

**SPEECH BY MS LOW YEN LING
CHAIRMAN OF MAYORS' COMMITTEE AND
MAYOR OF SOUTH WEST DISTRICT AT
THE LAUNCH OF CDC VOUCHERS SCHEME 2026 (JANUARY)
ON 2 JANUARY 2026
AT PUNGGOL 21 COMMUNITY CLUB**

Deputy Prime Minister and Minister for Trade and Industry, Mr Gan Kim Yong;

My Fellow Mayors:

- Mr Baey Yam Keng, Mayor of North East District
- Mr Dinesh Vasu Dash, Mayor of South East District
- Ms Denise Phua, Mayor of Central Singapore District

Vice Chairman of North West CDC, Mr Liang Eng Hwa

Grassroots Advisers to Punggol GRC Grassroots Organisations,

- Dr Janil Puthucheary
- Ms Sun Xueling
- Ms Yeo Wan Ling
- Mr Ahmad Firdaus Daud, 2nd Adviser to Punggol GRC Grassroots Organisations

Mr Yeo Hiang Meng, BBM, President, Federation of Merchants' Associations Singapore and Chairman, Heartland Enterprise Centre Singapore

Mr Jimmy Toh, Chief Executive Director, People's Association;

Distinguished guests

Ladies and Gentlemen.

Starting 2026 Together

1. Good morning and a very Happy New Year to you!
2. Launching the new release of CDC Vouchers today makes a meaningful start to the new year. Together with our partners, residents and merchants, we mark the 8th tranche of the CDC Vouchers scheme. For the past four years, the scheme has provided practical support to uplift Singaporean households.
3. The Government is committed to journeying alongside Singaporeans as we navigate the new year and the future.

CDC Voucher Scheme – Objectives

4. Today, as we launch the CDC Vouchers Scheme 2026, this spirit of solidarity continues to guide us as we shape the next chapter of our Singapore story. The objectives of the CDC Vouchers Scheme are to help Singaporean households with daily expenses and to support our hawkers and heartland merchants.
5. As before, Singaporeans can spend half, or \$150, of the \$300 CDC Vouchers at participating hawkers and heartland merchants, and the other half at participating supermarkets.

Growing Reach and Accessibility

6. This year, the number of participating merchants has increased to over 24,000, up from 23,000 in 2025. This expanding network gives residents in their neighbourhoods access to a broader range of essential goods and services, including food and daily necessities.
7. Heartland merchants in the food sector remain a key focus of the Scheme, as they help meet residents' basic needs. We are committed to keeping everyday meals and food accessible to residents. Over half of the 24,000 participating hawkers and heartland merchants are from the F&B sector.

Supporting Heartland Businesses

8. Our heartland merchants have also benefited from this growth. One example is Raj Provisions & Trading, a local Indian grocery retailer that has served the Punggol Plaza community for nearly 8 years. As residents used their CDC Vouchers for everyday essentials, the shop saw steadier foot traffic, helping it remain viable while continuing to serve the neighbourhood.
9. Examples like this attest to the vital role the CDC Vouchers Scheme play in supporting essential, community-based businesses that meet residents' daily needs and keep our heartlands vibrant.

Moving Towards "We first"

10. The CDC Vouchers Scheme is well used and continues to enjoy strong support from Singaporeans, with an average claim rate of 97.7% across the 7 tranches.
11. Beyond supporting Singaporean households and heartland merchants, the Scheme has strengthened something equally important — our sense of community.
12. Since the launch of the CDC Vouchers, we have seen Singaporeans coming together to help one another. Each year, volunteers, ambassadors, and merchants

have stepped forward to support residents who may be less digitally savvy and need help claiming and using their digital vouchers. Their efforts show how Singaporeans look out for one another, especially for those who need an extra hand.

13. Let me share two examples that reflect this growing “We-first” spirit in action.

14. Mr Tan Ah Koon, an 80-year-old resident of Bukit Gombak, was unsure how to claim and use the digital vouchers on his mobile phone. With guidance and support from CDC Ambassador and Constituency staff, he is now able to navigate the steps on his phone. He happily uses his CDC Vouchers for his daily needs and meals at shops near his home.

15. Heartland merchants have also stepped forward to help fellow residents. For example, Mr. Tay the shop owner of Bake Inc. in Punggol, had noticed that some elderly residents like Mr. Tan needed extra help in redeeming the digital vouchers. He took the initiative to train his staff to provide these residents with step-by-step assistance. This meant spending considerable extra time on their part, but it made a huge difference as the older residents gained newfound confidence in using their phones and CDC Vouchers.

16. We’re continuing to see strong community support across the heartlands. During the initial week of this rollout, residents who need help can approach volunteers and CDC Ambassadors at Community Clubs for assistance in claiming or redeeming their vouchers.

17. The “We-first” spirit is also about giving back. Residents who have unused CDC Vouchers from 2025 may choose to donate them to support charitable causes. In doing so, we extend care and strengthen our society.

Acknowledgements

18. The CDC Vouchers Scheme is enabled by close collaboration across government agencies and community partners.

19. On behalf of the Mayors, I would like to extend our heartfelt appreciation to the many teams behind this nationwide scheme.

- a. The People’s Association and its teams across all 118 CCs for coordinating and supporting the delivery of the Scheme;
- b. The Ministry of Finance (MOF) for its ongoing support and funding.
- c. GovTech and OGP teams for ensuring a seamless and secure digital experience;
- d. IMDA and the Singapore Digital Office for supporting our digital transformation;
- e. Enterprise Singapore and the SME Centres @ CDC Business Advisers for strengthening our outreach to merchants; and

f. Other agencies, such as SLA, MDDI, SPF, ICA, and DOS, for their expertise and support.

20. I would also like to extend special thanks to:

a. The FMAS (Federation of Merchants' Association), HECS (Heartland Enterprise Committee Secretariat) and 68 merchant associations for their strong partnership;

b. Our grassroots advisers of Punggol GRC and grassroots leaders for their support on the ground;

c. Our 24,000 participating hawkers and heartland merchants, coffee shops and eight supermarkets with more than 400 outlets for serving residents across our neighbourhoods; and

d. Our volunteers from educational institutions and public agencies for their time and commitment

21. Thank you all for your contributions.

Closing: Supporting One Another, Strengthening Our Heartlands

22. With the new tranche of CDC Vouchers launched today, I encourage Singaporean households to make full use of them and continue supporting the businesses that serve us every day – from kopitiam stalls that serve our local favourites to neighbourhood shops that meet our daily needs.

23. As we stretch our household budget with the help of the CDC Vouchers, let's also support our local businesses, and in doing so, strengthen our community ties and keep our neighbourhoods vibrant.

24. By supporting one another in these practical ways, we continue to build a Singapore that is caring, connected and united.

25. Thank you.