

Sense

A sense of belonging



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

CONTRIBUTING TO

On 24 November 2018, we successfully held our 93rd Anniversary Gala Dinner with 1,000 members, friends, and well-wishers at the Ritz-Carlton Millennia. Mr Ng Chee Meng, Minister in the Prime Minister's Office and Deputy Secretary-General of NTUC, graced our event as Guest-of-Honour. In his address, Minister Ng said that everyone has a role to play in building the Singapore that we want. His words have inspired me to pen this issue's message.

Bigger, Stronger Building Blocks

Minister Ng spoke kindly about our co-op when he said that our consistent efforts over 93 years to promote prudence, resilience, and security have helped our members achieve financial stability. When he later spoke about how all Singaporeans can actively contribute to shape the future of our country and create an inclusive society where no one is left behind, our co-op came to my mind.

The co-operative movement is one founded on the principles of self-help. Every member of our large and growing co-op family plays an important role in securing our collective future. Because we all contribute to the Co-op's success, we all share in its success. It is for this reason that we are committed to growing our membership. The bigger and stronger we are, the more we can do for our members, and the more each and every one of us can benefit.

AN INCLUSIVE SOCIETY



“I am extremely happy to share that our Co-op has recently crossed the 7,500-member mark. This is another step forward that brings us closer to our goal of 10,000 members by our 100th anniversary in 2025.”

Another Step Forward

I am extremely happy to share that our Co-op has recently crossed the 7,500-member mark. This is another step forward that brings us closer to our goal of 10,000 members by our 100th anniversary in 2025. I would like to thank all the members who supported our recruitment efforts by referring your public service colleagues to join us. Please continue to spread the word and help us grow our Co-op family.

During the course of this year, we have also invested in strengthening our operations and governance to ensure that we are ready to serve a growing

membership base. We have restructured and introduced new Sub-Committees to provide greater oversight on the Co-op’s affairs and welcomed three new independent members to our Audit Sub-Committee. Operationally, we have also successfully implemented a digital Document Management System with a focus on ensuring that your information is securely and efficiently stored.

Looking ahead to 2019, we will continue to do our best to serve members, encourage more public service officers to join our family, and uphold the good name of our Co-op as Singapore’s first and oldest credit co-operative.

Thank you for journeying with us in 2018. Here’s wishing everyone a happy and healthy, peaceful and prosperous 2019. Merry Christmas and a Happy New Year!



John Raghavan PB, PBS
Chairman



Speech by Guest Of Honor MR NG CHEE MENG

Minister, Prime Minister's Office and
 Secretary-General, National Trades Union Congress

A Night to Remember

Close to 1,000 members, friends, and well-wishers of the Co-op turned up on 24 November 2018 to celebrate the SGS Credit Co-operative 93rd Anniversary Gala Dinner. Graced by Mr Ng Chee Meng, Minister in the Prime Minister's Office and Secretary-General of the National Trades Union Congress, held at the Ritz-Carlton Millennia and themed 'Gatsby Nite', the event was an invitation to take a step back in time to the glitzy 1920s. Attendees arrived dressed to impress, donning feathered headpieces and smart tuxedos and receiving door gifts of floral boas and top hats to complete their costumes.

The event kicked off with a Gatsby themed cabaret show that set a fun, energetic tone for the rest of the evening. Attendees savoured a sumptuous eight-course meal while enjoying emcee Justin Misson's witty repertoire, local jazz musician Robert Fernando's amazing live performance, and plenty of stage games. Laughter and chatter filled the grand ballroom all night long — especially when Singapore's best-loved comedian Kumar took the stage! His razor-sharp jokes and antics had attendees doubling over with laughter.

What a night to remember!

Before dinner, I had the opportunity to meet some of your members. One of them was 64-year-old Mr Koyil Pillai. He had to stop school at a tender age of 17 to find a job and help support his family financially. He worked hard, did well, and with the support of SGS, he has managed to not only raise his family but also put four of his siblings through school. Today, he is father of two and he speaks fondly of SGS and what the co-operative has done for him and his family.

I also met Mrs Shio Chew Yan, who has been a faithful member for 34 years. She speaks well of the Co-op's programmes that have helped her family — the Annual Bursary Awards, hospitalisation benefit, and even funeral grants. Mrs Shio thinks so highly of the work that SGS has done that she has gotten her son and daughter-in-law to join as members too.

It goes to show that, SGS, you have made a real difference in real lives.

Mr Ng Chee Meng

Minister in the Prime Minister's Office
 and Secretary-General of the
 National Trades Union Congress





WHAT'S ON



Food and friends!
That's why I love attending the Gala Dinner! It's been almost 20 years since I joined as a member and I appreciate everything that the Co-op has done for me. I had fun with my friends tonight. Thank you, SGS!

Phek Yong (third from right)



My parents have been members long before I was born and I'm already 21 years old now! We always love dressing up for the Gala Dinner. This year is even more special because Kumar is performing!

Rina (third from right)





Today is actually my father's birthday! It's great that we get to celebrate it together as a family at the Co-op's Gala Dinner. My favourite part about being a member is the Co-op's personal touch. We look forward to receiving birthday presents every year.

Kasturi Manoselvam (right)



I'm very thankful that my company encouraged me to join the Co-op five years ago. I really love that the Gala Dinner is being held at the Ritz-Carlton this year. The goodie bags are great and the food is delicious!

Ong Bee Eng (left)



The Magic of Manila

From 28 September to 1 October 2018, 30 SGS members and their families experienced the magic of Manila with the Co-op! Their introduction to the Philippine capital saw them visiting the famous Intramuros, a historic walled area within the modern city. There, they visited the iconic Fort Santiago, Rizal Park, and many other cultural monuments while learning about the country's colourful past from an insightful and informative guide.

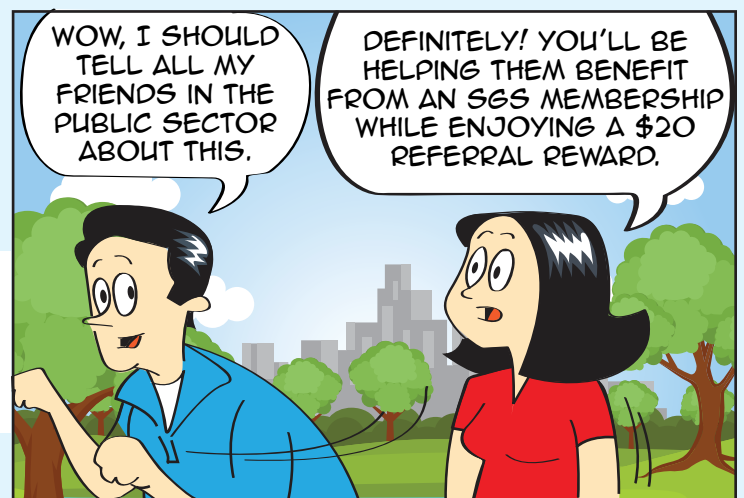
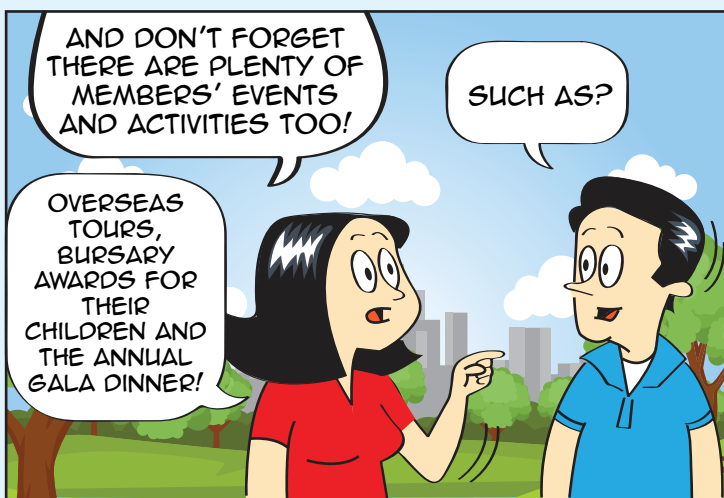
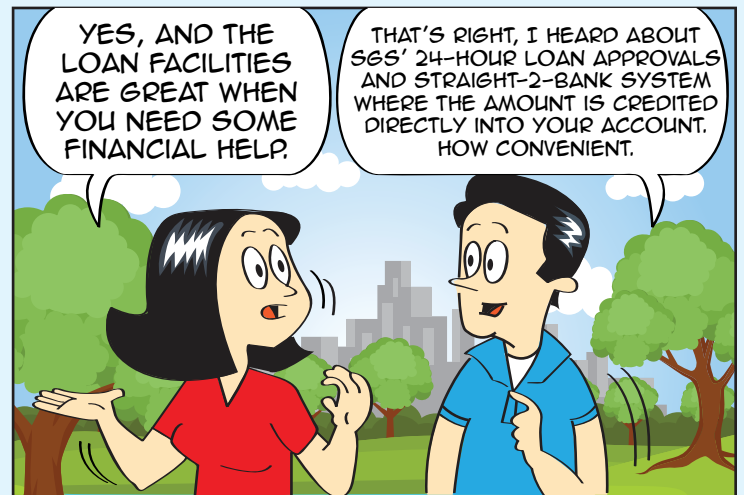
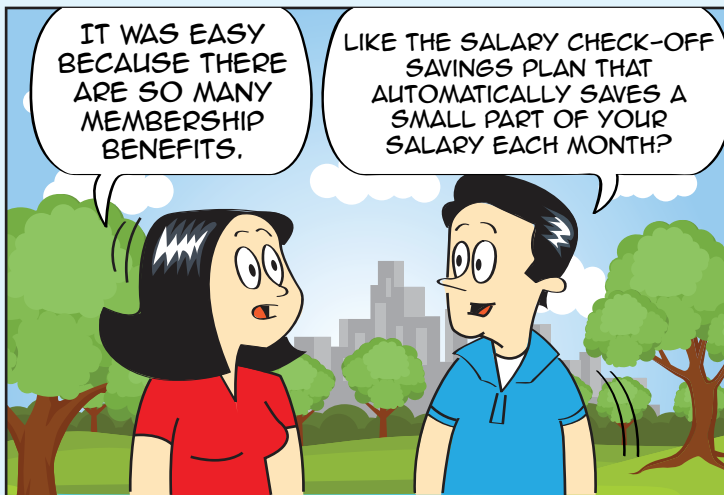
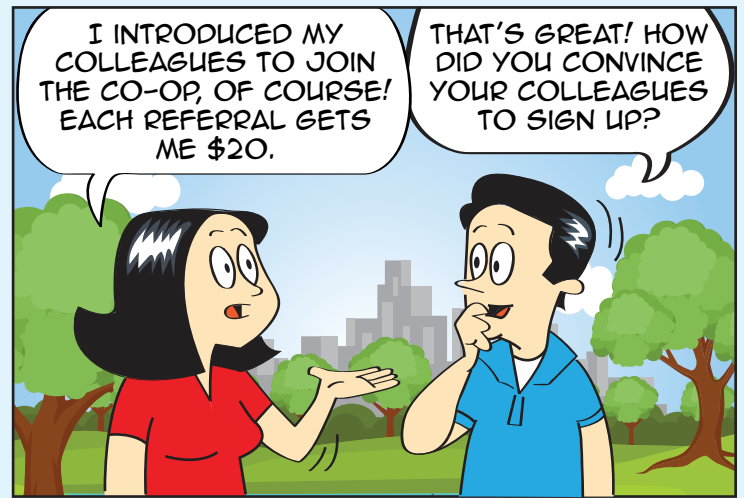
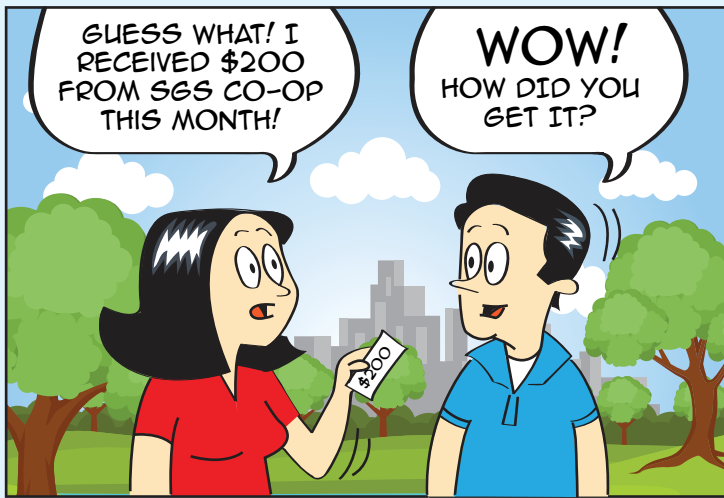
The tour also invited members to experience the country life with a day trip to Villa Escudero Plantations and Resort, a self-contained working coconut plantation located 110km south of Manila. It was a delightful respite from urban life with grazing cows, flowing creeks, and rolling fields as far as the eye could see. Lunch was a special treat served

under a cascading waterfall that participants enjoyed while soaking their bare feet in the cool water.

The 4D3N itinerary was packed with interesting sights and activities but also gave members free-and-easy time to enjoy the city. Most chose to go shopping and returned triumphantly with their hands full of shopping bags! The Co-op is delighted that members enjoyed the tour thoroughly and will continue organising subsidised overseas tours to strengthen the Sense of Belonging that it shares with members.



THE MEMBERSHIP THAT EVERYONE'S TALKING ABOUT!



INTRODUCE YOUR COLLEAGUES TO AN SGS MEMBERSHIP AND EARN \$20, CREDITED TO YOUR SPECIFIC DEPOSIT ACCOUNT! TO LEARN MORE, PLEASE CONTACT **SGS CO-OP** AT 6933 6779 OR VISIT WWW.SGSCOOP.SG TODAY!

NEWS



Singapore

Keeping Money Matters Separate

From 1 January 2019, employers will not be allowed to safe-keep money belonging to their foreign domestic workers (FDWs). This is a new work permit condition that Ministry of Manpower is introducing to prevent financial disputes between employers and their FDWs.

According to the Ministry, the practice of employers safe-keeping salaries or other money on behalf of their FDWs, even at the request of the FDWs, poses inconveniences and risks to both parties. FDWs have no direct access to their money and may not feel comfortable approaching their employer for money, while employers have to document and track the amount that they are safe-keeping.

Instead, the Ministry recommends that employers pay their FDWs' salaries electronically for the ease of transaction and maintenance. Employers can apply for a bank account for their FDWs during the Work Permit issuance process.



Source: Ministry of Manpower

Orchard Road becomes a No Smoking Zone

From 1 January 2019, Orchard Road will be designated as a 'No Smoking Zone'.

Existing smoking corners at food retail establishments within the No Smoking Zone will also be rescinded by 31 December 2018.

With the prohibition in place, smokers can only light up at Designated Smoking Areas set up around the area.

To ease the transition, National Environment Agency will adopt an advisory approach for the first three months, issuing verbal warnings to those who flout the new rules. This does not apply to existing smoking prohibited areas, such as bus stops, where enforcement action will continue.

Source: National Environment Agency



QUIZ TIME

Special Year-End Edition

**FESTIVE HAMPERS WORTH \$100 AWAIT
5 LUCKY WINNERS!**

- The Jan/Feb 2018 issue of SENSE carried a calendar of key dates. According to that calendar, which month is members' last chance to collect their annual birthday gifts?
(a) March (b) July (c) October
- The Mar/Apr 2018 issue of SENSE featured our members' overseas tour to Taipei, Taiwan. How many members joined the tour?
(a) 15 (b) 30 (c) 45
- In the May/June 2018 issue of SENSE, we shared news about a two-day training course that the Committee of Management and secretariat staff attended. What was the course about?
(a) Financial accounting (b) Technology (c) Human resources
- The cover story of the Jul/Aug 2018 issue of SENSE was our 89th Annual General Meeting. On what date was this held?
(a) 16 June (b) 23 June (c) 30 June

- The Sep/Oct 2018 issue of SENSE was headlined by the SGS Annual Bursary Awards Ceremony 2018. What was the total sum that the Co-op disbursed to recipients?
(a) \$24,450 (b) \$34,450 (c) \$44,450

Submit your answers by **4 January 2019**

- Fax to **6339 6772**
- Email to **admin@sgscoop.sg** or
- Post to **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: _____

One-Stop Services at One.Motoring

Following its revamp earlier this year, the One.Motoring website (www.onemotoring.com.sg) has introduced more digital services for vehicle owners. Since 26 November 2018, vehicle owners have been able to use their SingPass/CorpPass 2-Factor Authentication (2FA) for four new digital services:

- Transfer of vehicle ownership
- Transfer of PARF/COE rebates
- Transfer of Temporary Certificate of Entitlement (TCOE)
- Vehicle deregistration

Secure digital access to these services eliminates the need for hardcopy application forms. In addition, vehicle owners no longer need to separately apply for a Transaction Pin (TPIN) to perform secured transactions with the Land Transport Authority (LTA). LTA has also announced that it will replace hardcopy letters (except for summonses) with e-notifications via SMS and e-letters sent to vehicle owners' One.Motoring account. To help vehicle owners adapt to the new system, there will be a six-month transition



period starting from November 2018 during which hardcopy letters will continue to be sent alongside e-notifications via SMS and e-letters. Those who prefer to continue receiving hardcopy letters beyond the transition period will have the option to do so.

Source: Land Transport Authority

BE MONEY SMART! Tips from SGSCC

MONEY-SAVING HOLIDAY SECRETS

December is peak vacation period for Singaporeans. You've probably saved some money by getting a great deal, so don't blow your budget while you're there. Here are our top three ways to save money while on vacation.

1 GO WHERE THE LOCALS GO.

Ask the staff at your hotel for their favourite hangouts — where would they go for a simple family meal? Chances are these places would be cheaper than those catering to tourists, and you'll get a more authentic taste too.

2 MAKE BREAKFAST COUNT.

If your accommodation has breakfast included, have a hearty start to the day! You can then have a simple lunch and enjoy a dinner at a nice restaurant without breaking the bank.

3 SHOP SMART.

This requires some research but it's worth the effort. Find out what products are locally produced, as you're likely to get a better deal compared to imported ones. Local products also make for great souvenirs and gifts.



To understand how SGSCC can support your financial stability and security, please contact us at **69336778** (Savings) or **69336782** (Loans) or email admin@sgscoop.sg.

QUIZ TIME

A foldable table-and-chair set worth \$50 await
10 lucky winners!



1. SGS Co-op now has over 7,500 members. *True / False*
2. Where was the SGS Co-op 93rd Anniversary Dinner held?

3. How many attendees were at the SGS Co-op 93rd Anniversary Dinner?

4. Who was the Guest-of-Honour at the SGS Co-op 93rd Anniversary Dinner?

5. What were the start and end dates of the members' overseas tour to Manila, Philippines?

Submit your answers by
4 January 2019

- Fax to **6339 6772**
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Winners will be announced in the next issue.*

Name: _____

NRIC: _____

Contact No.: (M) _____

(H) _____

(O) _____

Address: _____

Email Address: _____

Congratulations

September/October quiz winners!

**Amelia De Silva Bte Abdullah
Bhanu Maheswari
Bhuvane Swari D/O
Varadarajan Packrisamy
Halijah Bte Dahari
Iffairyani Bte Said**

**Mark Anthony Zafra Canaveral
Peh Soh Bee
See Koon Hean Bruce
Sun Kok Liang
Wahid Bin Almi**

Please collect your prizes by 4 January 2019.