



1 ——— *Securing a Better Future for Those in Need*

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Income was established 46 years ago to make insurance and protection available to all segments of society, benefitting Singaporeans regardless of their financial standing. Today, we remain committed to this vision because there is still a pocket of our population living from hand to mouth, struggling to survive, unable to save for their future.

Insurance is about protecting the future, and children and youth represent this future. As such, our community development initiative, OrangeAid, is committed to empowering children and youth from disadvantaged backgrounds, increasing their chances of a better future. OrangeAid collaborates with 14 community partners to design and execute effective programmes for children and youth at pre-school, secondary school and tertiary education levels.

Formally launched in 2010, OrangeAid underscores Income's mission as a social enterprise. Through OrangeAid, we invest in the unserved and underserved segments of our population so that people, especially older youth, can be empowered with dignity to help their families out of the poverty cycle. We hope that they can gradually become financially able to even set aside funds for essential insurance to protect their families.

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**“Insurance is about protecting the future,
and children and youth represent
this future.”**

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2 — Our Model of Care

OrangeAid assesses programme intervention opportunities from a macro perspective – seeing our programme interventions with children and youth like a river system:

UPSTREAM

Kindergarten



We deal with the problem of learning disabilities at a very early stage, while children are still young and able to respond to the intervention most effectively. We also support families in crisis using our expertise in insurance.

MIDSTREAM

Primary & Secondary School

We focus on enabling our community partners to imbibe strong principles and values for teenagers, building on resilience and character.



DOWNSTREAM

Polytechnic & Institute of Technical Education



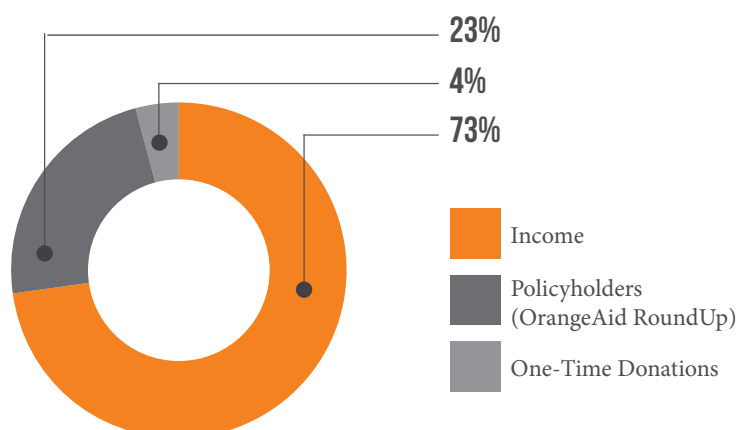
We support low-income families with children at the pre-vocational age with a programme that will ensure that they can complete and fully maximise their technical or polytechnic education so that they can be the key to social mobility for their whole family.

OrangeAid forms strategic alliances with recognised partners who are Institutes of Public Character (IPC) to co-create programmes that are customised to the needs of our Singaporean children and youth – delivering maximum impact to OrangeAid beneficiaries.

3 — Channels of Funding

OrangeAid funds come from two key sources: 1% of Income's annual insurance operating profits and donations from policyholders and members of the public. OrangeAid RoundUp is a unique donation programme that encourages Income policyholders to voluntarily round up their premium to the nearest dollar or more and contribute the difference to OrangeAid. In 2015, total contributions to the OrangeAid Fund were \$2.53 million.

Contributions to OrangeAid Fund



4 ————— 2015 Programme Summary

UPSTREAM

CHILDREN AGED 5-6

Income OrangeAid Preschool Bursary Programme

FOCUS	PARTNERS	NUMBER OF BENEFICIARIES
<ul style="list-style-type: none">Provide access to remediation for early literacy interventions for preschoolers from disadvantaged families	Dyslexia Association of Singapore (DAS)	57

Child and Parent Learning Experience (CAPLE)

FOCUS	PARTNERS	NUMBER OF BENEFICIARIES
<ul style="list-style-type: none">Build up socio-emotional learningImprove literacy and numeracy knowledge	Bartley Community Care Services (BCCS)	28 child & parent teams

MIDSTREAM

CHILDREN AGED 13-17

Character and Resilience Programmes

FOCUS	PARTNERS	NUMBER OF BENEFICIARIES
<ul style="list-style-type: none">Enable students to develop diverse skills and be more work-readyDevelop students' interest in attending school and increase self-confidence that may have been hampered due to academic failures in their primary school	Assumption Pathway School	770
	Crest Secondary School	585
	Spectra Secondary School	364

DOWNSTREAM

YOUTH AGED 17 & ABOVE

Future Development Programme (FDP)

FOCUS	PARTNERS	NUMBER OF BENEFICIARIES
Key social mobility thrust of OrangeAid	Nanyang Polytechnic	200
<ul style="list-style-type: none"> Enable youth who would otherwise drop out of school to work and support their families to remain in school and get better qualifications for better jobs for long term benefits 	Ngee Ann Polytechnic	
	Republic Polytechnic	
<ul style="list-style-type: none"> Develop awardees to be future-ready, introspective and have an increased sense of purpose and improved self-esteem 	Singapore Polytechnic	
	Temasek Polytechnic	
	Institute of Technical Education	

SPECIAL NEEDS

SPECIAL NEEDS DEVELOPMENTAL PROGRAMMES

Pottery Studio Programme

Access to Horse-Riding with Riding for the Disabled Association Singapore

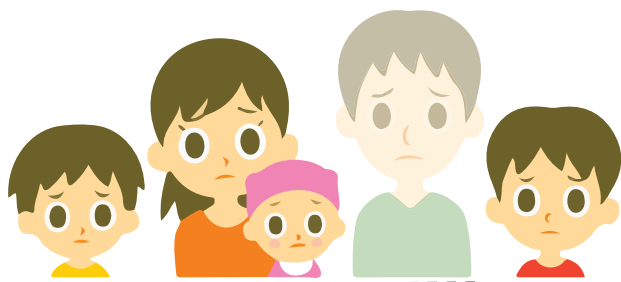
Family Connection Day

FOCUS	PARTNERS	NUMBER OF BENEFICIARIES
<ul style="list-style-type: none"> Youth who suffer from various psychological or physical disabilities are given the opportunity to improve their socialisation skills and an avenue to alleviate mental and emotional states through 'specialised programmes 	Thye Hua Kwan Moral Society - Home for Disabled @ Eunos	75

5 ————— Key OrangeAid Initiatives

OrangeAid empowers future-readiness and protection of disadvantaged children and youth through the following initiatives.

INCOME FAMILY MICRO-INSURANCE SCHEME (IFMIS)



IFMIS is a free insurance policy launched in 2010 that benefits low-income families. In the unfortunate event of a death or total permanent disability of a main caregiver, IFMIS awards \$5,000 to the eligible applicant or his/her spouse, with an aim of helping the family cope financially during this difficult period. The scheme was created in partnership with the Ministry of Education (MOE) and NTUC First Campus.

In 2015, OrangeAid extended IFMIS to families under the lowest income bracket who have children in NTUC First Campus, My First Skool to cover an additional 3,400 families. Families who are receiving financial assistance from the MOE Financial Assistance Scheme for Primary Schools and families with children registered at My First Skool who satisfy the subsidy criteria are automatically enrolled under IFMIS.

As of 2015, IFMIS protects 38,000 lives of low-income families.

IFMIS directly helped a total of 22 families to tide over their period of crisis in 2015.

SG50 CELEBRATION MADE DIFFERENT CAMPAIGN: MEDICAL SUBSIDY FOR CHILDREN



In conjunction with SG50, OrangeAid partnered Healthway Medical Group for "A Celebration Made Different", giving medical subsidies (up to \$200) to children holding the CHAS Blue card. This campaign helped to reduce expenses for GP medical treatment for low-income families on the CHAS Blue scheme.

Orange Aid reached out to 3,363 patients who made 6,859 visits to Healthway Medical Clinics islandwide.

UPSTREAM: INTERVENTIONS FROM EARLY CHILDHOOD TO PRIMARY SCHOOL

The lack of timely identification and appropriate intervention at the early childhood age could lead to further decline in language and learning capabilities in primary school aged children. This led OrangeAid to seek two specialist partners in early childhood learning difficulties.

INCOME ORANGEAID PRESCHOOL BURSARY PROGRAMME

The Income OrangeAid Preschool Bursary Programme is a remediation scheme administered by the Dyslexia Association of Singapore (DAS) to enable low-income families with dyslexic children to address the challenges of dyslexia at an early stage and equip each child with skills to deal with his or her own specific learning disability.

Income has worked with DAS since 2011 to create a robust and inclusive outreach system where DAS professionals conduct screening, remediation and full-age psychological assessments. As of 2015, this programme has been made available to 57 children.



CHILD AND PARENT LEARNING EXPERIENCE (CAPLE)*

CAPLE aims to help K1 and K2 children from low-income families who are lagging behind their peers to be better prepared for their primary school education. Parents are encouraged to actively participate in this 20-week programme so that they are able to track their child's progress and also help their child practise after each weekend's sessions. CAPLE aims to forge closer relationships between parents and their children. Bartley Community Care Services (BCCS) reached out to 28 families on financial assistance through 20 sessions of phonics and mathematical concepts held from July to November 2015.

** Previously known as South East CDC Learning Family Programme*



MIDSTREAM: BUILDING RESILIENCE & CHARACTER

SELF-ESTEEM, CONFIDENCE & CARE PROGRAMME

For youth at the secondary school age, OrangeAid found that building up resilience and character is a key area of need for students in the Specialised Schools for Normal Technical (SSNT) in Singapore. OrangeAid started to work with Crest and Spectra Secondary Schools' (CSS and SSS) principals and their teams even before the schools were set up. Assumption Pathway School (APS), CSS and SSS developed a 4-year-long core Values-in-Action programme that focuses on inculcating values of strength and resilience. Such programmes need the investment of time, regularity, and progressive depth. That is why the Values-in-Action programme is designed to be progressively engaging from Year 1 to Year 4. In 2015, OrangeAid reached out to 1,719 Specialised School students from APS, CSS and SSS.



INSPIRING YOUNG LIVES THROUGH VALUE-BASED PROGRAMMES



“The challenge was to learn a new skill in photography, which I achieved. Now I know how to use a DSLR, whereas in the past, I only knew how to take photographs with my camera phone. I now know about aperture, shutter speed and using the Rule of Thirds, I can now compose my pictures better to make nicer photographs.”

I have learned how to apply Care, Adaptability, Responsibility, Excellence and Resilience when I went about taking photos. It was not always easy to take good photos, but these values helped me to remain focused in order to achieve my goals. Mr Suhaimi (Income Volunteer) gave me a lot of valuable tips on how to take difficult shots (like a good jump shot), and Mr Mustapha (Income Volunteer) gave me advice and motivated me when I was editing my photos.”

- Ignatius Peter Rodrigues, Year 1, Urban Photography Challenge

IMPACTING THE COMMUNITY AS STAFF VOLUNTEERS

“My time at the APSC was very fruitful and meaningful. I learned about rock climbing techniques and obtained the Level 1 climbing certificate together with the students. The students interacted very naturally with me. In fact, they helped me out when I was having my climbing assessment and even shared their techniques with me. Even though the students were not academically gifted or came from a dysfunctional background, their willpower in accomplishing the challenge and overcoming the barrier was a lot stronger than a regular student.

That was something that I admired. The fun memories I made with them throughout the challenge are precious. At the end of the day, it gives me great satisfaction to know that I played a part in helping the students complete this challenge.”

- Nur Faezah, Income Volunteer for Sports Climbing Challenge, APSC



CONTRIBUTING TO THE DEVELOPMENT OF STUDENTS FROM SPECIALISED SCHOOLS



“Feedback given from teachers at Spectra is that the general outlook of students toward schooling has improved significantly. Parents have reported that their children are enjoying school and also expressed gratitude to the school and Income for providing a positive learning experience for their children through interesting activities and programmes. This student development programme helps level up their emotional competencies and skills and prepare them for their post-secondary education and beyond.”

- Mr Krishnan Aravinthan, Principal, Spectra Secondary School

DOWNSTREAM: CREATING FUTURE-READY YOUTH

FUTURE DEVELOPMENT PROGRAMME (FDP)

OrangeAid's flagship initiative FDP partners Polytechnics and the Institute of Technical Education to enable tertiary students from the lowest income households in Singapore to continue with their education. FDP was launched in July 2015 with an emotionally impactful short film titled "Last Day of School", which went viral online and received more than 2.3 million views. With a focus on social mobility, where youth are empowered to lift their families out of poverty, it is the OrangeAid programme with the most immediate impact when investing in a more secure future for disadvantaged youth.

We have pledged S\$2.5 million over three years (from 2015-2017) to offer 1,000 bursaries – with the value of \$3,000 and \$1,800 annually for Polytechnic and ITE students respectively – to disadvantaged youth, who otherwise are likely to work to support their families and forgo tertiary education.

Beyond financial assistance for school fees and living expenses, FDP awardees receive special life-skill training that further develops them to be more future-ready. The training includes basic financial literacy skills, personalised career guidance, as well as access to internship and work opportunities at Income and other NTUC social enterprises.



"Financial difficulties should not be a reason to stop studying or doing the things we love. I am thankful to Income OrangeAid for nominating me as an award recipient after they have helped my family through IFMIS. The funding will help us with our daily necessities as my dad passed away when I was 18 and I now live with my mother, two sisters and grandmother.

I look forward to develop myself through the FDP, learn financial literacy skills and help my family and other classmates who may share similar life experiences."

- Syaryan Ruziani, Year 1, Ngee Ann Polytechnic
Pursuing a Diploma in Health Sciences (Nursing), School of Health Sciences

6 — Appreciating Our OrangeAid Donors

2015 was a very eventful year for OrangeAid. It was the year we decided to tackle issues of social mobility for low-income families directly through their elder children, taking strategic action to support these youth at a critical point in their lives where they face the dilemma of needing to head out to work instead of pursuing higher education for long-term benefits. It was a year where we actively affirmed our young beneficiaries that we will help them stay in school to finish their certificate or diploma studies, so that they can keep their hope for a better future ahead. This could not have been done without your strong support and belief in our work.

To all our donors, thank you for partnering OrangeAid in support of the children and youth whose lives we hope to make a difference in. Because you care, we can continue to increase their chances of a better future – together.

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