COMPANION VOLUME B · INITIATED BY UNCLE JAMES

OPEN DAILY

FOR THE NEXT FIFTY YEARS

THE BUDGET BOOK

Every ledger line for Years 0–3, centre by centre. The endowment, and Follow the Gift over twenty years. The ask of Government, itemised. What happens if funding falls short. From the Plan, in full: the relief cook's day, the Fellowship, the apprenticeship, the landing package and the governance.

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SAVING SINGAPORE'S HAWKER HERITAGE · A LIBRARY OF STANDALONE DOCUMENTS

In this volume: B.1 Reading the ledgers · B.2–B.5 Years 0 to 3 · B.6 The endowment · B.7 The ask, itemised · B.8 Downside mode · B.9 Follow the Gift · B.10–B.11 The levers · B.12–B.16 From the Plan: the relief cook's day, the Fellowship, governance, the apprenticeship and the landing package.

VOLUME B · A WORKING PAPER FOR PUBLIC DISCUSSION · VERSION 1.9.3 · NOVEMBER 2026

COMPANION VOLUME B

This Volume at a Glance

READ THIS IF YOU…

- are a funder, a foundation or a company deciding whether to give, and want every line before you do;
- work in Government and want each decision and each Budget cost, itemised;
- want to test whether the endowment lasts, and what happens if the money falls short.

THE BOTTOM LINE

1. **$19,683,808 over Years 0–3, at three centres.** Chinatown Complex and Geylang Serai open in Year 1, Chinatown's start timed after its repairs, which the ledgers (the plan's year-by-year cost tables) assume are done by July 2027; Tekka in Year 2. $14,253,702 of it, 72.4%, reaches hawkers directly. The bill is $4,693,468 higher than in version 1.2, 31.3% more, for four reasons: (1) apprentices are now paid the Progressive Wage (the pay ladder the Government sets for lower-wage jobs) for a stall assistant; (2) each Fellow's CPF (Central Provident Fund, Singapore's compulsory savings for retirement, health and housing) is now costed; (3) the Fellowship now runs three years at a lower monthly amount, so no master loses his income overnight when the teaching ends; (4) the relief cook's day now stays within the Employment Act's 12 hours, with overtime paid. Since version 1.4, each centre also opens with a two-week count of its stalls' orders (B.1, B.2).
2. **Every ledger comes in two parts.** An operating budget runs the institution; a programme budget reaches hawkers, centre by centre. No centre is costed as an average (B.1–B.5).
3. **A $40M endowment, invested to last.** $15M from Government as its first gift, a $10M pool that matches gifts dollar for dollar until it runs out, and gifts. From Year 4 it can pay for all three centres. On our central assumptions no year falls short; in about one in five simulated futures, some year does (B.6, B.9).
4. **What we ask of Government is short.** Most of it is administrative, none of it needs a new law, and every Budget cost is named, beside a longer list of what we do not ask. The table-cleaning fee is now a $200-a-month subsidy at the pilot centres, and the Apprentice Work Pass is no longer part of the request (B.7, *The Ask, Itemised – and What We Don't Ask*).
5. **If the money falls short, the plan shrinks, not breaks.** If the campaign stalls at its first $12M, both Lighthouses (the first two pilot centres, Chinatown Complex and Geylang Serai) keep running and Tekka waits. If it fails, the knowledge stays saved and open (B.8, *Downside Mode & Sunset Economics*).

To be sure, the years from Year 4 rest on an assumed rate of new Fellowships until the yearly at-risk count comes in. B.8 and B.9 print how far it can move.

HOW THIS CONNECTS

Where it comes from. Part VII of the Plan, which gives the yearly totals, the split between operating and programme budgets, and the request to Government as a table, with the endowment and the downside in brief. This volume is the money in full, with the costing behind the Plan's cards for the Relief-Hawker Corps (§2.7) and the Master Fellowship (§4.2), the apprenticeship (§3.3) and the landing package (§3.4, *The Graduate Landing Package*), and the governance the money answers to (§3.8).

Read with. The Plan, for what each line buys; Follow the Plate (D.7, *Scoring the Proposals*), for what each proposal returns per dollar; Method, Levers and Data (F.3, *Model Parameters*), for every model parameter.

In this volume. B.1 Reading the ledgers · B.2–B.5 Years 0 to 3 · B.6 The endowment · B.7 The ask, itemised · B.8 Downside mode and sunset · B.9 Follow the Gift: who pays for the plan · B.10–B.11 The levers on the gates and the funding · From the Plan, in full: B.12 The relief cook's day, costed · B.13 The Master Fellowship · B.14 Governance, representation and sunset · B.15 The apprenticeship · B.16 The Graduate Landing Package.

TERMS USED

Operating budget (A). The institution's own running cost: the team, the office, the evaluator, the Hawker Council and the national platforms.

Programme budget (B). The money that reaches hawkers, shown centre by centre.

Heritage-worthy stall. The stand-in measure that sizes each centre: a stall in the MICHELIN Guide or with a Hawker Heritage Award, or documented as running 30 years or more or in its second generation.

Matching pool. $10M that matches diners' and companies' gifts dollar for dollar until it is used.

Downside mode. What runs if the campaign stalls at its first close: the two Lighthouses alone.

Follow the Gift. The funding model: the plan's own money, from the people who give it to what it buys, over twenty years and 5,000 futures.

B.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.

Each part carries a 10% contingency, a reserve for costs no one can foresee, on its gross cost. Programme revenue is deducted from B, and the net funding requirement is A + B. Revenue lines are deliberately conservative – Relief-Corps co-pays, masterclasses and non-exclusive licensing – because a plan that renounces exclusive IP control must not lean on licensing fantasies to balance its books. The ledgers cost the central plan: the two Lighthouses, Chinatown Complex and Geylang Serai, from Year 1, and Tekka from Year 2, each with the full loop (the Plan, §6.3, *The Lighthouses and the Pilot Centres*). No centre is costed as an average. Each is costed from its own shape: how many of its stalls are heritage-worthy, and how many stalls it has. Heritage-worthy is a stand-in measure – the stalls the MICHELIN Guide, the Hawker Heritage Awards and the heritage records already name, with an allowance for what they miss – because no one publishes the age of a centre's stallholders (B.9.6, *Sizing each centre: heritage-worthy stalls, a proxy*). The measure sizes the budget, and only the budget. It counts the stalls that have already been noticed, so it tilts: at Tekka the heritage-worthy count is 7.6% of the stalls, against 11.9% at Chinatown Complex and 12.7% at Geylang Serai (derived). So from Year 1 a Fellowship is offered where a hawker wants to teach and the Registry's open test finds his dish fragile (the Plan, §3.6, *The Regulars' List and the Endangered Dish Registry*), never for fame alone, and each year the Seed Bank publishes who received them, by centre, cuisine and community. For each heritage-worthy stall the ledgers fund one Master Fellowship over the centre's first three years, with two apprentices and one documented dish, and a funded first stall for about 30% of the apprentices. The cover, the relief cooks and the circle leads follow the stall count: about 70 in 120 stallholders are 55 or older (assumption: only the median (the middle figure: half are above it, half below), 60, is published), and a centre has about ten relief cooks for every 100 stalls. Each centre's gifts come in the year before it opens: Year 0 at the Lighthouses, the second half of Year 1 at Tekka. Each centre's listening sessions pay a $150 fee to about 1.25 participants for every cooked-food stall (150 participants at the 120-stall centre the ledgers were first drawn for): 283 at Chinatown Complex, 79 at Geylang Serai and 149 at Tekka. The Taste Council, the repository, the Hawker Council, the Buying Circles' price board and the core team stay national and shared, with one pilot-centre coordinator; so does the Regulars' List, open at all 123 government centres from Year 1 (the Plan, §3.6). Every assumption is listed in (B.9, *Follow the Gift: Who Pays for the Plan*). Neither part pays for the hawker centre itself: the centres' repairs and upgrading run through repairs and redecoration and the Hawker Centres Upgrading Programme 2.0, and a stall's own duct and equipment are the hawker's, not this programme's (Hawkers and Social Protection, C.10, *The Hawker Security Package*). Nor do the ledgers carry the table-cleaning fee subsidy, which is the Government's (Follow the Plate, D.14, B.7).

An earlier version gave every centre a flat number of Fellowships. That was about right in total – 38 Master Fellowships, 18 at the one Lighthouse and 10 at each later centre, against the 44 the heritage count asks for – but in the wrong places: nine short at Chinatown Complex, two too many at Geylang Serai and one at Tekka. Yet money is not the real limit. Willing masters are: NEA's Hawkers Succession Scheme completed six handovers between January 2022 and September 2025 (MSE, 22 Sep 2025). So the Fellowship line is a ceiling, not a target, and what a centre does not spend on it returns to the endowment.

The four-year total is $19,683,808: $14,253,702 of it reaches hawkers directly (72.4%), and $5,430,106 runs the institution, about $113,000 a month. Let me be plain about the change: that is $4,693,468 more than version 1.2's $14,990,340, a rise of 31.3%. Most of it, about $3.31M with the contingency, is the apprentices, now paid the Progressive Wage for a stall assistant with employer CPF for all 18 months of the cycle (B.15, *Apprenticeship*). The

Fellowships add about $0.91M: their CPF, at the 12.5% rate for Fellows over 60, and a two-year stewardship after the teaching year, so that no Fellow's pay stops dead when the teaching ends (B.13, *The Master Fellowship*). The relief cook adds about $0.31M: his day rate now follows the Progressive Wage for a cook, and his day is now a lawful one, at most 12 hours with the 4 beyond the normal 8 paid as overtime (the Plan, §2.7, *The Relief-Hawker Corps*). The Regulars' List, with a booklet and map for every centre, adds about $0.06M. The starting count, a two-week till count at every consenting stall at the three centres in the year before each opens, adds about $0.10M (the Plan, §6.1, *The Sequence: Give, Listen, Build*). I would rather pay those wages and print the bill than keep the old total. The Buying Circles' part-time role, price board and circle leads' honoraria cost $206,580 of that; their savings reach hawkers at the till, not through B, so they do not show in the share. The Regulars' List costs $416,570 of it: a coordinator, 800 listing visits over three years, the decals, the Registry pages, the booklets and maps, and the listing. None of it reaches hawkers as money, so it sits in A, and it lowers the share by about 1.6 points. Hawker Council fees and directors' stall-visit vouchers are one lump sum; the Council's tenth seat, held by FMAS (Federation of Merchants' Associations, Singapore, the hawkers' trade body), and the board's Government director are paid for within it (B.14, *Governance, Representation & Sunset*). The two Lighthouses alone would cost $16,224,542 (B.8, *Downside Mode & Sunset Economics*), and I would rather print the difference than hide it. For the price of a large building refurbishment, Singapore gets insurance for 238 of its oldest hawkers at three centres, three pools of relief cooks, forty-four Master Fellowships, eighty-eight apprenticeships, twenty-six funded first stalls, a Regulars' List of about 800 stalls across the country – and a blueprint tested at three centres rather than one.



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**

A fourth or a fifth centre is an add-on, not part of the central plan. Old Airport Road and Maxwell are the examples, each costed at its own size and opening in Year 2, and their cost is stated here rather than left for later:

NET REQUIREMENT	YR 0	YR 1	YR 2	YR 3	FOUR YEARS
Three centres (the plan)	906,598	4,629,249	6,706,257	7,441,704	**19,683,808**
Old Airport Road, the fourth: 168 stalls, 16 heritage-worthy	–	274,516	2,026,842	3,285,419	5,586,777
Maxwell, the fifth: 103 stalls, 13 heritage-worthy	–	213,246	1,636,325	2,563,369	4,412,940
Four centres, with Old Airport Road	906,598	4,903,765	8,733,099	10,727,123	25,270,585
Five centres, with Maxwell too, the most before the gate (the Plan, §6.5)	906,598	5,117,011	10,369,424	13,290,492	29,683,525
A further centre not yet named: 100 stalls, 10 heritage-worthy	–	210,375	1,389,420	2,036,209	3,636,004
The two Lighthouses alone (downside mode, B.8)	906,598	4,402,286	5,290,669	5,624,989	16,224,542

Each pilot centre over Years 0–3, costed from its own shape: the year before it opens, then its first years. Its programme budget is set apart from the operating costs it adds:

EACH PILOT CENTRE, YEARS 0–3	CHINATOWN COMPLEX	GEYLANG SERAI	TEKKA	OLD AIRPORT ROAD	MAXWELL
Opens	Year 1	Year 1	Year 2	Year 2	Year 2
Cooked-food stalls	226	63	119	168	103
Heritage-worthy stalls: counted, then the planning count	18 → 27	7 → 8	6 → 9	11 → 16	13 → 13
Master Fellowships to Year 3, a ceiling	27	8	9	16	13
– in Years 1, 2 and 3	8, 9, 10	2, 3, 3	–, 4, 5	–, 6, 10	–, 5, 8
Apprenticeships and documented dishes	54 · 27	16 · 8	18 · 9	32 · 16	26 · 13
Funded first stalls	16	5	5	10	8
Stallholders 55+ covered	132	37	69	98	60
Relief cooks, first year then full	15 → 23	4 → 6	8 → 12	11 → 17	7 → 10
Buying Circle leads	8	4	4	6	4
B · Programme budget	8,565,037	2,714,312	2,974,353	4,997,221	3,931,019
A · Operating costs it adds	344,542	659,021	484,913	589,556	481,921
A + B	**8,909,579**	**3,373,333**	**3,459,266**	**5,586,777**	**4,412,940**
Reaching hawkers directly	96%	80%	86%	89%	89%
Master Fellowships a year from Year 4, at about 10% of the planning count	3	1	1	2	1
A year from Year 4 (Year 3 prices)	$1.39M	$0.63M	$0.76M	$1.14M	$0.71M

Chinatown Complex's own staff, evaluator and Taste Council tastings sit in the core team, as the first Lighthouse's did, so most of its money shows as B; at 226 stalls it adds one more centre staff. Elsewhere a centre adds 1.5 staff for every 120 stalls, rounded down to the nearest half and never fewer than 1.5, plus the evaluator's fieldwork, Taste Council tastings and community events. Every centre, Chinatown Complex too, adds its starting count in the year before it opens (the Plan, §6.1). Geylang Serai is small: 63 cooked-food stalls, so its operating costs weigh more in its share. Fellowships, apprentices and dishes follow the planning count; the

cover, the relief cooks, the circle leads and the listening fees follow the stall count. From Year 4, once its planning count has been offered, each centre keeps its stall-driven lines and funds new Fellowships at a maintenance rate fed by the yearly at-risk count (the Plan, §3.6, B.8). A further centre not yet named, with 100 stalls – the median, by stall count – and 10 heritage-worthy stalls, would add $3,636,004.

B.2

Year 0 – Trust & Co-Design

YEAR ZERO LEDGER

THE TWO LIGHTHOUSES · 12 MONTHS

A · OPERATING BUDGET – RUNNING THE INSTITUTION

Interim project lead – 12-month consultant	120,000
Research assistants – 2 × 6 months	48,000
Community liaison officer – Geylang Serai, 6 months	39,000
Independent evaluator – baselines at both Lighthouses, published	90,000
Office, travel, communications	54,000
Hawker Council fees and elections; directors' stall-visit vouchers	17,000
Stall baseline – a two-week till count at every consenting stall, by dish type, at both Lighthouses: 867 interviewer hours at $50, tally sheets, a data assistant for 4 months	65,130
Contingency – 10%	43,313
A · Operating budget	**$476,443**

B · PROGRAMME BUDGET – REACHING HAWKERS	CHINATOWN COMPLEX	GEYLANG SERAI	TEKKA	TOTAL
Group critical-illness pool – 169 stallholders 55+ × ≈$750, year one free	99,000	27,750	–	126,750
Listening-champion honoraria – 5 hawkers at $500 a month for 12 months, at each centre	30,000	30,000	–	60,000
Town halls & co-design workshops – 20 sessions a centre	40,000	40,000	–	80,000
Hawker participant fees – $150 a person, about 1.25 people a stall: 283 at Chinatown Complex and 79 at Geylang Serai	42,450	11,850	–	54,300
Pilot documentation – 3 hawkers a centre at Fellowship day-rates	35,000	35,000	–	70,000
Contingency – 10%	24,645	14,460	–	39,105
B · Programme budget	**271,095**	**159,060**	**–**	**$430,155**

A · Operating budget	476,443
B · Programme budget	430,155
Year 0 net requirement, A + B	**$906,598**

Reaching hawkers directly: 47.4% of the net requirement (what the plan must raise that year, after its own income). Operating burn: $39,700 a month. The starting count (the Plan, §6.1, *The Sequence: Give, Listen, Build*) adds $71,643 with its contingency, and it lowers the year's share by about four points: it reaches no hawker as money.

B.3

Year 1 – The Lighthouses Launch

YEAR ONE LEDGER

TWO LIGHTHOUSES · FULL LOOP · TEKKA PREPARES

A · OPERATING BUDGET – RUNNING THE INSTITUTION

Core team – 6.5 FTE incl. CPF: ED, programmes, documentation, liaison, two coordinators, part-time finance	507,000
Centre staff – one more at Chinatown Complex; 1.5 FTE at Geylang Serai; Tekka's liaison officer, 6 months	234,000
Office, legal, audit, insurance	60,000
Communications & community events, with Geylang Serai's	35,000
Independent evaluator – annual report, Geylang Serai's fieldwork and Tekka's baseline	105,000
Hawker Council fees and elections; directors' stall-visit vouchers	22,200
Taste Council & opt-in feedback platform, with tastings at Geylang Serai	70,000
Digital repository – open-source build	90,000
Buying Circles (Follow the Plate, D.16) – partnerships role, 0.5 FTE; price board and templates; twelve circle leads	63,400
Regulars' List (the Plan, §3.6) – coordinator, 1 FTE; 300 listing visits and decals, nationally; Registry pages, booklets and maps; its listing	132,750
Stall baseline at Tekka – 119 stalls, 357 interviewer hours at $50, tally sheets, a data assistant for 2 months (the Plan, §6.1)	28,230
Contingency – 10%	134,758
A · Operating budget	**$1,482,338**

B · PROGRAMME BUDGET – REACHING HAWKERS	CHINATOWN COMPLEX	GEYLANG SERAI	TEKKA	TOTAL
Master Fellowships – 10 × $90,750, three years each, CPF included	726,000	181,500	–	907,500
Apprentice wages – 20 apprentices at $50,684 each: the full 18-month cycle at the Progressive Wage for a stall assistant, employer CPF included, budgeted in the year the group starts	810,944	202,736	–	1,013,680
Documentation – 10 dishes written up well enough for a relief cook to cook from (the locum test)	144,000	36,000	–	180,000
Field equipment – a capture kit at each Lighthouse	30,000	30,000	–	60,000
Relief-Hawker Corps – 19 members at the PWM cook rate, overtime beyond 8 hours, ≈1,600 relief-days	261,295	99,012	–	360,307
Second-station grants – $3,000 each to 10 Fellows, for a second cooking station where the apprentice learns	24,000	6,000	–	30,000
Partner-kitchen sessions – 24 a centre × $300	7,200	7,200	–	14,400
Group critical-illness pool – renewed; year one at Tekka	99,000	27,750	51,750	178,500
Escrow set-up and first-loss reserve – $15,000 for each of 10 Fellowships: the escrow holds the successor's payments, and the reserve covers the ones he misses	120,000	30,000	–	150,000
Listening & co-design at Tekka – 10 sessions, 149 fees	–	–	57,350	57,350
Contingency – 10%	222,244	62,020	10,910	295,174

B · PROGRAMME BUDGET – REACHING HAWKERS	CHINATOWN COMPLEX	GEYLANG SERAI	TEKKA	TOTAL
Programme revenue – corps co-pays, masterclasses	(80,000)	(20,000)	–	(100,000)
B · Programme budget	**2,364,683**	**662,218**	**120,010**	**$3,146,911**

A · Operating budget	1,482,338
B · Programme budget	3,146,911
Year 1 net requirement, A + B	**$4,629,249**

Reaching hawkers directly: 68.0% of the net requirement. Operating burn: $123,500 a month.

B.4

Year 2 – Three Centres, First Landings

YEAR TWO LEDGER

THE TWO LIGHTHOUSES AND TEKKA

A · OPERATING BUDGET – RUNNING THE INSTITUTION

Core team – 8 FTE incl. CPF (adds digital archivist, full-time finance & apprentice roles; keeps the pilot-centre co-ordinator)	610,000
Centre staff – Chinatown Complex, one more for its size; Geylang Serai and Tekka, 1.5 FTE each (liaison, half-time apprentice & corps coordination)	312,000
Taste Council & feedback, with tastings at Geylang Serai and Tekka · repository operations	120,000
Office & legal · communications & events · evaluator	220,000
Hawker Council fees and elections; directors' stall-visit vouchers	34,200
Buying Circles (Follow the Plate, D.16) – partnerships role, 0.5 FTE incl. CPF; open price board; honoraria for sixteen circle leads at three centres	62,200
Regulars' List (the Plan, §3.6) – coordinator; 300 new listings, with decals, and new decals for 30 stalls moving up a grade; Registry pages, booklets and maps; its listing	124,900
Contingency – 10%	148,330
A · Operating budget	**$1,631,630**

B · PROGRAMME BUDGET – REACHING HAWKERS	CHINATOWN COMPLEX	GEYLANG SERAI	TEKKA	TOTAL
Master Fellowships – 16 × $90,750, three years each, CPF included	816,750	272,250	363,000	1,452,000
Apprentice wages – 32 apprentices at $52,650 each: the full 18-month cycle at the Progressive Wage for a stall assistant, employer CPF included	947,700	315,900	421,200	1,684,800
Graduate Landing Packages – 10 × ≈$20,000	160,000	40,000	–	200,000
Documentation programme – 16 dishes × $18,000	162,000	54,000	72,000	288,000
Relief-Hawker Corps – 37 members at the PWM cook rate, overtime beyond 8 hours	397,397	133,234	164,312	694,943
Second-station grants – $3,000 each to 16 Fellows	27,000	9,000	12,000	48,000
Partner-kitchen sessions – 24 a centre × $300	7,200	7,200	7,200	21,600
Group critical-illness pool – 238 stallholders, renewed	99,000	27,750	51,750	178,500
First-loss reserve and escrow – $15,000 for each of 16 Fellowships	135,000	45,000	60,000	240,000
Contingency – 10%	275,205	90,433	115,146	480,784
Programme revenue – corps co-pays, masterclasses	(130,500)	(43,500)	(40,000)	(214,000)
B · Programme budget	**2,896,752**	**951,267**	**1,226,608**	**$5,074,627**

A · Operating budget	1,631,630
B · Programme budget	5,074,627
Year 2 net requirement, A + B	**$6,706,257**

Reaching hawkers directly: 75.7% of the net requirement. Operating burn: $136,000 a month.

B.5

Year 3 – Three Centres, the Full Loop

YEAR THREE LEDGER

NO SPEND WAITS ON THE SCALE-UP TESTS · A SIXTH CENTRE DOES

A · OPERATING BUDGET – RUNNING THE INSTITUTION

Core team – 10 FTE incl. CPF (keeps the pilot-centre coordinator)	760,000
Centre staff – Chinatown Complex, one more; Geylang Serai and Tekka, 1.5 FTE each	312,000
Taste Council, with tastings at Geylang Serai and Tekka · repository	145,000
Office & legal · communications & events · evaluator	250,000
Hawker Council fees and elections; directors' stall-visit vouchers	22,200
Buying Circles (Follow the Plate, D.16) – partnerships role, 0.5 FTE incl. CPF; open price board; honoraria for sixteen circle leads at three centres	62,200
Regulars' List (the Plan, §3.6) – coordinator; 200 new listings, with decals, and 60 new grade decals; Registry pages, booklets and maps; its listing	121,050
Contingency – 10%	167,245
A · Operating budget	**$1,839,695**

B · PROGRAMME BUDGET – REACHING HAWKERS	CHINATOWN COMPLEX	GEYLANG SERAI	TEKKA	TOTAL
Master Fellowships – 18 × $90,750, three years each, CPF included	907,500	272,250	453,750	1,633,500
Apprentice wages – 36 apprentices at $52,650 each: the full 18-month cycle at the Progressive Wage for a stall assistant, employer CPF included	1,053,000	315,900	526,500	1,895,400
Graduate Landing Packages – 16 × ≈$20,000	160,000	60,000	100,000	320,000
Documentation programme – 18 dishes × $18,000	180,000	54,000	90,000	324,000
Relief-Hawker Corps – 41 members at the PWM cook rate, overtime beyond 8 hours	397,397	133,234	226,468	757,099
Second-station grants – $3,000 each to 18 Fellows	30,000	9,000	15,000	54,000
Partner-kitchen sessions – 24 a centre × $300	7,200	7,200	7,200	21,600
Group critical-illness pool – 238 stallholders, renewed	99,000	27,750	51,750	178,500
First-loss reserve and escrow – $15,000 for each of 18 Fellowships	150,000	45,000	75,000	270,000
Contingency – 10%	298,410	92,433	154,567	545,410
Programme revenue – corps co-pays, masterclasses, licensing	(250,000)	(75,000)	(72,500)	(397,500)
B · Programme budget	**3,032,507**	**941,767**	**1,627,735**	**$5,602,009**

A · Operating budget	1,839,695
B · Programme budget	5,602,009
Year 3 net requirement, A + B	**$7,441,704**

Reaching hawkers directly: 75.3% of the net requirement. Operating burn: $153,300 a month.

B.6

Funding Stacks & the Hawker Endowment

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

A mission measured in generations should not live grant-cycle to grant-cycle. The ask is sized honestly to the mission – and structured so every Singaporean, from a listed company to a schoolchild, can put a name on it:

THE HAWKER ENDOWMENT – TARGET $40M BY END OF YEAR 2

Government's first gift $15M · a $10M matching pool, which matches diners' and companies' gifts dollar for dollar until it is used (MCCY's Cultural Matching Fund is one source of it, but its rules cap what it can give, and it is unlikely to supply the whole $10M: B.6.2, *A not-for-profit with a charity's safeguards*) · **gifts from diners and companies $15M**. A national legacy campaign built around the UNESCO inscription, launched in National Day season, with donor recognition woven into the Lighthouses themselves. A campaign built on the inscription is also marketing it, the very risk UNESCO named (the Plan, §5.5, *The Heritage Plate Mark*), so every dollar it raises is reported against what reaches hawkers. Milestones: $12M raised at launch (the first close), $30M by end of Year 1, and the full $40M by end of Year 2.

Invested to last. The endowment's capital (the corpus) is invested under a policy the board approves, with most of it in bonds. Each year it spends 3.5% of its value – first of its value at the start of the year, later of its three-year average – which comes to $420K, $1.05M and $1.4M in Years 1–3, and rising from about $1.5M to about $1.8M a year over Years 4–10. Money needed within three years never meets the market: gifts and bridge grants (a temporary grant that covers a gap until the fund is full) received ahead of need are put into Treasury bills and Singapore Government Securities timed to mature just as each year's shortfall falls due. A corpus (the endowment's invested capital) held wholly in government bonds (2.3% for ten years at the August 2026 auction) could spend only about 2.5% a year; spending 4% would need more market risk than a heritage endowment should carry. B.9, *Follow the Gift: Who Pays for the Plan* runs these flows over twenty years and 5,000 futures. From Year 4 each pilot centre's costs follow the heritage logic rather than its Year 3 budget: once every heritage-worthy stall has been offered a Fellowship, new ones come at a maintenance rate fed by the yearly at-risk count (the Plan, §3.6, B.8). On that rule, at the central assumptions, no later year runs short at three centres. Continuing gifts meet about $2.2M of each year's costs and the rest joins the corpus, and while diners and partners keep giving, the corpus keeps its value after inflation in 71 of 100 simulated futures; in 20 some year runs short, though in 2 of those the corpus still keeps its value; and in the other 11 every year is paid but the corpus ends Year 20 below its value after inflation. Granted, the maintenance rate is an assumption until the at-risk count comes in, and B.8, *Downside Mode & Sunset Economics* shows how far it can move. If giving falls away the picture changes, so the rule has a trigger: **if continuing gifts fall below half their Year 3–5 average for two years running, the draw (the share of the endowment spent each year) drops to 3%** until they recover. An institution funded the way the culture was built: by everyone, a little, forever.

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

The gaps are printed, not hidden: about $13.5M across Years 1–3, held in short-term government bonds as it is raised – about $3.4M more than the two Lighthouses alone would need, and the hardest number in this book. Most of the rise since version 1.2 is the apprentices' wage (B.15, *Apprenticeship*); the rest is the Fellowship's CPF and its stewardship (B.13, *The Master Fellowship*), a lawful relief day (the Plan, §2.7, *The Relief-Hawker Corps*) and, from version 1.4, the starting count at Tekka (the Plan, §6.1, *The Sequence: Give, Listen, Build*). Year 1's bridge is the campaign's first test. Year 3 now has no optional part: the second centre's Security Package, which used to wait until the tests of the Plan, §6.5, *Gate Criteria to Scale* were met, is now part of each pilot centre's own costs, paid for a year earlier. If the campaign stalls at the first close, Tekka does not open and the gaps shrink to the Lighthouses' own, about $10M (B.8). That is what design-to-cost means. "Govt matching (ops)" is a Government grant towards running costs, sized to match the gifts for spending in Years 1–3. Follow the Plate assumes it continues at $500K a year if Government keeps it (B.9). It is a Budget cost, listed in B.7, *The Ask, Itemised – and What We Don't Ask*. It and the Cultural Matching Fund can never match the same dollar: the Fund does not match gifts already matched by another government grant (B.6.2).

B.6.1 Who gives: diners and the businesses that feed them

- **Diners.** Direct gifts of any size through the campaign, and an opt-in "add a dollar for the Seed Bank" at the till of participating restaurants, food courts and coffeeshops – never added to the bill without asking. During the campaign each dollar is matched until the $10M pool is used. Once the Seed Bank has IPC (Institution of a Public Character, a charity whose donors get a tax deduction) status (B.6.2, *A not-for-profit with a charity's safeguards*), households can also give through the CDC Vouchers (Government vouchers for every household) Donation Scheme, which moved about $1.19m from some 9,880 households to 245 IPCs in 2023.
- **Profitable F&B businesses – Founding Plate Partners.** A five-year pledge of 0.5% of average pre-tax profit over the last three years, and 1% from firms whose business sells hawker heritage directly; a loss year counts as zero. Coffeeshop and food-court operators may meet up to half of theirs as rent rebates to the heritage stalls they host (Hawkers and Social Protection, C.12, *Heritage Anchor Coffeeshops*), so the benefit lands at the stall. Regional groups pledge on the profit they earn in Singapore. With the 250% tax deduction (donors deduct two and a half times their gift from taxable income) for gifts to IPCs, a 1% pledge costs a company about 0.6% of its profit after tax. Why a pledge, and not another campaign? Because giving to hawkers by companies and foundations has so far come in campaigns: Tiger's fund in 2017, Temasek Foundation's hawker meals in 2020, platform commission waivers in 2020–21, DBS's cashback runs each year since 2023 (the Record, A.1.2, *Beyond Government: Who Else Already Helps*). Each helped, and each had an end date. The pledge asks for something that stays.
- **Beyond F&B.** The same pledge is open to the landlords of mall food courts, banks, hotels and tourism firms – everyone whose business is better because Singapore eats this way.
- **Later: the Heritage Plate.** From about Year 3, businesses that license the Heritage Plate mark (the Plan, §5.5) pay a disclosed 50 cents a certified plate: 40% to the master's family, 40% to the retirement match (Hawkers and Social Protection, C.8.1) and 20% to the Seed Bank. Central estimate of licence income: about $60,000 in its first year (Year 3, at 15 licensed outlets), rising to about $2.0M a year from Year 7 at 400 licensed outlets and growing packaged-goods sales, net of a third of licensees failing each year (assumption, after Chua's finding that most licensed hawker expansions shrank or closed; B.9.5, *The retirement match: what giving could cover*); the Seed Bank's 20% share is about $400,000 a year at that scale.

Sized honestly: companies that give typically give about 1% of pre-tax profit across all causes, so half of that for one cause is an ask a board can accept. Singapore's listed restaurant and coffeeshop groups earned about $50M in their latest year, and Singapore-based regional F&B groups about $350M more. If half of them pledge, counting only the profit regional groups earn in Singapore, that is about $630,000 a year, about $100,000 of it as rent rebates; the cash part is matched while the pool lasts. Diners add more than partners do – about $2.3M in gifts and $1.9M at the till over the campaign – but the campaign still needs about $5.7M from major donors and family foundations to close on time (B.9, *Follow the Gift: Who Pays for the Plan*). After the campaign the order reverses: the small, steady dollars from diners are what keep the programme running – and at three centres about two-thirds of them are spent each year, while the rest join the corpus.

B.6.2 A not-for-profit with a charity's safeguards

The Seed Bank is a company limited by guarantee, registered as a charity with the Commissioner of Charities and governed as B.14 sets out, under the Charity Council's Code of Governance. It seeks registration with Arts and Heritage as its primary sector, because MCCY's Cultural Matching Fund matches only charities and IPCs in that sector, and part of the endowment's matching pool is sought there (B.6, *Funding Stacks & the Hawker Endowment*). The Fund's terms set how large that part can be. It matches cash gifts only, in yearly application windows (the 2026 window ran from 1 April to 31 May). The first $300,000 matched in a window is for general use; anything above that goes first to culture-sector priority projects. And gifts already matched by another government grant that allocates funds on income raised are not eligible, so a dollar matched by the operating match (B.6) cannot be matched again by the Fund (MCCY). Two points need MCCY's word before the campaign counts on the Fund: that the Commissioner of Charities, who classes a charity by its main activities, would class the Seed Bank as Arts and Heritage when its largest lines are cover, Fellowships and relief cooks; and that matched gifts may go into the endowment's corpus. Until both are confirmed, the plan treats the Fund as one source of the $10M pool, with the rest a Budget line, as B.7, *The Ask, Itemised – and What We Don't Ask* already counts it. It applies for IPC status so that donors receive the 250% tax deduction, which Budget 2026 extended to the end of 2029. Until IPC status is granted, early gifts are received through a donor-advised fund at an existing IPC, such as the Community Foundation of Singapore, so Year 0 donors lose nothing. The investment policy, the draw and every year's returns are published with the annual report.

> **AT YOUR TABLE**
>
> *The endowment is a hawker centre you can put your name on. Until the $10M matching pool is used, every dollar you give is matched – and the earnings, not the principal, do the work forever.*

B.7

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

Everything this plan needs from Government is in the table below – most of it administrative, which an agency can decide, none of it needing a new law, and each item an announcement worth making in its own right. Every Budget cost is named: the first gift to the endowment and the matching pool (one-time); a small operating match (Years 1–3, and after if continued); the Makan Vouchers (yearly); a table-cleaning fee subsidy at the pilot centres, smaller wherever a re-tendered cleaning contract costs less; and the tax given up when donors deduct 250% of their gifts (a tax expenditure). Nothing in the plan binds NEA (National Environment Agency, which runs the public hawker centres), a Town Council or an operator (B.14, *Governance, Representation & Sunset*), so every agreement it needs from them is listed here as an ask: to host a pilot centre, to run the bands and the ballot, to amend the HSS, to accept the relief notice and the named deputy, and to re-tender a cleaning contract. Four rows ask the agencies that share responsibility for hawker culture to own it together, and to count it: a permanent committee, joint owners for the next report to UNESCO, a hawker line in the next Heritage Plan, and the full spread of figures in place of

medians. One row is marked optional: a retirement match for stallholders, costed now and left for a later decision (Hawkers and Social Protection, C.8.1, *The retirement match: costed, and left for later*).

DECISION	INSTRUMENT	FISCAL COST	WHAT IT BUYS – AND THE STORY IT TELLS
Host the pilot centres – NEA agrees to each pilot centre, and so does the Town Council where it manages the centre, once the centre's own hawkers have voted it forward (the Plan, §6.2)	NEA and Town Council administrative; the operator's agreement too wherever an operator runs the centre	`Zero`	A place to test the whole loop in public, at the centres where the heritage-worthy stalls are most likely to be found (the Plan, §6.3). *"You can eat the programme."*
Rent bands & ballot pilot at the pilot centres	NEA administrative – completes the 2012 & Nov 2024 tender reforms; the operator's agreement too wherever an operator runs a pilot centre, since its rents are fixed in its contract	`The extra rent the highest bids might have raised, at three centres, five at most – small, capped`	Fair, ungameable allocation; ends record-bid headlines; keeps the ballot proposed in Parliament in 2024, not its fixed or turnover rent, and answers each of the Government's four objections (the Record, A. 7, Follow the Plate, D.14). *"BTO fairness comes to the hawker centre."*
Extending the Hawkers Succession Scheme – to certified successors, with goodwill paid through escrow and NEA's three-year phasing of the rent written into its terms	NEA amends the terms of an existing scheme to allow a disclosed, capped goodwill payment for the craft and the name, never priced on the location, and to write in its own three-year phasing of the rent (Succession Economics, E.3)	`Zero`	Turns a well-built scheme – six completed transfers in nearly four years – into the standing succession pathway. *"Your stall can outlive you."*

DECISION	INSTRUMENT	FISCAL COST	WHAT IT BUYS – AND THE STORY IT TELLS
Makan Vouchers – a permanent round of vouchers, for hawker food only, for lower-income households, seniors and students	A standing item in the existing CDC voucher system (more than 24,000 merchants signed up); MCCY and the PA add a merchant tag for hawker and coffeeshop stalls and a list of eligible households (Follow the Plate, D.15)	About $66M a year, a rough figure that can be adjusted. It equals about 12% of the half of CDC and SG60 voucher spending that goes to hawkers and heartland merchants (derived).	Cost-of-living relief for the households that need it, with a small, broad lift for every hawker: about $360 a stall a year in the model, from the new spending it brings (Follow the Plate, D.7). It is not heritage stewardship, and the plan does not count it as such. Smaller than one round for every household, but targeted and permanent; no new system, no new card.
The Government's first gift to the endowment, and the matching pool	Budget / national campaign; MCCY's Cultural Matching Fund one source of the match, within its caps (B.6.2)	$15M + $10M, one-time	A permanent institution for the price of one capital grant. Public money starts it: during the campaign, about $1.08 of public money goes in for every private dollar (B.9). The match doubles each gift until the $10M pool is used. Afterwards diners and partners carry it.
Operating match – a grant towards running costs, sized to match the gifts for spending (B.6 funding stack)	Budget line, recurring	$300K, $400K, $500K in Years 1–3; $500K a year after, if continued	Small and recurring: it pays part of each year's running costs beside the endowment draw. Government can stop it at any Budget; Follow the Plate tests the plan without it (B.9).
Tax deduction on gifts – the existing 250% deduction for gifts to IPCs, once the Seed Bank has IPC status (B.6.2)	No new decision: existing IRAS rule, extended to 2029 in Budget 2026	Tax given up ≈$5.7M over the campaign (Years 0–2), with major donors at a 23% top rate ($5.6M at 22%, $5.9M at 24%); a tax expenditure	Not money the Seed Bank receives, but a real public cost, so it is counted here. It is the largest after the first gift and the match (B.9).
The relief notice – a pre-registered Corps cook becomes a joint operator for the days of a hawker's absence, up to 30 a year (more with a medical certificate), without the standing four-hour duty; the days count as personal operation; approved unless NEA objects within two working days	NEA's Joint Operator Scheme and nominee route, made faster (administrative)	Zero	Illness stops ending in a closed stall or a termination notice. *"Sick leave comes to the hawker centre."*

DECISION	INSTRUMENT	FISCAL COST	WHAT IT BUYS – AND THE STORY IT TELLS
The named deputy – a short-cover joint operator: one registered assistant, named by the stallholder, may run the stall for up to an hour a day, logged like the relief notice, with no four-hour minimum, while the stallholder stays on the roll	A variant of NEA's Joint Operator Scheme (administrative)	Zero	An hour back each day, with the safeguards that keep it from becoming a sublet: one named person, capped hours, a log (the Plan, §2.7).
Use the yearly at-risk count – the count (the Plan, §3.6), national and per-centre totals that never name a stall, goes to one named recipient: the permanent committee below or, until it exists, NHB, the body that deals with UNESCO on Singapore's behalf, which shares it with NEA, MSE, MCCY and the Singapore Tourism Board; each says how it will use it	Administrative; aggregates only, from signals hawkers give voluntarily and public facts	Zero	The count Singapore does not yet keep (the Plan, §1.1). NHB and MCCY can report it to UNESCO beside the Registry's list; NEA and MSE can point at-risk stalls to the Hawkers Succession Scheme; STB can send visitors to the stalls that most need the custom. *"Singapore can name what it is losing, stall by stall."*
A permanent committee for hawker culture – the 2018–20 UNESCO nomination committee (co-chaired by the CEOs of NEA and NHB and the President of FMAS, which is itself a standing federation) brought back as a permanent body; it meets twice a year and publishes one page a year: the at-risk count, HSS transfers, new entrants and exits, and what was done about the marketing risk UNESCO named	NEA, NHB and FMAS (administrative); MSE and MCCY agree its terms	Zero	Singapore's own table, restored rather than a critic's adopted: the body that won the inscription keeps what it won. It gives the count one owner and four agencies one answer (B.14).

DECISION	INSTRUMENT	FISCAL COST	WHAT IT BUYS – AND THE STORY IT TELLS
Joint owners for the next report to UNESCO, due on 30 June 2027 – MCCY and MSE name an NHB director and an NEA director as co-leads for the hawker-culture section, signed off by both ministries and shared with FMAS before it goes; and one shared Budget indicator for the element, such as hand-overs completed or dishes passed on each year	MCCY and MSE (administrative); a Budget indicator on either head	Zero	A once-in-six-years report becomes a reason to meet, and the promise to monitor "the communities of bearers and practitioners" gets a method and a starting count (the Plan, §3.6). *"Singapore can tell UNESCO in numbers what it now tells it in words."*
A hawker line in the next Heritage Plan – Our SG Heritage Plan 2.0 runs to 2027 and NHB is drafting the next; it carries the yearly at-risk count and a hawker strand in NHB's Heritage Apprenticeship	NHB and MCCY policy	Small: a strand in a pilot that exists	Neither costs the State much; both put hawker culture into the plan NHB is measured by. The Fellowship and the apprenticeship are ready partners (B.13, B.15).
The spread, not only the median – NEA publishes the spread of rents, fees and income by centre and stall type (the lowest quarter, the middle, the top quarter, the average and the poorest tenth), with the charges it does not publish today, such as dishwashing and point-of-sale fees	NEA administrative, from data it holds	Zero	A median rent can hold for a decade while the hawkers paying it change. The spread shows who pays what, and settles the argument over fees with numbers (Follow the Plate, D.14, Method, Levers and Data, F.6).
A table-cleaning fee subsidy at the pilot centres – $200 a stall a month, following NEA's temporary support of September 2026 to February 2027, at the three pilot centres, five at most, tested by re-tendering each centre's cleaning contract for the work left since tray return became the rule in 2021; the evaluator shows its effect before anyone prices it nationally	Budget line; the contract's holder re-tenders it, convened by NEA: the hawkers' association at a Town Council centre, with the Town Council's agreement; with the operator's agreement at an operator-run centre	Up to ≈$0.98M/yr at the three pilot centres, 408 stalls ($200 a stall a month), ≈$1.63M/yr at five; less wherever a re-tendered contract costs less. Nationally, a later decision: up to ≈$16.6M/yr	$2,400 a year back to each stallholder at a pilot centre, and a public test of what the cleaning left after tray return really costs. The Minister did not expect cleaning costs to fall (6 Jul 2021); the re-tender shows whether they can (Follow the Plate, D.14).

DECISION	INSTRUMENT	FISCAL COST	WHAT IT BUYS – AND THE STORY IT TELLS
Paying for budget meals where a cheap meal is kept as policy	NEA administrative – the value-meal tender condition at operator-run centres becomes voluntary at the pilot centres, with the gap paid, as HDB did for coffeeshops in Jan 2026	`Small; the gap on each meal`	Finishes a correction Government has already begun, and moves the policy's cost into the public accounts, where it belongs.
No compulsory designated suppliers at operator-run centres – stallholders buy gas and crockery where they choose, or under a centre-wide contract re-tendered in the open	NEA's guidelines for operator-run centres (administrative)	`Zero`	Closes the one captive market where a middleman can charge what he likes, with the contract's price on the Plate Ledger (Follow the Plate, D.16).
Score stallholder protection in HDB coffeeshop tenders – operators bid commitments to fund their stallholders' MediSave or retirement match	HDB tender policy (quality criteria)	Tender rent given up: up to ≈$1.7M/yr at half take-up of HDB-rented coffeeshop stalls; less if quality scoring lets operators absorb part of it	Carries the Protection Floor to coffeeshop hawkers through the lease HDB already grants, with no private rent touched. Operators who promise to fund their stallholders' retirement will bid lower rents, so HDB gives up some tender rent. Counted and published, that rent given up is HDB's annual contribution to hawker heritage.
`OPTIONAL` **Stallholder retirement match** – Government matches stallholders' own CPF top-ups, up to $1,200 a year, under 55; from 55, hawkers are helped to claim the existing Matched Retirement Savings Scheme, if they pass its income and home tests (Hawkers and Social Protection, C.9.1 and C.9.2); decision left for later (Hawkers and Social Protection, C.8.1)	Budget line, administered by CPF Board and MOM	Base up to ≈$4.1M/yr (every public-centre stallholder under 55 taking it up); stretch ≈$7.9M/yr (all stallholders under 55 at 70% take-up, with shared hospital-cash cover); less what giving, Heritage Plate licences and HDB's contribution cover	Parity with the platform worker: someone shares the cost of the cook's retirement, as a platform now does for riders born in or after 1995 and for older riders who opt in. *"The young rider got a CPF share. Now so does the cook."*

Who the money reaches. Read by who receives it, the plan has two tiers, and each is paid for differently. Of the $19,683,808 the plan spends over Years 0–3, 57% ($11.25M, net of the programme's own revenue) goes to items that only the 44 heritage-worthy stalls receive, most of it as apprentices' wages and Fellowships; 15% ($3.00M)

reaches every one of the 408 stalls at the pilot centres, as relief cooks, critical-illness cover and the listening; and the other 28% ($5.43M) runs the institution. About 83% of it is gift money. The State's items over the same four years come to about $234M, including one round of Makan Vouchers, and 85% of that is vouchers diners can spend at any stall (all derived from the ledgers and the ask above; the voucher round is assumed to start in Year 1). So gifts buy the craft, and public money lifts every stall a little. For scale, the whole four-year ledger is about 1.5 times the six months of rent support NEA is paying now, about $13M (derived), and less than half of the more than $50M in rent waivers and cleaning subsidies the State gave more than 13,000 hawkers in 2020 (MSE, Committee of Supply, 4 Mar 2021).

AND WHAT WE DO NOT ASK

No new statute. No new agency. No surveillance powers, data mandates or inspection rights. No rent control on private coffeeshops. No compulsion of any hawker, anywhere, ever – every instrument in this plan is opt-in, veto-gated, sunset-claused and independently graded. No new work pass for foreign hands at the stall: that idea waits (Method, Levers and Data, F.9, *Ideas for Later*). Government's exposure is a short list of reversible decisions, the Budget items named above (a one-time first gift and matching pool, a small operating match, the Makan Vouchers, the fee subsidy at the pilot centres and the tax given up on gifts) and, only if it later chooses, a retirement match for stallholders; the plan carries its own accountability so that no ministry has to wear its risk.

B.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.

From Year 4, on the heritage logic: the ledgers used to keep each centre's Year 3 budget for ever, so Chinatown Complex would have funded ten new Fellowships a year long after its 27 heritage-worthy stalls had each been offered one. That made no sense, and I have changed it. Once a centre's planning count has been offered – by the end of Year 3 at all three – its Fellowships continue at a maintenance rate fed by the yearly at-risk count, which comes from the signals hawkers give voluntarily and from public facts (the Plan, §3.6, *The Regulars' List and the Endangered Dish Registry*). Assumption: about 10% of the planning count a year, at least one, until the count gives real numbers: three new Fellowships a year at Chinatown Complex and one each at Geylang Serai and Tekka. The cover, the full pools of relief cooks, the centre staff and the national core, the Regulars' List with it, stay at their Year 3 level. From Year 4 the programme at three centres then costs about $4.13M a year in Year 3 prices, indexed, against about $5.32M from the draw, the operating match and continuing gifts. At the central assumptions no year runs short, and what is left of the gifts joins the corpus (B.9, *Follow the Gift: Who Pays for the Plan*).

To be sure, the rate is the assumption that matters most. It sits below the 15–25% of listed stalls the plan expects the count to find at risk (the Plan, §3.6), and the two measure different things. The count is a snapshot: the listed stalls whose hawkers say that no successor is in view and that they mean to stop within three years, or that a public fact flags. Spread over those three years, 15–25% means about 5–8% of listed stalls reaching that point each year (derived). The 10% is a share of each centre's planning count, offered a new Fellowship each year, and not every stall counted will want one: a Fellowship goes only to a hawker who wants to teach a dish the Registry finds fragile, and many were offered one in Years 1–3 already. Still, the yearly rate could be faster than 10%. With the higher wages, the margin is tighter than it was. At 20% a year the three centres run short in just one year up to Year 10, by about

$0.06M, and by about $5.8M over Years 4–20, and the corpus ends Year 20 at about 87% of its target in today's dollars; at 30%, thirteen new Fellowships a year across the three, they run about $6.9M short over Years 4–10; at 40%, about $16.0M (B.9.4, *What it means for the plan*). So the yearly count decides. If the count finds more stalls at risk than the plan assumes, a larger endowment, a second campaign or partners who adopt a pilot centre would each pay for more Fellowships, and the choice is better made on the count and the evaluator's first reports than ahead of them. Until then, the figure stays printed.

If the sunset triggers: the Seed Bank returns unspent donations to the donors, as each gift's terms require. The endowment's capital, held for hawker-culture purposes, goes to another charitable purpose agreed with the Commissioner of Charities, the Seed Bank board and the Hawker Council. And the archive – every Genome file, oral history and reference taste – passes to the National Heritage Board under the same non-exclusive licences, with each master's name kept on his work. Even in failure, the knowledge stays saved and stays open. That is the minimum promise of a seed bank.

B.9

Follow the Gift: Who Pays for the Plan

The plan's own money gets the same test as the diner's dollar: where it comes from, where it is kept and what it buys. On our central assumptions the campaign reaches $40M on time if major donors give about $5.7M. The fund (the corpus) then grows, because diners and food-and-beverage (F&B) partners keep giving. While the endowment is being raised, Government puts in about $1.08 for every private dollar. Afterwards it reverses: about $3.6 of private money for every public dollar in a typical later year.

The model (`funding_model.py`) runs the B.6, *Funding Stacks & the Hawker Endowment* plan year by year for twenty years. Four terms first: the *draw* is the share of the fund spent each year; a *close* is a fundraising milestone; the *bond ladder (bonds timed to mature in the years the money is needed)* is government bonds bought to mature in the years the money is needed; and the *operating match* is Government's yearly grant towards running costs. Each year: (1) gifts arrive, and during the campaign every cash gift joins the fund and is matched dollar for dollar until the $10M pool is used, with major gifts making up whatever each close still needs; (2) the draw is taken; (3) spending is met from the draw, the operating match, gifts for spending and the bond ladder; (4) from Year 3 continuing gifts meet any gap first, and the rest joins the fund. It matches B.6 exactly: draws of $0.42M, $1.05M and $1.41M in Years 1–3, and the printed gaps, which we cover in advance with $12.93M of bonds bought in Year 0 – $577,000 less than the gaps add up to, because the bonds earn interest. Spending comes in the ledgers' two parts: the operating budget, which is the institution's own running cost, and the programme budget, the grants and expenses that reach hawkers at each centre. Over Years 0–3 the programme budget is 72% of the net requirement, and from Year 4 the model indexes both parts to prices.

B.9.1 Where the money comes from

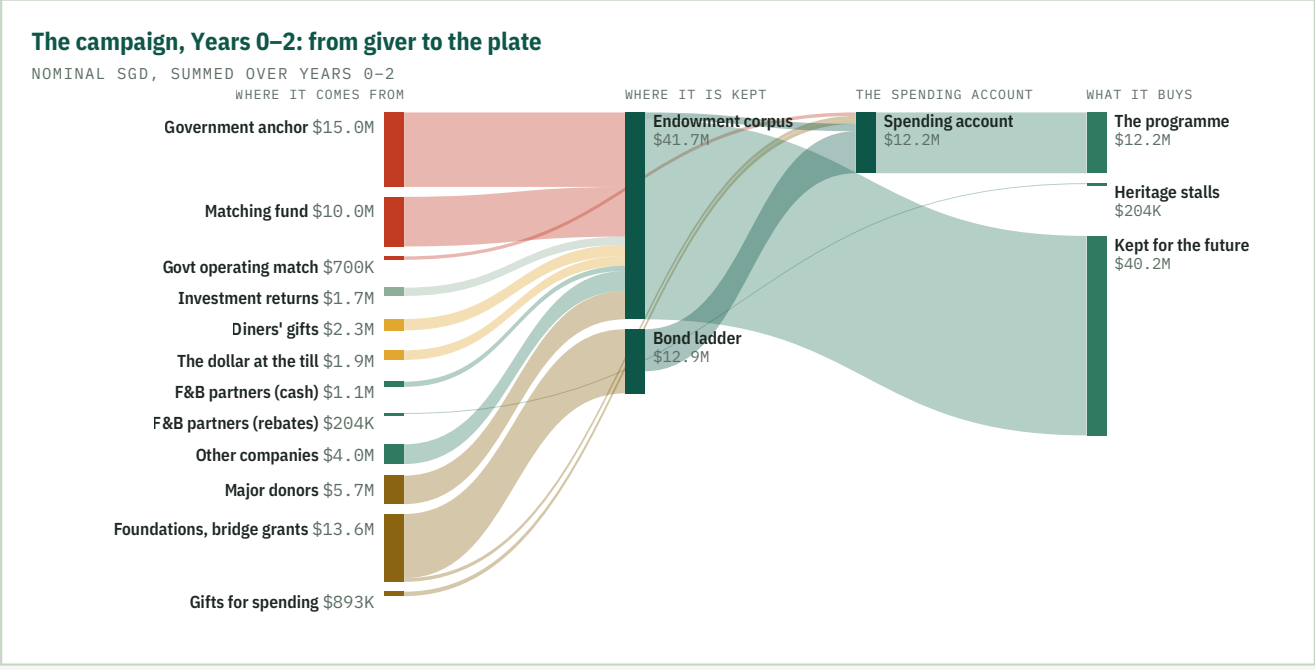


FIGURE B.1 · WHERE THE MONEY COMES FROM, WHERE IT IS KEPT AND WHAT IT BUYS · YEARS 0–2 · TAX FORGONE IS A PUBLIC COST, NOT A FLOW, AND IS SHOWN IN THE TABLE

SOURCE, YEARS 0–2	PURSE	AMOUNT	BASIS
Government anchor	public	$15.0M	Half at launch, half by the second close

SOURCE, YEARS 0–2	PURSE	AMOUNT	BASIS
Matching fund	public	$10.0M	1:1 on every cash gift until the $10M is used; MCCY's Cultural Matching Fund first
Tax forgone	public	$5.7M	The 250% deduction on receipted gifts: not money the Seed Bank receives
Government operating match	public	$700K	Years 1–2 of the B.6 ledger
NHB research grant	public	$357K	Half of the Year 0 research money is assumed to come from NHB, a statutory board
Major donors and family foundations	private	$5.7M	Whatever each close still needs: the balancing item
Other companies	private	$4.0M	Mall landlords, banks, hotels, tourism (assumption)
Foundations and bridge grants	private	$13.3M	Heritage foundations in Year 0, and the bond ladder for the Years 1–3 gaps
Diners' gifts	private	$2.3M	Two in a hundred households in the launch year, fewer after
The dollar at the till	private	$1.9M	Participating outlets; 8% of bills add a dollar (assumption)
Founding Plate Partners, cash	private	$1.1M	Half of the profit pool pledges 0.5% or 1%
Gifts for spending	private	$893K	Expendable gifts in the B.6 ledger
Founding Plate Partners, rent rebates	private	$204K	Straight to heritage stalls; not matched, no deduction (the operator pays less tax on the forgone rent)
Heritage Plate licences	private	–	Not a gift, and not matched. Launches in Year 3 and reaches about $2.0M a year by Year 7: 20% joins the continuing gifts, 40% goes to masters' families and 40% to the retirement match (B.9.5)

In the diagram, the "Foundations, bridge grants" node ($13.6M) is the table's "Foundations and bridge grants" ($13.3M) plus the NHB research grant ($357K), which the table lists as public: all of the Year 0 research grant and the bridge grants. The bond ladder takes in $12.93M and pays out $8.47M in Years 1–2; the remaining $4.47M is held for Year 3. Rent rebates go from partner operators straight to the heritage stalls they host. At 20 hosted stalls they come to about $427 a month each, which lifts an HDB-rented coffeeshop stall from $7.56 to $8.86 an hour; the rebate is now one of the model's policies, and the simulator can switch it on for any coffeeshop or food-court stall. They are not matched and earn no deduction, so a partner's cash goes further at the Seed Bank; but a rebate from the landlord itself is the one stall-attached support (paid to the stall, so a landlord can take it back at renewal) that cannot leak back to the landlord.

B.9.2 Twenty years

After the campaign, the money in each year is small beside the corpus, but it is what keeps the corpus whole. At the central assumptions the corpus ends Year 20 at 121% of its $40M target in today's dollars, and the draw reaches $1.77M in Year 10. **Of all the giving, the dollar at the till matters most.** Across the 5,000 simulated futures below, the biggest drivers of the fund in Year 20 are, in order: how many diners add the dollar at the till (a typical swing, one standard deviation, adds 25 percentage points to the fund as a share of its target); how many outlets take part (24); whether Government keeps its operating match (9); how many partners pledge (6); and the Heritage Plate (5). The Heritage Plate is licence income, not giving: from Year 3 the Seed Bank's 20% share, about $400K a year from Year 7, joins the continuing gifts, and lifts the Year 20 corpus from 106% of its target without it to 121%. Without the till

dollar the corpus ends at 83% of its target and 17 of the later years cannot be paid in full. If Tekka's own hawkers vote against joining (B.9.3, *Five thousand futures*), the fund ends 14 points higher for a typical swing, because Tekka's later costs never arise. For the campaign itself, the order reverses: what major donors give decides whether the final close lands on time ($0.75M per standard deviation, against $0.26M for the till and $0.17M for partner take-up (the share of those eligible who join)).

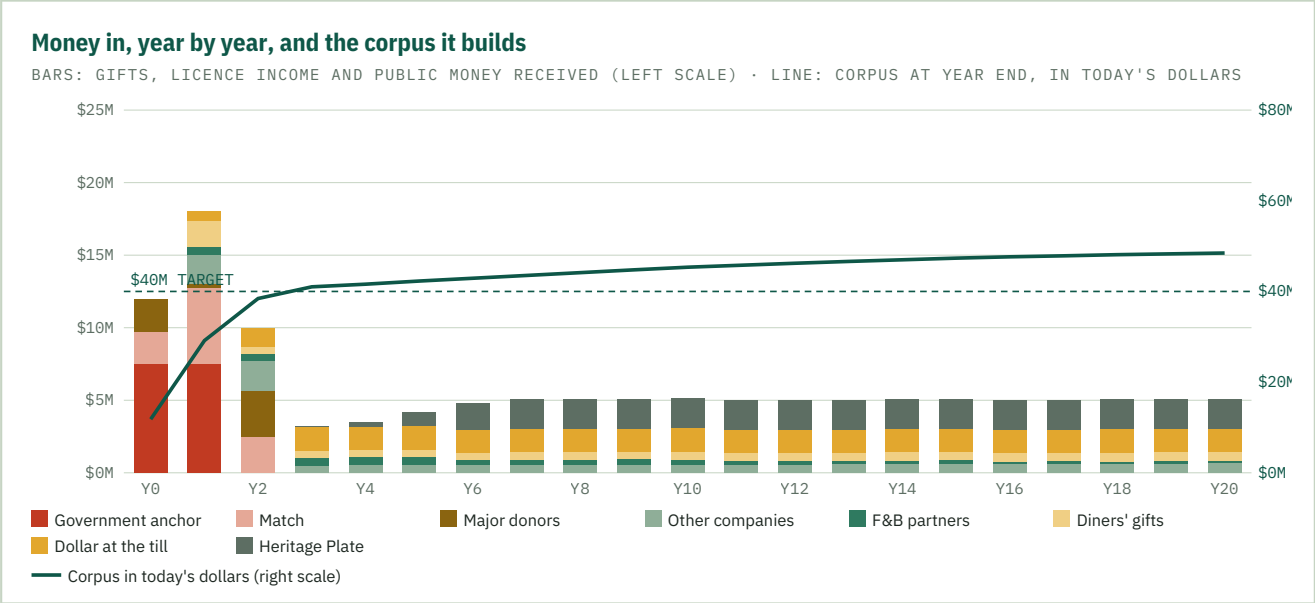


FIGURE B.2 · MONEY IN, YEAR BY YEAR, AND THE CORPUS IN TODAY'S DOLLARS · CENTRAL ASSUMPTIONS, YEARS 0–20

B.9.3 Five thousand futures

The 5,000 simulated futures change, at random, everything the plan cannot control:

- how many partners pledge (20–80% of the profit pool) and renew (40–80%);
- how many bills add the dollar (3–15%), at how many outlets (2–10% of F&B sales);
- how many households give, and what other companies give;
- how much major donors have to give (median $6M);
- whether Government keeps its operating match (70%);
- whether Tekka, the pilot centre that opens in Year 2, passes its own hawkers' vote at the end of Year 1 (80%; voted down, it keeps what it was given in Year 1 and costs nothing after; the two Lighthouses vote in Year 0, and one that declines is replaced by a centre with a similar cuisine strength);
- how far the Heritage Plate gets (a quarter of the central case to double it);
- and the markets: yearly returns with occasional very bad years, and inflation around 1.5%.

Fundraising decides the timing. The second close lands by the end of Year 1 in 91% of futures, the final close by the end of Year 2 in 59%; in the worst tenth the campaign is $3.2M short at the end of Year 2 and needs more time. Investment policy decides how the corpus fares afterwards:

INVESTMENT POLICY AND DRAW	CORPUS KEEPS ITS REAL VALUE TO YEAR 20	DRAW IN YEAR 10, TODAY'S DOLLARS (WORST AND BEST TENTH)	ANY YEAR SHORT, YEARS 4–20	SHORTFALL, YEARS 4–20 (MEDIAN)
Diners and partners keep giving				
Fixed-income core, draw 3.5% (adopted)	71%	$1.16M–$2.02M	20%	$0.0M
Bonds and bills only, 3.5%	52%	$1.14M–$1.76M	27%	$0.0M
Bonds and bills only, 2.5%	56%	$0.85M–$1.28M	38%	$0.0M
Fixed-income core, 4%	70%	$1.31M–$2.28M	17%	$0.0M
Growth, 3.5%	77%	$1.12M–$2.33M	18%	$0.0M
INVESTMENT POLICY AND DRAW	**CORPUS KEEPS ITS REAL VALUE TO YEAR 20**	**DRAW IN YEAR 10, TODAY'S DOLLARS (WORST AND BEST TENTH)**	**ANY YEAR SHORT, YEARS 4–20**	**SHORTFALL, YEARS 4–20 (MEDIAN)**
All giving stops after Year 5				
Fixed-income core, 3.5%	34%	$1.09M–$1.79M	100%	$33.6M
Fixed-income core, 3%	45%	$0.96M–$1.57M	100%	$36.2M
Fixed-income core, 4%	24%	$1.21M–$1.99M	100%	$31.2M
Bonds and bills only, 2.5%	16%	$0.82M–$1.14M	100%	$41.6M

Returns after fees, assumed: fixed-income core (60% bonds, 40% equities) 4.1% a year, s.d. 7.3%; bonds and bills only 2.7%, s.d. 4%; growth (70% equities) 5.2%, s.d. 11%. Inflation 1.5%, s.d. 1 point.

B.9.4 What it means for the plan

- **From Year 4 the costs follow the heritage logic.** By the end of Year 3 every pilot centre's planning count has been offered (B.9.6, *Sizing each centre: heritage-worthy stalls, a proxy*), so new Master Fellowships continue at a maintenance rate fed by the at-risk count (the Plan, §3.6, *The Regulars' List and the Endangered Dish Registry*), which comes from what hawkers choose to tell and from public notices: about 10% of each centre's planning count a year, at least one, an assumption until the count gives real numbers (3, 1 and 1 a year at Chinatown Complex, Geylang Serai and Tekka). The programme at three centres then costs $4.13M a year in Year 3 prices ($4.19M in Year 4). The draw and the operating match meet $2.02M of it and continuing gifts the rest ($2.17M of $3.26M), so at the central assumptions no year runs short, the remaining gifts join the corpus and it ends Year 20 at 121% of its target in today's dollars. The two Lighthouses alone ($3.38M a year) would leave it at 158%.
- **The number of new Master Fellowships each year is the figure to watch.** The plan assumes about 10% of a centre's planning count a year. At 20% (9 Fellowships a year) the programme costs $5.07M and runs $0.1M short over Years 4–10 and $5.8M over Years 4–20; at 30% (13 Fellowships a year) the programme costs $6.06M and runs $6.9M short over Years 4–10 and $24.8M over Years 4–20; at 40% (18 Fellowships a year) the programme costs $7.28M and runs $16.0M short over Years 4–10 and $48.5M over Years 4–20. Up to about 10% a year the endowment keeps its real value (value after inflation) at the central assumptions; at 20% it no longer carries three centres.

- **The add-ons.** On the same rule Old Airport Road would add $1.14M a year from Year 4 and Maxwell $0.71M: four centres would leave $9.4M short over Years 4–20 and the corpus at 86%, five $23.3M short over Years 4–20 and the corpus at 86%, and they need $5.30M and $9.49M more of bridge grants in Year 0.
- **The draw rate is not the lever (a setting the plan can turn up or down) while giving continues.** Continuing gifts meet the year's spending first and the rest joins the corpus, so a higher draw only changes which pocket pays. At 3.5% from a fixed-income core the corpus keeps its real value in 71% of futures.
- **It becomes the lever if giving stops.** If every diner, partner and company stopped after Year 5 (Heritage Plate licence income, which is not a gift, continues), the programme would be about $2.2M a year short, and at 3.5% the corpus would keep its real value in only 34% of futures, against 45% at 3%. So the draw rule needs a trigger: **if continuing gifts fall below half their Year 3–5 average for two years running, the draw falls to 3%** until they recover.
- **Bonds only would cost the programme about a third of its draw** (a 2.5% draw, $1.04M in Year 10 against $1.55M) and protect the corpus no better. The fixed-income core with the bond ladder is the safer design: money needed within three years never meets the market, and the rest can earn enough to last.
- **Major donors set the timetable**: about $5.7M at the central assumptions, $6.4M if only a fifth of partners pledge, $7.7M with no till dollar. Pledging 1% across all of F&B would cut it to $5.0M.
- **Public money carries the campaign; private money carries the future.** $31.8M of public money (anchor, match, tax forgone, operating match and NHB's half of the Year 0 research grants, $357K) against $29.4M of private money in Years 0–2; in Year 6, $0.94M public against $3.43M private. The tax forgone is the largest public cost after the anchor and the match: $5.7M over the campaign.
- **The public cost does not end with the campaign.** From Year 4, Government's operating match, if it continues, is $0.50M a year (fixed in nominal terms), and the tax forgone on continuing gifts through the 250% deduction is $0.44M–$0.54M a year over Years 4–10 ($0.44M in Year 6): about $0.98M a year in all. Two more public costs arise only if adopted: Government's 1:1 match on Heritage Plate licence income in its first three years ($1.36M in all, Years 3–5) and HDB's forgone tender rent (up to $1.7M a year once fully phased in). Only the under-55 part of that rent, about $0.8M a year, counts towards the match: operators pay $1,200 for every stallholder, and the part for those 55 and over goes into their own retirement savings beside MRSS (Matched Retirement Savings Scheme, which matches top-ups from 55). The largest would be the retirement match itself, if Government is asked to fund its shortfall (B.9.5).

B.9.5 The retirement match: what giving could cover

The Plan lists the retirement match as an optional ask of Government (B.7). Before making that ask, it is worth knowing how much of the match giving and licensing could pay. The match is costed here, not asked for: it starts only if and when it is adopted, so nothing is spent on it in Years 1–3. If adopted, it goes national from Year 4, reaching a quarter, half, three-quarters and all of its full cost in Years 4–7, and rises with prices after Year 3. (An early match at the two Lighthouses, $1,200 a year for their stallholders under 55, at most $173K a year, is a switch in the model, off by default, because no funder is named for it.) Full cost is $4.14M a year for the base and $7.92M for the stretch (Follow the Plate, D.7.5, *The Hawker Protection Floor: one list*). Both are ceilings: the match is for stallholders under 55, fewer than half of them, because from 55 the existing MRSS already matches top-ups, up to $2,000 a year, for those within its means tests (Follow the Plate, D.7.5), and the plan helps hawkers claim it rather than paying twice.

Four sources could pay part of it. **The Heritage Plate**, a certification mark licensed to restaurants, hotels, caterers, airlines and packaged-food makers, charges 50 cents a certified plate, priced in and shown on the menu, plus a 3% royalty on packaged goods. Licensed hawker brands have mostly done badly: of the licensed or acquired expansions in Nigel Chua's study, most shrank or closed, and the one licence that paid a share of profit paid nothing (IPS, 2024; Succession Economics, E.1.1, *One stall, three sets of terms*). So the model assumes that in any year a third of the licensed outlets and packaged lines fail and pay nothing, and that the mark signs new ones to hold the outlet counts

(assumption). At the central assumptions it earns $60K in Year 3, $340K in Year 4, $1.0M in Year 5, $1.8M in Year 6 and $2.0M a year from Year 7; 40% of it goes to the match. **Government** could match licence income 1:1 for its first three years, up to $2M a year: $1.4M in all. **Continuing gifts above the programme's needs**, which would otherwise join the corpus, could be earmarked (set aside for one use) in part. **HDB (Housing & Development Board, Singapore's public-housing landlord)**, if it agrees, could count the tender rent it forgoes under the tender lever. This is the same money Follow the Plate, D.7.5 treats as a way to pay for the stretch's match at HDB-rented coffeeshops, not an extra benefit, so it offsets the stretch only. It can bite only as coffeeshops are re-tendered, because HDB holds rents for six years (Hawkers and Social Protection, C.12, *Heritage Anchor Coffeeshops*), so the model phases it in: 25%, 50%, 75% and 100% of $1.7M in Years 4–7. Operators pay $1,200 for every stallholder, but only the part for those under 55 can stand in for the match, so the model counts 50% of it, at most $0.8M a year; the part for those 55 and over goes into their own retirement savings beside MRSS and is not counted. It never counts more than that year's match for HDB-rented coffeeshop stallholders under 55 ($1.18M at full roll-out), a limit that does not bind at these assumptions.

YEAR	COST: BASE	COST: STRETCH	HERITAGE PLATE	GOVT MATCH ON LICENCES	EARMARKED GIFTS	HDB, IF IT AGREES	SHORT: BASE	SHORT: STRETCH	STRETCH, WITH HDB
1	–	–	–	–	–	–	–	–	–
2	–	–	–	–	–	–	–	–	–
3	–	–	$24K	$60K	–	–	–	–	–
4	$1.1M	$2.0M	$136K	$340K	$543K	$210K	–	$907K	$697K
5	$2.1M	$4.1M	$384K	$960K	$570K	$420K	$167K	$2.2M	$1.7M
6	$3.2M	$6.2M	$720K	–	$549K	$630K	$2.0M	$4.9M	$4.3M
7	$4.4M	$8.4M	$800K	–	$561K	$840K	$3.0M	$7.0M	$6.2M
8	$4.5M	$8.5M	$800K	–	$553K	$840K	$3.1M	$7.2M	$6.3M
9	$4.5M	$8.7M	$800K	–	$544K	$840K	$3.2M	$7.3M	$6.5M
10	$4.6M	$8.8M	$800K	–	$535K	$840K	$3.3M	$7.5M	$6.6M

Central assumptions: Heritage Plate central case; half of the continuing gifts above the programme's needs earmarked for the match from Year 4. Nominal dollars. Money not needed in a year is carried forward: Year 3's licence income and Government's match on it ($84K) help pay Year 4. Years 1–3 show no cost because the match starts only if adopted, nationally from Year 4. HDB's column, phased in as coffeeshops are re-tendered, is the under-55 part of its forgone rent ($210K in Year 4, $0.8M a year from Year 7, against forgone rent of $1.7M), and applies only to the last column. The outlet numbers, plates an outlet, packaged-goods sales, the failure rate and Government's licence match are assumptions.

SCENARIO, YEARS 4–10	BASE COVERED	BASE SHORT	BASE SHORT, YEAR 10	STRETCH COVERED	STRETCH SHORT	STRETCH SHORT, YEAR 10	CORPUS, YEAR 20
Central: half of surplus gifts earmarked	40%	$14.7M	$3.3M	21%	$37.0M	$7.5M	101%
Central, with HDB's forgone rent	40%	$14.7M	$3.3M	31%	$32.4M	$6.6M	101%
Heritage Plate low (half)	25%	$18.2M	$3.8M	13%	$40.5M	$8.0M	98%
Heritage Plate high (double)	68%	$7.8M	$2.2M	36%	$30.0M	$6.4M	108%
Heritage Plate, no licensee fails	54%	$11.2M	$2.8M	28%	$33.5M	$6.9M	105%
Heritage Plate, half fail each year	33%	$16.5M	$3.5M	17%	$38.7M	$7.7M	99%
No surplus gifts earmarked	24%	$18.6M	$3.8M	12%	$40.9M	$8.0M	121%
All surplus gifts earmarked	54%	$11.2M	$2.8M	28%	$33.4M	$7.0M	86%

Corpus, Year 20: in today's dollars, as a share of the $40M target. Shortfalls are summed over Years 4–10 in each year's money. With HDB, $4.62M of the $9.24M of tender rent HDB forgoes over Years 4–10 counts towards the match.

The corpus trade-off. Earmarking gifts for the match takes them out of the endowment. With no earmark the corpus ends Year 20 at 121% of its target in today's dollars. Earmarking half of the surplus gifts pays $3.9M of the match over Years 4–10 and leaves the corpus at 101%. Earmarking all of it pays $7.4M and leaves 86%: the endowment would no longer keep its real value. Half is about as far as the earmark can go without spending the endowment's future on today's match.

THE VERDICT: PART OF THE BASE, NOT THE STRETCH

Giving and licensing can pay part of the base, not the stretch. At the central assumptions they cover 40% of the base over Years 4–10, leaving $14.7M unpaid; by Year 10 the base is $3.3M a year short. They cover 21% of the stretch, 31% with HDB's forgone rent, and the stretch is still $6.6M a year short in Year 10 even with HDB. A Heritage Plate twice the central size raises the base cover only to 68%. The remainder is the optional ask of Government. Whether to make it, and at which scope, is a decision left for later: nothing in the pilot years depends on it, because the match starts only if adopted, nationally from Year 4.

ASSUMPTION	BASIS
Operating budget, Years 0–3	B.2–B.5, part A of each ledger: the operating budget, the institution's own burn. The core team, which carries the first Lighthouse's own roles as before, with one pilot-centre coordinator, shared, at $78,000 a year from Year 1 (assumption); the interim project lead and research assistants in Year 0; office, legal, audit and insurance, communications and events, the independent evaluator; Hawker Council fees and elections; and the shared national platforms (the Taste Council and its feedback platform, the digital repository). Each other pilot centre adds its own staff, the evaluator's fieldwork, Taste Council tastings and community events (each centre's sizing, B.9.6). Every pilot centre, in the year before it opens, adds the stall baseline (the Plan, §6.1): a two-week till count at every consenting stall, orders a day, plates an order, dollars an order and the share of orders from the regulars the hawker names, by dish type, gathered by the listening teams through oral interviews and a tally sheet. Costed at every cooked-food stall as a ceiling (assumption): 3 interviewer hours a stall (an opening interview, two check-ins, a closing interview) at the listening sessions' rate, the $150 participant fee for a session taken as three hours ($50 an hour), $20 of tally sheets a stall at print cost, and a data assistant at the research assistants' $4,000 a month, a month for about every 80 stalls: $50,420 at Chinatown Complex and $14,710 at Geylang Serai in Year 0, $28,230 at Tekka in Year 1, before contingency. Its first use is to set plates an order and the Regulars' List's share thresholds by dish type before the first listing; its second, the Plate Ledger's first stall-level numbers. It reaches no hawker as money, so it sits here, in A. The Buying Circles (Follow the Plate, D.16) from Year 1, the Seed Bank's small part in them: a part-time partnerships role (assumption: 0.5 FTE at the plan's $78,000 rate for centre staff, $39,000 a year), the open price board on the Plate Ledger's cost data with standard group-order templates (assumption: $10,000 to set up in Year 1, then $4,000 a year), and honoraria for each centre's circle leads, usually hawkers (assumption: four circles a centre at least, for rice, oil, poultry and gas, and a lead for about every 30 stalls, at $100 a lead a month: 8 at Chinatown Complex, 4 at Geylang Serai and 4 at Tekka). The circles are the hawkers' own: the Seed Bank never buys, stocks, sets prices or picks suppliers, and never takes title to goods or money, so there are no supplier rebates and no member fee, and the circles do not pay for themselves at three centres. The Regulars' List (the Plan, §3.6) from Year 1, national, at all 123 government hawker centres. A 10% contingency on every line.

ASSUMPTION	BASIS
The Regulars' List	Assumption: the Regulars' List (the Plan, §3.6), the light first tier of the Endangered Dish Registry, national from Year 1. A stall is listed when 20 of its regulars ask, or its centre's hawkers' association nominates it, and it leaves only if the hawker chooses to or the stall closes. There is no yearly re-test, so after the listing visit there are no more visits to pay for. Listings ramp to 300, 600 and 800 by the end of Years 1, 2 and 3, about 13% of the more than 6,000 cooked-food stalls in government centres. Each new listing costs $40: the listing visit by a trained volunteer or the centre staff ($10 travel, no stipend), the counter decal at print cost ($5), the stall's Registry page in the regulars' own words ($20 to edit and photograph) and the thank-you notes to the regulars who nominated ($5). The decal carries the stall's tier and its year of listing, so a stall that moves up a tier gets a new one at the same print cost, about one in ten listed stalls a year. Each centre's yearly booklet and map, about 250 copies at $1 ($250), is costed at all 123 centres as a ceiling, on a template that costs $6,000 in Year 1 and $2,000 a year to update. Then one coordinator (1 FTE, $78,000 a year) and the place on the open price board and in the Buying Circles' order book, the increment only ($6,000 in Year 1, then $2,000 a year). Nothing is paid to the stall, and no stall pays for its decal. All of it sits in the operating budget: it is the cost of keeping the list, not money that reaches hawkers. The at-risk count is separate and never names a stall. It counts a listed stall whose hawker says, at listing or at any time after, that no successor is in view and that he intends to stop within three years, and any stall a public fact flags (a closure notice, a lease ending); it is published only as national and per-centre totals, in line with the PDPA. The five-centre sample flagged 8 of 55 heritage-worthy stalls (15%), a floor; assume 15–25% of listed stalls, about 120–200 by Year 3.
Programme budget, Years 0–3	B.2–B.5, part B of each ledger: the programme budget, the grants and expenses that reach hawkers, shown for each pilot centre and sized by its own shape (B.9.6). Master Fellowships, apprentice wages, Graduate Landing Packages, documentation and its field equipment, the Relief-Hawker Corps, the second-station grants at Fellows' stalls, partner-kitchen sessions, the group critical-illness pool for stallholders aged 55+, the first-loss reserve and succession escrow, and the listening honoraria, participant fees and co-design sessions at each centre. A 10% contingency on gross, less programme revenue (assumption: Corps co-pays, master-classes and licensing, $10,000, $14,500 and $25,000 a Fellowship in a centre's first, second and third years, the former Lighthouse rates of $40,000 for 4, $87,500 for 6 and $204,000 for 8, rounded down). Learning at the master's side (Follow the Plate, D.18): apprentices learn at the master's own stall as registered stall assistants, the documentation test runs on the Relief Corps' days at his stall, and the Taste Council and retired masters book licensed partner kitchens by the session. Assumption: a one-off second-station grant (a burner, a spare wok, a chiller shelf) of $3,000 at the stall of each new Fellowship; and 24 partner-kitchen sessions a centre a year at about $300 ($7,200), from the year the centre's loop starts. The share of spend reaching hawkers directly is B as a share of A + B. The cost of building and upgrading the centres is not in this budget. NEA and the Town Councils repair and upgrade them: NEA now repairs and redecorates each centre every six to eight years (the Minister said five to seven in November 2018), and the Hawker Centres Upgrading Programme 2.0 will spend up to $1 billion over 20–30 years from March 2025, ventilation included. Keeping a stall's own exhaust duct clean is the stallholder's legal duty (Hawkers and Social Protection, C.10). The gap the plan does not fill is a stall's own equipment and duct upkeep since the Hawkers' Productivity Grant's current phase ended on 31 March 2026.

ASSUMPTION	BASIS
Sizing each pilot centre	Assumption: every pilot centre is costed from its own shape, at the same rates. Heritage-worthy stalls (B.9.6, a proxy) set the heritage lines: one Master Fellowship for each stall in the planning count over the centre's first three years, as a ceiling, with unspent money returned to the endowment; phased 30%, 35% and 35% at a centre that opens in Year 1, and 40% and 60% over the two years a centre that opens in Year 2 has in the window; each Fellowship's three years budgeted in the year it starts, as the apprentices' cycles are: a teaching year at $2,500 a month ($30,000), then a 24-month stewardship at $1,000 a month ($24,000), the completion grant ($15,000) and health cover up to $15,000, with employer CPF on the whole $54,000 stipend at the 12.5% rate for a worker above 60 to 65, since Fellows are veteran hawkers over 60 ($6,750 a Fellow, $90,750 in all; a ceiling, since the rate is 9% above 65 and 7.5% above 70; a Fellow under 60 would cost 16–17%, $8,640–9,180; CPF Board, 2026); two apprentices a Fellowship, each paid the Progressive Wage for a food/drink stall assistant for the full 18-month cycle, $2,360 a month from July 2027 and $2,500 from July 2028 (MOM, 16 Mar 2026), plus 17% employer CPF, and the whole cycle budgeted in the year the cohort starts: $50,684 an apprentice who starts in Year 1, $52,650 in Years 2 and 3 (assumption: Year t runs from July 2026 + t, and pay holds at the July 2028 rate once MOM's published path ends); one documented dish a Fellowship at $18,000 (the Year 1 rate, $90,000 for five dishes); landings for about 30% of the centre's apprentices, from its second year, at about $20,000; a second-station grant and $15,000 of first-loss reserve and succession escrow a Fellowship (the former ledgers' $570,000 for 38). The stall count sets the rest: the critical-illness pool covers about 70 in 120 stallholders (those aged 55+) at about $750; the Corps has about 10 relief cooks for every 100 stalls, two-thirds of it in the centre's first year, at $40,000 a bench plus a member's cost of $12,500 at the former $190 day rate, indexed to the PWM rate for a Cook (QS) for a 12-hour day, the Employment Act's limit, with the 4 hours beyond the normal 8 paid at 1.5 times, and 17% employer CPF ($224 a day in Year 1 and $236 from Year 2: $14,753 and $15,539 a member); centre staff are 1.5 FTE for every 120 stalls, rounded down to the nearest half and never fewer than 1.5, at $78,000. In the year before a centre opens: the pool, listening and co-design ($70,000 of honoraria and sessions at a Lighthouse, over Year 0, with $35,000 of pilot documentation; $35,000 at a later centre, over six months; and participant fees of $150 each for about 1.25 participants a cooked-food stall, as for the 150 at the 120-stall centre the ledgers were first drawn for: 283 at Chinatown Complex, 79 at Geylang Serai, 149 at Tekka), a liaison officer for six months ($39,000) and the evaluator's baseline ($30,000); then the evaluator's fieldwork ($25,000), Taste Council tastings ($15,000) and community events ($10,000) a year. Each Lighthouse buys a $30,000 capture kit in Year 1; the kits are portable, and the later centres borrow them. Chinatown Complex's own roles sit in the core team, as the first Lighthouse's did; at 226 stalls it adds one more centre staff. The add-ons, in order: Old Airport Road, then Maxwell, each opening in Year 2.
Tekka, the centre that opens in Year 2	Tekka Centre, the pilot centre that opens in Year 2, costed like any other pilot centre: what its hawkers' veto at the end of Year 1 would save from Year 2 on.
The two Lighthouses alone (downside mode)	B.8: the two Lighthouses and the national institution alone, the downside mode if the campaign stalls at the first close: Chinatown Complex and Geylang Serai keep running, with the core team and the pilot-centre coordinator, and Tekka defers.
Add-on centres beyond three	Add-on pilot centres beyond the central three: 0 in the plan, 1 for four (Old Airport Road) or 2 for five (and Maxwell). No more than five open before the independent evaluator certifies the the Plan, §6.5 gate criteria across all the pilot centres; going beyond five is not costed.

ASSUMPTION	BASIS
Tekka voted down	1 if Tekka's own hawkers veto it at the end of Year 1 (the Plan, §6.2). Its Year 1 deposits are spent, because the Security Package is given, not traded; its Year 2–3 and later costs, operating and programme, are not. The Lighthouses vote in Year 0, and a Lighthouse that declines is replaced by a centre with a similar cuisine strength, so its cost stays in the plan. Assumption in the Monte Carlo: Tekka passes its vote with a chance of 80%.
Costs from Year 4	Assumption: from Year 4 the costs follow the heritage logic, not the Year 3 envelope. By the end of Year 3 every pilot centre's planning count has been offered, so new Master Fellowships continue at a maintenance rate fed by the at-risk count (the Plan, §3.6): about 10% of the centre's planning count a year, at least one, until the count gives real numbers (3, 1, 1 a year at Chinatown Complex, Geylang Serai and Tekka; 2, 1 at Old Airport Road and Maxwell). Each carries its two apprentices, its dish, its second-station grant and its reserve, with landings for about 30% of the year's apprentices and revenue at the mature $25,000 a Fellowship. What follows the stall count stays at its Year 3 level: the cover, the full Corps bench, the kitchen sessions, the centre staff, the evaluator, the tastings and the events; so does the national core, the Regulars' List with it. Both parts are indexed to inflation from Year 3 prices. No part of Year 3 is gate-dependent: the gate governs going beyond five centres, from Year 4. The at-risk count comes from what hawkers choose to tell: no successor in view and a plan to stop within three years, plus closure notices and leases ending. It is a stock on a three-year horizon, so about a third of it falls due each year: at 15–25% of listed stalls, 5–8% a year. The 10% rate sits above that, because not every hawker will say, and a closure can come without notice; and it is a ceiling, since a Fellowship is offered only to a hawker who wants to teach, and money not spent returns to the endowment. The 10–40% sensitivity (B.9.4) shows what a faster flow would cost.
Each add-on from Year 4	Assumption: from Year 4 each add-on runs its own maintenance year on the same rule, indexed to inflation.
Year 0 foundation grants	B.6: research and heritage foundation grants in Year 0, NHB's among them, sized to the Year 0 net requirement less the gifts for spending. Half is counted as public money because NHB is a statutory board (assumption).
Government anchor	B.6: $15M Government anchor. Timing (half at launch, half by the second close) is an assumption.
Matching fund	B.6: $10M 1:1 matching pool, sought first from MCCY's Cultural Matching Fund (cash gifts only; rent rebates are not matched).
Draw rate	B.6: 3.5% of the start-of-year value, then of the three-year average.
Bond ladder	Treasury bills near 1.9% and the 10-year SGS at 2.30% (27 Aug 2026 auction); a three-year ladder at about 2.1%.
Heritage firms' profits	Latest annual profit after tax of listed coffeeshop operators and heritage snack chains (Kimly FY Sep 2025 $33.3M; Old Chang Kee FY Mar 2026 $9.6M), grossed up at 17% tax.
Other F&B profits	Jumbo (FY Sep 2025 $8.7M after tax) plus 20% of Singapore-based regional groups (F&N $210.4M, Food Empire US$68.6M, Super Hi US$36.3M; the 20% Singapore share is an assumption) plus $50M for unlisted profitable firms (assumption), grossed up at 17%.
Partner take-up	Assumption. Companies that give typically give about 1% of pre-tax profit across all causes (CECP median 0.92%).
Households	SingStat: 1.49 million resident households (1,487,100 in 2025).

ASSUMPTION	BASIS
F&B sales	SingStat retail and F&B services release (July 2025): F&B services sales about $1.0 billion a month.
Opt-in at the till	Assumption: share of bills at participating outlets that add the dollar when asked.
The 250% deduction	250% tax deduction for gifts to IPCs, extended by Budget 2026 to 31 Dec 2029; assumed renewed thereafter. Tax forgone is counted at 17% for companies and, for major donors, 23%, the middle of the 22–24% top bands of resident income tax (IRAS, YA2024 onwards; the bands in plate_model.py).
Investment returns	Assumption: return and risk of each investment policy after fees; inflation 1.5% a year.
Heritage Plate outlets	Assumption: Heritage Plate licensed outlets (restaurants, hotels, caterers, airlines) of 15, 80, 220 and 400 in Years 3–6, then flat. The mark launches in Year 3, when the first masters are certified (about ten Fellows by then), so it starts small. Low case half, high case double.
Certified plates an outlet	Assumption: 1,000 certified plates an outlet a month.
Heritage Plate fee	Assumption: 50 cents a certified plate, priced in and shown on the menu, fixed in nominal terms.
Heritage Plate packaged goods	Assumption: retail sales of Heritage Plate packaged goods of $1M, $4M, $10M and $20M in Years 4–7, then flat, with a 3% royalty.
Heritage Plate licensees that fail	Assumption: in any year a third of the licensed outlets and packaged lines fail, closing or dropping the certified dish, and pay nothing; the mark signs new ones to hold the outlet counts, so income is two-thirds of the licensed figure. Nigel Chua's study of six hawker brands that expanded found that most of the licensed or acquired expansions shrank or closed: Kay Lee's planned central kitchen and ten outlets never happened, and it ended as one shop; First Street's and Puay Heng's outlets closed; and the one licence that paid the founders a share of profit, Lao Chaozhou's, paid nothing before its outlet closed in November 2023 (Nigel Chua, IPS, June 2024, pp. 31–48). The Heritage Plate is a fee on certified plates and a royalty on packaged sales, not a profit share, and its licensees are going restaurants, not new outlets, so the model takes a third, not most. Tested at none and half.
Heritage Plate split	Licence income is split 40% to the master's family, 40% to the retirement match and 20% to the Seed Bank, where it joins the continuing gifts.
Gifts earmarked for the match	Share of continuing gifts above the programme's needs earmarked for the retirement match from Year 4 instead of joining the corpus: 0 in the adopted plan; 0, 0.5 and 1 in the match scenarios (B. 9.5).
The match: stallholders under 55	The match applies only to stallholders under 55; from 55 the existing Matched Retirement Savings Scheme already matches cash top-ups $1 for $1, up to $2,000 a year, for those within its means tests, and the plan helps hawkers claim it rather than paying twice. The share of stallholders under 55 is not published; the median hawker is 60 (MSE, Nov 2024), so fewer than half are under 55. The model counts half, an upper bound, so the match's costs are ceilings. It scales the match only, not the hospital-cash cover.
The retirement match	Base retirement match: $1,200 a year for every public-centre stallholder under 55, at most half of 6,900, $4.14M (plate_model.py, Follow the Plate, D.7.5); stretch $7.92M with every stallholder under 55 at 70% enrolment ($5.96M) and hospital-cash cover for every enrolled stallholder ($1.95M). Indexed to inflation after Year 3.

ASSUMPTION	BASIS
The match at the Lighthouses	Off in the plan: the match is costed but not asked for, and starts only if and when it is adopted, with national roll-out from Year 4. Switched on, it would run at the two Lighthouses in Years 1–3 for stallholders under 55: at most half of their 289 stalls at $1,200 a year ($173,400), with no funder named.
The match: roll-out	Assumption: the national match reaches 25%, 50%, 75% and 100% of its full cost in Years 4–7.
Government match on licences	Assumption: Government matches Heritage Plate licence income 1:1 for its first three years, up to $2M a year, paid to the retirement match.
HDB's possible contribution	HDB's possible contribution: the tender rent it may forgo under the tender lever, up to $1.68M a year at half take-up of 2,800 HDB-rented coffeeshop stalls (plate_model.py), if HDB agrees. Operators pay $1,200 for every stallholder, but only the part for stallholders under 55 can stand in for the match, so the model counts the $1.68M times the share under 55 (half, about $0.84M at full roll-out) towards it; the part for those 55 and over goes into their own retirement savings beside MRSS. It is a way to pay for the stretch's match at HDB-rented coffeeshops, not an extra benefit, so it offsets the stretch only. It bites only as coffeeshops are re-tendered (HDB's six-year rent holds, Hawkers and Social Protection, C.12): assumption of 25%, 50%, 75% and 100% of the $1.68M in Years 4–7, and never more than that year's match for HDB-rented coffeeshop stallholders under 55 ($1.18M at full roll-out, indexed like the stretch).

B.9.6 Sizing each centre: heritage-worthy stalls, a proxy

The ledgers cost each pilot centre from its own shape (B.1, *Reading the Ledgers*). The heritage lines (Master Fellowships, apprentices, documented dishes and landings) follow how many of its stalls are worth saving; the critical-illness cover, the Relief-Hawker Corps, the table-cleaning fee subsidy and the Buying Circles' leads follow how many stalls it has. No one publishes the age of a centre's stallholders, so the number worth saving is estimated from a proxy: the stalls that guides and heritage records already name. The counts were made on 28 October 2026.

- **Tier 1**: a stall in the MICHELIN Guide Singapore (Bib Gourmand, Selected or Plate, in the current edition or an earlier one, or a former star), or a winner of a Hawker Heritage Award.
- **Tier 2**: a stall documented as running for 30 years or more, or in its second generation or later.

CENTRE	COOKED-FOOD STALLS	TIER 1	TIER 2	COUNTED	SHARE	PADDING	PLANNING COUNT	FELLOWSHIPS BY YEAR
Chinatown Complex	226	9	9	18	8.0%	×1.5	**27**	8, 9, 10
Geylang Serai	63	1	6	7	11.1%	×1.2	**8**	2, 3, 3
Tekka	119	3	3	6	5.0%	×1.5	**9**	4, 5
Old Airport Road (add-on)	168	6	5	11	6.5%	×1.5	**16**	6, 10
Maxwell (add-on)	103	3	10	13	12.6%	×1.0	**13**	5, 8
A typical further centre (not named)	100	–	–	–	8%	×1.3	**10**	4, 6

An assumption, labelled as a proxy. Each stall is counted once, in the higher tier. Tekka's stall count is data.gov.sg's. Padding corrects for what guides miss: they name 27–32% of the stalls at compact tourist centres but only 15–21% at big or heartland ones, so about half of that gap is treated as undercounting, ×1.5 at Chinatown Complex, Tekka and Old Airport Road, ×1.2 at Geylang Serai and ×1.0

at Maxwell, where the guides' coverage is densest. The planning count is the padded count, rounded. The typical further centre is a median 100-stall centre with an 8% heritage share, padded ×1.3. Fellowships run from the year the centre opens: Years 1–3 at the two Lighthouses, Years 2–3 at the others. Sources: the MICHELIN Guide Singapore 2026 list as compiled by The Ranting Panda; the MICHELIN Guide's hawker guides to Chinatown Complex and Tekka Centre; NHB's Roots page on Geylang Serai; Mothership on Gerai Nenek Obek's Hawker Heritage Award; data.gov.sg's list of government markets and hawker centres; Eatbook on Maxwell Food Centre; and Seth Lui on Old Airport Road (Sources).

Popular is not the same as needing help. A stall with a MICHELIN plate and a queue may need nothing from anyone. The proxy is a starting point for a budget, padded for what the guides miss, not a list of who will be offered a Fellowship. A Fellowship is offered when a hawker wants to teach and the Registry's open test says the dish is fragile; the hawker decides, and declining changes nothing (the Plan, §3.6, B.13). From the planning count the ledgers take one Master Fellowship for each stall over the centre's three years, phased 30%, 35% and 35% at a centre that opens in Year 1, and 40% and 60% over the two years a centre that opens in Year 2 has in the window, so the first cohort (a group that starts together) is the smallest and each later one waits on the last; two apprentices a Fellowship; one documented dish a Fellowship; and landings for about 30% of the apprentices. **The Fellowship line is a ceiling, not a target.** Willing masters, not money, are the real limit: NEA's Hawkers Succession Scheme completed six handovers between January 2022 and September 2025 (MSE, 22 Sep 2025). Money a centre does not spend on Fellowships returns to the endowment. Once a centre's planning count has been offered, from Year 4 at the latest, new Fellowships continue at a maintenance rate, about 10% of the planning count a year and at least one, an assumption until the at-risk count replaces it (B.9.4, *What it means for the plan*).

> **AT YOUR TABLE**
>
> *The dollar you add at the till does more than any single big cheque. Big donors get the endowment built on time; the small, steady dollars from diners keep it whole for the next generation of cooks.*

THE LEVERS

For each proposal: which dials can be turned, what breaks first if they are turned too far, and what the plan falls back to. Each line names the section it comes from. How the levers are read, and where every lever in the library is printed, is set out in Method, Levers and Data (F.1).

B.10

Gates, Downside Mode & Sunset `the Plan, §6.5, §7.8`

THE GATE	Up to five centres, each centre's own vote decides (the Plan, §6.2). The plan may grow beyond five only when the evaluator confirms all of these, at month 43 or later after the Lighthouses open: (1) at least 70% of Fellowships completed, and no centre below 50%; (2) every centre's first graduates in stalls, with at least 80% still running one at month 12; (3) a trust index of at least 55% and rising at every centre; (4) at least six Succession Mortgages signed or held in escrow, at two centres or more; (5) the full $40M endowment raised, and each further centre's first two years funded (the Plan, §6.5).
DOWNSIDE MODE	If the campaign stalls at the first close ($12M), both Lighthouses keep running and Tekka waits. Their Year 3 spend is about $5.6M ($5,624,989), with thirteen Master Fellowships and 23 and 6 relief cooks (B.8).

THE MAINTENANCE RATE	From Year 4, once every Fellowship in a centre's planning count (the heritage-worthy stalls it was costed for) has been offered, new Fellowships continue at about 10% of that count a year. This is an assumption, fed by the yearly count of stalls at risk, which comes from the signals hawkers give voluntarily and from public facts: three at Chinatown Complex and one each at Geylang Serai and Tekka. The programme then costs about $4.13M a year and, at the central assumptions, no year runs short. At 20% the centres run short in just one year up to Year 10, by about $0.06M, and the endowment ends Year 20 worth about 87% of its target after inflation; at 30% they run short by about $6.9M over Years 4–10 (the Plan, §3.6, B.8; B.9.4). Old Airport Road would add about $1.14M a year and Maxwell about $0.71M (B.1).
THE REGULARS' LIST	The settings are the grades. Bronze, the listing itself, needs 20 endorsements, always. Silver, Gold and Platinum need 50, 100 and 250 endorsements, or regulars placing 10%, 20% and 50% of the stall's weekly orders, whichever comes first, so a small stall is not held back by its size. The unit is the order: a family's takeaway of several plates is one order. All of them are assumptions, at 1.5 orders a week and 1.2 to 2.0 plates an order by dish type, until the Year 0 count of orders sets the shares by dish type (the Plan, §3.6, §6.1; Follow the Plate, D.4.2). A regular is one named person who orders there at least weekly, one endorsement a person, verified by a mobile number and never bought. What breaks first is trust in the count, if endorsements could be bought or farmed; the light check and the rule that grades only go up and never decide a Fellowship are what answer it (the Plan, §3.6). Its cost barely moves with the grades: a listing visit and a decal for each new stall, a new decal at print cost when a stall moves up a grade, the booklets and one coordinator (B.1).
THE SPLIT	Each year's ledger sets the operating budget, the institution's own running cost, apart from the programme budget that reaches hawkers, centre by centre. Over Years 0–3, 72.4% of the net requirement reaches hawkers directly, and the running cost averages about $113,000 a month; the Regulars' List sits in the operating budget, because it is the cost of keeping the list, not money that reaches hawkers (B.1, the Plan, §3.6). Each centre's lines follow its own shape: its heritage-worthy stalls for the Fellowships, its stall count for the cover and the relief cooks (B.1; B.9.6).
SUNSET	Unspent donations go back to the donors, as each gift's terms require; the endowment's capital goes to another charitable purpose; the archive passes to the National Heritage Board under open licences (B.8).

B.11

Funding the Plan

the Plan, §7.6–7.7, §7.9

DIALS	The Government's matching of the running costs: $300K, $400K and $500K in Years 1–3, then $500K a year if it continues; Government can stop it at any Budget, and B.9 tests the plan without it (B.7). The matching pool: $10M, used dollar for dollar (B.7). MCCY's Cultural Matching Fund is one source for it, not the whole: it matches by annual window, about $300,000 a window for general use, and does not match a gift another government grant has already matched (B.6).
VARIATIONS NOT YET IN THE PLAN	A voucher bonus at heritage stalls; a procurement pledge; Corporate Volunteer Scheme secondments; matched payroll giving; pledges from mall landlords and real estate investment trusts (REITs); a Government match on Heritage Plate licence income. Each needs testing, a partner or both (Method, Levers and Data, F.9).
WHERE TO TEST THEM	Follow the Gift, B.9, runs the funding year by year for twenty years and over 5,000 futures.

FROM THE PLAN, IN FULL

The Plan prints each proposal as a card and a short account, and points here. These are the sections it points to, word for word: the argument, the evidence and the costing behind them. A reference to one of them from this volume or another comes here.

B.12

The Relief Cook's Day, Costed

The Plan sets out the Relief-Hawker Corps in a page, §2.7. Here is what it costs, and why: the relief cook's lawful day, what he is paid for it, and what the named deputy's one hour a day is worth to the hawker. The numbers of relief cooks are the ledgers' (B.1–B.5); the cook's day rate follows the Progressive Wage for a cook.

- **What a relief day costs.** *The hawker* pays $80 a day ($40 for medical leave), and the programme pays the rest. *The relief cook* is the Corps' employee, so the Employment Act sets his day: at most 12 hours, the first 8 at his basic rate – normal hours for a week of more than five days, as a stall's is – and the other 4 as overtime at 1.5 times (MOM). On that footing he earns the Progressive Wage for a cook, employer CPF included: about $212 a day in 2026, $224 from July 2027 and $236 from July 2028.
  The day: the typical stall's day is 13 hours, so on a relief day the stall's own assistant does the first hour's prep, as he does every morning, and the relief cook covers the other twelve; a stall with no assistant opens an hour later.
  The scale: about 1,600 relief days in Year 1 at the two Lighthouses. Chinatown Complex starts with 15 relief cooks and grows to 23, Geylang Serai with 4 and grows to 6, and Tekka with 8 and grows to 12 (B.1, *Reading the Ledgers*).

And one hour a day: a named deputy. The relief notice covers the days a hawker cannot come. It does nothing for the hour he needs to see a doctor, collect a grandchild from school or simply sit down, because the tenancy terms forbid him to leave the stall entirely to his assistant, and a joint operator must work four hours a day of his own. I ask NEA for one variant of the scheme it already runs: a short-cover joint operator. A stallholder may name one registered assistant as his deputy, and the deputy may run the stall for up to an hour a day, logged, with no four-hour minimum, while the stallholder stays on the roll. Granted, the personal-operation rule exists for a good reason: it stops a tenancy won at a subsidised or tendered rent from turning into a sublet. The safeguards follow from that. One named, registered person, never whoever happens to be free; the hour capped, and logged like the relief notice; and the stallholder running the stall for the rest of every business day. A sublet needs a stranger at the wok all day. This allows neither. Assumption: the hawker works 12 of his 13 hours, with no extra wages, because the assistant is already employed. It costs the Budget nothing. Of the five changes added to the package, this one does the most. With price freedom, vouchers, the Corps and the Protection Floor (the minimum savings and cover the plan proposes for every hawker) alone, a typical tendered hawker earns less than his assistant once rent passes about $1,540 a month; add the named deputy and that point rises to about $1,830 (Follow the Plate, D.4.1, *How much rent can a stall bear?*). An hour given back raises what each hour earns, without a dollar changing hands.

B.13

The Master Fellowship

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

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 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**

Less each month, for longer. Version 1.2 paid $3,500 a month for one year, and then nothing. I have changed that, and the reason is simple: a Fellow's pay should not stop dead when the teaching year ends. A master who has earned $3,500 a month to teach, and then earns much less the month after, has been given a year's honour and a hard landing, just when his stall may be slowing and his apprentice still needs him. So the Fellowship now pays less each month and lasts three years: $2,500 a month for the teaching year, then $1,000 a month for two years of stewardship, paid for real work that keeps the master close to his dish and to the cook who is taking it on. It costs more – $90,750 a Fellow over three years, against $77,250 over one – and every intake's three years are budgeted in the year it starts, as the apprentices' cycles are, so the money for every Fellow taken on is in hand (B.1, *Reading the Ledgers*).

- **Selection by Registry priority** – fragility and cultural weight – reviewed by the Hawker Council (B.14, *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.
- **An intensive track** exists for Fellows facing acute health events: the teaching year's pay compressed into a 90-day documentation sprint, then the same stewardship, with the full health package and completion grant unchanged. Urgency changes the schedule, never the price.
- **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.
- **Emeritus pathway:** when the stewardship ends, Fellows are first in line for Relief-Hawker Corps membership – paid, flexible, respected work after the six-day week ends – so the step down from the Fellowship is a step, not a fall.

Set against what exists. Singapore already pays masters a little: about $5,000 in all to a veteran under the Hawkers Succession Scheme, as reported, and up to $25,000 ($5,000 in cash and up to $20,000 for transmission projects) with a Stewards of Intangible Cultural Heritage award, which has gone mostly to the performing arts and crafts. It has begun to reach food: a soya-sauce maker was among the 2021 stewards, and a tea merchant and a Teochew pastry house among the five of 2024 (NHB Annual Report 2024/25). No hawker has been named yet. And since August 2024 NHB has piloted its own Heritage Apprenticeship, six months at a master's side in three Malay crafts. The Fellowship is the same idea, applied at the wok. The Fellowship borrows its shape from France's Maître d'art, where a jury pairs a master of rare know-how with an apprentice for three years and the master's workshop is paid for the time spent teaching; it adds what that scheme lacks: a documentation deliverable. The holders of FMAS's Hawker

Heritage and Outstanding Hawker Mentor awards are a natural first pool of candidates. Selection, though, still follows Registry priority.

Conferment is public and annual – a national honours moment for the trade, naturally staged alongside the existing Singapore Hawkers' Celebration and Awards, and the rare ceremony where the substance underneath is a signed contract and a stipend, not a certificate and a handshake.

B.14

Governance, Representation & Sunset

HAWKER-LED · INDEPENDENTLY GOVERNED · SUNSET-CLAUSED

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 (the vote that settles a tie), every use of which is published. Each body has a defined job:

- **The Hawker Council: who speaks for hawkers.** Nine members elected by cluster for two-year terms, at least one of them a coffeeshop stallholder, and a tenth seat, with a full vote, for FMAS. The electorate is every stallholder enrolled in any part of the programme (the Seed Bank, the Relief Corps, a Fellowship or, once it exists, the Protection Floor (the Plan, §2.11, *The Hawker Protection Floor*)), so who counts as a hawker is never in dispute. The independent evaluator runs the vote as returning officer. The Council holds the hawker vetoes, exercised as a body by a majority of its members, and every one of them is internal to the Seed Bank: over its own compensation policy, its documentation consent rules, the Seed Bank's own placement of its graduates and Fellows, and the board's recommendation of any privately owned coffeeshop or food court as a pilot centre (the Plan, §6.3, *The Lighthouses and the Pilot Centres*). It nominates the hawker directors and can recall them by a two-thirds vote, and the board must hear it on the annual plan before adopting it. Directors of a company limited by guarantee must use their own judgement, so a veto held by an outside body binds them only if the constitution says so. The constitution therefore lists the vetoed decisions and requires the Hawker Council's consent to each. Members are paid `$200/meeting` for time away from the stall.
- **The Council and the associations.** FMAS and the hawkers' association at each centre are the trade's recognised representative bodies; FMAS's President co-chaired the UNESCO nomination committee of 2018–20 with the CEOs of NHB and NEA, and FMAS is named with NHB and NEA on the element's record (the Plan, §1.2, the Record, A.1.2). The Council does not replace them. It is elected by every enrolled stallholder, speaks only on what this programme does, and works with them. FMAS names the holder of the Council's tenth seat, who votes like any elected member, so the trade's recognised voice sits inside the Council rather than outside its door; association members may stand for election like any other stallholder. Before any programme activity in a centre, the Seed Bank seeks the support of that centre's association, as NEA already asks for an association's written support before it funds a community project there. Still, the Council's nine elected seats and its vetoes are its own.
- **The board: who governs.** Eight voting directors. *Three hawker directors* (active cooked-food stallholders, or retired within five years), each chosen from two candidates the Council nominates. *Four independent directors*: an independent chair with no government or commercial food interest, a finance and audit director, a culinary historian and a hospitality-education representative. *One Government director*, nominated jointly by MSE (Ministry of Sustainability and the Environment, NEA's ministry) and MCCY, because the element has two owners in Government: MSE and NEA run the centres, and MCCY and NHB answer for the Convention. An NHB liaison, who may table the items Singapore owes UNESCO, and a Taste Council representative attend without a vote. The board

owns the budget, the endowment's investment policy, programming, the annual plan, hiring and the sunset decision. A quorum needs at least one hawker director.

- **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 givers: a seat in the room, not a vote.** Two observers attend every board meeting, receive its papers and may speak, but do not vote or count towards a quorum. Each is proposed by the givers: one by the Founding Plate Partners (B.6.1, *Who gives: diners and the businesses that feed them*), and one by the endowment's community donors. For the community seat, the Seed Bank makes an open call each year to everyone who has given in the past two years; any of them may put a name forward. The board then vets each nominee and approves the appointment. Observers step out of any item touching their own premises, rent rebates, licences or stall placement, and sign the board's confidentiality terms. Giving buys a voice on how the money is used, never a say over the hawker vetoes, which stay with the Council.
- **The members: who safeguards the constitution.** The company's members (its founders and the endowment's trustees) appoint directors on the recommendation of a nominations committee that checks fitness, conflicts and willingness to carry a director's duties, and that includes one Council member. Members can remove a director only for cause, and approve any change to the constitution.

What the Seed Bank cannot decide. Its vetoes, its board and its casting vote govern the Seed Bank and nothing else. Nothing in this plan binds NEA, a Town Council or an operator. Wherever the plan needs one of them to agree – to host a pilot centre, to ballot a stall, to accept a relief notice, to re-tender a cleaning contract – that agreement is listed in B.7 as an ask, and it is theirs to give or refuse.

Two owners, one table. No one in Government holds hawker culture as a single job. MSE and NEA own the centres, the tenancies and the trade's schemes; MCCY and NHB own the Convention, the inventory and the report to UNESCO; and neither ministry's Budget indicators carries a measure of whether a dish is passed on (FY2025 estimates). Asked in October 2026 whether a formal mechanism should identify the trades at risk, MCCY pointed to the schemes already running and left the question open (MCCY, 7 Oct 2026). Singapore once had the right table. From 2018 to 2020 the CEOs of NHB and NEA and the President of FMAS co-chaired the 14-member UNESCO nomination committee that won the inscription. That committee was set up for the nomination alone, and the public record shows no meeting after the inscription. FMAS itself carries on, as it has since 1989. The joint nomination of the Government director is this plan's small part in joining the halves. The larger part is an ask: bring the nomination committee back, as a permanent body (B.7).

Conflicts and terms. Directors file a register of interests and step out of any decision in which they have one. A hawker director may not hold a paid Master Fellowship during their term; any other programme benefit a hawker director receives, the Security Package included, must be one every eligible stallholder receives on the same terms, and is declared in the register. Employees of centre operators and coffeeshop landlords cannot hold hawker seats. Terms are two years, staggered, to a maximum of three consecutive terms, inside the Charity Council's ten-year limit. Directors receive no pay. At most, each receives nominal Makan Vouchers, about $50 a month from the programme's own budget (not the household vouchers of Follow the Plate, D.15, *The Affordability Compact & Makan Vouchers*), so they can eat at the stalls they visit as the programme's ambassadors, scouting dishes and masters that are candidates for documentation and preservation. These vouchers are allowed only if the constitution permits them, and they follow the Commissioner of Charities' guidance on benefits to board members. The chair's role carries no retainer.

The sunset clause (the rule that winds the Seed Bank up if it fails its tests): 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.

B.15

Apprenticeship

BUILDS ON · HDP TRAINING STAGES

The Hawkers' Development Programme proved the front of the funnel: aspiring hawkers will show up for structured training with allowances – 566 did. It also finishes a brief the Government accepted in 2017 and the HDP never took up: the Hawker Centre 3.0 Committee's training pathway "could include training on traditional hawker fare so as to help preserve the hawker heritage" (Recommendation 1). And it is kin to NHB's own Heritage Apprenticeship, piloted since August 2024, six months at a master's side in three Malay crafts (Follow the Plate, D.18, *Learning at the Master's Side – Nothing to Build*). The Seed Bank apprenticeship deepens rather than duplicates the HDP: HDP's classroom stages remain the natural on-ramp, and the current HDP review (the Minister confirmed it to Parliament on 5 November 2025) is the natural moment to connect the two. Others train cooks too: Temasek Polytechnic's Hawkerpreneurship work-study (12 months, four of them apprenticed, from 2021) and Hawker Boys, which trains young cooks and places them with partner hawkers. The Seed Bank partners them as on-ramps too. What changes is the middle – a structured 18-month cycle at the master's side: working beside a Master Fellow at his own stall as a registered stall assistant, then cooking his dish for his regulars on his relief days (Follow the Plate, D.18). Apprentices are paid the Progressive Wage for a food or drink stall assistant – $2,220 a month from July 2026, $2,360 from July 2027 and $2,500 from July 2028 (MOM, 16 Mar 2026) – plus employer CPF at the apprentice's age band, for all 18 months of the cycle. An apprentice does an assistant's work at the master's stall, so he is paid an assistant's wage. Granted, the Progressive Wage does not bind a hawker stall. Still, version 1.2's $1,500 a month would have paid a Singaporean apprentice less than the minimum that plan set for a foreign one, and I would rather pay the wage than defend the gap. The budget rises with it, and the Plan's Part VII prints by how much (B.1, *Reading the Ledgers*). Intakes are deliberately small – two for each Master Fellow, twenty in Year 1 across the two Lighthouses, growing only as fast as graduates can be placed in stalls, not ahead of it – because B.16, *The Graduate Landing Package* makes each graduate a funded commitment, not a statistic.

B.16

The Graduate Landing Package

PHILANTHROPY-FUNDED · ≈$20,000 PER GRADUATE

BUILDS ON · INCUBATION STALL PROGRAMME

Singapore has already proven it can train hawkers; it struggles to get them into a stall that lasts: 566 through the HDP's classroom, 120 through apprenticeship, 29 into a stall of their own and 16 still at the wok (MSE, Jul 2024). The Incubation Stall Programme diagnosed the cure correctly – a pre-fitted stall at subsidised rent – and then stopped at month 15, exactly where a young food business is most fragile. It sees about one starter in three through: of the 99 incubation stalls allocated by June 2025, 37 had become full hawkers (MSE, 2025), against 8 of the first 34 in 2021 (MSE, 10 May 2021). The landing package is judged against that rate (Method, Levers and Data, F.7, *Success Metrics We Can't Fake*). The lesson is not that young people won't cook. It is that training someone and then sending them

into the same hard economics is abandonment with a certificate. Here, getting the graduate into a working stall is part of the cost of training, and the support runs on until the stall is established. Every graduate receives:

COMPONENT	TERMS
A stall	Ballot priority under Follow the Plate, D.14 – or a Heritage Anchor coffeeshop placement under Hawkers and Social Protection, C.12; 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 (Follow the Plate, D.14, Hawkers and Social Protection, C.12).
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.

Parts of this already exist, and the package uses them. The nearest is Kopitiam's HawkerBoss Programme (May 2022, S$1m from the NTUC FairPrice Foundation), which gives new hawkers a year of rent and stall-fee subsidies, staff-wage subsidies and sourcing help in Kopitiam outlets. It is not a top-up to the owner's income, and it lasts 12 months, not 24; so Kopitiam is a natural partner for a graduate who opens in one of its outlets, and the package tops up only what HawkerBoss does not pay. Hawker Boys offers sponsorship and micro-loans towards a first stall; NEA and MTI's "Becoming a Hawker" platform walks a newcomer through tenancy and licensing, so the package links to it instead of rebuilding it (the Record, A.1.2, *Beyond Government: Who Else Already Helps*). To be sure, allowances exist while a cook trains: the HDP pays up to $1,000 a month through its apprenticeship and incubation stages, and Temasek Polytechnic's work-study track pays $1,000 a month for its 12 months. Yet no scheme offers a top-up to the hawker's own income for two years after opening. That is the line this package exists to add.

Expected cost is roughly $20,000 per graduate – a fraction of the training cost already spent, which it protects, and the difference between funding a pipeline and paying twice for the same lesson.

> **AT YOUR TABLE**
>
> *The young cook who trained under your favourite auntie doesn't vanish after graduation. She's two stalls down – same rempah, same standard, and a mentor within shouting distance.*

SOURCES

Sources for This Volume

The ledgers' assumptions are listed, line by line, with Follow the Gift (B.9). The sources behind the costs are cited where each line is set out in the Plan; the full references for the library, with the sources of the models, are in Sources, each printed once and numbered.

What we could not confirm. Every line was checked again on 28 October 2026. Several costs are our own assumptions, and no published figure confirms them: group critical-illness cover at about $750 a person (no insurer has yet quoted, and age limits may apply), staff at $78,000 a full-time equivalent, the evaluator's fees, the Regulars' List's unit costs and its nomination threshold, the Year 0 count's three interviewer hours a stall and its $50 an hour (the

listening sessions' $150 fee taken as three hours), and the rate of new Fellowships from Year 4 (B.1–B.8). The eight at-risk stalls among the 55 counted at the five centres are not listed by name (B.9). Three published figures rest on pages that would not open: the bond yields behind the endowment's short-term bonds, the profits of the firms invited to be Founding Plate Partners, and Budget 2026's extension of the 250% gift deduction to 2029 (B.6, B.9).

Document Control

Document	Saving Singapore's Hawker Heritage — The Budget Book
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
Source	`src/doc_B_budget_book.html` in github.com/motochan/sg-hawker-heritage, tag `v1.9.3`
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.