



**ALL FOR GOOD** 2015



NTUC Social Enterprises  
exist to make lives better  
and more meaningful for  
people in Singapore.

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**CARING**  
FOR THE FAMILY





Good value every day



## Shopping and eating for less

For years, Mr L.K. Leong, 52, kept a tight rein over his personal expenses and lived a near hermit's life by staying home when he was not at work. "When you go out, you have to buy things, and when you buy things, they are very expensive (sic)," he explained.

The recently widowed father of two undergraduates worried constantly about money. "I'm the sole breadwinner in my family as my wife is no longer with us. For me, my savings are very important. I have two children both in university and I am about 10 years from retiring. So, it's always on my mind that my lifestyle can be put on the back burner, so that my children can have a better life," he said.

However, things looked up for him when the "Big Value Bag: Made for Singapore" campaign was launched. This initiative, comprising discounts and savings on daily essentials, cooked food, health products and insurance plans, was specially designed for Singaporeans from all segments of the population to help them manage the cost of living better. The six-month programme, from July to December 2015, gave customers a total of about \$23.4 million in savings.

The Big Value Bag was made for all the right reasons.

- Made to make life more affordable.
- Made to share the burden of everyday essentials.
- Made to stretch everyone's dollar.
- And give more to the community for less.
- Made to make a difference by helping those who need it most.
- Made to make every Singaporean feel good about being Singaporean.
- The Big Value Bag was made for one and all.

**Made for Singapore.**

Look out for Big Value Bag deals at:

FairPrice 
 Foodfare 
 unity 
 income

bigvaluebag.com.sg

**NTUC SOCIAL ENTERPRISES**  
MADE FOR SINGAPORE

“When I heard about the Big Value Bag, I actually made more of an effort to go out... I found myself going to get the \$0.60 coffee/tea at FoodFare and shopping more for groceries. Basically, for my family, we utilized it much more than we expected to,” Mr Leong said. And, with a grin, he added, “I was able to relax and not worry so much about money!”

Another person who found the Big Value Bag helpful was Mr Saravanan Siva, 29. The sole provider for his elderly parents who are afflicted with health issues, Mr Saravanan found the discounts at NTUC FairPrice and Unity particularly useful as he could pick up more groceries and health supplements for the family more frequently.

He said, “Discounts can never be a bad thing, but I guess what’s interesting is that I was able to use it more to provide for my family.” In addition, being able to buy more products also added a certain joy into his life. He said that his parents “like sorting through things. Seeing them smile when they see a lot of ‘*barang barang*’ (things) makes me happy, too.”

Like Mr Leong and Mr Saravanan, Ms Sabrina Bte Ismail, 42, also enjoyed the substantial savings and life-style changes the Big Value Bag offered. With the discounts, she was able to frequent NTUC FoodFare outlets for meals with her relatives, as well as shop for more groceries at NTUC FairPrice stores for her family. Her only gripe was this: “I wish it could have lasted longer,” she said.





Good value every day

## Good meals at a good price!

Residents in Bukit Panjang thronged the long-awaited hawker centre run by NTUC Foodfare when it opened for business at the end of December 2015. And, they have been coming back in droves since.

Yang Kai Sheng, 25, said, “Our area so needs a new food centre... Bukit Panjang Hawker Centre has a lot of food and a great array of dishes. I especially love the western stall and visit it weekly.” He had visited the hawker centre within the first week that it opened, and has now become a regular.

Another regular customer is Mr Rajini Sriraman, 37, who goes there for lunch and packs food home for dinner. “I like the variety and it gives me options.”

The 28 stalls at the hawker centre sell a wide variety of cooked food and drinks including local favourites such as fishball noodles, chicken rice, mee goreng

as well as more exotic cuisines like Vietnamese pho to cater to residents from day to night.

Prices are moderated to ensure affordability, and the prices for two basic dishes per stall are capped to help the price-conscious.

Said Mdm Juliana Bte Haron, 35, who visits the hawker centre three times a week: “I used to go to Greenwich Plaza for chicken rice. But, the price there is pretty steep. So, when Bukit Panjang Hawker Centre opened, I gravitated to the more affordable option here as the taste is pretty similar.”



### The plus side of life

Mdm Goh Chew Lan, 67, makes it a point to use her Plus! card to make bulk purchases at NTUC FairPrice supermarket to earn LinkPoints. She then uses the LinkPoints to “pay” for other purchases at the store. This way, she is able to enjoy more savings and value from her everyday expenditure. “I’ve found the discounts to be good and easy to use,” she said.

LinkPoints issued by NTUC Link’s Plus! Programme can be used by members to offset purchases at over 1,100 participating merchant outlets. Members are also able to redeem rewards online or earn LinkPoints when shopping online.



# CARING FOR THE ELDERLY





Be in good hands



## Perks for pioneers

Ang Mo Kio Hub is a hive of activity for the Pioneer Generation on Mondays. NTUC FairPrice, NTUC Foodfare and Unity Pharmacy, in particular, see a larger than usual volume of customers among the greying population, thanks to Pioneers Monday discounts.

Like many, the Chias make a conscious effort to do their grocery shopping at NTUC FairPrice on Mondays. Mr Chia Fook Yeow, 70, said, “My wife and I plan it such that we come on Mondays to buy groceries for the whole family ... the 3% discount is ‘very hua’ (very good value)”.

Over at Unity Pharmacy, Mdm Norma binte Tengku Muhamed Ally, 77, makes good use of the discounts to buy some cough mixture for herself and her granddaughter. “I can get discounts here on Mondays with my Pioneer Generation card, so, I usually come on Mondays.”

Another Pioneer, Mdm Ruyi Wong, 70, who goes to NTUC Foodfare’s food court on Mondays, said: “I usually eat the breakfast set because it’s cheap and good. I think that NTUC has helped us a little bit with the discounts.”





Apart from offering special discounts, the Pioneers OK! package also started a movement to give Pioneers preferential treatment such as designating special queues and seats just for them. This effort is continuing.

For Mdm Ruyi Wong, she welcomes the priority seats at NTUC Foodfare's food court. 'I come because of the priority seats and discounts. I'm here waiting for my children to come and sit with me, and eat together.'

Pioneers also made use of other exclusive programmes to enrich their lives. Mr Lim Chong Poh, 75, who signed up for NTUC Learning Hub's "Using Applications and Going Online" course, said, "Now I can communicate with my family on my smartphone and use my tablet to Google-search information without having to rely on someone else."



Be in good hands



## A home away from home

A regular morning at the NTUC Health Nursing Home at Jurong West sees some residents at play. Mdm Lee Mai Ngee, 76, throws a ball to her fellow resident and waits for her to catch it. Her playmate misses, but it is no bother. A therapy assistant quickly scoops up the ball and hands it to her. She then tries to throw the ball to another resident.

This ball game is part of the group therapy carried out in the nursing home to aid in the residents' rehabilitation and to encourage interaction.

Mdm Lee said, "Every day the Therapy Assistant teaches us to do different activities. We start at 9:30am every weekday. After exercise, we have lunch and I usually go back to sleep. But sometimes around 2:30pm, I come back to the day area to colour and play bingo with the other residents."



By the afternoon, the residents are bowed over their handicraft work. Mdm Fauziah Bte Ja'afar, 59, one of the residents, said, "Me and my friends, we sit in a group, talk and colour, or draw together."

Mdm Lee and Mdm Fauziah are among the 200 residents living in the nursing home because they have been unable to receive proper care in their own homes. These residents range from the wheelchair-bound to the highly-dependent seniors, who need assistance or supervision for their daily activities. Many of them

also have dementia. Here at the nursing home, the seniors are able to receive medical, nursing and rehabilitative care.

To the families of the residents, the nursing home has provided the much needed service to help them take care of their loved ones. The family of resident Mdm Soh Ting Sung, 97, said of the staff: "Their kindness, dedication, compassion and professionalism have touched our hearts."





**CARING**

FOR THE PROGRESS OF SINGAPOREANS

my  
first sko





## Nurturing children from birth to three



A 3D model of the solar system, complete with the sun and its eight planets, occupy a corner of a classroom. Children no older than three years of age actively simulate rockets and spaceships coursing through space.

This lesson is based on the new relationship-based curriculum designed by early childhood researchers at NTUC First Campus' SEED Institute. Unlike the conventional curriculum, where children learn through teacher-directed activities, children aged zero to three at My First Skool (MFS), Little Skool House and Caterpillar's Cove are now taught lessons based on their interests.

So, if the children should express an interest in the outer space, they will be brought through space in the form of the 3D model of the solar system.

"This child-directed way of teaching not only makes learning experiences interactive and enjoyable for children, but it also

offers limitless scope to what they can learn," said Ms Song Shuang, a Chinese Teacher at MFS@Westgate.

Implemented across all the 140 pre-school centres in 2015, the curriculum also inculcates in children important life skills such as confidence, independence and resilience.

"Ever since we implemented the curriculum, I have seen changes never seen before in children, whether in psycho-social, physical, thinking and communicating," said English Teacher Ms Qamariza Jamaludin. "It never fails to surprise us how much they can learn."

Parents are equally pleased with the new curriculum. Mdm Phyllis Chew said of her two-year-old daughter, Camille Chong: "Her development has really impressed us. It's obviously the amount of contact and communication she has with the teacher that has allowed her to express herself so well, such that her communication ability is so developed for her age."



Good progress through life



## Building character one step at a time

Picture this: A six-year-old boy packs his own bag and reminds his mother regularly that he must not be late for school. In another scene, a nursery pupil helps his mother with the household chores without being asked to. In yet another instance, a four-year-old child is able to wear his uniform himself without assistance.

These are not make-believe stories spun just to warm any parents' heart. These are real-life stories of regular children in MFS.

Ever since the MFS centres implemented Character-Building Programme for over 7,000 pre-schoolers aged four to six in its 120 centres, parents have observed a marked improvement in their children's behaviour. This first-of-its kind curriculum framework, developed by Dr Connie Lum, NTUC First Campus' Group Mother Tongue Languages Officer, aims to inculcate in children values

through their day-to-day activities, so as to nurture them to become caring and socially responsible individuals.

Parents are key partners in this programme to reinforce values at home. Parents will assess and record their child's progress in a specially-designed booklet, eg, if a four-year-old child packs his/her own bag, or wears the uniform without assistance. It is through simple activities that children will learn to be responsible for themselves from a tender age.

Mdm Soh Xin Kai, mother of Koh Zhixun, said, "We are very fortunate that My First Skool places such great importance in character-building. In just a few months, my son's behaviour has improved. He now even helps us with our household chores!"



# Reskilling for opportunities



Mr Kirubakara Rengabashyam, 40, is one satisfied customer. He penned a “thank you” note to his trainer, Mr Soh Thien Thu, upon completion of the NTUC LearningHub course, “Interconnecting Cisco Network Devices Parts 1 and 2”:

*"I'm glad to inform you I have been offered IT technical support position in Sembcorp marine.*

*Thank you for the excellent CISCO training and hiring recommendation."*

Not too long ago, the father of one was in dire straits. He had just been retrenched from his position as a remote assistant in a mechanical engineering job, and was eager to look for another job.

That was easier said than done. Soon, reality set in – he had neither the adequate qualification for jobs that were hiring, nor the relevant skills to find employment in other sectors. He knew that he would have to be reskilled to make a mid-career switch to another field.

That took him to NTUC LearningHub to be trained in Infocomm Technology. His training equipped him with the relevant skills, and he soon received an offer from SembCorp to provide Technical Support. Soon, offers from other companies followed.

Looking back, he said, “After being retrenched I realised that any industry can ‘close shop’ at any time.” He felt that it was critical to remain relevant, and was grateful to NTUC LearningHub’s training, which “provided the solution to my qualification needs.”



**CARING**

FOR THE LOW INCOME





## Rice Garden: Food is good and affordable



Rice Garden, a social outreach project by NTUC Foodfare, serves up nutritious meals of two vegetables and one meat on a plate of white rice from only \$1.50.

Customers who are Comcare cardholders need only to pay \$1.50 for a meal while senior citizens, students, National Servicemen and Union members pay \$2. All other patrons are charged a very reasonable \$2.70.

Mdm Kay Lee Miu, 61, a cleaner who works near the Old Airport Road Food Centre, frequents the Rice Garden stall there. A fiercely independent woman, Mdm Kay works six days a week, from 8am to 4pm, to provide for herself.

She was delighted to find out about the discounts offered at Rice Garden, and would buy both lunch and dinner from the stall almost every week. She said, "With the rising prices, it's almost impossible to get a whole meal for \$1.50. I'm glad to be able to receive such benefits."

Another happy customer is Mdm Helen Kok, a retiree. She frequents the Rice Garden stall in Bendemeer Road. She said, "I come to eat every day because their food is cheap and good. It's also more convenient for an elderly like me".

There are currently 27 Rice Garden stalls spread across different hawker centres in the heartlands and the CBD. By the end of 2016, there will be 40 Rice Garden stalls serving up affordable and nutritious cooked food to help Singaporeans manage their cost of living.



Good progress through life

## Giving students a leg-up

Mr Syaryan Ruziani, 20, is one happy recipient of the bursary offered by NTUC Income's Future Development Programme.

When his father passed away the previous year, the Ngee Ann Polytechnic nursing student started working part-time to supplement his family's finances. "The bursary is a big help in reducing my family's financial load," he said. "I can concentrate more on my studies as I can take a break from working."

Under the Programme, NTUC Income will commit \$2.5 million to help 1,000 needy students in the Institute of Technical Education and polytechnics financially over three years, starting from 2015. The aim is to enable needy students to pursue their education without having to worry about their living expenses or dropping out of school just to support their families.

As part of the programme, Syaryan also learns financial literacy and financial planning, which empowers him to make sound financial decisions. He said, "I have started to make plans in my financial matters."

Now, the future also looks brighter for Syaryan. "I aim to continue working hard so that one day I will be able to provide for my family... I am looking forward to a career in nursing and giving back to the community."



## Sharing and caring

NTUC FairPrice's annual Share-A-Textbook Project has benefitted countless students in the past 33 years. By 2015, the project has collected 3.9 million used textbooks, storybooks, dictionaries, encyclopedias and assessments books for all levels, from primary school level to tertiary level, for students from low income families.

In 2015, Share-A-Textbook Project drew more than 400 volunteers from over 170 supporting partners to work alongside NTUC FairPrice staff. In that year alone, about 20,000 students benefited from the scheme.



# Numbers at a glance



