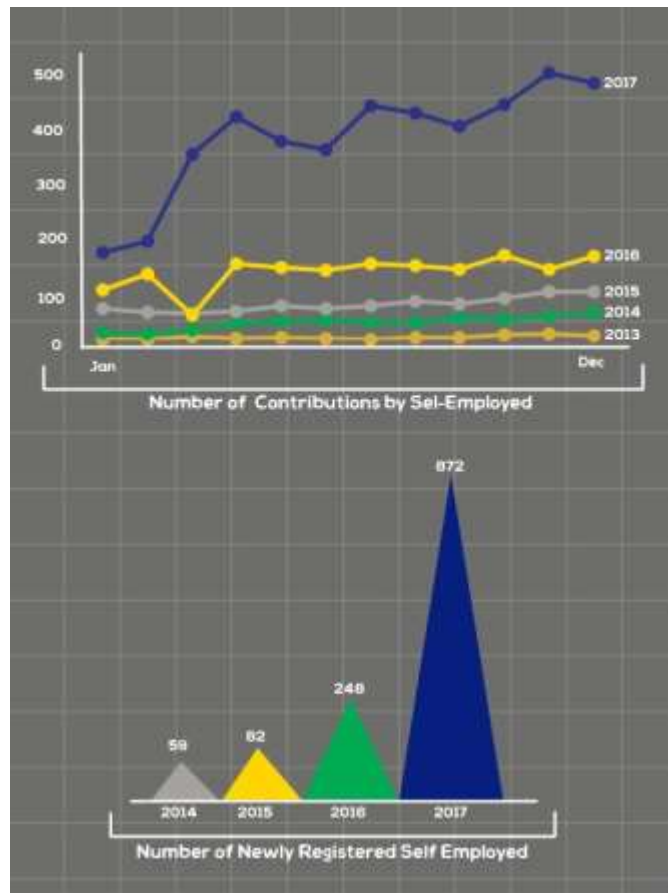


## ASSA Recognition Award 2018 Submission

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| <b>CATEGORY</b>                        | : | Strategic Communication Recognition Award                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>ORGANISATION</b>                    | : | Tabung Amanah Pekerja (TAP)<br>Employee Trust Fund of Brunei                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>CONTACT PERSON</b>                  | : | Ms Nur Shahreena Abdullah, Policy & Strategic Unit<br><br>shahreena.abdullah@tap.com.bn<br>pns@tap.com.bn                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>NAME OF PROJECT</b>                 | : | <b>Relationship Managers for Informal Sector</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>OBJECTIVE AND NATURE OF PROJECT</b> | : | <p>The main objective is to increase the number of self-employed registrations and contributions by the self-employed individuals. It is to achieve one of the strategic planning of TAP which is to increase participation on the voluntary savings scheme.</p> <p>In February 2017, TAP have strengthen its reach out programme for informal sector to save in the Supplemental Contributory Pensions (SCP) Self-Employed scheme.</p> <p>The reach out programme consist of TAP's personnel volunteering as Relationship Manager (RM) to reach out and give awareness to Self-Employed persons on the benefit and importance of retirement savings. This initiative coincides with the widening importance of saving mentality especially with regards to retirement and to strengthen the overall social security protection to those outside of the usual private and public sectors (formal sector).</p> <p>The SCP Self-Employed scheme is a voluntary contribution scheme with a 'Match-up' benefit where the Brunei government, will match an amount BND\$17.50 into member's SCP account each month if member contribute BND\$17.50 from his own income.</p> <p>In addition to that, its benefit is also similar to the SCP scheme for formal sector in terms of annuity withdrawal after the age of 60 years, as well as its Survivorship Benefit where in the event that member pass away before the age of 60, member's dependents (widow and children below 21) will receive support through a monthly payout of BND\$400 a month for up to 15 years, in addition to receiving the amount of SCP savings that the member had saved in his SCP account.</p> <p>The eligibility of this SCP for Self-Employed scheme are citizens and permanent residents of Brunei Darussalam who are aged from 18-60 years old that do not have a formal job or no longer working in a formal job, do not receive any pensions from a pensionable scheme of service, and is engaged in any trade, vocation, profession or other activity in Brunei for the purpose of gain.</p> <p>Examples of Self-Employed individuals involved in an income yielding job regardless of whether the income received is fixed or not such as fishermen, farmers, online business owners, food stall sellers, freelancers to name a few.</p> |

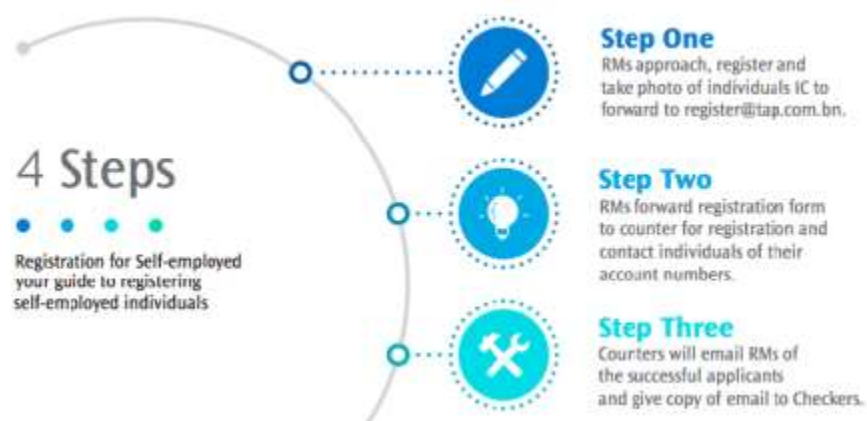
**WHY IT SHOULD BE RECOGNISED**

: As a result of this reach out initiative, TAP have managed to increase its membership by 3.5 times more and increase its contributions by 190% in comparison the year before. It portrays TAP continuous commitment to proactively find strategic ways to reach the members.



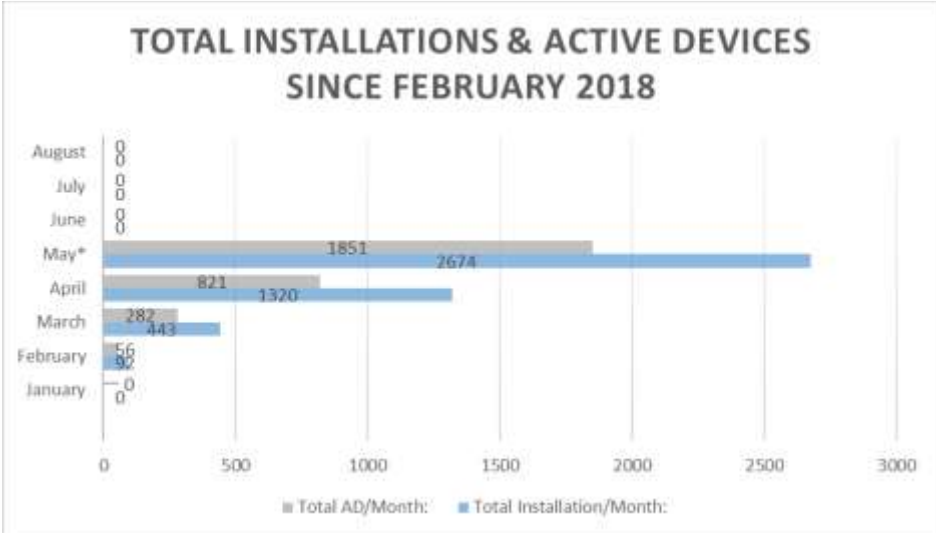
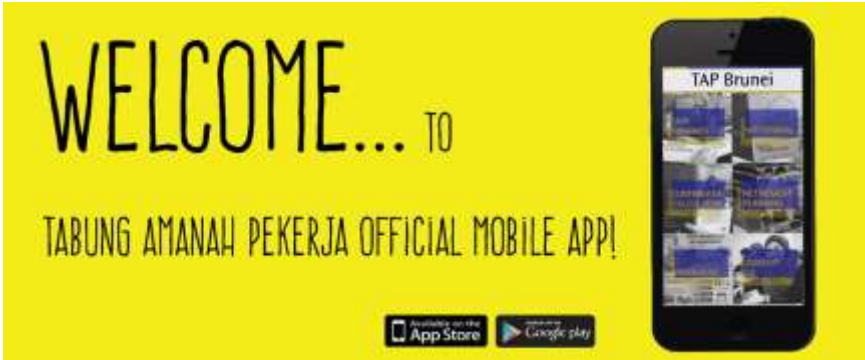
**SUMMARY OF THE PROJECT**

: In order to carry out the program, the registration form for self-employed was revamped and the RMs has to follow the following steps:



Any RMs meeting the KPI in registration and contribution of the self-employed are rewarded incentive. The program also improves the career development and capabilities of TAP employees.

|                                        |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>CATEGORY</b>                        | : | Information Technology Recognition Award                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>ORGANISATION</b>                    | : | Tabung Amanah Pekerja (TAP)<br>Employee Trust Fund of Brunei                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>CONTACT PERSON</b>                  | : | Lee Chian Siong<br>IT Application Management Unit<br>chiansiong.lee@tap.com.bn                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>NAME OF PROJECT</b>                 | : | <b>TAP Mobile App</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>OBJECTIVE AND NATURE OF PROJECT</b> | : | <p>THE Employee Trust Fund (TAP) officially launched its mobile application 'TAP Brunei' on 5 May 2018 as part of the TAP's initiatives to enhance its services for the members and employers.</p> <p>It is hoped that the mobile app would increase public awareness, especially for TAP members, on the importance of early retirement planning which is in line with the TAP mission in assisting members to save and optimise their retirement savings.</p> <p>Online users and members of TAP may use the application to obtain information on different types of withdrawal schemes, as well as other services or facilities related to the members' savings.</p> <p>TAP online service e-Amanah handbook and the Contribution Rate handbook can also be downloaded without having to visit TAP counters. The 'TAP Brunei' mobile application is now available for download through the App Store for iOS users, and Google PlayStore for Android users.</p> <p>The application is available in both Malay and English. One of the features is the Contribution Calculator which is particularly useful for employers to efficiently compute the contribution amount and minimise inaccuracies. With the introduction of this mobile app, it is hoped that the latest platform will be an essential tool in enhancing the business environments and realizing one of TAP's strategic goals in continuous efforts to developed convenience for the employers and members.</p> |
| <b>WHY IT SHOULD BE RECOGNISED</b>     | : | <p>The mobile app was released on 22 February 2018 as a trial to gather more feedback before it was officially launched on 5 May 2018.</p> <p>The feedback so far has been good. As of 27 May 2018, the total downloads for the app has reached 4,529 installations and 3,010 active devices.</p> <p>Moving forward, TAP plans to enhance the mobile app further to allow members to access their accounts and perform selected TAP services via the mobile app.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

|                               | <div><p><b>TOTAL INSTALLATIONS &amp; ACTIVE DEVICES<br/>SINCE FEBRUARY 2018</b></p><table><thead><tr><th>Month</th><th>Total AD/Month</th><th>Total Installation/Month</th></tr></thead><tbody><tr><td>August</td><td>0</td><td>0</td></tr><tr><td>July</td><td>0</td><td>0</td></tr><tr><td>June</td><td>0</td><td>0</td></tr><tr><td>May*</td><td>1851</td><td>2674</td></tr><tr><td>April</td><td>821</td><td>1320</td></tr><tr><td>March</td><td>282</td><td>443</td></tr><tr><td>February</td><td>56</td><td>92</td></tr><tr><td>January</td><td>0</td><td>0</td></tr></tbody></table></div>                                                                                                                                                                                                                                                                                                                                                                                 | Month                    | Total AD/Month | Total Installation/Month | August | 0 | 0 | July | 0 | 0 | June | 0 | 0 | May* | 1851 | 2674 | April | 821 | 1320 | March | 282 | 443 | February | 56 | 92 | January | 0 | 0 |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|----------------|--------------------------|--------|---|---|------|---|---|------|---|---|------|------|------|-------|-----|------|-------|-----|-----|----------|----|----|---------|---|---|
| Month                         | Total AD/Month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Total Installation/Month |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |
| August                        | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0                        |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |
| July                          | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0                        |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |
| June                          | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0                        |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |
| May*                          | 1851                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2674                     |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |
| April                         | 821                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1320                     |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |
| March                         | 282                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 443                      |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |
| February                      | 56                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 92                       |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |
| January                       | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0                        |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |
| <b>SUMMARY OF THE PROJECT</b> | <p>: Since 2016, TAP has been busy conducting awareness programs to both public and private sector in the country via roadshows and workshop sessions. In addition to that, TAP has started to build more online presence in the social media platform and is regularly promoting its services via Facebook and Instagram.</p> <p>In 2018, TAP has introduced another delivery channel for its services via the TAP mobile app.</p> <p>This mobile app serves to provide a quick and simple guide to TAP schemes and services. It also provides calculators in order to raise more awareness on retirement savings, and by allowing users to enter different sets of data, they can see how much total additional savings they can get by doing a voluntary top-up contribution monthly.</p> <p>Via the mobile app, members can now submit enquiries and complaints directly to TAP online without having to call our hotline numbers, if they prefer to do so.</p> <div></div> |                          |                |                          |        |   |   |      |   |   |      |   |   |      |      |      |       |     |      |       |     |     |          |    |    |         |   |   |