

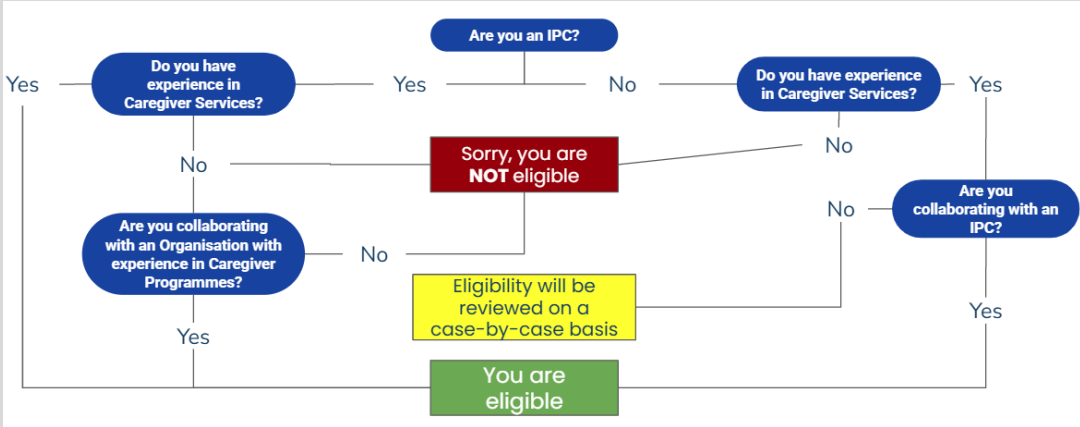
Frequently Asked Questions (FAQs)

Income OrangeAid Caregiver Support Accelerator Grant

Highlighted Text indicates Latest Update

About the Grant

Q1:	What is the Income OrangeAid Caregiver Support Accelerator Grant?
A:	The Income OrangeAid Caregiver Support Accelerator Grant is a partnership between Income Insurance Limited and the National Council of Social Service (NCSS). It aims to accelerate and support social service programmes that strengthen caregiver resilience and reduce caregiver burden in Singapore.
Q2:	What are the objectives of the Grant?
A:	1) To establish an effective support ecosystem for the caregiver community in Singapore 2) To build a more robust ecosystem in Singapore by addressing the gap of caregiver support in programmes, enhancing them to better address caregiver needs that ultimately better support those in need of care as well.
Q3:	Who is eligible for the Grant?
A:	The grant is open to Institutions of a Public Character (IPCs) that intend to develop, enhance or upscale programmes to increase caregivers' resilience and/or reduce caregivers' burden. Applicants must either: a) Have prior experience in implementing caregiver programmes; or b) Apply in collaboration with a partner (e.g. social innovators, social enterprises or institutes of higher learning), including non-IPCs, with experience or expertise in developing or implementing caregiver programmes. Other not-for-profit organisations (e.g. charities, social enterprises) which are caregiver-led or have experience in implementing caregiver programmes may be considered on a case-by-case basis if they wish to apply for the Grant directly without an IPC partner.



Q4: What are the milestones of the first Grant call?

A: The Grant will operate from February 2026 to December 2030, comprising two Grant calls that will fund up to 10 grantee programmes per grant call.

Current Projected timeline of 1st Grant call:

Mid October – Mid December 2025: Launch of Grant Call 1 and open for submissions

December 2025: Shortlisting of applications

Early January 2026: Accelerator workshops

End January – Early February 2026: Pitch day and Selection of Grantees

February 2026 - 2029: Grantee programmes commence

Q5: How many applications will be shortlisted in this grant call?

A: Up to **20 shortlisted applicants** will be invited for the Pitch Workshop.

Eventually, up to **10 grantee programs** will be selected for funding.

Q6:	How will each grantee programme be funded?
A:	Grantee programmes will receive funding for two years, with the option for a third year based on performance and proposal refinement. Year 1 (Feb 2026–Jan 2027): Up to S\$200,000 or 90% of projected total expenditure, whichever lower Year 2 (Feb 2027–Jan 2028): Up to S\$200,000 or 90% of projected total expenditure, whichever lower Year 3 (Feb 2028–Jan 2029): Up to S\$100,000 or 45% of projected total expenditure, whichever lower (subject to approval*) *Programmes are guaranteed funding for first 2 years, with a possible extension of year 3 funding, based on programme performance and a refined proposal on the scaling and financial sustainability of the programme. Important Note: What happens if actual operating expenditure falls below the approved amount? Should actual operating expenditure fall below the approved funding amount, the funds provided each year will be capped at the actual operating expenditure.
Q7:	What types of expenses are supported under the Grant?
A:	The Grant may support expenses directly related to the running of the programme, such as manpower and material costs. Funding is not intended for the organisation's core operational costs unrelated to the proposed caregiver programme.

Grant Eligibility

Q8:	Is this grant targeted for caregivers caring for seniors only? How about other population groups such as: • Mental health settings • Domestic workers • At-risk groups (children, youth) • Persons-with-disability • Cancer support groups • Caregivers of student care students or preschool students
A:	The grant is not limited only to caregivers for seniors. It targets caregivers of vulnerable or at-risk groups, or caregivers who fall into these groups themselves. Such groups may include seniors in need of support, persons with disabilities, children with special needs, children and youth at risk, persons with mental health conditions etc.
Q9:	Are programmes catered to caregivers in professional settings (e.g., nurses, social workers) eligible? Can caregivers be employees of organisations?
A:	No, this grant does not target a professional setting. Proposals targeting professional healthcare or care workers will not be eligible for the grant.
Q10:	Is the grant call only for caregiver support (e.g., Parents) and not for support directed at those receiving care (e.g., PwDs)?
A:	Yes. The program should be targeted at the caregiver for the vulnerable and at-risk, rather than the care recipient.
Q11:	Are the following types of programmes eligible for the grant? • Caregiver outreach • Assistance dogs • Service partially directed at those receiving care • Development of a product

A:	Programmes that seek to increase the <u>human</u> caregivers' resilience and/or reduce their burden will be eligible for the grant. Each proposal will be assessed based on the programme's specific design and details. The grant will not cover development of products that are intended to be sold or otherwise commercialised.
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Q12:	If caregivers were previously a secondary service user group, but have become significant enough that we want to design a program for them, do we qualify as having experience working with caregivers?
A:	Yes, having experience working with or serving the needs of caregivers is sufficient. This experience need not have been part of a formal structured program, as long as the organisation has provided interventions or assistance to them.

Application Process

Q13:	How should applications be submitted?
A:	Interested participants can apply for the grant by submitting their project proposals through this FormSG link. Please ensure all required information and supporting documents are ready to be provided for submission.
Q14:	What are the supporting documents I have to provide in the application form?
A:	1) Project write-up consisting of: • Brief project description • Target group and number of service users • The gap identified and value-add for the landscape • Key interventions and activities • Demonstration of innovation, collaboration and empowerment • Project timeline 2) Theory of change 3) Project outcomes detailing: • Target outcomes for service users and timeline for achieving them • Proposed process and timeline for measuring outcomes Outcome Indicators should reference from NCSS Sector Evaluation Framework Metrics: • WHO QOL-BREF • Zarit Burden 6-item Interview 4) Projected income and expenditure for project 5) Brief plans to sustain the resourcing of this project, beyond the funding period 6) Other supporting documents you deem necessary to support application
Q15:	Can an organisation apply if it has no prior experience executing caregiver programmes?
A:	Applicants are required to have experience executing caregiver programmes. Organisations with no prior experience executing caregiver programmes can apply in collaboration with a partner with experience or expertise in developing or implementing caregiver programmes.

	In their application, applicants are also required to provide a list of previous caregiver programmes along with a summary of their experience and outcomes.
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Q16:	Can an organisation submit more than 1 project?
A:	One organisation can submit more than 1 project proposal, provided they are uniquely different. However, selection of applicants will be based on the strength of individual proposal and we strongly encourage applicants to focus their resources on one application in each grant call.

Q17:	If an organisation has different services (special needs, SPED school, elderly), can each service apply for the grant or should they combine their application?
A:	We strongly encourage organisations to focus on one application to maximize the quality of the proposal.

Q18:	Can an organisation submit an existing project or must the project be a pilot one (new)?
A:	Organisations can submit either a pilot project or an existing caregiver programme, but must be open for refining the existing project to be awarded.

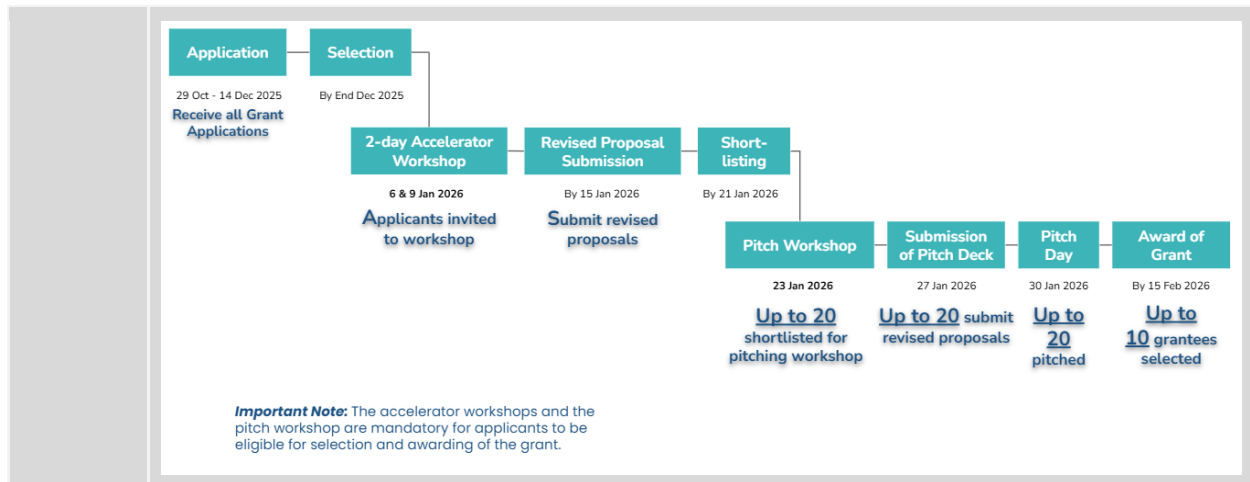
Q19:	Is there a particular scale of project or program that the grant is supporting?
A:	The scale of the project or programme is up to the applicant to propose. Funding for successful grantees will be capped as per the grant's funding parameters.

Q20:	For proposals submitted in collaboration with a partner, what is expected in terms of the “collaboration”?
A:	Collaboration requires active engagement and partnership with agencies beyond mere resource sharing (such as providing a venue/space). Applicants should demonstrate how partners will actively work together to co-design and co-deliver services, leveraging each other's expertise to achieve shared goals. This approach moves beyond transactional relationships to foster deeper, more impactful partnerships.

Q21:	My programme is currently supported under Tote Board Social Service Fund (TBSSF)/ComChest, may I still apply?
A:	We encourage you to discuss with your NCSS counterparts who are managing existing initiatives funded by TBSSF or ComChest.
Q22:	My caregiver programme is currently supported under another Government funding scheme, may I still apply?
A:	We encourage you to discuss with your Government counterparts who are managing the scheme in question.
Q23:	After I submit my proposal during the application, can I continue to change my proposal?
A:	Your initial proposal should be comprehensive enough to be considered for shortlisting to the next stage. As one of the objectives of this accelerator grant is to support social services in strengthening their caregiver programmes, applicants will have the opportunity to revise their initial proposals after attending the mandatory accelerator workshops. There will be a final submission of project proposals after applicants have completed the accelerator workshops.
Q24:	Could you please provide details regarding the proposal format, including word count, required sections, inclusion of images, and overall layout?
A:	The required information must be provided via the Form SG application form and the budget template. There is no prescribed format or maximum word count for the Theory of Change or supporting documents. Submission needs to be done in one sitting, as saving is not available.
Q25:	Where can we download the application form and budget template?
A:	The application is available on Form SG. The budget template link is available within the application form itself.

Selection Process

Q26:	What is the selection process?
A:	As part of the selection process, participants will be shortlisted in stages: Stage 1 - Eligibility Screening: Applicants that meet the eligibility criteria will be selected to proceed to attend the accelerator workshops Stage 2 - Shortlisting: Post accelerator workshops, applicants can submit a revised application for evaluation. Up to 20 applicants will be selected to proceed to the final pitch workshop and pitch day. Stage 3 - Final Selection of Grantees: Applicants will be judged based on their pitches and up to 10 applicants will be awarded the grant.
Q27:	What does the timeline look like for the selection process?
A:	As part of the grant process, eligible applicants will go through a series of accelerator workshops on design thinking and programme refining before presenting their proposals at a final pitch day before a panel of judges. Brief timeline: Notification of Selected Applicants: December 2025 Accelerator Workshop: Early January 2026 Submission of Final Project Proposals: Mid January 2026 Shortlisting of Applicants for Pitch: 3rd week of January 2026 Pitch Workshop: 3rd week of January 2026 Pitch Day: End January 2026



Q28: What is the purpose of the accelerator workshops in the proposal process?

A: The workshops are designed to guide participants in strengthening their ideas, improving clarity, and addressing any gaps in their proposals. The accelerator workshops are designed to help participants further develop and refine their proposals before final judging. After the workshops, you will have the opportunity to update and improve your proposal based on feedback and learnings gained during the program.

Q29: Are participation in the accelerator workshops and the pitch workshop mandatory?

A: Yes. Participation in both the accelerator workshops and the pitch workshop is mandatory for applicants to be eligible for selection and awarding of the grant.

While different representatives are permitted, it is recommended that the **same people attend** because the workshops are linked and built upon each other, ensuring capability building is transferred internally.

Q30: What is the level of representation required for the workshop and pitch?

A: It is encouraged that the people who will be **involved in the program's execution attend**, as they are best positioned to refine the application and articulate the programme plan.

Evaluation and Outcome Criteria for Proposals

Q31:

What are the evaluation criteria for the proposals?

A:

Proposals must be aligned with the grant objectives, by enhancing caregiver resilience and/or reducing caregiver burden. Proposals will be assessed based on how well the service gap is identified, the value-add to the existing landscape of services, the quality of project design and the feasibility of delivery.

A track record of good outcomes, the potential of the project to scale up in future and having concrete plans to secure sustainable resourcing are important factors for assessment as well. Projects which show innovation from existing approaches, collaboration with other partners to co-deliver the projects and empowerment of service users to meet their goals will be considered favourably.

No.	Evaluation Criteria	Details
I	Core Alignment and Design	Grant Alignment: Must enhance caregiver resilience and/or reduce caregiver burden. Need & Value-Add: Clear identification of the service gap and value-add to the existing caregiving landscape. Feasibility: Quality of project design and feasibility of delivery.
II	Favourable Factors <i>Projects demonstrating the following will be considered favorably</i>	Innovation: Novel approaches from existing services. Collaboration: Active partnership with other partners (beyond resource sharing) to co-design and co-deliver services. Empowerment: Empowerment of service users to meet their goals.
III	Outcomes and Sustainability	Track Record: Proven track record of good outcomes. Scalability: Potential for the project to scale up in the future. Sustainability: Concrete plans to secure sustainable resourcing beyond the funding period.
IV	Mandatory Outcome Metrics <i>All proposals must use the mandatory NCSS Sector Evaluation Framework (SEF) metrics</i>	Primary Outcome: Zarit Burden Interview (ZBI) to measure perceived caregiver burden. <i>(Note: This will be used to report the project's key outcome)</i> Monitoring Indicator: WHOQOL-BREF to measure the quality of life of caregivers. - Both metrics must be administered minimally at pre- and post-intervention.

Q32:	What outcomes does the Grant aim to achieve and how will they be measured?
A:	With NCSS' guidance, the grant aims to enhance caregiver resilience and reduce caregiver burden through the support of caregiver programmes. All grantee programmes will need to be onboarded on the NCSS Sector Evaluation Framework (SEF) and programme outcomes will be measured using appropriate metrics in the SEF repository, namely: 1. Zarit Burden Interview to measure perceived caregiver burden. The tool measures if programmes help caregivers: - Better manage their time - Balance caregiving with other responsibilities - Maintain their own health and relationships - Handle daily caregiving challenges 2. WHOQOL-BREF to measure the quality of life of caregivers. The tool tracks

	improvements in caregivers’: - Physical and mental well-being - Personal relationships - Daily activities and independence - Access to resources and support. Proposals may include additional metrics or indicators, however they should not replace the Zarit Burden Interview or WHOQOL-BREF which are compulsory. Applicants should be mindful of survey burden on respondents or service users if they decide to add additional indicators or metric
Q33:	What are the requirements for project outcomes and evaluation metrics in the proposal? Are both the Zarit Burden Interview (ZBI) and WHOQOL-BREF required in the proposal, or is it acceptable to include only one?
A:	All proposals must include both the Zarit Burden Interview (ZBI) and WHOQOL-BREF, and both metrics must be administered at pre- and post-intervention to assess changes in outcomes. These are the minimum evaluation requirements for all submissions. Applicants should note that the primary outcome of interest is improvement in caregiver burden management, which will be measured using ZBI. ZBI will therefore be used to report the project’s key outcome. WHOQOL-BREF serves as a monitoring indicator only, and no specific targets will be set for it.
Q34:	Can proposals include other evaluation metrics or indicators beyond the Zarit Burden Interview (ZBI) and WHOQOL-BREF?
A:	Yes, proposals may include additional metrics or indicators, however they should not replace ZBI or WHOQOL-BREF which are compulsory. Applicants should be mindful of survey burden on respondents or service users when adding extra measures.
Q35:	Are proposals only considered if specific domains such as “enhance caregivers’ resilience and/or reduce their burden” are explicitly stated in my project’s Theory of Change (TOC) or outcome indicators?
A:	Proposals are reviewed based on both the TOC and the overall submission. Applicants must clearly articulate how their proposal addresses caregiver resilience and burden, providing evidence or justification for its potential impact. Innovative approaches, including technology-based solutions, may be considered if they can demonstrably contribute to the intended outcomes. Proposals that do not provide sufficient justification or fail to show alignment with

	outcome guidelines, such as improvements in Zarit Burden Interview (ZBI) scores, may score poorly. Eligibility requires that the proposal can plausibly meet the outcome criteria, even if the specific domain is not explicitly stated in the TOC.
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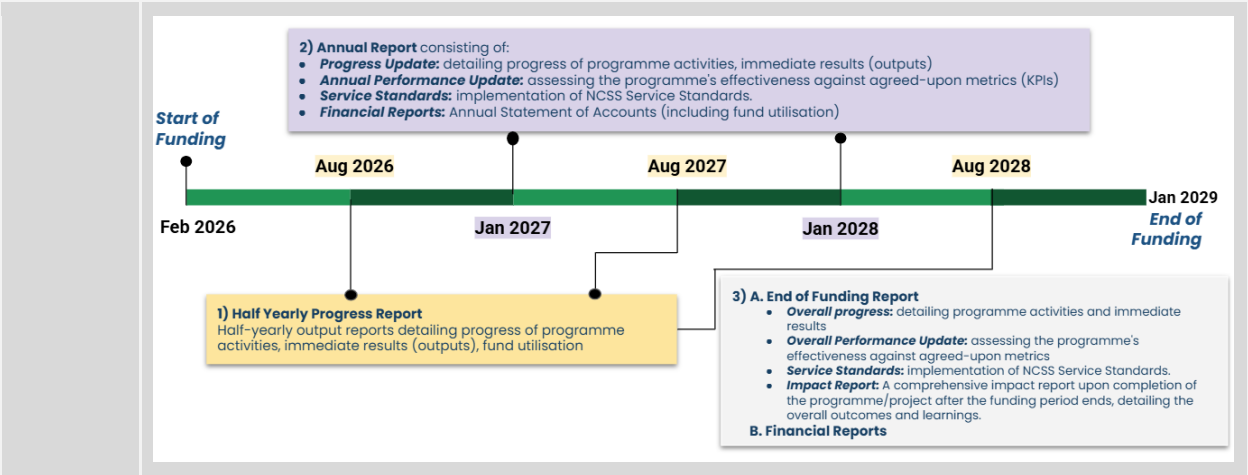
Q36:	In the project outcome section for application, what's the difference between target outcome for service users and outcome indicators?
A:	Target Outcome is the desired result or improvement the project is striving for (e.g., significant improvement in caregiver resilience or burden). Outcome Indicators are the metrics used to quantify and measure that specific target outcome (e.g., using ZBI).

Q37:	Can the programme make use of metrics or evaluation tools other than the ZBI and WHOQOL?
A:	Zarit Burden Interview (ZBI) (primary outcome, measuring perceived caregiver burden) and WHOQOL-BREF (Q) (monitoring indicator, measuring quality of life) are mandatory requirements for all proposals. These metrics must be administered minimally at the pre and post-intervention stages. Applicants can propose other metrics or indicators for their programmes, but should be mindful of potential survey fatigue from respondents.

Q38:	Are there benchmarks to meet for programme outcomes?
A:	There are no set benchmarks that applicants must meet for outcomes. Applicants are required to propose targets to work towards as part of their application.

Reporting and Disbursement Requirement

Q39:	What are the reporting and deliverables requirements for successful grantees?
A:	Successful grantees will be required to submit regular reports and deliverables to ensure accountability and track progress. These typically include: <u>Half Yearly Basis:</u> ● Progress Report: Half-yearly output reports detailing progress of programme activities, immediate results (outputs), fund utilisation <u>Annual Basis:</u> ● Annual Report, consisting of: ○ Progress Update: detailing progress of programme activities, immediate results (outputs) ○ Annual Performance Update: assessing the programme's effectiveness against agreed-upon metrics (KPIs) ○ Service Standards: implementation of NCSS Service Standards. ● Financial Reports: Annual Statement of Accounts (including fund utilisation). <u>End of Funding Period:</u> ● End of Funding Report, consisting of: ○ Overall progress: detailing programme activities and immediate results ○ Overall Performance Update: assessing the programme's effectiveness against agreed-upon metrics ○ Service Standards: implementation of NCSS Service Standards. ○ Impact Report: A comprehensive impact report upon completion of the programme/project after the funding period ends, detailing the overall outcomes and learnings. ● Financial Reports: Annual Statement of Accounts (including fund utilisation). <i>Specific reporting schedules and templates will be provided to awarded grantees upon confirmation.</i>



Q40: What does 'TOE' stand for (in the budget template)?

A: TOE stands for Total Operating Expenditure.

Q41: What are the funding disbursement milestones and requirements?

A:

Disbursement	When	How much	Requirement
1	Project start	50% of Year 1 funding	Sign funding agreement
2	After End of Year 1/ Start of Year 2	Remaining Year 1 funding adjusted for actual TOE + 50% of Year 2 funding	- Reports for Year 1 (Annual & Financial Reports) - At least 50% of downloaded funds utilised* - Satisfactory achievement of Year 1^
3a <i>(if funding not extended for 3rd year)</i>	After End of Programme Funding (Y2)	Remaining Year 2 funding adjusted for actual TOE	- End of Funding & Financial Reports - At least 50% of downloaded funds utilised* - Satisfactory achievement of Year 1-2^
3b <i>(if funding is extended for 3rd year)</i>	After End of Year 2/ Start of Year 3	Remaining Year 2 funding adjusted for actual TOE + 50% of Year 3 funding	- Reports for Year 2 (Annual & Financial Reports) - At least 50% of downloaded funds utilised* - Satisfactory achievement of Year 1-2^
4	After End of Programme Funding (Y3)	Remaining Year 3 funding adjusted for actual TOE	- End of Funding & Financial Reports - At least 50% of downloaded funds utilised* - Satisfactory achievement of Year 1-3^

* Should fund utilisation be <50%, disbursement can be rolled over to the next milestone.

^ Refers to **meeting output, timeline and outcome targets (where applicable)** per the approved project proposal. For projects that do not meet targets, disbursements can continue so long as agencies provide reasons for missing targets and plans for future improvement. Disbursements to be suspended should projects fail to submit required reports, including reasons for missing targets if applicable.

Q42:	Can costs for existing employees be covered? Are there guidelines for budgeting manpower costs?
A:	Yes. The grant can cover manpower costs for existing employees that are allocated directly to the project, including partial headcounts for employees who are only partially allocated. Applicants can refer to NCSS' skills and salary guidelines for the social service sector here (link) for budgeting manpower costs.
Q43:	Are there any costs that will not be covered by the grant?
A:	Costs covered must be directly related to the running of the programme itself; any costs not related to the programme will not be covered.
Q44:	What are the repercussions for failing to meet project deliverables?
A:	If targets are missed, the organisation must provide justification and reasons for missing the target, along with a plan for future improvement. Disbursement can then continue on a case-by-case basis. However, disbursement will be held if the required reports and/or justifications for missing targets are not submitted.

Future Grants

Q45:	Will there be future rounds of funding beyond the two Grant Calls?
A:	Information regarding future rounds of funding beyond the initial two Grant Calls will be announced by Income Insurance and NCSS at a later date, based on the outcomes and impact of the initial grant cycles.

Q46:	Will there be a second round grand call in 2026?
A:	The second grant call is currently tentative . The current grant is a three-year grant with one grant call, and a potential second run depends on the success of the current grant.