

Chairman's Words

Selamat Hari Raya Aidilfitri



LIVING, LOVING THE HARI RAYA SEASON

By Cikgu Mohammad Faizal Bin Fadzillah

Selamat Hari Raya Aidilfitri! Maaf Zahir dan Batin. I extend my warmest greetings to you and your loved ones on this joyous occasion. May this festive celebration bring an abundance of joy, peace, and prosperity to your families. Embrace the festivities and cherish the moments with your family and friends. Once again, my sincerest apologies for any wrongdoings, both physically and emotionally. Wishing you a blessed and memorable Hari Raya Aidilfitri!



SGM Singapura Koperatif Bhd

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SGM Singapore Koperatif Bhd

Ramadhan Special Loan

We are offering loans at a **special rate** for our members during this **Ramadhan** throughout Syawal.

Please bear with us as we are working hard to ensure that all future **NEW** loan applications processed later this FY2023 will be able to align with Shariah requirements.

Get your Loans up to **\$10,000** @ **3% per annum**

Promotional Period
23rd March till 20th May 2023

Contact us to apply for your loans now.

6743 9595
info@sgmcoop.org.sg

Pinjaman Istimewa Ramadan sehingga \$10,000 @ 3% setiap tahun
فینجمن ایستیمیاو رمضان سهیگک \$10,000 @ 3% ستیاف تاهون.

RAMADHAN SPECIAL LOAN

SGM Members Only

In light of our blessed month of Ramadhan, SGM is pleased to offer our valued members a special loan promotion of up to **\$10,000** at an incredibly low interest rate of just **3% per annum**.

All **NEW** loan applications are in the process of being converted to align with Shariah requirements. This exclusive promotion will run from the **start of Ramadan on March 23, 2023**, until the end of Syawal on **May 20, 2023**.

Don't miss out on this limited-time opportunity to secure the funds you need at an unbeatable rate.

At SGM, we are committed to providing our members with the highest level of service and support. **Contact us today to apply** for this incredible loan promotion.

SGM X FIRST LADY & 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 two prominent retailers: First Lady and Golden Chance. 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!

SGM are excited to offer you an exclusive discount of **20% off your purchase when you shop with First Lady and 8% off at Golden Chance** when you present your SGM membership card.



Ahli mendapat potongan harga 20% daripada First Lady dan 8% daripada Golden Chance.

اهلي مندافت فوٹوغن هرک 20% درفد فرست لیدی دان 8% درفد کولدن چنس.

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



SGM KOPERATIF BERHAD
Syarikat Guru Melayu
Singapura Koperatif Berhad



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/D/EMAB@W/1170877>

Need to know more?
Contact me for more information.



Scan To Apply!

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.



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 



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 kededua 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.



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

January - March, 2023

Vol. 1

SGM had the pleasure of attending a remarkable two-day training session with the esteemed Institute of Internal Auditors Singapore on 4th and 11th February, 2023. The experience was truly enlightening and provided invaluable insights into the field of internal auditing. The instructor, Dr Foo See Liang was highly knowledgeable and engaging, and the curriculum was thoughtfully designed to cover a wide range of topics. Overall, it was an exceptional opportunity to enhance professional skills.



BOD Members and Staff with Dr Foo See Liang

SGM LEARNS

CIO-CDO SIT-DOWN SERIES

Two members of the SGM team recently gained valuable insights into the importance of data in driving innovation, as well as exploring successful implementation strategies from initial strategy development to full-scale transformation. These learnings have equipped our team with the necessary tools to drive impactful change for our members.



CIO-CDO Sit-Down Series at Andaz Singapore

SGM had the privilege of attending a briefing conducted by Asdin Associates on the Workplace Safety and Health Act and Code of Practice for Chief Executives and Board of Directors. The session was informative and insightful, shedding light on the importance of workplace safety and health regulations and the role of top-level management in ensuring compliance. Overall, it was a valuable experience that left a lasting impression on SGM.



Safety Briefing for staff of SGM by Asdin Associates on 18 March 2023



Chinese New Year 2023

The Chinese New Year was a festive occasion at SGM Murni, where everyone dressed up in traditional Chinese costumes to celebrate. The day began with an informative slide show about the history and significance of the Chinese New Year, followed by a sing-along session with the teachers. The highlight of the day was the Lion Dance performance by the talented K1 and K2 students, which left everyone in awe.

After the performance, children went around the neighbourhood distributing oranges to the public, learned the art of Chinese calligraphy. The celebration continued in the classrooms, where the students participated in a Loh Hey session with their teachers and friends. The day ended on a delicious note, with a Chinese-style noodle lunch and mantou for tea break.

Overall, it was a joyous and educational celebration of the Chinese New Year at SGM Murni, where students learned about Chinese culture and traditions while having fun with their friends and teachers.



World Read Aloud Day

The purpose of this day is to promote reading among children. To achieve this, children came to school dressed as their storybook characters and brought their favourite books to share with their classmates. Additionally, it was collaborated with parents and invited Mr. Rayyan Scheiber to read to the children. The children were thrilled to participate in his storytelling session. This event was a great success, and hope to continue to inspire a love of reading in students.

International Mother Tongue Day

The teachers prepared a variety of activities to introduce the children to the language, dance, games, and cuisine of different nations. The children have been thoroughly engaged and have relished the opportunity to learn about countries beyond Singapore.

Story Telling Session @ Punggol Library

This field trip marks the beginning of the year's educational excursions. Both childcares were fortunate to collaborate with Ms. Norlin Samat, the author of the book "Ally at the Library", at the newest library in Singapore, Punggol Library. During the visit, Ms. Samat treated the children to a lively storytelling session, where she shared her book. Everyone was given a tour of the impressive facilities at Punggol Library. It was an enriching experience that allowed the children to learn more about the importance of literature and the value of community resources.



Field-trip to Changi Airport

The Playgroup and N2 classes have chosen Changi Airport as their first field trip destination. The students were given a tour of the airport, including various areas of interest. Finally, they were brought to the viewing gallery where they were able to witness the planes taking off and landing. To end it off, the students were able to enjoy the playground located within the airport.



The Art of Entrepreneurship

This highlights the importance of nurturing and sharing with children, as well as teaching older children the valuable skill of entrepreneurship. Dedicated teachers prepared porridge and pack them in containers to distribute to residents in the area. Meanwhile, K1 and K2 students learn to make ondeh-ondeh, which they sell outside the center. These activities happens every Friday, with a menu that includes "bubur terigu," "bubur kacang," jelly cocktails, and hotdog buns. As a final fundraising effort, Hari Raya cookies will be sold at the end of the month. We invite you to support by placing an order through this link: <https://forms.gle/midCjEand2yzDACu7>. Thank you for your support!





INTERNATIONAL WOMENS' DAY 2023

We express our gratitude and appreciation for the women in our center. As working women, wives, and daughters, we stand together to empower and support one another. We believe in embracing equality for a brighter future. It is only through this unity that we can truly show our appreciation for their tireless efforts in caring for our children with unwavering commitment. Let us continue to uplift and inspire one another as we strive towards a better tomorrow.

STAFF TRAINING DAY

The Principal provided an introduction and explanation to the teachers on how to effectively read and comprehend the SPARK Book. This book serves as a valuable tool in establishing an optimal learning environment. It is important to note that the purpose of SPARK is not to judge, but rather to ensure that teachers are implementing effective teaching practices.

The Principal will be conducting a Self Assessment by level, specifically for Infant Care, Playgroup, and Nursery 1. Nursery 2, K1, and K2 will be assessed separately. This process will aid in identifying areas of improvement and ultimately enhance the quality of education provided to our students.



TEA-SESSION-CUM-PARENT WORKSHOP

The center's cook prepared light refreshments for the parents, who mingled with teachers and discussed their child's development. We extend our gratitude to the parents and all those involved in planning and conducting the session.

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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