

*A sense of belonging*

# Sense



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

**SINGAPORE GOVERNMENT STAFF CREDIT  
CO-OPERATIVE SOCIETY LIMITED**

**MAR/APR 2016**

MCI (P) 049/11/2015



**2** **FROM THE CHAIRMAN**  
The Goal is Growth

**4** **WHAT'S ON**  
The More, The Merrier

**10** **SPOTLIGHT**  
News from around  
Singapore

**12** **QUIZ TIME**  
Prizes to be won!



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

**CHAIRMAN**

**John Raghavan, PBS, PB**

**VICE CHAIRMAN**

**Lim Huan Chiang, JP, BBM (L)**

**HON SECRETARY**

**Tan Hung Cheng, PBS**

**ASST HON SECRETARY**

**Lim Hee Joo, PBS**

**HON TREASURER**

**S. Sundram, PBS**

**ASST HON TREASURER**

**Abdul Alim Karim, PBS**

**COMMITTEE MEMBERS**

**Yusuf Bachik**

**Tan Pin Cheow**

**S Mohan**

**John Michael, PBS**

**Ab Majid Sahid, PBS**

**GENERAL MANAGER**

**Martin Nathan, PB, PBS, Pingat Kepujian**

**MANAGER**

(Business Development,  
Marketing & Communications)

**Prabha Chandran Seth, PBM**

**MANAGER**

(Accounts & Finance)

**S Ramesh**

**EDITORIAL COMMITTEE**

**Lim Huan Chiang, JP, BBM (L) (Chairman)**

**Tan Pin Cheow**

**S Mohan**

**Ab Majid Sahid, PBS**

**Martin Nathan, PB, PBS, Pingat Kepujian**

**SECRETARIAT**

**Prabha Chandran Seth, PBM**

**EDITORIAL & DESIGN**

**INKGOT! Pte Ltd**

*Sense* is the bi-monthly publication of The Singapore Government Staff Credit Co-operative Society Limited. It is not for sale. The views expressed are those of the authors and do not necessarily reflect those of the Society. No part of this publication is to be reproduced, stored, transmitted, digitally or otherwise, without the prior consent of the publisher. The information contained herein is accurate at time of printing.

1 Sophia Road #05-21 Peace Centre  
Singapore 228149

**Tel:** 63374936 **Fax:** 63396772

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

**Email:** admin@sgs.coop **Website:** www.sgs.coop

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



*Special thanks to members Buganeswari d/o Somo Pillay, Felicia Lai and Muhammad Alimran bin Abdul Rahman for gracing our cover.*

*Photography by RT Photography Services*

*Printed by Xpress Print Pte Ltd*

**FROM THE CHAIRMAN**

# THE GOAL

*“At SGSCC, we are your pillar of support. We help you achieve financial stability and security so that you and your loved ones can enjoy a brighter future. By growing our membership, we will be able to do more for you.”*



## CREATING A VIBRANT COMMUNITY

By growing our membership, we are creating a vibrant active community of individuals with a common professional background in the public service and a commitment towards personal financial resilience. We hope to bring more Gen Y public officers into our fold and encourage them to serve in our committees. This will add vibrancy as we continue to organise opportunities for members to socialise, network and bond.

In addition to our tours and events like the annual Dinner & Dance, I am heartened that our birthday gifts, commissioned specially for every member on their birthday, are being well received. These are all part of our efforts to strengthen the sense of belonging that members feel towards SGSCC.

## SERVING CHANGING NEEDS

We believe in fostering a lifelong relationship with our members. Our loans and savings plans are designed to support you through different life stages, from the time you enter

## UNDERSTANDING THE NUMBERS

For our cooperative to continue to flourish, I believe we must grow. We now have close to 7,000 members. Attrition is about 500 members per year, due mostly to retirement and resignations. Our goal is to reach 10,000 members. If we recruit seven members a day, which is an achievable target, we would accomplish this within two years.

# IS GROWTH



*Engaging youths at the 2015 Sinnathamby Memorial Bursary Awards*

the workforce and set up your own family, to buying your first home, financing your children's education and planning for retirement.

The financial support that we offer members is grounded in compassion. We believe that our salary check-off approach helps you save for the future and service loans in small, manageable and reasonable steps. Along the way, our staff are also trained and ready to offer financial advice and loan counselling. A stronger membership base will enable us to do more for each and every member.

## GROWING TOGETHER

As we enter the second quarter of 2016, I hope that this will be a year of growth for us. The cooperative has the capacity and staffing to manage an increased membership. What we need now is your help.

While we will be engaging professional help to revamp our recruitment video and publicity materials, the member-get-member approach remains the most effective. Your word-of-mouth recommendation is our best testimonial. Please take a moment

to think about how you have benefitted as a member, share this with your friends and colleagues in the public service and encourage them to join our ever-growing family. To say 'thank you', we have prepared a \$20 token of appreciation for every new member that you introduce. Do try your hand at recruiting!

To members with school-going children, please be reminded that application for the 2016 Sinnathamby Memorial Bursary Awards closes on 30 April. Please visit our website to download the application form.

And finally, to all our Christian friends, here's wishing you a Happy Easter!



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



# The More, The Merrier

## MEMBERSHIP DRIVE

SGSCC is working hard to grow its membership and you can help!

SGSCC has grown from strength to strength in recent years, thanks to the collective efforts of its Committee, staff and members. With your support, the cooperative is now home to almost 7,000 members—thank you! In 2016, the cooperative will continue to reach out to more public service officers as it works towards its target of 10,000 members. You can play an active role by introducing your friends and colleagues as new members. Under SGSCC's member-get-member campaign, every new member you introduce will earn you a \$20 reward! Let's all do our part to make SGSCC a stronger, caring and inclusive cooperative.

## Membership Benefits

There are plenty of reasons why you should introduce SGSCC to your friends and colleagues! As a valued member, these are just some of the privileges they will enjoy.

### Financial Benefits

- Effortless savings with high interest yields
- Convenient salary check-off approach
- Financial assistance for different needs at different life stages, including:
  - Studies
  - Weddings
  - Home renovations
  - Hospitalisation grants
  - Bereavement grants
- Education bursaries for eligible children

### Lifestyle Benefits

- A welcome gift for every new member
- A thoughtful birthday gift every year
- Subsidised overseas tours
- Subsidised annual Dinner & Dance

### The convenience factor

- Check account balances over the phone with our Integrated Voice Response System (IVRS) by calling 6933 6777 with your personal PIN.
- Our cheque-less system means all payments, withdrawals and loan disbursements are made 'Straight 2 Bank' within 24 hours of approval.

## Hear it From Our Members!



"I joined SGSCC because my aunt, who is also a member, recommended it to me. She said it was a good way to save. So within a year of starting work, I became a member. Last year, when I got married, I was able to withdraw some of my savings to help with the cost of my wedding – that was really great."

**Buganeswari d/o Somo Pillay,  
26 (centre)**

"I took my mother's advice and joined SGSCC. After I got married, I took a home renovation loan from the co-operative. I think it is very convenient to repay the loan through direct deductions from my salary."

**Muhammad Alimran bin Abdul  
Rahman, 29 (left)**

"I learnt about SGSCC from a friend and thought that the savings plan was a good idea. SGSCC is now helping me save for a rainy day. As a member, I also enjoy reading SENSE and learning about the subsidised tours that SGSCC organises. I'm keen on joining a tour soon!"

**Felicia Lai, 28 (right)**

### BE REWARDED FOR REFERRING NEW MEMBERS!

For every new member that you introduce, \$20 will be credited to your Specific Deposit Savings! There's no limit to the number of members you can refer, so tell all your colleagues about SGSCC today!

We welcome all Singapore public officers from the civil service, statutory bodies, uniformed services and government-linked companies.

Please visit [www.sgs.coop](http://www.sgs.coop) for details.



**SGSCC is proud to be a founding member of SASCO**

# SASCO

Say 'SASCO' and most people would probably think of the SASCO Senior Citizens' Home in Hong San Terrace. But not many people are aware that SASCO is also part of the cooperative movement in Singapore.

Known in full as the Singapore Amalgamated Services Co-operative Organisation Ltd, SASCO was founded in 1933 by 12 thrift and loan cooperatives—including SGSCC. Its initial objective was to serve as a coordinating body, facilitating the coordination, collaboration and dissemination of information among local cooperatives.

In 1980, SASCO began providing affordable community and social development programmes to make a difference in people's lives.





## SERVING SOCIETY

SASCO's community work began quietly. Acknowledging Singapore's ageing population, it first established the SASCO Senior Citizens' Home in 1981. The centre, originally located in the void deck of a HDB flat in Telok Blangah Rise, catered to just five elderly folk at the time. As demand for its services grew steadily, the home was relocated to larger premises in Hong San Terrace in 2006, where it can now host up to 102 needy seniors.

The Telok Blangah Rise premises became home to SASCO DACE in 2008. In 2012, SASCO DACE was designated as a Dementia Day Care Centre by the Ministry of Health.

With the strong support of SGSCC and other affiliated cooperatives, SASCO was able to expand its community offerings. The SASCO Child Care Centre in Bukit Purmei was officially opened in 1992. Just three years later, a second centre was founded in Bedok to better support working mothers.

In 1999, SASCO founded Hong Kah North Day Care Centre to offer rehabilitation and health monitoring services to frail and lower-income elderly, many of whom suffer from hypertension, stroke, diabetes, dementia and depression.

It also went on to form SASCO Integrated Eldercare Centre at West Coast Road to serve the community.

Today, SGSCC continues to support the good work that SASCO does. Many SGSCC Committee members, including Chairman Mr John Raghavan, Vice Chairman Mr Lim Huan Chiang and Committee Members Mr S Mohan and Mr Tan Pin Cheow, hold Management Committee responsibilities in SASCO.

To learn more about SASCO, please visit [www.sasco.org.sg](http://www.sasco.org.sg).



*Photos courtesy of SASCO*

# Visitors from *Philippines*



On 5 February 2016, SGSCC was pleased to welcome 11 representatives from Dasmarinas City Employees Multi-Purpose Cooperative and the Cooperative Union of Cavite. Dasmarinas is the largest city in the province of Cavite, located south of Manila in the Philippines.

This was part of a learning visit, through which the Philippine representatives hoped to understand the best practices of Singapore cooperatives. Of particular interest was the implementation of good governance, which they believe is

a key success factor of Singapore cooperatives.

The Philippine delegation included the Chairperson, Vice Chairperson, six Board of Directors, a member and a staff manager of Dasmarinas City Employees Multi-Purpose Cooperative as well as an Executive Officer from the Cooperative Union of Cavite. After spending half a day with Singapore National Cooperative Federation, the representatives visited SGSCC's office in Peace Centre. They were particularly keen to benchmark themselves against SGSCC in numerous ways, including credit and savings approach,

management and governance, membership relations, officer commitment as well as social and corporate responsibility efforts.

As the oldest cooperative in Singapore, SGSCC was delighted to share its experience and expertise in this area. In the process, SGSCC also learnt more about the cooperative movement in the Philippines as well as the unique challenges and opportunities facing cooperatives in the fellow ASEAN nation. The visit was certainly an excellent way to exchange knowledge and built cross-border bonds.



## 2016 SINNATHAMBY MEMORIAL BURSARY AWARDS

### APPLY NOW!



Members are welcome to submit their applications from 1 January to 30 April 2016. Your children must be studying in government schools or educational institutions, and at any of the following levels:

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

You will be notified if your application is successful. The Sinnathamby Memorial Bursary Awards Ceremony will be held on 20 August 2016, Saturday, from 3pm to 6pm at the Civil Service Club. Please visit [www.sgs.coop](http://www.sgs.coop) for more information.

## Learn More About Our History!

SGSCC members are invited to attend the Heritage Book Talk and Exhibition, which features '**A Sense of Belonging: A 90-Year Heritage [1925-2015]**'. The book was published by SGSCC in commemoration of our 90th anniversary last year. Join us to find out more!

**Date:** 13 April 2016, Wednesday  
**Time:** 11.30am to 2.30pm  
**Venue:** The National Library, Level 16, The POD function room  
 100 Victoria Street Singapore 188064

*Admission is free for SGSCC members.  
 We hope to see you there!*



## NOTICE OF THE 2016 ANNUAL GENERAL MEETING

**Date:** 4 June 2016, Saturday **Time:** 1pm

**Venue:** Singapore Conference Hall / 7 Shenton Way Singapore 068810

## *Are you ready to use your SkillsFuture Credit?*

All Singaporeans aged 25 and above are eligible to receive \$500 in SkillsFuture Credit. Notification letters have been sent out since January 2016. As these credits are meant to help you pursue lifelong learning, they can be used on top of existing government course subsidies to pay for a wide range of approved skills-related courses such as:

- **Courses subsidised or approved by the Singapore Workforce Development Agency (WDA)**, including online courses
- **Selected courses offered by Ministry of Education (MOE)-funded institutions** such as ITE, polytechnics, autonomous universities, SIM University, LaSalle College of the Arts and Nanyang Academy of Fine Arts
- **Courses supported by public agencies**
- **SkillsFuture@PA courses** offered by People's Association
- And more!

Plus, all Singaporeans aged 40 and above will enjoy **SkillsFuture Mid-Career Enhanced Subsidy!** This means up to 90% course fee subsidy for WDA-funded courses and additional reductions for MOE-funded diploma and degree courses. To find out more, visit [www.skillsfuture.sg](http://www.skillsfuture.sg) today.

## *Helping seniors go digital*

Do you know that there are nine senior-friendly and conveniently located IT learning hubs, called Silver Infocomm Junctions, around the island? This is an initiative by the Infocomm Development Authority of Singapore to help our seniors pick up essential IT skills in an affordable way. There are a variety of courses, held in both English and Chinese, with course fees as low as \$5 to \$10!

**iBegin courses** focus on basic IT skills like using the computer, surfing the Internet, making video calls and protecting yourself online.

**iLive courses** are of the intermediate level, imparting digital lifestyle skills involving e-transactions, digital photo management, social networking, blogging and more.

To find out more about Silver Infocomm Junctions, please visit [www.ida.gov.sg](http://www.ida.gov.sg).

## Learn to dance for just \$3!

Course Xpress by People's Association is series of bite-sized courses that lets you try new activities in an affordable way. Seniors aged 60 and above pay just \$3, while PAssion Card members pay \$9 and non-members pay \$10. Courses range from ballroom dancing, yoga and fitness classes to hands-on art and craft sessions. All courses are conducted by PA's qualified trainers. To find out more, visit your nearest Community Club today!

## Be rewarded for taking the train!

Have you heard of the Travel Smart Rewards programme? It is an initiative supported by the Land Transport Authority that earns you cash rewards for taking the MRT or LRT!

You first have to request to participate in the programme by logging onto <https://www.travelsmartrewards.sg/signup/>. If you are accepted, you will be on your way to earning points every time you take the MRT or LRT on Mondays to Fridays (weekends are excluded). You can then use these points to win cash rewards on the Travel Smart Rewards website!

# Quiz Time!



Prizes await 10 lucky submissions!



Multi-purpose mini rice cooker & steamer worth \$50!

Submit your answers by **19 April 2016**:

- Fax to **6339 6772**
- Email to **admin@sgs.coop** or
- Post to **1 Sophia Road #05-21 Singapore 228149**

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

1. SGSCC hopes to grow its membership to \_\_\_\_\_ members.
2. SGSCC was a founding member of SASCO. True / False
3. How many representatives from Philippine cooperatives visited SGSCC in February 2016?  
\_\_\_\_\_
4. On what date will the 2016 Annual General Meeting be held?  
\_\_\_\_\_
5. When does application close for the 2016 Sinnathamby Memorial Bursary Awards?  
\_\_\_\_\_

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

NRIC: \_\_\_\_\_

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

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

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

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



## Say Hello To Jennifer!

The newest staff member of SGSCC introduces herself



"Hi! My name is Jennifer Tan. I joined the SGSCC team as a part-time Accounts Executive in January 2016. I am a qualified accountant, holding an LCCI diploma in Computerised Accounting and Business Studies and as well as an additional Diploma in Business Studies. With about 20 years of work experience, mainly in private companies, I am keen to add value to the team and help deliver greater efficiency to members. In my spare time, I enjoy reading and jogging. I look forward to meeting and serving more members!"

## Congratulations

Jan/Feb  
Quiz Winners!

Chan Choong Ling, Sxxxxx87B

Chan Wang Yan, Sxxxxx74B

Chew Li Choo, Sxxxxx61E

Choy Meng Nui, Annie, Sxxxxx36I

Goh Lee Yong, Sxxxxx59E

Ho Chee Seng, Sxxxxx96I

N Rajamohan Nambiar, Sxxxxx66Z

Nabisha Bte Sheik Uduman, Sxxxxx86D

Thoo Lay Pheng, Sxxxxx36E

Yeow Hock Seng, Sxxxxx23G

Please collect your prize from **SGSCC office** by **29 April 2016**.

## REMEMBER TO KEEP US UPDATED!

We know there's plenty going on in your life so please keep SGSCC updated on any major changes, such as:

- Changes to your bank account
- Changes in employment
- Changes to contact information such as residential address and phone numbers

Download the necessary forms at [www.sgs.coop](http://www.sgs.coop), email us at [admin@sgs.coop](mailto:admin@sgs.coop) or speak to our officers at 6337 4936. Thank you for keeping us informed!