

Sense

A sense of belonging



SGS CO-OP
A sense of belonging



SINGAPORE GOVERNMENT STAFF CREDIT
CO-OPERATIVE SOCIETY LIMITED

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SGS CO-OP
A sense of belonging

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FROM THE CHAIRMAN

COUNTING OUR BLESSINGS

Dear members,

We are off to a tumultuous start in 2020. Covid-19 continue to dominate the news headlines, our social media feeds, our mobile chat groups and in our thoughts.

We have seen the rapid spread from person to person and it's potential to be deadly, especially if our vulnerable elderly are infected. Global scientists are in a race against time and authorities move as fast as possible to channel funds and resources to expedite the development of a cure.

We are dealing with many unknowns following the discovery of this new coronavirus. However, perhaps it is a timely reminder to affirm our common humanity – that the virus does not differentiate race, religion or social status. As our members and many courageous professional healthcare workers and volunteers step up in the fight against the virus, it is important for the rest of us to pause and consider how our thoughts, words and actions can affect those who are putting their lives on the line and fighting to save lives.

Frontline healthcare staff who show up at work every day during this busy period in spite of the risk of exposure from sick patients inspire us with their passion and commitment to care for our sick. When healthcare workers choose to go to work during a public health crisis and continue to care for our sick, it is a choice they make not only for themselves, but also their families who would be at risk of exposure to the virus.

Our SARS experience have better prepared our nation in this crisis. Nonetheless, it continues to strike fear into our hearts when fake news and rumours spread on social media, dramatizing the situation and scaring people to act irrationally. Each of us has a role to play. We have to band together and cop down on these irresponsible behaviours. Only then, we do not over stretch our precious resources and our healthcare colleagues can focus their energies on healing our sick.

Recent news report that experts believe the situation may linger until the end of the year. If so, we will need to focus on recovery, so that we may bounce back quickly. Instead of assigning blame, this is the time we need to show our solidarity and band together in our fight against the virus outbreak.



The Government has announced that as the virus spreads globally and affects more countries, Singapore will have to ramp up and implement other measures aside from social distancing measures such as isolating patients and issuing quarantine orders for close contacts.

As socially responsible individuals, we can take some basic measures. For example, we should monitor our own health and not go out to public areas when we are sick. We need to respect quarantine and stay-home notices.

Singapore has been held up as an example for the world to follow in the management of the outbreak. The measures are not by chance but a deliberate attempt to co-operate and co-ordinate across ministries to implement various measures.

Hence, I would like to take this opportunity to salute all our members and colleagues fighting in the frontline in this dynamic Covid-19 situation. Your dedication and commitment to your jobs assure a safer country for every one of us.

95 GOING ON 100...

I hope by now, you have realised that our SGS Co-op has reached yet, another milestone. This is our 95th year and is marked by the new emblem in all our communications. It is no easy feat and not natural for a co-operative to continue to do well over

decades. It is the dedication of our staff and committee of management who steadfastly steered our society onto the progressive road and preserve our savings for a better insured future.

Members will be pleased to know that we have been monitoring the situation and have been keeping our eyes peeled for good investment opportunities. While Covid-19 has an economic impact and property rentals are affected (including ours), we have managed to snag a new property in Peace Centre at a steal – the unit next to our office and which we are considering to be used for our expansion to better serve more members. This brings the total units we own in Peace Centre to 3 and the total units we own in Singapore to 9, with a combined estimated book value of \$13 million.

We are in the midst of publishing our Annual Report in review of our last financial year and this will be made available for all our members. While we have seen a slowing in members' demands for loans, we believe that the profits we gained from 2019 will see us through. Members will also receive your annual statement of accounts and can write to us if they have not.

Especially in uncertain times like these, these steady low-risk forms of insurance must surely bring us some comfort and calm as we watch the Covid-19 storm pass over. For

that reason, we remain hopeful that we will be able to come together and commemorate this significant milestone at the end of the year, during our Gala Dinner to mark our 95th year as a society.

To capture our journey and to pass on our heritage, we intend to encapsulate our stories in an e-book to share the trials and tribulations our society has seen and experienced since the formative years of Singapore. Where stories are preferably told through visuals, we will also consider producing a video clip for our future generations to remember. These initiatives will be announced when they become available; so please keep a look out for these news.

Before you start filling out our ever-popular Quiz, I would like to remind our readers to practice good hygiene and keep your immunity strong by doing regular exercise and eating a balanced diet. Keep calm, be strong, and happy reading SENSE!



John Raghavan PB, PBS
Chairman

MEMBERS' NOTICE

- Do not borrow from multiple credit co-operatives as it affects the overall eligibility of your loan and the uninterrupted deductions of your instalments via salary check-off.
- Members who are employed after retirement age of 67 years shall no longer be eligible for unsecured loans.
- An appeal loan processing fee of \$20 is payable for loans requiring review by the Appeals Panel.
- Members who wish to take micro loans of \$100 - \$400 as unsecured loans may do so with immediate effect.

4D3N

South Korea



When: 3, 2020
(Saturday - Tuesday)



CANCELLED

For the safety of our members, we regret to cancel the tour due to the Covid-19 situation. Members who have made payments, please contact Ms Shiqin at +65 69336776 for refunds.

Tour highlights:

- Yangpyeong International Airport
- Myeongdong
- Bukchon Hanok Village
- Gyeongbokgung palace
- Seaweed Museum – Famous Kimchi DIY
- N Seoul Tower & Love lock wall
- Namdaemun Shopping Street
- Myeongdong Shopping Street

Price	With Sharing	Single
SGS MEMBER (First time Participant)	\$1,098	\$1,290
SGS MEMBER (Repeat Participant)	\$1,148	\$1,340
Family member / Non Member	\$1,198	\$1,390

Prices include:

- ✓ Return airfare from Singapore
- ✓ 3 nights' stay at a 4-star hotel
- ✓ Halal meals and sightseeing



Limited to the first 30 slots only. Book your tickets early to avoid disappointment! Pls enquire with staff at the counter.

46th SGS Co-Op Annual Bursary Awards CALL FOR APPLICATIONS

Calling for applications for SGS Co-op's Annual Bursary Awards!
This is open to all members' children who are studying in local government schools or education institutions at the following levels:

Primary 4 to 6
Secondary 1 to 'O' Level
Junior College, ITE, Polytechnic
University

Closing date for applications: 30 April 2020

Application forms are available at the SGSCC office at Peace Centre or via the SGSCC website www.sgscop.sg.



Fighting Covid-19

Singapore has impressed the world again in its swift and well executed response in containing the Covid-19 situation effectively. World Health Organization (WHO) Director-General Dr. Tedros Adhanom Ghebreyesus has praised Singapore's "all-government approach" to arrest and reduce the transmission of the virus.

Many of our members play an active role in this public health crisis. We know this situation has required our frontline fighters to work harder and brought on inconveniences and worry to themselves and those around them. Nonetheless, they are going out there every day – working hard, being selfless and doubling down to keep Singaporeans safe.

On behalf of all our members and families, we want to shout out a big thank you to all our friends and colleagues in the frontline – THANK YOU!



"As a healthcare worker, we have always been prepared for such outbreaks. In my role, there is an urgency for us to cope with the increased load of testing in screening for the Coronavirus and to work quickly to produce timely reports for doctors to be able to diagnose and treat patients. There were others who have stepped forward to show their appreciation for healthcare workers – from sponsoring meals, sending us goodie bags, sweets and even encouraging handwritten notes. These gestures were all heartwarming and give us the motivation to continue fighting."

**Ms Nisanthra,
medical technologist**



"I consider it a privilege to be amongst one of those involved in the fight against Covid-19. We have been trained for such situations so I'm confident in our capabilities to cope with this outbreak. Following protocols such as checking and logging our temperature twice daily is important to keep a check on the health of our team. Despite the long shifts, I always made sure to have enough rest and take extra precautions such as avoiding crowded places as every member on our team is critical. Even my family abide these rules so I can safely head back to work. Everyone is equally important in making our Singapore a safe and a better place to live in."

**Ms Rushdiah,
registered nurse**



"I always felt a sense of delight when being able to care for others. Especially during such outbreaks, the urgency is on us to cope with the various duties and the increased workload to work as a team as we encounter the coronavirus. Yet, at the end of my shift, I always feel a sense of satisfaction when the patients come forward to show their appreciation. With a smile on their face, saying "thank you nurse," or a short compliment – their heartfelt words continue to motivate me as a nurse to go beyond and to fight the virus together."

**Ms Bavani,
registered nurse**

Membership Drive Updates



On 15 January, our 25 recruitment champions attended a briefing session to find out the latest about our membership drive at the Singapore Khalsa Association.

Recently, we created an informative 3-minute video that illustrates the benefits of joining SGS Co-op. The video can be easily viewed on our website, YouTube or downloaded to be shared with colleagues, friends and family interested to join our Co-op.

Additionally, with the digitisation of our operations, members helping in our recruitment drive will now find it easy to submit membership application forms online and pay recruitment fees securely through DBS PayNow, NETS and Straight 2 Bank.

The committee also shared that \$60,000 has been set aside, where \$20 will be deposited into the members' Specific Deposit account for every new member recruited.

These updates have been met with approval from our recruitment champions who applauded the efforts made to make the process more convenient.

We also took the opportunity to thank our recruitment champions for their hard work in helping to grow our membership by awarding them with Certificates of Appreciation and treating them to an intimate dinner after the briefing.

By working hand-in-hand, we will definitely reach our target of 10,000 members sooner! To find out more on how you can get involved and get rewarded at the same time, please call us at 6933 6779 or email to admin@sgscoop.sg.

Here's what our recruitment champions love about being a member...

"I have been a member of SGS Co-op for 40 years and I think that SGS Co-op is a great way to save so it's a good opportunity to share with others. I have been thinking about shifting houses so I can use the savings I have accumulated. I'm thankful for this recruitment champion certificate. It is nice to be appreciated for our efforts and I hope to recruit more members this year."

Right: Ms. Lee Lim (62 years)

"I was recruited by my mother and accompanied her today. For me, the best thing about being a member is the hospitalisation insurance benefit you receive and the mandatory savings you accumulate every month. I have yet to attend other events but I look forward to the Annual General Meeting and the Annual D&D as the other members have told me that these events would be exciting."

Left: Mr. Edward Ang (28 years old)





“One of the best benefits would be the subscription fees we put in as the interest is high; the members’ tour; and the quiz featured on SENSE is interesting as well! The bursary awards are quite good as it helps low income families! It’s a good co-operative as it really helps out the needs of their members. I have been actively trying to recruit new members, but it is not easy as I find it difficult to answer all the questions that they are asking. So this new video will be very helpful for me to recruit more members.”

Ms. Nancy Lim (54 years old)



“I have been a member of SGS Co-op for around 18 or 19 years. Last year, I managed to recruit six new members. The hardest part about recruiting new members would be to explain all the benefits that SGS Co-op has to offer. So it’s great that SGS Co-op has made this new video which will make it easier for me to explain and show others what our co-op offers!”

S. Manimala (57 years old)



“The best perk of being a SGS Co-op member is the subsidised travels. The trips are very well planned and often very good value for money. The other value for money event is the Annual Gala Dinner. You get to have amazing food at a very affordable price! SGS Co-op really takes care of its members. But I have met people who asked me if this is an MLM scheme, just because they have never heard of credit co-operatives in Singapore and are surprised by the perks of SGS Co-op membership. This new video will help me better share about our co-op to others!”

Pravena, 37 years old



“Personally, I especially liked the Annual Gala Dinner which is heavily subsidised and the co-operative puts in a lot of effort to ensure that the members enjoy themselves. I have also been active with recruitment recently. You don’t lose out when you join this co-operative. You enjoy perks such as birthday gifts, welcome gifts, hospitalisation payouts, and you even get back your subscription fees with interest when you leave the co-operative. You won’t find another society like SGS Co-op. I just found out we could recruit our in-laws as well and I intend to do so with my brother in-law and sister in-law!”

Yeo Boon How (65 years old)



Key Highlights from Singapore Budget 2020



Amid challenging global uncertainty, the government has announced a slew of measures to help cushion short-term effects as well as long-term measures on growing and transforming the economy over the next three years. Here's what you need to know:

1. NO increase in GST

GST will **not increase** and will remain at 7% in 2020 and 2021.

2. SkillsFuture Credit for Upskilling and Pursuing New Interests

All Singaporeans aged 25 and above will get a one-off SkillsFuture Credit top-up of \$500. Singaporeans aged 40 to 60 will receive an additional one-off \$500 credit which can be used for career transition programmes at Continuing Education and Training (CET) centres. This amount will be credited into your SkillsFuture account from 1 October 2020. You can log in and view the range of programmes and courses available to sign up for at www.skillsfuture.sg. Want to pick up a new skill or learn more about data analytics? Here's your chance! Don't wait too long as this credit will expire in 5 years.



3. \$100 top-up in PAssion cards for older Singaporeans

All Singaporeans aged 50 and above in 2020 will receive \$100 top-up in their PAssion Card to alleviate living costs.



4. \$1.6 billion Care and Support Package

Households will receive a one-off cash payout of \$300, \$200 or \$100 depending on their income. Those who own more than one property will receive \$100, regardless of their income. Parents with one or more Singaporean children aged 20 years and below in 2020 will each receive an additional \$100 in cash

Income in Year of Assessment 2019	\$0 to \$28,000	\$28,001 to \$100,000	More than \$100,000 or owns more than 1 property
One-off Care and Support cash payout	\$300	\$200	\$100
Parent with at least one child aged below 20 years in 2020	Additional \$100		

5. HDB Households receive one-off special payment to offset utilities bills

GST Vouchers given in the form of U-Save provides families with quarterly rebates to offset their utilities bills. In Budget 2020, the government announced a one-off special payment for all eligible HDB households with additional rebate for households with five or more family members. This will be paid out in the coming months – April, July, October and January next year.

HDB Flat Type	Special Payment	Additional Rebate for larger households (with five or more family members)
1- and 2-room	\$400	\$200
3-room	\$360	\$180
4-room	\$320	\$160
5-room	\$280	\$140
Executive / Multi-Generation	\$240	\$120



6. Rebate for Service and Conservancy Charges

Eligible Singaporean households living in HDB flats will receive rebates to offset their Service and Conservancy Charges (S&CC) spread out over FY2020. Depending on their flat types, households will receive rebates of up to 3.5 months.

HDB Flat Type	No. of months of Rebate for FY 2020				Total for FY2020
	April 2020	July 2020	October 2020	January 2021	
1- and 2-room	1	1	1	0.5	3.5
3- and 4-room	1	0.5	0.5	0.5	2.5
5-room	0.5	0.5	0.5	0.5	2
Executive / Multi-Generation	0.5	0.5	0.5	-	1.5

NEWS *from Around* Singapore

SPECIAL REPORT: COVID-19

Our news and social media feeds have been flooded with stories about Covid-19 recently as the disease outbreak hit our shores. In such uncertain times, fear has taken a grip on people with social media sensationalising news and exacerbating the situation.

There have been reports on xenophobic attacks on East Asian people including a Singaporean student being beaten up in London, panic buying of toilet paper and empty supermarket shelves, opportunistic hawkers hiking prices of sanitisers and face masks. As our health authorities fight to control the situation, fake news and rumours are unnecessarily spreading fear and panic through social media.

How do we differentiate fact from fiction?

Here are some key facts you should know about the Covid-19 situation...

Share FACTS NOT FEAR

Stop fake news, rumours and Covid-19 from spreading. Get your facts right from MOH's website at: www.moh.gov.sg/covid-19

Get the Numbers Right

Our Ministry of Health (MOH) has been keeping the public informed about the situation with regular reports published on its website at www.moh.gov.sg/covid-19.

While the virus was first reported from China, the number of new cases outside of China have surpassed that in China. To find out about the numbers worldwide, visit World Health Organisation (WHO) site at www.who.int/emergencies/diseases/novel-coronavirus-2019. The Situation Reports tracks data reported by national authorities daily and keeps track of the Covid-19 global situation.

What is Covid-19?

Covid-19 is the infectious disease caused by the most recently discovered coronavirus first reported in Wuhan, China in December 2019. In humans, the disease is known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). People can catch Covid-19 from others who have the infection which is believed to be spread through small droplets from an infected person. However, WHO is assessing ongoing research on the ways Covid-19 is spread and will continue to share updated findings on its website.

Head to GP or hospital A&E immediately?

If you have recently travelled overseas, and are feeling unwell with a fever, or respiratory symptoms (such as cough, runny nose), please seek medical attention promptly.

You can go to any of the Public Health Preparedness Clinics (PHPCs), as well as polyclinics. Find a PHPC near you at www.phpc.gov.sg. All cases fulfilling the suspect case definition seen at various healthcare settings will be reported to MOH immediately and referred to hospitals for further assessment and treatment.



Quarantine Order (QO) v.s. Leave of Absence (LOA) v.s. Stay-Home Notice (SHN)

There are various restrictions for those people in Singapore who may be identified as a potential carrier of the virus. If you or your family member have been issued one of these orders, you can find out more about how it affects you and what you need to do via MOH's website.

Quarantine Order (QO)	Stay-Home Notice (SHN)	Leave of Absence (LOA)
<p>QO is a legal order issued to individuals under the Infectious Diseases Act and thus have legal force with severe penalties for non-compliance.</p> <p>A QO is issued to <u>quarantine or isolate an individual</u> who is, or is suspected to be, a carrier of an infectious disease, or a contact of a person confirmed to have an infectious disease. This is with the aim of limiting the spread of the virus in the community. Quarantine usually occurs in the home but can also be served in dedicated Government Quarantine Facilities (GQFs) or hospitals, should the individual not have suitable accommodation in Singapore.</p>	<p>Stay-Home Notice (SHN) is stricter than the LOA regime.</p> <p>Those placed on SHN will have to <u>remain in their place of residence at all times</u>, and should not invite visitors to their residence.</p>	<p>Leave of Absence (LOA) is a precautionary measure.</p> <p>We urge those who are on LOA to be socially responsible and comply with the LOA, to prevent possible transmission of infections. Persons on LOA should remain in their residences as much as possible, minimise visitors and maintain good records of persons with whom they come into close contact.</p> <p>Persons on LOA may leave their residences for daily necessities or to attend important matters, but they <u>must minimise time spent</u> in public spaces and contact with others.</p>

Source: MOH and WHO

BE MONEY SMART! Tips from SGS Co-op

Free Covid-19 Insurance Coverage



Aside keeping your immunity strong with regular exercise and a balanced diet during this pandemic, you can take precautionary measures such as monitoring your health and staying home if you feel unwell.

While the Government will be paying the bill for Singaporeans being treated for coronavirus in public hospitals, insurers in Singapore have also rolled out free Covid-19 coverage. Find out more on their websites.

Insurance Company	DBS / POSB	AIA	NTUC	Great Eastern	HSBC	Manulife	Prudential	AXA
Offering Free coverage until...	For 30 days	Until 30 Dec 2020 or 30 days after DORSCON Green (whichever is earlier)	Until 30 Aug 2020	Until 31 Dec 2020 or until \$1 million Great Eastern Covid-19 Customer Care Fund has been paid out	Until 6 Feb 2021	Until 1 Jun 2020	Coverage for cases emerging on 30 Jun 2020 or earlier	Coverage for cases emerging on 30 Sep 2020 or until DORSCON Green (whichever is earlier)
Covid-19 Coverage Benefits	<ul style="list-style-type: none"> \$100 per day (up to 14 days) for hospitalisation \$1000 lump sum payment if admitted to ICU 	<ul style="list-style-type: none"> \$25,000 death benefit \$1,000 lump sum if hospitalised 	<ul style="list-style-type: none"> \$10,000 death benefit \$100 per day (up to 30 days) for hospitalisation 	\$20,000 death benefit \$200 per day (up to 60 days) for hospitalisation	<ul style="list-style-type: none"> \$10,000 death benefit \$200 per day (up to 45 days) for hospitalisation \$1,000 lump sum payment if diagnosed with Covid-19 	<ul style="list-style-type: none"> \$30,000 death benefit \$1,500 if diagnosed with Covid-19 \$2,000 if hospitalised for 5 days or more 	<ul style="list-style-type: none"> \$500 cash benefit for those served with quarantine order \$200 per day (up to 3 months) for hospitalisation 	<ul style="list-style-type: none"> \$20,000 death benefit (\$40,000 for frontline healthcare workers) \$200 per day (\$400 per day for frontline healthcare workers) up to 90 days for hospitalisation
Who is Eligible?	Open to all DBS/POSB customers and their immediate family members. Apply through DBS's website.	All Singapore resident with a life insurance or accident and health insurance policy with AIA issued on or before 31 Jul 2020 will automatically get free Covid-19 coverage.	Free coverage against Covid-19 applies to all new and existing insured persons under PA Assurance plans with Infectious Disease cover or Personal Accident Infections Disease plan	The Great Eastern COVID-19 Customer Care Fund covers any policyholder with a GELS Life or Accident and Health policy including Dependents' Protection Scheme and ElderShield schemes or in-forced Personal Lines insurance policies and their immediate family members who have been diagnosed from 14 Feb 2020 until the end of coverage.	Policyholders with HSBC Life and their family members will be eligible for the Complimentary Special Benefits automatically.	All customers of Manulife Singapore will be eligible for the COVID-19 at no additional costs except for those who were diagnosed with Covid-19 and were having their policies issued/reinstated from 17 Feb-2 Mar 2020.	Prudential's PRUCare Package is automatically offered to all Prudential Policyholders as well as employees of Prudential and their immediate family members who are residing in Singapore.	Policyholders of AXA's life and general insurance will get to enjoy their Covid-19 coverage benefits for free. The benefits are applicable to those who were and are diagnosed no later than 30 Sep 2020 or until DORSCON level goes back to green, whichever happens first.

Source: AsiaOne



**PRIZE for Quiz Winners:
Jumbo 3-tier stainless steel steamer
with a glass lid and steam release vent
worth \$100**

**10 lucky winners will be picked and
announced in our next issue.**

1. GST will increase in 2021 in Singapore. *True / False*
2. How much will a member get when he successfully refers 2 new members to SGS Co-op?
a. \$20 b. \$50 c. \$0 d. \$40
3. Who is the Director-General of WHO? Dr. _____
4. How much will a 35 year old Singaporean receive in his PAssion Card as announced in Budget 2020?
a. \$100 b. \$500 c. \$0 d. \$300
5. SGS Co-op owns 3 commercial units in Peace Centre. *True / False*

Name: _____

NRIC (Last 3 digits and letter only): XXXXX ____ _

Contact No.: (M) _____

(H) _____

(O) _____

Address: _____

Email Address: _____

Submit your answers by
27 April 2020 through:

Fax: 6339 6772

Email: admin@sgscoop.sg

Post: 1 Sophia Road, #05-21 Singapore 228149

Multiple entries will **not** be accepted.

Winners will be announced in the next issue.

Congratulations!

Our winners from the Jan/Feb '20 issue:

1. Lim Choon Hee – XXXX392F
2. Shaik Nasreen Mackbul -XXXX421C
3. Jeyanthi D/O Raju – XXXX146D
4. Diana Sim Lay Hua – XXXX372G
5. Bernedette Ng Hwee Hwee – XXX891B
6. Maliha D/O Seenivasan – XXXX221J
7. Faridah Bte Omar -XXXX320C
8. Loon Ah Lim – XXXX881B
9. Jarinah Bte Mustafa – XXXX380D
10. Rosilawati Binte Abdullah/Abdul Rahman – XXXX035F

Please collect your prize by 5 May 2020.