

PATIENT WELFARE INCENTIVE FUND

The Patient Welfare Incentive Fund was set up in year 2003 to help NKF patients with a loan to start a small business venture with a maximum of RM5,000 or a study loan of a maximum of RM3,000 interest free to patients or their children to pick up a skill or a trade.

Under this fund there are two types of loans, that is the Small Business Loan and Study Loan which is to help kidney patients/ children secure a job so that they can be gainfully employed and in so doing regain their self-confidence and self-esteem and improve their quality of life.

The loans are as follows:-

a. Small Business Loan

Data from the Renal Registry shows that 5% to 8% of the dialysis patients are able to work but unable to secure jobs. Here is a group of wasted resource. Worse still, is the psychological impact, the loss of self-confidence and self-esteem; the feeling of being rejected by the society and sometimes even the family. This of course, does not help with his quality of life and his treatment in the centre. In NKF a welfare loan called Patient Welfare Incentive Fund has been set up to assist this group of people to go into small business.

For example, if a patient possesses some business skills, and would like to apply for a small loan to venture into "Pasar Malam Business", or set up a small office for dispatch and delivery services, he should be encouraged and supported. In doing so, the patient will feel that he is useful again and his quality of life should improve, re-gaining his self-esteem.

b. Study Loan for Children of NKF Patients

The plight of the children of dialysis patients is also a subject that needs to be addressed. Many of these children do not have the opportunity to go for college education or Trade School due to financial hardship. Here the Patient Welfare Incentive Fund could be used to assist children who are able and genuinely interested to pick up a trade or certain skill like the basic computer course. Repayment can be made after they have been gainfully employed or 6 months after they have completed the course.