# Christian, Muslim groups launch joint training fund

#### By Lynn Kan

TWO voluntary welfare groups — one Christian and the other Muslim — have teamed up to start a training fund to give needy individuals a leg up to start businesses or go back to school.

The Christian group, Hope Worldwide Singapore, and its Muslim partner, Ain Society, are putting aside \$10,000, raised through their joint flag day last August, for this fund.

Although the pairing seems unlikely, the goals of these two groups are in sync — both want to help the underprivileged in society.

The chief executive officer of Hope Worldwide Singapore, Mrs Joyce Tan, said both organisations were committed to helping the less fortunate: "We didn't just want to coexist, we wanted to collaborate — hence this fund."

The fund, Mrs Tan added, is open to all voluntary welfare organisations (VWOs) in Singapore, not just the clients of the two groups.

A successful applicant for seed money to start a business will get a loan of \$2,000, while out-of-school youths hoping for a second crack at education can get grants of between \$200 and \$500

to put themselves through courses.

Money from the business seed fund will go to three selected families with gross household incomes of under \$1,500, to enable them to start a business.

As this is a loan, the applicant — who must submit a business proposal for review — has to pay it back, so that someone else can take a loan down the road.

Ain Society president Ramli Puteh explained that applicants must show commitment to use the money wisely: "There is a condition attached — that they submit a viable business model — so that they don't just grab the money and that's that. The money must also be paid back."

The education fund is open to out-of-school youths aged between 12 and 17 so they can upgrade themselves.

Although Ain Society has taken many phone inquiries about the training fund, no applications have so far been received. It will accept applications till May 3.

There is also enough in the fund to help poor families in crisis. Such families will be given one-off handouts of \$500 each.

Hope Worldwide's Mrs Tan said: "We know the \$500 is not enough to help with everything, but it's a little bit to help them out."

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