

Nurturing Self-Reliance Among **FAMILIES**



Mdm Julita (bottom left, in pink hijab) and her family at an AFYS Family Day event.

JULITA SALLEH HOMEMAKER

Graduate of AMP's Adopt a Family & Youth Scheme (2011)

Before Mdm Julita Salleh, 48, came to AMP for assistance, her family had a challenging life. In 2001, Mdm Julita's husband was laid off from his job as a maintenance technician. As he was the main breadwinner of the family, the loss of income significantly impacted them. Although he tried his hardest to find employment, it was only two years later that he gained full-time employment. The lengthy layoff meant that much of their savings were depleted and they faced a long, hard road towards regaining their financial independence.

Even with both of them working, Mdm Julita and her husband struggled to meet the needs of their eight school-going children. Further woe befell the family when Mdm Julita and her husband decided to sell their flat to solve their cash flow issues. A miscalculation on the returns for the sale of their HDB flat saw them making a loss and they were continuously burdened by housing loans. Unable to purchase a replacement flat, Mdm Julita had to move into her father's place to stay with her divorced sister. It was a combination of losing their home and the increasing financial expenses that led Mdm Julita to approach AMP for assistance.

Mdm Julita's main hope was to ensure her children's academic performance would not be adversely affected by their financial situation. Under the Adopt a Family & Youth Scheme (AFYS), relevant assistance was provided to meet the children's socio-educational needs. This allowed Mdm Julita and her husband to focus on building up their financial capacity to become self-reliant. Mdm Julita's husband eventually found a new job as an administrative support officer in a school. He also continually upgraded his skills and qualifications by going for courses. His hard work and good performance impressed his employers, who gave him a promotion and a higher level of responsibilities.

In the months leading up to Mdm Julita's graduation from the scheme, two of her elder daughters found full-time employment and are now contributing towards the household expenses. The significant increase in household income has given the family some financial stability and they have plans to save enough to be able to buy their own home in the near future. With the many improvements that have happened in their lives, Mdm Julita offered to withdraw their family from AFYS in December 2011 to allow others the opportunity to benefit from the scheme.

Our Programmes & Services

FAMILY



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 98 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 136 young couples attended the premarital counselling session during the year in review, of which 56% decided to delay or cancel their marriage.

Our Programmes & Services

FAMILY

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 198 individuals benefited from this programme during the year in review.

Mentor INSPIRASI

Mentor INSPIRASI is a programme to train couples who have been married for more than five years to be mentors to young couples from Club INSPIRASI. Mentors are attached to young couples whom they will mentor for a period of one year. The programme aims to enrich the lives of both mentors and mentees and enhance the ties between them. 18 mentors participated in 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 in 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 the Marriage Guidance Course. For the year in review, 48 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, 232 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 113 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, 562 clients were assisted through the programme.

Counsellors' High Tea

Launched in April 2008, the series of Counsellors' High Tea sessions provide a learning platform for both Muslim and non-Muslim helping professionals to share and learn from each other's experiences in working with Malay/Muslim families. For the year in review, 110 individuals from the social service sector had benefited from the sessions.



Counselling Services

AMP's trained counsellors and social workers provide counselling and referrals to families and individuals in need. They handled 149 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 2,141 calls of which marital, divorce, youth delinquency and financial issues were among the top concerns.

Workfare Skill-up Motivational Workshop

In 2011, INSPIRASI@AMP collaborated with the Singapore Workforce Development Agency (WDA) for the first time to introduce the Workfare Skill-up Motivational Workshop, in response to the clients' need for skills upgrading in order to be more financially capable. For the year in review, 122 participants registered for this workshop series.

Projek Aurora

Projek Aurora is a pilot programme launched in March 2012 by INSPIRASI@AMP, in collaboration with KK Women's and Children's Hospital, the Health Promotion Board (HPB) and the Ministry of Community Development, Youth & Sports (MCYS) to help single, young mothers below the age of 21 cope with their pregnancy and parenting journey. For the year in review, 9 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 Community Development, Youth & Sports (MCYS) for young, low-income families to keep their family small. For the year in review, 96 individuals were assisted by AMP under the scheme to receive education and training grants aimed at helping their families achieve self-reliance.

Providing A Head Start in **EDUCATION**



RINIHARTINI MD IBRAHIM STUDENT CARE TEACHER

Ready for School Fund Recipient (2009-2011)

Rinihartini Md Ibrahim, 22, never expected that she would one day develop a passion for helping others and working with young children. She is the perfect example of a youth whose family had gone through difficult times but managed to overcome the odds, and is now giving back to the society. Rinihartini attributes the passion she has developed for helping others to her family's experience of being a beneficiary of AMP's Adopt a Family and Youth Scheme (AFYS).

Rinihartini's father sought assistance from AMP in March 2009, for his six children's educational needs. The family had incurred arrears after years of being financially stretched as he was the sole breadwinner for his family of eight. Under AFYS and the Ready for School (RFS) Fund, Rinihartini and her siblings were provided with socio-educational support in the form of tuition, part-time madrasah and transport assistance as well as the RFS Pack consisting of school essentials. Rinihartini is also grateful to have her GCE 'A' Level examinations fees paid for by AMP.

After her 'A' Levels, Rinihartini wanted to continue her studies without putting any financial burden on her family. As such, she took up a patient service associate post at one of the local hospitals while attending night classes for a diploma course at a private institution. Balancing the demands of her work and studies proved to be quite a struggle for Rinihartini. Nevertheless, she managed to perform well and graduated with a diploma in counselling. Her growing desire to give back to the community prompted a career switch to her current position as a student care teacher. Her new role allows her to work with youths while pursuing a part-time degree in counselling at SIM University.

Through the RFS Fund, Rinihartini also received the AMP Education Bursary to assist with her tertiary educational expenses. Over the years, her family managed to gradually stabilise their financial situation and graduated from AFYS in December 2011. Rinihartini hopes to become a counsellor upon graduating from her degree course.

Our Programmes & Services

EDUCATION



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 is made up of the following components:

Ready for School Pack

The Ready for School Pack provides school essentials such as school bag, shoes, uniform, stationery and book vouchers to students from the preschool to post-secondary school level. It hopes to enable these students to begin the school year with confidence.

AMP Education Bursary

The AMP Education Bursary offers monetary assistance to students who are pursuing their polytechnic or university education. The bursary award seeks to recognise their academic achievements and be a source of motivation for them to strive harder in their studies. It hopes to see these students through their pursuit of higher levels of education and in future, give back to those in need in the community.

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. For the year in review, 2,005 students benefited from the Ready for School Pack while 26 received the AMP Education Bursary. AMP also disbursed \$50,000 to its subsidiary, MERCU Learning Point, to subsidise the school fees of 137 primary and secondary students from low-income families who attended their education centres during the year in review.

Our Programmes & Services

EDUCATION

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, 25 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 85 needy students who performed well academically with bursaries worth between \$200 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, 266 students benefited from the programme.

Learning Festival

AMP organised its 7th Learning Festival on 26 November 2011 at Republic Polytechnic, themed 'Promoting the Spirit of Entrepreneurship'. Activity booths were set up to engage the participants on various components of entrepreneurship such as product planning and development, marketing and presentation, budgeting, risk-taking and investment, as well as networking. A total of 400 parents and children participated in the event to discover the different concepts of entrepreneurship.



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. For the year in review, 30 families graduated from the programme.

MCYS Parent Education in Preschool

In May 2011, AMP collaborated with the Ministry of Community Development, Youth & Sports (MCYS) to enhance the quality of family life for parents and preschool children. The programme

aimed to equip parents with skills and knowledge to become effective and loving parents, nurture the children's love for learning while instilling positive values, as well as facilitate a conducive home environment for the transmission of positive family values to the children. A total of 427 beneficiaries benefited from the programme during the year in review.

MOE 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.

Cultivating Postitive Youth VALUES

MUHAMMAD FADHIL ABDUL LATIF FULL-TIME NATIONAL SERVICEMAN

Attended AMP's Youth Enrichment Programme (2004-2006)
Active YEP Mentor (2007-present)

Muhammad Fadhil Abdul Latif, 22, first enrolled into AMP's Youth Enrichment Programme (YEP) in 2004 to improve his grades and build his personal capabilities. He was also encouraged to sign up for the programme by his mother who had seen positive improvements in his elder brother upon enrolling into the programme. At that time also, Fadhil was having trouble adjusting to new house rules when his mother married his stepfather. Being in the programme provided him with confidants in the form of his YEP mentors, who spent time tutoring him and listening to his grievances despite their busy schedules and responsibilities. It was indeed one of his most significant life-changing experiences as he realised the importance of family and stability at home for a youth. He also learnt to appreciate the sacrifices his mother took in raising him and his two siblings single-handedly before.

Fadhil benefited tremendously from the programme as he saw consistent improvements in his studies. He successfully attained good results for his 'O' Levels and went on to pursue



a diploma in nursing at a local polytechnic. Upon graduating from the programme after his 'O's, Fadhil decided to sign up as a mentor to the younger YEP students as his way of paying forward the kindness and support he had received from his own mentors. He understands how the teenage years are the most important phase of a youth's life in moulding their character and is motivated to help other youths face their struggles.

Despite the challenges he faces in mentoring, especially now that he has to juggle it with his National Service (NS) duties, Fadhil finds it to be a very satisfying and rewarding experience. He understands how his engagement with the youths can have a big impact in the direction of their life and their future, so he always strives to bring out the best in those under his care. Reflecting on his mentoring experience over the last five years, Fadhil hopes to continue being an inspiring role model for youths. He plans to further his studies overseas upon completing his NS and pursue a career in nursing.

Our Programmes & Services

YOUTH



Youth Enrichment Programme

The Youth Enrichment Programme (YEP) is specifically designed for Normal Academic and Normal Technical stream students to enrich their development through a positive and holistic approach. The programme also incorporates the Youth-in-Action (YIA) Plus Programme, an enrichment programme commissioned by the Community Leaders' Forum (CLF) for upper secondary students from these streams.

Students in the programme are tutored in English and Mathematics, and participate in enrichment activities aimed at their overall personal and character development. The programme hopes to prevent youths with high-level needs from leaving school prematurely and to widen their horizons. For the year in review, 317 students from 13 participating schools were enrolled in the programme.

Life & Study Skills Workshop

The Life and Study Skills Workshop is targeted at secondary school students from both the Express and Normal streams. Through the interactive workshops and camps organised, the 360 youths who took part in the programme during the year in review were equipped with useful life skills and were motivated to excel with a much higher level of self-esteem and self-confidence.

PODZ Youth Mentoring Programme

The PODZ Youth Mentoring Programme is a mentoring programme for youths leaving institutional care. As youths complete their rehabilitation programme, support and encouragement are crucial for their successful reintegration into society. The mentoring programme aims to ease the transition of these youths into the community, as well as provide positive role models to befriend and mentor youths, and to help youths sustain their good progress through educational or vocational pursuits. For the year in review, a total of 26 youths were mentored under the programme.

Our Programmes & Services

YOUTH

NUR Drop-in Centres

The two NUR Drop-in Centres at AMP @ Pasir Ris and AMP @ Jurong Point provide a safe and friendly environment for both youths and their parents to discuss issues that concern them. The centres offer immediate crisis intervention, referrals and individual counselling services. For the year in review, 49 youths and parents sought assistance from the centre.

AMP @ Jurong Point

In February 2011, AMP marked the official opening of its first youth hub located at Jurong Point Shopping Centre, driven by the increasing demand for youth services in the western part of Singapore. The youth hub provides an alternative space for youths to drop by and spend their time in a structured manner as a way to prevent them from engaging in wayward activities.

AMP @ Jurong Point offers a wide range of services focused on the academic and personal development of the youths

through enrichment programmes, motivational workshops and youth counselling services. The centre is equipped with two counselling rooms, a classroom and a multi-purpose room, with a host of entertainment services such as a foosball table, audio-visual system, board games and internet kiosk. For the year in review, about 4,500 youths and parents sought the services of the hub.

Youth Entrepreneurship Programme

Young AMP partnered the Enterprise Development Centre at the Singapore Malay Chamber of Commerce & Industry (EDC@SMCCI) and MENDAKI Club for the Youth Entrepreneurship Programme, aimed at promoting entrepreneurship among youths. The intensive eight-week programme exposed participants to the many facets of business management and operations. They were also mentored by professionals from EDC@SMCCI and gained valuable insights from seminar leaders and corporate consultants. For the year in review, 20 youths



participated in the programme, where they presented their ideas to a panel of judges and received constructive feedback and recommendations to further develop their business plan.

PRAXIS

In December 2010, Young AMP collaborated with MENDAKI Club to organise a three-day residential programme, PRAXIS, which aimed to encourage the involvement of youths in addressing societal needs and issues through critical thinking and reflection. The participants underwent intensive workshop sessions and interacted with a group of professionals and activists in the areas of education, entrepreneurship, media and technology, and society and culture among others, to gain valuable insights on various social efforts. They then brainstormed possible project ideas, which they presented to a panel of distinguished individuals. For the year in review, a total of 60 youths were involved in the programme.

Project Windows on Work

In 2011, Young AMP launched the Project Windows on Work (WoW) to provide post-secondary students with a platform to learn valuable entrepreneurship and soft skills. The students underwent useful training sessions including personality profiling, CV writing, personal grooming, effective communication, as well as project presentation skills. In the second phase of the programme, the students worked together in teams to critically evaluate an existing business venture and recommend strategies for its expansion both locally and globally.

Young AMP partnered Pioneer Junior College in 2012 to conduct the second run of the programme where a selected group of students were exposed to career developmental skills in both a formal office and an informal creative setting. A total of 40 students participated in the programme for the year in review.

Nurturing A Skilled **WORKFORCE**

KARTINI MOHAMED GANI HOME BUSINESS ENTREPRENEUR

Owner of JG Wedding Creations
Graduate of AMP's Micro Business Programme (2011)



Mdm Kartini Mohamed Gani, 33, was working as a nurse for 10 years until she gave birth to her third child in 2007, who was diagnosed with kidney problems at 15 days old. She never imagined she would one day have to nurse her own child who suffered the same illness as some of the patients she cared for at the pediatric ward where she worked. However, both Mdm Kartini and her husband accepted their daughter's condition readily. She decided to resign from her nursing job to provide full-time care for her daughter. Although the medical costs are expensive, she does not regret her decision and truly believes that her daughter will be able to grow well like other children.

As for her two older children, Mdm Kartini felt that she was not providing them with enough emotional support as they were often left unguided since most of her time was dedicated to caring for her youngest daughter. Although she tried to explain to them the struggles of the family, she still felt she was not doing enough for them. She felt even more helpless seeing her youngest daughter, who also has high blood pressure and cholesterol, and an inflated heart, complain of severe pain when her body had to endure the many needle injections.

As the years passed, the medical bills started to pile up and Mdm Kartini felt she needed to help her husband supplement their household income. She decided to work from home so that she would be able to care for her daughter at the same time. It was an opportune time for her to take on her parents' wedding company, JG Wedding Creations, which provides event planning services and wedding décor consultation. She handled their event planning as well as took wedding craft orders through the family business. Intending to expand JG Wedding Creations further, Mdm Kartini enrolled into AMP's Micro Business Programme in 2011 to hone her business acumen and improve her role in managing their business accounts and financials for greater efficiency and profits.

Through her enrolment in the programme, Mdm Kartini was given the opportunity to consult with the advisors from the Enterprise Development Centre at Singapore Malay Chamber of Commerce and Industry (EDC@SMCCI) to build on her future business plans as well as her network of like-minded entrepreneurs. She tapped on the forte of her fellow coursemates to provide value-added services for her business such as providing a mobile food station for weddings. Being one of the AMP Capital Grant Award recipients through the programme, she also hopes to conduct her own wedding crafts classes in the future.

Our Programmes & Services

TRAINING



Micro Business Programme

The Micro Business Programme, which was introduced in 2005, is designed to assist individuals from low-income families to nurture their entrepreneurial spirit by equipping them with trade, business and IT skills to start a home-based business as an alternative source of income for the household. Grants are also awarded to those who have a viable and sustainable business model.

In March 2010, AMP inked a memorandum of understanding with the Enterprise Development Centre at the Singapore Malay Chamber of Commerce & Industry (EDC@SMCCI) to formalise both organisations' commitment in enhancing the capabilities and growth of businesses under the Micro Business Programme. Participants are able to benefit from the wide range of business and IT advisory services provided by EDC@SMCCI such as mentoring and performance evaluation throughout the different phases of the programme. It is hoped

that the programme will enable the participants to elevate their business to the next level. A total of 48 participants completed the programme during the year in review, of whom three received the AMP Capital Grant to expand their businesses further.

Surrogate Employer Programme

The Surrogate Employer Programme is a funding mechanism under the Skills Redevelopment Programme (SRP) that aims to assist employed adults who do not have employer support to undergo selected SRP-approved courses. AMP acts as a surrogate employer and collaborates with training providers to ease the trainees' financial burden of having to pay the full course fee upfront, whilst tapping on the Skills Development Fund (SDF) to reduce their training cost. For the year in review, AMP assisted 229 participants, a majority of whom were low-skilled workers or those interested to take up an alternative or second employment.