

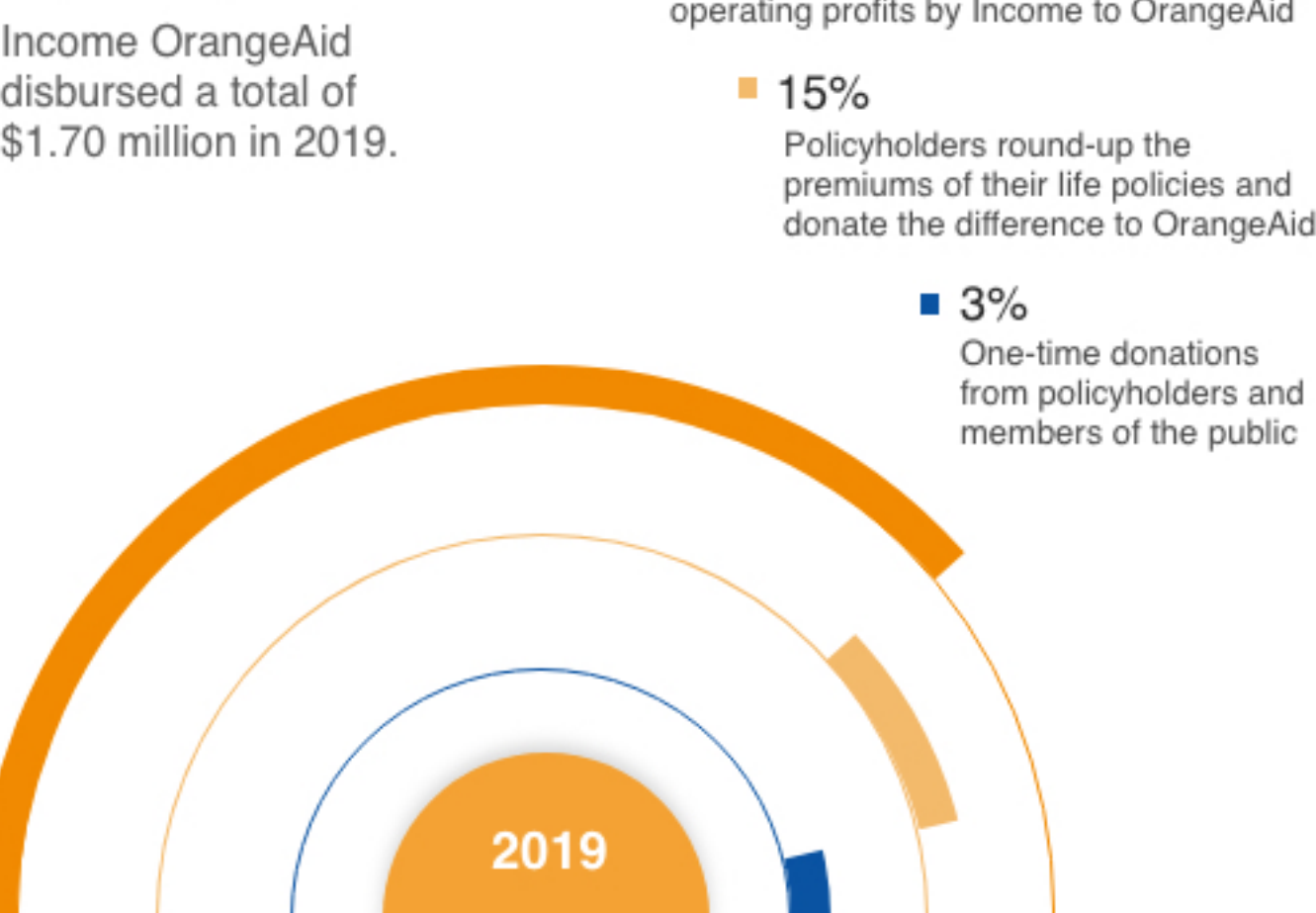
THANK YOU FOR SUPPORTING INCOME ORANGEAID!

Income, through OrangeAid, partners like-minded organisations to create programmes that bring about inclusive growth and development in Singapore. We would like to thank you for your kind donations to OrangeAid, which have empowered us to make a difference in the community that we serve through various initiatives.

INCOME ORANGEAID'S MISSION



CHANNELS OF FUNDING



HIGHLIGHTS OF 2019

DISBURSED \$1.02 MILLION IN BURSARIES TO 400 YOUTH-IN-NEED THROUGH THE INCOME ORANGEAID FUTURE DEVELOPMENT PROGRAMME (FDP)

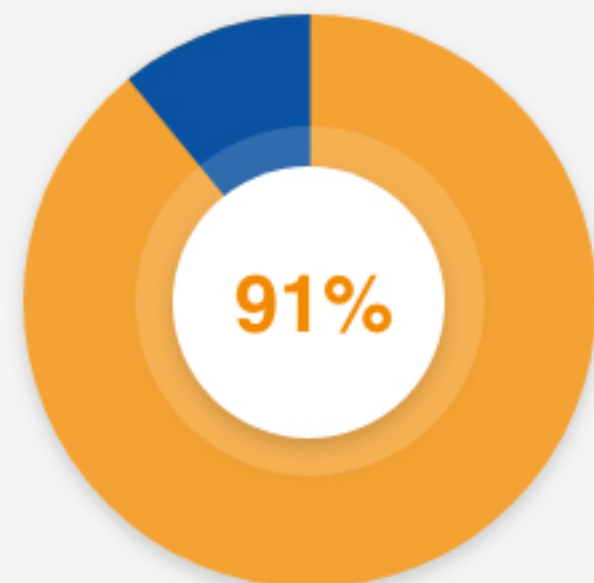


The FDP supports low-income students studying at the Institute of Technical Education (ITE) and polytechnics with bursaries, financial literacy training, as well as, personal and career guidance. With a focus on social mobility, the programme was designed to offer students from disadvantaged backgrounds some reprieve from their financial challenges so that they can stay more focused in completing their tertiary education.

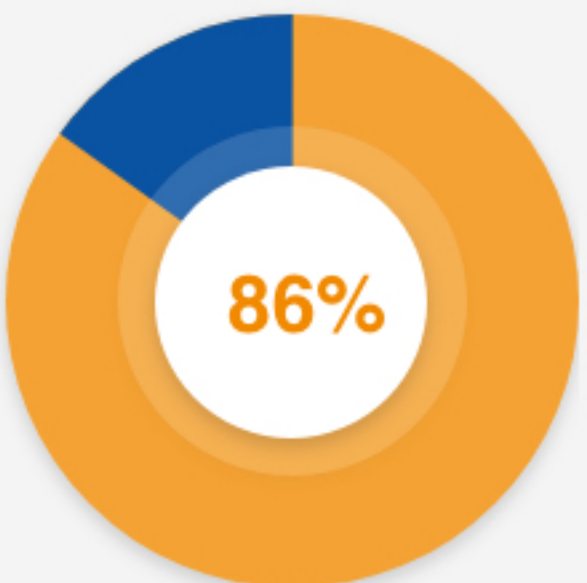
“The bursary I received has allowed me to be more active in school activities since I do not have to work so much and worry about expenses. After attending the financial literacy and character development workshop, I now know how to save money efficiently. The activities and lessons on managing and growing my money are applicable to my daily life. Apart from being more confident in handling my finances better, I also got to know myself better in terms of my personality and career choices for me.”

Low Li Ping, student at ITE College East pursuing Higher Nitec in Facility Management

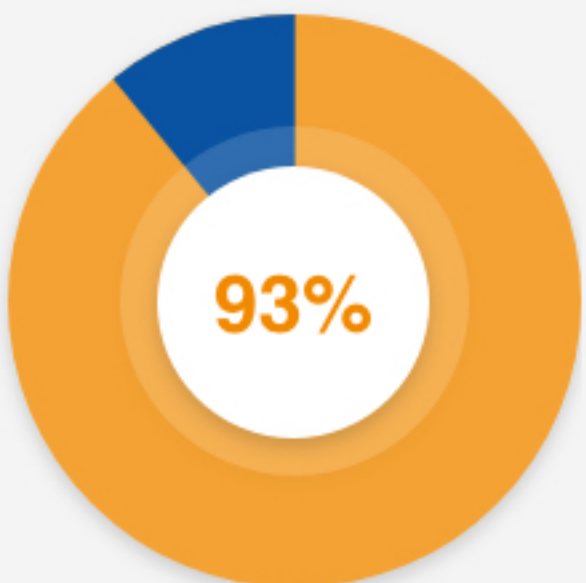
FEEDBACK FROM FDP BENEFICIARIES



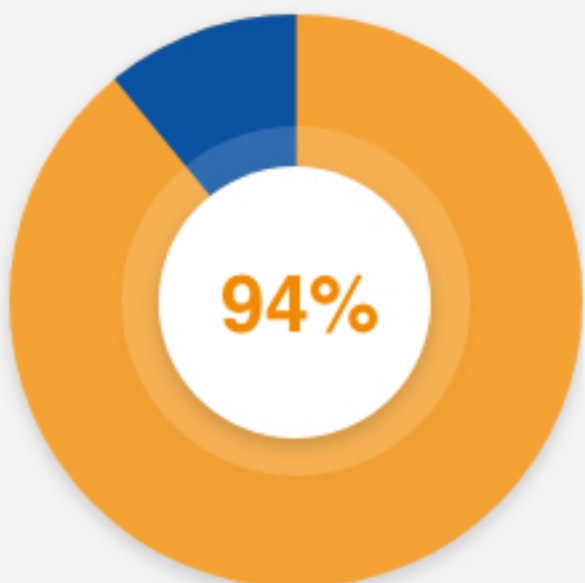
Beneficiaries have more time to focus on school work



Beneficiaries have funds for schools fees/expenses



Beneficiaries know how to better manage money after attending the Future Development Workshop.



Beneficiaries are more confident about working towards their dream and achieving personal success/ building their personal branding after attending the workshop.

THE FDP ALUMNI PROGRAMME EQUIPPED BENEFICIARIES TO BE FUTURE-READY



The Alumni programme aims to help beneficiaries become more future-ready by introducing them to alternative career choices and skill-sets that they require to transition into the work force.

The Alumni programme comprises a coaching and facilitator training programme. The coaching initiative complements career mentoring programmes at Institutes of Higher Learning and aims to broaden the beneficiaries' horizons about alternative career choices. Last year, Janson Choo, Creative Director at BBH Singapore, and Pamela Chng, Founder of Social Enterprise, Betr Barista, coached Alumni beneficiaries on creative advertising and social business respectively.

In 2019, the facilitator training programme, inspired by feedback from FDP beneficiaries who expressed a desire to give back to the FDP as they had benefited from the programme, groomed 32 students to be assistant facilitators at the character development and financial literacy training workshops for their peers. These trainees who were also interested in pursuing a career in training, picked up skills and knowledge in effective listening, small-group communication and leadership style.

“As a facilitator, I have learnt to communicate clearly and gained confidence. These are important qualities to have in the workforce. The facilitator training programme has allowed me to understand that everyone has a different story, experience and set of beliefs. As I contribute to the FDP, which I believe to be a strong support system for youths-in-need, I have also gained new perspectives on life, developing a career and financial planning”

Candy Yee, FDP Alumni and graduate of Diploma in Hotel and Leisure Facilities Management at Ngee Ann Polytechnic

INCOME FAMILY MICRO-INSURANCE AND SAVINGS SCHEME (IFMISS) PROTECTS 29,000 LOW-INCOME INDIVIDUALS



IFMISS offers insurance protection, at no premium, to low-income families with young children studying at NTUC First Campus' My First Skool and primary schools, who come under the Ministry of Education Financial Assistance Scheme. IFMISS offers a maximum pay-out of \$10,000 in the unfortunate event that the parent/guardian of the eligible child passes away or suffers total and permanent disability. In 2019, IFMISS disbursed close to \$210,000 in claims.

ENHANCED RESILIENCE AND VALUES AMONGST AT-RISK YOUTHS IN SPECIALISED SCHOOL



OrangeAid supported values-in-action programmes at the Assumption Pathway School (APS) through the APS Challenge. The programmes benefitted over 900 students by providing them with knowledge and skills to explore new interests, enhance their resilience and cope better with their own adversities.