
City Harvest Community Services Association

FINANCIAL
ASSISTANCE
SCHEMES
2021



Financial Assistance Schemes

Overview

The following financial assistance schemes are designed to supplement the support from social service agencies and to create longer-term change in needy individuals and families.

Approach

CHCSA will work with caseworkers from social service agencies on the following:

- Application and recommendation via a Social Report
- Fulfilment of contracted goals with client
- Disbursement of financial assistance

Documents Needed

- 1) Social Report including caseworker's recommendation
- 2) And the following:
 - a. NRIC name
 - b. NRIC no. of applicant
 - c. Household Income & Expense Breakdown
 - d. Latest payslip(s)
 - e. All updated bank account / CPF statement(s)
 - f. Arrears (eg. SP utilities, service & conservancy, medical, HDB, credit card)
 - g. Any other supporting documents

For more information, please contact:

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City Harvest Community Services Association

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1. INTERIM SUPPORT SCHEME

Objective

To support families and individuals who are in need via interim financial assistance and referral support while they seek assistance from public assistance schemes. Assistance is capped at \$200 per beneficiary per disbursement up to a period of 3 months.

Examples:

- Individuals who are experiencing crises, needing urgent help but are not yet linked to any social services.
- Families awaiting outcome of financial assistance application by Social Service Office

Approach

Applicant and caseworker will work together to seek assistance from appropriate social service agencies while interim financial assistance is extended to applicant. This scheme will only be granted to individuals once. However, they are eligible for other financial assistance schemes.

Eligibility

- Applicant has not been granted this scheme before.
- Referral report from applicant's caseworker about applicant's motivation and accountability to work toward contracted goals
- Applicant has not been linked up or is in process of seeking help from public assistance schemes
- Applicant's consent and accountability to get required help
- Household income of less than \$1,900 OR Per Capita Income (Total household income divided by number of family members in household) of less than \$650
- Applicant or immediate family members are Singapore Citizens or Permanent Residents

2. FRESH START SCHEME

Objective

To empower families to break out of chronic poverty. This is done through the disbursement of a capital fund to bring about possible structural changes to the family's social and economic circumstances. This capital fund is capped at \$2,000 per household and will only be granted once.

Examples:

- Homeless person who requires help with paying for rental deposit
- Breadwinner requiring skills upgrading to increase income
- Parents requiring childcare deposit for childcare placement in order to work
- Family requiring subsidy for home nursing expenses
- Student requiring assistance for education funding because of ineligibility for mainstream funding

Approach

Applicant will work together with a caseworker over 3 months to formulate and execute an action plan related to one of the following areas:

- Skills-based: Pursuit of education / Skills upgrading / Vocational Licensing
- Caregiving: Child care / Elder care / Nursing care arrangements
- Housing: Rental of accommodation
- Career: Deposit or start up fund for work-related necessities

Eligibility

- Applicant or family member has not been granted this scheme before.
- Referral report from applicant's caseworker about applicant's motivation and accountability to work toward contracted goals
- Household income of less than \$1,900 OR Per Capita Income (Total household income divided by number of family members in household) of less than \$650
- Applicant or immediate family members are Singapore Citizens or Permanent Residents



3. EXAMINATION SUBSIDY SCHEME

Objective

To empower school dropouts or repeat students to complete their GCE examinations via financial assistance to subsidise their 'N'- or 'O'- Level exam fees. Assistance is capped at \$400 subsidy per student.

Approach

Caseworker will work together with client and other relevant caseworkers to formulate and execute an action plan related to their pursuit of education, and to seek assistance from appropriate social service agencies in lieu of financial concerns.

Eligibility

- Student must not be receiving other subsidies or funding from MOE
- Referral report from applicant's caseworker about applicant's motivation and accountability to work toward contracted goals
- Household income of less than \$1,900 OR Per Capita Income (Total household income divided by number of family members in household) of less than \$650
- Applicant or immediate family members are Singapore Citizens or Permanent Residents



4. TEMPORARY JOB LOSS SCHEME

Objective

To support families who are in need via financial assistance and referral support due to temporary and sudden job loss. Assistance is capped at \$1,000 per disbursement up to a period of 3 months per family.

Example:

- Sole breadwinner with sudden loss of income due to retrenchment and/or illness
- Breadwinners who require start-up fund for job search and first month expenses

Approach

Caseworker will work together with client and other relevant caseworkers to formulate and execute an action plan related to their pursuit of career, and to seek assistance from appropriate social service agencies in lieu of financial concerns. This scheme will only be granted to individuals once every 2 years.

Eligibility

- Applicant has not been granted this scheme in the last 2 years.
- Referral report from applicant's caseworker about applicant's motivation and accountability to work toward contracted goals
- Household income of less than \$1,900 OR Per Capita Income (Total household income divided by number of family members in household) of less than \$650
- Applicant or immediate family members are Singapore Citizens or Permanent Residents