



Income, through OrangeAid, partners like-minded organisations to create community development initiatives 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 bigger difference in the community that we serve through various initiatives.

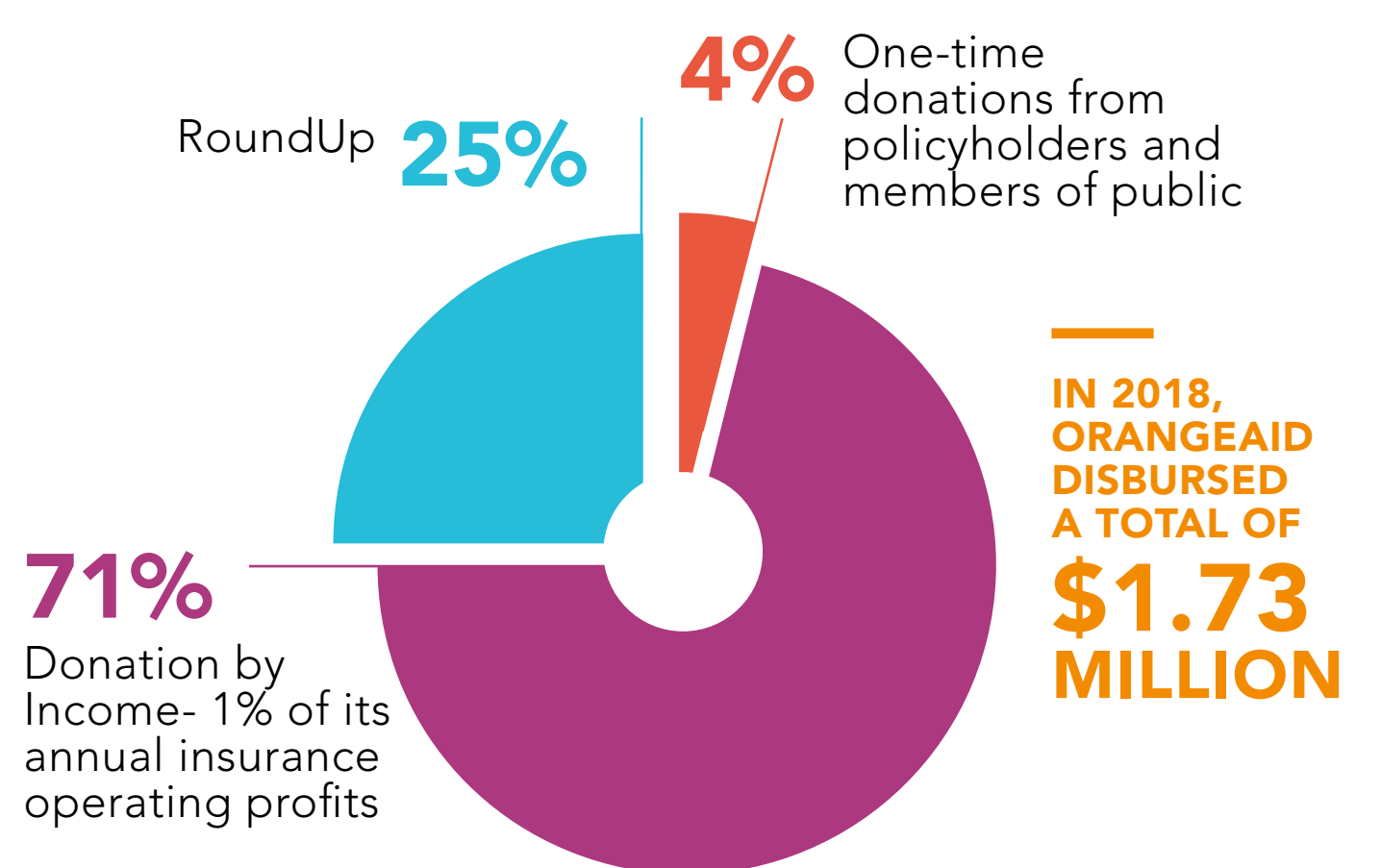
THANK YOU FOR SUPPORTING INCOME ORANGEAID!



OUR MISSION

Established in 2010, Income OrangeAid empowers youth-in-need in Singapore through education. Income donates 1% of its annual insurance operating profits to support OrangeAid programmes. To date, Income OrangeAid has disbursed more than \$10 million to over 8,000 children and youths through strategic community partnerships and programmes.

OUR CHANNELS OF FUNDING



HERE ARE THE HIGHLIGHTS OF 2018:

DISBURSED \$1.02 MILLION IN BURSARIES TO 400 YOUTH-IN-NEED

THROUGH THE INCOME ORANGEAID FUTURE DEVELOPMENT PROGRAMME (FDP)

More than 90% of the beneficiaries indicated that they can now manage their money better after attending the financial literacy workshops. They also shared that with our financial assistance, they can now work less and have more time for their school work and extra-curricular activities.



THE FDP ALUMNI PROGRAMME BROADENED THE CAREER HORIZONS OF BENEFICIARIES



In 2018, the FDP launched an Alumni programme 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.

1. The coaching programme complements career mentoring programmes at institutes of higher learning, which our current and past beneficiaries are familiar with and curates coaches based on the youths' feedback on career interests. Social media influencer, Andrea Chong, and Income's Head of Transformation Office, Max Tiong, coached the inaugural batch of students on social media marketing and design-thinking respectively.
2. The facilitator training programme, was inspired by feedback from FDP beneficiaries who expressed a desire to give back to the FDP as they had benefited from the programme. The facilitator training aims to groom beneficiaries who are interested to explore a career as a trainer and equip them with the necessary skill-sets. For 2018, 23 students were trained as assistant facilitators and they honed their effective listening, negotiation and leadership skills at the FDP workshops tagged to trainers.

30,000 LOW-INCOME INDIVIDUALS PROTECTED BY INCOME FAMILY MICRO-INSURANCE AND SAVINGS SCHEME (IFMISS)

IFMISS is a free insurance scheme for low-income families with young children studying at NTUC First Campus' My First Skool and those receiving financial assistance from the Ministry of Education Financial Assistance Scheme for Primary Schools. The scheme offers a maximum pay-out of \$10,000 in the unfortunate event that the insured passes away or suffers total and permanent disability.



EMPLOYED 5 BARISTAS FROM MARGINALISED COMMUNITIES

Income OrangeAid's partnership with Bettr Barista helps women and youth-at-risk cultivate their entrepreneurial spirit as coffee baristas as they see to daily set-up, operations, customer service and coffee sales at three Income OrangeAid Bettr Barista Coffee Carts. In 2018, the coffee carts served over 35,000 customers and close



to 44,000 cups of coffees and teas. Bettr Barista trains women and youth-at-risk for long-term careers in the specialty coffee industry via a certified professional coffee education, as well as, physical and emotional wellness programmes.



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 benefited close to 650 students by providing them with knowledge and skills to explore new interests and enhance resilience to cope better with their own adversities.