

Church of Singapore Pre-AGM Question & Answer Session

Saturday, 21 February 2026 (10am to 12pm)

Galilee Hall, 4th Storey

PANEL MEMBERS

- 1) Chao Tian Kong (President, Church Board)
- 2) Tan Peng Ann (Vice-President, Church Board)
- 3) Sng Jing Yang, Justin (Committee Member, Church Board)
- 4) Foong Daw Ching (Advisory Elder)
- 4) Koh Chin Kok (Committee Member, Church Board; Interpreter)

RECORDING SECRETARIES

Lucy Quek
Eileen Lau
Sharon Teo

NO. OF ATTENDEES: 50

The Pre-AGM Question and Answer Dialogue (“Dialogue”) was called to order at 10:00am with an opening prayer led by Mr. Tan Peng Ann.

OPENING REMARKS (Chao Tian Kong, President)

Mr. Chao Tian Kong thanked everyone for their presence and for those who submitted their questions. A total of fifteen (15) questions were received from church members.

A. Tung Ling Social Services Arms

1. Financial Sustainability of Tung Ling Community Services (TLCS)

Submitted by Mr. Lim Zhong Hao, English Service

TLCS seems to be facing its lowest income levels and highest expenditure in FY25, resulting in a depletion of reserves. Furthermore, the Secretary’s Report notes that we have secured new premises at Marine Parade MRT for the counselling centre, which we can expect will incur new recurrent operating costs from FY26 onwards.

Despite this, the Church’s financial support to TLCS appears to have dropped significantly from \$215,000 (FY24) to \$50,000 (FY25).

Question:

“What is the rationale for the Church reducing its financial support to TLCS by over 75% at a time when the charity is expanding its physical footprint and operating costs are rising?”

“Although fees are now introduced for counselling, calculations suggest they hardly cover operating costs. Does the Church intend to fully underwrite the deficits of the new Marine Parade MRT operations, or is there a new fundraising strategy in place?”

Foong Daw Ching

TLCS and TLCC are fully funded by COS. Over the years, COS contributions have been more than sufficient to cover their operating expenses.

Consequently, TLCS had accumulated over \$689,000 in reserves. Of which, \$121,000 was used for renovation works for the Dakota Centre. As a prudent measure, the Board decided that TLCS should not hold an excessively large reserve. Therefore, the contribution was intentionally

reduced in 2025 to draw down this surplus.

It is also important to note the Church's ongoing commitment to its social service arms. For instance, the Board has approved a donation of \$230,000 for the renovation of the new TLCC Centre at Marine Parade MRT. COS remains fully committed to supporting the operations of both TLCS and TLCC with both manpower and financial resources.

A new Board will be taking over from Mr. Foong Daw Ching, and the decision on whether to charge a fee will be at the discretion of the new Board. (See Question 2)

2. Service & Manpower Strategy

Submitted by Mr. Lim Zhong Hao, English Service

"From my basic perspective, TLCS appears to offer very strong and unique value propositions, particularly with a niche capacity for Burmese counselling services, and alignment with national priorities like mental health support and active ageing. Bro Roger's efforts have also established TLCS's credibility in the eldercare sector, particularly since the establishment at 10 Dakota Crescent. Moving forward, our base in Marine Parade continues to present relevant service opportunities. We are well-positioned to serve the area's "super-aged" population, as well as affluent residents with the means to access professional care. Additionally, this location may also allow us to extend critical support to the migrant domestic workers employed within these households"

Question:

"In light of this observed potential, my first question is: When was the last strategic review of TLCS' mission, business and service plans conducted? Can the Management share key action plans formulated from that review, along with insights into the specific strengths, weaknesses, opportunities, and threats etc. currently facing the organization?"

Foong Daw Ching

TLCS primarily operates in the Dakota area. In recent years, it expanded its services by establishing counselling services under the name of TLCC. To support this growth, a new entity, TLCS Limited (a Company Limited by Guarantee) has been established, and new board members have been appointed.

As part of this transition, Mr. Foong Daw Ching is retiring as Chair of TLCS. To lead the organisation forward, the Church has appointed a TLCS Executive Committee chaired by Mr. Choo Eng Beng, with support from Mr. Kevin Koo and Mr. Ong Chiau Ho.

Regarding the strategic review: a formal strategic review will be conducted as part of this leadership transition. Mr. Foong Daw Ching is currently in the process of handing over all the information on current activities and programmes to the new TLCS Executive Committee. Once developed, the proposed strategy will be shared with the Church Board.

Questions:

"Sustaining and developing these capabilities relies heavily on a pipeline of motivated and qualified professionals at both corporate and clinical levels. I recognize that many TLCS staff hold dual roles or have deep ties to COS, and their commitment to the mission is not in doubt. However, the attraction and retention of social service talent is a known critical challenge nationally. There is a risk that without clear benchmarking, the distinct demands of clinical work may lead to burnout or a gradual reprioritization of pastoral duties over professional services. To ensure that TLCS maintains its professional capabilities alongside its ministry heart:

- *Does the Board reference national standards, such as the Skills and Salary Guidelines for*

the Social Service Sector, to value the professional component of these roles? If not, could the Board explain its rationale or commit to reviewing these benchmarks as part of TLCS' next chapter of growth?

- *How do we ensure that specific clinical workloads are recognized and resourced fairly, so that our staff can sustain high standards of care without being forced to choose between their financial stability, their ministry calling, and their professional duties?"*

Foong Daw Ching

Currently, TLCS has one staff member, the Dakota Centre Manager, and TLCC has two (2) full time staff, a Centre Manager and a trained Counsellor. Their salaries are determined by the TLCS and TLCC internal staff salary structures respectively. TLCS and TLCC take note of the Skills and Salary Guidelines for the Social Service Sector, produced by NCSS, when constructing their internal salary structures.

3. Surge in Bread Distribution Costs

Submitted by Mr Lim Zhong Hao, English Service

"The accounts show that the "Bread Distribution Cost" for TLCS surged by over 100% from \$4,357 in FY24 to \$10,380 in FY25, yet the Secretary's Report indicates the volume of distribution has remained constant at ~ 300 loaves monthly."

Question:

"Can the Board explain the driver of this disproportionate cost increase? Has there been a change in supplier or procurement process?"

Foong Daw Ching

For FY2024 (Sep 2023 - Aug 2024), the Bread Distribution initiative had started earlier, but only submitted expenses to TLCS from November 2023 through to August 2024 with 300 loaves per month; except in December 2023 when there is a customary annual break. In February 2024, mandarin oranges were also budgeted for distribution in conjunction with Chinese New Year celebrations. The total expenditure for FY2024 was approximately \$4,357.04.

For FY2025 (September 2024 to August 2025), in view of an increasing number of volunteers, the bread order was progressively increased. Orders were raised to 330 loaves in September 2024 and October 2024, 420 loaves in November 2024, followed by a break in December 2024. The order was adjusted to 390 loaves in January 2025 and 450 loaves in February 2025. From March 2025 onwards through August 2025, the order was stabilised at 750 loaves following a big success in volunteer recruitment during Make A Difference (MAD) Sunday in March.

The current distribution of 750 loaves represents a full coverage of all five (5) blocks of rental flats in Marine Terrace. The increase in distribution was an organic process, with order quantities adjusted according to available volunteer capacity. A one-time special order of 100 loaves was also made in March for the MAD Sunday recruitment drive. The distribution of Chinese New Year mandarin oranges was made possible despite manpower and logistical constraints.

4. Donation Made from TLSCC to Church

Submitted by Mr. Lim Zhong Hao, English Service

"It is noted in the accounts that the Tung Ling Student Care Centre (TLSCC) had made a donation of \$25,000 to the Church of Singapore. Typically, a wealthy parent entity (the Church) supports its social service arms, not the other way around."

Questions:

“Can the Board explain the rationale and propriety of a charity donating surplus funds back to the Church?”

Why were these funds not reinvested into TLSCC’s core objects, such as subsidizing fees for needy students, upgrading centre facilities, or staff training, rather than being transferred to the Church’s general funds?”

Foong Daw Ching

Aljunied Tung Ling Student Care Centre (ATLSCC) is jointly funded by PAP Community Foundation and COS. It has an accumulated fund of \$675,000 from annual surpluses since its inception.

As a gesture of goodwill and to acknowledge this joint partnership, ATLSCC decided to share a portion of its annual surplus with both its parent entities. Consequently, it made a goodwill donation of \$25,000 to PAP Community Foundation and a similar amount of \$25,000 to COS.

While ATLSCC regularly offers fee waivers for needy students, it also benefits from significant in-kind support from COS. Since its founding, COS has seconded a full-time staff member to manage the Centre. Her salary has only been partially reimbursed by TLSCC, as the Student Care’s salary scale could not fully cover it. This means COS has been effectively subsidising ATLSCC’s operations for years.

The remaining accumulated surplus of \$675,000 is considered more than sufficient for its intended purposes, namely, to cover the cost of reinstating the HDB-leased premises should this become necessary, and to continue supporting fee waivers for needy students in the future.

Lim Zhong Hao

It was raised that the focus of the question is on the direction of the flow of funds. Based on the explanation provided, it appeared that COS was providing support to ATLSCC. In this context, clarification was sought as to whether this would constitute a clawback of surplus from ATLSCC.

Foong Daw Ching

It was clarified that this is not a clawback. ATLSCC distributes a portion of its surplus to PAP Community Foundation, and at the same time, distributes back to COS from this surplus, as ATLSCC is jointly funded by COS as well.

Robin Lim

Another question was raised regarding the consistent high surplus with Community Services. It was asked whether this was due to over-budgeting and under-utilization of funds, or an overly conservative spending policy that resulted in unspent budgeted amounts. Clarification was also sought for the significant surplus that needs to be returned to the Church.

Foong Daw Ching

First, regarding the surplus with the Student Care, it was noted that the Church does not provide donations to the Student Care. Since its inception, the Student Care has consistently operated with a surplus, and hence, able to be self-financed. Out of its annual surplus, a donation is made to PAP Community Foundation. As this is a joint partnership, COS also receives an equivalent donation. The donation has been reduced this year and will amount to \$6,000.

Second, regarding the surplus with Tung Ling Community Services (TLCS), the budget had been planned to cover two (2) full-time staff and the associated operating expenses. However, TLCS currently only has one (1) full-time staff and one (1) part-time staff employed at the moment. In addition, the previous Centre Manager, Mr. Roger Neo, was able to secure additional income from other sources. As a result, not all of the planned budget was required, leading to a surplus.

B. Board Composition & Leadership Structure

5. Female Representation at Elder Board Level

Submitted by Mr Robin Lim, English Service

Question:

“Since women make up half or more of COS congregation, how do we ensure significant women representation and views at the highest decision-making level for matters concerning church operations, policies and issues? Currently there appears to be minimal or no women representation at Elder Board.”

Tan Peng Ann

There are two aspects to this question:

1. The representation of woman in decision-making concerning church operations, policies and issues.
2. The appointment of female elders.

First, based on the Church’s Constitution, the elected Board comprises of 7 members (President, Vice-President, Treasurer, Secretary, 3 Committee Members) who must be an Elder or a Deacon. Male and female deacons may be elected to the Board.

It was explained that an Executive Committee (EXCO) oversees the management and execution of the Church’s goals and plans. The EXCO comprises Service-in-Charge (SICs), Ministry Heads (MHs), and Deacons, and is chaired by an Elder appointed by the Board. The EXCO is involved in the planning and management of church policies, operations, and key issues. Both male and female SICs and MHs are represented in the EXCO.

The SICs and MHs are responsible for the day-to-day operations of the Church. Both male and female members may be appointed to these roles, and through the EXCO, male and female members participate in decision-making. The appointment of SICs and MHs is based on calling and the availability of willing members, and appreciation was expressed for those who have stepped forward to serve.

Appreciation was also expressed for the faithful service of female SICs, Assistant SICs (ASICs), pastoral staff, and administrative staff. It was noted that a key challenge is identifying successors when current leaders retire. Current female leaders include the Acting SIC for the Mandarin Service (Ms Jenny Chen), the Acting Head of Administration (Ms Eileen Lau), and the Head of the Young Adults ministry (Ms Estella Low), as well as other female AMHs and SICs serving in various capacities (Mdm Sharon Teo, Mdm Lau Siew Yeh and Ms Chong Sal Liang). Members were encouraged to pray for more sisters to step forward.

It was further noted that efforts have been ongoing to increase female representation, including the appointment of a new Deaconess at the upcoming Annual General Meeting, and other key female leadership roles in the past year. In recent years, the Board had also approached a female leader to consider to be elected into the Church Board, but she declined the invitation.

Tan Peng Ann

Second, the Elder Board (EB) provides spiritual governance for the Church and considers inputs from the Executive Committee (EXCO) in its decision-making. In this regard, the EXCO has an advisory influence, as its inputs are valued by the EB.

With respect to the appointment of Elders, it was explained that the founding Elders adopted the biblical principles set out in 1 Timothy 3 and Titus 1. One of the key qualifications stated in these

passages is that an elder is to be the husband of one wife. This principle formed the basis for the appointment of male Elders and has been upheld by successive Elders.

Robin Lim

It was clarified by Mr Lim that his perspective is that the Elder Board is the highest decision-making authority, not the Church Board.

Estella Low

The importance of considering the historical context of Scripture was emphasized, noting that passages such as 1 Timothy and Titus is specific to a particular time and audience within that context and not necessarily intended as universal principles to be applied in all contexts.

It was stated that there was no intention to debate differing interpretations on this platform. Instead, a request was made for the Board to consider forming a committee of suitably qualified individuals to review this theological position, with the aim of providing greater clarity and alignment for future consensus.

Low Ee Meng

The need for a clear and intentional approach was emphasised, including the establishment of a defined timeline, objectives, and plans for forming the proposed committee.

It was noted that while the Elder Board (EB) has discussed this matter, the wider congregation and other leaders have not had the opportunity to participate. A request was made for a committee of suitably qualified individuals, comprising both men and women, to be formed with a clear timeline, and for a follow-up update to be provided on its progress.

It was further emphasised that the issue relates to attitude and approach, and not merely procedural matters. The Elder Board, rather than the Church Board or the Executive Committee (EXCO), was suggested to be the Church's highest decision-making body at the moment. All formal decisions are recorded in as "Elder Board / Church Board minutes", and it was noted that female deacons serving on the Church Board would not be able to participate in the meeting and would be recorded as "absent". The focus was therefore placed on EB-level decision-making as the body with ultimate authority. A question was raised on the frequency of the Church Board Meetings.

Tan Peng Ann

It was clarified if there is a female deaconess elected, as a committee member, she would be required to attend the meeting. It is an obligation and responsibility to attend the meeting, and attendance is submitted to Registry of Societies. Mr. Tan Peng Ann reiterated that under our church constitution, the Church Board is the highest decision-making body.

Chao Tian Kong

It was added that there were deacons serving on the Church Board in the past. It was shared that the EB would invite deacons from the Church Board to sit in EB meetings.

Justin Sng

As the last Deacon appointed to the Church Board, he affirmed that he has been attending Church Board meetings, which were held jointly with the Elder Board meetings for the most part. The Church Board assured members that Deacons will continue to be an integral part of all Church Board meetings.

Robin Lim

It was raised whether the EB consider it important to have a female as part of the highest level of decision-making. If female representation is indeed important, it was suggested that the Board should not feel constrained by existing structures or even doctrine but instead explore ways and means to enable discussion and participation at the highest level, even before the issue of female elders is concluded.

Tan Peng Ann

Currently, there is no deaconess serving on the Church Board. It was shared that this matter will be discussed further at the EB level. He also emphasized that the Board encourages sisters to come forward to serve on the Church Board and expressed openness and eagerness to invite and include female Deaconess as part of the Board.

6. Role of Church Trustee / Potential "Key Man" Concentration Risks

Submitted by Mr. Lim Zhong Hao, English Service

"Special Resolution 2 proposes the appointment of Elder Justin Sng as a Church Trustee. It is observed that with this move, Elder Justin would hold three significant and distinct pillars of responsibility within the Church:

- Staff Executive: He serves as the Chief of Staff (which likely correlates to significant personal operative powers, given that he is the highest-paid executive).*
 - Oversight Board: He is also an elected, voting member of the Church Management Board.*
 - Legal Custodian: He is now proposed as a Trustee (holding legal title to Church assets).*
- While Elder Justin's dedication for service and leadership capability is certainly appreciated, however, this resolution creates an unprecedented "triple lock" - Executive, Board, and Trustee responsibilities centered on one individual. My question is twofold, addressing both corporate governance and personal sustainability."*

Question:

"First, regarding governance: What specific checks and balances are being instituted to mitigate the risks of this concentration? We are effectively asking one person to potentially propose (as Staff), approve (as Board), and sign (as Trustee) for major financial liabilities and assets (including mortgages that do not require AGM approvals)."

Foong Daw Ching

An explanation was provided regarding the various roles:

1. Role of Chief of Staff:
 - a. In this capacity, Mr. Justin Sng reports to both the Elder overseeing Administration and the Administration Committee.
 - b. This Committee comprises 3 other Elders: 2 are Church Board members (one of which is the Chairman of the Committee) and one is an Advisory Elder. This structure ensures he has no authority to act unilaterally
Chairman is elder overseeing Admin.
2. Role as Church Board Member:
 - a. Mr. Justin Sng is one of seven Board members and cannot make decisions independently of the Church Board.
3. Role as Trustee:
 - a. As stipulated in the Church Constitution, there are to be between two to five trustees.
 - b. These trustees are only for the immovable property of the Church.
 - c. Currently we have 3.
 - d. Mr. Justin Sng is simply replacing Mr. Foong Daw Ching, who has transitioned from Executive Elder to Advisory Elder. Crucially, the trustee is not able to act

independently, preventing any single individual, including Justin, from acting alone. For example, per the COS Constitution, any sale of immovable property must be approved by members at a General Meeting, and any mortgage of the immovable property must be approved by the Church Board. (COS constitution does not mention about at least 2 of 3 Trustees, but it does mention about resolutions needs to be passed for sale/mortgage/loan)

e. There are checks and balance.

4. This is not unprecedented, with Mr. Phua Ngak Teck previously being in the same 3 roles of Chief of Staff, Church Board Member and Trustee.

Robin Lim

A question was raised regarding whether the CEO can also serve as a trustee. It was suggested that, from a prudence perspective, the policy should specify that the CEO should not be a trustee, as trusteeship is intended to provide independent oversight of major decisions. Where there are sufficient members, it is preferable for different individuals to assume these roles to avoid potential conflicts in decision-making. The Board was advised to reconsider this matter.

Foong Daw Ching

A clarification was provided that Mr. Justin Sng is not the “CEO” of the church, but the chairman of the EXCO committee. It was emphasized that Mr. Justin Sng does not act on his own.

Question:

“Second, regarding his well-being: How are we safeguarding Elder Justin from the mental load and role conflict this entails, and ensuring that he is not over-extended? Segregation of duties is usually designed to protect the organization, but it also protects the individual from the crushing burden, and liability, of being the sole decision-chain.”

Foong Daw Ching

The Board acknowledged the issue and noted that steps have been taken over the years to provide additional support to Mr. Justin Sng, particularly in the Admin Ministry. Ms. Eileen Lau has been appointed as Acting Head of Admin, and Ms. Sharon Teo has been transferred from the Hokkien Service to strengthen the Admin team. Additionally, for the Young Generation Ministry, a Deacon, Caleb Koh, has been appointed to co-head with Justin Sng. The Board emphasised that staff welfare continues to receive significant attention.

Tan Peng Ann

It was added that the involvement of the trustee is limited and there is sufficient safeguard. Thus, there is no undue concern for Justin to be appointed as a trustee, in addition to his role as Board member and Chief-of-staff.

Lim Zhong Hao

It was raised if there is a second person in mind who can potentially take up the role.

Tan Peng Ann

It was responded that Mr. Justin Sng is currently the most suitable candidate.

Low Ee Meng

It was raised that in the coming years, the other 2 trustees will retire from their roles, and the issue of availability and suitability of candidates needs to be addressed.

Tan Peng Ann

The Board will continue to look out for other successors.

C. Consolidation and Utilization of Funds

7. Designated Funds – Financial Assistance Fund & Needy Fund

Submitted by Mr. Low Ee Meng, English Service

- a) *Needy fund \$2362,507*
- b) *Financial assistance fund \$92,200 (Page 32.)*

“At the last AGM, the question was raised whether these 2 funds can be consolidated into a single fund. The church management was to have reviewed this proposal”. (Page 5.)

Questions:

“(i) May we have an update on this?”

“(ii) Given that the Covid pandemic is no longer an issue for a few years now, are there any plans to utilize the financial assistance fund?”

Justin Sng

The Financial Assistance Fund was set up in FY21 as the Covid Aid Fund to provide relief aid to the needy during the Covid-19 pandemic. It is a Designated Fund and almost all the funds being contributions from the Church.

The Board had reviewed the Financial Assistance Fund and approved for the remaining balance to be transferred to Needy Fund. This transfer will be reflected in the FY26 financial statements, and the Financial Assistance Fund will then be closed.

The amount transferred will be used to provide assistance to needy church members per the purposes of the Needy Fund, which had expenditures of about \$158k in FY25.

Mr Low Ee Meng raised that if this was done earlier, the merger could have been done this year rather than postponed another year. Mr. Justin Sng acknowledges the validity of the point raised and apologized for the delay. The Board only made the decision after the last financial year ended. Consequently, the change was not reflected in the FY accounts as of 31 August 2025.

Low Ee Meng

It was clarified that an apology was not sought after. It was noted that this matter had already been raised last year and had taken a full year for the decision to be reached. While the amount or delay may seem small, his main concern was the lack of timely follow-through.

8. Restricted Fund – Relief Fund

Submitted by Mr. Low Ee Meng, English Service

- a) *Relief fund \$22,496 (Page 32)*

Question:

“Given that the Covid pandemic is no longer an issue for a few years now, are there any plans to utilize the Relief fund?”

Justin Sng

The Relief Fund was set up in FY20 to provide relief and assistance to migrant workers affected by the Covid-19 pandemic. It is different from a Designated Fund. This is a Restricted Fund and all the funds being contributions from donors, not the church.

The Board had reviewed the Relief Fund and approved for the Fund to be broadened to assist migrant workers, beyond Covid-19, who may be affected by other disasters or financial needs.

The Church will work through the SICs (particularly those of COS foreign worker services) on the disbursement of the Fund to suitable recipients, using a similar process as the Needy Fund to govern the disbursement.

Once the Relief Fund has been fully disbursed, the Fund will then be closed. Future assistance to migrant workers can be then applied for under the Needy Fund framework.

9. Designated Fund – Satellite Church Fund

Submitted by Mr. Low Ee Meng, English Service

a) *Satellite church fund \$200,000 (Page 32.)*

Question:

“(i) Beginning in 2021/2 with \$100,000, the fund has since grown to \$200,000, may we have an update on this project?”

“(ii) What is the definition of a satellite church? Would the Myanmar congregation meeting at Peninsula Plaza meet the criteria as a satellite church?”

Chao Tian Kong

It was noted that while the concept has been established, there is currently no concrete plan in place. The Board will continue to monitor and review the project.

A clarification was provided on the definition of a satellite church, which was described as an extension of the main church, sharing the same management, leadership, and resources.

It was further clarified that the Myanmar congregation meeting at Peninsula Plaza is not considered a satellite church, but rather a ministry point serving the Myanmar congregation.

Low Ee Meng

It was noted that this was the third occasion on which the matter had been raised, having already been discussed at the previous AGM. At that time, it was stated that a committee had been formed to review the issue. However, after a year, the amount remains unchanged and no visible progress has been observed.

Chao Tian Kong

The church is planning the next step of setting up a satellite church. While the branch model remains, the church is also exploring a more centralized model to address challenges experienced by previous branches.

This idea was initiated earlier, and committees were formed to study it. However, COVID-19 disrupted progress, as overall attendance declined. Post-COVID, services are still recovering, currently reaching about 80% of pre-COVID attendance churchwide. Although recovery is ongoing, the vision of establishing a satellite church remains.

One key challenge is finding a suitable meeting place, which is particularly difficult in Singapore. The church is monitoring potential locations at Tengah area where members already live nearby. As a satellite church, it should be located some distance from the main church to better serve those communities.

The church will continue to assess the needs and timing. Importantly, launching a satellite church requires committed members who have the vision to champion the initiative. Historically,

branches were established through members who stepped forward with such a vision, and the church supported them. Likewise, for this centralized model, the church will look for willing members to lead and support the project when the time is right.

Low Ee Meng

It was noted that this was the third time he had raised this matter, as it had also been brought up during the previous AGM. At that time, it was shared that a committee had been formed to review the issue. He observed that a year has since passed, and the amount remains unchanged, and he sought an update on the progress made.

Low Ee Meng

It was highlighted that the Myanmar congregation is currently reporting to our church and functions as a ministry under our oversight. This ministry can be considered a satellite church, especially given its ongoing needs. Many members are experiencing trauma and hardship, as they are unable to return to Myanmar. The congregation is significant in size, with about 100 people attending weekly, including those who attend monthly.

There is a strong desire to support the Myanmar congregation more intentionally. Even if it is not formally designated as a satellite church, there is a need to consider providing structured support in terms of manpower, financial resources, and a permanent worship location.

Chao Tian Kong

The church has been supportive of the Myanmar congregation. One of the Myanmar Services have relocated to COS, where space has been provided for worship. The church continues to look into their needs both in Singapore and in Myanmar, with the Mission Ministry actively involved. He expressed gratitude that God has provided financially and affirmed the church's commitment to meeting their needs.

Robin Lim

It was highlighted that the satellite church issue is closely connected to the broader topic of church growth. While establishing another satellite church, such as in Tengah, is one option, repeating the same model may not necessarily be the only answer. He suggested that life groups themselves could grow and eventually develop into church communities. This raises the broader question of how God is leading the church toward future growth.

Chao Tian Kong

At LPC, leaders have been focusing on strengthening and building up each existing service. As the leadership base becomes stronger, the church can prayerfully consider the next phase of growth and expansion.

D. AGM Proceedings, Materials & Proxy Voting

10. Proposal for members' questions and leaders' responses to be presented at AGM.

Submitted by Mdm. Lee Mei Kuen, English Service:

Question:

"I would also like to propose that all questions presented at the pre-AGM be mentioned at the AGM along with the leaders' response. I do understand that there will be no further discussion at the AGM over the issues raised."

Chao Tian Kong

To ensure that the AGM is kept within a manageable duration, it may not be feasible to present all the questions and the leaders' response at the AGM.

Instead, the Pre-AGM Q&A minutes will be made available on the church website prior to the

AGM, and also accessible via QR code at the start of AGM.

Low Ee Meng

Concerns were expressed about whether posting it on the website which is widely assessable was the best idea, and a suggestion was made for the Church Board to consider the best approach for dissemination.

11. Audit Partners

Submitted by Mr Lim Zhong Hao, English Service

"I note the proposal to re-appoint ALL Assurance PAC (formerly SS Ang & Co) as the auditor of the Group and its affiliates. At the last AGM, it was undertaken that there would be a rotation of the key audit partner(s) within the firm every five years, but it is not clear from the audit firm's signoffs to the financial statements if this has been the case."

Question:

"Can the Audit Committee explicitly confirm how many consecutive years the current audit partner(s) has served COS? For transparency, given the prior undertaking, could this information be included in the Secretary's Report going forward?"

[On behalf of the Audit Committee, Mr. Choo Eng Beng, Audit Committee Chairman, explained that the church is registered under charities and societies regulations and is fully compliant with audit and governance requirements].

Choo Eng Beng

While auditor rotation is not currently mandatory due to the church's size, the Audit Committee recognizes it as a best practice. A new audit partner has already been identified and is shadowing the current partner in 2025 and will formally take over next year to ensure a smooth transition.

Robin Lim

An enquiry was raised on the role of the Audit Committee.

Choo Eng Beng

It was explained that the church has three layers of financial oversight: internal auditors (instituted about 5-6 years ago), external auditors, and the Audit Committee.

The Audit Committee members are independent and not part of the Elder Board. Their role is to oversee financial governance, review internal controls, and meet regularly with both internal and external auditors. The Committee meets twice a year to ensure proper oversight.

Based on reports from professional auditors, while there are some areas for improvement, no major financial concerns were identified. The Audit Committee provides independent assurance that financial matters are properly managed and controlled.

12. Proposal to limit number of proxies represented by each member

Submitted by Mdm. Lee Mei Kuen, English Service

Question:

"I understand that the COS constitution and the Registry of Societies do not limit the number of proxies one member of a church can represent. I would like to propose that COS limit the number of proxies one member can represent to prevent "proxy abuse" or "proxy farming," where an individual collects enough votes to unduly influence the outcome of meetings."

Tan Peng Ann

The concern for abuse was noted. It was highlighted that this same concern has been raised by another member and the Elder Board has duly reviewed the issue last year. Abuse or farming can happen regardless of proxy if there is any errant member going around canvassing for votes and has ill intent. Members should report on such errant member immediately.

It was recognized that proxy is a provision for members who are unable to attend the AGM to appoint the chairman or any other member who will be present, to represent them to cast their votes for any resolutions at the AGM.

The provision allows members to appoint the Chairman as proxy which they may not have to look for someone to be the proxy.

The decision of the vote is made by the ordinary member and signed off, and the proxy merely represents the member to cast the vote. The only influence a proxy can have is limited to the voting of the resolution by persuading the member represented how to vote. This can happen with or without the proxy.

The other concern is forging of proxy form which can be verified with the member. The Board evaluated that there is enough safeguard at the moment, and thus not necessary to limit the number a proxy can represent. The Board expressed trust in members' discernment and reiterated that any errant behaviour should be reported to the leadership.

Lee Mei Kuen

It was highlighted that the proposal was made with the intention of safeguarding future generations, noting that preventive action should be taken before issues arise rather than waiting until it is too late. While there are no immediate concerns, it was suggested that potential future implications be considered, and additional safeguards assessed if necessary.

It was also observed that proxy forms are predominantly used by older members, who may not always be fully aware of what they are signing. This raised a concern that such older members could be given to sign the forms without full understanding, highlighting the need for extra care in this regard.

Tan Peng Ann

It was affirmed that Services with a higher proportion of older members, such as Hokkien Service and Cantonese Service, use proxy forms. These Services work closely with staff and LG leaders to explain the purpose of the proxy forms and the agenda items to their members. Members should also use the opportunity to seek clarification, and a process is in place to ensure that all matters are properly explained and understood.

Low Ee Meng

Clarification was sought on whether the proxy applies only to special resolutions, or if it also includes election of the Church Board members.

Tan Peng Ann

It was clarified and confirmed that it includes the election of the Church Board members, not solely for special resolutions.

Robin Lim

A question was raised on what was the maximum number of proxies that have been represented by a single person at AGMs over the past few years.

Justin Sng

It was highlighted that by default, the proxy appoints the Chairman of the General Meeting to represent proxies, unless indicated otherwise.

It was noted that in the last few AGMs, outside the Chairman, the number of proxies represented by a single person has been fewer than ten (10).

Lee Mei Kuen

It was raised that the proxy number was over 200 in the last AGM for Mr. Chao Tian Kong.

Justin Sng

It was clarified that the reference to Mr. Chao Tian Kong pertains to his role as Chairman of the General Meeting, and not in a personal capacity. By default, if a member using a proxy form is unable to nominate someone to represent them, the Chairman will cast the vote on their behalf. It was assured that this practice is also common in other AGMs in the marketplace.

Tan Peng Ann

It was added that, based on past proxy submissions, no individual has held more than ten (10) proxies. At present, this does not appear to be an issue.

13. Provision for Proxy and Against & Abstentions in In-Person Voting

Submitted by Mr Lim Zhong Hao, English Service

“At the FY2024 Annual General Meeting (AGM), concerns were raised about the value of physical voting when a super-majority of proxy votes had been secured beforehand. After all, proxy votes are cast without consideration for new information or opinions discussed during the physical meeting.

Furthermore, while the Proxy Form explicitly provides options for "For", "Against", and "Abstain", physical voting is conducted via a simple show of hands where abstentions and objections are often inferred rather than counted.”

Question:

“To ensure the AGM remains a meaningful forum for deliberation, can the Management state when proxy voting was first allowed, and to clarify the specific constitutional provision that regulates proxy voting procedures?

Why do absent members have a standardized way of voting "Abstain" by proxy, whereas attendees in-person are not allowed to differentiate their vote between "Against" and "Abstain"?”

Tan Peng Ann

A response was given in three (3) parts to this question.

1. When was proxy voting first allowed?
2. What specific constitutional provision that regulates proxy voting procedures?
3. Why attendees in-person are not allowed to differentiate their vote between "Against" and "Abstain".

On the first point: Proxy for AGM attendance is provided for under the Societies Act of Singapore. We first used it in 2021 during COVID and adopted it from the MCCY and Commissioner of Charities of Singapore.

On the second point: Our constitution does not contain proxy procedures. We follow the guidelines under the Societies Act of Singapore.

On the third point: The proxy form is also adopted from the MCCY Commissioner of Charities of Singapore which contains voting For, Against and Abstain. Similarly, in a general meeting, members present could vote For, Against or Abstain for a resolution.

In a general meeting where there is a clear unanimous vote for a resolution, the Chairman could

declare the resolution as passed without asking for vote against and abstain. However, the Board has noted that there may be some members who wish to explicitly vote Against or Abstain and has decided that the Chairman would allow for vote Against or Abstain even if there is a unanimous vote for the resolution.

It was noted that if proxy voting is to continue, it may need to be formally provided for in the Constitution, and this requirement will be reviewed.

Chao Tian Kong

It was explained that physical attendance at AGMs remains low, making it difficult to achieve quorum without postponement or delay. In the past, physical attendance was not an issue, but COVID-19 significantly changed people’s behaviour, and many now feel that physical presence is no longer necessary. Previously, members were very faithful in attending Sunday services regularly.

It was also highlighted that during the AGM, the total number of votes - for, against, and abstaining - must equal the total attendance. Meeting this requirement is particularly challenging given the current low level of physical participation.

14. Aircon Replacement Project

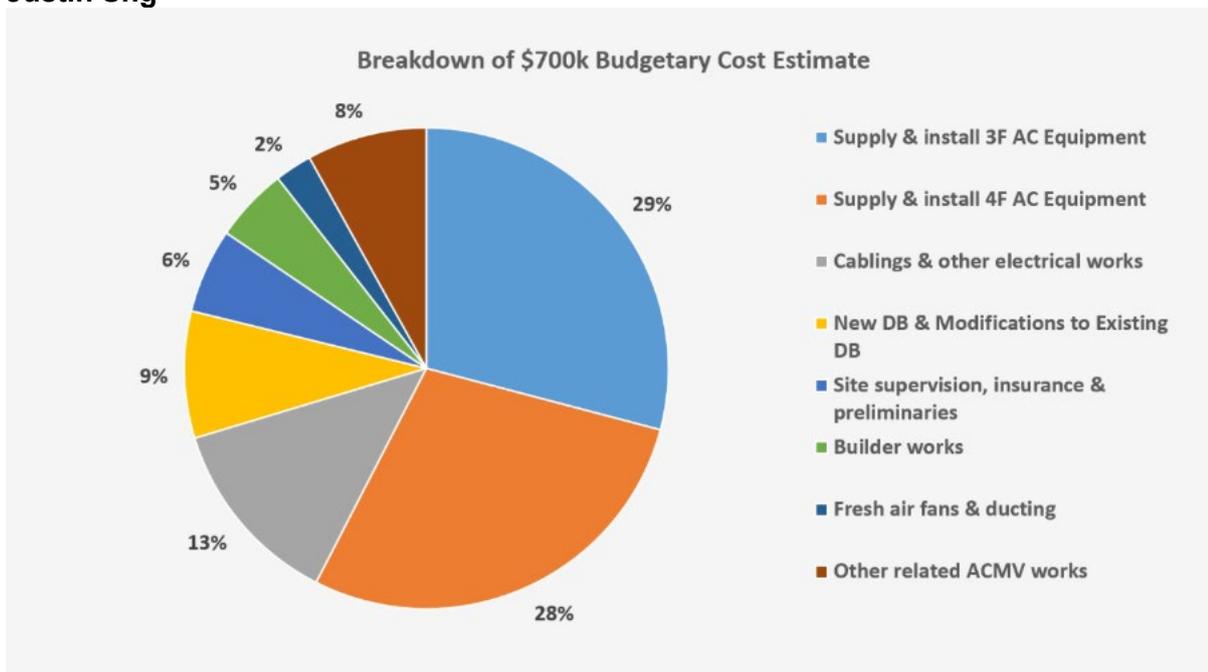
Submitted by Lim Zhong Hao, English Service

“The Board is seeking authorization for \$700,000 for the Aircon Replacement Project. This follows closely after the \$285,000 approved for LED screens in Nov 2024.”

Question:

“Can the Board provide a cost breakdown of the \$700k estimate, similar to what was presented for the LED screens? Specifically, what is the split between hardware equipment, labour/installation, and professional consultancy fees? Has the management conducted a “break-even” or lifecycle cost analysis for this project?”

Justin Sng



Context was provided to the attendees for the Aircon Replacement Project that the 3rd and 4th storey air-conditioning systems were installed in 2011 and 2008 respectively.

While the systems have been regularly maintained, it has been assessed that the systems are required to be replaced. After an evaluation of potential consultants, the Church has engaged M&P Consulting Engineers to assist the Church to evaluate the aircon need of the 3rd and 4th storey and to advise on the design and costing of the 3rd and 4th Storey Aircon Project. The cost of engaging M&P is approximately \$19,000.

M&P has completed its evaluation and reverted with a budgetary cost estimate of \$700,000 for the 3rd and 4th Storey Aircon Project. The breakdown of the \$700K,00 budgetary cost estimate is as follows: 29% for the supply & installation of the 3rd storey aircon equipment; 28% for the supply & installation of the 4th storey aircon equipment; 13% for cabling & other electrical works; 9% for a new Distribution Board and modifications to the existing Distribution Board; 6% for site supervision, insurance & preliminaries; 5% for builder works; 2% for fresh air fans & ducting; 8% for other related ACMV works.

If this Special Resolution is approved at the AGM, M&P will then assist the Church in conducting a tender process for the project and in supervising the satisfactory completion of works related lower to the project.

The Church will analyze the lifecycle costs as part of the evaluation of the tender submissions. Some aircons may have higher upfront capex costs but lower maintenance costs, while others aircons may have lower upfront capex costs but higher maintenance costs. Such lifecycle costs would factor into evaluating which tender submission to select for this project.

Question:

“In line with environmental stewardship and post-COVID resilience, do the specifications for the new aircon system include high-efficiency particulate air (HEPA) filtration or other air-purifying features, and does the equipment exceed the regulatory minimum with regard to energy efficiency and environmental standards?”

Justin Sng

The aircon specifications will certainly comply with the regulatory minimum with regards to energy efficiency and environmental standards - these standards will be incorporated into the tender specifications.

As for HEPA filtration and other air-purifying features, these can be factors for consideration when awarding the tender but would not be part of the base specifications in the tender. Different aircon manufacturers choose to incorporate different technologies in their aircon some may have HEPA filters, some may have MERV 8 filters etc. There are also known trade-offs in airflow, capex costs and operating efficiency for aircons with some of these features. When evaluating the tender submissions, the Church will use a Price Quality Method (PQM) that will factor in the additional features of proposals we receive.

15. Integrated Facilities Masterplan

Submitted by Lim Zhong Hao, English Service

“Based on my own reading of the accounts, between the acoustic ceiling/lighting upgrades (\$143k), new speakers (\$116k), the LED project (\$285k), and now the Aircon project (\$700k), the Church will have committed at least \$1.2 million to R&R works in a span of roughly 24 months via separate procurements.”

Questions:

“Does the Management possess a 3–5-year Facilities Masterplan that would provide a comprehensive view of R&R needs in the short-term? Moving forward, would the Board consider presenting an integrated plan for renovation works?”

Relatedly, our purposes for the building may have expanded beyond what it was originally designed for. For example, we now operate Tung Ling Shelter from the carpark, which is unlikely to be the most hospitable of environments. There are also few spaces that are adequately sized for meetings with 30 to 40 attendees, which means larger halls often end up being used with significant unused space to cool. There has been over \$6 million amassed across the Building Fund and the New Building Fund - would the Management be open to dedicating resources in this season to undertake a comprehensive infrastructural review, and look at how changes can be made to serve as a better expression of our values as a Church today e.g. environmental stewardship; inter-generational inclusion; community engagement? The example of Katong Presbyterian Church could serve to inspire us, with a reported renovation cost of just \$1m. (["A fresh expression of an Acts 2 church: How one church's green renovation ushered in a spirit of caring and sharing"](#))"

Justin Sng

The first part of the question was addressed regarding Mr. Lim Zhong Hao's reference to R&R, which refers to Repair & Redecoration works for the benefit of the attendees who may not fully understand the acronym. In addition to R&R, larger capital expenditures, such as replacement of air-conditioning, LED lights, and ceiling works, were also included in the discussion, as Mr Lim had mentioned such works as well.

Regarding the "masterplan", as there may be different understanding of what a master plan should be, it was clarified that the church's process includes reviewing the church's building and equipment and anticipating projects that involves major capital expenditures for both the church's building and equipment. This planning is based on tracking the age of existing fixtures and equipment against their expected lifespan and estimated replacement cost. This exercise allows the Board to assess the adequacy of the sinking fund and asset replacement funds, and, where necessary, whether general funds can support future works.

Projected works for the next three (3) years, along with estimated capital expenditures, are eventually presented at the annual Leaders' Planning Camp to obtain in-principle approval from the leadership. This approval provides the Building Team with the leadership's endorsement to proceed with evaluation and preparatory work, but does not authorise awarding of tenders or expenditure, which must still undergo the required procurement process and Board approval. With regards to communication of renovation plans, it was acknowledged that the leadership will consider the most appropriate ways to inform members. While a workplan exists, it may not be appropriate to communicate the workplan, as the evaluation work may find that some items may not be feasible, and other items require re-prioritisation.

It was clarified that the value of the Building Fund and New Building Fund do not represent cash at hand for expenditures; they represent the remaining book value of the main church building and the annex, after accounting for depreciation since the inception of the building and annex. Funds were raised for the construction of the original building, annex, and related assets, and the eventual completed assets are held within the Building Fund and New Building Fund. Depreciation is charged against the funds, and there remains residual book value in the assets. As such, the stated amount does not represent \$6 million in cash available for expenditure but rather reflects the remaining book value of the assets.

Mr. Justin Sng acknowledged and appreciated Mr. Lim Zhong Hao's desire to incorporate values into the planning and management of the church building. He requested to share his perspectives on some of the constraints COS faces, and how the COS can still maximize the usage of the building in line with COS values. The vision of "*Do More with What We Have*" was shared, highlighting efforts to fully steward church spaces for ministry and to engage the community. However, the government regulations restrict non-religious use of the building to 10%, which is fully used by the Preschool. Despite space constraints to prohibits building of formal shelters, the church continues to minister to rough sleepers through the S3P program through utilization of the

Basement Carpark. Mr. Sng also shared on how the Admin Team was operationally addressing building stewardship through flexible use of facilities for ministries, services, events, and small groups, prioritising best space utilisation rather than singular-activity optimization.

In line with the vision of a “*Church Without Walls*,” the Board has made intentional efforts to support external Kingdom initiatives such as hosting Streams of Praise, Bethany International University, and Antioch Missions in our premise. The church has also engaged the wider community through programs with AIC, HPB, and the most recent Health Talk. Members were encouraged and welcomed to share ideas on how church spaces could better express the values of the Church.

Estella Low

Ms. Estella Low affirmed Mr. Lim Zhong Hao’s point of reflecting a value-driven approach. The reference to Katong Presbyterian Church was cited as an example again, highlighting that there was a collaborative effort with members over several years successfully implemented a project with a budget of \$1 million. Connections with the church were noted as a potential resource to understand their approach.

It was also noted that Wesley Methodist Church has recently released a 10-year plan to redevelop its building, including a fund-raising component. The decision was described as values-driven, with plans such as constructing a bridge directly linking the premises to Fort Canning. Such decision was based on the church’s aspiration to be a “missional, caring, and hospitable” church.

It was highlighted that if COS call is to be a family church, the church could further consider how to intentionally plan for the needs of future generations, such as providing nursing rooms. The formation of a committee to review and explore this area was proposed.

Low Ee Meng

It was noted that the community garden is currently being used for outreach activities, and it was suggested that the Church review how it could be opened up for broader community involvement. While recognising potential security, administrative, and operational considerations, it was proposed that these aspects be reviewed.

The concept of being a “*Church Without Walls*” was also highlighted. It was emphasized that the church is strategically located next to the MRT and within the community. A call was made for the leadership to seek guidance on how God is calling the COS to engage the community. Appreciation was expressed to Mr Lim. Zhong Hao for highlighting the importance of a 3–5-year plan earlier. It was noted that such planning is not limited to the physical building but reflects the understanding that the church itself is God’s building.

Rather than a year-on-year approach, a longer-term strategic plan provides a framework to address issues more effectively. In addition, it was emphasised that involving different generations in the planning process is important to build a “*Church Without Walls*” collaboratively. There being no other questions raised, meeting ended at 12pm with a closing prayer led by Mr. Koh Chin Kok.

Chao Tian Kong thanked members for raising the questions and for their interests in our church affairs.

(End of Meeting Minutes)