

DBS Foundation X SG Enable Partnership

Equipping Persons with Disabilities with Financial and Digital Literacy

Submission for Shorty Impact Awards 2025
Corporate-Community Partnership



Equipping Persons with Disabilities with Financial and Digital Literacy to Face the Future with Confidence

Did you know?

80% of persons with disabilities surveyed by SG Enable indicated that financial management is an important skill. However, this skill is not commonly taught in existing training programmes for them.

To bridge this gap, DBS Foundation and SG Enable have entered a three-year partnership to equip 7,000 persons with disabilities (PWDs) and their caregivers with financial and digital literacy skills through:



Providing a customised curriculum for diverse learning needs, aligned with the national Enabling Skills and Competencies Framework



Equipping the ecosystem with the know-how to support & reinforce the learning of PWDs, including resource guides & course materials

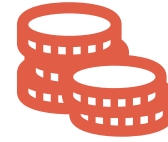
Why Financial & Digital Literacy?



Increasing need to ensure persons with disabilities can participate in a digitally connected society



Lack of training programmes that cover financial & digital literacy skills, which are essential for daily living



Bridges the gap as well as empowers persons with disabilities and caregivers with knowledge and skills to take action to secure their long-term financial well-being



Enables quality learning opportunities for persons with disabilities and their network of support through training as part of national movement towards lifelong learning

Outcomes

- **Participants' increased financial & digital literacy knowledge**
- **Participants' increased confidence in applying the financial & digital knowledge and/or using the tools/services**

Programme Delivery

CUSTOMISED CURRICULUM

- Tailored curriculum to meet the diverse learning needs of persons with disabilities
- 43 learning modules developed for persons with intellectual & physical disabilities

DIVERSE DELIVERY FORMAT

- Facilitation approach that focuses on direct instruction, hands-on application, and interactive activities

EQUIPPING NETWORK OF SUPPORT

- Equip caregivers with financial literacy materials and resources, enabling them to reinforce learning tailored to the learners' needs

PROMOTE LIFELONG LEARNING

- Leverage the Enabling Skills and Competencies Framework to introduce financial literacy concepts

As of June 2025, the programme has supported over 1,200 beneficiaries through 94 training sessions (close to 50,000 training hours).

Catering to diverse learning needs

Two learning tracks comprising:

Pre-Foundation Modules

- Money Awareness
- Using Money

Foundation Modules

- Importance of Money
- Needs and Wants
- Savings
- Financial 101
- Basic Cashless Payment
- Online Phishing, Frauds and Scams

Intermediate & Advance Modules

- More than 30 training modules in areas such as managing expenses and financial planning etc

Approx. 20 SPED Schools & SSAs onboard the programme. Examples:

APSN Centre For Adults
Bizlink Day Activity Centre
Bizlink Sheltered Workshop
Cerebral Palsy Alliance Singapore Grow Sheltered Workshop
Grace Orchard School
Metta School
MINDS Fernvale
MINDS Me Too! Club
MINDS Lee Kong Chian Gardens School
MINDS Hi-Job! Job Placement Job Support Programme
Thye Hua Kwan Day Activity Centre
TOUCH Centre For Independent Living

Examples: Workbook and activities designed to engage learners



Money Matters

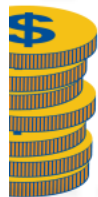
What is Money?



Learner's Workbook



This workbook belongs to:



Supported by:



USING MONEY

- To use money, first we must know that money has value. Coins and notes have a value that is assigned to them.

Coins



Notes



Look



Cut out the scenario cards and laminate (optional) them for added durability.

You are planning your friend's birthday party.
Purchase the items you need for the celebration.

Budget: \$50



School is going to reopen. Prepare by
buying the items you need for school.

Budget: \$30



We also mobilise DBS employee volunteers to equip persons with disabilities with these skills – as of June 2025, over **850 DBS volunteers have contributed more than **2,000 hours**.**



Here are some impactful stories of our beneficiaries...

Special needs children learn money basics to prepare them for independent living

[S^t \[straitstimes.com/business/invest/special-needs-kids-learn-money-basics-to-prepare-them-to-be-more-financially-independent\]\(https://www.straitstimes.com/business/invest/special-needs-kids-learn-money-basics-to-prepare-them-to-be-more-financially-independent\)](https://www.straitstimes.com/business/invest/special-needs-kids-learn-money-basics-to-prepare-them-to-be-more-financially-independent)

Chor Khieng Yuit

November 3, 2024



SINGAPORE – High-school students Daniel Yeow Boon Howe and Nurizzah Nadhirah Abdulla, and their classmates visited a Daiso chain store recently to put their money management skills to the test.

When mum's gone: How she equips her less able child to live independently

A joint effort by DBS Foundation and SG Enable is addressing the gap in financial and digital literacy skills training for persons with disabilities



Since Mr Sayfullah was a teen, Madam Fadillah has taught him how to order at fast-food restaurants and cafes using his iPad. Today, he can do so confidently.

PHOTO: THARM SOOK WAI

Supporting Links

1. [DBS Foundation and SG Enable kick off first-of-its-kind strategic partnership to equip persons with disabilities with financial and digital literacy skills](#)
2. <https://www.straitstimes.com/singapore/new-initiative-to-equip-6500-pwds-and-caregivers-with-digital-and-financial-literacy-skills>
3. [DBS Foundation partners SG Enable to upskill persons with disabilities - The Business Times](#)
4. <https://www.straitstimes.com/singapore/when-mum-s-gone-how-she-equips-her-less-able-child-to-live-independently>
5. https://www.sgenable.sg/docs/default-source/default-document-library/news-and-insights-library/the-straits-times_special-needs-children-learn-money-basics-to-prepare-them-for-independent-living-1.pdf
6. [Money Matters Programme by DBS Foundation and SG Enable](#)
7. [Empowering people with disabilities with financial literacy skills | DBS Bank](#)
8. DBS After Hours Episode 3: <https://www.facebook.com/dbs.sg/videos/after-hours-e3-equipping-persons-with-disabilities-with-financial-literacy-skill/874742021125564/>

DBS Foundation was set up to champion social entrepreneurship back when dual or triple bottom line businesses weren't as well-understood or funded.

What started as a tiny spark – to support businesses that mirror DBS' own ethos of doing well by doing good – has led us to a multi-pronged approach towards scaling impact across Asia.

Beyond supporting purpose-driven social enterprises (SEs) and small and medium-sized enterprises (SMEs), we've also established strategic partnerships to drive community-focused programmes.

In 2024, DBS deepened its commitment to improving the lives and livelihoods of vulnerable communities by pledging up to **SGD 1 billion over the next decade**. The bank's employees will also contribute over **1.5 million volunteer hours** over the same period.

DBS Foundation

DBS Foundation Grant

Business Transformation and Improvement Grant

Community-focused programmes

World's Best Bank for Corporate Responsibility

SGD 1 billion 1.5 million volunteer hours



2014

Established with SGD 50 million to champion social entrepreneurship in Asia



2015

To support social enterprises across the region



2020

SGD 500,000 disbursed to help social enterprises pivot amid the pandemic



2022

Supported by SGD 100 million committed to DBS Foundation and other philanthropic efforts



2023

Awarded to DBS by Euromoney



2024

Deepening our impact with a 10-year commitment to improve lives and livelihoods of vulnerable communities.

Creating Impact Beyond Banking

DBS Foundation aims to uplift the lives and livelihoods of the vulnerable.

Beyond addressing their essential needs, the Foundation also galvanises its ecosystem of partners, purpose-driven businesses, and DBS People of Purpose volunteers to equip them with opportunities and skills, empowering them to face the future with confidence. With many parts of Asia rapidly ageing, this also goes towards improving their "living spans" - quality of life - and helping them to thrive at all ages.



Providing Essential Needs

- Improve access to food & nutrition, basic education and healthcare (including mental health)
- Improve social resilience and build community connections

Fostering Financial Inclusion

- Provide skills and tools to improve financial and digital literacy
- Improve access to upskilling opportunities for better employability

Enabling every person at every stage of life to age with dignity, purpose and joy.

Thank You!

