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45th Annual General Meeting of St Pauls Garda Medical Aid Society

scheduled for 2.30pm on Thursday 17th April 2025 at the Athlone Springs Hotel, Athlone, Co. Westmeath.

Herewith for your information:

1. Notice of the Annual General Meeting with the Agenda.
2. Copy of the Income and Expenditure Accounts and Balance Sheet as of 31st December 2024 and as displayed on the Society's website at www.medicalaid.ie in the Noticeboard Section.

NOTICE OF MEETING

In accordance with Rule 35 of the Society's Rules, I hereby give notice as required under the rules of the Annual General Meeting of the members of St Paul's Garda Medical Aid Society at 2.30pm on Thursday 17th April 2025 at The Athlone Springs Hotel, Athlone, Co. Westmeath. Non-members and dependants (spouses, partners, and children) of members are precluded under the rules from attending the meeting. Registration from 2.00pm.

The agenda for the meeting is as follows;

- | | |
|---|---|
| 1. Attendance | 2. Adoption of Standing Orders |
| 3. Chairman's Opening Address | 4. Minutes of 2024 Annual General Meeting |
| 5. Matters arising from the Minutes | 6. Adoption of Minutes |
| 7. Presentation of Accounts for the year 2024 | 8. Adoption of Accounts |
| 9. Treasurer Review | 10. Motions as set out below for decision |
| 11. Any Other Business | |

Proposed Rule Changes from the Management Committee.

Rule 17.

In paragraph one, line six, substitute the word 'Síochána' for 'Siochana'.

In line eight, delete 'with the next election taking place in 2020 and every five years thereafter'.

In line nine substitute 'regions' for 'provinces'.

In the paragraph denoted (a), in line two, substitute 'regions' for 'provinces'.

In line three under (a) substitute they' for 'he'. Substitute 'Their subscription must be paid up to date and they must' for 'He must have his subscription paid up to date and must'.

In line five, substitute 'region' for 'province'.

In line five, substitute 'The member shall' for 'He shall'.

In line seven, substitute under 'Secretary' for 'General Manager' and in each place thereafter that 'General Manager' appears in this paragraph.

In line eight substitute 'Síochána' for 'Siochana'.

Substitute paragraph (b) with paragraph (c).

In line two, in paragraph (c) substitute 'their electoral region' for 'his/her electoral province'.

Add in at the end of that paragraph the following sentence 'They will include a signed declaration in their request for the electorate list.'

Substitute (b) to become the new (d).

In line two substitute 'at the first Committee meeting immediately after the AGGM in the year when an election is held' for 'on the first day of May 2025 and on the same date every five years thereafter'.

Insert a new (c) as a substitute for the original paragraph (c) to read:

(c) The completed ballot paper shall be returnable to an independent Returning Officer in line with the ballot dates established by the Committee.

Rule 18.

In paragraph one, line three delete 'in all things'

In line six substitute 'It shall have the power to approve the appointment of a General Manager and staff' for 'It shall have the power to appoint a manager and staff' and replace with

In line seven substitute 'shall ensure that the books' for 'shall see that the books'

In line nine, substitute 'and shall oversee and review the duties of the General Manager, Deputy General Manager, Chairperson, Vice-Chairperson, Secretary and Treasurer. The Committee shall act in compliance with all agreed procedures and policies in place to ensure the running of the Committee and the associated functions are appropriately accounted for and adhered to' for 'and shall control and direct the duties of the General Manager, Deputy General Manager, Secretary and Treasurer (See Rules 22, 22A, 23, 24)'

In paragraph 18(a), in line three, substitute 'they shall not disclose or permit to be disclosed any medical or other information concerning the business of the Committee or a member of the Society or their registered dependants, except as required by law or as permissible by the rules of the Society' for 'he/she shall not disclose or permit to be disclosed any medical or other information concerning a member of the Society or his/her registered dependants, except with the expressed authorisation of the committee.'

Rule 19.

In paragraph (a) substitute 'on their resignation from office provided that twenty-one days' notice in writing is given to the Secretary of the intention to do so' for 'if he resigns from office provided that he gives twenty-one days' notice in writing to the General Manager of his intention to do so'

In paragraph (b) substitute 'on ceasing to be' for 'if he ceases to'

In paragraph (c), line one, substitute 'their' for 'his'

In line three, substitute 'they were' for 'he is'

In line three delete 'except where the member does not change address on retirement'.

Add in a new subsection (d) as being:

(d) where a breach of the rules or procedures of the Society is determined against the member following an appropriate investigation and the Committee deem it prudent to do so in accordance with the rules of the Society.

Rule 20.

In 20.1, in line one substitute 'Investigation Sub-Committee' for 'Investigation Committee'

In 20.1, in line four, delete 'in order'

In 20.2, in line one, substitute 'Investigation Sub-Committee' for 'Investigation Committee'

In 20.3, in line two, substitute 'at least one of the Trustees to preserve their impartiality' for 'the Trustees'

In 20.3, in line three, substitute 'Investigation Sub-Committee' for 'Investigation Committee'.

In 20.4, in line one, substitute 'Investigation Sub-Committee' for 'Investigation Committee'.

In 20.5, in line three, substitute 'Secretary' for 'General Manager'

In 20.6, in line three, at the end of the first sentence, add 'with appropriate professional experience in dealing with such matters'.

In 20.6, in line four, substitute 'Investigation Sub-Committee' for 'Investigation Committee'

In 20.6, in line five, substitute 'they' for, 'he/she'

Rule 21.

In line two, after the word 'members' substitute 'persons deemed suitable to be Chairperson, a Vice-Chairperson, a Treasurer and a Secretary' for 'a Chairman, a Vice-Chairman and a recording Secretary'

Rule 23.

In paragraph one, in line one, after 'suitably qualified person' insert 'from the Committee'

In line two, substitute 'shall not' for 'also may'

In line three, substitute 'on' for 'during the will and pleasure of'

In line five, after 'the terms of their appointment.' insert 'The Treasurer will not be a

Trustee or another office holder on the Committee and will retain full voting entitlements on the Committee'.

In line six, substitute 'ensure all demands are paid' for 'pay all demands'

In line seven, substitute 'They' for 'He' and substitute 'their' for 'his'

In line nine, substitute 'their' for 'his'

In line eleven, substitute 'The Treasurer' for 'He'

In line twelve, substitute 'their' for 'his'

In paragraph two, in line fourteen, delete 'The Treasurer shall give receipts for monies received by him on a form as prescribed by the Committee for that purpose'.

In line fifteen, substitute 'They' for 'He' and substitute 'review the monthly financial accounts' for 'balance his cash account monthly'.

In line sixteen, substitute 'Committee' for 'General Manager' and substitute 'report' for 'duplicate'.

In lines seventeen and eighteen, delete the sentence 'Where the General Manager is the Treasurer, the duplicate shall be supplied to the Deputy General Manager'.

In line twenty, substitute 'they are' for 'he is' and substitute 'they' for 'he' at end of the sentence.

Rules 24 & 25.

All of the text in Rule 24. Secretary and Rule 25. Recording Secretary are to be deleted as the roles are amalgamated and replaced by the singular role of Secretary.

To be replaced by:

SECRETARY

24. The Secretary shall summon and give notice of all meetings of the Committee or of members of the Society. The Secretary and the Chairperson will be responsible for drawing up the agenda for all meetings of the Committee, which the Secretary will circulate to the Committee, Trustees and General Manager. The Secretary shall keep the accounts, documents, and papers of the Society Committee in such manner and for such purposes as the Committee may appoint.

In the absence from any meeting of the Secretary, the members present shall choose one of their number to act as Secretary for the purposes of that meeting. They shall record correctly the names of the persons present at each meeting and in minutes of the proceedings, which shall be authenticated by the signature of the Chairperson of the meeting. In the absence of the Chairperson and Vice-Chairperson, the Secretary shall call on the Committee to elect a Chairperson for that meeting. The Secretary shall prepare and send all returns and other documents required by the Friendly Societies Acts or Statutory Regulations. All correspondence in relation to the business of the Society Committee shall be addressed to the Secretary at the registered office.

Rule 25 & Rule 25A.

As Rule 25 is deleted it is being replaced by Rule 25. Chairperson and Rule 25A. Vice Chairperson. Those Rules did not previously exist.

To become:

CHAIRPERSON

Rule 25. The Chairperson shall preside as chair at all meetings of the Committee of the Society and will be responsible, along with the Secretary for drawing up the agenda for such meetings. In the absence from any meeting of the Chairperson, the Vice-chairperson shall chair that meeting, otherwise the members present shall choose one of their number to act as chair for that meeting. The Chairperson will manage the meetings in accordance with the Standing Orders in place. A declaration by the Chairperson that a resolution has been carried or defeated and an entry to that effect in the minute book, shall be sufficient evidence of the fact, without proof of the number or proportion of votes recorded in favour of or against any such resolution.

VICE-CHAIRPERSON

Rule 25 A. The Vice-Chairperson will assume the role and responsibilities of Chairperson in their absence or non-availability at any time.

Rule 26.

In line four, substitute 'Region' for 'Province'

In line eight, substitute 'Region' for 'Province'

At the end of the existing Rule add in: 'This process will be followed where a member of the Committee is unable to participate for a prolonged period anticipated to be more than three consecutive Committee meetings. In such circumstances the co-opted person will fill the vacancy for the period of absence of the Committee member as agreed by the Committee.'

In the case of non-elected members, where a member of the Committee is unable to participate for a prolonged period, anticipated to be more than three consecutive Committee meetings, the relevant Association will be requested to co-opt a suitable person who will fill the vacancy for the period of absence of the Committee member as agreed by the Committee'.

Rule 27.

In the Rule title, substitute 'OF CHAIRPERSON, VICE-CHAIRPERSON, SECRETARY AND TREASURER OF THE SOCIETY' for 'IN OFFICERSHIP OF SOCIETY'

In line two, substitute 'among the Chairperson, Vice-Chairperson, Secretary or Treasurer of the Society Committee' for 'among the officers of the Society'

In line three, delete 'that is to say'

In line four, delete '(a)'

In line four, substitute 'the said officers' for 'the officers'

In line five, insert 'Committee' after the word 'Society'

In line eight, substitute 'they' for 'he'

Rule 28.

In line two, substitute 'twenty-first' for 'thirtieth' and substitute 'May' for 'April'

Rule 30.

At the commencement of the Rule insert 'The Committee and its sub-committees may meet in person or electronically as deemed prudent depending on the circumstances prevailing'.

In line twelve, substitute 'can arrange access' for 'have access'

Rule 31.

In line one, substitute 'Secretary' for 'General Manager'

In line six, substitute 'Secretary' for 'General Manager'

In line seven, after the word 'thereof' insert 'unless circumstances necessitate an immediate meeting'

After line eight insert:

'Where it is deemed necessary, the Chairperson, in consultation with the Secretary, may convene an immediate meeting to deal with urgent special business, provided notification specifying the special business to be considered thereat, shall be given to every member entitled to attend such meeting'.

Rule 34.

In line one, substitute 'seven' for 'three'

At the end of line five, after the word 'Committee' insert 'by the Secretary'.

Rule 37.

In line five and six, delete the entire sentence 'The Chairman shall be an ex-officio member of all Sub-Committees.'

After line six, insert:

'The sub-committees shall act in compliance with all agreed procedures and policies in place to ensure the running of the sub-committees and the associated functions are appropriately accounted for and adhered to'.

Rule 38.

In paragraph one, substitute 'The meetings shall be conducted in line with the agreed standing orders in place for the conducting of Committee meetings in addition to the Society Code of Conduct and Confidentiality declarations' for the content of lines one to twelve inclusive.

In line thirteen delete the term '38.1'

In line fifteen, delete 'himself and replace with 'themselves'

In line sixteen, substitute 'they fail' for 'he fails'

At the end of line nineteen, after the word 'discussion' insert 'in line with the Conflict-of Interest declaration signed by each Committee member. In such circumstances the Committee may decide to pursue the procedures set out in Rule 20 of these Rules'.

Rule 39.

In lines two, three and four, substitute 'at least fifty percent of the members plus one' for 'nine members, and for the transaction of special business a quorum of fourteen members.

Rule 40.

In line one, substitute 'The Chairperson of any Committee or sub-committee meeting of the Society meeting may,' for 'The Chairman of any meeting may'

Rule 55.

In paragraph one, in line three, substitute 'an Annual General Meeting or Extraordinary General Meeting' for 'the Annual General Meeting'

In paragraph three, in line nine, substitute 'three Committee members' for 'three members'

Rule 56.

In paragraph one, in line one, after the word 'trustees' insert 'as officers'

In line four, substitute 'One Trustee' for 'The current most senior trustee'

In lines four and five, substitute 'One' for 'The current most senior trustee will retire at the conclusion of the AGM in 2010 and'

In line five, after 'retire' insert 'or seek re-election'.

In line seven, after 'for' insert 'the' .

In line nine, after 'excluding', insert 'current'

In line nine, after the word 'Society' insert 'or former employees of the Society within the last six-year period', 'appointment' insert 'in accordance with the

In line thirteen, after standing orders in place for Committee meetings'.

In paragraph two, in line sixteen, substitute 'Secretary' for 'General Manager'

In line twenty, substitute 'Secretary' for 'General Manager'

In paragraph four, in line twenty- eight, substitute 'their' for 'his'

In line twenty- nine substitute 'Secretary' for 'General Manager'

In line twenty-nine, substitute 'their' for 'his'

In line thirty-four, substitute 'they are' for 'he/she is'

Rule 58.

In paragraph one, in line ten, before 'auditors' insert 'Statutory'

In paragraph (b), line one, substitute 'Society Staff' for 'Claims Assessors and Office Staff'

In paragraph (b), in line two, delete 'Chairman and'

In paragraph (b), in line three, substitute 'Society' for 'Committee'

In paragraph (c), in line two, delete 'Treasurer and Secretary' and substitute 'Chairpersons' for 'Chairman'

In paragraph (c), in line three, substitute 'Society' for 'Committee' and at the end of the line insert 'In the absence of the Chairperson the Vice-Chairperson may fulfil this responsibility'.

Rule 61.

In line three, substitute 'be drafted and approved by the Committee' for 'be drafted by the Committee and be submitted for the consideration of the Annual General Meeting'

Rule 62.

In lines one and two, substitute 'Committee' for 'Annual General Meeting'

Interpretation Section

Rule 66.

In (a) substitute 'Síochána' for 'Siochana'

In (b), in line one, after the word 'includes' insert 'handwriting, e-mail,'

In (d), in line two after 'gender' insert the sentence 'Gender neutral terminology is utilised wherever possible as the Rules are updated'. In (e), in line two, substitute 'Gháirda' for 'Gharda'

In (f), in line one, before 'Committee of the Society' insert 'Management'

In line two, after 'rules' insert 'and in line with the provisions of the pertaining legislation in place. A sub-committee shall refer to a sub-group of the Management Committee members with the Trustees of the Society and other persons invited to attend to include staff and management of the Society as deemed appropriate'.

In (h), in line two, substitute 'Síochána' for 'Siochana'

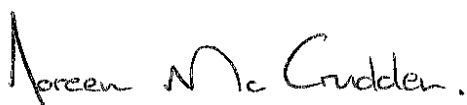
In (j), after '1896' insert 'and its subsequent amending legislation'.

In (l), in line two and line three, delete 'and who is living as the husband or wife of the member and in the same household'.

After the end of the first sentence insert 'The expression "partner" is understood in the context of the Civil Partnership and Certain Rights and Obligations of Cohabitants Act of 2010. Under this act, cohabiting couples are defined as opposite or same sex adults who are living together in an intimate and committed relationship. They are further defined as being not married to each other or in a registered civil partnership'.

New Inclusion

(m) Registered address shall refer to the address provided by the member to the Society as their residential address. It shall be permissible to utilise Garda station addresses for serving members of the Garda organisation if deemed appropriate for security purposes. Immediately upon retirement from An Garda Síochána the members will be obliged to provide their permanent residential address as being their registered address if it differs from that which is provided to the Society in the normal course.



Noreen McCrudden
GENERAL MANAGER

ST. PAUL'S GARDA MEDICAL AID SOCIETY

INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	2024	2023
	€	€
Subscription income	91,085,548	80,797,544
Claims	(86,674,848)	(85,886,158)
	<u>4,410,700</u>	<u>(5,088,614)</u>
Surplus/(deficit) of subscription income over claims	(79,525)	(72,409)
Health insurance levy	(2,124,188)	(1,210,100)
Administrative expenses	124,000	124,000
Subventions	<u>2,330,987</u>	<u>(6,247,123)</u>
Surplus/(deficit) from activities	1,445,900	2,176,369
Investment income	<u>3,776,887</u>	<u>(4,070,754)</u>
Surplus/(deficit) transferred to general reserve	<u><u>5,222,787</u></u>	<u><u>(1,904,385)</u></u>

ST. PAUL'S GARDA MEDICAL AID SOCIETY

BALANCE SHEET
AS AT 31 DECEMBER 2024

	2024	2023
	€	€
Fixed assets		
Tangible assets	807,177	1,703,860
Financial assets	<u>63,333,511</u>	<u>61,860,667</u>
	<u>64,140,688</u>	<u>63,564,527</u>
Current assets		
Stocks	2,783	1,011
Debtors: amounts falling due within one year	5,211,831	5,044,628
Cash at bank and in hand	<u>3,540,455</u>	<u>972,136</u>
	8,755,069	6,017,775
Creditors: amounts falling due within one year	<u>(409,617)</u>	<u>(712,181)</u>
Net current assets	8,345,452	5,305,594
Total assets less current liabilities	<u>72,486,140</u>	<u>68,870,121</u>
Provisions for liabilities		
Provision for outstanding claims	<u>(16,839,721)</u>	<u>(17,000,589)</u>
	<u>(16,839,721)</u>	<u>(17,000,589)</u>
Net assets	<u>55,646,419</u>	<u>51,869,532</u>
Accumulated funds		
Members' age reserves	14,284,644	14,284,644
General reserve	<u>41,361,775</u>	<u>37,584,888</u>
Accumulated funds	<u>55,646,419</u>	<u>51,869,532</u>

The financial statements were approved and authorised for issue by the Committee on 6th March 2025



Paul Crowley (Chairman)
Committee Member



Padraig Harrington (Secretary)
Committee Member