

# Change is Near

For the betterment of our members.



## SGM'S 86TH ANNUAL GENERAL MEETING

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

The Annual General Meeting offered a comprehensive overview of our organisation's progress. It shed light on various crucial aspects that require improvement within our cooperative, particularly in terms of adhering to Shariah principles. These insights are vital to ensure our continued compliance and success.

Comprehensive information can be found in our [\*\*WEBSITE\*\*](#).



## Newsletter Highlights

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[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
TravelSmart Premier (Single Trip)	30%	-
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  
**Visit the link below to apply for Personal Lines now!**  
<https://store.greateasterngeneral.com/SG/AgencySales/DJ/EMAB@W/1170877>  
**Need to know more?**  
Contact me for more information.



Scan To Apply!

## 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.



## 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..



Ahli mendapat potongan harga 8% daripada Golden Chance.  
اهلي مندافت فوٹوغن هرک 8% درفد کولدن چنس.

## SGM X RAKHIS MINIMART

SHOP ONLINE NOW!

Rakhis will be providing exclusive special discounts on products for SMTC members. To avail yourself of this exclusive discount, simply present your SMTC membership card physically or through WhatsApp. SMTC members are eligible for an exclusive 10% discount on ALL items, including a diverse collection of Arabian and Sarawakian products, ensuring a delightful physical/online shopping experience for our esteemed customers. There will be a FREE DELIVERY for purchases above \$120. Don't miss out on the offer!

*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.

## SGM X NOOCC EYE CENTRE

### LEARN MORE!

The New Optometry and Ocular Care Centre (NOOCC Eye Centre) has been providing integrated optometric vision care, eye examinations, and optical services since 2005. NOOCC are pleased to offer a 15% discount on health checks for your eyes, ensuring your ocular well-being. Additionally, NOOCC have a special discount available for Essilor Lens, enhancing your visual experience. Discover more about the extensive benefits by clicking [HERE](#).





## SGM X SGCATHOUSE

**VISIT SGCATHOUSE'S FACEBOOK PAGE NOW.**

SMTC members will be entitled to an exclusive 30% discount on all pet food items, cat furniture, and services related to grooming and hotel stays.

Additionally, SMTC members will enjoy an extra exclusive discount of 10% on top of any other ongoing promotions provided SG Cat House. This means that members can take advantage of even greater savings when availing themselves of SG Cat House's offerings.

Furthermore, SMTC members will benefit from a flat rate of \$9 per hour for cat interaction services during both weekdays and weekends, including public holidays.

## SGM X MATCHDAY AFFAIRS

**CLICK HERE TO FIND OUT MORE INFORMATION!**

Indulge yourself in an unforgettable journey where you witness your beloved Premier League team in action! Matchday Affairs is delighted to present exclusive discounts on selected services, available solely for SMTC members. SMTC members can relish an exclusive \$100 discount on specific packages.



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.

**STAY UPDATED ON OUR WEBSITE FOR OUR  
LATEST TIE-UPS!**

**CONTACT US FOR COLLABORATIONS AND TIE-UPS**

# OUR REFERRAL INCENTIVES

# INCENTIVE SCHEMES



SGM Singapura Koperatif

## 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 Childcares

SGM Appreciates 



SGM Singapura Koperatif

## 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)

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

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.

**INCENTIVES ARE SUBJECT TO MANAGEMENT APPROVAL BASED ON FINANCIAL STANDING OF THE RESPECTIVE CHILDCARE CENTRE.**

# SGM Happenings

July - Sept, 2023

Vol. 1

The SGM Annual General Meeting (AGM) provided an excellent opportunity for members to connect with the Board of Directors and dedicated staff. Moreover, it served as a platform to unveil our visionary goals for the future. An exciting lucky draw segment was held, adding an element of anticipation and excitement. For comprehensive details, please visit our [WEBSITE](#).



SGM's 86th AGM held at Great Eastern Building

## SGM

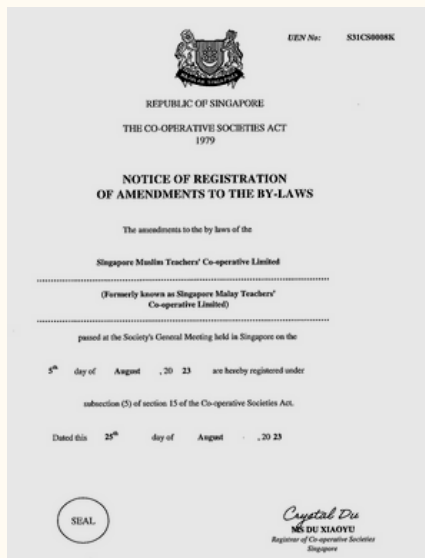
# PROGRESSES

## REBRANDING

We are pleased to announce that we have officially rebranded ourselves as the Singapore MUSLIM Teachers' Cooperative Limited, formerly known as the Singapore Malay Teachers' Cooperative Limited. Our primary objective is to provide comprehensive support to Muslim individuals pursuing a career in the teaching profession, irrespective of their racial background.



Memorandum of Understanding (MoU) with companies



Documentation for our name change

## MEMORANDUM OF UNDERSTANDING

SGM has recently signed agreements with multiple companies (Rakhis Minimart, NOOCC Eye Centre, Matchday Affairs and SGCatHouse) to offer our members an array of delightful discounts and exclusive perks. For further details, please visit our [WEBSITE](#).



**SGM Team Bonding X  
Teachers' Day Celebration**

The team bonding event helps us form stronger relationships with our colleagues by allowing us to connect outside of work. It's a chance for us to relax, recharge, build camaraderie and celebrate the wonderful work our teachers' have produced. The event was sponsored by **eMage Air, Great Eastern, Asdin, and Katalist** for food, games and gifts. SGM is truly appreciative of their contributions.



**Mendaki Making Connections  
Conference 2023**

**Dr Hirman Khamis** attended this event at Dusit Thani Laguna Singapore, on 21st July 2023, to bring together young Muslim professionals from various industries to foster connections and expand their social capital. By providing a networking platform, it aimed to inspire these professionals in developing social impact programs. These programs will, in turn, promote upward mobility for our youth and professionals in the community.



**Mawlid by Haqqani Ensemble**

Embracing the sanctity of Rabiul Awal, SGM has made a heartfelt decision to commemorate our beloved Prophet Muhammad (S.A.W) by hosting an extraordinary Mawlid event. This special occasion took place within the confines of our office premises, graced by the enchanting melodies of Singapore Haqqani Ensemble.



**SMTC x SASCO**

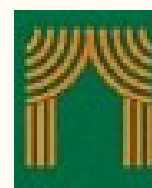
SMTC had an exciting meeting with Singapore Amalgamated Services Co-operative Organisation Ltd (SASCO) on 26th September 2023 to explore areas of collaboration. SASCO is dedicated to enhancing the physical, emotional and intellectual health and wellbeing of children and seniors in our community.

**SNCF Triennial  
General Assembly**

15th Triennial General Meeting was held on 21st September 2023 functions as an AGM for SNCF. **SGM Chairman, Cikgu Mohd Faizal Fadzillah and A/P Kamsiah Abdullah** attended to rejoice the occasion.

**Funding Support  
for Professor  
Kamsiah's Book**

SGM sponsored a sum of \$1,000 for the printing of the book project titled "A Festschrift for Kamsiah Abdullah". This initiative is in support of our esteemed Board of Director, A/P Kamsiah Abdullah, who has made significant contributions to the academic community as Singapore's first Malay woman professor. The purpose of this book is to celebrate her exceptional achievements, lifelong commitment to education and it serves as an inspiration to future generations.



**New Tenants for  
Level 1**

As of August 2023, a new tenant, The Curtain House, has taken up a lease on level 1. Therefore, our SGM HQ Office has officially been relocated to level 2.

**National Library Board (NLB)  
Donors' Appreciation Night**

National Library Board expresses its gratitude to all those big-hearted people who donated books to their collection.

Among the loads of fantastic books donated, there were FOUR copies of the SGM 90th Anniversary Magazine!

The magazine is an absolute gem filled with SGM's history and cultural heritage.

Thank you **Dr Hirman Khamis** for representing SGM and be part of such an incredible act of sharing knowledge and preserving our memories for future generations.

**MediaCorp Filming at  
SGM Murni**

Over a span of three days, Mediacorp utilised the premises of our childcare, SGM Murni, to film their Suria show, titled '**Kahwin Satu Keluarga**'. This collaboration not only provides valuable exposure for our center but also aims to pique the interest and curiosity of viewers. Mediacorp specifically utilised Bay 1 of the centre as a backdrop for their drama, and we were responsible for providing the premises while they brought their own actors.



**Election of New Office Bearers**

We would like to express our sincere gratitude to **Cikgu Habib Syed Mohammad Alsagoff**, a long-serving member of SGM for an impressive 60 years. Cikgu Habib Syed Mohammad has been an invaluable member of our Board of Directors, contributing his expertise and dedication to the growth and success of SGM. It is with great appreciation that we acknowledge his remarkable service and commitment. We wish him the very best in his future endeavours.

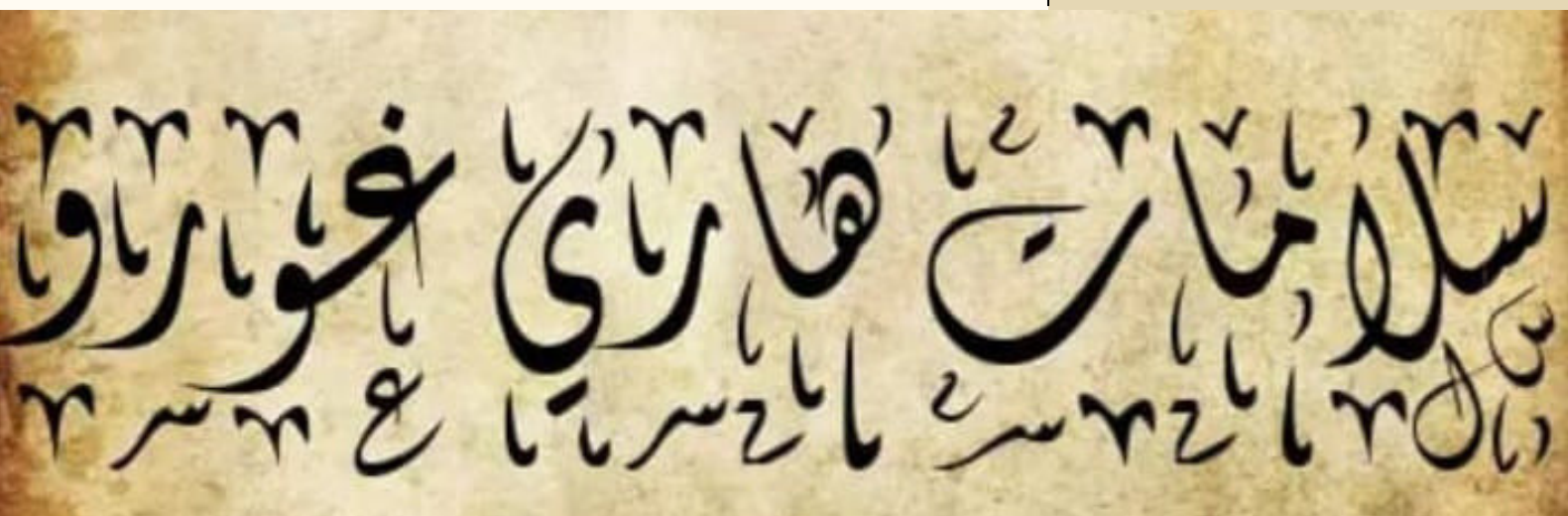
The election of new office bearers for SGM was conducted virtually on 9th August 2023. The results are finalised as below:

**Chairman: Mr Mohd Faizal Fadzlillah**

**Vice Chairman 1: Tengku Mohd Faizal Ismail**

**Vice Chairman 2: Dr Hirman Khamis**

**New Member: Cikgu Idris Bin Taha**



WISHING ALL TEACHERS A HAPPY TEACHERS' DAY!  
BY SGM'S JAWI CALIGRAPHIST, DR HIRMAN KHAMIS.





**The winner of the Singapore Malay Teachers' Cooperative Ltd Book Prize, Ms Zulaikha Binte Mohamed Rohaidzat with Associate Professor Roksana**

## CONGRATULATIONS ZULAIKHA

**N**ational Institute of Education (NIE) in collaboration with Nanyang Technological University (NTU) hosted the prestigious Teachers' Investiture Ceremony on 7th July 2023. During this event, the Singapore Malay Teachers' Cooperative Ltd Book Prize was presented to recognise outstanding performance in Malay Studies in the Bachelor of Arts in Malay Studies and Education, including a Distinction or Credit in the final practicum. It is with great pleasure that we announce Miss Zulaikha as the well-deserved recipient of this esteemed accolade. and some words of wisdom shared by the prize winner below.

**What advice would you give to the future batches of students taking this Bachelor of Arts in Malay Studies and Education, considering that many people are not really inclined to pursue Mother Tongue languages?**

"In planning for major career decisions, I like to shape them around the principles of Ikigai, a Japanese concept about the pursuit of a fulfilling and meaningful life. This is my advice to future batches who have chosen to walk the same path as myself. In pursuing Malay Studies and Education as majors, do not be swayed by the opinions of others. Inevitably, there will be those who deride and question your education and career choice, especially given the societal attitudes towards Malay Language. On the other hand, there will also be individuals who regard your journey with admiration, appreciating your ability to embrace a path less taken. Uphold the knowledge that ultimately, it is your passion, knowledge, and the potential societal contributions stemming from your expertise that truly matter. Allow your Ikigai, the intersection of your passion, skill, societal need and personal fulfilment, to serve as your guiding compass. It does not get any easier as you step into the working world, where you face students who lack enthusiasm for the language you're so passionate about. In the face of scepticism and criticism, recognise that the pursuit of a meaningful journey is often characterised by challenges and resistance. Embrace your passion for the language and remain resolute in your conviction that your knowledge can indeed make a meaningful contribution to others, no matter how small it may be."

**Are there any specific people you are particularly grateful to in helping you overcome any major challenges over the course of your studies?**

"I believe that my motivation to excel stems from a combination of factors. It is driven by my faith, my passion for my major, my belief in the value of hard work, the unwavering support of my family and the collaborative spirit of my lecturers and batchmates. Together, these factors have driven me towards my pursuit for excellence. My deep and genuine interest in Malay Studies naturally fuels my desire to learn and do well in it. Personally, I view being able to pursue this undergraduate course as a privilege. While I've been fortunate to be blessed with a natural aptitude for the language material, I also recognize that academic success requires more than just that. It demands dedication and hard work too. In the face of challenges and obstacles, I hold on strongly to two key principles: prayer and effort. I hold firmly to my faith and prayers to provide me with the strength and guidance to safely brave through this journey. While doing so, I also ensured that I dedicate the necessary time, energy and effort to overcome challenges to achieve my goals. In the quest for excellence, rendering prayer and effort two sides of the same coin."



## RACIAL HARMONY X INTERNATIONAL FRIENDSHIP DAY

We celebrated Racial Harmony in conjunction with International Friendship Day to highlight the diversity and distinctiveness of Singapore's multicultural society. During the event, children adorned themselves in various ethnic costumes.

Moreover, the children had the opportunity to taste a variety of snacks, including murukku, putu mayam, kueh chang, and many others. Additionally, a cooking demonstration was conducted to showcase the preparation of kueh abok abok.

Overall, this event served as a platform to foster unity, understanding, and appreciation for the different cultures that coexist harmoniously in Singapore.

## 58TH NATIONAL DAY AT THE CHILDCARES



SGM LittleKidz held our National Day Celebration at the centre, where we enthusiastically commemorated our nation's achievements. The event was filled with vibrant renditions of the National Day Songs, creating an atmosphere of unity and pride. We joyfully sang the National Anthem, symbolising our unwavering loyalty, and recited the pledge, reaffirming our commitment to our beloved country.



SGM Murni dressed in red and white eagerly gathered at Sun Plaza Park to celebrate Singapore's birthday in the great outdoors. The atmosphere was electric with patriotism as these young ones joined hands to honour the remarkable journey of the nation. The festivities commenced with captivating performances of Singapore's folk songs, followed by an engaging sing-along session. Amidst the resounding cheers and thunderous applause, the children wholeheartedly embraced the spirit of competition through a series of exhilarating outdoor games.



## MID AUTUMN FESTIVAL

Children had a great time exploring and learning about the Mid-Autumn Festival. They learned about its background and cultural importance through interactive presentations and storytelling. They also got to try delectable mooncakes and make their own using dough and moulds. In a special project involving parents, they made beautiful lanterns and proudly walked through the neighbourhood with them, celebrating the festival with pride and joy.



## CHILDREN'S DAY CELEBRATION

Children embarked on an exciting adventure to Marine Cove, where they eagerly explored the beach's captivating playground. Laughter filled the air as they joyfully engaged in various activities at the playground and the delightful outdoor play corner. To further enhance their experience, the children gathered with their friends for a delightful picnic, relishing in a delicious McDonald's meal. Upon returning to school, the children continued their day of amusement by engaging in exhilarating games and enjoying captivating movies.



## TEACHERS' DAY CELEBRATION

Our school was filled with excitement on Teachers' Day as students and teachers enthusiastically embraced the theme of 'Back to the Past'. Adorned in era-specific attire, they effortlessly transformed the school into a vibrant time capsule. The atmosphere was filled with laughter as everyone eagerly participated in old-school trivia games and engaging era-themed activities. As the day drew to a close, a heartfelt video dedication left all teachers deeply moved. It was a day brimming with nostalgia, gratitude, and unity, serving as a poignant reminder of the enduring bond between teachers and students.



## TEACHERS' TRAINING DAY

Educators recently gathered to discuss and raise awareness about child abuse, specifically focusing on emotional abuse (building upon the recent incident at Kinderland). The goal of this session was to educate teachers about the various forms of abuse affecting children today and provide them with the necessary tools and knowledge to handle such situations. Through discussions and analysis of real-life scenarios, teachers gained a better understanding of appropriate protocols and practical skills to respond to distressing situations. This training aimed to empower educators and create a safer and more nurturing environment for every child in their school community.

# 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 we will be more than happy to assist you.

[LET'S CHAT!](#)



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