

EXECUTIVE DIRECTOR'S MESSAGE



Since AMP was formed, it has been driven by its aim of developing and transforming the community into one that is dynamic and contributes to the larger Singaporean society. To achieve this aim, AMP continually develops new programmes and services to meet the changing needs of the community in order for it to progress. Although these programmes and services may be new, they all have one main objective, and that is **to create opportunities**. An example of how this is done can be seen in its Adopt a Family & Youth Scheme (AFYS).

Under AFYS, AMP creates opportunities for the clients to be financially self-reliant by providing them with various options to increase their household income, be it through skills upgrading courses or through AMP's Micro Business Programme. The latter equips the participants with core skills in areas such as food preparation, wedding crafts and accessories, sewing, and beauty and wellness. The AFYS families also attend

various workshops and talks aimed at strengthening the family unit, such as parental talks, school holiday programmes, family-centric activities and essential workshops such as financial planning workshops. Ensuring a strong family unit is key to the family's ability to achieve self-reliance. Each year, 15% of families under AFYS graduate from the scheme as they have successfully attained financial stability. An example of such a family is Mdm Julina Ahmad's family.

Mdm Julina has five children and worked as a school canteen operator when she first enrolled in AFYS, while her husband worked as a lorry driver. The household income was unfortunately not sufficient to provide for the family of seven, especially during the school holidays when the canteen was not in operation and Mdm Julina was not required to work. Under AFYS, Mdm Julina's husband went for a skills upgrading course and secured a higher paying job, while their children's education expenses were borne by AMP. At the same time, Mdm Julina signed up for AMP's Micro Business programme where she was able to develop her entrepreneurial skills. From a humble home-based business, Mdm Julina went on to start up her own catering company named Julieicious. With a twelvefold increase in her revenue since she graduated from the programme, she now makes enough to help her husband supplement their household income.

AMP's latest initiative, the Debt Advisory Centre (DAC), is similarly aimed at creating opportunities for individuals and their families. It endeavours to help them break out of the perpetuating cycle of debt, which may have long-term effects on familial relationships. This is especially so when debtors borrow money without informing their family members and are later harassed by moneylenders demanding repayment, causing stress to their family. The implications on the state of mind of the borrower, the relationship with his/her family and friends, and even his/her ability to work, make this more than just a financial problem but also a social one. With the DAC, debtors are provided structured support in the form of advice and a roadmap on the available

steps and options the debtors can make to manage their debts. This may involve negotiating with the banks or moneylenders to develop a more manageable repayment schedule or even bankruptcy declaration. In the first six months of the pilot phase after the launch in April 2013, the DAC successfully reduced the total amount of loans of its 80 clients by 30%, from \$1.7 million to \$1.2 million. It was also found that the clients had been spending 70% to 90% of their monthly income on loan repayments. After intervention from the DAC, only 10% to 30% of their monthly income now goes towards loan repayments. This has helped them to significantly lessen their financial burden and allowed them to focus on their families' needs while working towards achieving self-reliance once again.

AMP also understands the need to harness the talents of our youths, given that with a youth population of 18%¹ of our community, we have the largest youth base compared to other ethnic groups. For these youths, AMP offers various opportunities to develop their abilities, be it through academic enrichment and personal development programmes for youths with high-level needs or networking sessions and a high-level mentoring programme for young and emerging professionals. At the same time, AMP tries to ensure that youths from low-income families are also given the opportunity to excel in their studies, without being limited by their financial difficulties.

In the same vein, AMP recently opened up its AMP Education Bursary to more students from low-income families to include those who are attending LASALLE College of the Arts and Nanyang Academy of Fine Arts (NAFA) as well as other recognised private educational institutions. AMP noted a lack of assistance for these students as most bursaries are awarded to only those studying in the five local polytechnics and four local universities here. The enhancement to the bursary meant that AMP was able to assist almost three times as many students this year as it did last year.

¹ Source: Singapore Department of Statistics, Yearbook of Statistics Singapore, 2013, Singapore Residents by Age Group, Ethnic Group and Sex, End June 2012.

All these programmes cannot be run without financial support from the community, our donors, corporate bodies, foundations, and the government. On 23 August 2013, Dr Yaacob Ibrahim, Minister for Communications and Information and Minister-in-Charge of Muslim Affairs, in his speech at a Hari Raya get-together, announced that 20% of the annual matching grant to AMP and MENDAKI would be re-allocated to the Malay/Muslim Community Development Fund (MMCDF).

Despite this reduction in funding, AMP remains committed to its *raison d'être* and continues to serve with determination and integrity. At the same time, it also means that the role of donors in ensuring AMP's sustainability becomes even more critical. A good system of checks and balances exist in AMP to ensure governance. Every year, our financials are first audited internally and then by an external auditor; the ensuing report then submitted to the Commissioner of Charities (COC). The COC also requires AMP to complete a governance evaluation checklist annually. AMP may also be subjected to an audit by the COC at any time to ensure our governance measures are put into practice. AMP's policies were lauded by the Charity Council, specifically for leadership renewal. AMP was awarded the Special Commendation Award for Board Recruitment and Renewal at the Charity Governance Awards in October this year.

We are appreciative of the support we have received from our donors and partners thus far. I hope that this support will keep on growing in the years to come so that AMP can continue creating opportunities for the community with the long-term aim of building a community that is dynamic and takes its pride of place within the larger Singaporean community. Only with the collective effort of the community can we achieve our shared goal of uplifting our community.

Mohd Anuar Yusop

Executive Director
AMP