



MEMBERS' DIALOGUE



*The Members' Dialogue was held on **21 August 2017** at the Island Grand Ballroom and 200 members attended the session.*

The following is the President Dr Alex Ooi's opening address at the Dialogue:

Dear fellow members,

A very warm welcome to all of you.

Tonight's dialogue is one aspect of the GC's commitment to communication with Members. It provides an opportunity to update members on the progress of our Club and to gather feedback.

It is noted that we are on a very tight schedule to ensure that our Club is ready for the varied and impactful changes post-2021.

Design competitions for re-development of the Island Golf Courses and Bukit Freehold land were launched prior to this GC term - to tap industry expertise to find innovative and practical solutions. Then, in this term, accounting firm KPMG was commissioned to perform a sustainability / affordability study to aid in the preparation, recommendation and decision-making processes.

In terms of plans for our freehold land, a sequel Planning and Redevelopment Committee 2 (PRC 2) has been formed by Chairman to work on the alternatives - in response to the resolution passed at the 6 April EGM. These will then be put for membership selection along with the completed BTC Iteration 1f "5 Acre Woods". PRC 2 will then also see to constructing the desired. Further, no GC member is to concurrently sit in PRC 2.

In terms of golfing facilities, the recently completed Bukit Course buggy-track and improvement works should serve us till 2030. Captain will take us through the Golf Redevelopment and Planning Committee (GRPC) options for Island Golf Redevelopment.

Last but not least, I take this opportunity to thank all members and volunteers for supporting this GC term and for the manifold activities - to be reported upon in the upcoming Annual Report.

I now call on our General Manager to take us through the Dialogue.

Thank you.

General Committee Update – Presented by the General Manager (GM) Desmond Tay

Update by the Golf Redevelopment Planning Committee

From April to June 2016, after several GC discussions, the GC formed a Golf Redevelopment Planning Committee (GRPC) to oversee the redevelopment of the golf courses. The main objective is to expedite the many streams of work that need to be executed. The GRPC comprises the following individuals:

- (i) Club Captain, Mr Andrew Lim (Chairman)
- (ii) Mr Goh Ho Wee
- (iii) Mr Ross Tan
- (iv) Mr KC Leong
- (v) Mr Edwin Lee
- (vi) Mr Eric Lynch





MEMBER' DIALOGUE

GOLF REDEVELOPMENT

The Vision is that the golf courses at the Island location be transformed to match the best in Singapore and the region. The total CAPEX for golf redevelopment is \$60 million. The overall objective is to ensure that by the end of 2021, when the land lease of Sime Course expires, there will be three buggy courses with two sand-based courses to meet the golfing traffic.

The targeted timeline is as follows:

- June 2017 - Completion of BBT and BCIW (project in progress)
- June 2019 - Completion of New Course/Millennium Course Redevelopment
- June 2021 - Completion of Island Course

Redevelopment

Golf utilisation remained stable despite membership turnover. Statistics showed that younger members replacing older members do not increase the number of active golfers.

Reasons for developing fresh options for Island Golf

- GM27 conceptual design encroaches into 4.3 hectares of nature reserve.
- This requires a Biodiversity Impact Assessment. Usage approval not assured.
- Construction of Public Park Connector along reservoir edge by 2025.
- Efficient Water Management and Rainwater Harvesting System.



OPTION A (3 X 9, 27-Hole Configuration) with additional 4.3 hectares of nature reserve

The 27-Hole configuration is a complete redesign of the New Course and Millennium courses with significant changes to the present routing. This option results in three 9-Hole loops returning to the Clubhouse but passes through 4.3 hectares of nature reserve which may face approval challenges from NParks. All properties on the present day New and Millennium courses as well as the Millennium Clubhouse and carparks will become part of the proposed 27-Hole configuration.

The advantages include the ability to accommodate more golfers than the existing 18-Hole. Uphill approach shots and the severity of elevation changes will be reduced while

the length for two nines (X-Y) will increase. There will also be three full length 9-Holes, starting and finishing at the Clubhouse.

However, the challenges include requiring a detailed BIA, which can take between 6 to 9 months to produce and costs about \$700,000. This option also has the highest construction duration and costs (\$48million) among the four options. The final design may vary, depending on the outcome of the BIA. In addition, there will be loss of the Millennium Course, Millennium Clubhouse and carpark.

OPTION B (3x9, 27-Hole Configuration) without additional 4.3 hectares of nature reserve

The design highlights include a 27-HOLE complete redesign of the New and Millennium courses, three 9-Hole loops of which only two are returning to the Clubhouse, 3rd Nine ending in the vicinity of existing 2nd Tee and 8th Green, each Nine a par 35, no encroachment of nature reserve and the demolition of the Millennium Clubhouse and carpark.

In this scenario, the BIA will cost \$460,000 and take lesser construction time as compared to Option A. Nine holes can also remain in play for much of the construction time, minimising course downtime for play.

On the other hand, there will be the loss of the Millennium Clubhouse and carpark. Golfers will require transit to the right of Hole #1 to access third nine and there is also longer travel distance to access and return from the third nine. In addition, there is reduced length resulting in Par 70 for all three nines.

OPTION C (18-Hole + Millennium 6, 24-Hole Configuration)

The design highlights include complete renovation of New Course 18-Hole. The existing layout will be mostly kept but few holes will be reversed. The Millennium-9 will be transformed to full length 6-Hole Course. Integration of M-9





and NC-18 will give a 24-Hole facility that can be played in various configurations day-to-day.

The advantages are that the BIA will cost \$390,000 and the 6-Hole Millennium Course has multiple tee/green options. There will be a configuration of three 6-Hole loops that can be played as a 6, 12 or 18-Hole round in a shorter time. The existing Millennium Clubhouse will be retained and can serve as an alternate venue for corporate functions. This can cater to different groups of golfers including senior golfers and young and working professionals looking for a brief game after work.

However, the 6-Hole course will be played 3 times, resulting in par 66 with average hole lengths proportionately shorter than a typical par 72. Accommodating 6, 12, and 18-Hole rounds will need multiple bookings and there will also be a requirement of two start locations - Main Clubhouse and Millennium Clubhouse.

OPTION D (A&A to the existing New and Millennium Courses)

The design highlights include extensive A&A improvements to the New and Millennium courses. There will be minimum change to the existing layout, essentially leaving the New and Millennium courses as they are.

The BIA will cost \$390,000. Bunkers, greens, tees, fairways, cart path will be redesigned and rebuilt. This option avoids the nature reserve outside the present borders of the two courses and is thus, subject to less stringent environmental scrutiny. There are also improved conditions, durability, and weather resistance. In addition, the Millennium Clubhouse is retained.

However, yardage could be reduced due to changes associated with boardwalk requirements along Hole 16. Several holes have to be shifted to comply with NParks trail safety requirements. There is also no increase of potential golf rounds from the existing count.

CHALLENGES AT ISLAND (OLD) COURSE

The upgrading of Island Course is dependent on the final decisions of the Land Transport Authority, which will only be released in 2018 regarding its preferred routing of the Cross-Island MRT Line and the available budget.

UPDATE ON REDEVELOPMENT OF BUKIT FREEHOLD LAND

Following the 6 April 2017 Bukit Town Club Extraordinary General Meeting when a proposal to delay voting in order to develop alternatives to BTC carried, a Planning and Redevelopment Committee Two (PRC 2) had been constituted to find alternatives to the BTC option "5 Acre Woods".

PRC 2's scope of work entails producing alternative options to the Bukit Town Club Redevelopment Option 1F "5 Acre Woods" Design, overseeing the construction, renovation and redevelopment of the Clubhouse on SICC's freehold land at the Bukit Location based on the final option chosen by members, and recommending, and if approved, overseeing



the construction, renovation and expansion of physical facilities at various clubhouses at the Island Location as deemed necessary to complement the non-golfing facilities at the Bukit Location.

PRC 2 is currently exploring all options available and will present the various options to members when ready.

KPMG FINANCIAL SUSTAINABILITY REPORT

KPMG has been engaged by the Club to perform a financial sustainability study (the "Study"). The Study focused on the financial impact of the two development projects, namely the Bukit Town Club ("BTC") and Golf Course Redevelopment ("GCR"), and provided strategic options to secure the Club's financial sustainability.

KPMG pointed out that as only one golf course at Island (out of a total of four courses at both location) is sand-based, the playability for members would be further limited during rainy days and the project would increase the playability for members. With golf courses becoming more limited in Singapore in future, high quality golf courses are likely to command a premium.





MEMBER' DIALOGUE

Current performance analysis showed that the Club incurred an operating deficit of \$4.3m (FY2015/16). The current deficits are adequately covered by the Club's investment income and transfer fee income. If the proposals of building the BTC and GCR project at a total CAPEX of \$140million are executed, the Club will not be financially sustainable (reserves could be depleted by 2031) due to operating deficits and taxes. The current utilisation of some of the facilities showed that there was over-provision in the proposed scale of facilities for the BTC project. Hence the scaling down of total CAPEX from \$140million to \$90million-\$130million was necessary.

KPMG indicated that a lower CAPEX spend for the two development projects (BTC and GCR projects) in the range of \$90million-\$130million, supported by periodic price adjustments, would reduce the strain on operating results and drawdown of reserves. The financial projection also took into consideration an additional \$20million to be spent on golf course renovation in Year 2030. While the Club's current cash position is healthy due to its investment income, the persistent operating deficit and potentially lower future investment income would weaken its financial strength. Hence, a total CAPEX spent of \$120million (\$60million for BTC project and \$60million for GCR) has been explored, which is within KPMG's recommended CAPEX range.



The subscription fee has not been changed since Year 2008. Some of the golf Clubs are charging between \$20 to \$50 more than SICC. A \$50 increase in subscription fee over a 5-year period will bring SICC on par with its immediate peers. Even with the revision, it is noteworthy that the offerings at SICC are much more than those offered by these golf Clubs, and members can enjoy an array of facilities under one roof. Subscription fee should minimally cover all fixed costs (administrative costs, clubhouse and golf course maintenance) of approximately \$22.7million. An increase of \$50 in subscription fee per principal member over a 5-year period would increase membership income by \$4.4million to approximately \$22million per annum. This would substantially cover the fixed costs.



F&B prices have not been raised over the last four years, whereas costs for labour, facilities maintenance and F&B supplies have been increasing. According to a survey performed, the Club's F&B pricing is at the lower end of the scale compared to other Clubs in Singapore.

Some of the renowned Clubs differentiate their green fees between the different courses and weekend versus weekday, similar to that in SICC. However on weekdays, these Clubs charge between 20% to 33% higher than the rate in SICC. On weekends, SICC's cheaper courses are competitively priced, whereas other Clubs charge 4% to 11% more for their respectively premium courses. On the average, the increase in green fees would raise SICC's prices to the level of the other Clubs.

SICC was charging the buggy fee at \$22 for 18 Holes and \$11 for 9 Holes. The last price change for the buggy fee was in Year 2009. Our buggy fee was comparably lower than the amount charged by the other Clubs. With the increase, it would raise SICC's prices to the level of other Clubs on the average.

SICC is currently operating 18 committees with 105 committee members (1.4% of total principal members) and this significantly exceeds the committee size of other Clubs in Singapore. Large numbers of committees impede the efficiency and implementing of decisions. It also hinders business planning process and performance review at service line level.



To improve operational efficiency, KPMG recommended SICC to size down the number of committee members per committee and the total number of committees. SICC may potentially be served by 5 committees comprised of Golf, F&B, Sports and Lifestyle, Finance and Investment and Planning and Redevelopment. To facilitate discussions and communications, the head of each committee could be represented in the General Committee.

KPMG recommended SICC to increase the number of term membership to 160 (about 52 more) by 2021. This would increase the Club's operating income by 37% and also increase the fixed fee contribution to membership income to 20% (current actual 14%). This option would also

have a minimal impact on utilisation rates as it would increase the total number of SICC memberships by only 1%.





With the huge CAPEX to be incurred on the major development projects, this drawdown of the Club's reserve will lead to reduction in investment income, which has been used to subsidise the operating deficits. In addition, the participation of members in the decision making process for large development projects in the past has been critically low. Most Club charters with good governance require high members' participation and assent for drawing down reserves for large CAPEX projects.

In KPMG's report, it stated that given the current reserve levels, member contribution for the upcoming development projects is not necessary. However, given the size of the CAPEX, SICC must have high member participation in the decision making process before committing to the projects. For future CAPEX initiatives, SICC could consider to institute member co-payment contribution as part of the member charter in order to take up development projects and be financially sustainable. Introduction of tiered membership could increase utilisation rates to reach optimal rates. However, it is not recommended as implementation could be complex.

QUESTION AND ANSWER - KPMG REPORT

What are the KPMG recommendations?

Answer: The recommendations are shown and presented above.

What recommendations are accepted and why?

Answer: The recommendations which are accepted have been informed to members. These recommendations require immediate action to ensure financial sustainability as highlighted by KPMG.

What recommendations are not accepted and why?

Answer: The rest of the recommendations will require further deliberations. The pros and cons are presented above.

What steps have GC taken (or going to on the "persistent operating deficit of the club"?)

Answer: The fixed costs which mainly contributed to the operating deficit and steps such as price adjustments that were implemented to cover part of these fixed costs, have been shown earlier.

What steps are GC taking to address lower potential investment income?

Answer: The Club has to abide to the investment guidelines based on a prudent investment methodology. Further, the KPMG's analysis had taken into account the decline in potential investment income.

What steps are GC taking to improve revenue from Golf?

Answer: Currently, the high deficit was attributed by Golf as the Club has to maintain four and a half golf courses. Losing one golf course after 2021 will help to reduce the deficit. The Club is trying to increase the revenue from golf private events but is mindful of the exclusivity of the Club.

Does GC agree that by 2031 the reserve fund is likely to be fully depleted?

Answer: KPMG has stated that if the Club utilised between \$90million-\$130million CAPEX for the two major development projects, the Club is still financially sustainable.

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Is GC satisfied that KPMG has done its study properly and completed all the deliverables, analysed current business, high value assessment of business model and operations, developed sound business strategies, and assessed the financial impact for 5 to 10 years?

Answer: Yes, the GC has accepted the KPMG report.

How is GC going to implement two-thirds active participation by members?

Answer: It has been shared in the last Extraordinary General Meeting (EGM) that it will be on a best effort basis through a 7+7 days voting.

QUESTION AND ANSWER SESSION

Proposed Golf Redevelopment Options

Ms Woon Lai Har (W1083) noted that Option A passed through 4.3 hectares of nature reserve which might face approval challenges from NParks. She asked if Option A had not been approved by the authorities, that it would automatically default to Option B. She also asked if there would be savings of about \$4 million when Option A is defaulted to Option B, against a regret course of \$300,000 for the Biodiversity Impact Assessment (BIA) performed for Option A, to which GM confirmed it.

Dr Wong Kar King (W0960) felt that the proposed budget for the golf redevelopment is excessive. Club Captain said this proposed CAPEX is comparable with the expenditure on renovating Sentosa Golf Club's Tanjong Course and Tanah Merah Country Club's Tampines Course.

Mr Tan Teck Leong (T2673) asked why the expenditure of Option D, where the 9-hole Millennium Course remained untouched, should cost almost 75% of that for Option A, an overhaul of both New and Millennium Courses. He asked the committee to provide details and justifications at a later period.

Mr Lee Choon Peng (L0612) asked on the definition of the Championship Course, if it meant a course for experienced

players who are 350metres drivers or can cater to the mass.

Mr Lee shared that many species of grass had been used at the golf courses previously but proved unsuccessful. He asked for the types of grass best suited for the proposed golf redevelopment, considering the climate, humidity, soil conditions and permitted types of chemicals and fertilisers at SICCC.

Golf consultant Mr Sam Sakocius from Project Control International, pointed out that the golf courses deteriorate overtime and generally has a life span of 20 years. Until there is sufficient research done on the age of the golf course, soil conditions and climate, he opined that it would be difficult at this stage to determine the most suitable grass for the turf. He added that even with the use of native grass on the turf, the wear and tear from increasing traffic would degrade the course conditions.

To Mr Edwin Lee's (L0018) request, Mr Sakocius shared the sequence of events from when he was engaged to review golf redevelopment options in 2015 to how the four golf redevelopment options were conceived.

To Mr Bernard Yeo's (Y0749) question on the committee's continuity to realise the golf redevelopment, Club Captain replied that the Dialogue is merely providing an update on the redevelopment options and it is up to the next GC to decide if they wish or not to proceed with these options for members' voting.

Mr How Seen Yong (H0900) thanked the committee for the golf redevelopment options. He shared that the current courses are in good playing conditions. Mr How did not see the need to redo the golf courses as members would then be deprived of golfing options.

Mr Vincent Wee (W0018) asked if the proposed \$47million in Option A included the 4.3 hectares of nature reserve, to which the Club Captain clarified that the nature reserve is part of the entire leasehold land at the Island location.

Mr Jimmy Chua (C2166) asked Mr Sakocius if he would have suggested different redevelopment options with New and Island (Old) Courses included. The latter replied that the Island (Old) Course afforded other restrictions and the team would have to review the project in totality.

Mr Han Fook Kwang (H1033) acknowledged that the redevelopment options were logical and contained useful information e.g. budget and timeline. However he urged





the committee in subsequent presentations to highlight the golfing experience that the Club envisaged with each option to assist members in making an informed decision.

Golf Course Maintenance

Dr Wong Kar King (W0960) shared that some other members like him prefer to host golf games for their clients at other golf clubs, rather than at SICC as the conditions of the greens and fairways are unfavourable. He highlighted this potential revenue loss in green fees, and asked for the current golf course maintenance work to be improved and reviewed for the benefit of the Club.

Club Captain acknowledged that the golf courses are not the best in Singapore and the team must improve them to match those in the region. He pointed out that currently, three golf courses less Sime Course are in better shape than two years ago when he took office. To that, Mr Lee Choon Peng disagreed and viewed that both Island and Bukit golf courses have always been in good condition. He argued that both Serangoon grass and cow grass at the two golf courses, are native grass species to Singapore's climate and would thrive without much interference.

Mr David Sim (S1230) asked if the Club would consider outsourcing golf course maintenance (GCM) works. GM shared that it has becoming increasingly challenging to attract talents for GCM and that existing staff are old and may retire soon. In that light, he added that Management would be looking to outsource GCM works in phases as the staff retire.

Club Operations

Mr Koh Ban Heng (K1059) requested for the complimentary buggy vouchers be scrapped and the value be credited directly into member's account to ease administration. He asked about the cost of security manpower at the gantries, and suggested for separate lanes at the gantries for members and non-members so members need not wait in queue during heavy traffic.

GM replied that while there are continual efforts to bring down labour costs and other expenses, the maintenance and repair expenses continued to climb with the ageing clubhouses at both locations. He added that the team is looking at more areas to manage costs and in fact, the Club recently had secured favourable electricity tariff rates leading to savings of about \$1million per year.

Ms Patsy Lim (L1134) referred to the estimated demand of weekend golf rounds post 2030 in the Golf Redevelopment factsheet and asked if the shortfall of supply could be resolved by restricting play for principal members only. Club Captain replied that the restriction of play would be difficult to administer as principal members could book tee times for their family members.

Ms Lim shared that principal members used to enjoy priority for weekend bookings on New and Bukit Courses but the policy was changed a year ago to allow spouse and junior members to play. She asked for the reason in the change and suggested a reversal of policy and any balance slots from bookings by principal members be open for spouse and junior members.

In the same vein, Ms Jeanette Foo (F0214) asked if subscription fees for spouse members would be increased, and suggested a pay and play option should spouse members wish to play during peak periods. Club Captain emphasised that SICC was a family club and that family members could enjoy the same facilities, which was supported by GC Member Mr Goh Ho Wee. Ms Foo reminded that each principal member has only one entitlement, and it is up to the principal member to assign this right to the one family member.

Mr Tan Teck Leong (T2673) observed that there are dissatisfaction and disagreements among members and committees on the club expenditure and projects. He opined that while it would be impossible to convince all, it would be helpful to lay down the approval limits for respective parties to facilitate implementation and administration. Both Mr Tan and Mr Han Fook Kwang also asked members to give GC the space and leeway to make decisions for the benefit of the membership.





MEMBER' DIALOGUE

Reopening of Bukit Course

Both Mr Henry Ling (L2205) and Ms Jeanette Foo asked if the free buggy ride and F&B costs had been approved by the GC, to which GM affirmed it. Mr Edwin Lee felt that the opening ceremony was unnecessary as it incurred additional costs for the Club. To Ms Foo's question on the costs of the free food and buggy ride, GM replied that the food costed about \$6,000 and the one-time free buggy usage is a benefit to the membership to have their first trial on the newly installed buggy track on Bukit course. He added that the Club would collate on the number of principal members who utilised the free buggy ride by end September.

Mr Edwin Lee questioned why spouse members were invited to the event when the event was reserved for principal members. Club Captain replied that the intention was to invite sub-committee members, and incidentally some of the sub-committee members were spouse members. Ms Foo asked why she was charged for the buggy fee when the notice stated that all principal members would get a one-time free buggy ride.

GM explained that it is a Club tradition to celebrate the opening of a facility with free freshment for members. He added that the team was mindful to keep the costs low, and hence served only simple food for members. GM highlighted that the one-time free buggy ride benefit was intended to allow more principal members to try out the new buggy-tracked Bukit Course. GC member Ms Amberly Woo added that the course opening was a joyous occasion, and the event allowed members to mingle and partake in the ceremony.

KPMG Report

Mr Ling asked if the scope of the KPMG report included analysis on the Club's management and operational efficiency. GM replied the KPMG report had focused on the financial sustainability of the Club with the proposed capital expenditure (CAPEX) on Bukit Freehold Land and Island Golf Redevelopment projects. He added that KPMG had considered the operational expenditure and efficiencies of peer clubs in its report.

Mr Ling asked if the report had considered the potential lost revenue arising from free buggy rides, complimentary green fees and food, to which GM replied that the report did not contain these considerations.

Project Management

Mr Randhir Ram Chandra (C0822) wanted to seek assurance from the incumbent and future GC that the proposed Island Golf Course Redevelopment project would be carried out on schedule, and within budget. He cited that the Bukit Course Improvement Projects ran behind schedule and asked if the due process for the project was adhered to.

Club Captain assured that the necessary approvals for the Bukit Course Improvement Projects was sought and asked GM to confirm. President concurred with Mr Yau Meng Fai (Y0233) that it would be inappropriate for GM to confirm the matter.

Philip Tay (T0026) asked if GM would be sharing the findings of the Audit report on the Bukit Course Improvement Project, to which the latter clarified that the report was being finalised and was not ready for disclosure.

President acknowledged the concerns of many, in response to Mr Tay's question on redevelopment projects exceeding budgets. He noted that





the GC would change every two years, and concepts and ideas evolve with different groups in office. To ensure redevelopment projects stay within budget, President said that the audit committee had recommended measures and processes to prevent future occurrences and an in-house full-time technical project director may be required to see through the projects.

Mr Tay urged the incoming GC to reveal the minutes of committees and subcommittees so members are aware of decisions made, rationales and action plans. This was further reiterated by Mr Michael Aw (A0038) who requested for the incoming GC to be transparent on the deliberations and to share meeting minutes with the membership. Mr Bernard Yeo asked about the overall expenditure of the Bukit Course Improvement Projects, to which GM shared that the Bukit Buggy Track Project costed \$1,938,171.90 versus the budget of \$2.1million, and the Bukit Course Improvement Works costed \$1,328,949.99 versus the budget of \$1,437,070.50.

Redevelopment of Bukit Freehold Land

Ms Woon Lai Har (W1083) expressed her confidence in the qualifications and competence of the Planning and Redevelopment Committee 2 (PRC 2) members in carrying out their duties. However with the many sub-committees and the long reporting process, she asked if there would be a specific entity accountable for deviation from timeline and budget. Ms Woon also expressed her disappointment that PRC 2 would not be presenting the work progress that evening.

President added that PRC 2 was formed, pursuant to the formal directions issued by the Club Chairman under Rule 4A and will report to the GC. Chairman of PRC 2, Mr Edwin Lee assured her that PRC 2 consisted of competent and committed professionals, and the team had met more than 30 times to review options and procedures for the project. He added that none of the F&B costs incurred at these meetings were charged to the Club. He asked members to be patient as the Club needed more time to prepare before updating the membership.

Elections and Tenure of GC

For the upcoming election, Ms Woon suggested for the candidates to have a 'face-off' session in communicating their vision and action plan. She shared that these interactive sessions would provide an avenue for the candidates to engage members, to which Mr Koh Ban Heng (K1059) concurred.

President concurred but opined that this practice had to be institutionalised and would not materialise in the 2017 Elections. Mr Lee opined that GC should hold regular dialogues with members to update key issues and work in progress.

Mr Philip Tay disagreed on an open debate between candidates as the Club was not looking for good debaters. Instead, he suggested that the incoming GC should present a scorecard, in line with their manifesto and conduct regular engagement sessions with members. He also asked for the Code of Conduct & Ethics to be included in the Club Rules and By-Laws.

President thanked members for their presence and participation, and the Dialogue adjourned at 9.45pm.