

Empowering Women through Financial Education





1. Aidha & our cause

2. Our courses

3. Our impact

4. Volunteering

5. Appendix

MDWs in Singapore(1)

Large numbers of women migrate to Singapore for domestic work

- Singapore had 247,400 MDWs as of Dec 2020
- 1 in 5 Singapore households hire an MDW
- Approx distribution by nationality: 48% Indonesia / 35% Philippines / 16 % Myanmar

97% migrate for economic reasons

- Average salaries in their home countries in 2015*:
 - Indonesians S\$164
 - Filipinos S\$214

vs S\$700 in Singapore**and growing

**Survey by Farsight (2016); 4,000 MDWs, returned or prospective MDWs in Indonesia, Philippines, HK and Singapore*

***Aidha 2018-2020 data indicates \$702/month on average*

MDWs in Singapore (2)

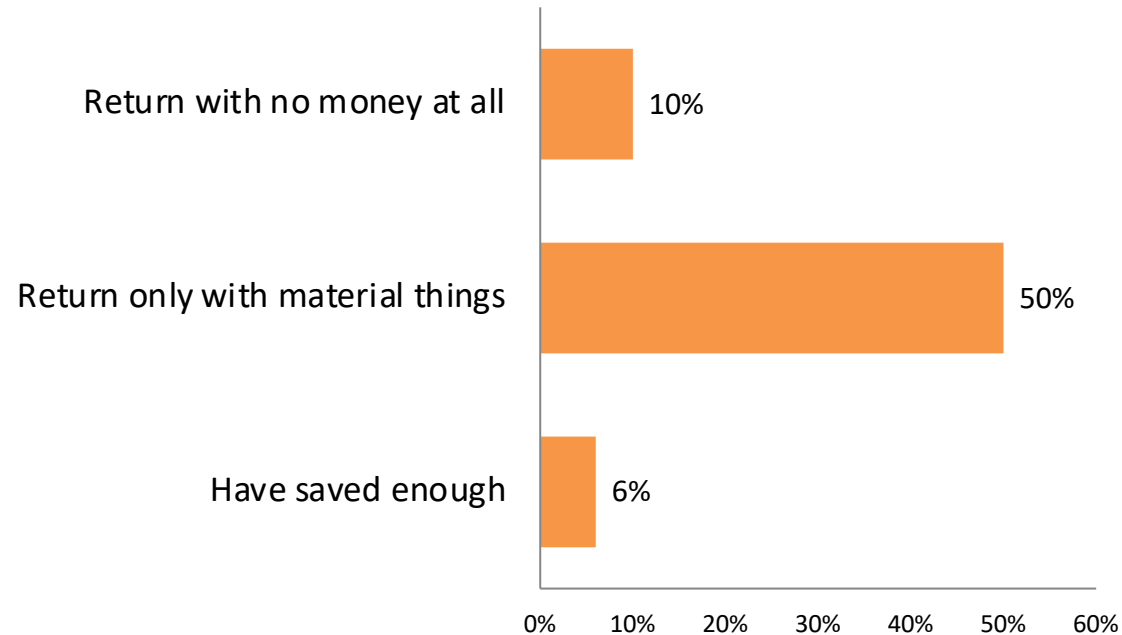
Challenging working conditions

- No limitation on daily hours worked – average 13hrs/day
- 40% do not have a weekly day off
- Typically incur recruitment debt of \$2-3k (nearly half a year's wages) for first contract
- Legislation provides few rights or protection. Domestic workers excluded from Singapore Employment Act



Some Sobering Data

Savings of returned MDWs



Aidha seeks to change this!

Note: Survey by Farsight (2016); 1,081 returned MDWs in Indonesia and the Philippines

Aidha's Mission

‘Sustainable futures through financial education’

Our Courses

Financial Literacy + Computer Skills + Communications/Leadership + Entrepreneurship

Aidha's Story

2001 Started as a project under UNIFEM Singapore (now Singapore Committee for UN Women)

2011 Became a registered charity

2015 Winner of AWARE's Award for Financial Empowerment

2017 Launched the new curriculum with 3 modules

2020 Offered online classes

2006 Launched as an independent organisation

2015 Granted IPC status (Institution of Public Character)

2016 Started classes for local low-income women

2019 Launched new 'short course' programme



2.

OUR COURSES

Our Courses

Module 1

Module 1 Manage Your Money

Learn how to
save, budget and
communicate

Module 1 Essential Computer Skills

Module 2

Plan Your Financial Future

Develop your
investments and
leadership skills

Module 3

Start Your Business

Learn how to start
and manage a
business

Elective – Improve Your English

Improve
communication
and confidence in
English

6 months

3 months

+ 3 months

6 months

6 months

We start new classes almost every month

ELECTIVE

Improve Your English

- Increase confidence in speaking English
- Learn new words
- Improve grammar
- Communicate better
- Become more confident

6 months

MODULE 1

Money Management 1

- Learn to save money, how to budget, plan and stick to a budget
- Develop a saving habit
- Share goals with family

Communication & Confidence

- Manage oneself better
- Learn to present
- Become more confident

3 months

Essential Computer Skills

- Improve computer skills
- Use the Google suite of Docs, Sheets and Slides to draft business letters, make spreadsheets and presentations

3 months

3+3 months

MODULE 2

Money Management 2

- Define long term goals
- Make a financial plan
- Learn more about savings, investments, insurance and loans
- Start investing in land, livestock, vehicles, etc.
- Become a better financial decision-maker

Communication & Leadership

- Manage oneself and others
- Become more resilient
- Improve presentation skills (writing & PPT)
- Learn to tell a story
- Learn how to work in a team and lead a team

6 months

MODULE 3

Business Operations

- Become an entrepreneur
- Brainstorm ideas
- Learn about real business cases through videos and practical exercises
- Control finances
- Learn to manage a business
- Write a business plan

Business Strategy

- Understand the business environment better
- Develop a marketing strategy
- Explore partnership possibilities
- Develop negotiation and presentation skills in group activities and public speaking exercises

6 months

Life at Aidha



aidha

sustainable futures through financial education

CONGRATULATIONS TO THE CLASS OF 2019!

www.aidha.org



Aman Chaudhary
photography

NEW: Short Courses

- **Free** workshops for MDWs to **provide practical information** to inform **specific important financial decisions**
- Example of short courses topics:
 - Understanding Debt
 - Why and How to Open a Bank Account
 - Building your Resilience
 - Health Insurance in the Philippines / Indonesia
 - Buying Property in the Philippines / Indonesia



FREE! COURSE

aidha™
sustainable futures through financial education

REGISTER HERE
<http://bit.ly/2sl2zVy>
Limited slots available.

UNDERSTANDING DEBT SHORT COURSE

- 1**
Understanding the true cost of debt
- 2**
What is good vs bad debt
- 3**
How to manage debt?

Sample Short Course Key Learnings

Short Course #1 Understanding Debt

- Understand the true cost of debt (EIR)
- What is good vs bad debt
- How to prevent and manage debt
- What are the regulations around borrowing in Singapore
- Where to get support if you are having trouble with debt

Short Course #2 Health Insurance in the Philippines

- Why having health insurance is so important
- What are the health benefits covered by your employer's insurance
- What are your health insurance options in the Philippines
- What to consider when comparing insurance options

Aidha Business Accelerator

The Aidha Business Accelerator provides support to Aidha alumni who aspire to set up or strengthen their business

'Runway' track

Alumni who are looking for support to get ready to start their business

'Take Off' track

Alumni who have a business in their home country (or planning to start within 3 months) and are looking to expand their business

Monthly workshops on advanced business topics
Specialised workshops with Aidha's partners
Networking opportunities with Aidha alumni
Network of experts and resource people

+

One-to-one mentoring
Up to \$2,500 in funding for each selected participant

+

Small group mentoring
Preparation to move on to the 'Take Off' track in the future



Low Income Women's Programme

Aidha partners with others such as Daughters of Tomorrow to run a customised financial literacy programme for low income women in Singapore

'Managing my Money'

7 month programme of 10 face-to-face group sessions, designed to increase savings and build personal knowledge, behaviour and skills for long-term financial success.

Participants build a saving habit and make plans to develop a personal goal

**Getting family commitment
Reducing debt
Investing in yourself
Creating a rainy day fund**

Impact

- Confidence in managing money increased 42%
- Average monthly savings more than trebled, to \$156/month
- All participants found the course 'extremely useful' or 'very useful'
- All participants in debt were able to reduce their debt
- All participants have at least started an emergency fund





3.

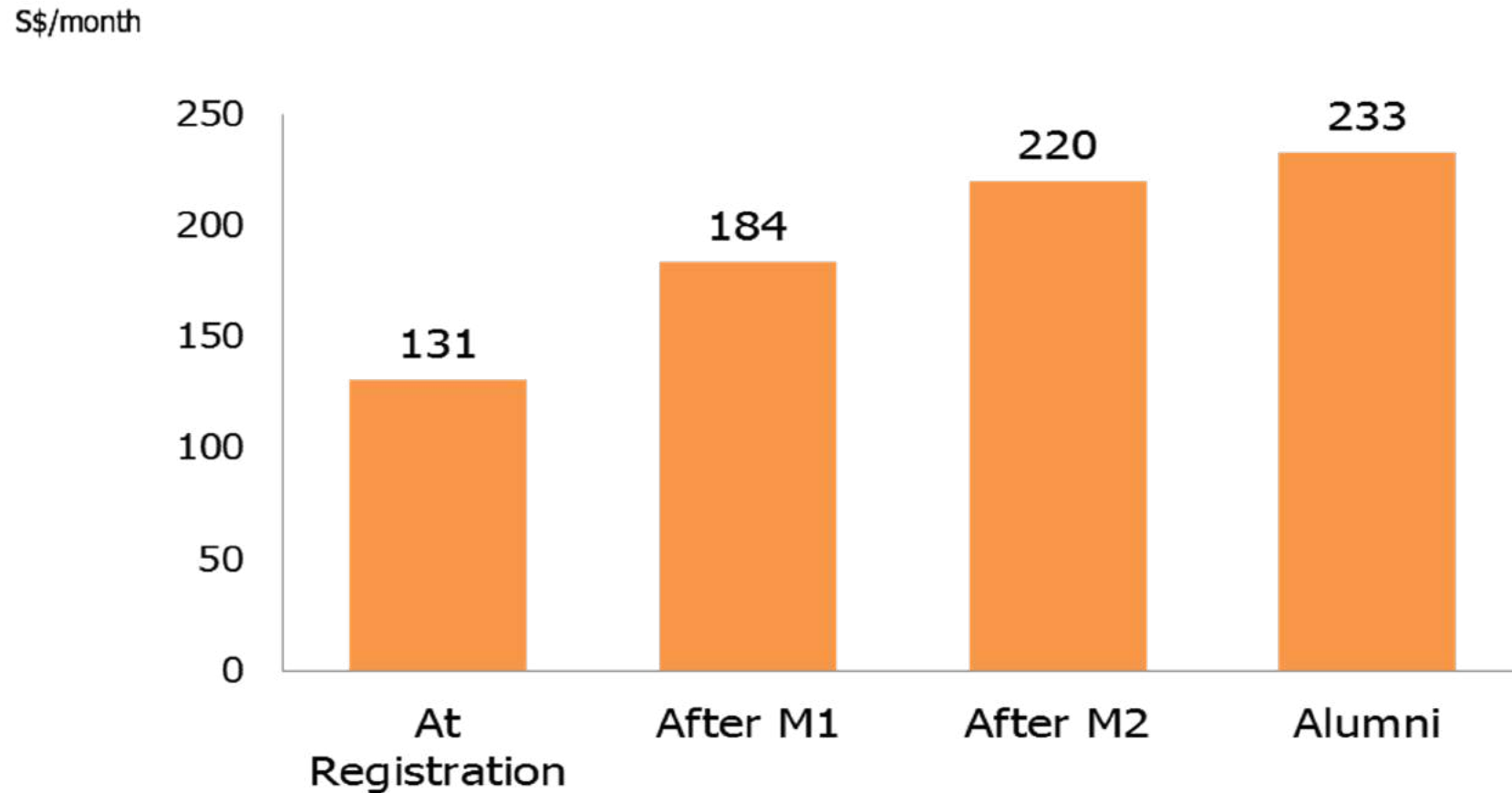
OUR IMPACT

More than

5,000

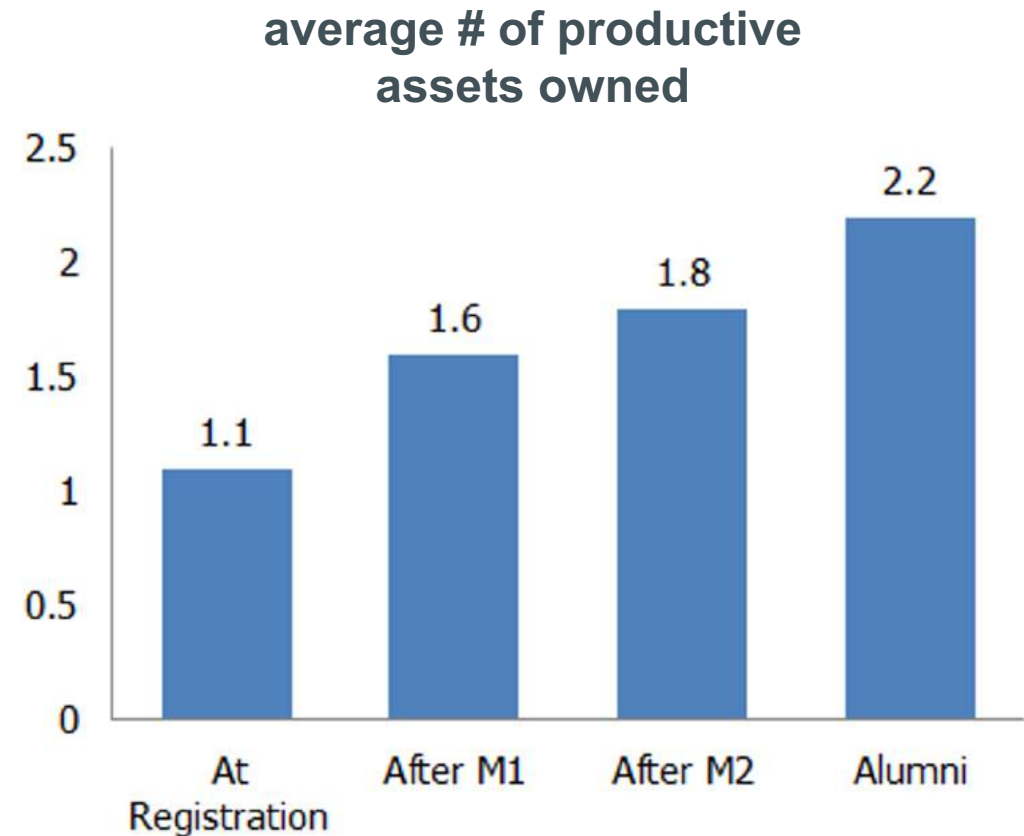
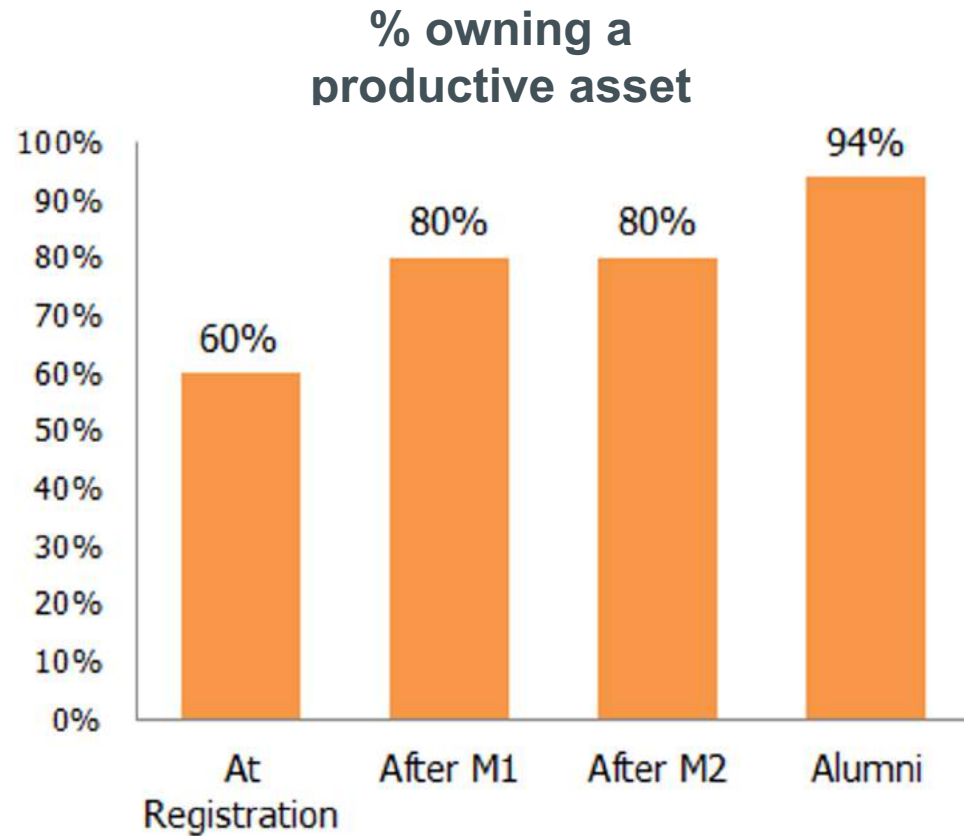
students impacted since 2006

Monthly Savings



Monthly savings amongst students increase by 40% after Module 1 and by 78% amongst Aidha alumni

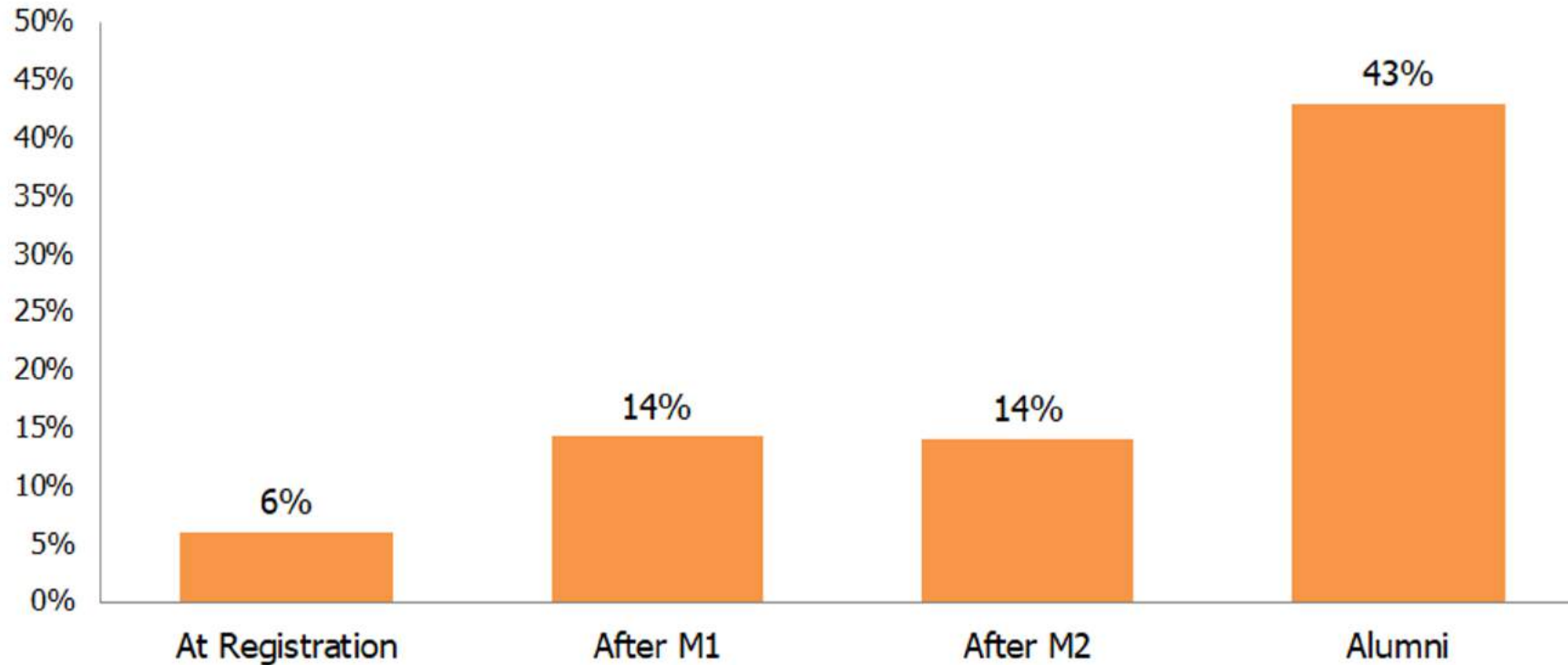
Ownership of Productive Assets



The number of productive assets owned (including a house/renovation, building, land, vehicle, livestock, machinery/equipment) **doubles** amongst alumni.

Productive assets include house/renovation, motorcycle, land/farm, building, livestock, machinery, car/truck/van, bicycle, ...

Business Ownership



Business ownership rises progressively, increasing from 6% for newly registered students to **43%** amongst our alumni

Impact Data: Summary

Monthly Savings

Increase by **40%**
after Module 1
and by **78%**
amongst alumnae

Ownership of Productive Assets

Increases by **100%**
amongst alumni

Business Ownership

Increases from **6%**
to over **40%** amongst
alumni

Multiplier Effect: Educate **1** Woman, Impact **9** Lives

Many Wonderful Stories



**Radliyah (2015),
from Indonesia**

- Liyah started work in Singapore in 2007 and had no savings when she joined Aidha in 2013
- In 2014, with her husband, she set up a guest house in Semarang, Central Java
- She has now opened a second guest house and returned to Indonesia in early 2020

Source: Nilutea.com



**Nilushika Jayaweera
(2012), from Sri Lanka**

- Orphaned at 16, Nilu worked in a garment factory
- Came to Singapore in 2003, sending back all her earnings until she joined Aidha in 2011
- Set up an online tea business and in 2016 was able to return home
- Spoke at TEDx
- Set up Emerging Hope Lanka in 2017, an NGO that supports women entrepreneurs
- Launched Nilu Tea (sold on Redmart!) in 2018



4.

VOLUNTEERING

Ways To Get Involved



Mentoring

- Teach a class of an Aidha module one or two Sundays a month, or short courses



Tech Support for our Online Classes

- Provide tech support to assist our students who may face issues navigating Zoom during an online class



Aidha Operations, Projects and Events

- Assist in events or for specific project (eg photography, filming, video editing, content creation)
- Pro bono support

Ways To Get Involved



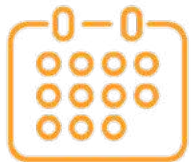
Donate / Fundraise / Sponsor

- Support our fundraising campaigns eg Ride for Aidha
- Start your own fundraiser (eg via our Give.Asia or Giving.sg pages)
- Donate gifts/prizes/in-kind



Friend of Aidha

- Recommend Aidha within your network
- Sponsor your helper to study in our courses



Partner Workshops

- Conduct a workshop in a specific area that supplements our curriculum, in our Sunday Skills programme, or partner to run a short course

Mentoring



Skills Based Volunteering

- Be a mentor for Aidha's classes
- Classes are on **Sundays**, **twice a month** for a **period of 6 months**

How do I become a mentor at Aidha?

1

Sign up for volunteer orientation
<https://www.aidha.org/get-involved/volunteer/>

2

Attend volunteer
orientation

3

Attend mentor
training

4

Attend 2
observations

5

Adopt a batch and
start mentoring!

Mentoring

- Full curriculum is already developed with teaching materials and training notes

- 1 x 3-hour training sessions

Course-Specific Training Session

+

Mentor Role Play

- Each new mentor is assigned **an experienced buddy mentor**

Will assist new mentor with first class

Will attend 1st and 4th classes &
provide feedback

- Further support available on request to the training team

Curriculum, training and support is provided

WHAT OUR MENTORS SAY



“Mentoring at Aidha is such a fulfilling and enriching experience. The students’ eagerness to learn, determination to complete the Aidha curriculum, and drive to improve their lives are so impressive. As a mentor, I have witnessed first-hand the extent of Aidha’s impact on the lives of its students. Students become more empowered and financially independent.”

- Marie-Laure, Module 2: Plan Your Financial Future Mentor

“Being part of Aidha has improved my self-confidence, communication skills and [taught me] to be more empathetic. I would encourage someone to join Aidha to not only get firsthand insights into the lives of foreign domestic workers in Singapore but also to improve their mentoring-related skills and of course, to make a positive impact on others.”

- Sai Ming, Module 1: Manage Your Money & Tech
& Module 2: Plan Your Financial Future Mentor



Tech Support for Online Classes



Aidha classes on Zoom

- Tech Support Volunteers will be working closely with Aidha students and mentors and will be coordinating with them before and during online classes to ensure that Aidha classes run smoothly and the students maximise their learning in the virtual space.
- Volunteers will be trained to troubleshoot technical difficulties the student usually face.
- Sessions are on **Sundays, twice a month** for a **period of 6 months**. Each session per module is **3 hours**.
- Your engagement pattern could be flexible depending on your availability

Occasional Volunteering Opportunities

- Personal Financial Plan/Business Plan student clinics
- Photography Competition & Exhibition (likely June)
- Aidha Graduation (October)
- Outreach and community events
- Ride for Aidha at OCBC Cycle and other fundraising events



About Personal Financial Plans & Business Plans

To graduate, all students must complete and submit a Personal Financial Plan for Module 2 or Business Plan for Module 3. The students' plans are assessed by their mentors and the top 2 or 3 students from each intake are entered into Aidha's Graduation competition.

Students will continue to refer to their Personal Financial Plans on their journey towards financial security and continue to use their Business Plans to successfully set up businesses back home.

- We sometimes need volunteers to support students in completing and presenting their plans, working one on one in our 'clinics'.



Ride for Aidha

Team Aidha traditionally cycles the 42km Sportive Ride, as part of OCBC Cycle:

- In November 2020 more than 135 riders completed their 'Ride for Aidha' in a virtual team ride over 2 weeks. We raised nearly \$30,000 to kickstart our Gift of Education campaign.
- In 2021, 106 riders signed up to 'Ride for Aidha' in a 4-week virtual team ride. Riders share the experience in a Strava Club and WhatsApp group. Our fundraising target is \$25,000.
- 16 students and alumnae took part in 2020 and 2021

**Get on your bike and
#RideForAidha !**



Sponsor your Helper

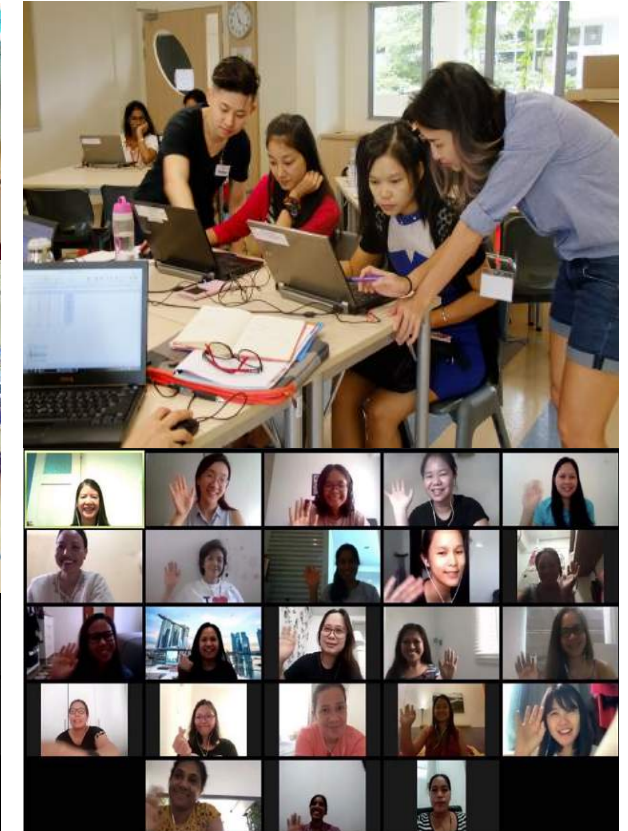
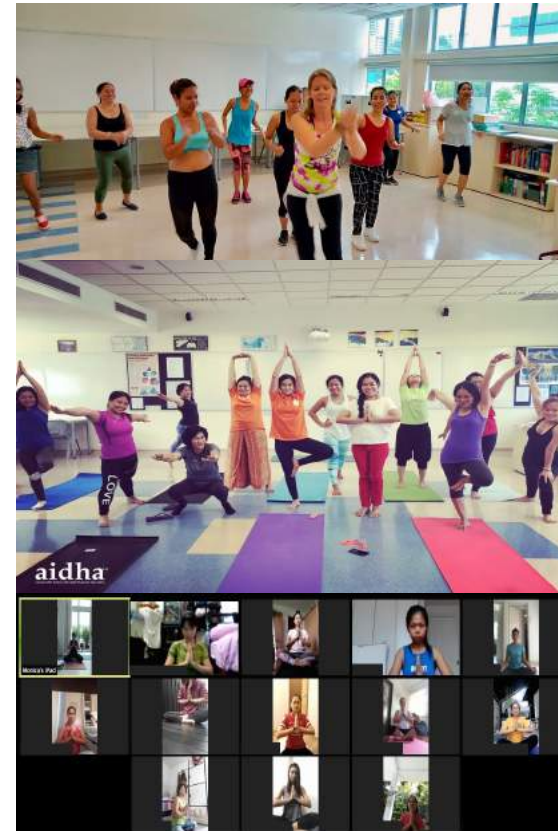


Employer support makes all the difference to our students!

Partner Workshops

1. 'Sunday Skills' activities to supplement the students' learning and improve their wellbeing

- Sessions on Sundays for 1- 2 hours, currently online.
- **Your own workshop** - topics reflect expertise of your team relevant to students' interests (e.g. digital marketing, business plan creation, using the internet safely, etc)
- **Activities** to improve the students' wellbeing (e.g. zumba, yoga, mindfulness) and to inspire the generation of business ideas (e.g. handicrafts, coffee making etc)



2. Partner with us to deliver one of our short courses



“ I have no words to describe how proud I’m to be one of Aidha’s student. I remember a year ago before I found Aidha, I was completely lost with no saving on my hands, and no future plans ahead. I was about to give up and go home, until one day I found Aidha through website and I start join this program. I've learned a lot of things especially about self confidence and financial management. Now I still finishing my module 2 and also I've started a small business which I always dreamed of . ”

Aninda Kusumawati



THANK YOU



5.

APPENDIX

MODULE 1: **MANAGE YOUR MONEY & TECH**

#	Essential Computer Skills	Money Management 1	Communication & Confidence
1	Computer Basics and Typing	Reaching Your Dreams	Starting Your Journey to Personal Growth
2	Internet, Google Search and Gmail		
3	Introduction to Google Docs	Saving More and Keeping Your Savings Safe	The Importance of Setting Goals and Planning
4	Formatting Google Docs		
5	Using Google Slides	Understanding Budgeting (Part 1)	Effective Communication Part 1 - Listening to Understand
6	Practice Session on Google Slides		
7	Google Sheets (Basics)	Understanding Budgeting (Part 2)	Effective Communication Part 2 - Expressing Yourself with Confidence
8	Google Sheets (Advanced)		
9	Practice Session on Google Sheets	Working as a Team with Your Family	Effective Communication Part 3 – Improving Your Presentation Skills
10	Social Media, Smartphones and Internet Responsibility		
11	Revision and Practice Session 1	Maintaining the Momentum	Sustaining the Journey: Growing Through Challenge
12	Revision and Practice Session 2		

MODULE 2: PLAN YOUR FINANCIAL FUTURE

#	Money Management 2	Communication & Leadership
1	Smart Financial Decisions and Financial Security	What Does It Mean to be a Leader?
2	Making a Personal Financial Plan	Communication and Empathy
3	What to Consider When Investing	Managing Conflict
4	Deciding to Invest	Brainstorming
5	Calculating Return on Investment (ROI)	Negotiating Win-Win Results
6	ROI Working Session	Developing Resilience
7	Insurance	Developing Positive Habits
8	Investing in Education	Written Communication
9	Scams	Presentation Preparation
10	Loans	Presentations – My Leadership Style
11	Working Session: Personal Financial Plan	Final Group Project (Working Session)
12	Presenting Your Personal Financial Plan	Final Group Project Presentations

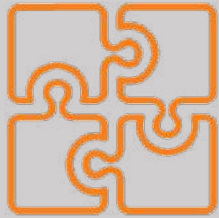
MODULE 3: START YOUR BUSINESS

#	Business Operations	Business Strategy
1	What is Entrepreneurship	Business Models - How Do Companies Make Money
2	Select Your Business Idea	Strategy - The Business and its Environment
3	Implementation plan & Taking the First Step	Strategy - The Business and its Environment (Part 2)
4	Start Up Cost - How much Money do I need to start my Business	Strategy - Competitive Pricing
5	Financing - How will I find this money?	Strategy 5 – Pricing
6	Break-even analysis - How much do I need to sell to make a profit?	Marketing and Sales - Branding
7	Make a Cash-flow analysis	Marketing and Sales
8	Record Keeping	Risk Management
9	Business Simulation Game	Business Simulation Game (combined session)
10	Financial Recap	Legal Aspects & Partnership
11	Operations part 1 - Introduction to Operations	Employee Management
12	Operations part 2 - Operational Processes	What's Next?

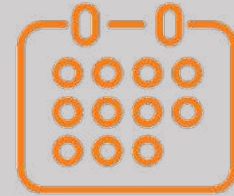
How To Get Involved



Mentoring



**Aidha
Operations**



**Ad-hoc
Projects/Events**



**Corporate
Partnership**



Fundraising



Research

Mentoring: Commitment & Requirements

	Course	Time Commitment (Face to Face Classes)	Time Commitment (Virtual Classes)	Experience Required
Elective	Improve Your English	2 x 3 hr classes per month for 6 months (=12 sessions)	2 x 3 hr classes per month for 6 months (=12 sessions)	CELTA/ TESOL certification preferred
Module 1	Communications & Confidence	1 x 1½ hr class per month for 6 months (=6 sessions each)	2 x 1½ hr class per month for 3 months (=6 sessions each)	Minimum 3 years work experience in any field
	Money Management 1			
	Essential Computer Skills Mentor/ Coach	2 x 1½ hr classes per month for 6 months (=12 sessions)	Not available	Minimum 1 year work experience in any field (Mentor) Good computer skills; no work experience required (Coach)
Module 2	Communications and Leadership	2 x 1½ hr classes per month for 6 months (=12 sessions)	2 x 1½ hr classes per month for 6 months (=12 sessions)	Minimum 3 years work experience in any field
	Money Management 2	2 x 1½ hr classes per month for 6 months (=12 sessions)	2 x 1½ hr classes per month for 6 months (=12 sessions)	Minimum 3 years work experience in any field. Financial Management experience preferred
Module 3	Business Strategy	2 x 1½ hr classes per month for 6 months (=12 sessions each)	2 x 1½ hr classes per month for 6 months (=12 sessions)	Minimum 5 years work experience. Leadership and/or entrepreneurial/ sales experience preferred
	Business Operations			