



Report of the General Meetings of

13 June 2025

Extraordinary General Meeting

Amendments to the Articles of Association

Chairman Fernand Fischer welcomes the members and guests of honour present. The reason he opened this General Meeting was the death of Arsène Kihm, the Mutual's secretary, and Gilbert Beffort's proposal to take over the post. This change was proposed to the Board of Directors and approved at the meeting of 15 May 2025.

Composition of the Board of Directors since 15 May 2025:

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

He then hands over to the new secretary.

The Secretary, assisted by the Treasurer, reviews a document setting out the amendments to the Articles of Association applicable from 1 August 2025.

The amendments are unanimously approved by the Extraordinary General Meeting.

The Chairman closes the Extraordinary General Meeting and opens the Ordinary General Meeting.

Ordinary General Meeting

1. Chairman's address

The Chairman welcomes the guests of honour:

Ms Sandra Herrmann from the Ministry of Health and Social Security, Mr Abilio Fernandes being excused. Fabio Secci, CEO and Patric De Waha, CDO of CMCM, and Alain Back, member of the FNML Board of Directors. Mr Christian Schumacher, President of the FNML, is excused due to a wedding, congratulations! Mr Roberto Mendolia, President and Mrs Nathalie Minnino, Secretary General of ALEBA, Mrs Denise Berens, Vice-President of the Amicale des membres pensionnés, Marc Glesener, former President of ALEBA, Mr Willy Laugs, Honorary President of the Amicale is excused, Mr Théo Weber, Treasurer of the Amicale and member of the Supervisory Committee, Mrs Colette Weber, member of the Supervisory Committee. Not forgetting the ALEBA staff: Mmes. Véra Antunes, Léna Pignon, Sandra Carvalho and Patrick Mendes.

Before continuing, the Chairman proposes a minute's silence in memory of deceased members. He paid particular tribute to Pierre Back, Honorary President of the Mutual Association and Vice-President of the FNML, Arsène Kihm, Secretary of the Mutual Association, and René Baustert, former member of the ALEBA Board.

The Chairman wishes to thank all the members of the Board for their work over the past year, and in particular Gilbert Beffort and Christian Hoeltgen.

Before moving on to the next item on the agenda, he wishes to add to item 6 of the agenda the appointment or extension of the Statutory Auditor, which had been omitted during the preparation of the document.

This is unanimously approved by the General Meeting.

He then gives the floor to the Secretary.

2. Activity report

The Secretary presents the activity report for 2024, a busier year than in previous years.

In addition to the Committee meetings, the Board was also represented at invitations from the CMCM to discuss internal problems and at the various festivities for the FNML's centenary.

As a result, the Board met 8 times to discuss current affairs, the financial situation, existing services and plans for new services.

We accepted 3 invitations from the CMCM and 2 from the FNML. Finally, the Chairman and Treasurer were responsible for meetings with the Fiduciary, the cash auditors and for printing our flyer.

Let's not forget either that we are required to send an annual financial report to the Ministry and that every time we amend the Articles of Association, we must send a request for approval to the Ministry, followed by a ministerial decree. This financial report is subject to a very detailed check by our trustee, who verifies the validity of each entry in relation to the articles of association. Christian, our Treasurer, is responsible for this task, which came into being under the law of 1 August 2019. These changes then must be filed with the Registre de Commerce and, if necessary, with the RBE, which is quite complicated and time-consuming. Mutuels therefore need to be much more professional. The days of hand-written reports are over.

Fernand Fischer was re-elected to the CMCM Board and is also Chairman of the 'Statutes and Regulations' Commission and a member of the 'Complaints Committee'.

We are also represented on the FNML by Alain Back, who joined the Board on 23 May.

Congratulations to them both and thank you for representing the ALEBA Mutual so effectively.

We should also mention the excellent work of our friend Pierre, who spent several years compiling information to publish the magnificent book dedicated to the FNML's centenary.

Finally, you should know that the ALEBA Mutual had 9,006 members at 31.12.2024, 2,674 of whom are affiliated to the CMCM.

3. Financial report

Treasurer Christian Hoeltgen presents the figures and balance sheet for the past financial year:

Expenditure

- Benefits paid to members amounted to €19,029.70, an increase of over 30%.
- Administration costs amounted to €19,830.14
- Bank charges amounted to €200, making a total of €39,064.84.

Income

- Membership fees: €22,515.71
- Ministry subsidy: €1,000
- Retrocession FNML: 15.130.23
- Interest received: €13,624.74
- Miscellaneous income: 800€ for a total of 53,070.68€.

This gives a surplus for the 2024 financial year of €14,005.84.

The result for the financial year added to the funds in the current, savings and term accounts means that the Mutual's assets total €532,147.75.

The Treasurer raises 2 more points for completeness:

- In July 2024, we drew up a loan agreement with ALEBA for €80,000 so that they could settle their short-term debts. This loan was repaid to us in September.
- At the beginning of 2025, to soften the increase in the contribution, ALEBA highlighted the Mutual's services and benefits. As a result, we have already paid out nearly €18,000 for our services, compared with €19,029 in 2024.
- This, added to the new services voted for at this evening's EGM, more than justifies the increase in our annual contribution from €2.50 to €4 per year!

4. Discharge of the administrative bodies

On the proposal of the Supervisory Committee, and following the report of Fiduciaire Lux-Partners, the financial situation is unanimously approved by the members present.

The same applies to the discharge of the administrative bodies.

5. Appointment of three members of the Supervisory Committee

The 3 members of the Supervisory Committee, Colette Weber, Daniel Lardo and Théo Weber, were re-elected for a further year.

6. Miscellaneous

The Chairman gives the floor to the guests of honour.

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

For the Board of Directors:

Fernand Fischer
President

Gilbert Beffort
Secretary