

Warta Triwulan

SINGAPORE MUSLIM TEACHERS' CO-OPERATIVE LIMITED

January - June 2024



A Step Closer to Shariah Compliance

As we look back on the first half of 2024, it's clear that our community has been vibrant and engaged. We kicked off the year with the Ascent Islamic Talk, offering valuable insights and inspiration. Our commitment to the community was also highlighted through prominent childcare advertisements on Bus 27.

We celebrated the Lunar New Year with a special gathering at the Istana, fostering connections and joy among our members. Another highlight was our dinner with SASCO at Landmark Buffet, which strengthened our partnership and collaboration. The Investment Talk led by Abang Sani sparked meaningful discussions on financial growth, while the Ladies' Fardu Ain class empowered our community through education.

We held an informative LPA Briefing with Great Eastern and MHMC, emphasizing our dedication to transparency and knowledge-sharing. The Makan session with Asdin Associates before Ramadan was a heartwarming gathering, enhancing our bonds as we

prepared for the holy month.

Our meetings with various partners, including Idah Design, Abdul Jabbar from AJM Practice (our external auditor), and KATALIST, have opened new avenues for collaboration. Engaging with LittleLives, representatives from SNCF, Member of Parliament Mr. Zhulkarnain Abdul Rahim, and the Singapore Environment Council has further strengthened our network.

We celebrated milestones such as staff birthdays and recognized the achievements of our outgoing President, Mr. Hawazi Daipi, at Hajah Maimunah Restaurant. Our Raya Gathering brought joy and togetherness, while the solar panel installation initiative underscores our commitment to eco-friendliness and sustainability. We proudly recognized the winner of the SGM Book Prize, celebrating their contributions and achievements.

Lastly, we are embarking on a

In this newsletter
you can expect:

[Members'
Privileges](#)

[Referral
Incentives](#)

[Events @ SGM
HQ](#)

[Events at the
Childcare Centres](#)

[Our Services](#)

significant Shariah-compliant project to ensure our loans adhere to fiqh muamalat, aiming to better serve our members. Our bylaws reinforce our commitment to "promote the economic interests of our members in accordance with Islamic and cooperative principles." Stay tuned for updates via our social media, website, and upcoming newsletters.

Thank you for being part of this vibrant community. Let's continue to collaborate, fostering connections and driving positive change in the months ahead.

Fazrihan Duriat



Great Eastern

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.**



Golden Chance

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

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:
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Young Living- It's Oil Time

Young Living (It's Oil Time) 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.



Rakhis Minimart

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! To avail yourself of this exclusive discount, simply present your SMTC membership card physically or through WhatsApp.



NOOCC Eye Care

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](#).



SG Cat House

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**.

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**.



MATCHDAY AFFAIRS

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**.



Thoha Travels & Tours

Thoha Travels understands the significance of these sacred journeys (Umrah and Hajj) and aim to make them more accessible and affordable for our members. By offering these exceptional discounts, we hope to enhance your experience and ensure that your pilgrimage is both memorable and fulfilling.



Uhud Services & Trading

Uhud Services is committed in 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 a **\$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.



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 this incredible offer, kindly ensure to **input the designated discount code "SMTC10" during your online booking process**.



Idah Interior Design

Elevate your living or working environment with the expertise of our trusted interior design partner, Idah Interior Design, with over 30 years of experience in the industry. As proud members of the SMTC, you now have access to an **exclusive collaboration offering a remarkable 5% discount on all renovation works**.



iCare optical

In Collaboration with **SGM**

15% Exclusive Promotion For SGM Members
15% applies to any products purchased in-store and cannot be redeemed with other promotions

\$35 Exclusive for full-time Madrasah students
With a valid student card
*From a selected range of frames paired with multicoated lenses.

follow us @icareoptical

416 Bedok North Avenue 2
#01-21 Singapore 460416

contact us at 91451971 or 91830404
email: icareoptic@yahoo.com

Open on Monday - Saturday, 11am-8pm
Closed on Sunday and Public Holiday

iCare Optical

iCare Optical is offering an **exclusive discount of 15% on all in-store purchases for our members**. To avail this offer, simply present your valid membership card. Please note that this promotion cannot be combined with any other ongoing offers or discounts.

The Norbaidins Consultancy

You're not just joining a community; you're unlocking a world of opportunities like getting access to a wide range of WSQ Programs and Courses tailored to your career goals, benefitting from their free resume clinic and getting business advisory, especially for startups.



ASK Training SINGAPORE WORKFORCE SKILLS QUALIFICATIONS

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

Digital Marketing Full-Qualification Programme
SCTP

WSQ Advanced Certificate in InfoComm Technology (Sales & Marketing)

Course Codes: T05-2023022337 / T05-2023022336

up to 95% SkillsFuture Funding

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 **55 hours** of in-depth training.

Modules

- WSQ Digital Marketing Essentials**
Gain foundational knowledge in Digital Marketing
- WSQ Digital Advertising**
Get Paid Ads for Your Business Effectively from Setup to Implementation
- WSQ Social Media Marketing**
Learn to Promote Your Brand Through Organic Social Media and B2B Business
- WSQ Search Engine Optimisation**
Boost Your Brand's Google Visibility With Applicable SEO Strategies
- WSQ Digital Marketing Analytics**
Navigate Google Analytics & for Data-Driven Marketing Success

Why Join Us?

- Industry-recognised WSQ 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

Embark on a Freelance Career in Digital Marketing. Enjoy the Convenience of Working from Home
With over 18 digital marketing modules and 3 full qualification programmes to choose from, learn from industry experts and kickstart your digital marketing journey with us today.

West Branch: 1000 Upper Macao Road, #01-01 The JTC Centre, Singapore 400014
Central Branch: 10 Serangoon Road, #01-11 International Plaza, Singapore 259093
East Branch: 222 Braddell Road, #01-03 Braddell Station Square, Singapore 380077

asktraining.com.sg
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Join us today

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.

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

SIGN UP TODAY AND START ENJOYING THE PERKS OF BEING AN SGM MEMBER.

CONTACT US FOR COLLABORATIONS AND TIE-UPS

STAFF INCENTIVES

WE ARE PROVIDING STAFF INCENTIVES WHO RECOMMENDS THE FOLLOWING:

JOINING BONUS: \$1,000

REFERRAL BONUS
(UPON CONFIRMATION FROM THE PRINCIPAL):

L2 - \$800

L1 - \$600

EY2 & EY1 - \$400

PARENT INCENTIVES

RECOMMEND A CHILD TO OUR CHILDCARE CENTRES AND ENSURE THE STUDENT STAYS FOR AT LEAST 3 MONTHS (SUBJECT TO PRINCIPAL'S APPROVAL)

JOINING BONUS: \$1,000

\$200 SUPERMARKET VOUCHERS
(FAIRPRICE/SHENG SIONG)

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.

If you have any queries, please email us at hr@sgmcoop.org.sg.



**MEMBER-
GET-MEMBER
INCENTIVE
SCHEME**

We are excited to announce our 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 \$50 worth of FairPrice/Popular vouchers while helping us to expand our network of educators.

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

DISCLAIMER: THIS INFORMATION IS STRICTLY FOR INTERNAL CIRCULATION ONLY, NOT FOR THE PUBLIC.

SGM HQ Highlights



Potential Patron



Ascent Islamic
Talk



CNY @ Istana



MIC 1 & 2



LittleLives Meet



Makan Session
Pre-Ramadhan



A session with
The Norbaidins
Consultancy



Dinner with
SASCO EXCO



Meet up with
Katalist



TAA Ramadhan
Event



SGM Group Hari
Raya Gathering



President and
Chairman
Meet-up



TAA Event at Expo

SGM Book Prize Winner

Muhammad Khairool Haque Abdul Kadir has achieved outstanding academic success, graduating with a Bachelor of Arts in Malay Studies and Education from the National Institute of Education (NIE).



Investment Talk by our Investment Advisor, Mr Sani Hamid



SBS Bus 27 Advertisement

➤➤➤ CHINESE NEW YEAR

Both childcare centres celebrated Chinese New Year with festive attire and a cultural presentation, including a K2 Lion Dance performance. Children engaged in activities like Yu Sheng creation and a gold coin game. The community was also involved through red packet distribution.



➤➤➤ WORLD READ ALOUD DAY

Share Stories, Share Smiles.

The childcare centres celebrated World Read Aloud Day at Tampines Library. Children attended a storytelling session and spent time reading and exploring the library's book collection.

TOTAL DEFENCE DAY <<<

Every Citizen, A Defender.

To instill fire safety awareness, the childcare centres conducted a fire drill. Children also engaged with the neighborhood police, explored their vehicle, and experienced simulated emergency rations.



➤➤➤ INTERNATIONAL MOTHER TONGUE DAY

Preserve the Past, Shape the Future.

To celebrate International Mother Tongue Day, the children explored the cultures of Sarawak and Japan, learning about their food, language, and customs.



STAFF TRAINING DAY

Little Lives conducted staff training to enhance teaching practices in LittleKidz. While in Murni, the first staff training day of the year was transformed into a bonding session, featuring a cookery class led by Teacher Sayati and a wellness talk by Young Living.



HARI RAYA AT UWCSEA

Raya Bersama, Kita Bersatu

Children from LittleKidz celebrated Hari Raya at UWCSea East campus, enjoying entertainment and food.

MOTHERS' DAY

Mom: The Original Superhero.

A heartwarming blend of mother-child bonding and cultural performances filled the air, as children took to the stage in both Mandarin and Malay.



FATHERS' DAY

Dad, You're Our Hero.

Reily from Kindergarten 2 and her Army Officer dad, captured the essence of Father's Day by sharing his profession.

➤➤➤ PROJECT RAMADHAN

Watch as our little ones learn the joy of giving back. To foster a spirit of generosity, Murni organises annual Ramadan projects. This year, our K2 children even stepped into the role of budding entrepreneurs! From saving coins to running a mini bazaar, our Ramadan project empowers children to make a difference in the lives of others.



➤➤➤ HARI RAYA AIDILFITRI

Maaf Zahir Batin!

A festive atmosphere filled the centre as children donned their finest Hari Raya attire for a fashion show. The day was filled with fun games and a special Hari Raya presentation, followed by a mouthwatering lontong for lunch.

ANNUAL HIGH TEA W PARENTS <<<

A Parent's Love Knows No Bounds.

This year's High Tea was a delightful experience, with a certified baby masseur guiding parents through soothing massage techniques. Our childcare center also provided engaging activities tailored to different age groups, ensuring a fun-filled day for all.



➤➤➤ ROBOTICS ENRICHMENT

Nurturing the Minds of Tomorrow.

This year, LittleKidz ignited young minds with Robotic Enrichment, where N2 to K2 children embarked on a journey of discovery, learning to command mini robots through iPads and unleash their creativity with LEGO construction.

Savings Plans

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

Work in Progress to be Shariah Compliant








Financing Facilities

- Secured Financings
- Unsecured Financings
- Short-Term Financings
- Education Financing
- Renovation Financing
- Medical Financing
- Marriage Financing

Childcare Centres

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

Thank you for reading!

<u>CHAT WITH US</u>	6743 9595
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