

**SPEECH BY MS LOW YEN LING  
CHAIRMAN OF MAYORS' COMMITTEE AND  
MAYOR OF SOUTH WEST DISTRICT AT  
THE LAUNCH OF CDC VOUCHERS SCHEME 2023  
ON TUESDAY, 03 JANUARY 2023, 11.30AM,  
KAMPONG ADMIRALTY COMMUNITY PLAZA**

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

Fellow Mayors Denise Phua, Desmond Choo, Alex Yam and Mohd Fahmi Aliman;

Ms Mariam Jaafar, Grassroots Adviser to Sembawang GRC GROs (Woodlands);

Mr Yeo Hiang Meng, BBM, President, Federation of Merchants' Associations Singapore;

Mr Kwek Theng Swee, PBM, Chairman, Heartland Enterprise Centre Singapore;

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

Grassroots leaders, Residents, community partners and friends;

1 On behalf of the five Mayors and the Community Development Councils (CDCs), a warm welcome to the launch of the CDC Vouchers Scheme 2023.

2 In the last three years of the pandemic, we have weathered many challenges and come through them stronger and more united. If you remember, 2 and a half years ago, coming out of the circuit breaker in June 2020, we had the paper-based CDC vouchers, provided in June 2020 and Jan 2021 which boosted many heartland businesses and hawkers, and also provided a helping hand to many Singaporeans. The launch of digital CDC Vouchers Scheme for all 1.22 million Singaporean households, first tranche by PM Lee Hsien Loong in Dec 2021, and then second tranche by DPM Lawrence Wong, in May 2022, both tranches accelerated the adoption of e-payments by businesses and individuals, which has boosted the rate of

digitalisation in our society, especially among SMEs, microbusinesses and older Singaporeans who benefit from future proofing themselves with technology.

3 This year, the CDC Vouchers Scheme is part of the Government's comprehensive package to help Singaporeans cope with cost of living pressures and cushion the effects of the GST increase. We hope the increased amount of \$300 in CDC Vouchers for each Singaporean household will not only stretch pockets, but also be a welcomed boost for businesses.

### **More choices**

4 This time, by including major supermarkets in our pool of participating businesses, we are widening the choices of stores and convenience that Singaporean households enjoy in this tranche of CDC vouchers, which is the highest-quantum so far. A big thank to DPM Lawrence and MOM for your big generosity.

5 We are delighted to welcome onboard five supermarkets on our 2023 CDC Vouchers Scheme: NTUC FairPrice, Sheng Siong, Prime Supermarket, HAO Mart, and U-Stars. Together, the 5 supermarket chains offer a diverse network of 301 stores island-wide.

6 In this 2023 tranche of CDC Vouchers, Singaporean households will get to spend the \$300 vouchers given to them equally between the supermarkets, and the heartland shops and hawkers. The total possible spending of \$186 million at heartland shops and hawkers, which is more than the previous tranche of the Scheme, will inject fresh streams of business and activities to our heartlands.

7 As of 31 Dec 2022, more than \$115 million was spent in the 2021 CDC vouchers and some \$113 million was spent in 2022. We trust that in 2023, Singaporeans will continue to support our local businesses with their patronage.

## **Heartland merchants embrace the Scheme**

8 The pool of participating heartland merchants and hawkers in the CDC Voucher Scheme continues to grow as more businesses are attracted to the benefits of the scheme, which gives them a larger customer base and higher visibility. To date, we have some 20,300 merchants and hawkers on the scheme, which is more than double the number when we first launched the CDC Vouchers Scheme slightly more than a year ago.

9 In addition, many of our heartland merchants and hawkers have embraced the digital vouchers and are now happy with the easy use of the digital platform and faster reimbursements.

- a. For example, Mdm Nirmala d/o Shevalingam, the second generation owner of heartland barber shop Amigo Barber in the Marsiling/Yew Tee division, saw her business improve (by close to 15% in the past 1 year) as more customers used their CDC vouchers in her shop. Mdm Nirmala told us that she has learnt to embrace technology and enjoy the smooth and seamless digital interface of e-payments.
- b. Similarly, 70-year-old Mdm Luah Lee Eng, who runs Chuan Seng Chan Trading a dried goods and sundries stall at Yuhua Market is delighted by the jump in her 38-year-old business since it got listed on the CDC Voucher Scheme. Following the initial digital set-up done by her son, she now independently operates the digital payment process easily on her own!

## **Help for seniors & digitally less savvy**

10 Despite the wider uptake of technology, we are continuing to provide help for our seniors and residents who do not own smartphones or are less digitally-savvy.

11 Similar to the past two tranches, they can approach our CC staff, CDC ambassadors and SG Digital Office (SDO) ambassadors deployed at the 112

community centres/clubs for help and guidance. I am glad to note that IMDA and SDO have also launched the new CDC Vouchers Learning Journey, an experiential learning initiative, to better support and equip seniors and vulnerable residents on the skills and basics of epayments. Close to 10,000 seniors across 40 CCs will be able to benefit from practical, hands-on guidance on claiming and spending their digital vouchers in this tranche of CDC Vouchers.

12 In the first two weeks of this initiative, over 400 students from Raffles Institution and St. Joseph's Institution will volunteer at selected CCs to guide and assist seniors and digitally less-savvy Singaporeans on how to claim and spend of the CDC e-vouchers 2023.

### **A whole-of-community effort – Recognition of partners**

13 Behind the set-up and running of the nationwide CDC Voucher scheme is a whole-of-community effort led by the five CDCs working closely with many partners – 10 divisions within People Association, 9 Government agencies and many other industry and community partners. Since 18 months ago, each agency and partner had to work closely together to ensure the smooth running of the CDC Vouchers Scheme to benefit our residents, heartland merchants and hawkers.

14 In particular, we would like to thank the following organisations:

- a. DPM Lawrence Wong and MOF for funding the various tranches of CDC Vouchers since 2020;
- b. The three GovTech teams:
  - i. The GovTech Open Government Products team,
  - ii. the GovTech Singpass Team and
  - iii. the GovTech GoWhere Team;which has been working closely with the CDCs and supermarkets over the last few months to ensure a seamless and positive user experience for our residents when they use the CDC vouchers.
- c. As well as, the IMDA, and its Singapore Digital Office (SDO);

- d. ESG and its network of Business Advisers at its SME Centres @ CDC who strengthened our outreach to merchants;
- e. Other government agencies such as Singapore Land Authority, Ministry of Communications and Information, Singapore Police Force, Immigration and Checkpoint Authority and Department of Statistics which offered their knowledge and expertise;
- f. The Federation of Merchants' Associations Singapore (FMAS) as well as Heartland Enterprise Centre Singapore, and their 54 Merchant Associations; FMAS also worked with us to organise training sessions for several hundred participants from Heartland Enterprise Centre Singapore and various merchant and hawker associations.
- g. Participating Supermarkets
- h. People's Association (PA) and Grassroots Advisers and Leaders for their instrumental ground support.
- i. Last but not least, our residents, hawkers, heartland merchants and supermarkets for your staunch support of the digital CDC Vouchers Scheme.

## **Conclusion**

15 The CDCs will do our utmost in connecting and partnering with the community to coordinate efforts and resources to meet the needs of Singaporeans, especially the vulnerable. We hope that the CDC Vouchers Scheme 2023 will not only help households manage the cost of living but also inject our local businesses with additional spending, activities and potential for greater growth even in difficult times.

16 Over the past three years, we have seen how Singaporeans rose to the occasion and responded to tough circumstances with ingenuity, fortitude and determination. I am confident that this can-do spirit and heightened sense of solidarity and resilience will unite us as we continue to forge together ahead as one nation. Thank you.