

## **Welcoming Address at the Annual General Meeting**

Waheguru Ji Ka Khalsa I Waheguru Ji Ki Fateh II

Dear Respected Members,

On behalf of the Executive Committee, I welcome all of you to our Annual General Meeting. Thank you for spending your Saturday afternoon with us. Your presence and participation will surely contribute to the success of the Annual General Meeting.

Let's us first address two procedural matters:

First, as this Annual General Meeting does not involve the elections of new office bearers and due to the Covid-19 pandemic, we did not expect a large turn-out, so for your comfort, we moved the venue to the Seminar Room from the Langgar Hall.

Since the Notice of Annual General Meeting states the meeting venue as Langgar Hall, we will need you to endorse this arrangement. Kindly raise your hands if you are agreeable to this arrangement. Thank you.

Now we address the second procedural matter. It's the SOP in place for Covid-19 Pandemic:

1. I believe that all of us have registered at the Covid-19 registration book or scanned the QR Code on the ground floor. If you have NOT, kindly do so now.
2. Physical distancing of 1 meter (shoulder to shoulder) must be maintained at all times.
3. In case you are not observing the physical distancing, kindly wear the mask and ensure your mouth and nose are covered.
4. For those who are observing the physical distancing please cover your mouth when you cough or sneeze. Thank you.

Now that we are done with the procedural matters, please allow me to bring you up-to-date on the current developments:

### **Debts**

Of the total debts of approximately RM 1.1 million accumulated upon the completion of our Gurdwara Sahib in April 2018, the balance as at the beginning of 2020 was RM 315,000.00.

With Waheguru Ji's blessings, by the end of 2019, we had settled nearly RM 500,000.00 of debts to Contractors and RM 285,000 to the three of the six Friendly Loan Lenders.

The plan was then to settle the balance of RM 315,000.00 by end of 2020. The plan worked for January and February. In these two months, we were able to pay RM 75,000.00, leaving a balance of RM 240,000.

As you are all aware, the Covid-19 Pandemic struck in March. This resulted in the MCO imposed by the Government. As such, we were not able to hold any programmes in our Gurdwara Sahib. This resulted in a drastic drop in funds normally collected from the Golaks and through receipts from members of the Sanggat.

As such the Exco deferred the loan repayment to the three gentlemen who were still owed RM 80,000.00 each. We informed them of our decision. Thankfully, all the three gentlemen accepted the decision. We record our heartfelt gratitude to them.

When the Government relaxed the MCO in June, we restarted the Programmes in the Gurdwara in June after having done the necessary preparations to comply with the SOP introduced by the Government.

With the programmes restarted, the Exco reviewed the situation and decided to prioritise the loan repayment. In July we paid RM 30,000.00 - RM 10k to each of the three gentlemen. We expect to do the same in August and hope to continue paying in the following months subject to availability of funds.

We take this opportunity to thank members of the Sanggat for their generosity and also the three gentlemen for their patience and goodwill.

### **Food Aid during the Covid-19**

With Waheguru Ji's grace, a young member of our community suggested that we provide food aid to the needy during the lock down. Within days, our Langgar Committee headed by Amanjeet Singh rolled out the Food Aid programme. He was ably assisted by Harjindar Kaur and Kernall Singh.

The Sewadars did the cooking and packing and our front liners Arvin Singh, Balvinder Singh, Harjit Singh and a few other volunteers took on the challenge of delivering the food to the needy despite the risks involved. When the Police started to enforce the lock down, Lalamove Malaysia came into the picture. Lalamove Malaysia delivered the food free of charge. We thank Lalamove Malaysia for their Corporate Social Responsibility.

The Food Aid consisted of food packs of two meals - Lunch and Dinner. It consisted of rice, chapati, dhal/curry, vegetables and a desert. The meals were delivered to the needy of all races and religions from 20 March to 3 May 2020. It was ended when the Lock Down was removed.

The Food Aid was very well received by the public. So much so that members of the public of all races contributed funds for this programme. Members of the public also called to congratulate us – the Sikhs for doing this free food aid.

This programme was also extended to people needing medicines and dry ration and cooking gas etc. The details are as follows:

	Expenses	RM
1.	Meal distribution and Covid-19 compliance	4,523.99
2.	Meals -2,222 packs (4,444 meals)	37,812.85
3.	Provisions – 422 packs	58,122.80
4.	KLIA Response for stranded passengers	4,825.00
5.	Medicines and medical assistance	2,730.00
	Total Expended	108,015.14

### **Water cuts in Selangor**

When Subang Jaya was not affected by the water cuts but USJ and other surrounding areas were affected, we opened our Gurdwara Sahib to our community to shower in the Gurdwara and to collect drinking water.

### **Welfare Committee**

In view of the increasing need to look into the welfare of the Sikh Community, we have formed a Welfare Committee. This Committee will focus on emergency situations to provide the best possible assistance in the shortest possible time to members of the Community who are in need.

The Committee will work with the different NGOs and Government Agencies to maximise the benefits available to the needy.

One such case that we handled involved a Malaysian Punjabi lady from Shah Alam. She and her child were abused by her husband.

We thank Madam Harbans Kaur from Kelana Jaya, who helped by contacting the Women Aid Organisation who assisted the victim very professionally.

### **You**

All of the achievements I mentioned were possibly ONLY because YOU and members of the Sanggat contributed in cash and kind. Please give

yourself a big hand for the great achievements we have together achieved.

Let's continue to work together to help each other to help the needy and make our community even more dynamic. Once our loans are settled, together, we will do more for our community.

### **Fixed Income Streams**

We are also pleased to inform you that our Gurdwara Sahib has a fixed income stream from rentals of the two shops, one of the quarters on the ground floor and the income from Maxis for installing their transmission tower on our building.

We are now looking for other cost reduction and income streams for our Gurdwara Sahib. One of it is the generation of solar power. We will do our best to sweat our assets to benefit the Gurdwara Sahib and the Sangat.

### **Koperasi Sikh Selangor Berhad**

On another note, when we planned the setting up of our Persatuan, we had some ideas of providing TOTAL SUPPORT to our community i.e. the Gurdwara Sahib fulfilling the spiritual, religious, ceremonial and Punjabi educational needs and the Persatuan fulfilling the social, welfare and development needs. These two support roles have taken off and will continue to grow.

We are also pleased to inform that we have another platform to generate another income stream for the members. This platform is a cooperative. Through the cooperative, we can pool our resources to jointly invest in businesses to with minimum risks to our members.

The cooperative is called Koperasi Sikh Selangor Bhd. It is open to Members of the Persatuan at RM 1,000.00 per share. We take this opportunity to thank the pioneer members for investing.

I take this opportunity to inform you that the Koperasi is now ready to venture into a business very soon.

With that I thank you.

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