

Apr 2025 – Mar 2026

# Co-operator

THE CENTENNIAL EDITION (PART 2)

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EMPOWERING COMMUNITIES  
SINCE 1925

# Our Purpose-Driven Journey Continues on a \$30m Boost



## Dear Co-operators,

As we continue our centennial celebrations, we step confidently into the next chapter of the Singapore Co-operative Movement (SCM). Over the past year, we have had many dialogues with stakeholders to shape the future of the Movement.

In this second Centennial Edition, we focus on the insights that have shaped the SCM 10-year Transformation Roadmap, initiatives that have set our vision in motion, stories from our community and insights from various thought leaders on social impact, youth perspectives, artificial intelligence (A.I.) and more.

Anchored on four key pillars—

- (1) Talent and Leadership
- (2) Governance and Stewardship
- (3) Operational Excellence and Scale-up
- (4) Community Outreach and Impact

—the roadmap lays out a shared direction of how the SCM will grow its capabilities and deepen social impact through higher performing co-operatives (co-ops).

Leadership continuity remains essential, not only through succession but also through nurturing new leaders and a talent pool that brings diverse expertise and perspectives with a strong commitment to our co-op values. We have rolled out new programmes such as the Co-operative Leaders Programme to equip current leaders as well as the existing Emerging Leaders Programme to groom future leaders.

As the world transforms, so must co-ops. A.I. presents opportunities for deeper engagement, smarter operations, and meaningful member-centric services.

Co-ops must build their manpower and business capabilities through accessing shared expertise and resources – “3S: Shared Across, Shared Between and Shared Services”.

Co-ops have also expanded partnerships, strengthened community collaborations, and supported vulnerable groups through the Empowering Communities Fund.

The next century calls for us to be **Willing, Able, Ready** to transform together. We are excited by the news at the recent Ministry of Culture, Community and Youth’s Committee of Supply Debate 2026. It was announced that the government will commit up to \$30 million to support the co-op movement over the next 10 years. This support will multiply our ability to roll out initiatives that strengthen co-ops, serve needs, and benefit Singaporeans.

Let’s continue this momentum as a collective and forge ahead into the next 100 years!

**Mr Tng Ah Yiam**  
Chairperson

**Mr Ang Hin Kee**  
Chief Executive Officer



# Embark with Us

## Forging the Way

Why do Co-ops Matter	5
Co-ops Look Ahead to Next Decade	6
Power in Common	8
Sanjeev Tiwari on the Dignity of Work, Advocating for Workers	10

## Amplifying Reach

SNCF’s Centennial Short Film	13
Extending Reach to New and Younger Audience	14

## Walking the Talk

Future-proofing the Movement	16
SNCF’s Co-op Leaders Programme Debuts	18

## Impacting Communities

Empowering Communities Fund	20
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## Empowering the Next Gen

Preparing a New Generation of Co-op Leaders	22
SNCF Engages Youth on the Co-op Model	24

## Gathering Community Voices

Serving for Nearly a Century	26
Giving Time	28
All About the ‘Payung’	30
Seniors First at SASCO	32
Warm Circuits	33
A Lawyer Volunteering at a Co-op	35
Purpose-driven Pathway in a Co-op	36
Co-ops Make a Difference	38
CCFC Welcomes New Member	39

## Learning & Legacy

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# FORGING THE WAY

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## Why do Co-ops Matter

Co-ops have long supported Singaporeans quietly. Today, their people-first approach matters more than ever.



In a time of rising living costs, shifting work norms, and growing interest in community-led solutions, co-ops remain one of Singapore's most overlooked structures.

### What is a Co-op?

Co-operative societies (co-ops) are a type of business that is owned and controlled by its members, who share a common goal or need. Instead of prioritising profit for shareholders, co-ops focus on meeting the shared needs of the people who use, work for, or benefit from the services they provide. More often than not, co-ops in Singapore are hidden in plain sight.

### Co-ops in Singapore

Co-ops are not new to Singapore. There are 72 registered co-ops in Singapore here today, quietly supporting communities across healthcare, eldercare, retail, security, and worker welfare. Some are decades-old institutions. Others are newer and more experimental.

At NTUC FairPrice Co-operative, for instance, co-op principles are applied at scale. Profits are returned to members through rebates and community programmes. NTUC FairPrice also plays a stabilising role in the cost of living, absorbing price shocks during crises and offering budget-friendly options for families.

Elsewhere, you'll find smaller but equally impactful co-ops. Silver Caregivers Co-operative empowers caregivers looking after the elderly loved ones, providing peer-led training and mutual support networks. The Singapore Tenants United for Fairness Co-operative (or SGTUFF), formed during the COVID-19 pandemic, advocates for small business tenants and negotiates collectively on their behalf.

### Modern Relevance: Co-ops for Housing and Youth?

Co-ops can also speak to the aspirations and anxieties of a new generation. In areas like housing, and gig work, they offer frameworks worth exploring.

Consider the housing market. Rising prices and squeezed supply have made homeownership a source of anxiety, especially for younger Singaporeans. A housing co-op model, while still unconventional here, could offer an alternative path. In a housing co-op, a member buys shares in a collective that owns the property.

The share lets him live in a unit and take part in decisions. When he moves, he sells his shares, sometimes at a fixed price to keep things affordable. Such a collective may be considered in an under-utilised or older estate.

Many young people want to do meaningful work, but also crave flexibility, purpose, and community. Worker co-ops or youth-led co-ops could be seeded within creative, care, or service industries; these offer collective agencies in sectors where individual workers often lack power.

### When Co-ops Disappear, People Notice

For all their potential, co-ops remain under-discussed in public discourse. Few are taught about them in schools. They are rarely mentioned in economic strategy papers. Even during crises, when co-ops often step up to support the vulnerable, their efforts go largely unnoticed.

Ironically, it was only when a long time co-op faced the threat of disappearance that public interest surged. Many questioned what would be lost if the said insurance co-op, built on decades of mutual trust, were to corporatise. Both the media and netizens were quick to comment and express their sentiments. The strong reactions showed that co-ops still hold deep emotional and symbolic value, when people realise they might be taken away.

### Singaporeans Can Also Take Part

Singapore has never been afraid to try bold, practical solutions. We have built from scarcity, planned across generations, and mobilised communities at scale. If we are now serious about building a more inclusive, resilient, and participatory society, then we must also be ready to grow the models that enable those values.

But Singaporeans must play a part too. We cannot always wait for top-down solutions. Small gestures, such as shopping at co-ops, supporting ground-up initiatives, forming mutual aid groups, or even learning how co-ops work, can all help shift the culture from passive consumption to active participation.

In this, co-ops are already here. Or as Singapore's Prime Minister Lawrence Wong highlighted in his second National Day Rally: "To keep Singapore going, we must be a 'We-First' society."



# Co-ops Look Ahead to Next Decade

SNCF unveils roadmap for growth and social impact.



To mark the 100th anniversary of the founding of the Singapore Co-operative Movement (SCM), the Singapore National Co-operative Federation (SNCF) announced steps to revitalise the co-op sector on 19 Sep 2025.

He was speaking at the SCM Centennial Night, which saw 400 co-operators and guests in attendance. This is Mr Dinesh's first official engagement with the Movement, following his appointment into the Ministry of Culture, Community and Youth (MCCY) portfolio in May 2025.

Mr Dinesh also noted that co-ops are recognised for their effectiveness in delivering purposeful impact and making a real difference in the lives of their members.

"Many of these transformative initiatives would not have been possible without the wonderful and strong partnership that co-ops had together with the SNCF and MCCY," he added.

Carried out by the SNCF and in consultation with MCCY, the SCM 10-year Transformation Roadmap was developed over five months through extensive engagements with 1,200 stakeholders. They include co-op leaders, emerging leaders from the co-op sector, youths, unions, and members of the public.



Unveiling the SCM 10-year Transformation Roadmap, Minister of State for Culture, Community and Youth & Manpower Dinesh Vasu Dash said:

**"At the end of the day, we hope to see a co-op movement that is rejuvenated with vitality and a clear sense of mission – one that continuously and constantly adapts itself to meet emerging needs of our society."**



**Hustle with Heart dialogue:** Special guest Minister of State, Ministry of National Development & Trade and Industry Alvin Tan joined in the small focus group discussions with more than 60 youths from various sectors.

At these engagements, participants noted the need for co-ops to raise their profiles among the public, highlight meaningful career pathways they provide, and build stronger capabilities in governance and day-to-day efficiency.

These insights shaped the SCM 10-year Transformation Roadmap built around four strategic pillars (Talent & Leadership, Governance & Stewardship, Operational Excellence & Scale-up, and Community Outreach & Impact), outlining initiatives to meet sector needs and advance co-ops' social missions, said SNCF's CEO Ang Hin Kee.

"We are strengthening our co-ops' leadership base and sharpening their ability to execute exceptionally. Just as importantly, co-ops' ability to sustain its social responsibility and values will be further strengthened," Mr Ang said. "We believe these values must take deeper root, so that more Singaporeans and our members can put these ideals like self-help and mutual assistance into practice."

For a start, co-ops can look forward to more support in attracting new talents into the Movement.

Co-operative Leaders Programme (CLP), a new programme under the Talent & Leadership pillar, will further nurture co-op leaders in the Movement. CLP will provide co-op leaders with three to 10 years of experience opportunities to strengthen leadership and business management skills. The SNCF seeks to enable 150 co-operators under this programme.



**Co-op Leaders' Dialogue:** Leaders convened in May 2025 to ideate new solutions, propose new initiatives and explore synergies with one another.



**SNCF CEO sharing how the SCM 10-year Transformation Roadmap came to be.**

"When I became a committee member at the co-op, we only learnt through experience. We hope that with CLP, there will be courses to help socialise co-ops and their missions, and to build leadership skills to scale up," said Mr John Raghavan, Chairperson of the Singapore Government Staff Credit Co-operative (SGSCC) and SNCF Executive Council member.

Having joined the co-op in 1983 as a junior civil servant, Mr John has seen how credit co-ops like SGSCC uplift lives. He added: "Back then, civil servants' pay was meagre. The credit co-op was helpful; I could take loans to buy books, uniforms and shoes for my children, with repayment deducted from my salary automatically and without late payment fees."

The first CLP cohort commenced in Feb 2026.

Reflecting on her journey, youth co-operator Raena Leang shared that she has learnt about the unique nature of co-ops as businesses, and their strong potential to be a core part of any society's socio-economic fabric.

"Being part of the Movement, and of a co-op, has given me first-hand experience of the empowerment, pride, and autonomy that co-op members enjoy, as well as the challenges co-ops face," said Ms Leang, who is a Co-operative Relations & Solutions Partner at SNCF and also supports GP+ Co-operative through a part-time secondment. "I have also learnt the need to balance business needs with social goals, a balance that is essential for co-ops to thrive sustainably."

Mr K Rajaram, Chairperson of Citiport Credit Co-operative, highlighted that the 'Community Outreach & Impact' pillar resonates strongly with his co-op. Having existed for 100 years, he noted that their journey would not have been possible without the support of the community. For him, the key is to remain relevant and purposeful in serving people, even as generations change and their understanding of co-ops evolves. This pillar, he believes, allows Citiport to continue reaching not only past members, but also potential members and youth in the years to come.



# Power in Common

**From a childhood shaped by co-operative values to a \$30 million push for renewal, Minister of State Dinesh Vasu Dash on why the Movement's future hinges on staying relevant, community-led, and youth-driven.**

Co-ops, says Minister of State for Culture, Community and Youth, Dinesh Vasu Dash, remain one of the oldest forms of community mutual help, built on trust, teamwork and mutual support. At their core is a simple idea: that people can achieve more when they come together around a shared purpose. This “We-first” spirit, he adds, is what sets co-ops apart, where success is measured not just by financial returns, but by the positive impact created for members and the wider community.

For him, that belief is also personal. Growing up, he saw how a co-op supported his father during his career by providing a close-knit network that looked out for one another through challenges. That experience shaped his view of co-ops as more than functional entities. They are communities that provide a sense of belonging, built on shared responsibility and mutual care.

Today, even as start-ups and social enterprises gain traction, he sees co-ops playing a distinct and complementary role in Singapore's social fabric. Through community ownership and collective solutions, they continue to address practical needs while strengthening social bonds.

Read on for our exclusive interview with Mr Dinesh here.

## What comes to your mind when you think about co-ops?

Co-ops are one of the oldest forms of community mutual help, built on trust, teamwork, and mutual support. They bring people together to pool resources and meet shared needs that would be difficult to address alone.

They embody a “We-first” spirit, where success is measured not just by financial returns but by positive impact created for members and the wider community. It is the focus on shared benefit and supporting one another that makes co-ops truly special.

## Have you had any personal encounters with co-ops growing up that shaped how you view their role today?

My first memory of co-ops came from my father, who was part of a co-op during his police career. Beyond providing thrift and loan services, it was also a support network for officers like him, a close-knit community of people who understood the unique challenges and sacrifices of the job and looked out for one another through thick and thin.

Seeing how the co-op stood by my father and his colleagues taught me that co-ops are more than just meeting material needs. They are about having each other's backs through challenges and building a sense of belonging.

## In an era where start-ups and social enterprises are gaining attention, what role do co-ops continue to play in Singapore's social fabric?

Start-ups, social enterprises and co-ops each bring different strengths, but share common purpose: to innovate, create opportunities and contribute to Singapore's social fabric in their own ways.

Co-ops bring an important dimension by bringing people together around shared needs and collective solutions, strengthening community bonds while meeting practical needs. Their community ownership and flexibility allow them to respond to evolving needs while complementing the wider ecosystem of support in Singapore.

For example, Silver Caregivers Co-operative supports caregivers in navigating care and community services, while Singapore Amalgamated Services Co-operative Organisation (SASCO) has the Guardian Angel Project to place sensors in seniors' homes to detect early behavioural changes.

These are practical solutions that make a difference.

## How is the Ministry of Culture, Community and Youth (MCCY) working to amplify the do-good spirit of co-ops?

Through the SCM 10-year Transformation Roadmap, MCCY has committed up to \$30 million over the next decade to bolster efforts in transforming the co-op sector. It will strengthen co-ops in areas such as talent development,

governance and operational efficiency. By empowering co-ops in this way, we can amplify their impact and highlight the social role they continue to play in Singapore's communities.

## How can young Singaporeans realistically play a role in shaping the future of co-ops?

From our SG Youth Plan engagements, we see that young Singaporeans want to contribute meaningfully to society. They value strong communities and connections, and want to be partners in shaping solutions.

It is important that co-ops empower and provide space for them to contribute and shape what the Movement can become. Young Singaporeans bring fresh perspectives and skills, from digital fluency that helps co-ops engage members, to passion for causes such as sustainability or gig economy challenges.

They should have opportunities not just to participate in existing co-ops but also to start new ones that respond to changing needs. The SCM 10-year Transformation Roadmap supports this through seed funding, incubation spaces, and mentorship from experienced co-op leaders, helping youths build the skills, confidence, and networks to shape the next phase of the Movement.

## Looking ten years ahead, what would success for the Singapore Co-operative Movement look like to you?

I hope to see a co-op movement that remains vibrant, relevant and responsive to evolving needs. One where co-ops continue to innovate, engage younger Singaporeans and deepen their impact, while staying true to their values of mutual support and shared responsibility.

Seeing more Singaporeans recognise co-ops as a practical way to come together and address shared challenges would be an encouraging sign of continued relevance.

Most importantly, a strong co-op movement should continue to contribute to Singapore's social compact. In an increasingly complex world, co-ops create spaces where people can support one another and work towards shared goals, strengthening trust and collective responsibility that make our society even more resilient.

Our SCM 10-year Transformation Roadmap provides a framework to support this journey. But the future of the Movement ultimately depends on the commitment, ideas, and leadership of co-ops. If that spirit continues to grow, I am confident the co-op movement will remain a meaningful force for good in Singapore.



# Sanjeev Tiwari on the Dignity of Work, Advocating for Workers



2026 is looking to be a very hectic year for the new Nominated Member of Parliament and co-operator.

2026 is shaping up to be a busy year for SNCF Executive Council member and Credit Sector Chairperson Mr Sanjeev Tiwari.

The long-time unionist, also the General Secretary of the Amalgamated Union of Public Employees (AUPE), has been appointed a Nominated Member of Parliament, even as he continues his work in the co-op sector, where he has spent recent years closely involved with credit co-ops and their members.

Much of that work happens outside formal settings. As chief executive of the AUPE Credit Co-operative and chairperson of the AUPE General Services Co-operative, Mr Tiwari's day-to-day often involves addressing practical issues, from workers navigating job changes to members managing financial strain in a shifting economy. These are concerns that rarely fit neatly into policy frameworks, but surface repeatedly on the ground.

His parliamentary appointment brings those experiences into a national space, where questions of employability, financial readiness and the dignity of work are increasingly part of public debate.

Read our exclusive below:

**You have worked closely with collective organisations, including co-ops and unions. Was there a particular experience that shaped your desire to do more for workers and communities?**

I would say it is not one single incident, but many similar conversations over the years. Often, these involve workers who are struggling, sometimes because of poor financial judgement or over-indulgence in lifestyle needs, and sometimes simply because they were not sufficiently

prepared for unexpected challenges. Collectively, these experiences shape the way I see the work that unions and co-ops do.

Beyond wages and employment, what stands out most to me is the dignity of the worker. At the workplace, dignity is fundamental. When we deliberate on policies, it is important to always place the person at the centre and consider how these decisions affect them. Today's workforce faces intergenerational challenges, compounded by fast-changing technological advancements. This creates pressure on individuals doing their jobs. Keeping dignity and well-being



at the heart of policies is something I hope to continue highlighting in Parliament.

**From your experience as both a unionist and a co-op leader, what do you think co-ops do especially well that is often overlooked in national conversations?**

From the union's perspective, we focus on employment and productive longevity. Underpinning employment is financial readiness. People work to earn a living, and this is where co-ops play a vital role that is often not fully recognised.

Through co-ops, we help workers plan better, save better and manage their finances more effectively. This has an indirect but significant impact on employment. When workers are financially prepared, they are better positioned to make sound decisions, take up better job opportunities, and pursue upgrading and reskilling without worrying excessively about loss of income or overtime.

Unions and co-ops go hand in hand. Both are social organisations, not profit-driven entities. Our purpose is to ensure members benefit over the long term. When that job is supported by sound financial management through co-op initiatives, you are taking care of the worker not just in the present, but over the long term.

**As a Nominated Member of Parliament, do you see yourself advocating this relationship between unions and co-ops more clearly at the national level?**

Yes, I think relationships are always important, especially in Parliament. Advocating the initiatives of both unions and co-ops is crucial. Given this opportunity, I hope to highlight the values of both movements, as well as the need for better policies governing unions and co-ops. They serve different but complementary roles, and both are important in supporting workers and communities.

**Looking back on your past three years as Credit Sector Chair within the Singapore Co-operative Movement, what are some key takeaways from this journey?**

One of the most important takeaways is raising awareness of the role co-ops play in Singapore. In the financial sector, people tend to think first of the larger institutions, while co-ops are often an afterthought. Efforts by the SNCF and the credit co-ops to bring greater visibility to this sector have been significant. The centennial celebrations, in particular, helped highlight what co-ops have contributed over many years.

**“Being in the union and co-op space allows you to see how your work directly impacts people and their families. Knowing that what you do makes a difference is deeply motivating.”**



Another key takeaway is the tangible assistance provided to members. Across the credit sector, co-ops have helped thousands of members, amounting to millions of dollars in assistance. This support goes beyond credit. It helps individuals save their jobs, get through emergencies, and access assistance they may not receive elsewhere. Importantly, it provides reassurance to families, knowing that there is support during difficult times.

Finally, there is the role co-ops will continue to play in the future. Staying relevant in a changing world is essential, and there is also a strong call for younger generations to step up and lead co-ops forward. Transformation will require fresh perspectives, and younger leaders have an important role in shaping how co-ops evolve.

**What continues to motivate you to do more in the social good and social impact space?**

There are two main drivers. First, being in the union and co-op space allows you to see how your work directly impacts people and their families. Knowing that what you do makes a difference is deeply motivating. It is also a way of giving back to society in small but meaningful ways, helping members uplift their lives.

Second, when you help a member, the impact extends beyond the individual to their family. Whether through financial support or employment stability, you are helping to create pathways for the next generation to do better. Over time, this uplifts society as a whole. That bigger picture is what continues to drive me.

**How do you hope to work with public agencies and encourage public participation to drive positive change in Singapore?**

Public agencies are already doing quite a lot, but there is room to better understand how policies impact people on the ground. Policies are often designed to address broader issues, but their granular effects may not always be visible during implementation.

Organisations like credit co-ops are close to members and can see where people fall through the cracks or where policies may unintentionally miss certain groups. By sharing these ground realities, we can help agencies refine and improve policy implementation, making it more responsive and inclusive. Ultimately, this helps ensure that support reaches those who need it most.

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## SNCF's Centennial Short Film

SNCF marks the Co-operative Movement's 100th year with 'All of Us', a celebratory film.



'All of Us' is a short film inspired by the origins of Singapore's credit co-ops and inclusive sports co-op. It follows the formation of co-ops across two eras – the 1980s and today.

The short film was first showcased at the SCM Centennial Night on 19 Sep 2025. 400 co-operators and guests, including Minister of State for Culture, Community and Youth & Manpower Dinesh Vasu Dash, were present at the event.

Across two generations, 'All of Us' shows how co-ops adapt to serve society's changing needs, protecting livelihoods then, fostering inclusion now.

"At its heart, 'All of Us' is a film about the spirit of co-ops; ordinary people looking out for one another, in struggles to protect each other from debt in the past and communities coming together today to ensure no one is left behind," Ms Verene Cheong, SNCF's Head of Marketing & Communications, said.

Mr Lim Eu Chian and Ms Veron Teng, husband-and-wife creative honchos behind local production house It's Like Depth, directed and produced the short film.

"In researching the beginnings of co-ops, we were struck by how many people chose to serve their communities, even if it meant giving up more lucrative opportunities," Mr Lim said.

Besides marking the 100th anniversary of the Singapore Co-operative Movement, 2025 is also the United Nation's second International Year of Co-operatives.

On what it means to see a semblance of the Movement's history on the big screen, Mr K Rajaram, Chairperson of Citiport Credit Co-operative, said: "It makes me feel that my work here is valuable, as it carries forward a long-standing tradition while also embracing changes to uplift this generation. It gives me pride, joy, and a stronger sense of purpose."

"The Singapore Co-operative Movement has stood the test of time because its principles of self-help and mutual assistance are values that never go out of date," Ms Cheong said.

Watch the short film here.



Eu Chian (left) and Veron (right) briefing cast members ahead of filming  
Image Credit: It's Like Depth



## Extending Reach to New and Younger Audience



Brenda Tan  
@wordweed

Daphne Khoo  
@hanerimilliona



Hi my name is Haneri and this is Ash from A Good Space



Jaime Teo  
@jmeteo

Commemorating the Singapore Co-operative Movement's 100th year, the SNCF worked with alternative media platforms such as We Are Majulah and collaborated with key opinion leaders like Ms Brenda Tan, Ms Daphne Khoo, and Ms Jaime Teo to reach a younger base of audience.

We featured stories and work done by co-ops including A Good Space, E4PID's Mushroom Buddies, Runninghour, Love Empowered, GP+, and SGTUFF.

This was in line with the respective sharings at the Annual Co-operative Leaders' Conference 2024 and 2025 where Communications strategist and media trainer Ms Ginny Ann-Oh emphasised on the need to reach new audiences through digital media and where Gen Z representative from the Movement Ms Raena Leang highlighted the need to engage youths where they already are.

Head on to our socials to check out the content!



# WALKING THE TALK

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# Future-proofing the Movement

Leaders discuss technology, social impact and youth inclusion.



Over 140 co-operators took part in the Annual Co-operative Leaders' Conference, marking the largest turnout yet.

For co-ops in Singapore to become adept agents of social impact, they must tap on Artificial Intelligence (A.I.), or work with youths, especially the Gen Zs.

That was the key message announced at this year's Annual Co-operative Leaders' Conference (ACLC) organised by the SNCF, held between 30 Oct and 2 Nov 2025, in Shenzhen, China.

ACLC 2025 came after the Singapore Co-operative Movement (SCM) Centennial Night on 19 Sep 2025 which saw the soft launch of the SCM 10-year Transformation Roadmap as the Movement celebrated its centenary.

## Follow-ups from the SCM Transformation Roadmap

"The four strategic pillars will help rejuvenate and revitalise the Movement," said Mr Tng Ah Yam, SNCF's Chairperson.

Beyond nurturing young leaders to step up, veterans in the Singapore Co-operative Movement are encouraged to step forward and guide younger staff to lead, Mr Ang Hin Kee, SNCF's CEO, said.

The Federation is also looking to promote broad-based adoption of A.I. across co-ops to enhance operational efficiency, service responsiveness and sustainability, Mr Ang said.

A perennial problem that plagues co-ops globally is dwindling youth memberships. Co-ops in Singapore can also look forward to seeing more proactive efforts to rally youth to design and lead social impact projects under the Community Outreach & Impact pillar.



## Reimagining Community Empowerment through Co-ops

As member-led enterprises, co-ops pair economic objectives with community building. Increasingly, co-ops also look beyond taking care of their members to focus on broader social purpose and impact. The co-op sensibility aligns with the concept of 'communitisation', which places resources under community control, a third option beyond privatisation (market control) and nationalisation (state control), said guest speaker Dr Justin Lee, Senior Research Fellow at the Institute of Policy Studies (IPS) and Head of Policy Lab.

When co-ops operate at the intersection of business and community goals, they form what Dr Lee calls "a social economy designed for inclusion, where more people can participate even when the market economy excludes them." Worker-owned co-ops, he noted, helps to give workers a direct stake in the enterprise, and creates workplace democracy.

These co-ops can engender greater social mobility for low-wage workers and also tap on the often neglected know-how of workers to build a more resilient enterprise.

Dr Lee added that newer co-op forms, such as multistakeholder co-ops, help balance business sustainability with social purpose in ways that single-stakeholder co-ops do not. For example, consumer co-ops prioritise low prices to lower the cost of living, while worker co-ops focus on wages and work conditions, objectives that are often in tension with each other.



## Embracing Gen Zs in the Workplace

Recognising the growing presence of Gen Zs in the workforce, many organisations today are finding new ways to engage and empower younger employees.

For the SCM, the question is whether the next generation of co-ops will grow apart from or in sync with these emerging trends. To achieve the latter, they must meaningfully include youths in their work, said Ms Raena Leang, a Gen Z from the Movement.

She noted that to partner the next generation effectively, co-ops must first understand the environment in which youths are growing up. "We have grown up surrounded by technology and are constantly inundated with online content. Competing for our attention can be challenging," she said. "Co-ops need to start now — by engaging youths where they already are."



## Learning from Overseas Co-operators

At the conference, Mr Lin Weiran, Chairman of the Operation Company of the Guangdong-Hong Kong-Macau Greater Bay Area Green Agricultural Products Production and Supply Base, underscored his co-op's strong commitment to agricultural modernisation, sustainability, regional development, and innovation.

He shared forward-looking plans to strengthen capabilities through the development of innovation and research facilities, alongside strategic partnerships with major companies to enhance import networks and supply resilience.

These initiatives mirror key thrust under the Roadmap offering valuable insights as we future-proof the Movement.



## A.I. is a Tool for Augmentation

A.I. is transforming how organisations operate, but it doesn't have to replace people to make an impact.

That was the message from Mr Kau Yi Ming, a technology consultant with over 18 years of experience in digital transformation, and Ms Jayce Tham, Chief Businesswoman of CreativesAtWork, during the session on "Doing more with less in the Age of A.I." He described A.I. as "a family of technologies," ranging from machine learning and natural-language processing to robotics and image recognition, each capable of reshaping specific tasks.



He urged participants to view A.I. not as a threat, but as a tool for augmentation. "It's not about replacement, it's about reorganisation," he said. "Humans bring creativity and empathy; A.I. brings speed and scale."

He noted that co-ops and enterprises can leverage their own operational data to train models without heavy investment, using opensource datasets and affordable "no-code" tools.

The key, he added, is continuous retraining and oversight to ensure A.I. remains accurate and ethical. Adoption, he stressed, should be guided by practicality. "Look for the low-hanging fruit—solutions that are easy to implement but deliver clear value," said Mr Kau. Examples include chatbots for customer service, optical character recognition (OCR) for audit processes, and predictive tools for supply-chain optimisation.

Picking up from his presentation, Ms Tham shared how her creative agency integrated generative A.I. into content production. She demonstrated how A.I. has streamlined video creation for clients. "A.I. helps us work smarter, not smaller," she said.

## Case Study - Leveraging Content Creator



# SNCF's Co-op Leaders Programme Debuts

**At the Global Co-operative Executive Masterclass, Singapore's first cohort from the Co-operative Leaders Programme explored how co-ops can remain competitive while staying distinct in trying times.**



14 co-op leaders participated in the Global Co-operative Executive Masterclass, a five-day immersive overseas masterclass from 9-13 Feb 2026, delivered by the Co-operative College, United Kingdom, in collaboration with the Co-operative College of the Philippines. This is a key component of the inaugural Co-operative Leaders Programme (CLP) developed by the SNCF under the Singapore Co-operative Movement (SCM) 10-year Transformation Roadmap.

CLP aims to equip senior co-op leaders in shaping the future direction of their co-ops, contribute ideas at the Movement-level discussions, and raise awareness of the co-op model locally and internationally. These are leaders

who have been nominated by their co-ops and have had at least three to 10 years of leadership experience within the SCM.

As part of the CLP, participants will attend a programme delivered by the Singapore University of Social Sciences, where they will explore the seven core principles behind leadership management. There will also be mentorship and networking opportunities for them to exchange knowledge with stakeholders both within and outside the Movement.

The CLP complements the existing Emerging Leaders Programme which grows and develops future leaders. Both programmes support individuals at different stages of their leadership journey.

## Reaffirming our Co-op Identity

From learning from overseas co-ops to building network, the CLP participants were the first to benefit from this overseas exposure.

Operating on the principles of self-help and mutual assistance, the strength of co-ops lies in its member for member approach to empower communities. In Singapore, co-ops are businesses with various social missions that help Singaporeans and residents by moderating the cost of living. This value proposition is something co-op leaders need to be cognisant of.

"Co-ops are formed by the people, for the people," Ms Tasneem Faiyaz Basrai, from Silver Caregivers

Co-operative, shared. "Co-op leaders have to have his or her values deep rooted in co-op principles to ensure the members also embody the same values and principles," she added.

Mr Matthew Chua from SASCO Home, a community programme of the Singapore Amalgamated Services Co-operative Organisation (SASCO), also noted that he is reminded to reconnect with principles that distinguish co-ops from conventional corporations, reaffirming that "democratic ownership, ethical practice, education and economy sustainability are not historical ideals, but living foundations of modern co-operative leadership".

The challenge, however, was not whether co-ops have purpose, but whether leaders are activating it well.

"Co-ops already have a structural advantage: you are founded on principles and purpose. But having purpose is not the same as activating it. Are you engaging people with that sense of purpose as well? Do people connect with it emotionally and cognitively?" Professor Simon Hayward, a professor of Leadership Practice from Alliance Manchester Business School added.



Sharing by Professor Simon Hayward

## Are We True to our Co-op Values?

Today, co-ops operate under significant pressure to scale, digitise and remain financially resilient. In response, values and distinctiveness may fade under competition and operational pressures. Growth and efficiency are necessary. Yet without deliberate anchoring, co-ops risk resembling the very corporate models they were meant to offer an alternative to.

This tension surfaces most clearly in the democratic nature of co-ops, where shared ownership may seem slow, roles may blur and clarity in decision-making becomes harder to sustain.

Mr Ashokan Ramakrishnan from A Good Space Co-operative attributed that it is perhaps not the lack of principles, but a lack of collaboration capability that

spur this tension. "The ability to hold space where diverse perspectives can be heard, integrated, and translated into timely collective action is important," he said.

To remain as a global movement, we must remain competitive, yet remain distinct while doing so.

## Values-based Leadership

The leadership masterclass also focused on the unique attributes of a co-op leader and values-led behaviours.

Several participants entered expecting sharper strategic tools. What they encountered instead was a reframing of leadership itself.



Mr Yoong Ee Chuan from Ngee Ann Polytechnic Consumer Co-operative Society

Mr Yoong Ee Chuan, from Ngee Ann Polytechnic Consumer Co-operative Society, admitted he once saw leadership as being "manager-centred", one that concerns having the right answers and directing others. The programme challenged that instinct.

Professor Hayward's sessions on agile leadership and psychological safety in workplaces emphasised that high-performing teams require environments



Dr Amanda Benson from the Co-operative College, UK

where people can question, experiment, and contribute without fear. Dr Amanda Benson, a Project and Research Officer from the Co-operative College, UK, posed several rhetoric to the participants. "Think about who has the power to challenge, who retains the decision-making power in organisations? In co-ops, members ought to critically challenge and do

not see it as disruption. Being able to handle it is part of strengthening trust," she said. The democratic nature of co-ops is not frictionless. Leaders must be able to hold tension, absorb scrutiny, and create space for dissent without retreating into centralised control.

Having the ability to invite challenge, and withstand it, differentiates co-op leadership.

Sounds idealistic? The cohort saw this translated into practice during a learning visit to The Co-op Group, one of the UK's largest consumer co-ops.

Participants heard how values are being operationalised through structured mechanism designed to listen, support, and empower members, colleagues, and communities. From formal member councils to colleague networks,



Engagement Session with Co-operative Youth Board Member, Mr Remell Thompson-Bell

engagement was not lip service but embedded within daily practice.

An example stood out in the sharing by the STRIVE Network, a group representing young colleagues of The Co-op Group. They explained that inclusiveness means having a seat at the table, not tokenism. The STRIVE network was created in response to provide structured platforms for diverse input and influence in the co-op's decision-making.

## Stewarding the Co-op Movement Forward

For participants of the CLP, returning to the birthplace of the Movement provided clarity that leadership is not only all about performance. It is about translating the "why" in what we do.

Mr Ho Wee Fun from NTUC Foodfare Co-operative said: "By integrating these learnings into our strategy and daily practices, we can keep our co-op vibrant, relevant, and impactful."

# Empowering Communities Fund

## Co-ops expand doing good and doing well.

Announced at the Co-operative Movement Night 2024, the \$1 million Empowering Communities Fund (ECF) is set up by the SNCF and Ministry of Culture, Community and Youth, with the funding support from the Central Co-operative Fund, Government and Singapore Labour Foundation.

The fund aims to support co-ops to kickstart ground-up initiatives or programmes that benefit vulnerable communities in Singapore and complements the Government's efforts in strengthening Singapore's social compact and building a more resilient and inclusive society.

### Latest Update

As of December 2025, the ECF Committee has approved a total of 22 projects and S\$1 million in funding.



## Early initiatives under the ECF

### Legacy, Loss and Talking about It Early

A half-day symposium "Leaving a Living Legacy" held on 17 May 2025 by Silver Caregivers Co-operative Limited (SCCL), saw around 120 participants focused on a topic many avoid until it's too late: how to plan ahead, and how to talk about it. Attendees heard from legal, healthcare and social service professionals, as well as speakers who shared personal stories. Former President of Singapore Halimah Yacob, who opened the session, urged more Singaporeans, especially seniors, to take the first step.

"(Legacy Planning) is about conveying your values, wishes and care to your loved ones," she said. She added candidly that while she had often thought about it, she had not yet completed her own legacy plans, a sentiment that struck a chord with the audience and reflected how common this hesitation is.

In a city known for its efficiency, end-of-life matters are often left unsaid. Conversations about wills, medical directives or funeral arrangements tend to be avoided; sometimes out of discomfort, often out of fear. Yet the numbers speak plainly. By 2030, one in four Singaporeans will be over 65.

While the topic still carries a social taboo, public awareness around legacy planning appears to be growing. As of October 2024, over 50,000 Advance Care Plans (ACPs) had been completed in Singapore, with more than 13,000 made since July 2023, following the launch of a national campaign to encourage more Singaporeans to formalise their wishes. The gap between what people know they should do and what they actually act on is where SCCL is focusing its efforts.

The symposium on legacy planning brought together a wide range of professionals to demystify the topic. Lawyers explained the difference between a will and Lasting Power of Attorney. Healthcare experts shared the basics of ACPs. Social workers discussed how to approach conversations with ageing parents or reluctant family members.

Dr Kalyani Mehta, Chairperson of SCCL and a veteran in the field of gerontology, encouraged participants to take a broader and more personal view. "Today's symposium focuses on the theme, leaving a living legacy, empowering your loved ones," she said. "This is not only about financial assets. It's about traditions and art forms, family values, and the decisions we make around health and care."

## Empowering More Communities

In celebration of SG60 and the Singapore Co-operative Movement's 100th Anniversary, Love Empowered Co-operative joined hands with education institute FOGG Academy to co-develop a book centred on the stories of 60 children, including 20 neurodiverse children in Singapore.

The book titled "Singapore Stories from 60 Young Minds", was published and launched on 22 Nov 2025 at the Lifelong Learning Institute. In putting the stories together, all of the children underwent Creative Writing workshops. The compendium of short stories is part of Love Empowered's "Little Steps, Big Changes" initiative.

Minister of State for Culture, Community and Youth & Manpower Dinesh Vasu Dash lauded the initiative. "Being able to identify the young creative minds, and then nurturing them as people is remarkable," he said. Mr Dinesh also noted that such ground-up initiatives have been crucial in supporting both parents and children, and building strong inclusive communities.

The launch not only affirmed the value of co-op partnerships in social impact but also demonstrated how storytelling can bring together children of different backgrounds, needs and abilities and contribute to Singapore's history through their own words.

## Creating an Inclusive Workspace

Another project comes from Ngee Ann Polytechnic Consumer Co-operative Society, which took a small but deliberate step toward inclusive hiring. With support from social enterprise BizLink, the co-op has onboarded a part-time employee with disabilities to assist at its campus retail outlet.

The hire is part of a broader effort to "prepare to receive" employees with different needs. That includes job coaching, staff sensitisation and student outreach. The hope is that this first step can set the tone for a more inclusive work culture, both within the co-op and beyond.

## Helping Seniors Reclaim Meaning and Dignity



A Good Story, an initiative by A Good Space Co-operative, was developed in close collaboration with Tzu Chi Foundation (Singapore) and its active ageing centre, SEEN. Conceived as part of the SG60 celebrations, the project brings together various collaborators like Fei Yue, Singapore Amalgamated Services Co-operative Organisation (SASCO) and RSVP Singapore, as well as A.I. technology from MemoryLane.

Together, these partners form an ecosystem that combines psychosocial support, intergenerational engagement and digital tools to address social isolation and emotional well-being among seniors.

Through this multi-partner effort, 100 seniors, referred to as "Sages", were supported by 50 intergenerational Memory Guides to reflect on their lived experiences and reframe their personal narratives. Many participants had endured hardship, including financial failure, family breakdown and illness. The project helped them recognise resilience, agency and meaning in their life journeys.

Using guided reminiscence sessions and an A.I.-assisted storytelling app, seniors co-created personal biographies that were refined through repeated conversations with volunteers. About 80 seniors have since received printed copies of their life storybooks, which have also helped families better understand past choices and experiences, opening pathways to healing and connection.



# Preparing a New Generation of Co-op Leaders

ELP's largest batch learns to collaborate and drive impact.



When Mr Kevin Le signed up for the Emerging Leaders Programme (ELP) in February 2025, he wasn't sure what he was walking into. A new member of the Ngee Ann Polytechnic Consumer Co-operative, the Gen Zer arrived at the leadership camp in the Bintan Island, Indonesia, with a fair bit of uncertainty. Three days later, he left with a clearer sense of purpose, especially in how different co-ops might work together more closely in the years to come.

Now in its third year, the ELP is starting to find its stride. ELP Cohort 3 is the largest yet, with 14 unique co-ops dispatching 19 participants across Singapore's co-op ecosystem, almost doubled from each intake from the past two years. The programme was first launched in 2023 by the SNCF.

Held from 21 to 23 Feb 2025, ELP began with an overseas camp in the Bintan Island. ELP was co-developed by educational professionals from the Republic Polytechnic and the SNCF. Participants were put through a rigorous but reflective curriculum that covered frameworks in leadership, problem-solving, and group facilitation. The goal? To prepare a new generation of leaders to think more expansively about what co-operation can mean.



## Conversations Beyond the Comfort Zone

For most, the camp was a first encounter with the larger co-op network. Ms Jolene Tay from POLWEL Co-operative noted how much she appreciated meeting peers from across the Movement. "It is inspiring to see co-ops stay rooted and committed to its social mission with the evolving landscape and needs," she says.

TCC Credit Co-operative's Ms Sharan Sivarajoo spoke about discovering her leadership style and learning how to be more adaptable in a fast-changing world. Ms Sharan adds: "I hope to enhance my leadership skills, particularly in collaboration and sustainable growth, while learning innovative strategies to address challenges and engage members effectively."

The activities were designed to encourage self-discovery as much as collaboration. For some, like Mr Aaron Chia from NTUC Foodfare Co-operative, tools like Lego Serious Play helped them tap into new ways of thinking.

Mr Le, reflecting on his experience, shared that the biggest lesson for him was learning how different personalities could come together to form an effective team.



## Cross-pollinating Ideas across Co-ops

The camp may have lasted only three days, but the relationships forged there have since shaped the way many participants think about leadership and collaboration.

Asked which co-op they would be most excited to partner with on a social impact project, the answers were diverse. Ms Tay, whose background is in the credit co-op space, pointed to Love Empowered Co-operative, which supports children with learning difficulties. Ms Sharan expressed interest in working with GP+ Co-operative to jointly tackle issues like community-based healthcare and financial education.

Meanwhile, Mr Chia proposed partnering with POLWEL Co-operative to bring scam awareness and digital literacy to seniors who frequent kopitiam, while Mr Le suggested linking up with FairPrice Group to provide affordable food options to students. Even within a short span, participants were already mapping ideas across organisational lines.

Mr Toh Kian Beng, who has served on the Committee of Management of A Good Space Co-operative, hoped to partner with ISCOS Co-operative to improve member engagement and help nurture future leaders within their network. While these projects remain hypothetical, they reflect a growing appetite for inter-co-op collaboration.

While it remains to be seen how these ideas take shape, ELP's programme architect Mr Alex Shieh is hopeful. "We want to get the emerging leaders to brainstorm ways to strengthen co-op identity, showcase co-ops' value and impact to potential members, and raise awareness on the Singapore Co-operative Movement," he says.

In a time where much of the working world remains siloed or highly individualised, the co-op model reminds us of a different possibility. Leadership doesn't have to be about individual success. It can be about finding shared ground, building unlikely partnerships, and reimagining what it means to do good together.

# SNCF Engages Youth on the Co-op Model

SNCF's Alex Shieh showed NUS students how co-ops balance business with social impact.



Between Arsenal FC, Chelsea FC and FC Barcelona, which football club is run under a co-op model? The answer, FC Barcelona, operates as a co-operative sporting association. This example was used by Mr Alex Shieh, Head of Governance & Stewardship at the SNCF, in his sharing with about 30 undergraduates at the National University of Singapore (NUS) on 18 Sep 2025.

The students were attending a Social Entrepreneurship class, where Mr Shieh introduced the co-op movement and its continued relevance. He explained how co-ops are unique enterprises that balance economic needs with social objectives while being owned and governed by their members.

In his session, Mr Shieh outlined the objectives of co-ops, the challenges of operating them, and the support the SNCF provides, from start-up guidance to funding and capability-building. Case examples such as NTUC FairPrice Co-operative illustrated the diversity and impact of the sector. Students also raised thoughtful questions.

One asked if co-ops could ever mistreat suppliers or fail to compensate them fairly. Mr Shieh explained that while ethical sourcing and fair compensation are principles the Movement promotes, lapses can still occur, underscoring the need for strong governance.

Another question focused on tax rebates, where he clarified that all co-ops contribute 5 per cent of the first \$500,000 of annual surplus to the Central Co-operative Fund and typically do not receive rebates, except in exceptional circumstances such as COVID-19. Students also wondered how co-ops stay competitive against profit-driven businesses. Mr Shieh pointed to strategies like offering member rebates, prioritising community needs, and absorbing price shocks, as NTUC FairPrice has done during crises.

By the end of the session, students left with a clearer picture of how co-ops work and why they remain relevant in addressing today's social and economic challenges.

GATHERING  
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## Serving for Nearly a Century

Singapore Police Co-operative Society will celebrate its centenary anniversary and Mr Chua Chee Wai highlights the co-op's support for officers.

After more than 30 years of service, Mr Chua Chee Wai, retired Assistant Commissioner of Police, is a familiar face representing the Singapore Police Force. From 2018 to 2023, he served on the Singapore Police Co-operative Society (SPCS) board, was a member of its Investment Committee, and also chaired Premier Security Co-operative. In these roles, he evaluated long-term strategies and explored new revenue streams to benefit members.

He recalled how, in earlier years, officers often faced challenges when approaching banks for financial needs such as housing, study or renovation loans. Processes were complex and discouraging. The SPCS board developed structures to ensure officers received affordable financial services and long-term support for themselves and their families.

Founded in 1926, SPCS is celebrating its 100th anniversary this year. Over time, it has grown into a trusted financial institution for police officers and law enforcement staff.

“By offering loans at significantly lower interest rates than commercial institutions, SPCS enables officers and their families to manage their financial obligations with greater ease and confidence,” he noted.

Despite innovation and change, SPCS's core values remain consistent. It continues to provide accessible and transparent financial services, with steady returns and competitive dividends free of complex conditions.

“Unlike many banks, which require you to spend or credit your salary to qualify for higher rates, we provide straightforward and consistent returns,” said Mr Chua. “This reinforces financial stability for our members.”

The co-op also promotes financial discipline through structured savings plans, helping members build a financial cushion for the future — support that has proven especially valuable in uncertain times.

At SPCS and Premier Security, Mr Chua contributed to the two co-ops' board's strategies that provided financial stability, second-career pathways, and dignified transitions. Beyond financial services, the co-op supports officers as they move into the next stage of their lives. Premier Security, a joint venture between SPCS and the Singapore Government Staff Credit Co-operative Society, Singapore's first credit co-op, creates meaningful second-career opportunities for retired officers and seniors who wish to remain active.

He also recalled how the board's diversity became a strength. Directors from different ministries and sectors brought opportunities for cross-sector knowledge exchange, strengthening the co-op both financially and socially.

At its core, SPCS combines the values of public service with commercially sound practices, enabling it to operate responsibly while making strategic decisions that benefit members and meet regulatory standards.

Partnerships with technology providers also allowed the co-op to offer integrated solutions to the wider security industry. “This has expanded our guard service offerings and raised industry standards, while giving retirees and senior workers opportunities to continue working in meaningful roles.”

As SPCS approaches its centenary, Mr Chua reflected on the quiet but significant impact of co-ops. For him, the mission has always been about care and ensuring the system works for those who have served. “That is why SPCS's vision — to be the choice co-op, with a mission to add value to the well-being of our stakeholders — remains as relevant as ever,” he said.

Building on this, he emphasised that both SPCS and Premier Security must continue to evolve in response to emerging trends and operational challenges. “By staying true to our vision, while embracing innovation and focusing on financial stability, career empowerment and industry transformation, we reaffirm our commitment to serving and supporting our members for years to come.”

**“SPCS's vision — to be the choice co-op, with a mission to add value to the well-being of our stakeholders — remains as relevant as ever.”**



Image Credit: Mr Chua Chee Wai

# Giving Time

They are students and young adults balancing their own futures, yet they make time to serve. In doing so, they discover something unexpected in return.

Across the Singapore Co-operative Movement, volunteers are often the connective tissue between intention and impact. Co-ops may be built on principles of self-help and mutual assistance, but it is people who give those principles life. Students, artists, young adults figuring out their own futures; these are the folks who choose to give their time anyway. And perhaps that is the point.

Volunteerism within the co-op space is rarely about grand gestures. Instead, it is about showing up, staying curious, and allowing yourself to be changed in the process. Here are three young volunteers whose journeys began with curiosity and who stayed because something resonated.

## Esther Yong, 22

Undergraduate,  
National University of Singapore  
Love Empowered Co-operative

### When did you first volunteer with Love Empowered?

I started in 2022.

### How did you get to know the co-op?

I was working at Kids Empowered Centre (KEC) as a math tutor. That's where I was exposed to the co-op side through Tony Lim, Founder of Love Empowered Co-operative.

### Why did you decide to volunteer?

Education is something I value deeply. When I heard that they provide lessons for children with differing needs at more affordable rates, I was intrigued. I stayed because the mission spoke to me. It was heartening to meet people who are so genuine and passionate about the cause, without wanting to profit from it.



### What was it like working with the children under "Little Steps, Big Changes" Empowering Communities Fund (ECF) project?

It was refreshing. My day-to-day life is usually hectic and stressful, so this felt like a meaningful change of pace. The children were overflowing with excitement and ideas. What stood out to me was that no volunteer was picky about who they were paired with. Everyone stepped up to look after whichever child came over.

### One memory that stayed with you?

During the presentation segment done in collaboration with Republic Polytechnic, one group included a quiz about building a more inclusive society. It was fun watching the children eagerly participate. What touched me most was how kind their responses were. You could really see their good intentions towards others.

### What were your thoughts at the beginning?

I didn't overthink it. I just focused on how I could help. I was slightly worried they might nag at me ... and they did a little ... but it wasn't bad at all.

### And now, after completing the stint?

I think seniors are actually very cool. They are much more tech-savvy than I expected. Many have taken A.I. courses and are very aware of scams. I was impressed by how strong and independent they are. They can also be quite fierce. When we played floorball, they were extremely competitive and honestly a little scary.



## Luna Aw, 28

Customer Success Manager, FitnessTech  
SASCO Senior Citizens' Home

### When did you and your furbaby Kira start volunteering at SASCO? How did the idea come about?

We started in February 2024. The idea came from a neighbour who asked us to join one of the sessions. Ironically, she didn't show up herself, but it worked out anyway. I went because it felt meaningful, and it also gave Kira something different to experience. Over time it just became part of our routine.

### Why did you decide to volunteer, and how often do you go?

About once a month. It's a commitment level that works for me. I'm not Mother Teresa. I still have to work, pay bills and deal with life. But once a month feels doable and still meaningful.

My conviction, especially with pet volunteerism, comes from the idea of a kampung. Pet ownership is often seen as something very private. You get a dog and that's it. But why can't pets also be part of society?

Pets have become such a big part of many people's lives. They can also contribute in their own way. With Kira, I want to show that pets aren't just accessories or luxury items. They can bring purpose and connection, especially to people who might feel forgotten.

### What do your volunteering sessions usually involve?

It's quite simple. I bring Kira around so the seniors can pet her and interact with her. Sometimes we do small drills like "sedia". The elderly residents have limited mobility, so activities need to be safe and manageable for them and for Kira. I'm still figuring out new ways to make the sessions more engaging.

### How does it feel to see the seniors interacting with Kira?

It's a beautiful thing.

The residents don't get much outside interaction because it's a respite home. So when this small furry worm that I call my dog shows up, even once a month, it can spark a bit of joy. That feels like the least we can do for people who are often overlooked.

Kira brought a lot of comfort during some of my own darker moments. I hope that joy can be shared with them too.

### Do you think the seniors enjoy these visits?

I've never formally asked them, so maybe you should interview them next. But from the way they hold Kira and interact with her, I think they do. There's a kind of quiet vulnerability in wanting to connect.



I really believe everyone experiences loneliness at different points in life. Children find comfort in toys or imaginary friends. Teenagers find puppy love and emo music. And seniors? Perhaps, they just find comfort in a small dog.

### Before volunteering, did you know what co-ops were?

Not really. I thought it was something like a union.

### Has your understanding changed since then?

Definitely. I even learnt that NTUC FairPrice is a co-op. It's interesting that businesses can still be profit-driven while having a strong social mission. It shows that the idea of the Singaporean dream can evolve into something more community focused.



## Ava Siew Ashokan, 20

Undergraduate, National University of Singapore  
A Good Space Co-operative

### When did you first volunteer with A Good Space?

My first involvement was in 2019, when I participated in the "A Good Day" event at the Lifelong Learning Institute.

### How did you hear about co-ops?

Through my dad. He introduced me to A Good Space.

### Why did you volunteer?

My dad asked me to help with visual recording for a workshop called "The Hidden Pain".

### What was your experience volunteering for the recent "A Good Story" ECF Project?

I really enjoyed it. I met many inspiring seniors with amazing stories. I somehow ended up with a group of very cool and strong women. One was

a bus driver who also rode a motorbike. Another was a hotel director who had lived and travelled all over the world. The third was a teacher deeply passionate about lifelong learning.

### What was it like speaking with strangers?

It was actually very easy. I didn't need to break the ice because they did it for me. They have so much life experience and were full of stories and advice.

# All About the 'Payung'

The term 'Payung' refers to Umbrella in Bahasa Melayu, and it encapsulates what Singapore Mercantile Co-operative Society stands for over the past 100 years.



**"People do not think very much about umbrellas. You carry one when the weather looks uncertain. You forget about it when the sky stays clear. Most days, it sits folded somewhere, untouched.**

**It is only when it rains that you realise whether you have one with you. "**

That is how Mr Jumadi Bin Abdullah describes the Singapore Mercantile Co-operative Society. He uses the word 'payung' (umbrella in Bahasa Melayu) without much explanation, as if it is a behaviour everyone already understands.

"At times, you wouldn't know," he says. "Something just pops up. You might just need money."

Mr Jumadi, who is 53 this year, has been a member of the credit co-op for close to 27 years. He is currently serving his first term on the Committee of Management and also holds leadership roles within the Singapore Airlines (SIA) Staff Union and the SIA Engineering Company branch.

## Journey as a Co-operator

"When you start working, there are things you want to do," Mr Jumadi, who joined the co-op as a trainee in the aviation sector, says. "You want to get married, start a family. I was also taking care of my parents. Life, you wouldn't know."

At the time, his salary as a trainee was modest. He did not think about long-term planning nor financial frameworks. What mattered was practicality. The credit co-op offered savings through salary deduction and access to loans if needed. "To us, it was just a place we can get loan," he says.

The appeal of the co-op lies in that monthly savings can be deducted automatically from his salary. There was no need to remember or to decide each month.

Over time, those small, regular deductions accumulated.

## Stepping Up within the Co-op in Informal Spaces

As the years went by, Mr Jumadi became more involved. He took on the role of a co-op representative, one of many members who act as a bridge between the co-op and workers on the ground.

For credit co-ops like Singapore Mercantile Co-operative Society, this role is critical. Unlike banks or commercial lenders, credit co-ops in Singapore operate under strict regulatory constraints. They are not allowed to advertise publicly to attract members. Outreach cannot happen through billboards, digital ads or promotional campaigns. Instead, growth depends almost entirely on personal networks and trust built over time.

"The best way is word of mouth when you talk to people during lunch or casual chit-chats," he says.

Much of his work happened in informal spaces. During meal breaks. After training sessions. At passing-out parades for new trainees. He spoke to colleagues from different departments and shifts, many of whom had never heard of the co-op or did not fully understand what it offered.

He would explain how savings worked. He would mention educational awards, bursaries and emergency assistance. Sometimes, he simply let people know that there was a place they could turn to if something went wrong.

"We tell them to save more. Loan is there if you need. But saving is more important for the future."

Today, there are over 3,100 members within the co-op. The bulk of the members hail from the aviation industry while the rest come from commercial firms. The latter comprises 20 unique companies.



## How the Co-op does Good

Over the years, Mr Jumadi saw how the co-op stepped in during moments that were rarely visible. Members taking loans when family situations changed. Workers pursuing part-time studies and losing overtime pay. Parents trying to manage household expenses while upgrading their qualifications.

For some members facing financial difficulties, the co-op functioned like a buffer. "[With loans and payments plans met out], it helps them move on," he says. "Rather than becoming economically burdened."

Some members returned later to thank him. Others stayed in touch. A few became friends. "They remember you," he says, smiling.

## Helming Celebratory Affairs in the 100-year-old Co-op

2026 will mark the 100th anniversary of the co-op's founding. Mr Jumadi is the representative helming all its celebratory efforts for the co-op this year.

"To know the history is the most challenging," he admits. "I was not part of it for that long. But the history tells a lot of the story." While the Gen Xer is tight-lipped about the celebratory efforts, he hints at a do-good initiative (under the Empowering Communities Fund) in second quarter of the year and an anniversary dinner in the later part of 2026 are in the works.

As one of the younger members on the committee, Mr Jumadi often finds himself navigating conversations across generations.

"When you are new, it's not easy for people to hear you out. You need to build trust," he says.

Still, he sees his role as part of a longer continuum. The same way he once relied on colleagues to introduce him to the co-op, he now thinks about how younger workers can be reached.

"How do we make sure it can move ahead beyond another 100 years?"

When asked to describe the Singapore Mercantile Co-operative Society in a few words, he returns to the same image. "It's shelter," he says. "Trust. Long-term saving."

Like an umbrella, it stays folded most of the time. Easy to overlook when the weather is good.

And when the rain comes, you are glad it is within reach.

# Seniors First at SASCO

Mr Damien Ooi champions person-centred care at SASCO Home.



As the head of centre management at SASCO Home, a community programme of Singapore Amalgamated Services Co-operative Organisation (SASCO), 62-year-old Mr Damien Ooi's mission is one worth discovering.

His journey into the "do good" space began in 2010, sparked by a renewed sense of purpose and direction. "Our purpose in life is not just for ourselves, but also to serve others," Mr Ooi reflects. Previously, he headed the IT team and subsequently, went into corporate planning, in the social sector, eventually finding his place at SASCO Home.

One of the key programmes Mr Ooi and his team champion at SASCO Home is dementia care. They do so through the "Butterfly Approach", a person-centred care model developed by UK-based Meaningful Care Matters. Moving away from regimented routines, this model focuses on creating environments where seniors can truly flourish. Staff shed uniforms to remove barriers, step into the role of extended friends or family, and engage seniors through understanding personal and family histories and triggers for each client. "Many behavioural issues in dementia come from needs not being understood or met," Mr Ooi says. SASCO Home is the first in Singapore to have received accreditation for the Butterfly Approach.

SASCO Home also looks beyond seniors to support their caregivers. Families and helpers receive training on home care, while support groups (even for domestic helpers) create networks where caregivers can lean on each other. Occasionally, SASCO Home arranges outings for the domestic helpers to give them respite, recognising that caring for caregivers is part of holistic care.

Mr Ooi oversees four senior care centres, three active ageing centres, a sheltered home for seniors facing social issues, volunteer management and many more under centre operations. For him, eldercare goes beyond offering acts of service but reshaping how society views ageing.

By 2030, one in four Singaporeans will be aged 65 and above. Mr Ooi stresses that seniors must be seen as contributors, not burdens. "They can impart wisdom, guide the young, and continue to contribute meaningfully," he says. Even those with limited mobility can still share knowledge, mentorship, and support.

**"Our purpose in life is not just for ourselves, but also to serve others."**

Looking ahead, SASCO Home is amplifying its impact through upcoming initiatives such as providing Home Therapy services under the Ministry of Health's Integrated Community Care Provider framework. With operations in six sub-regions — and serving as the coordinating member in one of the sub-regions in Sengkang — in which SASCO Home will partner with other providers to assess seniors' needs and connect them to the right services, from dementia care to rehabilitation.

Drawing on his IT expertise from both his education and corporate career, Mr Ooi now hopes to harness technology, including Artificial Intelligence solutions, to create more meaningful and effective ways of engaging seniors in the near future.

For Mr Ooi, the co-op ethos is not abstract, he says: "We need to ensure that seniors remain part of and supported by the community, not isolated or institutionalised, where they can contribute meaningfully as well."

Every day, he is motivated by mission and purpose, as well as living his simple but profound motto of "to live is to serve others". Simply put, Mr Ooi is a co-operator who walks the talk, embodying how co-ops turn values into action.

# Warm Circuits

From translation tools to wearable monitors, digital systems are reshaping how families support ageing loved ones. But for Assoc Prof Kelvin Tan of Silver Caregivers Co-operative, the real challenge is ensuring technology amplifies empathy rather than erode it.

In gerontology, there is a simple reality. "You are either a caregiver today or becoming a caregiver, or you're going to be receiving caregiving," says Associate Professor Kelvin Tan, also a Committee of Management member at Silver Caregivers Co-operative Limited (SCCL).

As Singapore moves towards becoming a super-aged society, that observation feels immediate. By 2030, one in four residents will be aged 65 and above. More families are navigating what it means to support ageing parents while managing careers, children and rising costs.

Assoc Prof Tan, has spent years studying, and researching gerontology. He has also lived through it at home and seen friends struggling with caregiving.

When his mother required increasing levels of care before she passed on in 2025, caregiving became a shared responsibility among siblings. The family eventually hired a domestic helper from Myanmar, to lessen the stress for the caregiving support. Communication quickly became one of the main challenges.

His mother did not speak English. Nor was the domestic helper able to speak Mandarin. At first, they relied on paper



and pen to sketch out instructions. Later, they turned to mobile app translation tools. With the language barriers eased, miscommunications lessened and so did the frustration too. A WhatsApp group kept siblings updated on blood pressure readings and medication schedules. The helper would send photographs so that decisions could be made collectively.

Caregiving today, he says, is rarely just about physical assistance. There is also the element of emotional reassurance, coordination among family members as well as maintaining dignity for the person receiving care.

"Caregiving shouldn't be just about 'pushing a wheelchair'," he says. "It entails the mental well-being support, how we could make people feel that they are included and not feel left out."

As Singapore ages, he believes these layers of responsibility will only deepen. Beyond the so-called sandwich generation, there are smaller families, migrant workers, single adults and longer life expectancies to consider.

Technology, in his view, can help alleviate the woes of the challenging landscape.

In 2026, SCCL has chosen to focus on technology in caregiving as the theme.

"We are not talking about tech for the sake of tech, but about humanising tech, which means we want to give technology a warm, human interface," he says.

He acknowledges that many people feel uneasy about artificial intelligence or robots. There are fears about data breaches, job displacement and over-reliance on technology.

At the same time, he sees practical ways in which technology can reduce burnout.

**"Caregiving shouldn't be just about 'pushing a wheelchair'. It entails the mental well-being support, how we could make people feel that they are included and not feel left out."**

Translation tools reduce language barriers between families and foreign domestic helpers. Wearable devices, such as smart watches, can now measure heart rate and, increasingly, blood pressure with greater accuracy. Active ageing centres (AACs) are also incorporating digital equipment and gamified activities to engage seniors.

He also points to social robots that he has loaned to hospices, community hospitals and AACs.

“Humans are humans, we need sleep. We need rest. Otherwise, we fall sick. But robots will not fall sick,” he muses. Such devices, he adds, can “help to fill the void for social loneliness”.

Still, he cautions against blind trust.

Families must be careful not to disclose sensitive health information or financial details through unverified platforms. Photographs and personal data should not be shared indiscriminately.

At the same time, he worries about older persons being warned by their family members to avoid digital tools entirely.

He has observed situations where seniors are instructed not to answer unfamiliar calls or to stay away from online platforms altogether. Such warnings, while well-intentioned, can heighten anxiety and widen the digital divide.

Instead, he believes education is key. Caregivers should be equipped to understand both the benefits and risks of technology.

“People have to be careful as they trust technology, not to give away too much information unless they know the application well enough,” he says.

In other words, technology is meant to complement human care.

Founded to support caregivers, SCCL operates with modest resources. It does not function as a marketplace for products. Instead, it serves as a platform for education, networking and mutual support.

Regular tea sessions bring together small groups of 10 to 20 participants for open conversations. Annual symposiums draw larger audiences, often featuring personal storytelling by caregivers who share lived experiences.

“We have limited resources as a co-op,” Assoc Prof Tan says. “But when we have someone who wants to join SCCL, it is a cause for celebration as we have one more advocate for the purpose SCCL was set up.”

The co-op’s approach reflects his own philosophy. Today, caregiving is not solely the responsibility of one individual; it involves family members, domestic helpers and, increasingly, community networks.

As Singapore approaches its super-aged milestone, more people will step into that role.

Technology may ease communication, monitor vital signs, or offer companionship during moments of solitude. But the responsibility remains deeply human.

For Assoc Prof Tan, supporting caregivers through SCCL is about ensuring that as tools become more sophisticated, empathy does not recede.

“We are small,” he says of SCCL. “But we feel a kind of closeness among all the core members.”

In an ageing society, that closeness may matter more than ever.

**“Technology can only help so much,” he says. “You may have the money to buy technology, but then you realise that I can have all the robots and all this, where is the heart to it?”**



## A Lawyer Volunteering at a Co-op

Mr Lee Shi Yan shares why co-ops matter—turning individual effort into collective impact through shared purpose and leadership.

40-year-old Mr Lee Shi Yan volunteers his time at the GP+ Co-operative as the Honorary Legal Advisor and part of its Committee of Management. He first came to know about the co-op through his wife who is a clinical psychologist at Annabelle Psychology and part of GP+’s allied health professional team.

Mr Lee is a transport disputes lawyer and recently left a law firm to embark on a new stint as part of an in-house legal team in the automotive industry.

Not quite knowing the full scope of what he volunteered for, he started his first task in assisting GP+ with its by-laws revision, but soon developed a strong interest in the meaningful work of the co-op. Reflecting on its origins, he shared that “co-ops often emerge from necessity or gaps in society,” yet it was the organisation’s strong sense of common purpose and mission-led approach that truly drew him in.

“Everyone brings a degree of impact no matter where they are, but the mission becomes a community focus when it comes to a co-op,” he says. “This is especially so for GP+ where doctors (and other healthcare professionals) are already giving back in their own way, but the impact of collective effort is more than what they can achieve on their own.”

“Co-ops have the ability to organise people and channel efforts towards a shared goal fast,” he laughs on how co-operativism gives members a sense of solidarity and togetherness. “There is accountability, motivation and also ... peer pressure (to do well and good).”

When asked on his thoughts on the recently launched SCM 10-year Transformation Roadmap for the co-op sector, he shared that the Community Outreach and Impact pillar is something he is interested in exploring. “Why do co-ops still exist and why is it important in society? There is a bit of a convergence with the Talent and Leadership pillar,” he says. “The outreach I have in mind will underscore the importance of attracting and developing talent in the sector, which is to develop the art and skill of rallying people to come together for a common mission.”

He shares that resourcing is what is lacking and the co-op sector needs people who are willing to give their time and who come with an open mind.

Mr Lee is also part of the Emerging Leaders Programme (ELP) which equips aspiring co-op leaders through exposure opportunities. Reflecting on his ELP learning journey to the Annual Co-operative Leaders’ Conference 2025 in Shenzhen, China, he shared that the relationships and friendships built are what enable co-ops to thrive, rooted in a strong sense of community.

When asked about a philosophy he lives by, Mr Lee shared that it is an acute awareness that his time on Earth is limited. He was quick to clarify that it is not a preoccupation with death but rather with a commitment to make his time on Earth as meaningful as it can be.

Mr Lee, who was a Scout in his younger years, often questioned whether volunteering was merely an act of self-fulfilment, or whether it truly made a difference to those it sought to

help. This is perhaps what shaped his approach to doing good; addressing root causes through early identification, early intervention, and creating sustainable structures that empower people to seek self-help.

GP+ recently signed a Memorandum of Understanding with Allkin Singapore to pilot a three-month integrated support for vulnerable individuals between January and March 2026. The partnership enables structured case referrals and co-management between GP+’s network of general practitioners (GPs) and Allkin Singapore’s social service practitioners. GPs within GP+’s Northeast network will be able to link patients to Allkin Singapore’s community-based services; while Allkin Singapore’s social workers can connect beneficiaries to appropriate medical care within the GP+ network.



In another upcoming project supported by the Empowering Communities Fund, GP+ will be working with a halfway house to bring Hepatitis C care to residents.

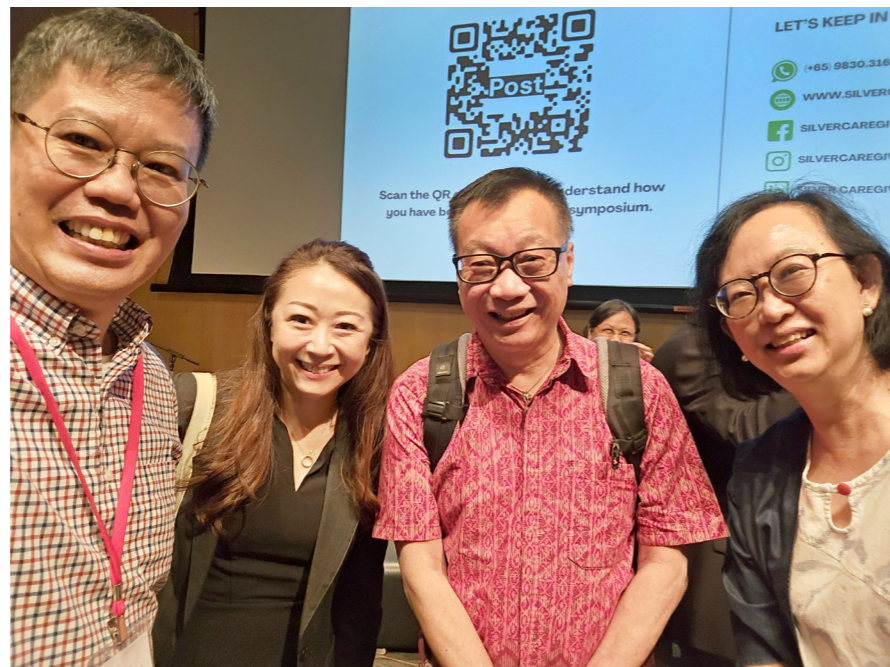


Image Credit: Assoc Prof Kelvin Tan



# Purpose-driven Pathway in a Co-op

Nicolas Soong on growing through meaningful work at POLWEL.

When Nicolas Soong joined POLWEL Co-operative in 2015, he was 22 and fresh out of National Service (NS) with the Singapore Police Force (SPF). In February 2026, he marked his 10th year with the co-op. What began as a contract role supporting ad-hoc projects soon became a decade-long career spanning multiple business units, each shaping how he understands responsibility, trust, and leadership within a co-op.

“I was recommended by the director of the unit I served my NS with for a role in POLWEL,” Mr Soong recalls. “I started off as a contract staff, helping out in ad-hoc projects. Then eventually, I managed to secure a permanent role as a corporate staff and started from there.”

Over the years, Mr Soong moved across different business divisions, from assessment-related work to manpower solutions supporting government agencies. In 2023, he took on a new challenge as Assistant Manager in POLWEL’s Retail Business Unit, managing the production and marketing of exclusive police gifts and souvenirs – SG Police Gifts. Today, he oversees the retail business as a Manager, with responsibilities that stretch far beyond selling products.

## Work that Happens behind the Shelves

Retail, Mr Soong explains, is often misunderstood as a frontline function. In reality, much of the work happens behind the scenes, where decisions around sourcing, merchandising, supplier management, and long-term planning shape how POLWEL serves its members and the wider police community.

“It goes beyond just producing and selling,” he says. “We are helping SPF to produce and manage souvenirs, and by doing so, we are supporting and elevating the SPF brand name. At the same time, we make sure that our Retail Business Unit supports our social mission.”

That mission is never far from mind. “We do that by channelling part of our annual surpluses back to the Police Central Welfare Fund (PCWF),” Mr Soong adds. “So, it’s really about managing operations and products in a way that benefits both the organisation and the community.”

This perspective also guides how the retail team decides what ends up on the shelves. “We do not only look at what’s trending in the market, but also what’s useful and functional for officers,” he explains.

Mr Soong is quick to elaborate on the pragmatic aspect of his role. “Things that can support their operations, and things that can support their families. It’s about thinking through what is necessary for them, not just doing something because there’s hype or because it’s profitable.”

## Learning to Lead through Systems and People

Stepping into retail came with a steep learning curve. Supplier negotiations, logistics, and unfamiliar industry terms were new terrain. What carried him through, Mr Soong says, was experience built over years of managing people across different roles.

“It’s really about people management,” he says. “In my past roles, I dealt with many contract staff and different profiles. From that experience, I learned how to talk to people in a way that matches who they are.”

As a young manager working with suppliers and partners who may be older or more experienced, preparation matters. “Before I even step into a conversation, I will do my homework first,” he says. “I want to understand their perspective and what I want to achieve. During discussions, I listen, keep an open mind, and learn what the best option is for us.”

## Trust as a Working Principle

Trust, in Mr Soong’s view, is built through consistency and accountability. “Trust comes from being able to rely on your team,” he says. “It’s also about following processes and being accountable for your decisions. When you are consistent and thoughtful, your team knows you have considered things carefully.”

He credits much of his leadership growth to the example set by POLWEL’s CEO Keeve Chan. “[Keeve] gave me a lot of room to grow,” Mr Soong says. “He lets me think through decisions and make operational calls. Most of the time, he supports those decisions, and from that, I learned to be accountable for my actions.”

Leadership, he adds, is not about authority. It’s also not about just giving instructions either. “It’s leading by example, building trust, and supporting your team so they can perform. Listening and understanding are as important as planning and managing multiple functions.”

Today he leads a team of four in the Retail Business Unit.



**“Young people can take on real responsibilities and contribute to meaningful projects. You get to see the impact on members and the community, and that makes the work matter.”**



**Community Appreciation Night 2025**  
BY BEDOK, GEYLANG & MARINE PARADE NEIGHBOURHOOD POLICE CENTRES

## A Message to Young People

Mr Soong is a believer that youths can do great things within the Singapore Co-operative Movement (SCM); their tenacity, grit and passion are what make them so valuable in the workforce. Co-ops must and should embrace their ideas, enabling them to grow within the Movement. “Young people can bring in new ideas and improve workflows,” he says. “Being digitally savvy, there is space to use digital tools to improve efficiency and member experience.”

On one reason why youths should join the SCM, Mr Soong pauses briefly to reflect. He says: “Young people can take on real responsibilities and contribute to meaningful projects. You get to see the impact on members and the community, and that makes the work matter.”

Looking ahead, Mr Soong hopes to take on even more complex roles, applying what he has learned across departments to improve processes and explore new opportunities. He is particularly keen to learn from newer set-ups within POLWEL, such as the Professional Development & Career Services Division, which focuses on professional development courses for upskilling and career transition support for members who are retiring or have retired.

On what he aspires to be one day, he sheepishly laughs: “One day, I hope to be POLWEL’s CEO.”

# Co-ops Make a Difference

Former Registrar of Co-operative Societies, Ms Crystal Du on people-led leadership and social impact.



Ms Crystal Du did not speak about laws or grants when asked what stayed with her most from her years overseeing Singapore's co-op sector. Instead, she returned to a roomful of young leaders, gathered at a conference in 2024, talking candidly about why they had chosen a Movement that many still regard as unfashionable or misunderstood.

"The role of a Regulator should not be confined to just ensuring regulatory compliance," Ms Du said. "While this is fundamental to ensure public trust is upheld and members' interests are protected, an effective regulator must also look at the capability development of the sector and facilitate its growth in serving their members and community needs."

Ms Du may have passed the leadership baton to Ms Cheng Min in December 2025 but her passion for co-ops burns as bright as ever.



"Their passion and dedication reinforced my conviction that co-ops remain not only relevant but also have the potential to make a meaningful difference for Singaporeans, especially during our most challenging times. And the key to this is leadership," she said.

That philosophy shaped a series of measures introduced during her tenure, from temporary relief on sector contributions to legislative amendments that allowed co-ops to draw on reserves during lean years. It also informed the launch of the Empowering Communities Fund (ECF), which has since supported ground-up projects serving caregivers, seniors and persons with special needs.

In a follow-up chat with the incoming Registrar, Ms Cheng expresses her excitement for the Movement. Like her predecessor, she explains the potential behind the century-old social good Movement, especially how it can impact communities and address emerging needs. "I look forward to working closely with SNCF and our fellow co-operators to build on the strong partnership we already share," Ms Cheng said.

Ms Du, who recently stepped down as Registrar of Co-operative Societies to take on a role in the charity sector, held the post during a period of sustained uncertainty. The COVID-19 pandemic strained co-ops operationally and financially, underscoring the importance of strengthening longer-running issues around succession, governance and talent retention.

Ms Du has watched the sector change quietly. Long-standing co-ops, she commented, have adapted without abandoning their core purpose, while newer ones have emerged to meet social needs that fall between the gaps of markets and the state.

Whether that roadmap succeeds, she suggested, will depend less on structures than on the values of the people who carry it forward.

"One of the significant challenges has been guiding co-ops through the Covid and post-Covid periods where their operations were severely affected by the pandemic," she said. "The other has been to encourage co-ops to work on their leadership succession, talent retention and their governance journey."

"There is a growing spirit of teamwork and collaboration amongst our co-ops," she observed. And this is exceptionally important considering how the sector is looking to embark on the Singapore Co-operative Movement 10-year Transformation Roadmap.

"I believe our co-ops are uniquely positioned to be the architects of a 'We-First' society by actively building it through meaningful partnerships and sustained community engagement," Ms Du said.

Her role, she noted, was never only about enforcement.

# CCFC Welcomes New Member



Dr Wilson Chew joins CCFC to enhance co-op leadership and impact.

The Central Co-operative Fund Committee (CCFC) welcomed member Dr Wilson Chew on 1 Dec 2025.

The Central Co-operative Fund, or CCF, is a fund set up under the Co-operative Societies Act 1979, and is under the purview of the Ministry of Culture, Community and Youth (MCCY).

CCFC's core aim is to serve, strengthen and develop the Singapore Co-operative Movement by providing financial grants for education, training, research, audit and various development initiatives, helping co-ops enhance capabilities, improve governance, innovate, and serve the community better, ultimately fostering a more resilient social sector. The Minister for MCCY appoints the Committee for the purpose of the fund.

core objectives through outcome-based funding. He aims to extend impact across the co-op sector, supporting more co-ops in institutionalising their operations by strengthening capabilities in strategic planning, governance practices, leadership renewal, management development, and digitalisation.

His first exposure to the co-op movement was through his campus co-op which operated the bookstore and related retail outlets but he shared that extensive research and preparation for his session at ACLC 2024 and conversations with co-op leaders deepened his understanding and appreciation of the meaningful impact of co-ops.

Building on insights shared at Annual Co-operative Leaders' Conference (ACLC) and his recent appointment to the CCFC, Dr Wilson seeks to work closely with fellow members to meet

Dr Wilson currently also serves as non-executive Chairman of J.P. Wilson where he advises boards, business owners and senior management in formulating strategy and execution plans.

Dr Wilson Chew at ACLC 2024 speaking on institutionalisation



# Learning and Legacy

From global insights to world heritage milestone.



Hosted by ANGKASA and the ASEAN Cooperative Organisation (ACO)

## ASEAN Co-op Dialogue 2025 12 - 14 May

The year's theme was "Cooperatives Build a Better World" with three main forums anchoring the event: Stronger Together; Sustainable Growth of Cooperatives; and Way Forward for Cooperatives in ASEAN. The sessions covered a broad mix of topics from food security to business growth, digitalisation, and regional policy development.

Singapore's delegation comprised members from the SNCF, its EXCO Mr Mike Chian, a representative from the Registry of Co-operative Societies, and two participants – Runninghour Co-operative's Ms Patricia Poo and NTUC Foodfare Co-operative's Ms Low Lihui from the Emerging Leaders Programme.



Organised by the All-China Federation of Supply and Marketing Cooperatives (ACFSMC)

## ICA-AP Workshop 2025: Sustainable Development & Capacity Building 22 - 26 Jul

Representing the SNCF, CEO Mr Ang Hin Kee shared the Singapore Co-operative Movement's guiding principle of "members first, community always". He stressed that for co-ops to remain trusted and relevant, their work must extend beyond their members to serve the wider community.

Readiness and responsiveness, he explained, are what enable co-ops to meet emerging needs effectively, while staying attuned to members' day-to-day concerns.

He was joined by emerging leader Ms Karuna Kemmu from NTUC FairPrice Co-operative at the event.

## ICA Global Co-operative Conference & General Assembly 2025 2 - 5 Jul

A central highlight at the event was the adoption of the ICA Strategic Plan 2026-2030: Practice, Promote and Protect—a five-year framework that focuses on (1) Expanding inclusive opportunities in co-ops; (2) Strengthening global co-op networks; (3) Building awareness and membership growth; (4) Enabling supportive regulation and policy recognition; and (5) Advancing competitiveness of co-ops. There were also learning journeys to local co-ops where delegates witnessed how a grassroots organisation can integrate social, environmental and educational goals in an urban setting.

The Singapore delegation was led by SNCF CEO Mr Ang Hin Kee.



The International Cooperative Alliance (ICA) Global Co-operative Conference was organised by the ICA and the General Assembly was hosted by the Co-operative Group and Co-operatives UK

## Asian Credit Union Forum 2025 11 - 13 Sep

SNCF Executive Council member Dr Leong Choon Kit led a 23-strong delegation which included representatives from AUPE Credit Co-operative, Citiport Credit Co-operative, Singapore Government Staff Credit Co-operative Society, Singapore Mercantile Co-operative Society, The Singapore Teachers' Co-operative Society, and TCC Credit Co-operative.

The year's theme "Cooperatives Build a Better World" highlighted the transformative potential of co-ops to uplift communities, promote social equity and strengthen resilient, people-centred economies.

ACCU CEO Ms Elenita V. San Roque closed the forum with a call for continued collaboration and knowledge-sharing. Participants left inspired to turn these insights into concrete strategies for building stronger, more inclusive, and resilient credit unions across Asia.



Organised by the Association of Asian Confederation of Credit Unions (ACCU) and hosted by the National Confederation of Cooperatives (NATCCO) and the Philippine Federation of Credit Cooperatives (PFCCO)

## World Credit Union Conference 2025 14 - 16 Jul

Singapore's delegation, led by Mr Sanjeev Tiwari, the SNCF's Credit Sector Chairperson, comprised folks from local co-ops.

During the conference, WOCCU Interim President and CEO Mr Paul Treinen reflected on how credit unions have already adapted to challenges from the global pandemic, disruptive technologies, and climate change, urging credit union professionals to continue embracing change to grow the movement.

Mr Treinen also highlighted WOCCU's refreshed strategic priorities, which was first outlined by Board Chair Michael Lawrence and emphasised a more proactive approach to international advocacy, improved services for WOCCU members, and strengthening the organisation's role as a global leader in co-op finance.



Hosted by the World Council of Credit Union (WOCCU)



Organised by International Cooperative Alliance (ICA), All-China Federation of Supply and Marketing Cooperatives (ACFSMC) and National Association of Cooperatives and Other Forms of Economic Communities of the Republic of Kazakhstan (NACOFEC)

## China International Import Expo 2025 6 - 9 Nov

At the "Co-operatives Empowering Sustainable Trade and Supply Chain" forum and relating to the Operational Excellence and Scale-up pillar of the SCM 10-year Transformation Roadmap, SNCF Chairperson and then NTUC FairPrice Co-operative President (Group CEO Office), Mr Tng Ah Yiam, shared how NTUC FairPrice leverages digitalisation to strengthen its supply chain management in an increasingly dynamic environment. He also highlighted the relevance of the "3S" approach — Shared Across, Shared Between, and Shared Services — in mobilising human expertise within organisations and across borders to enhance operational efficiency and partnership opportunities.

The Singapore delegation included emerging leader Mr Toh Kian Beng from A Good Space Co-operative.

### 17th ICA-AP Regional Assembly 24 - 28 Nov

Led by the SNCF Executive Council member Ms Wily Wan, with Love Empowered Co-operative's Founder Mr Tony Lim and SNCF team's Ms Jovian Koh and Mr Benjamin Kang, the event themed "Cooperatives Build a Better World: Strengthening Resilience, Sustaining Investment, and Smart Communication" was part of the 2025 International Year of Cooperatives (IYC) celebration.



Hosted by the National Cooperative Council of Sri Lanka in collaboration with Sri Lanka's Department of Cooperative Development (DCD), SANASA Federation Limited, Matara District Cooperative Hospital Society Ltd, and the National Institute of Cooperative Development (NICD)

Leaders underscored a shared mandate to strengthen co-op identity, scale impact through enabling policies, unlock capital pathways, embrace digital transformation, and champion sustainable development.

One of the key sessions, titled "We Are COOP", featured Love Empowered Tony Lim's sharing on how the Empowering Communities Fund (ECF) enabled Love Empowered to launch a book under the "Little Steps, Big Dreams" initiative. Participants were impressed by the strong support from stakeholders within the Singapore Co-operative Movement, including the SNCF and the ECF Committee.

## Singapore on World Map of Co-op Cultural Heritage Sites

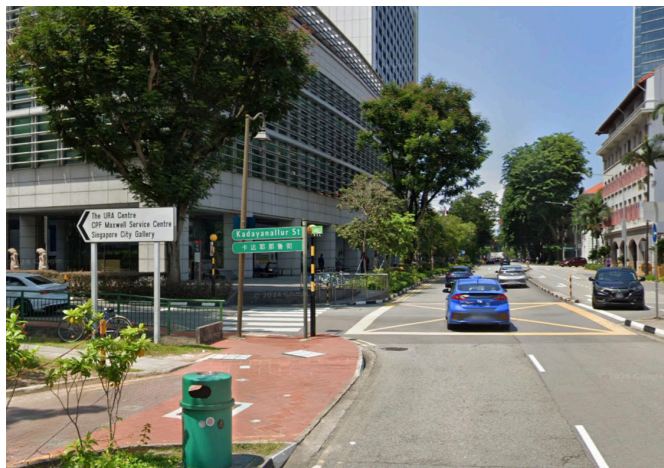


Image Credit: Google Street View, © 2026 Google

Marking a milestone for the Singapore Co-operative Movement, Singapore co-operative roads appear on the first world map of co-op cultural heritage sites unveiled by the International Cooperative Alliance (ICA) on 14 Nov 2025 in Brazil. There were 31 founding heritage sites across 25 countries, including Singapore.

Singapore's contribution is Rochdale Road, a historic lane in the Hougang-Paya Lebar estate. Borrowing its name from Rochdale in the United Kingdom, the road fronts what was known as the Government Co-operative Housing Estate, a pioneering development built for civil servants in the mid-twentieth century.

The site underscores Singapore's longstanding connection to the historical spread of co-op principles across continents.

Adjacent to Rochdale Road, is Thrift Drive, which also nods to the co-op spirit of prudent saving. Nearby is Kadayanallur Street which honours the South Indian Community that later founded the Singapore Kadayanallur Muslim Co-operative Thrift and Loan Society in 1948.

# Our Game Plan

Four pillars that anchor the SCM 10-year Transformation Roadmap lay the foundation for higher performing co-ops and a rejuvenated Movement.

## 1 Talent & Leadership

Attract and nurture talent and leaders to serve with purpose.

### The '3F' Approach

- Flow-in: Attracting and nurturing the right talent
- Flow-up: Investing in and growing a community of talent to lead with purpose and responsibility
- Flow-on: Harnessing co-op leaders' knowledge and experience to mentor younger leaders



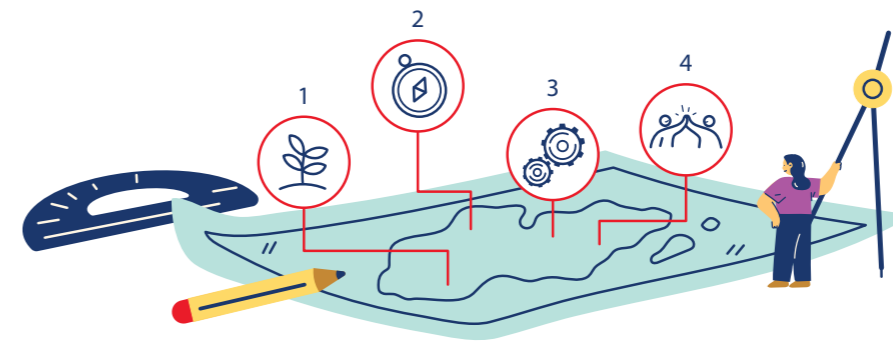
## 2 Governance & Stewardship

### Governance

Enable co-ops to attain a high level of governance resilience and progress in three key areas – Policies, People, and Practices

### Stewardship

Magnify co-op values and the value of co-ops – "Members First, Community Always" ethos, enabler of stronger social impact, social resilience and social compact through times of change



## 3 Operational Excellence & Scale-up

- Boost co-ops' business growth, efficiency and reach to stay relevant in an evolving business landscape
- Drive co-op collaborations to pool resources and strengthen impact

## 4 Community Outreach & Impact

- Empower youths to collaborate, co-create and co-deliver community-driven solutions
- Enable co-ops to tackle broader social issues, expand impact, and inspire more to start their own

Willing • Able • Ready

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