



# MINUTES

110<sup>TH</sup> ANNUAL GENERAL MEETING  
第110屆常年會員大會記錄  
SUNDAY, 27 APRIL 2025

## CHINESE SWIMMING CLUB

### MINUTES OF THE 110<sup>TH</sup> ANNUAL GENERAL MEETING

Date: Sunday, 27 April 2025

Time: 10:00am

Venue: Grand Ballroom, Level 2, Recreation Complex

Present:

#### Management Committee:

Messrs	Chia Cheng Huat, Victor	(President)
	Kuah Choon Hian, Jonathan	(Vice-President, Finance)
	Chew Kim Hui, John	(Captain)
	Lee Yak Whatt, Dick	(Vice-Captain)
	Leong Choon Fai, Michael	(Committee Member)
	Chia T-Jian	(Committee Member)
	Tan Kia Heng, Steven	(Committee Member)
	Ng Yik Shu, Gerard	(Committee Member)
	Ng Yu Leng, Eugene	(Committee Member)
	See Kim Seng, Peter	(Committee Member)
	Foo Choon Yeow	(Committee Member)
	Ong Eng Keong	(Committee Member)
	Ong Kian Hoe, Johnson	(Committee Member)
	Lim Hoe Bin, Edwin	(Committee Member)
	Dorothy Tay	(Committee Member)

Absent with apologies: Liew Seong Hai, Peter (Vice-President, General)

**Members:** See attached list – Appendix A

**Total number of members present:** 215

Legal Advisor : Hoon Tai Meng  
Auditor : Chew Wei Jim  
M/s PKF-CAP LLP  
General Manager : Helena Goh

On behalf of the Chairman, the Club Captain, Mr John Chew, called the meeting to order and officially convened the meeting at 10.00 am, with a quorum of 104 members present.

The Vice Captain, Mr Dick Lee, read the Standing Orders for this Annual General Meeting. He also announced the Club's Legal Advisor, Mr Hoon Tai Meng and informed members of the absence of Mr Peter Liew, Vice President (General), as he had a serious back and neck injury.

Mr Lee then called upon the Club President, Mr Victor Chia, to deliver his Opening Address.

The Club President, Mr Victor Chia, proceeded with his address to the meeting.

## 1. PRESIDENT'S ADDRESS

1.1 *Good morning, fellow members, ladies and gentlemen, and friends. A very warm welcome to all of you, and thank you for attending Chinese Swimming Club's 110th Annual General Meeting.*

1.2 *General Elections are around the corner, but this is not an Election Speech.*

1.3 *Thank you, anyway, for giving me and my MC members this opportunity to address you.*

1.4 *Besides the business of the AGM, today's meeting marks another milestone for all of us:*

1.5 *This is the last time that we will conduct our AGM in this very grand ballroom. Renovations to the Recreation Complex are scheduled to begin in June this year. The plan is to give members an upgraded complex geared toward a more relaxing resort and lifestyle ambience. The renovated ballroom will turn into a multi-purpose, multi-function hall with the entire floor covered with controllable LED lighting. CSC will be the first in Singapore to have this type of LED lighted floor. Mr Michael Leong, Chairman of the Project Upgrading Committee, will be elaborating on this project later.*

1.6 *For this AGM, I will not do the usual, which is to talk about what we achieved last year. For that, I encourage you to read the 2024 annual report. Instead, I want to talk about why the club has thrived for so long and what has sustained us to celebrate our 120th anniversary this year.*

1.7 *Allow me to share from my 119th anniversary celebration speech that I gave last September. My apologies if you were present at that event and must hear me repeat myself today. Please bear with me, as these are important values that unite us as a CSC family.*

1.8 *In my 119th anniversary speech, I highlighted three points:*

### ***Leadership longevity***

1.9 *The importance of leadership longevity.*

1.10 *Since its founding as a registered society, the club has had only five presidents, or an average service period of about 20 years per president, excluding yours truly.*

1.11 *Many of us today cannot imagine working in the same company even for 10 years—much less sacrificing personal time and money to voluntarily help run a club for 20 years, which is what some of our long-serving MC members present here have done.*

1.12 *When you come to the club, you expect everything to work like clockwork, but what you do not see are the sacrifices made by our volunteer leaders, many of whom are successful corporate and businesspeople. Their time is extremely costly, yet they give it freely to the club to ensure that your club experience is always a good one.*

1.13 *The fact that we are having our 110th AGM today and celebrating 120 years attests to the importance of sustainable leadership.*

1.14 *There is continuity of ideas, commitment to a long-term strategy, and the right people are around long enough to ensure that things get done and nothing falls through the gaps.*

1.15 *In an age where change is constant, the longevity of our leadership, management, and staff is a testament to the strong support that you, the club member, have always given us to help create a nurturing environment and a sense of belonging for the CSC family. Thank you for your vote of confidence all these years.*

### **Leadership renewal**

- 1.16 *The second point that I want to highlight is that even as we talk about leadership longevity, we are paranoid that what got us here will not get us into the future.*
- 1.17 *We cannot assume that the unseen hands behind the club's success will be around to steer and manage the club. It is our duty to constantly search for individuals who can continue the good leadership and club management.*
- 1.18 *Last year, we were privileged to have Mr Edwin Lim, a pilot, and Ms Dorothy Tay, a lawyer, join the management committee. Today, we have Mr Jason Gan Zhirong, managing director and team head at Bank Julius Baer, who joins the CSC MC, and Mr Lee Chiwi, a lawyer, has rejoined the Committee.*
- 1.19 *As I have alluded to earlier, it is difficult to find individuals who want to sacrifice personal time and money to serve the club.*
- 1.20 *Over the years, we have approached many, many members to join us on the CSC transformation journey, but, as you would have guessed, few have said yes.*
- 1.21 *However, we must keep trying and are always on the lookout for individuals of calibre and integrity who believe in the future of the Club and are prepared to sacrifice for the greater good of the club. We need you to step up, to fill our shoes, or to give us some solid recommendations.*

### **Vision 2050 mindset**

- 1.22 *Last, I want to talk about how we have stayed focused all these years: OUR VISION.*
- 1.23 *If you visit our website, you will see our vision, **"To be recognised as a premier city and country club offering a total range of excellent facilities and services, both locally and regionally."***
- 1.24 *That was written in 2010.*
- 1.25 *In the 2023 Annual Report, the Vision 2050 Committee said that we aim "...to establish Chinese Swimming Club as a lasting institution that will leave a meaningful legacy for future generations to enjoy."*
- 1.26 *As you can see, the vision of our pioneer leaders is etched in the DNA of the club. This vision has been and will be our true north as we transform. This vision will shape the decisions we make and the actions we take. It will unite us as we move forward as one CSC family.*
- 1.27 *In ending, let me cite one example to show how sustainable leadership and a strategic vision work for us.*
- 1.28 *As all of you would recall, the Recreation Complex upgrading project was made possible after we secured the lease extension for the land that the Sports Complex sits on. We paid \$15 million for the renewal and budgeted \$9 million for the upgrading, making a total of \$24 million.*
- 1.29 *The reason the recreation complex upgrading project depended on the results of our Sports Complex lease renewal application was because, if we had failed to renew the lease for the Sports Complex, it would have been likely that we would have had to rebuild the Recreation Complex to take in some Sports Complex facilities, such as the swimming pool, badminton courts, and more.*
- 1.30 *Why am I telling you this? You may wonder! It is to demonstrate that our strategic vision meant that we were prepared for any eventuality and could execute on either option, even though rebuilding the RC would have cost a lot more money.*

- 1.31 *Mind you, all this did not happen overnight: the funds did not just fall from the sky, the renewal approval did not just happen, and certainly, the upgrading was not a spur-of-the-moment decision. It took long-term planning, disciplined saving and investing our revenue, and engaging the relevant stakeholders to make it all happen. Once again, what we have done is not a sudden decision but a strategic execution years in the making.*
- 1.32 *Which brings me to item 8.3.2 on the AGM agenda.*
- 1.33 *And so, it is with this upgrading project. There is no one perfect design, look and feel, or set of functionalities that will please everyone. But the MC and the project upgrading committee are guided by the need to stay within budget, observe building regulations, and still offer a renovated RC that meets the needs of as many members as possible.*
- 1.34 *Therefore, I want to take this opportunity to assure all members: in everything we do and for every decision we make, we always try to do what is best for as many members as possible. We know we cannot please everyone because, when you try to do that, you end up pleasing no one.*
- 1.35 *I trust that all of you agree with me on this.*
- 1.36 *Before I conclude, I would like to take a moment to acknowledge the work of an MC member who exemplifies leadership longevity and the personal sacrifices that came with this service to the club. On behalf of the club and the MC, our heartfelt appreciation goes to our Club Captain, Mr John Chew, who has decided to step down after forty-six years, yes, 46 years of dedicated service to the club. That's right. You heard me correctly. John has served the club for 46 years!*
- 1.37 *John's journey with the Club began all the way back in 1979, as a young 30-year-old man. John first joined as a Taekwondo practitioner. Over the years, he has grown with the Club and has become one of its most dedicated and respected leaders.*
- 1.38 *He was elected to the Management Committee in 2001 and served as Club Captain for an incredible ten years. Under his leadership, our sports section flourished and contributed to a vibrant environment that not only nurtured athletic talent but also strengthened the social fabric of the Club.*
- 1.39 *Beyond his role as Club Captain, John also chaired and served on numerous committees of the Club. The one committee that I wish to highlight tonight is that John was the Chairman of the 119th CSC Anniversary cum President's Challenge project. This project was a resounding success, and we raised \$300,888 for the President's Charity.*
- 1.40 *John, your dedication, vision, and passion have left a lasting mark on the Club. On behalf of the Management Committee and all our members — thank you for your outstanding service. You have truly been an inspiration to us all.*
- 1.41 *Ladies and gentlemen, I thank you for your time and patience, for listening to me. Once again, I thank you for your continued support. The work is never done, but it is always "WIP or Work in Progress."*
- 1.42 *On behalf of the MC, we look forward to serving you for many more years to come. Together, let us increase the brand value of the Chinese Swimming Club and make it a club we are proud of and a club that is the envy of all other clubs.*
- 1.43 *Thank you.*

*Note: The recording above is a direct transcript from the President's Address.*

## Presentation of Plaque to Mr John Chew



- 1.44 Mr John Chew expressed this gratitude to everyone for their support and said it had been an honour to serve the Club and its members. He shared he enjoyed every moment, and time passed quickly. He added he would continue to be involved with the Club, assisting with the upgrading project and supporting the new Captain in overseeing sports and games.
- 1.45 Mr Dick Lee invited Mr Jonathan Kuah, Vice-President (Finance), to present the financial review.

### **FINANCIAL REVIEW**

- 1.46 Mr Kuah presided and delivered the financial review for the year 2024.
- 1.47 2024 was a challenging year for the Club amidst rising costs and the slowing economy. Although revenue improved by 3%, inflationary pressures and higher GST rates impacted operating costs and reduced members' spending.
- 1.48 As a result, EBITDA declined by 2.6% or \$91,000 to \$3.4 million. Total comprehensive profit declined 68.9% to \$195,000, primarily due to higher depreciation charges resulting from the increased land lease value following the renewal of the Club's land lease by an additional 30 years.
- 1.49 The Club's investment portfolio saw lower fair value gains because of the encashment of some bonds to fund the land lease renewal. Despite this, the Club ended the year with a free cash flow of \$3 million, increasing the Club's cash reserve to \$26.5 million, even after having paid for the 30-year land lease extension.
- 1.50 Mr Kuah presented the key highlights of the Club's core activities and financial performance.

### **MEMBERSHIP REVENUE**

- 1.51 Total subscription income rose by approximately 1%, driven by an increase in new members, a reduction in concessionary senior members, and a rise in junior members.
- 1.52 Transfer fees also saw a healthy increase of 8.7%, with 192 transfers recorded during the year as more young families joined and helping to rejuvenate our membership base. As a result, the average age of Principal Members has now declined to below the mid-40s.

# REVENUE

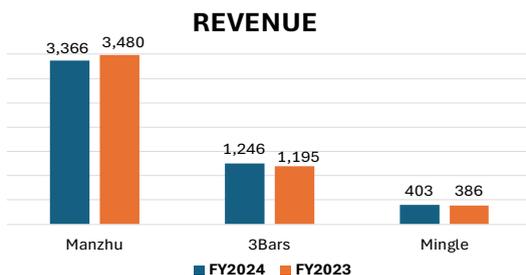
	FY2024 (\$'000)	FY2023 (\$'000)	Variance
Subscription Fee	8,783	8,706	↑ +0.9%
Transfer Fee	900	829	↑ +8.7%
Net Income fr Fruit Machine	777	699	↑ 11.2%
Interest Income	574	654	↓ -12.3%
Rental Income	478	490	↓ -2.5%
Entrance & Conversion	447	445	↑ +0.5%
Others	701	391	↑ +79.4%
<b>Total</b>	<b>12,660</b>	<b>12,215</b>	<b>↑ +3.7%</b>

- Growth from new members replacing concessionary members
- Growth in junior members
- 192 Transfer, Growth in young families
- Turnover was low in the first half of the year but slowly pick up in the 2<sup>nd</sup> half of the year
- Declined due to withdrawal of \$10.9 million for land lease renewal
- Declined due to non-renewal of tenant lease
- Corporate & Term members helped offset declined in conversion fee revenue
- Boosted by fundraising for President's Challenge



- 1.53 Jackpot Fruit Machine takings rose by 11.2% to \$777,000 as a result of the increased in activities in the second half of the year.
- 1.54 Many associations have also ceased fruit machine operations since the introduction of stricter regulation under the Gaming Control Act in August 2022, thereby raising our market share.
- 1.55 Interest income declined by 12.3% to \$574,000 due to the withdrawal of \$10.9 million for land lease renewal.
- 1.56 The conversion fee saw a slight increase to \$447,000 because of higher corporate and term membership sales.
- 1.57 Other income received a boost of approximately \$700,000 from fund-raising efforts for the President's Challenge. However, the event ultimately resulted in a net cash deficit of about \$80,000 after expenses.

# FOOD & BEVERAGES PERFORMANCE



- Increase food prices and GST rates, impacted total sales especially in Manzhu

	FY2024 (\$'000)	FY2023 (\$'000)	Variance
Revenue	5,015	5,061	↓ -0.9%
Net Deficit	-411	-395	↓ -4.1%



- 1.58 F&B remains a significant area of the Club's operations. Last year, the net deficit in this segment increased by 4.1% to about \$400,000.

1.59 Revenue declined by 1% to \$5 million, mainly due to lower patronage resulting from higher food prices and the GST increase. While operating expenses continued to rise, the impact was partially mitigated by lower labour costs from ongoing efforts to automate our operations.

## ACTIVITIES

Lifestyle & Flex Gym	FY2024 (\$'000)	FY2023 (\$'000)	Variance
Revenue	787	721	↑ +9.1%
Net Surplus	110	124	↓ -10.8%



- Despite higher revenue achieved, total net surplus declined due to high operating costs.

Sports & Games	FY2024 (\$'000)	FY2023 (\$'000)	Variance
Revenue	3,969	3,742	↑ +6.1%
Net Surplus	243	284	↓ -14.3%



- Despite higher revenue achieved, total net surplus declined due to high operating costs.



- 1.60 The Club offers a wide range of activities, primarily lifestyle and sports & games.
- 1.61 These two activities combined nearly broke even for the year, recording a small net loss of \$33,000 compared to a net gain of \$43,000 in the previous year.
- 1.62 Lifestyle & Gym revenue increased by 9% to \$787,000. However, due to higher operating costs, the net surplus declined by 11% to \$110,000.
- 1.63 Sports & Games higher courses participation allowed revenue to increase by 6.1% to nearly \$4 million. Despite this, the rise in operating costs led to a 14.3% drop in net surplus to \$243,000.
- 1.64 These two segments resulted in the aforementioned \$33,000 net deficit.

## ADMINISTRATION & CLUB PREMISES

	FY2024 (\$'000)	FY2023 (\$'000)	Variance
Administrative Cost	4,383	3,857	↑ +13.6%
Club Premises	4,814	4,876	↓ -1.3%

- Driven by President's Challenge donation and event costs
- Excluding President's Challenge, Administrative cost increased by 3.3% to \$3.9 million.

- Favorable electricity rates signed with electricity retailer



- 1.65 The monthly and annual subscriptions primarily support the Club's administration functions and maintenance of facilities. Below is the breakdown of these funds being utilised.
- 1.66 Administrative expenses rose by 13.6% to \$4.4 million. This included a \$310,000 donation to the President's Challenge. However, netting against the \$700,000 raised during the event, the Club's net deficit from the event was \$88,000. Excluding this donation, the administrative expenses would have increased by only 3.3% to \$3.9 million. Management proactively streamlined operations and controlled costs through automation.
- 1.67 Club premises expenses on facilities declined by 1.3% to \$4.8 million, mainly because of a new electricity contract at lower rates effective from July 2024.
- 1.68 Overall, excluding donations, the combined administrative and premises costs rose by a modest 2% for the year.

## LOOKING AHEAD – RENOVATION PLANS



- Renovation of Recreation Complex (first half of 2025)
  - Expected revenue dip during construction (e.g. 3Bars and Lifestyle)
  - Project Budget: \$9 million (fully funded from reserves)
  - Finance Committee and Management working to stay within Budget



- 1.69 The Club will begin renovation of the Recreation Complex in the second half of 2025. Some disruption is expected, particularly for 3Bars and other lifestyle activities.
- 1.70 The Finance Committee has budgeted for the potential temporary decline in revenue.
- 1.71 As of 31 December 2024, the Club held sufficient reserves to fund both the \$9 million renovation and a potential decline in income.
- 1.72 The Finance Committee will continue to work closely with the management and the Project Upgrading Committee to deliver the renovation within the budget.
- 1.73 On behalf of the Management Committee, the Finance Committee, and the Management Team, Mr Jonathan Kuah, Vice President (Finance), thanked members for their valuable feedback and unwavering support for the past year.
- 1.74 He reaffirmed the Club's commitment to maintaining a prudent financial standing amidst ongoing uncertainties and ensuring that CSC's financial position remains strong and resilient.
- 1.75 Mr John Chew thanked Mr Jonathan Kuah for the financial presentations.

## **2. CONFIRMATION OF MINUTES**

### **2.1 Minutes of the 109th Annual General Meeting**

- 2.1.1 Mr Dick Lee announced that there was no amendment received to the minutes of the 109<sup>th</sup> Annual General Meeting held on 28 April 2024.
- 2.1.2 Mr Wong Kok Leong proposed, and Mr Shawn Lim seconded.
- 2.1.3 The minutes of the 109<sup>th</sup> Annual General Meeting were confirmed.

## **3. ANNUAL REPORT**

### **3.1 Confirmation of Annual Report**

- 3.1.1 Mr Dick Lee announced that there was no written query regarding the Annual Report 2024 within the 4-day deadline.
- 3.1.2 Mr Ronald Lam proposed, Mr Christopher Lim seconded, and the Annual Report 2024 was approved and adopted.

## **4. ANNUAL STATEMENT OF ACCOUNTS**

### **4.1 Confirmation of Audited Statement of Accounts**

- 4.1.1 Mr Dick Lee announced no written queries relating to the Audited Statement of Accounts 2024 were received within the 4 clear days' deadline.
- 4.1.2 Mr Shawn Lim proposed, Mr Wong Kok Leong seconded, and the Audited Statement of Accounts for the preceding financial year, i.e., the year ended 31 December 2024, was duly adopted.

## **5. ELECTION OF OFFICE BEARERS**

- 5.1 Mr John Chew announced that there was no contest in this year's election for the top five and 12 Management Committee member positions, and all candidates were elected unopposed for the 2025/2026 term of office.

### **(a) President**

Mr Victor Chia was re-elected as the President of the Club, proposed by Mr Peter Liew and seconded by Mr Jonathan Kuah.

### **(b) Vice-President (General)**

Mr Peter Liew was re-elected as Vice-President (General), proposed by Mr Victor Chia and seconded by Mr Jonathan Kuah.

### **(c) Vice-President (Finance)**

Mr Jonathan Kuah was re-elected as Vice-President (Finance), proposed by Mr Victor Chia and seconded by Mr Peter Liew.

**(d) Club Captain**

Mr Dick Lee was elected as Club Captain, proposed by Mr John Chew and seconded by Mr Peter Liew.

**(e) Vice-Captain**

Mr Chia T-Jian was elected as Vice-Captain, proposed by Mr John Chew and seconded by Mr Gerard Ng.

**(f) Committee Members**

5.2 12 Committee Members were elected unopposed as follows:

	<b>NOMINEE</b>	<b>PROPOSER</b>	<b>SECONDER</b>
1.	Michael Leong	Victor Chia	Peter Liew
2.	Steven Tan	John Chew	Dick Lee
3.	Gerard Ng	John Chew	Chia T-Jian
4.	Eugene Ng	Dick Lee	Chia T-Jian
5.	Peter See	John Chew	Chia T-Jian
6.	Foo Choon Yeow	Jonathan Kuah	John Chew
7.	Ong Eng Keong	John Chew	Foo Choon Yeow
8.	Johnson Ong	Peter Liew	Dick Lee
9.	Edwin Lim	Peter Liew	Chia T-Jian
10.	Dorothy Tay	Peter Liew	Dick Lee
11.	Lee Chiwi	Peter Liew	Dick Lee
12.	Gan Zhirong Jason	Chia T-Jian	Edwin Lim

5.3 M/s PKF-CAP LLP scrutinised and verified all nomination forms for the Management Committee members on 14 April 2025.

**6. APPOINTMENT OF DISCIPLINARY PANEL**

6.1 According to Article 6.5 of the Club Constitution, the Disciplinary Panel shall comprise not over 20 voting members. 18 nominations were received, and all were elected unopposed for the term 2024/2025 as follows:

	<b>NOMINEE</b>	<b>PROPOSER</b>	<b>SECONDER</b>
1.	Bryan Lee	Wu Chee Yiun	Mustafa Lim
2.	Wu Chee Yiun	Mustaffa Lim	Khoe Hong Seng
3.	Mustaffa Lim	Wu Chee Yiun	Khoe Hong Seng
4.	Khoe Hong Seng	Wu Chee Yiun	Lee Chiwi
5.	Lee Chiwi	Wu Chee Yiun	Angeline Low
6.	Melisa Wee	Wu Chee Yiun	Lee Chiwi
7.	Steven Chia	Wu Chee Yiun	Angeline Low
8.	Melissa Chew	Mustaffa Lim	Melisa Wee
9.	Eric Fong	Mustaffa Lim	Dick Lee
10.	Angeline Low	Melisa Wee	Dick Lee
11.	Mak Kok Weng	Dick Lee	Peter Liew
12.	Peter Yap	Dick Lee	Steven Chia
13.	Ong She-Na	Steven Chia	Melissa Chew
14.	Hoon Tai Meng	Melissa Chew	Ong She-Na
15.	Nicholas Aw	Ong She-Na	Hoon Tai Meng
16.	Roy Toh	Hong Tai Meng	Nicholas Aw
17.	Aaron Li	Roy Toh	Bryan Lee
18.	Marcus Tan	Roy Toh	Bryan Lee

6.2 M/s PKF-CAP LLP scrutinised and verified all nomination forms for the Disciplinary Panel on 14 April 2025.

## **7. APPOINTMENT OF PROFESSIONAL AUDITOR OR FIRM OF PROFESSIONAL AUDITORS**

7.1 The Finance Committee proposed the re-appointment of M/s PKF-CAP LLP as the Club's professional auditors for FY2025.

7.2 Mr Peter Wong reiterated the point he raised last year regarding the rotation of auditors to gain a fresh perspective on the Club's financial management.

7.3 Vice President (Finance) Mr Jonathan Kuah acknowledged the suggestion and explained that, in line with the governance code, auditor rotation occurs every five to six years. As this marks the sixth year of appointment for M/s PKF-CAP LLP, the Club would consider appointing a new auditor for the following financial year.

7.4 Mr Dick Lee called for a seconder to confirm the appointment of M/s PKF-CAP LLP for FY 2025.

7.5 Mr Johnny Tan seconded the motion, and M/s PKF-CAP LLP was duly appointed as the Club's professional auditor for the year.

## **8. TO DEAL WITH ANY OTHER ITEMS ON THE AGENDA**

### **8.1 Presentation on the update of the project upgrading at the Recreation Complex and the Great Bubble Reef (Fun Pool).**

8.1.1 Mr Dick Lee announced that Mr Michael Leong, Chairman of the Project Upgrading Committee, would present the update on the Recreation Complex and the Great Bubble Reef (Fun Pool) at the Sports Complex.

8.1.2 Mr Michael Leong opined that the Recreation Complex was completed in 1992, more than 20 years ago, and a recent refresh in the year 2012 was over 10 years ago.

8.1.3 The Great Bubble Reef at the Sports Complex was completed 15 years ago.

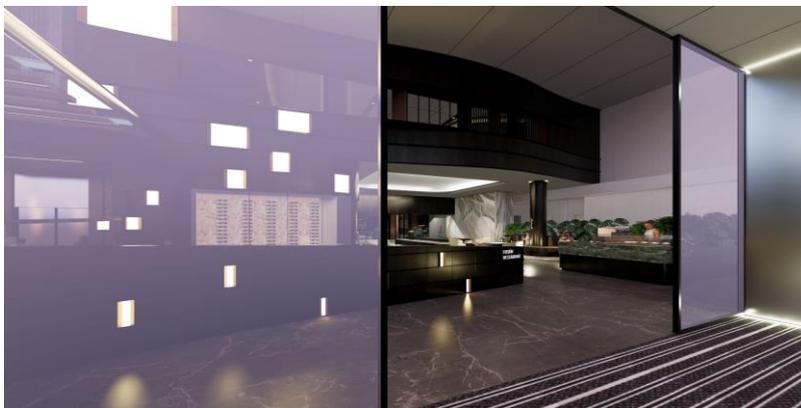
8.1.4 Mr Leong reiterated that at the AGM last year, members approved a budget of \$9 million for the refurbishment of the Recreation Complex. Members further authorised and gave full discretion to the Management Committee to carry out the project and deliver an end-product that would resonate with the Club's Vision 2050 "*Home away from home*" concept.

8.1.5 The approved \$9 million budget was allocated as follows: \$8 million for the Recreation Complex refurbishment, \$500,000 for upgrades to the Fun Pool, and \$500,000 for consultants' fees.

8.1.6 Mr Leong sincerely hoped that once the project is completed, members will visit the Club more frequently, stay longer, and enjoy more quality time with their families and friends here, and, with this extended time, hopefully spend a bit more as well.

8.1.7 Mr Leong shared that the appointed building consultants and architects had spent considerable time reviewing the plans based on the feedback received. With many ideas from various stakeholders, the team eventually provided the consultants with a clear and focused brief to ensure the final design aligned with Vision 2050.

- 8.1.8 In recent months, after the design was finalised, a public tender was launched to invite contractors to submit their bids.
- 8.1.9 Six bids were received, and unfortunately, all submissions significantly exceeded the budget, with even the lowest bid being 20% above the allocated budget.
- 8.1.10 Budgetary constraints, along with many directives and requirements from the relevant authorities, posed challenges. As the building was over 20 years old and did not comply with several current building codes, the Club had to apply for waivers. This process incurred additional costs and delays.
- 8.1.11 Mr Leong emphasised that, given the budgetary limitations, the Club needed to scale back certain aspects of the project that were initially planned.
- 8.1.12 Mr Leong added that while it was easy to compile a wish list, a laundry list from everyone, such as stakeholders, management, and subcommittees, each group has its own set of desired items.
- 8.1.13 He said that, as someone experienced in project management, he tried to accommodate all the requests by incorporating them into the tender documents — and hoped that whatever the club asked for would be within the budget. Unfortunately, that did not happen, and the club had to scale back.
- 8.1.14 Mr Leong then presented the proposed changes to scale back the cost.



**Proposed Transformation of Level 1**



**1<sup>st</sup> Storey**

- Existing Lobby underutilised
- Optimisation / Maximisation
- Spiral staircase to be demolished
- Air-conditioned



### 1<sup>st</sup> Storey ...

- Convert entire 1<sup>st</sup> storey into F&B and Entertainment Haven
- Contemporary, Cozy and Relax ambience
- Wider Menu / Fusion Cuisine (Western & Japanese)
- Stage with LED wall



8.1.15 **Level 1—New Entrance:** Transform this area into a vibrant F&B and entertainment haven. Previously, the lobby was not air-conditioned, and the removal of the spiral staircase should optimise and maximise space for improved facilities. This will also contribute to increasing revenue generation.

8.1.16 The overall look and feel would be contemporary, cosy, and relaxing, with an expanded menu featuring a wider selection of Western and Japanese cuisine. An extended stage with an LED wall will be added, offering versatile usage for various events and performances.



### 1<sup>st</sup> Storey ...

- New Deli serving artisanal cakes & desserts at the existing spiral staircase location
- ↑ 25% seating capacity
- Current 2 KTV rooms to move to Level 3



8.1.17 The area previously occupied by the spiral staircase would be transformed into a new deli offering artisanal cakes and bread. The total seating capacity would be approximately 148 seats, and with consolidation, it could accommodate up to 200 guests.

8.1.18 With Level 1 fully converted into an F&B and entertainment haven, the existing KTV rooms will be moved to Level 3 as part of the overall upgrading initiative.



### New Lift

- New Lift to Level 2 to cater to higher footfall
- Inclusivity- Ramp extended to PwDs



### Dedicated Entrance to New Lift Lobby

- New covered arrival entrance to complement the existing staircase and allow members/PwDs direct access to Level 2



- 8.1.19 A new lift will be installed in the current ramp area near the security guard counter. Upon entry, visitors would have access to this lift, with a focus on ensuring accessibility for persons with disabilities (PwDs), in line with NGOs' emphasis on inclusivity. The ramp would be slightly lower to accommodate wheelchair access, and the lift would provide access to Level 2.
- 8.1.20 If the budget allows, we plan to extend the lift to Level 3 or even down to the basement. However, due to the building's existing structure and space limitations, this might not be feasible.
- 8.1.21 With the new entrance, you may either walk up or go straight to the new covered way where the ramp is, and you can take the lift to Level 2.

### Pre Function Lobby

- Versatile space with flexible seating arrangements
- Increase in 100% Usage on Level 2
- Exhibition/Bazaar/ Charity events (Revenue generating)



- 8.1.22 **Level 2 – Pre-function Lobby:** This versatile space features flexible seating arrangements, and footfall is expected to double to hit full capacity. The space can be marketed for bazaars, exhibitions, and charity events.



### Multi-Function Room

- Existing Ballroom to be transformed for multi-function activities
- Lifestyle - Theme Wedding/Birthday/ Corporate events
- Various Sports Courts
- LED Floor - First among social clubs



### Multi-Function Room

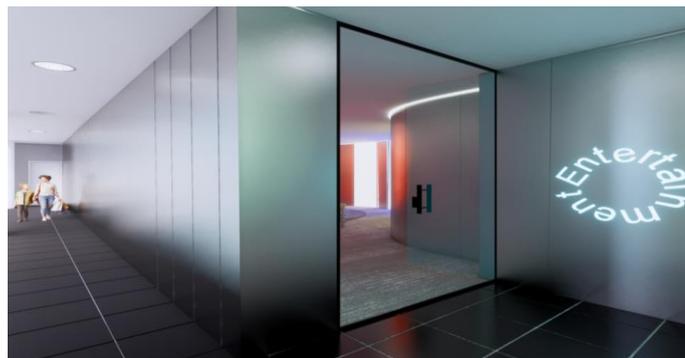
- LED
- Fast transformation
- From functions to various sports courts
- Maximise usage of the venue



- 8.1.23 The multi-function room is suitable for a variety of events, including lifestyle weddings, birthday celebrations, and corporate functions. There are plans to install LED-lit flooring that can instantly transform the flooring for sports activities at the push of a button. The flooring would display the court markings for basketball, badminton, or pickleball. The space is ample and offers sufficient headroom for these activities. However, proper scheduling is necessary.
- 8.1.24 In the future, the ballroom will be transformed into a multipurpose room – the first of its kind among clubs.

### Family Entertainment Zone

- 7 Private KTV rooms of different sizes & Common KTV Lounge
- Increase capacity from 20 to 50 pax
- Smart Karaoke System with QR Code Integration
- From Phone to Online Booking System



**Family Entertainment Zone**

- Spacious Common KTV Hall
- Up to 20 pax
- Venue for Birthday parties and gatherings
- Comfortable Lounge Seating
- High Quality Audio Setup



8.1.25 **Level 3**—Features seven private KTV rooms of various sizes with one common area that can accommodate between 20 and 50 people. Guests can select songs using a QR code system, and room bookings will be done online.



**Family Entertainment Zone**

- Professional Sound System
- Up-to-date Karaoke System
- Acoustic Treatment
- LED Ambience Lighting
- TV and Display Screens



8.1.26 The common room is equipped with a high-quality audio system and can accommodate up to 20 people. It is ideal for small gatherings, such as birthday parties and other celebrations.

**Upgraded Poolside Zone**

- Pool BAU (Downtime)
- Only doing perimeter deck
- Enhanced Pool Deck Features
- Private Cabanas
- New ramp for PwDs and elderly members



8.1.27 **Pool**—The initial idea was to modify the pool. However, due to budget constraints and the lengthy downtime of six to nine months, it was decided to upgrade the surrounding area instead. Cabanas will be added on the left-hand side of the pool, along with some deck chairs for relaxation.



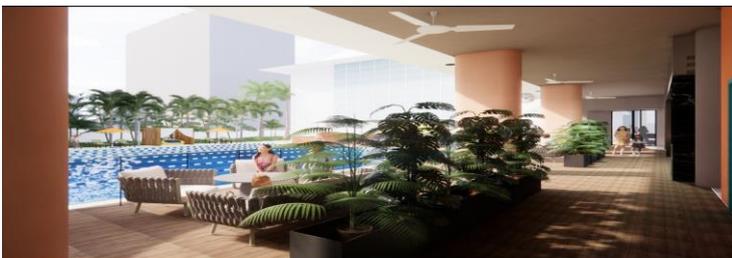
**Enhanced Jacuzzis**

- Elegant New Jacuzzi Pods
- Integrated Shading Canopy

*Reimagined Relaxation by the Pool*



8.1.28 The area at the far end, where the existing jacuzzi is located, will be enhanced to create a more visually appealing and engaging space.



**Green, Landscape Terrace**

- Rest & Relax
- Screen Time with your Ipad/PC
- Read a book
- Watch the world go by

*Elevated Leisure Space by the Water's Edge*



8.1.29 On the right side of the pool, the existing steps will be replaced with a ramp to improve accessibility for PwDs. The ramp will also provide access to the nearby toilets.

8.1.30 The entire area surrounding the pool will be redesigned with a resort-style theme, inspired by the ambiance of the Banyan Tree.

8.1.31 The corridor outside the 3Bars will be a landscaped green terrace designed for rest and relaxation. It will be an ideal spot to enjoy screen time on your iPad or laptop, read a book, or simply unwind and watch the world go by.

**The Great Bubble Reef (Fun Pool) - Sports Complex**



- Swings
- Trampoline
- Long Water Slide
- Kids' Water Slide
- Water Jet Play Areas
- Water Bucket



8.1.32 **The Great Bubble Reef (Fun Pool) at the Sports Complex** was built 15 years ago. This will be refreshed with new features for children, including swings, a trampoline, long water slides, a water jet play area, and a tipping water bucket.

8.1.33 Mr Leong concluded his update presentation.

8.1.34 Mr John Chew thanked Mr Michael Leong, Chairman of the Project Upgrading Committee, for his update presentation. Mr Dick Lee announced that he was moving to item 8.2.

## 8.2 Presentation on the Club's Greening Initiatives: Heat Recovery and Cooling Systems Installation

8.2.1 Mr Dick Lee announced that the presentation would be jointly presented by Mr Eugene Khoo, Chairman of the Ad hoc Sustainability Committee, and Mr Jonathan Kuah, Vice President (Finance).

8.2.2 Mr Eugene Khoo introduced himself and explained that the committee was formed late last year to explore ways to improve the Club's operational efficiency, with a focus on energy consumption. This initiative was a key component of the Club's overall sustainability strategy.

### Introduction

#### Singapore Green Plan 2030 responsibilities

- To achieve sustainability and environmental conservation, reducing carbon emissions, increasing urban greenery, and fostering a green economy.
- One of the 5 key pillars : **Resilient Future**, aims to reduce Urban Heat Island (UHI) effect, through smarter cooling solutions.
- Recreational clubs (like CSC) have their role to play as a responsible steward in our community, to support sustainable living in enhancing active lifestyles.

#### Carbon Tax increases

- Carbon Tax was first introduced in 2019.
- CSC pays \$0.01/kWh for carbon tax, in its electricity bill today. This represents 4.7% of its electricity tariff.
- Carbon Tax is projected to increase substantially by 2030, thereby increasing CSC's total electricity bill IF CO2 emission and energy usage is not reduced.

### SG GREEN PLAN Carbon Price Projection by 2030



8.2.3 Mr Khoo explained that the Singapore Green Plan 2030 represents a nationwide effort to advance the sustainability agenda, with concrete actions that impact nearly every aspect of daily life.

8.2.4 The Green Plan was built on five key pillars: City in Nature, Sustainable Living, Energy Reset, Green Economy, and Resilient Future.

8.2.5 Among these five pillars, the ones most relevant to the Club are Energy Reset and Resilient Future, as they directly relate to the Club's energy use and long-term sustainability efforts.

8.2.6 The Resilient Future pillar focuses on reducing the urban heat island effect through smarter energy and cooling solutions. As a recreational club, CSC had a role to play as a responsible community steward by supporting sustainable living while promoting an active lifestyle.

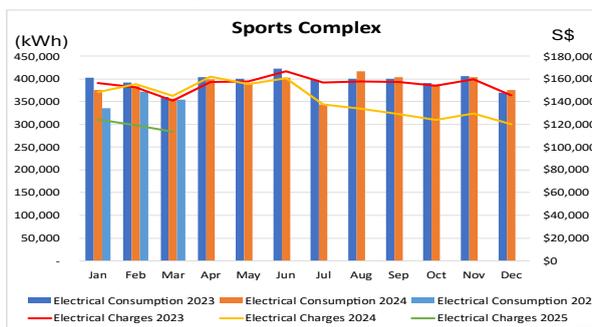
8.2.7 Mr Khoo explained that one of the key drivers of the Club's sustainability efforts was the rising carbon tax, which directly impacts electricity prices. Introduced by the government in 2019, the carbon tax has since increased and is expected to continue rising in the coming years.

8.2.8 Currently, we are paying an implied carbon tax, which is approximately 22.8% of our current electricity tariff. This figure was projected to double by 2026 and continued rising beyond 2030.

8.2.9 The carbon tax will increase from \$25/tonne in 2024 to \$45/tonne from 2026, formalised and passed into law through the Carbon Pricing (Amendment) Bill pass in Parliament. It is expected to increase further by 2030, becoming a major component of the Club's overall electricity bill. It was therefore essential for the Club to take proactive measures to address this issue, in line with its dual goals of operational efficiency and sustainability.

### Existing Electricity Consumption

- Energy usage at the Sports Complex is average about:
  - **391,160 kWh per month** or
  - **4,693,927 kWh per year** since 2022
- Electrical bill for the Club average:
  - **\$150,000 per month** or
  - **\$1.80 million per year** since 2022
- We have been able to contain energy cost by proactively re-contracting with wholesale electricity retailer in June 2024.
- Longer term, we need to reduce energy usage or pay higher carbon tax.



8.2.10 Mr Khoo stated that the Club currently consumes nearly 400MWh of electricity per month. The graph on the right illustrates the Club's energy consumption, showing consistent usage over the past three years, from 2023 to part of 2025. This level of consumption translates to a monthly electricity cost of approximately \$150,000, or \$1.8 million annually.

8.2.11 It was essential to be proactive in improving long-term energy efficiency to mitigate the carbon tax impact on the Club, he emphasised. The sustainability strategy presented targeted the Club's largest areas of energy consumption.

### CSC Top 3 energy consuming items

- Water Heating System (Shower & Kitchen)
- Lighting and HVAC System
- Pumping and Filtration System

Our near term reduction focus



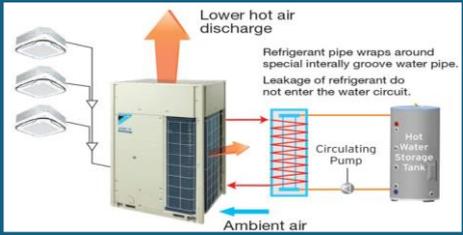
8.2.12 The top three energy-consuming items are the shower water heating system, the kitchen, and club lighting. The Club has adopted LED lighting and HVAC cooling systems as first steps to reduce energy consumption.

**Existing:**  
CSC uses **50** electric water heaters of various capacities for showering and kitchen usage.



**Electric Water Heater**  
Works by using electricity to heat up stored water in a tank. Their energy consumption is typically high.

**Estimated Energy Usage:**  
30,000 kWh per month



**Waste Heat Recovery**  
Works by reusing heat generated by existing air conditioners to heat water

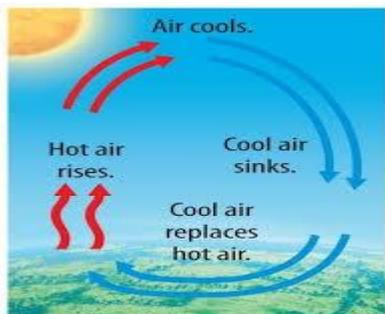
The key benefit is it uses waste heat as a free energy source.

**Estimated Energy Usage:**  
0 kWh per month

8.2.13 The Club currently uses over 50 electric heaters of various capacities, all of which rely on electricity to heat the water. To reduce the monthly electricity usage of 30,000 kWh per month by 8% to 10% of the total electricity bill, the Club is exploring the implementation of a waste heat recovery system. Since the Club used many VRV air conditioners that emit heat, it is possible to recycle the heat to the water for showers. This approach makes use of a free energy source that would otherwise be wasted.

8.2.14 Implementing the system could significantly reduce or even temporarily eliminate the need for electric water heaters, leading to lower overall energy consumption.

## Convection Cooling...



**Convection...whereby hot air rises and cold air sinks**

**Passive Displacement Ventilation (PDV)**

**Key benefits:**

1. Low energy usage
2. Low maintenance
3. No draft (it does not use fan coils)
4. Most effective in large spaces with high roofing (e.g. CSC badminton hall)

**Potential deployment in other areas of the Club**



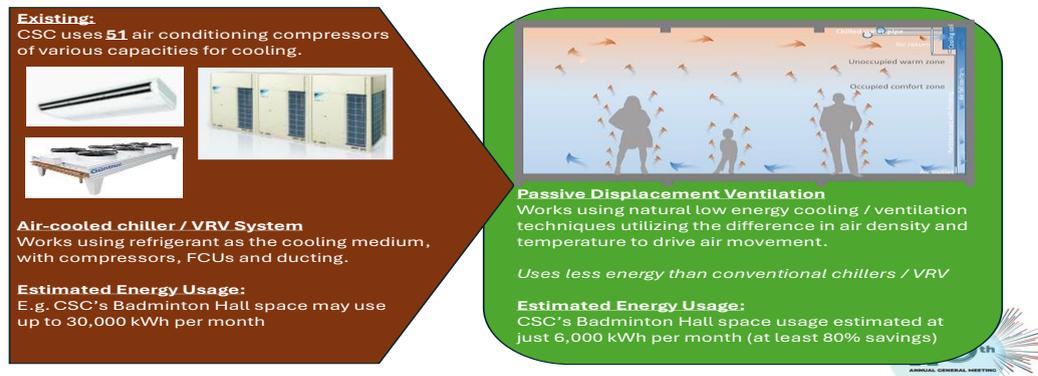
8.2.15 The saved energy can be redeployed to the cooling of the badminton courts. However, traditional method of cooling the sizeable badminton courts will consume a lot of energy. However, we have discovered a new method by incorporating an alternative cooling method which is based on passive displacement ventilation. This strategy primarily relies on natural air movement to cool a space, eliminating the need for large fans or mechanical systems to extract heat.

8.2.16 Implementing this solution can substantially reduce the energy required to cool a space. Besides lower energy consumption, it offers benefits such as reduced maintenance costs and the absence of wind draft, which is ideal for spaces such as a badminton hall where air movement should be at a minimum. It is also highly effective for a large space with a high ceiling.

## PDV in NTU and SIT



8.2.17 This method is used in the NTU Sports Hall and several other government buildings, such as the Ministry of Manpower (MOM) and the Chinese Garden.



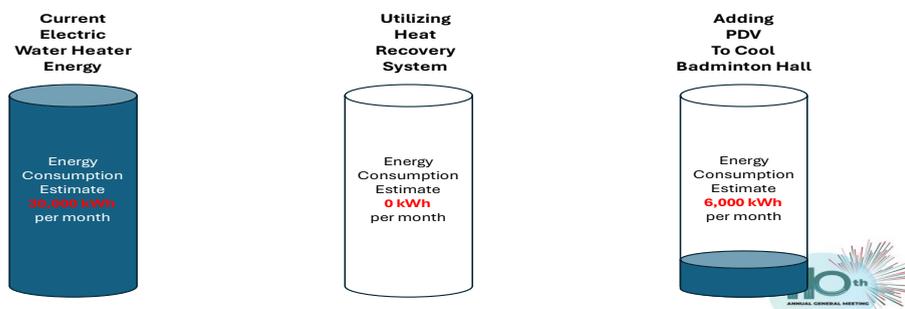
8.2.18 Currently, the Club operates approximately 51 air conditioning compressors. While these would continue to be used, the Club is exploring a hybrid cooling system and gradually introducing more energy-efficient solutions, such as passive displacement cooling. The goal is to reduce energy consumption to 6,000 kWh per month, lowering it from the current level of 30,000 kWh per month.

8.2.19 Mr Jonathan Kuah then proceeded with the next part of the presentation.

8.2.20 Mr Kuah explained the Club had approached the strategy with careful consideration of both cost and benefits. The Committee spent over a year studying and evaluating the approach before concluding on its feasibility for the Club.

8.2.21 As previously mentioned by Mr Eugene Khoo, there was a heat exchange system in place. This system basically harnesses and utilises waste heat generated by the existing cooling system.

## Energy Savings Potential



8.2.22 Mr Kuah explained that, ultimately, there would be no additional energy costs for heating the water heater, as the system recycles heat emitted from the existing air conditioning system to heat the water.

- 8.2.23 At the Sports Complex, which serves swimmers and other athletes who regularly use the shower facilities, Mr Kuah highlighted that using a heat exchange system would significantly reduce energy costs and, over time, lower carbon tax liabilities as sustainability regulations tighten. These savings can then be redeployed towards the badminton hall, which will utilise an energy-saving cooling system, resulting in an overall net savings in energy consumption.
- 8.2.24 Mr Kuah used the cylinder diagrams above to illustrate potential energy savings.
- 8.2.25 The first cylinder diagram shows the current energy usage of water heating, estimated at 30,000 kW per hour, based on the daily showers of approximately 400 to 450 individuals.
- 8.2.26 The second cylinder depicts the scenario with a heat recovery system in place. In this setup, energy consumption for water heating drops to zero. While there might be concerns about whether sufficient temperatures could be achieved, Mr Kuah assured members that the system could heat water up to 46 degrees Celsius, which exceeds the typical hot shower temperature of 38 to 40 degrees Celsius.
- 8.2.27 Besides the shower facilities, the Man Zhu kitchen would also utilise the hot water for its dishwashing operations.
- 8.2.28 The next cylinder shows that installing air conditioning in the Badminton Hall, where surrounding temperatures could reach up to 42 degrees Celsius. Lowering the temperature to 26 degrees Celsius will add comfort to players by reducing humidity.
- 8.2.29 By implementing passive displacement ventilation, energy consumption is estimated at approximately 6,000 kWh per month, saving up to five to six times that of conventional air conditioning.
- 8.2.30 The total cost for implementing the complete system is approximately \$1.4 million.

VOTE <b>YES</b> FOR OUR FUTURE		
	<b>Yes</b>	<b>No</b>
<b>Installation Cost</b>	Nil	Nil
<b>Increase in Maintenance Cost</b>	Nil	Nil
<b>Increase in Operating Cost</b>	\$2k per month	Nil
<b>Improve Annual Energy Savings</b>	- 315,000 kWh	Nil
<b>Improvement in Co2 Emission</b>	- 150 tons CO2	Carbon Tax likely to increase
<b>Improve Club Facilities</b>	New cooling system Badminton Hall	Nil



- 8.2.31 Mr Kuah further explained that the Committee had explored available market options and proposed a Built-Own-Operate (BOO) model, which was commonly used by commercial properties by commercial landlords.
- 8.2.32 Under this model, the vendor would cover the full installation cost for two systems. The lower energy cost from operating the more efficient system will be used to reimburse the vendor over a 12-year period. In addition, the vendor would also be responsible for all maintenance and equipment replacement.
- 8.2.33 At the end of 12 years, ownership of the equipment would be transferred to the Club, allowing it to enjoy the full benefit from the energy savings.

- 8.2.34 In summary, CSC benefit from no upfront installation cost, no increase in maintenance or operating costs compared to current expenses, and the club gets an effective cooling system for the badminton hall.
- 8.2.35 If successful, this model could be extended to other facilities, a potential enhancement to the value of the Club membership.
- 8.2.36 Mr Kuah concluded by seeking the general body's mandate for the Committee to begin negotiations, conduct a detailed feasibility study, and engage a vendor to implement the system.
- 8.2.37 Mr John Chew thanked Mr Eugene Khoo and Mr Jonathan Kuah for their presentations and invited members to participate in the Q&A session.
- 8.2.38 Mr Johnny Tan sought clarification on whether the additional cost of \$2,000 would be incurred by the Club monthly.
- 8.2.39 Mr Kuah confirmed that the Badminton Hall was expected to consume approximately 6,000 kWh of energy each month, which translated into about \$2,000 in electricity costs.
- 8.2.40 Mr Kenneth Ong enquired whether the Club would consider installing solar panels, which could potentially reduce electricity costs by about 30%. He noted that the ongoing tariff tensions between China and the U.S. might lead to an oversupply of solar panels from China, which could be sold to other regions at reduced prices. This presented a potential opportunity for the Club to consider installing solar panels at a lower cost.
- 8.2.41 Mr Kuah affirmed that the Club had established a Sustainability Committee to explore various options and that solar panels were being considered as one of the potential solutions.
- 8.2.42 Mr Kuah pointed out that the Club had limited floor space and very little usable roof area. The largest available roof space was over the tennis courts, but utilising it would require additional gross floor area (GFA) approval, with an estimated cost of around \$1,000 per square foot. Nevertheless, the Club was actively discussing ways to address and overcome these challenges.
- 8.2.43 Mr Kuah added that installing solar panels above the tennis courts would be ideal, as it would provide shade, extend the lifespan of the courts by reducing sun exposure, and allow the Club to harness solar energy efficiently. But compliance with regulatory requirements on land use might render this solution untenable. Notwithstanding, we will continue to study the potential.
- 8.2.44 Mr Kevin Lim expressed concern that entering a 12-year contract could pose risks due to the rapid advancement of technology. While the proposed system might be effective and modern today, there was a possibility that within five years, newer and more efficient technologies would emerge, along with a significant drop in the cost of power. As a result, the Club could be locked into an outdated system for the rest of the contract period.
- 8.2.45 Mr Kevin Lim further questioned whether the contract included provisions to protect the Club against technological obsolescence. This concern applied not only to the proposed cooling system but also to other potential technologies, such as solar panels. Mr Kuah added that this funding mechanism is common in the commercial world. If we do not adopt the energy-saving system, the Club will merely be paying more in carbon tax until a solution is implemented.
- 8.2.46 Mr Kenneth Ong interjected to ask whether it would be possible to seek a waiver from the URA regarding the GFA requirements.

- 8.2.47 Mr Jonathan Kuah responded that the Club had been in communication with the URA, but URA had issued a formal written rejection of the waiver request.
- 8.2.48 Mr Eugene Khoo, Chairman of the ad hoc Sustainability Committee, affirmed that although there were many roof areas, these were not ideal for solar panel installation. For instance, the roof at the Recreation Complex was steeply pitched, which could reflect sunlight into neighbouring condominium buildings that were taller than the Club. This could create a negative impact and make installation difficult.
- 8.2.49 Mr Khoo further explained that at the Sports Complex, any structure exceeding 1.5m in height would be considered as contributing to GFA for commercial use of the space underneath. Currently, such an arrangement has not been approved by the URA.
- 8.2.50 The only practical area for installing solar panels was above the Arrival Pavilion. However, even if the entire roof space were used, it would only generate about 1% of the Club's total energy consumption.
- 8.2.51 Therefore, the primary energy-saving focus for the Club should not be on solar panels but on addressing the high energy usage associated with hot water systems.
- 8.2.52 Mr Khoo addressed Mr Kelvin Lim's concerns about entering the 12-year contract and the risk of obsolescence. He explained the vendor was making the capital investment to install the system on the Club's premises for the Club's use. Therefore, the financial risk was borne by the vendor, who was relying on the Club's continued consumption to justify their investment.
- 8.2.53 The 12-year contract was structured to ensure that the Club consumes a certain amount of energy, allowing the vendor to recover their investment. In return, the Club benefitted from stable electricity tariffs and savings on carbon tax.
- 8.2.54 Mr Jonathan Kuah added that although the Club would pay the vendor \$1.8 million annually, the expenditure did not impact the Club financially in the long run, as the capital assets would belong to the Club at the end of the 12-year term.
- 8.2.55 Mr Kuah also mentioned that the Club is exploring Daikin's technology, which utilises a chiller-based system, while the Club currently uses a VRV system. The heat exchanger and cooling system are not new and have been widely used for over 10 years in the United States and locally at institutions such as NTU, the Chinese Garden, and Singapore Institute of Technology's sports hall.
- 8.2.56 Mr Peter Wong interjected, noting that the presentations involved highly technical and complex topics. He believed that many of the attendees present could not understand both the presentation and questions from the floor.
- 8.2.57 Mr Wong expressed concern that it was too early for members to fully grasp the implications of the project. He also questioned whether the Club could guarantee that the vendor would remain viable for the 12-year contract period, as mentioned by another member.
- 8.2.58 Mr Wong stated that if members were being asked to vote on this mandate to proceed with the project, he would object. He emphasised the need for more thorough evaluation and clearer understanding before any mandate was approved.
- 8.2.59 Mr Steven Ong agreed, adding that even if the Club assumed ownership of the system after 12 years, it might only have scrap value and would likely need a replacement.

- 8.2.60 Mr Steven Ong recommended the Club provide members with a more detailed explanation, possibly through a townhall session, to ensure everyone was properly informed.
- 8.2.61 Additionally, Mr Steven Ong suggested the Club engage qualified professionals to handle the application for the URA GFA waiver.
- 8.2.62 Mr Eugene Khoo responded to Mr Steven Ong, stating that the Committee had engaged several qualified professionals to provide advice. Some of these advisors who have direct experience with agencies such as the SLA, BCA, and URA, as well as the SCDF, on various government buildings and projects, had concluded that this would be a lengthy and complex process.
- 8.2.63 Mr Khoo explained that the Committee chose a more practical and financially viable path. He acknowledged the members' concerns and agreed that the subject was indeed quite technical.
- 8.2.64 Mr Khoo also noted that the vendor in question is a well-established company, operating since the 1980s. He emphasised that a company with such a long track record and one that continues to secure contracts with government agencies was unlikely to become insolvent.
- 8.2.65 Mr Jonathan Kuah added that heat exchange technology had been around for decades and acknowledged that the Club was relatively late in adopting it.
- 8.2.66 He further commented that if the vendor were to cease operations, the Club would benefit, as the installed equipment would become the Club's property at no cost, allowing for immediate energy savings and the option to replace or upgrade it.
- 8.2.67 Ms Elaine Seow requested a clearer understanding of the cost-benefit equation—specifically, how the vendor's responsibility for installation costs translated into tangible energy savings for the Club.
- 8.2.68 Ms Elaine Seow also suggested that an analysis be presented and proposed by breaking down the resolution into clear, step-by-step mandates. Given that the topic was new to most members, she felt it was too early to approve a blanket mandate.
- 8.2.69 Mr Jonathan Kuah responded that the club had done a preliminary analysis and needed a complete energy audit, which required the installation of valves and gauges to obtain accurate data. At present, the estimates were based on theoretical calculations. Therefore, the Committee needed a mandate to proceed with detailed assessments and select the most competitive vendor.
- 8.2.70 Mr Wong Kok Leong noted that based on the costs and the presentation, the vendor appeared reliable. He mentioned that NTU has been using the same vendor and that their long-standing presence and involvement in government projects were reassuring.
- 8.2.71 Mr Wong also enquired about the extent of disruption to the Club activities during the installation process.
- 8.2.72 Mr Eugene Khoo responded to Ms Elaine Seow's query, stating that significant energy savings would begin from the twelfth year onwards. He noted NTU had been using this system for 10 years and had experienced substantial benefits.
- 8.2.73 Mr Khoo then addressed concerns about potential disruption to Club activities during installation. He explained that the Club would not be replacing all the water heaters at once but would adopt a phased approach to working level by level, toilet by toilet. The existing electric heaters would be decommissioned gradually, with support measures in place during the transition.

- 8.2.74 Mr Alvin Lee thanked the Committee for their efforts but expressed his reservations. He felt that a more in-depth cost-benefit analysis was needed, especially given that many members were not technically inclined. Without a clear understanding, he questioned how members could make an informed decision when voting.
- 8.2.75 Mr Lee also pointed out that the Club had sufficient reserves and could potentially take on the role of the investor itself, bearing the cost and executing the project. If the vendor finds it financially viable, then it should also be worthwhile for the Club. He cautioned that if the vendor were to go bankrupt, the liquidators could legally seize the equipment. Therefore, he urged the Club to proceed cautiously and take more time to evaluate the proposal thoroughly.
- 8.2.76 Mr Kuah explained that the proposal was designed to minimise financial risk for the Club by structuring it as a 12-year contract. This way, if anything were to go wrong during the contract period, the Club would not incur a large upfront loss. He emphasised that sustainability was a national priority and a long-term direction, with no turning back.
- 8.2.77 He noted that the government was committed to achieving net-zero emissions by 2050, with interim targets set for 2030 and 2035. To drive this carbon-neutral transition, the government was expected to impose increasing costs on those who delay adoption. As a result, the Club could face an additional estimated \$500,000 increase in its electricity bills in the future, which might lead to higher membership subscription fees.
- 8.2.78 Mr Kuah concluded by stating that, ultimately, it was up to the members to decide how they wish to proceed.
- 8.2.79 Mr Desmond Chan shared his experience from 2010, where the vendor had expressed interest in selling the assets to the company he was working with. His company conducted a Discounted Cash Flow (DCF) analysis and negotiated for an upfront arrangement, as the projected returns over 12 years appeared uncertain. Despite multiple rounds of negotiations, discussions eventually fell through for reasons that remained unclear. Mr Chan explained that the proposal involved an upfront sharing arrangement either on an 80/20 or 70/30 basis, but the vendor ultimately rejected the idea.
- 8.2.80 Mr Chan agreed with the suggestion made by a lady earlier to divide the resolution into parts: one to understand the rationale behind it better and the other to break down the financial implications. He believed that this would help members assess the proposal more effectively.
- 8.2.81 Mr Jonathan Kuah stated that the Committee had carried out the DCF analysis, which indicated a return of 5%, based on a risk-free rate of 3%. He felt it represented a reasonably fair exchange.
- 8.2.82 Mr Dick Lee interjected, pointing out that the discussion had become increasingly complex. He suggested taking a 5-minute break to allow the Committee to discuss.
- 8.2.83 Ms Judy Ng expressed pride in the Club for taking the initiative to address sustainability, emphasising that it was a critical global issue and that climate change is a real and pressing concern.
- 8.2.84 Ms Ng shared that her visit to the URA was an eye-opening experience, highlighting topics such as sustainability and innovative cooling systems. She suggested the Club consider inviting representatives from the URA to speak to members to educate and provide insights into these important issues. She stressed that climate change would significantly impact the world our children live in and encouraged everyone to contribute in small ways, not just by focusing on financial savings but by making meaningful contributions.

- 8.2.85 Mr Jonathan Kuah acknowledged that climate change was a complex topic and that financial implications would eventually arise.
- 8.2.86 Mr Colin Soh stated that after hearing the members' views, he felt that most members present did not fully understand the topic to decide. He suggested moving on to the next agenda item and recommended that the Committee conduct a comprehensive study before seeking approval.
- 8.2.87 Mr Victor Chia, Club President, acknowledged that many of the points raised by members were valid and reflected genuine concerns. He said that while the management team had been relying on technocrats for guidance, the proposed project was indeed a good initiative that could result in cost savings for the Club. However, he admitted that the information had not been communicated in a way that was easily understood by all members.
- 8.2.88 Mr Chia stated that it would be unfair to proceed with a vote on the resolution as a simple "YES" and "NO" decision. He recommended withholding the resolution from a vote and confirm that it would be withdrawn from the agenda item 8.3.1 a)
- 8.2.89 The Resolution 8.3.1 a) was withdrawn.

### 8.3 To pass the following Resolutions –

#### 8.3.1 *Heat Recovery and Cooling Systems Installation*

- a) *That the Management Committee be authorised to commit the club's current electrical operational expenses, for up to a period of 12 (twelve) years approximately S\$1,400,000 (Singapore Dollars One Million Four Hundred Thousand), on the installation of the heat recovery and cooling systems, subject to the satisfactory conclusion and confirmation of its feasibility study. This is part of the club's longer-term objective to be as sustainable as possible in our energy use. The works will be undertaken by the Club's appointed vendor who will be responsible for the installation and ongoing maintenance of the heat recovery and cooling systems, in accordance with the club's procurement policies and procedures.*

- 8.3.1.1 The above Resolution 8.3.1 a) is withdrawn.

- 8.3.2 In compliance with Article 10.6 of the Club Constitution, one member, Mr Colin Soh, has given written notice in writing not less than 21 days to raise the following resolutions -

*Resolution (1):*

*To retain all current swimming lanes of the Recreation Pool without removing or by making any changes to the current lanes, keeping all current swimming lanes intact, i.e. size, shape & dimensions.*

*Resolution (2):*

*The management committee of CSC to keep all voting members consulted and informed via email, newsletter &/or surface mail for all renovations incurring a minimum of S\$900,000.00 and above.*

This means providing detailed accounts of the proposed renovation plans, budgetary cost, duration of disruption and contingency plans at least 45 days prior to voting.

The voting shall be carried out via ballot conducted over a reasonable period and must secure an overall participation rate of at least 25% of the club's total voting memberships.

- 8.3.2.1 Mr John Chew announced that Mr Michael Leong, Chairman of the Project Upgrading Committee, would address Resolution (1) under Agenda item 8.3.2 above.
- 8.3.2.2 Mr Michael Leong reiterated that, as previously explained, the Club would retain the current swimming pool lanes without changes. Therefore, Resolution (1) was technically null and void since there would be no modification to the lanes.
- 8.3.2.3 Mr Victor Chia invited Mr Colin Soh to share his thoughts and comments on the matter.
- 8.3.2.4 Mr Colin Soh sought confirmation from Mr Leong that the swimming pool would remain unchanged in terms of its shape, size, and dimensions, as that had not been clearly stated in the earlier presentation.
- 8.3.2.5 Mr Leong confirmed that due to budget constraints, the Club would not be proceeding with any changes to the pool. It would remain in its existing condition.
- 8.3.2.6 Mr Alvin Lee disagreed with the assertion that Resolution (1) was null and void, as he believed it was closely linked to Resolution (2).
- 8.3.2.7 He emphasised that the core identity of the Club was a “*Swimming Club*”, and that many members joined specifically for swimming, not for golf or pickleball. Mr Lee further expressed concern about the lack of consultation with members and the absence of an opportunity for members to voice their opinions.
- 8.3.2.8 Members present expressed their dissatisfaction, which led to the submission of the Resolutions. Although the Committee had since provided clarification, it remained a fact that when the plan was initially proposed, there was no proper consultation with members to allow them to voice their opinions. Mr Lee stated that both Resolutions were related to the lack of adequate consultation with members.
- 8.3.2.9 Mr Victor Chia said that he disagreed with Mr Lee’s statement, explaining that he (Mr Chia) had two discussions with Mr Colin Soh and several other members, including Mr Alvin Lee. During these discussions, it was concluded that because of financial constraints, there would be no changes to the pool in the upgrading plan.
- 8.3.2.10 Mr Chia expressed concern that members had been given a misleading impression of how the Management Committee operated.
- 8.3.2.11 Mr Chia emphasised that the design drawings had been displayed at the Arrival Pavilion Lobby for some time, and members who did not review them could not fault the Management for a lack of consultation. He added that Mr Colin Soh had been informed that, due to budget limitations, the pool would be retained in its current form with no modifications.
- 8.3.2.12 Mr Chia reminded members that the Recreation Complex was an old building, and challenges were expected during the upgrading plan. The appointed consultants would develop the necessary plans. He emphasised that it was not practical for the Management to seek approval from the general body at every stage of the upgrading process, as doing so would cause significant delays and increase project costs.
- 8.3.2.13 Referring to the resolution, Mr Chia noted that requiring all voting members to be consulted and informed via email would mean waiting for every response, which would stall progress and prevent any action from being taken.
- 8.3.2.14 Mr Colin Soh suggested simplifying the process and put the resolution to a vote.
- 8.3.2.15 Mr John Chew announced that Resolution (1) would be put to a vote, with Mr Kenneth Ong seconding the motion.

8.3.2.16 The results of the Resolution (1) were as follows:

FOR: 169  
AGAINST: 1

Based on the results, Resolution (1) was approved and adopted.

8.3.2.17 Mr John Chew assured Ms Tan Poh Choo that the swimming pool would remain unchanged for the foreseeable future, as Resolution (1) had already been approved and adopted.

8.3.2.18 Mr Eric Ang expressed that it was unfair for the President to claim that the drawings were made accessible at the Arrival Pavilion Lobby for everyone to view. Mr Ang pointed out that not all members would understand the drawings, and while it was impractical to confer on every decision, it was important to consider what members truly value, namely, the swimming pool.

8.3.2.19 He advised that the Management should hold a briefing session to explain the project plan to members early on, rather than simply displaying drawings and expecting feedback.

8.3.2.20 Mr John Chew thanked members for their comments and proceeded to the next Resolution (2).

8.3.2.21 Mr Peter Wong sought clarification, noting that this was an amendment to the Club's Constitution, where it was explicitly stated that any expenditure over \$250,000 required the approval of the general meeting. He questioned whether the \$900,000 expenditure was an amendment to the existing rule or a separate, standalone matter.

8.3.2.22 Mr Danny Tan emphasised that when the Management plans a major alteration to Club facilities, it must engage members and seek their views and not merely present the proposal for approval at the AGM with attendants of only about 70 members. With just 50 voting in favour, he felt it was an unrepresentative portion of the Club's total membership.

8.3.2.23 Mr Dick Lee clarified that the correct figure should be \$400,000, not \$250,000.

8.3.2.24 Mr Colin Soh emphasised that for any project involving approximately \$900,000 or more, the Club should share details with the members and seek their feedback. He advocated for a more consultative approach.

8.3.2.25 Mr Dick Lee explained that the Management had always prioritised the Club's long-term interests and exercised financial prudence when initiating projects. He reiterated that that had been addressed during the last AGM.

8.3.2.26 Mr Wong Kok Leong acknowledged that while consultation was beneficial, requiring the input of all members could hinder decision-making. He noted that the Management Committee had a strong track record and had performed well.

8.3.2.27 Mr Wong expressed concern that requiring 25% of the Club's total membership, which was approximately 2,000 out of 8,000 members, to vote on every major decision was impractical.

8.3.2.28 Mr Colin Soh responded that there were various ways to achieve the 25% participation rate and relying on only 3% support for major projects was insufficient.

8.3.2.29 Mr Kenneth Ong stated that expecting 25% of the membership, equivalent to 2,000 members, to vote was unrealistic and impractical. He added that such a requirement would lead to stagnation and inaction within the Club.

- 8.3.2.30 Mr Jonathan Kuah cited last year's land lease renewal as an example, where only about 300 members participated. He noted that if the 2,000-member threshold had been applied, the lease would not have been renewed.
- 8.3.2.31 Mr Foo Tiang Huat recommended that the Committee explore effective ways to engage members and work towards achieving the 2,000-vote mark, which would help satisfy both the Management and the members.
- 8.3.2.32 Mr Danny Tan stressed that the core issue was the need for Management to communicate its plan clearly with the members.
- 8.3.2.33 Mr Desmond Chan concluded that the issue stemmed from a lack of communication between the Management and members. He proposed that the Management should first brief the architect on the Club's requirements and work together to develop a clear client's brief within the budget. This would allow any design adjustments before proceeding to the tender stage.
- 8.3.2.34 Mr Chan acknowledged that the Committee and consultants had invested significant time and effort in developing the plan. However, he suggested that it would be beneficial for the Committee to hold a dialogue session with members to discuss the project plan in detail.
- 8.3.2.35 Mr Seow Ming Hwee opined that the Management Committee, having been duly appointed by members, had worked diligently and faithfully on behalf of the Club. He noted that the Committee had put forward the proposals and plans with the best interests of all members in mind.
- 8.3.2.36 Mr Michael Leong explained that a committee had been formed and had gathered feedback from all users before finalising the project brief. A pre-tender estimate was obtained, which initially appeared to be within budget. However, due to current cost escalations and a more cautious market outlook, contractors had submitted higher-than-expected bids.
- 8.3.2.37 Mr Leong stated that the Committee had undertaken a thorough value engineering process, which involved cutting costs, scaling back the project scope, and lowering specifications. As a result, the project budget was now much closer to the original budget.
- 8.3.2.38 Mr Leong remarked that he would be unable to continue as Chairman of the Project Upgrading Committee if the resolution were passed, as it would severely limit the Club's ability to proceed with any initiatives.
- 8.3.2.39 Mr Leong emphasised that the Management Committee members were elected at the AGM, and the Club had entrusted them with the full responsibility for decision-making. He expressed concern that, if every member were to express their preferences, it would suggest a lack of trust in the Committee's leadership and decision-making authority.
- 8.3.2.40 Mr Leong pointed out that the project's vision extended beyond the swimming fraternity; it encompassed other interest groups within the Club as well. He reiterated his concern that the resolution, in its current form, was confusing and, if passed, would be problematic, despite him having read it multiple times.
- 8.3.2.41 Mr Colin Soh reiterated that the members requested the Committee to actively communicate plans and update information.
- 8.3.2.42 Mr Wong Kok Leong opined that the current system had been effective for 120 years and warned that if this resolution were passed, the entire Management Committee would resign.

8.3.2.43 Mr Johnny Tan noted that the motion includes three parts:

- The first, which involves \$900,000, of which \$400,000 is already covered in the Constitution
- The second requires further work by the Club
- The third, which references CSC's history and typical attendance at general meetings, was unrealistic in expecting 2,000 votes historically; such a turnout had never been achieved.

8.3.2.44 Mr Foo Choon Yeow thanked all the participants and highlighted that while the AGM process allowed all Principal Members to attend, the Management Committee had no control over the level of participation. Attendance had always been voluntary.

8.3.2.45 Mr Foo clarified that although only 3% of the total eligible voting membership had voted on the project at the last AGM, all of them did so voluntarily. However, the Management Committee did not make its decision solely based on that percentage but had also observed a proper process in its decision-making. Mr Foo stressed that members must not think that the Committee acted solely based on the 3% vote.

8.3.2.46 He explained that once the 70 members present at the last AGM had given the MC the go-ahead to proceed with the upgrading project, it was taken as an endorsement by the club's general membership to go ahead.

8.3.2.47 Mr Foo added that, as a Management Committee member, it was challenging to define the framework, costs, and implementation plan without understanding the needs. This made it difficult for potential vendors to undertake the project. The Committee's focus was on the cost and timeline presented at the last AGM.

He reiterated that a proper process was followed and stressed that the Committee's decision was not based solely on the 3% vote secured at the 109th AGM.

8.3.2.48 Mr Dick Lee stated that it would be impractical and unfeasible to consult every member on every detail and wait for 2,000 responses before proceeding.

8.3.2.49 Mr Lee reiterated that the Management Committee members were elected by members who therefore had the right to vote them out if they were dissatisfied.

8.3.2.50 Mr Dick Lee proposed inviting the Legal Advisor, Mr Hoon Tai Meng to provide his opinion on the matter.

8.3.2.51 Mr Hoon Tai Meng said that he would not be commenting on the intent and merits of the proposed Resolution.

8.3.2.52 Mr Hoon noted that from the wording and structure of the proposed resolution, the proposed Resolution was one resolution and not 3 resolutions. It consisted of three paragraphs within one Resolution.

8.3.2.53 The first paragraph stated, *"The Management Committee of CSC to keep all voting members consulted and informed via email, newsletters &/or surface mail for all renovations incurring a minimum of S\$ 900,000 and above."*

8.3.2.54 This paragraph was stand-alone and did not reference any prior events or resolutions. The key terms are *"consulted and informed"* and *"S\$900,000"*.

- 8.3.2.55 The second paragraph began with *“This means providing detailed accounts...”* This appeared to elaborate on the first paragraph. However, while the first paragraph spoke of consultation and information sharing, the second paragraph introduced the concept of voting, which was not mentioned in the first paragraph. This was obviously inconsistent with the first paragraph.
- 8.3.2.56 Furthermore, the second and third paragraphs were not unrelated. The third paragraph elaborated the voting process and addressed quorum issues. The proposed Resolution was incoherent and not workable and part of it was an attempt to amend the Constitution.
- 8.3.2.57 Mr Hoon explained that the first paragraph was redundant, as the current Constitution already mandates that any capital expenditure exceeding S\$400,000 must be approved by members at a general meeting, unless the intention of the proposer was to amend this S\$400,000 threshold to S\$900,000.
- 8.3.2.58 If the intention was indeed to amend the Constitution, then the Resolution was not in the appropriate format. Constitutional amendments require proper notice and a specific forum.
- 8.3.2.59 In Mr Hoon’s opinion, Resolution (2) was both not workable and inconsistent with the current provision of our Constitution. However, it was ultimately up to the Chairman of the meeting to decide whether the Resolution should proceed to a vote or be declared invalid.
- 8.3.2.60 Mr Victor Chia, Chairman of the meeting, declared Resolution (2) invalid.
- 8.3.2.61 Nevertheless, he assured members that the Management Committee would strive their best to improve communication with members.
- 8.3.2.62 Mr Dick Lee announced the meeting adjourned.

## **9. END OF MEETING**

- 9.1 Mr Victor Chia thanked members for their attendance and participation and declared the meeting concluded.
- 9.2 The meeting ended at 1.05 pm.

## APPENDIX A

SNO	NAME	SNO	NAME
1	ANG BOON CHOO	51	KHOO AIK-MIN EUGENE
2	ANG KHENG SIANG	52	KHOO YEE HOCK
3	ANG KWEE KWANG ERIC	53	KOEK BOON HWA
4	AW WEE CHONG NICHOLAS	54	KOH ENG HOCK ARTHUR
5	BIAN CHIN MUI	55	KOH KHONG HUA
6	CHAN CHENG ANN ANTHONY	56	KOH LI LIAN JEANNETTE
7	CHAN GEK MUI EILEEN	57	KOH TEOW HAUNG
8	CHAN KHAI TOU	58	KOH YOONG HOCK
9	CHAN TAI CHONG WINDSOR	59	KOH YOONG WAH
10	CHAN TOH WENG	60	KUAH TECK BENG
11	CHAN WAI HONG MELVIN	61	LAM CHEE KIN RONALD
12	CHAN YING KIT DESMOND	62	LAU SEOH CHENG
13	CHENG KHENG FATT	63	LEE ANGELA
14	CHEW CHER LI MELISSA	64	LEE CHAIN TING
15	CHEW KIM	65	LEE CHING NENG
16	CHIA KIM CHAI STEVEN	66	LEE CHIWI
17	CHIANG WOON SENG	67	LEE CHOR KIAT
18	CHOK BIAN SEN	68	LEE GEK CHOO MOIRA
19	CHOO SIEW CHIANG	69	LEE HUI LIM
20	CHUA BOON HWEE	70	LEE OON SENG, BRYAN
21	CHUA HONG HIN	71	LEE SEOW BOON ALVIN
22	CHUA KOON TIAT GRAHAM	72	LEE SIANG FOOK JEFFREY
23	CHUA PUAY WUI	73	LEE SIOW HIONG ANDREW
24	CHUA WEI JUN, GERALD	74	LEE WAYNE
25	FONG JOON HO	75	LEE WEI LIANG
26	FOO CHER HSIEN SHAWN	76	LEE XIANCAI JEREMY
27	FOO FUNG PYN RICKY	77	LEE YEE SENG
28	FOO SEE JIOK JAMES	78	LEK MENG LYE
29	FOO TIANG HENG FABIAN	79	LEONG CHEE HONG ANTHONY
30	FOO TIANG HUAT WELLINGTON	80	LEOW HOCK FEI JEFFREY
31	FOO VEN CHANG ERIC	81	LER JOO HUAT
32	GAN BOON JIN	82	LER SENG CHYE
33	GAN SIONG ENG	83	LI SHIWEI AARON
34	GAN ZHIRONG JASON	84	LI ZHI DEREK
35	GOH CHER NGANN	85	LIM AH WAH JAMES
36	GOH JIAN TING	86	LIM CHUN PIOW SHAWN
37	GOH KENG GUAN ANDREW	87	LIM ENG KIAT
38	GOH TIAN KUAN TONY	88	LIM ENG SOON
39	GOI HIOK SENG DICKY	89	LIM FUNG MING KEVIN
40	HO CHEE FUAT	90	LIM GEOK SOON, CHRISTOPHER
41	HO CHER SIN PATRICK	91	LIM HONG TEO
42	HO CHIN SIONG	92	LIM KHENG CHUAN
43	HO JAU	93	LIM KIM CHEONG
44	HO KOK PHUI	94	LIM LAM
45	HO MOK HUAT	95	LIM LI
46	HOONG HUI MIN	96	LIM MAY PHENG MAGGIE
47	HOONG LING KUAN	97	LIM POH HOCK ERIC
48	HUANG QINGYUAN	98	LIM SEH TIAK
49	KANG HWEE HOON	99	LIM SIEW ENG
50	KANG NGAK KWEE	100	LIM SONG NAM

SNO	NAME	SNO	NAME
101	LIM SOO CHIA	151	TAN CHYE LYE
102	LIM TIONG SOON	152	TAN ENG CHUAN
103	LIM ZONG YI SHAWN	153	TAN HOCK MENG ROSIE
104	LOW AH GEOK ANGELINE	154	TAN HOCK SIANG WILLIAM
105	LOW HENG HOCK	155	TAN HUN BOON
106	LOW WEE LIAN WILLIAM	156	TAN KIA HUAT
107	LYE KOK CHOY CALEB	157	TAN KIM LEONG DANNY
108	NG CHENG LIM	158	TAN KIM LIAN
109	NG KECK SIM	159	TAN KOK HEE
110	NG KONG HUNG	160	TAN LEE LEE
111	NG SAI NOI JUDY	161	TAN POH CHOO
112	NG SENG LEONG	162	TAN SEN KIT MARCUS SUNNY
113	NG THYE PENG JERRY	163	TAN SUAN HENG FRANKIE
114	NG WOON FUAN	164	TAN SWEE LENG
115	NG YANG YEN	165	TAN THIAM HWEE
116	OH MEI LIN SELENA	166	TAN YEW HOW
117	ONG AK HUK @ ONG AH HUAT	167	TAN YEW LEE VINCENT
118	ONG CHIN GUAN	168	TAN YOIK BORN
119	ONG CHIN HONG	169	TANG JIA MING IAN
120	ONG HIN LEONG KENNETH	170	TAY EN HUANG RYAN
121	ONG LAY KENG	171	TAY KENG LENG
122	ONG LAY KHIM PRISCILLA	172	TAY SAY KERN
123	ONG LI SHENG	173	TAY SEOW HENG
124	ONG PUAY GUAN STEVEN	174	TAY SIONG SIEW
125	ONG WAN HUI	175	TEH TATT WAH
126	PHOON SIEW CHUAN	176	TEO CHOR KAI
127	PHOON SIEW KEE	177	TEO ENG CHAI
128	PHOON SIEW KOON	178	TEO IMM PING
129	PHUA SOO MEAR	179	TEO LING KAI, TERENCE
130	POON BOON KWANG	180	TEO PUAY KOON VICTORIA
131	QUEK AI MAY AMY	181	TEO SHAO WEI
132	QUEK CHIN SING	182	TEO SWEE HUANG
133	QUEK SZE KHENG	183	TEO YU GIN
134	SAY KIN KOK	184	TING HENG LIANG
135	SEET CHONG YONG	185	TIU ING PETER
136	SENG CHIAM SOO	186	TNG SOON HWEE
137	SEOW E LIN ELAINE	187	WEE CHEOW TEE
138	SEOW MING HWEE	188	WEE HIAN ANN
139	SIM BOH KWANG	189	WONG KOK LEONG
140	SIM TEE YANG	190	WONG LEONG THONG
141	SIM TENG TENG	191	WONG LIANG HAN
142	SOH JIE QI	192	WONG WAI YAN
143	SOH YEE HER	193	XIE KEWEI APRIL
144	SOO WENG WAH	194	XU HUI VERONICA
145	TAI JOO TEE	195	YAP DANIELLE
146	TAN BOON SENG	196	YAP KIAN WEE
147	TAN CHER HOW	197	YAP KIM KEE PETER
148	TAN CHONG YEE WILBERT	198	YAP LOO LIM
149	TAN CHOON SENG	199	YIP SHIH HERNG
150	TAN CHOR KIANG JACKIE		



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