

Warta Triwulan

SGM'S Digital Quarterly Newsletter Issue 7 (Jan - Mar 2025)

Simple Banking, Stronger Futures







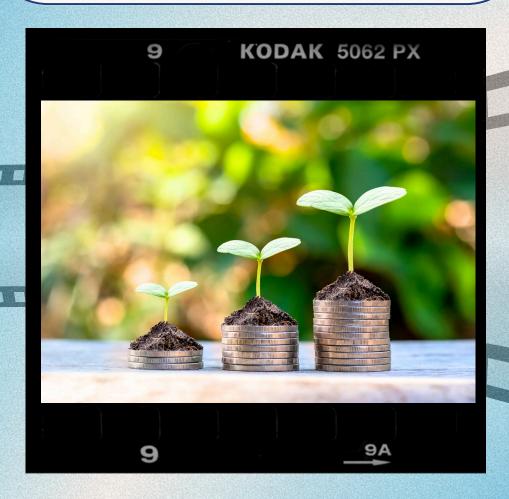




Newsletter Highlights:

- Members Privileges
- Referral Incentives
- Events At The Childcare Centres
- Our Services

Simple Banking, Stronger Futures



Simple Banking, Stronger Futures — The Cooperative Way

At Singapore Muslim Teachers' Co-operative Limited, we believe that managing your finances should be clear, accessible, and empowering. Our mission is to provide practical, member-centric financial solutions that help you achieve your goals with confidence and ease.

In this edition, we reaffirm our commitment to delivering transparent and straightforward services—whether it's through user-friendly financing options or easy-to-navigate savings plans. Our priority is to ensure that your financial journey is both smooth and rewarding.

We also recognise that financial decisions can be complex, and support is sometimes needed. That's why our team remains dedicated to offering personalised guidance and sincere assistance tailored to your unique circumstances.

As a cooperative founded on trust and community, we are proud to stand by younot just as a service provider, but as a long-term partner in your financial well-being.

Thank you for choosing Singapore Muslim Teachers' Co-operative Limited. We look forward to continuing this journey with you.



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.

See the Details



Golden Chance

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

See the Details



Young Living

Young living is offering SGM members a **10**% discount on selected items, DIY products, therapy sessions, and classes — plus free health talks on stress, wellness, and women's health.

See the Details



NOOCC Eye Care

NOOCC Eye center offers $\bf 15\%$ off eye health checks and special discounts on Essilor lenses — providing quality vision care since 2005.



Rakhis Minimart

SGM Members enjoy **10**% off all items, including Arabian and Sarawakian products, with free delivery for orders over \$120. Just show your SMTC membership card (physical or via WhatsApp) to redeem!

See the Details



SG Cat House

SGM members enjoy **30%** off pet food, cat furniture, grooming, and hotel services, plus an extra **10%** off ongoing promos. Cat interaction services are available at a flat rate of \$9/hour every day, including public holidays.

See the Details



Matchday Affairs

Enjoy an unforgettable Premier League experience with Matchday Affairs — SGM members get an exclusive **\$100** discount on selected packages.

See the Details



iCare Optical

SGM members are entitled to an exclusive **15**% discount at iCare Optical. Simply present your valid membership card instore. Kindly note that this offer is not applicable with other ongoing promotions.



Thoha Travels & Tours

Thoha Travels is pleased to offer exclusive discounts to our members, making your Umrah and Hajj journeys more accessible, memorable, and spiritually fulfilling.

See the Details



Uhud Services & Trading

Uhud Services is dedicated to providing respectful and reliable funeral services. SGM members can now enjoy an exclusive **\$100** discount on all services — simply present your membership card for verification.

See the Details



MyHealth Medical Centre (MHMC)

MyHealth Medical Centre is pleased to offer SGM members, their families, and friends an exclusive **10**% discount on all medical services booked online. Simply use the code "SMTC10" during checkout to enjoy this benefit.

See the Details



Idah Interior Design

As SGM members, you're entitled to an exclusive **5%** discount on renovation works with Idah Interior Design — a trusted partner with over 30 years of industry experience.



The Norbaidins Consultancy

By joining the community, you'll gain access to a range of WSQ courses tailored to your career goals, complimentary resume support, and business advisory services — especially helpful for aspiring entrepreneurs.



Refferal Incentives

1

Staff Incentives

We are providing staff incentives who recommends the following:

- Joining Bonus: \$1,000
- Referral Bonus (upon confirmation from the Principal):

L 2 - \$800, L 1 - \$600, EY2 & EY1 - \$400

2

Parent Incentives

Recommend a child to any of our SGM Childcare Centres.

 Referred child must remain enrolled for at least 3 months (Subject to Principal's approval)

Joining Bonus: Up to \$1,000! and \$200 Supermarket Vouchers (FairPrice or Sheng Siong)

3

Member-Get-Member Incentive Scheme

We are excited to announce this scheme, designed to promote the expansion of our membership base. Refer a fellow teacher and be rewarded, it's a great way to grow our community and enjoy member perks too! Don't miss out a chance to earn \$50 worth of FairPrice/Popular vouchers

We've introduced referral incentives for both staff and parents to thank you for recommending new hires or children to our childcare centres.

For enquiries, email hr@sgmcoop.org.sg.

Note: Incentives are subject to management approval and the childcare centre's financial standing.



BREAKFAST WITH PARENTS









"Breakfast with Parents"
was a meaningful event
where families enjoyed a
cultural meal while
discussing their child's
learning goals, well-being,
and development with
teachers

Each teacher led a class session to highlight the importance of punctuality, share updates, and foster open communication with parents.





CHINESE NEW YEAR









Exposure to diverse cultures helps SGM Murni students develop self-awareness, broaden their perspectives, and build skills for a globalised world.

PG-K2 were gathered at Bay 1 for a presentation and a Dragon dance performance by selected K2 students





CHINESE NEW YEAR









We celebrated the Year of the Snake in style with vibrant red outfits and joyful energy. The children shared oranges, snacks, and smiles all around!

Our little ones had a blast trying the lion dance costume and performing for their friends. They also learned about Chinese New Year traditions in a fun and meaningful way!



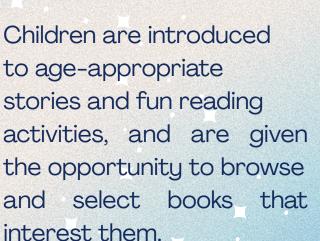


WORLD READ ALOUD DAY









Teachers encourage book borrowing, promote reading at home, and update parents about library programmes such as story time, crafts, and music sessions.





TOTAL DEFENCE DAY









The children celebrated
Defence Day by learning
about the importance of
safety and how we can all
play a part in keeping
Singapore strong.

They enjoyed a special show-and-tell by Mr. Shahid, a fireman, who shared about his uniform and inspired them with lessons on courage and security.





TOTAL DEFENCE DAY









Our little ones suited up as brave officers and soldiers, ready for action! They had a blast navigating through hoops and obstacles with confidence.

Crawling under chairs and dodging through tunnels, the kids showed determination and teamwork. Learning about defence has never been this fun!





MOTHER TONGUE DAY









To celebrate International Mother Language Day, SGM Murni held a fun activity where children identified facial features and described their favourite items in Bahasa Melayu.

The activity helped build confidence, vocabulary, and listening skills, while teachers also embraced the spirit of the event by dressing in traditional Malay attire, Baju Kurung.





RAMADAN PROJECT









Children took part in a charity kuih sale to raise funds for Project Goodwill Aid, with strong support from parents and teachers

The event nurtured values of compassion, teamwork, and generosity while allowing children to gain hands-on experience in a fun, meaningful way.





Our Services

Childcare Centres

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

Thank You For Reading

Contact Us

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