

# Sense

*A sense of belonging*



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

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

**MAY/JUN 2019**

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

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**FROM THE CHAIRMAN**

# STRENGTH IN COLLECTIVE

Celebrated in many countries as a public holiday, the recent May Day reminded us of the collective strength of the working class and how societies and economies are built upon their contributions.

**W**hilst we celebrated this holiday and enjoyed a day's rest, we were reminded of our pursuit to realise our aspirations and dreams for which we toil and sweat for every day.

Today, in a globalised economy, the future of work is evolving as we face a competitive changing landscape. As Prime Minister Lee shared in his May Day message, new jobs are being created and old jobs being phased out. This too affects the public service, hence our inadvertent need to keep pace with current trends through training and development.

Similarly within our co-op, we emphasise on training and development of our staff to ensure we remain current with technology and insights, enabling us to better serve our members' needs.

Serving our members over many decades, our co-op remains dedicated in stewarding members' savings towards long-term sustainable growth for greater financial security in the future.



Taking care of 7,200 members is no small task entrusted to our lean operational staff who have been serving our society diligently – seeing to the day-to-day operations, ensuring the smooth and efficient handling of all membership matters.

Our operational staff is also the backbone to our Committee of Management which is charged with the oversight of our members' savings and is constantly on the lookout for new opportunities to grow our savings.

On this note, I would like to salute our entire team – without which, we would not have been able to achieve the accumulation of our assets (worth more than S\$82 million) today.

### New Growth for Our Savings

Recently, the Singapore National Co-operative Federation (SNCF), the apex body of Singapore's co-operative movement, launched a Central Investment Fund together with UOB which offers an annual yield of about 3.5% with a maturity tenure of 36 months. After

assessing the fund's benefits and risks, our management committee have decided to invest our surplus of \$8 million. We will share more details during our upcoming annual general meeting (AGM) and in our 2019 investment manifesto.

This is one of the many ways, our collective strength allows us to benefit together – when we amass our savings for higher growth.

### Growing Our Numbers

Whilst the benefits of our co-op are many, only about half of those in public service are part of our co-op.. We rely on our members to inform others about our co-op – how SGS Co-op provides financial support and savings benefits to ensure public officers are always financially resilient, even in trying economic times.

With more members, we will be able to reap more benefits of our collective savings. In fact, we have revised the age limits for new members to offer younger and older public service officers a chance to grow their savings by joining our co-op. Family members are also welcome to join our co-op.

If we each bring in one new member, we would easily reach our target of 10,000 members by 2025. Let us work together to achieve this goal and reap the rewards together!

### Time for Reflections & Gratitude

This is also the time when, our Muslim friends join others all over the world to celebrate the

holy month of Ramadan when they prioritise time for prayers, reflections and to express gratitude.

Let us too, take the time to reflect upon our roles as workers, employees and SGS Co-op members. Let us walk and work together, solidify and strengthen our co-op to build upon what we have achieved as a collective.

Lastly, on behalf of SGS Co-op, I wish all our Muslim friends *Selamat Hari Raya, Eid Mubarak.*



**John Raghavan PB, PBS**  
Chairman





# Embracing Digital Transformation

A new World Economic Forum (WEF) report recognized Singapore among the top 25 global leaders that is well positioned for the future of production and the forces of industry 4.0, transforming the way we live, work and play.

At the recent Annual Co-operative Leaders' Conference (ACLC) held on 7 April, Mr Kwek Kok Kwong, Chairman of Singapore National Co-Operative Federation (SNCF) identified and shared how digital disruption has the potential to overturn incumbents and reshape markets faster than any force in history.

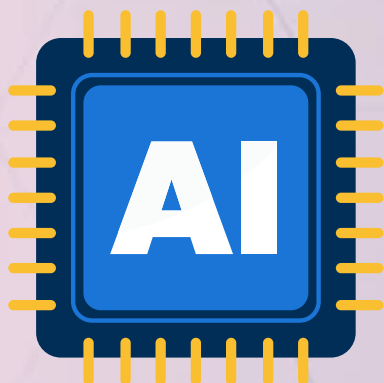
To help you get up to speed on the latest technology terms, here's a quick and easy tutorial!



**Mr Kwek Kok Kwong**  
Chairman of Singapore National  
Co-Operative Federation (SNCF)

Mr Kwek Kok Kwong is the chairman of SNCF's Executive Council. In 2017, he became the second Singaporean to be elected as one of the 15-member International Co-operative Alliance (ICA) Board.

He is also the CEO of NTUC LearningHub, Singapore's largest education and training co-operative, Mr Kwek had been instrumental in supporting the nation-wide SkillsFuture campaign to re-skill and up-skill the workforce, focusing on Infocomm Technology (ICT) and digitisation to better prepare employees for a fast-changing economy. In recent years, he also led the expansion of its suite of offerings to include training in design thinking, productivity, human resource, and eldercare.



## Artificial Intelligence (AI)

A computer process that is designed to perform tasks that work and react like humans. Activities of AI include speech recognition, learning, planning and problem solving.

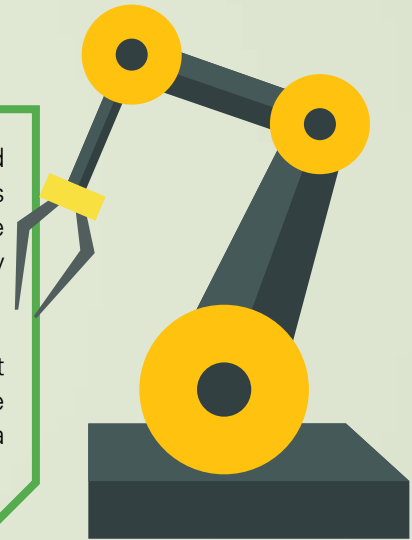
Apple's personal assistant, Siri, for example, is built on AI.

*"In an avalanche of technology coming in, we must innovate."* – Mr Kwek

## Robotic Process Automation (RPA)

RPA is an application of technology aimed at automating and expediting back-office business operations. The RPA software is configured to mimic a human worker – to be aware of and able to acclimatise to varying circumstances, exceptions and new situations.

An example is our ERP system which allows for automatic payment of road tolls and parking charges. Trains on the Circle line also use this technology to be guided to their destination and without a driver onboard.



## Blockchain

**Blockchain is valuable in business because it is an incorruptible digital ledger of economic transactions that cannot be edited, adjusted, or changed. Cryptography ensures that the contents in each blockchain are secured and bound to one another.**

Bitcoin is an example of blockchain which operates without the need for a central authority like a bank or government. Every bitcoin transaction is recorded and verified on a public, digital record, reducing the risk of any single person or group manipulating and falsifying the data.

## Internet of Things (IoT)

**IoT is a concept where physical devices are connected to the internet, collating and sharing data on an unprecedented scale.**

A much-talked about example of IoT are smart home devices such as Google Home where the device is able to execute actions based on voice commands. If you have a Google Home in different rooms in the house, you can get it to announce it's "Dinner Time" to every other device and have family members meet in the dining room. Google can also find your mobile phone if you forgot where you placed it in the house. How about asking Google to read you the top news of the day?



# An Exhilarating Batam Getaway



**O**n April 20-21 2019, SGS Co-op brought 20 members for a shopping tour in exhilarating Batam, the largest city in the province of Riau Islands, Indonesia!

The journey to Batam started with a luxurious 45 minutes commute by *Majestic Fast Ferry* ride that embarked from Singapore's Harbourfront Ferry Terminal.

Members were treated to five shopping havens right in the heart of Batam's Central Business District (CBD)! These vibrant shopping escapades offer fashion items, electronics, chemists, cosmetics, perfumes, books, snack stalls, food courts, restaurants, duty-free stores, designer goods and more!

The first stop was Harbour Bay Mall, a 48,000 square meters, three-storey leisure utopia located close to Harbour Bay Ferry Terminal. This mall is home to 84 shops, including the modern French hypermarket, Carrefour, which ceased their operations in Singapore since 2012.

Members got to explore a unique shopping experience with quaint stalls and shops at Batam City Square (BSC) shopping mall. Spanning across six storeys and located in the CBD, BSC mall was a perfect pit-stop to purchase authentic Indonesian souvenirs such as handicrafts displaying Indonesian arts and culture!







The tour then moved on to the largest and most popular mall of Batam, Nagoya Hill Shopping Mall. Under the roof of this four storey complex is a gigantic departmental store (Matahari), a supermarket (hypemart), and stores selling homegrown and international brands for apparel, electronics, beauty products and so much more! Dining options are endless here, from Indonesian dishes such as *Ayam Penyet* and *mee bakso*, to Chinese and Western delights. This shopping experience was similar to Mega Mall Batam Centre, another all-in-one shopping paradise.

Unlike the previous malls, members spent their time at Avava Mall offering cheaper goods (accessories, gadgets, fashion items) and featuring local Indonesian products. With an entertainment centre, karaoke club, a 3D museum and an ice-skating rink – this is a space our tour members will remember!

Members later encountered an adventurous bazaar at Aviari Second Hand Market, also known as Pasar Seken Aviari. A well-known second hand goods market, members got to sharpen their bargaining skills and satisfy themselves with fun trinkets and knick-knacks!

Lunch was a lavish western-fusion buffet spread at Pacific Hotel followed by leisurely sipping invigorating coffee at *70 Fahrenheit (70° F) Koffie*, the Indonesian top coffee producer. *70° F Koffie* is a beloved tourist destination that sells pure original coffee without any mixture. Members savoured a variety of mild, medium, and bold coffee roasts to suit their taste buds and ended with dinner at a fresh seafood dinner at Golden Prawn 993 before calling it a night at Nagoya Hill Hotel, a convenient retreat situated strategically in the city-centre of Batam.





# Exclusive Members Offer by Premier Security Co-Operative

Google Home is powered by the Google Assistant. Ask it questions. Tell it to do things. It's your own Google, always ready to help.

Usual Price: ~~\$189~~

**Member's Special:**  
**\$129** (GST included)



### Get answers from Google

Get real-time answers to things you want to know, including the latest weather, traffic, finance, news, sports and more.

### Enjoy your music & entertainment

Control your music and entertainment hands-free.\*

### Tackle your day

With Voice Match, get personalized help managing your schedule, commute, set reminders and listen to news and podcasts.

### Voice control your smart home

Use your voice to control lights, thermostats, switches and more.

1 year local warranty

Google Home and Google Home Mini are trademarks of Google LLC.

\*Subscription(s) may be required

To place order, contact **SGS Co-op office @ 6337 4936**



## Your New Birthday Present!

SGS Co-op wants to celebrate your special day with you. Members celebrating their next birthday can look forward to receive a new birthday present from 1st May 2019 – a specially customised towel set.

We hope that you will find this gift a practical and cozy addition to your home, perfect to pack for your next vacation or to bring to your next gym session.

Members whose birthdays are coming up will receive a letter with more information on collecting their gift. We wish you a day full of happiness, love, and laughter on your special day.





# AGE LIMIT RAISED



The age limit **for new members** has been raised to **62 years**. This applies to both Ordinary and Family memberships. Older public service officers are welcome to join SGS Co-op.

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Please download the membership form at [www.sgscoop.sg/membership](http://www.sgscoop.sg/membership) or enquire at SGS Co-op office.

## Save the Date

2019 Annual Gala Dinner will be held at  
The Ritz Carlton on 9 November.

Join us for an unforgettable night!  
More details coming soon on [www.sgscoop.com](http://www.sgscoop.com).



# NEWS



# Singapore

## 50 cents for Kopi & Teh!

NTUC Union members and Singaporeans aged 60 and above can enjoy a cup of hot coffee or tea at just 50 cents at all Foodfare and Kopitiam food courts and coffee shops every Wednesday! This promotion applies to all hot beverages of kopi, kopi-o, kopi-c, teh, teh-o, teh-c (inclusive of kosong) and ends in June 2020. It is not available at Foodfare at Khoo Teck Puat Hospital.

This initiative is in celebration of the 50th anniversary of NTUC's modernisation seminar. To qualify for the promotion, customers must present their NTUC Union member, Merdeka or Pioneer Generation cards. Only one beverage can be redeemed per card.

### NTUC Union Members

- Every day in May
- Every Wednesday starting 1 June

### Merdeka & Pioneer Generation

- Every Wednesday starting 1 July

Source: Foodfare

## Mandatory registration for all vehicles entering Malaysia from 1 Oct

All vehicles entering Malaysia from Singapore must register for a Vehicle Entry Permit (VEP) RFID Tag collection starting from 1 October. The procedure can be done online via the Road Transport Department of Malaysia website at <https://vep.jpj.gov.my>.

Each VEP RFID tag will be valid for up to five years. Once registered, vehicle owners will receive an email notification with more details on scheduling an appointment to install their VEP RFID tag from four designated centres in Johor Bahru.

This is in addition to the existing RM20 (S\$6.60) toll fee chargeable each time a foreign vehicle enters the country via Johor.

Source: Ministry of Transport Malaysia

## 500,000 Merdeka Generation eligibility letters sent out to seniors

The Merdeka Generation Package aims to support seniors with healthcare costs. On May 2, the Ministry of Health (MOH) announced that all senior citizens who qualify for the Merdeka Generation Package should have received their eligibility letters. Approximately 500,000 letters were mailed out by the end of April 2019.

Seniors who were born between Jan 1, 1950 and December 31, 1959, and who became Singapore citizens by 1996 are eligible. Those who were born before 1950, became Singapore citizens by 1996, and did not receive the Pioneer Generation Package, are also eligible.

For more information please visit [www.merekageneration.sg](http://www.merekageneration.sg) or contact the Agency for Integrated Care at 1800-650-6060.

Source: The Straits Times

## Singapore's first public buses with 'green roofs' hit the road

On May 5, the first SBS Transit public buses with plants installed on their roofs rolled out on our island-nation roads! SBS Transit buses including service numbers 139, 145, 13, 39, and 45 that go to Toa Payoh, Tampines and Orchard Road are involved in this initiative.

This "Garden on the Move" is launched by urban greenery specialist GWS Living Art and commenced at Lakeside



Garden. This initiative is funded by the Temasek Foundation and supported by the National Parks Board, Moove Media and the Singapore Green Building Council.

This is part of a three-month study aimed at confirming that a green roof on buses will lead to a drop in temperature inside the buses, and a reduction in fuel used for air-conditioning - even possibly saving costs for bus operators!

Source: *The Straits Times*

## The National Heritage Board (NHB) launches an age-inclusive programme

The NHB, in collaboration with St Luke's Eldercare (SLEC), launches Heritage Trunks, a new age-inclusive programme curated for seniors. This is part of NHB's Silver Hubs initiative at its heritage institutions such as the Sun Yat Sen Nanyang Memorial Hall, Malay Heritage Centre and Indian Heritage Centre.

These thematically curated trunks contain authentic objects from the 1950s to 1980s such as a tin of Johnson's Talcum powder, Florida Water cologne, a ladies' handbag, and a hair dryer from the early days, which the silver community can identify with.

NHB's aim is to facilitate meaningful and purposeful interactions, and boost psycho-social and emotional well-being between seniors, and amongst seniors and younger persons.

Source: *The National Heritage Board*

## Land Transport Authority (LTA) introduces new incentives for rail commuters

On May 9, LTA announced that a new initiative called Travel Smart Journeys will be introduced later this year. It is aimed at distributing peak hour travel demand more evenly by rewarding commuters along congested stretches of the Mass Rapid Transit (MRT) network when they choose alternative modes of transport. More details will be provided in the second half of this year.



The existing initiative, Travel Smart Rewards (TSR) will continue to allow commuters to earn points and rewards when they travel outside the morning peak period until May 31.

According to LTA, the TSR initiative and lower morning pre-peak rail fares (first introduced in December 2017) has been successful in deterring commuters to travel during peak hours. Currently, commuters can enjoy up to 50 cents off their fare when they tap in at any train station islandwide before 7.45am on weekdays, excluding public holidays.

Source: *The Straits Times*

## BE MONEY SMART! Tips from SGS Co-op

## Saving starts from home

Being prudent in saving starts from your home. Here are some tips to reduce your household bills:

1. Consider using compact fluorescent lamps (CFLs) around the home. They are four times more efficient than traditional light bulbs and last for years. The light from CFLs are warmer with a softer glow without sacrificing brightness or clarity. Most importantly, they use less energy and help you save on your electricity bills effortlessly!
2. Switch to house brands for household items such as toilet paper, tissues and pantry staples. House brands are cheaper by 15% to 50% because no costs have been spent on marketing and product development costs.

FairPrice and Cold Storage have more than 2,000 house brand items each, while Giant has more than 1,500. Sheng Siong and Prime supermarkets have approximately 400 and 137 items, respectively.

3. Check your toilets for leaks! Do you know that a leaking toilet can waste as much as 200 litres of water daily? This is equivalent to flushing your toilet 50 times. Fix the leak and save on your water bills!

**Here is a simple test to check your toilet bowls:**

1. Put a few drops of food colouring to the water tank
2. Wait for a few minutes before checking the water in the toilet bowl
3. If the colour leaks into the toilet bowl, then there is a leak.



To understand how SGS Co-op can further support your financial stability and security, please contact us at 69336778 (Savings) or 69336775/69336776 (Loans) or email [admin@sgs.coop](mailto:admin@sgs.coop).

# QUIZ TIME

Win a portable  
table-and-chair set worth \$50!

10 lucky winners will be selected and revealed in our next issue.



1. Name any of the three shopping centres that participants visited as part of the members' shopping tour to Batam, Indonesia in April 2019.  
\_\_\_\_\_
2. What is the new birthday gift that members will receive starting May 2019? \_\_\_\_\_
3. From 1 March 2019, the age limit for new members has been raised. What is the new age limit? Please choose option a, b, or c.  
a) 61  
b) 62  
c) 63
4. When is the next SGS-Co-op Gala Dinner? \_\_\_\_\_
5. What is SGS Co-op's targeted number of members by 2025? \_\_\_\_\_

Submit your answers by  
**21 June 2019** through:

Fax: 6339 6772

Email: [admin@sgscoop.sg](mailto: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.

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

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

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

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

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

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

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

## Congratulations

to our Winners of the  
Mar/Apr '19 issue:

1. Muhammad Bin Mohamed Reyal
2. Santi D/O Manikam
3. Tan Kow Seng
4. Phua Siew Boon
5. Kasthuri D/O Gunam

6. Jinna Chin Miew Mei
7. Nur Namira Binte Yusoff
8. Chandramathi D/O Bala Krishnan
9. Naushad Ali S/O Gulab Ali
10. Theresammal D/O Marie Retnam

Please collect your prize by 5 July 2019.