THE PLAN · INITIATED BY UNCLE JAMES

OPEN DAILY

FOR THE NEXT FIFTY YEARS

SAVING SINGAPORE'S HAWKER HERITAGE

The Plan. A hawker centre can be full and still lose its heritage. This plan keeps both – fair rents, humane hours, a floor under every cook, and a new generation behind the wok.

小贩文化 · Warisan Penjaja · உணவுக்கடை மரபு · Hawker Culture

GIVE FIRST · BUY SERVICES, NOT EXCLUSIVITY · LET THE BUSINESS CARRY SUCCESSION

Document 2 of the library: the case, the rules and a card for every proposal. The Executive Summary, published separately, says why and what in eight pages; seven companion volumes hold the record, the money, the evidence, the levers, the method and the data, and every card says which of them proves it.

THE PLAN · A WORKING PAPER FOR PUBLIC DISCUSSION · VERSION 1.9.3 · NOVEMBER 2026

THE PLAN AT A GLANCE

On One Page

Three moves, three proving grounds, and an endowment the whole country can put its name on.

1

MAKE THE TRADE WORTH ENTERING

Published rent bands, with stalls let by ballot, as Build-To-Order (BTO) flats are. Price freedom for the cook; Makan Vouchers, through the existing system of CDC vouchers (Government vouchers for every household), for every household that needs help with the bill. A Relief-Hawker Corps to break the six-day grind, and Buying Circles, run by the hawkers at each centre, to bargain together for ingredients, power and delivery. Insurance for the oldest stallholders comes first, before anything is asked in return.

2

MOVE THE KNOWLEDGE BEFORE IT IS LOST

A Regulars' List, open at every government hawker centre, records the dishes each centre's regulars want kept; a separate yearly count, which never names a stall, tells Parliament how many are at risk. A Culinary Seed Bank documents endangered dishes well enough for a trained cook to cook from, pays masters to teach as Fellows at their own stalls, proves each record on the master's day off, and sets every graduate up in a real stall with financed equipment and an income top-up for 24 months – because Singapore has already shown it can train hawkers and lose them.

3

LET THE BUSINESS PAY FOR SUCCESSION

A busy stall has real goodwill (what a stall's name, recipes and regulars are worth when it changes hands). The Succession Mortgage lets the incoming cook pay the retiring one out of future takings, through an escrow (a neutral account that collects the payments and pays them out) with a guarantee behind it; the Family Name Royalty gives the master's children a ten-year stake in the name above the stall. Gifts are kept for the dishes the market cannot carry.

$19.68M	$40M	44	88	26	3	0
4-YEAR PROGRAMME	ENDOWMENT TARGET	MASTER FELLOWS	APPRENTICESHIPS	FUNDED FIRST STALLS	PILOT CENTRES	CAMERAS

Who pays. The endowment and its partners fund the Seed Bank, the Security Package, the Corps and the Fellowships. Succession largely pays for itself through the mortgage. Government is asked for a few decisions that cost little – a rent-band pilot, a change to the succession scheme that costs nothing, a faster relief route for sick hawkers and an hour-a-day deputy, both on the Joint Operator Scheme, and cleaning contracts re-tendered at the pilot centres – and for Budget money it can see line by line in §7.7, *The Ask, Itemised – and What We Don't Ask*: a first gift and matching pool (public money that matches gifts dollar for dollar) for the endowment, a small operating match (the Government's yearly grant towards running costs), Makan Vouchers through a system it already runs, a table-cleaning fee subsidy at the pilot centres, and the tax given up on gifts. A retirement match for stallholders under 55 is costed there for later, next to the longer list of things this plan does *not* ask for: no new statute, no new agency, no surveillance powers, no rent control on private coffeeshops, and no compulsion of any hawker, ever.

> **AT YOUR TABLE**
>
> *Your char kway teow uncle finally earns like the craftsman he is; if money is tight, your Makan Vouchers cover the difference. And when he retires, the queue doesn't scatter – the young cook he trained is at the same wok, and the sign above it still means something.*

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The Plan

Start with the Executive Summary, document 1 of the library: the whole plan in eight pages. This paper, document 2, sets out the case, the rules and every proposal, each with a card that says where it is proved. The argument, the evidence and the costing are in seven companion volumes, each written to be read on its own.

◇ THE PLAN AT A GLANCE 2

Three moves, three proving grounds and an endowment, on one page

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For diners · Your Table – the plan for diners, in four pages

HOW TO READ THIS DOCUMENT

This plan is written for two readers at once. For the policymaker, every mechanism is specified to the dollar, sequenced, gated, and independently graded – and every section carries a tag showing who pays and what, if anything, it asks of Government. For the makan-goer – the customer these stalls exist for – celadon *At Your Table* boxes translate each mechanism into what changes at lunch. Neither reading is the lesser one: hawker culture survives only if the people who decide and the people who eat want the same thing. It accompanies the author's published commentary on the same subject: the essay poses the open questions and names the tensions; this paper offers one worked-through, fully costed set of answers – a contribution to the conversation the essay calls for, never a substitute for it.

THE TAGS

`ASK OF GOVERNMENT` a decision Government would need to take – each is itemised, with its instrument and cost, in §7.7, *The Ask, Itemised – and What We Don't Ask*.

`SELF-FINANCING` pays its own way from the economics of the trade – no grant capital consumed.

`PHILANTHROPY-FUNDED` funded by the Hawker Endowment and partners; costed in Part VII.

`BUILDS ON` the existing scheme it extends – because nothing here starts from zero, and credit is given where the groundwork was laid.

DESIGN LANGUAGE – SIGNBOARD & TILE

Drawn from the hawker centre itself: stall-signboard capitals, kopitiam tile green and celadon, signboard red and turmeric, and menu-style dotted ledgers (the plan's year-by-year cost tables) for every budget. If the plan cannot be read at a stall counter, it has no business governing one.



READING MAP

Part I makes the case and sets seven rules. Part II rebuilds the hawker economy – starting with the question policy papers usually skip: who actually owns a stall. Part III is the Culinary Seed Bank and its pipeline, a stall for each graduate included. Part IV is succession finance that largely pays for itself. Part V is a taste standard with no cameras in it, and a Heritage Plate mark that pays a master's family when others cook the dish. Part VI sequences the first years: two Lighthouses (the first two pilot centres, Chinatown Complex and Geylang Serai) first, Chinatown Complex and Geylang Serai, then Tekka beside them a year later, and asks the public in. Part VII is the money – four ledgers, a national endowment, a retirement match costed and left for later, and the full ask of Government, itemised beside the longer list of things this plan does not ask for – and ends with ideas for later. Seven companion volumes are read alongside it. Hawkers and Social Protection compares hawkers' social protection and retirement with other workers'; Follow the Plate follows the money from diner to supplier and landlord and scores each proposal in an open quantitative model.

All figures SGD. Budget arithmetic is internally consistent and reproduced in Part VII. An independent evaluator with unconditional publication rights grades the results either way.

PROLOGUE

Before the City Wakes

4.50 A.M.

The centre is dark except for one tube light and the blue ring of a burner. Ah Kow has worked this kway chap stall since before the flats upstairs were built. His stock has been on the fire for an hour: dark soy and spice in the order his father used, offal cleaned and blanched to a rhythm nobody has ever put on paper, the kway lifted out when it feels right to his hand rather than to a timer. By seven the line will reach past the drinks stall; by two, four hundred plates will have gone out; by three he will be prepping for a tomorrow he no longer has many of. The tenancy runs out next week. Neither of his children wants the wok. Word has got round, and old customers are turning up for what they suspect is a farewell plate (a few of them twice a day).

A few rows away, John cooks the same dish. He queued at Ah Kow's stall as a schoolboy and would like to be worthy of it; for now his base comes from a central kitchen, his stock tastes of something else, and his kway is still a few seconds early or late. Money at home is tight, with a baby to raise and parents who need looking after, so paying a helper is out of the question: he opens before dawn, cooks single-handed and pulls down the shutter by mid-afternoon to take his turn at home. He knows exactly what people say when they set his bowl beside the old man's.

If Ah Kow simply stops, what he knows stops with him, and no register anywhere will note that it is gone. The stall will be re-let. The line will re-form somewhere else. The centre will look as busy as ever. I have come to believe that this is how a food heritage is really lost: not in an empty building, but in a crowded one. (The companion essay tells their story more fully, and asks the questions; this paper tries out some answers.)

I wrote this paper hoping that the next Ah Kow retires differently – with a successor he trained himself, paying him for the business he built, under a name his family keeps a stake in – and that the next John starts differently: mentored by the master two stalls down, financed, relieved, with a floor under his first two years.

HOW TO READ THIS PAPER – A NOTE FROM THE AUTHOR

I should say plainly what this is. The companion essay asks three questions and leaves them open on purpose: who ought to pay for a meal that stays affordable; how an original taste can be kept while still being allowed to change; and what a fair handover owes the hawker leaving and the one arriving. This paper is my attempt at one worked-through set of answers, each named, costed, sequenced and gated. Part II takes up the first question, Parts III and V the second, Part IV the third; Part VI sets out how hawkers, diners and policymakers can amend any of it, or stop it altogether.

Why would anyone read a plan like this from me? Fair question. I began my career in the Singapore Government, working on industry development; I then spent years as an early-stage venture capitalist and angel investor; and I later founded a company that designed electric motorcycles in Singapore and built them, battery packs included, at its own factory in the region. None of that makes me a hawker (like most of us, I am mainly a customer with opinions). It did teach me three things that run through these pages: a scheme is only as good as its fit with the people who must use it; money should follow evidence, which is why every step up here waits on a gate (what I used to call capital-effort efficiency); and whatever you make, a motorcycle or a plate of kway chap, rests on a supply chain and on people who know their craft.

So please read it the way I wrote it: not as a verdict, but as a starting point concrete enough to argue with. Where you disagree, tell me which section and why; that is the paper doing its job.

– Uncle James, October 2026

THE CASE · THE RULES

WHY NOW, WHY THIS

I

PART ONE

The crisis in five numbers, the pattern behind a decade of well-meant attempts, what each of us stands to gain from fixing it – and the seven rules we have set ourselves and will not break.

1.1 Five numbers and a blank
1.2 What a decade teaches
1.3 Standing on what works
1.4 What each of us gets
1.5 Seven rules we won't break

1.1

The Crisis in Five Numbers – and a Blank

Singapore's hawker culture was inscribed on UNESCO's Representative List of the Intangible Cultural Heritage of Humanity in December 2020, just as the trade's elders neared the end of their working lives. In November 2018 the Minister told Parliament that "more than one third of our hawkers and their assistants will retire in the next 10 years" (Official Report, 19 Nov 2018). That decade ends in 2028. We think five numbers carry the diagnosis; the sixth box is left blank, because the number that belongs there does not yet exist.

60

MEDIAN HAWKER AGE, ABOUT 60 SINCE 2018 (MSE, NOV 2024)

87.3%

PATRONS WHO WOULD NOT WANT TO BE A HAWKER (NEA SURVEY, 2019)

Lowest 20%

TYPICAL HAWKER INCOME: THE SECOND-POOREST TENTH OF EARNERS (MSE, NOV 2024)

20–30¢

TYPICAL HAWKER MARGIN PER DISH (NEA WORKGROUP, 2020)

2.8%

OF 566 PEOPLE WHO FINISHED CLASSROOM TRAINING IN THE HAWKERS' DEVELOPMENT PROGRAMME, 16 NOW RUN A STALL IN A HAWKER CENTRE (MSE, JUL 2024)

No list

GOVT KEEPS NO REGISTER OF AT-RISK HAWKER TRADES (MCCY, 7 OCT 2026)

WHAT THE REASSURANCES LEAVE OUT

Ten things said about the trade, each true as far as it goes. The right-hand column answers the claim, never the person; every source is beside its line.

WHAT IS SAID	WHAT IT LEAVES OUT	THE EVIDENCE	IN ONE LINE
"Hawker Culture remains a viable ICH practice": 121 centres, cooked-food stalls more than 95% occupied (periodic report to UNESCO, Dec 2024)	Occupancy is not transmission	29 of 566 HDP trainees started a stall in a hawker centre (MSE, Jul 2024); 6 HSS transfers completed by Sep 2025 (MSE); no list of trades or practices at risk (MCCY, 7 Oct 2026)	A centre can be full and still lose what made the queue worth joining. Occupancy counts tenants; no one counts dishes.
The median rent has stayed near $1,250 for a decade (NEA, 4 Nov 2024)	The median of those still paying	Entrants pay their bid, a median of about $1,800 (2023); the subsidised share fell from 53% (2013) to about 30% (2023); the sale-scheme stalls went back on rent from 2014 to 2017; a newcomer at the median bid pays about $18,900 above NEA's valuation in his first six years (our arithmetic, §2.2)	The median rent has not moved in a decade. The hawker paying it is not the hawker who is leaving.
A median age of "about 60" in 2018, 2021 and 2024, read as steady (Official Report, 19 Nov 2018; MSE, 2021 and 2024)	A flat median over an ageing trade	"More than one third" of hawkers and assistants to retire within ten years (Masagos Zulkifli, 19 Nov 2018); new entrants since 2013 at a median of 46 (NHB and MCCY, 17 Nov 2020)	A median can hold at 60 while the oldest leave and too few arrive to move it. The Minister's ten years run out in 2028.
"More than 600 participants have enrolled"; "more than 60 new hawkers" (periodic report, to 31 Dec 2023)	Inputs reported as outcomes	HDP: 29 of 566 started a stall, 16 still operate (MSE, Jul 2024); incubation stalls: 37 of 99 became full hawkers (MSE, 2025); no evaluation published	Six hundred trained, sixty landed, none yet evaluated. A count of outcomes would show what works.
Hawkers "did not flag" pay (Hawker Centre 3.0 Committee, 2017); "It is inappropriate for the Government to subsidise a hawker on the basis that business is poor" (Masagos Zulkifli, 19 Nov 2018)	Only those who stayed were asked, and no one here asks for that subsidy	The median full-time own-account hawker: about $1,470 a month in 2021, below the poorest fifth of employees and below riders and private-hire drivers (MOM, in the Advisory Committee's report, 2022, Fig. 1.1)	The Government protected delivery riders on about $1,800 a month. Its own chart puts the hawker at $1,470.
"The market mechanism is working" (Masagos Zulkifli, 19 Nov 2018)	Transparency is not fairness	A 1% rise in rent goes with a 0.03% rise in hawker prices (MTI, 2015); 55% of the stalls let in the year after the reserve rent was removed went below it (Dr Vivian Balakrishnan, 12 Mar 2013)	A tender shows the price. It does not show who paid it: not the diner, but the cook.
Diners are content: more than 95% say centres are part of Singapore's identity (NEA, 2023); 91% are satisfied overall (NEA, 2019)	The diner's verdict on the cook's living	87.3% of patrons would not want to be a hawker (NEA, 2019)	Nine in ten diners are satisfied. Nearly nine in ten would not do the job. Both are true, and both are NEA's own findings.
"There is already an implicit Government subsidy" in every public stall (Dr Amy Khor, 19 Nov 2018); building costs are not recovered from rent (Masagos Zulkifli)	The building's cost counted as help to the cook	About $13M of rent support for six months, to every stall alike (2026–27); a stipend of about $5,000 a handover under the HSS, as reported	The subsidy is in the concrete. It reaches the building, not the cook, and a chain's stall as much as a master's.

WHAT IS SAID	WHAT IT LEAVES OUT	THE EVIDENCE	IN ONE LINE
Government paying part of a self-employed person's CPF "departs from the principle of self-help" (Tripartite Workgroup on Self-Employed Persons, 2018, ¶54)	A principle since relaxed	Employer-rate CPF for riders "to preserve the key feature of co-contribution which is part of the unique social compact in Singapore" (Advisory Committee on Platform Workers, ¶5.6.2; accepted in full, Nov 2022)	Self-help was the whole principle until 2022. Then riders got an employer's share of CPF. Hawkers are still waiting for it.
"Hawkers are entrepreneurs after all" who set their own prices (Masagos Zulkifli, 19 Nov 2018)	Freedom without pricing power	At operator-run centres a value meal at every stall is a tender condition, and changing its price needs approval (Hawkers and Social Protection, C.2); the Advisory Committee marked out platform workers because they could not raise prices when costs rose (2022, ¶3.2.8)	He sets his own prices, but the $3.50 value meal needs approval to change.

The sixth number above is missing by definition. Asked in Parliament whether any register exists of hawker trades or culinary practices at risk of disappearing, the Ministry of Culture, Community and Youth confirmed on 7 October 2026 that the Government does not maintain such a list. Singapore has honoured this culture before the world; it cannot yet name what it is losing, stall by stall. Until that instrument exists, every retirement is an unrecorded loss – and building it is the first deliverable of Part III, in two parts kept apart: a Regulars' List, on which each centre's regulars name the dishes they want kept, and a yearly count of the stalls at risk, which never names one (§3.6, *The Regulars' List and the Endangered Dish Registry*). Singapore's first report to UNESCO, in December 2024, named the threats but could not yet count them; the next one could (§3.6).

1.2

What a Decade of Schemes Teaches

Four interventions define the last decade of effort, and a fifth came before them – each well-intentioned, each instructive. Each fell short differently on the surface and identically underneath, and each lesson shapes a mechanism in this plan.

The record, in short. The State began building hawker centres in the early 1970s to resettle street hawkers, "so as to improve hygiene and food safety standards" (Masagos Zulkifli, Official Report, 19 Nov 2018), and finished the resettlement by the mid-1980s (Panel report, ¶2). In 2011 it began building again, after a pause of almost 30 years: 20 new centres by 2027, "a ballast to stabilise cooked food prices against the emerging dominance of coffee shops and food courts" (Masagos Zulkifli, Official Report, 19 Nov 2018). Twice since then it has asked panels of its own how to keep the trade alive, and they deserve the credit first. The **Hawker Centres Public Consultation Panel** (November 2011 to April 2012), 18 members chaired by Elim Chew, with one seat for a hawkers' association, proposed not-for-profit operators under a government-appointed board; rents "pre-determined" by food type, at a share of the professionally valued rent; priority for individuals over companies; central bulk purchases; and "an institution" for passing on the skills of "traditional and heritage hawker food" (Panel report, ¶12–19). The Ministry accepted most of its report on 10 May 2012 (The Straits Times, 11 May 2012, as reported). In 2013 the Workers' Party's Yee Jenn Jong asked how the first operators were chosen, what rent they paid and how prices would stay affordable, and Dr Vivian Balakrishnan set out the principle the plan keeps: "the key principle is personal operation of the stall", to take "property speculation and arbitrage" out of the centres (Official Report, 12 Mar 2013). The **Hawker Centre 3.0 Committee** (2016–17), chaired by Dr Amy Khor, then Senior Minister of State, made eleven recommendations, and the

Ministry accepted all of them on 8 March 2017. They became the HDP (Hawkers' Development Programme, the Government's course for new hawkers), the Incubation Stall Programme and the Productivity Grant; they included bulk purchasing (Recommendation 5) and "food curation, including the retention of traditional hawker food" when stalls fall vacant (Recommendation 9). No hawker sat on the Committee. It gathered no figure on earnings, hours or succession, and it backed expanding the operator-run centres (Report, Feb 2017, pp. 20, 38, 41). Both panels asked how to bring new cooks in. Neither asked what the old ones earn, or how they hand over.

The pattern reads: **training without income, ceremony without structure, partnership without trust, fragmentation without responsibility.** Every mechanism that follows is an answer to one line of that sentence – and the whole plan is sequenced so that trust is deposited before anything is withdrawn.

IN FULL The scheme-by-scheme record, with what each taught and where the plan answers it, is in the Record (A.2), beside what Parliament has said since 2012 (A.3).

1.3

Standing on What Works

WHAT A HAWKER NEEDS	WHO HELPS TODAY: Government agencies	Hawkers' own bodies	Mayors and CDCs	PA and grassroots	Charities and others	THIS PLAN		WHO PAYS: State	Gifts	Trade
ENTERING THE TRADE										
Training as a hawker	◧	□	□	□	◧	Builds on it	§3.3	•	●	•
Income once in a stall	◧	□	□	□	◧	Reinforces it	§3.4	•	●	•
A fair rent	◧	□	□	□	□	Builds on it	§2.2	●	•	•
RUNNING THE STALL										
Help for diners in need	□	□	■	◧	◧	Joins in	§2.5	●	•	•
Learning at the master's side	◧	□	□	□	◧	Builds on it	§2.6	•	●	•
Buying ingredients and power	□	□	□	□	◧	Reinforces it	§2.12	•	•	●
Repairs and exhausts	◧	□	□	□	□	Not ours to fund				
Cost and price data	◧	□	□	□	◧	Builds on it	§2.10	•	●	•
WHEN THE BODY GIVES OUT										
Days off, relief cooks	◧	□	□	□	□	Reinforces it	§2.7	•	●	●
Injury and illness cover	□	◧	□	□	□	Reinforces it	§2.9	•	●	•
Retirement savings	◧	□	□	□	□	Costed, for later	§2.11	•	•	•
HANDING OVER, KEEPING THE DISH										
Knowing who is at risk	□	□	□	□	□	Fills a gap	§3.6	•	●	•
Paying for goodwill	◧	□	□	□	□	Reinforces it	§4.3	•	•	●
Recipes kept to cook from	◧	□	□	□	◧	Reinforces it	§3.2	•	●	•
Recognising masters	◧	◧	□	□	□	Reinforces it	§4.2	•	●	•
A voice for hawkers	□	■	□	□	◧	Joins in	§3.8	•	●	•
Money that lasts	◧	□	□	□	◧	Reinforces it	§7.6	●	●	•

■ Runs today, at scale ◧ Partly, small or one-off □ Nothing found

THIS PLAN: Fills a gap (none found) · Reinforces thin help with what it lacks · Builds on or joins an existing scheme · Not ours to fund (repairs): no section, no payer. Costed, for later (the under-55 match): no payer until a Budget decides

WHO PAYS FOR THE PLAN'S PART: ● the State, an ask of Government · ● gifts and the endowment · ● the trade pays its own way

FIG. ES.1 · WHO HELPS HAWKERS TODAY, WHAT THE PLAN DOES ABOUT EACH NEED, AND WHO PAYS FOR ITS PART · THE REVIEW AND ITS SOURCES ARE IN THE RECORD, A.1.2–A.7

Read across the rows and a pattern appears. Hawkers' own bodies speak for the trade and honour a few masters each year, with an award, not a wage; the Mayors' CDC Vouchers carry real money to the stall; charities pay hawkers for meals their beneficiaries redeem. Yet no scheme does any of these things. None pays a retiring hawker for his goodwill; the few private sales are one-off deals. None pays a master a year's wage to teach. None keeps his recipes in an archive good enough to cook from. None tops up a new cook's income for his first two years, sends a relief cook so a hawker can take a day off, or holds an endowment for the trade. Those gaps are this plan. One row is empty:

knowing who is at risk, which no one counts today and the plan's yearly at-risk count fills from Year 1 (§3.6, *The Regulars' List and the Endangered Dish Registry*). Repairs and exhausts already have owners in NEA (National Environment Agency, which runs the public hawker centres), the Town Councils and the stallholder; what is missing is help with a stall's own equipment between the Productivity Grant's phases. Where others already act at scale, the plan works through them, and much of it is not new. The Government's own panels proposed rents set in advance, bulk buying and keeping traditional hawker food in 2012 and 2017. Two Members, Leong Mun Wai and Hazel Poa, proposed a ballot for stalls in Parliament in 2024; §2.2, *Rent Bands & Ballot* answers the Government's four objections to it. Master-apprentice fellowships have run in France since 1994 (the Record, A.7, *What Only This Plan Does – and Where It Builds on Others*). Most of the bill falls on gifts and the endowment. The State is asked for money in five places – its first gift to the endowment and the pool that matches gifts, an operating match, a round of Makan Vouchers, the tax given up on gifts and a table-cleaning fee subsidy at the pilot centres – and succession pays for itself.

IN FULL The review in full is in the Record: Government's schemes and every group that helps hawkers today, and where this plan joins, defers or fills (A.1); and what only this plan does, what is not new and what it borrows from abroad (A.7).

1.4

What Each of Us Gets

A plan this ambitious survives politically only if every constituency can see itself winning. This one is built so they can – honestly.

CONSTITUENCY	WHAT THEY GET	WHAT IT COSTS THEM
The makan-goer	The food survives; quality is guarded by masters, not cameras; targeted Makan Vouchers absorb price movement for households that need help.	Prices at certified stalls move with quality – cushioned, for those who need it, by the voucher.
The hawker	Insurance – first. Then fair banded rent, actual days off and an hour a day, cheaper ingredients, power and delivery bargained for together in Buying Circles of their own, a paid Fellowship, and a funded retirement paid by the business they built.	Nothing is compulsory. Participation is opt-in at every layer.
The hawker's children	A 90-day right of first refusal on the stall, a 2.5% royalty on the family name for ten years, and the complete private archive of their parent's craft.	Nothing.
The young cook	A paid apprenticeship, then a real stall by ballot, financed equipment, a top-up to their income for 24 months, and a mentor two stalls down.	Eighteen months of hard training and a mortgage paid to the master who earned it.

CONSTITUENCY	WHAT THEY GET	WHAT IT COSTS THEM
Government	A UNESCO stewardship story with numbers behind it; cost-of-living help through vouchers it already runs; seniors' dignity, visibly delivered; and a programme it starts with a first gift but need not run, which must pass clear tests to grow and winds itself up if it fails, with a Government director holding the board's tie-breaking vote, every use of it published.	The decisions in §7.7: most administrative, no new statute. Five Budget costs, each named there: the endowment's first gift and matching pool (once); a small operating match; the Makan Vouchers (yearly); a table-cleaning fee subsidy of $200 a stall a month at the pilot centres; and the tax given up on gifts. Optional, for later: a retirement match for stallholders under 55; from 55, help to claim the scheme that exists.
Centre & coffeeshop landlords	Footfall from certified heritage anchors, Corps services for their tenants, public recognition – all voluntary.	Hosting a heritage stall at a banded rent, if – and only if – they choose to.
Donors & corporates	A matched, named, audited national endowment; the rare gift that compounds into culture.	The gift – matched dollar for dollar by the state until the $10M matching pool is used.

1.5

Seven Rules We Won't Break

Every mechanism in Parts II–VII is derived from, and can be tested against, seven rules. Where a proposed feature conflicts with a rule, the feature loses.

P1

GIVE BEFORE YOU ASK

The institution's first public acts must transfer value to hawkers – insurance for the oldest of them, first – before any request for documentation, data or time. Trust is a ledger; open it with deposits.

P2

RAISE WHAT HAWKERS EARN, NOT JUST CUT COSTS

Cutting a hawker's costs cannot save a trade whose prices officials hold down. Protect affordability by helping the diners who need it, and let the cook set the price.

P3

BUY SERVICES, NEVER EXCLUSIVITY

The aim is to spread knowledge. Pay masters generously to teach and document; never pay to restrict who else they may teach. No recipe ownership, no non-competes.

P4

LET THE BUSINESS CARRY SUCCESSION

A busy stall with long queues has goodwill it can sell. A successor can pay the retiring cook out of future takings; gifts are kept for dishes the market cannot carry.

P5

SET THE GRADUATE UP IN A STALL, NOT JUST TRAIN THEM

Every apprenticeship ends in a stall, help with the rent, financed equipment and an income top-up – or the training money was spent to re-learn a lesson already paid for.

P6	**MEASURE HAWKER-YEARS, NOT SIGNATURES** Success is people still cooking years later, dishes with young practitioners, incomes worth staying for – graded by an independent evaluator who publishes no matter what.
P7	**THE COMMUNITY CAN KILL IT** Co-design with veto thresholds, an elected Hawker Council with vetoes over the Seed Bank's own decisions that concern hawkers, a Government casting vote (the vote that settles a tie) used only in public, and a sunset clause (the rule that winds the Seed Bank up if it fails its tests) that winds the institution up and returns funds if hawkers do not engage.

PRONG ONE · ECONOMIC REFORM

REBUILDING THE HAWKER ECONOMY

II
PART TWO

We start with the question policy papers tend to skip – who actually owns a stall – and then try to make rent fair, affordability targeted, hours humane, and the first move a gift. This Part is the floor, for every stallholder, celebrated or not, and the State carries most of it, as rules and a fee subsidy: a hawker's life matters even where there is no famous recipe to preserve. Parts III–IV are the craft tier, paid for by gifts and open to any stall that passes the test.

2.1 Who actually owns a stall
2.2 Rent bands & ballot
2.3 The Hawkers Succession Scheme, extended
2.4 Heritage Anchor coffeeshops
2.5 The Affordability Compact & Makan Vouchers
2.6 Learning at the master's side
2.7 The Relief-Hawker Corps
2.8 Hawker Apprentice Work Pass, deferred
2.9 The Hawker Security Package
2.10 Market transparency
2.11 The Hawker Protection Floor
2.12 Buying Circles

2.1

Who Actually Owns a Stall

As far as we can see, a succession scheme that ignores tenure comes apart the moment it meets a tenancy agreement. "The hawker's stall" is really three different arrangements, and each changes what fair rent, retirement and hand-over can mean; since the last sale-scheme leases expired in 2017, none of them is ownership.

TENURE	THE LEGAL REALITY	WHAT IT MEANS FOR THIS PLAN
Tendered stall – about 70% of stalls in public centres	A three-year tenancy won at open tender. *The rent:* the winning bid, moving towards NEA's assessed market rent at renewal. The figures measure different things (§2.2): a median bid of about $1,800 a month (2023); a median rent paid near $1,250 for a decade, and $1,450 in 2025 at centres comparable with the operator-run ones; a median assessed market rent of $1,250 (Nov 2024). *The limits:* the hawker must run the stall himself; subletting and assignment have been barred since 2012; the tenancy generally ends with him.	The hawker's life's work builds real goodwill but holds *no transferable asset*. Succession needs two things: fair allocation for entrants (§2.2) and a lawful way to pass the stall to a chosen, qualified successor (§2.3). Without the second, Part IV's economics have nothing to attach to.

TENURE	THE LEGAL REALITY	WHAT IT MEANS FOR THIS PLAN
Subsidised stall – about 30%, the pioneer and legacy cohort	Rents of roughly $192–$384 a month, held only while the stallholder runs the stall himself. The subsidy passes to family only: it "can be transferred to the immediate family members of the pioneer hawkers at the same low rent" (Dr Koh Poh Koon, 13 Nov 2024). A successor from outside the family pays assessed market rent, which NEA phases in over three years when such a stall is assigned (§2.3). The subsidised share has fallen from 53% of cooked-food hawkers in March 2013 (Dr Vivian Balakrishnan, Official Report, 12 Mar 2013) to about 40% in 2020 and about 30% in 2023, as pioneers retire.	Hand-over to a child keeps the rent. Hand-over outside the family can still send the successor's rent up several-fold, even phased over three years. This is where phasing the rent in towards the published band (§2.3) matters most. The plan's pioneer-rate guarantee (§2.2) protects the sitting hawker, never the price of the hand-over.
Coffeeshop or food-court stall – perhaps half of all cooked-food stalls, about 5,800 of them in coffeeshops (Hawkers and Social Protection, C.7)	A sub-tenancy from an operator, who rents from HDB (374 of the 776 coffeeshops in HDB estates) or owns the premises (402 sold by HDB before 1998, plus mall food courts) (HDB, Jul 2024). Rents are set by the market: a median asking rent near $3,400 a month in stall listings (Stall.sg, via DollarsAndSense); $4,000–10,000 in commercial guides; $8,000–10,000 at record-priced shops. They carry both the owner's return and the operator's markup. No personal-operation rule; as in hawker centres, individually run stalls cannot hire foreign workers.	Protection and knowledge follow the person, so the Seed Bank reaches these hawkers unchanged, and so would the Protection Floor in its full form (Hawkers and Social Protection, C.7 and §2.11.2; Hawkers and Social Protection, C.8.1). Rent policy follows the landlord: HDB's lease terms for the shops it rents out; transparency and voluntary agreements for private ones; never rent control. The Heritage Anchor Partnership (§2.4) is the voluntary way in.

One consequence runs through everything that follows: **because every hawker in a public centre is a tenant, the value they build lives in the brand, the craft and the queue – not the walls.** This plan is therefore built around instruments that make *that* kind of value survivable and transferable: documentation, certification, assignment, goodwill finance, and a royalty on the name.

IN FULL How the one route to ownership opened in 1994 and closed by 2017 is in the Record (A.2).

2.2

Rent Bands & Ballot

ASK OF GOVERNMENT · NEA PILOT, ADMINISTRATIVE

ASK OF GOVERNMENT · A TABLE-CLEANING FEE SUBSIDY AT THE PILOT CENTRES

NO NEW LEGISLATION

BUILDS ON · 2012 & NOV 2024 TENDER REFORMS, AND THE FIXED RENTS OF OPERATOR-RUN CENTRES

THE PROPOSAL

WHAT IT IS	Vacant stalls at the pilot centres are let at a rent published in advance, in three bands set from NEA's own valuations, and allocated by ballot among qualified cooks. A table-cleaning fee subsidy of $200 a stall a month comes with it, tested by re-tendering each centre's cleaning contract.		
WHO IT IS FOR	Every stallholder at the pilot centres, celebrated or not: the floor for all hawkers, not the heritage tier.	**WHAT IT COSTS**	Nothing from the programme. The fee subsidy is the State's: up to $0.98M a year at the three centres, and less wherever a re-tendered contract costs less.
WHO PAYS	The State, for the fee subsidy and the extra rent the highest bids might have raised; the hawker pays his band's rent.	**WHAT IT ASKS OF THE STATE**	NEA runs the bands and the ballot at the pilot centres and convenes the cleaning re-tender; the Budget carries the fee subsidy.
WHAT YEAR 0 MUST CONFIRM	Each pilot centre's class, from its own tender record, and who holds its cleaning contract.	**WHERE IT IS PROVED**	Follow the Plate, D.14 (in full), D.4.1 (how much rent a stall can bear) and D.9 (the levers); the Government's objections, answered, in the Record, A.4.

- **Fixed bands by centre class and stall type,** published and reviewed every three years, calibrated to the assessed-market-rent data NEA already commissions – for non-subsidised cooked-food stalls, the median (the middle figure: half are above it, half below) of NEA's assessed market rents (AMR) was $1,250 when last given to Parliament (November 2024). Indicative cooked-food bands, a month: `Band A (Class A, prime centres) $1,700 · Band B $1,150 · Band C $650`. Each pilot centre's class is set from its own tender record, not from its profile: Chinatown Complex's median winning bid from August 2024 to January 2025 was $1,408, the lowest of the centres in DollarsAndSense's analysis of NEA's results. Every applicant knows the rent before applying; no one's tenancy depends on a bidding war.
- **Ballot allocation** among qualified applicants, as Build-To-Order (BTO) flats are balloted. Qualification is a completed apprenticeship, a Seed Bank programme, or a simple food-business track record, and each applicant enters once a round; the ballot weights first-time operators and Endangered Dish Registry proposals, which gives the Hawker Centre 3.0 Committee's "retention of traditional hawker food" a rule to work by (Recommendation 9, accepted 2017).
- **Pioneer-generation rates preserved in full.** Nothing changes for any sitting hawker. On succession to a non-family successor, rent steps to the applicable band over three years.
- **No rent subsidy from the programme.** A stall for an Endangered Dish Registry dish pays its band's rent like any other; its weight in the ballot is its only favour, and a graduate's first years are carried by the landing package, paid to the graduate, never off the rent (§3.4, *The Graduate Landing Package*) – visible policy, not private deals.
- **Tested rather than argued.** The pilot runs at the three pilot centres, five at most, so the tender carries on everywhere else. The evaluator publishes what ballot entrants paid beside what first-time tenderers paid at comparable centres. Let the numbers settle it.

WHY WE THINK THIS WORKS

Bands-and-ballot needs no declarations, no audits and no discretion. It is legible to a 68-year-old in Hokkien and a 26-year-old in a spreadsheet alike; it is hard for the sophisticated to game at the expense of the honest; and it turns a monthly headline about record bids into a story about fairness. It is also the natural completion of the 2012 and 2024 reforms rather than a repudiation of them: the same NEA valuations, the same allocation machinery, one decisive step further. Piloted at three centres, five at most, its costs to the State are the extra rent the highest bids might have raised at those centres, and the fee subsidy – small, capped, and knowable in advance. Its weakness: a fair rent is not yet a livable one, so the bands need the package beside them (§2.2; Follow the Plate, D.4.1).

2.3

The Hawkers Succession Scheme, Extended – Pay the Veteran for the Goodwill

ASK OF GOVERNMENT · NEA AMENDS THE SCHEME'S TERMS | ZERO FISCAL COST

BUILDS ON · HAWKERS SUCCESSION SCHEME (2022)

THE PROPOSAL

WHAT IT IS	The Hawkers Succession Scheme, with the economics it lacks: a disclosed goodwill payment for the recipes, the training and the name, paid out of future takings, and NEA's own three-year phasing of the rent written into the Scheme's terms. Every vacancy not handed over still goes through the front door.		
WHO IT IS FOR	The floor for all hawkers: any retiring stallholder with a certified successor.	**WHAT IT COSTS**	Zero.
WHO PAYS	The successor, out of the stall's takings; the guarantee behind the payment is the Succession Mortgage's (§4.3).	**WHAT IT ASKS OF THE STATE**	NEA writes into the Scheme's terms a capped goodwill payment, never priced on the location, and its own phasing of the rent.
WHAT YEAR 0 MUST CONFIRM	Whether hand-overs already get NEA's three-year phasing; if so, this is a credit, not an ask.	**WHERE IT IS PROVED**	Succession Economics, E.3 (in full) and E.1 (the stress test).

2.4

Heritage Anchor Coffeeshops

VOLUNTARY FOR OPERATORS · NO RENT CONTROL | ASK OF GOVERNMENT · HDB TENDER SCORING

BUILDS ON · HDB'S JAN 2026 COFFEESHOP REVISION

THE PROPOSAL

WHAT IT IS	A coffeeshop or food court may host a certified heritage stall at a Band-B-equivalent rent, for the signage, relief cover for every stall in the shop and public recognition. In the coffeeshops HDB rents out, its tenders can score the same commitment.		
WHO IT IS FOR	The floor for all hawkers, carried under private roofs, whom the 2026 rent support does not reach.	**WHAT IT COSTS**	Nothing from the programme. HDB would give up up to $1.7M a year of tender rent at half take-up.
WHO PAYS	The landlord, by choice; HDB, through the tender rent it gives up.	**WHAT IT ASKS OF THE STATE**	HDB scores anchor-stall and stallholder-protection commitments in its coffeeshop tenders.
WHAT YEAR 0 MUST CONFIRM	Nothing. Uptake under private roofs is a hypothesis the pilot tests, not a promise.	**WHERE IT IS PROVED**	Hawkers and Social Protection, C.12 (in full) and C.7 (whoever the landlord).

A large share of hawker food is sold under private roofs the state does not price. Rather than regulate, the plan recruits the landlord's own arithmetic: **a famous stall fills every other stall in the shop.**

AT YOUR TABLE

The kopitiam downstairs gets a queue-worthy anchor stall at a fair rent – and because the whole shop gets relief cover, your breakfast auntie two stalls down benefits too.

2.5

The Affordability Compact & Makan Vouchers

ASK OF GOVERNMENT · A PERMANENT ROUND OF CDC VOUCHERS, TAGGED FOR HAWKERS

ASK OF NEA · VALUE MEALS VOLUNTARY AT THE PILOT CENTRES

BUILDS ON · CDC VOUCHERS & HDB'S JAN 2026 REVISION

THE PROPOSAL

WHAT IT IS	Price freedom for certified and new-entrant stalls, with no loss-making budget meal imposed as a tenancy term; and a permanent round of Makan Vouchers, paid through the CDC voucher system, for lower-income households, seniors and students, tagged for hawker and coffeeshop stalls.		
WHO IT IS FOR	The households who need help with the bill, and every hawker through the spending it brings: the floor for all hawkers.	**WHAT IT COSTS**	Outside the programme's books: $66M a year, a rough figure that can be adjusted, at $120 a year for about 550,000 households.
WHO PAYS	The State, through vouchers it already runs; and the diner who can pay, at the stall's own price.	**WHAT IT ASKS OF THE STATE**	MCCY and the PA add a hawker tag and a list of eligible households to the CDC voucher system; NEA makes the value-meal condition voluntary at the pilot centres, with the gap paid.
WHAT YEAR 0 MUST CONFIRM	How many households are eligible, which the list will settle, and whether the tag is carved from future rounds or added on top, which is the Budget's choice.	**WHERE IT IS PROVED**	Follow the Plate, D.15 (in full), D.7 (who gains and who pays) and D.10 (the levers).

- **Price freedom for the cook.** Certified heritage stalls and new-entrant stalls under the band system set their own prices. No operator or agency may make a stall sell loss-making budget meals or absorb discounts as a condition of its tenancy, and that is an ask of NEA as well as of operators: at the pilot centres the value-meal condition becomes voluntary, with the State paying the gap. Where a cheap meal is public policy, it is **voluntary and paid for**: the State pays the difference between the cheap price and a published cost of making the meal. That cost sits

in the public accounts, where policy costs belong, and can be found on the BudgetMealGoWhere portal that already exists.

- **The frame that wins the argument:** *affordability for those who need it, viability for those who cook.* With the RTS Link (the new rail link to Johor Bahru) about to put Johor Bahru's price points one train ride away, help aimed at the diner defends the eater and the cook at once – and arrives as visible cost-of-living relief with a heritage story attached, through a system that already runs.

> *The question is not whether hawker food stays cheap. It is who pays for the cheapness – the state, openly, on behalf of those who need it; or the hawker, invisibly, on behalf of everyone.*

> **AT YOUR TABLE**
>
> *If money is tight, your vouchers work at every participating stall – same card, same tap. If it isn't, you pay what the food is actually worth, and the uncle who made it finally banks the difference.*

2.6

Learning at the Master's Side – Nothing to Build

PROGRAMME-FUNDED · NO PREMISES OF OUR OWN

BUILDS ON · HAWKERS SUCCESSION SCHEME

THE PROPOSAL

WHAT IT IS	The apprentice learns at the master's own stall, proves the recorded dish on the master's relief day and is tasted blind at a partner kitchen. The Seed Bank builds nothing and owns no premises.		
WHO IT IS FOR	The heritage tier: Master Fellows and their apprentices.	**WHAT IT COSTS**	$145,200 of second-station grants ($3,000 at each Fellow's stall) and $63,360 of partner-kitchen sessions, Years 0–3 at the three centres.
WHO PAYS	The Endowment and its donors.	**WHAT IT ASKS OF THE STATE**	Nothing.
WHAT YEAR 0 MUST CONFIRM	Nothing new: every route it uses already exists.	**WHERE IT IS PROVED**	Follow the Plate, D.18 (in full) and D.12 (what it costs, and its levers).

I first proposed a prep co-operative here: a shared kitchen where hawkers would prepare their own ingredients in bulk, to their own recipe. I have dropped it. A working hawker will not leave his stall to prep somewhere else and then come back to cook; the stall is where his takings are. Shared prep makes sense for one job only – cooking a recorded dish again and again to the written recipe – and that is training, not a service to working hawkers. Training needs a master and a counter. It does not need a building of our own.

2.7

The Relief-Hawker Corps

PROGRAMME-SUBSIDISED · CO-PAID BY USERS

ASK OF GOVERNMENT · SPEED AND A SHORT-COVER VARIANT, NOT A NEW RULE

BUILDS ON · THE JOINT OPERATOR SCHEME & THE NOMINEE ROUTE

THE PROPOSAL

WHAT IT IS	A pool of trained relief cooks, registered as hawker assistants, who run a stall from its own recorded file for a day, a week or while the hawker recovers, so that a hawker can be ill or rest without closing. It is built on NEA's Joint Operator Scheme and nominee route, with a named deputy for one hour a day.		
WHO IT IS FOR	Every stallholder at the pilot centres: the floor for all hawkers.	**WHAT IT COSTS**	$1.99M over Years 0–3 at the three centres, contingency included; the hawker co-pays $80 a day, $40 for medical leave.
WHO PAYS	The Endowment, and the hawker's co-pay.	**WHAT IT ASKS OF THE STATE**	A relief notice, approved unless NEA objects within two working days, and a short-cover joint operator for up to an hour a day. Neither changes a statute.
WHAT YEAR 0 MUST CONFIRM	NEA's answer on the relief notice and the named deputy, before the first relief cook starts.	**WHERE IT IS PROVED**	Follow the Plate, D.11 (why it returns most per dollar); the Budget Book, B.12 (the relief cook's day, costed); Hawkers and Social Protection, C.11 (when illness closes the stall).

- **A pool of trained relief cooks** – Seed Bank staff cooks, advanced apprentices, and semi-retired veterans, each registered as a hawker assistant so that a relief notice (below) can name them – who can run a documented stall to a standard close to the master's, for a day, a week, or the time it takes a hawker to recover.
- **Recruited locally, trained where training already happens.** The Corps recruits through Jobs Nearby @ CDC, whose district job bank and coffeeshop job clinics already serve heartland businesses without HR; from the pipelines that already train cooks (Dignity Kitchen, Hawker Boys and the Yellow Ribbon–NYP culinary route); and from social-enterprise stalls such as New Hope Noodles, which employs ex-offenders (the Record, A.1.2, *Beyond Government: Who Else Already Helps*). The Corps adds a booking service and the stall's own playbook. It is not another school.
- **A dignified semi-retirement path:** a veteran who no longer wants six-day weeks can work two or three relief days instead – staying in the trade, mentoring by presence, earning without the grind.
- **The archive's standing test:** every relief shift is cooked from the stall's Technique Genome file. If a competent relief cook can serve the dish from the documentation, the documentation works; if not, the Seed Bank learns exactly what is missing. The Corps is the archive's continuous test.

> **AT YOUR TABLE**
>
> *No more handwritten "CLOSED – SORRY" taped to the shutter for three weeks. The uncle gets his knee done; a trained relief cook runs the stall from his own playbook; the queue stays a queue.*

2.8

Hawker Apprentice Work Pass

DEFERRED · NOW IN IDEAS FOR LATER (§7.9)

Version 1.2 proposed a restricted pass for one foreign apprentice a stall. I have deferred it, and the full idea now sits in Ideas for Later (§7.9). Three reasons, in order:

So the pass leaves the plan's levers (a setting the plan can turn up or down), its package, its budget and its ask. The section keeps its number, so that every reference to §2.9–§2.12 still holds.

2.9

The Hawker Security Package

PHILANTHROPY-FUNDED · GIVEN, NOT TRADED

EXTENDS THE FMAS–NTUC GROUP COVER

THE PROPOSAL

WHAT IT IS	Group critical-illness cover for every stallholder aged 55 and over at each pilot centre, free in its first year and given before anything is asked; and the FMAS–NTUC group cover widened to stallholders themselves.		
WHO IT IS FOR	The oldest stallholders at the pilot centres, celebrated or not: the floor for all hawkers.	**WHAT IT COSTS**	$728,475 over Years 0–3 at the three centres, at about $750 a person, an assumption until an insurer quotes.
WHO PAYS	The Endowment and its donors. It is given, not traded.	**WHAT IT ASKS OF THE STATE**	Nothing.
WHAT YEAR 0 MUST CONFIRM	An insurer's quote for the Lighthouse stallholders: the sum assured, the ages it covers and its terms for conditions a stallholder already has.	**WHERE IT IS PROVED**	Hawkers and Social Protection, C.10 (in full) and C.5 (the hazards of the hawker's day).

The institution's first public acts, sequenced **before** any documentation request, any survey, any co-design ask, are cover for the hawkers themselves:

- **Group critical-illness cover**, bought at group rates, for every stallholder aged 55 or over at each pilot centre – the Lighthouses first – and free in the first year. Assumption: about 70 in every 120 stallholders are 55 or over, because only the median age (60) is published. That is 132 at Chinatown Complex, 37 at Geylang Serai and 69 at Tekka. At ≈$750 a person a year, the cost is about $178,500 a year across the three. Assumption: the $750, until an insurer quotes for the Lighthouse stallholders. The quote must state the sum assured, the entry and cover-ending ages and the terms for conditions a stallholder already has, because group cover often stops taking new members in their mid-sixties and the median hawker is 60.
- **The FMAS–NTUC route, widened.** Part of this exists. Under its July 2024 memorandum with FMAS (Federation of Merchants' Associations, Singapore, the hawkers' trade body), NTUC U SME already offers workers of merchants in FMAS-affiliated associations group term life of up to $40,000, and NTUC built group cover for delivery workers through the association it formed for them in 2020. Where that route fits, the Package extends it to critical illness and to stallholders themselves, rather than building a parallel scheme.

2.10

Market Transparency

INDEPENDENTLY PUBLISHED

THE PROPOSAL

WHAT IT IS	The independent evaluator publishes, every quarter, what stalls take and what ingredients, cleaning and power cost, by dish and centre type and never by stall; and a one-page yearly Plate Ledger of where a plate's dollar goes, by type of landlord.		
WHO IT IS FOR	Everyone who argues about hawker prices with medians.	**WHAT IT COSTS**	Inside the evaluator's budget; a stall that reports its revenue is paid $25 a quarter.
WHO PAYS	The Endowment.	**WHAT IT ASKS OF THE STATE**	That NEA publish the full spread, not only medians, from data it already holds (§7.7).
WHAT YEAR 0 MUST CONFIRM	The starting count, a two-week till count at every consenting stall, which gives the Ledger its first stall-level line.	**WHERE IT IS PROVED**	Method, Levers and Data, F.6 (in full); Follow the Plate, D.8 (the Plate Tracker and the Ledger).

Every quarter the independent evaluator (Part VI) – never the programme itself – publishes the range of takings by dish category, ingredient price indices, typical cleaning and utility costs, and how often stalls change hands, so the market's data and the institution's report card stay in separate hands. Aggregate data only; no individual stall identifiable; voluntary revenue reporting compensated at $25 per quarter. The yearly at-risk count of §3.6, *The Regu-*

lars' List and the Endangered Dish Registry keeps the same rule: national and per-centre totals only, from signals hawkers choose to give. Sunlight, not surveillance.

WHAT WE COUNT, AND WHY NOT THE MEDIAN

The record hides the trade's trouble in medians. The median rent has held near $1,250 for a decade while the subsidised share fell and newcomers paid their bids (§2.1, §2.2). The median age has been about 60 since 2018, across a trade of veterans and newcomers who entered at a median of 46 (§1.1, *The Crisis in Five Numbers – and a Blank*). The one official income figure is a median for hawkers who work alone, and the measures of success the agencies report are occupancy, satisfaction and enrolment. So the Ledger publishes **the whole spread**, not one figure: for rent, fees, income and hours, the lowest quarter, the middle, the top quarter, the average and the poorest tenth, by stall type and centre type. It publishes **movement**: stalls opened, stalls closed within three years, how long a vacant stall takes to let, how many hand-overs have a successor in place, and every closure by its stated reason. And it publishes **health**: days closed a year for illness or injury, whether MediSave (the part of CPF that pays for health care) is paid up, cover held, and the share of stallholders over 65 with no successor in view (§2.11.2, *How This Enters the Plan*). The Year 0 starting count is published as a spread from the start (§6.1, *The Sequence: Give, Listen, Build*), and the Regulars' List adds orders a week, the regulars' share of them and the spread of grades, by centre (§3.6). Each line is set out in Follow the Plate, D.8, *The Plate Tracker*, and none is ever published by stall.

2.11

The Hawker Protection Floor

THE PROPOSAL

WHAT IT IS	What every other group of workers already has: MediSave taken as the hawker earns, shared injury and hospital cover, relief cooks he can book, a count of hawkers, and a recognised voice. A Government match on stallholders' own CPF top-ups under 55 is costed and left for later.		
WHO IT IS FOR	The floor for all hawkers, whoever the landlord.	**WHAT IT COSTS**	Mostly administrative, and none of it in the programme's ledgers. The match, if a later Budget adopts it: up to $4.1M / year at base.
WHO PAYS	The hawker, as he earns; the State, for the match, if it decides to.	**WHAT IT ASKS OF THE STATE**	CPF Board takes MediSave as hawkers earn; NEA's relief notice; the match, marked optional.
WHAT YEAR 0 MUST CONFIRM	Nothing at the pilot centres. The match waits for its own decision, on the evidence in Hawkers and Social Protection, C.8.1.	**WHERE IT IS PROVED**	Hawkers and Social Protection, C.9 (in full), C.1–C.7 (the comparison with other workers) and C.8 (the levers).

2.11.1 What the Hawker Bloc Needs, Relative to the Others

Hawkers do not need more than other workers. They need the three layers every other group now has: savings that someone else pays into, cover for illness and injury, and contributions collected as they earn.

The proportionality test. Each proposal closes a gap another group has already had closed, using a mechanism that already exists. None asks for treatment better than an employee's or a rider's.

#	PROPOSAL	GAP CLOSED	PRECEDENT IN ANOTHER GROUP	INDICATIVE COST · WHO ACTS
1	**MediSave as you earn** – an opt-in deduction from e-payment and CDC-voucher settlements, so the bill is paid in small sums as the takings come in	A bill that arrives a year late and lands on whatever month it lands on; the licence already makes hawkers pay, but cannot spread the payment	Recommendation 9 of the Advisory Committee on Platform Workers (2022): CPF taken "as and when" riders earn, from the platform's own record of earnings. Contribute-as-you-earn for self-employed people who work for government agencies, proposed by the 2018 Tripartite Workgroup, which leaves out household buyers	Administrative · CPF Board with payment acquirers; kept opt-in on purpose (below)
2	**A matching contribution** – the Government matches the CPF top-ups that stallholders under 55 make from their own money, up to $1,200 a year; from 55, the plan helps them claim the Matched Retirement Savings Scheme instead	No one shares the CPF burden	Platform operators pay 7% in 2026, rising to 17%, for younger riders and those who opt in. Matched Retirement Savings already matches top-ups from 55, for those who pass its income and home tests ($456M to more than 250,000 members for 2025), and from 2026 those of persons with disabilities under 55	Base at most about $4.1M a year, for public-centre stallholders under 55; stretch in §2.11.2 · a Budget line, administered by CPF Board and MOM, with NEA
3	**Group injury and hospital-cash cover**, shared through the tenancy, on top of ComCare and the private policies already sold	No cover of their own for the worker who must personally operate	Operator-funded work-injury insurance for platform workers; Malaysia, where licensed hawkers must contribute to PERKESO's self-employment scheme from 1 January 2025, covering work injury and occupational disease from RM157.20 a year; the Prolonged Medical Leave policies insurers launched for the self-employed in 2018, at the Tripartite Workgroup's request, which few hawkers appear to hold	To be priced as the Advisory Committee priced riders' cover: on WICA's standard terms, through an open insurance market, with premiums set by claims history (Recommendation 6). For comparison, the plan's critical-illness pool costs about $750 a person a year for over-55s, our assumption until an insurer quotes · NEA, insurers
4	**Bookable relief cooks**, so illness need not close the stall	No paid sick leave	Paid sick leave for employees; NEA's joint-operator and nominee routes, which the Corps builds on	Costed in the plan's Relief-Hawker Corps · the relief notice (§2.7); Seed Bank
5	**Count them** – show hawkers as a separate group in the tax (IRAS) and CPF statistics, and run a yearly survey of stallholders	One income median, for 2021; no data on hours, savings, health or injury	MOM's monthly platform-worker CPF and injury statistics	Low · NEA, MOM, CPF Board; published by the plan's evaluator

#	PROPOSAL	GAP CLOSED	PRECEDENT IN ANOTHER GROUP	INDICATIVE COST · WHO ACTS
6	**A recognised voice** on tenancy and operator-contract terms: FMAS and the centre hawkers' associations, recognised as the trade's bargaining body, not a new one	No bargaining body with a mandate	Platform work associations with a legal mandate	Low · MSE, NEA

WHAT HAWKERS SHOULD NOT GET

Reclassifying hawkers as employees would end their pricing freedom and their ownership of the recipe. A minimum wage cannot bind an owner whose pay is whatever profit is left. The platform reform offers the better template: keep the commercial status, and add the floor.

2.11.2 How This Enters the Plan

The plan is strongest on craft and succession, and thinnest on the hawker's own protection. This volume adds one mechanism to Part II and three asks to §7.7, and extends §2.1 and §2.4 to stalls under private landlords.

What stays unasked: no change to hawkers' legal status, no minimum wage, no new agency, and no regulation of rents on privately owned premises.

IN FULL The Protection Floor in full – MediSave as hawkers earn, injury cover on WICA's terms and the objection to it, what the match costs, and the rows it adds to the ask – is in Hawkers and Social Protection (C.9), beside the comparison with every other kind of worker (C.1–C.7).

2.12

Buying Circles – Hawkers Bargain Together

RUN BY HAWKERS · NO MEMBER FEE, NO NEW AGENCY

BUILDS ON · OPERATORS' BULK BUYING & HAWKERS UNITED – DABAO 2020

THE PROPOSAL

WHAT IT IS	Small circles at each centre, run by the hawkers through their own association, pool orders for rice, oil, poultry, gas, power and delivery, and suppliers compete for them on an open price board. The Seed Bank never buys, stocks or picks a supplier.		
WHO IT IS FOR	Every stallholder at the pilot centres who joins: the floor for all hawkers.	**WHAT IT COSTS**	$206,580 over Years 0–3 at the three centres, in the operating budget.
WHO PAYS	The Endowment. The savings stay with the hawkers.	**WHAT IT ASKS OF THE STATE**	NEA bars compulsory designated suppliers at operator-run centres.
WHAT YEAR 0 MUST CONFIRM	Competition advice for each centre's association before the first circle opens.	**WHERE IT IS PROVED**	Follow the Plate, D.16 (in full), D.5.3 (who takes a cut between the farm and the plate) and D.13 (the levers).

- **Circles at each centre, run by the hawkers.** Through their own hawkers' association, the stalls at a centre form small buying circles: one for rice, one for oil, one for poultry, one for gas. Joining is voluntary, there is no

exclusivity, and a hawker can leave any week. Each circle has a lead, usually a hawker, who gathers the week's orders. Assumption: a small honorarium of $100 a month for each lead.

- **Suppliers compete in the open.** A circle posts its pooled weekly volume on an open price board, wholesalers and distributors offer terms, and the circle chooses. No supplier is favoured, and more orders flow to Singapore's small suppliers, not fewer: a distributor who could never reach a centre one stall at a time can now bid for all of its circle at once. Centre operators' existing bulk-purchase offers simply join the board, and so can a member's own supplier. Assumption: members pay 3% less for ingredients. That is plausible because one pooled weekly order is cheaper to serve than twenty small ones: one drop instead of many, a predictable volume and prompt payment. The supplier and the cook share that saving; it is not taken out of anyone's profit (Follow the Plate, D.5.2, *Suppliers: large, fragmented and unmeasured*). No Singapore data exists, so the pilot centres test it and the evaluator publishes the result, whatever it is (§6.4, *Independent Evaluation*).
- **No tied suppliers.** Some operator-run centres require stallholders to buy gas or crockery from a supplier the operator chose, a point Hazel Poa made in the 2024 debate; MSE (Ministry of Sustainability and the Environment, NEA's ministry) has said one operator will look for cheaper gas when its contract ends (MSE, 24 Sep 2025). A captive buyer is the one place a middleman can charge what he likes. So I ask NEA to bar compulsory designated suppliers at operator-run centres, or to require that any centre-wide supply contract be re-tendered in the open, with its price shown on the Plate Ledger. It needs no new law.

> **AT YOUR TABLE**
>
> *Your plate costs the same. What changes is the cost of getting rice and oil to his stall: one pooled order instead of twenty small ones, the saving shared between the supplier and the uncle at the wok, and a delivery app asked for a better rate.*

Buying together is an old idea, and the credit goes first to the Government's own panels: the Public Consultation Panel proposed central bulk purchases in 2012, and the Hawker Centre 3.0 Committee bulk purchasing in its fifth recommendation, accepted in 2017. The circles are that idea, run by the hawkers, with every supplier free to bid.

PRONG TWO · PRESERVATION & PIPELINE

THE CULINARY SEED BANK

III

PART THREE

What we have in mind is a knowledge institution – never a landlord, a licensor of stalls or an inspector – that documents endangered technique well enough to cook from, trains the next generation, and sets every graduate up in a stall, with a top-up to their income.

3.1 Mandate & hard limits
3.2 The Technique Genome
3.3 Apprenticeship
3.4 The Graduate Landing Package
3.5 Success metrics we can't fake
3.6 The Regulars' List and the Endangered Dish Registry
3.7 Innovation Sandbox
3.8 Governance, representation & sunset

3.1

Mandate & Hard Limits

PHILANTHROPY-FUNDED | NO REGULATORY POWERS

We would give the Seed Bank a fourfold mandate – **document, preserve, train, innovate** – and write its limits into its constitution: it does not manage centres, set or collect rents, issue hawker licences, inspect stalls, or operate surveillance of any kind. It is a knowledge institution structured as a non-profit company limited by guarantee, hawker-led and independently governed (§3.8, *Governance, Representation & Sunset*). And it holds *no exclusive rights over any hawker's knowledge* (Part IV) – it cannot become a gatekeeper of the culture it serves even by accident. For Government, we hope it is that rare partner that asks for no powers: everything it does, it does by consent, cheque-book and craft.

3.2

The Technique Genome

THE PROPOSAL

WHAT IT IS	Each endangered dish recorded well enough that a trained cook can cook it from the file: video, sensor logs, a tested recipe, provenance and the master's own story, held as an open national commons. A file is complete only when a relief cook, working from it alone, satisfies the Taste Council.		
WHO IT IS FOR	The heritage tier.	**WHAT IT COSTS**	$1.01M over Years 0–3 at the three centres; the repository sits with the national platforms.
WHO PAYS	The Endowment and its donors; commercial licences, always non-exclusive, help pay for it.	**WHAT IT ASKS OF THE STATE**	Nothing.
WHAT YEAR 0 MUST CONFIRM	Pilot documentation with three willing hawkers, at full Fellowship day-rates.	**WHERE IT IS PROVED**	The Record, A.6 (what has been recorded before); the Budget Book, B.2–B.5 (the ledger lines).

Each documented dish gets: slow-motion video from several angles; sensor logs (wok temperature, timings, fermentation pH); a tested, standard recipe; where each ingredient comes from and what can replace it, in order of preference; the master's spoken history; and a reference taste profile set as in Part V. The repository is held as a national

hawker commons: open-access for research and education, while any commercial licensing is **non-exclusive**, agreed with each master case by case, and priced to fund operations. Masters choose what is recorded, who may learn from it, and what becomes public. None of that is new in Singapore. In NHB's own contracts with communities, "foreground IP rights are vested with practitioners", and a practitioner consents twice: on an interview release form, and again before anything about him is published (periodic report to UNESCO, Dec 2024). The Genome adopts both rules as they stand.

The locum test. A Genome entry is not "complete" when the videographer wraps; it is complete when a Relief-Hawker Corps cook, working only from the file, can serve the dish at the master's own stall, on his relief day, to the Taste Council's satisfaction – and every relief shift thereafter re-runs the test for free. Documentation that cannot cook is archive theatre; the Corps keeps the archive honest.

3.3

Apprenticeship

BUILDS ON · HDP TRAINING STAGES

THE PROPOSAL

WHAT IT IS	An 18-month cycle at a Master Fellow's stall, working as a registered stall assistant, paid the Progressive Wage for a stall assistant with employer CPF. Two apprentices a Fellow; intakes grow only as graduates are placed in stalls.		
WHO IT IS FOR	The heritage tier: the new cooks who will carry a master's dish.	**WHAT IT COSTS**	$5.05M over Years 0–3 at the three centres, for 88 apprenticeships.
WHO PAYS	The Endowment and its donors.	**WHAT IT ASKS OF THE STATE**	That the current HDP review connect its classroom stages to the apprenticeship.
WHAT YEAR 0 MUST CONFIRM	The first intake's way in, from the HDP's classroom stages and the partners who already train cooks.	**WHERE IT IS PROVED**	The Budget Book, B.15 (in full) and B.1 (why the budget rose with the wage).

3.4

The Graduate Landing Package

PHILANTHROPY-FUNDED · ≈$20,000 PER GRADUATE

BUILDS ON · INCUBATION STALL PROGRAMME

THE PROPOSAL

WHAT IT IS	Every graduate gets a stall, with a rent rebate paid in cash, financed equipment backed by a first-loss guarantee, an income top-up for 24 months, a Master Fellow's monthly clinic and twelve free relief days.		
WHO IT IS FOR	The heritage tier: the cooks the plan trains.	**WHAT IT COSTS**	About $20,000 a graduate: $572,000 for 26 funded first stalls over Years 0–3.
WHO PAYS	The Endowment and its donors, paid to the graduate, never taken off the rent.	**WHAT IT ASKS OF THE STATE**	Nothing. Graduates enter the ballot or NEA's Incubation Stall Programme.
WHAT YEAR 0 MUST CONFIRM	Nothing: the first graduates' stalls open in a centre's second year.	**WHERE IT IS PROVED**	The Budget Book, B.16 (in full); Method, Levers and Data, F.7 (the targets it is graded against).

COMPONENT	TERMS
A stall	Ballot priority under §2.2 – or a Heritage Anchor coffeeshop placement under §2.4; heritage-stall placement where the graduate carries a Registry dish.
Rent support	A cash payment worth 30% of the band rent for the first 24 months, the same for every graduate and published. It is paid to the graduate, never taken off the rent, so the support stays with the cook (§2.2, §2.4).
Equipment finance	Lease-to-own up to $25,000 through a partner lender; the Seed Bank guarantees the first losses on each lease, up to half of it, which lowers the interest a first-time operator pays.
Income top-up	Months 1–24: monthly net income topped up to $2,800, by at most $1,000 a month – insurance against a slow start, not a wage.
Mentorship & relief	Monthly clinic with a Master Fellow; 12 free Relief-Corps days in the first two years, so the graduate can be ill, rest, or attend a wedding without losing the queue.

3.5

Success Metrics We Can't Fake

INDEPENDENTLY GRADED · PUBLISHED EITHER WAY

Participation counts and willingness surveys measure consent to begin, and they remain exactly that – tests for launch (Part VI). The programme itself is graded, by the independent evaluator, on outcomes no press release can manufacture:

Five targets and two published counts: at least 40 sustained hawker-years (years that graduates and successors keep a stall running) by the end of Year 5; 70% of graduates still at the wok five years after opening; at least two practitioners under 45 for every dish at the top rescue priority; a median graduate income of at least $3,400 a month at month 24; a trust index of at least 60%; and, published every year, hawker health and the movement of stalls opened, closed and handed over. Whatever is announced at launch, these are the numbers that will matter in five years.

IN FULL Each metric, with its definition and its starting points (the HDP's two and the Incubation Stall Programme's among them), is in Method, Levers and Data (F.7).

3.6

The Regulars' List and the Endangered Dish Registry

PHILANTHROPY-FUNDED · NATIONAL FROM YEAR 1

CONSENT FIRST · ONLY AGGREGATES PUBLISHED

THE PROPOSAL

WHAT IT IS	At every government hawker centre from Year 1, twenty regulars put a stall's dish on the list at Bronze, and more of them lift it, only ever upwards, to Platinum. A ranked Registry of fragile dishes sits beside it, and a yearly count of the stalls at risk, which never names one, goes to Parliament.		
WHO IT IS FOR	Any stall its regulars name: open to all, and the door to the heritage tier.	**WHAT IT COSTS**	$416,570 over Years 1–3, nationally, in the operating budget. Nothing is paid to a stall.
WHO PAYS	The Endowment.	**WHAT IT ASKS OF THE STATE**	One named recipient for the yearly count, which can go into Singapore's next report to UNESCO.
WHAT YEAR 0 MUST CONFIRM	The starting count sets plates an order and the share thresholds for each dish type before the first listing.	**WHERE IT IS PROVED**	Follow the Plate, D.4.2 (what each grade means in orders) and D.17 (the grades in full); the Record, A.5 (why UNESCO needs the count).

The Regulars' List: a compliment from the people who eat there. Version 1.2 called this list the Heritage Watchlist, and the name was wrong. A stall on such a list sounds as if it is being watched, and one that stays on it for years, neither rising nor falling, starts to look as if it has failed. That is the opposite of what I meant. So the list now says what it is. Being on it means one thing: *the regulars of this centre have asked that this dish be kept.* It is a compliment from diners, not a diagnosis of the stall.

One way on, and only up. A stall is listed at **Bronze** when 20 of its regulars endorse it (assumption); the centre's hawkers' association may gather the names, but the names are the listing; one short listing visit, with the hawker's consent, puts it on. A stall moves up to **Silver**, **Gold** and **Platinum** in one of two ways, whichever comes first: it gains 50, 100 or 250 endorsements, or its regulars place 10%, 20% or 50% of its weekly orders, counting 1.5 orders a week from each regular (assumption; Follow the Plate, D.4.2, *The Regulars' List: What a Tier Means in Orders*). The second route means a small stall with a loyal following is not held back by its size. The listing itself always needs its 20 names; the share route applies from Silver up. The share is worked from the orders a week the hawker reports, and no stall's share is ever published. Nominations open at all 123 government hawker centres from Year 1, not only at the pilot centres. A privately run coffeeshop or food court follows the existing exception route: the board recommends it, and the Hawker Council can veto it (§3.8, *Governance, Representation & Sunset*). Grades only go up. A stall leaves the list only if its hawker chooses to, or when it closes; the list is never withdrawn for lack of progress, and there is no yearly re-test. Most listed stalls will simply keep cooking, year after year, and that is the point: a dish the neighbourhood wants kept is being kept.

3.7

Innovation Sandbox

Faithful technique first, new ideas second: graduates show they can cook the documented tradition before they depart from it, and new ideas that pass review by Master Fellows and food historians are filed in a separate section of the archive. The registry documents; it never mandates – and a family recipe is one lineage within a tradition, never its single official version. Hawkers outside the Seed Bank remain free to innovate or ignore it entirely. That is the guarantee against turning the cuisine into a museum piece, and the reason this plan cannot be caricatured as freezing a living cuisine.

3.8

Governance, Representation & Sunset

HAWKER-LED · INDEPENDENTLY GOVERNED · SUNSET-CLAUSED

THE PROPOSAL

WHAT IT IS	An elected Hawker Council of nine, with a tenth seat for FMAS, holds vetoes over the Seed Bank's own decisions; an independent board of eight holds the money; a Government director holds a casting vote, published every time it is used; and a sunset clause winds it all up if hawkers do not engage.		
WHO IT IS FOR	Hawkers, who hold the vetoes.	**WHAT IT COSTS**	$105,160 over Years 0–3 for the Council's fees and elections and the directors' stall-visit vouchers. Directors are not paid.
WHO PAYS	The Endowment.	**WHAT IT ASKS OF THE STATE**	MSE and MCCY nominate the Government director jointly.
WHAT YEAR 0 MUST CONFIRM	The first Hawker Council election and the board's appointments, in months 9–12.	**WHERE IT IS PROVED**	The Budget Book, B.14 (in full); the Record, A.5 (the UNESCO nomination committee that won the inscription, and why it should be brought back).

The Seed Bank is **hawker-led and independently governed**. Hawkers decide what concerns their craft, their consent and their pay; an independent board holds the money, the plan and the legal duties. Let me be candid about one more thing. A programme that works inside public hawker centres cannot keep the State out of its decisions, and it should not pretend to. So I would cede that control in the one form that can be watched: a Government seat on the board with a casting vote, every use of which is published. Each body has a defined job:

- **The casting vote: control ceded, in public.** The Government director holds a casting vote, and nothing more. It decides any board decision that ties. And decisions that touch public assets always go to the full board, never to a committee or the staff, so the casting vote can reach them: which centres host the pilots, the Seed Bank's placement of its graduates and Fellows at public stalls, and anything that needs NEA's or a Town Council's consent. The nominee holds no other veto, and the casting vote cannot override a Hawker Council veto. Like every director, the nominee owes the company the duties of a director. Every use of the casting vote is published within 30 days, with the reasons, in the Seed Bank's minutes and again in its annual report. That is the accountability: the State can decide a tie, and everyone can see that it did, and why.

The sunset clause: if by the end of Year 3 fewer than 20 hawkers are actively engaged, or the trust index sits below 40% for two consecutive years, the entity winds up and returns remaining funds to donors. An institution that cannot earn its community's engagement should not be sustained by its endowment – and a Government that starts a programme carrying its own self-destruct clause is backing accountability, not risk.

SUCCESSION FINANCE

SUCCESSION & LEGACY ECONOMICS

IV
PART FOUR

Pay masters generously for teaching. Let goodwill finance retirement, across all three kinds of stall. Give families a ten-year stake in the name. And, we would argue, never buy silence, exclusivity or a discount on anyone's life's work.

4.1 What we buy – and refuse to buy
4.2 The Master Fellowship
4.3 The Succession Mortgage
4.4 The Family Name Royalty
4.5 The grant track
4.6 Safeguards
4.7 Talking with the children

4.1

What We Buy – and Refuse to Buy

NON-EXCLUSIVE BY CONSTITUTION

The instinct to "buy the recipe before it is lost" is an understandable one, but we think it fails twice. Legally, a recipe is weak property – a rempah ratio is not copyrightable, and trade-secret protection evaporates at the moment of teaching, which is the entire purpose here. Morally, an institution that acquires exclusive rights from elderly tradespeople has put itself one enforcement letter away from suing a sick uncle for teaching his own nephew – a headline that would end the mission, and should.

THE DOCTRINE

The Seed Bank buys services and a name licence. It never buys the knowledge itself. Specifically: (a) documentation and teaching services, paid at professional rates; (b) a *non-exclusive* licence to the recorded materials – video, protocol, oral history – for training and the archive, with any wider or commercial use agreed with the master, case by case; (c) a *non-exclusive* name-and-likeness licence so a dish may be taught and sold under the master's name, with attribution as a moral right in perpetuity. There is no transfer of recipe ownership, no non-compete, no restraint of any kind on whom the master may teach. A master who teaches three other institutions has tripled the mission, not breached a contract.

4.2

The Master Fellowship

PHILANTHROPY-FUNDED · $90,750 A FELLOW OVER THREE YEARS, CPF INCLUDED

THE PROPOSAL

WHAT IT IS	A flat three-year appointment, the same for every Fellow: a teaching year at $2,500 a month, two years of stewardship at $1,000 a month, a completion grant and health cover. Selection follows the Registry's priority, never a valuation of the person.		
WHO IT IS FOR	The heritage tier: masters who want to teach a fragile dish.	**WHAT IT COSTS**	$90,750 a Fellow, CPF included: $4.39M for up to 44 Fellowships over Years 0–3, a ceiling.
WHO PAYS	The Endowment and its donors.	**WHAT IT ASKS OF THE STATE**	A hawker strand in NHB's Heritage Apprenticeship, in the next Heritage Plan.
WHAT YEAR 0 MUST CONFIRM	Who wants to teach. Willing masters, not money, are the real limit.	**WHERE IT IS PROVED**	The Budget Book, B.13 (in full, with the cost of the stewardship); the Record, A.6 (what NHB already pays and does).

The country's most accomplished cooks should exit their trade the way distinguished practitioners exit any craft: honoured, paid, and teaching. Every Fellow gets the same generous terms, with employer CPF (Central Provident Fund, Singapore's compulsory savings for retirement, health and housing) at the legal rate for his age, and is chosen only by how endangered the dish is. The moment an institution starts putting a price on one elder's life work against another's, it is doing sums that no safeguard can make respectful. One appointment, one price, all honour:

MASTER FELLOWSHIP – STANDARD TERMS, IDENTICAL FOR EVERY FELLOW

The teaching year: teaching & documentation, 12 months, 2–3 days/week	$2,500 / month · $30,000
The stewardship: 24 months of light duties – Taste Council tastings, the locum tests of the archive, two visits a month to the apprentice's stall, one public session a year	$1,000 / month · $24,000
Completion grant (full documentation + apprentice cycle delivered)	$15,000
Health security – group CI enrolment + medical gap coverage, paid to provider	up to $15,000
Employer CPF on the whole stipend at 12.5%, the 2026 rate for ages above 60 to 65: Fellows are veteran hawkers over 60, and one under 60 would cost more (16–17%, $8,640–9,180)	$6,750
Total Fellowship value over three years, CPF included, for a Fellow over 60	**$90,750**

- **Selection by Registry priority** – fragility and cultural weight – reviewed by the Hawker Council (§3.8, *Governance, Representation & Sunset*). No valuation panel, no grades, no scoring of a person's worth. Fellows teach the dishes they choose to share; the Registry sets the invitation, never an obligation.
- **Fellows keep everything:** their stall, their tenancy, their right to cook, sell and teach the dish to anyone, forever. The Fellowship adds income and honour; it subtracts nothing.

4.3

The Succession Mortgage

SELF-FINANCING · ESCROW-ADMINISTERED, FIRST-LOSS GUARANTEED

THE PROPOSAL

WHAT IT IS	The successor pays the retiring hawker for the recipes, the training and the name out of future takings – the lower of 8% of takings and 30% of profit – through an escrow with a first-loss guarantee, and never below a protected income of $1,500 a month.		
WHO IT IS FOR	The heritage tier first; any stall with goodwill worth selling.	**WHAT IT COSTS**	An expected first-loss cost of about $3,200 for a stall like the worked example, about $5,900 averaged across every tendered stall with goodwill worth selling; $726,000 of reserve and escrow over Years 0–3.
WHO PAYS	The successor, from the living business; the Endowment carries the guarantee.	**WHAT IT ASKS OF THE STATE**	NEA's consent to a disclosed, capped goodwill payment, under the amended Scheme (§2.3).
WHAT YEAR 0 MUST CONFIRM	NEA's terms for the goodwill payment, and its cap.	**WHERE IT IS PROVED**	Succession Economics, E.4 (in full), E.1 (4,000 simulated hand-overs) and E.2 (the levers, across all three tenures).

- **Goodwill by simple formula:** 12–18 months of verified net profit – verification via twelve months of the hawker's own records, supported by supplier invoices, never by mandated data feeds. It pays for the recipes, the training and a licence of the name, never for the location, and at a public centre it needs NEA's consent, under the terms of the HSS (Hawkers Succession Scheme, NEA's scheme for passing a stall to a non-family successor), amended to allow it (§2.3, *The Hawkers Succession Scheme, Extended – Pay the Veteran for the Goodwill*). It keeps to the Government's own test, set out in 2013 when the sold stalls came back: "the key principle is personal operation of the stall" (Dr Vivian Balakrishnan, Official Report, 12 Mar 2013). The successor cooks; no one buys a stall to let it.
- **Paid from the future, not the past:** each month the incoming cook pays the retiring hawker `the lower of 8% of takings or 30% of verified profit`, but never less than `$600` and never more than `$2,200`, until the goodwill sum is paid off – typically four to six years. The profit test protects ordinary stalls: at typical takings an 8%-of-takings rule alone would take close to half of a successor's income (Succession Economics, E.1, *Can the Business Pay for Its Own Succession?*), while a busy stall pays its 8% as before.

4.4

The Family Name Royalty

`SELF-FINANCING · ESCROW-ADMINISTERED`

THE PROPOSAL

WHAT IT IS	2.5% of gross revenue, for ten years at most, paid to the master's family wherever a business trades under the master's name. It starts only once the mortgage is paid off, never takes the successor below $1,500 a month, and may be bought out at a published price.		
WHO IT IS FOR	The heritage tier: the master's family.	**WHAT IT COSTS**	Nothing from the programme.
WHO PAYS	The business that trades under the name.	**WHAT IT ASKS OF THE STATE**	Nothing.
WHAT YEAR 0 MUST CONFIRM	Nothing. No royalty runs until the name is a registered trade mark with a named holder.	**WHERE IT IS PROVED**	Succession Economics, E.5 (in full).

The most valuable thing many hawkers own is the name above the stall – and today their families inherit none of it. The royalty fixes that at the source of the value:

- **2.5% of gross revenue, for ten years at most,** paid to the master's family whenever a heritage stall, licensed product or successor business trades under the master's own name – administered through the same escrow as §4.3, *The Succession Mortgage*. The business that pays it may buy it out at any time, at a multiple of the last year's

royalty that the Seed Bank publishes in advance, so no one haggles over it at a hard moment. A licensee that uses the Heritage Plate mark pays the mark's fee instead (§5.5). No sale pays both. It is charged on takings, not profit, on purpose: the one hawker licence I could find that paid on profit, Lao Chaozhou's with a catering group, paid the founders nothing before the licensed outlet closed in November 2023, because the cook was no longer there to "taste the food as it was being prepared, and adjust" (Nigel Chua, IPS (Institute of Policy Studies), 2024, pp. 44–47). Most licensed expansions on record shrank or closed, so the plan counts on few of them.

- Families also receive the **digital legacy package** – a private copy of the full documentation for family use, separate from any commercial licence.

4.5

The Grant Track

PHILANTHROPY-FUNDED · WHERE MARKETS CANNOT REACH

Where a dish is culturally critical but commercially unviable – no queue, no goodwill, no successor economics – there is nothing for a mortgage to finance. These masters receive the full Fellowship, the documentation, and the archive placement, funded by philanthropy – and, where Government chooses to join, public heritage funding – without apology. This is the honest boundary of the self-financing principle: the business carries succession where a business exists; the endowment carries memory where it does not.

4.6

Safeguards

Because nothing here is exclusive, priced by health or compulsory, the safeguards can be few and firm: (1) hawkers opt in, starting the contact or answering an open call, and no one is approached cold; (2) a 21-day cooling-off period on every Fellowship and mortgage; (3) a legal fund pays for the hawker's own lawyer, financed but not directed by the Seed Bank, with contracts in English, Mandarin, Malay and Tamil and an oral explanation in dialect; (4) the family is told in writing; (5) an independent ombudsman, appointed by the board, reports publicly each year; and (6) an outside audit of every Fellowship and mortgage, every year.

4.7

Talking With the Children

The hardest conversation in succession is not with the hawker – it is with the children who chose other lives and feel the weight of that choice every Sunday dinner. This plan changes the material facts before the conversation begins: the children hold a 90-day right of first refusal, a royalty on their parent's name for ten years (which the successor may buy out early, at a published price), and the private family archive. The Community Liaison Officer's message is not reassurance; it is an offer: *your parent's name earns for your family, whether or not any of you ever holds the wok.*

QUALITY · A STANDARD WITHOUT SURVEILLANCE

THE TASTE COUNCIL

V

PART FIVE

Five retired masters, a blind table and one question: is this worthy of the name? We are aiming for quality assurance a hawker community could come to like, because it contains nothing that community has learned to fear.

5.1 Five things we will never do
5.2 The veteran blind panel
5.3 Opt-in customer benchmarking
5.4 Graduation validation
5.5 The Heritage Plate mark

5.1

Five Things We Will Never Do

OPT-IN ONLY · COMMITMENTS, NOT ASPIRATIONS

Singapore's hawkers have already lived through quality control designed by someone else – operators who applied loss-making value meals and set data-sharing and app-discount terms that many stallholders resented, as reported (the value meal was NEA's tender condition: MSE, 24 Sep 2025). So we think any credible taste standard has to begin with commitments, written into the constitution, about what it will never contain:

- **No cameras.** Documentation filming happens by appointment, for the archive, with the master directing what is captured.
- **No mandatory data feeds.** Revenue verification exists in exactly one place – a hawker voluntarily entering a Succession Mortgage – and uses the hawker's own records.
- **No public scoreboards or league tables,** of any kind, anywhere in the system.
- **No decertification tribunals.** Certification is celebratory and renewable; the only financial linkage in the whole plan is positive – the Heritage Excellence rebate, a cash rebate sized to the stall's rent and paid to the hawker, never off the rent, for stalls that opt in and sustain the standard.
- **No twenty-dimension scorecards.** Scores that look exact freeze a living cuisine at a starting point nobody chose, and hand cooks a compliance checklist instead of a craft. A dish is not twenty numbers.

5.2

The Veteran Blind Panel

THE PROPOSAL

WHAT IT IS	Five retired masters, paid $300 a session, taste each heritage stall's dish blind about three times a year and answer one question: is it worthy of the name? "Not yet" brings help, never a penalty.		
WHO IT IS FOR	The heritage tier: certified stalls and graduating apprentices.	**WHAT IT COSTS**	$82,500 of tastings at the pilot centres over Years 0–3; the panel's platform sits with the national platforms, $385,000 in all.
WHO PAYS	The Endowment.	**WHAT IT ASKS OF THE STATE**	Nothing.
WHAT YEAR 0 MUST CONFIRM	Nothing: the panel sits once the first dishes are documented.	**WHERE IT IS PROVED**	Part V of this Plan; the Record, A.7 (the Succession Scheme's tasting it builds on).

What remains, once surveillance is renounced, is the instrument that was always going to work: **the palates.** A standing panel of five retired hawker masters – the judges most likely to catch drift and least likely to be gamed. Panelists are paid `$300/session`, serve staggered two-year terms, and eat blind: a runner collects the dishes without telling the panel which stall is being tasted on which day, roughly three times a year per heritage stall. To be sure, a tasting panel already exists: the Hawkers Succession Scheme ends with a tasting judged by the veteran, NEA and an independent advisory panel. This one upgrades it. It tastes blind, seats retired masters only, and publishes its scale and its question; the verdicts stay private.

The verdict is a single judgement, on a four-point scale answering a single question – **"Would the master recognise this as their dish? Is it worthy of the name?"**–*Proudly yes · Yes · Not yet · No* – with narrative notes conveyed privately by a mentor, never published. "Not yet" triggers help: a Master Fellow clinic, a technique refresher, a session back at the master's side. Two consecutive "No" verdicts pause certification and the rebate until a re-taste – a pause handled as coaching, not prosecution.

THE UPDATE CLAUSE – HUMILITY ABOUT LIVING FOOD

When a supply change is permanent (a chilli varietal disappears, a supplier closes) or a deliberate refinement wins the panel over, the reference moves to the new preparation and the archive records the change as a dated chapter, not a deviation. The Council's mandate is continuity of character, not embalming of a moment. Hawker cuisine evolved into greatness; the panel exists to keep the thread, no more.

AT YOUR TABLE

Nobody is filming the wok. Five retired masters simply eat the dish blind, a few times a year, and answer the only question you'd ask yourself: is this still the real thing?

5.3

Opt-In Customer Benchmarking

Stalls that want customer feedback can have it – on their own terms. A stall may display a Seed Bank QR collecting structured feedback; **the data belongs to the hawker first**, arriving as a private monthly digest. Aggregates are published only with the stall's consent, and no cross-stall comparison exists anywhere in the system. The Seed Bank's analyst reads consented aggregates for one purpose: spotting where a Fellowship clinic or Corps support would help. Feedback is a gift the stall solicits, not a sensor the institution installs.

5.4

Graduation Validation

Apprentice graduation carries a two-key test, because the apprentice signed up to be measured: (1) a Taste Council verdict of at least "Yes – worthy of the name" on the full documented menu, and (2) a four-week public service trial at the master's stall on his relief days, sustaining a customer rating of ≥4.2/5 from voluntary feedback cards. Rigour applied to volunteers who sought the standard is mentorship; the identical instrument imposed on working stallholders would be surveillance. The whole of Part V lives on the right side of that line.

5.5

The Heritage Plate Mark

SELF-FINANCING · LICENCE INCOME | BUILDS ON · IPOS CERTIFICATION MARKS

THE PROPOSAL

WHAT IT IS	A certification mark registered with IPOS, licensed to restaurants, hotels and packaged-food makers for one master's documented dish, at a disclosed 50 cents a certified plate: 40% to the master's family, 40% to the retirement match and 20% to the Seed Bank.		
WHO IT IS FOR	The heritage tier: certified masters' families.	**WHAT IT COSTS**	Nothing from the programme. It launches in about Year 3; its income comes later.
WHO PAYS	The diner who orders a certified plate.	**WHAT IT ASKS OF THE STATE**	Nothing.
WHAT YEAR 0 MUST CONFIRM	Nothing: the mark launches once the first masters are certified.	**WHERE IT IS PROVED**	The Budget Book, B.9 (licence income in the funding model); the Record, A.5 (the controls UNESCO's warning calls for).

A master's dish should earn for the master's family when others cook it, not only at the stall. The **Heritage Plate** is a certification mark, registered with IPOS (Intellectual Property Office of Singapore) under the certification-mark provisions of the Trade Marks Act 1998, that restaurants, hotels, caterers, airlines and packaged-food makers can license. It launches once the first masters are certified, in about Year 3.

- **What it certifies.** One master's documented recipe and lineage – this master's laksa, as recorded in the Seed Bank – never "authentic" laksa. No one owns a dish (§3.7, *Innovation Sandbox*).
- **What the diner pays.** A disclosed 50 cents a certified plate, priced in and shown on the menu, so diners opt in by ordering. Packaged foods sold under the mark (pastes, ready meals) pay a royalty of about 3% of retail sales instead, split the same way. Every licensee names the master and links to the master's stall.
- **Where the money goes.** 40% to the master's family, 40% to the hawker retirement match (Hawkers and Social Protection, C.8.1), and 20% to the Seed Bank for training and checks.

> **AT YOUR TABLE**
>
> *On a hotel menu, the Heritage Plate tells you whose dish it is and where the stall is – and sends fifty cents of your plate back to the hawker centre.*

SEQUENCING · PROOF BEFORE SCALE

YEAR ZERO, THE LIGHTHOUSES & THE PILOT CENTRES

VI
PART SIX

Give for six months before asking for anything. Co-design with real veto thresholds. Then try to prove the whole chain at two pilot centres, the Lighthouses, side by side, and a year later at a third beside them – in public, on a schedule anyone can watch.

6.1 The sequence: give, listen, build
6.2 Co-design with veto
6.3 The Lighthouses and the pilot centres
6.4 Independent evaluation
6.5 Gate criteria to scale
6.6 What the public sees

6.1

The Sequence: Give, Listen, Build

Institutions in this space have tended to open with an ask – for time, for opinions, for signatures. We would rather open by giving, and only then ask to listen:

MONTHS	ACTIVITY
1–6	**Gifts first, at both Lighthouses**, Chinatown Complex and Geylang Serai. The Hawker Security Package arrives in full (§2.9): group critical-illness cover for every stallholder 55+, free in its first year, and the FMAS–NTUC group-cover route opened to stallholders where it fits. No survey comes with any of it.
4–9	**Listening & co-design.** (1) Trust built through people the hawkers already trust, with staff who speak the dialects. (2) Listening, to former hawkers who left the trade as well as those who stayed. (3) Workshops on pay and consent rules. (4) Trial documentation with three willing hawkers, paid at full Fellowship day rates. (5) **The starting count:** at every stall that consents, a two-week till count – orders a day, plates an order, dollars an order and the share of orders from the people the hawker names as regulars – gathered by the listening teams by interview and a simple tally sheet, by dish type, and published only by dish type and centre.
9–12	**Design freeze & commitment.** In order: (1) the community reviews the final design; (2) the veto thresholds are tested (§6.2); (3) the first Hawker Council is elected and the board appointed (§3.8); (4) the evaluator publishes its starting figures; (5) the starting count sets plates an order and the Regulars' List's share thresholds for each dish type, and gives the Plate Ledger its first stall-level numbers (§3.6, §2.10); (6) NEA and the Town Council confirm the dates of any repairs and redecoration at each Lighthouse, so that none opens into a closure (§6.3); (7) each Lighthouse's hawkers vote, and one that declines is replaced by a centre with a similar cuisine strength; (8) NEA and its Town Council confirm the third pilot centre, Tekka, from the same willing centres.
13–18	**The Lighthouses open.** The whole chain starts at two centres, side by side (§6.3).
19–24	**Gifts first, at Tekka.** The same sequence, in six months: the Security Package arrives in full, then listening and co-design, with Tekka's own starting count, then the centre's own vote (§6.2).

MONTHS	ACTIVITY
25 on	**Three centres, five at most.** Tekka opens with the whole chain, one year behind the Lighthouses; a fourth and a fifth are add-ons. A sixth centre waits for the tests of §6.5.

6.2

Co-Design With Veto

The community's power to stop the programme is real, and it is counted in numbers: proceeding to launch at any centre, the Lighthouses first, requires **at least 40% of surveyed hawkers at that centre willing to engage**, **at least 100 signatures of support across its cluster**, and **a majority of the elected Hawker Council voting to proceed**. At a Lighthouse, failing any threshold sends the design back to the community; failing twice, the plan seeks another centre with a similar cuisine strength, and if neither Lighthouse can open, the wind-up protocol is triggered. At a later pilot centre, failing means that centre does not open, and the plan looks for another willing one with a similar cuisine strength. A privately owned coffeeshop or food court faces one test before any of these: the board must recommend it, and the Hawker Council must not veto it (§3.8, §6.3). These thresholds are the Seed Bank's own test: it sets them for itself, and it can fail them. Two conditions sit outside it, and neither is the Seed Bank's to grant: the vote of the centre's own hawkers, and the agreement of NEA or, where it manages the centre, the Town Council (§7.7, *The Ask, Itemised – and What We Don't Ask*). A plan that cannot pass this bar should not exist; this one stakes its endowment on passing it honestly – which is also the strongest answer available to any future critic: *the hawkers themselves voted it forward.*

6.2.1 Bringing the public in

Why. Hawker culture belongs to the people who cook and the people who eat. Both should shape this plan. Hawkers can stop it: the veto thresholds above give them that power. Diners hold it to account in other ways: the sunset clause (§3.8, §7.8) winds the programme up if it fails, and a later public ballot (below) gives diners a direct say. And trust in a new institution is earned in public, not announced. Every person who follows the work, names a dish or gives a dollar is someone the programme must answer to.

How. Five ways in, from the lightest to the heaviest:

- **Follow it.** Anyone can sign up for plain updates: what was decided, what was spent, and what the evaluator found.
- **Name what you would save.** Tell the Seed Bank which stall and which dish you would most hate to lose; twenty regulars together put a stall on the Regulars' List at Bronze, and more of them lift it, grade by grade. The answers feed the Endangered Dish Registry (§3.6, *The Regulars' List and the Endangered Dish Registry*) as one signal among several, never as a popularity vote on rescue.
- **Give.** Once the endowment exists (§7.6, *Funding Stacks & the Hawker Endowment*), a gift of any size is matched dollar for dollar until the $10M matching pool is used.
- **Volunteer.** Interpreters for dialect sessions, helpers for oral histories, hands for enrolment day and the events of §6.6, *What the Public Sees*.
- **Decide.** Later, an open public ballot on the plan's main choices, held beside the hawkers' own vote. The board commits to publish the result in full and to answer it in public. The hawkers' vetoes still decide.

None of this needs a new outreach arm. The PA is training 1,000 community facilitators from 2026, starting with the CCCs, and NEA's Vibrant Hawker Culture grants fund community projects in centres with the hawkers' association's support (the Record, A.1.2, *Beyond Government: Who Else Already Helps*). The public sessions run through both.

6.3

The Lighthouses and the Pilot Centres

DESIGN-TO-COST · TWO FIRST, THEN THREE TO FIVE, EACH WITH THE FULL LOOP

Two Lighthouses open together in Year 1: Chinatown Complex, for Chinese cooking, and Geylang Serai, for Malay. Tekka follows in Year 2, for Indian cooking; Old Airport Road and Maxwell are costed add-ons. How the centres are ranked, and on what conditions, is in Method, Levers and Data (F.8, *How the Pilot Centres Are Chosen*).

6.4

Independent Evaluation

UNCONDITIONAL PUBLICATION RIGHTS

Before launch, the Seed Bank pre-contracts an independent research institution – an IPS- or NUS-calibre team – with three properties fixed in the contract: (1) a published baseline before any programme activity; (2) annual public reports against the Part III metrics; (3) **unconditional publication rights** – the Seed Bank may correct facts, never suppress findings. The evaluator may set the pilot centres beside the figures MSE already publishes for the socially-conscious enterprise centres. It also compiles the §2.10, *Market Transparency* market-transparency reports, keeping the institution's report card and the market's data out of the institution's own hands. Every report also returns to the hawkers and residents who took part, so the people the findings describe help decide what changes next. This is the cheapest credibility money can buy, and, we hope, the feature critics will find hardest to fault.

6.5

Gate Criteria to Scale

Up to five centres, the test is each centre's own vote (§6.2, *Co-Design With Veto*). Going beyond five – a sixth centre, or any pool of relief cooks or Fellowship beyond the five – waits until the evaluator confirms five things across all the pilot centres, no earlier than month 43 after the Lighthouses open (midway through Year 4, when every pilot centre's first graduates have had twelve months in their own stalls): **(a)** at least 70% of Fellowships across the pilot centres have completed documentation and apprentice cycles, and no centre is below 50%; **(b)** every pilot centre's first graduates are in stalls, and at least 80% of all of them are still running one at month 12; **(c)** a trust index of at least 55%, and rising, at every pilot centre; **(d)** at least six Succession Mortgages signed or in escrow, at two centres or more; and **(e)** the full $40M of the endowment has been raised, with each further centre's first two years funded before it opens (Part VII). Money follows proof.

GOING DEEPER the Budget Book, B.10: Gates, downside mode and sunset.

6.6

What the Public Sees

A programme built on trust must also be seen to be built – and this one produces real public moments, none of them staged, on a calendar it keeps anyway. In sequence: **enrolment day**, when several dozen veteran hawkers receive group critical-illness cover most could never buy alone; **the first ballot**, when a young cook draws a stall the way their parents drew a flat; **Fellowship conferment**, an annual honours moment staged with the existing Singapore Hawkers' Celebration and Awards; **the Lighthouses' opening**, two centres where the whole plan can be eaten, and a year later Tekka's; **the first graduate's stall**, on its opening day beside her mentor's; and **the first Succession Mort-**

gage signing – a retirement funded by a queue, witnessed at the stall it built. And every year, from the end of Year 1, **the Regulars' List booklet** for each centre, and beside it, kept apart, **the count** of stalls at risk, nationally and centre by centre, never naming a stall (§3.6, *The Regulars' List and the Endangered Dish Registry*), published whether or not the number flatters anyone. None of these is a media event wearing a policy costume; each is the policy, working, in a form a camera and a customer can verify. We will say no more than the design can show: no promises ahead of the community's votes, and no announcement the evaluator's next report could contradict. Community events at the pilot centres apply for Vibrant Hawker Culture grants, with each centre association's support, like anyone else's.

> **AT YOUR TABLE**
>
> *You will not need a press release to know if this is working. Look for the insurance card taped proudly inside a stall window, the Regulars' List decal on the counter, the ballot notice on the empty unit, and the young cook two stalls down from the master. Then order.*

MONEY · HONEST LEDGERS

BUDGET, ENDOWMENT & THE ASK

VII
PART SEVEN

Four ledgers a hawker could read at the stall counter, a funding stack with its gaps printed rather than hidden, a national endowment everyone can put a name on – and the full ask of Government beside the longer list of what is not asked.

7.1 Reading the ledgers, in brief
B.2 – B.5 The four ledgers, Year 0 – Year 3: in the Budget Book
7.6 Funding stacks & the Hawker Endowment
7.7 The ask, as a table – and what we don't ask
7.8 Downside mode & sunset economics
7.9 Ideas for later, listed

7.1

Reading the Ledgers

Every year's ledger comes in two parts, the way a young company keeps its books. **A, the operating budget**, is the institution's own running cost – the team, the office, the evaluator, the Hawker Council and the national platforms; **B, the programme budget**, is the money that reaches hawkers, shown centre by centre. To be sure, running costs are not waste, and no Fellowship pays itself out; still, a donor should be able to see how much of each dollar lands at a stall, and so should a hawker.

THREE CENTRES	A · OPERATING	B · PROGRAMME	NET REQUIREMENT	REACHING HAWKERS	BURN A MONTH
Yr 0	476,443	430,155	906,598	47.4%	39,700
Yr 1	1,482,338	3,146,911	4,629,249	68.0%	123,500
Yr 2	1,631,630	5,074,627	6,706,257	75.7%	136,000
Yr 3	1,839,695	5,602,009	7,441,704	75.3%	153,300
Four years	**5,430,106**	**14,253,702**	**19,683,808**	**72.4%**	**113,100**

IN FULL The Budget Book, B.1–B.5: how each ledger is built, with its contingency, its revenue lines and the shape of each centre; the four-year rise on version 1.2, line by line; and the four yearly ledgers, centre by centre.

7.6

Funding Stacks & the Hawker Endowment

A PEOPLE'S CAMPAIGN · MATCHED DOLLAR-FOR-DOLLAR UNTIL THE $10M POOL IS USED

The Hawker Endowment's target is $40M by the end of Year 2: a first gift of $15M from Government, a matching pool of $10M that doubles diners' and companies' gifts until it is used, and $15M of giving. Invested to last, it spends 3.5% of its value a year: $420K, $1.05M and $1.4M across Years 1–3, part of each year's cost, not most of it. The table prints the rest, gaps included: bridge grants (a temporary grant that covers a gap until the fund is full) of about $13.5M across Years 1–3, which the campaign must raise. From Year 4 the draw (the share of the endowment spent

each year), the operating match and continuing gifts carry all three centres, and at the central assumptions no year runs short.

YEAR	ENDOWMENT DRAW	GOVT MATCHING (OPS)	GIFTS FOR SPENDING	FOUNDATION GRANTS / GAP	NET REQUIREMENT
Yr 0	–	–	193,000	713,598 (NHB research + heritage foundations)	906,598
Yr 1	420,000	300,000	300,000	**3,609,249** – bridge grants, pre-endowment	4,629,249
Yr 2	1,050,000	400,000	400,000	**4,856,257** – bridge grants	6,706,257
Yr 3	1,400,000	500,000	500,000	**5,041,704** – bridge grants	7,441,704

IN FULL The Budget Book, B.6: the endowment, how each year is funded and where the gaps are, who gives (B.6.1) and the charity's safeguards (B.6.2), with the funding levers (B.11). The retirement match, costed and left for later, is in Hawkers and Social Protection, C.8.1.

7.7

The Ask, Itemised – and What We Don't Ask

Everything the plan needs from Government, most of it administrative and none of it needing a new law: who is asked, by when, and what we do not ask. Every Budget cost is named in its row; the reasoning is in the Budget Book (B.7).

THE ASK, AND ITS BUDGET COST	OF WHOM	BY WHEN	WHAT WE DON'T ASK
Host the pilot centres, once each centre's own hawkers vote it forward (§6.2) Budget: nothing.	NEA; the Town Council where it manages the centre	Year 0, months 9–12	No centre whose hawkers vote it down
Rent bands and the ballot for vacant stalls at the pilot centres (§2.2) Budget: the extra rent the highest bids might have raised at three centres, small and capped.	NEA	As each pilot centre opens: Year 1, Tekka Year 2	No fixed rent, no cap, no change for any sitting hawker
Extend the Hawkers Succession Scheme: a disclosed, capped goodwill payment, and NEA's own three-year phasing of the rent written into its terms (§2.3) Budget: nothing.	NEA	Before the first handover at a pilot centre	No price on the location; no new statute
The relief notice and the named deputy, on NEA's Joint Operator Scheme (§2.7) Budget: nothing.	NEA	Before the first relief cooks start, Year 1	No change to the personal-operation rule
A table-cleaning fee subsidy of $200 a stall a month, tested by re-tendering each centre's cleaning contract (§2.2) Budget: up to about $0.98M a year at three centres.	The Budget; NEA convenes; the hawkers' association, with the Town Council, re-tenders	From Year 1, at the pilot centres	No national subsidy before the evaluator reports

THE ASK, AND ITS BUDGET COST	OF WHOM	BY WHEN	WHAT WE DON'T ASK
Value meals voluntary, with the gap paid, at the pilot centres (§2.5) Budget: small, the gap on each meal.	NEA	From Year 1	No end to budget meals; only to unpaid ones
No compulsory designated suppliers at operator-run centres (§2.12) Budget: nothing.	NEA	At any time	No new law
Score stallholder protection in HDB's coffeeshop tenders (§2.4) Budget: tender rent given up, up to about $1.7M a year at half take-up.	HDB	As coffeeshops are re-tendered	No rent control on private coffeeshops
A yearly round of Makan Vouchers with a hawker tag, for the households who need it (§2.5) Budget: about $66M a year, a rough figure that can be adjusted.	MCCY and the PA; the Budget	From Year 1	No new card and no new system
The endowment's first gift and matching pool (§7.6) Budget: $15M + $10M, once.	The Budget; MCCY's Cultural Matching Fund for part of the match	$12M at launch; $40M by the end of Year 2	No standing grant
An operating match towards running costs (§7.6) Budget: $300K, $400K and $500K.	The Budget	Years 1–3	Nothing after Year 3 unless continued
The 250% deduction on gifts, once the Seed Bank is an IPC Budget: tax given up, about $5.7M over the campaign.	IRAS, under the existing rule	From IPC status	No new tax rule
One named recipient for the yearly at-risk count (§3.6) Budget: nothing.	NHB, until a permanent committee exists	The first count, at the end of Year 1	No stall named, ever
A permanent committee for hawker culture: the 2018–20 UNESCO nomination committee brought back as a permanent body; FMAS itself is a standing federation (§3.8) Budget: nothing.	NEA, NHB and FMAS; MSE and MCCY agree its terms	Before the next report to UNESCO	No new agency
Joint owners for the next report to UNESCO, and one shared Budget indicator Budget: nothing.	MCCY and MSE	The report is due on 30 June 2027	No new report: co-owners for the one already due
A hawker line in the next Heritage Plan Budget: small.	NHB and MCCY	The plan after Our SG Heritage Plan 2.0, which runs to 2027	No new programme: a strand in a pilot that exists
The spread, not only the median: rent, fee and income spreads by centre and stall type (§2.10) Budget: nothing.	NEA	Beside the evaluator's starting figures, Year 0	No new data collection: NEA holds the data
OPTIONAL **A retirement match** for stallholders under 55 (§2.11; Hawkers and Social Protection, C.8.1) Budget: base up to about $4.1M a year.	The Budget; CPF Board and MOM	A later decision, on the evidence	Nothing yet: costed, and left for later

IN FULL The Budget Book, B.7: every decision with its instrument, its fiscal cost and what it buys, and the reasoning behind each.

7.8

Downside Mode & Sunset Economics

If the campaign stalls at the first close ($12M): both Lighthouses keep running and Tekka waits. The plan can run indefinitely on the two Lighthouses alone. Their Year 3 spend, about $5.6M ($5,624,989), covers thirteen Master Fellowships, 23 relief cooks at Chinatown Complex and 6 at Geylang Serai, and the Regulars' List, within reach of the draw, the operating match and a single foundation partner: from Year 4, at about $3.38M a year, no year runs short at the central assumptions. Over the four years the two cost $16,224,542. A centre keeps what it was already given: the Package is given, not traded. Nothing in the architecture requires scale to be honest; scale only makes it consequential.

IN FULL The Budget Book, B.8: the years from Year 4, how far the Fellowship rate can move before a centre runs short, and what happens if the sunset triggers.

7.9

Ideas for Later

These ideas came up in discussion and are not yet part of the plan. Each needs testing, a partner or both before it earns a line in a ledger.

Nine ideas wait for a test, a partner or both, among them a voucher bonus at certified heritage stalls, paid from gifts; matched payroll giving; a Government match on Heritage Plate licence income; and the Hawker Apprentice Work Pass, deferred after the Government's answer of 10 September 2026.

IN FULL Each idea in full, with what it would need, is in Method, Levers and Data (F.9).

◆

The Through-Line

Every mechanism in this plan is the same three sentences wearing different clothes. **Give before you ask** – insurance before interviews, a day-rate before documentation. **Buy services, never exclusivity** – pay masters like the professionals they are, and let their knowledge go everywhere, because everywhere is the point. **Let the business carry succession** – a busy stall can pay its own founder's retirement; philanthropy is for the dishes the market forgot.

For the policymaker, this is a rare shape of proposal: high public value, low fiscal exposure, no new powers, self-imposed accountability, and a stream of genuine public moments from enrolment day to the first mortgage signing. For the makan-goer, it is simpler still: the food survives, the people who make it are treated the way their craft deserves, and the morning at 4.50 a.m. gets a successor. Both readers are being offered the same thing. That is the design – and it is deliberately unfinished, because the conversation it joins is meant to change it. The only thing that cannot wait is the clock: a stall can always be re-let; learning from the hand that cooked there cannot wait for ever. Better to begin while Ah Kow is still able to teach, and while John still has the heart to stay.

Sources. Every figure names its source where it is used; the references for the whole library are in Sources, the library's list of references (S.1–S.242 for those the Plan cites first).

Document Control

Document	Saving Singapore's Hawker Heritage — The Plan
This version	1.9.3 · 1 November 2026
Status	Working paper for public discussion
Initiated by	Uncle James
Contributors	None yet. The project began with one person and hopes to grow into a team that cares; contributors will be credited here by name.
The library	1 Executive Summary 1.9.3 · 2 The Plan 1.9.3 · A The Record 1.9.3 · B The Budget Book 1.9.3 · C Hawkers and Social Protection 1.9.3 · D Follow the Plate 1.9.3 · E Succession Economics 1.9.3 · F Method, Levers and Data 1.9.3 · G The Technical Paper 1.9.3 · S Sources 1.9.3 · Your Table 1.9.3
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Licence	CC BY 4.0 for the text and data; MIT for the model code
Independence	Hawker Heritage is an independent initiative stewarded by Silicon Wok. It is not affiliated with the National Environment Agency, the Housing & Development Board or any government agency, and it is not an official consultation. Model figures are estimates, not measurements.

Version history

VERSION	DATE	WHAT CHANGED	TAG
1.9.3	1 November 2026	Plain that the time-bound body was the UNESCO nomination committee, not FMAS, which is a standing federation; MCCY's reply of 7 Oct 2026 stated exactly; a constructive tone towards NEA; no proposal or figure changes.	v1.9.3
1.9.2	1 November 2026	Uncle James on every cover, in place of the full name; no proposal or figure changes.	v1.9.2
1.9.1	1 November 2026	The site address and contact are Silicon Wok's; no proposal or figure changes.	v1.9.1
1.9	1 November 2026	The library is stewarded by Silicon Wok; no proposal or figure changes.	v1.9
1.8	31 October 2026	A pen name, Uncle James, and an anonymised note from the author; no proposal or figure changes.	v1.8
1.7	30 October 2026	Plain words: nine numbers settled and the 285 hardest sentences rewritten; no proposal or figure changes.	v1.7
1.6	30 October 2026	Four open calls settled: NEA already staggers the rent on assignment, so the HSS ask narrows to writing that stagger into the Scheme's terms; the 2012 Panel reported in April 2012; MOM's own rules answer the foreign-worker question, so it is recorded as a fact; and Liang Eng Hwa's 2018 question on hawkers managing their own centres is credited.	v1.6
1.5	29 October 2026	Three doors: the Plan cut from 72 pages to 44, with a card for every proposal; A becomes The Record; volume G, The Technical Paper, comes from the models; Your Table is for diners.	v1.5
1.4	29 October 2026	The record: the Government's own panels, Official Reports and UNESCO report read first, hawker pay ($1,470 a month in 2021) and a day shut for illness ($372) reckoned, ten reassurances answered, the count kept as distributions with one body to own it, the Regulars' List counted in orders with a Year 0 baseline, and the Government's match now covering part of the base (40%).	v1.4
1.3	29 October 2026	Grounded: the library's claims checked against sources (314 checked; corrections made where the evidence differed); four proposals change to fit the evidence; Follow the Plate adds the middlemen and the plate over time.	v1.3
1.2	28 October 2026	Restructured, with no change to any proposal, figure or claim, as a library of standalone documents: the Executive Summary, the Plan (the case and the proposals, Part VII in brief) and six companion volumes, A to F, each opening with who should read it, its bottom line and how it connects. The Main Paper and the Technical Paper end; their sections move, with new ids, into the Plan and the volumes.	v1.2
1.1	27 October 2026	First revision: who already helps hawkers beyond Government, and where the plan joins, defers or fills (§1.3.1–§1.3.2); hawkers' protection compared with four other kinds of worker in the Executive Summary; the retirement match applies under 55, beside the existing scheme from 55; the pilot widens from one Lighthouse Centre to two Lighthouses from Year 1, Chinatown Complex and Geylang Serai, and Tekka from Year 2, five at most before the gate, each costed from its own heritage-worthy stalls and size: $14,990,340 over four years in two-part ledgers (operating and programme); the plan pays for no hawker-centre infrastructure, and apprentices learn at the master's side instead of in a prep co-operative; hawker-led Buying Circles (§2.12), a table-cleaning fee re-priced for tray return at the pilot centres and a named deputy for an hour a day join the package; a Heritage Watchlist (§3.6) opens at every government hawker centre from Year 1 and counts each year the stalls at risk, and from Year 4 each centre funds new Fellowships at a maintenance rate fed by that count.	v1.1
1.0	27 October 2026	First edition: one document in three papers, the Executive Summary, the Main Paper and the Technical Paper.	v1.0

Versions are numbered major.minor. A new major version is a new edition, made with contributors or reviewers beyond the initiator; a minor version changes a proposal, a term or a headline figure, or restructures the documents by the initiator alone; a third digit marks a correction to wording or sources that changes none of them. Each version is tagged in the repository, and its PDF can be rebuilt from that tag. The PDF's file name never changes; the version on the cover, in the footer and on this page is the one that counts. Every change since 1.0, with the sections it touches and why, is recorded in the Version and Change Control Log published beside the library.