



சிங்கப்பூர் தமிழர் சங்கம் SINGAPORE TAMILIAN ASSOCIATION

1 Tessensohn Road #01-09 Singapore 217701 www.singaporetamilianassociation.org

NOTICE OF 76th YEAR ANNUAL GENERAL MEETING

Notice is hereby given that the 76th year Annual General Meeting of the Singapore Tamilian Association will be held at Singapore Khalsa Association, Moghul Mahal restaurant at 2 Tessensohn Road #03-01, Singapore 217646 on Wednesday, 30 September 2026 at 7.30pm to transact the following business:

AGENDA

1. President's opening address
2. To confirm the minutes of the 68th Annual General Meeting held on 29 August 2023
3. To receive the Report of the Executive Committee for the years 2023, 2024 & 2025
4. To receive and adopt the Statement of Accounts for the years 2023, 2024 & 2025
5. To approve the amendments to the Association's Constitution
6. To re-elect members to the Executive Committee for the years 2026 to 2029
7. To appoint four Trustees for the years 2026 to 2029
8. To appoint two Honorary auditors for the years 2026 to 2029
9. To approve the allowances not exceeding \$10,000/- per annum to be shared by the members of the Executive Committee for financial years 2023, 2024 & 2025
10. To approve the stipend not exceeding \$2,000/- per annum to be shared by the Trustees of the Association for financial years 2023, 2024 & 2025
11. To approve the allowances not exceeding \$10,000/- per annum to be shared by the members of the Executive Committee after each of the financial years 2026, 2027 & 2028 as per amended Rule 13(b)
12. To approve the stipend not exceeding \$2,000/- per annum to be shared by the Trustees of the Association after each of the financial years 2026, 2027 & 2028 as per amended Rule 13(b)
13. To approve the purchase of an office property(s) and/or investment property(s) not exceeding \$1.6 Million
14. To affect the sale of rentable properties of the Association where and whenever appropriate
15. To consider any other business for which at least three days' notice in writing shall be given to the Hon. Secretary

DENNIS RAMESH

Hon. Secretary

10 September 2026



சிங்கப்பூர் தமிழர் சங்கம் SINGAPORE TAMILIAN ASSOCIATION

2 Ang Mo Kio St. 64 Econ Building #02-01F Singapore 569084 Tel 66105318 www.singaporetamilian.org

**68TH ANNUAL GENERAL MEETING OF THE SINGAPORE TAMILIAN ASSOCIATION
HELD ON TUESDAY, 29TH AUGUST 2023, 7.30 PM AT THE SINGAPORE KHALSA
ASSOCIATION 2 TESSENSOHN ROAD SINGAPORE 217646.**

PRESENT:

Mr. John Raghavan, PBS, PB	-	President
Mr. Thiruchelvam, PBM	-	Vice President
Mr. Dennis Ramesh	-	Hon. Secretary
Mr. Sarkunan Chandra	-	Asst. Hon. Secretary
Mr. Anbalagan	-	Hon. Treasurer
Mr. Rathanasamy Tanabal	-	Asst. Hon. Treasurer
Mr. Abraham Tilak Kumar	-	Committee Member
Mr. S. Sundram, PBS	-	Committee Member
Mr. JJ Simon, PB, PBS	-	Committee Member
Mr. S. Krishnan PB, PBS, PPA	-	Committee Member
Mr Vijayan Superamaniam	-	Committee Member
Mr. Viswalingam	-	Trustee
Mr. Paranjothy Charles Joseph	-	Trustee
Mr. Martin Nathan, PB, PBS	-	Trustee

And 25 members.

PRESIDENT'S OPENING ADDRESS

**Good evening இனிய மாலை வணக்கம்
and welcome ELLORUKUM NALVARAVERPPU**

Board of Trustees of STA,
Executive Committee, STA
My fellow Members of STA,

I am informed by the Hon Secretary Mr. Dennis Ramesh that we have a quorum **(25 members present in the hall)**. Before I proceed with my address, I would like to welcome all of you to the 1st in-person 68TH AGM since the hiatus of the pandemic. This 68TH AGM in line with Singapore's challenge on sustainability, we shall be going green. All AGM materials are uploaded on our website singaporetamilianassociation.org. for your perusal. Please click on the 68th AGM pack.

Office of the Association

The registered office of the Association in the interim period is located at 2 Ang Mo Kio St. 64 Econ Building #02-01F Singapore 569084. This is courtesy of Infinite Builders (S) Pte Ltd General Manager, Mr Bernard Paranjothy who is also a member of STA. He has graciously allowed us to use his office with no rental fees. We thank him once again.

Membership

Total membership on register as of 31st Dec 2022 shall be 56 ordinary members. (Including life members). The EXCO had indeed worked hard to revive the Association and I am proud that we have somewhat achieved to rekindle the interests in STA, especially amongst the younger generation (Generation z) to steer it fast forward into the 21st Century. Renewal of membership is also important to groom talent for succession planning.

Past members who have not paid their dues have been taken off the Register (as we resolved in the last AGM) but of course they can apply to rejoin (subject to the approval of the Executive Committee).

STA is a social non-profit organization registered in 1950 with a deep-rooted sense of service to the Indian Community, and the membership coercion is important. We don't want anyone to join just to piggyback our efforts but rather to contribute their time and skills via volunteering in areas such as education, elderly, environment, culture, etc.

As per the constitution 3 (a) (iv) the membership fee must be re-introduced. This is part of the Rules. However, since our finances are now in a very healthy state, we shall defer the collection of membership fees from members to a later date. I hope this will be heartening information for you.

Financials

The Association's balance sheet is healthy. After the sale of the two properties at Woodville Close, our finances has had an uplift. The capital return of the sale (amounting to \$5.706M) has been mandated to be kept intact for re-acquisition of another property. (Lest we can acquire a property at a lower price for investments purposes). In the interim we have utilized \$550,000 for paying the inherited debts to the late Mr. Maran and Mr. Ramachandran.

The principal liabilities are monies owing to a) the late President Mr Marai Malai Maran \$500,000 which came about by his own monies being used for the Association's expenses; and professed to be true and accurate by long serving members in the Executive Committee and monies owing \$50,000 to the late Mr Ramachandran (proprietor of the Ananda Bhavan Chain of restaurants). These debts have all been brought to book, you are advised to read these in the entries of AFS.

(The debt repayment to the late Mr Maran & the late Mr Ramachandra is to be mandated this AGM)

In the utilization of this sum, we also agreed that the remaining funds shall be invested (capitalized) to recoup the debt payments but concurrently prevailing to market conditions, we will source for a new premise for the Association. As you may have read, the market is fluid and there are many changes to property policies. We will certainly do due diligence before any procurement.

We also planned that using these residual funds we would generate some operating expenses (estimated at \$12,000 per annum) and create a reserve fund of about \$100,000 (for a 10-year period) which would be sufficient to administrate the Association.

The Association would like to thank Prestige Accountants for maintaining the accuracy of our financial books and preparing all reports diligently and on a timely basis.

Hon Secretary has announced that there were no letters to the Association within the given period to raise issues at this AGM. I wish to thank the members for the good gesture.

Executive Committee Report

Hon Secretary shall now present the **Executive Committee Report 2022** to facilitate the AGM agendas. Voting proceedings shall follow thereafter.

1. Sale of 53, 55 & 55A Woodsville Close

The Sale was completed on 4 July 2022 encompassed of 3 Strata titles. The Association engaged PropertyLimBrothers of Propnex realty as the exclusive realty agents for the sale. Abraham Logan & Partners were appointed as the legal firm to conduct the conveyancing on behalf of the Association. The reserve sale price of SGD \$5Million was mandated at the last 67th AGM.

The Association received a total of 5 offers for 55 & 55A Woodsville Close S357789 with the highest bid of **\$2.79M**.

The Association received a total of 5 offers for 53 Woodsville Close S357788 with the highest bid of **\$2.916M**.

All works were in accordance with constitution 16(a) and 17(b) of the Singapore Tamilian Association, all four Trustees and EXCO unanimously supported and agreed to accept the offers. The sale was duly reported to the Registrar of Society and acknowledged.

2. Constitution of the Association

The Associations constitution have also been amended to bring it in line to new age thinking and to be future ready. The Association has also adopted the 2015 Code of Governance for Registered Societies provided by the Registry of Societies. (ROS). This was mandated at the 67th AGM and lodged with the Registrar. You may email to us for an e-copy of the Rule book. Likewise, a Tamil version of the Rule book is also available to the members.

3. Membership

The membership was re-opened to give the Association fresh impetus and recruitment was by person-to-person promotion. The membership register was scrutinized to rekindle past and long-lost members to register their membership. But it was arduous process as many had passed on (not reported by the families) or moved their residences and failed to update their addresses. The register as at 31 Dec 2022 stand at **56** members and the average membership tenure is about 12 years. The Association shall continue to manage the three categories of membership a) Life members b) Ordinary members c) Associate members. We will continue to promote membership to grow the Association. The new membership application has been revitalised and will be available on our website soon. Please refer your family and friends to join.

4. Allowance for Executive Committee

Management has also made (subject to members mandate) an allowance of \$10,000/- per annum to be shared by the members of the Executive Committee. Whilst the sum is paltry, the principle behind this is to ensure that the Elected body is sufficiently satisfied to at least defray their personal costs in transport fees, parking charges, meals etc, and would be an inducement to encourage them to attend meetings and stay on board.

5. Honorarium for Trustees

On a similar protocol, Management has made a sum of \$2,000/- per annum shared amongst the 4 trustees which equates to \$500/- per annum per trustees. Again, this is to satisfy them on personal expenses incurred in service to the Association.

6. Investments

From the sale of our properties, In November 2022, The Association placed \$5M FD with Maybank Singapore at rates between 3.5% and 4% with 3-month tenures. This is to provide the Association with sufficient time to draw down on the funds in the event a potential property is sourced. We have thus far generated interest earned about \$184,000. We will continue our due diligence checks to monitor the FD environment and place at the best possible interest rates and local financial institutions. Currently, the Investment policy of the Association is only to invest in FDs and not in other investment instruments such as bonds and securities. This is to preserve and grow our capital.

We shall now proceed to the actual AGM agenda. We will need a proposer and seconder for each resolution for it to be carried.

No.	Proposed Resolutions
1	To confirm the minutes of the 67th Annual General Meeting held on 23 January 2021 Proposer: Mr JJ Simon Seconder: Mr Vijayan Superamaniam Resolution: Carried
2	To receive the Report of the Executive Committee for the years 2020, 2021 & 2022 Proposer: Mr S Sundram Seconder: Mr S Krishnan Resolution: Carried
3	To receive and adopt the Statement of Accounts for the year 2020 Proposer: Mr Noorul Hassan Seconder: Mr Abraham Tilak Kumar Resolution: Carried
4	To receive and adopt the Statement of Accounts for the year 2021 Proposer: Mr Anbalagan Seconder: Mr Vijayan Superamaniam Resolution: Carried
5	To receive and adopt the Statement of Accounts for the year 2022 Proposer: Mr Sarkunan Chandra Seconder: Mr S Sundram Resolution: Carried
6	To elect members to the Executive Committee (EXCO) for three years 2023 to 2026 Proposer: Mr Noorul Hassan Seconder: Mr S Sundram Resolution: Carried
	1. To elect Mr John Raghavan as President to the EXCO
	2. To elect Mr Thiruchelvam as Vice President to the EXCO
	3. To elect Dennis Ramesh as Hon. Secretary to the EXCO
	4. To elect Mr Sarkunan Chandra as Hon Asst Secretary to the EXCO
	5. To elect Mr JJ Simon as Hon Treasurer to the EXCO
	6. To elect Mr Vijayan as Hon Asst Treasurer to the EXCO

	7. To elect Mr Abraham Tilak to the EXCO
	8. To elect Mr S Sundram to the EXCO
	9. To elect Mr Anbalagan to the EXCO
	10. To elect Mr S Krishnan to the EXCO
	11. To elect Mr Rathanasamy Tanabal to the EXCO
7	To appoint four Trustees for the year 2023/2024 1. Mr Martin Nathan 2. Mr Viswalingam Mutukumarasamy 3. Mr Paranjothy Charles Joseph 4. Mr Noorul Hassan Bin Shareef Proposer: Mr Dennis Ramesh Seconder: Mr S Krishnan Resolution: Carried
8	To appoint two Honorary auditors for the year 2023/2024 Proposer: Mr Vijayan Superamaniam Seconder: Mr Rajasekaran Resolution: Carried
9	To approve the allowances not exceeding \$10,000/- per annum to be shared by the members of the Executive Committee for financial years 2021 & 2022 Proposer: Mr Tanabal Seconder: Mr Anbalagan Resolution: Carried
10	To approve the stipend not exceeding \$2000/- per annum to be shared by the Trustees of the Association for financial years 2021 & 2022 Proposer: Mr S Krishnan Seconder: Mr S Sundram Resolution: Carried
11	To approve the purchase of an office property(s) and/or investment property(s) at a reserve price of \$4,200,000 or less Proposer: Mr JJ Simon Seconder: Mr Dennis Ramesh Resolution: Carried
12	To approve the repayment in whole the inherited debts of the Association to the estates of a) Mr A Marai Malai Maran (\$500,000) b) Mr Ramachandra s/o Muthusamy Kulanthaivelu (\$50,000) Proposer: Mr Anbalagan Seconder: Mr Noorul Hassan Resolution: Carried

The results of the proceedings have been announced. I am happy we have mandated the resolutions with overwhelming support from the members. We shall work hard to materialise these resolutions passed at the AGM.

With the Association now back on sure footing we plan to embark on our mission objectives to continue to promote Tamil Culture - **language, cuisine, social habits, music, sports and arts**

amongst all Tamil speaking people be it Indians or other races to bring our Association to be in sync with the multi-national ideals of being one culture but within the multi-racial and multi-cultural diversity of our nation. Activities to promote these would be put on our road map and hopefully we can achieve them. We have certain activities in the pipeline. An insight to a couple of them:

1. We are planning to set up a bursary award for our members' children. It will be under the name of and in memory and tribute to our late President Mr Malai Marai Maran. More details will be released on our website soon.
2. To celebrate Pongal with an annual dinner and show. Many of you may remember, this annual event used to be STA's forte back in the days.

Do visit our website in the coming months for more information. Thank you for joining us today for the in-person 68th AGM. We shall now close the 68th AGM. You are all cordially invited to dinner.

Thank You again and Good Night.



**DENNIS RAMESH
HON. SECRETARY**



**JOHN RACHAVAN, PBS, PB
PRESIDENT**



SINGAPORE TAMILIAN ASSOCIATION MANAGEMENT REPORT FOR THE YEARS 2023-2025 76TH Year Annual General Meeting 2026

Committee Of Management 2023 – 2026

Mr. John Raghavan, PB, PBS	-	President
Mr. Thiruchelvam, PBM	-	Vice President
Mr. Dennis Ramesh	-	Hon. Secretary
Mr. S Vijayan	-	Hon. Asst. Treasurer
Mr. JJ Simon, PBS, PB	-	Committee Member
Mr. S. Sundram, PBS	-	Committee Member
Mr. Abraham Tilak Kumar	-	Committee Member
Mr. Anbalagan Ramasamy	-	Committee Member
Mr. S Krishnan, PB, PBS, PPA	-	Committee Member
Mr. Rathanasamy Tanabal	-	Committee Member
Mr. G. Surendran	-	Committee Member

Trustees 2023 – 2026

Mr. M. Viswalingam
Mr. Paranjothy Charles Joseph
Mr. Martin Nathan, PK, PB, PBS
Mr. Noorul Hassan

Accountant

Ms Amudhamani

Internal Auditors

Ms Sheela Navandran
Ms S Punitha

In October 2026, the Singapore Tamilian Association celebrates its 76th Anniversary. The Association continues to strive towards achieving its objectives, while navigating an evolving landscape shaped by strong technological advancements and economic rollercoasters. These developments present both new challenges and opportunities, and the Association remains committed to supporting its members and advancing its objectives in the years ahead.

In alignment with our commitment to effective governance and strategic oversight, our Sub-Committees are tasked with overseeing specific operational functions critical to the Association's performance and compliance. Where appropriate, these committees are supported by co-opted independent members and volunteers who bring external expertise and objective insight, further strengthening the integrity and effectiveness of our decision-making processes.

INVESTMENT

Abraham - Chairman
 JJ Simon
 S Vijayan
 Tanabal

BURSARY

John Raghavan
 Thiruchelvam
 Dennis Ramesh
 S Sundram
 PC Joseph

SOCIAL RECREATIONAL & CULTURE

S Krishnan – Chairman
 S Vijayan
 Sarkunan (resigned 2026)
 Surendran
 Martin Nathan (Trustee)
 Noorul Hassan (Trustee)

MEMBERSHIP

Dennis Ramesh
 S Vijayan
 Surendran
 Viswalingam
 Sarkunan (resigned 2026)

1. Association Rules

The Association's rules are also being amended to bring them in line to new age thinking and to be future ready. For instance, the rules are being adapted to reduce the age of membership eligibility to 16 from the current 18 years of age. This is to encourage our youth to join, learn and contribute to the Association from an early age.

Another key amendment is to move from an annual general meeting to a general meeting not less than once in every 3 years as the Association does not have many members, businesses or activities. It is therefore intended to keep in line with 8(c) of the constitution whereby members elected to the Executive Committee hold office for 3 years.

These amendments are necessary as to be in line with the Association's policies. The Association's Rules shall be reviewed regularly to adopt to a modern, pragmatic and equitable stance in management.

The amended rules and constitution have been uploaded onto the website www.singaporetamilianassociation.org for your familiarisation. The Association has also adopted the 2015 Code of Governance for Registered Societies provided by the Registry of Societies. (ROS)

2. Membership

As at 31 December 2025, the Association's membership stood at 59 members, with an average membership tenure of approximately 12 years. This reflects the strong and enduring commitment of our members to the Association.

The Association will continue to manage its three categories of membership: (a) Life Members, (b) Ordinary Members, and (c) Associate Members.

Looking ahead, we will continue our efforts to grow and strengthen our membership, with a particular focus on engaging the younger generation and encouraging greater participation in the Association. Membership applications are now conveniently available through our website.

We encourage all members to introduce the Association to their family members, friends, and colleagues, and invite them to join us in building a stronger and more vibrant Association for the future.

3. Investments, Assets and Liabilities

The Association has continued to grow from strength to strength following the sale of its properties at 53, 53A and 55, 55A Woodsville Close, Singapore 357788. The proceeds from the sale enabled the Association to fully settle all outstanding liabilities and strengthen its financial position. In addition, the Association has invested in two freehold investment properties, providing a stable foundation for long-term financial sustainability and continued growth.

The Association remains committed to prudent financial management and responsible stewardship of its assets, with the aim of ensuring a strong and sustainable future for the Association and its members.

PURCHASE DATE	PROPERTY	PRICE	SIZE (SQM)	REMARKS	ROI
05 JULY 2024	1 TESSENSOHN ROAD #01-09 SINGAPORE 217701	\$1.3M	66	TENANTED	3.05%
18 JULY 2025	320 SERANGOON ROAD CENTRIUM SQ #13-11 SINGAPORE 218108	\$1.8M	34	LEASE EXPIRED; ADVERTISED ON PROPERTY PORTALS	Up to 3%

320 SERANGOON ROAD CENTRIUM SQUARE



1953, TESSENSOHN ROAD 217701



The Association has also placed its remaining investible funds of \$1.8 million in a three-month renewable Maybank fixed deposit, providing a prudent and secure avenue for managing its available cash reserves while maintaining liquidity. Moving forward, the Association will continue to explore

suitable opportunities for the acquisition of properties for its office premises and/or investment purposes. Such investments will be carefully evaluated to ensure they are aligned with the Association's long-term objectives and contribute towards its financial sustainability and growth.

4. Conclusion

As we conclude another successful year, we would like to express our sincere appreciation to all our members for their continued support and commitment to the Association.

The achievements highlighted in this annual report reflect the collective efforts of our community and the dedication of everyone who has contributed to our activities and initiatives. While we celebrate the progress made, we also recognise the opportunities ahead and remain committed to strengthening our Association and creating greater value for our members.

Looking forward, we will continue to build on our achievements, embrace new opportunities, and work together towards a stronger and more vibrant future. With the continued support of our members and partners, we are confident that the Association will continue to grow and make a meaningful impact in the years ahead.

Thank you for being an important part of our journey.



DENNIS RAMESH
HON. SECRETARY, STA

SINGAPORE TAMILIAN ASSOCIATION
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2023

ACCOUNT	2023 (S\$)	2022 (S\$)
INCOME		
RENTAL INCOME	-	42,600.00
GAIN ON DISPOSAL OF PROPERTY	-	1,955,000.00
INTEREST INCOME - MAYBANK FD	184,560.93	19,311.18
OTHER INCOME	2,641.33	308.50
TOTAL INCOME	187,202.26	2,017,219.68
LESS: COGS		
LOAN INTEREST	-	5,471.72
PREPRTY TAX	-	3,800.00
REPAIR & MAINTENANCE	-	360.00
PROPERTY AGENT FEES	-	2,970.00
PROPERTY UPKEEP	-	1,350.00
PROPERTY - PROPNEX COMMISSION	-	122,608.40
DEPRECIATION 53 & 53A	-	1,000.00
DEPRECIATION 55 & 55A	-	1,000.00
TOTAL COGS	-	138,560.12
GROSS PROFIT	-	1,878,659.56
LESS: EXPENSES		
BOOKKEEPING CHARGES	1,575.00	1,500.00
AGM EXPENSES	1,040.00	-
SECRETARY ALLOWANCE	8,400.00	700.00
WELFARE	226.26	-
TAX PREPARATION CHARGES	-	390.00
BANK CHARGES	232.15	234.75
GENERAL EXPENSES	-	192.06
TELEPHONE & INTERNET	-	176.02
DOMAIN NAME/WEBSITE	406.93	333.51
MOVERS / STORAGE EXPENSES	3,080.00	1,890.40
TRANSLATION SERVICES	-	1,000.00
OVERSEAS TRAVEL EXPENSES	-	11,751.80
TRAVEL ALLOWANCE	-	2,000.00
MEETING ALLOWANCES	25,374.38	-
LOCAL TRANSPORT	-	15.20
LEGAL FEES	-	12,000.00
IT EQUIPMENT	988.00	-
TOTAL EXPENSES	41,322.72	32,183.74
NET PROFIT / (LOSS) BEFORE TAX	145,879.54	1,846,475.82
INCOME TAX	3,940.09	-
NET PROFIT / (LOSS) AFTER TAX	141,939.45	1,846,475.82
OTHER COMPREHENSIVE INCOME	-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	141,939.45	1,846,475.82

Hon. President
Mr John Raghavan PBS, PB

Hon. Auditor
Mr Bernard Paranjothy

Hon. Secretary
Mr Dennis Ramesh

Hon. Auditor
Ms. Sheela Navandran

Hon. Treasurer
Mr Jonah Joshua Simon

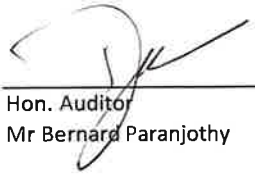
Accountant
Ms. Mani Amudha

SINGAPORE TAMILIAN ASSOCIATION

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2023

ACCOUNT	2023 (S\$)	2022 (S\$)
ASSETS		
CURRENT ASSETS		
BANK / CASH EQUIVALENTS		
DBS BANK (SGD)	274,244.02	348,715.06
MAYBANK (SGD) - 3 MONTH FIXED DEPOSIT	5,203,872.11	5,019,311.18
TOTAL BANK / CASH EQUIVALENTS	5,478,116.13	5,368,026.24
OTHER RECEIVABLES		
SINGFINANCE INVESTMENT	-	14,650.35
SP SERVICES-DEPOSIT	-	410.00
PREPAID EXPENSES-EVENTS	850.00	-
TOTAL OTHER RECEIVABLES	850.00	15,060.35
TOTAL CURRENT ASSETS	5,478,966.13	5,383,086.59
TOTAL ASSETS	5,478,966.13	5,383,086.59
LIABILITIES		
NON-CURRENT LIABILITIES		
AMOUNT DUE TO LATE MR MARAN	-	510,475.45
AMOUNT DUE TO MRS RAMA	-	50,000.00
TOTAL NON-CURRENT LIABILITIES	-	560,475.45
CURRENT LIABILITIES		
AMOUNT DUE TO LATE MR MARAN	510,475.45	-
PROVISION FOR INCOME TAX	3,940.09	-
TOTAL CURRENT LIABILITIES	514,415.54	-
TOTAL LIABILITIES	514,415.54	560,475.45
NET ASSETS	4,964,550.59	4,822,611.14
FUNDS AND RESERVES		
RETAINED EARNINGS	4,964,550.59	4,822,611.14
TOTAL FUNDS AND RESERVES	4,964,550.59	4,822,611.14


 Hon. President
 Mr John Raghavan PBS, PB


 Hon. Auditor
 Mr Bernard Paranjothy


 Hon. Secretary
 Mr Dennis Ramesh


 Hon. Auditor
 Ms. Sheela Navandran


 Hon. Treasurer
 Mr Jonah Joshua Simon


 Accountant
 Ms. Mani Amudha

SINGAPORE TAMILIAN ASSOCIATION

STATEMENT OF FINANCIAL POSITION AS AT 31 DEC 2024

ACCOUNT	2024 (\$\$)	2023 (\$\$)
ASSETS		
NON-CURRENT ASSETS		
INVESTMENT PROPERTY	1,340,415.00	-
TOTAL NON-CURRENT ASSETS	1,340,415.00	-
CURRENT ASSETS		
BANK / CASH EQUIVALENTS		
DBS BANK (SGD)	180,987.38	274,244.02
MAYBANK (SGD) - 3 MONTH FIXED DEPOSIT	3,550,381.23	5,203,872.11
TOTAL BANK / CASH EQUIVALENTS	3,731,368.61	5,478,116.13
OTHER RECEIVABLES		
PREPAID EXPENSES-EVENTS	-	850.00
TOTAL OTHER RECEIVABLES	-	850.00
TOTAL CURRENT ASSETS	3,731,368.61	5,478,966.13
TOTAL ASSETS	5,071,783.61	5,478,966.13
LIABILITIES		
NON-CURRENT LIABILITIES		
AMOUNT DUE TO MARAI MARAN BURSARY	10,475.45	-
DEPOSIT FROM GINA LLP	6,500.00	-
TOTAL NON-CURRENT LIABILITIES	16,975.45	-
CURRENT LIABILITIES		
AMOUNT DUE TO LATE MR MARAN	-	510,475.45
ACCOUNTS PAYABLE	2,497.90	-
PROVISION FOR INCOME TAX	7,034.60	3,940.09
TOTAL CURRENT LIABILITIES	9,532.50	514,415.54
TOTAL LIABILITIES	26,507.95	514,415.54
NET ASSETS	5,045,275.66	4,964,550.59
FUNDS AND RESERVES		
RETAINED EARNINGS	5,045,275.66	4,964,550.59
TOTAL FUNDS AND RESERVES	5,045,275.66	4,964,550.59


 Hon. President
 Mr John Raghavan PBS, PB


 Hon. Auditor
 Ms. Sheela Navandran


 Hon. Secretary
 Mr Dennis Ramesh


 Hon. Auditor
 Ms. Punitha Sergaran


 Hon. Treasurer
 Mr Jonah Joshua Simon


 Accountant
 Ms. Mani Amudha

SINGAPORE TAMILIAN ASSOCIATION
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DEC 2024

ACCOUNT	2024 (\$\$)	2023 (\$\$)
INCOME		
RENTAL INCOME	17,766.67	-
INTEREST INCOME - MAYBANK FD	124,638.44	184,560.93
OTHER INCOME	-	2,641.33
TOTAL INCOME	142,405.11	187,202.26
LESS: COST OF GOODS SOLD (COGS)		
PROPERTY TAX	1,849.51	-
PROPERTY AGENT FEES	3,542.50	-
PROPERTY UPKEEP	500.00	-
MAINTENANCE & SINKING FUND	(53.47)	-
PROPERTY VALUATION FEE	545.00	-
TOTAL COST OF GOODS SOLD (COGS)	6,383.54	-
GROSS PROFIT	136,021.57	-
LESS: EXPENSES		
BOOKKEEPING CHARGES	2,250.00	1,575.00
AUDITING SERVICES	800.00	-
AGM EXPENSES	-	1,040.00
SECRETARIAL ALLOWANCES	8,400.00	8,400.00
WELFARE	572.00	226.26
ENTERTAINMENT	256.83	-
BANK CHARGES	352.45	232.15
GENERAL EXPENSES	192.60	-
DOMAIN NAME/WEBSITE	1,004.55	406.93
MOVERS / STORAGE EXPENSES	3,340.00	3,080.00
MEETING ALLOWANCES	2,400.00	25,374.38
LOCAL TRANSPORT	185.42	-
IT EQUIPMENT	295.00	988.00
RETREAT	19,903.00	-
EVENTS (PONGAL 2024)	8,310.05	-
TOTAL EXPENSES	48,261.90	41,322.72
NET PROFIT / (LOSS) BEFORE TAX	87,759.67	145,879.54
INCOME TAX	7,034.60	3,940.09
NET PROFIT / (LOSS) AFTER TAX	80,725.07	141,939.45
TOTAL COMPREHENSIVE INCOME / (LOSS) FOR THE YEAR	80,725.07	141,939.45


Hon. President
Mr John Raghavan PBS, PB


Hon. Secretary
Mr Dennis Ramesh


Hon. Treasurer
Mr Jonah Joshua Simon


Hon. Auditor
Ms. Sheela Navandran


Hon. Auditor
Ms. Punitha Sergaran


Accountant
Ms. Mani Amudha

SINGAPORE TAMILIAN ASSOCIATION

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

ACCOUNT	2025 (S\$)	2024 (S\$)
INCOME		
RENTAL INCOME	58,625.81	17,766.67
INTEREST INCOME - MAYBANK FD	48,998.15	124,638.44
OTHER INCOME	-	-
TOTAL INCOME	107,623.96	142,405.11
LESS: COST OF GOODS SOLD (COGS)		
PROPERTY TAX	5,420.08	1,849.51
PROPERTY AGENT FEES	-	3,542.50
PROPERTY UPKEEP	-	500.00
MAINTENANCE & SINKING FUND	6,428.66	(53.47)
PROPERTY INSURANCE	1,216.71	-
PROPERTY VALUATION FEE	-	545.00
TOTAL COST OF GOODS SOLD (COGS)	13,065.46	6,383.54
GROSS PROFIT	94,558.50	136,021.57
LESS: EXPENSES		
BOOKKEEPING CHARGES	2,400.00	2,250.00
AUDITING SERVICES	800.00	800.00
AGM EXPENSES	-	-
SECRETARIAL ALLOWANCES	8,400.00	8,400.00
WELFARE	81.21	572.00
ENTERTAINMENT	1,807.12	256.83
BANK CHARGES	329.10	352.45
GENERAL EXPENSES	518.24	192.60
DOMAIN NAME/WEBSITE	2,385.60	1,004.55
MOVERS / STORAGE EXPENSES	2,680.00	3,340.00
MEETING ALLOWANCES	1,825.00	2,400.00
LOCAL TRANSPORT	321.05	185.42
IT EQUIPMENT	-	295.00
RETREAT	23,618.00	19,903.00
EVENTS	3,922.99	8,310.05
GUEST EXPENSE	660.30	-
TOTAL EXPENSES	49,748.61	48,261.90
NET PROFIT / (LOSS) BEFORE TAX	44,809.89	87,759.67
INCOME TAX	3,383.85	7,034.60
NET PROFIT / (LOSS) AFTER TAX	41,426.04	80,725.07
TOTAL COMPREHENSIVE INCOME / (LOSS) FOR THE YEAR	41,426.04	80,725.07

Hon. President
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Hon. Treasurer
Mr. Vijayan Superamianam

Hon. Auditor
Ms. Sheela Navandran

Hon. Auditor
Ms. Punitha Sergaran

Accountant
Ms. Mani Amudha

SINGAPORE TAMILIAN ASSOCIATION

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

ACCOUNT	2025 (\$)	2024 (\$)
ASSETS		
NON-CURRENT ASSETS		
INVESTMENT PROPERTY		
PROPERTY - 1 TESSENHORN ROAD	1,340,415.00	1,340,415.00
PROPERTY - CENTRIUM UNIT	1,860,982.56	-
TOTAL NON-CURRENT ASSETS	3,201,397.56	1,340,415.00
CURRENT ASSETS		
BANK / CASH EQUIVALENTS		
DBS BANK (SGD)	97,303.99	180,987.38
MAYBANK (SGD)	1,805,615.98	3,550,381.23
TOTAL BANK / CASH EQUIVALENTS	1,902,919.97	3,731,368.61
OTHER RECEIVABLES		
PREPAID EXPENSES	9,138.29	-
TOTAL OTHER RECEIVABLES	9,138.29	-
TOTAL CURRENT ASSETS	1,912,058.25	3,731,368.61
TOTAL ASSETS	5,113,455.81	5,071,783.61
LIABILITIES		
NON-CURRENT LIABILITIES		
AMOUNT DUE TO MARAI MARAN BURSARY	10,475.45	10,475.45
DEPOSIT FROM GINA LLP	6,500.00	6,500.00
DEPOSIT FROM KEWEN EDUCATIONAL PTE LTD	4,970.00	-
TOTAL NON-CURRENT LIABILITIES	21,945.45	16,975.45
CURRENT LIABILITIES		
ACCOUNTS PAYABLE	1,424.81	2,497.90
PROVISION FOR INCOME TAX	3,383.85	7,034.60
TOTAL CURRENT LIABILITIES	4,808.66	9,532.50
TOTAL LIABILITIES	26,754.11	26,507.95
NET ASSETS	5,086,701.70	5,045,275.66

FUNDS AND RESERVES

RETAINED EARNINGS

CURRENT YEAR EARNINGS

TOTAL FUNDS AND RESERVES

5,045,275.66	4,964,550.59
41,426.04	80,725.07
5,086,701.70	5,045,275.66

Hon. President
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Accountant
Ms. Mani Amudha

S/NO	Existing By-Law No	Existing	New By-Law No	Proposed Amendment (Please underline the changes)	Reason for the Amendment
01	1(b)	Its place of business shall be at No.2 AMK St.64 ECON industrial building #02-01F S569084 or at such other address as may subsequently be decided upon by the Executive Committee and approved by Registrar of Societies. The Association shall carry out its activity only in places and premises which have the prior written approval from the relevant authorities, where necessary.		Its place of business shall be at <u>1 Tessensohn Road, #01-09, Singapore 217701</u> or at such other address as may subsequently be decided upon by the Executive Committee and approved by Registrar of Societies. The Association shall carry out its activity only in places and premises which have the prior written approval from the relevant authorities, where necessary.	Update registered address
02	8(a)	The Association shall be under the control, management and direction of the Executive Committee consisting of a President, Two (2) Vice-		The Association shall be under the control, management and direction of the Executive Committee consisting of a President, <u>up to</u> Two (2) Vice-Presidents, an Honorary Secretary, an Assistant Honorary Secretary, an Honorary	To be In-line with the Association's policy.

		Presidents, an Honorary Secretary, an Assistant Honorary Secretary, an Honorary Treasurer, an Assistant Honorary Treasurer and Nine (9) other members of the Committee elected at the Annual General Meeting. Every member standing for election shall have been a member of the Association for at least (3) three years before the day of election. Unless with the prior approval in writing of the Registrar or an Assistant Registrar of Societies, majority of the Executive Committee Members shall be Singapore Citizens. In addition, the President, Secretary, Treasurer, and their deputies shall be Singapore Citizens or Singapore Permanent Residents.		Treasurer, an Assistant Honorary Treasurer and <u>up to</u> Nine (9) other members of the Committee elected at the Annual General Meeting. Every member standing for election shall have been a member of the Association for at least (3) three years before the day of election. Unless with the prior approval in writing of the Registrar or an Assistant Registrar of Societies, majority of the Executive Committee Members shall be Singapore Citizens. In addition, the President, Secretary, Treasurer, and their deputies shall be Singapore Citizens or Singapore Permanent Residents.	
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03	12(a)	The Executive Committee shall meet as often as possible but not less than once in a month. Seven days' notice must be given to each Committee member before the day fixed for any meeting stating the general particulars of all business to be considered at such meetings. Notwithstanding this, a shorter notice may be given under urgent circumstances.		<u>The Executive Committee shall meet as often as the business of the Association may require and in any case not less frequently than once in every 3 months.</u> Seven days' notice must be given to each Committee member before the day fixed for any meeting stating the general particulars of all business to be considered at such meetings. Notwithstanding this, a shorter notice may be given under urgent circumstances.	To be In-line with the Association's policy.
04	3(a)	In compliance with Rule 2(a), membership of the Association shall be open to any person who is not less than 18 years of age. Any new membership shall consist of ordinary, associate and/or life membership as follows:		In compliance with Rule 2(a), membership of the Association shall be open to any person who is not less than 48 <u>16</u> years of age. Any new membership shall consist of ordinary, associate and/or life membership as follows:	To open membership to the youth and the bursary award beneficiaries. The Association has many youth volunteers. There shall be no change to the age of voting and

					holding a position in the EXCO as per Rule 3(a)(vi)
05	13(b)	The Annual General Meeting of the Association shall be held within 3 months (latest 6 months) from the close of its financial year.		<u>The General Meeting of the Association shall be held not less than once every 3 years and such meeting shall be held within 3 months but no later than 6 months from the close of the financial year. The annual returns must be submitted annually to the Registrar of Societies</u>	As the Association does not have many members, business or activities, it is therefore intended to keep in line with 8(c) of the constitution whereby members elected to the Executive Committee hold office for 3 years.
06	13(b) (i)	To receive the Annual Report from the Executive Committee.		To receive the Annual Report <u>(s)</u> from the Executive Committee.	

07	6	Any member or officer who is proved to the satisfaction of the Executive Committee to have been guilty of conduct prejudicial to the interests of the Association, may be expelled from the Association. Any member so expelled shall have the right of appeal to the Annual General Meeting whose decision shall be final.		Any member or officer who is proved to the satisfaction of the Executive Committee to have been guilty of conduct prejudicial to the interests of the Association, may be expelled from the Association. Any member so expelled shall have the right of appeal to the Annual General Meeting whose decision shall be final.	To be In-line with amended Rule 13(b)
08	10(b)	The Honorary Secretary shall convene all the meetings on instructions from the President and shall conduct all correspondence, keep proper minutes of all meetings, and present such minutes at the appropriate meeting for confirmation; take charge of all records of the Association; keep a		The Honorary Secretary shall convene all the meetings on instructions from the President and shall conduct all correspondence, keep proper minutes of all meetings, and present such minutes at the appropriate meeting for confirmation; take charge of all records of the Association; keep a register of all members, prepare <u>the annual general meeting</u> report(s) to be presented at the Annual General Meeting and carry such other duties generally pertaining to his office as may be necessary.	To be In-line with amended Rule 13(b)

		register of all members, prepare an annual report to be presented at the Annual General Meeting and carry such other duties generally pertaining to his office as may be necessary.			
09	11(a)	Two Honorary Auditors not being members of the Executive Committee shall be elected at the Annual General Meeting, The Auditor shall audit the Association accounts as and when the accounts are ready.		Two Honorary Auditors not being members of the Executive Committee shall be elected at the Annual General Meeting, The Auditors shall audit the Association accounts as and when the accounts are ready.	To be In-line with amended Rule 13(b)

10	14	These Rules shall only be altered or amended at the Annual General Meeting in accordance with Rule 13a(v) or at any Extra-Ordinary Meeting which shall be called for the purpose and shall not come into force without the prior approval of the Registrar of Societies.		These Rules shall only be altered or amended at the Annual General Meeting in accordance with Rule 13a(v) or at any Extra-Ordinary Meeting which shall be called for the purpose and shall not come into force without the prior approval of the Registrar of Societies.	
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**DENNIS RAMESH
HON. SECRETARY**



**JOHN RAGHAVAN, PBS, PB
PRESIDENT**