

# Sense

*A sense of belonging*



SINGAPORE GOVERNMENT STAFF CREDIT  
CO-OPERATIVE SOCIETY LIMITED

DECEMBER 2023

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**FROM THE CHAIRMAN**

# Embracing

Dear Members,

As we approach the end of 2023, I am delighted to share some exciting updates and plans for our cooperative's future.

### Coffee at Our New Office

Our new office premises are now up and running in Fu Lu Shou Complex, complete with a warm welcome for our loyal members. Drop by for a cup of coffee, and let's share stories and laughter together.

### Annual Gala Dinner and Looking Forward to the AGM

The camaraderie at our 98<sup>th</sup> Anniversary Gala dinner was heart-warming, and I eagerly anticipate the next grand gathering during our Annual General Meeting next year. Let's make it a lively affair and discuss how we can propel our society into the next century. Keep an eye out for registration details and join us for the usual catered lunch.

### Sense Newsletter Goes Digital

In our commitment to sustainability, we're transitioning Sense to a digital platform. Visit our website and Facebook page for regular updates. While we understand some prefer print, our last print issue is this very issue. Members seeking a printed copy can request one from our office. This move not only aligns with SG Green Plan 2030 but also saves valuable resources and money.

### 100 Years Celebration in 2025

We're gearing up for our centennial celebration in 2025. As the first Co-op in Singapore to achieve this milestone, we could not be prouder of our journey. The 99<sup>th</sup> Year Gala Dinner will be skipped for several CSR activities. Stay tuned for announcements on our website and Facebook.

### Corporate Governance and Compliance

I remain committed to good governance. The Special Audit in 2022 highlighted areas for improvement, and we are

# Change for a Sustainable Future

addressing them diligently. Good governance ensures the integrity of our Co-op, manages risks, and secures our members' stakes.

In conclusion, as we welcome 2024, I wish everyone a prosperous year ahead. Happy Holidays to our members and a joyful Lunar New Year to those celebrating the Year of the Dragon in 2024.

Regards,

**John Raghavan PB, PBS**  
*Chairman*



## FIXED DEPOSIT: 3.0%

Effective Date: 1 June 2023

Deposits are accepted from \$1,000 with a minimum tenor of 12 months, and capped at \$50,000 per member.

*Notes: Rates quoted are in % per annum and are subject to change without prior notice. Rates apply to individual SGD accounts only and for new placements or renewals. Members are advised to check the latest rate with our office.*



# Sense *Our Last Print Issue*

Starting in 2024, Sense is embracing a fully digital experience, as part of our efforts to reduce our carbon footprint. Explore the latest issue of Sense on our website: [www.sgscoop.sg/corporate/newsletter](http://www.sgscoop.sg/corporate/newsletter).



Stay up to date with events, happenings and announcements by following our Facebook page.

Scan here & follow us now!

Still want to read Sense in print? Here is your last chance to request for Sense to be mailed to you. Just send us the completed form below via WhatsApp for free.



Step 1: Fill up the form below.  
Step 2: Open WhatsApp and key in our number – 6337 4936. You will see our logo and “SGS Co-Op.”  
Step 3: Take the picture and send!

### YES! Please mail Sense to me.

Name: \_\_\_\_\_

NRIC: S XXXX

Mailing Address: (to receive Sense)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Seoul Sojourn

In a captivating five day escapade to Seoul, Korea, a group of SGS Co-op members found themselves immersed in a tapestry of culture, scenic wonders, and unforgettable moments. Namsan Park provided a serene escape where panoramic views atop of Namsan Tower await and a visit to the Love Lock Wall as seen in many K-dramas is a must.

Outside of the city, the group revelled in leisurely strolls, savouring tranquility on Nami Island. Gyeongbukgung Palace beckoned with its regal grandeur, allowing visitors to step back in time and relish Korea’s rich royal history while donning traditional hanboks, embracing the essence of Korean heritage.

As the plane left Incheon Airport behind, our SGS Co-op travellers carried back their Seoul-inspired treasures and memories curated from the whirlwind of experiences packed into the five-day trip.



“The trip was a good length and excellently priced. It was well-organised with our needs taken care of.”

Han Chiaw Juan, 67 years



“It’s my first time travelling with the Co-op. We were well taken of during the trip which made our holiday worry-free so we could fully enjoy ourselves.”

Marie Faye Turgul, 24 years



# Annual Co-operative Leaders Conference (ACLC) 2023

Annual Co-operative Leaders Conference (ACLC) 2023, themed “Running Sustainable Businesses,” convened in Taipei from 15 to 18 October. Hosted by the Singapore National Co-operative Federation (SNCF), the conference brought together 26 co-operative leaders for a knowledge-sharing session with counterparts from Taiwan co-operative bodies.

Keynote speaker Prof Ang Hak Seng, Director of the Centre of Excellence for Social Good at the Singapore University of Social Sciences, addressed the integration of Environment,



Social, and Corporate Governance (ESG) into co-operatives’ daily operations. Formerly the Executive Director of the Registry of Co-operative Societies,

Prof Ang emphasised the potential for co-ops to excel in the future through ESG practices.

The conference featured additional insights from thought leaders and industry experts, offering practical guidelines appreciated by participants. Despite its brevity, ACLC 2023 left a lasting impact, with the acquired knowledge poised to benefit co-operative leaders well into the future.

Photo credit: SNCF

# SGS Co-op’s Chairman Elected to SNCF Executive Council

Chairman John Raghavan has been re-elected to form one of the 13-member Executive Council of the Singapore National Co-operative Federation (SNCF). Members come from different co-operatives across different sectors – Service, Credit, and the National Trades Union Congress (NTUC) to work closely with SNCF’s team to steer the Singapore Co-operative Movement forward. They will serve a new three-year term from September 2023 to September 2026.

Fresh faces to the Executive Council include Dr Leong Choon Kit from GP+ Co-operative, Ms Evelyn Siow from SeaCare Co-operative, Mr Sanjeev Tiwari from AUPE Credit Co-operative, and Ms Mavis Ren from the Singapore Teachers’ Co-operative. Mr Raghavan has also been elected to serve as the Chairperson of the Audit Committee, together with Ms Fenny Halim and Ms Wily Wan as Audit Committee Members.



Photo credit: SNCF



# NIGHT OF HEROES

## SGS Co-op 98<sup>th</sup> Anniversary Gala Dinner

What a night! About 1,000 family and friends gathered on 18 November to celebrate SGS Co-op's 98<sup>th</sup> Anniversary at Marina Bay Sands Convention Centre. Leaders and Representatives from about 10 co-operatives were present that night including Guest-of-Honour, Mr Eric Chua, Senior Parliamentary Secretary, Ministry of Culture, Community and Youth, & Ministry of Social and Family Development.

It was SGS Co-op's first in-person Annual Gala Dinner after a three-year hiatus brought on by the pandemic and "everyone forgot to clap" as emcee Justin Mission joked. But, what truly kept everyone laughing and chatting non-stop was being able to meet and bond with friends and colleagues over food and drinks, as well as the anticipation of an exciting programme lined up for the evening.

Themed "A Night of Heroes," this year's gala dinner was dedicated to members who have made personal sacrifices and outstanding contributions in Singapore's fight during the COVID-19 pandemic.

Mr Eric Chua acknowledged the role of Co-ops during the pandemic, adding that "SGS stepped up to help its members by availing microloans with expedited processing for those in need and who had to meet urgent financial obligations."



In his welcome speech, Chairman John Raghavan said that the special evening would be one of celebration, reflection, and connection. "I am confident that, if we continue to work together as one big family, our future will be promising, and our enduring spirit and unity will carry us through whatever challenges lie ahead."

There was truly a sense of belonging as members turned up with friends and colleagues and filled the tables in the ballroom for an unforgettable evening of camaraderie and celebration. Laughter echoed through the ballroom as hands spontaneously shot into the air, creating a lively atmosphere during the group sing-along. Stand-up comedian Kumar took the stage, unleashing a cascade of jokes that reverberated with merriment, turning the gala dinner into a night of uproarious fun.



The grand lucky draw unfolded, showering attendees with over 100 prizes. Wide smiles adorned every face in the room, creating a tapestry of joy and gratitude. As the gala dinner drew to a close, guests found themselves immersed in the nostalgic reveries of past events, cherishing the memories created with this evening's celebrations added to their collection.

Bellies full and hearts full of warmth, guests bid each other good night with conversations buzzed of hopeful whispers of plans for the next event, ensuring that the magic of this unforgettable night will be a cherished prelude to the promise of yet another extraordinary celebration on the horizon.





# NIGHT OF HEROES



“Although my wider family, who are also members, is scattered this year due to travel, the tradition of attending this gala dinner has become a cherished part of our history. I am delighted to be here tonight with my son.”

Karen Sim, Member for about one year



“I can't believe the Co-op is almost 100 years old – it's exciting to mark such a milestone with others here tonight.”

Elizabeth Saroja, Member since 2013



“It was a good start to the evening and the door gifts are fun. I thought it was difficult to get a table but glad that we managed to get one so my colleagues and I could attend together.”

Marie, Member for more than 20 years



“As someone working in healthcare, the thematic resonance of the event is particularly poignant for me. The gala provides a wonderful opportunity for my family to venture out, revel in the festivities, and savour moments of joy together.”

Farida, Member for about 30 years

“Tonight, my colleagues return to this gala event. We find these gala dinners entertaining and lively and it's become our tradition to attend together for an unforgettable experience.”

Harban Singh, Member for more than 10 years



“Tonight is a good opportunity to have fun and mingle with colleagues from HSA outside of work. We hope to get better tables next time!”

Tan Eng Kiat, Member since 1971



## ESG Workshop

Working with the Singapore University of Social Sciences (SUSS), the Singapore National Co-operative Federation (SNCF) invited selected co-operators to a one-day workshop to testbed the curriculum on sustainability and Environment, Social and Governance (ESG) initiatives.

Vice-Chairman Mr Lim Huan Chiang joined the inaugural workshop where participants delved into raising sustainability

standards, developing frameworks and guidelines, and incorporating such best practices into the needs of co-operatives to help them mitigate a changing regulatory landscape and stay ahead of the curve.

Photo credit: SNCF



## Emerging Leaders Programme



Member of the Committee of Management, Ms Lau Ee Ling, is one of the first graduates of the Emerging Leaders Programme (ELP) run by the Singapore National Co-operative Federation (SNCF) which was held through several training courses and activities from March to July this year.

This programme aimed to bolster the capabilities of future leaders of the Singapore Co-operative Movement as well as offer a platform for networking and opportunities to explore projects that could further the goals of the movement.

Photo credit: SNCF





**CENTENNIAL LUCKY DRAW FOR MEMBERS**

**Centennial Lucky Draw Winners x 100**  
Each winner will get a special commemorative gold token.

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Winners x 100  
Each winner will get a special commemorative gold token.

**Centennial Lucky Draw**  
Winners x 100  
Each winner will get a special commemorative gold token.

# Happy Birthday!

Is it your birthday? Members celebrating their birthdays can look forward to a free meal voucher redeemable at Pizza Hut, McDonald's or KFC.

Swing by the office to pick up your voucher and leave your Birthday Card behind for a chance to win in the 100<sup>th</sup> Year Centennial Celebration Draw! Members will get one chance in the Centennial Celebration Draw each time they redeem their birthday gift.

*Disclaimer: Images are for illustration purposes only*

## Download recommended Antivirus Apps to Protect Phones



With rising cyber-crimes and attacks, Cyber Security Agency of Singapore (CSA) has reminded the public to protect their devices from malware and phishing. To help the public figure out which antivirus apps are useful, CSA published a list of recommended antivirus apps for mobile phones that have been tested.

### Recommended Antivirus Apps that are free to use

Android	iOS
<ul style="list-style-type: none"> <li>Avast Antivirus and Security</li> <li>AVG Antivirus and Security</li> </ul>	<ul style="list-style-type: none"> <li>Avast Antivirus and Security</li> <li>AVG Antivirus and Security</li> </ul>

However, antivirus apps do not offer complete protection. The public needs to remain vigilant and adopt good cyber hygiene practices such as enabling two-factor authentication and using strong passwords, staying alert to phishing scams, and updating their software promptly.

Source: CSA

## Disposable Plastic Bags to be Charged



Since 3 July 2023, supermarket operators have been required to charge at least five cents for each disposable carrier bag. The charge applies to disposable carrier bags of all material types. This charge aims to prompt the public to consider using reusable bags and reduce the consumption of disposables as part of Singapore's efforts to reduce packaging waste. Remember to bring a bag when shopping.

Source: National Environment Agency (NEA)

## Masks Still Required in Clinics, Hospitals and Residential Care Homes

Masks are still required to be worn by visitors and patients when entering healthcare facilities such as clinics, hospitals, polyclinics and residential care homes. Some private clinics and polyclinics under the National Healthcare Group (NHG) charge between 10 cents to 50 cents for each mask for those who turn up without one.



Source: AsiaOne

# 2023 Year-End Special QUIZ

**5 LUCKY WINNERS WIN NTUC FAIRPRICE VOUCHERS WORTH \$100 EACH**



- SGS Co-op made an acquisition this year to enhance its property portfolio. Which property is this? *Hint: See Sense 2023 March issue*  
 A) Tai Seng Point                      C) Vision Exchange  
 B) Changi City                          D) Chiat Hong Building
- SGS Co-op upgraded to a new cost-effective comprehensive software from which company? *Hint: See Sense 2023 June issue*  
 A) Fern Software                      C) Adobe Inc.  
 B) McAfee Antivirus                      D) Salesforce Inc.
- Members were pictured in this mode of transport on the cover of Sense 2023 June issue.  
 A) Rail                                      C) Donkey Cart  
 B) Limousine                              D) Elephant back
- SGS Co-op supported a charity event in September this year. Which cause did SGS Co-op support? *Hint: See Sense 2023 September issue*  
 A) Ocean Protection                      C) Animals Welfare  
 B) People with Special Needs                      D) Local Heritage
- Who was the guest-of-honour at SGS Co-op's 98<sup>th</sup> Anniversary Gala Dinner 2023? *Hint: See Sense 2023 December issue*  
 A) Kumar                                      C) Mr Eric Chua  
 B) Ms Yeo Wan Ling                      D) Mr Gurmit Singh

Name (as in NRIC): \_\_\_\_\_

NRIC (Last 3 digits and letter only): SXXXX \_\_\_\_\_

Contact No.: (M) \_\_\_\_\_

(H) \_\_\_\_\_

(O) \_\_\_\_\_

Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

**Submit your answers by 10 Jan 2024 through:**

Fax: 6339 6772  
 Email: admin@sgscoop.sg  
 Post: 149 Rochor Road, #05-12, Fu Lu Shou Complex, Singapore 188425

*Multiple entries will **not** be accepted. Winners will be notified through the mail and announced on our Facebook page, website, and next Sense issue.*

# Guard Yourself against Investment Scams

Protect yourself and spot the following red flags of investment scams:

- Investment opportunities from unsolicited messages or cold calls
- Investment returns that are unreasonably high
- Persuading you with promises of riches by displaying personal wealth or using a renowned person / larger investment company
- False claims of being regulated by relevant authorities. MAS publishes websites and investments which have false claims of being regulated on their website: [www.mas.gov.sg/investor-alert-list](http://www.mas.gov.sg/investor-alert-list). Dealing with unregulated entities means giving up the safeguards offered under the laws administered by MAS.

Never disclose personal particulars, banking account, credit card details or login credentials to anyone. When investing, always understand what you are investing in. High returns always come with high risks.

### Suspect that you have fallen prey to scams?

Immediately call your bank to disable your access to Online Bank and Mobile apps to stop pending and future outgoing payments and transfers. Note that this action usually cannot be undone and will require a visit to a physical bank branch in order to reactivate the service.



# QUIZ?

**STAND A CHANCE TO WIN A TIERED TING-KAT FOOD CONTAINER**

**10 Lucky winners will be announced in our next issue.**

1. **Where did members visit in the last Members' Tour in October?**

- A) Cambodia
- B) Jeju Island
- C) Nami Island
- D) Hokkaido

2. **The theme for SGS Co-op 98<sup>th</sup> Anniversary Gala Dinner was \_\_\_\_\_.**

- A) Disney Magic
- B) Gatsby Night
- C) Night of Heroes
- D) Hollywood Glam

3. **Where was SGS Co-op 98<sup>th</sup> Anniversary Gala Dinner held?**

- A) Seoul
- B) Marina Bay Gardens
- C) Gyeongbukgung Palace
- D) Marina Bay Sands

4. **An email promising guaranteed returns of 15% in a property-managed fund with a low deposit of \$1,000 is a good investment opportunity.**

True / False

5. **Which is an example of good cyber hygiene practice?**

- A) Download the AVG Antivirus and Security app
- B) Download the Free \$50 Weekly Grab voucher app
- C) Use "Password123!" as your password
- D) Posting a picture of your PayNow transaction details on Instagram

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 **10 Jan 2024** through:

Fax: 6339 6772 | Email: admin@sgscoop.sg | Post: 149 Rochor Road, #05-12, Fu Lu Shou Complex, Singapore 188425

Please note that multiple entries will not be accepted. Winners will be announced in the next issue. Good luck!

## Congratulations!

### Here are the lucky winners from our 2023 September issue:

1. Tham Kin Yuen – SXXXX387G
2. Panjavarman Rangama – SXXXX032A
3. Mohamad Essam Bin Rahmad – SXXXX213H
4. Liu Yixin – SXXXX955C
5. Rebecca Consunji Bongco – SXXXX833D
6. Mak Huiting – SXXXX854A
7. Lee Zhi Hao – SXXXX725J
8. Hatijah Binte Samsudin – SXXXX815D
9. Wong Fei Fong – SXXXX022E
10. Venetia Rajan – SXXXX707G

**Please collect your prize by 31 Jan 2024**