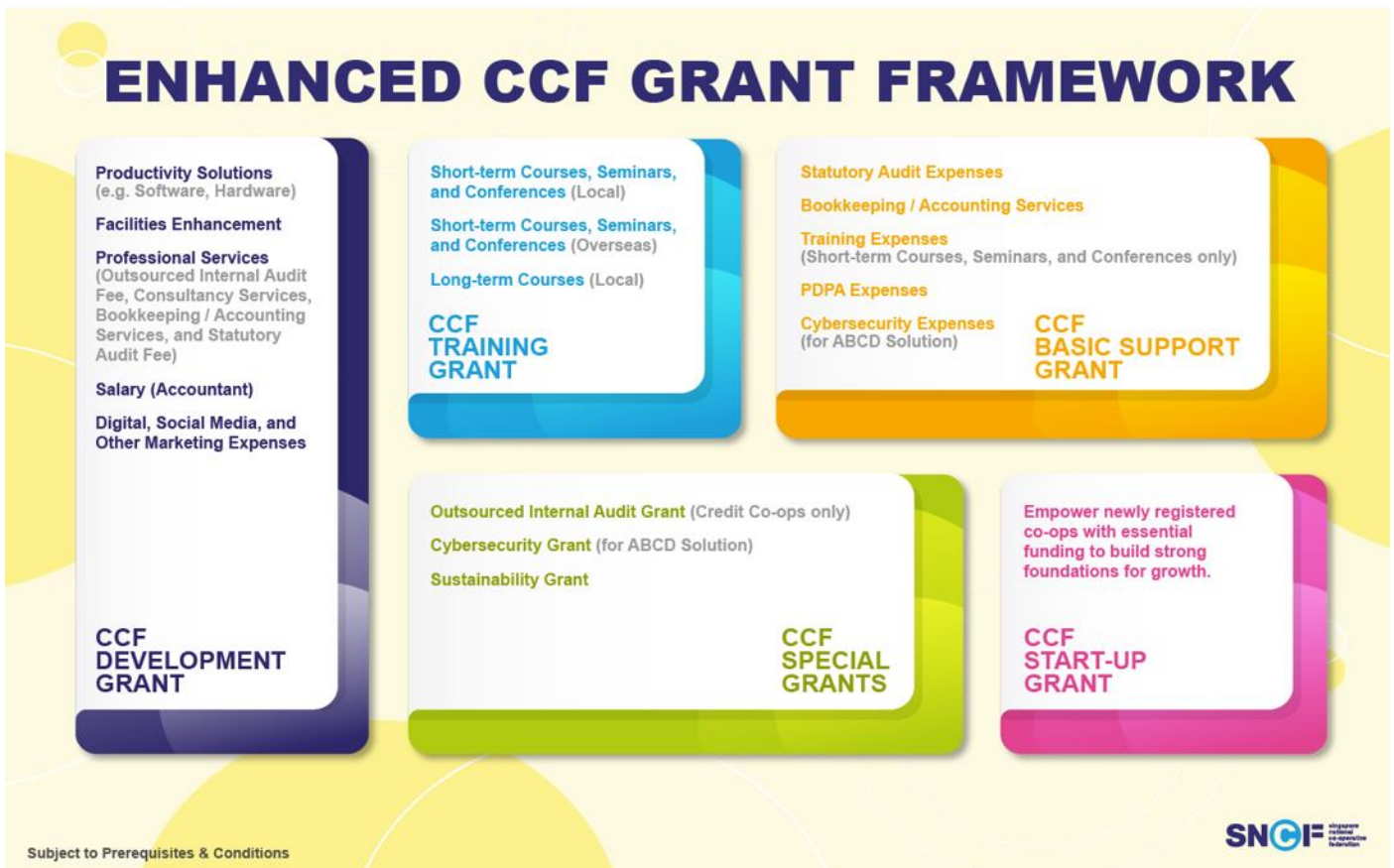


CCF GRANT FRAMEWORK



The Central Co-operative Fund (CCF) can be used to further co-operative education, training, research, audit and for the general development of the co-operative movement in Singapore. The CCF supports the development and growth of our co-operatives through the provision of CCF grants.

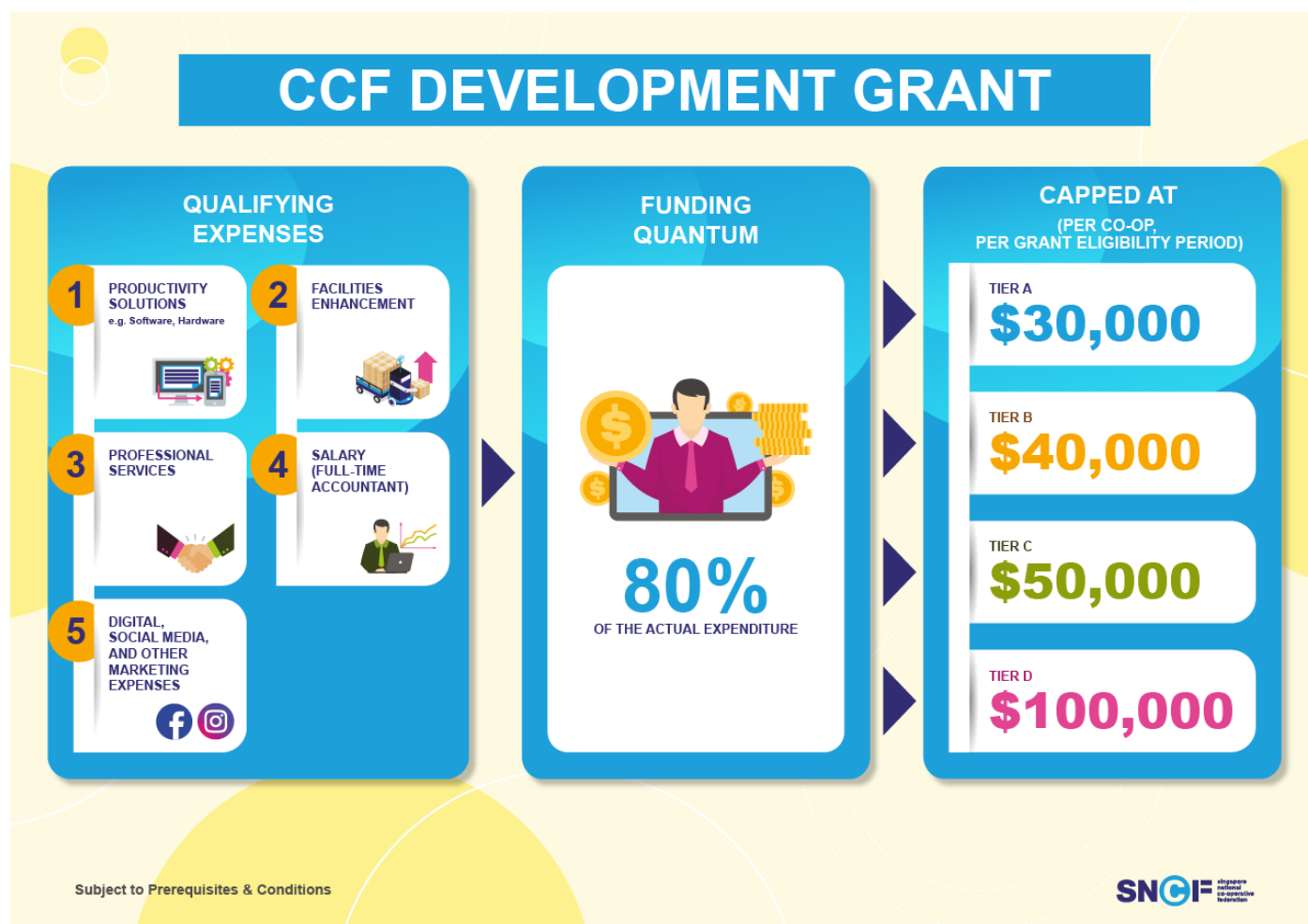
The CCF Grant Framework is made up of five components:

1. CCF Development Grant
2. CCF Training Grant
3. CCF Special Grants
4. CCF Basic Support Grant
5. CCF Start-Up Grant

Subject to prerequisites and conditions

To find out more on Grant Eligibility Period, please refer to <https://www.sncf.coop/grant-eligibility-period>

CCF DEVELOPMENT GRANT



To help enhance co-operatives' capabilities, governance and operational efficiency, the CCF Development Grant will be available every year. It provides co-funding to co-operatives to cover various qualifying expenses. The funding quantum and caps are specified below:

Qualifying Expenses	Funding Quantum	Capped at (per co-op, per grant eligibility period)
Productivity Solutions (e.g. software, hardware)	80% of the actual expenditure	Tier A: \$30,000
Facilities Enhancement		Tier B: \$40,000
Professional Services (outsourced internal audit fee, consultancy services, bookkeeping/accounting services, and statutory audit fee)		Tier C: \$50,000
Salary (full-time accountant)		Tier D: \$100,000
Digital, Social Media and Other Marketing Expenses		

The total amount of CCF Development Grant that can be claimed by a co-operative each year is capped according to the applicable Tier A, B, C, or D. The tiering is based on the co-operative's latest CCF contribution.

The CCF Contribution Tiers are as follows:

Co-operatives with positive net worth and made contributions to CCF ¹	
Contribution Tier	Contributions to the CCF
Tier A	up to \$25,000
Tier B	above \$25,000 and up to \$200,000
Tier C	above \$200,000 and up to \$500,000
Tier D	above \$500,000

Prerequisites and Conditions

- a. The Co-operative must be registered with the Registry of Co-operative Societies (RCS).
- b. The Co-operative is not receiving or has not received any other grants from CCF (except for the Special Grants), a government agency and/or other organisation for the same expense item.
- c. Key appointment holders of the Co-operative such as any member of the Committee of Management (COM), Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, or an equivalent position with necessary decision-making power or officer who is authorised to sign for the Co-operative (authorised officer) have signed on grant applications. The signing by key appointment holder or authorised officer will be taken as support or endorsement by the Co-operative's COM.
- d. For the procurement of any goods or service that is above \$6,000 in value and where the invoice is dated on and after 1 April 2024, Co-operative needs to show that it has obtained a minimum of three quotations from vendors of comparable scope or provide evidence that it has conducted a tender exercise. For the procurement of any goods or service that is above \$3,000 in value and where the invoice is dated before 1 April 2024, the Co-operative needs to show that it has obtained a minimum of three quotations from vendors of comparable scope.
- e. In cases where a Co-operative is unable to provide supporting documents for at least three quotations, despite making reasonable efforts, or evidence of a tender exercise, the Secretariat, in consultation with RCS, may accept the submission of other relevant supporting documents under the following circumstances:
 - Co-operative has sought quotations from three or more vendors but received less than three bids that meet the essential requirements outlined in the quotation or tender documents.
 - The goods or services can be supplied only by a particular supplier and no reasonable alternatives or substitute goods or services exist for any of the following reasons:
 - the requirement is for a work of art;
 - the protection of patents, copyrights or other exclusive rights; or
 - due to an absence of competition for technical reasons.
 - The additional goods or services to be procured from the original supplier were not included in the initial procurement and a change of supplier for such additional goods or services.
 - cannot be made for any economic or technical reason such as requirements of interchangeability or interoperability with existing equipment, software, services or installations procured under the initial procurement; or
 - would cause significant inconvenience or substantial duplication of costs for the Co-operative.

¹ Or would have made contributions to CCF if not for any waivers of CCF contribution granted.

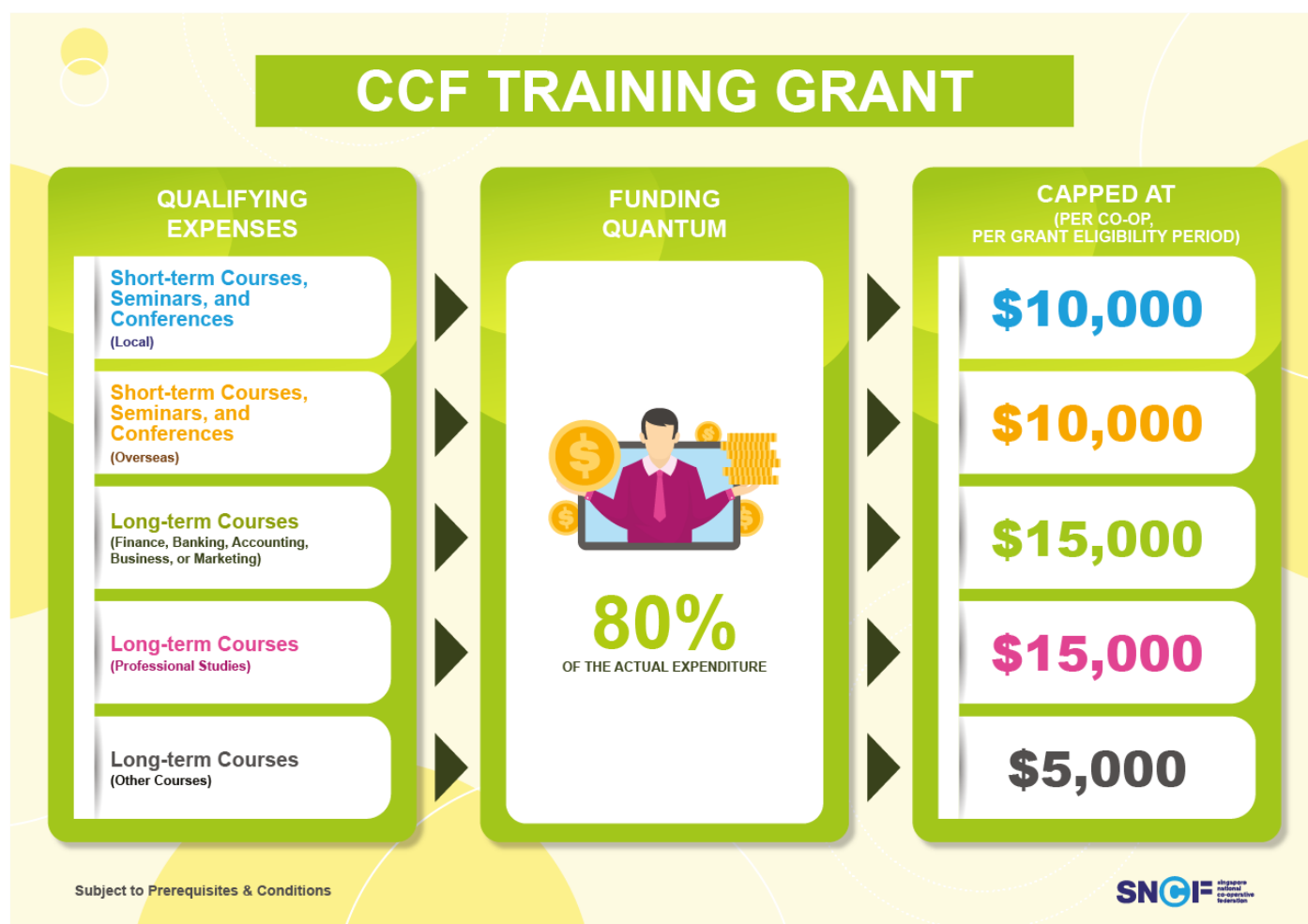
- For reasons of extreme urgency brought about by unforeseen and urgent events, the products or services cannot be obtained in time by means of quotation or tender procedures.
- f. Grant applications submitted are for expenses incurred not more than 12 months ago.
- g. The Co-operative must not have outstanding CCF contributions or late payment penalties.
- h. Grant must only be used for the Co-operative's expenses. It cannot be used for its subsidiary (if any) that is registered as a company.
- i. The Co-operative must submit the invoice and proof of payment to the vendor.
- j. For consultancy and other professional services, the Co-operative must provide the contract or agreement with the vendor.
- k. For the Salary (Accountant), the Co-operative must provide:
- Certified true copy of degree/diploma certificate or any other documentary proof;
 - Copy of employment contract;
 - Letter from the Co-operative's Chairman/CEO/CFO/COO to confirm employment status;
 - Diploma holder needs to have a minimum three years of accounting experience; and
 - Grant is only applicable for salary expense of one full-time accountant.

Please refer to SNCF's website at <https://www.sncf/coop/ccf-grants> for details on the changes to CCF Grant procurement conditions with effect from 1 April 2024 and the Frequently Asked Questions (FAQs) on procurement of goods and services.

Application

To apply, please contact the CCF Secretariat (Singapore National Co-operative Federation) at Tel: 98205730 or email to: contactus@sncf.org.sg.

CCF TRAINING GRANT



The CCF Training Grant provides funding for courses, seminars and conferences to help co-operative officers improve their knowledge and learn relevant skills for the running of their co-operative. The funding quantum and caps are specified below:

Co-operatives with positive net worth and made contributions to CCF ¹		
Qualifying Expenses	Funding Quantum	Capped at (per co-op, per grant eligibility period)
Short-term Courses, Seminars and Conferences (local)	80% of the actual expenditure	\$10,000
Short-term Courses, Seminars and Conferences (overseas)		\$10,000
Long-term Courses (finance, banking, accounting, business or marketing)		\$15,000
Long-term Courses (professional studies)		\$15,000
Long-term Courses (other courses)		\$5,000

¹ Or would have made contributions to CCF if not for any waivers of CCF contribution granted.

Prerequisites and Conditions

- a. The Co-operative must be registered with the Registry of Co-operative Societies (RCS).
- b. The Co-operative is not receiving or has not received any other grants from the CCF, government agency and/or other organisation for the same expense item.
- c. Key appointment holders of the Co-operative such as any member of the Committee of Management (COM), Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, or an equivalent position with necessary decision-making power or officer who is authorised to sign for the Co-operative (authorised officer) have signed on grant applications. The signing by key appointment holder or authorised officer will be taken as support or endorsement by the Co-operative's COM.
- d. Grant applications submitted are for expenses incurred not more than 12 months ago.
- e. The Co-operative must not have outstanding CCF contributions or late payment penalties.
- f. Grant must only be used for the Co-operative's expenses. It cannot be used for its subsidiary (if any) that is registered as a company.
- g. The Co-operative must submit the invoice and proof of payment to the training provider.
- h. Training courses (short-term or long-term), seminars and conferences must be relevant to the co-operatives' business and operations. The CCF Secretariat has the right to reject claims for courses that are deemed irrelevant.
- i. For short-term courses, seminars, and conferences:

Applicable to courses, seminars, and conferences:

- By Institutes of Higher Learning (IHL);
- By training providers listed in SkillsFuture SG website; or
- Supported by government agencies; or
- By the Singapore institute of Directors².

The Co-operative is to provide a certificate of attendance or other documentary proof upon completion of the course or evidence of attending the seminar or conference.

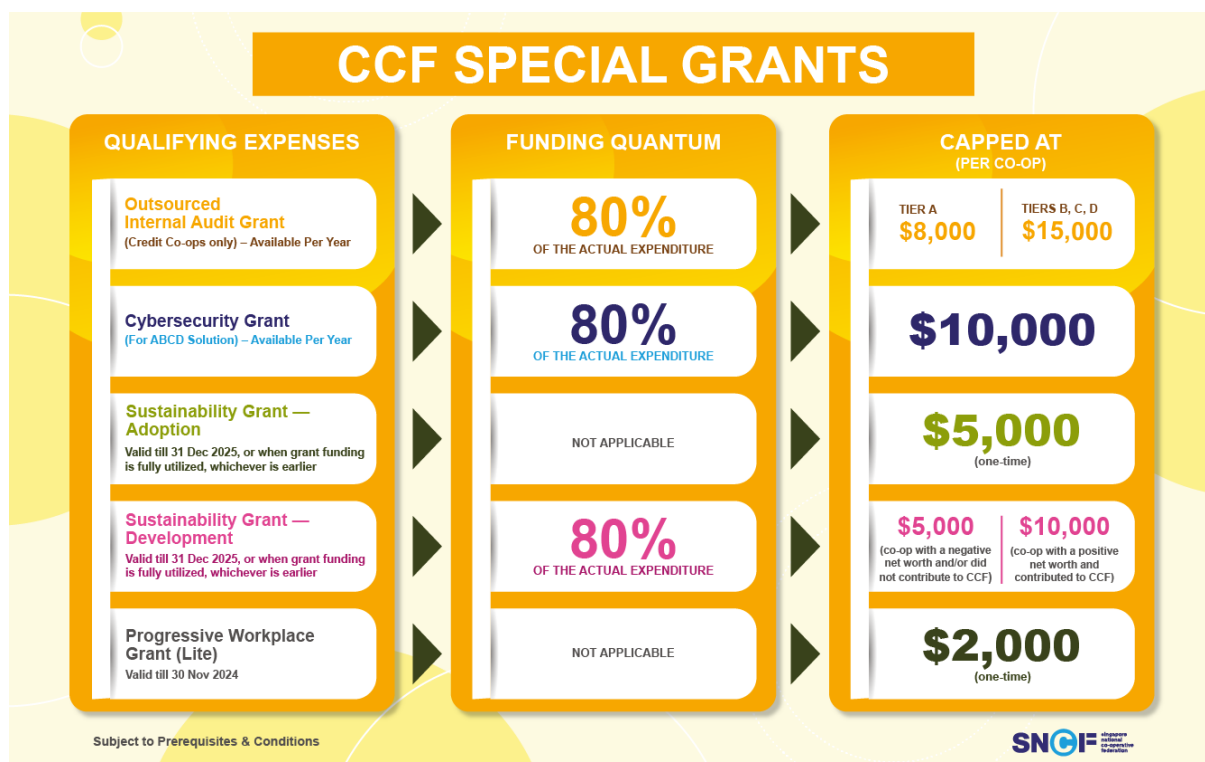
- j. For long-term courses (for staff and Committee of Management):
 - Officers must have worked or served in the Co-operative for at least one year.
 - The Co-operative can only claim for expenses incurred while the officer is serving or working in the Co-operative.
 - The Co-operative is to provide a certified true copy of degree or diploma.
 - Letter from the Co-operative's Chairman, CEO, CFO or COO to confirm employment, or position held in the case of Committee of Management, and length of service.
 - Copy of the employment contract.

Application

To apply, please contact the CCF Secretariat (Singapore National Co-operative Federation) at Tel: 98205730 or email to: contactus@sncf.org.sg.

² This is applicable to courses attended/completed by co-op officers on and after 1 October 2023.

CCF SPECIAL GRANTS



The CCF Special Grants provide co-funding for specific schemes and projects. The funding quantum and caps are specified below:

Applicable Grants	Funding Quantum	Capped at (per co-op)
Outsourced Internal Audit Grant³ (credit co-operatives only)	80% of the actual expenditure	Tier A: \$8,000 Tiers B, C & D: \$15,000 (per grant eligibility period)
Cybersecurity Grant (for ABCD solution)	80% of the actual expenditure	\$10,000 (per grant eligibility period)
Sustainability Grant – Adoption - valid till 31 Dec 2025 or when total grant funding is fully utilized, whichever is earlier	Not Applicable	\$5,000 (one-time)
Sustainability Grant – Development - valid till 31 Dec 2025 or when total grant funding is fully utilized, whichever is earlier	80% of the actual expenditure	\$5,000 (cumulative, co-op with a negative net worth and/or did not contribute to CCF)

³ Outsourced Internal Audit Grant is available to co-operatives with negative net worth and/or did not make CCF contributions.

Applicable Grants	Funding Quantum	Capped at (per co-op)
		\$10,000 (cumulative, co-op with a positive net worth and contributed to CCF)
Progressive Workplace Grant (Lite) - valid till 30 Nov 2024	Not Applicable	\$2,000 (one-time)

Cybersecurity Grant – The Cybersecurity Grant provides recurring co-funding for co-operatives to subscribe to the Cyber Security Agency's ('CSA') Call for Innovation awarded Asset-Based Cyber Defence ('ABCD') Security-as-a-Service ('SaaS') cybersecurity solution.⁴ The ABCD solution is offered by Managed Security Service Providers ('MSSPs').⁵ MSSPs provide outsourced monitoring and management of security devices and systems (e.g. security protection, security monitoring, and responding to alerts and cybersecurity incidents). The Co-operative must have a positive net worth (i.e. total assets - total liabilities) and contributed to CCF (or would have made contributions to CCF if not for any waivers of CCF contribution granted) based on latest audited financial statements.

Sustainability Grant - The Sustainability Grant is available from 1 January 2024 to 31 December 2025 or until the total funding of \$500,000 is fully utilised, whichever occurs first. It is designed to support co-operatives in embracing their sustainability journey with measurable outcomes across three phases:

1. Training: Encourage co-operatives to understand the importance of sustainability,
2. Adoption: Provide resources to implement practices that are in line with the SG Green Plan and
3. Development: Combine knowledge with actions to support co-operatives' enhanced efforts for sustainability.

Co-operatives must progress through these phases in sequence (Phase 1 > Phase 2 > Phase 3) to qualify for funding at each stage. To recognize the efforts of early adopters, co-operatives that have already implemented the sustainable practices up to 12 months before the effective grant date of 1 January 2024, will also be eligible for this grant.

Eligible expenses incurred on sustainability training may be claimed under CCF Training Grant or CCF Basic Support Grant, subject to respective grants' prerequisites and conditions.

The Sustainability Grant – Adoption can be claimed only once by each co-operative. It is available to all co-operatives, including those with negative net worth and/or did not contribute to CCF due to operating deficit based on latest audited financial statements at the time of grant submission.

The Sustainability Grant - Development will fund 80% of the eligible expenses on a reimbursement basis, capped at:

- \$10,000 for co-operatives that contribute to CCF based on latest audited financial statements at the time of grant submission; and
- \$5,000 for co-operatives that do not contribute to CCF based on latest audited financial statements at the time of grant submission.

⁴ ABCD is a cost-effective, holistic solution that implements the CSA Be Safe Online Essentials (which are CSA's guidelines on essential cybersecurity measures) and deals with common attacks like ransomware and phishing attacks using malicious files that are opened at an organisation's endpoints. It integrates various components such as multiple anti-virus engines, anti-malware analytics, application control engine, entity and user behavior analytics, encryption mechanism, etc.

⁵ As at Jul 2021, there are two MSSPs for ABCD, Lumen Technologies and Toffs Technologies. They have different pricing policies due to their respective business models and not due to the cost of the technical solutions.

If a co-operative begins its sustainability project when it had a surplus and made CCF contributions (thus qualified for a maximum eligible amount of \$10,000) but incurs a deficit the following year, it will be subject to the lower cap. Thus, if the co-operative has already claimed more than \$5,000, it will not be able to claim more until it starts making CCF contributions again.

Progressive Workplace Grant (Lite) – The Progressive Workplace Grant (Lite) is a one-time support of \$2,000 available from 1 July 2024 to 30 November 2024. The grant aims to assist co-operatives in preparing for the Tripartite Guidelines on Flexible Work Arrangement Requests (TG-FWAR)⁶, which will be effective on 1 December 2024. To be eligible, a co-operative must:

- adopt the Tripartite Standard on Flexible Work Arrangements (TS-FWA)⁷ ;
- submit the grant application from 1 July 2024 to 30 November 2024; and
- not have received the Progressive Workplace Grant.

Prerequisites and Conditions

- a. The Co-operative must be registered with the Registry of Co-operative Societies (RCS).
- b. The Co-operative is not receiving or has not received any grant from a government agency and/or other organisation for the same expense item.
- c. The Co-operative may also tap on the CCF Development Grant to fund the portion of expense not covered by the CCF Special Grants. For example, a credit co-operative can claim 80% of the outsourced internal audit expense from the Outsourced Internal Audit Grant under the CCF Special Grants and the remaining 20% from the CCF Development Grant, subject to CCF Development Grants' prerequisites and conditions.
- d. Key appointment holders of the Co-operative such as any member of the Committee of Management (COM), Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, or an equivalent position with necessary decision-making power or officer who is authorised to sign for the Co-operative (authorised officer) have signed on grant applications. The signing by key appointment holder or authorised officer will be taken as support or endorsement by the Co-operative's COM.
- e. For the procurement of any goods or service that is above \$6,000 in value and where the invoice is dated on and after 1 April 2024, Co-operative needs to show that it has obtained a minimum of three quotations from vendors of comparable scope or provide evidence that it has conducted a tender exercise. For the procurement of any goods or service that is above \$3,000 in value and where the invoice is dated before 1 April 2024, the Co-operative needs to show that it has obtained a minimum of three quotations from vendors of comparable scope.
- f. In cases where a Co-operative is unable to provide supporting documents for at least three quotations, despite making reasonable efforts, or evidence of a tender exercise, the Secretariat, in consultation with RCS, may accept the submission of other relevant supporting documents under the following circumstances:

⁶ Employers are expected to abide by the TG-FWAR when they come into effect on 1 December 2024. The Guidelines are aimed at making it easier for employees to request for FWAs, while acknowledging that employers continue to have prerogative to decide on work arrangements. More information can be found at [go.gov.sg/tgfwar](https://www.go.gov.sg/tgfwar).

⁷ The TS-FWA is issued by the Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP). Please refer to <https://www.tal.sg/tafep/getting-started/progressive/tripartite-standards> for more information.

- Co-operative has sought quotations from three or more vendors but received less than three bids that meet the essential requirements outlined in the quotation or tender documents.
 - The goods or services can be supplied only by a particular supplier and no reasonable alternatives or substitute goods or services exist for any of the following reasons:
 - the requirement is for a work of art;
 - the protection of patents, copyrights or other exclusive rights; or
 - due to an absence of competition for technical reasons.
 - The additional goods or services to be procured from the original supplier were not included in the initial procurement and a change of supplier for such additional goods or services.
 - cannot be made for any economic or technical reason such as requirements of interchangeability or interoperability with existing equipment, software, services or installations procured under the initial procurement; or
 - would cause significant inconvenience or substantial duplication of costs for the Co-operative.
 - For reasons of extreme urgency brought about by unforeseen and urgent events, the products or services cannot be obtained in time by means of quotation or tender procedures.
- g. Grant applications submitted are for expenses incurred not more than 12 months ago.
- h. The Co-operative must not have outstanding CCF contributions or late payment penalties.
- i. Grant must only be used for the Co-operative's expenses. It cannot be used for its subsidiary (if any) that is registered as a company.
- j. The Co-operative must submit the invoice and proof of payment to the vendor.
- k. For outsourced internal audit, consultancy, cybersecurity and other professional services, the Co-operative must provide the contract or agreement with the vendor.
- l. For Outsourced Internal Audit Grant, the scope of audit must include members' deposits and/or loans.
- m. The Cybersecurity Grant covers expenses incurred to subscribe to the ABCD solution, including software, hardware, professional services, training, etc. The Co-operative need not submit the minimum of three quotations so long as the selected vendor is an MSSP providing the CSA's ABCD solution.
- n. The CCF Special Grants are not available to co-operatives which have already been issued winding up orders, are currently undergoing liquidation, are dormant or have ceased operations.
- o. For Sustainability Grant – Adoption, the Co-operative must have completed all of the following:
- (i) At least 1 co-op officer or staff has completed a training course on sustainability within the last 12 months from the date of grant application. The training can be conducted through a course, conference, or seminar:
 - By Institutes of Higher Learning (IHL);
 - By training providers listed in SkillsFuture SG website.
 - Supported by government agencies; or
 - By the Singapore Institute of Directors

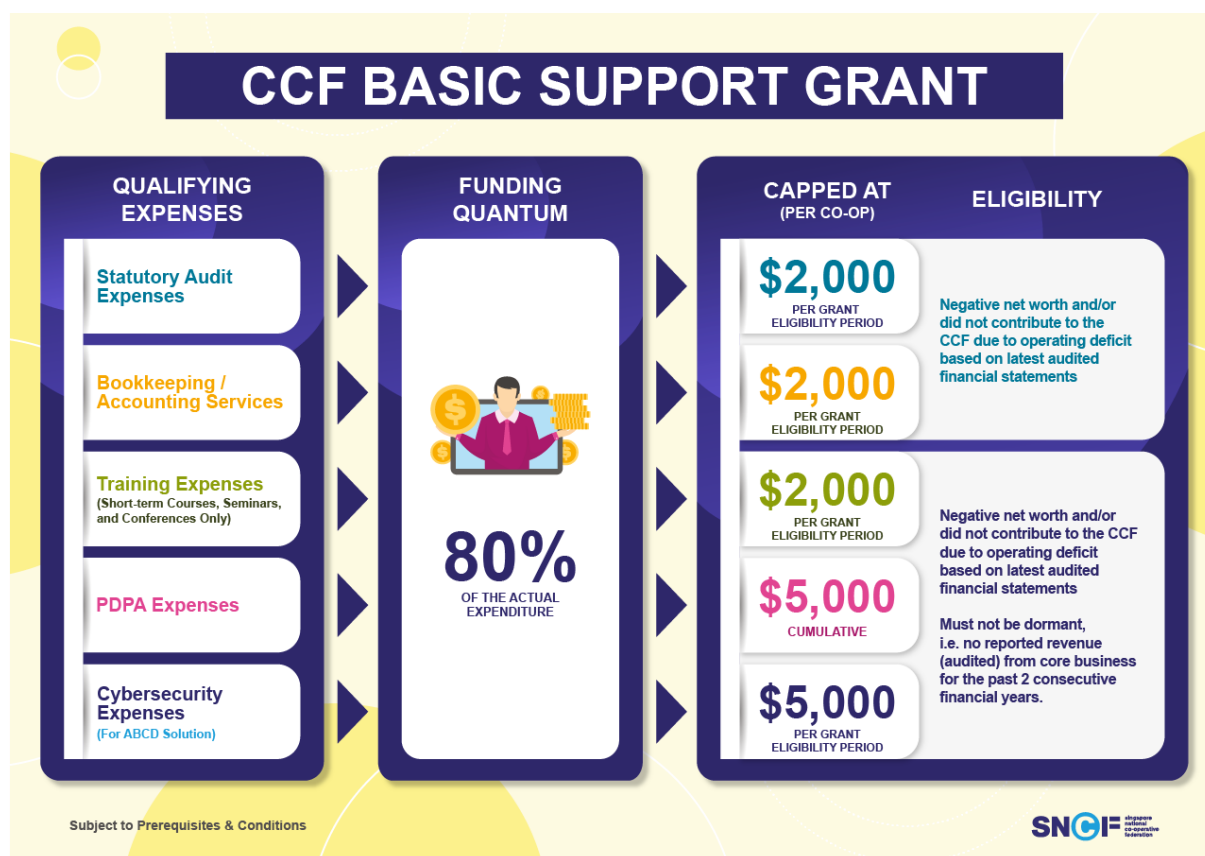
- (ii) Appointed a Sustainability Ambassador / Committee
 - (iii) Implemented 5 environmentally friendly actions with measurable outcome from
 - [SG Green Plan for Businesses](#)
 - [Eco Tips as per MSE's website](#)
 - [Sustainability Playbook for Enterprise](#)
 - (iv) Submitted a Sustainability Report based on the template issued by SNCF.
- p. For Sustainability Grant – Development, the Co-operative must complete the following:
- (i) Obtained approval for “Sustainability Grant – Adoption” from SNCF;
 - Completed consultancy to help identify sustainability risks and opportunities and implement at least 1 recommendation; AND/OR
 - Obtained certification for Eco Office (Singapore Environment Council) or other certification by recognised bodies. Co-operatives are advised to consult SNCF prior to embarking on any other Sustainability certification.
- q. For Progressive Workplace Grant (Lite), the Co-operative must:
- not have previously received the Progressive Workplace Grant
 - provide an email confirmation from TAFEP that it has adopted the **TS-FWA** between 1 July 2024 to 30 November 2024.
 - not be issued a winding up order, undergoing liquidation, dormant or has ceased operations.

Please refer to SNCF's website at <https://www.sncf.coop/ccf-grants> for details on the changes to CCF Grant procurement conditions with effect from 1 April 2024 and the Frequently Asked Questions (FAQs) on procurement of goods and services.

Application

To apply, please contact the CCF Secretariat (Singapore National Co-operative Federation) at Tel: 98205730 or email to: contactus@sncf.org.sg.

CCF BASIC SUPPORT GRANT



Effective 1 October 2021, the CCF Basic Support Grant is a package of essential grants for co-ops that are unable to meet the eligibility criteria which applies to most CCF grants (i.e. positive net worth and made CCF contributions)¹. The funding quantum and caps are specified below:

Qualifying Expenses (Funding Quantum up to 80% of actual expenditure)	Capped at (per co-op)	Eligibility
Statutory audit expenses	\$2,000 (per grant eligibility period)	Negative net worth and/or did not contribute to the CCF due to operating deficit based on latest audited financial statements
Bookkeeping/accounting services		
Training expenses (short-term courses, seminars, and conferences only)	\$5,000 (cumulative)	<ul style="list-style-type: none"> Negative net worth and/or did not contribute to the CCF due to operating deficit based on latest audited financial statements Must not be dormant, i.e. no reported revenue (audited) from core business for the past 2 consecutive financial years
PDPA* expenses		
Cybersecurity expenses (for ABCD solution)	\$5,000 (per grant eligibility period)	

* PDPA refers to Personal Data Protection Act 2012

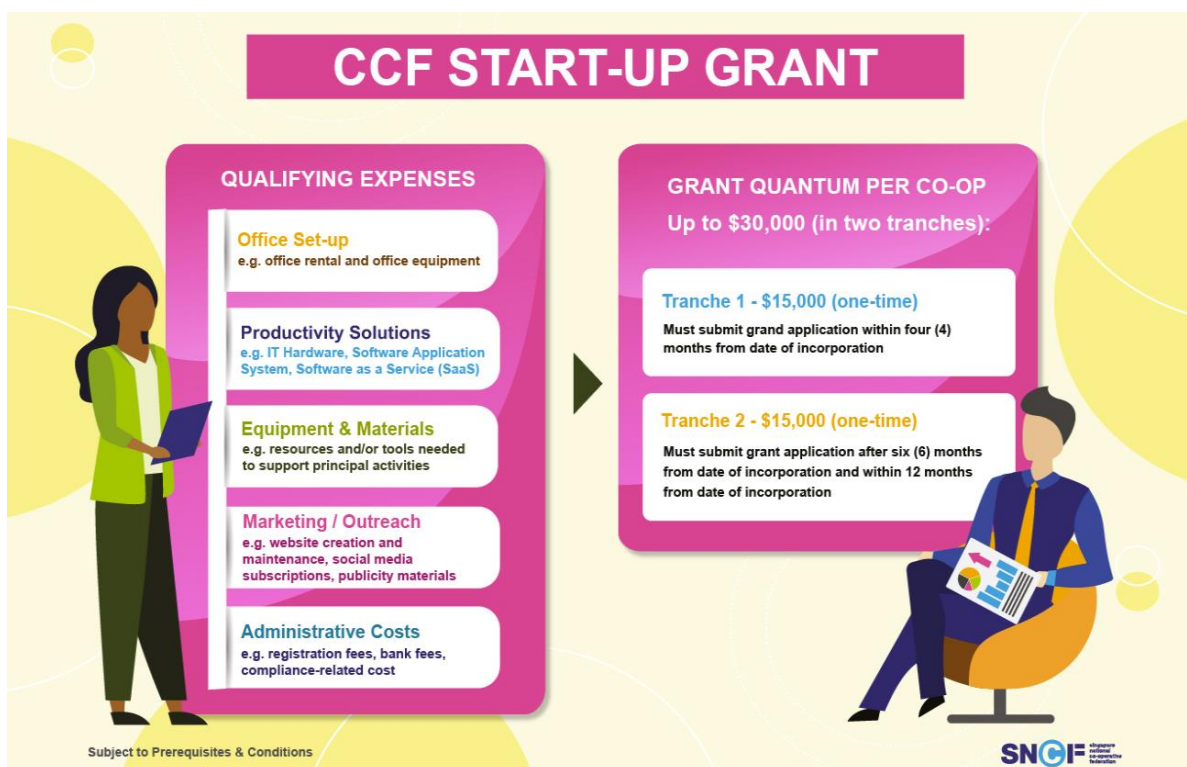
Prerequisites and Conditions

Unless otherwise indicated, the qualifying expenses, prerequisites and conditions for the Basic Support Grant would mirror those for the similar grants under the CCF Grant Framework. For example, the same prerequisites and conditions for CCF Training Grant would apply to claims for training expenses under the Basic Support Grant. However, the cap under Basic Support Grant is lower, and claims may only be made for short-term courses, seminars and conferences.

Application

To apply, please contact the CCF Secretariat (Singapore National Co-operative Federation) at Tel: 98205730 or email to: contactus@sncf.org.sg.

CCF START-UP GRANT



Effective 15 July 2025, the CCF Start-Up Grant empowers newly registered co-ops with essential funding to build strong foundations for growth

PREREQUISITES AND CONDITIONS

- a. The Co-operative is registered with the Registry of Co-operative Societies (RCS).
- b. A newly registered co-operative may qualify for Start-Up Grant of up to \$30,000, upon meeting the following conditions.
- c. **Tranche 1 – \$15,000**
 - i. Must submit grant application within four (4) months from date of incorporation and
 - ii. Must submit a business plan
- d. **Tranche 2 – \$15,000**
 - i. Must submit grant application after six (6) months from date of incorporation and within 12 months from date of incorporation;
 - ii. Must submit a robust purchasing policy which is subject to assessment by the CCF Secretariat; and
 - iii. Must provide evidence of on-going operations, including all of the following:
 - Bank statement of co-operative; and
 - Notes of Committee of Management meetings; and
 - Outreach emails or evidence of member engagement activity; and
 - Any other supporting documents requested by CCF Secretariat

[Note: A co-operative that did not apply or qualify for Tranche 1 may still qualify for Tranche 2.]
- e. The CCF reserves the right to claw back the Start-Up Grant fully or partially if it is found that a co-operative had submitted misleading or wrongful information to the CCF Secretariat.

Application

To apply, please contact the CCF Secretariat (Singapore National Co-operative Federation) at Tel: 98205730 or email to: contactus@sncof.org.sg.