

ROSE

REALLY OUTSTANDING SERVICE EXPERIENCE 2010



Central Provident Fund Board

Saving For Retirement



SERVICE
EXCELLENCE
AWARD
2009 WINNER

Dear CPF Ambassadors

CPF Board is both honoured and humbled to receive the 2009 Service Excellence Award which rightfully belongs to our people, our members and our stakeholders. Clinching this award has affirmed that we are all indeed committed service ambassadors. This recognition is also a reward for all our hard work, keep it up!

In this 3rd ROSE Book, we have compiled the heart-warming stories from our 2009 Best ROSE finalists and other outstanding ROSE winners. May the stories continue to spur us to serve with greater passion to our members, who are also our relatives, our friends, our neighbours, and our fellow citizens and residents.

Service excellence is a journey, so let's continue to embrace the excellent service culture which will always be a hallmark of the CPF Board! Happy reading!

Yours faithfully

A handwritten signature in black ink, appearing to read 'Liew Heng San', is positioned above the printed name and title.

Liew Heng San
Chief Executive Officer
Central Provident Fund Board

Our Service Excellence Framework

We're CPF Ambassadors, Serving Singapore

Service Mindset : Service Leadership & CPF Lifestyle

- * CM leads by example in living out the CPF Lifestyle and champions the value "Focus on Customers".
- * Strong service culture embraced by all staff.



Service Senses : Service Management

- * Understanding our customers' needs through feedback management.
- * Service monitoring through audits.



Service Hands : Customer-centric Services

- * Services are designed to cater to customers' different needs.
- * Multiple channels of service delivery for customers' convenience.



Service Heart : CPF Ambassadors

- * We do our best to provide professional and excellent service to our customers.



Disney's 7 Guest Service Guidelines



1. Be *Happy*...
make eye contact
and smile!

2. Be like *Sneezy*...greet
and welcome
each and
every guest. Spread the spirit of
Hospitality... It's contagious!



3. Don't be *Bashful*...
seek out Guest contact!



4. Be like *Doc*...provide
immediate
Service recovery!



5. Don't be *Grumpy*...
always display
appropriate body
language at all
times!



6. Be like *Sleepy*...create
DREAMS and
preserve the
"MAGICAL"
Guest experience!



7. Don't be *Dopey*...
thank each and
every Guest!



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www.disneyinstitute.com

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Correspondence Service Standards

- 1) Correspondence By Letter Or Fax
 - Reply within 4 working days from the date of receipt
- 2) Correspondence By Email
 - Reply within 2 working days from the date of receipt



Interim Reply

- Send an interim reply if you cannot reply within the above service standards
- When sending an interim reply, indicate when a final reply can be expected



Telephone Service Standards

When your line rings....

Do you:

- ☎ Answer calls within 3 rings?
- ☎ Greet your caller?
- ☎ Identify yourself / organization?

Are you:

- ☎ Friendly / Courteous?
- ☎ Helpful?
- ☎ Patient?
- ☎ Equipped with excellent product knowledge ?

If 'Yes', **CONGRATULATIONS!**
You have attained **DELIGHTERS** level
of the Board's telephone
service standards



W.R.I.T.E. Framework

I Write Clearly

WHAT IT MEANS TO ME? WHAT'S IN PLACE TO HELP ME?

WINNING IMAGE W	I portray a caring and professional image	<ul style="list-style-type: none"> - Correspondence Guidelines - Management paper format - Common English errors to avoid
RELEVANT CONTENT R	I provide accurate and appropriate information	<ul style="list-style-type: none"> - CPF Website, Ask Us & CPF Intranet
INVOLVED IN SHARING I	I participate in active and effective sharing	<ul style="list-style-type: none"> - My Say on CPF Intranet - Quiz - Meetings - Learn best practices from external organisations
TECHNICAL COMPETENCY T	I pick up and apply good writing skills	<ul style="list-style-type: none"> - Writer's Block - Don the WRITE Hat - Good papers, correspondences & books - Written English courses and training programmes - Websites (eg. www.plainenglish.co.uk, www.goodenglish.org.sg)
EXEMPLARY BEHAVIOUR E	I pursue and live out the value of Focus on Customers	<ul style="list-style-type: none"> - 3 Principles of Service Excellence - 7 Habits of Highly

Do You Know that you have these resources to help you write clearly?

- Correspondence Guidelines (CPF Intranet > Bulletin > SQA Customers Committee)
- Management paper format (CPF Intranet > Bulletin > Staff Guidelines)
- Common English errors to avoid (CPF Intranet > Bulletin > The Good English Tips)

- Share good writing tips at 'My Say' in CPF Intranet / meetings
- Participate in quizzes on good English
- Learn best practices from external organisations
- CPF Website, Ask Us & CPF Intranet

- Writer's Block (CPF Intranet > Bulletin > The Good English Tips)
- Don the WRITE Hat (CPF Intranet > Bulletin > The Good English Tips)
- Good papers, correspondences & books
- Written English courses and training programmes (CPF Intranet > Training Management System)
- Websites (eg. www.plainenglish.co.uk , www.goodenglish.org.sg)

- 3 Principles of Service Excellence (CPF Intranet > Bulletin > SQA Customers Committee)
- 7 Habits of Highly Effective People (CPF Intranet > Bulletin > The Good English Tips > Writer's Block)

How to be effective & clear in your correspondence writing?

#1: Begin With The End In Mind

#2: Be Proactive

#3: Put First Things First

#4: Think Win-Win

#5: Seek First To Understand, Then To Be Understood

#6: Synergise

#7: Sharpen The Saw



Practise 7 Good Habits



Gina Has Done **MAGIC!**

Made A Great Impression On Customer

Gina Lee joined the Board's Withdrawal Schemes Department (WSD) fresh from school two and a half years ago. Her key work scope entails dealing with members' requests on the withdrawal of CPF funds. These are members who had renounced their Singapore citizenship or had withdrawn their permanent residence and employment pass holder status.

The bulk of her work involves processing applications and corresponding with members via email. Work is challenging as she deals with members from a vast span of background and nationality. The overzealous EO never fails to reply her anxious applicants within the day, even if it means working beyond the official hours.

When asked what motivates her at work, Gina cited "There is no second best!" and revealed that she does not benchmark against peers, but with herself. She set goals and believes in putting her best effort in every task. Recognition from members and the organisation spurs her on.

Of the compliments Gina received, she recalled an encounter with one nasty German member. For months, Mr Reiner Glockner had overlooked Gina's emails and reminders on his request.

One day, he called to enquire on his application status and insisted that she did not act on his earlier submission. He was very unhappy and emotional. Not to upset him further, Gina patiently listened to his grievances. Thereafter, she sent him an email

again, detailing the required documents for processing. When all the documents were received, she promptly coordinated with relevant departments to expedite his application. The withdrawal process was completed efficiently, and Mr Glockner was very impressed with Gina's diligence and

thoughtfulness.

The ROSE winner and 4-CARATs achiever is nonetheless humble. She revealed that this was only possible with the cooperation and support from other departments. Gina is indeed creating MAGIC with her service, making the Board proud.



Gina Lee Chen Nah
2009 Best ROSE Finalist



A For Attitude

She Does Have What It Takes!

Let's meet Carmen, whose steadfast and hardworking traits won her many compliments in the past 13 years with CPF.

At work, this Assistant Leader of Woodlands Call Centre finds utmost satisfaction in helping customers to resolve service-related issues and enquiries. When appreciative customers showered her with compliments, it further helped to reinforce the fact that a simple "thank you" goes a long way to encourage and motivate her to do better each and every day.

In her personal time, she devotes all her personal attention to coach her daughter in her studies. Asked how she relaxes with so little time left for herself, she replied: "All my efforts are paid off when my daughter acs her exams. Similarly, it's all worth it when I receive compliments from my customers."

She shared an interesting story with us, a service encounter with an external customer, Mr. Wong, who was at his wits end

with no one he could turn to for his financial woes. Being the family's sole breadwinner, Mr Wong could not afford to pay for his outstanding Medisave liability by GIRO installment. He had earlier submitted an email appeal for a temporary stop to his GIRO deduction for Medisave payments but the email request was nowhere to be found after many rounds of scouting.

According to the stipulation, self-employed persons have to maintain regular GIRO deductions for licenses to be renewed successfully. Mr Wong was put on a special installment plan that stretches his settlement period to 80 months. Any unsuccessful deduction for a consecutive two months would risk reverting to the normal 12-month plan that requires a higher installment payment. In an attempt not to result in a lapse for his special installment plan, Mr Wong appealed to suspend his payments temporarily.

Carmen, empathised with his situation, provided step-by-step guidance in the re-submission

of his appeal and followed up incessantly with the Self-Employed Scheme & Workfare Department to ensure that this case was fully attended to.

The matter was resolved with a temporary stop to Mr Wong's GIRO deduction for a short period, leading to a win-win situation. Touched by Carmen's utmost and relentless attention to assist him within her capacity, he wrote her this compliment: "I would like to compliment your staff, Miss Carmen Lim, for her patience to understand my problems. She is a very courteous and kind staff. She can be a good counselor. She saved my life. Thank you."

Asked what Carmen thought is the similarity between resolving such sticky service issues and completing a 1500m race which she won in the CPF's Sports

Day last year, she replied with a smile: "Completing a 1500m race requires not only pure stamina, but 100% determination and a can-do attitude. That's exactly what service recovery is about. It is the willingness to adopt a constructive attitude that everything can be ultimately resolved, no matter how long it takes and how much attention it requires." Her belief in "all missions are possible" is the key driving force behind the "bouquet" of compliments she received.

As Thomas J Watson had quoted, "Once an organization loses its spirit of pioneering and rest on its early work, its progress stops". I am sure that you would agree with me undoubtedly, that Carmen is continuously "pioneering" new positive thoughts of customer service. Indeed, that is more than enough to make her shine.



Carmen Lim Tze Chek
ROSE Winner for May & Nov 2009



Everyday Is A New Beginning

To Share Is To Learn And To Learn Is To Listen

15 years of service counterexperience! I applaud Irene Lim, for her dedication in serving with passion. Last year, this top compliment achiever obtained 52 expressive compliments from customers. We all know that first impression lasts. Thus, for customer facing officers like Irene, maintaining a positive attitude and pleasant disposition is essential.

To Irene, being a CSO is not just another job. Each encounter with a customer is viewed as a challenge and a new learning experience. When customers express their joy or frustration, she is happy to listen. Their sharing has enlightened her and she has learnt to empathise with them.

As a senior team leader at CPF Main Office, Irene handles cases escalated from the junior officers. Unpleasant encounters are inevitable and always challenging to handle but she

does not feel dejected by them. On the contrary, the ability to win over these customers motivates her. She feels saying "NO" to them is "taboo" and would only further aggravate their frustrations. Instead, she always tries to find a "Yes" for the customers. This has earned her many compliments from customers, with the most recent one from a Mr Ong Eng Soon.

Six months before Mr Ong met Irene, going to CPF was a nightmare to him. He had sought assistance to withdraw his brother's CPF funds at two of the service centers but was left disappointed and helpless as no officer went the extra mile to understand his concerns.

Mr Ong's request was one of complexity as it involves legal advice and a load of documentation work. Irene took the initiative to assist Mr Ong and assured him that his request was in good hands. She provided him her contact



Irene Lim Kah Huay
2009 Best ROSE Finalist

number and diligently liaised with the Withdrawal Schemes Department (WSD) to follow up on his case. She provided him progressive status update till he successfully obtained the funds.

Mr Ong was grateful for her patience and assistance. In appreciation, he wrote Irene a compliment: "I can feel the passion and empathy she has for her customers. I really appreciate what she has done for me and my family."

The STAR performer is a role model both at work and at home. At work, she has to be vigilant at all times as she needs

to assist the newer CSOs when she senses help is required. At home, despite her busy work schedule and after office self-enrichment course (she is currently pursuing further studies), the mother of one manages to find time to tutor her son personally.

She revealed that had it not been for her supportive family and her bosses, she would not have made it this far. She is grateful for their understanding and emotional support.

My admiration for her comes from within. Keep up the good work Irene!



Service With A Heart

One For All, All For One

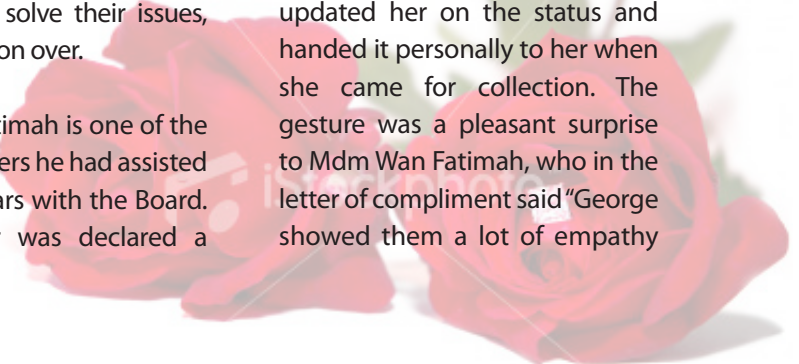
George insisted that there is no secret potion for his enthusiasm. A sincere heart is all it takes to excel. He is one positive thinker and an advocate of contributing to the society. A smile on the customer's face will also bring a smile on his face.

George Tan, an Assistant CSO Leader at the CPF Main Office, plays out the role of a CSO in very much the same way as his colleagues, but it is his motivation to wow customers that sets him apart from his peers. He believes that customers do not mean to be nasty to service personnel. They are here because they are looking for answers to their questions. If he is able to solve their issues, they can be won over.

Mdm Wan Fatimah is one of the many customers he had assisted in his four years with the Board. The member was declared a

bankrupt and her bank account was frozen. As a result, she was unable to receive her Minimum Sum Scheme payout (MSS). She approached the Board for an alternative arrangement, and was promptly attended by George. As her existing GIRO arrangement had to be reversed prior to the activation of a new payment arrangement, her request would typically take about two weeks to be processed.

Sensing Mdm Wan Fatimah's difficult financial situation George took the initiative to liaise with the Retirement Schemes Department (RSD) to expedite her case. When the cheque was ready the following day, he collected it from the department, updated her on the status and handed it personally to her when she came for collection. The gesture was a pleasant surprise to Mdm Wan Fatimah, who in the letter of compliment said "George showed them a lot of empathy



and patience". Indeed, George deserved the compliment as his call of duty did not simply end with the acceptance of request.

Of the challenges faced at work, George feels that understanding and cooperating with the backend departments are of essence to his success in meeting the customer's needs and demands.

After a hard week at work, he said weekends are his best time to recharge and to spend quality time with his family. The SNAG

(sensitive new age guy) prefers not to talk about his work at home unless it is to share happy encounters. He does not want what happens at work to affect his social life. Instead, he thinks a good practice would be to share encounters with his peers on regular basis so that they can discuss and share how to deal with difficult situations.

George's "Service With A Heart" motto has indeed won him many compliments. We too can serve with a heart and touch the lives of many customers.



George Tan Lye Hock
2009 Best ROSE Finalist



Maya's Service Motto

True Service Is Expecting Nothing In Return

Petite, quiet and shy would be one's first impression of Maya Kouromal Idnani, EO(DMS), who has been working in the Board for 15 years. This is her first job since she came from India to Singapore to settle down. Today, Maya is the proud mother of 2 beautiful daughters, whom she dotes on dearly.

"I like simplicity, don't like complicated things. Everyday, I just try to do my best", says Maya. Indeed Maya does her best everyday to help countless employers adjust their CPF payments. Her consistently good service drew in words of praise from employer Mr Lee in June 2009.

Mr Lee made a double CPF submission for April 2009 and wrote in to E-Submission Section (ESS) to enquire on how to resolve the matter. After verification, ESS proposed for Mr Lee to write in to our Discrepancy Management Section (DMS) for a refund.

Mr Lee, however, felt that this was unnecessary. Since the payment had been made, he requested for the amount to be adjusted for the following month instead. To make her job easier, Maya could have turned down Mr Lee's request and asked him to write in for the refund. But living by her service motto, she placed herself in Mr Lee's shoes and went about finding an alternative solution.

Maya took the initiative to check further and realised that Mr Lee had already submitted his payment for May 2009. Realising this, Maya immediately suggested the most convenient arrangement – to adjust the double payment for April 2009 to June 2009 instead. Mr Lee was delighted with this solution! Without delay, Maya did the necessary adjustment and informed him of the outcome by sending him an amended Record of Payment.

Mr Lee was so impressed with the way his case was being



Maya Kouromal Idnani
ROSE Winner for July 2009

handled that in his reply, he complimented Maya and the Board for an excellent job done: "Please accept my compliments on behalf of all concerned in CPF for the efficiency and flexibility in dealing with this issue. If only all government ministries is half as good. They didn't throw the rules and policies at me, instead they LISTEN and THINK, and take the initiative to solve the problem and make life easier for everyone. Wish one day all government offices are just like CPF Board, efficient, helpful and friendly."

When asked on how she felt about receiving the compliment, the modest Maya said, "We just do our job and don't expect any

compliments from customers. If they are happy, it gives meaning to my work".

Even her supervisor M(DMS), Daniel Liew, complimented her, "What sets her apart is her initiative, her willingness to serve, attention to details and promptness".

Maya portrayed a customer-oriented image by going the extra mile to serve Mr Lee. She was able to demonstrate her professionalism through the advice given and this earned her the deserving title of being one of our July 2009 ROSE winners. Well done Maya! Keep up the good service!



Service Is In Me!

It's About Showing Emphathy

Providing excellent service comes naturally for Linda Lim, a CSO in Woodlands Service Centre, because 'service' is in her. After spending 20 years in the service line (10 years with the Board), the 3 Principals of Service Excellence i.e. 1) Understand Your Customer, 2) Create an Informed Customer and 3) Create Positive Impressions are deeply ingrained in her.

Linda is sensitive to her customers' needs and takes time to hear their problem. Some customers like Mr Siow Kim Fook even shared his personal health and family problems with her.

When Mr Siow was served at her counter, he looked exhausted and was panting. She sensed his anxiety and discomfort. When

he coughed badly and broke down during the conversation, she offered him a cup of warm water to calm him and soothe his cough.

Touched by Linda's thoughtfulness, Mr Siow revealed to her that he was suffering from severe depression and at times, harbored suicidal thoughts. He was also abandoned by his family, leaving him in a tight financial situation. Besides helping him with his submission of early withdrawal appeal, Linda went beyond her call of duty to share with him some information on social assistance and provided him with progressive updates on his appeal.

Linda's sincerity and ability to empathise always touched her customers. Mr Siow's compliment



Linda Lim Ai Na
2009 Best ROSE Finalist

summed it up nicely "She does her best to help and calm me down. She is sincere and real."

Linda's attentiveness to her customers is part of her personal nature. Her daily schedule is packed. Besides work, she is also a perfect mother to her boy whom she considers her greatest achievement. Every evening, she would pick him

from student care, cook dinner for the family and burn her nights tutoring him. With proper time management, she managed to spend quality time with her family and their favorite pastime is to chill out at the beach.

'Is she tired of serving customers? "Never!" she said "because Service Is In Me!"



Jennifer Is In Love!

Every Minute Of Her Life

"I'm in love...with my job!" This was what Jennifer Yong, a CSO Assistant Leader at the Tampines Service Centre shared with me. Over the last nine years, Jennifer had served at least 3,700 customers every year and she loved every minute of it.

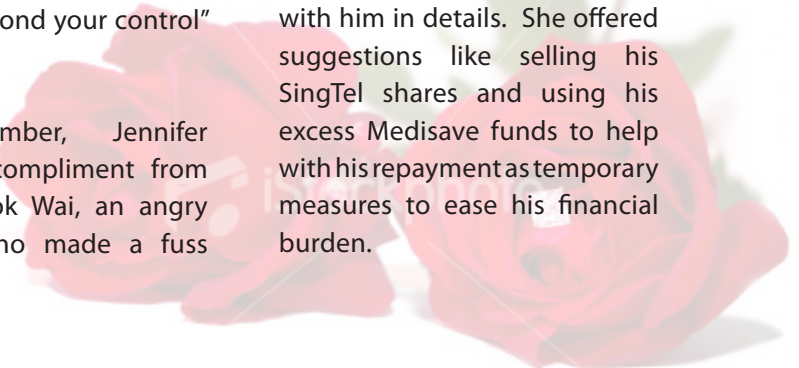
A simple appreciation from customers would brighten her day. She is happy to share her knowledge with customers so that they could make informed decisions. How did she "endure" all the demands from angry and difficult customers? "Show empathy within your empowered ability and do not get too personal with a situation beyond your control" said Jennifer.

Last November, Jennifer received a compliment from a Mr Tan Kok Wai, an angry customer who made a fuss

at the Service Centre. He was told he could not increase his monthly instalment for his housing loan as he had already reached the withdrawal limit of his Special Account.

Mr Tan was in poor health, and unemployed. Besides his own medical bills, he also had to support his parents and provide for their medical care. Thus, he desperately needed the Board to allow him to use more of his CPF monies to pay off his housing loan.

Despite being "confronted", Jennifer maintained her poise and patiently explained the usage of each accounts and went through the computations with him in details. She offered suggestions like selling his SingTel shares and using his excess Medisave funds to help with his repayment as temporary measures to ease his financial burden.



She also assisted him to draft an appeal letter for the Board to consider his request. Mr Tan was very grateful with her helpful suggestions and ended up being very apologetic for his angry behavior. He complimented Jennifer in the 'Share Your Views With Us' form, citing her as a Role Model for the CPF Board.

Jennifer humbly brushed off the compliment, indicating that she

was just doing her job. However, she admitted it is a great feeling to receive compliments from customers, especially those difficult and angry ones! Such compliments made her feel that her efforts have been worthwhile; motivate her to strive harder; and to give her best to every customer she serves. This lady had given us some good learning points indeed.



Jennifer Yong Geok Kian
2009 Best ROSE Finalist



The Key To Good Service

Building Relationship With Customers

What comes to mind when you think of a debt collector? Blood-sucking, unfeeling, pitiless? Can you imagine a 'debt collector' receiving compliments for good service? Siti Zaharah Bte Mohd Salleh, IO(RY2), is one such 'debt collector' who made a difference to her defaulting employers and became one of September's deserving ROSE winners.

The friendly and cheerful Siti believes that the key to good service lies in building relationships with her customers. In Siti's words, "These employers (repeated defaulters) are more sensitive, so you have to handle them gently, you have to empathise with them, so that they know you care for them. Then when

you call, to them it's not just another 'loan shark' calling. They think of you as more like a friend and they will try their best to make the payment."

Over the last 6 years, Siti had been patiently liaising with employer Ms Chu, who repeatedly defaulted the CPF payment for her employees due to the economic downturn. Whenever Ms Chu is issued a court order, Siti would personally remind her to settle her arrears, despite notification letters being sent out. Besides offering advice on arrears payment, Siti also extends a listening ear and shows empathy to Ms Chu on her family and personal financial problems. Ms Chu is so comfortable with Siti that she only wants Siti to handle her CPF matters.

Ms Chu was very impressed with Siti's sincerity and patience that she commended her with this compliment: "Siti has been a fantastic help to my company especially in this economic downturn. She has helped me to manage my payments by advising me about my worker's CPF contributions. She has always been very helpful whenever I call her on her direct line and has

always been encouraging even in non-CPF related matters."

Thank you Siti for showing our employers that CPF 'debt collectors' can also delight customers when dealing with difficult issues. All it takes is a listening ear, patience and empathy to show them that we care. Service is indeed in you Siti! Well done!



Siti Zaharah Bte Md Salleh
ROSE Winner for Sept 2009



Customers Come First

Their Needs Matter Most

Christina Wong, a bright and chirpy HEO from the Self-Employed Scheme & Workfare Department (SWD), is proud of her roles as a consultant, counselor, motivator and friend to her customers. 15 years and going, she never allows herself to feel dejected by any incidents.

Christina's job entails arranging special payment plans for self-employed persons who have difficulty in making a one-time contribution to their Medisave. Sometimes, even with an instalment plan in place, the majority of these self-employed persons may still not be able to adhere to it especially during economic crisis. They may default payments and seek help for an alternative arrangement that can better suit their needs. It is usually a tough job getting the self-employed persons to agree and adhere

to the proposals that were painstakingly raised and approved by management. Christina tactfully uses the soft approach, getting them to commit to the plans willingly. She highlights the benefits of making Medisave contributions instead of using "enforcement" techniques. She identifies and touches on what is closest to their hearts, their businesses. Having arrears without any payment arrangement in place, the self-employed persons would not be able to renew their business licenses.

Last November, Christina received a compliment from one such member, Mr Johnny Tan who wrote: "I wish that there will be more caring personnels like you attending to the special needs of many members who are experiencing hardship due to the economic crisis."

Mr Tan, a diabetic patient who needs to go for regular medical

checks, had written in to request for a longer repayment term for his GIRO arrangement to settle his Medisave liabilities. Besides being an active listener, Christina patiently discussed with him to jointly work out a proposed payment plan. She also took the initiative to educate him on the benefits of making Medisave payments. Mr Tan was grateful to Christina, for the new

arrangement and her helpful advice.

To ensure that her customers can reach her anytime, anywhere, Christina never thinks twice about sharing her personal mobile number with them! She believes that customers who have to reach her must have genuinely required her attention. Kudos to Christina for her passion and dedication to her job!



Christina Wong
2009 Best ROSE Finalist



Precious Gem

31 Years, And Growing...

Shirley Ngeow, a HEO from the Agency Project Levy section (FWL) is a staff member of the CPF Board but one would never spot her in any of our CPF offices as she is stationed at the Ministry of Manpower (MOM) building.

Her main duties include providing administrative support to both the Board's FWL section and MOM's Work Pass division. The scope of her work involves de-listing blacklisted employers, accessing MOM records and providing back-end support to FWL.

One should never feel inhibited to speak to her just because she is a veteran. She is very approachable and is more than happy to relate her 31

years of working experience in the Board. Yes, it's 31 years! Her bountiful experience has also earned her the ability to 'read' her customers well, anticipate their needs and perform her duties exceeding their expectations. When she comes across an unreasonable customer, she keeps herself motivated by attempting to win the customer over.

Shirley provides exemplary service to both her external and internal customers and has received commendable compliments from both. One such external compliment she received was from a Mr Tony Sng who owns Friendship Employment Agency. Mr Sng visits Shirley regularly to submit the levy for his foreign workers. Over the years that she has attended to his requests, she



Shirley Ngeow Mee Tein
2009 Best ROSE Finalist

did her best in answering his queries and would take initiative in keeping him up-to-date on changes in the application forms.

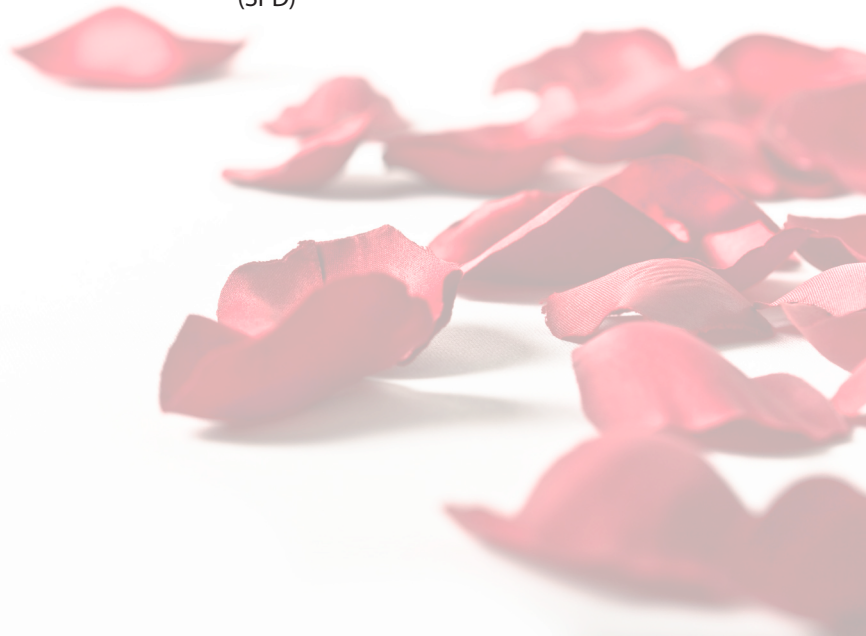
Besides getting flows of compliments from external customers, our Parent Ministry, MOM, is also full of praises for Shirley. They commended her for consistently providing excellent

support and advice to MOM officers.

Having Shirley in the Board reminds me of having a good piece of jade to keep. The longer that it is kept, the more radiant the color will be and the higher its value. She is truly a precious gem and we are proud to have her with us!

Brought to you by:
Singapore Quality Award Customers Committee
(SQACC)

Supported By:
Services Planning and Development Department
(SPD)



 Celebrating 55 Years of
Innovation in Social Security

We're CPF Ambassadors, Serving Singapore