

# A sense of belonging

# Sense



SINGAPORE GOVERNMENT STAFF CREDIT  
CO-OPERATIVE SOCIETY LIMITED

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4

#### WHAT'S ON

MOS Applauds SGS Co-Op  
On Supporting Members  
Through Pandemic

6

#### WHAT'S ON

Members' E-Meet cum 47<sup>th</sup>  
Bursary Award Presentation 2021

8

#### WHAT'S ON

SNCF Reaffirms  
Support to Co-Ops



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

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**FROM THE CHAIRMAN**

# MOVING TO THE ENDEMIC PHASE

Dear Members,

The past few weeks have been busy for us at SGS Co-Op. As the government announces the move to an endemic phase, preparations and adjustments are also being made within our Co-Op to adapt and ease into the transition.

With safety as our topmost priority, we are taking measures to equip our staff with the skills and resources to be able to serve members in a safe and efficient way. For this reason, our newly renovated office was designed with this in mind.

## SGS CO-OP NEWLY RENOVATED OFFICE

We had the honour of hosting Singapore National Co-operative Federation (SNCF) Chief Executive Mr Ang Hin Kee at our new office on 27 Aug. We shared how our office was designed to ensure there was an efficient workflow for our staff, as well as how we utilise the expanded space to make our reception more comfortable for our members when they visit.

With a bigger space, we now have a welcoming reception area with comfortable lounge seats. Members waiting to be served can enjoy complimentary beverages or stay up to date with the latest news on our digital screen. In addition, we have also made space for a private room to allow for confidential discussions to take place.

Within the office, thought has gone into the spatial features to create an efficient workflow for staff to engage and interact. Temporary acrylic desk dividers which acts as a sneeze guard have also been installed for staff to work safely in the office.

We have upgraded the video conferencing facilities in our conference room to better host remote meetings in future. This is also where our committee members and staff continue to participate in ongoing training workshops virtually.

## 47<sup>TH</sup> ANNUAL BURSARY AWARD

Firstly, I want to offer my heartiest congratulations to all the deserving recipients of this year's bursary award. This year has been truly challenging for our students with the pandemic disrupting their studies and academic progress, especially for students sitting for critical exams or in their final years.

With the loss of interactive learning experiences, some students may find it more difficult to grasp abstract concepts and fully understand the subject matter. It is essential for us to continue to encourage our young to persevere and to push through the adversities they face now for a brighter future ahead.

Hence, we are committed to continue with our Annual Bursary Award. While we cannot hold a big ceremony to celebrate the achievements of our deserving students, we have organised a hybrid event on 11 Sep, where we combined physical and virtual modes.

We were honoured to have Mr Alvin Tan, Minister of State for the Ministry of Culture, Community & Youth (MCCY) and the Ministry of Trade & Industry (MTI) as our

Guest of Honour, who took his afternoon off to chat with some of our bursary recipients in person. He shared an inspiring personal story during his speech which will hopefully, encourage other students to strive for the best in their studies.

This year, we gave out 172 awards with a total value of \$42,450 to students ranging from Primary 4 to the university level. With the collective effort and support of all our members, we hope this award will further the education aspirations of our youth, and inspire them to contribute back to the community when they are able to, in future.

## IN THIS TOGETHER

This pandemic has clearly affected everyone. As a society, we continue to foster a sense of belonging and remain committed to our role in providing financial security for our future by promoting thrift and savings, as well as providing affordable credit to those in need.

With our collective contribution and resources, we have been able to achieve steady growth over the decades. Together, we have faced many adversities and blessings. We too, shall get through this period, and emerge stronger, as our resilient past has shown us.

We will continue to look out for opportunities to connect with members and to provide support where required. In the meantime, let us show care and concern for each other in these times.



To our Hindu, Sikh and Jain friends – May Deepavali, the festival of lights, illuminate your homes, your hearts, and bring you a shower of blessings!

Regards,

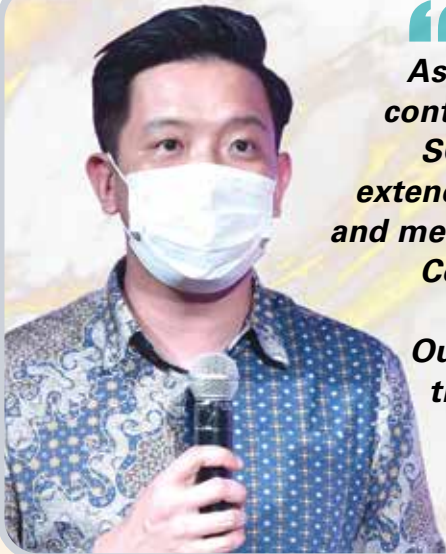


**John Raghavan PB, PBS  
Chairman**





# MOS Applauds SGS Co-Op On Supporting Members Through Pandemic



***As the first credit co-operative in Singapore, SGS Co-Op has contributed towards the culture of care. During the pandemic, SGS Co-Op kept its office open to serve their members and extended a helping hand through useful thrift and loan services and members' benefits. This shows that during tough times, SGS Co-Op is always there, helping to make it through together.***

***Our co-ops are interdependent member centric organisations that help to build our society and help one another do good for our community. You exemplify the Singapore spirit of being resilient and compassionate.***



*"For the last 47 years, in your 96 year history, the co-op has been granting bursary awards to members. I am very sure this monetary award comes in at an appropriate and handy time for many of our deserving students.*

*My heartiest congratulations to all 2021 Bursary Award recipients. I know it's hard being a student, and even harder during a pandemic. It's not easy to adjust to so many different changes. So kudos to you for staying focused, and working hard!*

*We always look back at who has made the journey with us. I'm sure you have one or two teachers, but also mentors and wonderful organisations like SGS Co-Op, who have been there at specific times in your journey to help propel you forward.*

*I looked at the list of recipients, and all of you are promising young men and women. I urge you to look back and see that SGS Co-Op has, through their bursary awards, provided a little bit of fuel for you to soar in your careers.*

*And when you have achieved something in your life, think about coming back, think about serving SGS Co-Op, either in the Committee of Management, or in many of the areas that are in need.*



*You are the future of the co-op, and the future of our nation. We rely on you and your generation to help take Singapore beyond this crisis.*

*Thank you again to the organising committee and I wish you all a good afternoon ahead. Congratulations again! Thank you."*

The above is an excerpt of the speech delivered by Mr Alvin Tan, Minister of State for the Ministry of Culture, Community & Youth (MCCY) and the Ministry of Trade & Industry (MTI) during SGS Co-Op E-Meet and Annual Bursary Award Presentation Ceremony on 11 Sep 2021 where he was the Guest of Honour. His speech can be viewed in full on MCCY's website.



# Hosting SNCF At Our New Office



Mr Ang Hin Kee (far left) with Chairman and Vice Chairman.

On 27 Aug, SGS Co-Op had the honour of hosting Singapore National Co-operative Federation (SNCF) Chief Executive Mr Ang Hin Kee at its new office.

He was introduced to the design elements incorporated within the office which maximised spatial features to accommodate for a more efficient workflow for staff, as well as to provide a welcoming and safe space for members.



Some members of committee and staff joined in dialogue session virtually in adherence to safety management measures.

Committee members of SGS Co-Op further held a short dialogue session with Mr Ang to discuss about current key challenges faced by co-ops. Since his appointment, Mr Ang has been busy reaffirming long established relations between SNCF and its affiliates as well as to extend its support to the various co-ops.





# Members' E-Meet cum Presenta



On 11 Sep, SGS Co-Op organised a members' virtual gathering with more than 1,000 members logging on to watch the live stream.

It was a joyous afternoon as local entertainers Li Pei Fen, Nurul Rahila Rashun and Poobalan Morgan impressed everyone with their powerful voices as svelte duo Zhao Hang and Ming Qian stunned all with their magical quick-change act.

This time, members who logged on from home got to join in the fun too – a pop quiz was held live! Easy questions were asked during the show where members watching from home had to SMS the correct answers for a chance to win \$1,500 worth of NTUC FairPrice vouchers. Winners were picked and broadcast live during the show.

Here are some pictures taken which captured the preparation that went on behind the scenes!

During the joyous occasion, it was also an opportunity to acknowledge the hardworking students within the SGS Co-Op family. Undergraduate recipients of SGS Co-Op's 47<sup>th</sup> Annual Bursary Awards were invited to the studio to receive their awards from Guest of Honour, Mr Alvin Tan, State for the Ministry of Culture, Community & Youth (MCCY) and the Ministry of Trade & Industry (MTI).



All set and ready for camera, lights and action!



# 47<sup>th</sup> Bursary Award Ceremony 2021



In his speech, Mr Alvin Tan shared a personal story to encourage students to persevere during these challenging times. He encouraged them to pursue their dreams while also reminding them to show gratitude to those who have supported them.

This was another successful phigital event organised by SGS Co-Op where the event combined physical live in-person interaction as well as remote virtual connection.



Guest of Honour Mr Alvin Tan chats with our committee and our bursary recipients.



## Watch Replay & Win NTUC FairPrice Vouchers worth \$50 each!

Missed the live show? Watch the replay now to find the answers to the questions below and stand a chance to win. Only **20 lucky winners** will be picked!

1. What is the name of the first song performed?
  - A) King of the Road
  - B) What A Wonderful World
  - C) Dancing Queen
  
2. What is the colour of the last costume in the Quick-Change performance?
  - A) Black
  - B) Silver
  - C) Multi-colour

Submit your **answers, name (as in NRIC) and NRIC (last 3 digits and letter)** by **31 Oct 2021** to:  
 Fax: 6339 6772 / Email: [admin@sgscoop.sg](mailto:admin@sgscoop.sg)  
 Post: 1 Sophia Road, #05-20/21 Singapore 228149

Members who missed the live show can watch the replay on our website at:  
<https://www.sgscoop.sg/>

# Meet Recipients of SGS Co-Op 47<sup>th</sup> Bursary Award 2021

## Riyana, 17 years

Studying motion graphic design at Nanyang Polytechnic

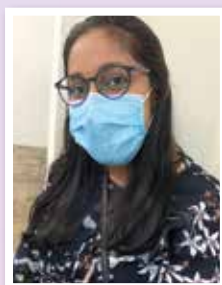
*"I hope to pursue a career in the media or advertising, as I love creating beautiful images and visuals. That is what I find fulfilling. I'll save the award for a rainy day."*



## Visalini, 20 years

Studying business management at Nanyang Polytechnic

*"I'm taking this course as a continuation from my ITE and hope to become a social worker in future. I would like to be able to make a positive impact in others' lives."*



## Nur Isma Hannah, 17 years

Studying aviation management at Temasek Polytechnic

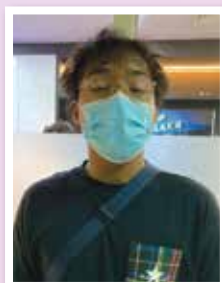
*"This is the first time I've won the award and will keep this money to use for school activities. I'm hoping to join the aviation industry like my father who is working as an aircraft technician."*



## Danial, 17 years

Studying nursing at Ngee Ann Polytechnic

*"I am inspired by my mother's work as a nurse and I hope to do the same. It really feels good to receive this award. It gives me the encouragement to continue on my path."*



## Claire, 17 years

Studying biomedical science at Singapore Polytechnic

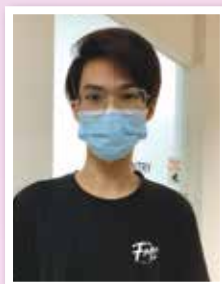
*"I'm really looking forward to embark on a healthcare career once I graduate with my biomedical diploma."*



## Clifford, 17 years

Studying information technology at Nanyang Polytechnic

*"I've always like programming and robotics. I took various courses when I was younger. Now I hope to take this further and specialise in cyber security or cloud computing. I am going to save the award money."*



## Muhammad Irfan Indrawan, 16 years

Studying experiential product and interior design at Nanyang Polytechnic

*"I'll keep the money in the bank for now. I chose my course hoping that it will open up more opportunities for me in the future."*



## Ayden, 17 years

Studying G.C.E. 'A' Levels at Victoria Junior College

*"I hope to secure a place in one of our local universities. I'm not sure which course to pursue yet but I hope to start my own company in the future."*



## Nurul Syazwani, 20 years

Studying media production and graphic design at Republic Polytechnic

*"I found my passion in graphic design when I was in ITE and glad I could pursue a hybrid course which would provide me with more career options when I graduate."*



## Xuanren, 17 years

Studying G.C.E. 'A' Levels at Hwa Chong Institution

*"I'm going to save this money for the future. Right now, I'm really interested in biology and hope that I can win a scholarship to pursue medicine overseas."*





# SNCF Reaffirms Support to Co-Ops

Key remarks made by SNCF Chief Executive Mr Ang Hin Kee during the dialogue session with SGS Co-Op captured here...



***We are building on existing relations and foundations that have been in place for a long time. The role that SNCF plays going forward will also need to evolve as we look to help and support co-operatives thrive in an endemic Singapore.***

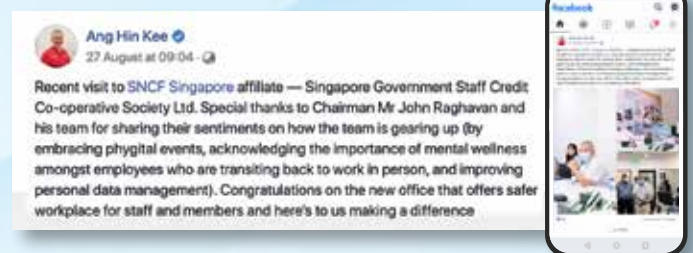
***There has been a number of new co-ops formed, either because of their common profession or passion, during the pandemic. SNCF can help to facilitate the sharing of knowledge and skills between the various co-ops so that each can grow and enhance their services for their members.***



*“We have been looking into a number of ways to provide support to co-ops.*

*Firstly, we are providing guidance for co-ops to transit to the endemic phase by drawing up workplace guidelines on how to navigate a smooth transition. We hope co-operatives will find this useful.*

*Secondly, we are looking to enhance co-ops’ infrastructure to ensure they are resilient to future threats such as the growing concern over personal data protection and cyber security. It is commendable that SGS Co-Op has started its own journey and we hope more co-ops will follow suit.*



*Lastly, we are aware that one area we need to do more aggressively is to help co-ops reach their members more effectively. One way is through phygital events, similar to one which we held recently. SNCF will be documenting such processes so that best practices can be shared and the learning process shortened for co-ops.”*

# SGS Co-Op Shares Personal Data Protection Journey



At SNCF's Annual Co-operative Leaders' Conference held on 30 Jul, SGS Co-Op was invited to share its personal data protection journey as a panelist in the discussion.

Operations Manager, Mr Dennis Ramesh, represented the co-op to elaborate on the consultative, training and execution process the co-op took. He is currently spearheading the co-op's drive to achieve the Data Protection TrustMark certification.

*Photo credit: @sncfsg Facebook Page*

## Update On Loan Applications

Associate Members are eligible for loan applications subject to the following changes, pursuant to Bylaws 3.1(C) and 5.1.1.

### Unsecured Loans

- With effect from June 2021, gainfully employed members can take on unsecured loans.
- The application must be independent of the main member
- Repayment will be deducted from Associate Member's account via GIRO
- Maximum loan amount is capped at \$5,000 (including existing loans with the co-op)

### Subscription Loan

Maximum loan amount is up to the subscription balance of the Associate Member



# NEWS *from around* Singapore

## SENIORS TO RECEIVE VACCINE BOOSTER

Those aged 50 years and above and have completed their second dose of the mRNA vaccine will receive a SMS with a personalised link to book an appointment for their booster dose. They can arrange for their booster dose at least six months after completing their second dose.

Source: Ministry of Health (MOH)

## SELF-TEST WITH ANTIGEN RAPID TEST (ART) KITS

All households will receive a free package of six ART kits in their mail. The ART kits will enable you to self-test for Covid-19 within 20 minutes. Singaporeans are encouraged to self-test before heading out to crowded places to reduce the possibility of infecting others.

Regular testing will improve Singapore's Covid-19 surveillance and allow MOH to detect cases early to slow down the spread of the virus. Those who need more ART self-test kits can purchase the kits at various community retail pharmacies, general retail shops as well as via e-commerce platforms.

Source: MOH



## BE MONEY SMART! | Tips from SGS Co-Op

# Money Matters Made Simple With SGFinDex

### What is SGFinDex?

It is a digital infrastructure that is government owned and operated to allow individuals to review their financial information held at government agencies and seven participating banks via an online site at [www.mymoneysense.gov.sg](http://www.mymoneysense.gov.sg).

### Who owns SGFinDex?

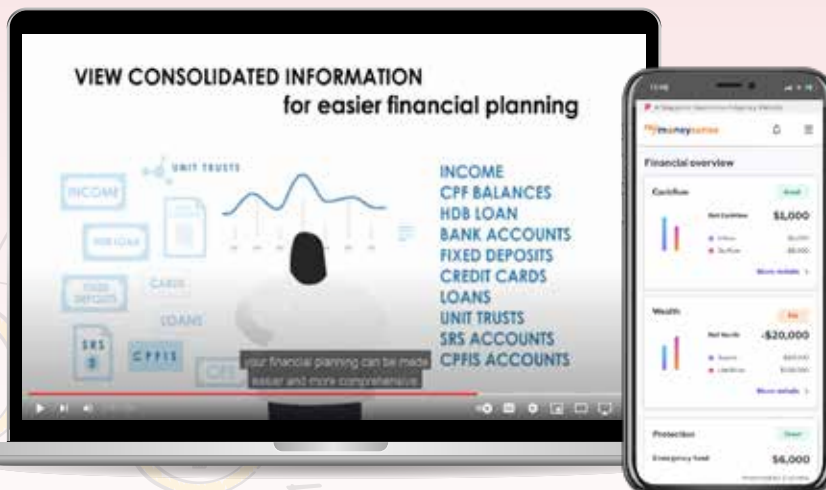
This is a joint initiative by the Monetary Authority of Singapore (MAS), the Smart Nation and Digital Government Group (SNDGG), and financial institutions in Singapore.

### What does it do?

You can view your consolidated finances on a single dashboard, set your own savings target and plan your finances. It is not tied to any product offerings, and provides neutral simple explanations of financial concepts to help you understand and improve your financial health.

### Do I have to pay?

No, it is free. You cannot perform any transactions on the app. It only provides an overview of your finances with some planning tools.



Find out more at:  
<https://go.gov.sg/sgfindex>

Financial Plan



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

- Who was the Guest of Honour at SGS Co-Op Members' E-Meet cum Bursary Award Presentation on 11 Sep?  
A) Mr Alvin Tan    B) Mr Ang Hin Kee    C) Mr John Raghavan    D) Mr Dennis Ramesh
- How many bursary award recipients were there in 2021?  
A) 100    B) 96    C) 50    D) 172
- Who performed at SGS Co-Op Members' E-Meet cum Bursary Award Presentation?  
A) Kumar    B) Poobalan Morgan    C) Gurmit Singh    D) Phua Chu Kang
- When did SNCF visit SGS Co-Op's newly renovated office?  
A) 9 Aug    B) 11 Sep    C) 9 Nov    D) 27 Aug
- With SGFinDex, Singaporeans can view their outstanding HDB loan, CPF balances and savings in their bank account on one platform, to plan for future finance needs. *True / False*

Name (as in NRIC): \_\_\_\_\_  
NRIC (Last 3 digits and letter only): S XXXX \_\_\_\_ \_  
Contact No.: (M) \_\_\_\_\_  
(H) \_\_\_\_\_  
(O) \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
Email Address: \_\_\_\_\_

Submit your answers by  
**31 Oct 2021** through:

Fax: 6339 6772  
Email: [admin@sgscoop.sg](mailto:admin@sgscoop.sg)  
Post: 1 Sophia Road, #05-20/21 Singapore 228149

Multiple entries will not be accepted.  
Winners will be announced in the next issue.  
Good luck!

*Congratulations!*

**Here are our winners from the Jul / Aug 2021 issue. Please collect your prize by 30 Nov 2021.**

- |  |  |
|--|--|
| 1. Tan Boon Yong – Sxxxx310h                     | 6. Salim Bin Saleh – Sxxxx718c             |
| 2. Rathy D/O Vellupillai Ambalavanar – Sxxxx903z | 7. Harban Singh – Sxxxx216g                |
| 3. Ling Ai Choo – Sxxxx347e                      | 8. Fauziah Binte Syed Sulaiman – Sxxxx832i |
| 4. Nur Izzati Binte Abdul Aziz – Sxxxx784a       | 9. R Subramaniam – Sxxxx364z               |
| 5. Thamilselvan S/O Nagan – Sxxxx223f            | 10. Shio Chew Yan – Sxxxx157b              |