



“It is my biggest wish to own my own house one day. The Workfare CPF top-ups will help me financially when I decide to buy a HDB flat.”

- As a single mother to three children, Ms Nazreen Bano Bte Abu Bakar never gave up, no matter how difficult the situation was.
- After being away from the workforce for over a decade to bring up her children, Ms Nazreen decided to start working again. Workfare supported and encouraged her in this journey.
- 49-year-old Ms Nazreen works as a sales coordinator. She leads a team of seven at islandwide roadshows to promote open electricity market products.
- Ms Nazreen receives Workfare payouts in cash and CPF top-ups. She looks forward to receiving the SMS notifications informing her of Workfare payouts every month. These payouts help to offset family expenses.
- Ms Nazreen is currently staying in a rental flat with her three children. She is confident that the Workfare CPF top-ups will come in useful when she buys a HDB flat.
- She hopes to accumulate more CPF savings through her work contributions and Workfare so that she can enjoy higher monthly retirement payouts when she eventually stops work.



- Ms Nazreen also expressed gratitude for the various government support measures to help her cope with her family's daily living needs.
- She is on the **Public Rental Scheme** and lives in a rental flat with her children.
- Ms Nazreen's son was previously studying media production in Republic Polytechnic, and her younger daughter is currently pursuing business admin at ITE. Her daughter has been receiving allowance while doing her internship under the **Earn and Learn Programme** by MOE.
- Ms Nazreen's elderly mother receives quarterly **Silver Support** cash payouts.
- In addition, her household receives **GSTV-Cash** and **U-Save rebates** to offset their daily household expenses.
- Ms Nazreen also has the **CHAS Blue** card, which gives her and her family highly subsidised medical and dental services at CHAS clinics.
- She has attended several subsidised courses to improve her skills and knowledge in sales and marketing, including a course on service excellence. She is grateful for the generous subsidies from Mendaki and **SkillsFuture** that allowed her to upgrade herself.



Ms Nazreen is grateful for the various government support to help her and her family.
