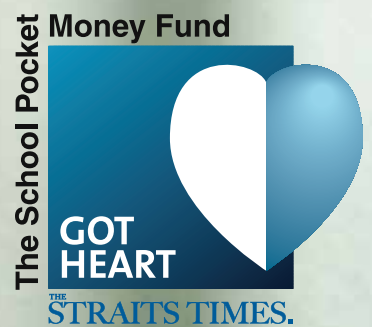


NO CHILD SHOULD GO HUNGRY



THE STRAITS TIMES
SCHOOL POCKET MONEY FUND
10TH ANNIVERSARY



SINGAPORE PRESS HOLDINGS FOUNDATION

SINGAPORE PRESS HOLDINGS Foundation Limited (SPH Foundation) is a registered charity and an Institution of Public Character (IPC). Incorporated on January 29, 2003, the mission of the SPH Foundation is to build a lifelong learning community that embraces language enrichment, creativity, conservation, healthy living and sports. The seed contribution of \$20 million to the Foundation came from media group Singapore Press Holdings Ltd.

For its contributions to the Singapore arts scene, the Foundation received the Friend of the Arts award given out by the National Arts Council in 2009 and 2010. The Foundation was also honoured with the Friend of Heritage award for three consecutive years since 2007.

For more information about the Foundation, please visit its website at www.sphfoundation.org.sg.

NO CHILD SHOULD GO HUNGRY

THE STRAITS TIMES
SCHOOL POCKET MONEY FUND





FOREWORD

DR TONY TAN KENG YAM
Chairman, Singapore Press Holdings
Singapore Press Holdings Foundation

THE IDEA FOR The Straits Times School Pocket Money Fund (STSPMF) originated from a story published in the newspaper on Children's Day 10 years ago. It highlighted the plight of schoolchildren from low-income families who had no money to buy food during recess. Since then, companies, schools and individuals have donated to the STSPMF, or partnered *The Straits Times* in its fund-raising efforts.

More than \$30 million has been raised in the last 10 years to support close to 74,000 cases of children in need. Many of these children have gone on to lead better lives, pursuing further studies or fulfilling their career aspirations.

But raising money has not been easy. The fund-raising efforts were impacted by the global financial crisis in 2008 which saw a surge in the number requesting financial assistance, even as companies cut back on their financial support.

The Singapore Press Holdings Foundation is pleased to support this publication which marks the 10th anniversary of STSPMF. The Foundation was established in 2003 to build and support our community in language and education, arts and culture, conservation, charity, community and sports. Like the STSPMF, the Foundation, through its initiatives, has improved the lives of many, and aspires to do even more.

This publication traces the challenges faced by STSPMF, shares the success stories of the beneficiaries, and profiles some of the major donors who have helped make a difference to the children and their families. It is our hope that it will nurture the spirit of giving, and encourage more companies and individuals to support the STSPMF and other charitable causes.

I wish the STSPMF continued success in filling the tummies and fulfilling the dreams of the needy children in our community.



In 2001, Farah, then 11, a student at Xishan Primary School, helped launch The Straits Times School Pocket Money Fund which benefited 3,735 children from needy families in its first year.

FOREWORD

HAN FOOK KWANG
Editor, The Straits Times

WE STARTED The Straits Times School Pocket Money Fund in 2000 after hearing many stories of children in need, their families hit hard by the economic downturn that year. One of the stories we ran was of 10-year-old Farah who said she would skip recess on some days to save pocket money for her mother who was a single parent earning \$800 a month to bring up three school-going children.

"I often do not have enough money to go to school. I know my brother and sister face the same problem too. I'm telling you this to help other children like me," she told our reporter.

Farah's story moved thousands of our readers to contribute generously and we raised \$1.3m to help 3,735 children like her that year. We couldn't have asked for a better start, and we've not looked back since.

Over 10 years, we've helped more than 73,500 cases. This year (2010) we will need to raise at least \$5m to help an estimated 12,400.

For us in *The Straits Times*, the plight of so many children who have no money for recess is the clearest sign that there are many people who will be left behind even when the Singapore economy is booming and headed for double-digit growth. That's a reality which will probably be with us for some time, perhaps for a long time.

And as long as there are children who need help, we will continue to do our utmost to help them. But we are only the facilitator and organiser of this effort.

The real heroes are the thousands of Singaporeans who have stepped forward with their donations and who have volunteered their services. They have made this fund-raising project – now in its 10th year – one of the most successful in Singapore.

Our gratitude also to the National Council of Social Service (NCSS) which administers the Fund and disburses the money through the Family Service Centres, children's homes, special schools and disability agencies. They and the many social workers who work at these disbursing agencies with the children deserve our heartfelt thanks.

Here's to many more good years for The Straits Times School Pocket Money Fund.



In 2004, sisters Khoo Xin Er (left), 10, and Chu Fang, 8, each got \$1 for recess every day thanks to The Straits Times School Pocket Money Fund.

FOREWORD

RADM (RET) KWEK SIEW JIN
President, National Council of Social Service

THE STRAITS TIMES School Pocket Money Fund (STSPMF) is a result of a very successful partnership between Singapore Press Holdings and the National Council of Social Service, each leveraging on its expertise and together creating an instrument that makes a lasting impact on many schoolchildren from low-income families.

NCSS, with its intimate knowledge of the needs and workings of the social service sector, administers the Fund on behalf of SPH and enhances its impact with periodic reviews of funding criteria, yearly projections of the funds required, allocation of the funds, and the methods and avenues of disbursement of the money. Through regular reviews and consultations with the social service agencies involved, NCSS has been fine-tuning the funding criteria and amounts so that the Fund can stay sensitive to the challenges faced by these children, and is responsive and effective in meeting their needs. Since the Fund was launched, a total of \$21.3 million (up till 2009) has been disbursed through social service agencies such as Family Service Centres (FSCs), special schools, children's homes and disability agencies.

Beyond merely providing short-term aid to these children, the STSPMF provides a strategic entry point for Voluntary Welfare Organisations to engage their families to help them to improve their economic and social situations so that these families can become stronger and more resilient in the long run.

More than 73,500 cases of children from low-income families have been helped over the past nine years. Based on the total fund targeted to be raised by SPH this year, another 12,400 cases are expected to be helped in 2010. This brings the total number of cases* helped by the Fund in this 10th anniversary to more than 85,900. The STSPMF has made a considerable and positive difference to these children by helping them to remain in school.

We look forward to the continued partnership with SPH, our donors and all stakeholders to make the school hours of these children free of financial worry, so they can go on to achieve success in life.

* This refers to the summation of annual cases supported each year and not the summation of number of individual children helped through the 10 years.

CITIBANK

Michael Zink, Country Head and Citi Country Officer, Singapore: "At Citi, we are dedicated to helping make the communities where we do business, better places to work and live. Since 2002, we have been glad to make a difference in the lives of needy students through our support for The Straits Times School Pocket Money Fund. Every employee has been able to contribute to this worthy cause through our vending machine initiative whereby 10 cents goes to the Fund for every drink purchased. Be it coffee or tea, there is nothing sweeter than knowing that it helps to brighten the days of underprivileged children."



Siti Umairah and her brothers, Secondary 2 student Muhaimin (left) and Primary 6 pupil Mursyid were recipients of The Straits Times School Pocket Money Fund in 2008. The Fund and other bursaries, subsidies and assistance help them travel to school and buy uniforms and textbooks.

NCSS, FUND PARTNER

LIKE ANY EFFECTIVE partnership, the sum is always greater than its parts. And so it is with The Straits Times School Pocket Money Fund.

Without the unique partnership between Singapore Press Holdings (SPH) and the National Council of Social Service (NCSS), the 10-year-old Fund would not be as successful as it is today, says the NCSS deputy chief executive Tina Hung. She adds: "If any of the parts was missing, the Fund wouldn't be so effective. It's a wonderful partnership because of our complementary strengths."

SPH – with its fleet of publications and their unrivalled ability to reach out to the public – does the fund-raising and public education work; while the NCSS – the leader in the social service sector – is armed with the expertise to administer the Fund.

The NCSS does all the "back-end" work, such as coming up with a system to manage the Fund efficiently and partnering agencies such as Family Service Centres (FSCs) and special education schools to disburse the Fund to beneficiaries.

Social workers working in FSCs and other disbursing agencies are chosen to hand out the Fund for a practical reason. Ms Hung explains: "We don't want the Fund to be just a handout. When social workers meet the beneficiaries regularly, they learn more about their problems and find ways to help them."

These problems range from unemployment and illness to family violence. In the past 2½ years, about half the children on the Fund have family members who are unemployed. A third of the children also come from single-parent families.

After the Fund was launched on Children's Day on October 1, 2000, appeals for help came pouring in as Singapore's economy battled one crisis after another. For example, when Singapore was besieged by the SARS virus in 2003, the Fund supported over 10,000 students – almost three times the number helped in its first year of operation. Despite the surge in the number of children who needed help then, companies slashed their charity budgets as their businesses were hit by the economic slump. 2009 was another nail-biting year.

Peter Khoo, then the Fund's chairman, called the aftermath of the Lehman Brothers collapse the "worst of times" as donations plunged. More families sought help; but there was less money to go around.

Then Resorts World Sentosa agreed to host ChildAid, a charity concert with its proceeds going to the Fund and the Business Times Budding Artists Fund, as the resort's first event. That choice of venue created a "wow factor" and raised a record \$1 million – double what it had raised in the year before.

HSBC

Goh Kong Aik, Head of Corporate Sustainability for HSBC Singapore: “At HSBC, we recognise education as the engine for socioeconomic growth and development, and the vehicle for individual and community success. This is why we place education and the nurturing of talent at the forefront of HSBC’s corporate responsibility efforts. It is also for this reason that we find The Straits Times School Pocket Money Fund a meaningful and worthwhile cause, and we have been supporting it since its earliest days. We want to play a part in providing for the basic educational needs of disadvantaged young children. This is so that they can concentrate on getting the proper education they deserve in school, which will enable them to unlock and realise their full potential.”

The bank has created the HSBC Youth Excellence Initiative, which provides learning and development opportunities for outstanding young Singaporeans to hone their skills and realise their talents. Part of the initiative is also designed to enable these talents to contribute to society by raising funds for their less fortunate peers. For example, HSBC Youth Excellence Award recipients in the past decade, such as pianists Abigail Sin and Clare Yeo, opera singer Janani Sridhar, violinists Gabriel Ng and Janell Yeo, have collectively raised more than \$1 million through charity concerts, of which over \$600,000 was donated to The Straits Times School Pocket Money Fund.

HSBC has also raised about \$1.5 million for The Straits Times School Pocket Money Fund through its annual Corporate Responsibility Challenge. For instance, its senior management team raised \$450,000 in 2007 by trekking 101 km around Singapore.

The easy way out when donations are scarce is to limit the number of beneficiaries. Instead, staff in charge of fund-raising doubled their efforts to attract donors. At least three times a week, the team with The Straits Times Editorial Projects Unit is out talking to potential sponsors, trying to get them to support the cause. The Fund has never turned down any child who has met the qualifying criteria and asked for help, despite the major economic crises of the past 10 years. This is a tremendous testament to the generosity of *The Straits Times*’ readers and supporters.

The pay off comes when fund-raisers meet the people whom the Fund has touched, like a young man who went to the unit’s office in *The Straits Times* newsroom to thank the School Pocket Money Fund for helping him to finish school, earn a diploma and land a good job to buy his parents their first home.

Keeping the Fund going is a company-wide effort. Over 100 SPH staff, from those in the finance department to marketing and editorial staff, volunteer to send out thank-you letters and design publicity materials, among other tasks, on top of their normal work-load.

In the past decade, the NCSS and SPH have conducted regular reviews to ensure that the Fund stays relevant and responsive to needs on the ground. The past two reviews, for instance, have led to students getting more pocket money each month to help them cope with the rising cost of living.

In the 2008 review, teachers and social workers surveyed the prices of food in school canteens. The survey found that food prices had gone up and students had to stay in school for longer periods of time, hence eating more meals in school. So from 2008, primary school pupils receive \$45, instead of \$35, each month. Those in secondary schools get \$80 monthly, up from \$60.

This year, SPH and the NCSS have hired researchers from the National University of Singapore to study how the Fund has helped Singapore’s needy and look at ways it can be improved.

The NCSS, with staff from four divisions managing the Fund, has also put in place a system of checks to ensure that the agencies disbursing the Fund do so properly.

As a good custodian of the Fund, administrative costs are kept to the minimum to ensure that most of the money raised goes to the poor children. In the past three years, less than five per cent of the total funds raised were used to cover the administrative cost borne by the NCSS to manage the Fund. SPH does not take any cut of the donations.

Sustaining the Fund for a decade is no walk in the park. But the fact that it is still going strong shows that the need to give poor children pocket money for school remains a very real one, says Ms Hung.

She adds: “Social workers tell us they are very grateful for the Fund to help those they work with. It is a fund they can depend on.”



Straits Times School Pocket Money Fund poster boy Aloysius received money from the Fund when he was 6 years old, relieving his parents of his schooling expenses.

GOT HEART

THE STRAITS TIMES
School Pocket Money Fund

Over the past decade, The Straits Times School Pocket Money Fund has touched the lives of many. For some, it made the difference between dropping out of school and attaining their dreams. For many others, it was a chance to reach out to a fellow Singaporean and be part of a meaningful cause. We find out how the Fund has changed lives.

IT STARTED as a humble effort, a minor player in the vast array of private welfare initiatives here, but The Straits Times School Pocket Money Fund has evolved in 10 years into a programme that delivers a mighty bang for its modest buck.

Keeping poor children in school by chipping in to pay their bus fares or lunch money was the simple strategy behind the Fund, but over the years its impact has become far-reaching. It is now one of the nation's biggest welfare programmes, with *The Straits Times* raising money via donations and the National Council of Social Service, the umbrella body for social service agencies, administering it.

The Fund has displayed an unrivalled ability to shine a light into dark concerns, alerting social workers to families struggling with marital conflicts, violence, mental illness and other problems. Many of these issues might have slipped under the radar if these families had not stepped into Family Service Centres (FSCs) to ask for help from the School Pocket Money Fund.

Entry point for help

Ms Lee Yean Wun, principal social worker at Kampong Kapor FSC, says: "Giving financial aid gives social workers the easiest entry point to work with the family on their other problems, which they may not be aware of, or don't want to deal with."

Take the jobless man who applied for his two school-going children to be put on the Fund. It emerged that he had a personality disorder and was abusive to his wife. Over time, she shared her woes with social workers at Kampong Kapor FSC, who urged her to take out a Personal Protection Order against her husband. They also arranged for her and the children to stay in a shelter to escape the man's violent outbursts.

Then there was the single mum with three children who came to ask for financial help. The mother, a sales assistant earning about \$1,200 a month, later revealed that she had problems controlling her mischievous son and would sometimes take her frustrations out on him. Ms Lee suggested she seek medical help. This later led to the son being diagnosed with attention-deficit hyperactivity disorder. The mother informed the boy's teachers, who now have a better idea of how to handle him and tailor his schoolwork to his needs, and the mum is learning how to manage her son without flying into fits of fury.

Providing family-wide help was not initially envisaged by the Fund's founders. Back in 2000, then *Straits Times* journalist Braema Mathi mooted the idea of a pocket money fund after being deeply moved by four children she had interviewed who overcame a poor background to make good. Ms Mathi and her colleagues could see the big difference a small amount of regular money could make to such children.

Their idea turned into a firm proposal for a charity, which was submitted to Singapore Press Holdings' management, who gave it their full backing. The Fund was officially launched on Children's Day, on October 1, 2000.



Syahid, 8, was the ambassador of The Straits Times School Pocket Money Fund in 2008.

In 2010, the Fund came to the aid of some 12,400 students – almost four times the number helped during its first year of operation. In 2009, a total of \$5.9 million was raised for more than 12,300 students, compared with the \$1.3 million which helped around 3,700 children in 2001. Primary school pupils now receive \$45 a month, while secondary students get \$80 – modest amounts, but a huge relief for many parents, some of whom cannot even afford bus fares for their children to get to school.

"The monthly amount given out may sound small, but it can be an important sense of security for parents," says Ms Lee. "It gives them this assurance that they have this source of support and they don't have to worry their children don't have money to go to school."

The Fund's dramatic growth over the years has allowed it to develop an unparalleled reach across communities. And it has empowered social workers to do whatever is necessary to deliver the greatest help to families most in need over the past decade.

Social workers at Singapore Children's Society FSC (Yishun) now require families applying for the Fund to sign a contract to show their commitment to resolving their other issues. Mrs Catherine Maderazo, a social worker there, says: "Many of these families are reluctant to work on their other issues as they want to save face. Others think lack of money is their only problem."

One woman sought funding help for her primary-school-going daughter, but it turned out that she also had to look after two of her eldest daughter's children because the daughter had been jailed for drug offences. The whole family survived on less than \$1,000 a month, brought home by her husband, an odd-job worker. After counselling, the husband now earns more than \$2,000 a month working two jobs – a machinist during the day and a cleaner at night – while the wife takes home \$17 a day as a part-time cleaner.

Over at Covenant FSC in Hougang and Marine Parade FSC, families receiving help from the Fund have to attend a series of workshops covering everything from parenting skills to budgeting and stress management. Covenant's director, Mrs Florence Lim, says: "We don't want the Fund to be just a handout. So we plan the workshops to help these families cope better with their difficulties and learn to be self-reliant."

Sticking it out

One of the School Pocket Money Fund's strongest features is its longer-term support, providing aid for as long as two years. Social workers say that two years is long enough for them to build relationships, enabling them to better help families resolve their other problems.

Most financial aid schemes here are short-term, notes Kampong Kapor FSC's Ms Lee, providing help for between three and six months. "But the Pocket Money Fund gives help for up to two years, which is long enough for families to get themselves out of financial hardship."

Another winning feature is that once social workers assess that a family is in need and qualifies for support from the Fund, their children in primary and secondary school can be adopted by the scheme. This is unlike other aid schemes where social workers can apply only for an individual child.

And once the child is on the Fund, social workers keep a close watch on him. If they notice he is struggling to catch up with his peers, they arrange for in-house tuition. They even monitor school attendance. If the child often plays truant, social workers can inform them that Fund support can be withdrawn. This often galvanises parents into action, forcing them to supervise their children's studies more closely.

Ms Sia Seow Hong, a social worker at Marine Parade FSC, says: "The purpose of the Fund is to help poor children go to school. If they keep skipping school, we may consider pulling them out of the Fund."



Anita Kanaka Veeran, get ready for school! Anita is a beneficiary of The Straits Times School Pocket Money Fund.

Social workers, however, admit that this sanction is rarely used. Ms Sia has expelled only one secondary school student from the Fund who showed up for school "once a month or sometimes not at all" and, despite repeated attempts by the school to improve his attendance, did not change his ways. "I tried, but he didn't want to talk to us," she says.

Mrs Lim of Covenant FSC concedes that there are some parents "who just want the money and don't value education".

Then, there are children who feel their parents' financial strain and may choose to work, instead of carrying on with school, to help bring home the bacon.

The Children's Society's Mrs Maderazo recalls a mother once asked her for help as her daughter was "not keen" on school. But the reality was that she did not want to burden her parents with her school expenses. Her parents were both odd-job workers taking home less than \$1,000 a month and had to feed three children on their meagre earnings.

"The girl was very happy to learn of the School Pocket Money Fund as she didn't have to ask her parents for pocket money every day," adds Mrs Maderazo.

In many cases, the adults are the ones with the problem, not the child, and social workers have to go to some lengths to ensure that the pocket money reaches the intended recipients.

If a father is an alcoholic or a gambler, the fear is that the money will be used to feed the parent's vice rather than the child's education. The parents of one boy supported by the Fund were drug users, so Kampong Kapor FSC's Ms Lee gave the monthly sum to the boy's school for staff to hand him his pocket money every day.

This adaptability has won the Fund many admirers and allowed it to grow into one of Singapore's best-known charities.

In the past decade, it has helped close to 74,000 cases of children needing help. And with the Fund celebrating its 10th anniversary in 2010, the National Council of Social Service and *The Straits Times* have commissioned a study to find out how it has benefited Singapore's needy and look at ways it can be improved.

Staying responsive is key to the Fund's effectiveness. In the 2008 review, the amounts given to students were raised to help them cope with rising inflation. The Fund will continue to evolve and adapt to changing needs on the ground. That is why there is no quota, for instance, set on the number of children it will help, as that varies with the economic conditions of the day.

The Fund has never turned down any child who has met the qualifying criteria and asked for help, as long as the social worker assesses him or her to be in need of assistance, despite the major economic crises of the past 10 years. And it plans to continue doing this.



Ronn Kay, Straits Times School Pocket Money Fund poster boy in 2003. The Fund helped Ronn and his younger brother have proper meals in school.

POSTER BOY MAKES GOOD

RONN KAY, 20

Architecture dream comes true

Ronn Kay used to drink only tap water for recess to save money. Ronn, who was The Straits Times School Pocket Money Fund poster boy in 2003, is now a final-year landscape architecture student at Singapore Polytechnic. The Fund threw the 20-year-old a lifeline while he was in school, helping him afford a decent meal and, in his words, giving him “more energy for my studies”.

When Ronn was in his early teens, his hawker dad suddenly lost his sight and his mum lost her job when the restaurant she was working in closed down. The family’s income dived from more than \$2,000 a month to zero for about six months.

Madam Cha Yoke Chin, 48, admits: “We felt helpless and confused then. Before my husband lost his sight, we were already struggling to make ends meet, so we had very little savings.”

A relative told her to seek help at a Family Service Centre and social workers there put Ronn and his sibling Jun Zi on the Fund.

Ronn, who attended Braddell-Westlake Secondary School, recalls fondly the “better meals” he could afford with pocket money from the Fund, in stark contrast to the bread and tap water he used to get by on during recess.

“At times, I was worried that my parents sacrificed their own nutrition to provide food for us. So to save money, sometimes I just drank water during recess.”

The money from the Fund also covered school bus fares for Jun Zi, now 15.

Madam Cha later found a job as a part-time cashier earning \$400 to \$500 a month, while her husband learnt foot reflexology and now works as a masseur. Today, the Kays take home about \$2,000 a month.

Once their financial situation had improved, and after receiving cash injections from the Fund for about two years, Madam Cha and her family stopped receiving money from the Fund.

“The Fund and other financial aid we got really helped us through the most difficult part of our lives,” she says.

Meanwhile, Ronn is now studying hard to fulfil his dream of becoming a landscape architect. On weekends, he sells popcorn and drinks to earn pocket money.

“The Pocket Money Fund went a long way for me. It created a small difference in my life as I was able to afford better meals and my parents didn’t have to worry so much financially.”

ONCE A NO-HOPER, NOW A DO-GOODER

AL-SHAHRI SUNI, 31
Ex-gang member helps troubled teens

You could call him the Comeback Kid, and it has been quite a comeback – from gang member and academic no-hoper to go-getter pursuing a degree, with a career in helping troubled youngsters. The turnaround for Al-Shahri Suni, 31, came thanks to a social worker and aid from groups such as The Straits Times School Pocket Money Fund.

His life had been set on a troubled trajectory from early on. The elder son of a fireman and a kitchen helper, he was not interested in school, ending up in the normal stream in Christchurch Secondary School. While there, a friend encouraged him to join a street gang “for fun”.

“It was fun to smoke together, to hang out together and to rebel together. Then, I didn’t know what was good for me, and I also wanted to test boundaries,” says Shahri.



Al-Shahri Suni, 31, received assistance from The Straits Times School Pocket Money Fund when he was in the Institute of Technical Education. He used to be a gangster and uninterested in school. The turning point came when he was 13 and he met social worker Tony Ong, who ran a soccer club. Under the social worker’s guidance, Shahri began to see his life in a different light.

The gang offered him a much-needed sense of belonging – something he did not get from his rocky and sometimes violent relationship with his father. It also took him out of the house, away from his father’s explosive temper.

Thankfully, a turning point came when he was 13 and he met social worker Tony Ong, who ran a soccer club. Under the social worker’s guidance, Shahri began to see his life in a different light.

“I felt my father always put me down, but Tony always affirmed me. Tony came into my life at the right time, he guided me and I could always turn to him with my problems.”

He began spending more time hanging out with the teens at the Family Service Centre where Mr Ong worked. And he distanced himself from the gang, eventually quitting it.

But he continued to flop academically, and his N-level results could only get him into the Institute of Technical Education (ITE). His dad refused to pay for his school fees while he was at ITE because he wanted him to find a job. That was when the School Pocket Money Fund came to the rescue by giving the youngster \$50 a month – a useful supplement to the \$200 to \$300 a month he earned from odd jobs such as packing CDs and moving furniture.

“Although the \$50 I got from the Pocket Money Fund every month was not much, it was helpful in a lot of ways. At least the money paid for my bus fare and other expenses.”

Shahri decided to give education his best shot. The extra effort paid off and his ITE results were good enough to get him into Temasek Polytechnic to pursue a diploma in telecommunications. After earning his diploma, he worked as an immigration officer for 2½ years.

However, the job left him with a nagging sense of unfulfilment and he quit in early 2010. Later that year, he joined YouthReach, a group set up by the Catholic Welfare Services and Boys’ Town to help keep youths off the street. He is now studying part-time for a social work degree at SIM University.

Mr Ong, now a senior social worker at Fei Yue Family Service Centre, has nothing but praise for Shahri and his transformation.

“Shahri has come a long way and has done very well, considering how much he has had to struggle because of his family problems. He’s now much more confident and able to stand up against peer pressure.”

To Mr Ong and the others who have helped him change his life for the better, Shahri feels a keen sense of gratitude. He now wants to give back some of what he has received, so he can repay society.

“I’m really inspired by what Tony did for me and I think other children need someone like Tony for them. I’m blessed to have people who have put in effort to guide me and turn my life around. If not for them, I wouldn’t be where I am today.”



The Tay family (clockwise from the mother): Madam Shaleha Na'aim, 40, with Soon Xun, 7, husband Geok Chong, 39, Soon Sun, 5, Soon Xie, 10, Soon Wei, 10 months old, and Geok Fei, 8. Three of the boys are receiving money from The Straits Times School Pocket Money Fund.

ENDING MUM'S SILENT STRUGGLE

SOON XIE, 10, GEOK FEI, 8 and SOON XUN, 7
No longer hungry at recess time

Mother of five, Shaleha Na'aim, was already struggling to put food on the table when her husband was fired from his machinist job. Too many absences from work had led him to lose his \$1,000-a-month salary, and Ms Shaleha, 40, was worried her family would go hungry. It did not help that she could not tell others about her plight – she is a deaf-mute, having lost her senses of speech and hearing at the age of four after a high fever.

Bills started to pile up and notice letters demanding payment began appearing in her letter box. With practically no savings, the family had to survive on a daily diet of bread, rice and egg, or just plain instant noodles.

"I saw other people eating nice food, like seafood and cake, and I felt sad. I could only dream of eating such food," she says.

Ms Shaleha says her family's dire situation was causing her sleepless nights. Support from The Straits Times School Pocket Money Fund came just in time.

Her three school-going sons now get \$45 each a month – \$1 a day for pocket money, with the rest of the sum going towards their student care centre fees. Soon Xie, 10, Geok Fei, 8, and Soon Xun, 7, are also given coupons from their school, which they can exchange for food in the school's canteen.

The Fund allows eldest son Soon Xie to buy an extra meal, such as his favourite nasi lemak, so that he can fill his stomach and break the monotony of the usual home diet of rice and egg.

Cash from the Fund has also helped ease the tension between Ms Shaleha and her husband, Tay Geok Chong, who is also deaf-mute. She says that she used to fight with him over their money problems and was "so stressed that I thought I would go crazy".

She adds that her husband used to get angry whenever she asked him for money for household expenses. But those outbursts have stopped now that she has found a job. Ms Shaleha is currently the main breadwinner. Since May 2010, she has been earning \$800 a month clearing dishes at a coffee shop while her husband stays at home to look after their two youngest sons – Soon Sun, 5, and Soon Wei, who is just 10 months old.

The family is also getting counselling and food rations from the Singapore Children's Society and financial help from the Northwest Community Development Council.

Ms Shaleha's spirits have lifted now that her family's finances are more solvent and her children have pocket money and "more food to eat".

DARK TIMES, BUT KIDS SHINE

JACOB PANG, 13 and JAREN PANG, 9
Star performers despite difficulties

TWO cabinets filled with trophies take pride of place in the Pangs' four-room Pasir Ris flat. There are more than 90 awards collected by the four Pang siblings, highlighting their academic achievements, sporting excellence and even their charm, as the cutest infants in baby shows.

Above all, the trophies show off the children's steely determination to rise above their circumstances at home. Their father is recovering from a near-fatal illness and their mother works 18 to 20 hours a day selling coconuts to put food on the table.

The family's problems began in June 2002 when Mr Pang Hin Hoong came down with a fever that would not go away. By the time the 51-year-old arrived at the hospital, he was in serious trouble. His organs started failing and he sank into a coma. When he woke up a week later, he was completely paralysed. The diagnosis was acute myocarditis,



Mr Pang (right) now feels able to cope financially, but is glad for the help he received during his illness, which eased his worries about providing for his children, including Jaren (left) and Jacob (centre).

an inflammatory disease of the heart muscle, and his condition was complicated by multiple organ failure and sepsis, an infection that has spread to his bloodstream.

Mr Pang says he is much better now and can walk, albeit with a limp, although he is still unable to work. But when he fell ill, the Pangs – whose combined income from hawking coconuts was less than \$2,000 a month – found themselves in dire straits.

"I felt so hopeless then and often thought of pulling out the respirator so that my family didn't have to worry about my hospital bills," says Mr Pang in Mandarin.

During his four months in hospital, the Pang children ate instant noodles – their uncle, who cared for them, could not cook anything else, and it was the cheapest food available.

For four years, the family survived on Mr Pang's 44-year-old wife Soh Chin's single income from selling coconuts at a Bedok market, and the charity of church friends and family.

But in 2006, Mr Pang was told his children – Jason, Jamie, Jacob and Jaren – could get help from The Straits Times School Pocket Money Fund. He headed to the nearest Family Service Centre and immediately put in an application.

"It gave all of us hope, that people out there were willing to help us," he reflects.

His second son, Jacob, 13, admits that before receiving pocket money from the Fund, he did not eat during recess. "I just drank water from the water cooler. The Fund gave me money to buy a bun and other food during recess, and to buy books," he says.

Despite his and his siblings' hunger pangs, the children managed to shine in school. The eldest, Jason, who is 18 and a Raffles Junior College alumnus, scored four As in his A levels and is now eyeing a scholarship to study law in university.

Jamie, the only daughter, is studying in Temasek Junior College. The 16-year-old sailed through her O levels, scoring eight As and a B.

Jacob, who was among the top three students in his level at Loyang Primary School in 2009, scored two A-stars and two As during his Primary School Leaving Examination. He is now in secondary one at Catholic High School.

The youngest sibling, Jaren, 9, is a Primary 4 Loyang Primary pupil who, while in Primary 1 and 2, was among the top three students in his class.

Jacob says all four are inspired to study hard because their mother has been working her fingers to the bone to put them through school. They also take time out from their school work on weekends to help their mother sell coconuts, which net her around \$1,000 a month.

Mr Pang's two older children are now too old to receive help through the scheme, and he took the younger two off the Fund – which he was told can be claimed for up to two years – in 2009, after Jacob had been receiving it for 19 months and Jaren for a year. He says he now feels more confident of being able to cope financially, but is grateful for the help when he needed it.

"With the Fund, I didn't have to be so worried that I lacked the money to buy food for my children. I had so many things to worry about and the Fund relieved one burden for me," he said.



Thousands have adopted a rubber duck for the Singapore Million Dollar Duck race.

10 BEST FUND-RAISERS

1 DRINK DISPENSER TAX

Getting staff to pay for their cup of coffee or tea, which used to be free, has allowed Citibank to collect more than \$500,000 for charity over the past five years. The money, obtained from staff paying 20 cents for each drink from its drink dispensers, has gone to The Straits Times School Pocket Money Fund and ChildAid, an annual charity concert showcasing the best of Singapore's young musical talent.

2 THE BIG SQUEEZE

Squeezing as many people as possible into a car proved a novel Fund-raiser for Trans Eurokars. It managed to cram 21 people into a Saab 9-5 station wagon in 2003, pledging \$228 for each one of them, making for a grand total of \$4,788.



3 CLIMBS, TREKS AND PINS

HSBC staff have pulled off a variety of stunts to raise money. In 2006, seven of the bank's senior management staff scaled Southeast Asia's highest peak, Mount Kinabalu, and raised \$450,000. A year later, 20 executives made a 101km trek around Singapore to collect about \$360,000. And in May 2010, the bank donated \$45 for every bowling pin knocked down during its charity bowl. The sum is the same as that given each month to a primary school pupil under the Fund. The event managed to net over \$56,000.

How many people does it take to raise \$4,788? Well, in Trans Eurokars' case, 21 will do nicely. And it was all for a good cause too.

4 NO QUACK THIS

The Singapore Million Dollar Duck race became an immediate hit when it was introduced in 1998. Over the years, tens of thousands of yellow plastic ducks could be seen bobbing up and down the Singapore River in aid of the Fund and other charities. Thousands have adopted a duck for \$10 each in the hope that it will cross the finish line first and earn them a cool \$1 million.

5 EXERCISE FOR A CAUSE

Cerebos Pacific came up with a win-win fund-raising strategy that boosted charity coffers while also motivating its staff to keep fit. Since 2003, each time one of its staff exercises or takes part in a "wellness activity" such as a health talk, the food and health supplements company donates \$5 to the Fund. In 2009, about \$49,000

was raised in this way. The company also pledged \$100 to the Fund for every kilometre its workers ran in the 2009 Standard Chartered Singapore Marathon, netting \$91,000.

In total, Cerebos donated more than \$200,000 to the Fund in 2009 from efforts such as the marathon fund-raiser, staff exercise sessions and charity sales.

6 DRIVING FOR CHARITY

To get drivers to maximise their mileage on every litre of fuel, petrol giant Shell held a One-Litre Charity Challenge in 2009. It pledged \$100 to the Fund for every kilometre drivers managed to eke out of one litre of petrol during the event. Eight drivers, including former Nominated Member of Parliament Eunice Olsen, raised \$25,000 for the Fund.

7 PAY TO PARTY

Courts (Singapore) managing director Terry O'Connor's family shamelessly charged friends to attend their Bollywood-themed Christmas party in 2005. Together with a charity auction, the event succeeded in bagging \$88,000 for the Fund. The hosts even paid for their own admission – \$75 per head.



Hwa Chong Institution students enlisted the help of 2,500 volunteers over 15 weekends to help sell 8,000 teddy bears for the Fund.

8 YOUTH POWER

Four Hwa Chong Institution students used seed funding of \$3,000 and turned it into \$100,000 for the Fund. The quartet – Yuen Pak Man, Tan Jin Rong, Edwin Tan and Thng Shu Hui – enlisted the help of 2,500 volunteers over 15 weekends to help sell a total of 8,000 teddy bears and 10,000 Post-it pads in 2006.

9 READY, GET SET, SHAVE

Close to 2,000 men raised \$25,000 for the Fund by shaving their facial hair and inching their way into the *Guinness Book of World Records* in the process. Gillette organised the event to launch its shaver, the Gillette Fusion, in 2007.



Author Kwok Hon Kai, one of close to 2,000 men who shaved for a good cause, helping raise \$25,000 for the Fund.

10 SAVE FOR A HUNGRY CHILD

What do you do with your spare change? Why not save it up to feed hungry children? The Fund launched its fund-raiser – the Help-A-Kid Coin bank – on July 15, 2010. Coin banks were sold for \$5 each at selected NTUC FairPrice outlets. This encouraged people to start saving for children on the Fund.

10 YEARS ON, STILL GOING STRONG

2000 On Children's Day, *The Straits Times* launches its School Pocket Money Fund. The idea is simple: Give poor students a dollar or so a day to fill their often empty stomachs. Then-ST journalist Braema Mathi mooted the idea after writing a story about four children who, despite having no money for school, shone in their studies. A total of \$1.3 million is raised and about 3,200 children are supported.

2002 Because of the bleak economy and a greater awareness of the Fund, the number of children requesting help more than doubles, to about 7,200.

2003 Osim boss Ron Sim pledges \$1 million to the Fund – the largest single donation the Fund has received from an individual. Mr Sim says he is inspired to give as he grew up poor.

2003 To ensure that only those most in need receive help from the Fund, the qualifying criteria are tightened. The beneficiary's age is capped at 16 years and the income threshold tweaked from a maximum monthly household income of \$1,500 to \$300 per person. And from January 2004, students can receive help for only one year at most.

2004 The Fund scoops the Innovative Fundraising Initiative Award at the National Volunteerism and Philanthropy Awards, organised by the National Volunteer and Philanthropy Centre. The judges praise the Fund for becoming a sustainable initiative filled with creativity and innovation.

2005 The *Straits Times* and *The Business Times* organise ChildAid, an annual charity concert to showcase the best of Singapore's young musical talent. The money raised goes to The Straits Times School Pocket Money Fund and The Business Times Budding Artists Fund.

2007 The children supported get an extra \$5 to \$10 a month each to help them cope with rising costs of living. They can also stay on the scheme for up to two years. Primary school pupils receive \$35 a month instead of \$30, while secondary school students get \$60 a month, up from \$50.

2008 The sum allocated to children in the Fund increases for the second year in a row to help with inflation. From September 1, primary school pupils receive \$45 and secondary school students get \$80 each month. The maximum per capita income is raised from \$300 to \$450 a month. Also, students receive help until they complete secondary education, instead of only up to age 17.

2009 Despite the economic crisis, a record \$5.9 million is raised, almost 30 per cent more than the \$4.4 million collected in the previous year. A total of 12,383 children receive help from the Fund.

2010 The Fund celebrates its 10th anniversary. The Fund collects \$6.1 million to support some 12,400 students.

CEREBOS

Eiji Koike, President & Group CEO, Cerebos Pacific Limited: "At Cerebos, we want to help those who are in immediate need. That is why we have been consistently supporting The Straits Times School Pocket Money Fund. We hope that through our support, students will have the financial means to further their education and develop their talent to the full potential. Through various innovative means, funds were raised by staff participating in the Cerebos Work-Life and Wellness activities. We see our contribution as an important part of our corporate social responsibility and we are very happy to see our staff doing their part for charity, as well as for their health."



In 2001, Jamil Abdul Razak, then 12, received \$30 a month from The Straits Times School Pocket Money Fund.

SINDA TAPS THE FUND

PREMALA SADANANDAN

Single mum Premala Sadanandan was once on the brink of suicide, but today her spirits have lifted considerably, thanks to help from groups such as the Singapore Indian Development Association (Sinda) and The Straits Times School Pocket Money Fund.

The mother of two children was once in deep despair, suffering silently at the hands of her abusive husband who rained blows on her for years. Ms Premala, 37, says: "Before our marriage, he was a nice guy. But after we got married, he would beat me every day. When he was drunk, he would beat me. He was very suspicious, so I can't talk to other men. Even if the postman came to my house, I can't talk to him."

She was also troubled by money woes. Her husband, a security guard, showed up for work at whim and his income was irregular. She adds: "I was so sad that I contemplated killing myself and my two children but my neighbour stopped me."

When the housewife finally broke her silence about the abuse, her husband was jailed for one year. She has since divorced him. But that also meant she had to find some way to support her two young sons.

There were times when her sons Praveen, 9 and Thangaarasu, 7 went hungry in school as they had no pocket money.

"Sometimes I packed bread or instant noodles for them to take to school, but they said it was not enough and they felt sad when they saw other children eat," she says. "Sometimes I go hungry myself; I just drink water and go to bed. Adults can go hungry but children can't take it."

To add to her troubles, both her sons suffer from asthma and medical bills are another headache.

With an income of about \$500 a month as a part-time cleaner and factory worker, Ms Premala is hard-pressed to make ends meet. Her monthly instalment for her three-room flat alone comes to \$850 a month. To ease her financial burden, she rents out a room for \$300.

In desperation, she turned to Sinda for help. Both her sons now get \$45 each every month from The Straits Times School Pocket Money Fund and she no longer has to worry about their expenses in school.

Praveen, a Primary 3 pupil, says he uses his pocket money to buy his favourite food such as chicken rice and burger in school. It is a far cry from those dark days when he had to sit in the canteen with a growling stomach.

Ms Premala also receives a host of help either from or through Sinda, such as financial assistance, counselling and free tuition for her sons. She is also attending a Sinda programme to empower single mums.

She says: "Sinda has helped me a lot and they treat me like a friend. Now, I'm also more confident. God has blessed me a lot; some people don't even have rice to eat."



Zahidah Mohamed Naim was a beneficiary of The Straits Times School Pocket Money Fund in 2002.

IN THE BEGINNING...

BRAEMA MATHI
Former Straits Times Journalist

The fictional character Forrest Gump, of the movie with the same name, famously said: "Life is like a box of chocolates. You never know what you gonna get."

The Straits Times School Pocket Money Fund is somewhat similar. It emerged out of nowhere and has grown from strength to strength every year. It is amazing that today – 10 years on – the Fund has helped 73,542 cases of children, giving them money for their recess and transport daily. This year alone (2010), about 12,400 children need help – almost four times the number aided when the Fund was launched in 2000.

Four children and the birth of the Fund

It was a casual remark made by a top Primary School Leaving Examinations (PSLE) student, who said it was a breeze to ace the PSLE. That comment led me to look for children who struggled to even complete primary school.

The search led to stories of four brave children who overcame tough circumstances at home to pass their PSLE and graduate to secondary school. Dubbed the Comeback Kids, their stories resonated with the public and there was an outpouring of support – both in cash and kind. With the support of my then supervisor, Bertha Henson, we wrote stories about the empathy shown by the public towards these four children.

Through my interviews, I gained an insight into these children's lives, fears and worries. When it came to the crunch, they chose not to go to school to save money for their parents.

Hence, I felt that the money donated to these Comeback Kids should to be given to them directly, and not to their parents. So I worked with the POSB to set up four trust funds, one for each child. These trust funds were administered by their schools and the money covered their daily expenses.

In the Christmas of 1999, the four children looked forward to starting life in secondary school. Thanks to the public's generosity, they had enough money to see them through secondary school.

A scheme for all, please

That story troubled me as I knew there were numerous untold stories of children struggling to attend school. As the community beat reporter then, I felt that social assistance schemes catered to the very poor, but those with slightly higher incomes were

MANULIFE

Manulife spokesman: "As our corporation grows, we take it upon ourselves to lift the community together as we build a brighter future for the less fortunate. Children are the future of a nation and we are happy to know that the Fund has changed the lives of many children for the better. Manulife has been an ardent supporter of the Fund for the last decade. Through the Fund, we can reach out to fellow Singaporeans and be part of a meaningful cause."

Manulife raises funds for The Straits Times School Pocket Money Fund through various ways. For instance, it bought 1,500 coin banks for its staff and agents this year (2010) to encourage them to save for the Fund. Its spokesman said: "The strongest foundation of anyone's financial plan – including a child's – is learning how to budget between saving and spending. The Help-A-Kid coin banks are a good reminder of this simple tenet."



Yong Meng Die is a poster girl for The Straits Times School Pocket Money Fund.

left to cope on their own. Sometimes, this group of people faced numerous challenges, such as illness, debts and wayward breadwinners.

I felt that, in all fairness, we needed a scheme that would allow all such children to have access to financial aid, so that they do not have to worry about their school expenses.

I started haranguing my supervisor Dominic Nathan and editor Warren Fernandez to develop a project for Children's Day 2000. Mr Nathan's open-mindedness nurtured creativity, and *The Sunday Times* team worked on a project called Bravehearts to showcase the stories of children in need living in the region and how they coped with their circumstances. For children in Singapore, a fund-raiser was also planned.

And so on October 1, 2000, The Straits Times School Pocket Money Fund was launched, together with Bravehearts, a Children's Day Special Report.

Getting it off the ground

Turning The Straits Times School Pocket Money Fund concept into a sustainable reality was a challenge. It was done with the help of many people, who served as sounding boards or who opened doors for me to make this happen, in time for October 1, 2000.

I shared the idea of a trust fund model with Saleh Ali, who was then press secretary to the Minister for Community Development and Sports (MCDS) Abdullah Tarmugi. (Since 2004, MCDS has been renamed MCYS, the Ministry of Community Development, Youth and Sports.)

I also met POSB staff to explore the idea of setting up a nationwide trust fund for children in need.

With the Comeback Kids, their school teachers looked after their trust funds and administered it with the help of POSB. Through our discussions with the teachers, it was clear that it would be too onerous for teachers to administer the proposed trust fund for many children. The project needed new administrators. So it was back to the drawing board.

After further discussions, I called the National Council of Social Service (NCSS). Its former chief executive, Benedict Cheong, was very open to the idea, seeing it as a service for children. So the NCSS became our partner to administer the funds through the Family Service Centres (FSCs).

There was a final hurdle to clear – getting official sanction for the project, before *The Straits Times* could start an administrative account to receive donations for the Fund.

I sent the proposal for The Straits Times School Pocket Money Fund to then-MCDS Permanent Secretary Lim Soo Hoon. Ms Lim was most supportive, and with the minister's blessings, she cleared a few bureaucratic hurdles.

And so the Fund was born.

Without civil servants like Mr Saleh, who went out of his way to help me make inroads to get the Fund off the ground, this project might have faltered.

To me – 10 years on – this is a moment to appreciate the civil service officers who took risks and went beyond the call of duty to get the Fund started.

Raising funds

It was then up to *The Straits Times* to raise funds. My supervisor Dominic Nathan was the best ally one could ask for. Through his contacts, our first donors, including Cerebos, pledged their support. Mr Nathan also suggested we print the names of donors who gave \$10,000 or more to get more people to donate.

I was keen to find a poster child whose face would “speak” to the public. Ten-year-old Farah was willing and brave enough to share her story. Her mum, a single parent,

earned \$800 a month and had to bring up three children on that sum. Hence, Farah often skipped recess to save money. Her face and story touched people’s hearts.

The staff at Singapore Press Holdings’ finance department were also real angels. They put in the processes to receive donations and sent out receipts and also gave regular updates. One staff was so committed that she “forced” her family members to donate to the Fund.

My colleagues also persuaded their contacts to donate and many were very generous themselves. Our dear administrator Iris Koh also started putting aside almost every gift received by the reporters to be auctioned off, in our annual in-house auction, to raise money for the Fund.

The public responded with cheques, letters, calls and cash. Companies and faith-based organisations made pledges. We passed the \$300,000 mark in the second week of December.

One major donor, Creative Technologies’ Sim Wong Hoo, called to offer a staff collection of about \$20,000. He also promised to give more, in a dollar-for-dollar matching scheme if I could update him on the amount we had collected by December 31 that year. That generous offer spurred us to raise more money.

On January 1, 2001, Mr Sim kept his promise and gave a cheque for \$584,000, matching each dollar raised. Just three weeks after Mr Sim’s generous gift, donations shot up to a total of \$1.3 million – way above our target of \$500,000!

It was the best New Year present for all of us in the office and some of us cried with joy.

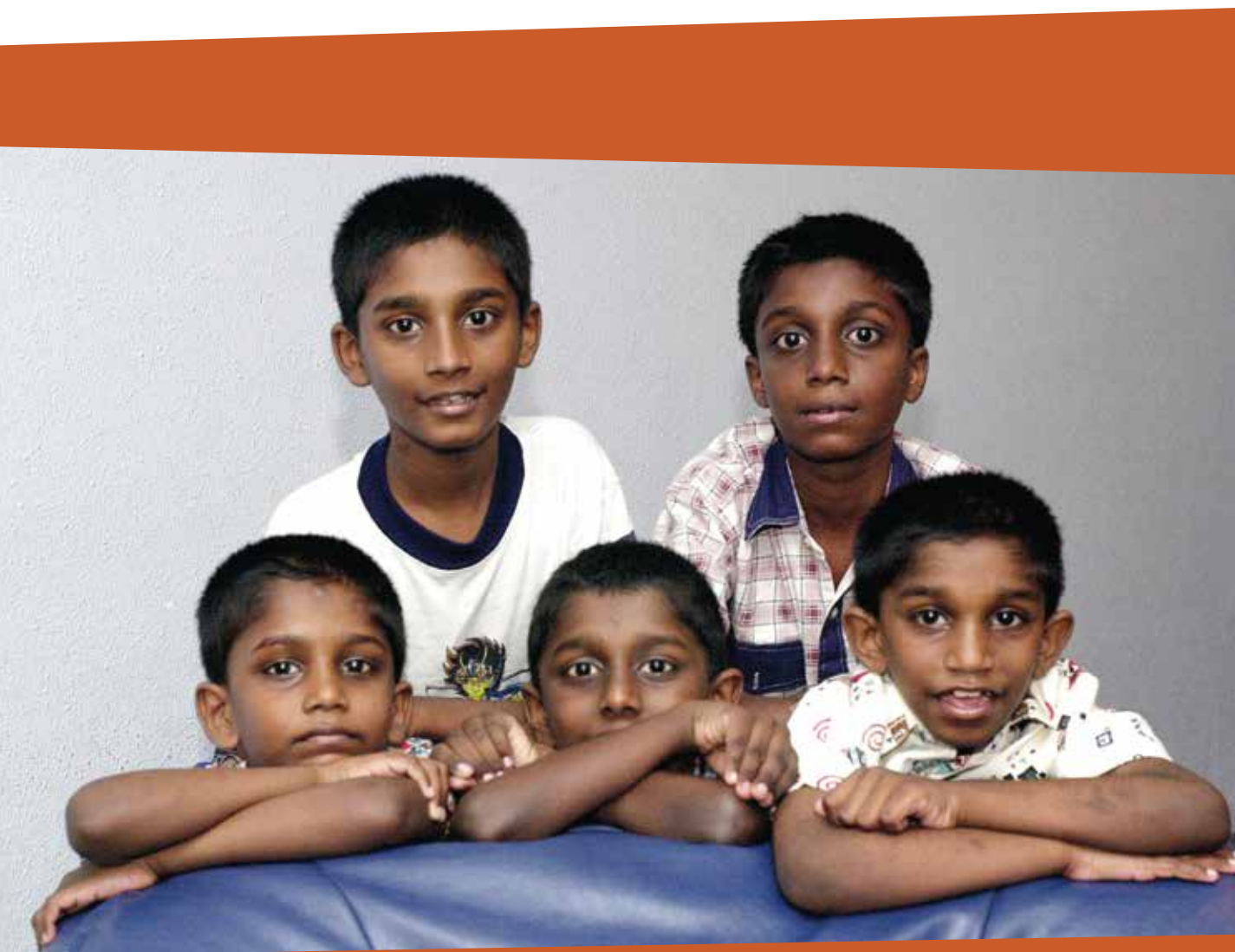
The story continues...

In 2001, I was leaving *The Straits Times* and was anxious about the project’s continuity.

Han Fook Kwang, who had taken over the editorship of *The Straits Times* then, reassured me that the paper would continue running the fund.

He appointed Peter Khoo to look into branding and community partnerships for the paper. His team has brought The Straits Times School Pocket Money Fund to new heights – both in novel ways of fund-raising and the sums raised.

Ten years on, this is a community effort of keeping our children in school and making their hours in school free of financial worries. I am sure all who have been involved in this project, directly and indirectly, cannot believe how the Fund continues to serve the children. It was great that we made the right decisions then to enable this remarkable journey to begin.

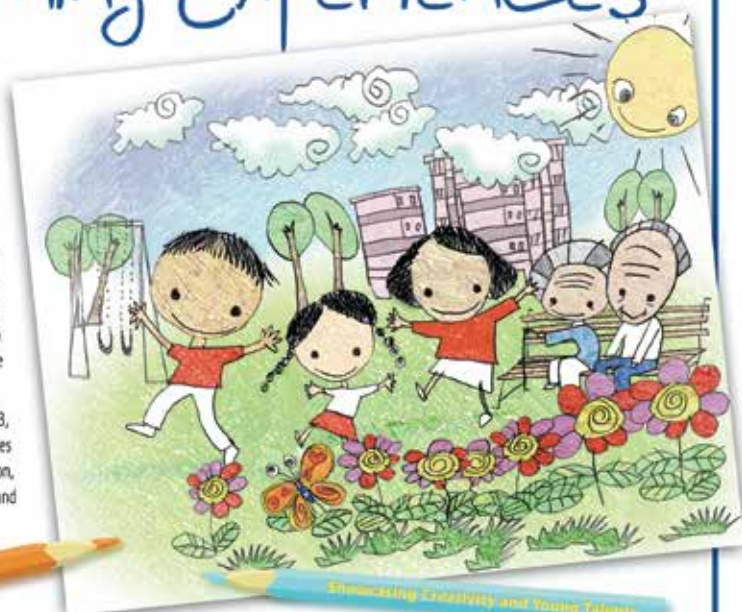


Five brothers who benefited from The Straits Times School Pocket Money Fund in 2001: (standing, left to right) Parthiban, Veragathan, (sitting, left to right) Mathivanan, Manimaran and Jagathisan Sakaran.

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The Straits Times School Pocket Money Fund has helped close to 74,000 cases in the past 10 years.