

**SPEECH BY MS LOW YEN LING  
CHAIRMAN OF MAYORS' COMMITTEE AND  
MAYOR OF SOUTH WEST DISTRICT AT  
THE LAUNCH OF CDC VOUCHERS SCHEME 2024  
ON WEDNESDAY, 03 JANUARY 2024,  
JALAN BESAR COMMUNITY CLUB**

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Deputy Prime Minister and Minister for Finance, Mr Lawrence Wong;

Fellow Mayors:

Ms Denise Phua, Mayor of Central Singapore District,

Mr Desmond Choo, Mayor of North East District,

Mr Alex Yam, Mayor of North West District and

Mr Mohd Fahmi Aliman, Mayor of South East District;

Mr Yeo Hiang Meng, BBM, President, Federation of Merchants' Associations Singapore, Chairman & Managing Director, Heartland Enterprise Centre Singapore;

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

Partners and friends;

**Welcome and Introduction**

1 I think this is a major project so I think it bears repeating some of the names. We really want to say a big thank you and a very good morning, Deputy Prime Minister and Minister for Finance, Mr. Lawrence Wong.

2 My fellow mayors, Mayor of Central Singapore District, Ms. Denise Phua, Mayor of North East District, Mr Desmond Choo, Mr. Alex Yam, Mayor of North West District, Mayor of South East District, Mohd Fahmi Aliman. Mr. Lee Chuan Teck, CEO of Enterprise Singapore, Mr. Jimmy Toh, Chief Executive Director of People's Association and Mr. Yeo Hiang Ming, BBM, President, Federation of Merchants' Associations Singapore and his wonderful army, all dressed in orange. And all our partners from the supermarkets from our participating heartland shops and hawkers, and our wonderful

10 government agencies who have been working very hard behind the scenes to make this happen.

3 Good morning, and Happy New Year! On behalf of the five Mayors and the Community Development Councils (CDCs), welcome to the launch of the CDC Vouchers Scheme 2024.

4 Today, we mark the launch of the fourth and biggest tranche of the CDC Vouchers Scheme.

5 The vouchers were started in 2021 to thank and rally Singaporeans to support our heartland shops and businesses during the pandemic. The scheme has since expanded as part of the Government's wider efforts to help Singaporeans and cushion the impact of rising prices.

6 For many Singaporeans, the CDC Vouchers have become a welcomed boost and a positive way to start the new year. The vouchers are timely and come in handy for the festive period and the start of the school year.

7 The CDC Vouchers Scheme 2024 will continue to lighten the load of Singaporean households and, at the same time, boost our heartland businesses. This year, we are giving even more. The higher \$500 quantum will help Singaporeans cope with daily expenses and inject fresh support for heartland shops and hawkers.

8 This aligns with the Forward SG movement and our CDCs' new strategic direction to create and nurture Caring, Healthy, Learning, Inclusive and Sustainable communities. We will spare no effort to reach out to Singaporeans who need help.

### **Caring Cycle of Mutual Support**

9 The CDC Vouchers Scheme has sparked a virtuous cycle of mutual support and economic activity in the last three years. When residents use their vouchers, they support our local businesses and heartland community, which also, in turn, gives back to the community.

10 Hawkers and shopkeepers have forged closer ties with their neighbourhood. Some have started initiatives to support elderly customers and those using the CDC Vouchers. Others are enhancing the fabric of the estate.

11 For example, a mini-mart in Clementi provides delivery to residents, using CDC vouchers, many of whom are seniors who may have mobility issues. Another merchant, an optical shop in Tanjong Pagar supports the scheme by offering an additional \$30 off to residents using the CDC vouchers.

12 Many heartland merchants see increased foot traffic and sales with the CDC Voucher Scheme. As small businesses, this injection of additional revenue is vital to their survival and growth in these challenging times. We now have more than 23,000 heartland merchants and hawkers onboard.

### **Caring Communities**

13 We are also seeing encouraging signs of mutual support. Communities of volunteers have formed as people from all walks of life step forward to teach less e-savvy residents who are less digital savvy on how to claim and use their e-vouchers. This year, we have over 500 volunteers doing so - more than 400 students from various schools and some 80 Silver Infocomm Wellness Ambassadors (SIWA). IMDA and SDO are also joining hands with PA/CDCs to hold CDC Vouchers Learning Journeys for seniors and residents who need support to claim CDC Vouchers digitally.

14 In addition, this culture of mutual support is growing among families and friends.

- a. Younger, more digitally savvy Singaporeans are teaching their older or less digitally savvy family members and friends how to navigate e-payment platforms.
- b. Residents like 59-year-old Madam Asiyah (SWCDC) learnt how to claim the digital vouchers from her son; 55-year-old Mr Spencer Hah (NWCDC) enjoys teaching his friends and relatives how to switch from paper vouchers to digital platforms.

- c. These collective efforts have led to fewer print vouchers in the past few years. Nonetheless, we will continue to support those who need the printed version for this 4th tranche of vouchers.
- d. We're grateful for the spirit of mutual support and a growing sense of shared responsibility in our community. This solidarity and can-do spirit make us proud as Singaporeans.

### **Crossing the Digital Gap**

15 Today, many heartland merchants have become more confident in accepting other digital payment methods after their positive experience with the CDC Vouchers Scheme.

- a. For example, Mr Koh and his wife from Feng's Dee Special Chicken Curry Puff (SWCDC) were initially not tech-savvy. After getting on the CDC Vouchers Scheme, they overcame their apprehension of technology and even adopted the SGQR payment platform.
- b. Today, more than 90% of our heartland enterprises offer e-payment solutions. More than  $\frac{2}{3}$  of our heartland enterprises have onboarded various digital platforms to expand their outreach.
- c. We are greatly heartened that the CDC Vouchers Scheme has boosted the e-savviness of not only our merchants but also residents. Collectively, we will keep learning and growing together and overcoming whatever challenges come our way.

16 The CDC Vouchers Scheme would not have been possible without the hard work and collaboration of all our industry and community partners and the support of hawkers, merchants, volunteers and everyone who pitched in to make the scheme successful. This initiative involves a whole-of-community efforts.

- a. In particular, we would like to thank the following organisations:
  - i. The 10 divisions as well as colleagues in the 5 CDCs within People's Association, who have gone the extra mile.
  - ii. The 9 Government agencies, including:

- iii. Ministry of Finance for funding the various tranches of CDC Vouchers since 2020;
- iv. The three GovTech teams; (a) Open Government Products, (b) GovTech Singpass team, and (c) GovTech GoWhere team which has been working closely to improve the user experience for our residents when they use the CDC vouchers.
- v. As well as, the IMDA, Enterprise Singapore (ES) and its Singapore Digital Office (SDO);
- vi. ESG and its network of Business Advisers at its SME Centres @ CDC who strengthened our outreach to merchants;
- vii. Other government agencies such as the Singapore Land Authority, Ministry of Communications and Information, Singapore Police Force, Immigration and Checkpoint Authority and Department of Statistics and economists in MTI.
- viii. The Federation of Merchants' Associations Singapore (FMAS), as well as Heartland Enterprise Centre Singapore and their 54 Merchant Associations
- ix. Participating Supermarkets
- x. Grassroots Advisers and Grassroot Leaders for their strong support from the ground.
- xi. Last but not least, our residents, hawkers, heartland merchants and supermarkets for your staunch support of the CDC Vouchers Scheme.

## **Conclusion**

17 The CDCs will spare no effort to help, support and journey with our residents as we head into the new year. Our mission to aggregate needs and resources, build capacity, and capabilities to connect communities, to nurture and create a caring, healthy, learning, inclusive and sustainable communities.

- a. We will continue to grow our networks, foster collaboration and deliver vital support to better our residents' lives.

Our resilience and willingness to learn, adapt and innovate will enable us to overcome the challenging times. Let's move forward together towards our shared and brighter future. Thank you.