

MADE DIFFERENT WITH YOU

# Thank you

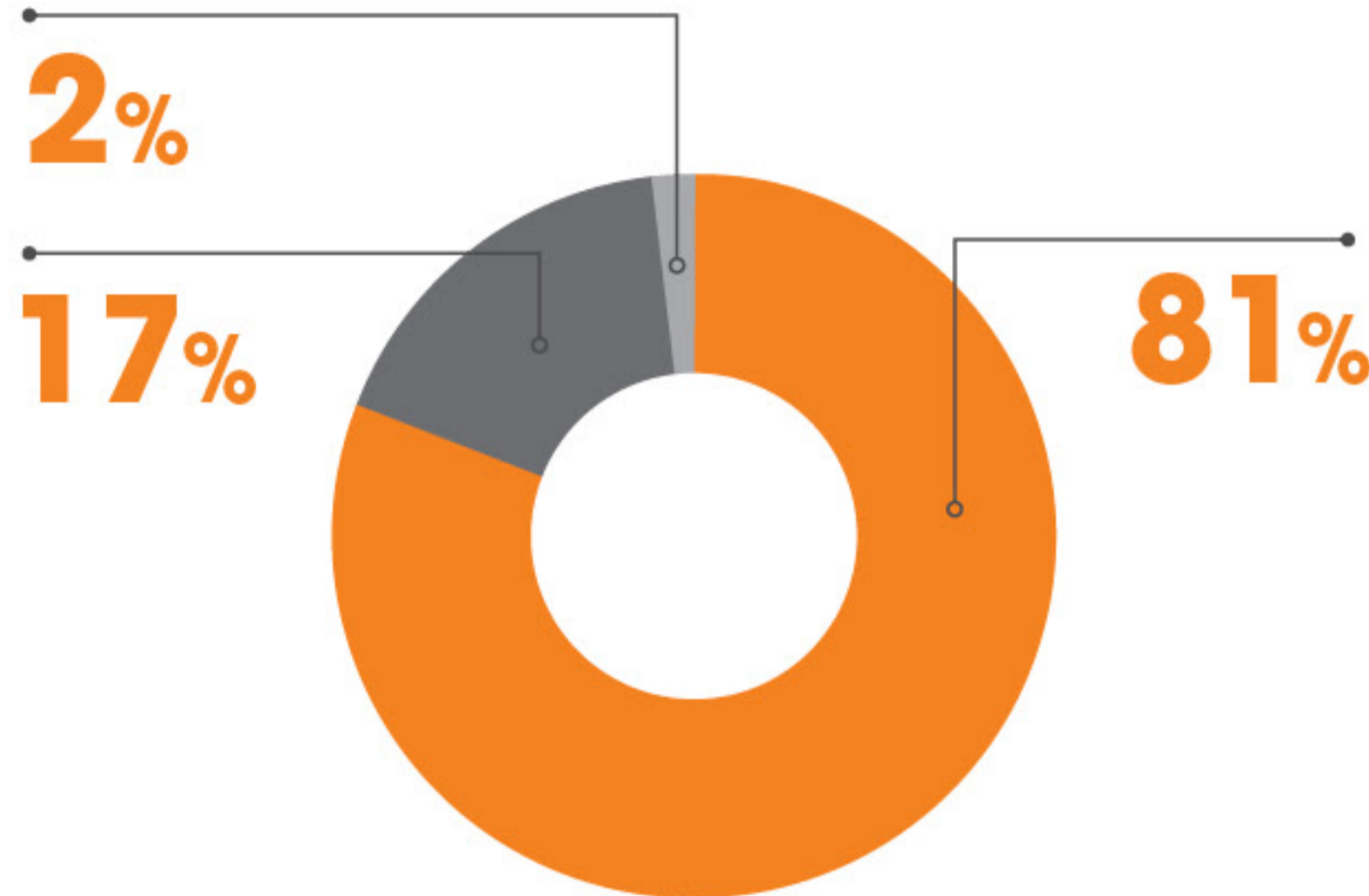
for supporting  
Income OrangeAid!

Income, through OrangeAid, forms meaningful partnerships with like-minded organisations to bring about inclusive growth and development in Singapore. Your kind donations to OrangeAid have empowered us to make a bigger difference in the community through various initiatives. Here are the highlights of 2016.

## Our Funding

Annually, OrangeAid supports its various programmes and initiatives via funding from three channels and they are as follows:

### 3 Channels of Funds for OrangeAid



## Our Mission

Established in 2010, Income OrangeAid empowers youth-in-need in Singapore through education. Income commits 1% of its annual insurance operating profits to fund OrangeAid programmes. To date, Income OrangeAid has disbursed more than \$5 million to over 5,000 children and youth through strategic community partnerships and programmes, and has touched 140,000 lives via health and life insurance coverage.

1% of Income's annual insurance operating profits

OrangeAid RoundUp

(a voluntary donation programme where policyholders round up their premiums to the nearest dollar and contribute the difference to OrangeAid, of which 100% goes to our beneficiaries)

One-time donations from policyholders and members of the public

In 2016, OrangeAid disbursed  
a total of **\$2.36m**

## Our Work

Through strategic community development programmes and initiatives, and partnering like-minded stakeholders for inclusive growth and development, Income OrangeAid aims to empower children and youth-in-need to improve their circumstances.

### Future Development Programme doubled its number of beneficiaries

The Future Development Programme (FDP), OrangeAid's flagship programme, supports low-income students studying at the Institute of Technical Education (ITE) and polytechnics with bursaries, financial literacy training as well as personal and career guidance. Designed to help students who are in need stay in school and level their playing field, the programme benefitted twice the number of students in 2016. Since its launch in Jul 2015, OrangeAid has disbursed 600 bursaries at a total amount of over \$1.5 million under the FDP.

**\$1.02 million** in bursaries disbursed to low-income students under the Future Development Programme in 2016

**\$1.04 million** raised to support education for youth-in-need through community donations and initiatives



'Back to School', which rallied individuals via Facebook to support education for youth-in-need, reached 2.6 million people, had over 13,000 reactions and 1,376 posts.



"Give A Cuppa", a collaboration between Income OrangeAid and Bettr Barista, called on the public to gift friends and loved ones a Bettr Barista coffee. For every cuppa purchased online, \$1 went to the FDP.



The Liverpool Football Club (LFC), Income's CSR partner, raised a total of \$30,000 for the FDP via public initiatives with LFC Legends like Robbie Fowler and Jason McAteer.

### Micro-insurance protected 32,000 individuals from low-income families

In December 2016, Income launched the new Income Family Micro-Insurance and Savings Scheme (IFMISS). The Scheme is free for families with children registered at NTUC My First Campus and families receiving financial assistance from the Ministry of Education Financial Assistance Scheme for Primary Schools. It offers a pay-out of \$5,000 in the unfortunate event that the insured passes on or suffers total and permanent disability. Additionally, IFMISS offers a dollar-for-dollar pay-out that matches the collective bank balances of the insured's family unit, capped at \$5,000.



Offers a maximum of **\$10,000** in benefit pay-out under the new Income Family Micro-Insurance and Savings Scheme

60 staff volunteers joined CEO Ken Ng and MP Tin Pei Ling to distribute MediCards to low-income families at MacPherson.



### Income OrangeAid MediCard lowered GP treatment cost for low-income families

The Income OrangeAid MediCard is the first by an insurer that aims to reduce treatment cost for low-income families who are Blue Community Health Assist Scheme (CHAS) cardholders. It is a pre-paid co-pay card that costs \$10 and pays up to \$30 for treatment of common illnesses<sup>1</sup> at participating general practitioner (GP) clinics. The amount of \$30 will apply on top of the \$18.50 subsidy already provided under the Blue CHAS tier. The MediCard, which is for one-time use only and is not valid at polyclinics, is retailing at several FairPrice Shops, which cater to the budget-conscious, and Income branches island-wide, with the exception of Income@Raffles.

<sup>1</sup> Abdominal pain, cough, cold and flu, diarrhoea, fever, headache, skin infection and rashes, sore eyes and urinary tract infection. This list is not exhaustive.



**1%** of the coffee carts' revenue goes to supporting education for youth-in-need

### Betr Barista micro-enterprises employed marginalised communities and supported education for youth-in-need

Income OrangeAid and the Betr Barista Coffee Academy collaborated to roll out three micro-enterprises, in the form of coffee carts at Income Centre, the Ministry of Social and Family Development and Khoo Teck Puat Hospital. The coffee carts employed graduating baristas of Betr Barista's six-month Holistic Training Programme, which prepared marginalised women and youths for long-term careers in the specialty coffee industry.

### Built resilience and values amongst disadvantaged youths in specialised schools

OrangeAid supported values-in-action programmes in specialised schools such as Assumption Pathway School, Crest Secondary School and Spectra Secondary School. These programmes reached out to over 1,700 students from these schools with the aim to reignite their interest for learning and in attending school as their academic journey may have been hampered by failures in primary school. These programmes also aim to build the students' resilience and self-confidence so that they become future-ready.



Find out more about [Income OrangeAid](#).

Read our [Social Impact Report 2016](#) to learn how Income is made different.