

# TCC Bulletin

MCI(P) 085/02/2020  
FEBRUARY 2021

The Credit Co-operative with a Heart

# Happy Chinese New Year 2021



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DR. R. THEYVENDRAN

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**Editorial and Design**

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**TCC Credit Cooperative**

95 Killiney Road Singapore  
239537

**Tel:** 6319 3700

**Fax:** 6737 0735

**Email:** [info@tcc.org.sg](mailto:info@tcc.org.sg)

**Feedback:**

[mktgpromo@tcc.org.sg](mailto:mktgpromo@tcc.org.sg)

**Website:**

<https://www.tcc.org.sg/>

**Operating Hours:**

8.45am to 6.00pm (Mon to Fri),  
9.00am to 1.00pm (Sat)

Welcoming  
2021  
with Hope



2020 has been a very challenging year for all of us. We began 2021 with hope in our hearts and it is my solemn prayer that we can, together, overcome the difficulties and move on to rebuild our economy and our lives. These are challenging times, and the importance of support in terms of access to much needed financial resources is acute as ever. TCC, as Singapore's leading credit co-operative, is ever ready to assist our members during these times.

In view of this, TCC has reviewed its lending policies to make it easier for our members to take up much needed loans and to speed up the processing of loans. We have put in place a robust risk management matrix to assess each and every loan to ensure that loans are disbursed quickly.



Tapping on the power of digitalisation and organising our first virtual AGM amidst the pandemic last year has been one of the highlights for us. Constantly upgrading our system to benefit our members has also been another highpoint. This ensures that members are able to continue with what they need to do without any disruptions. The banking software upgrades have also been completed successfully. These upgrades will allow us to move closer to being able to provide a range of services online as well as to speed up the loan processing processes.

Member engagement will continue and members can look forward to new and improved activities in the days to come. Whilst we organise these activities, we are mindful that the safety and health of our members are paramount. In this new normal, we will have to adjust our lifestyles and the manner in which we engage with others to ensure that we stay safe and healthy. Proactive measures will be put in place to safeguard the health and well-being of our members when carrying out these activities.

The journey of transforming our co-operative may be a challenging and rocky one but I am confident that with the support of our team and cooperation, assistance and support all our members, we will move forward toward greater successes.

Our member representatives and youth committee members have been hard at work organising and scheduling these activities. My heartfelt appreciation goes out to all of these passionate volunteers who have dedicated their time and effort to help their fellow men. The board will review our Common Good Fund benefits and will progressively introduce new benefits to assist members during these challenging times.

I would like to take this opportunity to wish all our members a happy and prosperous Lunar New Year! The ever-evolving COVID-19 situation has brought upon all of us numerous changes and has inevitably changed the way we see and do things in our daily life. While we learn to adapt to the new normal with newer challenges to overcome, I sincerely pray and hope that this year will bring us fresh starts and greater opportunities.

**Shareef Bin Abdul Jaffar, PBS (Polis)**

Chairman, TCC Credit Co-operative Limited

*The Board of Directors and staff of  
TCC Credit Co-operative Limited  
wish all our members a happy and  
prosperous Lunar New Year.*



# Gone from Our Sights But Never from Our Hearts and Minds

On 29 December 2020, our beloved Dr. R. Theyvendran, PBM passed away peacefully. Four persons from TCC who not only worked closely with Dr. Denan but were also his close friends share their thoughts and tributes to him:



*"Dr. Denan had been advisor to TCC since the turbulent times of the early 1990s when we held 3 AGMs and EOGMs in a single year. He readily took over the chairmanship when I had to relinquish my position. He steadfastly took TCC to greater heights to become the co-operative in Singapore with the largest number of members and to a financially sound and strong position with his astute leadership."*

*Mr. Moganaruban, Former Chairman, TCC*

*"I have known Denan as a boss, as a mentor, as a lecturer and also a good friend. As a boss, he was really tough; as a mentor, he was always there to guide you; as a lecturer, he was funny and always made the class laugh; and as a friend, he was always there for you. Denan had always been a fighter and stood up for whatever is right. He had gone out of his way and helped many individuals. He was a man of his word and would never let you down. He will always be remembered, cherished and deeply missed."*

*Ms. Shoba Gunasekaran, Former long-time General Manager, TCC*





*"A man of great vision and sound intellect and above all strong compassion for his fellow men. A friend, mentor and confidant who inspired everyone around him to make a difference in their lives. His greatest skill was in identifying people with promise and nurturing them to become leaders. He believed strongly in continuity and he sought to build a strong succession team to ensure that the organisations and communities that he has been involved with will continue to grow and prosper in years to come.*

*He laid a solid foundation for others to build upon and we at TCC will continue to work hard to make his vision of TCC as a 'People's Bank' become a reality."*

*Mr. Shareef Jaffar, PBS (Polis), Incumbent Chairman, TCC*

*"Dr Denan, as most of us called him, was an accomplished and exceptional leader in commerce, the community, and the society having previously been the Chairman of TCC, 1st Vice Chairman of the Singapore National Co-operative Federation, Secretary General of MDIS, Chairman of Singapore Indian Chamber of Commerce, President of Singapore Ceylon Tamils Association, President of Ceylon Sports Club, Chairman of Stamford Press group of companies... the list goes on and on.*

*He was a giant of a man and an extraordinary person, filled with vision, ability, zest, determination, and achievement. He was, most importantly, a wonderful man.*

*Having had the honour and privilege of working with him closely for slightly more than a decade, I saw from very close quarters how disciplined he was, always striving to push the bar to greater achievements in everything he was involved, how he always wanted everyone to climb up the ladder in the community and society and how always he rendered his support and assistance to anyone who went to him.*

*I know I would not see another extraordinary person like Dr. Denan again during my lifetime. He had positively impacted loads and loads of people and lived his life of discipline and excellence with a vision of a better society and better world. He was always there for the silent majority and stood up against the vocal fringe few.*

*The welfare and care for the members and staff of TCC and of all other organisations he led were always dearly close to his big heart. He was astounding in his ways, genuine and sincere in his care of others, an able mentor and most of all a wonderful man.*

*Dr. Denan without any doubt would be missed, remembered, and continue to serve as an inspiration to us all. He has positively impacted loads and loads of people. He wanted all to succeed and come up in life. His legacy will live on.*

*Just like the four of us, many others would continue to cherish, and remember and be eternally grateful to him. Thank you Dr. Denan and may your soul Rest in Peace."*

*Mr. M. Lukshumayeh, Legal Advisor, TCC*



# Off The Beaten Path!

On 24 October 2020, we trekked from Bishan to Marina Bay Sands! Four groups of five members signed up to embark on our fourth trekking event together, organised as part of the TCC Healthy Lifestyle initiative.

We walked via the Kallang Park Connector and what a route it was! Situated about 2 km away from the River Plains at Bishan-Ang Mo Kio Park is this rustic 1.2 km walking stretch, which runs from Lorong 8 Toa Payoh to Potong Pasir Avenue 1.

As the oldest park connector in Singapore, the trees here are large and mature, housing many varieties of epiphytes on the branches and providing shade to Park Connector users. The lush greenery supports significant communities of biodiversity as well.

If you have exhausted your go-to running route, it might be time to switch things up and explore the Kolam Ayer Waterfront that links Kallang to the Serangoon area along the Kallang River. It offers spacious tracks where you can train for a marathon

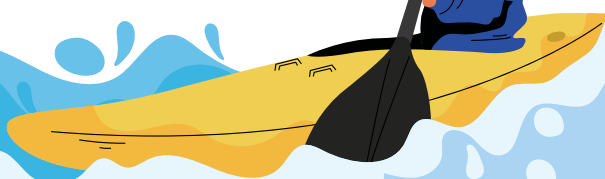


or take a leisurely stroll. The Kolam Ayer bridge underwent a facelift in 2016 and was given a fresh coat of paint in a splash of bright blue, red, green and yellow. Besides its burst of hues, standing in the middle of it and playing with parallels also makes for a picturesque moment.

But that's not all - keep your eyes peeled for exciting works along the entire Kallang River over the next few years. There'll be a spiral bridge over the PIE and new underpasses at Kallang Bahru and Boon Keng Road that will improve the connectivity of this running route.

We walked past Kallang and entered the Marina Promenade near the Kallang Basin. It was a beautiful

sight as we saw people kayaking, paddling and joggers and cyclists galore. As we approached the Singapore Flyer and headed to the Helix Bridge, we realised that we had walked for more than 20km. As we approached our end point at the ArtScience Museum, the skies opened up and that probably was a signal to say the walk had come to an end.



*"I really enjoyed the fun trek. It was relaxing and I got to meet fellow trekkers who enjoyed the walk too. I am glad that TCC organises these walks where the scenery is good and people can enjoy themselves. It was also encouraging to see so many people attending this event."*

**Mr Freddie**  
participant



# MAKING A DIFFERENCE

TCC organised its annual Corporate Social Responsibility (CSR) event on 19 December 2020. Unlike previous years, we decided to focus our efforts on food distribution to needy and vulnerable people. We identified 50 households at Block 124 Kim Tian Place as our beneficiaries and worked with volunteers from Jalan Membina Residents' Committee, who played great hosts to us and ensured that we were well looked after.

While we were mindful that we are still in the midst of a pandemic, we also felt this made it even more important that we extend a helping hand to the less fortunate in our community.

With safe distancing measures in place, we visited the beneficiaries. It was an eye opener for some of us as we saw how the pandemic has seriously affected the lives of some residents. Seeing their happiness upon receiving the gifts of food and sharing some bonding time with them made the experience extremely memorable.



“Hearing the residents saying ‘thank you’ to those who visited them and hearing them share their stories was one of the memorable highlights today,” said SS, a TCC member and volunteer.



With the year-end festivities just around the corner, we hope we have given these beneficiaries another reason to smile.

*“The best way to find yourself is to lose yourself in the service of others.”*

**- Mahatma Gandhi**





# TCC HAS REVIEWED ITS LENDING GUIDELINES

TCC is pleased to announce that it has reviewed its lending guidelines on loan applications. Members can now submit their loan applications with fewer sureties for an easier and faster loan approval process.

## Documents required:

- Latest Month Payslip
- CPF Statement
- Notice of Assessment
- Credit Bureau Statement



\* Subject to Terms and Conditions

For more information, please contact our **Member Service Officers** at **6319 3700** today.

## TCC welcomes loan applications from Private Driver's Vocational License (PDVL) holders and Contract Employees!



*Terms and Conditions apply*

For more information, please contact our Member Service Officers at **6319 3700** today.

# TCC Annual Scholarship and Bursary Awards 2021: **Apply Now!**

At our 2021 Annual General Meeting, TCC will be conferring our Annual Scholarship and Bursary Awards to our members' school-going children. This tradition is part of our efforts to encourage and motivate our next generation as they go through their education journey.

## APPLICATIONS ARE NOW OPEN!

### SCHOLARSHIPS & BURSARIES

- Primary 3 to 6 students
- Secondary 1 to 5 students



### BURSARIES ONLY

- Junior College Year 1 & 2 students
- Polytechnic Year 1 to 3 students
- ITE Year 1 to 4 students
- University Year 1 to 5 students

Please submit the final year-end result slip for the preceding year (i.e., Primary 3 students should submit their Primary 2 year-end results; Secondary 5 students should submit their 2020 GCE 'N' Level results; Junior College Year 1 students should submit their 2020 GCE 'O' Level results, etc).



## HOW TO APPLY

01

Collect the application form from the TCC office or download it from [www.tcc.org.sg](http://www.tcc.org.sg)

02

Complete the form clearly and legibly and include attachments as required.

03

Submit the form. All applications must reach the TCC office by 6pm on 31 Mar 2021.

### ENQUIRIES?

Contact our Member Services Officers at

**6319 3700**

## ELIGIBILITY CRITERIA

- Applicants aged 16 years and above must be a TCC member to qualify.
- For applicants under the age of 16, at least one parent must be a TCC member.
- A minimum of one year membership is required for all applications.
- Ordinary members must have regular monthly contributions to their S1 Subscription account for the past 12 months. Those with irregular monthly contributions will not be eligible unless they have a minimum balance of \$1000 in their Subscription account.
- Family & Associate members must have regular monthly contributions to their S2 Savings account for the past 12 months. Family & Associate members who have irregular monthly contributions will not be eligible.



27 FEB 9AM - 12PM

24 APR 9AM - 12PM

## UPCOMING WALKS



29 MAY 9AM - 12PM



26 JUN 9AM - 12PM

For latest event details, look out for our emails or follow us on social media!

 **Facebook:** @TCC.org.sg

 **Instagram:** @TCCcreditcooperative

# GO DIGITAL WITH TCC BULLETIN

As part of our efforts to go green, we are making TCC Bulletin available in an electronic version. If you would like to opt out of receiving the printed copy and receive TCC Bulletin via email instead, just let us know!



To opt in for an electronic version of **TCC Bulletin**, email us at [mktgpromo@tcc.org.sg](mailto:mktgpromo@tcc.org.sg) or scan this QR code



Submit your entries for a chance to win a pair of Golden Village movie vouchers!



**10 winners will be announced in the next issue.**

Name: _____	<b>Send in your entries by 15 April 2021</b> By Post: 95 Killiney Road Singapore 239537 By Fax: 6737 0735 By Email: <a href="mailto:mktgpromo@tcc.org.sg">mktgpromo@tcc.org.sg</a>
Email: _____	
Contact No.: _____	
Member No.: _ _ _ _ _ or NRIC (last 4 chars): _ _ _ _ _	

## Do you Sudoku?

Complete the entire grid using the numbers 1 to 9. Each number can only be used once in each row, each column and each 3x3 box. Give it a shot!

				3			4	
4	7	1	8				3	
8	9		1					
2						4		
			6	4				
		8						2
					9		2	7
	3				8	5	1	9
	6			7				

## Take this quick quiz!

- When was the fourth TCC trekking event held?  
\_\_\_\_\_
- Private Driver's Vocational License (PDVL) holders and Contract Staff can now apply for financial assistance with TCC. True/False
- How many households benefited from TCC's Corporate Social Responsibility event on 19 December 2020?  
\_\_\_\_\_
- State the date of any upcoming walks featured in this issue.  
\_\_\_\_\_
- Members can opt to receive an electronic version of TCC Bulletin as part of our efforts to go green. True/False

## Congratulations!

These are the 10 lucky winners of the October 2020 issue. Please collect your prize by 1 April 2021.

- Ang Ah Goh (891A)
- Chang Yue Bee (437B)
- Han Seng Juan (192C)
- Lee Poh Poh (511D)
- Leong Min Li (000H)
- Quek Sok Kiow (108G)
- Sit Ong Ke (162B)
- Teo Yeow Chuan (036H)
- Wang Cheng Ding (353G)
- Zubaidah Bte Abu Bakar (678H)

### Last issue's answers:

#### Sudoku

4	8	7	1	9	2	3	5	6
6	1	2	5	3	8	7	9	4
5	3	9	6	4	7	2	1	8
2	4	1	9	8	6	5	7	3
3	6	5	2	7	4	1	8	9
7	9	8	3	5	1	6	4	2
8	5	3	7	2	9	4	6	1
1	2	4	8	6	5	9	3	7
9	7	6	4	1	3	8	2	5

#### Quiz

- 26 July 2020
- Certificate of Disinfection
- True
- The third month
- Any of the following: Marriage Grant, Baby Bonus, Handicapped Children Fund, Annual Scholarship & Bursary Awards, Loyal Membership, Heart Check-up Subsidy, Hospitalisation Grant, Funeral Grant