

SHAPING
OUR
SHARED
FUTURE

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The **Association of Muslim Professionals (AMP)** was established on 10 October 1991, as an important resolution of the First National Convention of Singapore Muslim Professionals which was held on 6 and 7 October 1990. The Convention was attended by 500 Malay/Muslim professionals who met to brainstorm new directions for the community. AMP was formed with core programmes in education, human resource development, social development and research.

AMP is a registered charitable organisation and is accorded the status of an Institution of a Public Character.

AMP is guided by its core principles of being independent, non-partisan and working in critical collaboration with all parties that share its mission to bring about a *Dynamic Muslim Community* in the 21st century. AMP will partner with any player who identifies with and supports AMP's mission in society and will support government policies which serve to advance the community and the interest of the people at large.

ASPIRATION FOR THE COMMUNITY

A dynamic Muslim community

VISION

A model organisation in community leadership

MISSION

To be a thought leader, problem solver and mobiliser for the advancement of the community

CORE VALUES

CONVICTION

We are committed to serve the community with passion.
We take pride in our role in society.

INTEGRITY

We place community interest before self and maintain high moral values and discipline.

PROFESSIONALISM

We aim for excellence in our work and add value to what we do.

CREATIVITY

We champion creativity and dare to explore new ideas to overcome challenges.

TEAM-ORIENTED

We work as a team, believe in shared responsibility and value partnerships with others.

CONTENTS

01 **Message from Chairman**

03 **Message from Executive Director**

05 **AMP in Numbers**

07 **Our Clients**

07 Kamisah Atan

08 Abdullah

09 Liyena Putri Yusoff

10 Sjuffriani Abdul Khalid

11 Nurul Atiqah Abdullah

MESSAGE FROM CHAIRMAN



This year marks my final year in AMP. After more than 13 years of serving on the AMP Board, first as Additional Director (2002-2007), then as Elected Director (2008-2015) including four years as Chairman (2011-2015), I am retiring. This is, of course, in line with our Constitution, which requires chairmen to step down after serving eight years as Elected Director on the Board to make way for leadership renewal.

My stint at the AMP Board has been an invaluable experience. Prior to joining AMP, I had very much been a corporate person, with nearly 20 years in the corporate world. Starting my professional career in 1986, I learned the straight-forward 'no-nonsense' approach to solving things. The calling to contribute back to the community finally made me join the AMP Board in mid-2003, and it gave me valuable insights into the community that I would not have had, had I stayed cocooned in the corporate world. The last eight years have opened up my heart and

my mind, having been given the opportunity to interact with various members of the community. The last eight years have taught me humility and shaped me into the person that I am today. It has also made me realise how fortunate I am. For this, I feel blessed.

I have seen AMP transform itself over the last 13 years. This is a result of clear and sound strategic direction from the Board, the dedicated staff of AMP, the tremendous support that AMP has received over the years from the community, its donors, and its partners, including the government. The AMP today is worth more than \$10 million, and we see this as an indication from the community that they believe in our cause, and they support us. Of course, the journey had not been without bumps. A funding cut from the government matching grant in 2014 made us review our strategic goals. At AMP, every cent counts. A reduction in funding would have a direct impact on our beneficiaries. Undeterred and committed to serving the community the

best we possibly could, our team rolled their sleeves up and worked even harder. Eventually we overcame this setback by stepping up our efforts in fund raising and becoming more efficient in our work, thereby resulting in a more-than-expected surplus.

AMP has also seen itself pioneering several initiatives in the community under my tenure as chairman; first with the Muslim Expatriates Network (MEX), then with the Debt Advisory Centre (DAC), the AMP Committee on Education (ACE), and more recently, with Common Space. Common Space is a co-working space that is open to budding technopreneurs to encourage and support them in their journey towards developing a sustainable start-up in the field of technology. We have found that a key driving force in the market right now is technology and we felt that this was something that was not quite well-embraced by the community. This is our effort to encourage the community to ride this wave of change.

Being the Chairman of an

organisation like AMP is a big task. It is a task that is heavy with responsibilities. AMP prides itself as an organisation that is independent, and one that provides thought leadership for the community. This is what the community expects of AMP. However, it is a delicate balancing act. Offering leadership to the community while managing the perception of some that AMP may be 'aloof' or 'elitist' can be tricky. These comments are certainly not new to us. AMP remains committed to providing thought leadership to the community in matters that are of concern to us. But we also understand the sensitivities of certain matters and a public way of approaching these issues may do more harm than good to the community. What the AMP Board and I had focused on over the past few years are closed-door and also casual engagements. These were done with other organisations, our partners, community activists, and also the government. I can say with conviction that these

engagements have borne fruit, given the positive relationship AMP now has with these groups. AMP will certainly continue to cultivate these relationships for the benefit of the community.

As Chairman, I had the responsibility to ensure AMP stays focused on our mission and vision. This also meant constant reminders to myself and my board colleagues to place AMP's interests over our own, and this can be tough sometimes. With a diverse Board composition, it is a real challenge to provide space to each member to express their views and opinions, yet reaching a convergence where we can call it an 'AMP resolution'. There were instances when we had to take extreme measures and decisions, but we've never failed to do so. This is truly collective leadership in motion. I am glad that we always managed to remain steadfast to our mission and stay on course to reach a goal which we had set for ourselves.

Board diversity with a broad spectrum and significant representation from various

domains and expertise is one of the hallmarks of AMP. This resonates very much with my belief too. Affirmative action taken in ensuring female participation in the Board has also been my focus. I am happy that the Board has exercised this prudently and hope that this will continue after my term.

I am confident that the future of AMP remains bright. It is my hope that it will continue to be a trailblazer, and to fill the gaps in the community, with the aim of ultimately uplifting the community. I have faith that the new leaders of AMP will steer AMP in the right direction, towards a better future for AMP and the community.

Lastly, I would like to thank all who have supported me through my tenure in AMP.

Azmoon Ahmad
Chairman
AMP Group

MESSAGE FROM EXECUTIVE DIRECTOR



With our beginnings as an establishment of a movement of Malay/Muslim professionals in 1991, AMP, now with two wholly-owned subsidiaries, has indeed come a long way. And we are happy to be celebrating yet another milestone in 2016 – our Silver Jubilee, marking our 25 years with the community.

Through these years, AMP has implemented a forward-looking approach to serving the needs of our community. It is imperative for us, as an organisation, to focus on continually improving our programmes and services to ensure sustainability, as well as to remain impactful and relevant. One of the ways AMP does this is by assessing the impact of our programmes on our beneficiaries.

This year, we partnered a scorecard developer to employ their smart analytics programme in charting the goals and plans of our clients from the Adopt a Family & Youth Scheme (AFYS) and the Debt Advisory Centre (DAC) on their journey to achieve financial independence.

With this tool, our case officers are able to automate the production of detailed analyses and reports on the development of our clients, and, ultimately, increasing our productivity. This will enable our case officers to focus more on their services to the clients and extend their assistance to more individuals in need.

The programme also provides an easy platform for our clients to access e-learning modules regardless of time and location, as well as to follow up on enrichment workshops or courses that have been charted out for them. This is especially useful for the clients, who are unable to physically attend workshops conducted by AFYS or DAC.

This impact assessment exercise is one of AMP's many initiatives that are aligned to the nation's Smart Nation vision of improving the lives of Singaporeans through technology. Our youth wing, Young AMP, is fronting our efforts to promote the advancement of technology

amongst the Malay/Muslim community. This year, Young AMP collaborated with the Agency for Science, Technology & Research (A*STAR) and the Singapore Malay Chamber of Commerce & Industry (SMCCI) to organise three outreach sessions, which were attended by 61 individuals, some of whom were from small-and-medium enterprises (SMEs). The sessions proved to be useful for those intending to improve their business productivity through the discussion topics and technological exhibits.

Apart from these outreach sessions, Young AMP also led an initiative to provide a shared community workspace, Common Space, for budding technopreneurs. Since its pilot launch in April 2015, Common Space has achieved about 80% occupancy rate and is often abuzz with many knowledge-sharing and communal events and activities.

As a non-profit organisation, AMP is supported by voluntary donations, grants, and national

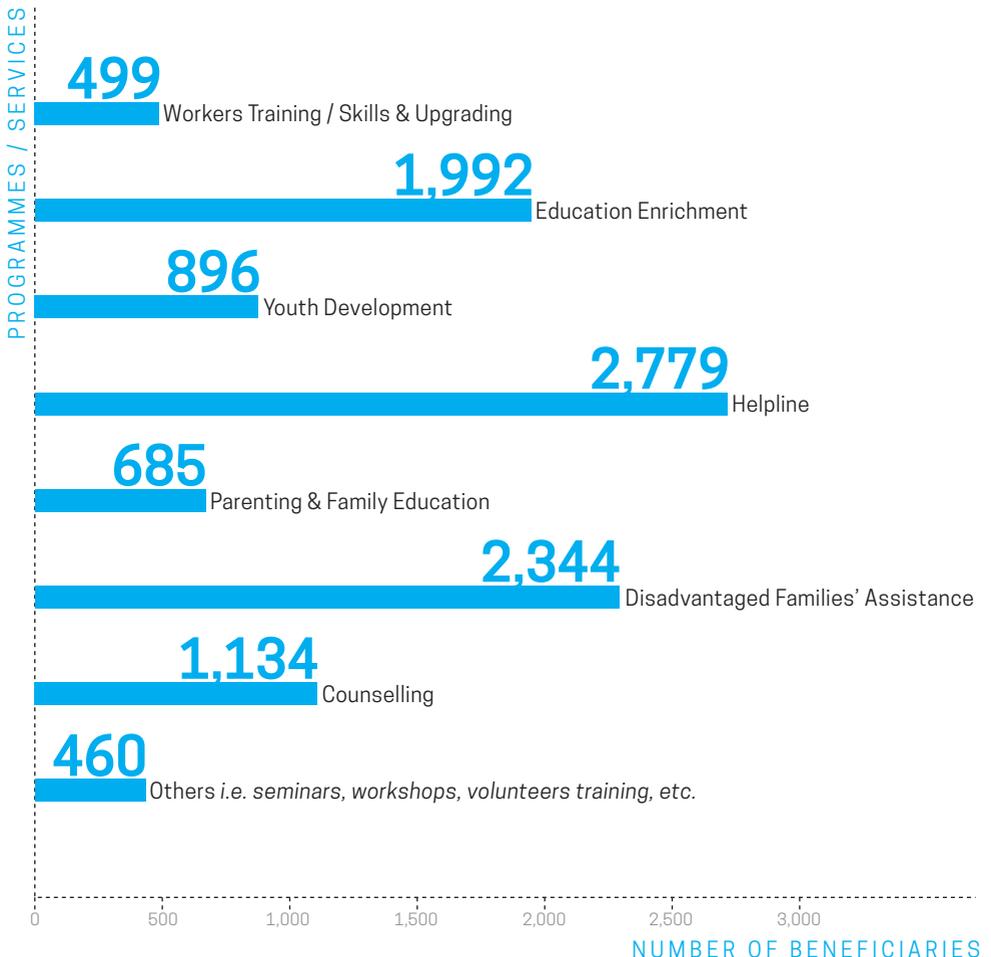
funding, which has allowed us to run effective programmes and services for those in need. Looking back at AMP's developments over the years, I am heartened to note that what we have managed to achieve thus far was made possible because of the commitment and generosity of our partners, members, volunteers, donors and staff.

We are constantly innovating and adopting new strategies to ensure our programmes and services remain relevant. I am confident that I can count on your unwavering support, which has been key to our successes through these years. I would like to record our appreciation for every one of our stakeholders for working with us in shaping a better future for the community over the last 24 years.

Mohd Anuar Yusop
Executive Director
AMP

AMP IN NUMBERS

OUR CLIENTS & BENEFICIARIES



TOTAL NUMBER OF CLIENTS AND BENEFICIARIES: 10,789

OUR INCOME & EXPENDITURE

Donations **\$2,350,045**

Government Matching Grant **\$950,000**

MBMF Grant through CPF **\$665,601**

Other Grants **\$601,483**

Childcare & Preschool Operations **\$8,145,282**

Tuition & Enrichment Programmes **\$925,786**

Student Care Centres **\$2,768,638**

Programme Fees & Other Project Income **\$780,687**

Miscellaneous Income **\$431,216**

INCOME TOTAL = \$17,618,738

Social Services & Community Outreach **\$1,772,854**

Childcare & Preschool Programmes **\$6,450,204**

Tuition & Enrichment Programmes **\$35,374**

Student Care Programmes **\$3,314,931**

Workers Training Programmes **\$186,584**

Research **\$143,015**

Marketing, Sales & Fund Raising **\$574,877**

Financial & Taxation **\$16,126**

General Admin & Overheads **\$4,646,653**

EXPENDITURE TOTAL = \$17,140,618

OUR CLIENTS

KAMISAH ATAN

Home Business Owner

Graduate of AMP's Adopt a Family & Youth Scheme (2014)

Mdm Kamisah Atan, 52, and her family were faced with medical and financial troubles in 2009 when her husband met with an accident at his workplace, resulting in a loss of stable income for years. Two years prior to this, Mdm Kamisah had undergone a surgery after being diagnosed with having uterus prolapse and was also unable to work.

In order to support their seven school-going children then, Mdm Kamisah took on home-based food and baking orders while also receiving social assistance from various agencies. The family enrolled into AMP's Adopt a Family & Youth Scheme (AFYS) in 2010, through which Mdm Kamisah and her husband underwent skills training. With assistance from AFYS, her husband attended a security supervisory course to enhance his employability upon his recovery, while Mdm Kamisah enrolled into AMP's Micro Business Programme to further enhance her skills in running her home-based business.

Their family's financial situation started to stabilise in

2013 after Mdm Kamisah's husband secured a new job and their elder children started contributing to the household income after graduating from school. Today, Mdm Kamisah continues to take on orders through her business and hopes to expand its reach. At the same time, she also does part-time babysitting to supplement their household income. Despite the adversities faced, the family remains positive and is determined to lead a better life in future.



AFYS IN NUMBERS (2015)

\$87,000

EXPENDED THROUGH
VARIOUS TYPES OF
FINANCIAL ASSISTANCE
TO AFYS CLIENTS

ABDULLAH*

Logistics Officer

Client of AMP's Debt Advisory Centre (2013 to present)

When Mr Abdullah, 45, and his wife first sought assistance from AMP's Debt Advisory Centre (DAC) in July 2013, they were saddled with debts amounting to \$25,500 through loans from hire purchases, banks, and licensed moneylenders. The couple had been struggling to keep up with the repayments due to poor financial management.

The couple's debt problem first started when Mr Abdullah had difficulties repaying his credit card bills and had to take on more bank loans to finance his outstanding car loan and household expenses. The couple also had to borrow from their friends and his wife eventually resorted to borrowing from licensed moneylenders in desperation.

Mr Abdullah only found out about his wife's debts with five different licensed moneylenders when she had trouble meeting the exorbitant interest rates and recurring payment deadlines. His wife also lost her job from the repeated harassment by debt collectors at her workplace. The debt collectors would also make

threatening phone calls and send demand letters to the couple's home, causing them further stress.

Upon enrolling into DAC, the couple received advice, guidance and moral support from both the DAC officers and volunteers in resolving their debt issues. The couple learnt to prioritise their family's needs and in stabilising their financial position before settling their debts. They were also taught how to negotiate with the banks and licensed moneylenders for more manageable repayment plans.

Now, the couple has cleared all of their debts with the licensed moneylenders and is slowly, but surely, working on settling their remaining bank loans.

* A pseudonym is used at the client's request

DAC IN NUMBERS (2015)

83%

CASES RESOLVED
AFTER DAC'S
INTERVENTION

195 hours

INVESTED IN
PROVIDING MORAL
SUPPORT THROUGH
DAC'S SUPPORT GROUP
SESSIONS

LIYENA PUTRI YUSOFF

Undergraduate, BSc. (Honours) in Mathematics, National University of Singapore
Recipient of AMP Education Bursary (2013)

Liyena Putri Yusoff, 20, witnessed her parents' struggles in recuperating from a major car accident when she was still a teenager in 2008. Despite the socio-financial assistance received from various agencies, her parents' long recovery process strained the family's financial situation as they were not able to work for three years.

The second child of five siblings, Liyena learnt to juggle her school work and taking care of her parents as well as her younger siblings. However, her family situation did not take her focus away from her studies as she managed to score well for her GCE 'O' Levels and continued on to junior college to pursue her GCE 'A' Levels.

Her parents approached AMP for assistance in 2011, where, under the Ready for School (RFS) Fund, Liyena and her siblings' socio-educational needs were taken care of while their parents worked on improving their family's financial situation. The children received assistance in the form of transport concessions,

payment for madrasah and tuition fees as well as other education enrichment expenses.

Liyena also received the AMP Education Bursary in 2013, which was used to defray her educational expenses such as tuition fees and study materials in junior college.

With her parents now gainfully employed and her eldest sister looking to secure employment after recently graduating with a Diploma in Commerce (Business Administration), the family's financial situation is gradually improving.

Upon graduation, Liyena hopes to work in the finance or education sector and contribute to her family's household income.



RFS IN NUMBERS (2015)

\$203,500

INVESTED IN
EDUCATIONAL
ASSISTANCE FOR LESS
PRIVILEGED STUDENTS
UNDER RFS

1,281

BENEFICIARIES OF
AMP'S STUDENT
WELFARE
PROGRAMMES

SJUFFRIANI ABDUL KHALID

Home Business Owner

Graduate of AMP's Micro Business Programme (2014);

Recipient of AMP Capital Grant (2014)

Mdm Sjuffriani Abdul Khalid, 48, developed her passion for baking while she was still young as she helped her mother prepare delicacies and cakes during the festive seasons. In 1991, she started baking part-time and took orders from family members and close friends. After 16 years of being employed, she left the workforce to look after her only daughter who had just entered primary school then.

Mdm Sjuffriani also took the opportunity to develop her skills in baking by enrolling into various baking classes, as well as going for courses overseas to expand her knowledge and expertise.

Prior to joining AMP's Micro Business Programme, she had already attained numerous skills certification such as in pastry arts, sugarcraft and cake decoration. Hoping to scrutinise her business model and product offering, Mdm Sjuffriani enrolled in the programme in 2014, which further allowed her to understand her business' unique selling point to increase

her profit margin and manage her business well.

Having shown that she was able to sustain her home-based business, Lydia's Oven, Mdm Sjuffriani also received the AMP Capital Grant in the same year, which she utilised to purchase a bigger kitchen mixer to increase her productivity and meet the growing demand for her products.

Since graduating from the Micro Business Programme, Mdm Sjuffriani went on to attain accreditation in training and is now giving back to the community by coaching new participants of the Micro Business Programme and providing order referrals to her trainees. She epitomises a businessperson who constantly looks to improve herself and stay abreast of new developments, while empowering others to achieve their own goals.



**MICRO BUSINESS PROGRAMME
IN NUMBERS (2015)**

\$28,000

INVESTED IN
EMPOWERING ASPIRING
BUSINESS OWNERS
IN THE MICRO BUSINESS
PROGRAMME

2,230 hours

EXPENDED IN TRAINING
UNDER THE MICRO
BUSINESS PROGRAMME

NURUL ATIQA ABDULLAH

Bank Executive

**Participant of AMP's Youth Enrichment Programme (2010);
Mentor of Youth Enrichment Programme (2012 to present)**

When Nurul Atiqah Abdullah, 22, enrolled in AMP's Youth Enrichment Programme (YEP) in 2010, she had expected to only receive academic tutoring in her studies. However, she found herself benefiting from a host of personal development activities organised under YEP on top of the weekly Saturday academic enrichment classes.

Through her one year involvement as a participant, Nurul developed a bond with her peers in the programme through activities like site visits, charity work and skills enrichment. With the positive impact of the programme on her, she went on to pursue her a Diploma in Business Process & Systems Engineering at Temasek Polytechnic.

A year later, Nurul chanced upon the opportunity to give back to the programme by becoming a mentor on a relief basis. Soon after, she was entrusted with the responsibility of looking after students in both primary and secondary levels. This further developed her passion for teaching Mathematics and making it

enjoyable for the younger youths to learn the subject.

Now working as a bank executive, Nurul still finds time to fulfill her mentoring commitments. She finds satisfaction in being able to motivate and have a positive influence in the lives of her mentees.



YEP IN NUMBERS (2015)

248

YOUTHS PREVENTED
FROM LEAVING SCHOOL
PREMATURELY
THROUGH YEP

7,440 hours

INVESTED IN POSITIVE
YOUTH DEVELOPMENT
ACTIVITIES

SHAPING OUR SHARED FUTURE

The theme for the AMP Annual Report this year is **Shaping Our Shared Future**. It reflects AMP's commitment to building and shaping the future it shares with the community through its programmes and services. AMP shares the community's vision of a better tomorrow – one that is bright and full of opportunities for all members of the Malay/Muslim community in Singapore.



ASSOCIATION OF MUSLIM PROFESSIONALS

AMP @ Pasir Ris, 1 Pasir Ris Drive 4, #05-11, Singapore 519457
T (65) 6416 3966 / F (65) 6583 8028

corporate@amp.org.sg
www.amp.org.sg
Reg. No.: 199105100D



YouTube | AMP Singapore