



# **SEs Caring for You**



The Social Enterprise Development Council (SEDC) was formed in January 2007 to provide a stronger push in developing the NTUC Social Enterprises to be best-in-class. The core mission of the SEDC is to ensure that all NTUC Social Enterprises continue to be competitive and deliver social impact built on financial sustainability.



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Member



The 1969 Modernisation Seminar was a key moment for the Labour Movement. Unionists decided to make a difference beyond collective bargaining. Since then, the NTUC Social Enterprises (SEs) have been set up to meet a few core, enduring human needs:

- Stretching hard-earned wages by keeping costs of basic essential goods down: daily necessities (NTUC FairPrice), pharmacy-related items (NTUC Unity Healthcare), and cooked food (NTUC Foodfare)
- Extending financial security: insuring against financial risks (NTUC Income) and investing in training and development for better employability (NTUC LearningHub)
- Caring for dependents: childcare (NTUC First Campus) and eldercare (NTUC Eldercare)

Today, the NTUC SEs continue to make a difference in the lives of working families in Singapore. Last year, they collectively committed under the SE2015 Vision to make an even greater difference in the lives of an increasingly diverse population of different collars, ages and nationalities. The NTUC SEs intend to do this by aiming for breakthrough, rather than incremental growth in social impact; strengthening foundations for long-term effectiveness; and building more believers among key stakeholders to the SE cause.



### Going For Breakthrough In Social Impact

#### • Scaling up to provide better products and services

In order to deliver breakthrough in impact in response to social needs, the NTUC SEs need to rapidly scale up operations in a financially sustainable way. It is only with scale that they can achieve greater cost advantages, which can then be passed back to customers in the form of lower prices and better quality.

For instance, NTUC First Campus, which opened its 100th childcare centre in October 2011, aims to meet the overwhelming demand for childcare places with its plans to open 50 more childcare centres over the next two years. Apart from maintaining its fees between 10 to 15 per cent below the national median, it will also be innovative in improving the quality of early childhood education. NTUC First Campus has rolled out Project Eureka, which was introduced in August 2011 to create an innovative learning environment for children by incorporating a focused element, such as technology or green education into the curriculum.

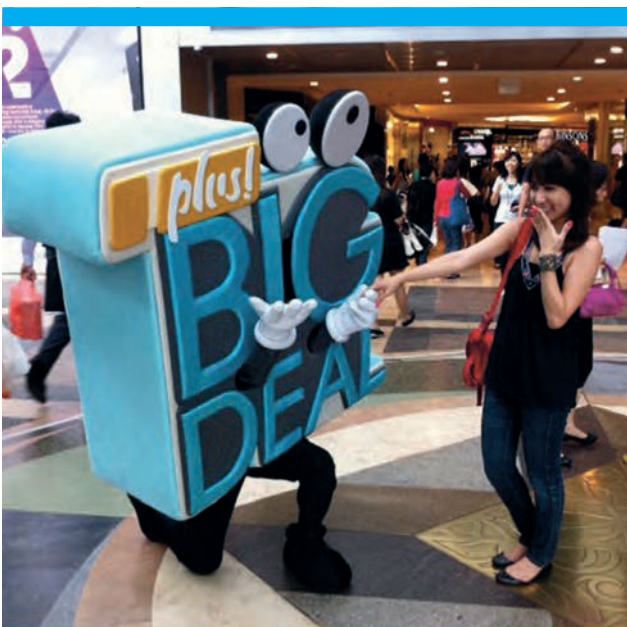


# NTUC Social Enterprises – Making A Difference And Changing Our World



Working families can also look forward to greater convenience at their doorsteps in terms of essentials as SEs such as NTUC Foodfare and NTUC Unity Healthcare open new outlets across the island. They will also look to deliver quality to their customers. NTUC Unity Healthcare is equipping its pharmacists with the necessary expertise to help customers self-manage their chronic diseases more cost effectively while NTUC Foodfare is exploring ways to enhance the dining experience for its customers. NTUC Foodfare opened its first 3-generational food court in Clementi Mall in July 2011, which features customised tables and seats for children in the special family section and a mini playground as well as kid-sized meals for children.

Heartlanders can look forward to more cost effective and quality options within a single location. Mercatus Co-operative Limited was incorporated in 2011 to enable customers to benefit from the products and services of NTUC SEs under one roof. One such example is AMK Hub, where customers can purchase daily necessities from NTUC FairPrice Xtra, dine at the NTUC Foodfare food court, replenish medical



supplies at NTUC Unity Healthcare's pharmacy and even enquire about insurance policies at the NTUC Income branch, all in a single outing.

The expansion of the SEs is not just limited to their physical presence. NTUC Link launched online group discount portal 'Plus! Big Deal' in 2011 to reach out to even more working families, especially the growing segment of social media-savvy Singaporeans in search of a good deal. The new portal offers exclusive deals from spa treatments to travel getaways at heavily discounted prices, thereby allowing working families to further stretch their dollar.

"When we started each SE, there was much to be done. Now, there is still much to be done. Because the core needs we set out to meet are enduring ones. We must continue to nurture this pioneering and fighting spirit, as agents of change in our family of SEs."

**Lim Boon Heng,**  
NTUC Social Enterprise Development Council  
Executive Chairman



Meanwhile flagship SEs NTUC FairPrice and NTUC Income remain committed to serving the needs of the working population. NTUC FairPrice ensures affordable prices of essentials through its basket of everyday low-priced items, house brands and yellow-dot items. NTUC FairPrice's 'two percent discount for senior citizens every Tuesday' scheme continues to be well-received. Last year, senior citizens saved a total of \$2.1 million from their purchases. NTUC FairPrice also gave out more than \$10 million in rebates to their members.

NTUC Income, already the market leader in life, general and motor insurance, pledges to continue to maximise value for its customers across all lines of business. Under its motor insurance division, it recently introduced Orange Force - a fleet of specially selected and expertly trained riders who provide accident-scene assistance to distressed customers. Complemented with a command centre and the latest high tech equipment, NTUC Income has clearly gone a step ahead to provide unprecedented good service to their customers.

## • Engaging the community

NTUC Club spearheads the SEs' efforts in keeping both young and old meaningfully engaged in society through its nEbO community of teenagers and U Live community of active agers. The nEbO community nurtures teenagers to be work-ready, life-ready, and world-ready. With a current base of some 50,000 members, it remains on track to double its membership size to 100,000 by 2015.

## • Meeting new and emergent needs

By 2020, about 600,000 people in Singapore will be aged 65 and above. With a growing ageing population, the Government is putting in place proper infrastructure for aged care and ramping up elderly care services. NTUC Eldercare can complement the Government's efforts in



delivering some of these services. NTUC Eldercare currently operates eight Day Care Centres, which offer active rehabilitation programmes for its clients, as well as three Senior Activity Centres, with another three slated to open in the near future. It is also looking to increase capacity for its caregiver training programmes and home-based services.

Amid growing concerns about inflation, the SEs will also stand by to respond to areas that hit workers hardest. For example, when inflation was at its highest in 2011, NTUC Foodfare held the prices of beverages even as other competitors raised theirs. It also held the prices of basic dishes such as economic rice at its outlets. To help consumers with their everyday needs, NTUC FairPrice stepped in to introduce a five per cent discount for all its house brand items, resulting in customer savings of more than \$3.4 million.

## Strengthening Sustainable Foundations

While the SEs aim to deliver breakthrough in social impact, they must do so on a financially sustainable basis. As such, the SEs will look to bring in the right talent with the right heart to help them achieve their objectives. The SE Group is also currently reviewing its structure to see how it can deploy







its resources more efficiently and effectively within the group to achieve the collective SE2015 Vision of doing more good.

### Building More Believers In The SE Cause

On 5 April 2012, the SE group launched the inaugural NTUC Social Enterprises Care Ambassador Awards at the NTUC Social Enterprises Day to recognise outstanding individuals who exemplify the spirit of care. A total of 17 SE staff were presented with the awards by NTUC Secretary-General Lim Swee Say and the respective Chairmen of the SEs. SE staff who attended the event reaffirmed their commitment to care for their customers, colleagues and working families in Singapore, and therefore continue to Make a Difference and Change Our World.

The importance of keeping up the good work of caring for others is aptly summed up by Social Enterprise Development Council Executive Chairman Lim Boon Heng in his address to the SEs: "We must continue to nurture this pioneering and fighting spirit, as agents of change in our family of SEs, as we move ahead to realise our collective SE2015 vision. Each of you is flying high the NTUC SE flag.

"When we started each SE, there was much to be done. Now, there is still much to be done. Because the core needs we set out to meet are enduring ones. Just as you have heard war stories from the past, you are creating the war stories of today, as you continue to inspire those who come after you with the sense of purpose and pride to Make a Difference and Change our World."



Thanks to a caring marketing agent at NTUC Choice Homes Co-operative Limited, Mr Kelvin Phoon, 32, and Madam Serene Lim, 28, finally have their dream home.

Ms Jean Tan, a Senior Marketing Executive from Choice Homes first met the couple at the launch of NTUC Choice Homes' Privé Executive Condominium (EC) in Punggol in December 2010. Then, the couple found Privé extremely attractive as it was their most affordable option of owning a new property at that point in time. They were also aware that it was more affordable than Esparina Residences, another EC development located in the same vicinity. Furthermore, as Punggol is being actively marketed as the 21st century waterfront town, the Phoons deemed Privé to be the most ideal development to build a dream home.

However, the couple had a problem - their combined incomes of over \$10,000 exceeded the income ceiling requirement for purchasing an EC.

In fact, this was not the first time they faced such a problem. Being in the 'sandwiched' middle class, the couple had not been eligible to apply for new HDB flats for many years as their combined incomes exceeded the ceiling of \$8,000. When the Government announced the increased income ceiling of \$10,000 for HDB Design, Build & Sell Scheme (DBSS) flats in August 2010, the Phoons thought that they would be eligible for it. However, the first DBSS sales launch was to take place in February 2011, and their combined incomes had risen in December 2010 to above \$10,000; so once again, they were not eligible for a new HDB flat.

# A Dream Home At Last



At the same time, they were also not keen to buy private property as they had to contribute significantly to the financial and healthcare expenses for their aged parents, and felt that it would be unwise to do so, given their heavy financial obligations.

Sensing their strong desire for a unit at Privé, Ms Tan appealed on their behalf to the HDB by writing in and clearly stating that the couple only marginally exceeded the income ceiling for an EC, had a low chance of securing a HDB flat and

were unable to purchase private property due to heavy financial commitments.

Within three weeks, HDB replied with good news. They had accepted the couple's appeal and were allowing them to purchase a unit at Privé. Happy at finally being able to own the home of their choice, the Phoons were grateful for the help provided by Choice Homes.

"What lies at the heart of NTUC Choice Homes' mission is understanding every young couple's dream to own their own home."

**May Ng,**  
NTUC Choice Homes Co-operative Limited  
Chairman

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It seemed like an uphill task for Ms Lim Li Khee (first row, third from right), a 19-year-old pre-university student, when she was tasked to spearhead a team to organise NTUC Club's nEbo Youth Entrepreneurship Symposium (YES) 2011 event. As someone with a reserved personality, having to manage a team of people with very diverse working styles was something new to her. Furthermore, Ms Lim had also never organised an event on a scale as this. This made the challenge a really daunting one for her.

Enter NTUC Club staff Cindy Tan, a mentor for the YES 2011 organising team. Ms Tan was quick to notice that Ms Lim faced difficulties in organising the event. She went in to assist and was prompt in identifying Ms Lim's strengths and weaknesses. Driven by her strong passion for youth development, she went beyond her call of duty to ensure that Ms Lim would be able to pick up on the leadership and team management skills which she lacked at that time.

Ms Tan constantly provided well-thought out suggestions on how youth members could improve the concept of the event. She continued to be a strong source of encouragement and guidance, patiently giving advice, and even made room for Ms Lim and her team to make mistakes as they went about preparing for the event. Ms Lim was grateful for the experience and felt that it made her learning process a less stressful one. She also regarded Ms Tan as a friend to the team as she never talked down to them.

The comfort and assurance that Ms Lim received from Ms Tan helped successfully see her through the challenging period. Although the event has passed, the extent of concern and care shown by Ms Tan remains etched in Ms Lim's heart. In fact, she was so moved by the experience that she presented Ms Tan with a Teacher's Day card, looking up to her as one of her teachers who believed in her and her team, and regarding her not just as a mentor but a friend.

# More Than A Mentor



"NTUC Club has many passionate staff who sincerely care about engaging our members. Their commitment to go the extra mile to meet members' needs is what makes Club an organisation that cares for all."

**Yeo Khee Leng,**  
NTUC Club  
Chief Executive Officer

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# Adding Life To Years

70-year-old Ang Kiam Teng's life was transformed for the better after joining NTUC Eldercare Co-operative Limited's Silver Circle (Taman Jurong) day care centre.

When Mr Ang first joined the day care centre, he was very quiet and reserved. He expressed no interest in the activities and would sit quietly in a corner for hours. At first, the staff in the centre thought that his inactiveness was due to his physical limitations – he lost much of his memory and functional ability after an operation to remove part of his brain due to cancer.

However, Madam Jasmine, a Therapy Aide with the centre, did not want to see Mr Ang in this state and was determined to help him. She went the extra mile and intentionally accompanied Mr Ang on the van that brings him home so that she could get a chance to talk to his wife who would usually wait for him at the void deck.

Through their regular conversations, Madam Jasmine found out that Mr Ang was a businessman prior to his sickness and was managing a store in the Redhill market. However, his sickness proved to be too great a blow to him and caused him to become withdrawn. Even when his children and grandchildren visited him, he found it difficult to interact with them.

Armed with this knowledge, Madam Jasmine took the extra effort to engage Mr Ang and constantly thought of creative ways to do so. As Mr Ang is very good in Mathematics, Madam Jasmine would often gather a few other seniors and engage them in a role play activity called the 'buying and selling' game. The seniors enjoyed it, and began to talk about how the items were sold in the past as well as the 'old prices'.

This activity managed to capture Mr Ang's interest as he was able to share his experience of managing a business with the other day care users. With much

encouragement and thoughtful words from those around, Mr Ang was also more motivated to do his physiotherapy sessions and his mobility improved too.

Today, Mr Ang is able to walk independently with his walking stick and is also more cheerful and confident. He also better enjoys the family time he has during weekends when his children and grandchildren visit.

He also enjoys coming to the centre because he feels that everyone cares for him. His family members are also happy that he has regained his strength.



"We are truly blessed to be supported by a team of caring and passionate staff. Jasmine's positive attitude and professionalism in her work is an example of how the team upholds the mission and core values of Eldercare in helping our seniors lead happy, meaningful and dignified lives."

**Lim Sia Hoe,**  
NTUC Eldercare Co-operative Limited  
General Manager

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**General Manager**

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# Sunshine After The Rain

## About FairPrice Foundation

As a social enterprise whose founding mission is to moderate the cost of living in Singapore, NTUC FairPrice has continued to care for the community by supporting community initiatives and through corporate giving. Customers know that part of every dollar they spend with NTUC FairPrice goes back into helping the community. In 2008, NTUC FairPrice set up the FairPrice Foundation to further its corporate giving and mission to "Provide a Better life for the Community". The Foundation's three strategic thrusts are to help the poor and needy better their lives, foster nation building and community bonding, and advance the welfare of workers. The Foundation is a registered charity fully funded by NTUC FairPrice. Since its inception in March 2008, FairPrice Foundation has contributed over \$32 million to provide a better life for the community, focusing on relieving the burdens of needy families. Of this amount, some \$13.5 million has been donated to the U Care Fund to help low-income workers and their families. In the last financial year, FairPrice Foundation touched the lives of over 100,000 families under the care of welfare organisations such as the Community Chest, Ren Ci Nursing Home and the Society for the Physically Disabled, including beneficiaries supported by the U Care Fund and NTUC Eldercare Co-operative Limited.

With the care and support of NTUC FairPrice Co-operative Limited, Mr Mohamed Hairi Bahari, a Food, Drinks and Allied Workers' Union (FDAWU) branch union leader had the courage to brave many of life's challenges.

As sole breadwinner of a family of eight that included his wife, four sons aged 10 to 22 and elderly parents-in-law, the 52-year-old technician would often put in long hours of work to provide for his family.

Two years ago, Mr Hairi was diagnosed with kidney failure and had to undergo dialysis treatment thrice a week. His son, meanwhile, was diagnosed with epilepsy that required constant care and costly treatment.

This came as a heavy blow for Mr Hairi and his family. Faced with such trying times, Mr Hairi persevered undeterred as he sought to make ends meet for his family.

Things changed for the better when Mr Hairi learned about the

"Breadwinner-We Care, U Care" community campaign organised by NTUC FairPrice in partnership with the U Care Fund. It rallied support for breadwinner union members faced with similar difficulties as Mr Hairi, and showed appreciation to them for tirelessly providing for their families.

A total of \$1.35 million was donated to FairPrice Foundation in aid of low-income breadwinners and their families. The money provided much-needed financial relief for Mr Hairi as he continues to provide for his household.

Despite his challenging situation, Mr Hairi regularly gives back to the community and actively volunteers his time to help the needy and the disabled. Through the help that he received, he feels there is now "sunshine" in his life. He is grateful to NTUC FairPrice and FairPrice Foundation for appreciating and caring for breadwinners like him, as well as FDAWU and the U Care Fund for supporting him and his family.



"FairPrice cares about the well-being of families in Singapore. Besides doing our best in providing for their daily needs, we go beyond business by extending that little extra help to families in need where we can."

**Tan Kian Chew,**  
NTUC FairPrice Co-operative Limited  
Group Chief Executive Officer and  
FairPrice Foundation Director

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# Breaking The World Of Silence

By enabling a student to learn to the best of his ability, she epitomises what it really means to be a teacher. But the way in which Ms Gillian Neo went about helping her student is nothing short of extraordinary.

When Ms Neo was a teacher at My First Skool, the childcare arm of NTUC First Campus Co-operative Limited, she noticed that one of her students became anxious whenever he heard the sounds of toys being washed. He was also withdrawn, spoke very little and could not express himself well.

Having parents with hearing disabilities, two-year-old Yen Tay has lived in a world of silence since birth, and thus had a hard time adapting to the childcare centre's environment of sound.

With permission from the centre's principal, Ms Neo made a home visit to the family to help the child overcome his anxieties. At the visit, Ms Neo communicated with the child's mother by writing. The mother expressed her wish to be able to

read to her child and hear him sing. The mother understood the importance of education but had difficulty coaxing her son to go to the childcare centre.

To help her with this, Ms Neo offered to ferry Yen from his home to the centre every day. At 8am every morning, she would reach the child's home and spend some time playing or watching television with him before bringing him to the childcare centre. She also further encouraged Yen by letting him bring along a favourite toy or book.

Over time, Yen's interest in education grew and he was motivated to go to the childcare centre. Ms Neo also constantly reminded him that while he communicates with his parents using hand gestures at home, he should express himself verbally with his peers in the childcare centre. From a boy of few words, Yen was soon able to express himself and relate to others confidently.

Ms Neo also made the extra effort to learn sign language from Mrs Tay so that she could better communicate with her and Mr Tay, as well as understand the needs of the child better. She also shared Yen's situation with the students at the childcare centre to help them understand the challenges faced by those with disabilities. This helped to inculcate in the children the need to be inclusive and develop compassion for the less fortunate.

Today, Ms Neo is a Principal at My First Skool childcare centre in Ang Mo Kio. While continuing to care for the children in her current centre, she also cares for her colleagues, the community and the environment.





"Fulfilling the promise of each child. This is the vision of NTUC First Campus. We have more than 2,100 teachers and support staff working closely to create joyful and inspiring early learning experiences. Our goal is to help every one of the 9,000 children grow up to be healthy and happy as well as have the best possible head start in life. Gillian is one of the many passionate early childhood professionals at NTUC First Campus who are highly committed to this mission. We are proud of Gillian and all our staff who work tirelessly to make a difference to our parents and children."

**Chan Tee Seng,**  
NTUC First Campus Co-operative Limited  
Chief Executive Officer

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# Making Everyday Extraordinary

Madam Wong and her husband never imagined they would have a good dining experience at the NTUC Foodfare Co-operative Limited food court in Sembawang near their home. At the ripe old age of 80, it was a daily struggle for Madam Wong and her 76-year-old husband to scurry for empty seats during peak hours and walk the distance to queue and buy their food. Making matters worse was the fact that her husband also has difficulty walking.

Today, the elderly couple enjoys an extraordinary dining experience every time they are at NTUC Foodfare thanks to an act of kindness of a total stranger - Ms Cynthia Toh, a Retail Operations Trainee at NTUC Foodfare.

Almost on cue at 12 noon daily, when Madam Wong and her husband visit the food court, the friendly Ms Toh would always greet them with a big warm smile before helping them look for seats, even during the peak hours. Noting their difficulty in walking, she will then attentively walk Madam Wong and her husband to their seats and go the extra mile to buy their meals for them. She even recommends nutritious food choices for them to try knowing they are both diabetic and prefer healthier options, including the fish soup which Madam Wong loves. She will then deliver it to their table with a smile.



In fact, with such a pleasant and comfortable dining experience to expect every time, Madam Wong looks forward to having lunch with her husband at Foodfare every day.

Ms Toh's act of kindness and thoughtfulness has also touched the heart of other NTUC Foodfare patrons, including Ms Alisha Teo. Having heard about Ms Toh from her parents, she accompanied her parents to NTUC Foodfare's food court during her off day to thank Ms Toh personally for taking care of her elderly parents when they have meals there. She was

pleasantly surprised when she saw Ms Toh helping yet another customer in need with her trademark smile. Ms Teo was full of praise for Ms Toh's actions and moved by her sincerity in helping others.

When asked what motivates her to help people in need, Ms Toh says it gives her a sense of purpose and meaning whenever she helps someone, especially the elderly who tend to be shy to ask for help. She also wants customers to always feel happy and comfortable when they sit down for a meal.

"Kindness, graciousness and compassion are the defining characteristics that Cynthia Toh has consistently demonstrated as an exemplary staff and that shows she truly understands that our Co-operative's impact goes beyond providing good and affordable food. Our business is about serving people because we care."

**Perry Ong,**  
NTUC Foodfare Co-operative Limited  
Chief Executive Officer

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When Mr Jason Lim lost his life after the lorry he was driving fell off a barge into the sea on 10 December 2011, NTUC Income Insurance Co-operative Limited tapped its Income Family Micro-Insurance Scheme (IFMIS) to offer financial assistance to his family. Under IFMIS, NTUC Income pays out \$5,000 when the main caregiver of families with young children passes away or becomes totally and permanently disabled.

Said NTUC Income Chief Executive Tan Suee Chieh: "IFMIS was launched specifically to provide free insurance to low-income Singaporean households similar to Mr Lim's. When I read in the media of the plight of this family with four children, I thought they are likely to be beneficiaries under IFMIS. As it turns out, they are. The payout of \$5,000 may seem small to some but it does make a difference to such families, especially in times like these."

Mr Lim's mother and his wife shared that the money would be used for the children's education and lighten the family's financial burden.

In January 2012, NTUC Income made the caring decision to make a special payout of \$15,000 to the family of Lee Yu Heng after the Primary 4 boy passed away from an accident outside his school.

NTUC Income made the payout under the Student Protection Plan (SPP), which insures students for death, disability and medical expenses arising from accidents, even though it was not legally bound to do so. At the time of the accident, the SPP contract between Yu Heng's school – Sembawang Primary School – and NTUC Income had not been finalised. But NTUC Income chose to honour the contract since there was evidence that it was already selected as the insurer.

# Putting People Before Profits



"We spent a lot of time debating this case. We want to put people above process and outcomes above practice. But we also wanted to be careful that our decision will not be used against us in the future. In the end, compassion and the extenuating circumstances of the case were the compelling forces, and we acted in accordance with the full spirit of a social enterprise."

**Tan Suee Chieh,**  
NTUC Income Insurance Co-operative Limited  
Chief Executive Officer, on the exceptional SPP  
payout to the family of Lee Yu Heng

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# Exemplary Training to Secure A New Job

For the past 30 years, Mr Selvam (on right) has been providing for his family as a contract despatch rider. When he met with an accident recently, his left ankle was fractured and he had to be on medical leave for a long time, leaving him with no income.

As a result of the accident, Mr Selvam could no longer be a despatch rider, and was forced to look for another job to feed his family of four, including his 16-year-old son and 17-year-old daughter who are in Secondary School.

With the help of the Community Development Council (CDC), he took the Basic Licensing Unit course, which is a part of the WSQ Certificate in Security Operations (CSO), in the hope that he could land a job as a security officer. Even though Mr Selvam grasped the concepts, he failed the modules because he did not fully understand what the examiners were asking. Devastated, he wrote in to appeal.

Mr George K Krishnan (on left), a Senior Trainer at NTUC LearningHub Private Limited, received Mr Selvam's email of appeal. He called Mr Selvam immediately to encourage him not to lose hope and asked him to consider retaking the licensing course. To build up his confidence, Mr Krishnan constantly sent Mr Selvam encouraging text messages.

Mr Selvam heeded Mr Krishnan's advice and appealed for a re-test, and was given the opportunity to take it at NTUC LearningHub. He also attended a one-week refresher course conducted by another trainer which reinforced the concepts required for the re-test. Going above the call of duty, Mr Krishnan visited Mr Selvam's home at Serangoon Road and gave him extra coaching for one to two hours every day, after office hours, for an entire week, even though he was not his trainer at that time.

With the extra coaching and constant encouragement from Mr Krishnan, Mr Selvam understood the curriculum better and retook the test, which consisted of an oral examination and role play, with confidence. All the help and support from Mr Krishnan plus Mr Selvam's own hard work and commitment paid off, and Mr Selvam did very well for the re-test.

With his WSQ certification, Mr Selvam can now look forward to a brighter future.





"There are many good employees at NTUC LearningHub, but an exemplary employee like George who cares and goes the extra mile makes us different from other training providers. Our trainers not only conduct training but also act as friends and mentors to the trainees. With George's help, Selvam was given a second lease of life as he gained a new skill set to embark on a career in the security industry."

**Zee Yoong Kang,**  
NTUC LearningHub Private Limited  
Chief Executive Officer

#### Board of Directors



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# Making A Meaningful Wish Come True

Some wishes do come true. For Mr Jackson Tan, an NTUC Plus! member, having his wish granted was especially meaningful as he was able to present his hearing-impaired wife with the gift of hearing better.

This was made possible when Ms Tania Sim (2nd from right), a marketing manager with NTUC Link Private Limited, came up with the idea of a Plus! Facebook contest to engage the public. The contest Wish Upon a Click! had participants submit their wishes, and the shortlisted wish with the highest number of votes would be fulfilled by NTUC Link.

The inaugural round of Wish Upon a Click! in June 2011 saw Mr Tan, a Support Engineer, garner the highest number of votes. His wish was to get a new pair of hearing aids for his wife, Madam Kristy Liew, 28, who is severely hearing-impaired.

On contacting Mr Tan after the contest, NTUC Link learnt that his

wife needed a more powerful pair of hearing aids that cost much more than a normal pair - \$3,644 compared to a few hundred dollars. The amount exceeded the budget allocated for the Wish fulfilment. However, on learning about Madam Liew's plight, NTUC Link promptly increased the budget to enable Mr Tan to buy the hearing aids she needed.

On the day of Madam Liew's fitting at the Audiologist's office, an NTUC Link staff went down to personally present the prize to the overjoyed couple. With her new pair of powerful hearing aids, Madam Liew is looking forward to experiencing new sounds and listening to the first cries of her future baby.

What started out as a small idea from Ms Sim and NTUC Link has made a big positive difference in the lives of a couple. It was a gift that brought as much joy to the receiver as to the giver.



"Customers of the NTUC family of Social Enterprises are our priority. NTUC Link strives to make a difference by helping working families get more value from everyday expenditures through the Plus! rewards and loyalty programme. We are also creating a culture of care, where employees are encouraged and supported when they go out their way to meet members' needs and help the disadvantaged."

**Tony Tan,**  
NTUC Link Private Limited  
Chief Executive Officer

#### Board of Directors



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# A Voice For U

Set up in 1997 to provide affordable, quality media services to the Labour Movement family, NTUC Media Co-operative Limited's printed publications reach all of Singapore.

NTUC Media is responsible for the traditional Labour Movement staple "NTUC This Week" which brings Labour news each week as well as print magazines "Lifestyle" (English & Chinese) and "Next" for workers, members and families.

By reaching nearly half a million readers every month, NTUC Media has morphed into a new role – that of storyteller and friend. Besides being an entertaining read, the magazines feed information about aid schemes, and give members a presence to express feelings and share experiences. Our publications lightly connect members, the public and the Labour Movement.

To meet the SE2015 Vision of expanding social impact, NTUC Media's print magazines are now more streamlined with "Lifestyle" (English) focusing on PMEs (Professionals, Managers and Executives) while "Next" and "Lifestyle" (Chinese) cater to families and active agers.

"Next" in partnership with U Live, is adding zest to the lives of members aged 45 up. Highlighting possibilities for working and learning as well as staying healthy and maintaining relationships, it celebrates the second half of life. It features dynamic interviewees, interesting activities, travel destinations, and encourage staying relevant.



Our magazines serve as information and entertainment sources as well as channels for members and readers to share their hopes, woes and successes. Former "Lifestyle" (English) Managing Editor Tan Shee Lah (2nd from left) is one who personifies this belief.

Ms Tan, who is now the Managing Editor of "Next", featured Carolyn Lim who was struck by lightning when she was a healthy 27-year-old English teacher. The accident left her paralysed, with a bad squint, and unable to speak. By sharing how the love of her parents and boyfriend pushed her to stagger to her feet and regain speech, she inspired many

readers. The story led to Ms Lim appearing on a MediaCorp show, as a guest speaker at her alma mater Raffles Girls' School, writing an autobiography, and seeing a future. It triggered compassionate responses from readers who offered help, well wishes, and even writing assignments.

NTUC Media's mission as a two-way conduit between the Labour Movement and its members will grow as it harnesses the power of new media to reach more people. Besides the current activity on U Portal, plans are underway for speedier engagement through e-magazines.

"NTUC Media cares for people in a very different way. Through the wide reach of its stable of publications and new media platforms, it is able to tell people's stories and situations and connect them to other people, connect them to information and provide deeper insight. We are thankful to have staff who understand the tremendous power of such extensive communication and use it to help better people's lives and livelihoods."

**Dr Christopher Chia,**  
NTUC Media Co-operative Limited  
Executive Chairman

#### Board of Directors



**Executive Chairman**  
Christopher Chia



**Director /  
Managing Director**  
Shona Tan-James



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For nearly 15 years now, NTUC Thrift and Loan Co-operative Limited has been actively advocating and inculcating the virtues of saving and savings for a rainy day. Union members have benefitted both from the higher interest yield and in times when members were in between jobs, savings to tide them over when there was financial lack.

Founded by the Labour Movement in August 1998, membership, savings and fixed deposit investments recorded good growth. As of 28 February 2012, membership roll stood at 108,975 with \$ 60 million assets under management. Encouraged to set aside small sums each month into their savings account, members have reaped the benefit of higher savings interest and others sought temporary financial support drawing upon their savings to tide over unexpected financial emergency. For instance, a member recalled with much relief that he had set aside a fixed deposit investment with NTUC Thrift and Loan. When his mother was hospitalised for an urgent medical operation, the fixed deposit investment was used to pay for the unexpected and costly medical bill.

Promoted by unions including Chemical Industries Employees' Union (CIEU), Metal Industries Workers' Union (MIWU), Singapore Port Workers' Union (SPWU), Healthcare Services Employees' Union (HSEU) and United Workers of Electronics and Electrical Industries (UWEEI), as a union membership benefit, members were encouraged to participate in the En-bloc Savings Scheme, a regular monthly save-as-you-earn programme specially tailored for members from ordinary branch.

For members' convenience and to promote long term commitment to the savings programme, the En-Bloc Saving Scheme was made portable and run independently of the employer organisation as long as the individual remains a member of the union. The scheme has proved helpful as members do change employers over time but as long as they remain a union member, they may continue with the savings plan uninterrupted.

NTUC Thrift and Loan has contributed to the U-Care fund and supported several fund raising programmes to raise funds for the less fortunate and the needy.

# Shelter For A Rainy Day





"Despite a challenging business environment, Thrift remains true to its primary mission supporting programmes for union members to promote saving and savings for future financial emergencies."

**Daniel Tseng,**  
NTUC Thrift and Loan Co-operative Limited  
Chief Executive Officer

#### Board of Directors



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Mr Melvin Teo is a regular customer at Unity Pharmacy, and more so recently because of the very special care shown by pharmacists Sean Ang (2nd from right) and Leng Yew Fei (centre).

One evening, the wheelchair-bound customer visited Unity Pharmacy, the pharmacy brand of NTUC Unity Healthcare Co-operative Limited, to check on catheters. He subsequently realised that his friend had left him alone in the store. Mr Teo then asked Mr Ang, the pharmacist on duty, if he could help wheel him back home as he stayed nearby. Mr Ang agreed, and when he finished work at 10.30pm, he took Mr Teo home. On their way back, Mr Teo revealed how a work-related accident left him paralysed from the neck down.

When they reached his one-room flat an hour later, Mr Teo complained of breathing difficulties. Mr Ang helped him with his medication and decided to stay on to see if his condition would stabilise. That was when Mr Teo had his first epileptic attack for the night. When the attack did not subside, the pharmacist decided to administer medication.

At 11.50pm, Mr Ang called his colleague, Mr Leng, to check if he had missed out anything. Although he had to start work early the next day, Mr Leng offered to help. When he arrived, both pharmacists administered an external catheter to connect to the urine bag and continued to monitor Mr Teo's condition. At 2am, Mr Teo had a second epileptic attack. Medication was again administered, and by 3.15am, he started to recover.

The pharmacists left Mr Teo's house at 5.30am. They took a set of his house keys so that they could come back to check on him the next day. At the same time, Mr Ang left a note for Mr Teo's friend to let him know that they had used some of the medical supplies so that they could be replenished later.

The next day, Mr Leng called Mr Teo during lunch time, and also checked on his condition at night, after work. Although Mr Teo had no recollection of what had happened the night before, he thanked them for their care and concern.

A few weeks later, Mr Teo was well enough to visit the Unity Pharmacy for his usual supplies. These days, he would also just drop by to greet the two pharmacists. Mr Teo has become more than just a customer to Unity; he is now a friend.

# From Regular Customer To Good Friend



"The foundation on which NTUC Unity Healthcare operates is to care for people, from customers to staff. As Singapore's largest healthcare social enterprise, we are very focused on the health and wellness of our community. Our staff will continue to put the customer's well-being at the heart of their decisions. Our customers can continue to expect value from us. NTUC Unity Healthcare will continue to strive to be Singapore's preferred healthcare and wellness partner."

**Steven Lye,**  
NTUC Unity Healthcare Co-operative Limited  
Deputy Chief Executive Officer

#### Board of Directors



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