



தமிழர் பேரவை பன்னோக்குக் கூட்டுறவுக் கழகம் TRC Multi-Purpose Co-operative Society Ltd

FOR MEMBERS ONLY

Sept 2003

Speech - At the TRC Multi-Purpose Co-operative Society's Annual General Meeting



Dr R. Theyvendran

"I am glad that the Society has been totally revamped so as to have a framework and vision similar to other larger Co-operative Societies, providing comparable services to their members.

That is the correct way to move forward, like what the Telecoms Credit Co-op (TCC) with their over-22,000 members are doing. TCC is growing at a fantastic pace.

It is however heartening to note that with these new changes at TRC Multi-Purpose, membership too has grown well past 1,600 members.

FINANCE

A good Finance Sub-Committee, headed by Mr R.A.Nathan is now in place, supported by Mr. C. Thangaraju, a professional manager/accountant – and the Secretary John Santhou, who have all done a marvellous job.

The Finance Committee had done us proud by recovering or re-scheduling most of the outstanding loans granted between 1996 and 2000.

The Society will improve upon their services to the members, such as, creating a website, improve on information of the Society through the newsletter, organising Indian tours, variety shows etc. for the betterment of the members' welfare and interest.

We will continue through TRC, SIET and SINDA to provide educational bursaries to members of the lower income group.

SUCCESSORSHIP

We have to continually look for new faces to care, lead and be committed to spur the Society to better heights.

In short, there must be renewal. There must be successorship. For these reasons, we have made some changes to the by-laws for such a change.

From time to time, new faces will be introduced. This year, we have brought an accountant, Mr C. Thangaraju and a consultant with MDIS, Mr. Paramsivam, to boost our finances, recruitment drive and publicity.

More managers and professionals would be brought in gradually to manage the Society. We have to be transparent - be open - in the way we operate and conduct our business.

We have to change the unfortunate past image that this is merely an indifferent, in-fighting group.

DIVIDEND

A dividend of 2.5 per cent would be declared which is more than what is generally offered by other financial institutions.

The art and gift of caring for others, especially by the economically well-to-do, is fast disappearing among the Tamils in Singapore. So we need people with high social motivation. People who are determined to succeed come what may.

Only then we can help others. This requires a quality of thinking beyond ourselves, the readiness to devote time, energy, and even money, to help others, to make other lives a little better for them.

We hope that the present membership would draw in more members and help develop our Society further.

It would help the Society enormously if each of the existing member will just recruit one other member to sign up as a TRC Multi-Purpose member.

Help others to help yourselves.

Some ask 'what can the Society do for me?'

> continued on pg - 2

BOARD OF DIRECTORS 2003/4

Name	Position
Dr K Param	Patron
Dr R Theyvendran	Immediate Past Chairman
R A Nathan	Chairman
K Jayabalan	Vice Chairman
V Balakrishnan	Vice Chairman
John E Santhou	Secretary
V. Balu	Asst Secretary
C Thangaraju	Treasurer
V K Gopal	Asst Treasurer
S Moganaruban	Director
T Chandroo	Director
V Jayakody	Director
V R Sarasuary (Ms)	Director
Balbir S Sidhu	Director
K Paramsivam	Director
Ganesan Maniam	Director

INTERNAL AUDITORS

TRC Raja	Internal Auditor
Sivanesan	Internal Auditor

Coming your way soon!!!

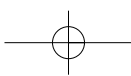
TRC Multi Purpose
Co-operative Society

Gala Dinner '04

Date: 24th April 2004
7.30pm

Venue: Neptune Theatre

For details, please contact:
V. Sara - 9438 0883
V. Balu - 9631 7321



SUB-COMMITTEES

Membership Committee

Chairman : Mr V Jayakody
 Secretary : Mr M Ganesan
 Members : Mr Vijayakumaran
 Ms Alli
 Ms Maalligga Sathish
 Mr Mogan
 Mr Chandrasegaran
 Mr Kalaiivasan
 Mr S.T. Chelvam

Admin and Finance Committee

Chairman : Mr R A Nathan
 Secretary : Mr John E Santhou
 Members : Mr K Perumal
 Mr C Thangaraju

By-Law Review Committee

Chairman : Mr K Jayabalan
 Secretary : Mr V Jayakody
 Members : Mr John E Santhou
 Mr R A Nathan

Publicity Committee

Chairman : Mr K.P.Sivam
 Secretary : Mr V. Balu
 Member : Mr V.K. Gopal

Dividend Payouts

Dividend payment of 2.5% for year 2002 has been credited into your general savings account.

\$95/- only

(inclusive of hotel accomodation & meals)

2-DAY TEMPLES TOUR ACROSS THE CAUSEWAY

Sat, 11 Oct 03 - 12 Oct 03

by aircon coach(Woodlands MRT)

Batu Caves:

Sentul Shivan Temple
 Ipoh Road Murugan Temple
 Brickfield Murugan Temple
 Sri Sivasangara V. Vannamuni Temple

with a taste of shopping at KL

For details call,
 V Somashanma : 98587750
 Muru : 90063104

Closing Date: 6 Oct 03

E-mail : glosvc@singnet.com.sg

> continued from pg - 1

Simply ask yourself – what are you doing to help others?

Being the smallest of the four main communities in Singapore, Indians must form linkages to survive and prosper.

Are you an Indian? Then help the Indians to help themselves."

Finally, as Tiruvalluvar says:

"Having decided on action which has been clearly thought out, act without delay or wavering." (668)

Let us bring in the membership, then TRC Multi-Purpose Co-operative will be a very powerful organization, which can then serve every member much better.

Thank you.

DR. R THEYVENDRAN, PBM
Immediate Past Chairman

DON'T MISS THIS OPPORTUNITY!

A 1 DAY TRIP TO Pengarang/JB Hopping Tour
 by air-con coach
 Sun, 16 Nov 2003

WOW! includes visit to citrus plantation and ostrich farm,
 WHAT MORE, sumptuous seafood lunch
 WITH TIME set aside for shopping at J.B
 PHEW dinner at Eden Hotel
 Other surprises too!
 and all for:

\$45/- (adult) and \$35/-(child, 3-11 yrs)

For more information, call Ganeson at 9667 4122 for your immediate booking.

Lucky draws and Door gifts at our 7th AGM

30 lucky draws were given to our members at the AGM. Every member received an umbrella as a door gift from Telecoms Credit Co-operative.



EASY UPDATING OF YOUR HOME ADDRESS

By - 6333 4656
 e-mail - trccoop@singnet.com.sg

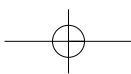
TIE-UP WITH GOODLUCK SPICEMART

Our Society has linked up with you in mind. 5% discount will be offered for all products purchased. Home delivery will be made for purchases above \$50/-.

For details, see attached leaflet.



*Wishing Every Member A Prosperous
 And A Happy Deepavali*



New Chairman Speaks...



R.A. Nathan

What is your vision for the TRC Cooperative?

To be a big, strong and friendly organisation with the potential to go into business ventures, creating more jobs in the process and having the heart to help the community in varied ways, not forgetting promoting corporate citizenry. I also want our community to get into the habit of savings with long term future generations in mind. My focus is recruit children aged 16 and above to be members with parents contributing for them. Imagine the \$10/ pm savings can grow to such an amount in 10 to 20 years.

What do you plan to achieve during the current year of your chairmanship?

First, to increase the membership from the current 1700 to 3000 by end of next year. Hoping to hit 2300 by end of this year. A Membership Committee, chaired by Mr. V Jayakody is working hard and I have confidence in him and his team. A booth will be set up during the month-long Deepavali Fair at Serangoon Road. Visits to houses of worship and other organisations to promote membership are being planned. For Aug 03, we had 45 new members. This is encouraging and we should not lose steam.

Second, we have introduced varied loan schemes such as computer loan, textbooks loan, educational grant to attend short courses, funeral expenses loan at lower interest rates. The good news is that interest-free loans will be given for the purchase of textbooks for needy children of members.

Third, to tie-up with organisations for discounts or certain privileges for our members. What we have in mind will be from home provisions, tempting the taste buds, clothing, medical to standardising funeral costs. Or in short, from cradle to grave services. One in place is Good Luck Spicemart at 37/50 Buffalo Road to supply household goods at a discount and free delivery to

homes of members if purchases are more than \$50/- Another firm up is MDIS who gives discount for their courses.

Fourth, service to members - more communication and to touch their hearts. A clinic, chaired by me personally, is held every Thursday from 7pm to 9pm to help any member who has a problem to solve. Such a service helps to touch their hearts and in the process increase membership as there is a hidden multiplier effect.

Fifth, revamping the half-yearly Newsletter and hoping to make it quarterly with costs absorbed by sponsor(s).

Sixth, a better record management system, both for membership and financially. I have got a good Secretary, John Santhou and Treasurer, Thangarajoo doing the magic touch here. And not forgetting my two Vice-Chairmen - Mr K Jayabalan and Mr V Balakrishnan. Publicity matters are now in the good hands of Mr K.P Sivam.

All these are possible through the help of my team of like-minded people who serve in the Board of Directors. There are also various sub-committees looking into wide-ranging issues. There are also individuals I am tapping on for their strengths at no cost. One is Mr K Perumal and the other is Mr Satchi



K. Jayabalan



V. Balakrishnan

who are helping in the administration. The names can go on endlessly as it keeps growing. Next year, a BIG BANG with a Dinner & Dance will be held on 24 Apr 2004 at Neptune Theatre with Ms V.R. Sarasuary and Mr K. Jayabalan taking the lead.

I am excited as this Co-operative Society is like a beautiful rose, full of potential. With the support of the community, I am confident to shape and mould the Society at the fastest possible speed.

CLINIC OPENS ONCE A WEEK



Every Thursday
- for two hours from 7pm to 9pm -
the Chairman will be present
to hear you out.
It could be anything from financial
help, feedback to suggestions.
It is with you in mind and the society
as a whole.

No pre-appointment is necessary.
Just walk-in to our TRC Co-op office.

GIRO DEDUCTION DATE FOR MONTHLY SAVINGS/LOANS

- 21st working day of each month

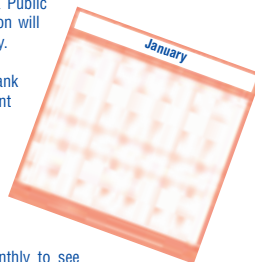
So, if the "21st" happens to be a Public Holiday or a Sunday, the deduction will be affected on the next working day.

Do keep sufficient funds in your bank account to avoid any late payment charge.

Do remember the bank charges the Society \$1/- for every unsuccessful deduction and the administrative work that follows is tremendous.

Do check your bank account monthly to see whether the deductions have been effected. If not, a grace period of up to the end of the month will be given for you to pay up what is due. As a disincentive, a late payment fee will be imposed if payment is received after the due month. This also applies to cash or cheque payments.

GIRO is a convenient way for payments!



BURSARIES: Watch for the announcement



TRC Co-op is in partnership with TRC in giving out bursaries to children of members on an annual basis.

The total family income should be less than \$2000/ pm.

Watch for announcements over radio and in the Tamil Murasu in Oct/ Nov, 2003

