

# Give EQUAL *opportunities*

TWENTY FOURTEEN ORANGEAID REPORT



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

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## Dear OrangeAid Supporters and Donors

It's been four years since inception and we are happy to report that OrangeAid is growing successfully in its mission to help those who have been left behind by their circumstances. OrangeAid was established in 2010 with the belief that every child, regardless of background, should have equal opportunities in life. Since then, it has become a pillar of NTUC Income's philanthropic efforts. Our goal is to level the playing field for children and youth from disadvantaged circumstances, and to build up the next generation in Singapore.

In 2014, we support more than 2,100 children and youth directly through the OrangeAid programmes; our Income Family MicroInsurance Scheme protects more than 36,000 lives.

Your generous contributions, as well as 1% of NTUC Income's annual insurance profit, go directly into funding OrangeAid's programmes. At this time, more than 20,000 of our policyholders contribute regularly to OrangeAid by rounding up their premiums or through outright donations. Your giving has allowed underprivileged children and youth to enjoy opportunities to discover their potential and realise their dreams. For the youth in particular, OrangeAid programmes have equipped them with a stronger competitive edge in today's challenging economy and improved their chances of getting better, more fulfilling jobs.

This past year, we were conferred the prestigious 2014 President's Award for Philanthropy in the corporate category. As doing good is an important part of our organisational DNA, the recognition was especially meaningful and validates our efforts to be a social enterprise that is "made different". NTUC Income, however, could not have done this without your support and backing, so we want to thank you for helping us fulfill our mission by making OrangeAid a success.

Looking ahead, we have plans to take OrangeAid to a higher level in the year to come, so do keep a watch out as we structure more relevant programmes for our OrangeAid beneficiaries.

Once again, thank you for supporting OrangeAid through your donations or volunteering your time. Please continue to join us as we strive to enrich more lives.

**Ken Ng**  
Chief Executive  
NTUC Income

OrangeAid's community development strategy embodies the spirit of NTUC Income's social purpose ethos since our establishment - that everyone should have an equal opportunity of insurance protection. Today, OrangeAid focuses on creating equal opportunity for children and youth, especially those in disadvantaged circumstances. OrangeAid works with our ten community partners to provide opportunities for these children at different stages to learn, equip, overcome, succeed.



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



**Funding**  
NTUC Income 1% Annual Operating Profit + Policyholder RoundUp Donations



**Strategic Giving**

## OrangeAid Strategy

NTUC Income OrangeAid's community development effort focuses on children and youth from disadvantaged circumstances. Insurance is about the future, and children and youth represent the future. In this light, we did our research and targeted our efforts to address social issues faced by the original OrangeAid community partners whom we started with. We found a problem we could work on - the increased intake of children at specialised schools like Assumption Pathway, NorthLight, and the newer Crest Secondary and Spectra Secondary. We realised that there is a need to help students with learning disabilities because the mainstream education system did not meet their learning needs. Along with that, the screening process available at that time was also too late or too slow to cover the problem sufficiently.

OrangeAid then assessed the potential opportunities from a macro perspective by - visualising our programme interventions like a river system: working with children and youth in stages - up-stream (kindergarten), mid-stream (primary and secondary school), down-stream (post-secondary education). We formed strategic alliances with partners who were experts at what they were doing in the areas of disadvantaged young people. Essentially, every programme that OrangeAid engages in is customised to the needs of our Singaporean children and youth.



# Improve. Learning Ability

Character & Resilience programme for youth

## Up-stream: Early Childhood Stage

We started to support projects that could address early childhood learning challenges. It was a stage before a child would be labelled. There were opportunities to make indents to the problems. We sought avenues where young children could learn how to learn, become conscious of their own different learning approaches and apply intervention techniques.

Since its establishment, the OrangeAid team noted that some of the children who were enrolled with our partners like Assumption Pathway School could have been there because of the lack of timely identification and appropriate intervention early in the children's lives. This could lead on to further decline in language and learning capability, discouragement and disconnection with literacy and numeracy, and ultimately with learning. This led the OrangeAid team to seek out work with specialists in early childhood learning difficulties.

The areas where we invest in are:

- Dyslexia and learning disabilities remediation
- Children from low income families with learning difficulties

The NTUC Income OrangeAid Preschool Bursary programme administered by the Dyslexia Association of Singapore made early remediation programme available to 63 children from low income families in 2014. Fast, widespread, early and free screening for as many K2 children at risk is critical. The remediation aims to address the challenges at the early stage and to equip each child with skills to deal with his or her own specific learning disability.

The NTUC Income OrangeAid-South East CDC Learning Family Programme approaches learning challenges from a support angle. Parents who commit to learn together with their children attend classes run in tandem with their little ones. They learn the topic and also acquire skills to engage with their children for the week ahead. The ½ year programme enables the 50 child-parent pairs to learn as a family unit. It encourages stronger parent-child support and bonding, excites the children to learn and equips parents to be involved in learning.

# Improve.

## Skills & Knowledge

### Mid-stream: Character, Resilience, & Chronic Challenges

#### CHARACTER AND RESILIENCE

At the mid-stream, we found that building up resilience is a key area of need for students who struggle in school. The design of the four specialised schools is to provide a different approach in education where experiential-based learning systems take precedence over conceptual learning.

It was from our experience in funding the APS Challenge, where we saw that students gained confidence to overcome challenges and personal thresholds. This helped OrangeAid see value in investing in the intangibles for long term impact into society. We started to work with Crest and Spectra Secondary Schools' principals and their teams even before the schools were set up. Programmes that address values and character need the investment of time, regularity, and progressive depth. So, the concept of a 4-year-long core Values-in-Action programme was developed. They were called "Crest Quest" and "I Believe". As Crest ran the Quest in their first year, we engaged Spectra's appointed principal and they studied it in real-time. They adapted it to become the "I Believe" programme. In 2014, both these specialised schools implemented a strong integrated character development programme focusing on values and principles that would give the students strength and resilience. They were designed to be progressively engaging through the whole four years. The lessons learnt will positively shape no less than 1400 students' perspectives on life.



Tactile alphabets help learning



Art therapy to improve dexterity

#### MANAGING PHYSICAL CHRONIC CHALLENGES

In tangent with the mainstream education challenge scope, Income sought to explore support for children who face physical challenges of access to education. They might have special needs that have to be catered for, or are battling with cancer. There were some gaps we found and it was right to step into them to support the children where their needs are.

In that light, NTUC Income supported more than 300 children with physical/intellectual challenges in the Continual Therapy programme run by SPD - Serving People with Disabilities (previously known as the Society for the Physically Disabled). OrangeAid continued providing subsidies for the children from low income families in the intervention programmes. More than 3000 Occupational and Speech Therapy sessions were provided. They aimed to improve their functional and academic performance and has been helping equalise the playing field for them. In some cases, it helps reverse some conditions, minimises their risk of developing long term disabilities.

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# OrangeAid

## Initiatives



### Crisis Support

Sometimes life throws her most challenging situations at people. In sad cases, little children are faced with crisis even in their young lives - total disability or the death of a parent. In these circumstances, OrangeAid sought to protect little children and their families with a free, no-premium-payable insurance of \$5,000. We know it's not very much, but we also know that what we are able to support families with, they have appreciated. A partnership with MOE was established in 2014, and we covered families in crisis with a back-comb from 1 Jan 2013 in order to enable school administrators to act with it immediately. With this partnership, we were able to support 63 low income families in crisis.



### Donor's Appreciation

OrangeAid also aims to connect the donors to the beneficiaries in order to heighten the connection and meaning to the OrangeAid cause. Our donors were sent messages of appreciation and invited to visit either our Bras Basah or Tampines branches to receive cookies that were specially baked by the APS culinary students. It was a very good opportunity for the students to try public engagement. Their confidence grew stronger and stronger through the session.



### Celebration

NTUC Income was conferred this prestigious award - the 2014 President's Award for Philanthropy in the corporate philanthropy category. We are humbled to be recognized for our processes, accountability, relationship with our community partners and focus on positive outcomes in our social investments. We also appreciate and thank our community partners for the opportunity to work with them to make meaningful difference in the lives of these children and youth.

For Income, as a social enterprise, we are made different. Doing good is part of our DNA. Hence this recognition and acknowledgement is especially meaningful. It is an important validation of what we have been doing and our impact on society.

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# Looking Ahead



The first four years of building up OrangeAid helped establish strong relationships with our community partners and sharpened our outcomes accountability processes. As we continue our on our journey, we look forward to the next leg where OrangeAid will impact even more communities of children and youth.

We will leverage on our experience and business strength to impact disadvantaged communities such as using our healthcare connections, or our processes of saving for tertiary education. We look forward to having you, our policyholders and donors, come alongside OrangeAid for even better social impact.

Do keep a lookout for more exciting things to come in 2015!