

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**
 - Productivity Solutions (e.g., Software, Hardware)
 - Facilities Enhancement
 - Professional Services (Outsourced Internal Audit Fee, Consultancy Services, Bookkeeping/Accounting Services and Statutory Audit Fee)
 - Salary (Accountant)
 - Digital, Social Media, and other Marketing Expenses
2. **CCF Training Grant**
 - Short-term Courses, Seminars and Conferences (Local)
 - Short-term Courses, Seminars and Conferences (Overseas)
 - Longer-term Courses (Local)
3. **CCF Special Grants**
 - Outsourced Internal Audit Grant (Credit Co-ops only)
 - Cybersecurity Grant (for ABCD Solution)
4. **CCF Basic Support Grant**
 - Statutory Audit Expenses
 - Bookkeeping/Accounting Services
 - Training Expenses (Short-term Courses, Seminars, and Conferences only)
 - PDPA Expenses
 - Cybersecurity Expenses (for ABCD Solutions)
5. **CCF Start-Up Grant**
 - Empower newly registered co-ops with essential funding to build strong foundations for growth

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, eligible co-operatives can apply for the CCF Development Grant to co-fund 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 fees)		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 a government agency and/or other organisation for the same expense item.
- c. Key appointment holders of the Co-operative refer to 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 on behalf of the Co-operative (authorised officer) have signed on grant applications. The signing off by key appointment holder or authorised officer will be taken as support or endorsement by the Co-operative's COM.

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

- d. For the procurement of any goods or service that is above \$6,000 in value, the 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.
- 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 request-for-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.
- 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.

Please click [here](#) to find 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 [download application form](#) and include all required supporting documents.

Completed documents are to be sent via email to your respective Co-operative Relations & Solutions Partner (SNCF affiliates) or [email us](#) at contactus@sncf.org.sg or contact us at Tel: 98205730.

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 CCF¹		
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

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.

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

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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 Grant¹ (credit co-operatives only)	80% of the actual expenditure	If CCF Contribution <= \$25,000: \$8,000 If CCF Contribution > \$25,000: \$15,000
Cybersecurity Grant (for ABCD solution)	80% of the actual expenditure	\$10,000 (per grant eligibility period)

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, the 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.
- 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:
 - 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.

¹ Outsourced Internal Audit Grant is available to co-operatives with negative net worth and/or did not make CCF contributions.

- 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. 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.

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.

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CCF BASIC SUPPORT GRANT

Effective 1 October 2021, the CCF Basic Support Grant is a package of essential grants for co-ops with negative net worth and/or operating deficit. The funding quantum and caps are specified below:

Qualifying Expenses	Funding Quantum	Capped at (per co-op, per grant eligibility period)	Eligibility
Statutory audit expenses	80% of the actual expenditure	\$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)		<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			\$5,000 (cumulative)
Cybersecurity expenses (for ABCD solution)			\$5,000 (per grant eligibility period)

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.

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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. 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.

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