



## SGM Singapura Koperatif Bhd

### Good words for Great Souls

"Dan hendaklah ada di antara kamu satu puak yang menyeru kepada kebajikan, dan menyuruh berbuat segala perkara yang baik, serta melarang daripada segala yang salah. Dan mereka yang bersifat demikian ialah orang-orang yang berjaya."

-Ali 'Imran 104

دان هندقله اد دانتارا كامو ساتو قواق يغ مئرو كئد كبايقن،  
دان مئوروه بربوات سكاللا فركارا يغ باءيق، سرتا ملارغ درفد  
سكاللا يغ ساله. دان مريك يغ برصفة دميكين اياه اورغ ٢ يغ  
برجاي.  
- الي 'عمران ١٠٤

"And let there be from you a nation inviting to good, enjoining what is right and forbidding what is wrong, and those will be the successful."

-Ali 'Imran 104



VISIT OUR [WEBSITE](https://sgmcoop.org.sg/) FOR INFORMATION ON OUR SERVICES

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# NEW FACES

SGM welcomes the arrival of two new Principals, Mdm Noor Aidah and Mdm Emildawati Bendiamin to lead our 2 kindergartens, SGM Murni and SGM Little Kidz respectively. May their presence bring more positive developments for the progress of our two kindergartens.



**MDM EMILDAWATI BENDIAMIN  
PRINCIPAL- LITTLEKIDZ**



**MDM NOOR AIDAH  
PRINCIPAL- MURNI**

SGM mengalu-alukan penyertaan dua orang Pengetua baharu bagi tajaka SGM Murni dan SGM Little Kidz. Puan Noor Aidah dan Puan Emildawati Bendiamin. Semoga kehadiran mereka dalam keluarga SGM memantapkan lagi operasi kedua-dua tajaka SGM dan membawa kedua-dua tajaka ini ke arah kecemerlangan.

## TWO TAJAKAS- CHILDCARE CENTRES



SGM Little Kidz @ Rivervale is the second child care; a constituent of Singapore Malay Teachers' Cooperative Private Limited. It started its operation on 1 September 2010, providing Infant Care, Child Care and Student Services (2 months to 6 years of age). These services are to cater for residents from all walks of life on a national basis rather than at the community-based level.



SGM Murni Child Development Centre is a non-profitable organization which was conceptualized and set up by the Singapore Malay Teachers Cooperative Private Limited. It was officially opened on 31st May 1997 and since we have been successfully providing childcare service (18 months to 6 years of age) from all walks of life.



Scan the QR Code to Register



Healthy Pre-School



Scan the QR Code to Register





Congratulations



## The Face of Accomplishment

Tahniah kepada semua graduan K2 kita di SGM Murni. Semoga terus berjaya di peringkat sekolah rendah.



## SGM Murni- Class of 2022 Graduates

Congratulations to all our K2 Graduands from SGM Murni. All the best in Primary 1, continue to work hard and dream big!



## SGM LittleKidz- Class of 2022 Graduates

Our K2 Graduands from LittleKidz who received their scroll from the Guest-of-Honour, Tengku Faizal Ismail.



# SGM Happenings

October - December, 2022

Vol. 1

**O**ur Board of Directors having a conversation with PropNex CEO regarding investments, real estate and strategic matters.

Para Ahli Lembaga Pengarah telah mengadakan pertemuan serta perbincangan dengan Ketua Eksekutif Propnex mengenai pelaburan, hartanah dan perkara-perkara strategik.



BODs with PropNex CEO, Encik Abdul Gafoor



BODs with Rohan Mah, our External Auditors

**RIZQ SYMPOSIUM** We were greeted by wonderful guests and panelists from banks, organisations and professionals sharing their views. It's a pleasure to have learnt about Islamic Finance to better our services for members in the near future.

Kehadiran kami disambut oleh para tetamu yang ramah, panelis dari bank, organisasi dan karyawan yang berkongsi pandangan. Amat mengembirakan apabila kami dapat mempelajari mengenai Kewangan Islam untuk mempertingkatkan perkhidmatan kami kepada para ahli pada masa terdekat ini.

# SGM VENTURES

**EXTERNAL AUDITORS** Having Rohan Mah & Partners LLP for SGM, we have entrusted them with their exemplary and exceptional services for many years.

Pertemuan dengan Rohan Mah & Partners. Syarikat ini telah memberikan khidmat yang terbaik kepada SGM selama bertahun-tahun.



Rizq Symposium 2023 with one of the Panelists, Dr Hazik Mohamed



**PATRON: TUAN ABDULLAH TARMUGI**  
**PRESIDENT: TUAN HAWAZI DAIPI**  
**CHAIRMAN: CIKGU MOHD FAIZAL FADZLILLAH**  
**VICE CHAIRMAN 1: PROF ROKSANA BIBI ABDULLAH**  
**VICE CHAIRMAN 2: TENGKU MOHD FAIZAL ISMAIL**  
**VICE CHAIRMAN 3: HAJI JOHARI MOHD RAIS**

## **BOARD MEMBERS**

PROF KAMSI AH ABDULLAH  
HABIB SYED MOHAMMAD ALSAGOFF  
CIKGU KAMITI NAHIM  
CIKGU MAZLI MAHMOOD  
CIKGU MUHD ARIFF MOHD NOOR  
CIKGU MOEN KASIR  
CIKGU ARZAMI MOHD SALIM  
PN NORASIKEN MOHD NOOR  
CIKGU SYAHRULNIZAM ABD RAHMAN  
DR HIRMAN KHAMIS

## **INTERNAL AUDITORS**

MAZARS LLP

## **EXTERNAL AUDITORS**

ROHAN · MAH & PARTNERS LLP

## **SHARIAH ADVISOR**

PERGAS INVESTMENT HOLDINGS,  
FINANCIAL SHARIAH ADVISORY &  
CONSULTANCY (FSAC)

## **SUB-COMMITTEE CHAIRPERSON**

### **INTERNAL AUDIT**

CIKGU MUHD ARIFF MOHD NOOR

### **CHILDCARE CENTRES**

PROF ROKSANA BIBI ABDULLAH

### **ORGANISATIONAL EXCELLENCE**

TENGKU MOHD FAIZAL ISMAIL

### **MEMBERSHIP & PUBLICATIONS**

DR HIRMAN KHAMIS

### **FINANCE & LOANS**

CIKGU MOHD FAIZAL FADZLILLAH

### **INVESTMENTS**

CIKGU MOHD FAIZAL FADZLILLAH

### **PDPA**

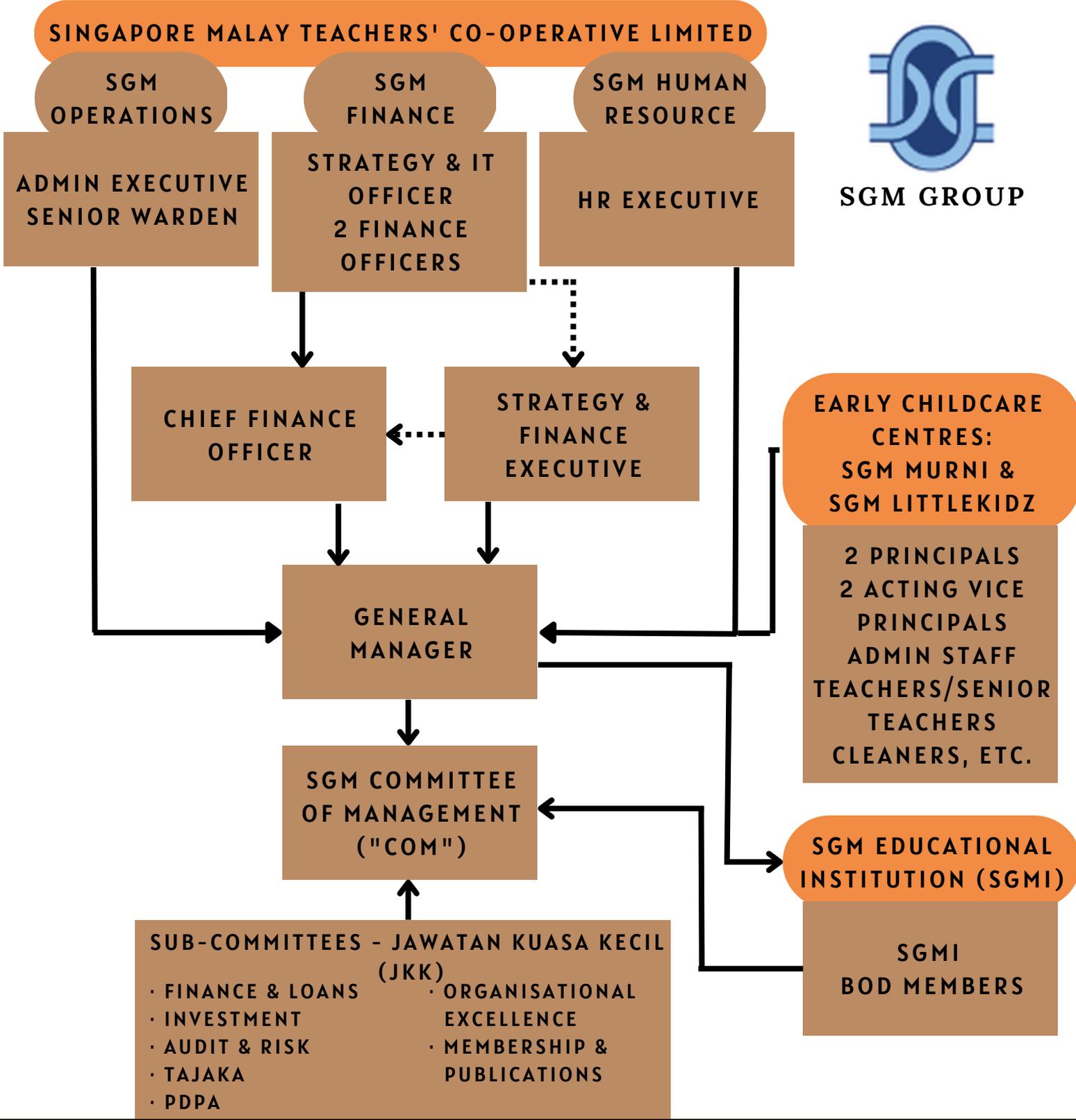
CIKGU MOHD FAIZAL FADZLILLAH

\*DPO: UST FAZRIHAN DURIAT

PN HARTINI HAMID

\*DPO: DATA PROTECTION OFFICER

# ORGANISATIONAL STRUCTURE



# OUR SERVICES



## Savings Plans

- Mudharabah Share Capital
- Mudharabah Subscription
- Wadiah General Savings
- Wadiah Haj/Umrah Savings
- Wadiah Education Savings

## Loan Plans

- Secured Loan
- Unsecured Loan
- Short-Term Loan
- Education Loan
- Renovation Loan
- Medical Loan
- Marriage Loan

Work in Progress to be Shariah Compliant



## Childcare Centres

- SGM Little Kidz @ Rivervale
- SGM Murni Child Development Centre

## JOIN US TODAY

### HAVE ANY QUESTIONS ABOUT OUR SERVICES?

Message us through the following channels, and will be more than happy to assist you.

[LET'S CHAT!](#)





**Staff Incentives**

We are providing staff incentives to those who recommends the following:

**Staff Incentives**  
Joining Bonus: \$1,000

**Referral Bonus**  
(upon confirmation from the Principal, not necessarily 3 months):

- \$800 - L2
- \$600 - L1
- \$400 - EY 2 & EY1

*Certified Teachers Only*

If you have any queries, do email us at [hr@sgmcoop.org.sg](mailto:hr@sgmcoop.org.sg)

Disclaimer: This poster is strictly for internal circulation only, not for the public.

SGM Appreciates 

SGM Childcares



**Parent Incentives**

We are providing parent initiatives to those who recommends the following:

**Parent Initiative**  
Recommend a child to our childcare centers and ensure the student stays for at least 3 months (subject to the Principal's approval)

**\$200 Supermarket Vouchers**  
(NTUC/Sheng Siong)

If you have any queries, do email us at [hr@sgmcoop.org.sg](mailto:hr@sgmcoop.org.sg)

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SGM Appreciates 

SGM Childcares

In our childcares, we have introduced incentives for staff and have extended out to parents. We want to recognise efforts of staff and parents for recommending staff to our workforce and children for our childcares centers and therefore, reward them.

Di kededua tajaka kami, kami telah memperkenalkan insentif kepada para staf dan ibu bapa juga. Kami ingin menghargai usaha staf yang telah membawa ahli warga kerja yang baharu dan juga ibu bapa yang telah berjaya meyakinkan kenalan mereka untuk memasukkan anak-anak mereka ke tajaka kami.



## MEMBER-GET-MEMBER INCENTIVE SCHEME

**As a member, refer a colleague who is a teacher in recognised institutions and be rewarded.**

**\$50 WORTH OF VOUCHERS**



We have introduced "Member-Get-Member" Incentive Scheme to encourage the growth of our membership.

Kami telah memperkenalkan Skim Insentif "Ahli-Dapatkan-Ahli" untuk meningkatkan jumlah keahlian kami.

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