

A sense of belonging

Sense



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

STAY STRONG TOGETHER

Dear members,

Countries around the world are gradually easing movement restrictions and lockdown measures within their countries and have begun discussing the reopening of their borders to emerge from the coronavirus pandemic.

Similarly, Singapore had announced coming out of the circuit breaker period on 2 June 2020 with its three-phase approach in the reopening of businesses and social activities.

This comes as a relief to businesses and workers anxious to protect jobs and further prevent the shuttering of more businesses as hundreds did in the month of April alone.

Yet, countries who have reopened ahead of Singapore report news of a second wave of the coronavirus with new spikes in cases and new clusters being identified, cautioned our government on avoiding the rush to revive economic and social activities here.

In China, where a total lockdown was imposed in Wuhan and one of the first cities to reopen their borders having brought the virus under control, a cluster of new cases was reported to surface just about a month after its reopening. In South Korea, hundreds of schools had to be re-closed and strict lockdown measures re-implemented around two weeks after their government announced the reopening, following a new spike of coronavirus infections.

What's worrying is that to date, scientists cannot determine or confirm how the virus is spread, further adding to the conundrum of how the second wave happened and how it could have been prevented.

This explains Singapore's Multi-Ministry Taskforce cautious approach – the gradual reopening with reiterations of the possibility of reverting back to measures in place during the circuit breaker period, should there be a spike in infections within the community.

With the health and safety of our people as our foremost priority, we are reviewing all our plans for the year and asking ourselves what the utmost essential services and activities we must continue as a credit co-operative to serve our members' needs and what we should be willing to forgo or postpone in order to keep our members and staff safe.

REVIEW OF PLANS FOR 95TH ANNIVERSARY

Getting to our 95th Anniversary is no small feat. Yet given the current pandemic situation, we must proceed with caution. We have since cancelled all tours and will not be holding our planned 95th Anniversary Gala Dinner. We understand that this was a highly anticipated event with tickets selling out quickly every year.



Given the strict physical distancing we must adhere in the post COVID-19 scenario, hosting a large scale event would be unwise. Hence, we have decided to cancel our Gala Dinner this year, and certainly hope to review it again when conditions turn favourable.

Following suit, some staple events on our calendar will inevitably be shifted or changed during this period. We endeavour to make timely announcements regarding changes via SENSE magazine, our website or through your personal contact listed in our membership database. Hence, please ensure your contact details in our database are up to date to receive notifications and the latest updates on our upcoming events and activities.

As the pandemic situation continues to evolve, some of these changes could be made at the eleventh hour due to new regulations being announced. Therefore, we ask for your patience and understanding in advance of such scenarios. It would also be prudent for members to check with our membership desk before making the trip out of your homes and turning up at our scheduled events.

SUPPORTING MEMBERS POST COVID-19

Singapore's economy has already taken a hit. The central bank has warned that

Singapore will enter into a recession this year because of the blow from the pandemic, resulting in job losses and lower wages. As an open economy, the final outcome of Singapore's economy will hinge on the efficacy of responses taken around the world.

At this juncture, there remains much uncertainty about our future given that other bigger economies are still piecing back the pieces. Incorporating feedback and inputs from the various sectors, our government has already rolled out four Budgets to mitigate the impact of recession.

To aid our members and reduce any financial anxiety, our Committee has announced an additional 0.2% dividends as a special COVID CIRCUIT BREAKER SUPPORT sum for all members who will be receiving dividends this year.

This one-off support will be added to the annual dividends paid out after the formal announcement to be made at our annual general meeting. This expense, expected to cost around S\$75,000, will be funded from our surplus for FY2019. This is an important measure to show our solidarity during challenging times.

Working closely with the apex body, Singapore National Co-operative Federation (SNCF), the Minister for Culture, Community and Youth has approved the Central Co-operative Fund (CCF) Support Package, which is estimated to cost around \$1 million, to help co-operatives in Singapore address immediate needs while pressing on with long-term transformation efforts. This is in addition to the various measures announced by the Government such as the job support scheme, wage credit scheme and property tax rebates.

The CCF Support Package comprises the reduction of first tier CCF contributions for the first \$500,000 surplus from 5% to 0% for one year; and a grant of

\$2,000. This grant will go towards our operational costs such as continued digital transformation efforts and special allowances to staff who have to commute to work during the circuit breaker period.

LET'S DO OUR PART

The coronavirus is not a game. It has spread globally and taken lives indiscriminately. Within half the year, more than 370,000 deaths have been reported worldwide with more suspected not to be reported due to the lack of testing in some countries.

We are thankful to have a responsible government in Singapore looking after our health, but we should not take this for granted. Whilst we may question the effectiveness of some measures, we should keep in mind that the virus continues to baffle even the top health experts.

Therefore, we should do all that we can to prevent more deaths and further spread of the virus as we buy more time for the experts to do their work and to come up with definitive solutions on battling this pandemic.

In the meantime, let us be kind and support one another in these trying times. Let us be responsible and step up to protect one another, including our families and our vulnerable.

Stay Home, Stay Safe, Stay United. Together we can beat this virus.



John Raghavan PB, PBS
Chairman

AGM

SGS Co-Op 91st Annual General Meeting will be held on 26 September 2020. With strict regulations on organising large-scale events during this COVID-19 pandemic, we will be working closely with the authorities and following the government's guidelines on hosting such events. More details will be announced closer to date.

Regional Co-operative Leaders Share Post Covid-19 Responses

On 13 May 2020 at 5.30pm India Standard Time, the International Cooperative Alliance Asia-Pacific held a regional meeting to discuss the post COVID-19 responses of member co-operatives' in Asia-Pacific – what some of the Apexes are doing to address members' needs and future actions to mitigate similar situations. In light of the worldwide lock-down and strict travel restrictions in place, the regional meeting was held via web conference with members participating virtually from various countries including Australia, Japan, Indonesia, Iran, Korea, Malaysia, Myanmar, Nepal, New Zealand, the Philippines and Vietnam.



Chairman John Raghavan



Vice Chairman Lim Huan Chiang



Hon Treasurer S.Sundram

As part of Singapore's delegation, three representatives from SGS Co-Op COM joined co-operative leaders to participate in the discussions and review strategies which could be tailored for co-operatives in Singapore.

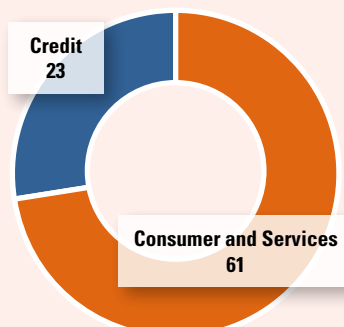
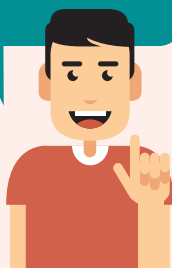
SGS Chairman to Serve in SNCF EXCO



SGS Co-Op Chairman John Raghavan to serve a three-year term with the Singapore National Cooperatives Federation (SNCF) Executive Council (EXCO) as one of four representatives from the credit co-operatives sector.

Did You Know?

In Singapore, there are 23 credit co-operatives and 61 consumer and services co-operatives bringing the total number of co-operatives to 84.



No. of co-operatives in Singapore

Credit co-ops provide financial services to their members who are within a pre-existing common bond of association or community of interest.

Consumer and services co-ops provide goods and/or services to meet members' daily needs. While these co-ops are business driven, they are anchored in their social mission to help Singaporeans and residents through moderating the cost of living.



Birthday Gift!

Members celebrating their next birthdays can look forward to a new 5-piece Bathroom Set. We will send you a letter with information on how to collect your gift set when your birthday draws near. Look out for it!



CANCELLED

95th Anniversary GALA DINNER

For the health and safety of our members, staff and organising partners, we will not be holding our Anniversary Gala Dinner this year, amid the ongoing coronavirus pandemic. This year's event would have marked a significant milestone for us.

As we stand in solidarity during these challenging times, we look forward to the day we can meet and celebrate with one another again.

Providing Financial Support For Members

Singapore's economy has taken a hit with the economy expected to contract further. In this period of financial uncertainty, this is the time we need to stand in solidarity with our members as one big family. If you need any financial support, you can call us at 6933 6782 (Loans) or visit our website at www.sgscoop.sg/loans for more details.



(New) Micro Loan

SGS Co-Op has rolled out a new **Micro Loan** to help members with immediate expenditures. Members can get approval and disbursement within the same day for loans of up to \$400 by applying online. This loan was introduced to help members ease their short-term cash flow needs. Express processing charge will also be waived.

Types of Loans Members Can Apply For:

- **Unsecured Loans**
- **Surety Loans** (Borrower will need to provide 2 sureties who are ordinary members of SGS Co-Op and willing to act as sureties.)
- **Subscription Loan**
For subscription loans, members can loan up to the amount they have in their subscription savings account, which will be held as collateral for the loan.

General Guidelines on Available SGS Co-Op Loans

Loan Amount: Up to 6 times of Borrower's gross salary or \$50,000 (whichever is lesser)

Repayment: Equal monthly installments over a period of 12 to 48 months

Request for express processing: For funds to be disbursed within 24h, please visit our office. This service will incur an additional \$20 administrative charge.

CIRCUIT BREAKER: Staying Home to Stay Safe



In response to the COVID-19 pandemic, Singapore implemented strict measures during the circuit breaker period from 7 Apr 2020 which curbed some daily activities to prevent community outbreaks of the virus.

Except for essential services, our daily routines and lifestyle came to an almost standstill overnight. The situation had many people learning how to cope with staying indoors and working from home (WFH).

We find out how our members adjust to WFH during the circuit breaker period...



Mr K. Fam, 67 years

While Mr K. Fam is tied up working from home, he finds time in the evening to take a walk to relax and unwind from work, wearing a mask and keep a safe distance from others. He also enjoys light exercises as it is cooling in the evening, especially near a wide canal in his neighbourhood.

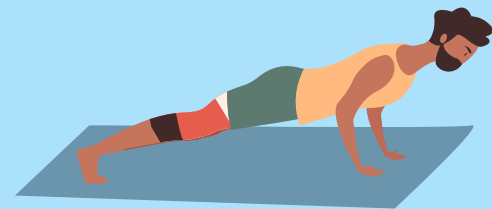
+ **Perks of WFH:** More time with the family and no need to spend time commuting to work. I'm eating healthier at home with home-prepped meals.

- **Downside of WFH:** It's inconvenient as a home office set-up such as printer and scanner will not work as well as the ones in office. I have to do more calls to communicate with colleagues and partners. Naturally, our home electricity and phone bills went up"

What are you looking forward to once the restrictions are lifted?
I miss my mother after not seeing her for so long. I will visit her as soon as I am able to.



Mr Muhammad Shirwan bin Sabbi, 31 years



Serving Members in a Safe Environment



While SGS Co-op is considered an essential service provider under the Ministry of Trade & Industry (MTI) guidelines, the safety and well-being of our members and staff are our utmost priority. We have heightened hygiene protocols and safe distancing measures, following government's guidelines. Please help us to keep our offices safe by noting these procedures when you next visit us.



For Mr Muhadmmad Shirwan, the circuit breaker has been a productive period for him. To keep his fitness level up, he sources for video tutorials such as HIIT where he can use his body weight to exercise and does not rely on any special equipment like those in the gyms, which are closed. With more time on his hands, he has picked up meditation and found that it has helped to calm his mind. He recommends it for everyone looking for mental wellbeing benefits.

+ **Perks of WFH:** I get to wear comfortable clothes! I also found time to experiment new recipes.

- **Downside of WFH:** Not much! I like working at home, finding it quieter and without the distraction in office, my tasks are completed much sooner.

What are you looking forward to once the restrictions are lifted?
I am looking forward to spend more time at the mosque!



Mr Raven, 66 years



While Mr Raveen stays home to WFH, his wife continues to head out to work as an essential service employee. For him, lunch is a simple affair with packed meals as he's alone at home but a nice home-cooked dinner together with his wife when she returns from work. He makes time for short breaks such as brisk walking in the evenings at nearby parks and watches the evening news to keep up with the latest happenings.

+ **Perks of WFH:** Having the option to manage my own time, not having to dress up and skipping the morning peak hours are great!

- **Downside of WFH:** The working hours are longer and there is no restriction. I find that myself responding to queries even on weekends and in the evening.

What are you looking forward to once the restrictions are lifted?
My colleagues and I have already decided to go for a good dinner!



Safe Distancing

We have implemented safe distancing measures with markings to indicate where visitors can wait for their turn to be served and areas where they should avoid to prevent being in close proximity to another person.

SafeEntry

All visitors entering the office will need to be registered using the government's SafeEntry app for fast and easy contact tracing should someone be tested positive for the coronavirus. Masks and hand sanitisers are placed on the counters for visitors' use.


Getting Through The Storm





Closely monitoring the COVID-19 pandemic around the world, the Singapore government has announced four stimulus packages, to date, aimed at helping cushioning Singapore's economy during these trying times.

Lockdowns and movement restrictions across the globe have exerted huge costs with major job losses in many countries. The global economy has been hit and is not likely to recover quickly.

We captured the pertinent points of how the Budgets aim to help Singaporeans during this period here. For more details, visit www.gov.sg/economy-and-finance.



| Government Stimulus Package Overview | | | | |
|---|---|--|--|-------------------------------|
| | Announced on 18 Feb 2020 | Announced on 26 Mar 2020 | Announced on 6 Apr 2020 | Announced on 26 May 2020 |
| | Unity Budget | Resilience Budget | Solidarity Budget | Fortitude Budget |
| Total Value | \$6.4 Billion | \$48.4 Billion | \$5.1 Billion | \$33 Billion |
| Support for Singaporeans aged 21 years and above in 2020  | Those aged 25 years and older in 2020 will receive a one-off SkillsFuture credit top-up of \$500 which can be used from 1 Oct 2020 and will expire by 31 Dec 2025. Those aged 40 to 60 will get an additional top-up of \$500. <u>Care and Support Package</u> Each Singaporean will receive \$100-\$300 in April and June 2020, depending on their income level. | <u>Care and Support Package</u> Each Singaporean will receive 3 times more (i.e. \$300-\$900) in 2020, depending on their income level. | <u>Care and Support Package</u> Each Singaporean will receive \$600 cash payout in Apr 2020 – an additional one-time \$300 + \$300 from their Care and Support Package will be paid out earlier. The remaining eligible amounts will be paid in Jun 2020. | <i>no additional measures</i> |

| | | | | |
|---|--|---|--------------------------------------|---|
| <p>Support for Parents with at least 1 Singaporean child aged 20 years and below in 2020</p>  | <p>Each parent will receive \$100.</p> | <p>Each parent will receive \$300 (instead of \$100).</p> | <p><i>no additional measures</i></p> | <p><i>no additional measures</i></p> |
| <p>Support for Households</p>  | <p>Eligible HDB households will receive up to 2.5 times their regular GST Voucher payments in FY 2020.</p> | <p>Each household will receive \$100 grocery vouchers in 2021</p> | <p><i>no additional measures</i></p> | <p>Each household (all property types) with at least one Singapore Citizen will receive an additional one-off \$100 Solidarity Utilities Credit. This will be credited in your July or August utilities bill.</p> |
| <p>Support for Singaporeans aged 50 years and above in 2020</p>  | <p>Each Singaporean will receive \$100 top-up in their PAssion Card in June 2020.</p> | <p>Each Singaporean will receive \$100 in cash instead of through PAssion Card Top-up in June 2020.</p> | <p><i>no additional measures</i></p> | <p><i>no additional measures</i></p> |
| <p>Support for lower- and middle-income Singaporeans</p>  | <p>Yearly bursary quantum for eligible pre-university students increase to \$1,000 (from \$900) under MOE's financial assistance scheme.</p> <p>Eligible full-time ITE students will receive cash bursary boost by up to \$200 a year.</p> | <p><u>COVID-19 Support Grant (CSG)</u> Cash grant of \$800 a month for 3 months for lower- and middle-income Singaporeans who lost their jobs.</p> <p>Cash payment of \$3,000 for Singaporeans who received Workfare payments in 2019</p> | <p><i>no additional measures</i></p> | <p><u>COVID-19 Support Grant (CSG)</u> Up to \$800 per month for 3 months for eligible recipients who have lost their jobs, placed on no-pay leave or face significantly reduced salaries.</p> |

NEWS *from Around* Singapore

Singapore exits from the circuit breaker period from 2 June yet without a vaccine, many safety measures and strict guidelines remain in place to prevent a community outbreak of the coronavirus. We round up the news here that you need to take note of. Keep in mind that these measures may change as the situation changes.

Singapore will move into 3 phases for resuming daily activities after the circuit breaker period. The Multi-Ministry Taskforce will monitor the situation and if community transmission rates remain low and stable, announcements will be made to move into the next phase.



Overseas Travel

Singaporeans are advised to defer all travel abroad. This remains in place until further notice. Do note that some countries may deny entry to visitors travelling from Singapore.

Singaporeans who travel after 27 Mar 2020 in disregard of the prevailing travel advisories, will be charged at unsubsidised rates for their inpatient stay at public hospitals, if they are admitted for suspected COVID-19 and have onset of symptoms within 14 days of returning to Singapore. Singapore residents will also not be able to claim from MediShield Life or Integrated Shield Plans for these treatments at public and private hospitals.

Do note that travel restrictions may change quickly. You can check the Ministry of Foreign Affairs' (MFA) website at www.mfa.gov.sg for travelling advisories, as well as International Air Transport Association's (IATA) website at www.iatatravelcentre.com.

Source: MFA, IATA

Latest Updates

For the latest updates on the COVID-19 situation in Singapore, please visit www.gov.sg. You can also get updates via WhatsApp by subscribing to Gov.sg.

Scan Here to subscribe



Speak to Someone

Many people may need emotional or psychological support during the COVID-19 situation, which can be frustrating or upsetting. If you need to talk to someone about what you are experiencing, do not hesitate to call the National CARE hotline at 1800-202-6868.



Public Transport

Everyone must wear masks when travelling on public transport and avoid talking to one another on their mobile phones.



To promote safe distancing measures, standing spaces and seats on public transport including all trains, train stations, buses, bus interchanges and bus stops will be marked with stickers. Please adhere to spaces demarcated and continue to maintain safe distances from others when commuting.

Source: LTA

Contact Tracing

To help authorities track community outbreaks of coronavirus, compulsory temperature checks and registering of personal details will be carried out at the entrance of buildings and some venues. You will need to bring your NRIC, Driving Licence, PAssion card, Concession Card with you at all times. Signages with "SafeEntry" is a digital check-in system which allows you register your details quickly by scanning the QR code on your smart mobile phones.

If you were in the same venue at the same time as someone who has been tested positive for Covid-19, the authorities will be able to quickly contact you for testing.

You can also download the free mobile app TraceTogether, released by the government, to help authorities contact you if you have been in close contact with someone who has Covid-19.



Dining Out

During **Phase 1: Safe Re-opening**, only take-aways and deliveries are allowed.

In **Phase 2: Safe Transition**, dine-in at F&B outlets will be allowed with safe distancing measures in place. This means there will be less seats available where diners are being spread out and you would only be allowed to eat in small groups.

Places of Worship

In **Phase 1: Safe Re-opening**, only up to 5 members of the same household can visit temples, churches or mosques for private worship together. Mass worship will not be allowed.

Visiting Family

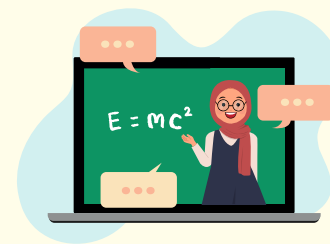
Senior citizens are at higher risk of the coronavirus. They should remain at home as much as possible. From **Phase 1: Safe Re-opening**, each household will be allowed to visit their parents or grandparents staying elsewhere. However, there is a limit of up to two visitors from one household each day.

This allows working parents to drop off their children at parents' and grandparents' for childcare and to visit their elderly parents or grandparents to check on their wellbeing.

Large gatherings of extended families with uncles, aunts, cousins and siblings in one household will **not** be allowed. Siblings are also **not** allowed to visit one another if they live in different homes.

Schools

During **Phase 1: Safe Re-opening**, preschools will gradually re-open with full resumption by 10 Jun 2020 to allow young children to be cared for while their parents return to work. Student Care Centres and Kindergartens will also fully re-open.



Students in graduating cohorts will attend school daily while other cohorts will rotate attending school and home-based learning for lessons.

In **Phase 2: Safe Transition**, all students will return to school.

Students will practise good hygiene and safe measures such as frequent hand-washing, wearing masks and disinfecting tables and shared equipment after use. Intermingling across classes and different cohorts will be minimised until it is safe to do so.

Source: Gov.sg, Ministry of Health (MOH), Ministry of Education (MoE)

BE MONEY SMART! Tips from SGS Co-Op

Covid-19 Special Relief Measures for Individuals

To ride through the storm, the Monetary Authority of Singapore (MAS) has announced relief measures to ease the financial strains brought on by the global pandemic. These measures announced allow individuals to defer some monthly payments without incurring penalty charges to help ease up their cash flow.

Here are the measures announced for individuals and where you can find more information to apply...

Defer Repayment of Residential Property Loans

Those with ongoing residential property loans may apply to their respective bank or finance company to defer payments up to 31 Dec 2020 for either:

- (i) the principal payment; or
- (ii) both the principal and interest payments

Interest will only accrue on the deferred principal amount. No interest will be charged on the deferred interest payments. Lender will approve the request for deferment as long as the individual is not in arrears for more than 90 days as of 6 Apr 2020. Individuals do not need to demonstrate any impact from Covid-19 to be eligible for this deferment.

Check with your lenders for more information.

Defer Monthly Premium Payments for Life and Health Insurance

Those with **life and health insurance** policies may apply to their insurer to

defer premium payments for up to six months while maintaining insurance coverage during this period. Only policies with renewal or premium due date between 1 Apr to 30 Sep 2020 are eligible.

This measure supplements existing premium relief options available to policyholders, such as taking up a premium loan against the policy cash value or converting to a paid-up policy by reducing the sum assured.

Check with your insurers for more information.

Flexible Instalment Plans for General Insurance

Those with general insurance policies, such as for property and vehicles, may apply to their general insurance company to opt for instalment payments instead of lump-sum payment and still maintain insurance protection.

Check with your insurers for more information.





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. What is the value of the Singapore's Covid-19 Fortitude Budget announced?
a. S\$33 million b. S\$58 billion c. S\$33 billion d. S\$23 million
2. How many Credit co-operatives are there in Singapore? _____
3. Eligible members receiving dividends this year can expect an additional 0.2% as a special COVID CIRCUIT BREAKER SUPPORT this year. What is the total sum of this one-off special payout?
\$ _____
4. What does the acronym "WFH" stand for? Ans: W _____ F _____ H _____
5. When did Singapore's Phase 1: Safe Re-opening post-Covid-19 circuit breaker start? _____

Name: _____

NRIC (Last 3 digits and letter only): XXXXX _____

Contact No.: (M) _____

(H) _____

(O) _____

Address: _____

Email Address: _____

Submit your answers by
13 July 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 Mar / Apr '20 issue:

1. Tay Kwang Hong – SXXXX351G
2. Tan Joo Luan – SXXXX026I
3. Kanapathy Kamlaisvari – SXXXX297J
4. Dhahfier Bin Abdul Latiff – SXXXX708H
5. Ajis Bin Jaafar – SXXXX432F
6. Know Fong Tong – SXXXX822E
7. Manjula D/O Ganason – SXXXX901J
8. Thavarani Tharmaseelan – SXXXX182A
9. Sharifa Nur Binti Yacob Marican – SXXXX1450D
10. Mohamed Yusof Bin Ismail – SXXXX636D

Please collect your prize by **4 Sep 2020**.