

# A sense of belonging

# Sense



**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**

# SMALL GESTURES

**As an individual, we may feel that there's a limit to what we can do. But as a family of 7,000 members, we can make a world of a difference.**

## SHAPING YOUNG LIVES

**P**lease feel proud that, as a member of SGS Co-op, you have made a difference in 199 young lives this year. With your annual \$5 contribution, and the support of our well-wishers and benefactors, 199 school-going children were able to receive the 2018 SGS Annual Bursary Awards. We disbursed a total of \$44,450 in bursaries this year.

The SGS Annual Bursary Awards is a tradition that we are proud to uphold since 1974. It is an important symbol of our family first values. As a Co-op, our primary objective is to help our members build financial resilience and stability, but our care also extends to your family. The SGS Annual Bursary Awards is designed to recognise, support, and encourage members' school-going children in their education journey.

In selecting the bursary award recipients, our Education Sub-Committee reviews not only academic results, but also participation and achievements in co-curricular activities. This embodies our hopes that our members' children will grow up to be well-rounded individuals with the knowledge and skills

# CAN MAKE A BIG DIFFERENCE



to succeed in life. It is a long road from adolescence to adulthood and, even though the bursary award may be a small token, it is a tangible form of encouragement. It tells our recipients that they are supported not only by their families and friends, but also by our entire Co-op of 7,000 public service officers.

That is the far-reaching impact of \$5.

In the last eight years alone, your contribution has enabled the Co-op to disburse close to \$400,000 in bursary awards to over 1,600 students. As our family of members grows, we will be able to amplify our reach and touch even more young lives in the future.

## SUSTAINING OUR FUTURE

The SGS Bursary Awards is a clear example of our self-help philosophy and how, as a united family, we are greater than the sum of our parts. This is an important reason why we are eager to grow beyond our current membership of 7,000.

Most of you would be aware that the Co-op's goal is to reach 10,000 members by our 100th anniversary in 2025. There is strength in numbers, and a larger membership base will allow us to do more for you.

This is another opportunity for every member to make a difference. While your Committee

of Management and Secretariat team continue to work hard to bring in new members, you can do your part by introducing your friends and colleagues in the public service to join us. If each of us refers one new member, we would be able to double our membership count and exceed our goal. As a token of appreciation, the Co-op continues to offer a \$20 referral reward for each new member. It is a win-win situation for you, as a member, and for the Co-op as a whole. For more information on our member-get-member programme, please contact our Secretariat team.

Before I end, I would like to wish our Hindu members a happy Deepavali! May the festival of light illuminate your lives and bring peace, progress, and prosperity.




**John Raghavan PB, PBS**  
Chairman





# Supporting The Road To Success

The SGS Annual Bursary Awards was held for the 44<sup>th</sup> time on 25 August 2018 at the Civil Service Club, Tessensohn Clubhouse. This year, the annual tradition honoured 199 deserving students with bursary awards totalling \$44,450. Eighty of them were invited to receive their awards in person from Guest-of-Honour Mr Vickram Nair, Member of Parliament and Advisor to Grassroots Organisations for Sembawang GRCs.

Before handing out the awards, Mr Nair applauded the Co-op for this meaningful initiative. He said, "We cannot afford to be complacent with education because our people are the most important asset. Now that we have worked hard to develop the education system that is highly regarded in the international arena, we would like to make sure that every child has a sound academic foundation and the opportunities to grow both academically and in leadership roles. Our hope is to educate children and nurture them into confident, self-thinking individuals who are integral to our community."

This was echoed by Mr Tan Pin Cheow, Chairman of the Education Sub-Committee, who shared how his Sub-Committee places equal emphasis on academic



results as well as participation in co-curricular activities in reviewing every bursary application.

The SGS Annual Bursary Awards has been held annually since 1974 to support members' school-going children in their education journey as they pave their own road to success.

# Let's Hear What Our Recipients Say...



I am really honoured to receive the bursary award and hope that it will assure my parents that I am doing well and they need not worry about me. I am very excited to be starting a new chapter in my education journey as a freshman in NTU.

**Siti Nur Zulaikha Binte Ibrahim**  
19, Nanyang Technological University



It's my first time receiving the bursary award, so I'm very happy. Taking initiative in my everyday learning really paid off but I wouldn't have gotten this award without my parents' support. I'd really like to dedicate this achievement to them.

**Sameer S/O Shyam S**  
17, ITE College Central



Without hard work, we cannot get very far in life and making sure we do well in school is the first step towards a better future. This bursary award is a reminder to me that hard work will always pay off and that there will always be people supporting my dreams and my future.

**Muhammad Irfan Bin Ahemed Ghani**  
16, Kranji Secondary School



I have always kept in mind that hard work comes first and enjoyment comes later. My greatest motivation is telling myself that doing well in school will eventually earn me a better future. I do it not only for myself, but also to make my parents proud.

**Briana Cheong**  
16, Chung Cheng High School (Main)



# Our Members Share Their Thoughts



I've been a member at SGSCC since my daughter started schooling and it has helped me set up a good savings plans for her while planning for my retirement. I'm really happy to see her receive the award. It will give her the extra push that she needs to do even better.

**Kay Thi Soe**

**Mother of Ingyin Kay Thi, 25**  
National University of Singapore



The bursary award is significant because it is important for our children to understand that hard work will never fail them. Through the award, I hope that my son Ragesh realises that it is up to him to build a good future for himself.

**Pakiam D/O Selliah**

**Mother of Manirasan Ragesh, 21**  
Republic Polytechnic



It was a pleasant surprise to be invited here to witness our son collecting his bursary award. Even though we're very happy and proud of him, we always remind him to not be complacent about his achievements and to continue studying hard.

**Maria Aziz**

**Mother of Muhammad Nur Afiq Bin Saharom Kumie, 16**  
ITE West



This award serves as a great encouragement for students and parents from middle and low income families. With the award as a motivation, I believe that my son Keith will study harder and work harder towards his goals.

**Yeo Boon How**

**Father of Keith Yeo, 17**  
Temasek Polytechnic

# Securing Your Future Through Lifelong Learning

The way the world works is changing. With globalisation, automation, and the digital economy happening on one hand, and Singapore's Smart Nation transformation on the other, lifelong learning has been identified as an important way to build a relevant and resilient workforce.

Singaporeans have been granted \$500 in credits by SkillsFuture Singapore to take ownership of their learning and, between January 2016 and January 2018, more than 285,000 people have begun using these credits. In addition, industry-specific Skills Frameworks have been developed to provide key information on career pathways, job roles, and the existing and emerging skills required for these job roles. These are invaluable resources for people keen on entering, or developing in, a specific industry, such as security.

## A SECURE JOB

The private security sector offers many opportunities for those looking for a new career, part-time work, or post-retirement employment. To equip aspiring security officers with the right skills and competencies, CCCS International Learning Institute (CCCS ILI) offers a host of learning programmes.

CCCS ILI is an approved training organisation (ATO) accredited by SkillsFuture Singapore and the Police Licensing Regulatory Department, and a recipient of the National Business Award (Singapore) in 2016. It was founded in 2010 by Customs Credit Co-operative and officially taken over by Premier Security Co-operative Ltd in September 2017.

Under Premier Security's leadership, CCCS ILI continues to develop Workforce Skill Qualification (WSQ) courses based on the Skills Framework for Security to strengthen the local private security workforce. In addition to two basic and mandatory WSQ courses for licensing, it currently offers both WSQ and non-WSQ courses to equip learners with



skills and competencies that are essential for the private security industry. These include:

- Provide Guards and Patrol Services (Mandatory)
- Handle Security Incidents and Services (Mandatory)
- Recognise Terrorist Threats (Mandatory from Jan 2020)
- Operate Basic Security Equipment
- Manage Disorderly Conduct & Threatening Behaviour
- Conduct Security Screening on Persons & Bags
- CERT First Aid (with CPR-AED)
- Effective Customer Handling at Workplace

CCCS ILI's courses are designed in small, bite-sized modules so that learning can be comfortably managed by anyone seeking employability or progression in this industry. To fast-track your lifelong learning, accelerate your career, or seek post-retirement employment, please visit the CCCS International Learning Institute campus to learn more.



### CCCS International Learning Institute Pte Ltd

1 Sophia Road, Peace Centre #06-26, Singapore 228149  
Tel: 6884 5635 / 9626 7881



# Celebrate Four New Years In One Year

**In every culture, the dawn of a new year is a cause for celebration.  
In multi-cultural Singapore, we enjoy this four times a year!  
Here are some interesting facts about each of them.**

## NEW YEAR'S DAY

We celebrate New Year's Day on 1 January since it marks the start of the Gregorian calendar. This calendar was created back in 1582 by Pope Gregory XIII to replace the Julian calendar (named after Julius Caesar), which was widely used in Europe at the time. While the Gregorian calendar is often referred to as the solar calendar, there is actually a 26-second difference. It doesn't seem like much now, but by the year 4909, this would mean that the Gregorian calendar is a full day ahead of the solar year.





## CHINESE NEW YEAR: *SPRING FESTIVAL*

Traditionally, the Chinese base their new year on the lunar calendar and instead of celebrating just the first day, the festivities last until the full moon, 15 days later. There are customs associated with each of the 15 days — for example, the seventh day is celebrated as the ‘Day of Mankind’ or everyone’s birthday, while the ninth day is believed to be the Jade Emperor’s birthday. All these lead up to the 15<sup>th</sup> day, which is known as *yuan xiao* in Chinese or ‘*chap goh mei*’ in Hokkien. This marks the first full moon of the lunar new year and is also referred to as Lantern Festival due to a Tang dynasty tradition of lighting lanterns on this day. Glutinous rice balls are eaten on this day as their roundness symbolises family togetherness.



## ISLAMIC NEW YEAR: *MUHARRAM*

The Islamic new year, which starts from the 1st Muharram, marks the beginning of the Islamic calendar of 1440 Hijrah. This coincides with 11 September 2018 in Singapore. The Islamic calendar, known as Al-Hijrah, comprises 12 months with each month lasting 29 or 30 days. It marks the emigration of Prophet Muhammad, from Mecca to Medina (known as Hijrah). It also symbolises a person’s change of character; to amend for their deeds and to turn over a new leaf. While Hari Raya Puasa marks the celebration of the completion of 30 days of fasting in the month of Ramadan, it is not, as what most people interpret it to be, the new year for Muslims.



## TAMIL NEW YEAR: *PUTHANDU*

For Tamils, Puthandu marks the beginning of the Hindu solar calendar and the first Tamil month of ‘Chithirai’. In some parts of Tamil Nadu, the festival is also called ‘Chittirai Vishu’. It typically falls on 14 April and is celebrated with neem flowers and raw mangoes, believed to symbolise growth and prosperity. On the eve of Puthandu, it is customary to prepare a plate of three fruits (mango, papaya and jackfruit), jewellery, money, flowers and a mirror, so that these auspicious items are the first thing that families see when they wake up on Puthandu. This day is also celebrated as the start of the new year in many other countries, including Nepal, Sri Lanka, Laos, and Cambodia.



## National Day Rally 2018 Highlights

Prime Minister Lee Hsien Loong covered many key issues during his National Day Rally speech on 19 August. Here's a quick look at the housing and healthcare announcements that may affect you.

### Enhanced Home Improvement Programme (HIP)

The existing HIP for HDB flats built in 1986 or earlier will be extended to include flats built as early as 1997 so as to address the issue of ageing flats. Under HIP, homeowners can opt for essential, optional, and Enhancement for Active Seniors (EASE) improvements with the government fully funding essential improvements and subsidising the rest.

### Expansion of CHAS Coverage

The Community Health Assist Scheme (CHAS) that was introduced to help lower and middle income Singaporeans pay for outpatient medical expenses at General Practitioner (GP) clinics will be extended to all Singaporeans with chronic conditions regardless of income.

### Launch of HIP II

In addition to the extension of HIP, a second phase of the same programme has also been announced. The new HIP II will give older flats a second upgrading opportunity at the 60- to 70-year mark. It is expected to come into force in about 10 years' time.

### Merdeka Generation Package

Singaporeans born between 1950 and 1959 will receive the Merdeka Generation Package to offset their healthcare costs. About 500,000 Singaporeans are expected to benefit from this, which includes outpatient subsidies, Medisave top-ups, MediShield Life premium subsidies and payouts for long-term care.

### Voluntary Early Redevelopment Scheme (VERS)

VERS has been unveiled as a new scheme to redevelop HDB flats. It will be implemented in about 20 years' time. VERS will kick in when HDB flats are about 70 years old, and will allow homeowners to vote on whether they want the authorities to take back the flats in return for compensation. Compensation is expected to be less generous than under the Selective En Bloc Redevelopment Scheme (SERS).

### A Wider Polyclinic Network

To bring care closer to people, Singapore's polyclinic network will be steadily expanded. The next five years will see six new polyclinics serving patients. New polyclinics in Sembawang, Eunos, Kallang, and Bukit Panjang are expected to be ready by 2020, while the Nee Soon Central and Tampines North polyclinics are scheduled for 2023.

Source: The Straits Times



# Membership Updates

## Withdrawal of Subscription Savings

With effect from September 2018, any member who is free from liabilities with the Co-op may, if he so wishes, withdraw up to 95% of the paid-up subscription savings once every three years. This is pursuant to Bylaw 8.5.

## Revision of Loan Limits for Permanent Residents

With effect from September 2018, members who are Singapore Permanent Residents shall be eligible to four times of their gross monthly salary loan in addition to the paid-up subscription savings in their account. Other rules on loan remain unchanged.

## BE MONEY SMART! Tips from SGSCC

### GET FIT FOR FREE

A healthy, active lifestyle can be yours, even without paying for a gym membership. Here's how!

- 1 **Choose to walk.** Clocking 10,000 steps a day can make a huge difference to your health and you can do it anywhere, anytime. Make walking part of your daily commute by alighting a stop earlier.
- 2 **Join a free workout.** Find out which is the closest Health Promoting Mall near you and head down for exercises classes like Zumba, absolutely free of charge.
- 3 **Head to the park.** Sundays @ the Park is a Health Promotion Board initiative offering fun, instructor-led workouts at 50 parks across Singapore.



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](mailto:admin@sgscoop.sg).



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

Submit your answers by  
**26 October 2018:**

- 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.*

*Congratulations*  
**July/August Quiz Winners!**

**Aw Yong Kheng Soon**  
**Ismail Bin Abu Bakar**  
**Jamielene Joan Fernandez**  
**Juwietta Binte Juma'at**  
**Lim Kai Shin**  
**Maspahlela Bte Abdullah**  
**Mohamad Izuan Bin Bahari**  
**Sureshkumar S/O K Madhavan**  
**Tan Kwee Eng**  
**Teo Lucy**

*Please collect your prizes by **2 November 2018.***

1. The 2018 SGS Annual Bursary Awards marks the 44<sup>th</sup> year that the Co-op is disbursing bursaries to members' school-going children. *True / False*
2. Complete this sentence: This year, \_\_\_\_\_ recipients received a total of \$\_\_\_\_\_ in bursary awards from the Co-op.
3. Name the Guest-of-Honour at the 2018 SGS Annual Bursary Awards.  
\_\_\_\_\_
4. On which dates were Puthandu and Muharram celebrated this year? \_\_\_\_\_
5. What reward awaits members who successfully introduce new members to join the Co-op?  
\_\_\_\_\_

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

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

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

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

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

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