



2012 REPORT



equal opportunity for every child



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Message from Tan Suee Chieh – Chief Executive, NTUC Income

Since it was incepted over two years ago, OrangeAid, NTUC Income's flagship Corporate Social Responsibility initiative for community development, has broadened its endeavour to help children and youth in disadvantaged circumstances. This includes the admission of new beneficiaries in 2012 including Crest Secondary School, Dyslexia Association of Singapore and NorthLight School. These organisations join three others already supported by OrangeAid – Assumption Pathway School, Singapore Children's Society and Thye Hua Kwan Home for Disabled @ Eunos.

In 2012, NTUC Income committed \$2 million, 1% of NTUC Income's operating profit, to OrangeAid. In the same year, we also garnered more than \$520,000 from the OrangeAid RoundUp, a fundraising campaign to rally policyholders' support in making charitable contributions by rounding up their premiums. Customer contributions to date exceed \$1 million.

Moving forward, NTUC Income will continue to strengthen our focus to fund more like-minded organisations with programmes that bring positive impact to equalize opportunities for children and youth, and ultimately social mobility for them and their families.

I would like to thank our donors, our staff, our partners who give us the privilege to work with them, and all the supporters of OrangeAid. Together we can make a meaningful impact to the lives of children and youth, all of whom deserve the opportunity to realise their full potential.

Tan Suee Chieh

Chief Executive
NTUC Income



The Birth of OrangeAid



NTUC Income, Singapore's leading insurer, launched OrangeAid in October 2010 as our flagship vehicle to do good and help children and youth in Singapore, especially those who are disadvantaged. At its inception in 1970, NTUC Income's mission was to ensure that all workers had equal access to affordable insurance protection. This ethos of equal opportunity continues through OrangeAid.

Complementing our business in providing best value and honest insurance, NTUC Income provides much needed support to helping children, youth and families in our community in Singapore. This can

also be seen through NTUC Income's support of a myriad of causes and activities over the years. Our giving is made through NTUC, Unions and Affiliates as well as other community sponsorships.

Over the years, we have increased our social impact through sponsorship initiatives, community development and involvement programmes. OrangeAid is the catalyst for generating annual financial contributions and donations, and acts as a platform for staff volunteerism.

The focus on young people is consistent with NTUC Income's efforts to become more relevant to the next generation. It inspires us. We see it as providing all children and youth an opportunity to be the future leaders, movers and shakers in their chosen field in Singapore despite their backgrounds. Our tagline reflects that.

NTUC Income's OrangeAid believes **every child is made different**, but that doesn't mean they should be seen differently. That's why we're here, because we believe **equal opportunities** in life are a right, not a privilege.

 **OrangeAid - 'Hands Up for Equality'**

OrangeAid is part of NTUC Income's holistic approach to give equal opportunities to children and youth in disadvantaged circumstances.

There were two things most of us would remember about our school days. First, reciting the National Pledge every morning with the words "build a democratic society, based on justice and equality". Today, we can live out our pledge to demonstrate equality through OrangeAid especially for the lives of children and youth from disadvantaged circumstances. Second, raising our hands. We remember that when we were children, we always raised our hands to answer a question or to volunteer. Some of the values we learnt as children are entrenched in us today. One way we keep them alive is by raising our "Hands Up for Equality".



OrangeAid RoundUp and NTUC Income's Contribution

The OrangeAid fund is made up of funds from two main sources:

- 1** OrangeAid **RoundUp**. This is made up of contributions rallied from Policyholders and members of the public.
- 2** **NTUC Income's** shareholders' contribution is an allocation of 1% of our annual operating profit in OrangeAid.

These two sources form a substantial amount to meet the current needs of our OrangeAid community partners. Yet, to grow the programme and deliver greater impact, we need to continue generating more funds.





Beneficiaries and Programmes Supported by OrangeAid in 2012



Assumption Pathway School (APS)

Equalising Opportunities: Value and Character Development

APS aims to give students who are less academically inclined, a chance to connect with themselves, others and the real world. By going beyond vocational learning, they interweave holistic programmes designed to build character and self-esteem, and make learning fun and meaningful. The **APS Challenge** is a platform where students are encouraged to pursue their dreams by choosing a challenge (e.g. climbing Mount Kinabalu, putting up a public performance, serving through an overseas learning project) and training for a period of 10 weeks to meet the challenge.

Amount Contributed : S\$150,000
No. of Beneficiaries : 578 students

Enhancing Social Mobility

The **NTUC Income - ARTS Merit Award** Programme which began in January 2013, aims to provide graduate students who have the potential for livelihood in the Food and Beverage industry a one-year industry training before they enter the workplace. It will equip them with workplace literacy and additional Workforce Skills Qualification (WSQ) certification to increase their employability and workplace relevancy. This will give social mobility and could help them and their families for many years to come.

Amount Contributed : S\$48,000
No. of Beneficiaries : 8 students to date

Crest Secondary School (CSS)

Equalising Opportunities: Value and Character Development

CSS, Singapore's first specialised school for Normal (Technical) students designed the **CREST Quest** to inculcate in students the importance of putting values into action. It is a 4-year programme which forms part of the Values in Action (VIA) component in Citizenship and Character Education. Values and character is the foundational focus of education for Crest.

Amount Contributed : S\$62,000
No. of Beneficiaries : 200 students



Moral Home for the Disabled (MHD)

(now known as THK Home for Disabled @ Eunost)

Equalising Opportunities

The MHD serves a wide spectrum of clients with intellectual disabilities. Their capabilities range from slightly disabled to those who require substantial daily care. OrangeAid supports their **Centre Operating Cost** which includes therapy sessions for their residents such as speech, stress and anger management. The funds helped refurbish the counseling room as well as a computer and music laboratory. This gives the clients equal opportunity to live meaningful, fruitful and varied lives.

Amount Contributed : S\$28,405
No. of Beneficiaries : 54 youths



Beneficiaries and Programmes Supported by OrangeAid in 2012 *(cont'd)*

NorthLight School (NLS)

Enhancing Social Mobility

Enhanced Infocomm Technology (ICT) Programme - The programme prepares students to achieve a nationally recognised ICT certificate to improve their social mobility and ability to qualify for broader job opportunities.

Amount Contributed : S\$43,000

No. of Beneficiaries : 382 students



Singapore Children's Society (SCS)

Equalising Opportunities

Fundraising events - **Walk for Our Children and Gala Dinner**. Funds raised are channelled to a general fund which will benefit children, youth and families in need.

The SCS launched a nation-wide Radio Campaign to highlight the plight of abused children, serving as public education on an issue with a stigma attached. It impacted more than 15,000 listeners. This led up to the 2012 Walk for our Children event which successfully achieved their target and raised more than S\$400,000.

Amount Contributed : S\$125,288

No. of Beneficiaries : 67,574
children, youths
and families

Sunshine Project

Equalising Opportunities

The **Sunshine Project** was started in 2004 by Singapore's music celebrity, Mr Dick Lee, in collaboration with Community Chest. The Project aims to improve the lives of disadvantaged children and youth. All donations to the Sunshine Project will be designated to critical social service programmes run by Canossian School, AWWA School, eGEN and SYNC Programme (Hougang) under the care of Community Chest.

Amount Contributed : S\$20,000

South East Community Development Council (SE CDC)

Equalising Opportunities

Learning Family Programme (LFP) is a pre-primary holistic 20-week educational programme that provides early intervention for preschoolers residing in the South East district. The children who are not ready for primary school despite having been enrolled into pre-primary education. The programme aims to enhance their English literacy and numeracy skills, as well as build self-confidence. To help the children learn successfully, parents are involved in the learning process, together with their preschoolers.

Amount Contributed : S\$56,500

No. of Beneficiaries : 66 families

Enhancing Social Mobility: Entrepreneurship

My First Break (MFB) is a youth programme that trains youths (aged 15 to 19 studying/residing in the South East district) with basic entrepreneurial skills while giving them the opportunity to conduct their own short stint micro businesses. It includes an overseas learning trip where the youths get the opportunity to broaden their horizons and understand the impact of globalisation. MFB looks beyond academic performance and is for youths with exemplary conduct, and have contributed to the good of community but do not have the financial means to go overseas.

Amount Contributed : S\$70,000

No. of Beneficiaries : 190 youths



Beneficiaries and Programmes Supported by OrangeAid in 2012 *(cont'd)*

Income Family Microinsurance Scheme

IFMIS - This scheme was developed to help low-income households with young children. In the event that the main applicant of a KiFAS/CFAS/SCFA ComCare scheme passes away or becomes totally and permanently disabled, IFMIS will pay out S\$5000 to help his/her family cope financially during this difficult period.

Amount Contributed : S\$80,000

No. of Beneficiaries : 16 families



Total contributions
\$683,193
... that benefited
69,068
children and youths

KiFAS: Kindergarten Financial Assistance Scheme

CFAC: Centre-based Financial Assistance Scheme for Child Care

SCFA: Student Care Fee Assistance

Every Effort Counts! NTUC Income recognises the importance of encouraging our staff to live out our social purpose in a personal way. This is in our DNA. It is part of our values of being:

**Active and Energetic,
Caring and Passionate!**

Alongside our financial contributions, our staff and insurance advisers express their giving by the giving of themselves and giving of their time.



Employee Engagement and Volunteering

Assumption Pathway School (APS)



The APS Challenge is a 10-week unique confidence and character programme that broadens the learning options for students who are less academically inclined but who have other budding abilities. The students achieve personal success and develop life skills through an array of adventure, performing arts, culinary, and community service-learning projects.

NTUC Income has been supporting the Challenge for three years since 2010. In 2012, 31 staff took up the challenge to be the students' learning buddies by journeying through with them, 3 hours a week for 10 weeks. They climaxed to the challenge week where staff were given volunteer leave, and for those who had longer challenges, took their own leave to serve.

Dyslexia Association of Singapore (DAS)



22 staff gave the classrooms of the DAS Queenstown Centre a makeover with a fresh coat of paint. A lunchtime talk on Dyslexia helped the volunteers gain deeper appreciation of Dyslexia and the challenges faced by children with dyslexia.

12 staff served as care-givers for the DAS children in a visit to the Singapore Art Museum. It gave everyone a better appreciation for the arts. The children and volunteers also participated in various fun and interactive arts and craft activities.



Employee Engagement and Volunteering (cont'd)

Singapore Children's Society (SCS)



This year, 71 staff participated in the annual SCS's Walkathon - Walk for our Children as participants in the non-competitive 3km walk and as game stalls helpers. The fund raised from the Walk touched a total of 67,574 children, youth and families in need in Singapore.

Moral Home for the Disabled (MHD)



2012 was a special year. NTUC Income celebrated 20 years of friendship with MHD at our annual Chinese New Year party. 103 staff had a fun and meaningful Saturday engaging the residents with fun-filled activities. This year, our support included a corporate donation of S\$20,000, personal donations from staff and agents amounting to S\$10,000 and S\$8,000 from fund-raising activities.

NTUC Income Kite Festival 2012



NTUC Income Kite Festival is a special time for our OrangeAid beneficiaries every year. As part of the school outreach programmes in 2012, an imaginative kite workshop was presented to two of the larger beneficiary schools. During the festival weekend itself, children from the Assumption Pathway School, NorthLight School, Singapore Children's Society, South East CDC – Learning Family Programme and the THK Home for Disabled @ Eunos joined us as special guests. 25 NTUC Income volunteers played hosts to these children and served at the OrangeAid booth to help raise public awareness of OrangeAid.



264
NTUC INCOME
Volunteers in 2012



2,586 Hours
contributed to OrangeAid
beneficiaries and OrangeAid
related activities



Talents for the Hands Up for Equality Poster

The photography session of our “Hands Up for Equality” poster was special. For prudence and for fun, we enlisted the children of our NTUC Income staff and partners as hand models. The children had to stay very still as they had their hands photographed! We want to acknowledge and say to them: “You’ve helped us do the right thing to save costs for paid models. You made this poster special. Thank you!”

Voices of the NTUC Income volunteers



“I willingly took along my little ability and great enthusiasm to assist them hand in hand until they had successfully sold their products to the public, enjoying heartily their glowing faces with a sense of achievement. Bonds with those students over a period of 10 weeks and the volunteer experience in itself is something too big to be put in words and something never to be forgotten.”

Ali Asad,
External Fund Management
(Diving Project in Singapore)

“Very proud of the students who worked hard to transform cement and sand into beautiful sculptures, who memorised scripts, react to questions and trying their best to present their hard work to the public, who hold pride in their work. Being with the students at APS reminds me to be more appreciative of the small things in life, and that when we believe we can, we can!”

Olivia Lee,
Branding & Public Relations
(APS Ceramic Project in Singapore)

“Embracing diversity was the rule of the day, and that was what I took away, from my time with the APS students. Everyone is unique, with different limitations, but also different strengths, and it was never a dull moment, when all of us came together with one goal in mind, achieving Service Learning. ”

Jamila Yasin,
Information Management
(APS Community Service Project in Laos)

OrangeAid in 2013

2012 was an eventful year of active community development for OrangeAid. With more collaborative effort, scope with partners has been deepened to achieve better results.

We look forward to 2013, as we broaden our reach to partners in areas such as special needs like physical disabilities and illness, and do more with our current partners for greater impact for the children and youth of OrangeAid.

