

# GIVING A HELPING HAND

CELEBRATING SINGAPORE SOCIAL ENTERPRISES



Joachim Sim



Supported by the SG50  
Celebration Fund



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# Preface

This book celebrates Singapore social enterprises and social entrepreneurship. It was conceived to mark Singapore's 50th anniversary (SG50) of nation-building and development as a caring nation.

As its title suggests, the book is about how Singapore social enterprises are giving a helping hand to the socially disadvantaged and the less fortunate in our community. It is also about helping the social enterprises to publicise their experiences and social causes to potential stakeholders, including aspiring social entrepreneurs, while taking them through a strategic review of their business in the interview process, with a view to enhancing their social impact.

The book features 10 of the President's Challenge Social Enterprise Award winners and finalists from the Main, Start-up and Youth categories in 2012 and 2013. These social enterprises provide credit counselling, food and beverage, event, community healthcare, social circus and volunteer mobilisation services. They help people in need by enabling the disabled, uplifting the underprivileged, reaching out to the marginalised, empowering the vulnerable, levelling up the disadvantaged, aiding the poor, supporting those with special needs, engaging the elderly and assisting the less fortunate.

The stories delve into the social enterprises' impact (work integration of the disadvantaged and others in need through training and employment, addressing social needs, redistribution of surplus to fund social programmes, and subsidised services at reduced rates for the disadvantaged and needy), innovation to meet their diverse needs, and sustainability as a business with a social mission. In addition, every story tells how the social entrepreneur had recognised a social need, changed or stayed the course to do good, overcome the initial challenges and learned from them, and is collaborating with partners for a common cause and anticipating future needs.

More than just telling the stories of how the social enterprises are helping the community, the book shows how enterprising Singaporeans care for others and that we can become a more compassionate society. Their outstanding examples can be expected to bring new and renewed hope for the many socially-disadvantaged groups, and will help to foster a stronger sense of

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community spirit among Singaporeans. It is hoped that their stories will inspire more Singaporeans to become social entrepreneurs or to help the less fortunate in other ways.

The stories were developed through email interview to gather background information and face-to-face interview with the social entrepreneurs for their insights and ideas. Each story celebrates the social enterprise's corporate social responsibility goal of running a sustainable business while helping society. It also exemplifies that charity can start with a business that gives hope to the less fortunate in Singapore.

I would very much like to express my thanks and appreciation to the founders and/or CEOs of the 10 social enterprises – Adrenalin Group, Bettr Barista Coffee Academy, Bliss Restaurant & Catering, Circus In Motion, Conjoint Consulting, Credit Counselling Singapore, Eighteen Chefs, Empact, SATA CommHealth and The Chain Reaction Project – for agreeing to participate in this SG50 book and to share their stories with Singaporeans.

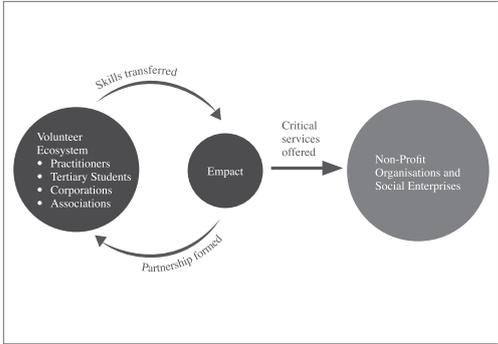
My heartfelt gratitude goes to the SG50 Programme Office for approving my book project proposal and supporting it with the SG50 Celebration Fund, without which this book would not have been feasible. Special thanks go to the Ministry of Social and Family Development's ComCare and Social Support Division for providing the information on the President's Challenge Social Enterprise Award and its past winners and finalists, and for helping to select the 10 social enterprises to feature in the book.

Last but not least, I would like to record my appreciation to the design team at Print Media Communications for helping to produce the book, and to my wife Mary for her support and encouragement.

**Joachim Sim**

April 2015





# Giving the disabled and disadvantaged dignity of work and sense of self-worth

*Adrenalin Group (formerly Adrenalin Events and Education Pte Ltd) won the Youth Social Enterprise of the Year Award in the 2012 President's Challenge Social Enterprise Award. (It's an award for social enterprises founded and managed by young people below the age of 35.) The company was recognised for using its event management business to provide employment opportunities and training for vulnerable youth, persons with physical disability and hearing impairment, and people recovering from mental illnesses.*

*The Awards Committee cited Adrenalin's strong financial performance, clear long-term strategic plans and goals, and most established governance structure. It had also noted strong testimonials from its staff that clearly echoed Adrenalin's commitment to deliver both social impact and excellent events.*

## **Seeing a social need**

Many disabled and disadvantaged people are capable of doing the work of normal people, if they are given the chance. However, employers may not be aware of their abilities or prefer to employ the able-bodied only. If they hire persons with disabilities or disadvantages, they tend to give them lower-level jobs and pay them less compared with their normal staff.

As a young man, Richardo Chua was brought up by his parents, who were both police officers, to look after the welfare of others. He saw the plight of the many less fortunate Singaporeans and thought about helping them.

## **Changing course to change lives**

Richardo graduated with a mass communications degree from the Nanyang Technological University and had also studied for a business degree from the University of London as an external student. Naturally, his first career choice was in marketing communications and public relations. He joined

the Economic Development Board (EDB) as a senior officer handling new businesses, and was exposed to various international organisations and their corporate social responsibility programmes.

After two years at EDB, he found himself at a crossroad, where he had to decide between continuing with his EDB career with an overseas posting and following his “nagging feeling” to go into the event business to help the less fortunate. The opportunity cost of taking the second option was high. Richardo decided to follow his heart.

### **Taking up the social cause**

Richardo set up Adrenalin Events and Education with co-founder Gary Lai in 2008. Its founding mission was to use events and the creative industries to make a social impact.

Instead of seeing persons with disabilities and troubled youth end up doing menial jobs, Richardo would rather give them a better future in the event business. He saw it as his calling to help them earn their own livelihood and find purpose in their lives.

Today, Richardo leads the Adrenalin Group (as it is now called following a re-organisation), with Gary Lai heading its subsidiary AveLaunch Productions as Managing Director.

### **Leveraging on what he knows best and loves**

Richardo wanted to give back to society by organising events that leveraged on his personal strengths and work experience. For him, the event business made sense as he was already familiar with the industry and could use his skills and experience as an emcee. He was also attracted to the multiplier effects of events, which could reach out to many people with one platform.

### **Re-organising for greater social impact**

Adrenalin seeks to increase its social impact through three avenues – employment of disabled and disadvantaged people, events and education. In 2014, the group re-organised its business functions into three departments – Events, Creatives and Studios – and a subsidiary AveLaunch Productions. The group employs a total of 38 staff.

## **Going beyond employment of the socially-disadvantaged**

Since it started, Adrenalin has hired more than 60 disabled and disadvantaged persons, including five who are physically-disabled, nine hearing-impaired, four who are recovering from mental illness and 28 vulnerable youth. The other 15 persons with special needs have worked part-time. According to Richardo, 30% of the staff are from these groups and he intends to maintain this proportion in future. Besides employing persons with disabilities and vulnerable youth, he had considered hiring ex-offenders but thought that they might not be able to cope with the work in a fast-paced environment and much training would be required.

Beyond employment, Adrenalin is targeting half of the events that it organises jointly with partners and manages for government and corporate clients to have social impact. They may help to create awareness of a good cause, raise funds or support in kind, and support charities and other social enterprises by purchasing products and services from them. In addition, Adrenalin could offer its services to them at reduced rates. The number of such events is expected to increase in future, as the total number of events continues to grow each year.

## **Helping to improve lives of people with disabilities and disadvantages**

Among Adrenalin's present disabled and disadvantaged staff, Michael stands out because he is the only one who uses a wheelchair. He started working as a graphic designer in 2010 after completing a one-year multimedia course under SPD's (formerly known as Society for Physically Disabled) IT Apprenticeship Programme (ITAP) the previous year. Prior to that, he was self-employed as an electrician for three years after he was disabled by stroke in 2005. Looking back, he felt "reborn" after suffering the stroke.

Michael got a job at Adrenalin after he was recommended by SPD, which Richardo had approached for recruiting new staff. After more than a year as graphic designer, he joined the group's core team handling office maintenance work and helping out with poster design. Although he felt that he was performing "below par" then, he was grateful that Richardo had given him another chance to work in the company as a photo editor

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about a year ago. What he learned at SPD's ITAP and his photography skills that he had acquired as a hobby came in useful for the new job. He also learned how to use the 'sticky' key to control the computer keyboard and mouse at the same time with his one (and only) useful hand (instead of using his hand and chin previously).

His current job requires him to select photos of events for the company's clients. He finds it a more challenging job than graphic design, and it's also "more fun and more colourful". For him, it's another path to advance in his career. He's grateful for the chance to work in a growing company like Adrenalin, where he is learning new things, including sign language to communicate with his hearing-impaired colleagues.

As a bachelor, Michael lives alone and takes the public transport system (bus and train) to and from work. His sense of independence sometimes gives him the strength to walk short distance unaided in the office, which is located in a wheelchair-friendly building. He shared that Richardo had arranged for him and two former wheelchair-bound staff to check on the office before deciding to move there in 2012. "Richardo gives everyone a chance and always has the needs of disadvantaged people at heart," he added.

At 50, Michael likes to see his younger colleagues being given the chance to move up in their careers. For him, working in videography is a possibility in future, although he has no fixed timeline in mind. Meanwhile, he is happy to support the Hair for Hope fund-raising event for children in need every year by shaving his head bald. "Think 'I'm possible'," he enthused.

For Rosalind, who heads the Core Team that handles finance, HR and IT, her hearing impairment means she has to communicate with her colleagues through writing and sign language, which she also teaches them. She graduated with a diploma in IT from Ngee Ann Polytechnic and joined Adrenalin in 2011. She likes the company's culture and the fact that colleagues treat each other equally and are comfortable working with people with disabilities. She also likes working with Richardo, whom she describes as a "capable and understanding boss" who takes care of staff's welfare through good HR practices.

For now, Rosalind has no plan yet to pursue higher education as cost is her main concern. Given the chance, she would like to take up a course that is totally new to her, like architecture. When she was very young, she dreamt of becoming an architect. However, when she grew up, she found that she had limited job opportunities and study options. She hopes that there will be more companies like Adrenalin, so that more disabled people will have the opportunity to choose what they want to do in their careers.

Pavithra, who joined Adrenalin as Senior Associate-Events in early 2014, has since moved on to become its Talent Manager. She arranges for video clips of special needs performers that she has identified as potential talent to be posted on Adrenalin's website. They include the disabled and performers from the annual Purple Parade event. She has produced four corporate videos featuring two mime artists, a blind pianist/singer and a guitarist/singer for SG Enable as the sponsor. She likes her job as it gives disadvantaged people hope to do their own things and earn a living. They remind her to appreciate and be thankful for what she has in life.

Before Richardo saw her "raw" potential and hired her, she was facing a bleak future as a transsexual. She was rejected many times before the Vocational and Reintegration Support Unit of the Ministry of Social and Family Development introduced her to Adrenalin. Here, she found respect as a person, a valued employee and a dependable colleague. There is no discrimination against her and she enjoys the team bonding with colleagues.

Does she plan to further her education beyond the 'O' Level? For now, Pavithra is busy attending a five-month acting course at MediaCorp and expects to complete her transition as a woman by the end of 2015. At that stage of her life, she may decide to aspire for higher education.

### **Making social and business impact**

There was a notable increase in the number of "events with heart" that Adrenalin organised with partners or managed for its clients in 2014. The total number of events jumped significantly from 110 in 2013 to over 170 that year, with a significant proportion of them benefiting the socially-disadvantaged members of the community. Richardo expects the total figure to rise further to between 190 and 200 in 2015.

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*At the 2014 Purple Parade, which celebrated an inclusive society in Singapore. (Photo credit: Adrenalin Group)*

### *Creating awareness*

The Purple Parade is a movement that supports inclusion and celebrates the abilities of persons with disabilities and special needs. At the 2014 event, 30 of the 38 performances were put up by special needs groups. The 2013 event that Adrenalin co-organised drew 4,500 participants from 40 organisations for the disadvantaged, and gathered 7,200 signed pledges to create a more inclusive Singapore society.

Other events managed by Adrenalin that created awareness of social causes included:

- Inaugural Nexus Singapore Youth Summit 2014, which was opened by the Minister of Culture, Community and Youth Lawrence Wong;
- 6<sup>th</sup> International Singapore Compact CSR Summit 2014, where 460 delegates discussed sustainable growth through responsible business actions;
- Philanthropy in Asia Summit 2014, which Adrenalin co-organised with the National Volunteer and Philanthropy Centre;
- CDL E-Generation Challenge, with 360 youth embarking on eco-adventure for green cause; and
- IZ Hero, which aimed to combat cyber bullying and promote healthy online habits.



*The Philanthropy in Asia Summit 2014 was an event with a social cause that Adrenalin co-organised with a partner. (Photo credit: Adrenalin Group)*

### *Raising funds*

For the Light-a-Dream Christmas Tree at Mount Elizabeth Novena Hospital, LED light cubes painted by children with autism were sold online. All \$24,000 raised went to Pathlight School's Poor and Needy Fund.

Other events managed by Adrenalin that raised funds included:

- Institute of Singapore Chartered Accountants Run 2014, with 1,500 participants raising \$175,000 for the Singapore Association of the Visually Handicapped;
- Bukit Gombak Community Club Fund-raising Gala Dinner, which was attended by Prime Minister Lee Hsien Loong, with \$2 million raised for its new building;
- Flea for Good, where \$5,000 earned from its booth rental annually is donated to Singapore Children's Society; and
- Shell's 120<sup>th</sup> Anniversary Gala in 2011, when \$1.2 million were raised for Fei Yue Community Services, Movement for the Intellectually Disabled of Singapore (MINDS) and Straits Times School Pocket Money Fund.

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### *Raising support in kind*

The Run for Cover @ Mount Elizabeth Orchard was Singapore's first 24-hour treadmill challenge. Every 30 km clocked by each team translated into free cataract treatment for one needy elderly person. A total of 117 of them benefited from the event.

During the International Volunteers Day, pledges of more than 10,000 volunteer hours were received.

### *Supporting charities and other social enterprises*

MINDS Taiko Drumming was engaged to perform at the Majestic Orient Shell Appreciation Dinner 2014, while samsui woman paperweights with cardholders purchased from Mother and Child Project served as door gifts.

For the ISCA (Institute of Singapore Chartered Accountants) Run 2014, the Singapore Association of the Visually Handicapped was engaged for mobile massage service.

At the UOB Sports Meet, the Singapore Association of the Visually Handicapped provided mobile massage service, while Bizlink Arts & Craft



*MINDS beneficiaries performing at a Shell event that Adrenalin helped to organise. (Photo credit: Adrenalin Group)*

supplied stuffed toys. Various other items were purchased from Bakery Hearts and Muscular Dystrophy Association Singapore for the event.

Bakery Hearts and Bizlink Arts & Craft also supplied items to the Silver Fiesta 2014 event.

### *Sponsoring services*

Adrenalin provided sound system at cost to the Bright Vision Hospital Charity Carnival 2014 and Eden Sports Day 2014. It also sponsored instant-photo services for underprivileged children in the Philippines.

## **Overcoming challenges and learning from them**

For Adrenalin, it has never been easy hiring and training new staff with disabilities and other disadvantages. More time and efforts have to be spent on job redesign, adapting the workplace and getting them ready to work like the normal employees. Each of them has a different set of challenges to overcome. The wheelchair-bound who exercise less and need more medical attention tend to take more medical leave. Mobility is the key challenge for them. For its present office space, the company chose a wheelchair-friendly building and renovated the office with wide pathways for them to move about. The hearing-impaired staff have less than adequate command of the spoken language, and the other staff need to learn sign language to communicate better with them.

Richardo is still trying to solve the problem of hiring disadvantaged people into the right roles with minimal adjustment.

It is also a challenge for him to continually measure and balance Adrenalin's business results in terms of its social impact and financial outcomes. At present, he knows that he cannot afford to pay himself the market rate as its CEO.

## **Working with partners**

By purchasing products and services from other social enterprises and charities for its events, Adrenalin is able to extend its social impact to their beneficiaries. For example, it is engaging Circus In Motion whose circus performers include vulnerable youth and special needs children. By

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purchasing gift items from Bizlink Arts & Craft, Adrenalin is supporting its physically-disabled beneficiaries who made them.

Other non-profit organisations that Adrenalin supports include MINDS (Movement for the Intellectually Disabled of Singapore), Singapore Association of the Visually Handicapped, Muscular Dystrophy Association Singapore, Mother and Child Project and Bakery Hearts.

### **Innovating for a social cause**

According to Richardo, events with heart simply means events that do good in some ways, from spreading a positive message, providing a stage for the disadvantaged performers or procuring from social enterprises or other charities. He hopes to help others by being as creative as possible.

In 2014, the company started a new department that serves as a talent agency for special needs performers.

### **Sustaining the social enterprise**

Although Adrenalin had targeted 70% of its events to benefit socially-disadvantaged groups in 2014, the actual figure was less than 50%, which Richardo considers to be its “sustainable” level.

Over the past four years, Adrenalin has been expanding what it had done well, with revenue growing steadily over this period to reach \$2.8 million in 2014. This was the result of the change in organisational structure of the Adrenalin Group, building effective teams, becoming an employer of choice, achieving financial stability, paying staff market rates and developing a positive work culture.

The year 2014 also saw the company generating revenue from its new service – LED wall for rent – as it moves towards digital screens.

### **Meeting future needs**

During the past six years, Adrenalin has trained more than 30 vulnerable youth and intends to continue training persons with special needs. It plans to set up Adrenalin Academy in 2015, and aims to enrol 30 to 50 special needs students in its creative courses.

Reflecting on Adrenalin's first six years, Richardo considers the social enterprise to be at the "base station" in its first stage of development. He sees it starting on its next development phase from 2015.

## **Caring for people and planet**

The company applies the same policies and practices for hiring its full-time disadvantaged staff and offers them decent remuneration, job security and advancement opportunities, like its normal employees. If there are two equally qualified candidates, it would prefer to choose the one with special needs. Staff who have performed well during their six-month probation will be offered full-time jobs, while those who did not will be let go. However, the company has never retrenched staff due to business slowdown in the past, as it has been growing steadily.

All its staff go through the same performance appraisal process and an annual review comprising a formal evaluation and a personal interview. The management uses the results for determining their annual wage adjustment, change of job scope or promotion. Richardo is constantly guiding and mentoring the staff, while its HR team is always looking for good employees as the business grows. It helps existing staff to upgrade by providing them with an annual training allowance of \$1,000 for courses related to their jobs. Such training and upgrading opportunities are being communicated to them through the monthly group meeting and the annual appraisal. The company also assigns them bigger projects to 'stretch' them and meet higher expectations, as part of their professional development.

Adrenalin's work systems, technology applications and workplace health and safety are regularly being enhanced to meet the needs of its employees. For example, it launched an eight-month health and safety programme in March 2014. This included health screenings, mental health talks, weekly kick-boxing classes and a revamp of the pantry. The office is equipped with screens (for presentation and other purposes) to engage its hearing-impaired staff at meetings and in discussions, and uses Google document for scribing and smart boards. The company conducts regular sign language sessions for all its staff. It constantly monitors the general morale among staff, its financial performance and feedback on its events, in its endeavour to sustain the business and the jobs that it provides for all its employees.

As an environmentally-responsible business, Adrenalin minimises its paper usage by using paperless registration for its events, sending out e-invites instead of printed invitation cards and showing e-signages at its events. It also uses DropBox and other Cloud storage services for sharing files, and Facebook for sharing information.

### **CEO's perspective**

After six years, Richardo considers Adrenalin a leading social enterprise but not a leader in the event industry yet. "I'm confident we will be in time to come," he shared.

Can Adrenalin become a leading social enterprise and a leading event company at the same time, considering that it wants half of its events to benefit socially-disadvantaged people from 2015? "We're working towards it and will try our best to be successful in both. A pioneering spirit is important, while fresh injection of investment would help too," he added.

### **What Adrenalin offers**

The Adrenalin Group provides event management, creative, studio and audio-visual production services through its four specialised but cross-functional teams, to corporate and government clients.

It is reviving its education arm in 2015 by setting up Adrenalin Academy to provide training in creative fields for persons with special needs.

## Impact numbers at a glance

8



**socially-disadvantaged people currently employed full-time**

5

with hearing impairment

2

with physical disabilities

1

disadvantaged youth

**21%**

Proportion of these staff to total workforce

22



**socially-disadvantaged people employed full-time to date**

8

with hearing impairment

4

with physical disabilities

10

disadvantaged youth

60+



**socially-disadvantaged people hired (full- and part-time) to date**



179

**events managed in 2014**

68 events benefited socially-disadvantaged groups

38% of events benefited socially-disadvantaged groups



480+

**events managed to date**

30% of events benefited socially-disadvantaged groups

\$6 million



**raised for socially-disadvantaged groups to date**

10,000 hours

**volunteer hours pledged at Adrenalin events to date**



# Helping disadvantaged women and youth – one barista at a time

*Betr Barista Coffee Academy won the 2013 President's Challenge Social Enterprise Award in the Social Enterprise Start-up of the Year category for its achievements in providing marginalised women and youth-at-risk with professional coffee skills training via a holistic training support programme. The Awards Committee had noted that it was the only organisation in Southeast Asia to offer international coffee certification programmes from the Specialty Coffee Associations of America and Europe and was offering its beneficiaries a suite of counselling, emotional management skills and physical wellness through outrigger canoeing, rock climbing and trekking.*

*In its citation, the Awards Committee also recognised that Betr Barista had demonstrated business acumen and leadership within its short two years of operations. It formed strategic alliances with the French café Saybons and with \*SCAPE to set up retail outlets as training ground for its beneficiaries. The social enterprise had also partnered other specialty coffee industry players to place its beneficiaries on internships.*

*The citation added: "Betr Barista has diversified and expanded its revenue sources to serve the public, corporations, schools as well as food and beverage establishments. Such achievement within a short span of time is truly remarkable."*

## **Seeing a social need**

Before founding Betr Barista, Pamela Chng had noted the increasing number of marginalised women in Singapore. They included single mothers and women from low-income families. She also noticed a significant number of boys and girls who dropped out of schools for various reasons and the sizeable group of vulnerable youth in the community.

Both disadvantaged groups of Singaporeans lacked useful skills and tools to earn a living, and were experiencing “difficult life situations”. There were systemic issues to resolve for these people, she had noted. She also saw the ‘roll-on’ effect over time and an increase in their number, as women made up half the total population.

### **Changing course to change lives**

Pamela was running a successful web consultancy business for a number of years and was on the brim of a burnout when she did some soul-searching. She recalled “hitting (her) personal milestones and cruising” in the Internet business. It was a time when she had never been “wealthier, healthier, smarter and more connected”. Yet, she felt like her “ship was off-course”. In hindsight, she realised that what was missing then was “greater meaning and purpose” in her life. “I felt that every effort or work produced should impact people positively in a deliberate and authentic way,” she shared.

### **Taking up the social cause**

After deep contemplation and reflection, Pamela realised that she wanted to channel the power of business to enable, impact or change people positively. They may be customers, employees or other beneficiaries. Her eureka moment of self-discovery came several times over a couple of months.

Pamela decided to start a new business that would also help marginalised women and vulnerable youth, by training them for a professional career. She found two partners to join her in her social cause and in finalising the business plan.

### **Leveraging on what she knows best and loves**

It all began with Pamela’s search for a better cup of coffee due to her personal passion for the beverage. She has always been intrigued by the coffee industry, which has a huge impact on the world economy, with some 25 million people working in the coffee-producing countries. For them, hearing the daily grinding of coffee beans is sweet music as they cope with the daily grind of working life.

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Betr Barista was founded in November 2011 as a result of her desire to empower others in need and to make a better world through coffee. Before then, she was already trained as a barista (someone who makes and serves coffee in a coffee bar) in Melbourne, Australia and the US. She did not explore other businesses as she wanted to stay with what she was passionate and knowledgeable about. Pamela coined the name Betr Barista to connote the idea of continuous improvement in business (as in getting better in a different way). It's a term that is close to her heart.

Just as she had found a balanced blend of coffee (that's not too bitter or too sweet), Pamela has also finally found the right balance between her passion and work. She's doing what she loves and loving what she does.

### **Organising for greater social impact**

Betr Barista operates a coffee academy and a coffee roastery in two separate locations due to space constraint, with different teams looking after roasting, events, training, marketing/communications, business development, administration/finance and social development. It hopes to bring both locations under one roof eventually. Its 15 staff (three of them working part-time) are being managed by Pamela as CEO and a partner as COO.

It had set up retail outlets with strategic partners earlier and had used them as training facilities for its beneficiaries. Although Betr Barista is no longer operating the outlets, it continues to train them at its coffee academy.

### **Going beyond imparting knowledge and developing skills**

Betr Barista believes that it is no longer enough for job training to concentrate on imparting knowledge and skill development. To get the best out of each person, it needs to equip them with the tools and methodologies to manage not only their mental state, but more importantly, their emotional and physical conditions.

“You can skill up a person technically, but if she is not emotionally competent, resilient and self-aware enough to know how to handle her emotional behaviours and those of others, she will be less effective in her job,” Pamela explained. To maximise each person's potential, Betr Barista's

training addresses all the human aspects, she added. For this fundamental shift in mindset, it has created an empowering ecosystem that provides the right opportunities and resources for disadvantaged individuals to become competent, productive and useful members of the community.

During training, students are motivated to “feel and live Betr” by embracing the “opportunities that every new day brings, to discover (their) strengths, talents and passions” that they “can use to make a difference not just in (their) lives, but in the lives of everyone (they) touch”. They are also encouraged to “think and do Betr” by “learning invaluable lessons from every mistake, so as to better (themselves) and keep on growing... with passion, dedication and care”. They are expected to graduate as Betr people.

With a conducive environment and the right teaching methods, people can be trusted to become “better versions of themselves”, Pamela believes. “We are not merely providing them training for a job, but for an overall improvement in their lives, in a safe, experiential, fun and loving environment that fosters community, camaraderie and kinship,” she elaborated.



*The happy faces say it all: Pamela Chng (seated in front, centre) with some of Betr Barista graduates. (Photo credit: Betr Barista)*

## **Helping to improve lives of marginalised women and vulnerable youth**

Bettr Barista trains its beneficiaries holistically – mental skills, emotional management and physical development – for a career in the specialty coffee industry. Its 12-week programme focuses on emotional resilience training that teaches its participants to harness their personal power. Four weeks are spent on professional coffee-brewing training, with the remaining eight weeks on internship at a specialty coffee café, before they graduate and take up a full-time job and advance in a new career.

In addition to the professional barista training and apprenticeship, trainees undergo an emotional empowerment programme conducted by a clinical psychologist. They also learn KAPAP Israeli-style self-defence, open-sea outrigger canoeing, yoga and on-site rock climbing, as well as take lessons at the Singapore Paddle Club, as part of their physical development. Pamela explained: “Healthy body means healthy mind. Physically demanding business requires fitness, discipline, endurance and teamwork. These are part of our company’s value building and culture creation, which are not easy to realise.”

The company aims to inspire its students to “aspire to greater heights, to show them that we believe they have it in them to rise above their difficult life situations, and that we trust them to take responsibility for their aspirations and future”.

There were 10 intakes for its training programme so far, with seven students in its largest class. On average, 80% of the students graduate as barista. One of the two in the first batch who graduated is now working as an assistant manager in a café, while the other is a married mother who works part-time as a barista at a client’s café.

### **What beneficiaries say**

“Coffee has changed my perspective on life. What you take away from Bettr Barista’s programme is truly priceless. I’m more responsible, mature and confident in what I do and the changes I continue to see in myself surprise me more than anyone else!”

- Diyanah, 1st Intake

“Bettr...It’s what I’ve become. My experience has been an exciting one, full of joy, laughter and love. I now have a good career as a professional barista and, more importantly, my improved emotional skills help me think more positively and make better decisions, both at work and at home.”

- Shirley, 4th Intake

“I’ve gone from being dependent on people to being more self-reliant and confident. Bettr Barista has exposed me to a whole new world of possibilities and equipped me with the skills I need to become an all-around more capable individual. I hope to pay this forward and help others out there who are just like me.”

- Chetra, 5th Intake

“Bettr Barista brings people together through coffee! They’ve shaken up my world, taught me useful skills, while helping me to grow and become a better person.”

- Irfan, 6th Intake

“Bettr Barista has taught me a lot through their love and warmth. I’ve become a more positive person and am a lot happier.”

- Celine, 7th Intake

“My Bettr Barista family has given me a new lease of life. The challenges and personal achievements have brought out a confidence in me that I never knew existed. It’s a roller coaster ride that I’m really enjoying!”

- Jo, 7th Intake



*Beneficiary Celine serves a Bettr cup of coffee as a professional barista. (Photo credit: Bettr Barista)*

### **Making social and business impact**

The marginalised women and vulnerable youth are usually referred to Bettr Barista by various social service organisations and only those who show motivation and a high commitment level are selected for its training programme. To date, a total of 30 have completed the course and graduated as baristas. Four of them work full-time at the social enterprise, while two are given part-time jobs. Another 10 were hired by its partners' organisations.

Bettr Barista encourages its graduates to aim higher at work and will help them to start their own coffee business. Although none has taken the plunge so far, Pamela believes it will happen eventually. Meanwhile, she and her team aim to raise Singapore coffee standards by producing better baristas and coffee professionals. Bettr Barista is ensuring quality and maintaining its high standards by adopting global standards and international certification, learning how to train better and improving the curriculum.

### **Overcoming challenges and learning from them**

Without any precedent to guide them along when they started, Pamela and her team had to learn from trial and error. The challenges they faced included basic business issues, such as brand building, getting people

to listen, securing the support of partners (by delivering on its promise), proving Bettr Barista's business model works and developing a business in a new industry.

To overcome her constant doubt that arose out of her fear of the unknown due to ignorance and lack of clarity, Pamela and her team persevered and continued relentlessly to learn and focus on what they knew best. They learned to manage and sustain their emotional energy, and to manage the risks associated with the unknown.

The team also learned that the Bettr Barista business is scalable after exploring social franchising for different segments. "It's possible to amplify its effect or impact in the Singapore context without replicating the enterprise," Pamela pointed out.

### **Working with partners**

Bettr Barista sends its beneficiary students for internship at other specialty coffee industry players that it has partnered. They include Forty Hands, Artistry, Revolution Coffee, Necessary Provisions, Jimmy Monkey Café and Crossings Café. These partners provide job opportunities for its graduates. It also works with social service and community organisations such as Beyond Social Services and Family Service Centres of the Ministry of Social and Family Development.

In the past, Bettr Barista had engaged Albert Ellis Institute's clinical psychologists to help its students to build their emotional and mental resilience. It now applies the institute's principles in its training programme.

### **Innovating for a social cause**

Bettr Barista is the only organisation in Southeast Asia to offer international coffee certification programmes from the Specialty Coffee Associations of America and Europe. It has helped both aspiring and existing café owners as well as students to get their certification.

It prides itself for its holistic training programme that's specially developed for marginalised women and vulnerable youth as one of its innovations.

## **Sustaining the social enterprise**

Each student accepted by Bettr Barista pays only a nominal fee of \$300 for its 12-week course. To help cover part of the costs of running its training programme, it receives ComCare Enterprise Funding from the Ministry of Social and Family Development and is hoping to get more in future.

To fund its operations, the social enterprise generates revenue from its professional barista training academy that is open to the general public, home baristas, industry professionals and aspiring café owners. The academy offers internationally-recognised coffee certification programmes from the Specialty Coffee Association of America and the Specialty Coffee Association of Europe (SCAE). It also runs coffee appreciation classes for small groups (of at least eight people) and companies. Its Coffee Knowledge course includes the SCAE Introduction to coffee certification examination, which is held at the end of the class. For aspiring home baristas, there is a practical, interactive and hands-on introductory class on all things espresso.

Its online store sells coffee products and coffee-making machines and equipment, which are also being sold directly to the public, businesses, government organisations, schools and F & B outlets. These include Philips Singapore, Morgan Stanley, MediaCorp, Temasek International, NTUC INCOME, Singapore Airlines, Bosch, Volkswagen, Asia-Pacific Breweries, Diageo, DBS Bank, IE Singapore, SingHealth Foundation, Ngee Ann Polytechnic, Ministry of Culture, Community & Youth, IDA Singapore, Civil Aviation Authority of Singapore and National Youth Council. Members of the public account for the bulk of its sales, while corporations constitute a significant proportion.

In addition, its products are purchased by the Economic Development Board and Workforce Development Agency through their respective event management companies – Adrenalin Group for the former and Experience Matters for the latter. A number of schools, Institute of Technical Education, Singapore Polytechnic, Ngee Ann Polytechnic, Republic Polytechnic and many F & B establishments like MacDonalD are also buying products from Bettr Barista.

Bettr Barista's roastery generates revenue through its subscription service for top-grade Arabica coffee beans that are sourced from around the world and freshly roasted in small batches to bring out the best flavour. The company also delivers mobile coffee bar services to large and small clients all over Singapore, for events ranging from weddings requiring 100 cups to major conferences requiring more than 1,000 cups a day. To date, it has served more than 20,000 cups of coffee to over 15,000 people. Some of its corporate clients have also sent their trainers for training at its coffee academy.

After three years as a for-profit "social business" with the triple bottom line of helping women and youth, reducing environmental impact and achieving profitability, Bettr Barista is sustainable but is not yet profitable. "But we're on track to make a profit in 2015," Pamela added.

For Pamela, she has found her Bettr cup of coffee through teamwork. What makes her life truly meaningful and significant now is the realisation that every effort each day contributes to something bigger. It's a constant source of satisfaction for her to see how Bettr Barista graduates are getting a better (and no longer bitter) life through coffee. Sustaining the business has therefore become her larger passion in life.

## **Caring for people and planet**

With its limited resources, Bettr Barista is helping as many disadvantaged women and youth as it possibly can. While the number of direct beneficiaries may not be large, the number of indirect beneficiaries is significant.

For Bettr Barista, a better cuppa starts from a better source. That is why it is always sniffing out the best coffee beans from growers with sustainable practices that replenish and preserve the environment. It is also committed to building relationships with farmers who have a long-term positive economic and social impact on the extended communities that they support. It also consciously and consistently reduces its environmental impact by "reusing, recycling and refurbishing" whatever it can.

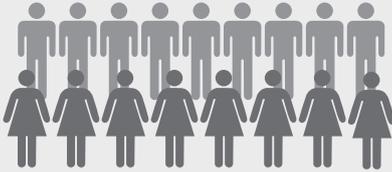
### What Bettr Barista offers

Products and services include:

- Professional barista and coffee training (for industry and public)
- Coffee appreciation classes (for public, schools and companies)
- Freshly roasted single origin beans (for retail and wholesale)
- Coffee machines and accessories
- Coffee brew bars (customisable for events)
- WDA-funded F & B training programmes (from January 2015)

### Impact numbers at a glance

**30** disadvantaged women and youth helped to date



**10** student intakes completed to date



**24** beneficiary graduates to date

- Course-completion rate:

**80%**



**1,500+**

people trained in all aspects of coffee skills to date

# Catering to employment needs of socially-disadvantaged people

*Bliss Restaurant & Catering Pte Ltd won the Social Enterprise of the Year Award in the 2013 President's Challenge Social Enterprise Award. The Awards Committee recognised it for providing training and employment for persons with disabilities, low-income individuals, ex-offenders and those recovering from psychiatric illnesses. It also noted the social enterprise's special care to create a nurturing and supportive working environment to help them re-integrate into society.*

*The Awards Committee was impressed by the company's strong leadership and entrepreneurial spirit. It added that despite the challenges associated with managing multiple vulnerable groups, Bliss has continually improved its business through the years by expanding, diversifying and seeking to make the social enterprise sustainable.*

*Over and above its core social mission, Bliss had formed a partnership with the People's Association to enhance community outreach efforts through free grocery distribution and meals, and subsidised workshops for the needy.*

## **Seeing a social need**

Before the turn of the century, Christine Low had noticed that many disabled and disadvantaged people were unable to find employment due to discrimination by employers. The situation could only worsen in future due to Singapore's ageing population, she'd thought.

## **Changing course to change lives**

Since she was a child, Christine Low has always felt a strong desire to reach out to those in need without really knowing why. She recalled that when she was in kindergarten, she wanted to become the country's Prime Minister and to set up an orphanage (again without knowing why).

## *Giving A Helping Hand*

For seven years, Christine was working as an investment banker and had seen how some multi-millionaires were ruining their lives due to various reasons. Although she was leading a comfortable life-style, she realised that she was not motivated by money but by a sense of social responsibility towards the less fortunate. She recalled: “I was not materialistic and did not go for branded goods.”

While jogging at Punggol Park one day, she thought that its location would be suitable for a restaurant and decided to explore the feasibility of opening one there, although she did not cook and had no previous experience in the food-and-beverage business. She reckoned she could have been influenced by her mother who was selling ‘popiah’ and her grandmother who was a good cook. She had the support of her husband, who has the same ‘soft spot’ for people who are less fortunate.

From the time she thought of the idea, it took about half a year to set up the restaurant in Punggol Park, where she ran it for 10 years before relocating it to Ang Mo Kio after its lease ran out.

### **Taking up the social cause**

Christine wanted to reach out to those who had less. She founded Bliss Restaurant & Catering in 2001 to offer marginalised people on-the-job training, job placement and workplace integration. At that time, she was unaware that she had started a social enterprise. It was only in 2010 that she realised that she was a social entrepreneur for the past nine years after Bliss was recognised as a social enterprise by the Social Enterprise Association.

Bliss’ social mission is to offer employment opportunities to all without discrimination, even those with immutable traits. For employees who cannot do their jobs, Christine will get their parents or counsellors to help them. She may change their duties or reduce their work schedules at lower pay. The company’s policy is not to fire its employees, but if they resign on their own accord, she will not stop them. However, she will find out where they’re going and will help them if she can.

Christine's vision is to create a vibrant lifestyle-dining destination with a social cause. The restaurant located in the Cheng San Community Club in Ang Mo Kio is frequented by people staying in the area. It offers customers three types of dining experience – air-conditioned comfort, adjacent section ventilated by fan and alfresco dining in open space that's sheltered by huge umbrellas.

### **Leveraging on what she knows best and loves**

Before Christine started Bliss, she did not have any knowledge of the food business. She gained her knowledge and experience by learning on the job after opening the first restaurant in Punggol Park. She also opened her eyes and heart to customers' feedback to improve things along the way.

### **Organising for greater social impact**

The social enterprise now operates four restaurants located in the Singapore heartlands and a catering service. Each operation is headed by a manager who reports directly to Christine. It also operates a central kitchen in Woodlands for its catering service.

### **Going beyond employment of the socially-disadvantaged**

Christine believes in providing training to anyone with or without experience but who is keen to learn. "We teach people how to fish so that they could fish for life through job integration and training," she explained. New employees go through different training courses, depending on whether they are disadvantaged or normal, experienced or inexperienced, as they have different performance requirements. Training is being conducted by the manager and supervisor at the Ang Mo Kio restaurant.

### **Helping to improve lives of people with disabilities and disadvantages**

Bliss does not discriminate against any specific group and has a very diverse group of beneficiaries as employees. They include ex-offenders and those with autism, mental illness, intellectual disability and Down syndrome, as well as those who are hearing-impaired, vulnerable youth and senior citizens.



*One of Bliss' beneficiary staff serving a customer at an outlet. (Photo credit: Bliss Restaurant & Catering)*

It recently hired a 50-year-old ex-offender who had spent five years in prison. He was a medical orderly in the army for 25 years. Based on his experience and maturity, he started work as a supervisor.

Li An, an autistic boy whom Christine had tried very hard to engage, finally allowed her into his world after she spent more than four weeks with him. It was not easy to achieve the breakthrough with him, Christine recalled. During staff meals, she would deliberately sit next to him. Initially, he would move to another seat. However, she persisted and eventually he stopped avoiding her. He seemed to like the beef dish best, and she found that she could engage him through food.

Before Li An left for his national service, he invited Christine to dinner and they spent almost two hours talking like old friends. He is now 21 and will complete his national service in 2015, when he will rejoin Bliss as a service crew.

### **Making social and business impact**

Although Christine wants to help others who are less fortunate, she realises that she could not possibly help everyone. As she would readily admit, she is not concerned with numbers. She is ready and happy to impact one person at a time. She believes that over time, it will all add up.



*At the 2013 DBS Marina Regatta reception catered by Bliss Restaurant & Catering. It was a very meaningful experience for all its staff due to the size of the event, where some of its marginalised staff were able to put their training to good use. For example, the carvings on the water melon and papaya were done by one of Bliss' disadvantaged staff, who was an unemployed mother of four before she joined Bliss and completed the Diploma in Pastry Art programme. She signed up for the course at the encouragement of Bliss' founder Christine Low. (Photo credit: Bliss Restaurant & Catering)*

Besides the President's Challenge Social Enterprise Award, Bliss' employment of disabled people was recognised by SG Enable through its Employer Award in 2013.

### **Overcoming challenges and learning from them**

When Christine started Bliss, there was a lack of support for its beneficiaries. Over time, some of her friends and customers came forward to volunteer as job coaches and counsellors. After it was recognised by the Social Enterprise Association as a social enterprise, it started to have access to assistance and support schemes from the Ministry of Social and Family Development.

There were and still are challenges associated with managing multiple vulnerable groups of staff. For Christine, finding enough time to help them is the biggest challenge. She would try to overcome them by multi-



*President Tony Tan Keng Yam (centre) gracing the opening of Bliss outlet at People’s Association headquarters in King George’s Avenue, with Christine Low (extreme right) in attendance. (Photo credit: Bliss Restaurant & Catering)*

tasking, outsourcing and asking for help. “I’d learned that by empowering staff, they will perform better at their jobs,” she shared. In spite of the challenges, Christine still feels she’s blessed with good staff.

To her, everyone is precious. She also shared her most amazing discovery after working with disadvantaged staff – communicating with hearing-impaired people is the most effective, as there is no noise to distract them.

### **Working with partners**

In 2014, Bliss partnered World Wide Fund for Nature (WWF) to hold a Sustainable Seafood Week event in its restaurant, where it sold certified sustainable seafood in support of a good cause that’s close to Christine’s heart.

It has also held workshops on pizza cooking, ice-cream making and dining etiquette in partnership with the People’s Association (PA), with which it has also collaborated on events such as the Hair for Hope. In the past, Bliss had partnered PA to provide free grocery and meals and subsidised



*Children attending an ice-cream-making workshop co-organised by Bliss and the People's Association at the Punggol Community Club. (Photo credit: Bliss Restaurant & Catering)*

workshops for the needy. It contributed grocery to about 200 low-income families every quarter for three years. Christine found that it was a good way to give back to the community.

Other causes that it supports include the Fairtrade wine event.

### **Innovating for a social cause**

As a social entrepreneur, Christine considers Bliss' training programme for its beneficiaries as an innovation of its own.

### **Sustaining the social enterprise**

After 14 years in business, Christine believes Bliss' products and services are its critical sustainability factors. It also depends on its good team members to help sustain the enterprise. She is willing to give anyone who is willing to try a chance to join the team. She wants to "draw in new blood" and to enter into new partnerships to develop the business in future.

## *Giving A Helping Hand*

In her usual modest manner, Christine does not consider her entrepreneurial spirit and sense of social mission as critical to the success of the business, as she thinks teamwork is more important and she is merely a facilitator in the company.

There is no plan yet to open more outlets to hire and help more disadvantaged people due to manpower issues. Bliss will instead be focusing on its catering business, which is currently contributing about 30% to its total turnover annually, while exploring possible diversification into food product manufacturing. Corporate customers account for 80% of revenue from its catering service, with the remaining 20% coming from individuals. The corporate functions it has catered for are mainly seminars and conferences.

In 2011 and 2012, the catering arm was making a loss but it started to turn around in 2013. The year 2014 saw a 20% rise in catering orders compared with the previous year, with orders for wedding buffets increasing by 12%. Christine attributed the overall growth to customers' referral and word-of-mouth recommendation. Existing customers also contributed to the increase in wedding buffets, apart from Bliss' marketing efforts, very competitive pricing and more young couples becoming more socially-conscious.

The food is prepared and the catering service is provided partially by staff with Down syndrome, intellectual disability and hearing impairment. Bliss' chefs ensure that the quality of food they prepared are on par with market standards.

While Bliss as a whole is profitable, only three of its four outlets are making a positive contribution to its bottom line. Christine expects the catering business to grow further due to increasing demand from the real estate rental market. "We want to drive such demand," she shared.

### **Meeting future needs**

Christine plans to help more disabled and disadvantaged people by hiring more of them for its catering business as it expands in future.

## **Supporting charities**

Bliss channels part of its profit to donate grocery items to needy residents and provide free buffet for them. This amounts to about \$10,000 yearly. It buys the grocery from another social enterprise, NTUC FairPrice, and other suppliers.

## **Caring for people and planet**

Bliss helps its disabled and disadvantaged staff re-integrate into society by matching their abilities with the jobs and their conditions with suitable outlets. For example, those who are physically disabled will not be required to climb stairs and are asked to work only in an air-conditioned indoor section. For eczema sufferers, they work only in an air-conditioned outlet.

The company also tries to match staff's working styles with tasks that are most suitable for them. For example, the less outspoken are assigned to back-end operations instead of frontline duties. While the company is flexible in its expectations of all team members based on their abilities, it communicates them clearly to the staff in various ways. As a practice, Bliss recognises the differences in abilities between its normal and disadvantaged staff, and this is reflected in how it remunerates them.

To engage the community through food, Bliss conducts dining etiquette, wine appreciation, cookie baking and other workshops at its restaurant in Ang Mo Kio. These were attended by about 400 students and members of the public to date.

As an environmentally-responsible business, Bliss has been recycling all its waste oil into biodiesel since it started. It reduces its carbon footprint by using biodegradable disposal cornware for catering at events on request. In addition, it has donated all its used carton boxes and cans to low-income elderly residents.

Bliss' café at the People's Association's headquarters uses energy-saving appliances, LED lightings and coffee and sugar sourced from suppliers that practise fair trade.



*Diners at Bliss' restaurant in Ang Mo Kio can choose to enjoy their meals in the section ventilated by fan (foreground), alfresco-style in open space (background) or an air-conditioned room. (Photo credit: Bliss Restaurant & Catering)*

### **What Bliss Restaurant & Catering offers**

One restaurant in Cheng San Community Club in Ang Mo Kio and three cafes in King George's Avenue, Botanic Gardens and Kovan offer Western cuisine for diners, business entertainment, birthday celebration and other social gatherings. Its restaurant may be reserved for events. The outlets open only at 5 pm to cater to evening diners.

The catering arm offers both Western and Chinese cuisines, for corporate functions or birthday parties, with special arrangements on request.

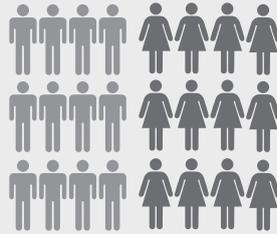
Also available are culinary workshops for corporate clients and schools.

## Impact numbers at a glance

# 24

### disabled and disadvantaged people currently employed

- 6 intellectually-challenged staff
- 2 hearing-impaired staff
- 4 youth-at-risk
- 1 staff with Down syndrome
- 2 staff with autism
- 1 staff with epilepsy
- 2 ex-offenders
- 2 staff recovering from mental illness
- 4 senior citizens

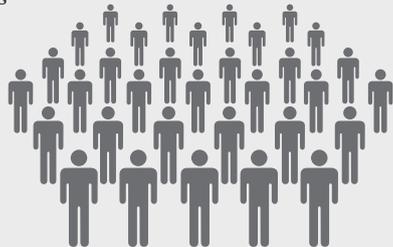


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# 104

### disabled and disadvantaged people employed to date

- 20 intellectually challenged staff
- 4 hearing-impaired staff
- 40 youth-at-risk, staff with Down syndrome, autism and epilepsy
- 10 ex-offenders
- 10 staff recovering from mental illness
- 20 senior citizens



# Using social circus to help vulnerable youth and special needs students

*In the 2013 President's Challenge Youth Social Enterprise of the Year Award, Circus In Motion was commended for its efforts and achievements in using circus acts as an art form to reach out to vulnerable youth, equip them with life skills and provide them with employment opportunities. It was founded by former social worker Jay Che, after he had learned of Cirque du Monde's successful use of circus skills to empower troubled youth.*

*In its citation, the Awards Committee noted that Circus In Motion also conducted circus programmes for special education schools and corporations. Since 2007, it has trained and employed 12 disadvantaged youth as trainers, who also serve as role models for other youth.*

## **Seeing a social need**

In Singapore's educational system, low-achieving young people, who include intellectually-challenged students, make up a significant proportion of their cohort. They are usually students from the normal technical stream. Many of them are struggling to realise their full potential.

While working as a social worker, Jay Che noticed that socially-disadvantaged children and vulnerable youth were often not given the opportunities to express themselves and show their abilities through alternative means. As a result, the children were considered low-achieving students while the youth had difficulty acquiring the necessary knowledge and skills for employment. He saw the need to raise their self-esteem and self-confidence for them to do better in schools and to find work to earn a living.

## **Staying the course to change more lives**

Jay joined the Tampines Family Service Centre as a social worker in 2002, after graduating from the National University of Singapore with a double

degree in social work and geography. For three years, he was handling guidance programme for juvenile offenders, school-based counselling and financial assistance cases. During that time, he was also running a social circus programme at the centre, in partnership with Cirque du Monde, the social circus arm of the world-renowned Cirque du Soleil. As Jay recalled, the seed was planted then.

He first got to know of Cirque du Monde in 2001 when he was doing his internship at the Tampines Family Service Centre as a student. In 2002 and 2003, Cirque du Monde sent Jay to its Asia-Pacific base in Australia for training as an instructor. The stints got him deeper into circus arts. He was intrigued by how circus arts could help vulnerable youth to become wholesome persons, after they learned about perseverance, teamwork, respect and self-esteem.

### **Pursuing the social cause**

Cirque du Monde spent only four weeks a year in Singapore, and this was not enough to meet the demand. Jay saw the gap that needed to be filled. He was doing it as a freelancer for a couple of years, before he and his wife decided to set up Circus In Motion in 2007 to pursue social circus arts full-time throughout the year. After helping to establish the social enterprise, his wife returned to the corporate world as a business development manager in a recruitment firm. In 2008, Jay was again sent by Cirque du Monde for further circus training in Australia.

Circus In Motion aims to equip vulnerable youth with life skills through circus arts. Jay wants to give low-achieving young people the opportunity to feel good about their abilities and to provide them with an alternative springboard to develop their self-esteem and creativity.

### **Leveraging on what he knows best and loves**

Before his exposure to Cirque du Monde, Jay was already interested in circus arts and had taught himself how to perform some of the acts. Combining his knowledge and experience in social work with social circus to help vulnerable youth would seem the most natural thing for him to do.

## **Organising for social impact**

Circus In Motion's business model is based on work integration of disadvantaged persons and meeting a social need. The social enterprise is organised into three main operations – workshops for beneficiaries, corporate circus shows and team-building workshops. Jay manages the enterprise with his wife's assistance and the services of four regular and six ad hoc freelance instructors/performers. The 10 of them are all former beneficiaries of the social circus programme that Jay was involved in nine to 12 years ago.

## **Providing life-skill training and beyond**

The circus arts training programme conducted by Jay for schools comprises 13 two-hour lessons on life skills, including teamwork, perseverance, igniting of creativity and boosting of self-esteem. The course is targeted at troubled youth studying in the schools that sign up with Circus In Motion.

Although Jay had not set out to train professional circus performers, a small group of beneficiaries who had completed the basic course wanted to train others and perform for a living. After leaving school, they contacted Jay. After the group was formed, it simply grew bigger. Much as he would like to train the intellectually-challenged to become instructors, Jay did not as they would not be able to conduct the training sessions independently.

As performers, they continue to build their self-confidence and self-esteem. As instructors, they have the chance to share their experiences and life's lessons with their students (when they teach, they learn twice). Jay now has a pool of circus performers and instructors who are aged 17 to 26. They are hired for projects that Circus In Motion takes on.

## **Helping to improve lives of disadvantaged youth and students**

The youth beneficiaries that Circus In Motion engages as instructors and performers are compensated on a project basis. They supplement their income by performing at other events.

Jay cited two special needs students who stood out from among the many who had attended the programme. One was a Metta School student who chose juggling, which was the most difficult to learn, worked harder than the others without any complaint, and performed a four-ball juggling routine at the ChildAid charity concert in 2013.

In the other case, a 15-year-old boy from Katong School attended only half of the lessons. He also chose juggling and searched the web for tricks to learn so that he could impress his instructors. His five-ball juggling act took him one year to learn (half of Circus In Motion instructors cannot do it). He is now 17 years old and studying at APSN Delta Senior School. (APSN – Association of People with Special Needs)

As an indication of just how far the beneficiaries have come, Jay confessed that he cannot perform some of their acts.

### **What beneficiaries say**

Ethan and Edward are two of Circus In Motion's regular instructors and performers who were trained by Jay in circus arts 10 years ago when they were in secondary school.

For Ethan, he was asked to take part in the social circus workshop in school as his teachers had thought he could do better academically. Since his primary school days, he had been shy to speak up due to his unusual voice. Jay was his first instructor who taught him the basic course. Initially, he found it hard to understand and perform the circus acts. So he worked hard to be as good as the instructors. He went on to attend the intermediate training at Circus Outreach that lasted a total of 26 hours. Besides learning circus acts, he improved on his self-esteem and became more self-confident after learning how to overcome his personal problems.

After completing the school workshop, Ethan was practising circus acts with Jay before joining Circus In Motion as a regular freelancer in 2013. This was after completing his national service and graduating with a Diploma in Game Design from Republic Polytechnic.

## *Giving A Helping Hand*

Now 24, Ethan conducts two or three school workshops a week and performs at a corporate event every other week on average, depending on the time of the year as such engagements are seasonal. He specialises in poi (fireball at end of string), cigar boxes (12 of them) and diabolo, which he had learned from others. He also try to craft his own routines and value-add in a creative way. In addition to presenting higher-skill acts with more props and add-on features such as lighted boxes, he enhances acts that people already like to watch.

He decided to become a circus instructor and performer as he was passionate about circus arts and enjoys teaching kids and bringing out the best in them. He considers performance as the litmus test of circus skills. Seeing his students, especially special needs kids, perform at events has been most gratifying for him. Some of them had performed at the Republic Cultural Centre and a Community Chest charity show in 2014.

Teaching special needs students has been an eye-opening experience for Ethan, who realised they wanted to be treated the same way although they knew they were different due to their limited abilities. They need more repetition to do the circus acts. However, he finds that they are easy to work with and like to have fun during training.



*Two of the performers at the Community Chest concert telecast live on TV in 2011 were special needs school students, who showed they could perform just as well as Circus In Motion instructors. (Photo credit: Circus In Motion)*

While he feels good to be called a role model for other youth for what he has achieved, Ethan prefers to be known for why he did it. While he does not think that he will do circus for the rest of his life, he has no plan to stop completely either. He may decide to train as a teacher at the National Institute of Education and pursue his dream job as an educator in future.

Like Ethan, Edward works as a regular freelance instructor and performer with Circus In Motion. He is now into his third year with the company. He conducts about two school workshops a week and performs at corporate events one to four times each month. He specialises in the diabolo, two-hat trick, spinning porcelain bowl and giant cube.

He joined Circus In Motion after completing his national service and a two-year course in digital audio/video production at the Institute of Technical Education. He went through circus training with Ethan when they were in secondary two 10 years ago. Unlike Ethan though, he had volunteered for the course as he was interested in circus arts and wanted to perform to entertain others. After being taught by Jay, he learned new acts from the web and from a group of amateur jugglers who were practising their craft in the underpass at the Esplanade.

From his experience with circus arts, Edward realised that he could perform various acts by training and practising harder, although he was a slow learner. He decided to take up a career in circus arts as it would give him the opportunity to go to different places instead of staying put at one workplace. What he likes most about his role as an instructor is the chance to help his students, who are special needs children and youth-at-risk, to do well in circus acts. One of them is a quiet boy who has learned to perform a three-ball diabolo while he himself can do it with only two balls.

Being called a role model for other youth has only encouraged Edward to pursue his craft further. After all, he has worked hard to reach where he is today and plans to coach others in circus arts for the rest of his life. For him, it's a way of giving back to the community and continuing with what Jay had taught him. He dreams that one day Singapore will recognise circus acts as a mainstream art form, so that public support could be given for more people like him to take it up as a career. Looking at Edward today,

## *Giving A Helping Hand*

it's hard to imagine that this former EM1 primary school student, who got addicted to computer games after losing interest in his study and had to move to the normal technical stream in secondary school, is now 'addicted' to circus arts. He's glad that he had turned to circus training to overcome his addiction to computer games.

### **Making social and business impact**

Since it was set up, Circus In Motion has trained 6,800 vulnerable youth and 420 intellectually-challenged students in circus arts. Out of 12 of the youth who were employed as freelance instructors, 11 of them are still with the company.

To date, the social enterprise has conducted 51 circus workshops in 45 government and six special needs schools. Another 22 workshops were held in youth centres and gazetted homes for youth. A total of 7,000 youth and students participated in these 73 workshops in Singapore, Malaysia, Indonesia and Thailand.



*At a workshop conducted by Circus In Motion at a school. (Photo credit: Circus In Motion)*

Circus In Motion conducted a longitudinal study on the benefits of its programme for children in the 10-14 age group who had completed a minimum of 22-hour training. The study focused on their self-esteem using the Rosenberg scale. About 63% of them reported an increase in their self-esteem.

### **Overcoming challenges and learning from them**

During the first four years, business was very slow as there was not much funding that Circus In Motion could tap for its programmes targeting youth-at-risk in schools. During that time, most of the funding went to support their academic programmes. As Jay recalled, it was difficult to convince schools to take up a circus arts intervention programme for this group of students eight years ago, as they could opt for the conventional counselling and group-work approach.

However, Jay and his team continued to market to schools and started to provide circus performances at corporate events to sustain the enterprise. About four years ago, more schools started to sign up for the programme as educators' attitude towards it changed and more government funding was provided to support programmes for the non-academically inclined students. Demand for Circus In Motion's training course increased as a result.

“Schools used to budget for only one instructor,” Jay remembered, “but after the Downtown East slashing incident, I noticed that they started to budget for more instructors.” That was when he began to pitch for more than one instructor.

Another challenge that the social enterprise faces till today is the fact that circus has not been officially considered an art form or a sport. Thus it finds it very difficult to get any funding from government organisations. It has tried to get itself recognised as an art or sport organisation to no avail. To sustain itself, Circus In Motion channelled its efforts into marketing to the corporate sector, as companies are always looking for suitable entertainment acts for their events.

From his experience, Jay realised that it's difficult to change the public's perception of people with special needs. People often wonder if they could

learn to perform circus acts. However, Circus In Motion has been able to train some of them to perform at various events, including charity shows to raise funds for the needy. For example, it gathered three groups of disadvantaged youth from two special needs schools (Katong and Metta Schools) and Gracehaven Home (for children under the Child’s Protection Order) that it had trained, to audition and perform juggling, diabolo and poi at the ChildAid charity concert in 2013.

Jay had also found it difficult to balance the social and business aspects of his enterprise. He started by offering only workshops for disadvantaged youth but had to include corporate performances subsequently to sustain the enterprise. Whilst such commercial shows may not directly benefit the disadvantaged group, they help to generate revenue to keep Circus In Motion going in its social mission. At present, the ratio for the number of school workshops and the number of corporate performances is 65 to 35. “If the performance arm gets too big, we would have to find a way to balance it with our social component,” Jay shared.

### **Working with partners**

In addition to the 45 government and six special needs schools, Circus In Motion works with 17 VWOs (voluntary welfare organisations), which include youth centres and gazetted homes for youth. It will be working closely with the social enterprise Adrenalin Group as both complement each other.

Circus In Motion is a member of the Social Enterprise Association and the Asia-Pacific Social Circus Association.

### **Innovating for a social cause**

Circus In Motion’s social enterprise model is based on Cirque du Monde’s social circus concept, which uses circus arts to impart life skills. Within the circus field, it has been looking for innovative ways to combine circus arts with schools’ academic learning programmes in order to boost the take-up rate. To interest the schools, its workshops must be able to help improve the target students’ academic results.



*Jay Che (third from left) and Circus In Motion performers with the Mayor of Incheon and his wife during their circus-theatre tour of South Korea in 2014. (Photo credit: Circus In Motion)*

For its performances, Circus In Motion is the first Singapore company to combine circus and theatre arts for a “Singapore-flavoured” theatre show, which toured South Korea in 2014. It was a localised version of the Cirque du Soleil show that was directed pro bono by Jeremiah Choy, Theatre Director of Orange Dot Productions.

### **Sustaining the social enterprise**

Circus In Motion achieved “exponential growth” in the past two years, with the number of corporate performances doubling to over 80 in 2014 compared with 2013 and revenue was about twice that of the previous year. Jay thought the results could be due to more publicity being given to the social enterprise and innovation in its circus acts. It is making surplus each year.

How does Jay juggle between helping others (through circus workshops for disadvantaged groups) and sustaining his business (through circus performances for companies)? He explained: “There is no conflict of interest between the two, as 90% of the corporate gigs fall on weekends and all circus workshops are held on weekdays. Thus we are able to allocate our limited resources accordingly.”

## *Giving A Helping Hand*

At present, 40% of the enterprise's revenue comes from its social circus workshops, 50% from corporate circus performances, less than 5% from corporate team-building activities and about 3% from the sale of circus props.

Jay considers the niche market as one of Circus In Motion's sustainability factors. It is possibly the only circus arts company offering social circus workshops with the relevant certification from Cirque du Monde. "We are also at the forefront of the Singapore market in terms of circus performances and we intend to maintain our leadership position by introducing new acts to the local entertainment scene," he disclosed.

### **Meeting future needs**

Jay foresees an increase in demand for performances in future. For workshops, he thinks they might have reached the plateau already. However, Circus In Motion will be combining its circus training course with an academic programme to break into more Singapore schools.

He does not consider performances and workshops to be very scalable in terms of volume as it requires years of training to become an instructor or performer. "Whatever we can't scale in volume, we could scale in value," Jay added. "We are constantly creating higher-value performances so that our beneficiaries can generate more income with the same amount of time and efforts."

### **Caring for people and planet**

Circus In Motion plans to grow the corporate entertainment market that is relatively undeveloped. It has invested in tools and props for its instructors/performers to upgrade their skills so that they can deliver higher-value acts to its corporate clients. This development would help to boost their income.

The value of its circus acts may be measured in two ways. For its social circus arm, the company uses circus acts to reinforce how disadvantaged students learn in an academic programme (based on Dunn & Dunn Learning Style model). For corporate shows, presentation of higher-skill acts and addition of incidental exposure (for companies' brands, products and services) would mean higher fees.

## **CEO's perspective**

One outstanding achievement of Circus In Motion that Jay is particularly proud of is being the first group in Singapore to combine circus with theatre and to export a uniquely Singapore-flavoured circus show that went on a tour of Korea in 2014.

Jay has no doubt that his business model is sustainable on a small scale. However, whether it can be scalable is another issue. He explained that the amount of training and skills it takes to become a trainer and performer is a double-edged sword. While it may act as a high barrier to entry into the industry, it also makes it difficult to train someone new.

If he were to start Circus In Motion all over again, would he do it differently? “Yes” was his reply. So far, the company depends a great deal on well-trained instructors and performers to generate its income. “Perhaps we could have looked into the making and sale of juggling equipment that might be a lot more scalable,” he shared.



*Acts of innovation – the Cyr wheel and the giant cube are circus acts that are unique to Circus In Motion. (Photo credit: Circus In Motion)*

### What Circus In Motion offers

- Social circus workshops for youth who are not academically inclined, vulnerable youth, juvenile offenders and children under Child Protection Order that are conducted in schools, youth centres and Ministry of Education-gazetted homes for youth. The course comprises 13 lessons of two hours each – four for learning about their strengths and next nine to hone their skills and practise their circus acts.
- Corporate circus performances at corporate functions and events organised by event companies.
- Corporate team-building activities involving circus acts, for corporate clients and event companies.
- Sale of circus props to students who attend Circus In Motion’s workshops.

### Impact numbers at a glance

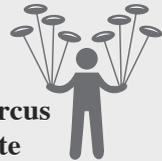
**7,220**

**Circus In Motion beneficiaries trained as circus performers**  
6,800 vulnerable youth  
420 intellectually-challenged students



**12**

**beneficiary performers employed by Circus In Motion to date**  
11 currently employed as freelancers



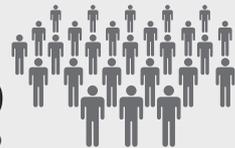
**73**

**circus workshops conducted by Circus In Motion to date**  
51 workshops in schools – 45 MOE, 6 special needs  
22 workshops in youth centres and gazetted homes for youth



**7,000**  
**workshop participants to date**

7000 participants from schools, youth centres and gazetted homes for youth  
4 countries involved (including Singapore)



# Bringing volunteers together to help social service organisations

*Conjunct Consulting was a finalist in the President's Challenge Youth Social Enterprise of the Year Award in 2013. It was commended by the Awards Committee for harnessing the strengths of different individuals to provide pro bono consultancy services across the social sector.*

*The Awards Committee had noted that its founders saw that many non-profit organisations and social enterprises could benefit from the business resources and knowledge to maximise their impact and achieve their mission. It was also impressed by Conjunct Consulting's ability to amass a large pool of student and professional volunteers who were passionate about offering their time and expertise to advance an impact on the social sector within a short time.*

## **Seeing a social need**

Social service and non-profit organisations in Singapore may not have all the knowledge, skills and resources necessary to carry out their work in helping the increasing number of needy, underprivileged and other disadvantaged groups. Their limited funds mean that they may not be able to employ many full-time staff with the required business expertise or to engage professional services, to maximise their social impact and achieve their social objectives.

On the other hand, there are many tertiary students and working professionals who are able and willing to volunteer their services to help social service organisations. However, they may not know which organisations to approach or how they can help them. Some of them might have been disillusioned or discouraged by their past experiences in trying to help the community.

### **Taking up the social cause**

Jeremy Au and Kwok Jia Chuan saw the need for an intermediary to link up social service organisations that need professional help and volunteers who can help them. They co-founded Conjunct Consulting in 2011 with a small team of volunteers to promote pro bono skill-based volunteerism in Singapore that benefits social service organisations, including social enterprises.

Through these beneficiary organisations, Conjunct Consulting is able to help address social issues like elderly care, juvenile delinquency, marginalised social segments, community healthcare and women’s empowerment.

### **Mobilising pro bono service providers to help**

Conjunct Consulting mobilises and organises teams of professionals and tertiary students to “bridge the gap between the social sector and the business world” using its innovative volunteerism model. The working professionals serve as mentors to guide the students in their volunteer work in consulting projects.

### **Organising for social impact**

The Conjunct Consulting Board of Directors oversees its governance and compliance, with its President leading the executive team comprising seven Vice-Presidents who look after seven different portfolios – people and strategy, corporations and institutions, partners, training and research, external affairs, finance and impact, and operations. Each group manages its own team of volunteers.

Supporting the team are three chapters with student volunteers at the National University of Singapore, Nanyang Technological University and Singapore Management University.

### **Making social and business impact**

Conjunct Consulting equips social sector organisations with “sustainable strategies and thought processes” for future challenges. It also empowers their next generation of leaders with the necessary knowledge and skills needed for strategic changes in future. Its one-day ‘scalathon’ event helps

them to improve their organisational capability and capacity. (See list of beneficiary organisations at end of story.)

Its corporate partners that sent their staff volunteers to its ‘scalathon’ to work together on solving a non-profit organisation’s problems have benefited from the opportunity for employee engagement and leadership development, which help in staff retention. They are Macquarie Bank, Deutsche Bank and Edelman. From their experience in helping social service organisations to improve their operations and outcomes, working professionals realise that many social problems can be solved.

The social enterprise also promotes pro bono participation among professionals in Singapore by coordinating and speaking at media events, workshops, conferences, research projects and other collaborative efforts. It is currently helping to coordinate the National Youth Council’s Youth Corps Singapore programme that promotes volunteerism and philanthropy among youth by matching youth volunteers with social causes and projects.

To date, Conjunct has completed 62 consulting projects for 48 social service organisations that created over \$1 million worth of social impact (as



*At a corporate ‘scalathon’ organised by Conjunct Consulting. (Photo credit: Conjunct Consulting)*

## *Giving A Helping Hand*

measured by the number of pro bono man-hours deployed multiplied by the volunteers' wage rates). For every \$1 invested in Conjoint's operations, it deploys \$5 worth of pro bono consulting services. Thus the efficiency of its operational processes is critical in sustaining its social mission.

At the end of the projects, nearly all (96%) of the beneficiary organisations reported that they were satisfied with the student consulting teams' efforts, and all of them indicated they would recommend Conjoint to other organisations. After one year, they were all still satisfied with Conjoint's work and were in the midst of implementing its recommendations.

By empowering professionals and students with the confidence that social issues are 'solvable', Conjoint thus encourages them to continue volunteering in the short term and to explore how they could contribute more meaningfully and lead in the social sector in the longer term.

### **Overcoming challenges and learning from experience**

When Jeremy and Kia Chuan started Conjoint Consulting in 2011, they faced scepticism as people wondered if its new volunteerism model would work and how it would be managed. They viewed the innovative system as changing the way the social service sector had been functioning. It was even considered risky by some. For others, it was terrifying to venture into the unknown. What assurance was there that the start-up would be able to deliver on its promises? While people wanted to help, there was resistance to change and it was difficult for them to take the plunge and embrace the new idea.

To overcome such scepticism, the two co-founders went about looking for people who believed in the same cause to join the team. For them, it was not about the number of team members. As they recalled, "it's about finding that 1% that is willing to trust you, work together to build the services, deliver on our promises and exceed everyone's expectation". Once that was accomplished, they again approached those who were initially reluctant to step forward. As the social service sector continues to mature, they see more people joining its cause.

The Conjunct team has learned that the way to change the world is by showing volunteers and donors that social issues can be resolved. Its members have realised that such issues are often structural in nature and require long-term actions by social service organisations and socially-responsible businesses.

One of Conjunct's student volunteer leaders Baey Xiang Ling shared that as it might take some time for consulting work to bear fruits, it could sometimes become too abstract and far away from the beneficiaries that one does not feel the impact that one is helping to make. To her, that was also precisely the point. "The more upstream one is in the process, the bigger the impact one is more likely to have," she observed. She learned that "the key is not to get too detached from sentiments and problems on the ground".

### **Working with partners and beneficiaries**

Conjunct Consulting considers social service providers, corporate organisations and volunteers (professionals and students) as its partners and critical success factors for doing good. Through collaboration and dialogue, it has been able to channel their passion and zest, forge friendship with them, and galvanise them for a common cause. It envisions that such a "Conjunct community" will eventually form the core of Singapore's young social movement.

#### *Social service providers*

DaySpring Residential Treatment Centre provides a caring and safe place that brings hope and healing to teenage girls who have suffered the trauma of abuse. When it engaged Conjunct for a consulting project in early 2014, it was facing a drop in funding, increasing demand and a shrinking pool of donors. According to Jackie Yap of DaySpring's Management Committee, it chose Conjunct for its track record in the social service sector and pro bono services.

Conjunct came up with a funding model that DaySpring's management found to be a good way to start. The centre participated in Conjunct's pilot 'scalathon' event with Deutsche Bank, which sent its staff volunteers to help in developing its pitch to potential donors, providing sales tips and



*The DaySpring Residential Treatment Centre and Transition Home was officially opened in 2014 by President Tony Tan Keng Yam (seated with its staff and residents in the hall). (Photo credit: DaySpring).*

recommending a three-year phased approach in building relationships with donors. They also proposed an action plan to boost awareness of DaySpring’s programmes.

DaySpring had found Conjunct to be “thorough, professional and client-centred” with “a structured process to do diagnosis, a team of student volunteers who are guided by professionals who become their mentors, and a good track record in doing consultancy with the social sector”. Conjunct also provided it with a working model for building sustainability.

Jackie disclosed that Conjunct would also be helping DaySpring in measuring the impact of its programmes and possibly with its rebranding exercise.

Jane Goodall Institute (Singapore) (JGIS) is the Singapore chapter of a global non-profit organisation for wildlife research and education founded by the world-renowned conservationist Jane Goodall. According to its President Tay Kae Fong, JGIS approached Conjunct for help as it thought it could benefit from its objective advice for its next development plan. It was reviewing how it could provide unique and relevant value to Singapore in the next five years. He was “very impressed with their robust process in

terms of the way they handled everything in a professional manner, and how they kept the momentum with regular meetings and a tight timeline, which they adhered to". As a result of Conjunct's inputs in the course of the consulting project, JGIS refined its strategic purpose and was able to articulate its five key initiatives more clearly.

Soon after, JGIS worked with Conjunct on a second project to develop its volunteer management system. Next, it would like to explore the possibility of working with Conjunct on fund raising. "It will be aligned with our process of defining what we stand for, then getting the right people to drive the initiatives, and finally getting the resources to sustain and implement the initiatives on a bigger scale," Kae Fong revealed.

JGIS seeks to nurture the next generation of local 'Jane Goodalls' by inspiring and empowering people with the knowledge to take action in three areas – environment, animals and people. It targets secondary school students specifically, while getting them to form Roots & Shoots groups (a global JGI initiative) to do service learning projects that touch on these areas.

For Blisse Café, a social enterprise offering employment opportunities to persons with disabilities, Conjunct conducted market research to assess the viability of a new F & B incubator concept and proposed a marketing plan targeting its top two market segments.

The Singapore Association for the Deaf provides services to the hearing-impaired community while advocating its needs. Following its recent restructuring, Conjunct helped it to assess the effectiveness of the new organisational structure and to implement a staff performance framework.

Bo Tien Welfare Services is a voluntary welfare organisation that provides a home for the elderly, a day activity centre and a food distribution service. It engaged Conjunct to construct a financial plan to help it become financially sustainable.

O'Joy Care Services, another beneficiary organisation, aims to improve the psycho-social and mental well-being of older persons and their families.

## *Giving A Helping Hand*

As it wanted to diversify its funding sources for sustainability, it asked Conjunct to study its needs, explore its funding options and recommend the most suitable ones for execution.

The Infant Jesus Homes and Children's Centres reaches out to vulnerable children and youth, and supports them at a critical period of their lives. After renovating its facilities in 2014, it sought to expand its social services to its target beneficiaries and the poor. Conjunct helped it to develop a plan to better engage its growing base of volunteers.

With its aim of rehabilitating persons with disabilities through their participation in sports, the Singapore Disability Sports Council needed to increase corporate sponsorship to fund its activities. Conjunct studied various corporate partnership options before recommending sponsorship packages and brand-building campaigns to create awareness of its social service.

Non-profit organisation \*ESCAPE facilitates various youth talent and leadership development programmes, which include a pilot programme for youth start-ups at \*SCAPE HubQuarters. Conjunct assessed the market needs, before designing the youth start-up programme and operationalising the selection, renewal and graduation of its applicants.

Women Inc is a community project run by the Whispering Hearts Family Service Centre since 2010. It empowers women facing challenges in their lives. Conjunct studied its needs, researched the market and proposed two possible ways to generate extra income for its members.

Ling Kwang Home provides the elderly with integrated and holistic healthcare service and nursing care that respect their rights and dignity. Tasked with enhancing the residents' experience in the home, Conjunct developed a customer experience map, identified key service gaps and proposed how it could improve its feedback mechanism.

The small number of staff at the Muscular Dystrophy Association (Singapore) were facing an overwhelming workload in spite of its ongoing efforts to streamline work among them. Conjunct was engaged to find

out its root cause and to recommend how it could achieve operational effectiveness using the National Volunteer and Philanthropy Centre's volunteer management framework.

### *Student volunteers*

Baey Xiang Ling is Conjunct Consulting's Chapter Director at the National University of Singapore (NUS) and handles the recruitment of student volunteers. Prior to her present position, she was a project leader for six months and spent half a year undergoing training before that. She looks for those with consulting skills, a desire to serve the social sector and the ability to work with others. Candidates are also assessed through case camp, peer evaluation and interview. Xiang Ling also looks after internal communications (via weekly update) and community bonding through regular dinner together and birthday celebration.

During her NUS undergraduate study, she had volunteered on an ad hoc basis and was an intern at a social enterprise in Guatemala after graduation. On her return to pursue her postgraduate education, she decided to become a regular volunteer. After interning at two non-profit organisations before her stint at Conjunct Consulting, Xiang Ling realised how well an organisation was run had a big impact on how well it was able to serve its beneficiaries. As she recalled, Conjunct stood out because it provided an answer to a question she had then: "How can I better equip myself such that I can help non-profits to think further, serve better and become more sustainable?" She finds that professional and student volunteers are able to "combine an idealistic desire to better the social sector with a realistic sense of exactly how to do so, including the trade-offs that one has to make".

For her first project in 2014, Xiang Lin led a team of five student consultants to advise an environmental non-profit organisation on strategic planning for the next three to five years. She has observed from her experience working with non-profit organisations that whilst much attention is rightly being directed at their beneficiaries, those caring for the needy and the disadvantaged would need support too, for the social sector to flourish as much as it possibly can. "How can we expect an organisation to be well run if its staff are constantly underpaid and overworked?" she posed.

## *Giving A Helping Hand*

After graduating with her master degree in 2015, Xiang Ling intends to continue volunteering as a professional.

Like Xiang Ling, Moses Mohan was a student volunteer leader. He had served as a volunteer with Conjunct for three years and was its Chapter Director at Singapore Management University (SMU) before joining it as Vice-President (Operations) at the end of 2014. Volunteering his time and skills while studying at SMU was a natural way for him to achieve his goal of doing well by doing good for others by learning and honing meaningful skills. He found that Conjunct Consulting provided him with a platform for acquiring problem-solving skills during his semester breaks and applying them on consulting projects with two social service organisations.

Moses led two teams of student volunteers to work on two projects with vulnerable youth and marginalised women as beneficiaries. The first team developed a strategic roadmap for a 65-year-old non-profit organisation to diversify its service offerings to meet the changing needs of some 1,400 beneficiaries, for it to stay relevant. The other team helped to revamp the outreach strategy of a social enterprise with \$1 million in annual turnover, to enable it to “reduce beneficiary churn and increase beneficiary outreach by a projected 400%”. For these two projects, the team achieved a client satisfaction score of 93% and 99% respectively, according to Moses.

From his experience, Moses has observed a “growing wave of purpose-driven work in Singapore”, as more people are seeking to find greater meaning in their lives and their work. As a full-time staff of Conjunct, Moses is helping to drive its organisational innovation and system discipline to enable the effective deployment of \$1 million (worth) of pro bono social change consulting services annually. Beyond consulting, he sees his mission as helping others in the most impactful way possible. “Volunteering is a platform to do just that,” he shared.

### *What professional volunteers say*

“I feel that I was able to use my professional skills to make a difference.”

- Deutsche Bank staff

“The scalathon allowed me to map my professional expertise with a cause in a meaningful and fruitful way.

- Edelman Singapore staff

“The scalathon exposed me to volunteering in a whole new perspective. It allowed me to utilise my skills to come up with implementable solutions for the non-profit.”

- Macquarie Group Singapore staff

### *Corporate organisations*

As part of a global movement to promote the pro bono spirit, Conjunct Consulting partners Taproot Foundation, BMW Foundation, Pro Bono Lab, Social Enterprise Association, Hub Singapore, National Volunteer and Philanthropy Centre, National Council of Social Service and other similar organisations as strategic partners around the world, to help provide the talent the social service sector needs. It is a listed Global Pro Bono Fellow and participated in the 2014 Global Pro Bono Summit in San Francisco.



*At Conjunct Consulting’s project engagement launch at the start of its consulting project cycle. (Photo credit: Conjunct Consulting)*

## *Giving A Helping Hand*

It is a member of the Social Enterprise Association and the National Council of Social Services.

### **Innovating for a social cause**

Apart from its skill-based volunteerism model, Conjunct considers some of its practices as social innovations, including its focus on skill training for volunteers, matching of volunteers to the right organisations and problems, and tracking of social impact.

### **Sustaining the social enterprise**

Conjunct's corporate partners such as Deutsche Bank, Macquarie Bank and Edelman have funded it to assist them with the design and execution of their pro bono talent programmes. It is scaling up its corporate services programming to serve their needs.

The social enterprise's alumni and other supporters also make donations to support its social mission.

### **Meeting future needs**

To meet Singapore's growing social needs, Conjunct's growth strategy is "thriving from the inside out". It is building its capabilities to better serve the comprehensive needs of its beneficiaries. In addition, it is assembling a 'partner-centric' programme portfolio of consulting, corporate skill marathons and change management projects. It intends to broaden its range of pro bono opportunities, and spread its Conjunct culture and leverage on the economy of scale by further developing its internal capabilities.

In addition, Conjunct plans to further nurture its community of pro bono volunteers by building their competencies, deepening its culture and placing its alumni in the social service sector. It is also investing in their skills by improving consultant training while building a member development framework. It has partnered Pro Bono Lab to further develop its corporate 'scalathon' model.

By 2020, Conjunct expects to have completed 400 projects benefiting social service organisations since it started and trained 2,000 volunteer "change-makers" for the sector.

## **Team leader's perspective**

Prior to co-founding Conjunct Consulting, Jeremy Au had volunteered his service sealing envelopes, packing bags and opening doors. While he enjoyed such voluntary work, he wanted to do more. So he studied how he could increase his social impact and contributed through various activities to learn what would work and what would not. While studying at the University of California, Berkeley in US, Jeremy worked with the Berkeley Group, which provides pro bono consulting services to non-profit organisations in California. Through its projects, he learned about the challenges faced by the social sector, its daily trade-offs and the “painful decisions a leader has to make while serving the community and keeping the organisation alive”.

He wanted to bring the same opportunity for volunteers and the social sector to work together to Asia, and to help its leaders get “the best strategies, the best information and the best tools needed to make the right decisions”. He also saw the need to “revolutionise volunteerism by moving away from the current hour-based paradigm to a system that allows (volunteers) to use the best of (their) skills”.

In leading a social enterprise, Jeremy believes in achieving much more as a team through collaboration, mentorship and inspiring each other. To him, mentorship is about guiding those below and equipping them to do what the mentor is doing. It is also about being mentored by others to do more. He understands that people need encouragement when they sometimes become sceptical or even cynical with the way the world works.

What impresses him most about social entrepreneurship is its power to help people. “What’s really amazing is seeing an idea come to fruition in our community and knowing that this was only made possible by people who are passionate, committed and driven,” he shared.

Jeremy finds it empowering to see Conjunct’s efforts “translate into something that is deployed on the ground, into an actual dollar that a child can use, into additional volunteer man-hours for the elderly who require help”. “These are the results that keep volunteers coming back for more,” he pointed out.

In his view, the following quote by Robert F. Kennedy encapsulates his enterprise's philosophy:

“Few will have the greatness to bend history itself, but each of us can work to change a small portion of events. It is from numberless diverse acts of courage and belief that human history is shaped. Each time a man stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope, and crossing each other from a million different centres of energy and daring those ripples build a current which can sweep down the mightiest walls of oppression and resistance.”

### **Conjunct Consulting's services**

Conjunct Consulting is Southeast Asia's first pro bono intermediary that mobilises youth and professionals to volunteer their services to social service organisations in Singapore. It engages them in consulting projects, strategic collaborative efforts and one-day corporate 'scalathon' events.

The pro bono consulting projects are in financial sustainability, human capital development, operational management, impact measurement and strategic planning. Each project usually lasts 10 to 12 weeks and involves a team of five tertiary students working with professionals to help a non-profit organisation to solve an immediate problem. It ends with a report and presentation outlining the organisation's challenges and potential risks, and consulting team's recommendations for sustainable long-term solutions and implementation strategies. (There are two project cycles each year to coincide with the students' semesters.)

The one-day 'scalathon' involves a Conjunct Consulting's corporate partner volunteering its staff in teams to help solve a non-profit organisation's problem, by leveraging on their professional knowledge and skills.

## Conjunct's beneficiary organisations

- \*Scape
- Audible Hearts
- Avner Asia
- Bettr Barista Coffee Academy
- Bizlink Centre
- Blisse Café
- Bo Tien Welfare Services
- Boys' Town
- Central Community Development Council
- CITY Community Services
- Council for Third Age
- DaySpring Residential Treatment Centre
- Halogen Foundation
- Infant Jesus Home and Children's Centres
- Jane Goodall Institute (Singapore)
- Ling Kwang Home
- Managing & Organising Volunteer Efforts (MOVE)
- Marine Parade Family Service Centre
- Movement for the Intellectually Disabled of Singapore (MINDS)
- Muscular Dystrophy Association (Singapore)
- National Volunteer and Philanthropy Centre (NVPC)
- O'Joy Care Services
- Outward Bound School
- Project AHA!
- RSVP Singapore – Organisation of Senior Volunteers
- Singapore Association of the Visually Handicapped (SAVH)
- Singapore Association for the Deaf (SADEAF)
- Singapore Cancer Society
- Singapore Disability Sports Council (SDSC)
- SoCh in Action
- South East Community Development Council
- St Andrew's Autism Centre
- Students Care Service
- Sunshine Daughters
- Very Special Arts
- V-Link
- Whispering Hearts - Women Inc
- YMCA Singapore

## Impact numbers at a glance

24



consulting projects completed in 2014

- 21 non-profit organisations benefited
- 38% were special needs projects
- 21% were health projects
- 23% were education projects
- 18% were arts, sports and heritage projects
- 96% of beneficiaries were satisfied with work done
- 100% of beneficiaries would recommend Conjunct Consulting to others

62



consulting projects completed to date

- 48 non-profit organisations benefited
- \$1 million estimated value of social impact created

400



consulting projects expected to be completed by 2020

3

corporate 'scalathons' completed to date



\$5

value of pro bono consulting services mobilised for every \$1 invested in Conjunct Consulting



200+



volunteers currently engaged by Conjunct Consulting

- 100+ tertiary students
- 100+ professionals

400+

volunteers engaged by Conjunct Consulting to date

- 200+ tertiary students
- 200+ professionals

2,000

volunteers expected to be trained by Conjunct Consulting by 2020



# Giving hope to debtors and helping them to regain their normal lives

*Credit Counselling Singapore (CCS) was a finalist in the Social Enterprise of the Year Award category of the inaugural President's Challenge Social Enterprise Award in 2012. It was commended by the Awards Committee for leveraging on its strong partnerships with consumer banks and other creditors, such as hire purchase and telecommunication companies to help indebted individuals to better understand their financial situation and identify suitable solutions to address their debt problems, including drawing up of appropriate debt management plans, and liaising with the creditors on repayment proposals.*

*The Awards Committee recognised it for helping debtors and creditors to agree on a win-win arrangement that alleviated hardship and pressure and gave hope to individuals who would otherwise be unable to function normally. It also noted that CCS had achieved financial independence as a sustainable social enterprise.*

## **Seeing a social need**

Conventional wisdom tells us that we cannot spend what we do not have. However, the credit card had changed that sense of reality and people's lifestyle. For some people, overspending can become a habit or even an obsession. When the amount becomes too huge and unmanageable, it may pose a serious and lingering problem for someone with limited income. It may also affect his family and even his friends adversely.

When a person has more than one credit card, the situation becomes compounded and complicated. You can imagine the possible problems when he has to borrow money to settle the minimum repayment amount with each credit card company and to pay the balance at up to 24% annual interest. Multiply that by two, five or even 10 credit cards, and the situation may simply spiral out of control!

## *Giving A Helping Hand*

Avoiding debts when spending on what one wants as optional extras (in addition to what one needs as essentials) can be done by simply using cash only. The problem is, most people use the credit card (usually more than one) to buy what they want.

Then there are financial problems caused by overspending with personal loans, bank overdrafts and other unsecured loans, gambling, bad investment, business failure, pay cut and even job loss.

The banks understand that it is inevitable that there will always be people who over-borrow and cannot pay their debts. The problem is, such individuals usually owe money to more than one bank and it is very difficult for them to negotiate repayments with all the banks as they do not know about the individuals' debts to other creditors.

### **Taking up the social cause**

In the early 2000s, Senior District Judge Richard Magnus and his team of district judges in the then Subordinate Courts (now the State Courts) were concerned about the problems faced by the increasing number of individuals and their families that were caused by indebtedness. They started discussions with the Community Development Councils (CDCs) and other grassroots organisations, Consumer Association of Singapore and Association of Banks in Singapore (ABS) on consumer credit counselling to address such problems.

A pro-tem committee comprising district judges and representatives of South West CDC and ABS organised the first consumer credit counselling conference in November 2002. This was followed by a pilot credit counselling programme in August 2003, with a group of volunteers conducting counselling sessions at the Subordinate Courts building.

Credit Counselling Singapore (CCS) was officially registered as a society in March 2004, before it became a charity and a member of the National Council of Social Service in June 2005. It now promotes responsible use of credit facilities through its educational programme, helps consumers with unsecured debts to understand their financial situations and to work out a debt repayment arrangement that is within their means for their creditors'

approval. Such individuals are thus encouraged and enabled to discharge their debt obligations in an honourable manner.

CCS is being led by its Management Committee comprising eight volunteers and headed by its President Mr Kuo How Nam. Its operation is managed by a general manager who oversees the Counselling & Processing, Programme Support, Corporate Affairs & Education, Information Technology and Administration & Finance departments.

Mr Kuo, who retired as a banker in 2000, accepted the invitation by ABS Director Mrs Ong-Ang Ai Boon to lead CCS as he felt he had the relevant background and experience to start it. He also wanted to see it grow and serve its social objectives, and to help people understand the “gaps” in identifying the debt problem. For him, it was the right time and the right place to help.

### **Helping people in financial distress**

Over the past 10 years, CCS has helped people who got into massive debts from overspending, gambling, bad investments, pay cut, job loss and business failure, among other causes. Its clients used mainly credit cards,



*Deputy Prime Minister and Finance Minister Tharman Shanmugaratnam was Guest-of-Honour at Credit Counselling Singapore's 10th anniversary celebration event in 2014. (Photo credit: Credit Counselling Singapore)*

## *Giving A Helping Hand*

bank loans and credit lines (with cheque books). They form a diverse group of people in terms of age, gender, marital status, occupation, education and debt size. Many of them came to CCS with financial, mental and emotional distress caused by sizeable debts, which also caused many social and family problems, to seek information and advice.

Based on CCS' experience, about 60% of the people that it has counselled would qualify for its debt management programme after its review. They have an average outstanding debt of \$84,000 (owing to many creditors) and an average monthly disposable income of \$3,000. The others may have insufficient income or may just be seeking a better understanding of their debt problems. For them, CCS would sometimes suggest possible solutions, like increasing their income, or ask them to go back and reconsider their options.

For many debt-distressed people, restructuring of their outstanding loans is a feasible option. However, there may be others who have insufficient or no income, or their debts are too huge to pay back with their limited income, or they are unable to change their lifestyle. For them, the options are rather limited and bankruptcy may be a wise solution as they can then start afresh after being discharged from bankruptcy.

Before that happens, however, CCS would try to work out a reasonable proposal with such applicants, based on a realistic disposable income for repayment. For people who don't qualify for its debt management programme (DMP), CCS may propose other options, such as token payout scheme (six-month moratorium), 'haircut' plan for partial repayment and bankruptcy moratorium (under which banks would give debtors one last chance to seek CCS' help within 90 days). While it is not usual for a creditor to forgive a debt, it may choose not to take any action for the time being after receiving an appeal (on charitable ground).

### *Case of overspending and bad investment*

Take the case of Mr Yap, a 33-year-old auditor and bachelor who had overspent with credit cards on clubbing and lost money on the stock market. It took the university graduate about two years, when the debts had snowballed to more than \$80,000, to realise that he was unable to repay his

debts. He did not propose a solution to the creditors or approach other parties for assistance as he thought they would not help him. He went to CCS as he felt it was able to provide him with the best solution at an affordable fee. He had also noted from the testimonials on CCS website that some cases it had handled successfully were similar to his situation. He started on the debt management plan worked out with CCS in 2013 and completed it in 2014, with the help of an interest-free loan from his employer that he is paying back with part of his monthly salary and annual bonus. After his experience, what advice would he give other people regarding their finance? “Be disciplined and spend wisely,” he cautioned.

*Case of pay cut and spending beyond one's means*

Another CCS beneficiary is Mr Choo, a married tanker operator in his 30s. The diploma holder paid for his marriage expenses with his credit card and took up a housing loan soon after, before signing up for a renovation loan. He chalked up a total debt of \$110,000. Soon after he suffered a pay cut, he found it difficult to pay the monthly credit card instalment and to service the loans at the same time, and had to “borrow here and there” to make repayment. However, he knew he would not be able to cope, as the amount was just too huge for him. He found himself “totally lost and stressed” as the creditors kept chasing for payment. He tried proposing paying by instalment, but they required him to pay back a minimum sum first, something he could not do as he “totally got no money”. How was he to make the full repayment? “CCS really helped me to break down all my expenses and to see what’s left of my pay,” he said. CCS also suggested how he could cut down on his expenses even further if possible, so that he could repay all the creditors within an agreed timeline. “They helped me see my problem,” he added. He started on his debt management programme with CCS in 2013 and expects to complete it in eight years. However, he is trying his best to do so in five years instead. Although CCS is only a facilitator between debtors and their creditors, he thinks it is important for each debtor to see his real problem and to be determined to resolve it. He is thankful to CCS for giving him a ray of hope. What advice would he like to give to others? “Spend within your means and stay away from credit cards. Spend on what you need and not on what you want. If you spend on what you want, use cash,” he advised.

## *Giving A Helping Hand*

### *Case of unemployment, overspending and gambling*

For Ms Teo, a 33-year-old finance manager who is single, she resigned from her company without a job three years earlier as she was “arrogant and confident that I was able to find a job within half a year”. As it turned out “unexpectedly”, she was unemployed for a year. During the one year, she spent all her savings on travel, daily expenses, shopping and other purchases until she had to use her 22 credit cards, six credit lines, two term loans and a balance-transfer facility among 11 banks. She soon found herself using one bank to pay off another bank “and another and another”. She had to sell her car as she was unable to service the monthly loan instalment. In desperation, she resorted to gambling, thinking that she “could make a living from there”. Unfortunately, she sank deeper into debts and they snowballed to nearly \$400,000. As a result, she became depressed and was on the verge of ending her life, as she was afraid of becoming a disgrace to her family and friends if they were to find out. In her own words, “I even went all out to tell lies to borrow money from family and friends to pay off the banks as I was receiving daily phone calls from various banks chasing for payment.”

When Ms Teo’s parents found out about her plight from the demand letters sent by some banks’ lawyers, she was devastated. She decided there and then to summon her courage to tell them her trouble as she was their only child. The family sat down and discussed how to “resolve my foolish act”. Her parents approached relatives and friends for loans but she told them the amount was just too large and she would have to take full responsibility and settle it herself. She asked them to give her some time to seek other help before considering the possibility of selling their house or filing for bankruptcy. While surfing the Internet, she came across CCS and called it immediately to seek help. After attending a talk at CCS, she felt confident that it could help her overcome her crisis. She followed the steps given and waited patiently for CCS’ decision on her case. After a few weeks, she was told she could start on the debt management programme (DMP) that would last eight years. She is now using more than 60% of her take-home pay to settle her debts by instalment each month, and hopes to complete the DMP in six years instead. For her, CCS has given her a second chance and hope for a new lease of life. She would urge others to spend within their limits

and not to fall into debts “because it takes a day to (lose) all your belongings but it will take many years to earn back the trust of loved ones”.

### *Case of gambling addiction*

When Mr Tan, a married middle-aged civil servant, chalked up a total debt of more than \$200,000 owing to banks, licensed money lenders (LML), relatives and friends due to his “gambling addiction” after using up all his savings at the casinos in 2013, he realised he was unable to pay back the money. Before this, he had continued to visit the casinos “dreaming that I could recover my losses”. It only led to heavier debts and he ended up borrowing from 20 LMLs! Finally, he had to self-exclude himself from the casinos. He did arrange some repayment plans with the banks but defaulted as he needed to repay the LMLs first. “Stressed up and exhausted”, he sought help from One Hope Centre and CCS.

After attending a talk at CCS, Mr Tan realised he was in a “deep financial crisis”. He and his wife discussed with a CCS counsellor, who helped him to list down all his debts. As CCS did not work with LMLs, it referred him to Abdullam Life Counselling for help in negotiating with them. With his LML repayment plan, he and his wife worked on his monthly budget with CCS to come up with another repayment plan for the banks’ approval. With both repayment plans in place to complete in 2015 (for LMLs) and 2016 (for the banks), he is clearer about his future and is more confident on what to do next with his life.

Mr Tan hopes that CCS could also help to link up debtors with social volunteer groups to further ease them back to their normal lives. While he understands that it is easier said than done, his advice to others is to stop borrowing and to live within their means. “Continue to attend the counselling session if possible, and get family members’ support too,” he added.

### **Helping people avoid financial distress**

CCS has an education and training arm that aims to encourage responsible borrowing and to impart money management skills. It conducts preventive programmes such as talks, seminars and workshops on credit/money



*CCS staff providing advice at an event organised by the Housing and Development Board. (Photo credit: Credit Counselling Singapore)*

management for the general public, community groups, schools and private clubs. It also offers remedial programmes, with 90% of them developed and conducted by CCS' in-house resources.

### **Making social and business impact**

When CCS counsels and assists debt-distressed individuals to come up with a repayment plan that is acceptable to the banks, it creates a win-win situation for both parties. The individuals are able to honour their debt obligation, work towards clearing all their debts and get back to their normal lives. For the banks, they are able to get back their money instead of having to write it off.

There is no limit to the amount of debt that CCS would handle. The biggest amount it has processed to date was a \$1.7 million credit card debt incurred by a gambler who was a high-income earner. Its clients are given up to 10 years to complete their repayment plans.

As of December 2014, CCS has counselled more than 12,000 individuals and helped over 7,000 of them to work out a debt repayment plan. Although it is

difficult for CCS to monitor its clients' direct monthly instalment payments to their creditors, the banks have indicated that about 80% to 85% of individuals whose debts have been restructured are repaying by instalment according to the agreed plans. For those who don't, CCS would follow up with them to review their DMPs. CCS is usually informed when they have repaid fully.

Mr Kuo does not see any change in the racial profiles of people who come to CCS for help. However, he has noticed an increase in the number of permanent residents.

### **Overcoming challenges in the beginning**

When CCS started in 2004, the banking industry was sceptical about the merit of consumer credit counselling. CCS President Mr Kuo remembered the early challenges that were "certainly daunting". It had to prove its value proposition to the banks, by helping them to recover their money while reducing their collection and legal costs. By counselling their debtors and facilitating a win-win outcome for both parties, CCS was able to fulfill its role.

Back in 2004, the biggest problem was getting funding for CCS' work. Mr Kuo explained: "A common attitude was that indebted people thoroughly deserved what they had reaped. Others thought that it should be the banks that should fund CCS' activities as they would be the main beneficiaries." Fortunately, there were people and organisations that were convinced that CCS' objectives were worth supporting.

In the first four years, CCS had to deal directly with the banks separately on behalf of debtors. "Any debt-restructuring proposal had to be painfully negotiated with each bank," Mr Kuo recalled. It was a very tough situation then. What kept Mr Kuo and his team going was the progress CCS was making in gaining banks' confidence and acceptance.

"After four years, CCS started working with ABS, which represented the banks, and things became easier and we were able to process settlements faster," he shared. "Looking back, the turning point came when CCS proved that it was a professionally-managed organisation that provided real value to the various stakeholders and parties involved."

## **Working with partners**

In mobilising and galvanising various stakeholders for a common cause – that of helping debt-distressed individuals overcome their predicament – CCS partners the following organisations:

- Association of Banks in Singapore (ABS);
- Consumer banks and credit card companies – 12 of them (except for Diners Club) are members of ABS;
- Credit Bureau Singapore;
- Monetary Authority of Singapore (MAS);
- Thye Hwa Kuan Problem Gambling Recovery Centre;
- One Hope Centre;
- The Silver Lining Community Services; and
- National Addiction Management Service (NAMS).

CCS meets with the banks and ABS regularly to provide feedback and suggest ways to help debt-distressed individuals, whose creditors are mainly banks. Although it would propose guidelines in consultation with them, it sends its proposals directly to the banks for their review and approval.

The agency also gives feedback to MAS on its consultative papers and invites its partners to share their services with its staff. Its clients with gambling and licensed money problems are referred to Thye Hwa Kuan, One Hope Centre, The Silver Lining and NAMS.

## **Innovating for a social cause**

CCS is the only not-for-profit debt-advising organisation for individuals in Singapore that has developed and established a repayment programme with the consumer banks and credit card companies.

## **Sustaining the social enterprise**

Although its talk on debt management is free-of-charge, CCS derives income from credit counselling and debt repayment proposal service at nominal rates. Both fees may be waived or postponed for deserving cases. If an individual cannot afford the fees or requests to pay later, CCS would provide the services first. For those in dire straits, such as being unemployed or having severe medical conditions, the counsellors may waive the fees entirely.

The agency gets its main source of income from the “fair-share contribution” from the consumer banks and credit card companies, which form the majority of the creditors of its debt-distressed clients. According to Mr Kuo, the service fee that various stakeholders pay CCS is based on commercial consideration and is not a charitable donation, and can be justified by the benefits that they gain from its activities.

CCS realises a surplus at the end of each year, but this is used to fund its future operations.

In its strategic planning, the CCS management team has identified a number of sustainability or success factors, including the provision of a niche service that the community needs, working with stakeholders to find a win-win solution for all, and setting and upholding standards and guidelines.

### **Meeting future needs**

CCS President Mr Kuo foresees a “tsunami” of new cases in 2015, when the Monetary Authority of Singapore’s new rules for unsecured borrowings are implemented in June. From that month, individuals whose total unsecured debts exceed their annual incomes for a period of 90 days will have their accounts frozen, no new credits will be extended and they will be asked to repay the excess amounts.

Mr Kuo disclosed that CCS is the designated organisation that will work with the banks to offer a repayment plan for such individuals. It is estimated that about 3% of borrowers or around 45,000 people will be affected by the new rules. To cope with this expected increase in demand for its services in 2015, CCS is enhancing its productivity by streamlining its processes, installing a new computer system and hiring more staff.

He also disclosed that CCS would be exploring the possibility of extending its services to individuals who have borrowed from licensed moneylenders in 2015, and to those running small and medium-sized businesses in future.



*CCS President Kuo How Nam speaking at event celebrating its 10th anniversary in 2014. (Photo credit: Credit Counselling Singapore)*

### **Caring for people and planet**

As an equal opportunity employer, CCS has no age limit for staff recruitment as it values the wisdom of more mature employees in handling distressed individuals. As a caring employer, it has redesigned the job of its visually-impaired staff so that she does not have to strain her eye looking at the computer monitor. Her administrative work includes answering incoming telephone calls, receiving visitors at the office and photocopying documents.

CCS also helps to conserve the environment by encouraging its staff to print on both sides of the paper, recycling paper as scrap notepad, reusing ring binders of past cases, returning used toner cartridges to suppliers and installing a switch-off time for its air-conditioning system.

### **CCS President's perspective**

Mr Kuo would like CCS to be the leading debt-advisory body in Singapore through its preventive and remedial programmes. In his view, CCS as a social enterprise must fulfill two conditions. It needs to have social objectives and it has to be commercially sound. The true test will be how sustainable it is, he commented.

As CCS President, Mr Kuo is particularly proud that it has reached a scale of operation where its social impact is significant and its activities are self-

sustainable. He noted that CCS is respected by the financial industry and regulators, and is also trusted by its clients.

From his experience in leading CCS, Mr Kuo learned that starting a charity or any organisation is never easy, and the first few years are always critical and will make or break the enterprise. “You need to convince the stakeholders that you can add value. For customers, it means you can help. For banks, it means you can improve their debt collection while giving their customers a break,” he shared.

### **Credit Counselling Singapore’s services**

- Weekly talks on debt management in English or Mandarin in the evening and once a month on a Saturday afternoon. The session covers the dos and don’ts in a debt situation, options for resolving a debt problem, creditors’ common collection actions, its services and fees.
- Credit counselling that focuses on an individual’s debt situation. The credit counsellor assists the debtor to estimate the amount of debts owed, identify his resources available, draw up a monthly budget that takes care of all his living expenses, and explore possible solutions to his debt problem.
- Debt management programme (DMP), which is a monthly instalment debt repayment plan that helps a debtor to put aside enough money for his living expenses and to make monthly payments within his means to his creditors over a period of time until he has fully settled all his debts.
- Money management talks and workshops for members of the general public who wish to learn how to handle money effectively. They could be customised according to specific credit or debt management topics for a fee.

CCS is a member of the Social Enterprise Association in Singapore.

## Impact numbers at a glance

**3,266**

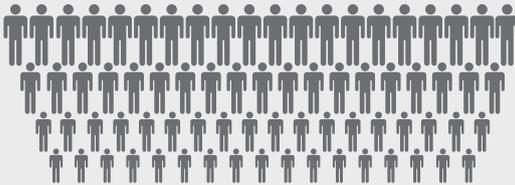
debtors seeking help at CCS (2004-2008 – average 653 per year)

**6,883**

debtors seeking help (2009-2013 – average 1,377 per year)

**2,458**

debtors seeking help (2014)



**12,607**

individuals counselled as at end December 2014

- Trial to Dec 04 : 414
- 2005 : 721
- 2006 : 733
- 2007 : 685
- 2008 : 713
- 2009 : 1,284
- 2010 : 1,066
- 2011 : 1,090
- 2012 : 1,605
- 2013 : 1,838
- 2014 : 2,458



**7,192**

individuals who were able to work out debt management programme

**\$77,807**

Average outstanding amount of debtors seeking help at CCS (2004)



**\$98,191**

Average outstanding amount (2014)



# Using magic of cooking to give ex-offenders and vulnerable youth a second chance in life

*Eighteen Chefs won the inaugural President's Challenge Social Enterprise Award in the Social Enterprise of the Year Award category in 2012 for making significant and sustained contributions to the social service sector in Singapore. It was cited by the Awards Committee as a committed and driven social enterprise that effectively balanced the focus on providing quality cuisine with its nurturing approach towards its ex-offender beneficiaries. The restaurant chain provides employment opportunities for them in a family-oriented workplace.*

*The committee was impressed by Eighteen Chefs' track record in business performance and the social impact created in successfully grooming its beneficiaries under its well-rounded F & B training. It noted that the social enterprise had also demonstrated its prudent financial management in successfully opening three outlets, without any form of grant support or donations. In addition to exploring franchising options, the social enterprise had also differentiated itself from other restaurants through innovation, such as providing cooking classes for students and company staff during off-peak periods.*

*According to the 2012 Awards Committee, Eighteen Chefs had shown that it was possible to do well and do good at the same time.*

## **Seeing a social need**

In prison, offenders learn to be patient and philosophical in making the best of a situation that they cannot change. What they can change are their attitude, behaviour and character. For many of them, there is a growing determination to serve their time while keeping faith, and to embark on a new life all over again as soon as they regain their normal lives.

However, for many ex-offenders, coming out of prison was like going into another prison, except that it's invisible with no physical barrier and discernible constraint. They may continue to be 'prisoners' of their old habits or even ingrained beliefs and values. In addition, social prejudice against ex-offenders may still be strong and difficult to overcome in people's minds. Many ex-offenders may thus find it difficult to start life afresh and to embark on a new career to make an honest living.

Vulnerable and disadvantaged youth are also finding it a challenge to fit into working life and to find regular employment and a sustainable career.

### **Taking up the social cause**

When Benny Se Teo founded Eighteen Chefs with a few other individual investors in 2007, he wanted to give ex-offenders and vulnerable youth a second chance in life by hiring them to work in its restaurants, teaching them culinary skills and training them for a career in the food business. He understood their disadvantaged situation and difficulty in finding a job, as he himself had experienced them after having been in and out of prison over a period of 10 years for drug offences.

At that time, Benny did not know that he was starting a social enterprise. He was attracted to the F & B business as he enjoyed eating and was inquisitive about food. He realised he had a natural talent for knowing the ingredients used in a cooked dish by simply tasting it, and for coming up with his own dishes. He recalled serving as a cook in a disaster relief team in Turkey in 1999 and was encouraged when he was told that his cooking was good. In 2006, after his return from London where he was trained in Jamie Oliver's restaurant Fifteen, he was ready to start his own F & B business.

Eighteen Chefs now offers ex-offenders and vulnerable youth employment and counselling on career and personal growth, and teaches them professional skills for integration into working life.

For his initiative in helping the socially-disadvantaged, Benny was recognised with the Spirit of Enterprise award in 2009. He is also a fellow of the Social Innovation Park since that year.

## **Helping people to regain their lives**

While Benny believes that nobody owes us a living, he also believes that people deserve a second chance in life, especially those who had served prison time like him. Before the Tiong Bahru outlet was closed for renovation in November 2014, Eighteen Chefs was providing employment for 100 staff at its five outlets, with 40% of them reformed ex-offenders and vulnerable youth. Following the opening of four more restaurants in December 2014 and early 2015, it has more than 200 staff employed at its eight outlets, with 50% of them from these groups. Each outlet is run by a manager, with the head chef looking after the kitchen, which is staffed by six or more chefs.

There is career progression for all staff who joined the company. For those who work in the kitchen, they start off as a cook, before moving on to senior cook, supervisor, assistant chef, outlet chef, assistant executive chef and finally executive chef. For its service personnel, they may advance from service crew to senior service crew, supervisor (service)/management trainee, assistant manager, senior assistant manager, restaurant manager and operations consultant before becoming operations manager.

The Cineleisure outlet started to operate in the heart of busy Orchard Road in 2013, while that in Ang Mo Kio Hub was chosen to be close to the heartlanders. The four new restaurants that opened in Simei, Bugis, Jurong and Bukit Panjang at the end of 2014 and in early 2015 have created more job opportunities for ex-offenders and vulnerable youth.



*At Eighteen Chefs, there is career progression for all its staff. (Picture credit: Eighteen Chefs)*



*At Eighteen Chefs outlet in Ang Mo Kio Hub. (Photo credit: Eighteen Chefs)*

Gary Lau Hwei, nicknamed “punk rock chef”, joined Eighteen Chefs when he came out of Boys Town in 2008. For him then, getting a job was a much needed break. He had found the company to be understanding in spite of his delinquent background and many tattoos. He started work as a service crew, moved up to become chef and then restaurant manager, before enlisting for national service in the army. Now 22, he is taking a course in counselling for social work at a polytechnic, while working part-time at Eighteen Chefs. Benny is hoping that he will return to work full-time and help to counsel his restaurant trainees.

One outstanding achievement of Eighteen Chefs that Benny is particularly proud of was the change he saw in ex-offenders and vulnerable youth after they had started work. They regained their self-esteem and self-confidence to explore many opportunities in their lives. One ex-offender worked as a supervisor for 18 months before moving on to become regional manager of an international F & B chain. Another was managing the Tiong Bahru outlet with his full trust.

### **Making social and business impact**

As a profitable business, Eighteen Chefs aims to provide its customers with “fast, good quality food at a very affordable price” without compromising its service standards in a “very unique ambience”.

As a social enterprise, its mission is to inspire ex-offenders and troubled youth “to find alternative positive ways to reintegrate back into society, by providing them with a safe and non-judgmental working environment”. Benny’s intention was to use the magic of cooking to give young people who often face enormous challenges in their lives the opportunity to start afresh on a new career.

Benny had also recognised the advantage of franchising to expand his business quickly and to increase its social impact by employing more socially-disadvantaged people. Its franchisee’s outlet opened “with a bang” in the popular Nex shopping mall in July 2014.

### **Overcoming challenges and learning from them**

When it started, nobody knew about Eighteen Chefs and business then was tough as there were already so many food outlets for people to choose from. “Why should they come to our restaurant?” Benny recalled himself asking.

It did not help that there was a general public misconception that social enterprises’ products were inferior. Fortunately for Eighteen Chefs, the proof of the pudding was in the eating, as people were attracted to its good food, affordable prices and homely atmosphere.

For the first five years, Eighteen Chefs had difficulty finding enough staff to work in its restaurants. By tapping a ready and steady pool of ex-offenders, it was able to realise its business objectives and fulfill its social mission at the same time. Even then, it was difficult to tell if those hired would turn over a new leaf for good. “Out of every 10 employed, about five would stay,” Benny shared.

From his experience in hiring ex-offenders, he has learned that it’s better to talk less while listening more. He also learned the importance of treating people better and that the best workers are ex-offenders. He cited the case of theft of a large sum of money that was committed by a non-ex-offender to illustrate his point.

After recruiting, developing and managing vulnerable youth as his staff members, Benny has found that the young delinquents are easier to teach

## *Giving A Helping Hand*

new skills to and that their ingrained sub-culture can be changed with mentorship and role-modelling.

From Eighteen Chefs' experience as a social enterprise so far, Benny realises that its customers don't come to its restaurants just because they support its social mission. To keep them coming back, it has to provide quality food and good service consistently and to differentiate itself from other F & B outlets.

Every outlet has its unique set of challenges as the restaurant chain expands. Take for example its restaurant at Fusionopolis, which is owned by the Jurong Town Corporation. It was operating for three years before closing in 2012, when the MRT line finally came a little too late. By then, the outlet had already been making a substantial loss each month. What did Eighteen Chefs learn from that experience? "We learned that there are three things we have to keep in mind in the F & B business – location, location and location," Benny shared.

In hindsight, it may explain why its new outlets are usually located near a MRT station, within a popular shopping mall and at or near the entrance of a cinema with their high daily human traffic of commuters, shoppers and movie-goers, respectively.

For the outlet in Eastpoint Mall in Simei, it was operating for five years before it was closed temporarily in 2013 for renovation work as part of the building's asset enhancement programme. Benny was thankful for the good fortune of increasing its monthly revenue five-fold in five years. What were the learning points there? "Take one day at a time, and handle your money well," he added.

When Eighteen Chefs was considering proposals from potential franchisees in Malaysia in 2013, it could not find suitable locations there. For 2014, Benny decided to focus his attention on expanding his business in Singapore.

### **Working with stakeholders**

For Eighteen Chefs, what's at stake is the livelihood of its staff, some of whom may not get a second chance elsewhere. Sustaining the business so

that it can continue to provide jobs for ex-offenders and vulnerable youth is very much on the mind of Benny.

While expanding the business with more outlets of its own, Benny has found franchising to be another good way to open more restaurants and create more jobs for these socially-disadvantaged groups. He revealed that every franchise so far has been an “instant success”, after the franchisee’s team had undergone a two-month training by Eighteen Chefs. One of the franchise outlets is owned and managed by Food for Generation, which opened at the Nex shopping mall in the heartland in July 2014. Don Wong, founder and Executive Director of The New Charis Mission, serves as its advisor in charting its direction and vision.

Don was instrumental in advising Food for Generation to take up the franchise to create new jobs and provide career paths for former drug offenders, especially young ex-offenders and delinquents. He considers Eighteen Chefs’ ability to train them for jobs in the F & B chain, with positions like head chef, supervisor and manager, to be one of its outstanding achievements. The Nex outlet has a total of 24 full-time and part-time staff, with many of them ex-offenders and vulnerable youth who work as service crew, assistant supervisor, assistant cook and head chef. After operating



*At the Eighteen Chefs franchise outlet in Nex shopping mall. (Photo credit: Food for Generation)*

for three months, the franchise outlet is achieving its social and business objectives in providing employment opportunities for these groups of people while making a profit to sustain its social mission. Don hopes to open more franchise outlets to hire more of them in future.

### **Innovating for a social cause**

During off-peak periods, the social enterprise conducts cooking classes for students and companies. It also provides bonding sessions for corporate clients, such as baking classes at different outlets, with 40 to 100 persons per session, in addition to giving inspirational talks.

Besides offering customers quality food at affordable prices, Eighteen Chefs is also selling a distinctive culture. Benny explained: “When you put a group of people in a workplace, a positive behaviour of people working closely would evolve to create a unique ambience at the restaurant, and this may be different from outlet to outlet.”

At Eighteen Chefs restaurants, diners can ‘design’ their own dishes to suit their personal palate, by mixing and matching the wide variety of dishes with eight different types of sauce, 12 main ingredients and 12 optional top-up ingredients. That’s over 1,000 possible combinations to choose from!

### **Sustaining the enterprise**

When Eighteen Chefs started in 2007, it did not have the benefit of any government grants or the support of donors. Benny’s first priority was for it to become a profitable business with a social mission. Through prudent financial management, he has managed to ensure that every outlet is now profitable. As CEO, he is always planning six months to one year ahead.

“The secret of our success as a social enterprise is in achieving a balance between our business objectives and our social mission. As business owners, it’s our own money at stake, so we literally react differently when a prawn drops in the kitchen. We would pick it up and not throw it away (out of convenience). Even a lemon (used for a dish) is cut into a minimum number of slices to maximise its use and to ensure that there is no wastage,” Benny shared.

Beneath Benny's tough appearance and strong character is a soft spot for the marginalised and the vulnerable in society. By his own admission, he is sometimes "stubborn" in doing things his way. Perhaps this same stubbornness, which had stared failure in the face in the past and overcome it, has helped Eighteen Chefs to become successful as a social enterprise today. Some may call it perseverance or determination to succeed. With so many people's jobs at stake, failure was simply not an option for him.

### **Caring for people and community**

The company's profit at the end of the year is distributed to its shareholders and shared with its employees in the form of a year-end bonus, which may be as much as three times a staff's monthly salary.

As a company's policy in caring for its staff, Eighteen Chefs does not retrench staff when it has to close some outlets. For example, when its Tiong Bahru outlet was closed temporarily for renovation work for between six months and a year, all its staff there were redeployed to the other outlets.

Take the case of Albert Tan, a chef who has been working at Eighteen Chefs' Tiong Bahru outlet for more than four years, before it closed for renovation in November 2014. He continues to work full-time in the restaurant chain by helping to manage the kitchens of the outlets in Ang Mo Kio, Orchard and Simei as an assistant executive chef, responsible for kitchen staff duty roster and food quality control. He started as a cook before being promoted to assistant chef and then chef. Before the Tiong Bahru outlet re-opens in 2015, he expects to be posted to one of the new outlets opening in the early part of the year. He will be helping to supervise its preparation work before its opening.

Albert has always been interested in cooking. When he was in prison – he was in and out of it for drug offences for nearly 20 years – he served his time as a cook. After his release, he worked as a cook in a Chinese restaurant. When he joined Eighteen Chefs, he had to be retrained to suit its requirements and standards. He likes working at the company as he sees positive changes happening, such as innovative kid's meals and student's sets. He's looking forward to dishing out senior citizen's meals to suit older people's eating needs.

## *Giving A Helping Hand*

Having regained his self-esteem and self-confidence at Eighteen Chefs, Albert now dreams of starting his own little restaurant in 10 years' time. He is also determined to stay away from drugs and wants to learn new things at work while helping other ex-offenders return to a normal life, the way Benny had helped him.

Eighteen Chefs creates a conducive workplace for its employees by building a good working culture in the company. With its buddy system, senior and more experienced staff help to look after new recruits and to influence them in a positive way.

Benny believes in providing its people with an “empowering work environment, with a mix of collective energy and intelligence” from all team members. The company “strives to create a work environment where motivated team members can flourish” and achieve their highest potential. “We appreciate effort and reward results. Teams meet regularly to discuss issues, solves problems and appreciate each other’s contributions,” he elaborated.

By hiring ex-offenders and vulnerable youth and giving them a career, Eighteen Chefs engages these members of the community where it matters most. In addition, it offers students and senior citizens a special discount off its menu prices.

### **CEO’s perspective**

“Beyond teaching the people we hired how to fish, we also teach them how to own a pond, where they can fish for a life-time,” Benny enthused.

“At Eighteen Chefs, we recognise there is a community of interest among all our team members. There are no entitlements, we share together in our collective fate.”

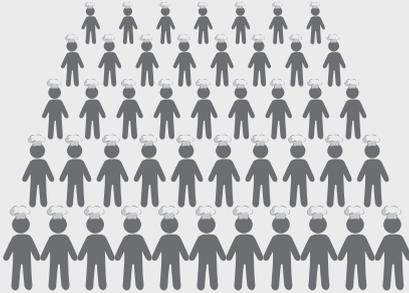
In Benny’s view, while hiring ex-offenders and vulnerable youth meets his staffing needs during a time of manpower shortage, it should not be considered an act of charity. In Singapore’s tight labour market, businesses are finding it difficult to recruit enough people to work for them. “When you hire them, are you helping them or are they helping you?” he posed.

After steering Eighteen Chefs for the past seven years, what is Benny's social entrepreneurship philosophy? He shared: "You must do well to do good, by achieving business profitability to realise your social mission. Feeling good helps one to do good. To help others, you need to sustain the business first." What impresses him most about social entrepreneurship is the fact that it is possible to sustain a profitable business while helping others at the same time.

### **What Eighteen Chefs offers customers**

Eighteen Chefs is a chain of casual Western restaurants that offers a wide variety of quality, affordable and innovative food choices, with customers mixing and matching dishes and sauces to 'design' their own creations.

## **Impact numbers at a glance**

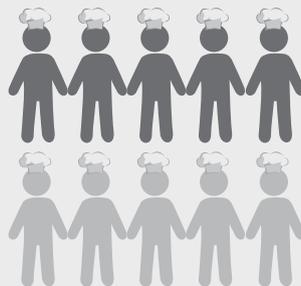


**100**

**ex-offenders and vulnerable youth currently employed by Eighteen Chefs**

**50%**

**Proportion of ex-offenders and vulnerable youth among staff**



# Enhancing social impact by empowering professional volunteers

*Empact was a finalist in the Start-up of the Year category of the 2013 President's Challenge Social Enterprise Award. It was commended by the Awards Committee for its strong multiplier and enabler impact for the larger social good that was evident from the 40 social organisations that had benefited from its consultancy services. The committee had noted how it worked with skilled professional volunteers to provide business support services to non-profit organisations and social enterprises at subsidised rates, and promoted active citizenry in the process.*

## **Seeing a social need**

Social enterprises and non-profit organisations usually have limited resources and are focused on sustaining their business activities while helping people in need. They often have little time for back-end functions like accounting, marketing and management review of their operations. Freeing them from such administrative work would enable them to build their capacity to serve more needy people in the community.

There is also a need to build a stronger sense of community among professionals as individuals and corporate staff by engaging them meaningfully as volunteers who can help to make a difference to the lives of those who are less fortunate in society.

Peter Yang, who was working as a senior manager at accounting firm PricewaterhouseCoopers (PWC), had also observed that people's idea of work-life integration had changed and they wanted a more fulfilling life but did not know how they could go about helping others.

## **Changing course to change lives**

While attending university in China, Peter was a student volunteer and helped to set up not-for-profit non-governmental organisation (NGO)

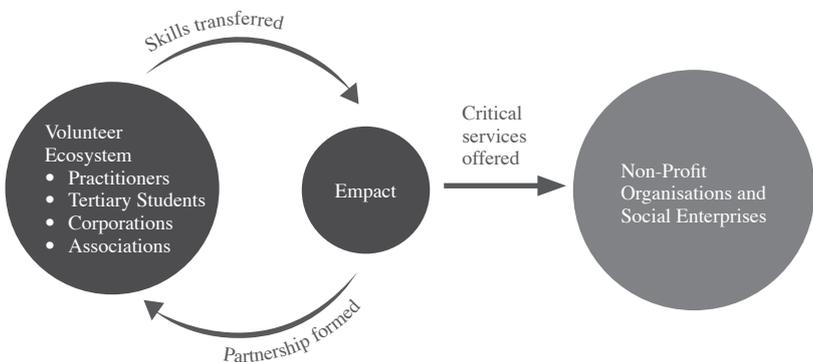
AIIESEC’s China branch, which brought Chinese students to overseas NGOs and foreign students to NGOs in China. He joined PWC in his home country after graduating from university in 2003, and moved to its Singapore office three years later.

In 2011, the idea for Empact came to him. However, he only acted on it one or two months later. As he recalled, he had “connected the dots” during his eureka moment – gaining positive experience, bridging the gap, consolidating expertise and adding value by putting them together. He realised his friends who wanted to volunteer their professional knowledge and skills could form the ‘thread’ that connected these ‘dots’.

### **Taking up the social cause**

That year, Peter founded Empact with his own savings as he was convinced of its social impact as an intermediary to support social service organisations and their causes. He had coined the word “Empact” to mean empowering people to make a greater impact. At that time, he did not know it was a social enterprise.

Empact now works with volunteers who wish to offer their skills and professional services pro bono to social service organisations, in areas that are critical to their daily operations. By helping them to build and increase their capacity, they are able to impact more lives and further strengthen community bonding.



*Empact enterprise model*

## **Mobilising pro bono service providers**

By mobilising individual and corporate staff volunteers who are willing to offer their professional skills to help others, Empact is able to provide social enterprises and non-profit organisations business support in areas such as accounting, marketing, advisory services and fund-raising at affordable rates. According to Peter, such discounted rates are based on Empact's operating costs with a slight mark-up and are between 20% and 80% lower than the market rates. If a company pays Empact to engage its staff as volunteers, the beneficiary organisation does not pay for Empact's service.

Individual volunteers usually approach Empact to offer their services pro bono. They are selected when Empact is able to match their motivation to help others and themselves with their commitment of time, which is a minimum of four hours a month for six months.

While Empact's clients benefit from the resources and services that they may otherwise not be able to afford, volunteers on the other hand are given the opportunity for self-development while contributing their skills and time to make a positive and sustainable impact on the community.

How Empact selects the social service organisations to help will depend on the level of service or involvement required, according to Peter. It would vary according to their needs. Is there a fit between what they need and what Empact can provide? Social causes need to feature in their downstream impact.

Peter would like to see greater diversity in the volunteering experience, so that people can have more choices in how they want to contribute to society. Empact finds volunteers to meet the needs of social service organisations it has selected. It also looks for organisations whose needs could be met by its volunteers. For mentoring projects, it scouts both groups for a match.

## **Organising for social impact**

As Empact's Executive Director, Peter has been growing the social enterprise since it started. From three full-time and three part-time staff in 2013, it now has seven full-time employees looking after strategy and client solutions, volunteer relationships, Empact Academy and client service. Four part-time staff support the team in client service and accounting.

## **Making social and business impact**

A total of 24 social enterprises have benefited from Empact's services. A number of them have gained from the Ministry of Social and Family Development's Social Enterprise Mentoring Programme administered by Empact.

Some of the social enterprises are:

- Adrenalin Group, whose Managing Director was mentored by an Empact's board member for a year to oversee its leadership challenge, under the Social Enterprise Mentoring Programme;
- Bettr Barista Coffee Academy, whose founder was guided by a law firm's partner under the same mentoring programme for a year, with Procter & Gamble assisting with its marketing plan for three months;
- Bliss Restaurant & Catering, whose founder was mentored by Cathay Organisation's former CEO;
- Conjunct Consulting, which paid Empact a nominal fee for bookkeeping and payroll services;
- Credit Counselling Singapore, which paid for Empact's HR advice;
- Eighteen Chefs, whose founder was mentored by a Procter & Gamble director; and
- Gone Adventurin', which received bookkeeping and financial planning services and coaching by professional volunteers and Empact staff.

An equal number of non-profit organisations are Empact's beneficiaries. They include:

- Bethesda Care and Counselling Centre, which was supported by the National Council of Social Service (NCSS) for Empact's coaching on restructuring its volunteer management process;
- Operation Smile Singapore, which paid Empact for bookkeeping and payroll services, and for its advice on governance issues and volunteer management;
- SPD (formerly Society for the Physically Disabled), which was supported by NCSS for Empact's coaching on the donation management process; and
- United Nations Women Singapore Committee, which paid Empact for bookkeeping service.

### **What two beneficiaries say**

“Empact enabled us to get legal advice on a pricing agreement in a very short time at a rate that is much better than the market (rate). The advice given was of high quality and very useful. The team is very dedicated and detailed in their work. I appreciate the timely progress reports and recognise the good effort to make sure they meet our standards.”

- Catherine Loh, CEO, Community Foundation of Singapore

“Empact has been invaluable in the assistance they have provided us through their advisory role in setting our social enterprise’s strategic direction as well as in our application for capacity development funding. In addition, they went above and beyond to provide access to a network of contacts with whom we have been able to develop very useful connections for our enterprise’s future growth.”

- Ashwin Subramaniam, Co-founder, Gone Adventurin’

### **What a volunteer says**

“Volunteering with Empact really transformed me from someone who is more action-oriented to someone who can think critically to formulate the best solutions. Through this, I found people who wanted to make the world a much better place and we are partners in making that happen.”

- Grace Chen, Business IT Analyst, Electrolux

### **Overcoming challenges and learning from experience**

When he started, Peter had no experience as an entrepreneur. Finding other like-minded people and getting funding were hard to do. So he turned to his friends and the volunteers to spread the word around.

He had found it very difficult to communicate what Empact was doing – capacity-building and transferring of skills – to the layman, who might simply be thinking of donating to or volunteering for a social cause. He thinks that the situation could be due to the current stage of philanthropy and volunteerism development, when the focus is on social causes, not on

capacity-building of social service organisations or the role of intermediaries like Empact.

After three years, he still finds it very difficult to explain what Empact does to sponsors and fund providers, and there is a need to justify what Empact is doing to them. He is grateful to have Singapore Pools and Hogan Lovells Lee & Lee among its present sponsors.

From his experience, Peter realised that when volunteers provided their services free-of-charge to beneficiaries, they might not put in the efforts required. When the beneficiary organisations pay for the services, albeit at reduced rates, they expect to get value in return.

Peter has also learned to lead himself and others, and to constantly look at end goals and have a reality check on how things are progressing.

### **Working with partners**

Empact has worked with business organisations, government agencies and individual volunteers as its partners. To date, Empact has registered 250 individual volunteers, 150 of whom are currently active. They are being given the opportunity for self-development whilst contributing their skills and time to make a positive and sustainable impact on the community.

Business organisations that partner Empact include Procter & Gamble, which works with it to channel marketing and branding skills to suitable beneficiary organisations. In 2014, UBS co-invested in Empact's landscape research on skill-based volunteering in Singapore. It was the first social enterprise to receive the New Initiative Grant from the National Volunteer and Philanthropy Centre in 2012. Among its other partners are Olswang, TPS Group and Barclays Bank.

Its outreach partners are American Chamber of Commerce, Australian and New Zealand Association, Association of Small and Medium Enterprises, Asian Venture Philanthropy Network, British Chamber of Commerce, Canadian Chamber of Commerce, CSR Asia, Singapore Accountancy Commission, Singapore Compact for Corporate Social Responsibility, Smile Asia and UP Singapore.

## *Giving A Helping Hand*

In December 2013, Empact started to administer a pilot of the Ministry of Social and Family Development’s Social Enterprise Mentoring Programme. It has also partnered other government agencies like the National Youth Council, which gave it a 1.5-year grant to learn best practices in the US, and the National Council of Social Service, which works with Empact on “bite-sized” projects to help voluntary welfare organisations improve their productivity.

Empact is the only official partner of US-based pro bono intermediary Taproot Foundation in Singapore and is one of its Global Pro Bono Fellows since March 2014. Taproot helped it with landscape research and curated the 2014 “Redefining Community Giving” conference content with Empact. At the Global Pro Bono Summit 2014, Empact’s enterprise model was recognised by Taproot as one of the models to learn from.

Empact is a member of Social Enterprise Association (SEA) and Singapore Compact for Corporate Social Responsibility. SEA provided the overview



*Empact’s 2014 conference exploring the theme “Redefining Community Giving” was graced by the Minister for Social and Family Development Chan Chun Sing, who is seated (front row, fourth from left) with Peter Yang, Empact founder (on his right). (Photo credit: Empact)*

for its administration of the Social Enterprise Mentoring Programme, while Singapore Compact helped to promote Empact's 2014 conference to its members.

### **Innovating for a social cause**

The idea for a social enterprise to help other social enterprises with capacity building to enhance their social impact came to Peter when the “dots got connected” that day when he was “half-dreaming”, as he put it.

While what Empact is doing may appear to be somewhat similar to what Conjunct Consulting is doing to help similar organisations, it works on a different business model. Conjunct Consulting does not charge for its services and focuses on strategy development. Empact, on the other hand, focuses on administrative tasks and is a demand driver, not a supply driver (like Conjunct Consulting), according to Peter.

For Peter, the end game is clear. Empact is not a service provider and it spends time understanding what beneficiaries want and what volunteers want to do. He also realised that Empact's system cannot make the final match between volunteers and beneficiary organisations, as the process cannot be automated. The human touch is still needed to make things happen.

### **Sustaining the social enterprise**

Although the volunteers offer their professional services pro bono, student volunteers get an allowance to cover their out-of-pocket expenses.

Empact applies various ways to determine the “affordable” rates to charge each beneficiary organisation. Cost recovery is one consideration.

Peter had started by using his own funds to cover Empact's operating expenses. Fees received from organisations that use its services also help to take care of its business costs. Although Empact had received grants from the National Volunteer and Philanthropy Centre (in 2012) and the National Youth Council (with disbursement of its National Youth Fund over 1.5 years from October 2013), he foresees funding to be a key challenge in future. He has recently accepted a fresh injection of fund by a private investor from China who now has a minority stake in the company.

While he is open to new grants, Peter is not actively seeking them as he has found them to be restrictive and difficult to align with Empact's objectives.

### **Meeting future needs**

Peter expects to see increasing demand for Empact's services in future, as capacity-building will become more important with the expected rise in the number of social enterprises. He plans to scale up Empact's operations by improving its productivity through the standardisation of processes and provision of common tools and training. To serve more beneficiary organisations, more manpower and funding will be needed, he added.

How will his Empact idea evolve in future? Peter foresees its version 2 as a possibility, when the company trains other people to do what it is now doing (as in planning for its own obsolescence). He could then move on to another 'half-dream' project to create social impact.

### **Supporting charities wherever possible**

Among the non-profit organisations that have benefited from Empact's services are charities. These include Bethesda Care & Counselling Services Centre, Singapore National Stroke Association, Society for WINGS and SPD.

### **Caring for people**

Empact's management is always open to new ideas and is in constant communication with its team members. It also believes in a collaborative and open work environment to boost teamwork and spur innovative ideas.

### **CEO's perspective**

Peter had envisioned Empact helping to create a world where everyone is self-actualised, contributing to the community and living in balance with the environment. After more than three years of building up Empact to teach people how to create such a world by sharing its knowledge with them, he thinks that his vision is achievable.

He was motivated to become a social entrepreneur as he wanted to contribute as much as possible to help others who were less fortunate and to live a meaningful life. His social entrepreneurship philosophy is simple: Transform yourself first, before transforming others. What impresses him most about social entrepreneurship is its ability to benefit society in a holistic and impactful way, while benefiting oneself and others in a balanced and sustainable way.



*Empact's founder Peter Yang (standing, third from left) with his staff and volunteers. (Photo credit: Empact)*

## **Empact's services**

Types of consultancy services for social organisations:

- Accounting (including bookkeeping)
- Finance – budget preparation, cash flow management, donation tracking, vendor payment, tax filing
- Corporate communications (including public relations)
- Creative services – graphic design, copywriting
- Customer service

### **Empact's services (cont'd)**

- Corporate governance
- Strategic planning
- Legal – contract drafting and review
- Human resource – policies, payroll
- IT – website maintenance and email system

Advisory services for social organisations:

- Programme and service review
- Financial planning
- Fund-raising
- Marketing
- Process improvement
- Mentoring

Support services for grant providers/donors:

- Research and programme evaluation
- Quality assurance and due diligence for potential grant/donation recipients
- Social impact measurement

Active Citizenship Programme that provides volunteers with opportunities to:

- Dialogue with thought leaders and practitioners on the latest social innovations and trends;
- See first-hand through learning journeys how beneficiaries of social service organisations are being helped;
- Undergo orientation to the community and social service sector; and
- Attend functional training on specific areas before their deployment.

Services for corporations:

- Consultancy on skill-based volunteering programme;
- Scoping and management of volunteering programme; and
- Scouting for suitable volunteering opportunities.

## **Empact's beneficiary organisations**

### *Non-profit organisations*

1. AIESEC
2. AIESEC Alumni Association
3. Asian Venture Philanthropy Network
4. Bethesda Care & Counselling Services Centre
5. Cat Welfare Society
6. Community Foundation of Singapore
7. Council for Third Age
8. International Bridges to Justice
9. Leap 201
10. Lutheran Community Care Services
11. Nexus Carbon for Development
12. Operation Smile Singapore
13. Princeton in Asia
14. Silent Foundation
15. Singapore Association of Social Workers
16. Singapore National Stroke Association
17. SMART Freight Centre
18. Society for WINGS
19. Spaces Counselling Services
20. SPD
21. Sport Cares Foundation
22. The Everyday Revolution
23. United Nation Women Singapore Committee
24. Voluntarius

### *Social enterprises*

1. Adrenalin Group
2. Be Movement
3. Betr Barista Coffee Academy
4. Bliss Restaurant & Catering
5. Business Innovation Culture
6. Chris' Café

### **Impact’s beneficiary organisations (cont’d)**

7. Conjunct Consulting
8. Credit Counselling Singapore
9. Crossings Café
10. Design Change Makers
11. Dorsal Effect
12. East Imperial
13. Ecosoftt
14. Eighteen Chefs
15. Family Tales
16. Fundamental Cents
17. Gone Adventurin’
18. Hub Singapore
19. Joy Tingle
20. Mendaki Sense
21. Nusantara Development Initiatives
22. Playeum
23. Qi Global
24. Social Food Inc (Laksania)

## **Impact numbers at a glance**



**48**

**beneficiary social organisations to date**

**24** non-profit organisations  
**24** social enterprises



**150**

**active volunteers today**

**250** individual volunteers registered to date  
**7** companies had sent staff volunteers to date

# Providing affordable healthcare services to the less fortunate, needy and elderly

*SATA CommHealth won the President's Challenge Social Enterprise of the Year Award in 2013. The award recognised it for providing affordable healthcare services to the community, especially the disadvantaged, needy and elderly, through its four medical centres and mobile medical services. The citation noted that the social enterprise organised regular community activities and preventive health screening for the needy.*

*The Awards Committee also noted that income generated from its medical services and investments was being channelled to support SATA CommHealth's core mission of promoting life-long health and serving the community. It added that the social enterprise had strengthened and scaled up its income-generating services over the years. It set up its Community Health Centre in Jurong East to provide holistic care, and partnered other healthcare organisations to expand its services. SATA CommHealth had shown that doing good and doing well could indeed go hand in hand.*

## **Seeing a social need**

Following the war in the 1940s, tuberculosis (TB) was a major community health menace that afflicted and threatened many people in Singapore. The few medical facilities available then were inadequate to contain the disease and to prevent it from spreading. Funds to buy new equipment were hard to come by, as other post-war reconstruction and restoration programmes also needed financial support and were given higher priority. The situation was bleak and seemed rather hopeless for many afflicted by the disease in the community.

## **Taking up the social cause**

A group of Singaporeans who were held at the Changi Jail and Sime Relocation Camp during the Japanese Occupation mooted the idea of setting

up the Singapore Anti-Tuberculosis Association or SATA. After their release in 1945, they submitted a proposal to start SATA to the colonial government, which approved it after many attempts by the group but without giving it any official funding. SATA was officially registered in August 1947. Its first task was to set up X-ray facilities to detect TB in the community.

SATA then was led by a founding team of doctors, philanthropists and businessmen, and focused on the detection, prevention, treatment and rehabilitation of TB. It has evolved from its early years of providing outpatient TB services to the community to become a primary community healthcare service provider today.

### **Expanding the social cause**

Over the years, SATA went through a ‘metamorphosis’ from a medical institution treating a single ailment to the broad-based community healthcare provider it is today, as reflected in its present name SATA CommHealth.

With its focus and ongoing efforts in promoting life-long health in the community, the organisation was rebranded and renamed SATA CommHealth in April 2009. The change in its brand image was recognised two years later, when it received the Singapore Prestige Brand Award (Heritage category), and in the following year with the same award in the Special Merit category.

SATA CommHealth’s stated mission is to promote life-long health and to serve the community. Its vision is to be the leading charity for the advancement of life-long health in the community. Each year, it carries out between 30,000 and 40,000 community-based interactions, which include preventive health screening, Doctors-On-Wheels and health education, mainly for the needy and disadvantaged in the community.

With Singapore’s population ageing rapidly, SATA CommHealth is charting new courses to enhance the national healthcare system to meet its diverse needs. This is underpinned by its core values in caring for the community in a sustainable way – compassion, respect, excellence, accountability, teamwork and empowerment (CREATE).



*Smoke-free Ambassador training for the Boys' Brigade. (Photo credit: SATA CommHealth)*

## **Organising for social impact**

The social enterprise is headed by Dr K.Thomas Abraham as CEO who oversees 11 departments – community services, clinical services, operations (medical centres and diagnostic imaging), project management, corporate marketing, quality management, finance, corporate communications, human resources, information systems, and property and facilities management.

## **Promoting life-long health in the community**

SATA CommHealth is making a difference to the lives of young people and changing their behaviours by educating children and fostering health awareness at a young age. It focuses on school children in its health education and promotion programme. Activities include talks on smoking and other topics, as well as anti-smoking interventions.

## **Working with partners**

SATA CommHealth works with various government agencies and voluntary welfare organisations in providing primary community healthcare services.

It partners senior activity centres, sheltered homes, nursing homes, day-care centres and community centres/clubs, which provide 23 sites for its

## *Giving A Helping Hand*

Doctors-On-Wheels initiative that provides free or highly-subsidised medical treatment for the needy-elderly and others in need.

The social enterprise regularly collaborates with community clubs, grassroots organisations, religious and special interest groups, and other voluntary welfare organisations to provide free or highly-subsidised health education and screening, which may include thematic and specialised screening using bone mineral densitometry, digital retinal photography and tonometry. Each year, it reaches out to more than 6,000 beneficiaries through these services.

SATA CommHealth also works with schools to conduct talks and interventions for students as part of its health education and promotion programme. This reached out to about 35,000 school children in 2014.

It supports the TB Control Unit at Tan Tock Seng Hospital through its Directly Observed Treatment (DOT) programme through a \$100,000 annual grant. Its DOT-SHOP programme helps to improve the compliance level of low-income TB patients by offering them grocery vouchers for completing their DOT treatment regime.

The Jurong East Community Health Centre opened in 2013 as a partnership of SATA CommHealth, National University Hospital, Ng Teng Fong Hospital and Yuhua Grassroots Organisation. The centre offers patients specialised screening prescribed by doctors in the community. Its services include digital retinal photography, diabetic foot screening, health parameter monitoring, spirometry, electrocardiography, physiotherapy, health education and counselling.

It participated in international forums and facilitated the establishment of the Eastern Region of International Union Against Tuberculosis (IUAT), and served as its headquarters for many years.

In the late 1970s, SATA joined other agencies in calling for tar reduction in cigarettes and inclusion of health warning on cigarette packs, to educate the public on the link between smoking, heart diseases and cancer, as part of its campaign against smoking.

## Making more social impact

In its early years, SATA embarked on various projects to help those who suffered from TB. Its Rehabilitation Centre in West Coast trained patients for employment in tailoring, printing, book-binding, gardening, carpentry, weaving and box-making. Items made by former patients were sold at the SATA Shop, which opened in 1957.

Additional land was donated by the late Dato Lee Kong Chian, a prominent businessman and philanthropist, for building 10 semi-detached cottages for those recovering from TB and their families. He also gave his sprawling South Winds Resort on the west coast as a settlement for convalescents and chronic cases in 1954. Buildings there were repaired and the land was cleared for a chicken and vegetable farm, which later became a leading local supplier of eggs. Pigs and cattle were introduced later. The site was acquired by the government for industrial development after Singapore's independence.



Mobile treatment van in 1955.



SATA X-ray service van in the 1960s.



SATA CommHealth bus fetching the elderly.



SATA CommHealth superbus.

SATA CommHealth has been bringing community healthcare services to the people island-wide since 1955. (Photo credit: SATA CommHealth)



*Doctors-On-Wheels visiting Blue Cross Thong Kheng Home. (Photo credit: SATA CommHealth)*

In 1955, SATA started a mobile treatment service for those who could not afford the trip to its clinic in town. Its service van was a familiar sight in Singapore in the 1950s and 1960s.

Today, SATA CommHealth provides between 1,000 and 2,000 subsidised medical care services to needy and elderly beneficiaries at its four medical centres each year. They also receive highly subsidised or free physiotherapy service regularly.

Its Doctors-On-Wheels provides acute care, chronic disease management, preventive health check and health education to needy-elderly beneficiaries nearer their homes. About 800 of them are on the programme and they receive 2,100 episodes of care each year.

With a rapidly ageing population, the demand for ageing-in-place initiatives has been rising. SATA CommHealth responded to the government's call for more intermediate and long-term care providers by extending its Doctors-



*Home-care services nurse treating an elderly patient. (Photo credit: SATA CommHealth)*

On-Wheels (DOW) programme with the introduction of home-care services in 2012. These serve the medical and nursing needs of home- and bed-bound beneficiaries, as well as DOW patients whose physical health may be deteriorating.

As part of its smoking prevention and intervention programme, SATA CommHealth conducts talks, workshops and camps to provide students with the knowledge and skills to stay away from smoking, as it believes health awareness and education should start early, especially among youth,

### **Overcoming challenges since its beginning**

It took many attempts by the group of Singaporeans to obtain official approval for setting up SATA. When it was finally registered in 1947, funding was needed to buy X-ray equipment. Its first fund-raising campaign included flag days, football matches at the Jalan Besar Stadium, variety shows, Gala Night at Great World Amusement Park, theatrical projects and donations.

The first SATA clinic opened officially in 1948 at the St Andrew's Mission Hospital site in Tanjong Pagar, and concentrated on providing outpatient

diagnosis and treatment. In 1949, it opened a temporary treatment unit in a prefabricated three-room wooden hut built next to the hospital, with separate rooms for air-treatment, injection and a doctor in attendance. In 1953, it built a new facility at Shenton Way.

SATA's Shenton Way clinic was relocated to Cantonment Road in 1981 as the site was acquired by the government to build the Monetary Authority of Singapore building. In the 1990s, the clinic was closed to make way for urban redevelopment.

Today, SATA CommHealth's main challenge is to sustain its social mission while creating greater impact. Becoming profitable is an immediate goal, so that its surplus could be channelled to meet its social objectives. According to its CEO Dr Abraham, the amount spent on social services each year is sufficient to realise a profit. In its efforts to grow and serve more beneficiaries, cost increases remain a real challenge. It intends to find ways to manage costs, such as seeking more cost-effective solutions in its operations.

At the same time, the social enterprise is reviewing its activities and target beneficiaries with the aim of delivering more impactful services to the community. It will continue to focus on services that offer more benefits to people. Following a consultant's recommendations in 2012, it expanded into home care that year and family medicine in 2014. Nursing homes are next in its plan to further expand its community services.

### **Innovating for a social cause**

A number of innovative services distinguish SATA CommHealth from other social enterprises.

For example, its Mobile Medical Services introduced in 1955 to bring TB care to the corners and 'kampongs' of Singapore has since transformed into a modern mobile team that reaches out to both the community and companies at their doorsteps. Its seven-vehicle fleet includes three big buses fitted with X-ray equipment linked to a tele-radiology system, and a Mammo-on-Wheels bus equipped with audiometry and eye-test facilities. The other three vehicles provide medical transportation, with two of them equipped with wheelchair lifts for physically-disabled persons.



*Mobile Medical Services distributing rice to the needy. (Photo credit: SATA CommHealth)*

In addition, the online e-Shop has been supplying home-care products to patients since 2014. It serves as a convenient source and was inspired by the first SATA Shop set up in 1957 to sell items made by patients at its rehabilitation centre.

Each of the four medical centres is equipped with imaging and other diagnostic facilities, and offers diagnostic and primary care services with one-stop convenience for the public. Recently, wellness and family medicine services were added. Its teleradiology facilities enable radiologists located at two different medical centres to handle all the diagnostic imaging reports remotely.

SATA CommHealth designs its services and activities around the needs of its patients. Its call centre and quality management departments are constantly monitoring their needs to ensure that they are satisfied with the level of service rendered.

### **Sustaining the social enterprise**

In the 1950s, many prominent businessmen donated money and land to SATA. They included the late Dato Lee Kong Chian and philanthropist Mr

## *Giving A Helping Hand*

G. Uttamram, who donated 6.5 acres of land along Upper Changi Road where SATA CommHealth's present headquarters is located. In 1952, the Royal Singapore Tuberculosis Clinic was built at a cost of \$1 million at Shenton Way.

Today, SATA CommHealth's community healthcare services are funded mainly by its own charity fund or its Health Endowment Fund.

Since May 2013, its home-care services are being supported by the Tote Board, whose funding has helped it to scale up the services. Through its partnership with the Agency for Integrated Care and the Regional Health Systems, these have been extended to patients discharged from public hospitals. In 2014, its nursing staff made nearly 2,000 home visits. SATA CommHealth intends to double the number of home visits over the next two years and plans to make it an island-wide service.

### **Meeting other community healthcare needs**

By the mid-60s, the incidence of TB began to fall but other threatening diseases were becoming more alarming. To stay relevant to the community, SATA started a cardiology section to investigate and treat heart diseases for outpatients. It renamed its Shenton Way clinic to SATA Heart and Chest Clinic to reflect its expanded role. However, it never lost sight of its primary purpose.

In 1990, SATA's second branch was opened in Jurong to serve residents there. Six years later, the Uttamram clinic in Chai Chee was rebuilt to serve East Coast residents better. Its Kreta Ayer clinic was set up in 1996 when the site for its Cantonment Road clinic was acquired by the government. In 2001, it opened a large clinic at the Civic Centre in Woodlands.

Today, SATA CommHealth continues to upgrade its expertise, facilities and services in response to changing community healthcare needs. It is moving into intermediate and long-term care to serve Singapore's rapidly ageing population. It also plans to set up a "Service Hub" to gather feedback from patients on their experience and to serve them better. The computer system will be revamped over the next two years to provide a more customer-oriented service and to better manage patients' needs and expectations.

The social enterprise envisions caring for e-patients who are more empowered, active and participatory, and who will have access to their data on-demand and at-will in future. It foresees the use of portals that facilitate two-way interaction between patients and doctors, with secure messaging, self-creation of appointments and similar activities to replace telephone calls. With a “telehealth” suite of services – tele-consult, tele-monitor, tele-alert and tele-rehab – it could monitor patients remotely and enhance the service level in future, particularly for the elderly and those convalescing at home.

### **Caring for employees**

SATA CommHealth ensures a safe workplace for its staff. It was certified with bizSAFE Level 3 by the Building Control Authority in 2012.

### **CEO’s perspective**

Dr Abraham was motivated by the opportunity to become a change agent as a social entrepreneur when he took up the CEO position at SATA CommHealth. He is driven by his passion to serve the community and to help make a difference to community health. For him, there has never been a dull moment since he joined it.

To create even greater social impact, the social enterprise has adopted a commercial outlook while staying committed to its social mission. Dr Abraham plans to develop it further by focusing on innovation, productivity, service excellence, enhanced systems, and process and brand development. He intends to grow the business by opening new centres and developing new services for the community at large.

Dr Abraham believes that SATA CommHealth fulfills the characteristics of a social enterprise as identified by the Schwab Foundation. According to the foundation, social entrepreneurship is about applying practical, innovative and sustainable approaches to benefit society in general, with an emphasis on those who are marginalised and poor. It is a term that captures a unique approach to economic and social problems, an approach that cuts across sectors and disciplines grounded in certain values and processes that are common to each social entrepreneur, independent of whether his or her area of focus has been on education, health, welfare reform, human rights,

## *Giving A Helping Hand*

workers’ rights, environment, economic development, agriculture or other area, or whether the organisation he/she sets up is a non-profit or for-profit entity. According to the foundation, it is this approach that sets the social entrepreneur apart from the rest of the crowd of well-meaning people and organisations that dedicate themselves to social improvement.

For Dr Abraham, the SATA story is “all about reinventing ourselves amidst a changing healthcare landscape”. As SATA CommHealth continues to grow in future, he foresees it benefiting from the government’s injection of more resources into the healthcare system to boost accessibility and affordability. “In the coming years, we hope to expand our services and to have more locations to serve the community,” he shared. He also hopes to create more partnerships within an integrated healthcare network that will strengthen the healthcare ecosystem.

### **SATA CommHealth’s services**

A variety of accessible and cost-effective community healthcare services is being provided through a Community Health Centre in Jurong East, four SATA CommHealth Medical Centres located in Ang Mo Kio, Bedok, Jurong and Woodlands, and a Mobile Medical Services Unit with a fleet of buses and vans.



*Reaching out to the people on Community Health Day at SATA CommHealth Ang Mo Kio Medical Centre. (Photo credit: SATA CommHealth)*

## SATA CommHealth's services (cont'd)

- Medical Consultation
  - Chronic diseases management
  - Acute ailments
  - Specialist consultation (respiratory medicine and cardiology)
  - Visa consultation
  - Tuberculosis consultation
  - Medical examination/consultation
  - Health screening
  - Statutory screening
- Diagnostic Imaging
  - Chest X-ray
  - General X-ray
  - Bone mineral densitometry
  - Ultrasonography
  - Mammography
  - Echocardiography
- Laboratory Tests
  - Cytopathology
  - Biochemistry
  - Haematology
  - Microbiology
  - Immunology
  - Serology
- Special chemistry
- Industrial toxicology
- Allergy testing
- Other Diagnostic Services
  - Audiometry
  - Digital retinal photography
  - Spirometry
  - Tonometry
  - Treadmill stress test
- Rehabilitation Services
  - Centre-based rehabilitative services
  - Tele-rehabilitation (home-based)
- Home-Care Services
  - Home nursing services
  - Home medical services
  - Home-care supplies
- Medical Transportation
  - Transporting clients to and from SATA CommHealth medical centres and to other healthcare organisations

In addition, the following community-oriented services are provided:

- Doctors-On-Wheels
- Community Wellness and Preventive Health
- Health Education and Promotion
- Subsidised Healthcare

## Impact numbers at a glance

**256,000**

people served by SATA  
CommHealth each year



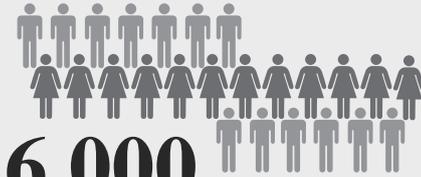
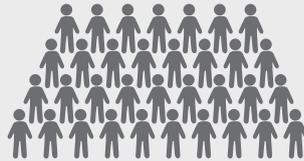
**30,000**

beneficiaries of community  
services each year



**35,000**

school children benefited from  
health education and promotion  
programme in 2014



**6,000**

people benefit from free or  
highly-subsidised health  
education and screening services  
each year



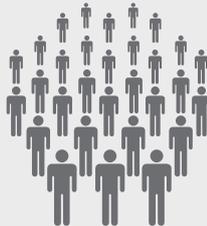
**1,000 to 2,000**

subsidised medical care  
services provided to needy  
and elderly beneficiaries at  
four medical centres each  
year

**800**

needy-elderly  
beneficiaries on  
Doctors-On-Wheels  
Programme

2,100 episodes of care  
given to them



**2,000**

home visits made by  
home nursing staff in  
2014

# Mobilising catalysts for change for a better world

*The Chain Reaction Project was a finalist in the Youth Social Enterprise of the Year category of the 2013 President's Challenge Social Enterprise Award. It was commended by the Awards Committee for its reflection of the youthful energy that sought to inspire, educate and empower people from all walks of life through sports and adventure, and to channel their passion and skills to impact and transform disadvantaged communities.*

*The Awards Committee had noted that the social enterprise's volunteers acted as catalysts for change to address critical social issues in the world, such as human trafficking and malnutrition, and its belief in adding a personal touch to the fund-raising experience.*

## **Seeing a social need**

In the Southeast Asian region, people are still suffering from malnutrition, poverty, homelessness and human trafficking. In Singapore, there are people with special needs and women who need help to empower themselves. However, such social issues may often be overlooked or they may face various obstacles in gaining public awareness of their causes.

## **Taking up the social cause**

The Chain Reaction Project (TCRP) started literally as a standalone project in 2009, when four Singapore-based adventurous women set out on a 450-kilometre five-day cycling race through the mountainous terrains of Timor-Leste. During their preparation, they learned of the severe malnutrition and maternal health needs of the war-torn country. After getting in touch with HIAM Health, a non-profit organisation providing medical services and health education to the community in Timor-Leste, and deciding to help this group of needy people, the women managed to raise \$44,500 among their families and friends for them.

## *Giving A Helping Hand*

The adventurous and enterprising young women did not stop there. In the following year, they returned to Timor-Leste with a team of 22 volunteers to run the Dili “City of Peace” Marathon. With that event, the TCRP movement was born.

Today, TCRP is run by two of the four co-founders as directors, a general manager, and a branding and communications manager. They came from diverse backgrounds. Team leader Zhang Tingjun’s previous role in broadcast journalism has helped her in engaging the media to raise the profile of TCRP’s charity partners, while co-founder/director Alexandra’s first job after college was to help shape and lead the social enterprise while working as a spinning instructor.

Another co-founder is now a civil servant and a former sports physiotherapist, while the fourth is a lawyer who had returned to South Africa in 2009. Both are serving TCRP as strategic advisors. The social enterprise also engages project-based service providers for copywriting, video editing/production and IT work from time to time.



*The four co-founders of The Chain Reaction Project (TCRP) cycling up a mountain road in Timor-Leste in 2009. For these TCRP pioneers, it’s been an uphill task on the steep road on its long journey. (Photo credit: Scott A. Woodward)*



*Participants at TCRP's inaugural Singapore event in partnership with Runninghour - the Color Run held in August 2014. (Photo credit: Alexandra Toh Mei-Ying)*

### **Riding on the initial momentum**

After their first trip to Timor-Leste, TCRP's co-founders had originally wanted to continue their adventure-based fund-raising in an informal way. However, the high-profile media coverage generated by that trip resulted in much interest among potential sponsors and participants, all of whom wanted to know when they would be going there again. Ivy Singh of Bollywood Veggies became their first major sponsor and donated \$20,000. Encouraged by the strong support, the four co-founders decided to set up TCRP. "We need people to believe in what we're doing," Tingjun recalled.

### **Helping to raise awareness and funds for the needy**

In 2013, TCRP started to seek out charities in its home country as partners whose initiatives resonated well with its objectives and goals. One such project was the 2014 Color Run, organised by Runninghour, a Singapore charity that uses sports to help integrate persons with special needs into society. For this event, TCRP recruited local catalysts who were taught how to train with and support disabled runners – those with intellectual and physical disabilities, autism and attention-deficit syndrome – as their

running ‘buddies’ over four Saturdays. TCRP wanted them to “pick up the cause” and to spread the word to recruit other local volunteers.

### **Making social and business impact**

According to Tingjun, TCRP relies on its charity partners to determine critical areas of need, develop project components and execute programming for each beneficiary group. It also relies on them to track and measure their impact on the community, for aggregating the numbers for its reports to donors, she added. The numbers reflect both direct and downstream impact measurements that its partners use at their discretion. (See impact numbers in box at end of story.)

As its catalyst model is scalable, the TCRP team believes in empowering catalysts and the movement to do and achieve more. Its next goal is to build a global network of catalysts.

#### *How beneficiaries gain*

Besides funding direct end-user activities, the money raised by TCRP was also used for building infrastructure and capacity.

In 2010, the Dili “City of Peace” Marathon in Timor-Leste raised \$14,500 for the HIAM Health Malnutrition Rehabilitation Centre, where a playground was donated and built during that trip. Hygiene packs costing \$15 each were given to 2,500 families. With an average of 5.8 members per family, a total of about 14,500 people benefited.

The 2012 Angkor Wat Half Marathon in Siem Reap, Cambodia, received \$50,000 for the Sala Bai Hotel School, which helped to prevent human trafficking. The amount was used to support Sala Bai’s operations for two months, purchase additional space and expand enrolment. It cost \$3,120 to fund each student’s training and expenses for one year (equivalent to three times the national average annual household income). A total of 16 students were fully supported by the funds raised. With an average family size of five members, the initiative thus impacted about 80 people in total.

TCRP's other beneficiary organisations included:

- Amani Children's Home in Tanzania that helped to reunify street children with their families (2011);
- Visayan Forum Foundation in the Philippines that provided a higher-security safe house in its fight against human trafficking (2012);
- Bloom Microventures in Vietnam that provided microfinancing services to women farmers (2014); and
- Goodwill Group Foundation in Thailand that helped to empower women and keep them away from prostitution (2014).

In addition, TCRP partnered Woh Hup Construction to help Gawad Kalinga in the Philippines in its work to alleviate poverty in the country.

*What some TCRP catalysts say*

There is no typical profile of a TCRP catalyst, as they come from diverse backgrounds. They are both Singaporeans and expatriates, and range in age from late 20s to late 40s, with some of them from the marketing and legal professions.

TCRP catalyst Dominic Chew, who participated with his eight-year-old son Mikael (TCRP's youngest catalyst), recounted his experience in the 2013 Angkor Wat International Half Marathon (Cambodia) with 36 other catalysts to raise \$40,000 for Sala Bai Hotel School as part of TCRP's continuing efforts to fight human trafficking:

“I'm glad to have TCRP as a milestone in Mikael's growing-up years and given him a Christmas gift that money cannot buy. The experience has taught him many invaluable lessons in life. For example, training hard for the race – 10 km for an eight-year-old takes determination and perseverance. He now understands the challenges of helping a cause – donations require a lot of persuasion and also appreciating what we have and helping those who have less.”

## *Giving A Helping Hand*

TCRP catalyst Abigail Lewis, a Welsh-British in her mid-20s, works on hedge funds in the financial industry. For her, it “feels good to help others”. “All my life, I’ve had the privilege of being surrounded by family and friends who have a generous nature,” she confessed. “I am constantly being challenged and inspired to be more generous to others, especially those in need.” Her first TCRP event was the Angkor Wat International Half Marathon in Siem Reap, Cambodia in December 2013. It was a friend’s challenge that spurred her to participate in it. She was happy to help to raise awareness and funds for the Sala Bai Hotel School for underprivileged young Cambodians. The school seeks to alleviate poverty and fight human trafficking at the grassroots level by offering free vocational training.

Abigail’s experience in Siem Reap was meaningful and worthwhile for her, as she got to see first-hand the good work that the hospitality school there was doing and to hear the testimonies of real people whose lives had been changed for the better. She was also inspired by the volunteers and workers who had to make sacrifices each day. (She is also a volunteer for Habitat for Humanity’s Project HomeWorks, which was set up to help improve the living conditions of the elderly, sick and physically-challenged in Singapore. Its volunteers visit their homes to clean and declutter them.)

Why did she choose to volunteer through TCRP? Abigail explained: “A friend invited me to a TCRP event where its team shared videos of previous trips they had organised. I found it inspiring to hear from other catalysts about their experiences and the work they were doing. I really liked the concept of combining charity with a challenge. Raising money for a local charity whilst having the thrill of a challenge seemed like a great idea.” She had planned to join the TCRP trip to Siem Reap in Cambodia again in December 2014.

As a competitive runner, Kristina Liu-Blanton’s willpower, sense of purpose, mental toughness, discipline and passion drive her to overcome obstacles and finish each race. TCRP’s aim to inspire catalysts for change through adventure thus resonates with her. She believes social entrepreneurs have the same drive to give that “final push” to turn a vision into reality with meaningful outcome. She sees TCRP as a good example of perseverance and commitment to a cause, and finds its two active co-founders to be

“passionate, authentic, fun-loving and inclusive”. “They have created a community of like-minded social impact adventurers who are equally generous and welcoming,” she shared.

The married Chinese-American, who is in her early 40s, works in branding consultancy and is developing her own social enterprise idea. She took part in TCRP’s first Singapore project Color Run in August 2014, and was a running buddy to “a very active, enthusiastic young man”. Kristina found that she had benefited emotionally, after building a special bond with her special needs running partner. It was especially meaningful to her not only as a runner but also as a mother of a five-year-old son who has difficulty with physical activities and movement due to “development delay”. “Being part of a team that helps to integrate special needs children and adults into mainstream society speaks directly to my heart,” she shared. After the race, she volunteered as a buddy three more times.

Kristina strongly believes that those who are more fortunate have the power – financial, physical, intellectual and creative – to help solve the world’s most pressing problems, and to give the marginalised and ‘underserved’ people a chance to be healthier, happier and more educated. She was involved in social causes, both professionally and personally, in New York before arriving in Singapore, where she’s serving the Community Chest and CRIB (social enterprise helping to empower women to become successful entrepreneurs).

For TCRP catalyst Zachary Walker, an American in his late 30s who works as an assistant professor at the National Institute of Education at Nanyang Technological University, helping people makes him “feel more alive and more connected”. For him, it is “fulfilling in a way that is different from anything else”. He recalled going to Haiti in the early 2000s and that trip changed his life. Being more of a doer than an observer, he prefers to take action and work with real people.

Zachary believes in combining service to others and adventure, two things that he really enjoys doing through TCRP. “The knowledge that the causes we support are thoroughly vetted makes sense to me,” he explained. He has so far participated in TCRP trips to Cambodia (2013), Vietnam (2014)

and Thailand (2014). Besides serving the beneficiaries in these countries, he also helped to raise funds for food, education and resources from his family and friends. During the trips, he thoroughly enjoyed being a “common labourer” who did what he was told to do, which was quite different from his professional work in the education sector. He hopes other Singaporeans will see how “important, impactful and fun” the work of a TCRP catalyst can be.

For its achievements in helping people who were socially disadvantaged, TCRP was recognised by the President’s Challenge Social Enterprise Award organisers as a finalist in 2013. In 2014, it won the videography team award in the Singapore International Foundation’s Good Story Competition. Its founders were also recognised for their individual accomplishments by Junior Chamber International, Yahoo! Singapore and the publishers of Women’s Weekly, Cosmopolitan and Prestige magazines.

### **Overcoming challenges and learning from them**

Soon after registering TCRP as a non-profit organisation, it became clear to the co-founders that maintaining the high level of interest and expanding the network of participants beyond their personal contacts might pose a problem. While TCRP was an innovative and unique concept, its relative “newness” also proved to be a real challenge for them. They had to explain TCRP’s operating model and the social issues it was advocating to the people they were reaching out to. They did this by asking them to participate in TCRP’s adventures and to become part of its community.

In the beginning, it took time to explain what TCRP was all about. For example, not many people in Singapore knew that Timor-Leste was one of the most malnourished countries in the world, or that malnutrition was a relatively simple issue to address. Complex problems like human trafficking was difficult to discuss, especially in the context of a country that might be used as a transit point and destination for trafficked individuals.

TCRP had to learn how to manage the competing demands of business sustainability and helping the socially disadvantaged by observing how other social enterprises were doing it. It has since learned to leverage on partners who are looking for ways to give back to the community.

There were also times when the co-founders had doubt that TCRP's business model would work, as they had no blueprint for success to guide them. "We were young and relatively inexperienced," Tingjun recalled. However, they were able to overcome their doubt by learning from mistakes along the way. "We're constantly trying to do things better while being motivated by any doubt that we might have then," she added. Would she do it differently if she were to start TCRP all over again? "I would do it again with the same team" was her reply.

### **Working with partners**

TCRP seeks out and forges partnership with organisations that are addressing critical social issues. It has a network of partners who provide advisory and consultative services in accounting, audio/video production, IT, legal matters and other areas. They include individuals who work as accountant, lawyer and travel agent, as well as in businesses like design studio, web developer and supplier of gear and apparel. Chairman of Mercy Relief Michael Tay is also a TCRP advisor. The executive director of a leading watch retailer serves as a strategic advisor.

It also recruits participants (as catalysts for change) who are looking for ways to volunteer their expertise and time to make a meaningful impact in various communities that need help. Through its programmes and activities, the social enterprise hopes to inspire the catalysts to continue the cycle of making positive changes that they like to see in the world. Besides working with its more than 1,000 active catalysts, TCRP also maintains close ties with its network of about 4,000 former catalysts.

Through its ongoing local gatherings and social media, TCRP aims to reach, educate and empower more new participants. Over 6,000 people are currently receiving its updates in various forms. About a third of them are past TCRP event participants and repeat catalysts. Its representatives also speak at conferences, schools, junior colleges, polytechnics, roundtable discussions and industry forums. In addition, TCRP also helps to mentor groups of students who are working on social entrepreneurship projects or fund-raising. They included those from Raffles Girls' School (project on premature babies), Nanyang Technological University (Thailand-Vietnam cycling trip) and Singapore Management University.

## **Sustaining the social enterprise**

To sustain its social service programmes, TCRP generates revenue from its adventure and sport services that it provides to corporate clients and schools. In addition, it derives up to 10% of its income from donations, mainly by individuals and companies, including Standard Chartered Bank and Key Power International. Surplus each year is retained for its future work.

TCRP depends heavily on its pool of former catalyts, partners and donors to publicise and promote its causes. According to Tingjun, the team has found the storytelling process of sharing personal experiences, challenges and testimonies to be a powerful way of reaching new participants. More than half of all former catalyts have returned for additional TCRP adventures.

## **Team leader's perspective**

For Tingjun, when the opportunity to combine her skills, passion for adventure and desire to give back to society presented itself, she took it and inadvertently found herself labelled a social entrepreneur. At a relatively young age, she gave up the comfort and security of a full-time job with a regular income at an established organisation to work without pay for the first two years at TCRP. For her, it was a “space” she was passionate about. She was grateful for the support of her family and friends. She felt “fortunate” with the blessings that she'd received.

Looking back after five eventful years, was the material sacrifice worth it? “Yes” was her firm response without hesitation. For her, it is more fulfilling to see TCRP's beneficiaries getting a better life or even awards.

Why did she choose this particular social service sector to help the needy? Tingjun shared: “We believe the most profound positive changes in the world are made possible by those who are prepared to challenge themselves and push their limits, so we use adventure as a catalyst for personal and societal development. It's also a fun way to bring people together and it helps to ease people into giving back.” And she was not referring to just physical limitation. There are also (raw) courage, grit, tenacity and passion to consider.

What impresses Tingjun most about social entrepreneurship is the fact that it can help and impact many individual lives. How does she relate to the saying that we make a living by what we get, but we make a life by what we give? To her, it's one and the same thing.



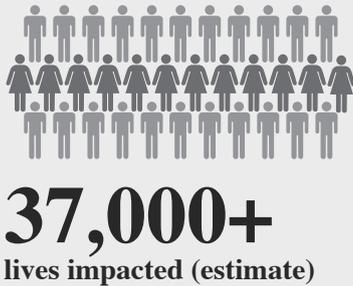
*TCRP's 2015 Singapore calendar included the Runninghour event held in March. (Photo credit: Alexandra Toh Mei-Ying)*

### **TCRP programmes and activities**

TCRP uses sport and adventure activities to raise awareness and funds for social causes in Southeast Asia. It creates experiences for people and organisations to give back to the community in meaningful ways by tackling critical issues in the region and setting challenging but achievable targets for themselves.

The TCRP team believes that “storytelling is the most powerful and effective way to convey the importance and poignancy of the issue areas” that they work in.

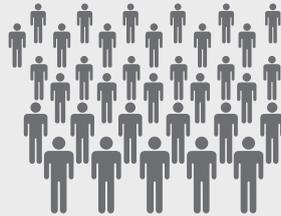
## Impact numbers at a glance



**8** beneficiary charities



**740** participants on trips (including repeats)



**10 to 20** special needs beneficiaries (teens and young adults) at TCRP-Runninghour's 2014 Color Run





Ten President's Challenge Social Enterprise Award winners and finalists in 2012 and 2013 are featured in this SG50 book to celebrate Singapore social enterprises. They are in the business of providing credit counselling, food and beverage, event management, community healthcare, social circus and volunteer mobilisation services while helping people in need. Their stories tell how they enable the disabled, uplift the underprivileged, reach out to the marginalised, empower the vulnerable, level up the disadvantaged, aid the poor, support those with special needs, engage the elderly and assist the less fortunate.

More than just sharing the experiences of how these social enterprises are helping the community, the book shows how enterprising Singaporeans care for others and that we can become a more compassionate society. Their outstanding examples can be expected to bring new and renewed hope for the many socially-disadvantaged groups, and will help to foster a stronger sense of community spirit among Singaporeans. The publication aptly marks Singapore's 50th anniversary of nation-building and development as a caring nation.

### What some featured social entrepreneurs say...

*"We are not merely providing them training for a job, but for an overall improvement in their lives."*

- Pamela Chng, founder and CEO, Bettr Barista Coffee Academy

*"Beyond teaching the people we hired how to fish, we also teach them how to own a pond, where they can fish for a life-time."*

- Benny Se Teo, founder and CEO, Eighteen Chefs

*"The SATA story is about reinventing ourselves amidst a changing healthcare landscape."*

- Dr Thomas Abraham, CEO, SATA CommHealth

*Circus In Motion has trained people with special needs to perform at various events, including charity shows to raise funds for the needy."*

- Jay Che, founder and CEO, Circus In Motion

### About the author

*Joachim Sim is an editor/publisher and former business manager who sees his role as a propagator to help publicise and support the causes and efforts of corporate social responsibility (CSR) practitioners, advocates, innovators and other stakeholders. This is his third book on how socially-responsible individuals and businesses are helping the less fortunate in our community, following the two he wrote for Singapore Compact in 2014 and the Singapore Institute of Management in 2013.*



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