

Give Equal Opportunities

NTUC Income OrangeAid strives to level the playing field and provide equal opportunities for children and youth from disadvantaged circumstances.

Dear OrangeAid Supporters and Donors

At a time when society is progressing rapidly and people becoming more affluent, there are those who are left behind because of their circumstances. OrangeAid was established in 2010 with the belief that every child, regardless of background, should have equal opportunities in life.

In just three years, OrangeAid has grown to be a strong philanthropic arm of NTUC Income. Today, we support more than 2,500 children and youth annually, and through our Income Family MicroInsurance Scheme, protect 34,000 lives.

Funding for OrangeAid comes from your contributions and 1% of NTUC Income's insurance profit that we commit each year. Currently, 20,000 of our policyholders give regularly to OrangeAid by rounding up their premiums or through outright donations. Your generosity has provided opportunities for more children and youth to discover their potential and realise their dreams. For the youth, our support has given them a stronger competitive edge in today's challenging economy, which strengthened their chances of getting better jobs.

It is a privilege to journey alongside our OrangeAid beneficiaries as we strive to level the playing field for children and youth from disadvantaged circumstances, and to build up the next generation in Singapore.

Thank you for supporting OrangeAid, be it as a donor or as a volunteer in its programmes. Let us continue to reach out and enrich more lives together.

Ken Ng
Chief Executive
NTUC Income



Reaching out to children and youth at risk of falling through the cracks

NTUC Income was established in 1970 to ensure that low wage workers in Singapore, who made up the masses, had equal opportunity and access to affordable insurance protection. As a social enterprise, NTUC Income was made different from the start, with a mission to provide value for customers above maximising profits for shareholders.

OrangeAid was launched in 2010 with the same mission in mind: To **equalise opportunities**. But today, we focus on **children and youth from disadvantaged circumstances**. Through long-term partnership with organisations that specialise in the development and care of these children and youth, OrangeAid is committed to **leveling the playing field**. The programmes we support equip these children and youth with confidence and the necessary skills to overcome their challenges.

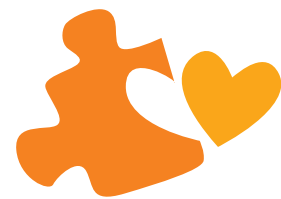


Funding

We give 1% of our annual insurance operating profits to projects supporting children and youth in need.

Our policyholders and members of the public also contribute by rounding up their GIRO premium payments (called **OrangeAid RoundUp**) or making outright donations. This has enabled OrangeAid to further our mission of supporting such children and youth.

OrangeAid RoundUp was mooted with the intention to rally societal support to pool funds for greater impact. This is a first in Singapore's insurance industry - to use the secure and trusted financial mechanism for philanthropy.



Strategy Giving

OrangeAid is a philanthropic effort that abides by the principles of **Responsible Giving** and **Transparency**. We direct our philanthropic giving to programmes that result in positive attitudinal and behavioural changes. Supporting skills development to meet future livelihood challenges children and youth might face is also our area of concern.

The OrangeAid committee, which comprises two representatives from the NTUC Income Board of Directors and three members of NTUC Income's senior management, ensure accountable philanthropic effectiveness.

Quick Facts

9 organisations
partnered with
OrangeAid

\$1,329,404

contributed to community
partners and IFMIS

2,609[^]

children
and youth
benefited from
OrangeAid

[^] This figure does not include the Singapore Children's Society's 71,039 children who benefited from the OrangeAid fund through the 2013 Walk For Children event.

739 staff
volunteered

2,395 staff hours
contributed to OrangeAid
beneficiaries and initiatives

34,000
lives

protected by
Income Family
Microinsurance
Scheme (IFMIS)

NTUC Income
commits

1%

of our annual
insurance operating
profits to OrangeAid.

OrangeAid RoundUp

is a large-scale fundraising
programme where more than

20,000 NTUC Income's
policyholders

round up their regular premiums
to the next dollar or more to
create the extra fund for
OrangeAid.

Improve. Learning Ability

Continuing Therapy Programme Society for the Physically Disabled

The Society for the Physically Disabled is OrangeAid's newest partner in 2013.

351 children with physio-intellectual challenges received speech and occupational therapies through the Continuing Therapy Programme.

The OrangeAid fund of **\$200,000** subsidised these children from the low income families for the intervention programme to improve their functional and academic performance so that they do not fall further behind. It also minimises their risk of developing long-term disabilities.



Learning to focus

M.R. (8 years old) has been diagnosed with Autism Spectrum Disorder. While waiting for placement in a special school, he was referred for CTP's Occupational Therapy services. At the initial assessment, he was found to have poor attention, difficulty in completing tasks due to behavioural issues and inability to engage in exploratory play. He was also highly distractible.

Through intervention and therapy sessions, M.R. has improved academically. He is now able to concentrate for longer periods at handwriting or art and craft activities. He currently shows interest in producing handwriting with good quality and is more aware of good behaviours that are expected of him during work and play time.

Society for the Physically Disabled

Improve. Learning Ability

Learning to Express

S.E often faces communication challenges. He could already blend and decode single syllable words even before the Preschool Intervention programme. But the one-year remediation at DAS equipped him with the ability to express his thoughts better, and is now able to say longer words and gather more syllables together.

The programme also helped him in effective reading and spelling. His social skills improved, and began to make friends with his classmates.

Although he is still having difficulties expressing his thoughts at times, he can stay on topic when conversing with others. He loves sharing his ideas.

"He really enjoys attending DAS classes and looks forward to each class", said S.E's mother.

Dyslexia Association of Singapore

Preschool Remediation Programme Dyslexia Association of Singapore

Dyslexia Association of Singapore, our OrangeAid partner since 2011, is dedicated to helping people with dyslexia and specific learning differences in Singapore.

OrangeAid believes in upstream and early intervention to mitigate possible downstream effects of learning difficulties. The Preschool Remediation Programme is one that is designed to do just that.

With the support of DAS' network of partners, such as the KK Women's and Children's Hospital and preschools, 135 children enrolled into the programme in 2013, of which **45** were preschoolers from low income families supported by an OrangeAid Bursary of **\$115,380**.

The early intervention programme has continued to show significant positive results and in reaching out to substantial number of children from the needy families in Singapore.

This programme includes funding for the Full Aged Psychological Assessment taken at the end. If the child still needs intervention at primary school level, needy families can receive further support from the Ministry of Education for continued dyslexia remediation.



Improve, Learning Ability

Learning Family Programme South East CDC

Our support for Learning Family Programme (LFP), an initiative of the South East Community Development Council, started in 2012.

In 2013, OrangeAid contributed **\$43,444** which benefited **49** children from the South East district. The programme prepared the preschoolers to be ready academically, socially and emotionally before they embark on their primary school journey. The uniqueness of LFP is that it also develops the parents' competencies in alignment with the learning needs of their children. This helps their children learn effectively and promotes parent-child bonding.



Place for Academic Learning and Support Centre Children's Cancer Foundation



Children's Cancer Foundation is one of our latest beneficiaries. In 2013, we contributed **\$128,000** to CCF's Place for Academic Learning and Support (PALS) centre which benefited **40** children and youth battling with cancer. PALS supports their continual learning despite their medical condition and in their transition back to school.

Improve, Skill and Knowledge



Various Programmes *Assumption Pathway School*

Our support for Assumption Pathway School began in 2010. We started with a non-strategic giving relationship through ad-hoc sponsorship supports. Our engagement with APS has now evolved into a deeper partnership.

Our involvement with the APS Challenge every year is an experience that brings our staff and beneficiaries closer. The Challenge builds confidence and life skills in students, through challenges such as climbing Mount Kinabalu or cooking a big banquet for an elderly home. NTUC Income staff serve as support buddies throughout the 10 weeks of training. Our funding of **\$150,000** for APS Challenge 2013 benefited **650** students.



OrangeAid funding for APS doubled in 2013 with the inclusion of the ART Merit Award and APS Enterprise Hub (**\$260,000**). The Merit Award gives **12** returning and final year students who have an aptitude in the Food and Beverage (F&B) industry but need a longer training runway to prepare themselves. The opportunity to work and learn in the APS training restaurant increases their employability and workplace relevance in the F&B sector. The Enterprise Hub, with a similar objective, aims to teach graduates and current students enterprise skills, and provide a platform for them to use these skills to offer services and products to the public and companies.

Improve, Skill and Knowledge

CREST Quest Crest Secondary School

Crest Secondary School came onboard in 2013. OrangeAid supported **199** students with **\$62,000** in 2012/2013 for the four-year CREST Quest. This Quest enables Crestans to learn to work in teams, contribute to the school and the community they live in, and serve communities in neighbouring countries. The programme challenges the students in team-based activities and to promote their emotional literacy and social competency, and foster their sense of community-mindedness.

Enhanced Information Communication Technology Programme NorthLight School

NorthLight School started the three-year Enhanced Information Communication Technology (ICT) programme in 2012.

Our partnership with the school with funding support of **\$43,000** enables OrangeAid to reach out to **382** students and equip them with relevant skills and internationally recognised ICT certification which will give them competitive edge in a challenging job market.



Growing in self-awareness

When Student Lim first joined the school, he was full of himself and believed he was better than the rest. He often got into arguments and fights, and had difficulty making friends. Through the CREST quest, he gained deeper understanding about himself especially on his strengths and weaknesses. He started to understand that there are certain skill sets he is not proficient in and that his peers are much better than him; that there was no need to hide behind a "I know it all" mask. He also realised the importance of teamwork as his peers could complement his weakness to complete the CREST quest tasks.

It was a humbling experience for him. He is becoming a boy who is confident yet humble.

Other Contributions

Activities For Daily Living Programme THK Home for Disabled @ Eunos

We supported **54** youth residents of THK Home for Disabled @ Eunos with **\$20,000** to increase their independence in carrying out Activities For Daily Living.

Walk For Our Children Singapore Children's Society

Our seed funding of **\$60,000** for Singapore Children's Society's (SCS) Walk for Our Children 2013 helped the Society raised a nett amount of \$385,749.

The funds raised goes towards the programmes and services of SCS benefitting **71,039** children in Singapore.



OrangeAid Initiatives

Income Family MicroInsurance Scheme (IFMIS)

IFMIS is a free MicroInsurance plan set up in 2010 to help low income families with young children. In the unfortunate event that the main applicant of an approved financial assistance scheme passes away or becomes totally and permanently disabled, IFMIS will pay out **\$5,000** to help the family cope financially during this difficult period.

After three years, NTUC Income felt that IFMIS is a good scheme to retain and that it should benefit more families. In 2013, we started to partner the Ministry of Education (MOE) to tap its larger captive catchment because primary education is compulsory and IFMIS' coverage will be nation-wide and fully inclusive. NTUC Income started this microinsurance scheme by protecting 10,000 lives. By continuing our partnership with the Ministry of Social and Family Development and with the MOE as a new partner, the scheme has been extended to protect **34,000 lives** when launched in March 2014. **Seven** families benefited from IFMIS in 2013.

A little means a lot: Income Family MicroInsurance Scheme



Give-A-Gift Campaign 2013



On 10 May 2013, NTUC Income launched a **12-day innovative, digital giving campaign** that engaged the public to understand and appreciate the circumstances that disadvantaged children and youth face.



The public participated in the "Give a Gift" initiative through digital gateways like websites, social media and mobile chat platforms, QR codes on posters

at bus-stops, MRT stations, and newspapers. There were five road shows held at Tampines 1, VivoCity, Nex, Ang Mo Kio Hub and 16 Collyer Quay.

The objective of the campaign was to engage the public to learn about social causes, choose the one they felt strongest about, and allocate their vote of a gift towards the organisation related to the cause.

Through this campaign, OrangeAid contributed **\$230,000** to the participating organisations and raised another **\$5,574** which was donated to the organisations. **820** children and youth benefited from the campaign.



*Assumption Pathway School, Dyslexia Association of Singapore, Crest Secondary School, THK Home for Disabled @ Eunos and Singapore Children's Society.

OrangeAid Initiatives

Give-A-Terrarium Campaign 2013



NTUC Income was one of 30 founding corporate partners for the Singapore chapter of a global movement of charitable giving on 3 Dec 2013 – [#GivingTuesdaySG](#).

To celebrate this inaugural national day of giving, we ran a two-week “Give-a-Terrarium” campaign. More than 400 staff volunteered their lunch break and after-work hours to make 1,000 terrariums for sale to the public.

The day coincided with the *International Day of Persons with Disabilities*. Aptly, we contributed the campaign proceeds of \$20,000 to the [Society for the Physically Disabled](#), the latest of nine beneficiaries under OrangeAid.

Employee Volunteerism

Doing Good does not only mean giving to charities financially! To complement financial contributions, NTUC Income staff also engages in community service.

Our partners have been pivotal in enabling successful relationship building between our organisation and the community. Over the last three years, our staff, the children and youth of our beneficiaries and their caregivers have been able to know each other better through more interactions. This is the human factor in our corporate citizenship efforts.

