFRA Board of Governors

President and Members
31st SAFRA Management Committee

SAFRA Club Executive Committees (EC)