



NURTURING
HEARTS
GIVING **HOPE**

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FOREWORD

The establishment of the Community Care Endowment Fund, or ComCare, in 2005 marked a milestone in the development of Singapore's social safety net. With ComCare, we have in place a range of social assistance programmes to meet different needs of low-income individuals and families. Assistance is delivered through the community to needy residents in partnership with the Community Development Councils (CDCs), Family Service Centres (FSCs), career centres under the Singapore Workforce Development Agency (WDA), Grassroots Organisations, private corporations and many other ComCare partners.

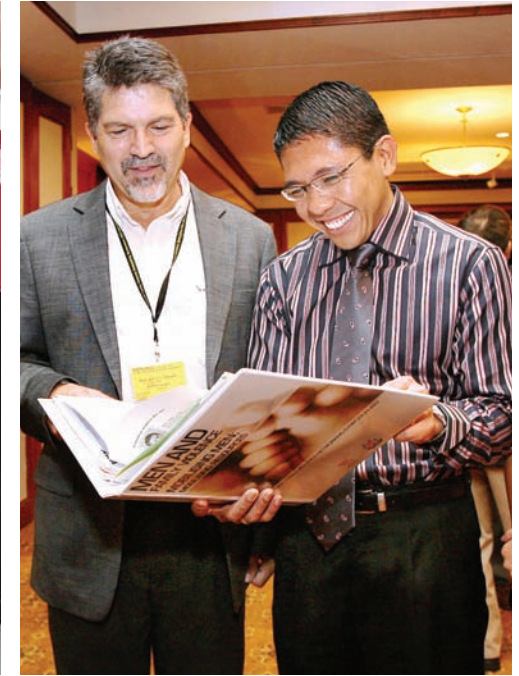
ComCare cannot function without its many partners working together and towards the common goal of helping the needy in Singapore. Working hand in hand ensures that we provide help in a coherent, integrated and client-centric manner. ComCare will continue to support the building of a caring community, where different partners come together to provide the right package of social assistance to individuals and families in need as we help them to get back on their feet.

The efforts by ComCare partners have made a real difference in the lives of many Singaporeans. *'Nurturing Hearts, Giving Hope'* is a collection of real stories on the good work done by various help agencies and personal anecdotes of families who have been helped.

I wish to thank all ComCare partners for their hard work over the years in building our social safety net. It is my sincere hope that the stories of collaboration and partnership will inspire us to work together to mobilise even more "hearts" in the community to give even greater "hope" to those in need as we continue to build a more inclusive society and a "home" where every Singaporean belongs.

Mdm Halimah Jacob
Minister of State
Ministry of Community Development,
Youth and Sports (MCYS)





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COMCARE

provides social assistance for low-income individuals and families. ComCare programmes are funded by the Community Care Endowment Fund (ComCare Fund).

The ComCare Fund was established in 2005. It provides sustainable funding for social assistance programmes for low-income Singaporeans. The ComCare Fund stands at \$1.5 billion today. In FY11, MCYS disbursed about \$70 million through ComCare to help about 67,000 families. Besides ComCare, many help agencies on the ground have programmes to assist those in need.

The following 14 stories showcase the good work done by various ComCare-related help agencies coming together to improve the lives of those in need.

Nurture For Success

“After joining the StarHub-Central Singapore Nurture Programme, Nabila grew more mature, thoughtful and confident. She took pride in all her work.”

Nur Nabila, 13, became more confident of herself after joining the StarHub-Central Singapore Nurture Programme under CS CDC. The programme equips underprivileged children with reading skills which families may not have the means to provide. It is run by volunteers and supported with the generous donation of StarHub Ltd. Not only had Nabila’s English grades improved, she also grew out of her quiet and introverted self to become more thoughtful and confident. Her growing maturity led her to step forward as a volunteer to help guide younger children in the programme.

Nabila’s mother found out about the programme from her grassroots leader and the CS CDC. As a child care teacher, she believes that education is of utmost importance for her children.



Small Change, Big Difference

“Attending the Talking Dollar and Sense workshop changed Dora’s money management habits and her financial situation.”

Dora Tay, 47, a factory worker, saw her life transformed after attending the Talking Dollar and Sense (TDS) workshop conducted by the CS CDC in 2008. Using the tips she received on managing her personal and household finances, her utility bills were reduced, and for the first time, she started saving some money.

Her savings were given another boost by the Maybank-Central Singapore C.A.SH^{UP} savings programme which was open to participants of the TDS workshop. Under the programme, Maybank Singapore matches dollar-for-dollar over a nine-month savings period, up to a maximum of \$1,000. This savings mechanism encourages low-income families to put into practice the money management tips from the TDS workshop, and aims to cultivate a life-long savings habit.

Today, Dora helps in the TDS workshop as a motivator. She is thankful for the assistance from the CS CDC, the generosity of Maybank Singapore and Henderson Community Club that had introduced her to the workshop.



Under One Roof Again

“Kok Wah’s family reunited again, thanks to the assistance that made their flat more wheelchair accessible for her husband.”

Tan Kok Wah’s family had not been the same since her husband suffered a stroke and had been staying at Bethany Methodist Nursing Home. Her husband and two school-going children became dependent on Kok Wah, 53, the sole breadwinner, who earns about \$1,000 per month.

The nursing home introduced Kok Wah to the Tampines FSC and the latter provided her children with free tuition and helped them obtain financial assistance from MOE. The NE CDC provided her financial assistance through its Household-General Assistance Fund to make her flat more wheelchair accessible by building a ramp in the flat and a wheelchair accessible toilet.

The family is finally reunited. Kok Wah’s husband’s condition improved and he is able to move around the flat independently. Despite the hardships, the family remained as one.



Riding Out a Rough Patch

“The timely assistance helped Khoon Hai tide over a period of financial difficulty.”

Goh Khoon Hai, 44, was unable to cope with the school fees of his two children. His daughter’s school teacher noticed that Khoon Hai had difficulties paying for her ‘O’ Level examination fees and enlisted the help of the NE CDC.

The NE CDC provided cash assistance, helped Khoon Hai manage his household arrears with Singapore Power and the service and conservancy charges, and assisted to help him clear part of his daughter’s ‘O’ Level fees through the CDC’s General Assistance Fund.

The NE CDC collaborated with the school under the CLN to help Khoon Hai with his financial difficulties. During a rough patch in his life, Khoon Hai found the help that enabled him to regain control over his life again.



Rebuilding A New Life

“What Zulkifli once thought were insurmountable were overcome with the support of his CDC officer and other help agencies.”

When Zulkifli Bin Boh, 45, lost his right leg to diabetes in January 2010, his whole world crumbled. He had no income as he had been on no pay leave since December 2009 due to his medical condition. He had depression and fell into a financial crisis, with credit card debts amounting to more than \$10,000. His teenage daughter was also affected and wanted to quit school to support the family.

Various help agencies stepped in to render assistance. With aid from the Credit Counselling of Singapore, Zulkifli's financial difficulties were resolved after his credit card bills were restructured. He also took the NW CDC's advice to downsize to a three-room Housing Development Board flat to better manage his household debts and expenses. The Society for the Physically Disabled provided free transport services for his medical check-ups and Ang Mo Kio Hospice provided home physiotherapy.

Admiralty CCC assisted with food ration and helped with utilities bills. Young Men's Christian Association and Care Corner FSC (Admiralty) provided the family with food rations. The latter also provided counselling and emotional support to the family. MUIS and Mendaki pitched in with supplementary financial assistance and education assistance for his daughter respectively.

Different help agencies came together to help Zulkifli overcome each of his challenges, enabling him to rebuild his life again.



A Heart for Students

“Nur Haja showed how disadvantaged students can overcome their financial circumstances to do well.”

Nur Haja Dewi Hadiah, 16, often skipped lunch on Co-Curricular Activity days, and spent an hour walking home when she could not afford to top up her Transitlink card, as her family faced financial difficulties.

Her situation improved after she started receiving assistance from the NW CDC's programme for students – A Heart for Students. Nur Haja also received financial assistance from MOE. The programme takes a holistic approach to create equal access to education for disadvantaged students and complements existing educational assistance for needy students.

Nur Haja excelled in her studies, coming in 3rd in her class after diligently working on the assessment books which she bought using the funds from the programme. Her success was made possible with the help of her school, donors and the CDC.



Learning As A Family

“The Learning Family Programme for pre-schoolers helped Afiq a lot, especially in reading and the English Language. He is more confident now.”

Afiq Bin Ahmad Jamil, 7, and his family participated in a holistic Learning Family Programme (LFP) under the SE CDC. The programme aims to prepare parents and their pre-schoolers for primary 1. Afiq, who received ComCare kindergarten subsidies, was encouraged by his teacher to participate in the programme. The programme teaches parents methods on how to help their children learn better at home and is conducted in collaboration with the SE CLN partners.

Afiq’s reading skills improved when he graduated from the programme. His stronger language skills improved his grasp of mathematical concepts so much that his scores for mathematics were raised significantly. Through the LFP, Afiq’s parents recognised that family unity was critical in supporting and guiding their son to excel in school.

Afiq made his parents proud when he moved from 5th to 3rd position in class and even received an Achievement Award from his primary school.



The Caring Angel

“Contributions of donors and the Caring Angel Fund helped Jaspal to alleviate their family’s financial difficulties.”

Jaspal Singh, 39, and his family of three barely managed on his wife’s income of \$800 per month as a production operator. Jaspal could not find any long-term employment because of his pending trial and the requirement to report to Central Narcotics Bureau on a regular basis.

The family received assistance from ComCare for their utilities and service and conservancy charges. Their daughter also received ComCare child care subsidies. Food vouchers were also provided by the SE CDC. Beyond immediate relief, the SE CDC explored long-term solution to the family’s financial woes through the South East Caring Angel Fund (CAF). The fund was initiated by individual donors and organisations that wished to contribute to needy residents. The SE CDC solicited donors’ support to handle the bed-bug problem in Jaspal’s flat and purchased new furniture to furnish one of his rooms for rental. The room was successfully sub-let for \$500 per month.

SE CAF attracted donors to fulfil unmet needs within the community in the spirit of encouraging the more able to help the less able. Jaspal’s case is a testimony to the success of a people-private-public sector partnership.



Alone No More

“If not for the Adopt A Rental Block @ South West Programme, Eric would not have joined the community activities and widened his social network.”

At 65, Eric Lee found himself with little social support and living frugally off his monthly CPF withdrawals. Eric was placed on the ComCare public assistance scheme with the help of the SW CDC. He also participated in the Adopt A Rental Block @ South West (AARB) initiative which engaged community and corporate stakeholders in uplifting the lives of vulnerable elderly residing in rental flats in the South West District.

AARB @ South West aims to spread festive cheers to the elderly and needy residents living in the rental blocks. It mobilises corporate and community partners to organise quarterly befriending activities and to collectively address the needs of the community. Its corporate partners include ExxonMobil Asia Pacific Pte Ltd (Singapore), Amos International, Chan Brothers, Capital 95.8FM and Akira Corporation Pte Ltd. Its community partners are ITE College West, Hua Yi Secondary School, Jurong Junior College and Taman Jurong Grassroots Organisations.

Eric is thankful for the care he received. He is now encouraging other residents from the rental block to join the programme.



Breaking Through a Crisis

“Norhayati managed to cope with her financial problems with the concerted and coordinated help rendered by the community organisations.”

Norhayati Bte Mohamed Ithnin, 39, a single mother with four teenage children, was left financially stranded when her stomach cancer made her permanently unable to work since February 2009.

With the assistance of the Medical Social Work (MSW) Department in the Singapore General Hospital (SGH) and the National Cancer Centre, Norhayati’s medical expenses were fully taken care of by Medifund. Her two younger children benefited from the financial assistance from MOE. The family received food rations for one year from the SW CDC’s Food Connect @ South West. They were also granted cash assistance from MUIS and ComCare.

When Norhayati was unable to make the initial payment for her 2-room rental flat, SW CDC, together with Jurong CCC, assisted her with cash assistance using funds from its South West Flexi-Fund. This was not the first time SW CDC had assisted Norhayati who faced similar problem previously. Throughout all these times, the CDC officer and the medical social worker from SGH provided Norhayati emotional support to tide her through these challenges.

The close partnership among these help agencies and grassroots organisations, brought together by SW CDC’s Project Breakthrough, was successful in rendering prompt financial and emotional assistance to Norhayati.



Standing on His Feet Again

“Saleem never once gave up hope even though his life circumstances were trying.”

Saleem, 49, developed a skin disease on his left foot in May 2009. Complications from his operation to remove the excess skin rendered him unfit for work for more than two years.

With no income, Saleem’s family faced financial difficulties. Many help agencies came forward to assist. They received financial aid from MUIS and NW CDC. His medical expenses were fully taken care of by Medifund. Saleem’s daughter also benefited from the financial assistance from MOE. With the help of the Care Corner FSC (Woodlands), Saleem’s daughter also received the School Pocket Money Fund and the family obtained food rations from Shan You Counselling Centre.

Saleem is now able to stand on his feet with the help of all the community partners which collaborated to assist him and many others in need.



Regaining Financial Stability

“Casework management and counselling by the FSC and financial assistance by the various agencies helped a mother of seven.”

Pandithurai Parimela, 31, had to care for her seven young children, aged between six months and seven years old, on her salary as a cleaner. Her eldest had hearing disability and required special assistance. Fei Yue FSC (Choa Chu Kang) provided food rations, National Trades Union Congress vouchers and diapers. The SW CDC placed Parimela on ComCare assistance and she received cash, vouchers and subsidies for her utilities. She also received subsidies for childcare fees through ComCare. In addition, counselling by the FSC helped her to be aware of her priorities towards financial stability.

Parimela was freed to find work once her children were placed in childcare. She was given assistance in finding a job while her husband was placed under the Singapore After-Care Association’s ex-offenders assistance scheme.

After landing a job recently, Parimela felt that she is now able to manage better financially and to provide for her family.



Learning For Life

“The WSQ Workplace Literacy training programme helped Monterio to be more confident and motivated to perform well in his job.”

Monterio Kevin Martin, 43, held many low-wage jobs when he first registered with the SW Career Centre for assistance. He attended the WSQ Workplace Literacy training programme to upgrade his literacy skills.

The training paid off because he successfully entered the security service sector. With further training, his confidence increased and was motivated to perform better in his job. He was promoted to Senior Security Officer in June 2010 and continued to upgrade his skills through nationally certified training. Currently, he is attending the Supervise Security Officers module under the WSQ Advanced Certificate in Security Supervision.



Stepping Boldly Into The Workforce Again

“Nevianita was better prepared for the work environment, thanks to all the WSQ training and coaching by the career consultant.”

Now that her children were grown up, Nevianita Irani wanted to re-enter the workforce to supplement the family's income. By the time she approached the CS Career Centre for assistance, she was feeling dejected after a few unsuccessful interviews.

The Career Centre helped her enrol for training to build her confidence and upgrade her skills for better job opportunities. She attended the WSQ Certified Skills Professional training and computer literacy courses to help prepare herself for administrative and customer service positions. She was also provided with referrals to job openings as well as recruitment events to maximise her employment avenues. All the efforts paid off when she succeeded in securing a job as an administrative co-ordinator.

WHERE TO GET HELP



Call ComCare Call
1800-222 0000



Approach your nearest
Family Service Centre



Approach your
Community Development
Council (CDC)



Approach your Grassroots
Adviser or Grassroots
Leaders at a Community
Club/Centre near you

GLOSSARY

CCC Citizens' Consultative Committee

CLN ComCare Local Network

CS CDC Central Singapore Community Development Council

FSC Family Service Centre

MOE Ministry of Education

MUIS Majlis Ugama Islam Singapura (Islamic Religious Council of Singapore)

NE CDC North East Community Development Council

NW CDC North West Community Development Council

SE CDC South East Community Development Council

SW CDC South West Community Development Council

WSQ Workforce Skills Qualifications



FAMILY SERVICE CENTRES

