



Report of the General Meetings of

19 April 2024

Extraordinary General Meeting

Amendments to the Articles of Association

The Chairman presented and reviewed a document setting out the amendments to the Mutual's Articles of Association with effect from 1 June 2024.

Ordinary General Meeting

1. Chairman's address

Before opening the meeting, the President proposed that a minute's silence be observed in memory of deceased members.

On behalf of the Mutual's Board of Directors, the Chairman opened the General Meeting and welcomed the members and guests of honour present:

Gilbert Goergen, Chairman (until 18 April), and Fabio Secci, Managing Director of the CMCM, Guy Modert, Secretary General of the FNML, Roberto Mendolia, Chairman of ALEBA, Willy Laugs, Chairman of the Amicale des membres pensionnés de l'ALEBA. The President welcomed the members of the Supervisory Committee and the members of the ALEBA staff present. Apologies were received from Christian Schumacher, President of the FNML, Mrs Sandra Herrmann from the Ministry of Social Security and Mrs Delphine Nicolay, General Secretary of ALEBA.

The Chairman reminded the members and guests present that the Board of Directors had reached the end of its term of office and that it would be renewed at the end of this General Meeting. He briefly reviewed the local and national elections of 2023, which had changed the situation and led to a new coalition. Not forgetting the social elections at the beginning of the year, the President of ALEBA will say a few words about them.

The world is on fire at this moment, but in Luxembourg the focus is more on trivial matters such as the Heescheverbuet and many others.

The President recalled that after the 2019 elections, the Board's main objective was to adapt the Articles of Association to the law of 1 August 2019 concerning mutuals. Many thanks to Mrs Herrmann from the Ministry for her invaluable advice and recommendations and, of course, many thanks to the members of the Mutual's Board of Directors for their active participation.

After this first, complicated stage, we have continued to improve our services and introduce new ones for the benefit of our members, and this evening's new amendments to the Articles of Association are also a step in the same direction.

The Chairman then gave the floor to the Secretary, Arsène KIHM, to present the 2023 Activity Report.

2. Activity report

Composition of the Board of Directors:

President:	Gilbert BEFFORT
Vice-Chairmen:	Nico DIEDENHOFEN - Alain BACK
Secretary:	Arsène KIHM
Treasurer:	Christian HOELTGEN
Members:	Pierre BACK
	Denise BERENS
	Astrid BRENNER
	Fernand FISCHER

The 2023 Annual General Meeting was held on 21 April at the Delicious Restaurant in Oetrange.

Towards the end of the meeting, the Chairman invited the guests of honour to take the floor and say a few kind words about our Board.

After the General Meeting, the first meeting of the Board was held on 10 May 2023.

During the year, the Board met five times to discuss the following matters, among others.

- The financial situation
- Current business
- The social fund
- etc.

The Mutual was present at the following events.

- On 15 March at the FNML Schnëssowend
- 13 May at the FNML AGM
- On 11 November at the CMCM Day

Our Mutual is affiliated to the

- FNML with 9852 members including 237 < 30 years old
- CMCM with 2601 members

3. Financial report

The Treasurer presented the figures and balance sheet for the past financial year:

- Benefits paid to members amounted to €14,567.10, out of total expenditure of €31,178.27.
- ALEBA and Amicale subscriptions amounted to €22,188.63 out of total income of €49,509.77.
- The result for the financial year, together with the funds in the current, passbook and term accounts, means that the Mutual's assets totalled € 518,141.91.

4. Discharge of the administrative bodies

On the proposal of the Supervisory Committee, the members attending the meeting, unanimously approved the financial situation. The same applies to the discharge of the administrative bodies.

5. Appointment of three members of the Supervisory Committee

The three members of the Supervisory Committee, Colette Weber, Daniel Lardo and Théo Weber, were re-elected for a further year.

6.) Election of members of the Board of Directors

The President announced that he had received nine candidatures for the renewal of the Mutual's Board of Directors within the deadline. As these were the nine members of the current Board of Directors, their terms of office were thus renewed, and the President was delighted.

7.) Presentation of awards

In the absence of the President of the FNML, Guy Modert, Secretary General of the FNML, presented medals of merit to three members of the Board of Directors in recognition of their dedication to the mutualist cause:

The silver medal was awarded to Gilbert Beffort and Christian Hoeltgen, and the bronze medal to Arsène Kihm.

8). Miscellaneous

The Chairman gives the floor to the guests of honour.

There being no further business, the President closed the General Meetings.

For the Board of Directors:

Gilbert BEFFORT
President

Arsène KIHM
Secretary