



Breakout Session 3: Role of Businesses in Providing Opportunities Through Human Capital & Job Creation

By Cheyenne Chang

Background

The Ministry of Social and Family Development (MSF) and the Institute of Policy Studies (IPS) held the inaugural International Conference on Societies of Opportunity on 29 and 30 April 2025. The conference is a platform for international policymakers, researchers, and practitioners to exchange ideas on creating access to opportunities and fostering social mobility.

The breakout session featured Mr Jimmy Ong, Head of Community Impact and Engagement (Singapore & ASEAN) at Standard Chartered; Mr Don Leow, Chief Human Resource Officer at SBS Transit Limited; and Ms Justina Tan, Executive Vice President, Corporate, People and Culture at Changi Airport Group. The session was moderated by Ms Ang Bee Lian, Senior Advisor at the Ministry of Social and Family Development.



Caption for Photo: (From left to right) Discussion among Mr Jimmy Ong, Mr Don Leow, Ms Justina Tan and Ms Ang Bee Lian during breakout session 3 of the International Conference on Societies of Opportunity.

Standard Chartered's Economic Empowerment Initiatives

Mr Ong shared about Standard Chartered's numerous initiatives to empower people economically. Economic empowerment comprises of the provision of education, training and skills that people need to find a job, so that they can earn an income and become self-supporting. This is a salient issue: according to the International Labour Organization's Global Employment Trends for Youth 2022 report, more than 280 million young people (aged 15-35) are not in employment, education or training (NEETs). Of these, 68% are females. Moreover, young women are almost 1.5 times more likely to be unemployed than young men.

Standard Chartered adopts a three-fold approach through giving, employee volunteerism and community investments.

Standard Chartered's Corporate Donations

Standard Chartered provides corporate donations for programmes that focus on educating, upskilling, and increasing employability for vulnerable communities. For example, Standard Chartered is the upfront funder of the Family Empowerment Programme, which is an income stability pilot programme that aims to support lower income families in achieving their education, skills training and employability (ESE) goals. Offering income stability helps families shift their focus from short-term to long-term planning, enabling families to plan for

education, skills training and employability with AWWA's tailored guidance. Another example is the IMDA Digital for Life Fund, under which Standard Chartered funds numerous projects. It has funded a programme delivered by BizLink Centre Singapore which provides Google Workspace training and Cyber Security Awareness for 500 persons with disabilities (PwDs). It has also partnered with the Singapore Association of the Visually Handicapped to fund information technology training for 480 persons with vision impairment who are seeking gainful employment.

Standard Chartered's Employee Volunteerism

Standard Chartered also promotes skills-based volunteering, encouraging their diverse talent pool to share their knowledge and skills to help unlock potential in their communities. Standard Chartered employees are given three days of paid annual volunteering leave. In 2024, more than 50% of Singapore-based employees volunteered at least once, which accumulated to 43,000 hours of service. Examples of skills-based volunteering taken up by Standard Chartered employees include preparing Institute of Technical Education's students to be career ready through interview preparatory workshops.

Community Investments: Futuremakers by Standard Chartered

Standard Chartered invests in the community through Futuremakers, a global youth economic empowerment initiative to tackle inequality and promote greater economic inclusion. Futuremakers focuses on helping disadvantaged young people, predominantly women and persons with disabilities, to improve their economic skills and prospects, specifically, to gain decent employment or become entrepreneurs by giving them access to skills, financial capital and networks. To do so, Standard Chartered partners with local social service agencies who are familiar with the state of the local job market to help reach out to these disadvantaged groups.

In Singapore, Futuremakers has partnered with Generation Singapore to train 70 women as Patient Service Associates. From that programme, 60 women have successfully gained employment in the healthcare industry. Futuremakers also worked with SMU Lien Centre for Social Innovation to mentor 18 entrepreneurs from 10 female-led social enterprises that contribute to the United Nations Sustainable Development Goals. Standard Chartered consultants also volunteered to evaluate entrepreneurial ideas and advise these female entrepreneurs. The Futuremakers initiative has been implemented in 43 countries and has supported more than 53,000 young people to access decent jobs.

This success can be attributed to Standard Chartered's practice of continually refining the Futuremakers initiative to ensure that economic empowerment is maximised. Five major lessons that they are integrating into future Futuremakers programmes are: (i) balance training with individual-level support; (ii) implement longer-term projects; (iii) to have a set of consistent outcome targets; (iv) focus on high-impact projects and (v) to build resilience into projects by increasing local partnerships. With these lessons learnt, Standard Chartered aims to support 140,000 decent jobs by 2030.

SBS Transit's Economic Inclusion Strategy

Mr Leow shared that in line with Singapore's Enabling Masterplan 2030, SBS Transit has an economic inclusion strategy that focuses on supporting PwDs in the workforce through the 3E Framework: Employ, Empower, and Educate.

Firstly, SBS provides meaningful employment opportunities for PwDs. Today, they have almost 40 PwD employees in both frontline service delivery roles and technical roles, such as engineers and technicians. SBS Transit works together with SG Enable to match individuals to suitable roles, while their Human Resource department collaborates with managers to ensure that the work environment is supportive.

Beyond direct employment, SBS Transit empowers PwDs by procuring services and goods from social service agencies that employ PwDs, thereby extending its impact across the wider ecosystem. For example, they engage clients from MINDS (Movement for the Intellectually Disabled of Singapore) to provide cleaning services at the bus depots. This partnership not only offers regular and structured work opportunities for MINDS clients but also integrates their services into SBS Transit's day-to-day operations. SBS Transit works closely with the agency to ensure the cleaning schedules and job scopes are matched to the capabilities of the clients, with supervisors on-site to provide support when needed. Such partnerships reinforce the value of supported employment and strengthen collaboration between corporate organisations and the social service sector in building inclusive supply chains.

Finally, SBS Transit educates both their workforce and the public to foster a more inclusive workplace culture. Bus captains visit SG Enable's Enabling Village where they experience mobility from the perspective of PwDs. Human Resource and managerial employees also attend H.I.R.E workshops organised by SG Enable. These workshops provide hands-on training in inclusive hiring practices, workplace integration strategies and other ways to empower PwDs at work. At times, minor workplace adjustments can help to increase the independence and efficacy of PwDs. Through education, SBS Transit aims to create an inclusive culture and an empathetic leadership that will continually support PwDs.

Collaboration is Key

In 2024, SBS Transit launched the Enabling Pathway programme in partnership with SIM People Development Fund, SG Enable and ITE. The programme empowers ITE Engineering students with disabilities by offering financial support, internships and employment opportunities. The multiple-party collaboration allows a single programme to provide support to PwDs from adolescence through to adulthood.

Mr Leow conveyed that though SBS Transit started this economic inclusion initiative to contribute meaningfully to social progress, there have been many other unexpected business benefits. Educating employees to be respectful and compassionate cultivates a service-oriented culture, which enhances their service delivery as a public transport operator. Employing and empowering PwDs increases the diversity of perspectives in the organisation and elevates their problem-solving capabilities. For example, one of their PwD employees

shared on accessibility issues for wheelchair users based on personal experience, thereby contributing to the improvement of their infrastructure and practices to better serve PwDs utilising public transport. He concluded by inviting like-minded organisations to collaborate with SBS Transit to make Singapore a more inclusive society.

Changi Foundation Transforming the Lives of Disadvantaged Youths

Ms Justina Tan presented about Changi Airport Group (CAG)'s philanthropic arm, Changi Foundation, which focuses on enabling disadvantaged youth to become work ready. This target group was selected in view of the relative lack of support from other sources, and their vast potential to contribute to society's future. The Changi Foundation logo, a butterfly, encapsulates this belief that investing in youths can enable youths to unlock their potential and let their dreams take flight.

Changi Foundation leverages the organisation's strengths through a framework known as the 3Cs: employee competencies, the Changi community and platform, and committed funding from Changi Airport Group. Employee competencies refer to the active involvement of Changi staff, who volunteer their time and expertise to mentor and support youth. The Changi community and platform provide a unique environment with access to a wide range of sectors, such as airport operations, hospitality, and retail, which can be activated to offer youth meaningful learning and career exposure. Committed funding ensures that these programmes are not one-off efforts but are sustained over time, allowing the Foundation to support youth through different stages of their development.

Building on these strengths, Changi Foundation adopts a life-stage approach to youth development that focuses on helping them stay in school, gain work-ready skills, and eventually enter the workforce. At the education stage, the Foundation provides financial assistance to encourage students to remain in school and receive a well-rounded education. To inspire long-term aspirations, the Foundation also organises tours of Changi Airport to introduce youth to various career pathways. As they approach employability, the Foundation works with social service agencies to equip them with practical skills such as grooming, interview techniques, and job attachments. These interventions aim to boost their confidence and increase their chances of meaningful employment. On this journey of doing good, believing in the possibility of change is key. This belief has enabled Changi Foundation, together with the Changi community, to continue to collaborate and persist in uplifting disadvantaged youths in becoming future ready.

Question-and-Answer Session

Q1: Why do businesses set up foundations?

A1: Mr Ong shared that a foundation is an entity that has an arms-length distance from the business. This allows it to focus its efforts and increase the scale of its social impact initiatives, while still receiving funding from the company.

Q2: How do companies scale up their social impact initiatives?

A2: Mr Ong explained that as philanthropy has become more data-driven, it is easier to gain funding to scale up if the project actively tracks its own impact.

Ms Tan added that Changi Foundation too faces challenges to scale up for their initiative of helping PwD youths gain employment. Changi Foundation is in the early stages of this initiative and is still exploring best practices to help them gain employment. Challenges include convincing parents of PwD youths, employers having to rethink the job design to fit the abilities of the PwDs and training PwDs with the necessary work skills. A possible idea for scaling up is through knowledge sharing with social service agencies who are also serving the PwD community.

Mr Leow expressed that SBS Transit strives to be a catalyst that encourages other businesses to start economic inclusion initiatives. Publicising the impact of their initiatives serves to inform other businesses that it is also possible for them to become an inclusive employer. Moreover, it is advantageous to work together with government and non-governmental agencies to learn from their experiences, making it easier to scale up the initiative.

Q3: How are the arts utilised in each of your community initiatives?

A3: Ms Tan shared that the art style that disadvantaged youths are taught in their school's art programmes are rarely commercially appealing. This discovery was possible as CAG has a significant retail arm, which gave her team insight into what is considered commercially viable. CAG then discussed this with the art teachers and together, they redesigned the school's art programme. To make the economic empowerment sustainable, CAG was also involved in the product development and merchandising of artworks that the disadvantaged youth created. These products are sold on iShopChangi.

Mr Leow added that SBS Transit deliberately purchases corporate gifts from social service agencies or social enterprises that serve PwDs. As part of their educational efforts, SBS Transit also features the artworks of PwDs in unutilised advertising spaces to raise awareness on the talents of PwDs.

Mr Ong shared that in Hong Kong, Standard Chartered holds the Arts in the Park event annually, a youth education and arts programme. Moderator Ms Ang then gave the audience member who raised the question a chance to respond. He expressed that he understood the importance of the economic value of the arts but hoped that companies would also consider its cultural and social value.

Mr Ong responded that Standard Chartered supported, as part of their Women in Entrepreneurship Incubator programme, a social enterprise called Bridging Generations that is dedicated to reimagining Singapore's heritage and cultural assets.

Q4: Why did Changi Airport Group name their foundation as "Changi Foundation" instead of "Changi Airport Group Foundation"?

A4: Ms Tan stated that Changi Airport Group was mindful that community partners need to be involved to attain the Foundation's goals, hence the more inclusive name. Changi community

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partners consist of more than 200 companies that work together with Changi Airport Group to provide a seamless airport experience for its passengers. As different partners have different goals, it is important for the foundation to create common goals.

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