

*Making a
Difference
Touching Lives*



ANNUAL REPORT 2019

The NTUC-U Care Fund is the charity arm of the Labour Movement that aims to better the welfare of our low-income union members and their families.

Through various assistance programmes, the Fund has supported many low-income families by defraying their cost of living and their children's school expenses as well as for the caring for the elderly. For more information of the Fund's programmes, please visit www.ntuc.org.sg/ucare.

NTUC U-Care Fund obtained the Charity and Institution of a Public Character (IPC) status on 1 Nov 2009.

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IPC Number:	IPC 000681
UEN:	T09CC0008D
Registered Address:	NTUC Centre 1 Marina Boulevard, 10-01 One Marina Boulevard Singapore 018989
Banker:	Overseas-Chinese Banking Corporation Limited
External Auditor:	Deloitte & Touche LLP
Internal Auditor:	BDO LLP

The NTUC-U Care Fund audited financial statements for FY 2019 are available on www.ntuc.org.sg/ucare

Vision

A trusted and caring Labour Movement that makes a difference and touches lives.

Mission

To be a caring Labour Movement that helps improve the lives of our low-income members and their families; supports needy children and youths in their pursuit of excellence; and provides assistance to the elderly in a meaningful way.

Purpose

Supporting Low-income Members

through assistance programmes to support their living expenses in times of need

Champion for Children & Youth

by helping them to excel and levelling up their playing field

Caring for the Elderly

through supporting Eldercare Trust

Cultivating Spirit of Giving and Volunteerism

through active engagement with stakeholders in community service projects



Chairman's Message

Making a Difference ~ Touching Lives

2019 was a special year for NTUC-U Care Fund.

Born during the last downturn year in 2009, the Fund has seen a grand total of some \$140 million raised over the decade, benefitting an average of 24,000 union members and 26,000 children every year with its broad range of assistance programmes.

Last year, we celebrated its 10th anniversary at our U Care Charity Dinner, not only for the cumulative amounts raised but more so for the continuously strong support we have received from our donors as well as the great camaraderie we built as one big U Care family. We were honoured to have the President of Singapore, Madam Halimah Yacob grace the event with her presence to celebrate this milestone. We not only raised more than \$10 million at the Charity Dinner, we also saw new sponsors such as CapitaLand Hope Foundation, whose \$500,000 donation made it possible for yet another new programme CAP+Ure (CapitaLand – U Care Resilience & Enablement Fund) to be introduced to help union members who are affected by sudden loss of income.

At U Care Fund, the team continuously look at ways to provide assistance for union members and their family in a relevant and appropriate manner. Besides the various financial assistance programmes rendered along our 10-year journey, the Fund was also entrusted with funds from the President's Challenge, designed to reach out to eligible members beyond giving financial assistance. The LIFT-UP Pathfinder initiative is one such programme, where we work with volunteers from the unions and e2i to help vulnerable families better prepare themselves in their journey to upgrade their skills, plan their careers and ultimately, effect a more sustainable change as a family. The Fund is moving in tandem with the times and is looking at digitalizing some of our traditional assistance programmes for better efficiency and ease of implementation.

Our work is like a race without a finishing line. Sometimes we are faced with unexpected turns of events resulting in new emerging needs. The COVID-19 pandemic has hit us fast and furious. While the Government has put in various measures to mitigate the impact on businesses and workers, it is anticipated that the impact will be pervasive and leave a lasting effect on the economy. Amidst this unprecedented situation, we stay committed to providing support to affected members and urge for more donors' support where possible to help our members ride through mounting challenges ahead. We overcame the last crisis, we will overcome the present one together.

My deep appreciation goes to my fellow Board of Trustees for their invaluable contributions to the U Care Fund. On behalf of the current Trustees, Management and Staff, I would like to take this opportunity to express our gratitude to Mr Othman Haron Eusofe, Mr Teo Yock Ngee, Mr Tong Chong Heong, and Mr Douglas Foo, who have recently stepped down from the Board, for their insightful advice and dedicated service.

The last 10 years have been memorable. Let us invite you to continue to the journey with us in advancing our Cause for the next 10 years.

Thank you!

Yours sincerely,
David Wong Chin Huat



NTUC-U Care Fund Board of Trustees



David Wong Chin Huat
Chairman since 1 Nov 2011
Member since 1 Nov 2009
2/2



Yeo Chun Fing
Treasurer since 3 Apr 2018
Member since 3 Apr 2018
2/2



Teo Yock Ngee
Member since 1 Nov 2009 till
1 Nov 2019
2/2



Othman Haron Eusofe
Member since 1 Nov 2009
till 1 Nov 2019
Chairman of Audit Committee
1/2 ; 1/1



Terry Lee Kok Hua
Member since 1 Nov 2009
Deputy Chairman of Audit Committee
2/2 ; 1/1



Tong Chong Heong
Member since 6 Dec 2010
till 1 Nov 2019
Member of Audit Committee
2/2 ; 0/1



David Ong Kim Huat
Member since 6 Dec 2010
Member of Audit Committee
2/2 ; 1/1



Douglas Foo Peow Yong
Member since 6 Dec 2010
till 1 Nov 2019
0/2



Michael Tan Eng Hin
Member since 6 Dec 2010
2/2



Tong Kok Yeo
Member since 6 Dec 2010
1/2



Tan Hup Foi
Member since 24 Nov 2011
Member of Audit Committee
1/2 ; 1/1



Hawazi Daipi
Member since 1 Jul 2016
1/2



Intan Azura Binte Mokhtar
Member since 1 Jul 2016
2/2



**Karthikeyan
s/o R. Krishnamurthy**
Member since 18 Jul 2016
Member of Audit Committee
0/2 ; 0/1



K.Thanaletchimi
Member since 18 Jul 2016
Member of Audit Committee
2/2 ; 1/1



Chak Kong Soon
Member since 1 Nov 2018
2/2



Kho Choon Keng
Member since 1 Nov 2018
2/2



Jason Leow
Member since 1 Nov 2018
2/2

Board Meetings Held: 27 May 2019 and 3 Oct 2019
Audit Committee Meeting: 22 Apr 2019
Board of Trustees attendance is denoted as
(no. of Board meetings attended) /2 ; (no. of Audit Committee meeting attended) /1
Quorum was observed in all the meetings



Administration and Governance of NTUC-U Care Fund

The NTUC Central Committee shall approve the overall policies and regulations for the use of the Fund and shall delegate the executive functions to the Board of Trustees. The Board of Trustees shall execute these policies through the Care and Share Department.

The functions of the Care and Share Department shall be to:

- Process, consider and approve applications for aid, assistance or sponsorship by the Fund in accordance with the guidelines decided from time to time by the Central Committee and the Board of Trustees;
- Report on its activities to the Board of Trustees three times a year and whenever required by the Board of Trustees; and
- Report on its activities to the Central Committee once a year and whenever required by the Central Committee.

The Director of Finance of the Congress is accountable for the management of tax deductible donations collected and will also act as the contact point with the Commissioner of Charities.

Financial Management and Controls

The administration and control of the Fund is managed by appointed staff of the NTUC-Administration & Research Unit (ARU)'s Finance Department who will ensure full compliance of disbursement and collection of Fund. The NTUC-ARU Finance Director provides financial oversight and control of all financial records of the Fund.

Human Resource Management

There is no staff employed by NTUC-U Care Fund. The executive and secretariat staff are full-time employees of NTUC-ARU who oversee the operations of the Fund's activities and programmes.

Marketing and Administration

The Director of NTUC Care and Share Department supports the Board of Trustees in strategic planning and oversight. NTUC-ARU Care and Share Department staff provides administrative and secretariat support in the operations of the Fund's programmes and activities.

Reserve Policy

Unutilised allocation of funds from the preceding year or surplus arising from the current year's fundraising efforts shall be added to the Fund's Reserves.

Investment Policy

Funds not required for working capital during the financial year are invested in AAA rated Singapore Government bonds or Singapore Statutory Board bonds. This is guided by the NTUC Investment Committee.

Whistle-blowing Policy

Whistle-blowing channels have been put in place to reinforce NTUC-U Care Fund's commitment to uphold good transparency and disclosure practices.

Conflict of Interest Policy

For purpose of better governance, accountability and transparency, all Board members are required to make an annual declaration of any potential conflict of interests on a regular, need-to and earliest opportunity basis. Conflicts of interest are also managed through excluding staff and Board members from discussions and decision-making where there is a conflict of interest. All decision-making processes, declarations and where conflicts of interests are handled according to the procedures outlined in the U Care Fund's Policy on Conflict of Interest, will be documented in the meeting minutes.

More information on the Code of Conduct, Whistle-blowing Policy and Conflict of Interest Policy are available on www.ntuc.org.sg/ucare.

Board Committee - Audit

The Audit Committee facilitates the external and internal audit of the Fund and assists the Board to obtain independent information about the Fund's activities. The Treasurer shall not concurrently chair the Audit Committee.

The Audit Committee's responsibilities include the following:

- a) To oversee the financial reporting and disclosure process, and monitor the choice of accounting policies and principles
- b) To review the audit plans and reports of the external auditors and internal auditors, and considers the effectiveness of the actions taken by management on the auditors' recommendations
- c) To report to the Board of any financial irregularities, concerns and opportunities

NTUC-U Care Fund Regulations (Extract)

In exercise of the powers conferred by Article 3(ii)(i) and Article 14(ix) of the Constitution of the National Trades Union Congress, the Central Committee of the National Trades Union Congress set up an NTUC-U Care Fund on the clear understanding that the corpus and income to the said Fund shall be administered by the National Trades Union Congress for such purpose as are defined in the NTUC-U Care Fund Regulations.

The objects of the Fund shall be to:

- (a) Promote the welfare of the members and of the trade union movement in Singapore and of the families of the members;
- (b) Participate, aid and assist in social, economic or educational programmes and undertakings relating to the development of the trade union movement in Singapore;
- (c) Assist members of the trade union movement in Singapore and of the families of the members by way of grants, vouchers or otherwise;
- (d) Provide bursaries, scholarships and / or fellowships for the children of members of trade unions affiliated to the National Trades Union Congress and of members of other organisations that are associate affiliates of the National Trades Union Congress;
- (e) Assist by way of grants, donations or otherwise such charitable, educational or other work, object or endeavour in Singapore or elsewhere as the Board considers desirable in the interests of, or for the furtherance of, the trade union or co-operative movement in Singapore or elsewhere; and
- (f) Make grants for the purchase of text books, equipment, other education materials and training aids as are necessary so as to promote the welfare of members and their families.

Our Beneficiaries

The beneficiaries of the NTUC-U Care Fund are:

Union Members

Ordinary and General Branch union members who meet the eligibility criteria of the various programmes.

Children and Youth

Children and youth from low-income families who benefit from programmes like U Care Back to School vouchers, bursaries and Bright Horizons Fund.

Elderly

Clients of NTUC Health who are from lower-income households receive assistance from the Eldercare Trust to help them defray the cost of day care or nursing home services.

Underprivileged

Beneficiaries from voluntary welfare organisations or charitable organisations receive support through community service projects undertaken by NTUC affiliated unions/association and Labour Movement communities.

Governance Evaluation Checklist

1 Jan – 31 Dec 2019

S/N	Code Guideline	Code ID	Response (select whichever is applicable)	Explanation (if the Code guideline is not complied with)
BOARD GOVERNANCE				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
2	Are there governing board members holding staff* appointments?		No	
5	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied	
6	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied	
7	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	
8	Is there any governing board member who has served for more than 10 consecutive years?		No	
10	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	
CONFLICT OF INTEREST				
11	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied	
12	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	
STRATEGIC PLANNING				
13	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied	
14	There is a documented plan to develop the capacity and capability of the charity and the Board monitors the progress of the plan.	3.2.4	Complied	
HUMAN RESOURCE AND VOLUNTEER* MANAGEMENT				
15	The Board approves documented human resource policies for staff.	5.1	Complied	There is no paid staff employed by NTUC-U Care Fund. The staff that administer the Fund are employees of NTUC Administration & Research Unit (ARU). The policies are documented by NTUC Human Resource Department.
16	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	

S/N	Code Guideline	Code ID	Response (select whichever is applicable)	Explanation (if the Code guideline is not complied with)
17	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	As per S/no 15
18	Are there volunteers serving in the charity?		Yes	
19	There are volunteer management policies in place for volunteers.	5.7	Complied	
FINANCIAL MANAGEMENT AND INTERNAL CONTROLS				
20	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied	
21	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
22	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
23	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
24	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
25	Does the charity invest its reserves (e.g. in fixed deposits)?		Yes	
26	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	
FUNDRAISING PRACTICES				
27	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		Yes	
28	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
29	Did the charity receive donations in kind during the financial year?		Yes	
30	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	
DISCLOSURE AND TRANSPARENCY				
31	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied	
32	Are governing board members remunerated for their services to the Board?		No	
35	Does the charity employ paid staff?		No	
PUBLIC IMAGE				
39	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied	

U Care Fund Through the Years

2019 marked the 10th anniversary of U Care Fund, since its establishment in 2009 in response to the downturn.

\$140 million was raised over the 10 years, benefitting an average of 24,000 low-income union members and their families through various U Care Fund assistance programmes.



2007

- Start of **U Care Back to School Voucher Programme**
\$100 each child



2008

- Start of **U Stretch Voucher Programme**
\$50 discount vouchers (50 cents off every \$10)
- **U Care Back to School Voucher Programme**
Increased to \$125 each child
- **Family Recreation & Fun Carnival (later renamed Family Fun Fiesta)**
Fully sponsored by NTUC Club, for a fun day at Downtown East



2009



- **Birth of U Care Fund** – Upturn the Downturn,
Raised **\$23.2 million**
- **U Stretch Voucher Programme** - **\$80** worth of vouchers (50% off every \$5)
- **Union/Association Bursary Top-up Scheme** - Top-up union/association's bursary awards to encourage more outreach
- **U Care Immediate Assistance** (\$8.6 million to help workers affected by economic downturn)

2011

- **U Stretch Voucher Programme** - Voucher quantum increased to **\$100** worth of vouchers



- **Bursary Top-up Scheme** enhanced to **U Care Education Co-Funding Scheme** - 50% co-funding to unions, more support given to unions to reach out to more children
- **Launch of U Care Caring . Sharing . Reaching out Co-funding Scheme**

2016

- Awarded the inaugural **Charity Transparency Awards**
- Enhanced **U Care CSR Co-funding** scheme to a seed-funding, renamed **U Care CSR Grant**
- Renamed **Family Recreation & Fun Carnival** to **Family Fun Fiesta**, with enhancement of package to cater to different number of family members

2014

- **U Care Fund 5th anniversary**, **Charity Golf and Charity Dinner** fundraising drives held -
Raised \$11 million

2019

U Care Fund 10th Anniversary!

Charity Transparency Awards

Since the inaugural Charity Transparency Awards by the Charity Commission in 2016, NTUC-U Care Fund has won the Charity Transparency Awards consecutively for four years for exemplary transparency and disclosure practices.

We are honoured to be given this recognition and affirmation for good governance, transparency and disclosure practices, and will continue to work towards greater public trust and support.



Mr Yeo Chun Fing, Treasurer of NTUC-U Care Fund Board of Trustees, receiving the Charity Transparency award from Dr Gerard Ee, Chairman of the Charity Council, on 3 Dec 2019.



U Care Fundraising 2019

U CARE CHARITY DINNER 10TH YEAR ANNIVERSARY

Celebrating 10 Years of Making a Difference ~ Touching Lives

NTUC-U Care Fund celebrated its 10th anniversary in 2019 at the U Care Charity Dinner, the main fundraiser held on 5 Jul 2019 at Suntec. We were honoured to have the President of Singapore, President Halimah Yacob to grace the 10th anniversary celebrations, with NTUC President Mary Liew and NTUC Secretary-General Ng Chee Meng as special guests.

The Charity Dinner was attended by more than 800 guests, including Donors from NTUC-affiliated unions/associations, NTUC Social Enterprises, corporate, tripartite and management partners together with our U Care beneficiaries.



Guests sharing a group photo with President Halimah Yacob.



Celebrating U Care Fund's 10th anniversary with NTUC President Mary Liew and NTUC Secretary-General Ng Chee Meng.



Students from My First Skool, including beneficiaries of Bright Horizon Fund, put up a performance for the guests.



Token of appreciation presented to the Singapore Labour Foundation for their donation of \$3.5million.

More than \$10 million was pledged. Donors comprised all of our NTUC-affiliated unions and associations as well as the Singapore Labour Foundation, NTUC Social Enterprises, namely Fairprice Foundation, NTUC Income, NTUC Club, Mercatus; as well as corporate partners such as Singapore Telecommunications Limited and ComfortDelGro.

100% of the donations received for NTUC-U Care Fund went towards the funding of the various U Care assistance programmes. All staff, operational and marketing-related costs are fully borne by NTUC Administration and Research Unit.



CAP+URE – CAPITALAND AND U CARE RESILIENCE AND ENABLEMENT FUND

A new programme – CapitaLand-U Care Resilience and Enablement Fund (CAP+Ure), was launched to provide interim support for low-to-medium income union members who are impacted from sudden loss of income. With a sponsorship of \$500,000 by CapitaLand Hope Foundation and partial matching by NTUC-affiliated unions, eligible members can receive a one-time disbursement of \$250 NTUC FairPrice vouchers per child to help them tide over their children's basic nutritional and educational needs during unforeseen circumstances such as retrenchment or illness in the family. About 2,500 children are expected to benefit from this programme, which will run for a period of two years.

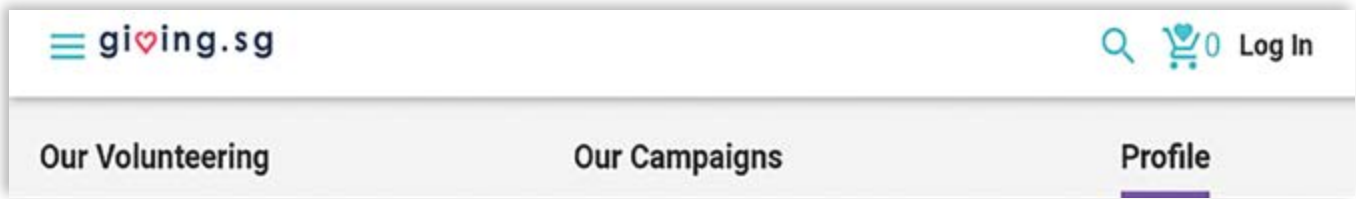


Mr Tan Seng Chai, Chief Corporate & People Officer for CapitaLand Group and Executive Director of CapitaLand Hope Foundation, receiving the token of appreciation from President Halimah Yacob at the launch of CAP+Ure during the U Care Charity Dinner.



SG GIVES

NTUC-U Care Fund also raises donations through the "SG GIVES" portal, an online fundraising platform.



MAKING A *Difference* TOUCHING *Lives*

Mr Khairudin is the sole breadwinner of his family of six – three children, wife and mother-in-law. During his younger days, he had to take on two jobs to support his family and put his children through school. He got to know of U Care Assistance Programmes in 2010 and had been a beneficiary since then. The U Stretch vouchers had helped him defray the cost of his daily necessities. U Care Back to School and the bursary awards from his union also helped him with his children school expenses. His children have now all graduated and are pursuing their own dreams. He is very grateful for all the help that U Care Fund had provided for his family and made a difference to their lives.



Scan this QR code to hear from Mr Khairudin and other beneficiaries.

Make a Difference

TDR will be issued for donations of \$50 and above.

DONATE ONCE

DONATE MONTHLY

FUNDRAISE NOW

There are many more families who would also need the help. If you would like to also make a difference, please scan QR code to donate.

TOTAL CONTRIBUTIONS GARNERED AS AT DEC 2019

Donations	Amount
U Care Charity Dinner	\$7,537,842.24
Others	\$615,309.31
CapitaLand Hope Foundation's contribution to the CAP+Ure Fund (in 2 tranches)	\$500,000
SG Gives	\$9,120
NTUC Club's in-kind sponsorship of Family Fun Fiesta	\$1,500,000
Total Contributions garnered in 2019	\$10,162,271.55

The NTUC U-Care Fund financial statements* for FY2019 have been audited by Deloitte & Touche LLP, and are available on www.ntuc.org.sg/ucare.

*The financial statements exclude in-kind sponsorship.

U Care Assistance Programmes 2019

34.8%

Supporting Low-Income Members

Family Fun Fiesta

- \$911,250
- 6,075 families

U Stretch Vouchers

- \$1,622,900
- 18,406 recipients

13.7%

Caring for the Elderly

Donation to Eldercare Trust

- \$1,000,000
- 2,700 seniors

50.9%

Championing for Children & Youths

U Care Back to School Vouchers

- \$2,531,625
- 20,253 children

U Care Education Co-Funding

- \$429,608
- 5,053 students

Donation to Bright Horizons Fund

- \$750,000
- 2,144 pre-school children

More than **\$7million** worth of assistance was disbursed through these programmes.

0.6%

Cultivating Spirit of Giving and Volunteerism

NTUC Care & Share Committee's Gotong Royong Project

- \$7,151.57
- 100 beneficiaries

U Care CSR Grant

- \$32,985.21
- 18 projects
- 1,220 beneficiaries from 20 VWOs

Supporting Low-Income Members

U STRETCH VOUCHER

U Stretch Voucher programme is one of U Care Fund's core assistance programmes that provided relief to low income union members to ease their financial burden on daily necessities and stretch their dollar.

Each U Stretch Voucher provides a \$2.50 discount off every \$5 purchase at the participating NTUC Social Enterprises - NTUC FairPrice, NTUC Foodfare and NTUC Health. A total of \$1,622,900 was disbursed to 18,406 low-income members in 2019.



FAMILY FUN FIESTA (F³) @ DOWNTOWN EAST

The Family Fun Fiesta, worth \$1.5 million and fully sponsored by NTUC Club aims to strengthen family bonds and promote greater work-life balance amongst low-income members and their families. NTUC Club organised six runs of the Fiesta for 6,075 members' families to enjoy a day of fun and entertainment at Downtown East, with each family receiving a recreation package of complimentary admission to Wild Wild Wet, Orchid Bowl, food vouchers and unlimited carnival games. In line with Singapore's Smart Nation initiative, NTUC Club launched eCoupons in Sep 2019 in place of the physical coupons for the members to redeem as part of the Fiesta.



Championing for Children and Youth



U CARE BACK TO SCHOOL VOUCHERS

U Care Back To School Voucher programme is one of the core assistance programmes funded by NTUC-U Care Fund that supports school-going children of low-income union members. Each voucher booklet worth \$125 helps to defray the cost of a child's school-related expenses such as uniforms, shoes and textbooks to kick start the new school year.

A total of \$2,531,625 was disbursed in 2019, benefitting 20,253 children.

NTUC BACK TO SCHOOL FAIR 2019

NTUC Back to School Fair 2019, held over two days, brought special deals on school items to help the voucher recipients further stretch their dollar. The event was jointly held with the Fairprice Share-A-Textbook event on 7 & 8 Dec at Our Tampines Hub. More than 9,000 visitors attended the Fair, where enrichment talks and education activities were organised for the beneficiaries.



DONATION TO BRIGHT HORIZONS FUND

NTUC-U Care Fund makes an annual contribution to the Bright Horizons Fund to give preschool children from less-privileged background an equal start in life. In 2019, the donation of \$750,000 benefitted a total of 2,144 preschool children through various programmes such as BHF Financial Assistance Programmes, Family and School Together (FAST), Parenting Years and Schooling Essentials, as well as intervention programmes such as Read-to-Reach (RTR).



U CARE EDUCATION CO-FUNDING SCHEME

The U Care Education Co-funding Scheme provides co-funding support to enable our NTUC-affiliated unions and associations to reach out to more beneficiaries through their education awards. The Scheme provides 50% co-funding to the affiliates, capped at \$50,000 annually, for their low-income union members' children to excel and level up their playing field and pursue academic excellence. To ensure more equitable distribution of funds to the unions, a quantum cap was introduced to the scheme for the respective education levels.

A total of \$429,608 for 5,053 school-going children were disbursed to 29 unions and associations to support their education awards for low-income members' children.



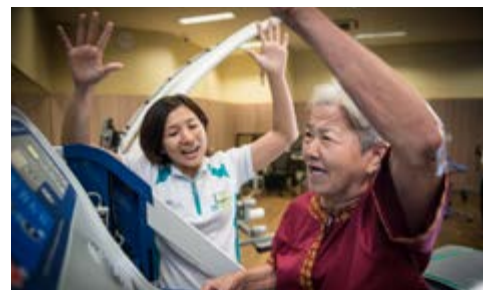


Caring For The Elderly

DONATION TO ELDERCARE TRUST

More than 2,700 seniors under NTUC Health benefitted from U Care Fund's contribution of \$1,000,000 to Eldercare Trust.

Besides financial assistance, the contribution also went towards active rehabilitation of the nursing home residents to help them regain independence, as well as the running of programmes at the Active Ageing Hub to encourage seniors to stay active and healthy.



Cultivating Spirit of Giving and Volunteerism

U CARE CARING • SHARING • REACHING OUT (U CARE CSR) GRANT

The U Care Caring • Sharing • Reaching out (U Care CSR) initiative aims to cultivate the spirit of volunteerism among Labour Movement (LM) activists and reach out to care for the underprivileged community in our society. The U Care CSR Grant enables all unions and associations to embark on community service projects, providing funding support of up to \$3,000 for every union or association annually, capped at \$60 per beneficiary of the voluntary welfare organisation (VWO). The unions reached out to more than 1,220 beneficiaries in 2019.

Besides assisting VWOs, the scheme was further enhanced to extend support to unions' refurbishments projects at housing units of low-income families and the elderly.



NTUC's Care and Share Committee once again came together for Gotong Royong, for a bonding session with 100 elderly beneficiaries at Kheng Chiu Happy Lodge, treating them for a sumptuous lunch and goodie bags with necessities.

LIFT-UP Programmes

LIFT-UP INITIATIVE



Aligned with U Care's objective to help our low-income union members in times of need, LIFT-UP sets out to go beyond financial assistance to advance social mobility by providing union members and their children with opportunities to enhance personal effectiveness through workshops and talks at various engagement platforms. The initiative also hopes to engender greater understanding of the Labour Movement and prepare the youths for the working world. In total, 4,086 participants benefitted from LIFT-UP initiative worth \$49,243.49. This initiative is supported by the Care & Share Matching Grant.

LIFT-UP PATHFINDER



Supported by President's Challenge Empowering for Life Fund, the LIFT-UP Pathfinder Programme aims to Engage, Enable and Empower vulnerable families to better prepare them in their journey to upgrade their skills and plan for their careers. The programme encourages families to upskill and progress to learn new skills as a family.

Since 2018, the programme reached out to some 70 families, helping them understand change management and learn how to reach their ideal future state through proper goal setting and upskilling.



President Halimah Yacob presented certificates to families who had completed the programme.



President Halimah Yacob hosted the LIFT-UP Pathfinder graduands to a Garden Party at the Istana.

Acknowledgements

We wish to express our sincere gratitude to our Donors and sponsors for their generous support and contributions to the NTUC-U Care Fund in 2019.

All contributions collected go towards funding U Care Assistance programmes. All staff, operational and marketing, events related costs are fully borne by NTUC Administration and Research Unit.

Platinum Donors

\$1 million and above

Singapore Labour Foundation
NTUC Club (sponsorship of six runs of Family Fun Fiesta)
NTUC Income Insurance Co-operative Limited

\$100,000 to \$999,999

CapitaLand Hope Foundation
NTUC Fairprice Foundation Limited
Mercatus Co-operative Limited
National Trades Union Congress
ComfortDelGro Corporation Limited
Building Construction And Timber Industries Employees' Union
JCCI Singapore Foundation Limited
Singapore Telecommunications Limited
Stephen Riady Foundation
Wing Tai Holdings Ltd

Gold Donors

\$50,000 to \$99,999

United Workers of Electronics & Electrical Industries
National Transport Workers' Union
Food, Drinks and Allied Workers Union
Healthcare Services Employees' Union
NTUC Enterprise Co-operative Limited
Amalgamated Union of Public Employees
Avanda Investment Management
New Creation Church
Tote Board

Silver Donors

\$20,000 to \$49,999

The Singapore Manual & Mercantile Workers' Union
Chemical Industries Employees' Union
Singapore Industrial & Services Employees' Union
Union of Security Employees
Loyang Tua Pek Kong
SATS Ltd.
DBS Staff Union
PSA Corporation Limited
Union of Telecoms Employees of Singapore
Education Services Union
Attractions, Resorts & Entertainment Union
Lee Foundation
Oversea-Chinese Banking Corporation Ltd
Singapore Airlines Limited
Singapore Maritime Officers' Union
SP Group

Bronze Donors

\$10,000 to \$19,999

National Taxi Association
PUB Employees' Union
Singapore Port Workers Union
Lian Huat Group
Maritime and Port Authority of Singapore
Neo Group Limited
Oxley Holdings Ltd
Rongsheng Petrochemical (Singapore) Pte. Ltd.
United Overseas Bank Limited
Union of Power And Gas Employees
National Private Hire Vehicles Association
Amalgamated Union of Statutory Board Employees
DBS Bank Ltd
KH Security Agency Pte Ltd
Metal Industries Workers' Union
NTUC First Campus Co-operative Limited
NTUC LearningHub Pte Ltd
Pacific Bookstores Pte Ltd
Plazette Holdings
Shipbuilding and Marine Engineering Employees' Union
SIA Engineering Company
Singapore National Employers Federation
Singapore Organisation of Seamen
Wu Hsioh Kwang





\$5,000 to \$9,999

Banking And Financial Services Union
Bata Shoe (Singapore) Pte Ltd
Creative Media and Publishing Union
HDB Staff Union
Inland Revenue Authority of Singapore Staff Union
Keppel Care Foundation
Keppel Employees Union
NatSteel Holdings Pte Ltd
NTUC Health Co-operative Ltd
PSA Marine (Pte) Ltd
Sembcorp Industries Ltd – SUT
Sergent Services Pte Ltd
Singapore Airlines Staff Union
Singapore Airport Terminal Services Workers' Union
Singapore Bank Employees' Union
Singapore Insurance Employees' Union
Singapore Post Limited
SMRT Corporation Ltd
Soverus Pte Ltd
Singapore Union of Broadcasting Employees
Singapore Urban Redevelopment Authority Workers' Union
Yanlord Land Group Limited

Below \$5,000

Air-Transport Executive Staff Union
Allen & Gledhill LLP
Amalgamated Union of Public Daily Rated Workers
China Taiping Insurance (Singapore) Pte. Ltd.
dnata Singapore Staff Union
Enterprise Singapore Staff Union
ExxonMobil Singapore Employees Union
First Security & Private Investigation(s) Pte Ltd
Jurong Port Pte Ltd
Keppel FELS Employees Union
Kwan Im Thong Hood Cho Temple
Metropolis Security Systems Pte Ltd
National Instructors And Coaches Association
NatSteel Employees' Union
Ngee Ann Polytechnic Academic Staff Union
Ngien Hoon Ping
NTUC Foodfare Co-operative Ltd
Port Officers' Union
Reuters Local Employees Union, Singapore
Scoot Staff Union
Senoko Energy Pte Ltd
SIA Engineering Company Engineers and Executives Union
Singapore Chinese Teachers' Union
Singapore FinTech Association
Singapore Interpreters' and Translators' Union
Singapore LNG Corporation Pte Ltd
Singapore Malay Teachers' Union
Singapore Press Holdings Limited
Singapore Refining Company Employees' Union
Singapore Shell Employees' Union
Singapore Tamil Teachers' Union
Singapore Teachers' Union
Singapore Technologies Electronics Employees' Union
Staff Union of NTUC-ARU
Supply Chain Employees' Union
Tech Talent Assembly
Times Publishing Group Employees' Union
Union of ITE Training Staff
United Workers of Petroleum Industry
YTL PowerSeraya Pte. Limited

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