

# A sense of belonging

# Sense



SINGAPORE GOVERNMENT STAFF CREDIT  
CO-OPERATIVE SOCIETY LIMITED

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Puasa



**SGS CO-OP**  
A sense of belonging

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1 Sophia Road #05-20/21 Peace Centre  
Singapore 228149

**Tel:** 63374936 (Main)

69336776

69336778

69336782

**Fax:** 63396772

**IVRS 24/7 Hotline Tel No:** 69336777

**Email:** admin@sgscoop.sg

**Quality Service Manager:** nhs@sgscoop.sg

**Website:** www.sgscoop.sg

**Operating Hours:** 9.00am to 7.00pm (Mon-Fri),  
9.00am to 1.30pm (Sat)



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**FROM THE CHAIRMAN**

# BUILDING FOR GROWTH

Dear Members,

The recent easing of Singapore's COVID-19 measures brings good news and hope for us. While we are not going back to pre-pandemic times just yet, this signals we have come through the darkest time and may come out of the tunnel very soon. Hopefully, to a brighter future ahead, which only means that we must begin to build and focus on growth again.

## CREATING A VIBRANT COMMUNITY

We have intended to create a vibrant active community of like-minded individuals with our colleagues in public service and a commitment toward personal financial resilience. The way to achieve our goal is to foster a sense of belonging within our society, as well as by growing our membership with those who share our values.

For our society to expand and do more, we will need more new members to join in. Each year, we will see older members retire and leave our society. To grow, we must add and multiply.

With every member contributing to our efforts, we can very easily hit our target of 10,000 members. We are taking active steps by having recruiters reach out to new civil servants to join our society. Members who contribute to our efforts for growth will likewise be rewarded with a \$20 cash bonus when they refer a new member to the society.

Hence, I am appealing to every member to contribute by building a vibrant society by bringing in new members.

## ENCOURAGING OUR CHILDREN

Our Annual Education Bursary Awards is open for application and we encourage all members with children enrolled in a local school, from Primary through the tertiary levels, to apply for the award. This year, we have extended the award to younger children, from Primary 2 onwards, to allow more to benefit.



Members must have at least 12 months of continuous membership with the society when they apply for the award for their child. Any member's child who is studying in a local Primary or Secondary School, ITE College, tertiary institution, or university, will be able to apply.

Deserving children can apply for the award each year and are still eligible for the award if they have won it before. Those who are interested should refer to details available on our website or enquire at the SGS Co-Op office. Be sure to meet the deadline of 30 April to submit your application for the award.

## TIME FOR FUN

With the re-opening of our borders and easing of travel restrictions, our Sub-Committees overseeing members' social events including our annual gala dinner can begin to plan for such popular activities again.

We must continue to weigh the safety and health of members in planning any large-scale events, hence our Sub-Committees will need some time to discuss before making such announcements in due time.

Nonetheless, we are excited and looking forward to getting together in person and mingling with everyone. In the meantime, I urge everyone to remain at the peak of their health and ensure that they are vaccinated, so that they do not miss out on the festivities when the time comes.

As we move towards a post-pandemic world, we will need to re-adjust ourselves. The world has certainly changed and we must evolve together. Focusing on the positives, our hygiene standards have improved and we are more health-conscious, which is important if we are to enjoy our long years of life in happiness.



On this note, I wish to toast the health of all our members and to take the opportunity to wish our Muslim members, *Selamat Hari Raya Aidilfitri*; to our Christian members, Happy Easter!

Regards,

**John Raghavan PB, PBS**  
Chairman





# NEW MEMBERS SERVE ON COMMITTEE OF MANAGEMENT

For the first time, SGS Co-Op has appointed two women to serve on the Committee of Management. These women were selected for their dedication to public service as well as their commitment to advocate for SGS Co-Op. With their background and experience in public service, they bring fresh perspectives in leadership, engagement and outreach with members.

## Meet Ms Bashirah M Salleh

Ms Bashirah M Salleh has a long relationship with SGS Co-Op. While she heard of the society since young, she only became familiar with the extensive services and activities the society organises for its members after her husband joined as a member in 2009.

It was then she fully appreciated the value of the society as a non-profit co-op and how the society helps members with regular savings plans as well as affordable loan services. She too, became a member in 2019 and has been a strong advocate of the society ever since.

“Bursary is something very close to my heart. Indeed, I am especially grateful for the opportunity to be part of this meaningful award, and look forward to reaching out to more young people.”



Bashirah currently works as an Assistant Manager (HR) in the Ministry of Social and Family Development (MSF). She is passionate about public service and has recently completed her Masters in Social Work in an effort to delve deeper into MSF's work, and hopes to be able to contribute more in her role.



Bashirah taking a selfie with Chairman Mr John Raghavan at the 2019 Annual Gala Dinner.

Likewise, having espouse the society's values, Bashirah is keen on reaching more young public service officers. Having witness the strong camaraderie at the society's Annual Gala Dinner, she too, hopes to foster a strong community spirit amongst fellow public service officers. She believes the co-op is a good platform to bond with others as well as a way to give back to the community.

## Meet Ms Lau Ee Ling



Ee Ling with her friends whom she worked with on a sustainable community project.

Armed with a degree in chemistry, Ms Lau Ee Ling was set to become a teacher but decided to join the Singapore Civil Defence Force (SCDF) when she won a friendly dare. She chose to experiment with a less conventional career in SCDF, and has never looked back since.

She has served in Hazardous Materials Department as a specialist as well as an instructor.

This year will be her 20th with SCDF where she is currently a Shelter Readiness Staff Officer under the Community Protection Branch in the Volunteer and Community Partnership Department. One of her main responsibilities include the proper maintenance of the

“We should have services and activities that cater to members at all stages of their life. I'm keen about exploring exclusive commercial tie-ups that would also help members enjoy life and have fun.”

public civil defence shelters to ensure the readiness of the equipment and facilities in emergencies.

Ee Ling joined SGS Co-Op in 2016 when she learnt about the society at a recruitment roadshow. She learnt about the goals of the society in providing members financial security and independence – issues that she subscribed to as she believed that public service officers should have access to affordable prudent investments.

Now serving in the Committee of Management, Ee Ling hopes to reach more people, especially women, and invite them to pursue similar goals as a member of the society.





**REMINDER**

# SGS Co-Op Annual Bursary Awards Application Closing Soon

Children of SGS Co-Op members who are currently enrolled in local education institutions or universities are eligible to apply for the award.

**Closing Date: 30 April 2022**

To apply, please complete and submit your application forms before the closing date. Bursary Awards application forms are available at:

- SGS Co-Op Office at #05-21, Peace Centre, or
- Online here: <https://www.sgscoop.sg/application-forms/download-a-bursary-form>

For more information on the criteria or eligibility of the award, please visit SGS Co-Op website at [www.sgscoop.sg](http://www.sgscoop.sg).



## Members' Birthday Gift

Members can look forward to receive a free meal voucher from KFC or McDonald's during their birthday month. Look out for your birthday card in the mail and bring it down to SGS Co-Op office to redeem your voucher!



*Disclaimer:  
Images are for illustration only*

### 100<sup>th</sup> Year: Centennial Celebration Draw

Your Birthday Card earns you one chance in the special Centennial Celebration Draw to be conducted in 2025. So do not forget to pop by the SGS Co-Op office each year with your Birthday Card!



# Gotong Royong

The festival of Eid al-Fitri, also known as Hari Raya Puasa, marks the end of Ramadan. Ramadan is the period of fasting for Muslims, which falls on the ninth month of the Islamic calendar (a lunar calendar so the date varies every year).

Muslims would fast every day from dawn to dusk for an entire month, before marking the end of the fast with Hari Raya Puasa (or Hari Raya Aidilfitri), a celebratory occasion with family and friends. It is an important occasion celebrated by Muslims all over the world and is earmarked as a public holiday in multi-racial Singapore.

After two years of hiatus due to the pandemic, the iconic Geylang Serai bazaar will return with glittery festive lights decorated to the theme of "*Gotong Royong – Unity and Resilience*".

While Covid-19 measures have been relaxed, authorities still remain cautious of having super spreader events. Hence, many smaller versions of the bazaar are planned instead of one big event. Find out more how Singapore celebrates this festival here...





# *Unity and Resilience*







# Selamat

## How Do You Greet Muslim Friends? Festive Greetings & Their Meanings



*"Selamat Hari Raya"*

Happy Hari Raya

*"Eid Mubarak"*

Have a blessed holiday

*"Maaf Zahir dan Batin"*

I seek your forgiveness





# Hari Raya



"It's really exciting for us since we can now socialise in bigger groups. Social distancing measures have been challenging for young kids who miss out on in-person engagement. Like my 5-year-old son who has not met or played with his cousins as frequently as others would have. With some limitations, we would be able to get three generations of the family together which is great!"

**Alamin, 34 years**

## Members Share Their Thoughts On Celebrating Hari Raya Puasa



"Every year, I would visit my Malay friend's home in Jurong and look forward to the feast he hosts. We stopped during the pandemic so this year, I'm looking forward to catching up with him again. And, my favourite dish is the Lontong!"

**Nathan, 66 years**



"Personally, I love Malay food because it is the cuisine which is the most flavourful. So, the best thing about Hari Raya Puasa is that during this time, you will suddenly find a lot of Malay food everywhere."

**Jerry, 31 years**

## Ramadan Bazaars

Expect scrumptious street food, Malay cultural clothing, and decorative home items for sale at these bazaars!

### Geylang Serai Hari Raya Shopping Experience

Date: 2 Apr to 2 May  
Time: 1pm to 11pm daily  
Venue: Wisma Geylang Serai, 1 Engku Aman Turn

### Laloolalang Walk Thru Souq

Date: 1 Apr to 1 May  
Time: 3pm to 11pm daily  
Venue: Kampong Gelam



Bazaar at Geylang Serai. Picture Credit: Instagram @wgeylangserai

### Mega Raya Showcase @ KINEX

Date: 15 Apr to 2 May  
Time: 11am to 10pm daily  
Venue: KINEX, 11 Tanjong Katong Road

### Bazaarbox by Artbox Singapore

Date: Fridays to Sundays in April  
Time: 12pm to 10.30pm  
Venue: Tekka Place Annex Building, 2 Serangoon Road #01-55 to 59

### Ramadhan Festival Pop-Up Events

Date: Fridays to Sundays in April  
Time: 3pm to 11pm  
Venue: Hybrid. Physical pop-up stores happen over the weekend at MIURA (381 Joo Chiat Road) and Haus 217 (217 Lavender Street). RSVP is required for free at [www.ramadhanfestival.com](http://www.ramadhanfestival.com)

### Rooftop Ramadhan Bazaar

Date: 26 Mar to 1 May  
Time: 3pm to 11pm  
Venue: The Halal Bistro at The Straits Teppanyaki, Level 2, 16 Bussorah Street



Kampong Gelam Bazaar. Picture Credit: Facebook @VisitKampongGelam

### Ramadan Legenda Concerts & Bazaar

Date: 15 Apr to 2 May  
Time: 3pm to 9.30pm daily  
Venue: Timbre+ Eastside @ Singapore Expo  
Concerts are held at Max Atria@ Singapore Expo from 22 to 24 Apr, featuring artists such as Ella, Amy Search, Awi Rafael, and more. Tickets are available at: [ramadanlegenda.peatix.com](http://ramadanlegenda.peatix.com).



## CHANGE IN ROADS TO SUPPORT GREENER MODES OF TRANSPORT



Roads in Sin Ming and Tiong Bahru will be redesigned or repurposed to better support public transport, walking and cycling.

Along Sin Ming Avenue, Transit Priority Corridors (TPCs) will be constructed which integrate with bus lanes, featuring wider footpaths and dedicated cycling paths. These will also connect to North-South Corridor at Marymount Road and Bright Hill MRT station.

Roads around Tiong Bahru Market will be closed off to vehicles to be reserved for pedestrians and cyclists. The existing taxi stand at Seng Poh Road will be relocated to Lim Liak Street. These changes will run for a six-month trial, starting from end-March, before any change is made permanent.

LTA intends to expand the island wide cycling network to around 1,300km by 2030, up from 500km, and add about 3,000 more bicycle lots at MRT stations by 2025. These efforts are to encourage people to use greener modes of transport such as using public buses and trains, walking or cycling.

Source: Land Transport Authority (LTA)

## SMOKING BAN EXPANDS TO MORE PLACES

From 1 Jul 2022, smoking will be banned at all public parks and gardens managed by the NParks, PUB's ABC Waters and 10 recreational beaches. This would include about 100 sites such as Raffles Place Park, East Coast Beach and Tanjong Beach.

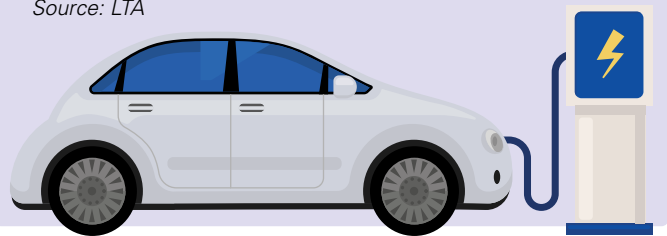
Enforcement will only take effect from 1 Oct with offenders facing a fine of \$200 or up to \$1,000 if convicted in court. To help smokers adjust, designated smoking areas will be provided in some larger regional parks as well as near the three beaches in Sentosa.

Source: Channel NewsAsia

## 2,000 HDB CAR PARKS TO HAVE AT LEAST 3 EV CHARGING POINTS EACH

As part of Singapore Green Plan 2030, LTA will install at least 3 electric vehicle (EV) charging points in nearly 2,000 HDB car parks to achieve Singapore's target of 60,000 EV charging points. These charging points will mostly provide low-powered, overnight charging to meet the needs of car owners and minimise the load on the electrical grid. The required electrical infrastructure will be progressively upgraded across all residential estates to encourage the adoption of EVs.

Source: LTA



## ASSISTED LIVING FLATS TO BE LAUNCHED IN QUEENSTOWN

About 200 assisted living flats will be launched in Queenstown's upcoming Health District later this year, targeted at home buyers aged 65 and above who want to live in their own home and have easy access to care if needed.



Also called Community Care Apartments (CCAs), they will have senior-friendly design features and common facilities such as roof gardens and community living rooms to promote social interaction between residents. At an additional cost, residents can choose to subscribe to care services such as housekeeping, meal delivery, laundry and medical transport.

HDB, healthcare partners, the National University of Singapore and other grassroots organisations will collaborate to create an environment that promotes a healthy lifestyle and active ageing for its residents.

Source: Housing & Development Board (HDB)





## HDB TO BUY BACK FLATS FROM GENUINE OWNERS AFFECTED BY ETHNIC QUOTAS

Flat owners who face “genuine difficulties” in selling their flats, constrained by the Ethnic Integration Policy (EIP) will be able to sell their flats back to HDB at a “fair price”

From 8 Mar, flat owners can appeal to HDB which will make an assessment on a case-by-case basis. For eligible cases, HDB will make an offer at a fair price and owners will have up to three months to decide.

EIP limits the number of households residing in a block or neighbourhood based on their ethnic groups. When EIP limits are reached, flat owners can only sell their flat to another household of the same ethnic group. In such

circumstances, flat owners may not be able to get fair prices.

To find out more about the eligibility criteria, please visit HDB’s website.

Source: Channel NewsAsia



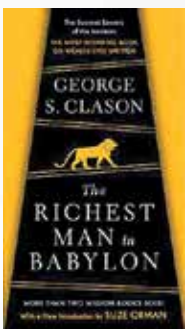
# BE MONEY SMART!

Tips from SGS Co-op



## BOOKS ABOUT PERSONAL FINANCE

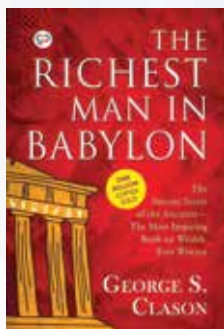
Looking to learn more about managing your personal finance and wealth? Check out these three popular books which contain invaluable advice and are easy to read. Get them for yourself or gift them to your loved ones!



### The Richest Man in Babylon

By George S. Clason

Written in 1926, this classic book has been recommended by many for the simple advice the author dispenses on personal finance. George S Clason shares advice about money and wealth through parables about a poor man who became the “richest man in Babylon”.



### Retire Smart: Financial Planning Made Easy

By Lorna Tan

A compilation of articles written by Lorna Tan, previously The Straits Times Invest Editor, who distilled complex financial concepts, schemes and jargon for the everyday man-on-the-street. Articles include examples and how to leverage funds in your Central Provident Fund (CPF) for retirement planning. While some of the schemes may be dated, the principles remain relevant today.



### Why Didn't They Teach Me This in School?

By Cary Siegel

This is a comprehensive book with 99 tips on money management written by a retired business executive for his five children, but later found that the content was relevant to all adults. Espousing the ideals written in his book, he retired at age 45. He also has a website where he broadcasts podcasts lessons from his book at [www.whydidtheyteachmethisinschool.com](http://www.whydidtheyteachmethisinschool.com).





