

A sense of belonging

Sense



SINGAPORE GOVERNMENT STAFF CREDIT
CO-OPERATIVE SOCIETY LIMITED

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5 Lighting Up
The Night

6 SGS Co-Op 48th Annual
Bursary Award Ceremony

8 Same Same
But Different



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SGS CO-OP
A sense of belonging

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FROM THE CHAIRMAN

Dear Members,

It has been three years since we last had an in-person event and I am delighted that we are finally able to host a physical event with the lessen restrictions in place – our 48th Annual Bursary Award Ceremony which took place on 20 Aug 2022.

Although we are in the new normal with COVID19 sense-making, it is indeed an occasion to celebrate.

48th ANNUAL BURSARY AWARDS

This year, we awarded bursary awards to a total of 133 students. Yet, unfortunately, we are unable to award every student in person. Despite the constraints we faced, we managed to gather 80 award recipients, together with their families, and celebrate their progress as a big family within SGS Co-Op, honouring their hard work and resilience on a stage.

Hence, I am grateful to those who have taken the time to join us at the event. Our children need to be cheered on and it reinforces our family spirit when we come together on an occasion like this. On this note, congratulations to our children and their parents who have supported and encouraged them to do well.

A HALLMARK TRADITION

The bursary awards are a hallmark tradition of SGS Co-Op. Without fail, we strive to give out awards every year, especially during the pandemic, when financial concerns are at the top of every family's mind.

On average, we accord approximately \$30,000 to \$50,000 each year, and in the interest of benefitting as many students as possible, the criteria we set for the award may be stringent but quite achievable by most students. Therefore, we encourage members with school-going children to send in their applications for the award.



CELEBRATING TOGETHER

Those who missed this year's application should try again next year. The call for applications is open from January through April where announcements are made on our website and in Sense – please look out for it.

OUR GOAL IS 10,000

Our current membership stands at around 7,000 members, whilst our target is 10,000. How joyful our celebrations would be if we could accomplish 10,000 when our society turns 100!

The good news is that our membership profile is changing – older members retire, and younger members are joining us. This signals that our recruitment efforts are making headway.

EXPANDING OUR OUTREACH

SGS Co-Op is a niche co-operative where members are bonded by a good cause to promote thrift and build financial resilience and look out for one another. The cornerstone of a co-operative is the self-help concept and pooling of resources.

Therefore, I urge every member to drive our member-get-member recruitment efforts with renewed enthusiasm in their workplace. Every new member sign-up will be rewarded with \$20; so do help to expand our membership outreach.

MORE REASONS TO CELEBRATE

Having survived another tumultuous period, we are all looking for a win and a reason to celebrate. With our

Centennial 100 Years Celebrations coming soon, we are very keen to mark this milestone as joyous and memorable as possible – do stay tuned and look out for new events and activities leading up to it.

Recently, we have commenced our popular Members' Tour. We started with a small group to a familiar destination to keep things manageable. We received positive feedback and will be looking to arrange more tours soon.

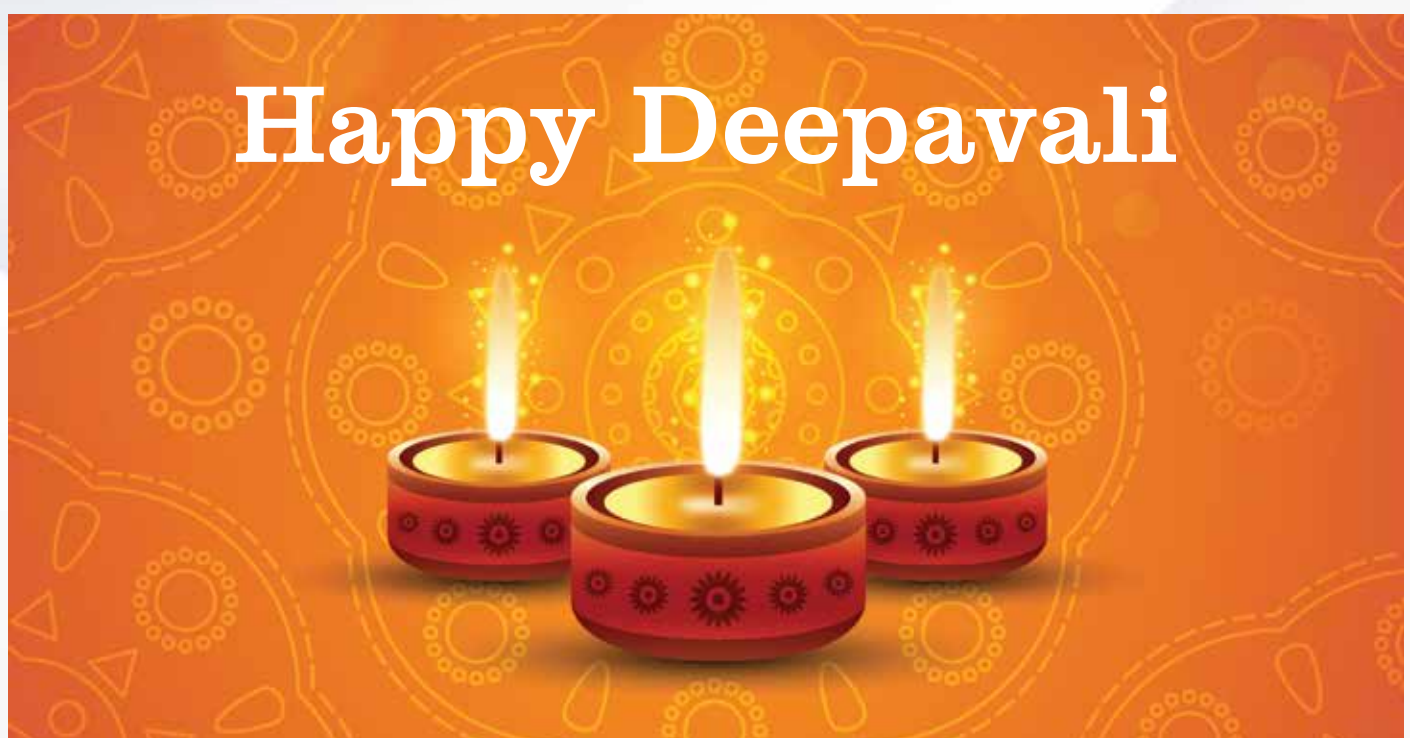
However, we regret that we have to put off holding our Annual Gala Dinner this year as it is a much bigger event with a bigger turnout. Holding it next year gives us more time to organise as well as to prepare for contingencies. I ask for your patience and understanding in this.

In closing, I would like to wish all our Hindu and Indian members and their families a very blessed Deepavali. May you have a wonderful and bright celebration!

Regards,



John Raghavan PB, PBS
Chairman





SNCF Recaps the 2022 Asian Credit Union Forum in Bangkok, Thailand

Taking place from 29 Aug to 1 Sep, the 2022 Asian Credit Union Forum saw over 340 credit union representatives from around the world attending, and covered salient trends and themes for the credit unions.

The Singapore National Co-operative Federation (SNCF) delegation of 12 members, included SNCF's deputy chairman and credit co-operative sector head Mr. Yeo Chun Fing, SNCF's EXCO member and chairperson of the Singapore Government Staff Credit Cooperative Society (SGS) Mr. John Raghavan and SNCF's chief executive officer Mr. Ang Hin Kee. The other Singapore delegates hail from Citiport Credit Co-operative Limited, and POLWEL Co-operative Society Limited – all renowned credit co-operatives in Singapore.

Organised by the Association of Asian Confederation of Credit Unions (ACCU), and co-hosted by the Credit Union League of Thailand and the Federation of Savings and Credit Cooperatives of Thailand (FSCT), this year's theme 'Greener, Inclusive, Resilient Patch to Covid-19 Recovery' called for co-operative members to act on

pressing issues brought about by the pandemic and climate change.

Across the four-day conference, a total of seven plenaries and nine breakout sessions took place. They revitalised the role credit unions play in combating the impacts of climate change, intergenerational participation and how best to navigate the post-Covid-19 landscape.

More importantly, the 2022 Asian Credit Union Forum offered ample opportunities for co-operative members to share about the lessons learned from the pandemic. At a plenary discussion 'Outlook of Asian Credit Union Movement Post Covid-19', panelists highlighted how credit co-operatives should focus on business sustainability.

Beyond the insightful sharing sessions, the Singapore delegates also had opportunities to network with members from other credit unions. The 2022 forum concluded with an evening on the Chao Phraya Princess Cruise.

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SNCF Team and SGS Co-Op Chairman Mr. John Raghavan with ACCU President, Mr. Kim Younsik and Chief Executive Officer, Ms. Elenita V. San Roque



SNCF EXCO First Deputy Chairman & Credit Sector Chairperson, Mr. Yeo Chun Fing signing the Asian Credit Union Forum 2022 Bangkok declaration

湖畔灯会 LIGHTS BY THE LAKE 2022



Lighting Up the Night



In celebration of the Mid-Autumn Festival, this year's annual Lights by the Lake 2022 was organised in conjunction with the President's Challenge to recognise the nation's strength and resilience against diversity whilst raising funds and awareness for the President's Challenge Charity Fund.

The lights festival was held from 25 Aug to 18 Sep, attracting around 800,000 visitors and raised around \$300,000 for the President's Challenge Charity Fund. This event was presented by the National Parks Board, in partnership with A-Smart Media, People's Association and the South West Community Development Council, and supported by the National Arts Council and SPH Media's Chinese Media Group.



SGS Co-Op Committee Members with President Halimah Yacob and Ms Low Yen Ling, Mayor of the South West District

Contributing to this meaningful event, SGS Co-Op donated \$20,000 and adopted the Netherlands lantern set piece. In appreciation of the support from SGS Co-Op, Chairman Mr. John Raghavan received a plaque from President Halimah Yacob during the light-up ceremony held on 25 Aug 2022.





SGS CO-OP 48th ANNUAL BURSARY AWARD CEREMONY

SGS Co-Op's 48th Annual Bursary Award Ceremony was held on 20 Aug 2022 at the Singapore Civil Service Club at Tessensohn Road. After three years, this was the first physical event held with 80 students present in the auditorium to receive their award in person. Mr. Lim Yuxiang, Chair of the Bursary Awards Sub-Committee explained, "Due to space constraints, it is unfortunate that we could not host everyone today. Instead we have sent congratulatory letters to the other 53 award recipients."

"A bursary award is a special feather in the cap for the younger generation," said SGS Co-Op Chairman Mr. John Raghavan in his opening speech, congratulating the award recipients.

Handing out the awards this year was Guest-of-Honour, Mr. Melvin Yong, Member of Parliament, Radin Mas Single Member Constituency (SMC) who took the time to grace the event on a Saturday afternoon and congratulate the students.

Encouraging the students, Mr. Yong said, "We all have our own abilities. Embrace them and always seek to improve. Congratulations to all our award recipients."





"I'm currently pursuing a degree in computer science with a second major in business. Right now, I'm keen on learning to code. It is something that I'm very interested in and spend most of my time doing. Winning this bursary award is going to help me fund a personal laptop so I will now be able to code from anywhere."

**Bryan Tan, 21 years,
Nanyang Technological University student**



"This is my first bursary award. I'm thankful for the award and recognition. It is also very nice to receive it in person. My elder brother has won an award before and he inspired me to do my best in my studies and go for the award too. My next step is to study food science nutrition at Nanyang Polytechnic."

**Sofia Nasim Binte Ameen, 17 years,
Queensway Secondary School**



"I've earned a diploma in early childhood development and education from Temasek Polytechnic and now looking forward to furthering my studies in social work in university. I have always thought of myself as a mediocre student so receiving this award is quite unexpected for me. I studied my hardest last year to get into my preferred course. Hence, this award is a form of recognition for me, and encourages me to do better for my degree."

**Chloe Yap, 20 years,
Singapore University of Social Sciences student**



"This is my second award for which I am very thankful. I haven't decided on my career path yet but I am very interested in the STEM programmes, so I will continue my studies through the Victoria-Cedar Alliance and save the money for my university fees."

**Jivantikaa Muthukumar, 16 years,
Cedar Girls' Secondary School**

SAME SAME BUT DIFFERENT

Members' Tour to Hat Yai-Songkhla in September



As airplanes take to the sky, SGS Co-Op's Social and Recreational Sub-Committee got busy putting together a 4D3N weekend trip to southern Thailand, visiting the Greater Hat Yai-Songkhla area, located near the Malaysian border.

Touted as the new Bangkok, the Greater Hat Yai-Songkhla area has beautiful beaches, street food and shopping bazaars that Thailand is known for – same, same, but different! Aside from shopping and eating, and stretching the Singapore dollar here, members got to check out the popular cultural sights in the area.

Members visited the Golden Mermaid Sculpture located along the pristine white sandy Samila Beach, the third largest reclining Buddha statue at Wat Hat Yai Nai temple as well as Songkhla Central Mosque, otherwise known as "Thailand's Taj Mahal".

While the trip has been short, the tour had a nice pace and was manageable with a small group. More such tours will be organised soon and will be announced on SGS Co-Op's website, Facebook page, and in SENSE. Be sure to look out for the next tour and register early!

"This is my first tour with SGS Co-Op and everything was fantastic. I am very impressed with the staff who were very caring, helpful and friendly. I hope to join more tours in future."



Falis Fatimah,
member since 2010



"Everything on this tour was excellent. Can't wait for the next tour!"

Neo Ker Poo, member since 1986



"I was very impressed with the dining places, especially the tree house restaurant. I enjoyed the sight-seeing including the mosque and visiting the Buddha temple on a full moon evening and the night markets."

Wong See See, member since 2013



"This was a very well organised and well prepared tour. I'm looking out for future tours to places we have never been and perhaps on a longer tour."

Maliha, member since 2003



"It was a really awesome trip that took us away from our hectic routine. The morning after we came back, my weighing scale told me I've gained an extra 2.6kg! I'll need to watch my diet over the next few days."

Francis Lai, member since 1986

DEEPAVALI 2022 FESTIVAL OF LIGHTS

The streets in Little India have been lit up for the upcoming Deepavali celebrations. From now until 13 Nov, many activities have been planned including a corner for rangoli, an Indian cultural showcase featuring song and dance performances, and a treasure hunt aimed at promoting Indian traditions.

Our members met up to check out the bright decorations and the night bazaar whilst helping to capture the spirit of Deepavali for our Sense cover. They also shared their plans for the festival of lights which falls on Monday, 24 Oct, making it a long weekend.

Find out more about the events organised by the Little India Shopkeepers and Heritage Association at www.deepavali.sg.



"It will be a good time for me to take a break and maybe visit some friends to catch up over a good Indian meal."

Ms. Falis Fatimaah

"My family typically wakes earlier in the day, starting with morning prayers at home, and visiting the temple after. The last 2 years have been quiet but this year, all my siblings will be gathering at my mother's place for a big family celebration!"



Ms. Chandiram Mindar Kaur



"I saw that there are quite a few activities organised in Little India. My friends and I plan to head around the area to hunt for good food and to enjoy the dance performances and celebrations that will take place in the area."

Mdm. Yeo Siew Choo



BIRD PARADISE TO OPEN IN 2023

Bird Paradise is set to open in the second quarter of 2023. It is one of the new wildlife parks which will be located at Mandai Wildlife Reserve where all Singapore's wildlife parks and other nature-based experiences will be located.

Jurong Bird Park will close on 3 Jan 2023 and prepare for the process of moving the avian residents to Bird Paradise.

Source: Mandai Wildlife Group



Artists' illustration of the lower pavilion of Wings of Asia, an aviary inspired by the rice fields and bamboo groves of Southeast Asia. Photo credit: Mandai Wildlife Group

CHANGES IN INTEREST RATES

Interest rates for Fixed Deposits and Specific Deposits have been revised to 1% per annum with immediate effect.

SGSCC Interest Rates Effective Immediately:

Specific Deposit Savings
1%

Fixed Deposit Placements
1%



BE MONEY SMART!

Tips from SGS Co-Op



REDUCE FOOD WASTE & SAVE MONEY

Blemished, slightly discoloured, dented, or spotty fruits and vegetables taste just as delicious despite looking "imperfect" and are available for cheap or free when you 'rescue' them from being thrown away.

SG Food Rescue

Join their Facebook and Instagram pages (@SGFoodRescue) to find out when and where their next food distribution takes place. They have a regular food collection point at 40 Fernvale Rd (below Thanggam LRT Station).

Community Fridges

Community fridges located island-wide allow residents to store unused and excess food. Bought too much food? Leave excess food in these fridges and pick up what you need from the fridge. Fridges are open 24 hours and are regularly stocked up to help the needy too. Some places where the fridges are located:

- Blk 508B Yishun Ave 4
- Blk 718 Woodlands Ave 6
- Blk 441 Tampines St 43
- Blk 166 Stirling Rd
- Blk 48 Dorset Rd
- Blk 165A Teck Whye Crescent
- Blk 618B Punggol Dr

UglyFood

UglyFood sells perfectly edible food that is considered too "ugly" to be sold at discounted prices. Shop at store.uglyfood.com.sg and collect at 2 Gambas Crescent from 3-5 pm on weekdays.

GoodHood.sg

Revitalising the Kampung spirit, this mobile app connects users to share and gift pre-loved items including food items. You can list pre-loved toys, books, household appliances on the app for free and maybe find something you need in return.

Divert for 2nd Life (D2L)

Aside from frozen, chilled, cooked and dried food items, this group also rescues and distributes non-edibles such as household products that reach near their expiry date. Follow them on their socials (@D2L.sg) to find out where their next distribution point will be.





Quiz Time

1. Where did members travel to during the Members' Tour to HatYai-Songkla in September 2022?

- A) Thailand C) Vietnam
B) Indonesia D) Malaysia

2. When was the SGS Co-Op 48th Bursary Award Ceremony held?

- A) 9 Aug 2022 C) 1 Sep 2022
B) 20 Aug 2022 D) 9 Sep 2022

3. How many Bursary Award recipients are there in 2022?

- A) 80 C) 133
B) 53 D) 200

4. The festival of lights, Deepavali, falls on 1 Nov this year.

True / False

5. Who did SGS Co-Op Chairman Mr. John Raghavan meet at the Lights by the Lake 2022?

- A) Queen Elizabeth II C) President Halimah Yacob
B) Mr. Melvin Yong D) Chang Er

Name (as in NRIC): _____

NRIC (Last 3 digits and letter only): S XXXX ____ _

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(H) _____

(O) _____

Address: _____

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**10 LUCKY WINNERS WILL BE ANNOUNCED
IN OUR NEXT ISSUE.**

Submit your answers by
14 Nov 2022 through:

Fax: 6339 6772

Email: admin@sgscoop.sg

Post: 1 Sophia Road, #05-20/21 Singapore 228149

Please note that multiple entries will not be accepted. Winners will be announced in the next issue. Good luck!

Congratulations!

**Here are the winners from our
Jul/Aug issue:**

1. Ramamirtham Amutha – Sxxxx589Z
2. Siti Adlina Binte Md Yusoff – Txxxx519B
3. Tong Jia Min (Deng Jiamin) – Sxxxx033F
4. Joo Jian Peng Norris – Sxxxx074H
5. Azman Bin Abdullah – Sxxxx293E
6. Choo Swee Heng – Sxxxx111F
7. Mohammed Abdul Razzak Bin Mohamed Yusoff – Sxxxx597B
8. Soh Su Yi Celin – Sxxxx825I
9. Chua Bee Cheng – Sxxxx681I
10. Premchand S/O Chellaram – Sxxxx784H

Please collect your prize by 30 Nov 2022.