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NTUC ENTERPRISE | ANNUAL REPORT 2014

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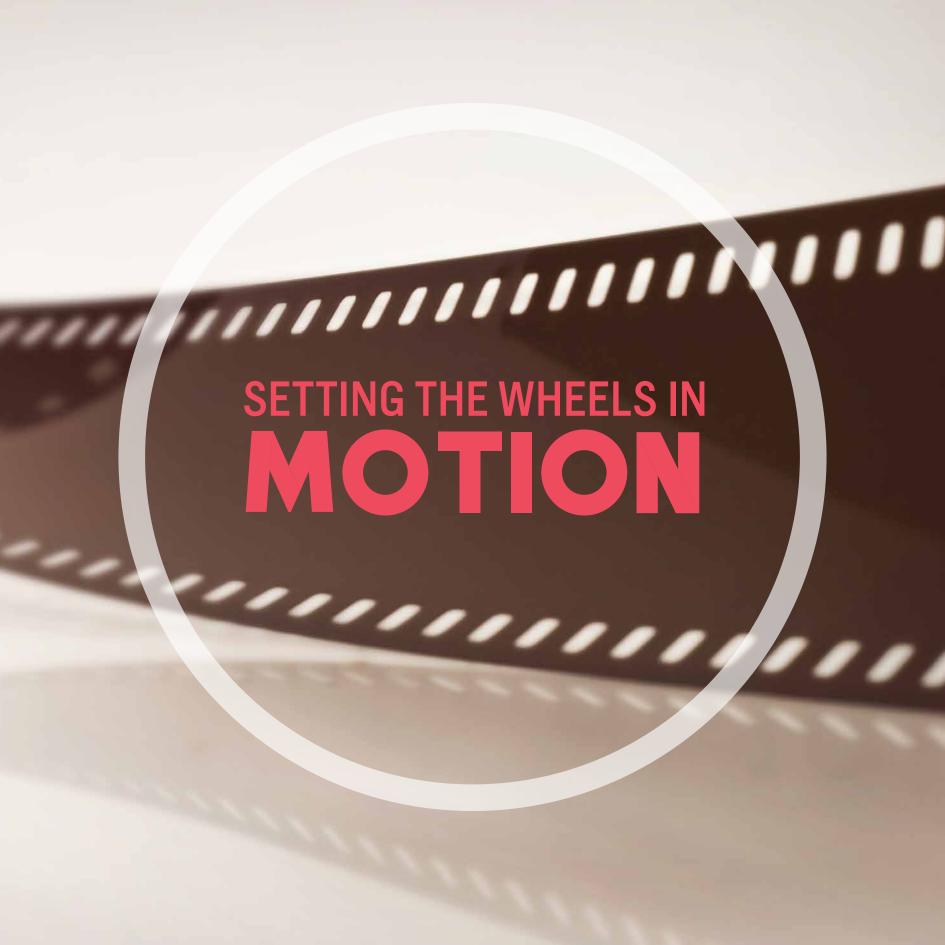
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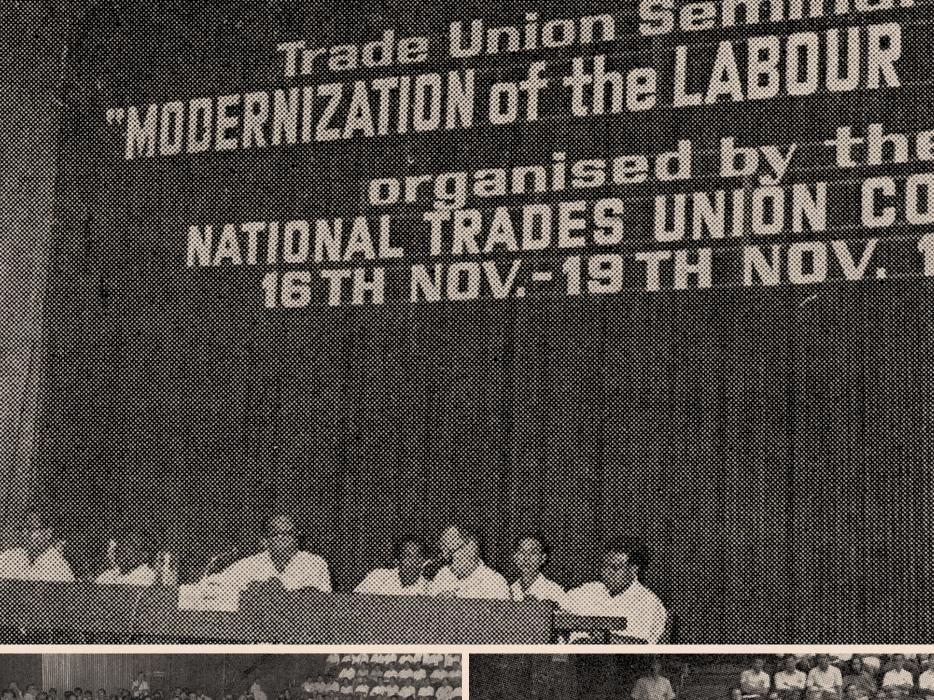
PASSION ★ PURPOSE

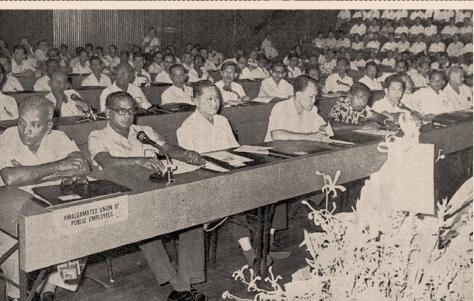
- A Special SG50 Edition -

Our cause is the people in Singapore - we exist to benefit them; and our purpose is to fulfil a genuine social need that is yet unmet, or under-served. This is what NTUC social enterprises have been doing for over 40 years. We will now need to find new and compelling ways to engage, embrace and respond to the needs of the new Singapore.

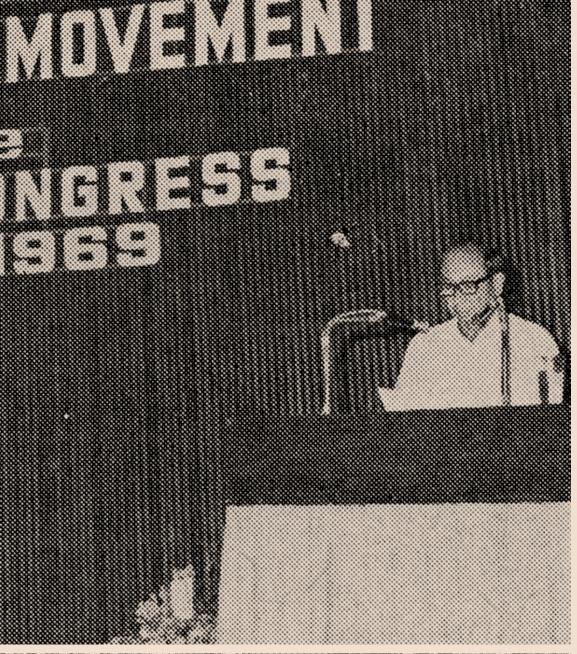


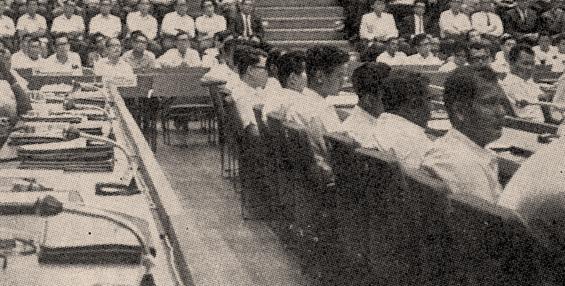












NTUC MODERNISATION SEMINAR

The seeds of NTUC social enterprises were planted at the historic NTUC Modernisation Seminar in 1969 when Dr Goh Keng Swee urged NTUC to set up cooperatives such as life insurance and essential consumer goods to meet the needs of workers. His injunctions were that the cooperatives must be run competitively, effectively, and uphold the highest standards of integrity, and be in fields where NTUC already had a natural built-in advantage. Dr Goh's speech set the stage for the setting up of NTUC social enterprises.

FOUR FOUNDING PRINCIPLES

NTUC social enterprises must be fully competitive with private enterprise. They cannot expect any privileged treatment by the Government.

01

The Labour Movement should engage the social enterprises in those fields in which it has a natural built-in advantage.

02

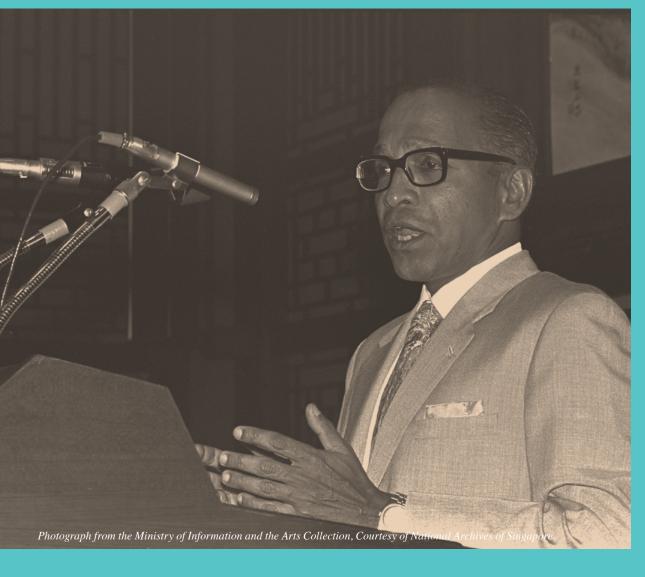
03

The highest standards of integrity must be established and maintained.

(04)

NTUC social enterprises must have effective management. Their staff should be recruited entirely on the basis of merit, and they should be given considerable scope to exercise initiative, judgement, and enterprise.

RESPONSIBILITY AND GOALS OF UNIONS



MR DEVAN NAIR, THE CONFERENCE CHAIRMAN, SET OUT THE GOALS FOR THE UNIONS

He said that the labour movement should go beyond being merely a bargaining institution to also become a social institution that served the working population in different ways. This meant being involved in workers' education, setting up cooperatives, helping workers financially, and even getting involved in the country's economic planning

[–] Then NTUC Secretary-General C.V. Devan Nair (Photo taken in 1974).

The most significant transformation of the trade union movement was the Modernisation Seminar in 1969. It was proposed by the late Deputy Prime Minister, Dr Goh Keng Swee. The late President Devan Nair, then Secretary-General of the NTUC, jointly organised it.

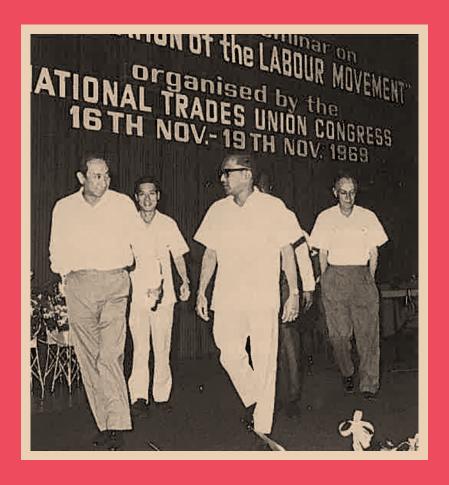
The Modernisation Seminar extended the activities of the unions to embrace the economic, social and recreational life of the workers. NTUC set up cooperatives. The first was NTUC Income, offering low-income workers affordable insurance coverage. Then NTUC Comfort, enabling unlicensed taxi drivers to become owners of taxis and get a decent living. In 1973, NTUC Welcome, now known as NTUC FairPrice, put a cap on private sector businesses as to how high they can mark up their prices. Other cooperatives were subsequently set up for NTUC Childcare, Choice Homes, Eldercare, Foodfare, Healthcare, Income, Media and Thrift & Loan.

Trade union leaders were in charge of running these cooperatives. This gave NTUC leaders personal experience as managers, and hence better understood the problems of management. Because they were cooperatives, their prices were lower than that of ordinary businesses, and helped workers save money.

From speech by

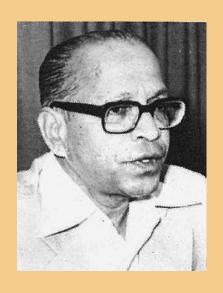
Minister Mentor Lee Kuan Yew, Guest-of-Honour
at NTUC's 50th Anniversary Dinner,
Marina Bay Sands Grand Ballroom,
on Friday, 13 May 2011

Union Seminar MOVEMEN Vof the LABOUR MOVEMEN – Then Prime Minister Lee Kuan Yew at the Modernisation Seminar - 1969.



Key players of the Modernisation Seminar:
 Dr Goh Keng Swee (left),
 Mr C.V. Devan Nair (centre),
 Professor T. H. Elliot (behind, right).

KEY PLAYERS OF THE MODERNISATION SEMINAR

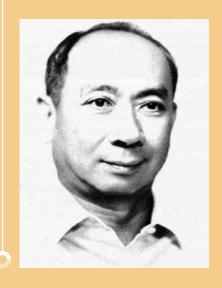


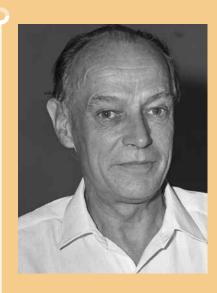
MR C.V. DEVAN NAIR

Mr Devan Nair was elected the next secretary-general of NTUC after the Modernisation Seminar, and he assumed his new role in 1970. Under his watch, six social enterprises covering insurance, transport, dental care, daily essentials, textbooks and childcare were started.

DR GOH KENG SWEE

Dr Goh was the Finance
Minister when he spoke at
the Modernisation Seminar
to urge the Labour Movement
to set up cooperatives to
improve the lives of
its members.





PROFESSOR T. H. ELLIOT

Professor Elliot helped to formulate the blueprints for the setting up of the first NTUC cooperatives, namely NTUC Income, NTUC Comfort and NTUC Welcome Cooperatives. He was also the person who coined the names of the early cooperatives – Income, Welcome, Comfort, Denticare and Fairdeal.

Source: The Straits Times © Singapore Press Holdings Limited. Reprinted with permission



1970

NTUC INCOME

To make insurance affordable and accessible to all workers, especially the low income workers.

NTUC

To provide taxi service for

'Encouraging' response to **Denticare** Workshop on career guidance

1971

NTUC DENTICARE

To provide quality dental services to all working people at affordable rates. It is now part of NTUC Health.



1973

NTUC WELCOME

(Now NTUC FairPrice)

To combat rampant profiteering by selling essential commodities at affordable prices.

1977

NTUC **FIRST CAMPUS**

To provide childcare services to meet the needs of working mothers, and to enable children to have a good start in life.

1995

NTUC **FOODFARE**

To combat profiteering through sale of affordable cooked food.

NTUC **CHOICE HOMES**

To enable PMEs, who did not qualify to buy HDB flats and who could not afford private properties, to purchase homes that are fairly priced.

NTUC UNITY HEALTHCARE

To stabilise rising cost of health and medical products, and services.

1992



COMFORT

the public and mini-bus service for schoolchildren, as well as enable unlicensed taxi drivers to become owners of taxis and make a decent living. It was corporatized in 1993, and renamed Comfort Group.

NTUC FAIRDEAL

To counter excessive profiteering in school textbook trade and reduce annual textbooks bills of parents in the middle and low income group. It closed in 1981.

1974

FORMATION OF NTUC **SOCIAL ENTERPRISES**

NTUC ELDERCARE

To provide quality eldercare services at affordable rates. It is now part of NTUC Health.



NTUC THRIFT AND LOAN

To encourage the values of savings and thrift among workers and provide affordable financing. It closed in 2013.

1997

NTUC MEDIA

To provide affordable, quality media services. It closed in 2013.

NTUC LINK

To bring greater value and savings for members of unions and social enterprises.

1998



NTUC LEARNINGHUB

To enhance the lifelong employability of working people.

2004





MERCATUS

To invest in retail malls located in residential heartlands, so as to enable families to benefit from the products and services offered by the group of NTUC social enterprises.

2011

NTUC ENTERPRISE

To exercise influence and provide strategic direction to the NTUC group of social enterprises in order to sharpen and maximize the group's social impact.

2012





NTUC HEALTH

To bring NTUC
Healthcare and
NTUC Eldercare
services under one
roof so as to provide
a comprehensive
portfolio of health and
eldercare services
to meet the growing
needs of families and
their dependents.





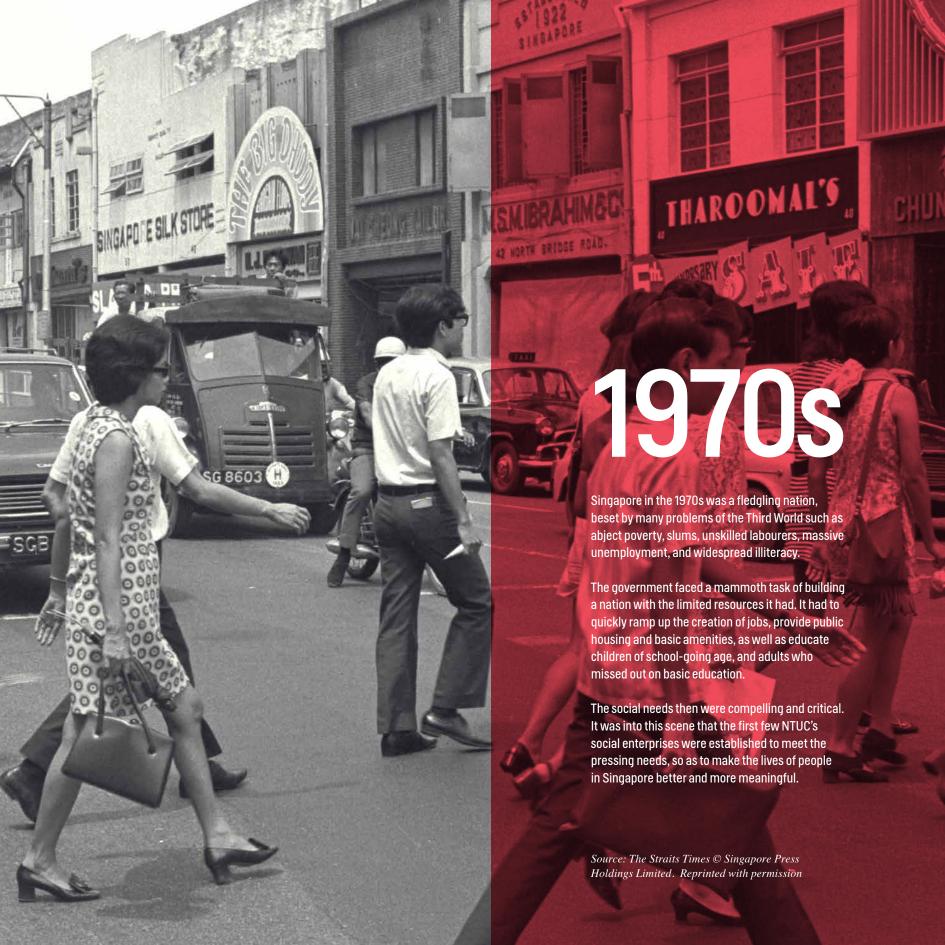
PROVENTUS

To own and manage One Marina Boulevard.

2014

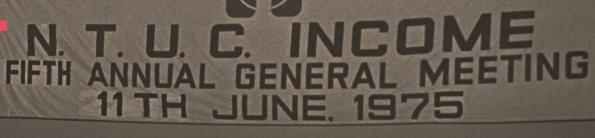
NTUC social enterprises were formed to keep essential goods and services affordable for union members and Singaporeans. Each social enterprise was set up to meet specific social needs. Over time, they grew and evolved to be relevant to the changing needs. In cases where the specific social needs they were set up to meet had been met or were better addressed by other organisations, they were closed.







NTUC set up NTUC Income in 1970 as its first cooperative to provide affordable insurance for workers in Singapore. This was important as the workers, who were most in need of insurance to protect them and their families from the uncertainties of life, were then not served by any insurance company of the day.



Photograph from the Ministry of Information and the Arts Collection, courtesy of National Archives of Singapore

NTUC INCOME

WHY WAS IT SET UP?

To offer social and financial security to people in Singapore

Because social security in Singapore is in an extremely rudimentary form. the death of a wage earner almost invariably results in a harsh and cruel fate for the widow and surviving children. They often are reduced to immediate and appalling destitution. Life insurance taken out by workers would alleviate such hardships. Further, even if the risk against which the worker is insured, that is, of premature death, does not eventuate as would be the case for most of the insured, premiums paid on life insurance policies and annual bonuses received, will accumulate as a valuable form of savings for these people for their old age.

Dr Goh Keng Swee at the Modernisation Semiar.

In spite of the fact that insurance coverage was critical to workers and their families, in the early 1970s, insurance policies were out of the reach of most workers in Singapore. According to the late Mr A.T. Shimpi, the first General Manager and Actuary of NTUC Income from 1970 to 1977, Singapore then had no facilities to allow workers to pay their premiums by easy installments. As a result, this gave rise to the erroneous idea that life insurance was a luxury that workers could ill afford.

NTUC Income understood the issue on hand and offered affordable basic insurance coverage that allowed workers to pay the premiums on a monthly basis. One of the earliest life insurance policies was purchased by Mr Gan Han Kum in 1971. He paid \$9.04 in premiums per month for a 15-year term, and the basic sum assured was \$2,000 (with profits). By the end of its first year of operation, NTUC Income already had nearly 4,000 policyholders and secured \$15 million of life insurance business.

WHO WERE RESPONSIBLE FOR THE SET UP?

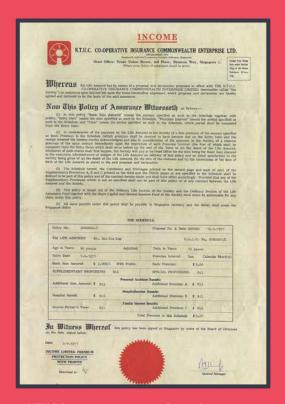
It takes a village...

According to Mr Devan Nair, in his message in NTUC Income's 10th anniversary commemorative book, NTUC Income's history could be summed up thus: "Goh Keng Swee and Lee Kuan Yew provided the encouragement and advice. People like Tom Elliot and members of the Central Committee of the NTUC provided the drive. Professional managers like A.T Shimpi and Tan Kin Lian contributed management expertise. And the trade unions provided the muscle and the results". He also added, "Not to be forgotten are the Chairman and members of Income's Board of Trustees and Board of Directors, all of whom served the cooperative without monetary reward of any kind."

HOW WAS IT SET UP?

The Singapore trade union movement had a strong sense of ownership of NTUC Income

With a modest share capital of \$1.2 million raised by NTUC and 38 affiliated unions, and two cooperative societies, NTUC Income started operating out of an office in Trade Union House in Shenton Way.



- NTUC Income insurance certificate of Mr Gan Han Kum in 1971.



THE TRUSTED SYSTEM

According to Dr Goh Keng Swee, "the labour movement straddles all barriers of community and language, and even, to some extent, of class. There is a widespread network of contacts which extends through many strata and sections of our community and which has no counterpart in private enterprise. This network is formalized in structures such as individual trade unions, their branches, shop stewards and so on. For the purpose of publicity, mass education in the benefits of the life insurance, and sales of policies, this network provides the life insurance cooperative with a clear advantage over private enterprise".

- (Top) Photograph of NTUC Income staff, 1971. (Reprinted with permission from Singapore Press Holdings Ltd.)
- (Right) Training workshop for Income Organisers, 1974.
 (Reprinted with permission from Singapore Press Holdings Ltd.)

THE EXCELLENT MANAGERS

The late Mr A.T. Shimpi led NTUC Income as the General Manager as well as Actuary from the beginning till he retired in 1977. Mr Devan Nair said of Mr Shimpi: "Under his leadership, not only did Income become the insurance organisation with the largest number of policyholders in Singapore, but it also won international acclaim as a model trade union cooperative."

Mr Shimpi was succeeded by Mr Tan Kin Lian. Under Mr Tan Kin Lian's leadership, Income grew from an organisation with \$\$28 million in assets in 1977 to more than \$\$17 billion in assets, and over one million policyholders in 2007 by the time he handed over the reins to Mr Tan Suee Chieh.

Under Mr Tan Suee Chieh (2007 - 2013), NTUC Income continued to stand tall in the field of insurance, espousing the concept of "honest insurance", which honoured the intent of the policies rather than the strict definitions of the policy terms and conditions. This gives customers the assurance of fair dealing, clear and fair contracts, transparency and fair claims settlement. Income was also the first insurer in Asia to attain Crystal Mark accreditation for its contracts, a testament that its documents are written in plain English, which makes it easier for customers to understand its policies and enable them to make informed decisions.

THE COMMITTED AGENTS: INCOME ORGANISERS

NTUC Income sold its first life policies with the aid of 268 Income Organisers, drawn from the trade unions. These Income Organisers were fired up by the mission to spread the message of life insurance and its benefits.

According to Mr Sat Pal Khattar, who was a founder-director of NTUC Income, the Income Organiser was not an easy role. "Insurance was a tactical contract. The agent must first understand what he is selling before he can explain the benefits to the buyer." On that count, the teachers, who were the most able to grasp the concepts, were the most competent. The result was that the Singapore Teachers' Union was the best producer in the first 10 years. Mr Khattar said, "Income Organisers were motivated by the idea that they were doing a service, plus they could get some money in the process, depending on the premium".





OFFERING A WORTHY SERVICE

Mr Chua Kim Soon from the Amalgamated Union of Public Employees was one such Income Organiser. He volunteered to be trained when his union called for volunteers.

In a 1980 interview for NTUC Income's 10th anniversary commemorative book, he said that what spurred him on to continue selling insurance policies was no miracle but a very unfortunate incident in the form of his brother-in-law's untimely death in a motor accident. His brother-in-law, who was a taxi-driver, left his sister and five school-going children destitute as he had no CPF, no savings and no insurance policy.

Mr Chua said, "My colleagues were astounded to learn that I did not sell an insurance policy to him despite the fact that I was an active Organiser. I was so ashamed of myself and pledged that I must not take things for granted."

The incident jolted Mr Chua to his senses. He said, "Since then, I made it a point to encourage more people not only to buy but help to propagate life insurance. Each time I close a case, I feel satisfied. Satisfaction not because of making a few extra dollars for myself, but for providing a worthy service to a fellow human being whose family may fall into financial difficulties in the event of his untimely death".



TRUE
RESPONSIBILITY
OF SELLING
INSURANCE
POLICIES

Mr Tan Teck Kwong of the Singapore Teachers' Union, was another Income Organiser. He recounted the incident that caused him to appreciate the huge responsibility in the sale of insurance policies. He said that he had received a telephone call one morning in 1975, informing him that one of his clients had died in a motor accident. He was shocked as the client had but bought two policies from him just two weeks before.

Once he recovered his composure, he became anxious and concerned at the same time. He said, "Even though I had done my job responsibly in assisting the client in his proposal, I still wanted to confirm the case. Did I make a slip? Could the claim be processed expeditiously without complications? How could I assist the family?"

Immediately, he rang Income's office to report the case and requested that the officer-in-charge checked the proposal to see if everything was in order. Everything was. He said, "I had a feeling of true satisfaction that I had been responsible in helping the unfortunate family in some small way to obtain the benefits of insurance".

THE SATISFIED POLICYHOLDERS

One of the first NTUC Income policyholders is Mr Albert Ong, who was also an active Income Organiser in the 1970s. At NTUC Income's 40th anniversary, he said, "Since 1970, I have been fully appreciative of the role of NTUC Income. It is truly a life insurance organisation which caters to the man-in-the-street. I have invested my funds in various Income policies over the years and these include protection, endowment, growth and investment-linked policies. I am confident that NTUC Income has my interest at heart and I will always continue my support for all its endeavours."

Another policy holder is Mr Ganeshan s/o Kumarasamy, a teacher. When NTUC Income celebrated its 40th anniversary, he said, "As a customer and former agent of NTUC Income, I have seen how it has grown from a small company to a large, successful company over the past four decades... in spite of all the changes, some aspects of NTUC Income remain the same – such as caring for its policyholders. Looks like NTUC Income is still about the people. I am glad that I've kept my Income policy since 1971!"



 Mr Ganeshan receiving NTUC Income's special bonus for long-term policyholders from then CEO Mr Tan Suee Chieh, 2010. (Reprinted with permission from Singapore Press Holdings Ltd.)



NTUC COMFORT

WHY WAS IT SET UP?

In the 1970s...

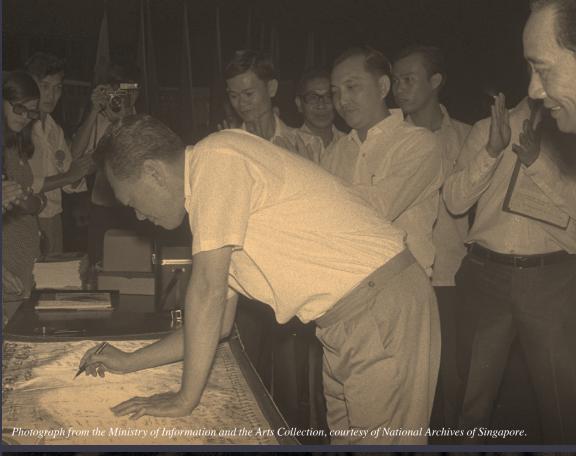
Pirate taxis were rampant, bus companies were going bankrupt and traffic conditions were deplorable. We then decided that before the roads became chaotic and public transport broke down, to clear up the pirate taxis, improve the bus and taxi services...

"Comfort was launched to give the taxi drivers – many of whom were formerly running pirate taxis and others were being exploited by taxi owners a chance to own the taxis and mini buses...

"Our plan was to give every taxi driver a chance to own his taxi, and after paying off the installments, to start saving to buy his Housing Board flat.

Then PM Lee Kuan Yew at the dinner of NTUC Comfort's Anniversary Dinner, 11 March 1973.

- (Top & Bottom) "Then Prime Minister Lee Kuan Yew at NTUC Comfort's Anniversary Dinner, 1973."









TRANSFORMING THE TAXI SERVICE

On 5 January 1971, 1,000 hopefuls received their taxi licences to drive their new Morris Oxford taxis at the public ballot organized by NTUC Comfort at the National Theatre. There were at least 2,000 applicants for the taxi licences. Mr Devan Nair consoled those disappointed that their chance might come in the future.

There were many naysayers in the beginning. They felt that the transport cooperative would fold because they felt that taxi drivers were an ill-disciplined lot who were reckless and "incapable of cooperation for mutual benefit". These sceptics were very quickly proven wrong.

Two years on, at NTUC Comfort's anniversary dinner in 1973, then Prime Minister Lee Kuan Yew said that the NTUC and the taxi drivers had acquitted themselves well. He said, "But there were a lot of headaches and heartaches, and sometimes plain nastiness when the old system of lawless road behavior was stopped and discipline enforced where indiscipline had been a way of life. To get taxi drivers to cooperate needed organisation, patience, good human relationship, and, above all, firmness of purpose."

That was what NTUC Comfort proffered, and over the years, it reaped for itself the sweet fruit of public trust for its reliable taxi service to become a household name in Singapore.

- (Top) Mr Devan Nair and Mr Chin Harn Tong at the first ballot for taxi licences.
- (Bottom) The successful applicants of the early batch of taxis.



CHANGING THE MINIBUS SERVICE

Apart from taxis, NTUC Comfort also changed the minibus service in Singapore.

2 January 1971 marked the start of a new school year for students in Singapore. It was also the day that 196 Comfort minibuses started their operations to ferry 6,000 school children to and from school. Apart from transporting students, the minibuses were also contracted to bring office and factory workers to and from work.

In a mere three years, there were a total of 350 minibuses ferrying 14,000 school children and 12,000 workers each day. Mr Chin Harn Tong, the then Secretary and Executive Director of NTUC Comfort, said at the official opening of the Bukit Timah Minibus service Station on 22 December 1973:

"In the past before Comfort came along, our operators (minibus drivers) were unorganized or at best only loosely organized. They experienced a livelihood of uncertainty and hardships, and their service and behavior to the passengers were rude and irresponsible. Today ... the conditions have all changed for the better. I am glad that our minibus service has been at a very high standard of courtesy and punctuality. The provision of an efficient, punctual and personalised door-to-door service, under rain or shine conditions, should always be uppermost in the minds of our operators."

NTUC COMFORT INCORPORATED

After having played a major role in transforming the transport service in Singapore over two decades, NTUC Comfort ceased to be a cooperative on June 1993, when it incorporated as the Comfort Group.

- School children ferried by NTUC Comfort's minibus (1971).



NTUC WELCOME/ FAIRPRICE

NTUC Welcome was set up in 1973 to combat the rampant profiteering in the aftermath of the global oil crisis. Then, the fear of global food shortage was palpable, and prices of rice, cooking oil and other basic necessities rose astronomically, making it increasingly difficult for ordinary workers to feed their families. NTUC's new cooperative offered basic essential products at lower and stable prices, so as to keep the cost of living affordable for workers.

(Facing Page) Then Prime Minister Lee Kuan Yew at the official opening of the NTUC Welcome supermarket at Toa Payoh in 1973.

WHY WAS IT SET UP?

To moderate the price of essential products in Singapore

Prices of food shot up sky high by 49% between 1972 and 1973. The cause was the poor harvests around the globe which resulted in critical food shortages. Merchants, at that time, exploited the situation by hoarding food to push the prices up further.

The Government saw the need to contain the excesses of the profiteers, and worked with NTUC to solve this problem. This resulted in the setting up of a supermarket cooperative, NTUC Welcome, to check the rising prices of essential items such as rice, and serve the lower and middle income groups.

The first NTUC Welcome supermarket opened in Toa Payoh on 22 July 1973. Then Prime Minister, the late Mr Lee Kuan Yew said, "If Welcome is well-managed, it would be possible to know what the wholesale price was and what the retail price with profit will be. Then we shall have the yardstick to measure by how much other retailers are putting up prices".

THE EARLY YEARS...

Apart from NTUC Welcome, two other large unions, namely the Singapore Industrial Labour Organisation (SILO) and the Pioneer Industries Employees Union (PIEU), also ran supermarket cooperatives. Together, all three cooperatives worked to cut profit margins to keep the prices of essential products low.

Rice sold at NTUC Welcome supermarkets was about 10% to 17% cheaper than rice sold by other retailers then. This angered retailers who were compelled to cut their profits and sell rice at a lower price as well. But, it meant good news for customers who were able to have access to affordably priced rice.

In upholding their principle of selling essential items cheaply, NTUC Welcome was able to stabilize the prices of rice and other essential goods.

FORMATION OF NTUC FAIRPRICE

On 1 May 1983, NTUC Welcome merged with the Singapore Employees Cooperative (SEC) to form NTUC FairPrice to benefit from economies of scale. SEC had earlier been formed by a merger of SILO and PIEU's supermarket cooperatives. By then, NTUC FairPrice had 33 supermarkets in housing estates with high concentrations of people.

Through the years, NTUC FairPrice stayed true to its mission to serve people in Singapore, particularly those in the low-income and middle classes. To that end, it launched its housebrand products such as cooking oil, toilet paper and rice in 1985. These were priced 10% lower than the price of comparable national brands so as to give Singaporeans more options of affordable goods.

HOW EVERYDAY LOW PRICE ITEMS WERE SELECTED ORIGINALLY

NTUC FairPrice worked with a typical working class family of four living in a HDB flat to understand what items were considered essential. The first set of 33 items based on what the family picked comprised basic essentials like staple foods, condiments, poultry, dairy products, toiletries and household cleaners. Today, this basket has been expanded to 1,000 items to cater to evolving needs and provide a wider variety of brands to choose from including canned foods, snacks and biscuits, fruit beverages, ready-to-eat meals, fabric softeners and even batteries.

In 1994, following the introduction of the 3% of Goods and Services Tax (GST), there were concerns that prices would increase. To allay these fears, NTUC FairPrice pledged to keep prices as low as possible and introduced a basket of Everyday Low Price items including rice, sugar, oil and milk powder, which were priced lower or the same price as other retailers.

On top of this, NTUC FairPrice took the extra step of absorbing the GST for two months to cushion the effect of tax increase for people in Singapore. When the GST was increased from 3% to 5% in 2003, NTUC FairPrice absorbed the extra 2% GST on 400 essential products for up to a year. This cost the cooperative up to \$6 million. In 2007, when the GST was raised from 5% to 7%, NTUC FairPrice again absorbed the extra 2% on 400 essential products for six months.

PURPOSE-DRIVEN, MISSION-ORIENTED

Like the other NTUC cooperatives, it took a village to set up NTUC FairPrice and enabled it to remain true to its mission to moderate the cost of essential products, and benefit the people in Singapore: the Government, the unions, the Boards of Trustees and Directors, the managers, the staff.

THE GOVERNMENT AND THE UNIONISTS

While the intent of the supermarket cooperative was sound and reasonable, it was not met with similar enthusiasm from retailers, merchants and wholesalers alike. At the start, a number of wholesalers chose to withhold essential goods from NTUC Welcome, preferring to only supply to their own retail network. This was when the Government threw its weight behind NTUC Welcome. Then Prime Minister Lee Kuan Yew roundly told the wholesalers off for their actions, which he said was "bucking not only the labour movement, but also the government".

The unions and unionists believed in the mission of the supermarket cooperative, and came forward to put their money where their mouths were. NTUC Welcome started with 4,500 members and 30 institutional members, all of whom held 136,000 shares, valued at \$50 per share. Anyone was welcome to join up as a member, and low-income workers who wanted to become members paid for their shares in installments. In the early years, unionists would even volunteer their time to pack rice at the supermarkets.

BOARDS OF TRUSTEES AND DIRECTORS

The boards of trustees and directors championed the social mission of the supermarket cooperative to ensure that NTUC Welcome/FairPrice did not lose sight of its purpose. One of the directors with a long association with the supermarket cooperative is Mr Chandra Das, who was among the original directors of the NTUC Welcome Board in 1973 as well as the Chairman of the Board of Directors of NTUC FairPrice from 1993 to 2005. He is still remembered fondly by the staff in NTUC FairPrice as Mr Everyday Low Price, for his role in identifying and benchmarking products deemed essential by a typical family in Singapore.

He said, "If tomorrow, somebody says they can buy everyday essential items cheaper elsewhere than in FairPrice, then we would have lost our mission. More than just a transactional service, our objective is to provide a service and to do it well. The social objective is most important; the rest will fall in place."

- (Top left and right) Shoppers at a Welcome supermarket, 1974. (Reprinted with permission from Singapore Press Holdings Ltd.)
- (Bottom) Mr Everyday Low Price Chandra Das with then Minister for Environment and Second Minister for Defence RAdm Teo Chee Hean at the opening of NTUC FairPrice Supermarket (White Sands), 1996.











When Dr Baey Lian Peck was appointed NTUC Welcome's first chairman and CEO, he was given \$250,000 by the late Minister Lim Kim San who was also the chairman of the supermarket cooperative's Board of Trustees. The instruction to him then was, "keep prices low, fight inflation, but don't lose money doing it!". Dr Baey and his successors did just that. Mr Lim Ho Seng (General Manager and later CEO, 1983 – 1997), Mr Tan Kian Chew (CEO and later Group CEO (1997 – present) and Mr Seah Kian Peng (CEO (Singapore), 2010 – present) all kept faith and have been delivering on the social mission, as well as managing the supermarket cooperative professionally.

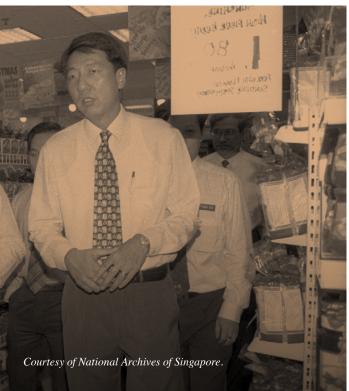
Today, NTUC FairPrice operates over 290 supermarkets and convenience stores island-wide, serving more than 500,000 people daily. The increase in scale from the first store in Toa Payoh in 1973, to 33 stores in 1983, and to its wide network islandwide means that more people in different parts of Singapore are able to gain access to the affordably priced essential products sold at NTUC FairPrice. To that end, the supermarket cooperative continues to deliver on their promise to moderate the cost of essential products.

STAFF IMBUED WITH PASSION AND PURPOSE

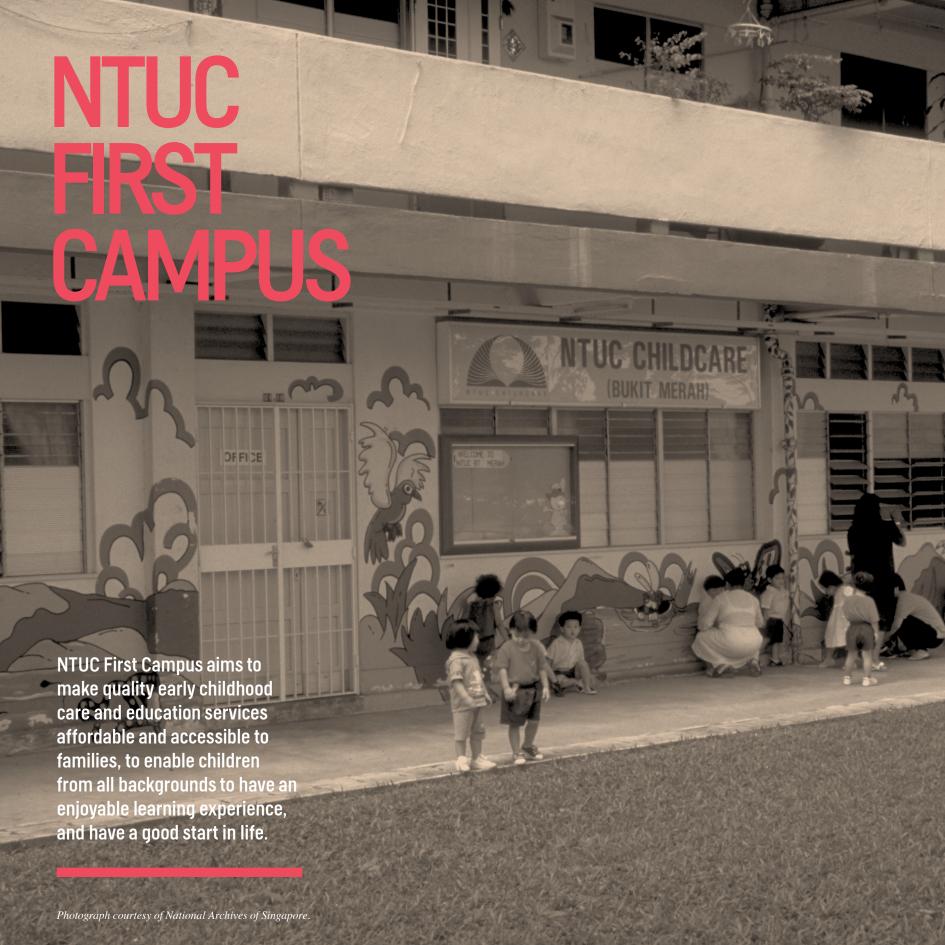
"I've watched FairPrice grow from a baby to a strong, healthy adult and I've chosen to stay because there is excitement and comradeship. To me, working here is like doing community work. Whatever we do, it's for the benefit of the people.

"FairPrice's main role has always been to stabilize the cost of living for Singaporeans. In the early days, our task was to sell things at a fair price.
This still stands today."

Mr Lester Lee, was a retail assistant in NTUC Welcome in 1973, and is now a Group Manager.



- (Top) Interior of NTUC Welcome.



NTUC FIRST CAMPUS

HOW IT CAME INTO BEING?

At the behest of the then Ministry of Social Affairs, NTUC Childcare took over the operations of a crèche run by the Ministry in 1977. This Toa Payoh crèche was to be the first of 10 crèches that NTUC Childcare absorbed from the Ministry, and this marked the beginnings of NTUC's venture into the provision of childcare services.

In the late 1970s and early 1980s, childcare services were deemed to be merely custodial in nature. The centres met the immediate needs of mothers who were eager to tap the numerous job opportunities available in factories in the newly industrializing Singapore, to return to the workforce to supplement their family income.

FROM BABYSITTING TO EDUCATING

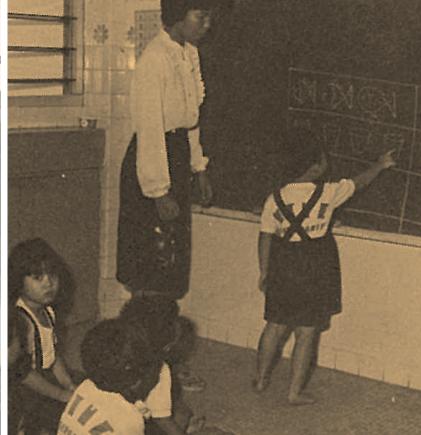
To learn about operating childcare centres, Mrs Yu-Foo Yee Shoon led a delegation to visit Japan in 1982. Mrs Yu-Foo, who was in charge of women's affairs and also variously referred to as the founder of NTUC Childcare. During her trip, apart from learning how the Japanese crèches were fully subsidized by the Government, Mrs Yu-Foo also noted, "childcare services for the Japanese were a means to achieving the social objectives of developing children into useful adults, and not merely as an economic solution to working mothers".

So inspired was she by the Japanese approach, that she returned fully charged up to appeal to the Government for subsidies so as to run quality childcare services at affordable rates. Mrs Yu-Foo felt that without a realistic subsidy, it would not be possible for NTUC Childcare to continue charging parents affordable fees, and still hire good teachers, upgrade the centres' facilities, and raise the overall quality of childcare service to benefit young children.

Mr Lim Boon Heng, Chairman of NTUC Enterprise recalled with amusement that Mrs Yu-Foo was a champion fundraiser. Mrs Yu-Foo said, "We continued to speak to the Government about higher subsidies for childcare, while doing our best to run the crèches and seek financial support from corporations that shared our vision to provide better quality childcare. Then Secretary-General Ong Teng Cheong was unreservedly supportive towards the cause as he called upon the private sector to work with NTUC to build childcare facilities in their workplaces so as to encourage women to join the workforce." Her efforts paid off and in 1985, the Government raised the level of childcare subsidies.









PROVIDING QUALITY EDUCATION

Securing subsidies was critical. But equally critical was the development of the curriculum and education offered in NTUC Childcare.

Dr Khoo Kim Choo, a respected scholar trained in early childhood education, joined NTUC Childcare as its first Executive Director in 1982. Dr Khoo successfully moved the focus of NTUC Childcare from mere babysitting to childhood development and education. It is on the solid foundation laid by Dr Khoo in her 16 years with NTUC Childcare that subsequent leadership teams in NTUC Childcare/NTUC First Campus were able to continue delivering quality childhood education today. Current CEO, Mr Chan Tee Seng called Dr Khoo "a pillar in the NTUC First Campus story".

In the early years, the ever resourceful Dr Khoo was able to secure grants from a Dutch philanthropic foundation, the Bernard Van Leer Foundation, for three projects over a span of 10 years to upgrade the quality of childcare, including training of teachers, curriculum development, resource building in the form of a library, nurturing parent involvement as well as fostering community involvement.

The concepts were revolutionary at that time. In 1988, NTUC Childcare became the first private organization to attain accreditation for the Fundamentals Course in Childcare and Child Development. It was thus in a position to offer training to Singapore's childcare sector. Today, NTUC First Campus' SEED Institute, which was accorded the Continuing Education and Training (CET) status in 2008 and the National CET Institute status in 2013, continues to train cohorts of pre-school teachers to staff pre-schools in Singapore.



SHARPENING ITS FOCUS

NTUC Childcare was renamed NTUC First Campus to better reflect its role as an early childhood care and education organization. By the end of 2014, 38 years after taking over the running of the first crèche in Toa Payoh, there were a total of 115 My First Skool centres in Singapore serving predominantly low-income and middle class families in the different housing estates across Singapore.

Mr Tommy Lim, a former student at the NTUC Childcare Centre at Guillemard Crescent, had such fond memories of his time in the centre that he also sent one of his sons there. He said that he was impressed by how passionate and dedicated the teachers at the centre, now renamed My First Skool, were. "The teachers would take time to explain their lesson plans and practices to me during parent-teacher sessions," he said. He felt that the centre, which provided holistic care for his son, "offered parents like me a peace of mind knowing that our children are in a safe environment."

- Mr Tommy Lim and family. (Photo taken in 2012)







NTUC FOODFARE

In the first half of the 1990s, the general public was concerned about the cost of living. The concern was heightened after the Goods and Services Tax (GST) was introduced in 1994. People began to complain very audibly about the rising cost of cooked food sold in hawker centres and food courts. NTUC Foodfare was thus formed in 1995, at the behest of the unions, to stabilize the rising cooked food prices in hawker centres, and help people in Singapore cope with the cost of living.

THE NTUC FOODFARE MODEL

The then Secretary-General Lim Boon Heng told unionists at a convention of the Singapore Airport Terminal Services Workers' Union in 1994 that hawkers, like workers, were not wrong in wanting to increase their earnings every year to improve their standard of living. NTUC Foodfare's role, therefore, would be to work with hawkers to modernise their operations so that they could be more productive. This way, they could continue to earn more even when they sold their cooked food at reasonable prices moderated by the social enterprise.

With that premise in mind, Mrs Yu-Foo Yee Shoon, then Chairman of NTUC Foodfare, went about persuading hawkers to join the cooperative to sell their food at fair prices through a franchising scheme. Hawkers who were established and well-known for their good food could partner with NTUC Foodfare to grow their business by providing the cooperative with their recipes. Mr Lim Boon Heng recalled that Mrs Yu-Foo would go around Singapore looking for good hawkers to help them expand their business. Other hawkers could sell food, cooked based on the tried and tested recipes, at its outlets. The first outlets were the

coffee shops previously owned by NTUC FairPrice in Bedok and Ang Mo Kio.

The benefits to the hawkers were three-fold: they could buy ingredients in bulk at lower prices, rent stalls in NTUC Foodfare's outlets at reasonable rates; and have opportunities to open more stalls at the cooperative's outlets. One of the first franchisees was Na Na Curry at the Bedok NTUC FairPrice Coffeeshop, which sold meals for as low as \$2.00. The benefits to customers were self-evident.

So compelling was the idea that NTUC Foodfare could moderate prices of cooked food at its outlets that, as early as 1996, the government announced plans to sell hawker stalls and even entire hawker centres to NTUC Foodfare!

CUTTING PRICES DURING HARD TIMES

In times of economic crises, NTUC Foodfare has also stepped in to further reduce prices or hold them to help Singaporeans cope with the cost of living. In 1998, during the economic downturn which saw Singaporeans being laid off or having their wages cut, NTUC Foodfare reduced its prices for food at its outlets. In 2003 to 2004, NTUC Foodfare also did not increase the prices of beverages at its outlets. In 2011, in the face of rising costs, it also held off any price increase on its beverages for one year. Today, NTUC Foodfare continues to moderate the cost of cooked food

DIFFERENT "FORMATS" OVER THE YEARS

NTUC Foodfare has outlets in most parts of Singapore to serve residents in the different major housing estates. It runs one hawker centre at Bedok Bus Interchange and will be running another one in Bukit Panjang in the fourth-quarter of 2015. It has a total of 18 foodcourts and coffee shops, 20 Rice Garden stalls (in hawker centres), Vanda Terrace in Orchid Country Club, as well as 26 Wang Café and Heavenly Wang Café.





NTUC CHOICE HOMES

NTUC Choice Homes was set up in 1995 to deliver quality housing at an affordable price to meet the needs of the middle classes in Singapore, who aspired to experience condominium living, but found the private properties priced out of their reach.

THE SITUATION IN THE EARLY 1990s

In 1993, property prices rose by 36%. The following year, it shot up by another 42%. Fingers of blame were pointed at three groups of people for pushing up the prices – the developers eager to widen their profit margin, the foreign buyers who spoiled the market, and property speculators who pushed up the prices. The situation was dire for many in the middle income group as they saw their dreams of living in condominiums getting out of their reach each time they thought they had enough to buy a unit.

THE ISSUE AT HAND...

"My friends were grumbling about not being able to buy a home. They were in their mid-20s then. They did not qualify to buy HDB flats because they were single or, if they were married, had combined incomes that exceeded the ceiling for the purchase of HDB flats. At the same time, they also did not have enough money to buy a condominium. In short, they were the group of people who could not buy a home within their means means," said Ms Adeline Sum. She was then Deputy Director in the Planning and Research Department in NTUC's Administration and Research Unit.

Ms Sum raised the issue with the then Secretary-General Lim Boon Heng, suggesting that there could be fairly priced and affordable condominiums built just for the Singaporean market. She was promptly tasked to look further into the matter.

POWER OF FOUR

Ms Sum rounded up three friends – a journalist and an accountant couple – to discuss possible ways to tackle the issue. The four of them spent nights after work discussing the issue. The accountants did the first feasibility study on the cost structures and land prices, and estimated that the developers' profit margin was at least 30% in a market where prices were rising sharply. The journalist looked at

- (Facing Page) Condominiumlike facilities in Casa Merah.
- (Below) Facade of Casa Merah.



public feedback on housing and put together data which showed that rising prices of condominiums was a major issue among Singaporeans.

Armed with the information, Ms Sum approached Mr Lim, who suggested that a housing cooperative could be formed to address this unmet housing need of young professionals and executives. The matter was raised with the Ministry of National Development (MND). After further study, MND decided to create a new housing type – the Executive Condominium.

MND selected Pidemco (a government-owned company) and NTUC's newly set-up housing cooperative to be the two anchor operators to pilot executive condominiums. Pidemco and NTUC worked closely with HDB to establish the quality standards for the new product, and also studied the affordability levels of the targeted young professionals and executives so as to price the units affordably.

LAYING THE CORNERSTONE

In November 1995, NTUC Choice Homes was formed with about \$100 million in funds raised from NTUC, Singapore Labour Foundation, unions and cooperatives. The social enterprise aimed at building condominiums and pricing them affordably to meet genuine housing needs. Mr Ng Ser Miang, the first chairman of NTUC Choice Homes, swiftly assembled an experienced and capable team of directors with banking, real estate and commercial expertise to guide the social enterprise. The first CEO appointed was Mr Lim Geok Hwee (1996 – 2002).

Mr Lim said at the launch of NTUC Choice Homes that "by developing private condominiums with facilities and finishes comparable to condominiums developed by the private sector, and by exercising self-discipline in profit-takings, Choice Homes can help to set benchmarks for the price and quality of mid-range condominiums and apartments".



The first NTUC Choice Homes Executive Condominium, Simei Green, carried an average price tag of \$410 per square foot. That price was way below the market valuation of the day, and developers had expected the units at Simei Green to be priced at \$450 per square foot. In this way, NTUC Choice Homes was able to set the benchmark for prices and quality for Singaporean buyers. In fact, other developers often watched the pricing set by NTUC Choice Homes as it was a dominant player in the executive condominium market in the early days.

- Facade of Trevista.

NTUCTHRIFT AND LOAN

NTUC Thrift and Loan was set up in 1997 to encourage workers to save part of their monthly salaries for a rainy day, as well as educate them on the wise way to use their money.

The then Secretary-General Lim Boon Heng was concerned that some workers who did not have savings might be caught in a bind if misfortune were to befall them, such as retrenchment or

hefty hospitalization bills. If workers were to join NTUC Thrift and Loan as members, they would be encouraged to save their money and receive higher interest rates than they would at the banks, as well as be able to borrow money when the need arose at lower rates than the banks.

However, more than 15 years on, the social enterprise outlived its purpose. By then, the goals

of NTUC Thrift and Loan could be better met through its partnership with OCBC. Since 2004, its tie-up with OCBC had offered its members higher interest rates on their deposits than it could possibly give. As such, in 2013, Mr Lim (who was then the Chairman of NTUC Enterprise overseeing the NTUC social enterprises), announced the closure of NTUC Thrift and Loan. He said that the move was logical and in line with members' preferences.

NTUC MEDIA

NTUC Media was formed in 1998 when it brought together NTUC's print publications, NTUC News and Lifestyle, and NTUC's Radio Heart under one management. The role was to use the media channels to promote links within the labour movement, as well as links between the labour movement and the rest of Singapore.

By 2013, NTUC Media had publications such as NTUC This Week, Lifestyle and Sheng Huo

publications, as well as a minority share in SPH UnionWorks, which managed the radio platform.

At that time, NTUC Link was deemed to be in a better position than NTUC Media to take charge of the publications as it could leverage NTUC Link's resources to gain access to the 1.5 million Plus! members. The reach would be more significant. NTUC Media also sold off its minority share in SPH UnionWorks, and exited from the business by 31 December 2013.

NTUC LINK

NTUC Link was set up in 1998 when smart card technology was being introduced and when the Infocomm Development Authority (IDA) vigorously promoted its adoption. NTUC saw the potential of using the smart card as a NTUC card to expand its benefits of giving value to union members as well as other merchants. Therefore, NTUC Link was set up with IDA as its shareholder in the early years.

Today, it spearheads Plus!, a consumer loyalty programme with 1.5 million members and over 1,000 participating merchant outlets. The programme offers instant redemptions, online rewards and innovative redemption promotions to members to enable them to have greater value and more savings on their purchases. In addition, its tie-up with OCBC Visa also allows members to convert their Visa loyalty points to LinkPoints with ease.









NTUC LEARNINGHUB

When NTUC LearningHub became a cooperative in 2004, it had already been in the business of training workers for the past 22 years. The aim was to provide continuing education and training for workers in Singapore so as to enhance their lifelong employability.

offered courses such as National IT Literacy
Programe, Basic Education for Skills Training (BEST),
and Worker Improvement through Secondary
Education (WISE). The current Prime Minister Lee
Hsien Loong, Deputy Prime Minister Teo Chee Hean
and Minister for Manpower Lim Swee Say were
among the officers who were seconded from the
Ministry of Defence to the Centre in its early days to
teach basic IT skills. Starting with training just over
five thousand workers in 1982, the Centre had trained
close to 48,000 workers by 2003.

NTUC LEARNINGHUB CORPORATISED

In August 2004, NTUC Computer Training Centre was corporatized as NTUC LearningHub. Mr Lim Boon Heng, then Secretary-General of NTUC, said that the main reason for this was to separate the running of a training centre from the work of labour relations. He felt that the two areas were "operationally very different", and that corporatizing the training centre would enable

HOW IT ALL STARTED...

In the 1980s, when it was the start of computerization and when Singapore was undergoing economic restructuring, then NTUC Secretary-General Lim Chee Onn felt that it was critical for workers to learn to "embrace computerization as a means to enhancing their capacity – capacity to earn or multitask". He felt strongly then that Singapore must "move from a low-wage to a high-wage economy", and there would be a need to turn out more skilled and disciplined workers. Mr Lim Boon Heng, then a Deputy Director at NTUC, was tasked to lead a committee to implement the computer appreciation and training programme.

The NTUC Computer Training Centre was eventually set up in 1982, as part of the NTUC Skills Development Department. The mission was to provide training to support workers who wanted to upgrade so as to remain employable. The Centre

- PMEs at NTUC LearningHub training workshop.



NTUC departments to focus on their core roles of industrial relations, and yet, at the same time, not to compromise worker training, which was a priority area.

When NTUC Computer Training Centre director
Mr Zee Yoong Kang became the first CEO of NTUC
LearningHub, he was given the injunction by Mr Lim to
grow the social enterprise "as big as possible".

THE DIFFICULT YEARS

The first years were difficult years. Mr Zee remembers his officers rolling up their sleeves and standing in Ghim Moh handing out leaflets to "aunties" to ask them to attend the BEST programme. They also stood in International Plaza (where NTUC LearningHub was located then) to give out leaflets on the IT programme to get people to go for training. He said, "Training is like insurance. Just as you need to be persuaded to buy insurance, you need to be persuaded to come for training".

EXPANDING PORTFOLIO OF COURSES

From its offering of three programmes, NTUC LearningHub began to expand its portfolio of training courses, starting with basic Workplace Safety and Health training which it took over from the Ministry of Manpower. The courses it charged were no more than \$40 per head. It's first major client was Keppel Shipvard.

It went on to start other courses that focused also on soft skills that built up the confidence of workers through Employability Camp. The first of the series was the collaboration with National Parks to train landscape technicians. NTUC LearningHub also went on to develop courses for cleaners and security guards. These were pioneering efforts by NTUC LearningHub, in support of the Ministry of Manpower and Workforce

Development Agency, to build the Continuing Education and Training (CET) and Workforce Skills Qualification (WSQ) system.

When the government introduced the Skills Programme for Upgrading and Resilience (SPUR) in December 2008, NTUC LearningHub very quickly rose to the occasion to become a key training provider. It ramped up its operations in record time to deliver an unprecedented 110,000 training places in just 11 months. Mr Zee reckoned that the social enterprise could have carried 80% of the training offered by SPUR. He said that the urgency then was very real. They needed to get as many workers trained and in as short a time as possible, so that the workers "would not be sacked".

"NTUC LearningHub's business model then was to provide a large number of training places for a wide number of skills, and to deliver the training at a level of consistency," said Mr Zee.

HOW FAR IT HAS COME

Since 2004 when it was first corporatized, NTUC LearningHub has achieved more than 1.77 million training places today. It now has three campuses: the Employability Campus, the Trade Campus and Next U to meet the training needs of different segments of workers in Singapore, ranging from blue-collar workers to PMEs, as well as mature workers in the service and trade sectors.



- Training courses at LHUB Industry Skills Centre @ Benoi.



NTUC HEALTH

NTUC Health was formed with the merger of NTUC Eldercare and NTUC Unity Healthcare on 1 July 2014. Its vision is to provide a comprehensive portfolio of health and eldercare services to meet the needs of families in Singapore.

DENTICARE FOR ALL AND SUNDRY

NTUC had been concerned about matters of health since its earliest days. In 1971, Workers' Dental Clinics (which we have now come to know as Denticare, a name coined by Professor T.H. Elliot) were set up to give workers (both blue and white collar workers) the same high standards of dental care that their counterparts in the developed world received. From the onset, Denticare was designed, as Mr Devan Nair put it, "to pull out the teeth of members and nonmembers alike, with equal impartiality".

REDUCING THE COST OF HEALTHCARE

By the early 1980s, the Singapore public was deeply concerned about the rising healthcare costs. As the country's resources are limited, the subsidies for healthcare were not high. The Government stressed the shared responsibility of the individual, the Government, and the community, and asked the public to exercise personal responsibility in taking care of their own health as well as practise self-reliance by taking out medical savings plans, rather than rely on state welfare.

NTUC therefore decided to set up a healthcare cooperative in 1992 to help workers cope with the rising medical costs. The intention was for the cooperative to open pharmacies to sell medicines, health food and medical equipment at prices that were cheaper than elsewhere, and even to study the feasibility of running a hospital.

However, the idea of operating a hospital was shelved because NTUC felt that it did not have the requisite expertise to run a hospital. Instead, it looked into how it could bring down the cost of medication instead. Mrs Cecilia Tan, the first CEO for NTUC Healthcare, then set about setting up a chain of pharmacies to set a benchmark for prices for medication and vitamins. The healthcare cooperative made some impact but its scale was small then.

'Encouraging' response to Denticare

RESPONSE to DENTICARE, NTUC's dental co-operative, has been "encouraging", said Prof. T. H. Elliott, chairman of its board of directors, yesterday.

"We may even have to expand our operations if support from the unions increase," he added. Prof. Elliott disclosed

Prof. Elliott disclosed that DENTICARE has now broken even, and bookings had poured in during the past six weeks after months of "dull business."

It is understood that the clinic at Trade Union House already was fully booked for this month. The clinic at Jurong too was doing good business.

was doing good business.

"If we can maintain
the present rate, DENTICARE can succeed like
the other co-operatives,"
said Prof. Elliott.

He urged patients who had made bookings to turn up for appointments irrespective of the weather so as not to waste time, which could have been used to treat more urgent cases.

Appointments

Prof. Elliott said: "If you want prompt and efficient service at reasonable rates, please try to keep your appointments once they have been made.

"If you do, we will be able to see you even sooner than we do at present and keep charges at a resonable level.

"If you can't keep your appointment for a really unavoidable reason, please let us know as early as possible. We might then be able to fit in another patient urgently needing our services, and we will try to make a new appointment for you at the earliest possible date."

Workshop on career guidance

THE Singapore Jayceettes (Orchid Jaycees)
will hold the sixth career
guidance workshop for
students at Beatty Secondary School on Saturday.

Miss Wee Beng Geok fron Keppel Shipyard (Pte) Lidd and Miss Peggy Tan fron Hagley-Hoyle (Pte). Lidd wil talk on career opportunitie in the shipbuilding and ship repairing industry and in the advertising field respectively

Mr. Peter knoo from Dynacraft Ltd will talk on the qualities that employers look for in prospective employees. Interested career pudance counsellors from secondary schools are invited to attend the workshop.

Gold and cash inquiry

AN inquiry into the disposal of 120 gold bars and \$32,550 cash recovered by police in connection with the murders of Messrs Ngo Chen-Poh, Leong Chin Woo and Arg Boom Chai on Dec. 29 will be held at the Second Magistrate's Court on Monday.

Anyone wishing to make a claim for the gold or cash should write to ASP Oh Chye Bee of Police Headquarters.

Art show

- (Facing Page) Then NTUC
 Secretary-General Ong Teng Cheong at the opening of the first NTUC
 Healthcare Pharmacy, 1992.
- (Right) The Straits Times article on public's positive response to NTUC Denticare, 1974. (Reproduced with permission from Singapore Press Holdings Ltd.)

HOW ELDERCARE CAME INTO BEING

The idea of providing affordable and quality eldercare stemmed from a seemingly regular encounter that Mr Lim Boon Heng, then NTUC Secretary-General and a Minister, had with a lady in his constituency at a Meetthe-People Session in the mid-1990s.

He said that the lady had approached him for financial assistance. She said that she was in dire straits because her mother had recently had a stroke and needed to be placed in a nursing home as she required round-the-clock care. She did not have the option of taking care of her mother full-time as she needed to support her mother and herself.

The lady said that she could not send her mother to a charity and did not qualify for government subsidies then as she earned \$1,600 a month, which was not considered to be within the low-income range. On her salary, she was also unable to afford the services of private nursing homes. However, she was fortunate that St Luke's Hospital was willing to take her mother in at a concessionary rate of \$1,000 per month.

The problem then was that given her salary, the lady would have hardly anything to live on after subtracting for CPF, paying the monthly hospital fees, and buying other essential products for her mother's stay at the nursing home. She therefore was left with no choice but to approach Mr Lim for assistance.

When Mr Lim asked if she had siblings to whom she could turn, she broke down and cried bitterly. Her siblings who had family commitments were also

- (Top) Then NTUC Secretary-General Lim Boon Heng at the NTUC Eldercare centre in Marsling.
- (Bottom) Elderly at the NTUC Eldercare centre in Marsling, exercising on the foot reflexology path next to the centre.





financially strapped. Her relations with them turned sour when she asked them to contribute towards their mother's hospital fees.

That incident left an indelible impression on Mr Lim as it highlighted very acutely the issues facing workers who carried the burden of taking care of their elderly parents He felt that with an ageing population, there would be more cases like this. So, he looked into the feasibility of opening a nursing home that would not only be affordable, but also one that he, or anyone else, would be happy to stay in.

"Mr Lim said that something must be done for the workers of yesterday and the workers of today," recalled Mrs Mui-Kok Kah Wei, who was Deputy Director of NTUC Administration and Research Unit and Cooperative Secretary of NTUC Eldercare. She explained that workers of yesterday must not be made to feel as if they were discarded after they have discharged their duties, and workers of today must be helped to keep their multi-generational families together.

When Mr Lim announced the set up of NTUC Eldercare in April 1997, he said, "My inclination is to start carefully, because we do not have much direct experience... What is important at this stage is to find out what the needs of our elderly are, and how to meet them in the most cost-effective way." Hence, the decision to first open a day-care service for the elderly to help working people look after their elderly parents while they were at work.

The daycare centre was meant to run like a childcare service for the elderly, where there would be activities to engage the seniors, so that they could maintain their physical, mental, emotional, psychological and social well-being, and have a better quality of life. The activities included games, maintenance rehabilitative exercises as well as excursions. Mr Lim stressed that the day-care centre was "not to become a place for people to dump their parents".

The late Mr Hsu Tse Kwang, who was the first local Commissioner of the Inland Revenue Authority of Singapore was made the first Chairman of NTUC Eldercare Board and Mr Zulkifli Mohammed, who was one of the Board members was made its first executive director.

A FEW GOOD MEN AND WOMEN

Mrs Mui-Kok's first job at NTUC Eldercare was to look for a place to start the day-care centre. She quickly elicited the support of Member of Parliament Mr Hawazi Daipi, who welcomed the idea of having a daycare centre for the elderly in his constituency in Marsiling.

That done, Mrs Mui and her colleague pored over street directories and drove around Marsiling looking for an ideal place to start the daycare centre. Having visited different day care centres run by charities and VWOs, she knew the requirements at the back of her head, which greatly helped to narrow down the locations. The best available space was the void deck of Blk 172 Woodlands St 13. It had a sheltered walkway, a garden, a carpark nearby, and sufficient space – about the size of four HDB four-room flats.

Getting the permits granted was without much fuss as Mr Hawazi had enlisted the help of the Town Council to facilitate and expedite the process. Mr Lim also approached Mr Liu Thai Ker of RSP Architects, Planners and Engineers Ltd to design and build a daycare centre that was replete with many elderly-friendly features. RSP took on the project as a form of social work, so the costs were minimal.

Mrs Mui-Kok's vision was to create "a warm home away from home for the elderly to spend their day while their children were at work". So, once the daycare centre was built, she took to furnishing it creatively on a small budget. She had the walls painted in cheerful colours, donned the windows with matching curtains, and bought furniture that was comfortable, practical and easy on the eye.

Her efforts paid off. When the board members visited the centre, they were wowed. Minister of Parliament, Dr Lily Neo, exclaimed that it was "very nice". All that was left to do was to recruit the first of the staff and work with the community to inform them of this service for the elderly. The centre eventually opened on 4 January 1999, and was able to take up to 50 elderly.

As a mass movement that looks after the well-being and welfare of ordinary Singaporeans, it is inevitable that NTUC have to continue to play its role in meeting imminent and future national challenges. Conscious that Singapore is rapidly becoming an ageing society, NTUC Eldercare Cooperative was set up with the objective of providing affordable facilities/services to cater to the needs of the elderly Singaporeans in the coming years.

Mr Zulkifli

MEETING DIFFERENT NEEDS

Over the years, as the cooperative gained experience and a better understanding of the needs of the elderly and their family caregivers, it was able to offer a broader range of services beyond social daycare.

There are now 10 daycare and Senior Care centres. Senior Care centres offer enhanced care services such as community nursing, active rehabilitation and community dementia care services under one roof.

In addition, to aid the elderly who are unable to attend daycare or prefer to be in their own homes, Care@home services are now available. A team of doctors, nurses, physiotherapists, occupational therapists and trained caregivers are on hand to deliver quality and affordable care services to the elderly in their homes.

There are also Senior Activity Centres to take care of the social health of the elderly who have limited income, few friends and no family, and are staying in rental housing. These drop-in centres enable this group of elderly to interact with their peers and provide mutual support to one another.



NTUC ENTERPRISE



NTUC ENTERPRISE

IN THE DAYS BEFORE NTUC ENTERPRISE

Previously, each social enterprise not only had a Board of Directors, but also had a Board of Trustees. Periodically they appeared before the NTUC Investment Committee to update on their performance. The process was laborious and CEOs highlighted that this was taking up too much time and was inefficient. Mr Lim Boon Heng, Secretary-General of the NTUC from 1993-2006, removed the layers and did away with the Investment Committees and Boards of Trustees, allowing the Boards of Directors to take full responsibility for their social enterprises.

However, some of the chairmen of the boards and the CEOs of the social enterprises continued to seek the Secretary-General's approval for the social enterprises' ventures. In short, the dissolution of the NTUC Investment Committee had created a vacuum. Mr Lim felt that this was unsatisfactory. He said, "I felt that I could not be a know-it-all. I also had limited resources". His work in labour relations as the secretary-general was intense and required his full attention. He did not think he was able to spend more time on the work of the social enterprises.

He therefore tasked a small group of staff to assist him with issues relating to the social enterprises. He instructed staff to look into setting up a holding cooperative to develop competencies and expertise in running the businesses. That was in 1996. The first paper on a holding cooperative was drafted by Mr Chan Tee Seng, currently the CEO of NTUC First Campus. Other drafts were produced as the concept developed.

It was considered again when the labour movement set out an SE2015 vision, under the leadership of then Secretary-General Lim Swee Say, in response to the increasingly diverse fields that the social enterprises were engaged in, as well as rising competition. Secretary-General Lim was supported by Mr Lim as the Chairman of the Social Enterprise Development Council and Ms Adeline Sum (Director of the Group Development Department). It was felt that a holding cooperative would be better able to coordinate the work of the NTUC social enterprises to meet the changing needs of the Singapore society. In 2011, when

Mr Lim retired from politics, he set about forming the holding cooperative in earnest, and took on the role as Chairman of the newly formed NTUC Enterprise in 2012.

A PEOPLE'S MOVEMENT

NTUC Enterprise was formed by a share swap when NTUC, SLF and unions affiliated to NTUC transferred their shares in the individual NTUC social enterprises to NTUC Enterprise. In return, they received shares in NTUC Enterprise.

The formation of NTUC Enterprise was reminiscent of the 1969 Modernisation Seminar, when the NTUC and its unions collectively decided to embark on setting up cooperatives to help workers and their families.

A SOCIAL FORCE TO DO GOOD

NTUC Enterprise will work through its social enterprises, optimizing their efforts in driving social outcomes. The social enterprises currently provide a suite of integrated services to meet the needs and aspirations of the people in Singapore throughout their life cycle, such as childcare, insurance, adult learning, daily essentials, cooked food, healthcare and eldercare.

Said Mr Tan Suee Chieh, Group CEO of NTUC Enterprise, "For our group of NTUC social enterprises to continue contributing to our society and stay relevant for years to come, we must be a cohesive and extraordinary social force to *do good*, and win the hearts and minds of people in Singapore.

"We will need to be continually attuned to the needs of our society and anticipate the needs that have yet to be formed. We must be ready to take on new challenges, reinvent ourselves and step forward to respond to the needs of our time".

 CEOs of NTUC social enterprises with then NTUC
 Secretary-General Lim Swee Say at the launch of Pioneers Ok! package, October 2014.

NTUC Enterprise was set up in 2012 as a holding cooperative of the different NTUC social enterprises. Its role is to sharpen the group's social impact through setting the strategic direction for the social enterprises and coordinating their work.







INDIVIDUALS AND FAMILIES

KEEPING PRICES AFFORDABLE

Despite many people saying that prices are only going up in Singapore, Ms Juliana knows that she can rely on NTUC FairPrice to keep groceries affordable. "I always come here to shop for groceries. Even if grocery prices increase everywhere, I will still shop here (at NTUC FairPrice)," she said.

As her husband is the sole breadwinner of the family, she strives to make every dollar count. Other than basic necessities like food and household items, her priorities include baby items such as diapers and milk formula as she is a new mother. "Everything I need for the house and my family is here, I don't need to go anywhere else unless necessary," she said.

Ang Zhuning agrees that prices are definitely increasing. Currently in National Service and living in a single-parent household with his mother in Bishan, Zhuning helps with budgeting for groceries every week and frequently accompanies his mother to shop at NTUC FairPrice.

"I still remember a time when \$50 could fill up an entire shopping cart and now \$50 may not even fill up a basket. Yes, it's definitely inflation, but it still hurts pulling the money out of the wallet every time," said Zhuning. To save money, they make use of the NTUC Plus! Membership Card where they can get a 10% discount for regular-priced items at FairPrice, and also buy items on weekly promotion.

"We see first if there's a need to buy the items on the weekly offers, but usually they're essential, everyday items. We can save around a few cents to a few dollars for each item we buy that's on offer, but collectively we save around \$7 to \$10 per trip to NTUC FairPrice depending on what we buy," said Zhuning. To him, a little goes a long way when it comes to savings.

Another person who enjoys NTUC FairPrice's consistently low prices is Mr Ooi Boon Wah. "The price is affordable and reasonable, and the items are well-organized. I don't need to search all over the place for the things I need," said Mr Ooi.



When it comes to affordability, Mr Ooi also makes use of an initiative by NTUC Foodfare: Rice Garden. Rice Garden sells mixed rice that starts at an affordable price of \$2.50 for the general public or a concessionary rate of \$1.99 for ComCare cardholders, students, full-time National Servicemen (NSFs) and senior citizens, NTUC Foodfare Privilege and NTUC Union card members.

Twenty Rice Garden stalls are in full operation around Singapore, in neighbourhood hawker centres such as Tiong Bahru Market and Food Centre and Aljunied Food Centre and Market, and more are being planned to open in the next few years.

A regular customer, Mr Ooi comes every Monday around lunchtime to order from the Rice Garden stall at Tiong Bahru Market and Food Centre. Mr Ooi lives alone, and finds it cheaper to buy cooked food at hawker centres rather than buying food and cooking for himself.

"The price is affordable, the portions are big but it's still delicious," said Mr Ooi. Being a regular customer, he has also made friends with the people working in the stall. "They're very friendly and approachable, so I enjoy buying from their stall every week."

NTUC Foodfare and NTUC FairPrice see their fair share of customers from young families, to working individuals, to senior citizens. But for individuals like Ms Juliana, Zhuning and Mr Ooi, they especially enjoy the efforts made by the two social enterprises to keep prices affordable for all because they most need that.

Other cost-saving initiatives by NTUC FairPrice are the FairPrice housebrand, Yellow Dot and Everyday Low Price. Housebrand items are produced by FairPrice itself and are on average 10% cheaper than comparable national brands, while Yellow Dot ensures that basic items like rice and frozen meat are accessible to the more budget-conscious. Yellow Dot items are about 20% to 25% cheaper, making them the cheapest items in their respective categories.

A basket of over 1,000 everyday items is maintained for the Everyday Low Price initiative, ensuring that these items are priced lower or similar to other retailers. Items are price-checked daily and range from toiletries to canned food.

FairPrice also gives out LinkPoints, rebates and dividends. In 2014, NTUC FairPrice gave out \$65 million in rebates and \$19.5 million in dividends, while Link cardholders received \$28 million in LinkPoints.

- (Facing Page) FairPrice Xtra at AMK Hub.
- (Top) An example of Everyday Low Price items at NTUC FairPrice supermarkets.

We are going through a very tough time now, and I am very grateful for the help. I will save the money in the bank and use it to pay for my children's education.

Madam Samai

FAMILIES

HELP IN TIME OF NEED

When a tragic accident happened to Madam G Vusagi's husband in 2011 leaving him fully handicapped, she found to her distress that her main source of income was cut abruptly because he was the family's sole breadwinner.

However, NTUC Income's Income Family Micro-Insurance Scheme (IFMIS) was able to help alleviate some of her financial stress by giving her family a \$5,000 payout under this scheme.

"The \$5,000 payout from IFMIS was unexpected. We did not know that there was such a scheme. It helped us to cover our basic expenses when my husband was unable to work because of his condition. We have four young children and we are grateful to NTUC Income for proactively extending the help we needed," said Madam Vasuqi.

IFMIS is a free insurance scheme that gives out \$5,000 in the event that the main caregiver of a low-income family with small children passes away or becomes permanently disabled. Under this scheme, NTUC Income has helped some 13,000 families financially in their time of need.

In 2014, in collaboration with the Ministry of Education (MOE), IFMIS extended its reach further to ensure that any family that needs help will be protected from the uncertainties of life. Families with school-going children in Government or Government-Aided schools, who are on the MOE's Financial Assistance Scheme, are automatically covered by IFMIS.

Madam Vasugi, who has now become the breadwinner of her family, is thankful for this arrangement between IFMIS and MOE because she said, "My family is protected if something were to happen to me".

Another scheme under IFMIS is the Kindergarten Fee Assistance Scheme (KiFAS), borne of a special collaboration between NTUC Income and the Ministry of Social and Family Development (MSF). Under this arrangement, children from low-income families studying in Kindergarten, who are on the KiFAS, are immediately covered by IFMIS as well.

Madam Samai Chatthahan lost her husband, Mr Jason Lim, due to a work accident back in 2011. He was the sole breadwinner for the family.

However, as the youngest of her four children was a recipient of KiFAS, the family was immediately covered by IFMIS. Madam Sanai and her four children received a \$5,000 cheque from IFMIS and also a \$5,000 corporate donation from NTUC Income.

"We are going through a very tough time now, and I am very grateful for the help. I will save the money in the bank and use it to pay for my children's education," said Madam Samai to The New Paper, when she was interviewed on 21 December 2011.

To date, IFMIS has enabled NTUC Income to extend a helping hand to over 30,000 families in Singapore.





YOUNG CHILDREN/ YOUNG FAMILIES

LEARNING - ONE WORD AT A TIME

Coming into a class with curious, active children can be distressing for a child who may not speak the same language as everyone else. This was what Xiaoling (not her real name) felt because she spoke only Mandarin at home and did not understand English.

Throughout the year, Xiaoling was quiet and reserved despite her teacher, Ms Gurmit Kaur's, best efforts. Ms Kaur was getting increasingly worried and discouraged. But, she persevered and continued to teach Xiaoling foundational English, and kept encouraging her.

Ms Kaur's persistence paid off. One day, when she was asking her students how they would pronounce a particular word, Xiaoling unexpectedly raised her hand and articulated the word correctly.

"I told her, 'Yes, that's right!' I was ecstatic for her. And then, without any prompting from me, the whole class started clapping for this little girl," Ms Kaur said, describing that moment as "unforgettable". Ms Kaur is a Read-to-Reach teacher with My First Skool. Read-to-Reach is an initiative that helps children from non-English speaking households learn and develop foundational language skills through literacy games, songs, and drawing with letterforms.

Xiaoling is one of the many who have benefitted from this programme. Ms Kaur said that even though the children might be hesitant about participating initially, they would generally become less inhibited after a while.

"You can see it in their body language: they cower, they don't dare to look at the books at first... But through constant encouraging, the children muster up enough courage to just give things a try," said Ms Kaur.

Ms Kaur said that when she praised the children for reading a word correctly, they would beam with pride. "You can see that sparkle in their eyes, the smiles on their faces. Their confidence level increases when they recognize a letter or pronounce a word correctly. When children's self-esteem increases, they feel like they are capable of anything. They even reach for the whiteboards and books on their own, or ask me to teach them more words when they become more confident of their abilities," said Ms Kaur.

Read-to-Reach is one of the learning and developmental programmes supported by NTUC First Campus' Bright Horizons Fund.

Since it was introduced in 2007, Bright Horizons Fund has helped over 5,000 children with their school fees and put them through learning and development programmes to help them catch up with their peers. In 2014 alone, over 1,500 children benefited from the fund.

You can see it in their body language: they cower, they don't dare to look at the books at first... But through constant encouraging, the children muster up enough courage to just give things a try.

Ms Kaur



WORKERS

SCALING NEW HEIGHTS SAFELY

The trainees looked up at the steel scaffolding with admiration and a bit of fear, as their trainer went through with them the steps of how to put on a harness correctly.

They were attending the Work-at-Heights course conducted by NTUC LearningHub (LHUB) at Benoi Industry Skills Centre.

Soon after, they took turns at scaling up the scaffolding. They moved from one end of the scaffolding to another – very gingerly at first, and

then, a little bit more boldly. They had committed their trainer's instructions to heart

Mr Toh, a Work-at-Heights course trainee, had been working in the renovation business for the past two years. He said that he was used to working from heights, but admitted that the nagging fear was there each time he had to scale new heights.

However, after acquiring the necessary skills to work safely at a height in the course, he said that the old fear was much abated now. "Accidents are very real. But thanks to this course, I am more careful. I have a better awareness of my surroundings when working at heights and I treasure my safety even more now," said Mr Toh.

Another trainee, Mr Wong, shared that safety was always emphasized during the course. They were regularly reminded to wear safety helmets and work shoes. At the Centre, several safety awareness posters and reminders about putting on safety gear at the training areas are also pasted on the walls. These serve to reinforce the idea that safety is not to be taken lightly.

Having gone through the training, Mr Wong said that he felt more prepared, more confident and more motivated to take on the challenge of working at heights.

NTUC LearningHub advocates and promotes health and safety in the workplace. It offers a comprehensive list of Workplace Safety and Health (WSH) programmes, where employees can learn the fundamentals of WSH, allowing them to be better prepared and alert at work. Mdm Choh, another trainee in the Work-at-Height Course, said, "I think training really adds value to people's skills." She added that she would definitely recommend NTUC LearningHub's courses.

Workplace safety has been a constant concern. As more buildings and facilities are being built in Singapore, more accidents may occur. In 2014, there were more than 13,000 reported workplace injuries, with 60 fatal cases.

Mr Ronald Khoo, Principal Trainer for LHUB's Forklift Operation Course, said that he had seen a big leap in confidence in his trainees after completing the course.

"They go back to their respective industries and they apply what they learned. It makes me happy to see that their skills are also being appreciated by their bosses and supervisors," says Mr Khoo.

Some employers are also so impressed with the new knowledge their workers have gained, that they regularly send new batches of employees to NTUC LearningHub for training. This is testimony enough of the trust companies have in NTUC LHUB's trainers and courses

THE ELDERLY

LEADING AN ACTIVE MEANINGFUL LIFE IN OLD AGE

Eighty-eight year old Madam Cheng goes to the NTUC Health SilverACE Senior Activity Centre (SAC) at Lengkok Bahru every day at 9am. After taking part in light morning exercises facilitated by the staff in the centre, she takes her morning bread and coffee, and then participates in the activities planned for the day, which may range from arts and crafts to karaoke.

One of her most prominent arts and crafts projects is quilting different pieces of cloth into a blanket, which the centre helps her to sell. But despite being able to keep the profit for her own use, she donates it all back to the SilverACE SAC.

"The centre needs the funds more than I do to help support the different programmes planned for us. I'm content with what I have so I give it all back," said Madam Cheng.

Madam Cheng does not give the money back just for charity, but because of the love she feels for the centre. It can be seen in how she comes in everyday and tries to help the staff with chores, or how she interacts with her fellow members. She always has with a warm smile on her face. She feels good knowing that her contributions can benefit the rest of the senior citizens at the centre.

The SilverACE SAC has also done its part in helping its members such as Madam Cheng take on a meaningful and active ageing lifestyle. The centre has exercise machines such as a hand pedal and exercise bike for its members to use, and an area where members can check their blood pressure. In fact, SilverACE SAC works with healthcare partners to provide health check-ups and health programmes for the members.



The centre also lines up activities throughout the day to keep its members entertained and engaged, such as arts and crafts, and board games. Occasionally, members are also brought on excursions to places like the Jurong Bird Park and the Singapore Flyer. These excursions are funded by organisations that have tie-ups with SAC to enable the seniors to enjoy the outings free-of-charge.

Before she joined in June 2012, Madam Cheng used to stay at home alone in her one-room flat in Lengkok Bahru, with nothing much to do. "I didn't move around much at home, so I always felt very sleepy," said Madam Cheng.

Since she started coming to SAC, she felt much happier. She made friends with the members and staff there, who treated her like family. "I'm very happy now. I have things to do and I'm very active here," she said.

NTUC Health's SilverACE Senior Activity
Centre encourages active ageing among lowincome seniors living in HDB rental blocks,
who have little family support and limited
social networks. Low income seniors who are
interested in being part of the SAC can sign up
to be members free-of-charge.

Organised like a club-house, the SilverACE SAC is a place for seniors to pass their time in the company of other peers and volunteers over a game of chess, KTV sessions, or other communal activities. The staff in the centres also conducts regular home visits to members to monitor their wellbeing so as to identify problems such as high-blood pressure and dementia among the seniors and refer them for treatment in a timely manner.



FULFILLING THE ASPIRATIONS OF THE MIDDLE CLASS

FAMILIES

WIDE RANGE OF PRODUCTS AT AFFORDABLE PRICES

Five years ago, whenever Mrs Sandra Chan wanted to cook special Western dishes, she would have to leap over mountains and "ford every stream" just to get the ingredients for cooking.

The recipes she searched online were largely from Western sources, using foreign ingredients that were not easily found in Singapore. Buying ingredients for baking a cake or cooking a simple western dish meant a few trips to different places, such as speciality baking stores or other more expensive supermarkets. Many of the ingredients retailed at very high prices.

"I had to go elsewhere for ingredients like mascarpone cheese or Italian parsley. The stores where they're available usually push up the prices even higher because they specialize in foreign products," says Mrs Chan. Because of the inconvenience and the steep prices, she was discouraged from cooking Western meals.

This changed when an NTUC FairPrice Finest outlet opened near her home. The store stocks a wide variety of ingredients, even foreign ones, at affordable prices.

She recalled that Buttermilk for baking (depending on the brand and type) cost more than \$5 at speciality ships and high-end supermarkets. Now it is available even in regular FairPrice supermarkets for about \$3.

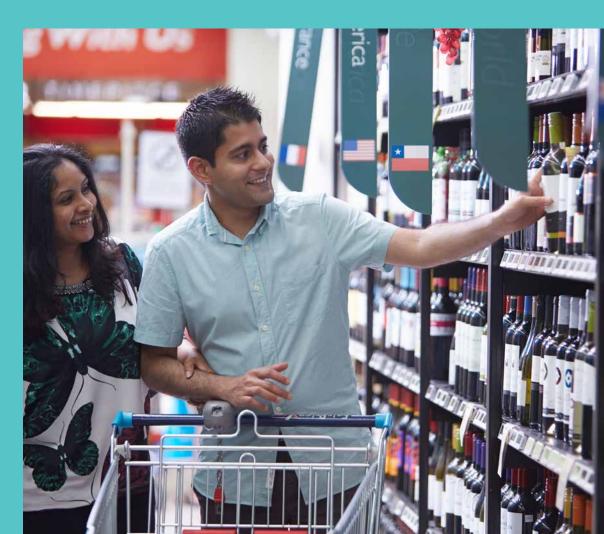
Now, Mrs Chan goes to NTUC FairPrice Finest every Saturday to shop for groceries for the family. With three children to take care of, the amount she spends for groceries can get quite high. But as an NTUC Plus! member, she maximizes her spending by using the LinkPoints she accumulated.

"I have to make sure the fridge is well-stocked, but at the same time not go over the budget. I like the LinkPoints rebates, because even if I did go overbudget, at least I earn points which lessen the bill the next time I shop at FairPrice," said Mrs Chan.

Her NTUC Plus! membership also gives her great deals from NTUC Unity pharmacies, where she buys supplements, vitamins and medicine for her family. She goes to NTUC Unity pharmacy not only for the LinkPoints, but also because of the deals and discounts that they offer weekly. She said that she was able to save \$10 on the cream that she and her husband usually use for joint pain because of the discounts. To get "more bang for her buck", she also buys Unity's house brand vitamins which cost less than vitamins of other brands sold over the counter. She would also maxmise her savings by shopping on Thursdays to get double the LinkPoints – an initiative that is available at every NTUC Unity pharmacy store islandwide.

"It's great! The prices are affordable and I like how all the different NTUC outlets work together and give benefits to members. I can stretch my dollar thanks to these initiatives," said Mrs Chan.

- (Facing Page) Mr Marcus Wong and family enjoying family time at Foodfare
 & Kallang Wave Mall.
- (Bottom) Mr and Mrs Jaylesh Dudhia browsing the wide selection of affordable goods at a FairPrice supermarket.





YOUNG FAMILIES

AN ALL-ROUNDED EDUCATION WITHOUT THE HEFTY PRICE TAG

Three-year-old Sophie enjoys her time at My First Skool with her teachers and friends. She especially enjoys her Chinese lessons.

"We don't speak much Chinese at home. But, because of the teachers here, Sophie is speaking to me in Chinese and speaking very well," said Mrs Gillian Tay, Sophie's mother.

Mrs Tay opts to send Sophie to My First Skool because she knows that they are highly trained in the field of Early Childhood Education, and she trusts them with her daughter's education.

It also helps that quality education at My First Skool does not come with a hefty price tag. Mrs Tay said, "My First Skool is definitely one of the most affordable preschools around. Personally, I don't feel that there's much value-added with those branded, more expensive preschools. What's most important to me is that she's having fun at school, and through having fun she's learning as well".

She likes My First Skool's curriculum, which focuses on learning through play, so much that she has also enrolled her younger child into the same My First Skool centre as Sophie.

My First Skool also gets parents to be involved in their children's progress. It has created a smartphone 'app' "My First Skool Parent Portal", for parents to find out what their child has learned or what activities they have done for the day.

This is especially useful for Sophie's father, who works long hours and is unable to meet Sophie's teachers about her progress regularly. With the app, he is clued in on Sophie's learning experience in school.

"I think it's excellent. They upload pictures and lyrics of the songs that they've learned. My husband looks through and reads some of the lyrics, and then Sophie will start singing them. We'll look at the pictures together and she'll explain what she did in school through the pictures," said Mrs Tay.

She recalled that initially Sophie was reluctant to go to school and she would cry on her way there. But,

before long, Sophie stopped crying and became more enthusiastic as she interacted more with her teachers and classmates.

Mrs Tay shared that when a new preschool opened up near their home, she had casually asked Sophie if she would like to switch to the school instead. Sophie said 'no' because she loved her teachers and her fellow classmates at My First Skool.

"To me that's the validation that I've chosen the right school for her, and it's the right place for her to be," said Mrs Tay.

PMEs

UPGRADING FOR LIFELONG EMPLOYABILITY

Ms Shirley Too is one of many who have undergone training with LHUB to improve her employability.

After being diagnosed with cervical cancer in 2006 and making a full recovery in 2010, Ms Too was initially optimistic about getting back into the workforce. She has been a Civil Engineer for almost 30 years and she thought that job-hunting would be manageable.

However, she quickly learned that a lot had changed in the industry in the four years of her absence. After several failed attempts in looking for employment, her self-confidence took a dive.

"Nobody wanted to hire me when I started looking for re-employment. I was in my late 40s then, and all of the employers said that I was too old and too far behind to catch up with the technology changes in civil engineering," she said.

At the advice of her ex-colleagues, she decided to pursue the Workforce Skills Qualifications (WSQ) Certification in Workplace Safety and Health (WSH) at NTUC LearningHub.

"I'm grateful to the wonderful trainers at NTUC Learning Hub," shared Ms Too. "They were very encouraging and were always there when we faced problems. They used various tools such as group discussions to better explain the concepts and facilitate our learning," she added.

Ms Too subsequently took the WSQ Advanced Certificate in WSH. It was not long before she found employment again, as a Safety Officer with her current company, WellTech Construction. Her training and excellent performance at work gained her the recognition of her company and she was promoted to her current role as WSH Officer.

Learning does not stop here for Ms Too. She plans to attend more courses at NTUC LearningHub. She is also very grateful for the positive transformation that LHUB has made in her life.

"Realising the importance of safety at the workplace, I would like to impart all that I have learnt to my colleagues. What I'm doing now would not be possible if I had not taken the first step to attend the WSH course at NTUC LearningHub," she said.

As of 2014, NTUC LearningHub has trained over 1.7 million workers. With over 380 training courses available, it has benefitted more than 13,700 organizations in Singapore and the numbers continue to grow.





THANK YOU, PIONEER GENERATION!

Pioneers are making use of the exclusive deals and programmes offered to them by NTUC social enterprises under the Pioneers OK! package. They can now look forward to beginning their week with Pioneer Mondays, a day dedicated to them, where they can enjoy discounts at NTUC FairPrice, NTUC Foodfare and NTUC Unity pharmacies.

Special priority queues at all three places and priority seats are also reserved for them at NTUC Foodfare every day of the week. Ms Khoo Teng Leng, 70, often meets up with friends for a chat and a cup of coffee at the NTUC Foodfare in Ang Mo Kio. They sit at the tables reserved for the elderly, and they appreciate the initiative. "The seats for Pioneers are much appreciated especially on days when the food court is crowded," said Ms Khoo. When they come on a Monday, they make use of the 12% discount for their meal.

Mdm Wong Huang Yao, 67, is another Pioneer who enjoys the 3% discount on her groceries every Monday at NTUC FairPrice. "I live alone, and I spend around \$200 a month on groceries and household items. I can save \$6 every month, which is a decent amount. I will make it a point to shop for groceries on Mondays from now on," said Mdm Wong. She also makes use of the priority queue for Pioneers to reduce waiting times. Mdm Wong, who suffers from weak knees, is especially thankful for this initiative.

At Unity pharmacies, Pioneers can also enjoy a 6.5% discount off their purchases on Pioneer Mondays. Mr Sebastian Chan comes with his father to buy supplements and medicine for his Pioneer Generation parents. He commends NTUC social enterprises for rolling out these special programmes for Pioneers and is glad that his



parents are able to enjoy the different benefits. "By giving these discounts, it is clear that NTUC has come forward to enlarge the pool of benefits given to the pioneers holding the Pioneer Generation card," said Mr Chan.

These initiatives are part of the 15-month "Pioneers OK!" package, a campaign by the NTUC social enterprises. From October 2014 till end of December 2015, Pioneers enjoy perks from the different NTUC social enterprises, just by presenting their Pioneer Generation card.

Through the Pioneers OK! Package, the different NTUC social enterprises show their appreciation to the individuals who have helped make Singapore into what it is today.

 Mr and Mrs Sam Prasad at FairPrice Xtra at AMK Hub

A LABOUR OF LOVE IN THE COMFORTS OF YOUR HOME

Mr Chang Foh Ted, 68, a part-time Senior Care Assistant with NTUC Health Care@home, visits his client, Mr Chiok, aged 89, every other day for two hours each time.

When he gets to Mr Chiok's home, Mr Chang puts on an apron and a pair gloves, and assists Mr Chiok into the bathroom and prepares his bath. Though mostly immobile, Mr Chiok is still encouraged to do simple activities like shampooing or scrubbing his body himself. After he gets himself clean, Mr Chang then helps to rinse and dry him off with a towel. He then slathers lotion on Mr Chiok's skin to keep it moisturized, as elderly people tend to have drier skin.

Mr Chiok lives with his son and daughter-in-law, who both work during the day, leaving him alone with a domestic worker. However, the domestic worker mainly does household chores and is not trained to take care of the elderly. Thus, Mr Chang's services are needed to provide both physical help and companionship for Mr Chiok.

After bathing, the two of them go out for a walk and then head over to a nearby coffee shop for a cup of coffee. After which, they return to Mr Chiok's home to relax and listen to old Chinese songs.

This is how Mr Chang and Mr Chiok would spend two mornings each week.

"I feel good knowing that I can help Mr Chiok. Things like going to the coffee shop are extra, and not necessary to the care that he needs. But he's the one who communicates with me that he wants to take a walk and drink coffee together, so I accompany him,"

says Mr Chang. It has become a regular routine for the two of them, a testimony to how comfortable Mr Chiok now feels with him.

Mr Chang recalls how Mr Chiok was initially begrudging towards him as he was a stranger. But, after a while, he grew familiar with him. It was Mr Chang's dedication that allowed Mr Chiok to trust Mr Chang to take care of him, becoming friends along the way.

Mr Chang came to care for the elderly because of his mother. At the time of his mother's illness, he assumed the role of taking care of her, and found it difficult initially as he was unsure what to do. After his mother passed away, Mr Chang felt that it was his calling to help the elderly, and began to learn more about proper care for the elderly.

He has been a Senior Care Assistant with NTUC Health Care@home for three years now. Although a retiree himself, he plans to work as long as he is physically able.

"If I remain inactive, it slows me down mentally and makes me feel like I have no purpose in life. I'm still healthy and I want to do my part to give back and contribute to society," he said.

NTUC Health's Care@home is a home care service for the elderly in the comfort of their own home. Other than social home help – which includes personal grooming, companionship and mentally stimulating exercises – trained health staff also provides health-related services for them.

I feel good knowing that I can help Mr Chiok. Things like going to the coffee shop are extra, and not necessary to the care that he needs. But he's the one who communicates with me that he wants to take a walk and drink coffee together, so I accompany him.

Mr Chang



HELPING PERSONS WITH SPECIAL NEEDS

FIRST INSURANCE PLAN IN SINGAPORE FOR INDIVIDUALS WITH DOWN SYNDROME

It is estimated that one in 700 babies in Singapore is affected by Down Syndrome – a genetic condition caused by the presence of an extra chromosome 21. It is associated with a range of developmental difficulties, including delayed motor and cognitive skills, which range from mild to severe.

With Singapore's current population of 5.47 million, this means that more than 6,000 people are affected by this genetic condition.

However, the special needs segment is not served by most commercial insurers as the pool is small, the risks are uncertain, and the effort required is significant. For years, people with Down Syndrome formed a sector of Singapore that was usually denied insurance.

But with NTUC Income's SpecialCare (Down Syndrome), they now have access to an affordable insurance scheme that is specially created with them in mind.

First announced on 4 December 2014, SpecialCare (Down Syndrome) is the only policy in the market designed for children and young people with Down Syndrome. Financial relief is given to the policyholders in the event of an accident, and provides outpatient medical and hospitalisation coverage due to accidents and 17 infectious diseases, like hand-foot-mouth disease and dengue fever. It also covers physiotherapy and psychiatric treatment if the child suffers from trauma after an accident.



The insurance scheme is renewable up to the age of 75 and annual premiums start from \$198.

With this insurance scheme, families with children and young people with Down Syndrome can feel assured that their children are taken care of financially in the event of an accident.

Ms Margaret Goh, 55, whose 20-year-old son was diagnosed with Down Syndrome as an infant, welcomed the new initiative.

"SpecialCare (Down Syndrome) is a long overdue product. The premium is affordable and it will definitely help to relieve some financial burden in the event of a medical crisis that requires hospitalisation or post care," said the homemaker who had to give up her business to provide dedicated care for her son.

She added, "I would definitely advise parents of Down Syndrome children to take up a policy like this to help defray unexpected medical expenses from illnesses, ailments or accidents."

SpecialCare (Down Syndrome) underscores NTUC Income's commitment to provide solutions for the special needs community, and to ensure that they have access to insurance just like any other member of the community.

NTUC Income's other special plan for persons with special needs is SpecialCare (Autism) launched in August 2013. This is the first insurance plan to provide coverage in Singapore for children and young adults with autism, and provides the much needed relief for families with autistic dependents.

HELPING CHILDREN WITH LEARNING NEEDS

GOING BEYOND TEACHING

When they were first informed that their children have certain learning disabilities, parents often reacted differently. Some would say, "But he's only in Kindergarten. What's the fuss all about?" or "Children develop at different times. Just let him enjoy himself!" Others would have the opposite reaction: they panicked and wondered if they were to blame for their children's delays in their development.

Teachers are not immune. Though well-trained, they begin to doubt their abilities if the pupil does not advance at the same pace as their peers. "Am I doing the right thing in my lessons?" they ask themselves.

When the Development Support Programme (DSP) team first turned up at My First Skool centres, both teachers and parents alike greeted them with suspicion. Learning Support Educator (LSEd) Justine Felicita Ho said that the

programme was not so well understood. She had to gain the trust of both teachers and parents.

It was not long before the teachers realized that the DSP team was not there to criticize or to blame. Their mission is to help the children – and teachers and parents have key roles to play.

Parents also begin to accept that early intervention is needed to get their child back on track, especially when they learn about the strength of the programme, which is reinforced by a panel of experts in various child developmental and medical fields.

The DSP programme commences with the permission of the parents to bring their child's case to the DSP panel of experts, which include pediatricians, psychologists and representatives from relevant welfare organizations. They then come to a consensus and recommend the most appropriate early intervention package for the child. Ten one-to-one or group sessions with the child then follow.

LSEd Valerie Cheng explains, "These programmes don't just teach the children how to apply the skills they have learnt, but more importantly, help them acquire self-esteem. With boosted confidence, they can do so much more and naturally increase their social interaction."

At first, parents asked, "What difference can you make in just ten sessions?" But soon, they exclaimed, "You are working miracles!" as they began to see rapid progress just a few weeks into the programme.

Teachers were just as awed. Justine even noticed a significant change in the demeanor of the teachers, as the children showed a marked increase of confidence in the classroom.

"When we find out that they're doing great, it's just the most rewarding feeling," said Justine. "It's great to know that we make a positive difference to both the children and their teachers."



The Development Support Programme (DSP) serves as a platform for families, teachers and Learning Support Educators (LSEd) to co-operate and help children address and overcome their mild developmental delays.

Once the programme starts, an LSEd conducts weekly one-to-one sessions with a child for up to 10 weeks before attending classes with the child for the next few weeks. This teaches the child to use strategies learnt in the programme to enhance his or her learning. In addition, weekly reports are sent to the parents to update them on their child's progress. To ensure the effectiveness of DSP, the LSEds will conduct consistent follow-up sessions with the child's teachers.

NUMBERS AT A GLANCE

AS AT 31 DECEMBER 2014



FAIRPRICE

MORE THAN
600,000
CUSTOMFRS

SERVED DAILY IN 290 SUPERMARKETS, HYPERMARKETS AND CONVENIENCE STORES



LEARNINGHUB

1.7 MILLION PFOPLE

IN THE WORKFORCE SINCE 2004 & WORKED WITH MORE THAN 13,700 ORGANISATIONS IN SINGAPORE



150,000 MEALS SERVED DAILY



HEALTH (ELDERCARE)

MORE THAN
800
CUSTOMERS
SERVED DAILY



INCOME

NUMBER OF POLICYHOLDERS: MORE THAN

2 MILLION



FIRST CAMPUS

EDUCATING MORE THAN
14,000
CHILDREN
IN 131 CENTRES



1.6 MILLION

AND MORE THAN 1,000 PARTICIPATING MERCHANT STORES





Endorsement from the Board of Directors

NTUC SOCIAL ENTERPRISES INSPIRED BY A SENSE OF MISSION

NTUC social enterprises exist to meet the social needs of the different segments of people in Singapore – the young children, the working adult, the low-wage workers, the PMEs, families young and old, and seniors and the Pioneer Generation.

"This is a cause we have remained committed to since our first social enterprise was formed, and we will continue to evolve to meet the needs of the future in the years to come.

Mr Lim Boon Heng Chairman, NTUC Enterprise







MODERATING THE PRICES OF DAILY ESSENTIALS AND COOKED FOOD

NTUC social enterprises are excited and driven by the opportunity and their ability to do good sustainably. NTUC FairPrice and NTUC Foodfare do good by moderating the prices of daily essentials like groceries and cooked food. In this way, all Singaporeans have access to affordable and quality daily essentials. We will continue to serve the community and care for them.

Mr Bobby Chin Deputy Chairman, NTUC Enterprise & Chairman, NTUC FairPrice

NTUC SOCIAL ENTERPRISES SERVING THE NEEDS OF WORKERS

NTUC social enterprises are driven by their purpose of making a difference in the lives of the people in Singapore. They are working hand in hand with the Labour Movement to serve workers and their families, bring benefits to them and make their lives better. Just as they have been relevant in the past, the NTUC social enterprises continue to be relevant to the workers of today and the future.

Ms Diana Chia President, NTUC & Member, NTUC Enterprise Board of Directors





PROVIDING QUALITY AND AFFORDABLE EDUCATION OUR YOUNG

NTUC First Campus has been offering quality, and affordable care and education to young children in nearly 40 years to give them a good start in life. Its belief that every child deserves a good start in life, coupled with its years of good work and experience, position NTUC First Campus well to continue to offer children a chance to learn in a conducive environment, and grow to realise their full potential whatever their families' circumstances.



Mr Kee Teck Koon Chairman, NTUC First Campus (2009 – 2014) Member, NTUC Enterprise Board of Directors

PROVIDING FINANCIAL PROTECTION AGAINST LIFE'S UNCERTAINTIES

NTUC Income has been helping, and continues to help Singaporeans build their financial resilience to protect themselves against the uncertainties in life. This will go a long way not only in buffeting our workers against economic setbacks, but also in enabling them to accumulate assets for a comfortable retirement. NTUC Income has been delivering social outcomes for the past 44 years and is continually transforming itself to benefit society for more years to come.

Mr Stephen Lee Chairman, NTUC Income Member, NTUC Enterprise Board of Directors





ENABLING SENIORS TO LEAD ACTIVE AND HEALTHY LIVES

Active ageing, where our seniors age with grace and peace of mind, is something we want to strive for in Singapore. In that respect, NTUC Health was formed specially to offer a suite of integrated services to meet the different health and social care needs of seniors. These services enable them to live as active and as engaged a life as they are able to. NTUC Health's work in the area of eldercare is meaningful and has met the needs of many a senior. It will grow in importance and relevance as our population ages in the years to come.

Mr Heng Chee How Deputy Secretary-General, NTUC Member, NTUC Enterprise Board of Directors





UPSKILLING AND RE-SKILLING FOR EMPLOYMENT AND CAREER MOBILITY

Movement's goal of lifelong employment for workers. By upskilling and re-skilling workers for the past 10 years, it has helped workers remain in employment for as long as they are able to, and enable them to achieve career mobility and salary increases. Its work will continue to be relevant in the years to come, where continuing education and training of workers is a hallmark of a dynamic and successful society.

Mr Lim Kuang Beng Secretary, Financial Affairs, NTUC Member, NTUC Enterprise Board of Directors

Commitment of CEOs of NTUC social enterprises

The concerns and needs of Singaporeans today have changed significantly from the time of the 1970s. Then, the main preoccupation was in making a living and making ends meet. Today, the paradigm has shifted. Singaporeans have now become more sophisticated and questioning. Addressing the current concerns and worries requires a more nuanced approach.

"NTUC social enterprises cannot claim to be able to solve all the problems. However, given our heritage and the expectations the public has of us because of our name, brand and position as NTUC social enterprises, we will respond to the needs of our time.

"We will step up and do things differently. We will be persistent and courageous like our pioneers. We will push the boundaries of the social impact we are creating, and test-bed new initiatives to deliver social outcomes. We will be agents of change. We, the NTUC social enterprises, will be a cohesive and extraordinary social force to Do Good, a social force that will resonate with all Singaporeans of today.



Over the past 43 years, NTUC FairPrice has continued to fulfil its social mission of moderating the cost of living while remaining relevant to the evolving needs of Singaporeans. We remain committed to serving the community and being a retailer with a heart.

Mr Tan Kian Chew, Group CEO, NTUC FairPrice

Beyond ensuring we stay ahead in a highly competitive market, it is making a difference in people's lives that drives and motivates me more. Here, I have a unique opportunity to make a direct impact by doing good in our community. And as a team, we are determined to ensure NTUC FairPrice fulfills its social mission.

Mr Seah Kian Peng, CEO, NTUC FairPrice

NTUC Income was set up 45 years ago to make insurance accessible to all Singaporeans. Today, Singapore has prospered and NTUC Income has likewise evolved to become a modern financial institution. I am excited to be leading NTUC Income in our mission to make a difference in the life of our customers.

Mr Ken Ng, CEO, NTUC Income





Health and ageing are key concerns for many Singaporeans. The NTUC Health team is committed to bring happiness and peace of mind to individuals and families by delivering trusted care that is good enough for ourselves and our families.

Mr Chua Song Khim, CEO, NTUC Health

NTUC First Campus pride ourselves on being a pioneer and change agent in early childhood care and education. It is in our DNA to continually innovate and improve on the ways we care for and educate children so that we stay on track to provide quality early experiences and improve the life chances of our children. Our parents can continue to expect more exciting changes to our curriculum which we believe will benefit all children under our care.

Chan Tee Seng, CEO, NTUC First Campus

The world is changing so fast and we cannot afford to rest on our laurels. Here in NTUC LearningHub, we are therefore constantly in search of new knowledge and skills that the Singapore workers need in the next bound. This is not going to be easy but it is something that keeps all of us going because we know it matters to the employability and lives of our workers, and that we can make a difference tomorrow if we invest our time today.

Mr Kwek Kok Kwong, CEO, NTUC LearningHub





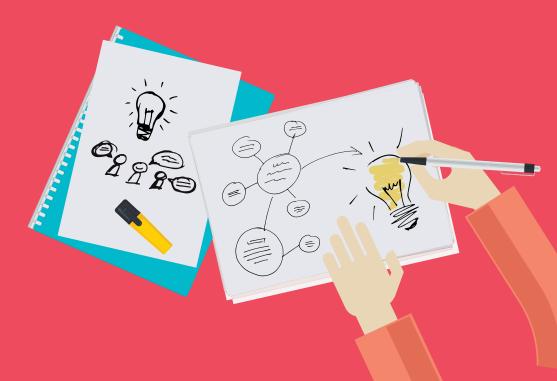
Foodfare is in a position today to do more and provide everyday affordability with our new role in hawker centre management and the expansion of Rice Garden community stalls. Despite the challenges our industry faces today, we remain steadfast in our plans to widen our social reach and deepen our impact in every community we serve – because everyone deserves a good meal.

Mr Perry Ong, CEO, NTUC Foodfare

Singapore's working families face high cost-of-living and want to maximise their hard-earned dollar. Our Plus! Reward program awards LinkPoints and discounts, and has delivered savings of over \$45M to 90% of households. In this way, we are making a valuable contribution to their lives.

Mr Tony Tan, CEO, NTUC Link

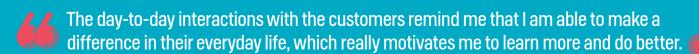




Passion and Purpose of staff of NTUC Social Enterprises



Catherine Choong, Senior Financial Consultant, NTUC Income



Ms Wee Kim Hong, Cashier, NTUC FairPrice supermarket at Hougang Street 21

It's rewarding when I improve someone's health by recommending the right medication that not only relieves symptoms but also improves his/her quality of life and provides effective treatment.

Ivan Ng, Senior Pharmacist, Unity Pharmacy, NTUC Health

It brings me great satisfaction to help seniors age with dignity, when they treat the SAC like second home and when they go on to help their peers in need.

Chai Chee Mei, Senior Centre Supervisor, SilverACE (Bukit Merah), NTUC Health

My First Skool provides families with the opportunity to place their children in a safe and secure environment. No child is denied early childhood education due to financial difficulties as we have Bright Horizons Fund to help the families. Our curriculum ensures that the children are developed holistically and ready for primary one.

Sylvia Yeo, Principal, My First Skool at Parkway Parade, NTUC First Campus I provide a series of learning experiences to help my trainees to learn themselves, motivate them to engage in participation and make learning fun for them. Every learning activity ends with a debriefing session for the learners to reflect on the learning activity and its real life application. I always play the role of facilitator as the "Guide On The Side (GOTS)" rather than the "Sage On Stage (SOS).

Abu Backar Mohamed Ismail, WSH Consultant Trainer, NTUC LearningHub

Being with NTUC Link for more than 15 years, what drives my passion is simply how I see my work contributing to more savings for our members.

Patricia Teoh, Senior MIS Executive, NTUC Link

I have chosen a job that I love, and it's not really work when you're having fun, and making a difference. When work and passion come together, it's a masterpiece!

Alice Yeoh, Director, Human Resource & Training, NTUC Foodfare



Board of Directors



- 1. MR LIM BOON HENG Chairman
- 2. MR BOBBY CHIN Deputy Chairman
- 3. MR HENG CHEE HOW Member
- 4. MR LIM KUANG BENG Member
- 5. MS DIANA CHIA Member
- 6. MR STEPHEN LEE Member
- 8. MR KEE TECK KOON Member
- 7. MR TAN SUEE CHIEH
 Group Chief Executive Officer

Group Leadership Team



Left to Right

- 1. MS THERESA SOIKKELI
 Chief Human Resource Officer
- 2. MS CHIA CHEY HUI Chief Financial Officer
- 3. MR KEN NG CEO of NTUC Income

- 4. MR CHAN TEE SENG
 CEO of NTUC First Campus
- 5. MR KWEK KOK KWONG CEO of NTUC LearningHub
- 6. MR TAN KIAN CHEW Group CEO of NTUC FairPrice
- 7. MR TAN SUEE CHIEH
 Group CEO of NTUC Enterprise
- 8. MR SEAH KIAN PENG CEO of NTUC FairPrice
- 9. MR TONY TAN CEO of NTUC Link
- 10. MR CHUA SONG KHIM
 CEO of NTUC Health
- 11. MR PERRY ONG CEO of NTUC Foodfare
- 12. MS ADELINE SUM
 Chief Development Officer
- 13. MS LYNETTE ANG
 Chief Brand & Communications Officer

Shareholders

AS AT 31 DECEMBER 2014

- 1. National Trades Union Congress
- 2. Singapore Labour Foundation
- 3. Air-Transport Executive Staff Union
- 4. Amalgamated Union of Public Daily Rated Workers
- 5. Amalgamated Union of Public Employees
- 6. Amalgamated Union of Statutory Board Employees
- 7. Attractions, Resorts & Entertainment Union
- 8. Building Construction and Timber Industries Employees' Union
- 9. Chemical Industries Employees Union
- 10. DBS Staff Union
- 11. dnata Singapore Staff Union
- 12. Education Services Union
- 13. ExxonMobil Singapore Employees Union
- 14. Food, Drinks and Allied Workers Union
- 15. Healthcare Services Employees' Union
- 16. Housing and Development Board Staff Union
- 17. Inland Revenue Authority of Singapore Staff Union
- 18. Keppel Employees Union
- 19. Keppel FELS Employees Union
- 20. Metal Industries Workers Union
- 21. National Taxi Association
- 22. National Transport Workers' Union
- 23. Natsteel Employees' Union
- 24. Ngee Ann Polytechnic Academic Staff Union
- 25. Port Officers' Union
- 26. Public Utilities Board Employees' Union
- 27. Reuter Local Employees' Union
- 28. Scoot Staff Union
- 29. Sembawang Shipyard Employees' Union
- 30. Shipbuilding and Marine Engineering Employees' Union
- 31. SIA Engineering Company Engineers and Executives Union
- 32. Singapore Airlines Staff Union

- 33. Singapore Airport Terminal Services Workers' Union
- 34. Singapore Bank Employees' Union
- 35. Singapore Bank Officers' Association
- 36. Singapore Chinese Teachers' Union
- 37. Singapore Industrial & Services Employees' Union
- 38. Singapore Insurance Employees Union
- 39. Singapore Interpreters' and Translators' Union
- 40. Singapore Malay Teachers' Union
- 41. Singapore Manual & Mercantile Workers' Union
- 42. Singapore Maritime Officers' Union
- 43. Singapore National Union of Journalists
- 44. Singapore Organisation of Seamen
- 45. Singapore Port Workers Union
- 46. Singapore Press Holdings Employees' Union
- 47. Singapore Refining Company Employees' Union
- 48. Singapore Shell Employees' Union
- 49. Singapore Stevedores' Union
- 50. Singapore Tamil Teachers' Union
- 51. Singapore Teachers' Union
- 52. Singapore Technologies Electronics Employees' Union
- 53. Singapore Union of Broadcasting Employees
- 54. Singapore Urban Redevelopment Authority Workers' Union
- 55. SPRING Singapore Staff Union
- 56. Staff Union of NTUC-ARU
- 57. Times Publishing Group Employees' Union
- 58. Union of ITE Training Staff
- 59. Union of Power and Gas Employees
- 60. Union of Security Employees
- 61. Union of Telecoms Employees of Singapore
- 62. United Workers of Electronics & Electrical Industries
- 63. United Workers of Petroleum Industry

Word of Thanks

This book is the result of the labour and contributions of many individuals. We would like to thank all our colleagues in the NTUC social enterprises who have given their time, energy and insightful comments so freely to make this book possible.

We would also like to thank two families who have taken time out of their busy schedule to participate in our project – they are Mr Marcus Wong and family, and Mr Sam Prasad and family.

Finally, we would like to thank you for your time and attention in reading the NTUC Enterprise Annual Report 2014. We hope that you now have more than a glimpse of our social enterprises and are excited about our work.

PHOTO CREDITS We would like to thank the following organisations for kindly allowing us to use their photographs: 1. National Archives of Singapore for photographs on pages 14-15, 16, 21, 23, 24, 27 and 44 2. Singapore Press Holdings for photographs on pages 18, 19 and 45 3. Ong Teng Cheong Labour Leadership Institute for photographs on pages 4-5, 10 and 11 4. NTUC social enterprises for photographs pertaining to their respective social enterprises

