

**EURASIAN COMMUNITY FUND [ECF]**  
**Frequently Asked Questions**

**Questions on how to contribute and amount**

**1. How do I contribute to the Eurasian Community Fund (ECF)?**

Contribution to ECF is simple. Employers are required to deduct the prescribed amount from the wages of employees (unless they opt out) and pay to CPF Board who is appointed as the collecting agent for Eurasian Association. Alternatively, if you are not a CPF member or you prefer to make your contributions through GIRO, you could obtain a copy of the GIRO form and submit this to the Eurasian Association.

**2. What allowances would be included to determine the income level?**

Employers will use the same monthly salary as that used to compute CPF liability. Therefore, allowances which attract CPF liability should be included in the wages for determining the amount of ECF Contribution.

**3. Is there a minimum wage amount before I am required to contribute to the Fund? Is any contribution required if I have worked only for a few days and received a small wage?**

You are required to contribute to ECF as long as you are contributing to CPF. Hence, you will be required to contribute if you earn more than \$200 monthly.

**4. Can I increase the monthly contribution amount?**

Yes. You can inform your employer if you would like to increase your monthly contributions above the prescribed minimum rates.

**5. Can I decrease the contribution amount?**

No. the contribution amount cannot be lower than the prescribed minimum rates.

**6. Can I re-join the ECF if I have opted out previously?**

Yes. You may inform your employer if you would like to resume your contributions to ECF.

**7. If I am employed by more than one employer or I resign from one employer and join another within the same month, do I have to contribute through each employer?**

Yes. You will be required to contribute through each employer based on the wages each employer pays you unless you opt out of the scheme from any of the employers.

**8. If I am on leave or posted overseas for more than a month, will I be required to contribute during my absence?**

Yes. You are required to contribute as long as you continue to contribute to CPF during your absence.

## Questions on contribution rates and funding sources

### 9. Why does the Eurasian Association have higher contribution rates than other Self-Help Groups?

The Eurasian community is the smallest among the four ethnic groups, with only about 17,000 Eurasians (as per NRIC) in Singapore (about 0.3%). In order to help the many lower-income and needy families within the community, the EA needs strong support from the community. The table below shows the contribution rates, with higher income brackets contributing more.

The ECF contribution rates were increased once in 2015, due to an increase in operating funds required for community service efforts, which exceeded ECF contributions and the government matching grant. Even with constant efforts to raise additional funds, these amounts have been uncertain. The cost of living and educational fees has also continued to rise every year, leading to a rise in the number of low-income households within the community. There is thus a need to double our efforts to help these needy families.

<i>Total monthly employee wages</i>	<i>Minimum Contribution before 2015</i>	<i>Total monthly employee wages</i>	<i>Revised Minimum Contribution since 2015</i>
Less than \$1,000	\$2.00	Less than \$1,000	\$2.00
\$1,001 to \$1,500	\$4.00	\$1,001 to \$1,500	\$4.00
\$1,501 to \$2,500	\$6.00	\$1,501 to \$2,500	\$6.00
\$2,501 to \$4,000	\$8.00	\$2,501 to \$4,000	\$9.00
More than \$4,000	\$10.00	\$4,001 to \$7,000	\$12.00
		\$7,001 to \$10,000	\$16.00
		More than \$10,000	\$20.00

### 10. How much does the EA receive annually from the ECF?

Before the ECF contribution rates were revised in 2015, the EA received approximately \$480,000 annually. After the increase, the EA has received over \$700,000 annually. This has helped alleviate some of the burden of increased operating costs to assist the less fortunate in our midst.

### 11. What other sources of funding does the Eurasian Association receive?

The EA is fortunate to receive donations from foundations and private donors who donate towards our education and welfare causes. The EA also embarks on regular fund-raising events to raise funds to cover our financial deficits.

## Questions on use of the Eurasian Community Fund

### 12. How is the Eurasian Community Fund being spent?

Since the Eurasian Association (EA) was established in 1919, helping the less fortunate has been a high priority, especially in the areas of education and welfare. Becoming an official Self-Help Group and achieving the Institute of Public Character (IPC) status in 1994, only further solidified this mission of helping others in the community.

Supporting our students throughout their academic journey from primary, secondary and tertiary levels, the awards, bursaries, scholarships and subsidised tuition programmes administered under our *Education* pillar will help alleviate some financial burdens and ensure that all our youth have access to a quality education, which is key to a successful future.

Under our *Family Support Services* programmes and activities, many Eurasian families and elderly have received help in the form of counselling, monthly rations, food vouchers and/or financial assistance, tiding them over difficult times, with the ultimate goal of encouraging them to be self-sufficient and to provide for their family. The FSS also has parental reach-out programmes to encourage parents to motivate their children to improve their educational performance.

Through our *Community Development* initiatives, we organise numerous activities and events to bring the community together, strengthening ties and creating a sense of identity and belonging towards the Eurasian community. This instils the desire to help the less fortunate and give back to society, thus fulfilling our crucial goal of getting more dedicated volunteers who are pivotal in helping the EA to administer to the needy. We also work with the other Self-Help Groups and external agencies through participation in multi-racial and community events.

For more information on our programmes and students/families that have benefitted, visit the EA website or read the NewEurasian magazines. <https://www.eurasians.sg/>  
<https://www.eurasians.sg/neweurasian-magazine>

### 13. Are ECF contributions used to fund programmes other than those assisting the lower income households?

Yes. Apart from assisting lower income households, ECF contributions are also used to fund areas such as the Eurasian Community House, education and training programmes, community development and outreach programmes, heritage initiatives as well as other administrative costs.

### 14. Does an individual have to be a member of the Eurasian Association before he/she receives assistance?

No. The Eurasian Association's mission is to render assistance to ALL Eurasians in Singapore. They do not need to be a member of the EA. Anyone who wishes to seek assistance can enquire with the EA or visit our Secretariat office staff to request for help.

### 15. Who do I contact for further enquiries?

You may write to [secretariat@eurasians.org](mailto:secretariat@eurasians.org).