

# Sense

*A sense of belonging*



SINGAPORE GOVERNMENT STAFF CREDIT  
CO-OPERATIVE SOCIETY LIMITED

NOVEMBER/DECEMBER 2021

MCI (P) 052/11/2020



**4** Endemic Living  
with COVID-19

**5** Giving Thanks  
For The Year

**9** 'Tis the Season  
to Be Jolly!



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

**CHAIRMAN**

**John Raghavan, PBS, PB**

**VICE CHAIRMAN**

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

**HON SECRETARY**

**Tan Hung Cheng, PBS**

**ASST HON SECRETARY**

**Noorul Hassan**

**HON TREASURER**

**S. Sundram, PBS**

**ASST HON TREASURER**

**Abdul Alim Karim, PBS**

**COMMITTEE MEMBERS**

**Lim Hee Joo, PBS**

**Tan Pin Cheow**

**S Mohan**

**John Michael, PBS**

**Ab Majid Sahid, PBS**

**Lim Yuxiang**

**GENERAL MANAGER**

**Martin Nathan, PB, PBS, PK**

**EDITORIAL COMMITTEE**

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

**S Mohan**

**Lim Hee Joo, PBS**

**Lim Yuxiang**

**Martin Nathan, PB, PBS, PK**

**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 #05-20/21 Peace Centre  
Singapore 228149

**Tel:** 63374936 (Main)

69336776

69336778

69336782

**Fax:** 63396772

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

**Email:** admin@sgscoop.sg

**Feedback:** thc@sgscoop.sg

**Website:** www.sgscoop.sg

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



Printed by Xpress Print Pte Ltd

**FROM THE CHAIRMAN**

# A TIME TO REFLECT

Dear Members,

This past year has been challenging for everyone in Singapore, as well as others around the world. The pandemic has caused major disruptions to many of our lives and we had to make many adjustments.

We had to adapt and transform ourselves whilst dealing with uncertainties due to fast-changing situations. All these pressures have caused distress with many struggling with health or job issues. I know some of us have lost a loved one or know of someone who has lost their job.

Despite our challenges, writing this at the end of the year, I would like to contemplate the experiences we had and to count the blessings we have.

## APPLAUDING OUR STAFF

With all the changes that have been going on, I would like to applaud our staff for their dedication and diligence in supporting our objective to remain accessible to our members.

We needed to continue operating and ensure minimal disruptions to member services, especially in this time of need. Without the support from our staff, we would not have been able to achieve this.

Therefore, I would like to thank our staff for providing support and pulling through this difficult time together.

## GETTING THROUGH TOGETHER

In the same vein, I am grateful for the continued support and faith from our members, in our stewardship of the society.

As a co-operative society, we are a membership-based enterprise and were formed based on the principle of providing financial security for our members. Collectively, we were able to grow and maximise our savings whilst extending reasonable loans to provide affordable financing alternatives to our members.

This year, we announced a special COVID-19 Support Pay-out of 0.2% at our Annual General Meeting. The ability for us to announce this special pay-out, in addition to the annual dividends, is largely due to our investment portfolio delivering consistent good performance as well as managing our expenses prudently.

The economy next year may very well remain challenging; however, I am confident that with your continued support, we will get through tough times together.

## FOCUSED ON 10,000

We need to remain focused on our future ahead and membership growth is a key element for our society to be sustainable. We have committed ourselves to a milestone target of 10,000 members by 2025, which is not far ahead in the future.

However, we are not quite near our target yet, hence we are redoubling our efforts in membership recruitment. With more civil servants continuing to be employed after the age of 62 years, we have decided to remove the upper age limit for new members joining SGS Co-op, as long as they remain employed in the civil service. You can find more details spelt out on Page 8 in this newsletter.

I hope members can truly support and contribute to the growth of SGS Co-op by helping to pitch in and introduce a new member today.

## A TIME TO CONNECT

Crises present opportunities. The experiences we had this past year will help us become more resilient and ready for the future. After going through the various safety restrictions we had this year, I am sure most of us are glad that Singapore is moving to an endemic phase, albeit cautiously.

I am just as eager as many of you to reconnect in person, with friends and family, and with our greater family in SGS Co-op. It would certainly be a joyous occasion when we could hold our big gatherings again. Hopefully, we can do so in 2022.



In the meantime, I wish everyone good health and a wonderful time with their loved ones this holiday season.

Merry Christmas and Happy Holidays!

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



# Endemic Living with COVID-19

What does endemic living with COVID-19 mean? How can you protect your family and yourself? Here we share key tips to help you stay safe in the year ahead.

## HEALTH PROTOCOL



### 1 You are unwell (e.g. cough, fever and sorethroat)

- See a Doctor. If tested positive, self-isolate and recover at home. MOH will contact you on recovery procedure.
- Fully vaccinated: 10 days self-isolation
- Unvaccinated /Partially vaccinated: 14 days self-isolation



### 2 You are well but test positive

- Self-isolate at home, preferably in a bedroom with an attached bathroom for 72 hours
- After 72 hours, take ART. End isolation if ART is negative
- If unwell, high fever or breathless, see **Protocol 1**.



### 3 You are identified by MOH as close contact of an infected person

- Take ART daily and upload results at [go.gov.sg/agsubmit](https://go.gov.sg/agsubmit)
- Go out only if ART is negative
- If ART continues to be negative after Day 7, no further test is needed.
- If ART is positive, see **Protocol 2**.



### Monitor Your Health

When in self-isolation, monitor your health by:

- Taking Temperature
- Checking Pulse Rate
- Checking Blood Oxygen Saturation Levels – If consistently 92% and below, call 995

Not sure what to do? Visit [covid.gov.sg/not-sure](https://covid.gov.sg/not-sure) to answer a quick online checker to help you with next steps.

**If you are experiencing chest pain, shortness of breath, or sudden weakness on one side, call 995 immediately.**

**For other help during home recovery, e.g. need an oximeter to be delivered to you, call a Home Recovery Buddy at 6874 4939.**

# Giving Thanks For The Year

As it is the end of the year, we ask members to share what they enjoyed about being a member of the SGS Co-op family:



## SEYMOUR IAN EDWARD

I really like the Co-op's savings plan which provides an additional layer of financial security. I find that it is also a good reliable alternative to a bank, allowing members quick access to small loans for occasional needs. The loan process is fuss-free and the terms are flexible catering to your financial needs, unlike the banks. Flexible loan terms help us better manage our cash flow without additional high charges. Most importantly, with the Co-op's long record of a credible credit co-op, I know it's a safe place to grow my savings. After the chaotic year we had, I'm looking forward to heading home in December to be with my family in Malaysia.

## SUMATHY D/O DAMODARAN

I know of members who are grateful for the loan services. How the loan is processed has been hassle-free and speedy. I think this is a good service which may need greater awareness. As a member, I am happy with the savings plan and enjoyed the practicality of the quiz prizes. With the re-opening of borders, I'm hoping the usual member tours will resume soon. Those are memorable times when we could catch up with our friends in the Co-op. Perhaps, the Co-op may wish to consider conducting useful short courses that would benefit less IT-savvy members such as accessing Zoom on mobile phones.





### **RITA SHIO**

My favourite member perks are quizzes with prizes, Annual Gala Dinners, and Members' Tours. I usually read SENSE in the mail or on the website to keep myself abreast of the Society's happenings, with an eye peeled out for upcoming tours, of course! The practical giveaways from the Co-op are also a good idea. With Christmas coming soon, I will be planning to have a special home-delivered meal to celebrate the season.

### **THAJUDEEN MOHAMED SHANAWASE**

I like the cash loans and the savings plan for members. The loans are unobtrusive and efficient and the repayment terms are equitable and manageable for the average wage earner. The bursary awards given out each year to members' children serve as an impetus for the children to do their best in school. I am proud that even after 95 years in existence and growing from strength to strength, our Society has not lost sight of its core social objectives, to help uplift workers' lives, for which it was originally set up. I wish our Co-op another 100 years of collective growth and prosperity.

### **NUR DZULFIQHAR BIN ZULAKIRUDIN**

My colleague introduced me to the Co-op some years back which I found to be a valuable platform for civil servants like myself. It allows members to get loans for key events such as buying a house, for a wedding, or catering to children's needs without the long process of paperwork and expensive charges imposed by banks. This service helps to relieve some financial burdens. As a long-standing Co-op, it is also a trustworthy place where I can put my savings without worries.



## LIM HOCK BENG

Society remembers our birthdays and I love how useful and practical the birthday gifts are! I'm still using last year's toiletry set and even this year's trolley is great for when I go grocery shopping. I enjoy the social activities as well, especially the annual Dinner and Dance which always served a good meal and put on an entertaining programme. I'm certainly looking forward to such activities taking place again!



## HAZLINDA BINTE SUKAIMI

I think the bursary awards are great for my kids to help encourage them to do better. I like our savings are deducted automatically through our salary which helps to provide an additional layer of financial security. And I really like the members' birthday gifts. They are very practical and useful especially this year!

## TAY CHAI LUAN

I became a member after attending an SGSCC roadshow at the ministry where I worked at some 20 years ago. I see the membership as a form of forced savings, contributing a small sum every month for both subscriptions and specific deposits. This is like squirreling away money that came in handy when I needed to make a downpayment for a property. SGSCC certainly fulfils its main objective of promoting savings. I would recommend SGSCC to every civil servant.



# SGS Co-op is now on WhatsApp

For faster service, members can now leave a message through WhatsApp at **+65 6337 4936**. Drop us a message with your query and membership details. Our Corporate Service Officers will look into your query and return your call.



## Member Referral Bonus

Members will receive a referral award of \$20 for every new member they introduce to the Co-op and an addition \$25 for every five members. This includes introducing family members to the Co-op.

Part-time membership recruitment roles are available with a remuneration package. For more details, please contact Ms Jaya at SGS Co-op's office.

## Staff Departure Notice

Effective 1 Nov 2021, Mr S Ramesh has left SGS Co-op. We thank him for his service. For any finance-related matters, please contact Mr Rajah at SGS Co-op's office.

## Pre-School Benefit for SGSCC Members

As affiliates of SASCO Ltd, SGS Co-op members get up to **\$200 off monthly pre-school fees** when you register your child at any Haven Schoolhouse centre.

### LOCATIONS:

#### Haven Schoolhouse @ Bahagia

29 Jalan Bahagia  
#01-348 S(320029)

#### Haven Schoolhouse @ Bukit Purmei

102 Bukit Purmei Road  
#01-78 S(090102)

#### Haven Schoolhouse @ Bedok North

93 Bedok North Avenue 4  
#01-1477 S(460093)

#### Haven Infant & Toddler Centre

114 Whampoa Road  
#01-123 S(320114)



 HavenSchoolhouse

 Haven Schoolhouse

*Terms & Conditions apply*



# 'Tis the Season to Be Jolly!

Here are some ideas on what to do this season:

## GO ON A VTL HOLIDAY

With more countries added to the Vaccinated Travel Lane (VTL), travellers returning from these countries need not be quarantined when they return to Singapore, provided they meet all the requirements. Do note that you are still required to comply with the entry requirements of the country you are going to. Check for the latest updates to travel advisories at [www.safetravel.ica.gov.sg](http://www.safetravel.ica.gov.sg).

**Planning to stay in Singapore? Here are some ideas on how you can enjoy the holidays:**

### Christmas Wonderland at Gardens by the Bay

Meet Santa Claus, play carnival games, be mesmerised by the Garden Rhapsody light and sound show, or browse for curated gifts at the Mistletoe Alley Market. Ticket charges apply for some activities. Visit [www.christmaswonderland.sg](http://www.christmaswonderland.sg) for more information.



### Changi Festive Village

Try glamping in Jewel or Terminal 4, run at sundown along Changi Jurassic Mile, race at Singapore's first indoor go-kart, bounce away at Dino Bounce, or check out the staggering dino-themed light decorations around Changi. Ticket charges apply for some activities. Visit [www.changifestivevillage.com](http://www.changifestivevillage.com) for more information.



### Christmas on a Great Street

Download PopAR Live on your mobile phones to experience an immersive virtual experience at Orchard Road. A 10-minute multimedia 3D and augmented reality (AR) projection show from 8pm to 10.30pm daily will be broadcast on the side wall of Mandarin Orchard Singapore. Special AR fireworks will also take place at midnight on the eve of Christmas and New Year's Day. Or take a virtual tour from the comforts of your home! Visit [Christmas.orchardroad.org](http://Christmas.orchardroad.org) for more information.



### Festive Celebrations at Singapore Zoo

Celebrate with the Creature Crew at Rainforest Lumina, a multimedia night walk at Singapore Zoo. Embark on a moonlit adventure with night itineraries or go on a safari-like experience with a staycation in a dome tent at Pavillion by the Lake in the Singapore Zoo. Ticket charges apply. Visit [Mandai.com](http://Mandai.com) for more information on programme and pricing.



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

## FINANCIAL LITERACY CLASSES

Managing your finances need not be complicated. Short courses are available to help you understand the basics and learn to manage your money.



### CPFB Happenings

Informative talks for CPF members about CPF schemes as well as useful topics such as legacy planning and choosing healthcare insurance. Some of these courses are free for CPF members. Learn more from CPF Infohub website or get updates from their Facebook page @CPFBoard.



### Institute for Financial Literacy

Free and unbiased financial education programmes for the public. Their programmes cover basic money management, financial planning and invest know-how. The institute is a collaboration between MoneySense and Singapore Polytechnic International. Learn more at ifl.org.sg.



### Community for Successful Ageing (ComSA) Learning Room

Plan ahead for your care in your later years should a crisis strike. Topics include drafting a will, lasting power of attorney and planning for advanced care. Courses are conducted in English or Mandarin. Singaporeans or Singapore PR aged 50 years and above can enjoy full subsidy of course fees at \$219.35 per person. Learn more through ComSA on Tsao Foundation's website.

## Special Year-End Quiz

1 Name the animal gracing the cover of our Jan/Feb 2021 issue.

\_\_\_\_\_

2 Our Mar/Apr 2021 issue featured the 12 committees which guide the activities of SGS Co-op. Which option below is not one of these committees?

- A) Investment Committee
- B) Membership Committee
- C) Health Committee
- D) Property Management Committee

3 A guest-of-honour visited our renovated office in August. Who was it?

*Hint: see SENSE Sep/Oct 2021 issue*

\_\_\_\_\_

4 In which month was the 2021 World Credit Union Conference held?

*Hint: see SENSE Jul/Aug 2021 issue*

\_\_\_\_\_

5 In our May/June 2021 issue, we shared news about a new mobile app that helps to block scammers from contacting you. The app is called ScamShield. True / False

**Festive Hamper worth \$100**



**5 Lucky Winners will be announced in our next issue.**

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

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

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

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

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

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

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

Submit your answers by **27 Dec 2021** through:

Fax: 6339 6772

Email: 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!

# NEWS *from around* Singapore

## VISITS TO HOSPITALS AND RESIDENTIAL CARE HOMES RELAXED FOR FULLY VACCINATED PERSONS

From 22 Nov, in-person visits will be allowed when both the hospital patient or care home resident and their visitors are fully vaccinated. If any of the parties are not fully vaccinated, visits will only be allowed on a case-by-case basis to protect the lives of vulnerable patients and residents and minimise the risk of outbreaks.

Source: Channel NewsAsia



## BOOKINGS WITH SINGAPOREDISCOVERS VOUCHERS (SRV) MUST BE MADE BY 31 DEC

Singaporeans should plan ahead and make bookings with SRV by 31 Dec. Their bookings can be used for staycations, attraction tickets and tours until 31 Mar 2022. More booking slots will be added by the five authorised booking partners viz Changi Recommends, GlobalTix, Klook, Traveloka and Trip.com. Those who need help to make bookings can visit SRV counters located in community centres or SingPost outlets in person.

Source: Singapore Tourism Board

## CIVIL SERVANTS GET 1 MONTH YEAR END BONUS

In recognition of the hard work and contributions of officers in the fight against Covid-19, civil servants will receive a year-end bonus of 1 month. Those in grades equivalent to MX15 and MX16, as well as those in OSS Grades III to V will receive an additional one-time payment of \$500. The Government will continue to pay the Non-Pensionable Annual Allowance of 1 month to all civil servants.

Source: Public Service Division



# Quiz Time

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



1. How much will a member be paid for referring 5 new members to SGS Co-op?  
A) \$100    B) \$25    C) \$50    D) \$125
2. When will SGS Co-op celebrate 100 years?  
A) 2022    B) 2024    C) 2026    D) 2025
3. Singaporeans can plan for a visit to the Singapore Zoo in March 2022 and pay for their admission tickets using SRV vouchers. However, they must make their bookings by 31 Dec 2021. *True / False*
4. Members can now make queries via WhatsApp. *True / False*
5. CPF B conducts talks about managing your CPF funds. *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  
**10 Jan 2022** through:

Fax: 6339 6772  
Email: 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 Sep/Oct 2021 issue.**

1. Emily Low Quee Choo SXXXX684C
2. Surin Kaur D/O Mindal Singh SXXXX397E
3. Ng Shu Jun Gina SXXXX0027Z
4. Imran Bin Saadon SXXXX772E
5. Heng Swan En SXXXX777C
6. Santhi D/O Sinnathamby SXXXX931C
7. Naseer Bin Peer Mohd SXXXX826C
8. Raveen SXXXX558Z
9. Janice Yong Sok Yeng SXXXX884
10. Tan Eng Kiat SXXXX986G

**Please collect your prize by 31 Jan 2022.**

**Here are the 20 Winners from watching our Live Show Replay**

*(from SENSE Sep/Oct '21 issue):*

1. Lim Tong Gee SXXXX472G
2. Lavina Vijayakumar SXXXX010J
3. Teo Lay Peng SXXXX254E
4. Ho Chee Seng SXXXX196I
5. Tong Yew Fai SXXXX973I
6. Vijayeswari D/O Visulingam SXXXX719E
7. Segar S/O Govindarajoo SXXXX871D
8. Halijah Binte Dahari SXXXX387C
9. See Yew Siong SXXXX580Z
10. Lee Ah Sai SXXXX093E
11. Shakila Binte Madi SXXXX376Z
12. Suadah Bin Mokson SXXXX461A
13. Lin Guorong SXXXX148E
14. Pradeep Kumar S/O Vijanarayan SXXXX722F
15. Phua Siew Boon SXXXX716F
16. Jayaram Rose Mary SXXXX139H
17. Chan Si Ling, Angelia SXXXX404F
18. Lim Mei Kian SXXXX783F
19. Tham Kin Yuen SXXXX921Z
20. Goh Kiok Swee SXXXX067Z

**Please collect your prize by 31 Jan 2022.**