



# CREATING OPPORTUNITIES

Annual Report 2013

# CLIENTS & BENEFICIARIES



-  Workers Training / Skills & Upgrading
-  Education Enrichment
-  Youth Development
-  Helpline
-  Parenting & Family Education
-  Disadvantaged Families' Assistance
-  Counselling
-  Others i.e. seminars, workshops, volunteers training, etc.

# CREATING OPPORTUNITIES FOR FAMILIES

Fostering self-reliance and strengthening the family institution

**501**

family members  
benefited from  
various AFYS  
programmes

**2,052**

individuals with  
marital, relationship,  
financial or youth  
issues were assisted  
through AMP  
Helpline

**56%**

of young couples  
attending premarital  
counselling sessions  
decided to delay  
or cancel their  
marriage

## Julina Ahmad

Entrepreneur

Graduate of AMP's Adopt a Family & Youth Scheme (2013)

Mdm Julina Ahmad, 42, started taking orders for baked goods to supplement her income from being a school canteen helper since the canteen did not operate during school holidays. At the time, her husband was working as a lorry driver and his salary was not enough to provide for their family of seven. They soon incurred household arrears and were in dire need of assistance.



In an effort to improve her family's financial situation, Mdm Julina signed up for AMP's Micro Business Programme, where she was equipped with the necessary entrepreneurial skills and knowledge to enhance her home-based business. Through the programme, she was also introduced to the Adopt a Family and Youth Scheme (AFYS), which offered holistic assistance to her family. Her husband went through a skills upgrading course and secured a job as a crane crawler with a higher salary. Concurrently, their children were provided with socio-educational support in the forms of tuition, part-time madrasah and transport assistance. The family also received financial assistance for their household arrears.

After graduating from the Micro Business Programme, Mdm Julina's home-based business took off and today, she owns a catering company called Juliecious. Through her business, she has catered for many well-known companies for their events and gained positive feedback for her creations. With a successful business, Mdm Julina now gives back to the society by collaborating with a mosque on a project where she provides food for the elderly on a daily basis. She would prepare their meals for lunch and dinner, and would then personally deliver them. Mdm Julina believes that this allows her and her family to always stay rooted and be grateful for their blessings despite the adversities they faced.

# PROGRAMMES & SERVICES

## ADOPT A FAMILY & YOUTH SCHEME

The Adopt a Family Scheme was introduced in 1999 to provide assistance for disadvantaged families and encourage self-reliance within them. The scheme was later extended to include at-risk youths in April 2002, leading to the formation of the Adopt a Family & Youth Scheme (AFYS). In July 2007, AFYS went through a holistic restructuring to become a transitional scheme for underprivileged families to achieve self-reliance.

Families under AFYS are assisted through economic empowerment and socio-educational programmes. They undergo skills training in economically-viable areas to enable them to set up a home-based business as an alternative source of income. They are also enrolled into skills upgrading courses to increase their employability.

School-going children under AFYS are enrolled into tuition classes and enrichment programmes. Through these, it is hoped that they will complete their basic education and proceed to post-secondary and tertiary institutions. Parental education programmes and family life skills workshops are also conducted for parents under AFYS to equip them with the knowledge and skills to improve the quality of their family life. For the year in review, 501 beneficiaries from 117 families were enrolled in the scheme.



## PREMARITAL COUNSELLING

Minor Muslim couples who wish to get married, where either party is aged below 21, are required to undergo a three-hour counselling session at INSPIRASI@AMP where their readiness for marriage is assessed. The couples will be assessed based on their understanding and ability to perform their roles and responsibilities as married partners and the necessary skills to sustain a marriage. The counsellors will also meet with the couples' parents to assess the level of functional support from them. A total of 155 young couples attended the premarital counselling sessions during the year in review.

## CLUB INSPIRASI

Club INSPIRASI is a post-marriage enrichment programme organised for young couples who have graduated from the Marriage Guidance Course. Through marriage enrichment activities, mentoring and counselling services, as well as referrals to national assistance programmes, Club INSPIRASI aims to help the couples enhance and strengthen their relationship with their partners. A total of 494 individuals benefited from this programme during the year in review.

## SPECIAL MARRIAGE LICENCE

Following the revision to the Administration of Muslim Law Act (AMLA) to raise the minimum age for marriage to 18 as of March 2009, Malay/Muslim couples below 18 years old are required to attend an assessment session at INSPIRASI@AMP. The couples, together with their parents or guardian, are assessed by a counsellor on their readiness for marriage before being recommended for the Special Marriage Licence, granted by the Registry of Muslim Marriages (ROMM). Once approved by ROMM, the couples will be enrolled into AMP's Marriage Guidance Course.

For the year in review, 28 couples who applied for the Special Marriage License underwent counselling assessment with INSPIRASI@AMP.

### **MARRIAGE GUIDANCE COURSE**

The Marriage Guidance Course is aimed at enabling couples who wish to get married to build a strong and stable marriage, as well as become responsible parents. Problem-solving, life skills and moral values are imparted to the couples in an effort to strengthen family ties. For the year in review, 119 couples attended workshops, as well as other programmes and activities organised under the course.

### **PARENTS SUPPORT GROUP**

Parents of young couples who attend the Marriage Guidance Course are also equipped with the skills and knowledge to help and support their newly-married children through their marital journey. A total of 140 parents participated in the programme during the year in review.

### **MARRIAGE COUNSELLING PROGRAMME**

The Marriage Counselling Programme aims to assist married couples who are referred by Syariah Court with issues that they face in their marriage. The programme aims to strengthen marriages by providing intensive marital counselling and increase awareness of the available avenues for help. For the year in review, a total of 644 clients were assisted through the programme.

### **COUNSELLING SERVICES**

AMP's trained counsellors and social workers provide counselling and referrals to families and individuals in need. They handled 162 walk-in and mandatory counselling cases during the year in review.

### **AMP HELPLINE**

The AMP Helpline provides telephone counselling services as well as relevant information on the available resources and schemes to those in need. During the year in review, the Helpline received 2,052 calls of which marital and young couple issues, as well as financial and relationship issues were among the top concerns.

### **PROJEK AURORA**

Projek Aurora is a pilot programme launched in March 2012 by INSPIRASI@AMP, together with KK Women's and Children's Hospital and the Health Promotion Board (HPB) to help single, young mothers below the age of 21 cope with their pregnancy and parenting journey. It aims to provide emotional, social and educational/vocational support for the single, young mothers, refer them and their young dependants to available national schemes, and encourage them to attend workshops and regular medical checkups at the hospital. For the year in review, 54 single, young mothers were assisted through this initiative.

### **HOME OWNERSHIP PLUS EDUCATION SCHEME**

AMP is one of the mentoring agencies under the Home Ownership Plus Education (HOPE) Scheme, a national assistance programme spearheaded by the Ministry of Social and Family Development (MSF) to encourage young, low-income families to keep their family small. For the year in review, 127 individuals were assisted by AMP under the scheme to receive education and training grants aimed at helping their families achieve self-reliance.

# CREATING OPPORTUNITIES FOR STUDENTS

Ensuring every student has a chance to realise his or her aspirations

**250%**

increase in the number of recipients after the enhancement of the AMP Education Bursary in 2013

Over

**\$232,000**

was disbursed to more than 800 students from low-income families under the Ready for School Fund to meet their educational needs

**\$88,000**

worth of bursaries given out by AMP and MERCU to more than 200 students from Primary 3 to tertiary levels



## Muhd Khairi Nooralim

*3<sup>rd</sup> Year Student, Diploma in Bio-Technology,  
Republic Polytechnic  
AMP Education Bursary Recipient (2013)*

Muhd Khairi Nooralim, 20, is currently a senior student leader who is active in various co-curricular activities. He was also inducted into his school's roll of honour in April 2013 after attaining excellent academic results. However, behind his accomplishment lies a difficult past.



Khairi's parents had to seek AMP's assistance in 2009 when his father was retrenched due to the economic downturn. Being the sole breadwinner of their family of five, his father's retrenchment greatly affected their finances. His mother was also unable to work as she had to look after his youngest sister, who has an intellectual disability and attends a special school. Khairi's father finally secured a post as a logistic driver after attending numerous job fairs and interviews.

While the family was struggling to pay off the arrears accumulated during his father's retrenchment, Khairi was diagnosed with cancer in October 2010. He had to undergo a major operation the following month, causing both him and his family much distress. Khairi even thought his life was over. Nevertheless, the surgery went well and Khairi is now only required to go for regular medical follow-ups at the hospital. Although he may experience a relapse, Khairi does not see his illness as an impediment and remains positive, hoping to live his life to the fullest. He recently received the AMP Education Bursary, which provides some relief to his parents' financial load. He also actively volunteers for AMP's events for its beneficiaries.

# PROGRAMMES & SERVICES

## READY FOR SCHOOL FUND

The Ready for School Fund (RFS), launched in October 2002, was first set up with the main objective of assisting children from low-income families under the Adopt a Family & Youth Scheme (AFYS) who were starting kindergarten, primary and secondary school. It was later extended to assist all school-going children under AFYS in their educational pursuit. In June 2007, the Fund was extended to include disadvantaged school-going children of all races. Assistance under the Fund includes the AMP Education Bursary, which was enhanced in 2013 to assist a wider range of tertiary students from low-income households in their pursuit of higher education.

### AMP Education Bursary

The AMP Education Bursary offers monetary assistance to diploma and degree students from low-income families. In 2013, the bursary was extended to full-time diploma students from LASALLE College of the Arts and Nanyang Academy of Fine Arts, as well as both full-time and part-time undergraduates from recognised private educational institutions in Singapore. The bursary was previously open only to those studying in the five local polytechnics and four local universities.



The bursary seeks to recognise the recipients' academic achievements, lessen their financial load and be a source of motivation for them to strive harder in their education. It also hopes to see these students giving back to those in need in the community in the future. For the year in review, 65 students received the AMP Education Bursary.

Other than school essentials, the Ready for School Fund is also used to subsidise school and tuition fees, enrichment programmes, provide assistance with transportation expenses as well as other financial assistance required by the students. AMP also disbursed \$40,000 to its subsidiary, MERCU Learning Point, to subsidise the school fees of 81 primary and secondary students from low-income families who attended their education centres during the year in review.

### AMP-RFS PC SCHEME

In October 2009, AMP introduced the AMP-RFS PC Scheme for madrasah students from low-income families to provide them with a brand new computer and broadband access at a heavily subsidised rate. With infocomm becoming an increasingly essential component of the Singapore education curriculum, the scheme aims to ensure madrasah students are able to effectively tap on information technology to excel in their academics. For the year in review, 6 madrasah students were assisted through the scheme.

### MERCU BURSARY AWARDS

MERCU Learning Point introduced its Bursary Awards in November 2011 as part of its corporate social responsibility programme. For the year in review, it awarded 160 underprivileged students of all races, from Primary 3 to 'O' Levels, who performed well academically with bursaries worth between \$150 and \$500 to defray some of their educational expenses and encourage them to excel further in their studies.

### NEU PC PLUS PROGRAMME

AMP partners the Infocomm Development Authority of Singapore (IDA) as a lead agency for the NEU PC Plus Programme, which aims to enable students from low-income families who are studying in national schools to have equal access to infocomm by offering them a PC or a laptop at a subsidised rate. For the year in review, 250 students benefited from the programme.

### LEARNING FAMILY PROGRAMME

In 2010, AMP collaborated with the South East Community Development Council as one of their community partners for the Learning Family Programme. The six-month programme benefits young children from low-income families, who are in the preschool level and who struggle with literacy and numeracy. The programme aims to allow these children to level up with their peers academically, socially and emotionally, as well as foster a culture of learning among family members. Their parents also attend separate workshops on how they can support their children's learning at home. For the year in review, 25 families graduated from the programme.



### PARENT EDUCATION IN PRESCHOOL PROGRAMME

In May 2011, AMP collaborated with the Ministry of Social and Family Development (MSF) to enhance the quality of family life for parents and preschool children. The programme aims to improve parent-child bonding through better parenting skills, as well as encourage the children's love for learning while instilling positive values and facilitating a conducive home environment for children to develop. A total of 40 beneficiaries benefited from the programme during the year in review.

### PRESCHOOL OUTREACH

In 2011, AMP partnered with the Ministry of Education (MOE) to be a part of an outreach programme to reduce the number of children not attending preschool, by conducting home visits and providing assistance in placing the identified children in suitable preschools. For the year in review, 33 children had been identified and assisted under the programme.

# CREATING OPPORTUNITIES FOR YOUTHS

Harnessing the potential of our youths and moulding future leaders

Approximately  
**1,472**  
hours spent on  
mentoring youths  
leaving institutional care  
under PODZ  
Youth Mentoring  
Programme

**100%**  
of all students  
under AMP's Youth  
Enrichment Programme  
were prevented  
from leaving school  
prematurely

An average of  
**30**  
youths visited AMP  
@ Jurong Point on a  
daily basis

CREATING  
OPPORTUNITIES FOR

# INDIVIDUALS

Helping individuals acquire useful skills to remain relevant

**\$20,800**

was spent to assist 36 individuals from low-income households acquire trade, business and IT skills to manage their own home-based businesses

More than  
**1,900**

hours were spent in training under AMP's Micro Business Programme

**\$36,000**

was spent to support 150 low-skilled workers to take up an alternative or second employment under the Self-Initiated Trainee Programme