



AKMG SOCIAL SECURITY SCHEME (SSS)

Minutes of the ANNUAL GENERAL BODY and Election MEETING Held on 23rd OCTOBER, 2009 at HOTEL GRAND BUFFET, SHARJAH AT 2.15 – 4.15 pm.

Presented at the AGM of AKMG SSS held on 29th Oct, 2010.

1. Meeting called to order by Dr.M.K.Ibrahim, Vice- Chairman at 2.00 pm

Welcome to all members. Requested all members to join to increase the membership of SSS. Only around one fourth have joined SSS so far. All office bearers of the centre and chapters should join SSS. It is a noble scheme to help our brothers.

2. Minutes of the previous meeting.

SSS Secretary, Dr.Sunny Kurian, presented the minutes of the SSS AGM held on 30th Jan, 2009. The minutes was passed unanimously

3. Secretary's Report

Dr.Sunny Kurian in his report mentioned that out of 258 SSS members, 214 members have renewed their dues so far. He also pointed out that only 25 new members have joined since last SSS AGM, which is not satisfactory taking into account of the total membership strength of AKMG Emirates 824. He also noted that, after sending out 5 SMS, 2 e-mails and one letter by post, the attendance of 52 members out of 258 was quite unsatisfactory.

Dr.Hanish Babu suggested that our slogan of one member bring another should be taken seriously.

4. Financial Report by Treasurer

Dr.Sirajudeen presented the financial report. He gave a chapter wise breakup of members and funds collected and the amount to be renewed. Total members: 258. Total.....Total expenses so far:..... dhs. Net amount available isOf this -----is kept as FD , remaining-----dhs is in the AKMG Emirates account. 7 persons have left the SSS so far.(Amount blanked out for security reasons- will be presented in the AGM)

Members then discussed about the confusion in collecting the annual dues. It was clarified that the amendments to be proposed will clear the problem of collection of annual dues.

5. Bye Law Amendments

Dr.George Joseph presented the following amendments:

1. Member's Annual Subscription (page 6, Section IV)
 1. Members can become life member of SSS with one time payment of Dhs 2000. This may be paid in up to 4 installments. However, fraternity charges will have to be paid as and when it arises every year.
 2. SSS secretariat will send circular to members regarding the payment of annual subscription and fraternity charges, if any, before Dec 31st every year.
 3. The annual subscription and fraternity charges if any should be paid before Jan 31st every year. One month grace period till Feb 28th will be given to pay the annual fee plus fraternity charges, if any, without fine.
 4. Thereafter, from March, a fine of Dhs 25 will be levied every month.
 5. If, by June 30th the fee plus fine of Dhs 25 per month has not been paid, the amount will be deducted from the corpus fund held by the scheme on behalf of the member.
 6. If the member fails to pay the fee plus fine, his membership will continue till the corpus fund becomes zero. Once the corpus fund becomes zero, the member will lose his membership of the scheme.
 7. Any claims related to Diya money repayment, retirement benefit or death benefit to the family will be paid according to the percentage of Corpus fund held by the member. For example, if the corpus fund has dwindled down to 25% due to non payment of annual subscription, the eligible benefit would be 25% only in all categories as described above.
 8. Reinstatement may be considered if the member makes an application citing reasons and after paying the full due (including annual fee, fraternity charges, fines) plus an extra charge of Dhs 200, within 6 months of losing the membership.
[Clarification
 - What would the status of the member be in these intervening 6 months, in case of some unforeseen event?
Ans: No claims entertained till reinstated
 - What is the procedure for a life member who defaults on fraternity charges:
Ans: Same as in 3 & 4
 - What is the procedure for a member who wants to resign from the scheme
Ans: Before 3yrs will get corpus fund share .After 3yrs eligible for retirement benefit.]
2. Post of Joint Treasurer to be added to the SSS committee(page 10; clause 6)
3. Section 6 (j): add: immediate past Hony.Treasurer.
4. Section 6(k) : Special invitees: 7 Chapter SSS Coordinator *with voting power*.
5. A Member can continue in the scheme even after leaving UAE provided the member is a life member of SSS and also a life member of AKMG Emirates. The member has to inform the SSS secretariat about the new address and pay the fraternity contributions in time.
6. An account each in India and UAE, if necessary, will be opened jointly by the Chairman, Hony.Secretary and Hony.Treasurer of the scheme (page 11, clause 15)
7. The Hony.Treasurer shall present the audited accounts in the General Body Meeting of the scheme after completion of the 3 year term.
 - a. Every year the accounts will be audited internally by senior members of the scheme or an accountant as appointed by the Managing Committee/AGM of the scheme.

8. The tenure of the managing committee including the board of trustees will be 3 Years (page 10 clause 4)

8. Election Process (Add as section b to clause 3, page 10)

The managing committee will appoint an election officer before 30th September of the election year, who will be responsible for conducting election before 30th November of the election year. Notification for election is to be sent to all members at least 15 days prior to the G.B. for conducting the election.

9. Section 3, page 10: Remove “/5years as the case may be.”

10. Byelaws Section 14, page 11: Delete the entire section.

11. Change the clause 3, page 6: thus:

III. ADMISSION FEES

Any eligible member of AKMG Emirates willing to become a member of the Social Security Scheme can do so on payment of admission fees as stated below: Amount blanked out: refer byelaws)

1. 60 Years and Above*
2. 55 Years – 60 Years*
3. 50 Years – 55 Years*
4. 45 Years – 50 Years*
5. 40 Years – 45 Years*
6. 35 Years – 40 Years*
7. Below 35 Years*

*The admission fee can be paid in consecutive **monthly installments** (Up to 4 months). However, the member will be deemed an eligible full-fledged member only after he/she has paid the admission fee in full.

12. Page 8, Clause 7: to be removed

13. Page 13, Clause 20. Amended as follows:

Every Year, the **BEST PROMOTER(S)** (who promotes and registers maximum number of new members) will be awarded during the General Body Meeting. To be eligible for the award, the member will have to apply for the award 2 weeks before the annual general body meeting of the scheme with proof (His/her name mentioned in the application form of the members enrolled). To be eligible, the promoter should have promoted 5 or more new members to the scheme. If no eligible promoters, this award may be skipped in that particular year.

14. Page 13, Clause 21. Add one more sentence: This award may be skipped if there are no eligible chapters during a particular year.

Dr.Hanish Babu pointed out that Page 12 Clause 1 & 2 regarding member's disqualification will have to be deleted once the new amendments come into force. This was also noted down.

The amendments were moved to be adopted by Dr.George Joseph and seconded by Dr.M.F.Davis.

Suggestions: Send a prepaid self addressed envelop to return the dues renewal (Dr.Sunny); send an SMS when renewed (Dr.Kasim); include the details about defaulter's fine (Dr.George Joseph), fine for bounced cheques (Dr.Sirajudeen). Defaulters name will be informed to the chapter secretary and SSS coordinator. A final reminder should be sent before deducting from the corpus fund. Dr.Anwar: Default may be due to forgetfulness. Receipt can be scanned and sent (Dr.TC

Satish). SSS members and life members should be given discounts for the CME programmes (Dr.George Jacob), High charges in hotels, hence not practical (Dr.Biju Ittimani), keep the reg fee a little higher for the others (Dr.Hanish). Could diya money for road accident be included? (Dr.Biju Ittimani). Dr.Nirmala Raghunathan: This should not be included, as insurance coverage is varied, increases the risk for the scheme. Dr.Ibrahim, Chairman called for discussion, and after discussion, a hand-count was done. Majority was for it. So the chair ruled that this clause can also be included. If such incidences occur involving an SSS member, the concerned chapter office-bearers should study about it and report to the SSS executive for further action. Dr.Biju, Dr.Kasim, Dr.Nazer, Dr.TC Satish etc supported. Dr.Hanish, Dr.Sunny, Dr.George Joseph, Dr.George Jacob etc cautioned. As there were split opinions, the Chair asked for further study by a committee, and later may be ratified by the CWC. He also pointed out that at least 50 % of the members of SSS should be present before we take such decisions. Finally it was decided to postpone the decision to include the traffic diya money. Dr.T.T.Thomas, an invitee, opined that the professional indemnity being compulsory in Abudhabi, the SSS is not being felt as essential by members there. The chair and other members pointed out that the indemnity insurance was compulsory in other emirates also, and diya money was one of the features of SSS. The main objective was to help our colleagues, friends and their families in distress. Dr.Hanish Babu pointed out the main problem in Abudhabi was that leaders were not taking interest in the scheme. 92% of members who were present during the initial presentation were ready to join the scheme. 1h10m58sec

6. Election of new Office Bearers -2010-2013

Election officers Dr.T.C.Satish and Dr.K.Radhakrishnan conducted the election of office bearers of the SSS for the term 2010-2012. The following panel was placed in front of the AGM and was elected unanimously:

Managing Committee of AKMG SSS for the Term 2010-2012

Chairman	Dr.M.K.Ibrahim
Vice Chairman	Dr.V.S.Viswanathan
Hony. Secretary	Dr.Hanish Babu
SSS Coordinator	Dr.T.C.Satish
SSS Joint Coordinator	Dr.M.F.Davis
Hony. Treasurer	Dr.P.M.Sirajuddin
Joint Treasurer	Dr.Jayaram.I.V
Joint Secretary	Dr.Anvar Habeeb
Board of Trustees	
Dr.Mohd.Kassim	Dr.Biju Ittimani
Dr.Sunny Kurian	Dr.M.M.Nazer
Dr.George Jacob	Dr.Mohd.Sageer
Dr.K.Sudhakaran	Dr.K.AjithKumar

Dr.Nirmala Raghunathan Dr.K.M.Mathew
Dr.George Joseph Dr.Abdul Haleem
Dr.Chithra Shamsudheen Dr.Raphy John
Dr.A.R.Salim

Permanent Invitees (Names added later)

President, Secretary General, Treasurer of AKMG Emirates

Dr.K.Radhakrishnan, Dr.Mohd.Kasim, Dr.George Joseph

Immediate Past Chairman, Secretary and Treasurer of AKMG SSS

Dr.Azad Moopen, Dr.Sunny Kurian, Dr.P.M.Sirajudeen

SSS Coordinators from Chapters

Dr.Praveen CP (Abudhabi), Dr.Jayaram IV(Ajman& UAQ),

Dr.K.Sudhakaran (Al ain), Dr.TC Satish (Dubai), Dr.Nisham Noorudheen
(RAK), Dr.Reman AK (Sharjah).

7. Any other matter

- a. **Account Management of SSS:** Dr.Ibrahim thanked the AGM for electing him as the Chairman. He called for suggestions from the floor about who should handle the accounts. Dr.Ibrahim: "Till now the signatories were Dr.M.K.Ibrahim, Dr.Sunny Kurian, Dr.Sirajudeen, should we continue the same or should we change the signatories?" Dr.Viswanathan, Dr.MM Nazer, Dr.Biju Ittimani: "Same people can continue."Dr.T.C.Satish, Dr.Anwar Habeeb, Dr.PM.Sirajudeen: "Secretary has changed."Dr.Hanish Babu: "Our AKMG Emirates account is a special account, frequent changes are not advisable." Dr.George Joseph: "This time it is OK, but we should make sure whether it is possible to change." Dr.Ibrahim: "Yes, it is a special account, but if need be, we can definitely implement it. We have to present the amendments passed in this meeting and approach for change of signatories. But if the majority feels so, we can continue with the same." Dr.Mohd.Kasim noted that the status quo be kept and remarked that the signatories should declare their assets as of now, which was greeted with a general laughter. *Being the majority opinion, the chair ruled that the same signatories continue.*
- b. **Membership Drive:** Dr.Sunny Kurian congratulated Dr.TC Satish, Dr.George Joseph and Dr.George Jacob for their efforts in increasing the SSS membership in their respective chapters. But somehow, the steam has been lacking since last one year. We should get back the old enthusiasm. Request chapters like Abu Dhabi to bring in a minimum of 50% of chapter members into SSS. Dr.Kasim: Appreciation due for Dubai chapter for bringing in 117 members into the scheme. Applaud followed. Dr.TT Thomas: We need a meeting again in Abu Dhabi, we can assure a minimum of 25%members joining in the next year.
- c. **Appreciation of Office bearers:** Dr.Hanish Babu : "We have to appreciate the outstanding contribution of the outgoing secretary Dr.Sunny Kurian. He has provided free of cost office space and his office facilities including temporary staff all these years for SSS and AKMG Emirates. Countless number of meetings has been conducted at his residence without any expenses to the scheme or association.Dr.Meera also needs to be thanked her hospitality. Dr.Sunny's contribution has been largely responsible for the expenses being kept down all these years. On behalf of all of us, I request the General Body of SSS to give a standing ovation to the services provided by Dr. Sunny, Dr.Siraj and Dr.Ibrahim for our scheme and the association." A standing ovation was given to the team.
- d. Dr.Hanish also suggested the SSS need a permanent office and office secretary. Dr.Sunny suggested a fund raising program for the purpose so that the scheme and association funds are not affected. Dr.Sirajudeen came out with a suggestion that a family get-together meeting of the SSS should be conducted. Everyone present affirmed. Dr.Sunny requested Dr.George Jacob to host the get-together in Ras al Khaima. Dr.Davis noted that all the office-bearers of AKMG Emirates at the centre and chapter levels should be made members in SSS.

- e. Dr.Anwar Habeeb: For those becoming life members now, should be provided 200 dhs discount, the fee they have paid as renewal this year. The cut off period was suggested as Dec, 2009. Dr.Siraj clarified this was only for the existing members; the new members will have to pay the admission fee according to their ages and the annual fee, either Dhs 200 or life membership of 2000 along with it. 2000 is only towards payment of annual fee, otherwise member will have to pay 20 years in their life time.
 - f. Dr.George Jacob, to increase membership of the SSS, the office-bearers should accompany the election officials to chapters.
 - g. Dr.Anwar: If a member who is leaving UAE, how can he continue to pay the SSS dues? Dr.TC Satish: He will have to inform the change of address first and that he wishes to continue in the scheme. Dr.Hanish: We may have to start an account for the scheme in India too.
 - h. Dr.George Joseph: Is the annual fee included in the corpus fund? There was some confusion among members regarding this and Dr.Hanish clarified that the annual fee and the admission fee paid are included in the corpus fund. Deduction will be made for the members' share of the management charges till date. There will be no separate certificate for life membership of SSS; only receipt will be paid as we are giving the policy document to all members.
 - i. Dr.Ibrahim asked whether we should put part of the SSS amount in, say, investments like National Bonds. The amount kept aside for Diya amount, collected from the annual fee payments, around 200,000, will put in National Bonds. This was approved by the body. Dr.Radhakrishnan opined that we should keep a separate amount sufficient for payment of diya money. The meeting suggested that the amount be deposited in the name of chairman in the National Bonds. Dr.Ibrahim told that in case of emergency, he will advance the money immediately, pending withdrawal of the certificates from the national bond. Dr. Sageer rose to clarify in case something happens to the chairman, what will happen to the deposit. Dr.Ibrahim asserted that the nominee will be the treasurer of the scheme. He will also include the same in his will. The members felt that we all should pray for the longevity and good health of the Chairman's life so that he will have many more years of service to the society and his family.
 - j. About the fund raising for the office, we will decide in the CWC meeting about setting up a committee for the same purpose.
8. **Vote of Thanks** was proposed by Dr.M.F.Davis. He suggested more concerted effort from the office-bearers of all chapters to increase the SSS membership. He thanked the chairman, the election officers, the outgoing team of office-bearers, members present, the office secretary Mr.Shaji, Mr.Sanan and the hotel staff for the successful conduct of the meeting.
9. **The meeting was adjourned** at 4.40 pm by the Chairman Dr.M.K.Ibrahim