

# A sense of belonging

# Sense



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

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

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1 Sophia Road #05-21 Peace Centre  
Singapore 228149

**Tel:** 69336775/69336776 (Loans), 69336779 (Membership), 69336778 (Savings), 69336775 (Accounts), 69336779 (Activities) **Fax:** 63396772

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

**Email:** admin@sgs.coop **Feedback:** thc@sgs.coop

**Website:** www.sgs.coop

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



Photograph: SGS Anniversary Gala Dinner 2016

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**FROM THE CHAIRMAN**

# Closing 2016,

*As I pen my message for the last issue of Sense this year, foremost on my mind is gratitude to our members for supporting the Co-op through yet another memorable and financially sound year. Before we enter our 92nd year as Singapore's first and oldest credit co-operative, it is perhaps a good time to review our fundamentals.*

## EMBODYING CO-OPERATIVE IDEALS

At SGSCC, our mission is to promote thrift, enable self-help and support our members in achieving financial stability in their lives. I would like to share a statement from the International Co-operative Alliance:

“Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.”

Because we uphold these values, our members are able to bond with one another and with their Co-op. At SGSCC, we call this “A Sense of Belonging”.

We also strive to support the family ideal. In 1996, we amended our By-laws to allow spouses to become members. Since then, we have also opened our doors to other immediate family members including the child, adopted child, step-child, parent, step-parent, brother, step-brother, sister and step-sister of existing members. This has allowed 274 family members to join our Co-op. I hope more members will be encouraged to share the

# Creating 2017



their time to help more public service officers understand the benefits of an SGSCC membership while supporting our Co-op's growth targets.

On our part, the Co-op continues to provide for members' well-being by facilitating savings with attractive interest rates, caring for your health with insurance coverage and hospitalisation benefits, encouraging your children through education bursary awards and much, much more.

## TOGETHER IN 2017

Every year, we strive to build a better and more progressive SGSCC—and 2017 will be no exception. With togetherness and eagerness, let's create a new year of peace, prosperity and plenty for ourselves, our families and our friends.

A very Merry Christmas to our Christian friends and a Happy New Year to one and all!

benefits of an SGSCC membership with their immediate family and bring them into our fold.

## A SOCIAL ENTERPRISE AT HEART

In the words of the Singapore National Co-operative Federation, "co-operatives are a regulated social enterprise. [They] are non-profit and serve social and members' needs and follow the principle of self and mutual help to provide benefits for members."

As a social enterprise, everything we do is for the good of our members, the Co-op and the community. I hope to see more members embracing the co-operative spirit and integrating their self-interest with those of their fellow workers and members. A great example would be our Recruitment Champions—members who volunteer




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



# Glitz and Glamour



Dazzling outfits and equally dazzling smiles filled the Grand Ballroom of Mandarin Orchard Singapore on 19 November 2016 as close to 800 members and friends of SGSCC gathered to celebrate yet another successful and memorable year.

The glitzy event was themed 'Hollywood Bollywood' and shone the spotlight on members! To thank them for their continued support, the organising committee put together a full night of fun and entertainment. Even before the event began, members had fun at the Henna painting station, instant photo booth and received personalised rhinestone keychains to commemorate the occasion.

With the arrival of Guest-of-Honour Ms Low Yen Ling, Parliamentary Secretary, Ministry of Education and Ministry of Trade & Industry, and Mayor, South West District, the celebrations began with a eight-course Chinese meal and dessert platter and a line-up of entertainment including live music, a stand-up comedy segment, dance performances and more. Members actively participated in the stage games, winning themselves and their tables generous prizes. Throughout the evening, as many as 50 lucky draw prizes, 21 table prizes and two Best Dressed awards were also handed out, making the Gala Dinner a truly rewarding experience for many!





“Tonight’s sizeable turnout is clearly a reflection of the strong bonds and sense of belonging that our members feel for their Co-op.”

**Mr John Raghavan, Chairman**





*“There’s always good food and entertainment as well as attractive prizes so I enjoy coming every year. The Hollywood Bollywood theme is fun and ties in well with the year-end festivities too.”*

**Jessica Ann**

*“As a credit co-operative, SGS has done an excellent job with the guidance of your Committee of Management, the hard work of your Secretariat team and the support of your members. Thank you for building a nest egg and financial security for our public service officers.”*

Guest-of-Honour

**Ms Low Yen Ling**

*Parliamentary Secretary,  
Ministry of Education  
and Ministry of Trade & Industry,  
and Mayor, South West District*



*“In 2017, I hope that the Co-op will continue to do more for members. I’m looking forward to more overseas tours and the birthday gift!”*

**Jenny Hu**

*“This is my first Gala Dinner. My colleagues invited me to join them and I’m glad that I did! The event looks awesome and I’ve already made new friends too.”*

**Siti Nafisah**



*“Our daughters really enjoy attending the Gala Dinner every year. They love the food and the entertainment is always great.”*

**Greg and Karin Lim**



*“We’ve been attending the Gala Dinner for about 10 years now. We’ve formed a group with our colleagues and we get a table every year. It’s a good chance to have fun and catch up with old friends.”*

**Raveen and Alice**



*“I’ve been an SGS member for about 30 years but I only started attending the Gala Dinner about five years ago. I enjoy making it a family function. I think the event is great because it is suitable for all ages — the young and the old!”*

**Lalitha**



# PREMIER SECURITY

**SGSCC IS PROUD TO BE A FOUNDING MEMBER OF PREMIER SECURITY CO-OPERATIVE**

In 1984, two major co-operatives came together with the aim of making Singapore a safer and more secure place to live and work. SGSCC and the Singapore Police Co-operative Society pooled their resources to establish Premier Security Co-operative, a licensed

agency whose main objective is to put the experience and expertise of retired Police and Armed Forces officers to good use.

From its humble beginnings as a new player in the security industry with just two staff and a small

paid-up capital of \$50,000, Premier Security has grown into a leading unarmed security service provider in Singapore.

It serves a wide range of clients in the commercial, education, medical and residential sectors with security







guard, mobile patrol, security escort as well as 24-hour monitoring and security consultancy services. As part of its recruitment policy, Premier Security gives priority to former officers of national uniformed groups.

Today, Premier Security has 700 staff, nine other institutional members, a paid-up capital of \$3.5 million and an annual turnover in

excess of \$15 million. Through its success, SGSCC has recouped its initial investment and is now earning annual dividends of 10%.

With its team of highly trained personnel, Premier Security has made a name for itself in the industry. It consistently achieves Grade 'A' in the annual Security Agency Grading Exercise conducted by the Police Licensing & Regulatory

Department and has been named 'Security Agency of the Year' twice by the International Institute of Security & Safety Management.

**For more information about Premier Security, please visit [www.premiersecurity.org.sg](http://www.premiersecurity.org.sg) or call 6291 9866.**

*Source & Photo Credits: Premier Security Co-operative Ltd*

## The SGSCC Connection

As a founding member of Premier Security, SGSCC has been a keen supporter from the very beginning. Over the past 30 years, many SGSCC members played an active role in the good governance of Premier Security. Today, four members of SGSCC's Committee of Management are proud to serve on Premier Security's Board of Directors.

- **Mr John Raghavan**, Chairman, SGSCC and Vice Chairman, Premier Security
- **Mr Tan Hung Cheng**, Honorary Secretary, SGSCC and Honorary Secretary, Premier Security
- **Mr S Sundram**, Honorary Treasurer, SGSCC and Assistant Honorary Treasurer, Premier Security
- **Mr S Mohan**, Committee Member, SGSCC and Board Member, Premier Security

# Recruitment Roadshows



**S**GSCC hits the road with two membership drives for the Singapore Civil Defence Force and Ministry of Social and Family Development!

The Co-op is working hard to achieve its target of 10,000 members by actively organising recruitment roadshows to reach out to more public service officers.

On 12 October 2016, SGSCC participated in a roadshow organised by Singapore National Co-operative Federation at the Ministry of Social and Family Development (MSF). This was held in conjunction with International Credit Union Week. The SGSCC team, including Assistant Honorary Secretary and Recruitment Sub-Committee Member Mr Lim Hee Joo, were delighted to meet many MSF employees—including some fellow members who visited the booth to say hi!

Shortly after, the Co-op organised its own recruitment drive at the Singapore Civil Defence Force (SCDF) Headquarters. For the one-day programme on 20 October, SGSCC Recruitment Sub-Committee Chairman Mr Abdul Alim Karim, Recruitment Champion Mr Nadesan Chandra and the SGSCC staff team set up a booth in the SCDF cafeteria. They also gave a presentation and held a sharing session with 30 SCDF employees during lunch time. Through the day's efforts, they engaged close to 200 potential members and managed to get over 40 of them to sign up on the spot!

In addition to the 40 new sign-ups, another 140 interested public service officers also took application forms, so the Co-op is looking forward to welcoming more new members soon! The two roadshows have also been successful in promoting SGSCC and spreading awareness of its membership privileges to a sizeable community.

# TRY YOUR HAND AT RECRUITING!

Introduce your colleagues to an SGS membership by sharing these benefits with them! Every member you refer earns you \$20, credited to your Specific Deposit Account.

## ENJOY RETURNS ON SAVINGS

Fixed Deposit Account

Subscription Account

Specific Deposit Account

## ENJOY LOAN FACILITIES

Unsecured Loan

Surety Loan

Subscription Loan

## ENJOY OTHER PRIVILEGES

### Hospitalisation Benefit

\$30 a day, capped at 15 calendar days a year.

### Insurance Coverage

Free insurance coverage for members on accidental death or permanent disability.

### Death Benefit

\$300 upon death of member after at least 15 years of membership.  
\$200 upon death of spouse.

### Loyalty Benefit

Members with at least 15 years of membership with the Co-op receive \$200 upon cessation of membership.

### Bursary Awards for Members' Children

Bursaries of \$100 to \$1,000 are awarded to members' school-going children. Subject to application and assessment.

### Extended Membership

Members who resign or retire from their current employer can continue their membership if they have been a member of the Co-op for at least 10 years prior.

### Family Membership

Members may enrol their family as Co-op members to enjoy privileges.

Highly subsidised overseas tours and annual Gala Dinner with lucky draw prizes.

Information is correct at time of print and may be subject to changes. For details and updated information, please visit [www.sgs.coop](http://www.sgs.coop).



## Three ways to spend less on gifts this festive season

- 1 **Shop wisely and wrap nicely.** Bargain items can be made to look more expensive than they really are! Present them in a gift basket or combine several small items into one delightful gift.
- 2 **Buy family or couple gifts** instead of individual ones.
- 3 **Go handmade and heartfelt** and you could wow people with your effort!

To understand how SGSCC 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).



Photo: 123RF

# Quiz Time

SPECIAL YEAR-END EDITION

Prizes await  
15 lucky  
submissions!

10 winners will win

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

5 lucky winners will win

a grand prize of a festive hamper  
worth \$100!



1. Who was the Guest-of-Honour at the SGS 91<sup>st</sup> Anniversary Gala Dinner?  
\_\_\_\_\_
2. Name any two SGS Committee of Management members who serve on Premier Security's Board of Directors.  
\_\_\_\_\_
3. Which two government bodies did SGS engage through its recruitment roadshows?  
\_\_\_\_\_
4. In total, how many new members signed up during the two roadshows?  
\_\_\_\_\_
5. What reward do SGS members enjoy each time they refer a new member?  
\_\_\_\_\_

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

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

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

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

## Congratulations

### Sep/Oct Quiz Winners!

Azrah Bivi Bte Ali Ahmed SXXXX877B  
Goh Kok Wee SXXXX330I  
Kwah Bee Ling SXXXX704C  
Machinah Bte Jasman SXXXX571C  
Rinaa d/o Ragupalan SXXXX436J  
Roslan Bin Kamat SXXXX827F  
Seah Ngee Sim SXXXX476F  
Seo Dee Chern SXXXX780C  
Tan Bee Leng SXXXX669J  
Vasuhi d/o Palanisamy SXXXX178E

Please collect your prize by **30 December 2016**.

Submit your answers by **19 December 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.

