



The Straits Times School Pocket Money Fund

Annual Report 2012



vision & mission

VISION

Give every child a promising future

MISSION

To reach out to every child in need
and provide them with the resources
to do well in school – and beyond

WE

Provide financial
support to children &
youth in need to pay
for school-related
expenses

Support the social
& educational
development of children
& youth in Singapore



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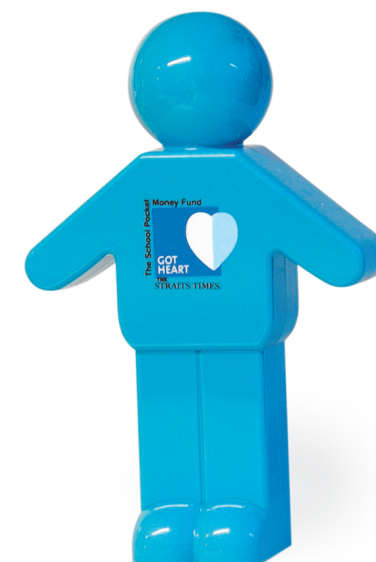
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message

This is the 12th year we are helping students in Singapore in need of financial help. Our aim has remained unchanged: We want to help as many as possible go through their schooling without having to worry about whether they have enough money to buy food during recess or to pay for their bus fares. They can then focus on their school work and do better.

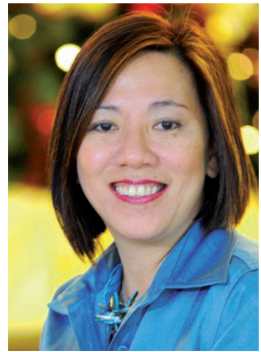
This year we went beyond providing pocket money when we launched STep-Up which provides English and current affairs lessons to our beneficiaries in Primary 5 and 6. We want to help them do better in school because we believe education is their best means to uplifting their and their families' lives. We were fortunate to have very enthusiastic and committed volunteer coaches from the junior colleges.

The work we do and the results we have achieved would not have been possible without the support from our donors and volunteers. They have mobilised and rallied and organised so many activities through the year, they help keep the spirit of giving and helping alive in Singapore.

Our thanks also to our partner, the National Council of Social Service, and the many social workers who help disburse the fund.

A handwritten signature in black ink, which appears to be 'Han Fook Kwang'. The signature is fluid and stylized, with a long horizontal stroke at the end.

Han Fook Kwang
SPMF Chairman



message

Changing lane from the corporate sector to running a charity was an important milestone for me. Equally significant, SPMF made the transition from a community project initiated by The Straits Times to a full-fledged charity under the Ministry of Social and Family Development (“MSF”) in November 2011. I extend my appreciation to the NCSS, the MSF and the support from SPH, especially the Editorial Project Unit from The Straits Times, in making this a smooth transition.

As we establish SPMF as a charitable trust, we branded SPMF with the vision: “Give Every Child a Promising Future”. Indeed, we are very happy that over \$4.9m was disbursed to 11,372 primary and secondary school students during the year. This has made a difference for the children as they not only use the money for recess, many could stay back in school to participate in extra activities.

In addition to relief from the financial assistance, many of our children and youth enjoyed themselves in the outings and activities organised by well-wishers, which include donors who have supported SPMF for many years and those who collaborated with SPMF for the first time. Along with SStep-Up, these activities provided a platform for our volunteers and supporters to interact with the children and youth we support.

I am grateful for the mandate from SPMF Board of Trustees, the support from the corporate and individual sponsors, volunteers, NCSS and MSF which make it possible for us to continue to reach out to the children and youth in need to do well in school and beyond.

Martina Wong
SPMF General Manager

board of trustees

CHAIRMAN:

Mr Han Fook Kwang,
Managing Editor
of English/Malay
Newspapers Division,
SPH

TREASURER:

Mr Gerard Ee,
Chairman of the Council
for Third Age

SECRETARY:

Ms Sumiko Tan,
Associate Editor, The
Straits Times

BOARD MEMBERS:

Mr Han Jok Kwang,
CIO, Venture Corporation

Mr Sia Cheong Yew,
Media consultant



From left to right:
Back: Mr Han Jok Kwang, Mr Sia Cheong Yew, Ms Martina Wong
Front – Ms Sumiko Tan, Mr Han Fook Kwang, Mr Gerard Ee

“The Straits Times School Pocket Money is very useful for meeting my children’s needs. E.g. school expenses, bus fare and outdoor school activities. We would like to thank SPMF staff and RI volunteers for your kind support for STep-Up too.”

– **Mr Mohd Aidi**,
Parent of SPMF
Recipient at The
Ang Mo Kio Family
Service Centres
(AMK) with 3
children in Primary
School

Who We Help

We provide financial support to children and youth in need to pay for school-related expenses.

They have to be full time students from a mainstream school, special education school or religious school such as a Madrasah, and from families with net per capita income of \$450 or less.

In 2012, we helped more than 11,000 of these students.

“SPMF has helped me a lot in my daughter’s daily expenses, Thank you”

– **Mdm Zubaidah Bte Zainal Abidin**, Parent of SPMF
Recipient at Thye Hua Kwan FSC @ Bedok Nort

“I am thankful to the social worker who referred the school pocket money fund to me. The extra money helped so that my children could go to school regularly and cope with the expenses of school necessities. They don’t have to feel ashamed of not having enough with the assistance provided.”

– **Mdm Zaita**, Parent
of SPMF Recipient at
Admiralty Care Corner
FSC, with a family of
5 and a single income
earner with 3 children
aged 16, 13 & 11 years
old

“NCSS has been working closely with the SPMF and 65 disbursing agencies to help students complete their education successfully. Since its inception in 2000, the SPMF has been enhanced several times to extend more assistance to needy students and their family members, with an average annual increase of 694 in the number of beneficiaries. For more than a decade, the partnership has enabled students from financially-strapped households to strengthen their social skills and helped families grow in stability and self-reliance.”

– Ms Tina Hung,
Deputy CEO, NCSS

How We Help

SPMF disbursed \$4.9m in school pocket money to 11,372 number of cases of children and youth in 2012.

A primary school student will receive \$55 a month, a secondary school student \$90.

Social workers conduct regular casework counseling to assist the children and their families. Where necessary these social workers may recommend other assistance beyond the financial support provided by SPMF.

“We could see the anticipation and the hope on the faces of our beneficiaries when they collect their School Pocket Money. It is not only the students who are grateful for The School Pocket Money Fund which enables them to have a hearty meal during lunch before they go for their CCA or remedial lessons, the parents too are grateful for this support as it helps to ease the financial expense of their children's school allowance”

– Ms Amy Koh, Executive Director, Thye Hua Kwan FSC
@ Bedok North

“The School Pocket Money Fund has provided the FSC case workers with the opportunity to enter into the lives and to work with families experiencing financial challenges. It has allowed the workers to better assess the various needs of the families going beyond the financial aspects and to intervene in their lives and to help these families to attain self-reliance. SPMF has also provided these families with needed help to meet the demands of the school-going children and to ensure a better school experience for them.”

– Mr Ian Peterson,
Centre Manager,
Admiralty Care Corner
FSC

SPMF assistance is reviewed six-monthly and provided for up to two years. This gives sufficient time for social workers to learn more about circumstances of those requiring help. In exceptional cases requiring additional help, SPMF extends the financial assistance to up to four years.

9 Months Made the Difference

Mr Thomas* came to Lakeside FSC on 16th August 2012 to request for School Pocket Money Fund (SPMF) for his 2 sons who are in Primary 5 and Primary 1.

Mr Thomas, a forklift driver, faced mounting financial stress because of loans he had taken. He was also worried that loan sharks would harass his family. As the sole breadwinner in the family he was having difficulties making ends meet. As a result, he had frequent quarrels with his wife over their monthly expenses.

Kathy, the case-worker applied to SPMF for the boys and discussed the family's financial situation with the father. Kathy also reviewed job options with Mr Thomas. Kathy advised him to approach South West CDC for job matching and upgrading when he lost his job. He found another job shortly after.

When Mr Thomas goes to the FSC to receive the school pocket money fund monthly, Kathy provides basic counseling and emotional support to help him manage his debt repayment problem and employment issues. Mr Thomas learnt how to monitor their expenses with a monthly income and expenses form. He also improved his communications with his wife with regards to finances.

After nine months of receiving SPMF funds and counseling, Mr Thomas is doing better and is ready to stop receiving SPMF assistance soon. His relationship with his wife has also improved.

– **Mr Edwin Quek**, Director of Casework & Counselling Services; Lakeside Family Service Centre



“Mr Thomas is one of the many families where School Pocket Money Fund serves as an entry point to the family to provide them with the necessary financial assistance while they work out other family issues. The pocket money gives the parents a source of support and they don't have to worry their children do not have enough to go to school.”

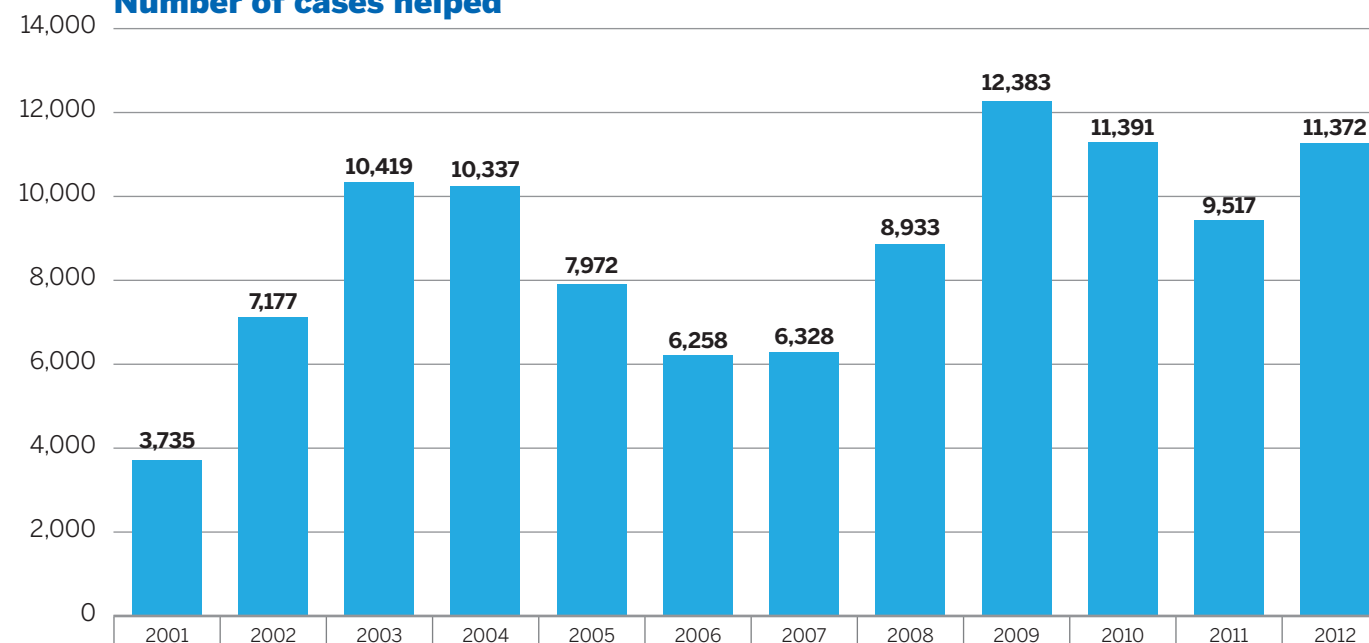
– **Ms Kathy**, Social Worker, Lakeside Family Service Centre

* Not the real name for privacy reasons

SPMF over the years

- **1 Oct 2000:** Community Project initiated by The Straits Times
- **20 Oct 2011:** Established as Charitable Trust
- **14 Nov 2011:** Registered as Charity under the Charities Act
- **1 Jan 2012:** Approved as an Institution of a Public Character (IPC) from 1 Jan 2012

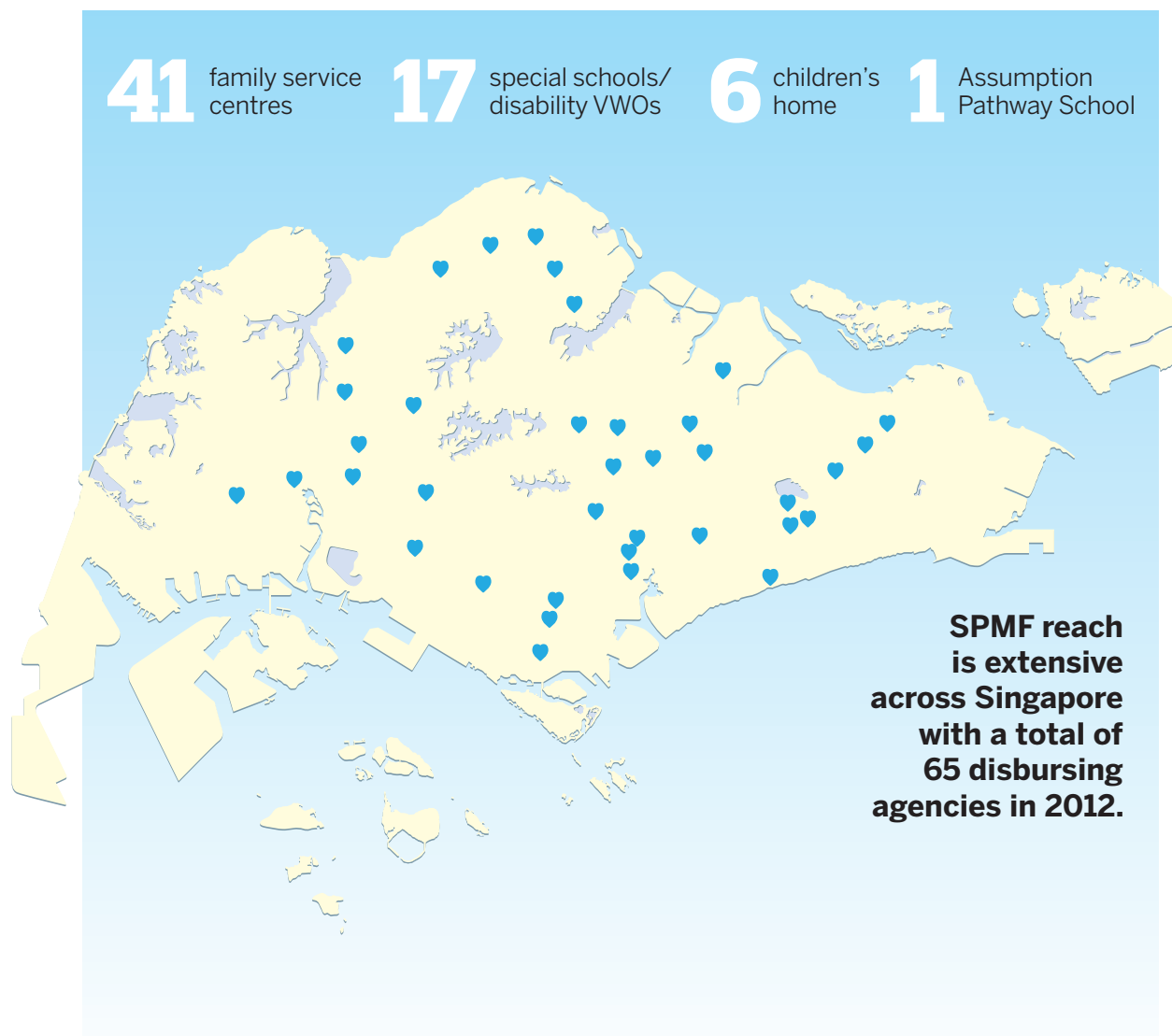
Number of cases helped



	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Donations	\$1.9m	\$2.7m	\$3.1m	\$3.6m	\$3.9m	\$5.3m	\$4.3m	\$4.3m	\$5.9m	\$8.4m	\$8.2m	\$7.8m
Disbursements	\$0.9m	\$2.2m	\$2.9m	\$2.8m	\$1.8m	\$1.3m	\$1.6m	\$2.9m	\$4.9m	\$4.1m	\$3.6m	\$4.9m

SPMF works closely with the National Council of Social Service (NCSS) as its strategic partner to disburse the pocket money to needy students through NCSS network of Family Service Centres (FSCs), Special Schools and Children's Homes.

Where We Are



Please refer to the PDF [link](#) of SPMF Disbursement Agencies as at 31 December 2012

"We are pleased to partner SPMF to help our children enhance their literacy skills to achieve better academic results."

– Ms Evelyn Lai,
Executive Director,
Whispering Hearts
FSC"

"Many of the children do not have the opportunity to read newspapers at home. With STep-Up, the children learn to develop an interest in current affairs, as they pick up more English skills."

– Ms Patricia Wee,
Centre Head for The
Ang Mo Kio Family
Service Centres
(AMK)

going beyond

Launch of STep-Up

To help our beneficiaries do better in school, SPMF launched STep-Up in March 2012, a coaching programme to improve the English language and current affairs knowledge of upper primary school children.

"I love the focus and energies in SPMF and STep-Up. I really enjoy being part of the programme and think it's wonderful that the JC students come and do this for the children. There's learning for everyone."

– Ms Wong Chooi Ling, Volunteer
Coordinator with SPMF

"Joining STep-Up gives me one of my best experiences as a volunteer. There is a great sense of satisfaction to see how happy the SPMF recipients are when they are coached by the equally enthusiastic student volunteers at the weekly sessions."

– Ms Ng Yuen Mun,
Volunteer Coordinator
with SPMF

prime.news

THE STRAITS TIMES THURSDAY, MARCH 15 2012 PAGE A10

ST Pocket Money Fund launches tuition scheme

About 100 Primary 5 and 6 pupils will be coached in English by student volunteers

By STACEY CHIA

TO GIVE children from low-income families a leg-up beyond financial support, The Straits Times School Pocket Money Fund (SPMF) has launched a programme to boost their English skills.

About 100 Primary 5 and 6 pupils from six commu-

tion syllabus.

Speaking at the launch of The Straits Times education programme STep-Up at Safra Mount Faber yesterday, SPMF chairman Han Fook Kwang said the fund wants to do more than just provide pocket money.

"If we can help these students do well in school, they can get good jobs and help their family members," said Mr Han, who is also managing editor of Singapore Press Holdings' English and Malay Newspapers Division.

This is a first since the fund started in 2000. It helps about 10,000 children and youth with school-related expenses each year. Last year, more



Student volunteers at yesterday's orientation workshop to learn how to use the teaching materials and deal with children. Each pupil will be assigned to a volunteer who will conduct the weekly 90-minute sessions. ST PHOTO: TED CHEN

home.

THE STRAITS TIMES SATURDAY, MARCH 17 2012 PAGE B17

Students STep UP to pay it forward



Meridian Junior College students (from left) Tan Cui Wen, Choo Meng Kang and Man Qi Ni will coach primary school pupils in the English language. PHOTO: MIKE LEE FOR THE STRAITS TIMES

"I find the STep-Up programme very encouraging. My daughters look forward to STep-up sessions every week. I am happy to see that their interest in English has increased. Their spoken English has also improved."

– **Mdm Rokiya**,
parent of STep-Up
students Raihanah
Maisarah & Raihanah
Maisurah

"I find the reward system really good. It motivates my daughter to go to STep-Up every week. She is doing better now in her English subject."

– **Mdm Celine**,
parent of STep-Up
student, Gayathri
D/O Kavimannan

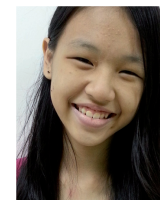
STep-Up sessions

We have 100 Primary 5 and 6 school children from The Ang Mo Kio FSC, Pasir Ris FSC, Pertapis Children's Home and Whispering Hearts FSC for our STep-Up programme in 2012. Each child is assigned a coach at the weekly 90-minute session to focus on improving their English language and current affairs knowledge. The coaches give weekly feedback and measure the students' progress against set targets.



"I like STep-Up because I can learn more things and it is fun to learn with new friends. STep-Up has helped me improve my English reading."

– **Farhanna Binte Mohammad**
Ahmanallah, STep-Up student



"I like STep Up because it helps me to improve my English Language. My SAI English result has improved by 10 marks as compared to my CA1. I'm happy about it."

– **Sandy Sung**,
STep-Up student



"I look forward to going for STep-Up because the Little Red Dot is fun to read. I also like my coach."

– **Gayathri D/O**
Kavimannan,
STep-Up student



“STep-Up is a platform that not only allows students from RI to serve and interact meaningfully with the children, but the structure put in place also allows for reflection on the students’ part. Our students have certainly learnt more than they have given.”

– **Mr Lee Jun Cai**,
Teacher at Raffles Institution

Coaches Workshop

STep-Up was supported by volunteer coaches from Jurong Junior College, Meridian Junior College, Raffles Institution, Serangoon Junior College and Victoria Junior College. SPMF ran 2 workshops in 2012 to orientate and equip the student coaches to reach out to the children more effectively.

“I joined because I wanted to help these young children gain confidence and having a good grasp of English will help”

– **Lee Ya Yu** from MJC

“I understand that not all pupils have that, and rather than just being a teacher to them, I also hope to be a companion.”

– **Rebecca Teng** from RI said that that she was fortunate to have parents who had helped her develop a passion for the language

Volunteer tutors get lessons in how to teach



RI students Gan Ming Jin (left) and Celine Tham Yi Xin are among the volunteer tutors who help needy pupils. ST PHOTO: KUA CHEE SIONG

By **SHERRI LEE**

JUNIOR college students who volunteered to give free English tuition to children from lower-income families were put through a coaching workshop last week.

The 88 students from Meridian, Jurong, Serangoon and Victoria junior colleges as well as Raffles Institution (RI) attended the half-day workshop at RI, where they honed teaching methods and had psychological profiling.

Since March, they have reached out to 85 needy Primary 5 and 6 pupils under The Straits Times School Pocket Money Fund’s STep-Up programme.

The students said they are starting to see the difference they

have made.

Seventeen-year-old RI students Gan Ming Jin and Celine Tham Yi Xin, who started giving tuition at the Ang Mo Kio Family Service Centre in April, say their young charges have become more confident and vocal.

When asked why he volunteered, Ming Jin said: “We want to make it easier for them to get through primary school. Sometimes, it can be difficult if they don’t have the resources.”

He and Celine said they also gained skills from having to explain principles of grammar, such as past and present participles, to the children.

Ming Jin described the pupils as being motivated and always

trying their best.

Celine said: “Sometimes, they’re quite tired, but we can see that they appreciate our efforts.”

Ms Siti Sara Amin, programme executive at Ang Mo Kio Family Service Centre, said the 29 children who are on this programme at the centre have become more confident and engaged in their studies.

She said: “The children love attending the programme. It builds self-esteem and confidence.”

She sang the praises of the volunteers as well: “They’re really passionate and approachable when it comes to teaching the children.”

lsherri@sph.com.sg



SPMF received

\$7.8m

donations in 2012.

\$5.2m

came from outright
donations, and

\$2.6m

from fundraising
events organised
by corporates and
institutions.

donors/sponsors

Supporters and Sponsors

We thank all our donors and fundraisers in 2012. Here is the list SPMF's 2012 top 10 corporate and individual donors and fundraising activities.

Fundraising Activities	\$
SPH - ChildAid Concert	920,852
Laguna National Charity Classic	415,159
Huttons Charity Drive 2012	220,000
NDP Building A Loving SG	206,700
Trinity Christian Centre Charity Concert	189,560
Children for Children	154,883
Keppel Ocean Marine Keppelites Charity Concert	150,000
Singapore Island Country Club Mayday Charity Initiative	150,000
Hwa Chong International School Donation Drive	85,982
Project Happy Feet Slipper Race	85,360

Individual Donor	\$
Mr Ron Sim	1,000,000
Mr Oei Hong Leong	250,000
Anonymous	100,000
Estate of Hee Yin Fan	100,000
Dato Low Tuck Kwong	62,000
Anonymous	50,000
Ms Margaret Chan-Lien	50,000
Mr Michael Koh Ann Kheng	50,000
Mr Ong Hoo Eng	42,000
Mr Chan Chn Chye	30,000

Corporate Donor	\$
Citi Singapore*	408,505
Hongkong and Shanghai Banking Corporation*	339,858
NTUC Fairprice	300,000
Cerebos Pacific Limited*	275,262
Harilela Hotels (Singapore) Pte Ltd	250,000
Trans Eurokars Pte Ltd	200,000
Ascendas Fund Management (S) Limited	200,000
Far East Organization	100,000
Keppel FELS Limited	91,956
Super Galvanising Pte Ltd	91,936

* Include amounts from fundraising activities

First Quarter

- Alfesco Little Christmas Hat Cheque Presentation
- Australian Alumni Singapore Cheque Presentation
- Denis Group Cheque Presentation
- HP Alumni & Friends Charity Bike Ride
- Japanese Association Cheque Presentation
- Kings College London Charity Concert
- Launch of SPMF SStep-Up Coaching Programme
- Marina Bay Sands Cheque Presentation re Narnia Exhibition
- Mr Ron Sim Cheque Presentation
- Neo Valentine's Promotion
- Project Happy Feet Cheque Presentation
- Singapore Press Holdings SPMF Coin Bank Collections
- SPMF SStep-Up Workshop
- SPMF SStep-Up Zoo Outing
- Tanjong Katong Girls' School Jumble Sale



Mr Ron Sim Cheque Presentation



Alfesco Little Christmas Hat Cheque Presentation



HP Alumni & Friends Charity Bike Ride



Marina Bay Sands Cheque Presentation re Narnia Exhibition



Singapore Press Holdings SPMF Coin Bank Collections



Japanese Association Cheque Presentation



Project Happy Feet Cheque Presentation

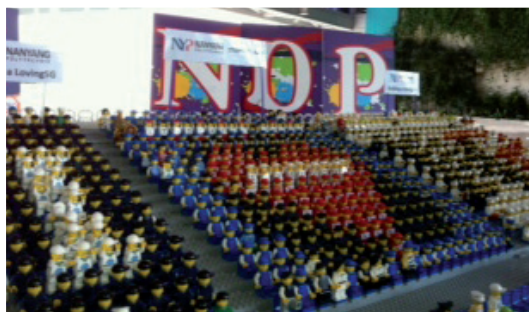
key events



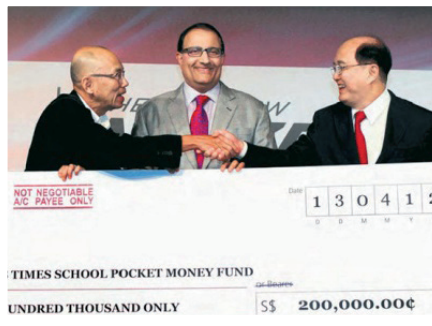
Citi Charity Carnival & Department Bazaar



GSS Home Makeover



NDP Building A Loving SG Project Roadshow



Eurokars Car Launch Cheque Presentation



HSBC Charity Corporate Challenge



Oreo Master Chef Cooking Competition

Second Quarter

- Citibank Department Charity Bazaar & Charity Carnival Day
- Citi-YMCA Youth For Causes Inspire 2012 Street Sales
- Eng's Wantan Mee Feast
- Eurokars Car Launch Cheque Presentation
- GSS Home Makeover Unveiling Event
- HSBC Charity Corporate Challenge
- Kao S'pore Product Sales Charity Drive
- NDP Building A Loving SG Project Roadshow
- Oreo Master Chef Cooking Competition
- Safra Sprint Kids Event
- SPH STAR Charity Carnival
- TCC "Hello I Am" Art Exhibition Cheque Presentation
- US Embassy Treat to Lions Cup Super League Game



Safra Sprint Kids Event

TCC "Hello I Am" Art Exhibition Cheque Presentation



Third Quarter

- Ayer Rajah Youth Club Communi'Bake
- Beautex Colouring Competition
- Cerebos BRANDS's Charity Sale
- Hwa Chong International School USS Outing
- Inspire 2012 Xin Yao Charity Concert
- Keppel Ocean Marine Charity Concert
- KPMG Fundraising
- Laguna National Golf & Country Club Charity Golf
- Melchers Time Pte Ltd Cheque Presentation
- NDP Building a Loving SG Cheque Presentation
- Ngee Ann Secondary Chill Out Day
- Ngee Ann Secondary-Honour Teachers' Project
- P&N Holdings Cheque Presentation
- Property Guru Art Competition Donation Drive
- Small Medium Business Associates Painting Auction
- Space Furniture Designers Chairs Charity Sale
- SPMF STep-Up Second Workshop
- Tenet Insurance Outing Treats and Community Engagement
- Trinity Christian Centre Concert



**Melchers Time Pte Ltd
Cheque Presentation**

Cerebos BRANDS's Charity Sale



Inspire 2012 Cheque Presentation



Laguna National Golf & Country Club Charity Golf



Hwa Chong International School USS Outing



Tenet Insurance Outing Treats



Ngee Ann Secondary Chill Out Day

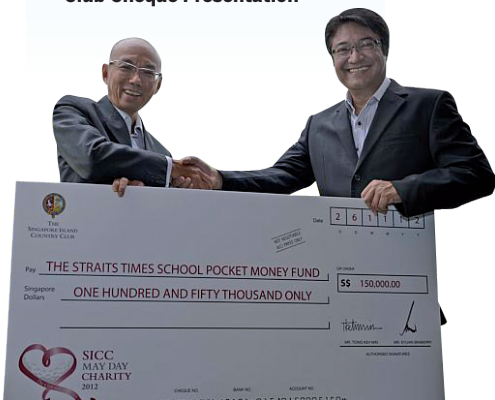


Mr Oei Hong Leong Cheque Presentation



Chauffeur For Charity with Alex Duric

The Singapore Island Country Club Cheque Presentation



SPH's ChildAid Concert

Fourth Quarter

- Alfestco Pte Ltd Little Christmas Hat Fundraising
- British Theatre Playhouse Charity Gala Premiere
- Brushes From The Swan Fundraising
- Cerebos D&D /Cheque Presentation
- Cerebos Shopping Outing For Children
- Changi Airport Group Cheque Presentation & Amazing Race
- Chauffeur For Charity with Alex Duric
- Children for Children USS Outing
- Epson 30th Anniversary Fundraising & Cheque Presentation
- Epson's Manchester Football Clinic
- Goodwood Park Christmas Promotion Fundraising
- Harilela Hotels (Singapore) Cheque Presentation
- Huttons Asia Pte Ltd Fundraising
- International Accountants Day Charity Carnival
- IT Management Association Charity Bowling Event
- Mr Oei Hong Leong Cheque Presentation
- NTUC Club Cheque Presentation
- NTUC FairPrice Cheque Presentation
- SAA Global Education Fundraising
- SPH's ChildAid Concert
- SPMF Annual Briefing Day for SPMF Disbursing Agencies
- SPMF SStep-Up Closing/Volunteers Appreciation Outing
- Swarovski Dinner and Dance – Charity Sales
- The Singapore Island Country Club Cheque Presentation
- Tupperware Cheque Presentation
- Walt Disney Children's Day Movie Treat



Harilela Hotels (Singapore) Cheque Presentation



NTUC FairPrice Cheque Presentation @ SPMF SStep-Up Closing Outing



Children for Children USS Outing

Income & expenditure

	\$	
Donations	7,829,126	
Interest Income (including others)	258,961	
Total	8,088,087	
Disbursements of School Pocket Money	4,916,689	(80%)
Fundraising Costs	315,823	(5%)
Cost of disbursement - Administrative Charges to NCSS	302,241	(5%)
Expenditure on Manpower	217,614	(4%)
Cost of disbursement - Processing Fees to FSC Disbursing Agencies	136,584	(2%)
Governance Costs - Accounting Charges & Audit Fees	113,931	(2%)
Others	152,578	(2%)
Total	6,155,460	(100%)
NET SURPLUS	1,932,627	

Please refer to the PDF [link](#) for SPMF audited financial statement

THANK YOU



www.facebook.com/stpmf

Check out our website
www.spmf.org.sg

Email us
emailus@spmfg.org.sg

