

AGENDA FOR ANNUAL GENERAL MEETING FY2024

AGENDA

FOR INFORMATION

- 1. Networking & financial chat (Lasting Power of Attorney) at 9:30am
- 2. Opening message by SGM Board Chairman (10am)
- 3. a) Standing Instructions by SGM CEO
 - b) SGM organizational structure, new Patron, President and advisors
- 4. Attendance Report for SGM BOD FY2023/2024
- 5. Updates by Various SGM sub-committees
- 6. Updates on Shariah-compliant financing business project
- 7. Updates on childcare business
- 8. Cybersecurity Solutions Norton360 and Odoo's Two-factor authentication
- 9. Written Feedback of SGM Members
- 10. Lucky draw prize winners

FOR APPROVAL

- 1) Confirmation of 86th AGM Minutes
- 2) a. Adoption of Islamic structure based on *Tawarruq* for all existing loans
 - b. Refining all savings accounts to be aligned to wadiah instead of mudharabah
- 3) Reduction of minimum subscription amount from \$4k to \$500 (pending Bylaws to be changed FY2025)
- 4) Latest Audit Financial Statements Prepared by External Auditor, AJM Practice
- 5) Relocation of SGM HQ building Repositioning Corporate Image & Liquidity Strategy Delegating Mandate to SGM BOD
- 6) Financial Matters:
 - a) Transfer remaining UOI premiums collected (about \$63k) to Dana Kebajikan Credit Default ("DK-CD"), subject to statutory requirements (e.g. 5 years).
 - b) 40% surplus to be transferred to general reserves (if we sell our property)
 - c) Half month bonus (about \$50k) from general reserve to be ex-gratia to staff (with qualifying criteria)
- 7) Composition of BOD members for SGM Secret Ballot







GOLDEN CHANCE (JEWELLERY STORE)

As a valued member of SGM, we are excited to offer you an exclusive opportunity to save big at Golden Chance.

Simply present your SGM membership card at checkout to receive **an impressive 9% discount** on your purchase. Don't miss out on this incredible offer! Shop now and take advantage of this amazing deal.



EXCLUSIVE DISCOUNTS

GREAT EASTERN

Great Eastern offers our members exclusive discounts for selected insurance premiums and financial talks.



893 DISCOUNT

YOUNG LIVING

Young Living offers a generous 10% discount on selected items, including do-it-yourself (DIY) products infused with therapeutic essential oils, beautifully curated hampers, DIY classes, and rejuvenating therapy sessions.

Young Living also provides complimentary health talks, focusing on stress management techniques, women's health, mental, emotional wellness and more.



NOOCC EYE CENTRE

The New Optometry and Ocular Care Centre (NOOCC Eye Centre) has provided integrated optometric vision care, eye examinations, and optical services since 2005.

NOOCC is pleased to offer a **15% discount on health** checks for your eyes, ensuring your ocular well-being.

Additionally, NOOCC has a special discount available for Essilor Lens, enhancing your visual experience. Bring along your membership card to enjoy the benefits. Discover more about the extensive benefits by clicking below.



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!



30% DISCOUNT

SGCATHOUSE

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**. 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.





ICARE OPTICAL

iCare Optical is offering **an exclusive discount of 15% on all in-store purchases** for our Singapore Muslim Teachers' Co-operative Limited (SMTC) members.

To avail of this offer, simply present your valid membership card. Please note that this promotion cannot be combined with any other ongoing offers or discounts.





UHUD SERVICES

The importance of honoring your loved ones with dignity and respect during their final journey. Uhud Services is committed to providing exceptional funeral services, ensuring a seamless and comforting experience for you and your family.

Uhud Services is pleased to announce an exclusive discount for our members. Now, you can avail of \$100 off on all funeral and related services provided by Uhud Services. To take advantage of this exceptional offer, simply present your membership card for verification.

HealthMedicalCentre

我的健康医疗中心 Pusat Perubatan Saya என் உடல்நலம் மருத்துவ மையம்

10% DISCOUNT

MYHEALTH MEDICAL CENTRE (MHMC)

MyHealth Medical Centre (MHMC) is a family and occupational health clinic situated in West Coast. MHMC are delighted to extend an exclusive discount of 10% to our esteemed members, their family members, and friends for all the comprehensive medical services available through their online portal.

To avail of this incredible offer, kindly ensure to input the designated discount code "**SMTC10**" during your <u>online booking process</u>.



MATCHDAY AFFAIRS

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. To avail of this offer, SMTC members must present their membership card.



ICARE OPTICAL

Enjoy a \$25 voucher on iCare Optical!

As a thank you for attending our AGM, iCare Optical is offering a \$25 voucher for your next purchase of nonpromotional eyewear.



This Voucher is valid for one purchase of spectacle of non promotional items and cannot be combined with other discounts.



follow us @icareoptical

Muslim Owned

416 Bedok North Avenue 2 #01-21 S460416 tel:64421424 email:icareoptic@yahoo.com

GREAT EASTERN

Great Eastern is offering our members exclusive discounts for selected insurance premiums and financial talks.

Are you planning to travel overseas?

Do you have a domestic helper taking care of your home? Are you a car owner? No need to worry! Great Eastern got you covered with our comprehensive plans, available at a discounted rate







2024 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 : Senior Financial Consultant 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/D/EMAB@W/1170877

Need to know more? Contact me for more information.



BE IN THE KNOW - LASTING POWER OF ATTORNEY

L.P.A. Your Lasting Power Attorney (LPA) will decide who take care of your

- 1) Property (Buy / Sell)
- 2) Bank Accounts
- 3) CPF monies
- 4) Where you should live
- 5) Pay household expenses
- 6) Purchasing equipment
- 7) Healthcare
- 8) Medical treatment decisions
- 9) Who you may have contact
- 10) Handling your letters & mails

Pls whatsapp @ 97919674 Date and Time @ your convenience (In front of City Plaza) Do it before its too late

Do your LPA to let your Trusted person take care of YOU in times of need (Dementia / Stroke / Coma /Accident)





21st September 2024(Sat) Paya Lebar Quarters PLQ3 Time : 2.30pm 2 Tanjong Katong Road S437161



Dr Saiful Nizam Bin Subari MBBS (Singapore) G.Dip (Occupational Medicine) **Certified LPA Certificate Issuer IDAPE** Assessor

BE IN THE KNOW – ONWARD TOWARDS Shariah Financing

Join us for an informative talk organized by Pergas Endowment Fund (PERLU) on the topic of "Gaining Barakah in Wealth through Wasiyyah (will) & Waqf (charity)."

As a special treat for our AGM attendees, your registration fee will be waived!

Don't miss this opportunity to gain valuable insights and contribute to a noble cause.

Please register your attendance by scanning onto the QR code on the right side of the screen.



TEACHERS' DAY OFFER - EXTRA VIRGIN OLIVE OIL

As a token of our appreciation for your dedication and hard work, we're offering a special discount for extra virgin olive oil exclusively for AGM attendees.

For today only, 31st August, enjoy your discounted purchase of the premium extra virgin olive oil.

This is a limited-time offer, so don't miss out!



CERTIFICATE OF Shariah Compliance

We are happy to announce that SGM has been awarded the Shariah compliance certificate from PERGAS.

This achievement is a testament to our unwavering commitment to conducting our business in accordance with Islamic principles.

Our Shariah compliance is a result of meticulous review and evaluation of our business model, legal structure, and documentation by PERGAS. This certification ensures that our operations align with Islamic values and ethical standards.

We are proud to have achieved this significant milestone and look forward to continuing to provide products and services that meet the needs of our members.



In the Name of Allah, Most Gracious, Most Merciful, Praise be to Allah, Lord of the Universe, Peace and Blessings be upon His Final Messenger Prophet Muhammad, his Family, his Companions, and all those who follow their paths

CERTIFICATE OF SHARIAH COMPLIANCE

This Certificate is awarded to

SINGAPORE MUSLIM TEACHERS CO-OPERATIVE LTD

FSAC Shariah Committee has been presented with the business model, legal structure and documentation for Singapore Muslim Teachers Co-Operative Ltd. for purpose of issuing this pronouncement for the Commodity Murabahah via Tawarruq Financing product.

This certificate endorses on the above-mentioned product as Shariah compliant under the Shariah concept of Commodity *Murabahah* via *Tawarruq* Arrangement. Proper implementation thereof is the sole responsibility of Singapore Muslim Teachers Co-Operative Ltd..

Expiry Date: 1st September 2025

Dr Shamsiah Binte Abdul Karim Company Secretary, FSAC Singapore Pte Ltd

August 2024 / Safar 1446 AH

ELEVATE YOUR HOME-BASED BUSINESS WITH THE NORBAIDINS CONSULTANCY(TNC)

Are you ready to take your home-based business to the next level? In today's rapidly evolving business landscape, staying ahead of the curve is crucial.

We're excited to introduce our MOU partner, TNC, a provider of expert business advice and solutions.

With their guidance, you can:

Optimise your business operations for maximum efficiency and profitability

Gain valuable insights into market trends and industry best practices

Enhance your business strategy to achieve long-term success

Don't miss this opportunity to elevate your home-based business with the support of The Norbaidins Consultancy (TNC).

TheNextCreatives Calling All Home Base Businesses!

Transform your home-based business with expert social media management. We specialize in crafting tailored strategies that save you time, enhance your brand's online presence, and engage your target audience. Let us handle your social media, so you can focus on what you do best - growing your business.





What We Offer: Only \$188 per month

\$564 for 3 months Boosts your sales by up to **100%** 2 Social Media Ads per month for 3 months period. Increase your likes and followers rapidly

Scan here to sign up!



Call Kak Diana @96938447



Digital Marketing Full-Qualification Programme

SCTP

WSQ Advanced Certificate in InfoComm Technology (Sales & Marketing)

Course Codes: TGS-2023022337/ TGS-2023022336

Programme Summary

Elevate your career and become a Certified Digital Marketing Strategist with our intensive WSQ Advanced Certificate in Digital Marketing programme. In just one month, you'll embark on a transformative journey through five comprehensive modules, totaling 85 hours of in-depth training.

Modules



WSQ Digital Advertising

- Run Paid Ads for Your Business Effectively From Setup to Implementation WSQ Social Media Marketing
- Learn To Maximise the Power of Social Media for Both B2B and B2C Businesses
- a se **WSQ Search Engine Optimisation** Boost Your Brand's Google Visibility With Applicable SEO Strategies
- WSQ Digital Marketing Analytics Navigate Google Analytics 4 for Data-Driven Marketing Success





Why Join Us?

Industry-recognised WSQ $\overline{\mathbf{Q}}$ Statement of Attainments (SOA)

Real-world Hands-on Projects

Taught by Industry Experts

Job Placement Opportunities Upon Graduation

Comprehensive and Up-to-Date Courseware and Curriculum



Course

Singap

40 year

Singapo

Singapo

Resider

Term Vi

Holders

21 year

Foreign

21 year



industry-relevant skills to improve employability and pivot to new sectors or job roles.

POST-COURSE SUPPORT



Earn an average of as a Digital Marketing Executive *Figures taken from glassdoor.sg

COURSE FEES & FUNDING

Subsidy Eligibility	Course Fee before Subsidy and GST	Baseline Funding	Mid-Career Enhanced Subsidy (MCES)	Nett Fees Payable (incl. 9% GST)
ore Citizens rs old and above		70%	20%	\$495.30
ore Citizens, ore Permanent nts and/or Long fisitor Pass Plus s (LTVP+) rs old and above	\$3,900.00	70%		\$1,275.30
ners rs old and above				 \$4,251.00

Singapore Citizens 21 years old and above who meet special criteria* may be eligible for Additional Course Fee Funding Support (AFS) of 95% Subsidy. AFS is only eligible for SkillsFuture Career Transition Programme applicants

For more detailed funding information and information for company sponsored individuals, visit our website @ asktraining.com.sg



Start Your Digital Marketing Career Journey Today

Course Codes: TGS-2023022337/ TGS-2023022336

PLEASE CONTACT 96938447 FOR MORE ENOUIRIES ON COURSE AVAILABILITIES AND O P P O R T U N I T I E S



Singapore 609434

Central Branch 8 Jurong Town Hall Road 10 Anson Road 27-01 The ITC Summit #06-11 International Plaza Singapore 079903

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8 Jurong Town Hall Road

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Singapore 609434

Digital Marketing Full-Qualification Programme

Infocomm Technology

(Sales and Marketing)

WSQ Diploma in

SINGAPORE WORKFORCE SKILLS QUALIFICATIONS



Eligible For \$4,000 SkillsFuture Level-Up Programme For (SCTP)* participants only

up to

SkillsFuture

Funding

Asktraining.com.sg

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SkillsFuture Career Transition Programme

industry-relevant skills to improve employability and pivot to new sectors or job roles.

POST-COURSE SUPPORT



Earn an average of as a Digital Marketing Manager *Figures taken from glassdoor.sg

COURSE FEES & FUNDING

Course Subsidy Eligibility	Course Fee before Subsidy and GST	Baseline Funding	Mid-Career Enhanced Subsidy (MCES)	Nett Fees Payable (incl. 9% GST)
Singapore Citizens 40 years old and above		70%	20%	\$1,006.86
Singapore Citizens, Singapore Permanent Residents and/or Long Term Visitor Pass Plus Holders (LTVP+) 21 years old and above	\$7,928.00	70%		\$2,592.46
Foreigners 21 years old and above			-	\$8,641.52

Singapore Citizens 21 years old and above who meet special criteria* may be eligible for Additional Course Fee Funding Support (AFS) of 95% Subsidy.

AFS is only eligible for SkillsFuture Career Transition Programme applicants

For more detailed funding information and information for company sponsored individuals, visit our website @ asktraining.com.sg



Start Your Digital Marketing Career Journey Today

Course Codes: TGS-2023038990 / TGS-2023038987

PLEASE CONTACT 96938447 FOR MORE ENQUIRIES ON COURSE AVAILABILITIES AND O P P O R T U N I T I E S



Central Branch

Singapore 079903

10 Anson Road

East Branch

#06-11 International Plaza #03-43 Mountbatten Square

229 Mountbatten Road

Singapore 398007

MAYBANK X SGM - IMPROVING YOUR Financial Literacy

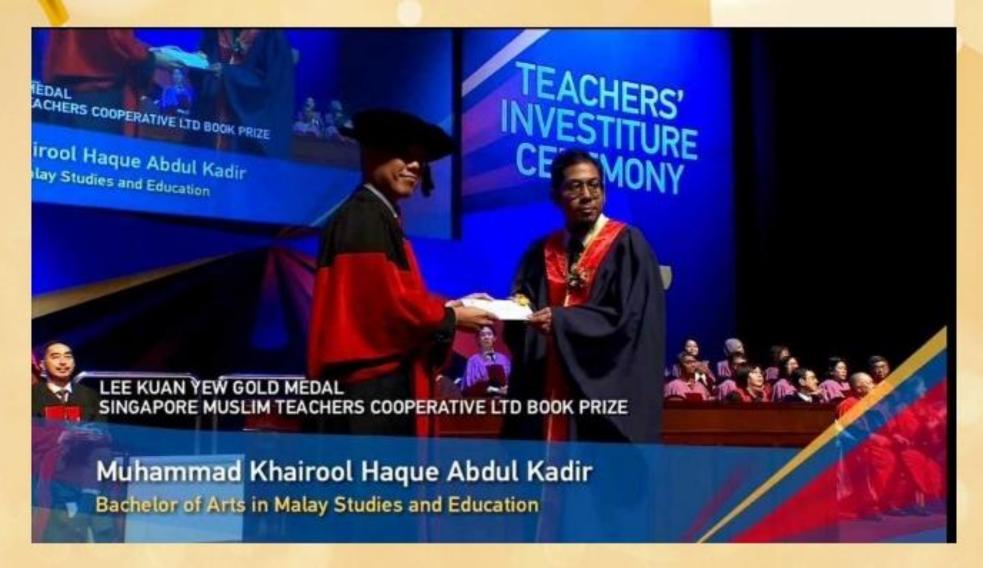




Maybank Islamic Wealth Management is conducting a survey to better understand our members' financial literacy. This information will help them tailor their initiatives and financial products to our specific needs and risk tolerance.



Winner of the Singapore Muslim Teachers' Co-operative Limited Book Prize Lee Kuan Yew Gold Medalist



Muhammad Khairool Haque Abdul Kadir has achieved outstanding academic success,

BEST TEACHER AWARDS - SGM LITTLEKIDZ



Teacher Syafiqah | Best Teacher for SGM LittleKidz

A teacher who goes above and beyond, for inspiring young minds and shaping the future and dedicated in making a difference.

BEST TEACHER AWARDS - SGM MURNI

Teacher Jamie | Best Teacher for SGM Murni

A teacher who fosters a love of learning, a mentor who empowers students to reach their full potential and a role model who inspires students to be their best selves.



SGM FACILITY BOOKING

At SGM, we are pleased to offer our facility at an affordable rate. Please feel free to contact us at <u>info@sgmcoop.org.sg</u> or via phone at 6743 9595 for further information. We are confident that our facility will provide you with the ideal setting for your classes, seminars, tuition sessions, and more.

Our dedicated team will be more than happy to assist you. Don't miss out on this opportunity to make your classes and meetings more impactful and successful.



Scan the QR code to view the facility.

We would like to express our sincere gratitude to Mr Rashid for his sponsorship of our breakfast and event space. His support has helped to make our event a success.

Great

Thank you Mr Rashid!

