

Digital Times

Digitalisation, HERE WE COME!



SGM

WE INVITE YOU TO SGM'S

86th Annual General Meeting

5 AUGUST 2023
SATURDAY
09.00 AM

GREAT EASTERN LIFE BUILDING
PAYA LEBAR QUARTER TOWER 3
#13-01, 2 TANJONG KATONG ROAD,
SINGAPORE 437161

 CLICK [HERE TO](#)
ACCESS AGM RELATED
DOCUMENTS



RSVP BY 30 JULY 2023

 INFO@SGMCOOP.ORG.SG  67439595

SGM'S 86TH ANNUAL GENERAL MEETING

5th August 2023, Saturday at Paya Lebar Quarter Tower 3

The AGM serves as a platform for us to share important updates, discuss key matters, and make informed decisions that shape the future of our organisation.

We have limited capacity - **based on first-come, first-serve basis.**

Be one of the lucky winners as there are attractive prizes.

For AGM related details, please click [HERE](#).

RSVP [HERE](#) by **30th July 2023**.



Newsletter Highlights

[SGM's 86th AGM Update](#)

[Promotions & Deals](#)

[Our Referral Incentives](#)

[SGM News](#)

[SGM Events in the Tajakas](#)

[Our Services](#)



2023 Reach for Great
with exclusive offers from Benefits@Worksite

Personal Lines*
(Submit via personalised contact card)

Plan Type	Annual Plan Discount	3-Yr Plan Discount
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TravelSmart Premier (Annual Trip)	25%	-
PA Supreme*	20%	-
MaidGR8	20%	-
Drive and Save Plus	15%	-
HomeGR8 Plus & HomeGR8 Essential	10%	25%




Name : ABDUL RASHID BIN OTHMAN
Designation : SFC
Representative No. : ARB200054691
Should you wish to validate my identity, you may visit the MAS website, Register of Representatives

Mobile : 97919674
Email : RashidOthman@rep.greateasternfa.sg

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GET YOURSELF COVERED WITH GREAT EASTERN

SGM Members Only

We are thrilled to announce that we have partnered with Great Eastern as our new insurance provider. All members and staff of SGM are now eligible for corporate rates on a range of Personal Insurance products, including Home Fire Insurance, Travel Insurance, Maid Insurance, and Motor/Car Insurance..



SGM met Great Eastern to explore potential business collaborations where financial solutions could be offered to SGM members and staff.

SGM X GOLDEN CHANCE

Be an SGM member now!

Join SGM today to not only receive loans and have a savings account, but also to enjoy exclusive discounts from a prominent retailers: Golden Chance.

SGM are excited to offer you an exclusive discount of **8% off at Golden Chance** when you present your SGM membership card.



Ahli mendapat potongan harga 8% daripada Golden Chance.

اهلي مندافت فوٹوٹن ھرک 8% درفد گولدن چنس.

because I am WORTH it!!

COMPLIMENTARY

- Health talks
- Mighty mama program
- Women health
- Pain management
- Mental and Emotional wellness
- Restful sleep
- Stress management

10% DISCOUNT

- DIY products made with therapeutic eo
- Hampers
- DIY classes
- Therapies

Connect with us:
Grace Anisa
96742635
anisa_tul_jannah@yahoo.com



YOUNG LIVING - IT'S OIL TIME

SGM Members Only

Young Living is currently offering a generous 10% discount for SGM Members on a range of selected items, including do-it-yourself (DIY) products infused with therapeutic essential oils, beautifully curated hampers, engaging DIY classes, and rejuvenating therapy sessions. In addition to these exciting discounts, Young Living is also providing complimentary health talks, focusing on stress management techniques, women's health, mental and emotional wellness and more.



Young Living came over to SGM office to give a health and wellness talk and to explore potential business collaborations with SGM members.

As an SGM member, you will have access to a range of benefits that will help you save money and achieve your financial goals. Don't miss out on this opportunity to take advantage of our exceptional offers and become a part of our community of savvy savers and smart investors.

Sign up today and start enjoying the perks of being an SGM member!

Don't miss out on this incredible offer - take advantage of it today by becoming our member.

CONTACT US FOR COLLABORATIONS AND TIE-UPS

Stay updated on our website for the latest tie-ups!

OUR REFERRAL INCENTIVES

INCENTIVE SCHEMES



SGM Singapura Koperatif Bhd

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

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

SGM Childcares

SGM Appreciates 



SGM Singapura Koperatif Bhd

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

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SGM Childcares

SGM Appreciates 

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 kedua-dua 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.

We are excited to announce our new Member-Get-Member Incentive Scheme, designed to promote the expansion of our membership base. By referring a colleague who is a teacher at a recognised institution, you will be rewarded for your efforts. This is a fantastic opportunity to not only grow our community, but also to benefit from the perks of being a member. Don't miss out on this chance to earn rewards while helping us to expand our network of educators.

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

SGM Singapura Koperatif Bhd

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

SGM Happenings

April - June, 2023

Vol. 1

SGM has shared several email blasts focusing on several initiatives such as work-life balance, strategic cost management, AWS and adoption

of tripartite standards. The objective is to sustain its interactive engagement with staff

10 STRATEGIC COST MANAGEMENT IN SGM

- ENHANCING TEACHER MOBILITY BY SECONDING THEM TO OTHER LEVELS AND EXPANDING THEIR DUTIES THROUGH A STRUCTURED PROGRAM, AS WELL AS INITIATING AN EMPLOYEE EXCHANGE INITIATIVE WHERE ALL STAFF MEMBERS WILL BE SECONDED TO ANOTHER CENTER TO LEARN AND ASSESS CURRENT METHODS IN ORDER TO IDENTIFY AREAS FOR GROWTH.
- EMBARKING A PLACE AND-TRAIN STRATEGY TO RETAIN STAFF THROUGH CAREER CONVERSION AND SPONSORSHIP.
- GETTING GRANTS AND IDLE FUNDS TO BE PARKED IN INVESTMENT FUNDS.
- MAXIMISING ALL SPACES IN SGM HQ BUILDING FOR TENANCY PROCEEDS.
- EXTENDING THE LED LIGHTING CONVERSION TO BOTH HQ AND CHILDCARE CENTRES. REPLACING REFRIGERATOR WITH A SMALLER AND MORE ENERGY EFFICIENT.
- CENTRALISING THIRD-PARTY BUSINESS RELATIONSHIPS IN HQ TO ACHIEVE ECONOMIES OF SCALE OR BULK DISCOUNTS AND AGGRESSIVE MARKETING TO ENSURE HIGH ENROLMENT.
- FINALISING PLANS FOR OCCUPANCY VACANT SPACES THROUGH LONG-TERM SUSTAINABLE ENRICHMENT CLASSES ON WEEKDAYS AND WEEKENDS.
- ALIGNING RELIEF STAFF RATES TO MARKET AND REDUCTION OF RELIEF STAFF.
- SECURING A HIGH ENOUGH NUMBER OF STUDENTS TO REACH THE BREAKEVEN POINT.
- CENTRALISING THIRD PARTY BUSINESS RELATIONSHIPS IN HQ SO AS TO ACHIEVE ECONOMIES OF SCALE OR BULK DISCOUNT.

TIPS FOR BETTER WORK-LIFE BALANCE

70% of Singapore employees have poor work-life balance due to overwhelming workload. Work-life balance is a key part of self-care when juggling the responsibilities of your workday, home life, and relationships with your family members and other loved ones.

Take Breaks
Taking breaks every 75 to 90 minutes for 15 minutes. This will allow your brain to consolidate and retain learning.

Practise Time Management

Email Blasts sent out to employees of SGM

SGM GROWS

TAFEP ACCREDITATIONS

SGM has received recognition for adopting fair and progressive HR practices to create outstanding business results. The areas are on Flexible Work Arrangements and Age-friendly Workplace Practices.



Awarded Tripartite Standards issued by TAFEP

SHARIAH COMPLIANCE

SGM has met several companies which can assist in the Shariah compliant transactions in its loan conversion project, in consultation with Pergas Investment Holdings. The companies are Bursa Suq Al-Sila', Ableace Raakin Sdn Bhd and Shoraka Global Resources Sdn Bhd.



Converting into being Shariah Compliant



Structured Career Planning Training

SGM attended a structured career planning course organised by Singapore National Employers Federation. The intention is to enhance productivity of SGM staff in the long term to optimise their value-add to the business, so staff will have a clearer picture of their current skillsets and the gaps to be filled to achieve their career goals in alignment with SGM’s overall growth plans.



CTC Grant Briefing

SGM attending a briefing on Company Training Committee (CTC) Grant with the objective to scale up enterprise and workforce transformation in CTC companies to benefit both business owners and workers. For business owners: Benefit from enhanced core capabilities, productivity, and innovation For workers: Benefit from better career prospects and better wages.



Focus Group with MCCY

SMCCY invited SGM and other cooperatives to a focus group session to conduct a Business Process Reengineering (‘BPR’) exercise that seeks to improve its service delivery. There were interactions and brainstorming.



Meeting with CIMB Islamic SG

On 6 April 2023, SGM had a meeting with CIMB Singapore exploring Islamic business solutions. Those from CIMB were Ustaz Nuzailhan Bin Hamdan and Mdm Rokilah Abdul Samat. Those from SGM include the Cikgu Faizal (chairman), Haji Johari (vice-chairman) and Ust Fazrihan (CEO).



Muzakarah 2023

SGM is honoured to be invited to participate in a prestigious Islamic finance conference “Muzakarah 2023” held at Holiday Inn Atrium, Singapore from 31 May to 1 June 2023. Global Shariah scholars gathered to discuss critical issues on Islamic finance and its application relating to technology. Top players such as INCEIF, MUIS, BNM and Pergas were there.



Meeting World Scientific Journal

SGM has signed an agreement with World Scientific Publishing to collaborate on a project to promote Islamic financial literacy in Southeast Asia.

Enhancing By-Laws with Lawyer

SGM has engaged a lawyer to revise the bylaws which govern the co-operative. The objectives are:
 1) To update the By-laws to bring them in line with the Model By-laws and relevant legislation
 2) To facilitate the Co-ops’s efforts to retain and increase its membership base
 3) To give the Co-op greater flexibility in carrying out its objects and activities
 SGM plans to get this approved in upcoming AGM.



Meeting Solar Panel Vendors

SGM has met several vendors to consider going green by exploring the use of solar panels to run the business of the cooperative on a long-term basis sustainably.



HERITAGE WALK CUM KERIA WORKSHOP

LK children from N1 to K2 went on a field trip to Arab Street during the June Holidays. The Nursery 1 and 2 students participated in a Keria Workshop, while the Kindergarten 1 and 2 students enjoyed a Heritage Walk around Arab Street.

During the Heritage Walk, the children had fun playing traditional games like chapteh and 5 stones. They immersed themselves in the rich cultural experience of Arab Street.

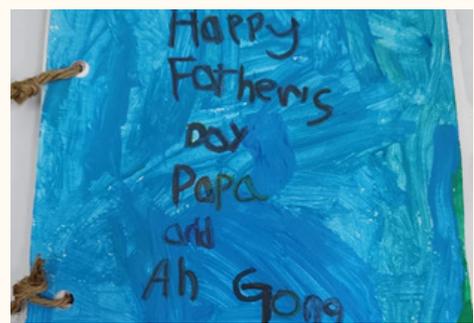
In the Keria Workshop, the children learned about the ingredients used to make Keria, a Malay Doughnut. They discovered the key components of sweet potatoes, salt, and cornstarch. With great enthusiasm, they smashed the sweet potatoes and mixed them into the dough.

We were fortunate to have parent volunteers join us on this exciting trip. Their presence added to the fun and educational experience for everyone involved. It was a memorable experience that will stay with them for years to come.



UWCSEA

Our K2 children concluded their collaboration with UWCSEA this year with a thrilling SPLASH! They had a blast engaging in waterplay activities with their older peers, which provided a refreshing change from their usual weekly routines. This collaboration began in the fourth term of 2022 and we are delighted to announce that UWCSEA will be continuing their collaboration with us. Not only did our children have a fantastic time, but they also gained valuable learning experiences.



FATHERS' DAY

16th June was our celebration for Father's Day. Since it was fathers' involvement, the centre got dad's involvement by giving them Take Home Project. The children will share the process of the project with their peers and teachers. As for the celebration, children prepared artwork for dads and they dress up as their dad. The best dressed or look alike got a certificate and small token of appreciation.



HARI RAYA HAJI CELEBRATIONS

On 30th June 2023, the staff and students of SGM Murni Child Development Center celebrated Hari Raya Haji. The children wore traditional clothing and learned about the festival through a slide presentation and engaging activities. The older children made prayer beads, the younger ones solved puzzles, and the Playgroup children created a collage. Parents were also involved in making a 3D model of the Kaabah to strengthen their bond with their children and showcase community talents.

KAMPONG GLAM HERITAGE TOUR

Children were taken on a tour led by Mr. Victor and Ms. Ho in Kampong Glam. They explored Arab Street, saw vibrant mural paintings, and learned about the history of Singapore. The highlight was visiting the magnificent Sultan Mosque with its golden onion-shaped dome. The tour guide also explained the origin of the name Kampong Glam, which came from the Glam Tree. The children even had the chance to smell the bark of the tree, which was used as paper for writing in the past. They also played traditional games before saying goodbye to Kampong Glam.



HARI RAYA CELEBRATIONS

The Hari Raya celebration at SGM Murni was a heartwarming event where families gathered to celebrate together. The atmosphere was joyful as relatives and loved ones came together in unity. The highlight of the day was the children's performances, where they showcased their talents through lively dances and beautiful Hari Raya songs. Additionally, there was a henna booth where children could use henna stickers on their hands and parents enjoyed delicious food. Overall, the celebration provided families with the opportunity to spend quality time together, strengthening their bonds and creating special memories.





TAMPINES LEARNING FESTIVAL

SGM Murni participated in the Tampines Learning Festival and set up three learning stations. One station combined art, craft, and literacy, allowing children to read books and decorate bookmarks. Another station focused on numeracy skills through bead threading and patterning. The third station involved exploring different types of pasta and documenting observations. Additionally, the K2 children showcased their talents by performing Dikir Barat, a traditional Malay form of music. The lyrics of the performance highlighted the resilience of SGM Murni and their ability to overcome the challenges of the COVID-19 pandemic. The children demonstrated their dedication, enthusiasm, cultural appreciation, and teamwork through their rhythmic chants and artistic abilities.



UWC HARI RAYA HIGH TEA CELEBRATIONS

UWCSEA invited K2 children to join them for a Hari Raya Celebration. The event gave the children a chance to bond with UWC students and staff through conversations and laughter. The K2 children also performed a Dikir Barat performance, which received much praise and applause. They also had the opportunity to learn Malay dance from UWCSEA staff and students. After enjoying a delicious tea-break, the children had fun playing games like parachute, bowling, and basketball.



MOTHER'S DAY CELEBRATION

On Mothers Day, we celebrated by creating crafts for all the mothers. Cards, flowers, and paintings were made. Additionally, our staff decorated the bay entrance with special decorations to surprise the mothers at dismissal time. We encouraged them to take photos with their children to commemorate the day. Goods.



FATHER'S DAY CELEBRATION

To appreciate their fathers, every class participated in baking treats like cookies, brownies, and kaya prata-croissant. The teachers set up decorations at the entrance of the bay to surprise the fathers when they picked up their children. We encouraged them to take photos with their child and the teachers. The children were also encouraged to greet their fathers when they arrived, while giving them the baked goods.

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!



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