

SOCIAL IMPACT MEASUREMENT USING AI

DATE OF SCREENING

8th February 2022

COUNSELLOR

Dr. Chris Yim

CLIENT NAME

Amanda Chong

PATIENT CONTACT DETAILS

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 SUSTAINABLE DEVELOPMENT GOALS



Overall Assessment

There has been a modest improvement to the family's socioeconomic conditions as a result of interventions done by the agency. However, the family is experiencing some form of instability due to several issues that have not abated. The family needs to be given some form of assistance and support in dealing with these issues to avoid snowballing effects.

code: 0101-L1

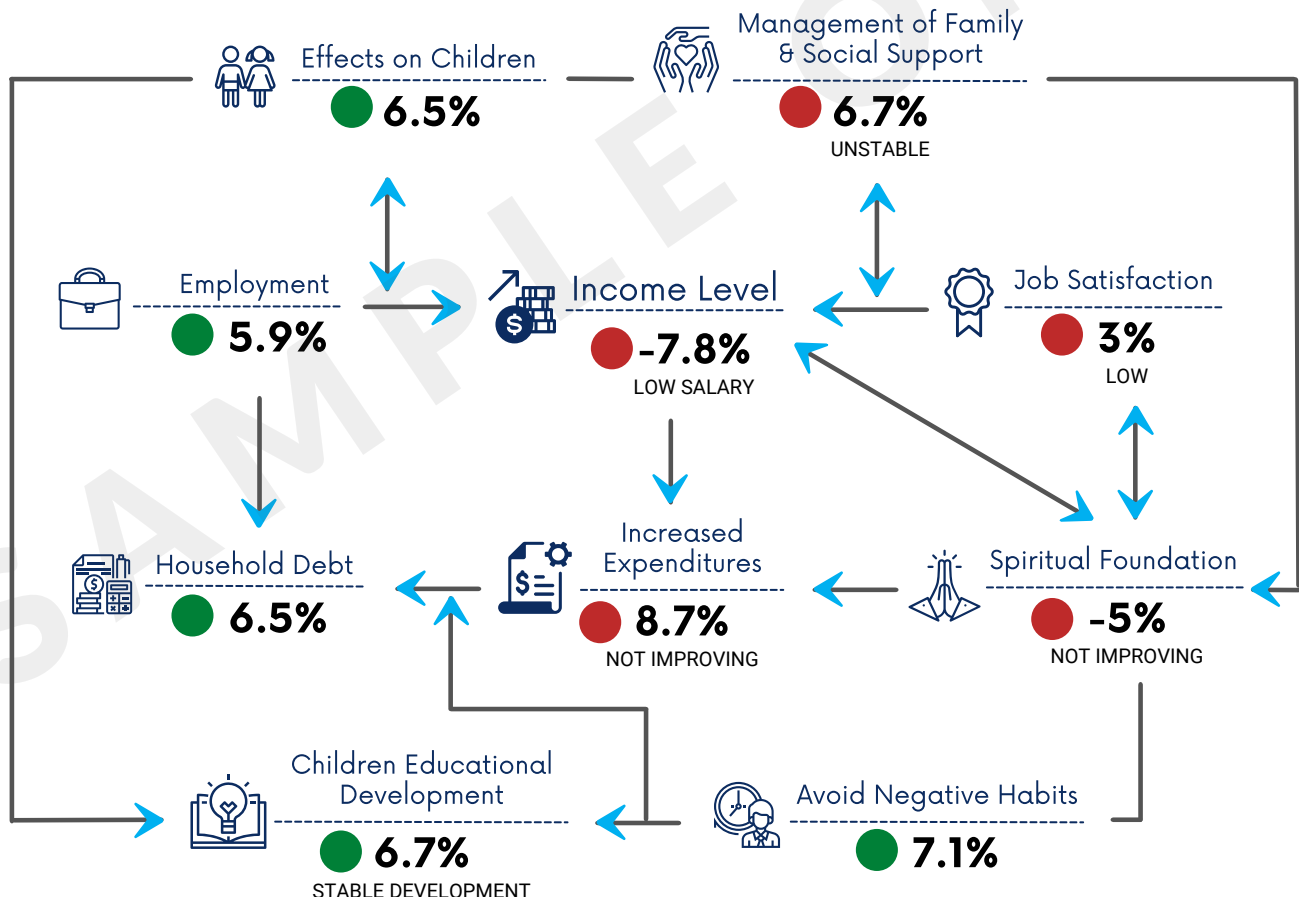
PRE-INTERVENTION

65.7%

POST-INTERVENTION

70.6%

Causal Analysis



The client has gained a new employment opportunity but income levels have dropped by 8%, with higher expenditures experienced. The lower income could be attributed to pay cuts / adjustments that ultimately resulted to lower job satisfaction. Despite the reduced income, household debts are gradually improving.

The decline in income and motivational levels has resulted in a lower spiritual / mental well being state. Support from family and friends has been constrained but the effects on children have not been apparent so far; in fact, this has improved.

code: 0102-L2

IMPACT ASSESSMENT

BEFORE

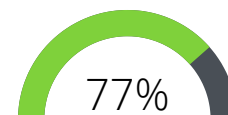
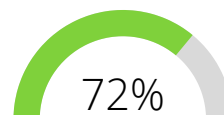
AFTER

IMPROVEMENT ON FAMILY RELATIONS?

YES



Management of family and social issues

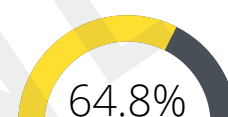
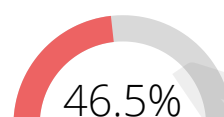


MANAGED TO GET EMPLOYMENT?

YES



Job creation for household members

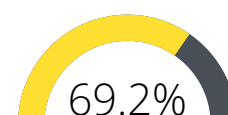
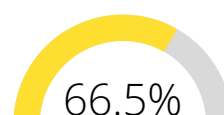


ACQUIRED NEW SKILSETS FOR EMPLOYMENT?

YES



Skill development for working adults

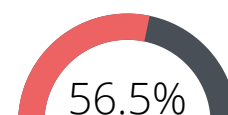
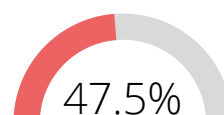


IMPROVEMENT IN FINANCIAL & SAVINGS?

YES



Savings and financial conditions

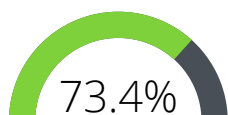


BETTER MENTAL WELL-BEING HEALTH CONDITIONS?

NO



Spiritual, mental and health components

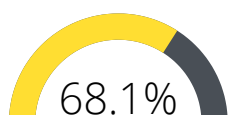
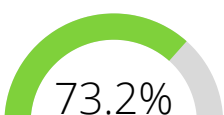


PROPER PLANNING FOR CHILDREN'S EDUCATION?

NO



Educational planning for children



Current Financial Position

code: 0401-L1

➤ **\$ 160**

Surplus

Deficit

With the salary at \$1,630, your income is adequate for expenditure and able to save \$160,



Monthly Income

\$ 1,630



Monthly Fixed Expenses

- \$ 1,470

Assessment

code: 0501-L2 & L3

Currently, the client is experiencing a small surplus of \$160 per month based on an income of \$1,630 and expenses of \$1,470. The income is lower than acquired before and derived from a contract-based job which may not be certain. Any unexpected surge in the family household expense or reduction in the contract-based job, can result in a sharp deficit in their financial position.

What If Analysis

Income	Impact on Financial Position
-50%	-\$655 Deficit
-30%	-\$329 Deficit
-10%	-\$3 Deficit

Assessment

For every decline between 10 - 50% against the client's income, he/she will suffer a deficit ranging from \$5 to \$655 per month.

Gauging by the issues faced by the client in term of emotional well-being, lower pay job and children education, it is recommended that a buffer of an average of $(\$655 + 329 + 3) / 3 \times 3 \text{ months} = 329 \times 3 \text{ months} = \987 to sustain the family may be needed as contingency fund.

Recommended Financial Assistance

Gauging by the issues faced by the client in terms of emotional well-being, lower pay job and children education, it is recommended that a buffer of an average of $(\$655 + 329 + 3) / 3 \times 3 \text{ months} = 329 \times 3 \text{ months} = \987 to sustain the family may be needed.

ECONOMIC STATUS

Roadmap

Roadmap Statement

Action Steps

code: 0601-05-L4

Phase 1

- Enhance asset position of family.

- If possible, help to explain different types of assets.
- Determine how quickly assets can be sold off or exchanged for cash.
- Determine if clients asset can be maximised by changing or trade in.
- Show client how surplus cash can be generated.
- Show client how the results can be obtained and the impact on the family.

Phase 2

- Limit and control liabilities and creditor levels.

- Get client to list all those who are owed money.
- Work out a plan for a way to change terms (interest, duration, etc) of debt with a plan to repay.
- Agree with creditors on how loan / outstanding amount will be repaid.
- Act on and follow up on plan to repay loan / settle outstanding.
- Help and guide client to make sure creditors are attended to.

Phase 3

- Instill savings habit and create surplus for family.

- Determine current sources of income and expenditure.
- Determine if plan to pay anybody will affect payment for others.
- Make a plan so that savings can be achieved.
- Check on the progress of plan to save.
- Help and guide client to make sure there is regular savings

Phase 4

- Improve income levels from wider sources.

- Find out what are the part time jobs available to increase total pay.
- What are the 'run from home' businesses that can increase income with minimal danger.
- Agree on increased income targets and the time to achieve this.
- Help and guide client to make sure income exceeds expenses.
- Put in place strategy to increase income with help from help desk

Phase 5

- Control and manage expenditure levels.

- Make sure client spend only on necessary costs.
- Agree with clients on cost items that can be reduced.
- Agree on wht costs to reduce and time to achieve it.
- Help and guide client to make sure expences does not exceed income.
- Put in place strategy to reduce expences with help from help desk.

FAMILY DYNAMICS

Insights

Summary

The client is experiencing more issues with family relations that caused more distancing and lacked of cooperation amongst them. This could be partly due to marital issues with the spouse that have deteriorated during the period. This is an area that needs to be resolved quickly as the spillover effects are widespread.

Their children may be academically affected and no violence or abuse is seen in the family. Past assistance schemes have been very helpful to the family and remain a critical pillar of support.

PRE-INTERVENTION



POST-INTERVENTION



code: 0701-L2

Diagnosis

PRE-INTERVENTION

POST-INTERVENTION

Extent of support from family, friends, relatives and peers



Effects of family situation on children or dependants



Degree of cohesion amongst family members



Extent of past family assistance schemes on household conditions



Degree of cooperation and support amongst family members



Family violence and/or abuse does not exist within the household



Evaluation of marital situation and conditions



FAMILY DYNAMICS

Roadmap

Roadmap Statement

Action Steps

code: 0801-05-L4

Phase 1

- Garner more moral encouragement and support from family and social circles.

- Validate the problems faced by family
- Organise sessions to go through the problems faced by family
- Assess the factors that may cause relations to be positive or negative
- Propose assistance for the family
- Form a family support group for family members

Phase 2

- Ensure the relevance and adequacy of family assistance schemes to address household needs.

- Prioritise and short term and long term needs of household.
- Evaluate the effectiveness of the schemes on the families
- Evaluate the effectiveness of the schemes on the families
- Identify the factors for successful application of schemes
- Highlight to the relevant agencies on the importance to support the applications

Phase 3

- Form stronger relations amongst family members.

- Form stronger relations amongst family members.
- Inform the repercussions of broken family
- Identify the factors that would make family closer
- Make sure different expectations and values are aligned
- Organise a series of events that would bring family members together.

Phase 4

- Encourage family members to contribute more for the economic well-being of household.

- Assess if each family member has enough money for existing and future plans
- Encourage family to contribute to family needs via sharing mechanism
- Encourage family members to set targets to help themselves.
- Get regular updates on the family's sharing efforts.
- Offer a different and higher paying job opportunities for family members

Phase 5

- Improve relations and/or minimise friction between spouse.

- Differentiate between temporary and structural marriage issues.
- Ensure conflicts in families are addressed and eased
- Make sure family's attendance of counselling sessions is consistent and productive
- Take note of similarities and differences when engaging family members
- Find common activities of the spouses.

EMPLOYMENT Insights

Summary

There is an improvement in the overall employability status of the client - thanks to the efforts and assistance given by the relevant agencies. There have also been proactive efforts by the client to look for jobs, with his/her ready skillset and experience. However the job that is being applied may not be something that made these relevant enough. The client has no financial or basic skills constraints to look for jobs. His/her family has not obstructed the client for looking for jobs in any way.

code: 0901-L1

PRE-INTERVENTION

 **30.6%**

POST-INTERVENTION

 **63.9%**

Diagnosis

PRE-INTERVENTION

POST-INTERVENTION

Effective of Past job assistance schemes



Financial ability for job search



Family / social factors favorable for skill development program



Past employment history and experience



Adequacy of skillset to meet job demands



Key household members have the willingness to attend competency-based training



Efforts put into job search and/or into higher paying jobs



Family member skillset



Financial ability to pursue skill development efforts



Current state of (un)employment



Physical factors favorable for key household members



Identifiable skillset for employment purposes



EMPLOYMENT Roadmap

Roadmap Statement

Action Steps

code: 0401-05-L4

Phase 1

- Need for basic financial allowances to aid in job search activities.

- Assess financial condition and eligibility for allowances for job search.
- Chart a basic job search plan.
- Administer job application to relevant agencies
- Gather feedback from employer and prospective candidates on job application.
- Evaluate results and provide measure to address any employment-related gaps.

Phase 2

- Provide connectivity to employment opportunities.
- Support current employment with skill upgrading programs

- Review applications for past and present job assistance schemes
- Develop additional income sources. Organise networking sessions and events for job openings.
- Assist job placement into higher-paying jobs
- Analyse skills gap in existing job. Identify relevant skills upgrading programme
- Gather feedback from employer and employee on skill upgrading efforts.

Phase 3

- Facilitate job assistance schemes to household.

- Conduct dialogue on job assistance schemes.
- Review applications for past and present job assistance schemes.
- Assess relevance of schemes to current job search.
- Organise networking sessions and events involving jobs schemes
- Administer job assistance schemes application

Phase 4

- Review cause-and-effects of employment status to date.

- Analyse structural, frictional and/or cyclical issues relating to employment.
- Identify any negative events in the job history.
- Ask for agencies' help in job placement
- Develop additional income sources
- Administer job application to relevant agencies

Phase 5

- Coordinate efforts for higher-paying jobs.

- Assess income and skills of the family member
- List higher paying jobs available
- Assist job placement into higher-paying jobs
- Gather feedback from employer and prospective candidates on job application.
- Evaluate results and provide measure to address any employment-related gaps.

SKILL DEVELOPMENT Insights

Summary

The client has managed to upgrade his/her skills but this may not be relevant for the jobs she has applied for. Family members generally have basic working skillset and are physically-abled individuals, but they are not unified in their efforts or effective in finding a job to support the household income. The savings and financial conditions have improved but these are still operating at a below average level. The educational planning for children needs more assistance.

PRE-INTERVENTION



POST-INTERVENTION



code: 1201-L1

Diagnosis

PRE-INTERVENTION

POST-INTERVENTION

Family member skillset



Management of family and social issues



Savings and financial conditions



Physical factors favorable for key household members



Financial ability to pursue skill development efforts



Spiritual, mental and health components



Family / social factors favorable for skill development program



Identifiable skillset for employment purposes



Educational planning for children



Key household members have the willingness to attend competency-based training



SKILL DEVELOPMENT

Roadmap

Roadmap Statement

Action Steps

code: 1301-05-L4

Phase 1

- Provide logistical support for members to attend skill development programmes.

- Find out what is stopping client from going for skill upgrading training.
- Find out how motivated the person is, in attending the training.
- Find out what extra help can be provided
- Find out how can you help client to sign up for skill upgrading.
- Check on the progress of help given to sign up.

Phase 2

- Provide incentives and/or assistance to finance members to attend skill-based programmes.

- Find out if the family qualify for any skill upgrading schemes
- Check with relevant agencies on skill upgrading help they can provide.
- Find out how the skill upgrading scheme can help client.
- Make sure client understand how to apply and time required for each skill upgrading program they want.
- Help family members who qualify to register for skill upgrading.

Phase 3

- Create opportunity to build up skillset to get better employment.

- Show where to get more information on courses & programs.
- Tell client what are the benefits and assistance available for those attending skill upgrading programs.
- Check with relevant agencies on skill upgrading help they can provide.
- Give client a list of relevant jobs with more pay.
- Make a plan to get better jobs from skill upgrading.

Phase 4

- Set up more opportunities for skill development

- Make a plan to get better jobs from skill upgrading.
- Show where to get more information on courses & programs.
- Ask family members why need for programs that upgrade skills.
- Highlight the benefits of attending skill upgrading and show how it works.
- Help family members who qualify to register for skill upgrading

MENTAL WELL-BEING

Insights

Summary

There has been a deterioration of the client's mental and spiritual well being, mainly due to pressures of coping with family problems and stress. The client is not able to balance mental and emotional stress with lesser attention devoted to spiritual intervention, yet he/she tends to blame all negatives to destiny. There is an apparent set of negative habits or activities that need to be curtailed.

PRE-INTERVENTION

90.0%

POST-INTERVENTION

80.0%

code: 1401-L1

Diagnosis

Attitude and values towards the issue of faith and family economics

Balance between duniawi and ukhrawi matters



Ability of family members to handle family problems and stress



Foundation in religion and spiritual beliefs



Ability to avoid negative habits or activities



Propensity to attribute every negative occurrence to pre-destined factors



Roadmap

Roadmap Statement

Action Steps

code: 1501-05-L4

Phase 1

- Provide support for family members to emotionally cope with challenges.

- Understand key emotional issue faced by the family.
- Examine causes and effects of situations faced by family.
- Arrange for counselling sessions with religious educators and life coaches.
- Attend empowerment programmes.
- Monitoring and tracking the emotional state of family.

Phase 2

- Ensure balanced perspectives about duniawi and ukhrawi.

- Arrange for counselling sessions with religious educators and life coaches.
- List out the priorities for family and challenges ahead.
- Harmonising life issues with spiritual principles.
- Highlight case studies of skewed lifestyles and "imbalanced" perspectives.
- Attend programmes on balancing life and after-life aspects.

Phase 3

- Strengthen spiritual base as a basis for managing life better

- Understand objections or obstacles to strengthen spiritual base.
- Explain benefits of having a good spiritual balance.
- Provide examples of families given adequate spiritual support.
- Arrange for counselling sessions with religious educators and life coaches.
- Attend empowerment programmes.

Phase 4

- Educate the need to take charge of life without purely attributing to Fate

- Arrange for counselling sessions with religious educators and life coaches.
- Explain benefits of having a sound spiritual balance.
- Attend empowerment programmes
- Provide examples of imbalanced lifestyles and perspectives.
- Balancing life issues with spiritual principles.

Phase 5

- Measures to control negative habits and addiction

- Understand the contributing factors for the negative activities.
- Arrange for counselling sessions with religious educators and life coaches.
- Attend empowerment programmes.
- Attend counselling sessions on negative addiction.
- Monitoring and tracking the emotional state of family.

EDUCATION FOR CHILDREN

Insights

Summary

The overall education care for children has declined, as evidenced by the drop in school attendance and attitude towards education by parents. Even though they are clear about the importance of education, this issue does not translate into proper monitoring and interest in the children's educational matters. The parents need to be updated of the children's absenteeism and proper attention devoted to this aspect.

PRE-INTERVENTION



POST-INTERVENTION



code: 1601-L1

Diagnosis

Handling of children's educational activities

Attitude of senior household members on education



School attendance of children in household



Pathway clear and direction in managing children's education



Parent's monitoring of children performance in school



Willingness and ability to access information relating to educational assistance



Consistency of children performance in school



EDUCATION FOR CHILDREN

Roadmap

Roadmap Statement

Action Steps

code: 1701-05-L4

Phase 1

- Need to attain consistent academic performance in school.

- Identify subjects and topics that need immediate attention.
- Arrange for meeting with educators and school counsellors
- Ask children what difficulties they face in subjects.
- Identify barriers to learning and recommend solutions.
- Make a plan with clear timeline and targets with mentorship support.

Phase 2

- Ensure that the children's future is clearly drawn out and implemented.

- Identify pros and cons of children's learning environment.
- Identify barriers to learning and recommend solutions
- List all the sources for financial help on children's education.
- List all the sources for financial help on children's education.
- Chart a plan with clear timeline and targets with mentorship support.

Phase 3

- Provide better access to information for children's education.

- List all the sources for financial help on children's education.
- Organize sessions with teachers and educators on children's future.
- Arrange for counselling on children's education.
- Provide examples of students who succeeded with their education and career.
- Explain the benefits of providing education for children.

Phase 4

- Regular monitoring of children's attendance in school.
- Regular monitoring of children's academic performance and conduct in school.

- Regular monitoring of children's attendance in school.
- Identify causes and effects of attendance issues for children.
- Create rewards for better attendance for children in school.
- Hold discussions with teachers and educators on children's future.
- Create a mentorship program to motivate and empower children.
- Make sure educators and family have close communication.
- Identify causes and effects for academic performance.

Phase 5

- Highlight and understand the importance of children's education for long-term sustainability.

- Understand the hurdles to provide education for children
- Arrange for counselling on children's education.
- Provide examples of students who succeeded with their education and career
- Explain the benefits of providing education to children.
- Explain the disadvantages of poor access to education.

Score Banding and Colour Scale



1% - <14.3%

Highly likely that the situation is facing mounting, chronic challenges and the coping mechanisms are very weak. Immediate intervention is required to address the key areas highlighted in the report involving multiple agencies and stakeholders.



14.3% - <28.6%

The situation is quite serious. It is possible that the past and current schemes may not be adequate to address these problems. Client needs to have specialised assistance to deal with the complexities at present.



28.6% - <42.9%

There are several fundamental situations that affect one or several members of the family that is beginning to impact the stability of the family. Visible cracks are beginning to occur and there is a need to ensure the family gets some moral support and the relevant financial assistance scheme to alleviate the emerging problems



42.9% - <57.1%

The persistent existence of several situations is causing the family to experience some form of instability due to several issues that have not abated. The family needs to be given some form of assistance and support in dealing with these issues to avoid snowballing effects



57.1% - <71.4%

There are occasional issues that have surfaced that may threaten the harmony and unity of the household. Addressing these early would ensure that the family continues to be harmonious and economically sustainable.



71.4% - <85.7%

The issues are being handled well and contributes to the family well-being.



85.7% - 100%

The fundamental issues have been resolved and leads to very stable situation for the family.

Global Winner
for Best Data
and Analytics
Platform

Top 3 Most
Impactful &
Best in AI
Category

Top 30 Most
Attractive
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Top 10 Most
Innovative
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25 Hottest
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Companies

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#1: AI, Predictive
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(Jul 2021)

MYFINB GROUP OF COMPANIES



MyFinB is an award-winning tech company that specializes in artificial intelligence. The company developed its own natural language platform with predictive and prescriptive narrative capabilities - a niche area that differentiates itself from any others.

MyFinB helps people understand and communicate what is most important in their data. By transforming data into insightful, human-like language, the company's natural language technology enables people to be data-driven and make better decisions, focus talent on higher-value opportunities, and create differentiated products.

CENTRE FOR AI INNOVATION



The Centre for AI Innovation (CEAI) forms part of MyFinB Venture's portfolio of innovative, disruptive projects to guide and support the digital transformation initiatives by organisations and business innovators.

The Centre was founded to "humanise" the adoption of AI projects and make the whole implementation process ethically and systematically carried out in a seamless way. The Centre also helps to build and implement human-machine working models to enhance decision-making processes in organisations.



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