



# *Making a Difference Touching Lives*

ANNUAL REPORT 2022



The NTUC-U Care Fund is the charity arm of the Labour Movement that aims to better the welfare of our lower-income union members and their families. Through various assistance programmes, the Fund has supported many lower-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 on the Fund's programmes, please visit [www.ntuc.org.sg/uportal/u-care-landing](http://www.ntuc.org.sg/uportal/u-care-landing).

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

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Acknowledgements

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Registered Address: NTUC Centre  
1 Marina Boulevard, 10-01  
One Marina Boulevard  
Singapore 018989  
Banker: Oversea-Chinese Banking Corporation Limited, DBS Bank Limited  
External Auditor: KPMG LLP  
Internal Auditor: RSM Risk Advisory Pte Ltd

The NTUC-U Care Fund's audited financial statements for Financial Year 2022 are available on [www.ntuc.org.sg/uportal/u-care-landing](http://www.ntuc.org.sg/uportal/u-care-landing)



## 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 lower-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



### Caring for Our Elderly

through supporting Eldercare Trust.

### Assisting Our Members

through assistance programme to support their living expenses in times of need.

### Reaching Out to Our Community

through active engagement with stakeholders.

### Empowering Our Children and Youth

by helping them to excel and level up their playing field.

## Our Beneficiaries

### Union Members

Ordinary Branch 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 bursaries and Bright Horizons Fund.

### The Elderly

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

### The Underprivileged

Beneficiaries from social service agencies or charitable organisations who receive support through community service projects undertaken by NTUC-affiliated unions/associations and Labour Movement communities.



## Chairman's Message

2022 continued to be a year of uncertainty as we slowly emerge from the pandemic. We are faced with the rising costs of living due to the global challenges on rising food and raw materials costs. Yet, our resilience during the pandemic and beyond has provided many opportunities for U Care Fund. We are deeply grateful to the people in the community who continued to extend a helping hand to those in need which have allowed us to provide further assistance during these trying times.

To help our members cope with the rising cost of living, we provided a one-time relief of up to \$150 per member through the NTUC Care Fund (Special Assistance) in June last year. Over 8,000 members and their families benefitted from over \$1 million that was disbursed. The application of this programme was piloted through OneCARE – a new system that allows members to apply for U Care programmes online which brought about shorter turnaround time from application to disbursement.

On the fundraising front, U Care Fund organised our first virtual run – Run to C.A.R.E. in partnership with U Club. Members of the public can take part in the run with a minimum donation of \$20. We also continued our fundraising partnerships with our innovative partner, HyperLive Entertainment, where we fundraised through online streaming and selling of seafood and other merchandise via the Live Charity Bazaar and an eSports Festival where we combined gaming with donating. We also continued our initiatives Blockchain for Good and Fintech for Good where the respective communities donated generously to our cause.

Going forward, we will be progressively rolling out other U Care Programmes on OneCARE. Our beneficiaries can look forward to seamless application, document verification and disbursement thereby bringing added convenience. As we continue our quest to raise funds sustainably, donors can also look forward to making a recurring donation through OneCARE.

We are grateful to our new and regular donors as well as partners for your generous contributions to the U Care Fund. With your support, we were able to raise close to \$7 million last year.

The good work by U Care Fund in 2022 was made possible with the involvement and leadership of our NTUC-U Care Fund Board of Trustees and the NTUC Care and Share Committee. My heartfelt appreciation for their time and selfless contribution to the work of U Care Fund. Let us continue to do our part to care for our lower income members and those in need.

Thank you.

Yours sincerely,  
Jason Leow



## NTUC-U Care Fund Board of Trustees

We are grateful to our Board of Trustees for volunteering their time to provide strategic direction and valuable guidance for NTUC-U Care Fund to grow and improve.



**Jason Leow**  
Advisor, CapitaLand Group  
Chairman since 1 June 2021  
Member since 1 November 2018  
2/2



**Yeo Chun Fing**  
Advisor, Amalgamated Union  
of Public Employees  
Member since 3 April 2018  
Chairman, Audit Committee  
2/2



**Chak Kong Soon**  
Managing Partner, Stream  
Global Pte Ltd  
Member since 1 November 2018  
Vice Chairman, Audit Committee  
Vice Chairman, Fundraising  
Committee  
2/2 ; 1/1 ; 1/1



**Kho Choon Keng**  
Executive Chairman,  
Lian Huat Group  
Member since 1 November 2018  
Chairman, Fundraising Committee  
1/2 ; 1/1



**Arasu Duraisamy**  
General Secretary, Singapore  
Port Workers Union  
Treasurer since 1 April 2018  
1/2



**Patrick Cheo**  
Co-Founder & Chief Executive  
Officer, Adam Khoo Learning  
Technologies Group  
Member since 10 May 2021  
Member, Fundraising Committee  
2/2 ; 0/1



**Jack Wang**  
Finance Director, CTH Group  
Member since 10 May 2021  
Member, Audit Committee  
2/2



**Chia Hock Lai**  
Chief Executive Officer,  
Switchnovate Pte Ltd  
Member since 10 May 2021  
Member, Audit Committee  
1/2



**Hong Jiayi Ashley Faith**  
President, Union of ITE Training Staff  
Member since 10 May 2021  
Member, Audit Committee  
Member, Fundraising Committee  
2/2 ; 1/1



**Tan Mee Ling Aileen**  
Group Chief People and  
Sustainability Officer,  
Singapore Telecommunications  
Limited  
Member since 10 May 2022  
0/2



**Michael Teo**  
Partner, Co- Chief Executive  
Officer and Chief Operating Officer,  
Avanda Investment Management  
Member since 10 May 2022  
2/2



**Kenneth Goi Kok Ming**  
Chief Operating Officer and  
Executive Director, GSH  
Corporation Limited  
Member since 10 May 2022  
2/2



**Ong Chee Keong**  
Chief Executive Officer,  
Singapore Global Trust  
Member since 10 May 2022  
2/2



**April Tan**  
President, Singapore Urban  
Redevelopment Authority  
Workers' Union  
Member since 10 May 2022  
2/2



**Julie Cheong  
(Cheong Ai Hung)**  
President, Food, Drinks and  
Allied Workers Union  
Member since 10 May 2022  
2/2



**Kesavan s/o Vasundran  
Munikanu**  
President, Building Construction  
and Timber Industries Employees'  
Union  
Member since 10 May 2022  
0/2



**K. Thanaletchimi**  
President, Healthcare Services  
Employees' Union  
Member from 16 July 2016  
to 17 July 2022  
1/1 ; 1/1



**Michael Tan Eng Hin**  
Project Coordinator, NUS Faculty of  
Engineering  
Member from 2 Dec 2010  
to 31 Oct 2022  
1/1 ; 1/1



**David Ong Kim Huat**  
Managing Director, RedDot  
Publishing Inc  
Member from 2 Dec 2010  
to 31 Oct 2022  
0/1



**Tan Hup Foi**  
Member from 24 Nov 2011 to  
31 Oct 2022  
0/1



**Hawazi Daipi**  
Member from 1 July 2016 to  
30 June 2022  
1/1



**Intan Azura Binte Mokhtar**  
Assistant Professor, Singapore  
Institute of Technology  
Member from 2 July 2016 to  
30 June 2022  
0/1



**Karthikeyan s/o  
R. Krishnamurthy**  
Executive Secretary, United  
Workers of Petroleum Industry  
Member from 2 Dec 2010  
to 31 Oct 2022  
1/1



**Tong Kok Yeo**  
Associate Director, SingTel  
Recreation Club  
Member from 2 Dec 2010 to  
5 May 2022  
0/1



Board Meetings Held: 26 May 2022 and 1 December 2022

Audit Committee Meeting: 5 May 2022

Fundraising Committee Meeting: 27 October 2022

Board of Trustees attendance is denoted as

(no. of Board meetings attended)/2 ; (no of Audit Committee meetings attended)/1 ;

(no of Fundraising Committee meetings attended)/1

Quorum was observed in all the meetings.

# Admin & Governance of NTUC-U Care Fund

The Board of Trustees in consultation with the Central Committee shall approve the overall policies and regulations for the use of the Fund. The Board of Trustees shall execute these policies through the Care & Share Department. The NTUC Care & Share Department was led by Director, Mr Zainal Sapari till 31 January 2023. The department is now under the leadership of Director, Mr Melvin Yong with effect from 1 February 2023.

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 Board of Trustees in consultation with the Central Committee;
- Report on its activities to the Board of Trustees three times a year or whenever required by the Board of Trustees; and
- Report on its activities to the Central Committee once a year or whenever required by the Central Committee.

The Director of Finance, Ms Khoo Ai Lin was accountable for the management of tax-deductible donations collected and acts as the contact point with the Commissioner of Charities up till 31 January 2023. With effect from 1 April 2023, Ms Ho Lee Ping has taken over as Director of Finance.

## Financial Management and Controls

The administration and control of the Fund is managed by appointed staff of the NTUC Administration and Research Unit's (ARU) Finance Department, who will ensure full compliance for all disbursements and collections. The NTUC Director of Finance 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 Care and Share Department staff provide 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. The reserves are funds set aside for future unforeseen needs. NTUC-U Care Fund seeks to maintain reserves for at least one year of its operational expenditure for financial sustainability.

NTUC U Care Fund's reserves stood at 7 years of operating expenditure as of 31 December 2022.

## Investment Policy

Funds not required for working capital and set aside for future needs may be invested in suitable Funds managed by the appointed Fund Manager approved by the Board of Trustees.

The Board of Trustees may consult the NTUC Investment Committee before deciding and executing any investment decision. NTUC Finance shall provide regular updates and submit quarterly reports on the investment activity and results of the Fund to the Board of Trustees.

This policy shall be reviewed on an annual basis to ensure that it remains relevant to U Care Fund's purpose and objects.



## Whistle-blowing Policy

Whistle-blowing channels have been put in place to reinforce the Fund's commitment to uphold good transparency and disclosure practices. More information on the Code of Conduct and Whistle-blowing Policy are available on [www.ntuc.org.sg/uportal/u-care-landing](http://www.ntuc.org.sg/uportal/u-care-landing).

## 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 conflicts of interest 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 potential for such conflicts to arise. All decision-making processes, declarations and conflicts of interest handled according to the procedures outlined in the policy will be documented in the minutes of meetings.

## 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) Overseeing the financial reporting and disclosure process, as well as monitoring the choice of accounting policies and principles;
- b) Reviewing the audit plans and reports of external and internal auditors and considering the effectiveness of the actions taken by management based on auditors' recommendations; and
- c) Reporting to the Board any financial irregularities, concerns and opportunities.

## Board Committee – Fundraising

The Fundraising Committee oversees the Fund's overall fundraising policies, plans and efforts.

The Fundraising Committee's responsibilities include the following:

- a) Assess and review the Fund's fundraising policies and procedures, and that they comply with the Charities Act in respect to fundraising practices;
- b) Develop fundraising plans and programmes that benefit the Fund;
- c) Monitor fundraising efforts to ensure that ethical practices are in place.

## 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 and the Board of Trustees in consultation with the Central Committee for such purpose as are defined in the NTUC-U Care Fund Regulations.

The objects of the Fund shall be to promote the welfare of the members of the trade union movement in Singapore and of the families of the members. In furtherance of the above objects but not otherwise, and provided that nothing is done for commercial reasons or solely for profit, the Fund may exercise the following powers:

- (a) Participate, aid and assist in social, economic or educational programmes and undertakings relating to the development of the trade union movement in Singapore;
- (b) Assist members of the trade union movement in Singapore and of the families of the members by way of grants, vouchers or otherwise;
- (c) 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;
- (d) Assist by way of grants, donations or otherwise such charitable, educational or other work, object or endeavour in Singapore as the Board considers desirable in the interests of, or for the furtherance of, the trade union or co-operative movement in Singapore; and
- (e) Make grants for the purchase of textbooks, equipment, other education materials and training aids as necessary so as to promote the welfare of members and their families.



# Governance Evaluation Checklist



1 Jan – 31 Dec 2022

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 Board members on joining the Board.	1.1.2	Complied	
	Are there governing Board members holding staff* appointments?		No	
4	The Treasurer of the charity or any person holding an equivalent position in the charitye.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	
5	All Board members submit themselves for re-nomination and re-appointment, at least once every three years.	1.1.8	Complied	
	Are there Board member(s) who have served for more than 10 consecutive years?		No	
8	There are documented terms of reference for the Board and each of its Board committees.	1.2.1	Complied	
HUMAN RESOURCE AND VOLUNTEER* MANAGEMENT				
13	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.
14	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	
15	There are processes for regular provision, appraisal and professional development of staff.	5.5	Complied	
	Are there volunteers* serving in the charity?		Yes	
16	There are volunteer management policies in place for volunteers*.	5.7	Complied	

S/N	Code Guideline	Code ID	Response (select whichever is applicable)	Explanation (if the Code guideline is not complied with)
FINANCIAL MANAGEMENT AND CONTROLS				
17	There is a documented policy to seek Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of its core charitable programmes.	6.1.1	Complied	
18	The Board ensures internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
19	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
20	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
21	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
	Does the charity invest its reserves, including fixed deposits?		Yes	
22	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	
	Did the charity receive cash donations (solicited or unsolicited) during the year?		Yes	
23	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
	Did the charity receive donations-in-kind during the year?		No	
24	All donations-in-kind received are properly recorded and accounted for by the charity	7.2.3	Complied	
DISCLOSURE AND TRANSPARENCY				
	Are Board members remunerated for their Board services?		No	
25	The charity discloses in its annual report: a. Number of Board meetings in the financial year; and b. The attendance of every governing board member at those meetings.	8.2	Complied	
	Does the charity employ paid staff?		No	
DISCLOSURE AND TRANSPARENCY				
31	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 Fundraising Highlights 2022

2022 brought upon some uncertainties with the rise in cost of living. Despite this, our donors and partners have stepped up with their support and generosity to do their part in giving back to the community.

With the strong support of donors like Singapore Labour Foundation, NTUC Social Enterprises, NTUC-affiliated unions and associations, corporates and individuals, we were able to raise close to \$7 million in 2022. All donations received by NTUC-U Care Fund went towards funding the various assistance programmes. All staff, operational and marketing-related costs were fully borne by NTUC.



**Blockchain For Good Event held on 26 July 2022:** (From right to left) Mr Zainal Sapari, NTUC Assistant Director-General and Director of NTUC Care & Share Department receiving the cheque from the biggest donor of the event - Mr Jack Wang, Finance Director of CTH Group, together with Guest-of-Honour, Mr Desmond Tan, NTUC Deputy Secretary-General

## Blockchain for Good

This is the second year that NTUC-U Care Fund has collaborated with Blockchain Association Singapore as part of their fundraising initiative to help lower-income members and their families. The Blockchain for Good event was held in conjunction with Singapore Blockchain Week 2022. More than \$150,000 was raised through this initiative.



**Endowus' Campaign #EndowusGivesBack which took place from 1st November until 31 December 2022:** These Giving Machines were a unique and interesting way to help those in need and to make the festive season a little more meaningful for both the giver and receiver. Members of the public donated to NTUC-U Care Fund via the vending machines spread out across Singapore.

## Endowus

Endowus continued the yearly Giving Machine campaign during the year-end festive season. This enabled members of the public to donate via physical vending machines to NTUC-U Care Fund, which raised close to \$4,000.

## HyperLive x NTUC-U Care Fund LIVE Charity Bazaar and Charity Esports Festival

HyperLive Entertainment collaborated with NTUC-U Care Fund through two unique fundraising initiatives. Close to \$250,000 was raised, including dollar-for-dollar matching by a group of generous donors and Tote Board. A two-year Memorandum of Understanding (MOU) was also signed for NTUC-U Care Fund to be the adopted charity through HyperLive's fundraising efforts.



**HyperLive x NTUC-U Care Fund LIVE Charity Bazaar, 26 February 2022:** (From left to right) Mr Sean Wong, CEO of HyperLive; Mr Heng Chee How, NTUC Deputy Secretary-General; Mr Zainal Sapari, NTUC Assistant Director-General and Director of NTUC Care & Share Department after signing a two-year MOU for NTUC-U Care Fund to be the adopted charity through HyperLive's fundraising efforts.

**HyperLive x NTUC-U Care Fund Charity Esports Festival, 29 October 2022:** (Second from left) Mr Ronald Wong, Managing Partner of HyperLive Entertainment; Mr Teo Chee Hean, Senior Minister and Coordinating Minister for National Security; (far right) Mr Zainal Sapari, NTUC Assistant Director-General and Director of NTUC Care & Share Department with one of the Mobile Legend competing teams, EVIL.



## Run to C.A.R.E

Run to C.A.R.E is the first ever virtual run done in collaboration between U Care and U Club. With a minimum donation of \$20, participants were able to participate and select the distance ranging from five to 42 kilometres to complete their race milestones. More than 900 participants participated in the run and a total of more than \$70,000 was raised, exceeding the fundraising target of \$50,000.

**Run to C.A.R.E, the first virtual charity run, organised in collaboration with U Club took place from 16 March to 10 April 2022:** (From left to right) Mr Zainal Sapari, NTUC Assistant Director-General and Director of NTUC Care & Share Department; Mr Benjamin Tang, Chairman of NTUC Care & Share Committee and President of Port Officers Union; Mr Ng Chee Meng, NTUC Secretary-General; Mr Raymond Chin, Co-Chairman of NTUC Care & Share Committee and General Secretary of Union of Security Employees; Mr Terry Siow, NTUC Chief Transformation Officer posing for the Run to C.A.R.E's promotional video.





Digital Fundraising

To embark on the nationwide move towards digitalisation, NTUC-U Care Fund has also taken a step towards raising funds digitally by tapping on Giving.sg platform to run various online campaigns and even using PayNow as one of the modes of payment. More than \$200,000 was raised through digital efforts in 2022. These include “Season of Giving” from 16 December 2021 to 28 February 2022 and “Give a Dollar, Make a Difference” from 30 May to 19 August 2022. These digital fundraising campaigns also received a matching grant from Tote Board.



U Care from the Heart

Despite the challenging year, NTUC-U Care Fund raised close to \$7 million, where 100 per cent of donations went towards supporting our various U Care assistance programmes. This was made possible by the donations from donors and partners. To acknowledge and appreciate their kind support, NTUC-U Care Fund organised the annual appreciation dinner - U Care from the Heart in November 2022. Over 200 donors and partners attended the appreciation dinner and received tokens of appreciation for their contributions to NTUC-U Care Fund.

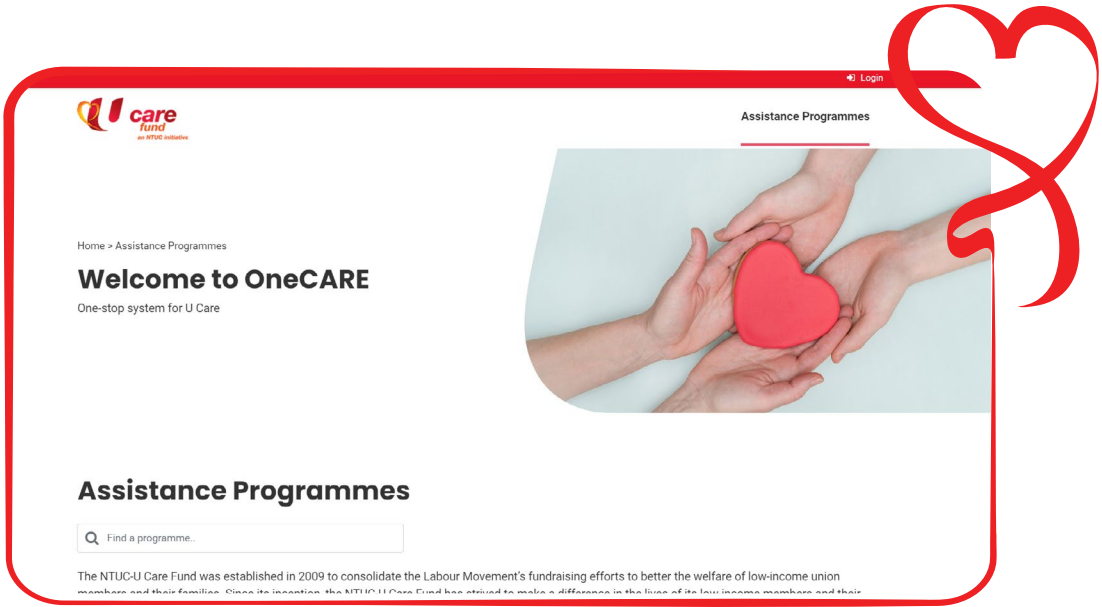


U Care from the Heart 2022 held on 9 November 2022: (From left to right) Mr Benjamin Tang, Chairman of NTUC Care & Share Committee giving his opening remarks and Mr Heng Chee How, NTUC Deputy Secretary-General, presenting tokens of appreciation to valued donors.

OneCARE System

As part of our continuous effort to step up through digitalisation and strengthening our governance, we launched the OneCARE system – a one-stop system for members to apply for NTUC-U Care Fund’s assistance programmes. This system aims to minimise physical form filing and allows for real-time evaluation of the applications so that members can receive their disbursements within a shorter timeframe.

We first piloted it in August 2022 with the NTUC Care Fund (Special Assistance) programme and the NTUC Care Fund (e-Vouchers) programme in October 2022. NTUC-U Care Fund will progressively offer other U Care Fund programmes for members to apply through the OneCARE system.



TOTAL CONTRIBUTIONS GARNERED AS AT DEC 2022

Donations	Amount
U Care Fundraising Drive 2022	\$5,888,277.25
Partnerships	\$575,763.73
Digital Fundraising	\$217,270.30
<b>Total Contributions Garnered in 2022</b>	<b>\$6,681,311.28</b>

The NTUC-U Care Fund financial statements for FY2022 have been audited by KPMG Singapore, and are available on [www.ntuc.org.sg/uportal/u-care-landing](http://www.ntuc.org.sg/uportal/u-care-landing).

Our heartfelt thanks to donors who have been donating to the Fund through our Giving.sg platform.

Please continue to support us at: [www.giving.sg/ucarefund](http://www.giving.sg/ucarefund) or scan the QR code:



## U Care Special Assistance Programmes

### NTUC Care Fund (Special Assistance)

The NTUC Care Fund (Special Assistance) was launched on 22 August 2022 as a one-off assistance programme to help lower-income members cope with the rising cost of living. Eligible members received up to \$150 in cash assistance for daily essentials and groceries. **More than \$1 million** was disbursed to over **8,300 members**.



### CapitaLand-U Care Resilience and Enablement Fund (CAP+Ure)

The CAP+Ure Fund provides interim support for members impacted by a total and sudden (unexpected) loss of income, to help support their children's daily necessities and schooling needs. Each eligible child will receive a one-time disbursement of \$250 NTUC FairPrice vouchers. To date, some **355 union members** have received the funding, benefitting **735 children**.



## U Care Assistance Programmes 2022

### Caring for Our Elderly

In 2022, **\$60,000** was donated to the Eldercare Trust to support the elderly at the Senior Day Care, Home Care, and Nursing Homes.



### Assisting Our Members

**NTUC U Care Fund (e-Vouchers)**  
Close to **\$2 million** was disbursed electronically to **approximately 10,000 members** and over **9,000 children**.



Disbursed  
**\$3.3 million**,  
supporting close to  
**10,000**  
lower-income  
union members and  
their children through  
these programmes

### Empowering Our Children and Youth

**U Care Education Co-Funding Scheme**  
The U Care Education Co-funding scheme supports the bursary and education awards for unions members' children by providing 50 percent co-funding support of up to \$50,000 per year to unions and associations. In 2022, the scheme **disbursed \$347,985** which **benefitted approximately 3,960 children**.

#### Bright Horizons Fund

A donation of **\$50,000** was made to the Bright Horizons Fund.



### Reaching Out to Our Community

**U Care Caring•Sharing•Reaching Out (U Care CSR) Grant**  
NTUC U Care Fund disbursed close to **\$30,000** towards supporting some **16 community service projects** through the U Care CSR Grant, benefitting over **1,500 beneficiaries**.





## Caring for the Elderly

### Eldercare Trust

In 2022, **\$60,000** was donated to the Eldercare Trust to support elderly at the Day Care, Home Care and the Nursing Homes.

## Assisting our Members

### NTUC Care Fund (e-Vouchers)

U Care Fund continued its e-Vouchers programme to support eligible members to purchase daily necessities or school-related items for their children at participating merchants. Each eligible member would receive up to \$100 and an additional \$100 for every eligible school-going child. In 2022, close to \$2 million was disbursed electronically to approximately 10,000 members and over 9,000 children.

### Collaboration for Greater Convenience to Members

U Care Fund continued its collaboration with Pacific Bookstores, by organising its annual NTUC Back To School (BTS) e-Fair to provide greater convenience to parents who can purchase school supplies virtually amidst COVID-19. Previously an annual affair, the BTS e-Fair was held twice this year during the June and December holiday period. Members enjoyed up to 58 per cent savings on school essentials and were also able to utilise their NTUC Care Fund (e-Vouchers) during the December e-Fair to purchase new school supplies.

## Reaching Out to Our Community



### U Care Caring•Sharing•Reaching Out (U Care CSR) Grant

NTUC-U Care Fund disbursed close to **\$30,000** towards supporting some **16 community service projects** through the U Care CSR Grant, benefitting over **1,500 beneficiaries**. One such example is bringing the beneficiaries out for excursions and distributing care packs to them.



## Empowering Our Children and Youth

### U Care Education Co-Funding Scheme

The U Care Education Co-funding scheme reached out to some **3,960 children** and **more than \$340,000** was disbursed to support the bursary and education awards of NTUC-affiliated unions and associations.

The scheme provides 50 per cent co-funding support for NTUC-affiliated unions and associations' education awards of up to \$50,000 per calendar year. It aims to enable unions and associations to reach out to lower-income union members' school-going children and motivate them to excel in their studies and pursue academic excellence.



### Bright Horizons Fund

To help lower-income families defray the cost of school fees, learning support, health and well-being programmes, a donation of **\$50,000** was made to the Bright Horizons Fund.



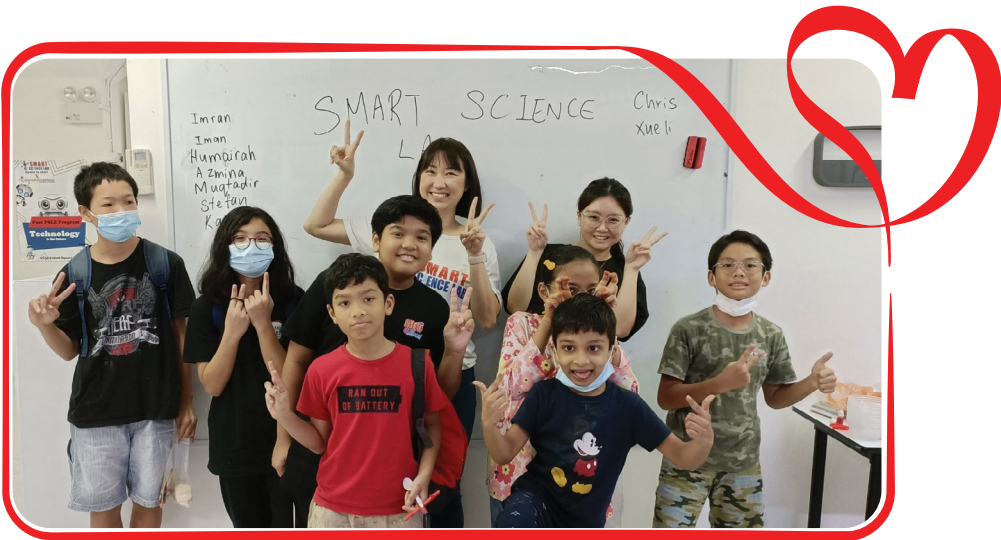
# Other Assistance Programmes

- a) **Low-Income Families Transitioning-Up (LIFT-UP) Initiative**  
LIFT-UP is an initiative by U Care, funded by the National Council of Social Service (NCSS) matching grant. In line with U Care's objective to help our lower-income union members in times of need, LIFT-UP aims to go beyond financial assistance, by providing union members and their children with opportunities to enhance personal effectiveness through workshops, talks and learning journeys at various engagement platforms.

As part of the LIFT-UP initiative to further support our beneficiaries through the challenges brought upon by the COVID-19 pandemic, U Care is in partnership with Mind Culture to offer the Mental Wellness Clinics at a nominal fee to U Care beneficiaries. A total of **\$39,614** was disbursed through the LIFT-UP initiative programmes that has benefitted **1,539 U Care beneficiaries**.

- b) **Low-Income Families Transitioning-Up (LIFT-UP) Pathfinder**  
The LIFT-UP Pathfinder Programme aims to empower U Care beneficiaries and union members to upskill as a family. Participants can take up courses (i.e., skills upgrading, capacity building and employability) to level up their employability and improve current circumstances to bring about sustained changes in their own lives.

As part of the programme, U Care organised two lunch talks with e2i to share tips on how to ace an interview and relevant courses that are popular for members to upskill themselves. The lunch talks were attended by **more than 70 participants**.



- c) **U Care Ambassador Programme**  
The NTUC U Care Ambassador Programme was started in 2017, with the aim to build and enhance the capability of union leaders, developing their skillsets to enable them to effectively reach out to members in need. We held a Managing Employees & Listening Skills Workshop for **more than 30 union leaders** in 2022. U Care also sponsored the training of **200 Industrial Workers Education and Training Fund (IWETF) union leaders** to build their leadership competencies as a servant leader.

# Acknowledgements

We wish to express our sincere gratitude and appreciation to our donors for their generous support and contributions to the NTUC-U Care Fund in 2022.

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

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