



# SNTC ANNUAL REPORT

FY22/23

"My Idea Of Home"  
Cover Illustration By  
SNTC's Beneficiary,  
Ngo Shi Jie, Melvin

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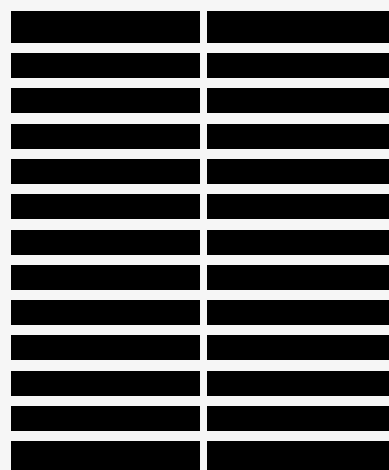
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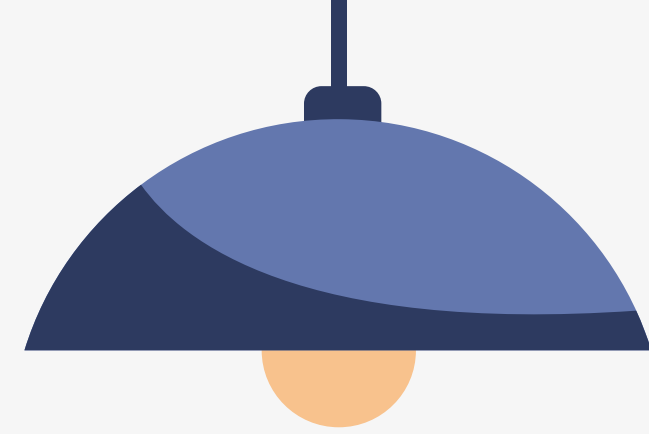
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# OUR IMPACT TO DATE



**23,703**

people have  
been reached

(3,404 in FY22/23)

**3,722**

care plans have  
been developed

(461 in FY22/23)

**1,112**

trust accounts  
have been set up

(149 in FY22/23)

**747**

SNSS applications  
have been  
approved

(92 in FY22/23)



# ABOUT SNTC

## Special Needs Trust Company (SNTC) was established in June 2008

with the aim of collaborating with individuals and communities to provide support and ensure financial security for persons with special needs.

Our mission is to assist caregivers in planning for the financial future of those under their care, and we do so with the full support of the Ministry of Social and Family Development (MSF) and in partnership with the Public Trustee's Office.

## As the only non-profit trust company in Singapore,

we are committed to making our services affordable for those in low or middle-income families. Thanks to subsidies from MSF, our fees are reduced by 90% to 100%, and means-tested sponsorship schemes are available to aid caregivers with the initial \$5,000 deposit needed to set up an SNTC trust account.

We are proud to have introduced our Financial Assistance Scheme and the Gift Of A Lifetime (GOAL) Sponsorship Scheme in addition to the Majlis Ugama Islam Singapura (Muis)-Special Needs Trust Sponsorship Scheme.

# ABOUT SNTC

In 2021, we also launched the Gift Of A Lifetime (GOAL) Sponsorship Scheme, which provides eligible families with the initial \$5,000 needed to set up an SNTC trust as well as co-paying the premium of a Great Eastern Cares Term Plan on the insured parent's life. Since then, 13 families have taken up the GOAL Sponsorship Scheme.

In addition to these sponsorship schemes, we also cater to caregivers who are concerned about their loved ones' ability to make financial decisions. Since 2014, SNTC has been administering the Special Needs Savings Scheme (SNSS), which allows parents to nominate a fixed monthly payout from their CPF savings to their child with special needs. This scheme provides peace of mind to caregivers by assuaging worries that vulnerable loved ones with special needs might be taken advantage of, cheated, or scammed.

As of March 2023, SNTC has reached out to over 23,703 caregivers and partners in the community, and we have already set up 1,112 trust accounts since our inception. We take pride in knowing the principal sum in the trust fund is guaranteed by the Singapore government, and the funds themselves are held and managed by the Public Trustee's Office. Our clients can rest assured that their monies are in good hands.

# CORPORATE INFORMATION

As a non-profit trust company, SNTC is a registered charity, an Institution of a Public Character (IPC), and a member of the National Council of Social Service (NCSS). We also comply with the relevant legislations governing charities and trustees, i.e. the Companies Act, Trustees Act, Charities Act, and the Code of Governance for Charities and IPCs.

## UEN

200812120W

## Charity Registration Number

2106

## IPC Number

IPC00063 (1 August 2022 - 31 July 2025)

## Registered Address

298 Tiong Bahru Road, #10-01, Central Plaza,  
Singapore 168730

## General Manager

Ms Esther Tan (Since March 2009)

## Banks

UOB, Maybank

## Auditors

Cypress Singapore Public Accounting Corporation

# CHAIRMAN'S MESSAGE



Chairman, Mr Moses Lee Kim Poo

Singapore lifted COVID-19 restrictions on group size limits and safe distancing measures for gatherings in April 2022 and this had enabled SNTC to resume normal operations in FY2022. SNTC injected new impetus to its community engagement programme and was able to reach out to its clients in person to meet their future care planning needs for their loved ones with special needs. However, the online and virtual outreach initiatives that were developed in the last two years continued to be important and effective to manage clients and provide for their needs.

SNTC commenced its in-person community outreach during the year to engage parents and caregivers of those with special needs. We work with other community organisations to drive home the key message to our target audience on the need for early planning for the long-term financial security of their loved ones. Going forward, apart from physical outreach, we will enhance our online presence to support those who are more IT savvy to provide information and self-service for their specific needs. During the year, SNTC organised 90 outreach programmes which were well attended by 3,404 participants, reflecting the high level of awareness and interest by parents and caregivers to set up trusts.

# CHAIRMAN'S MESSAGE

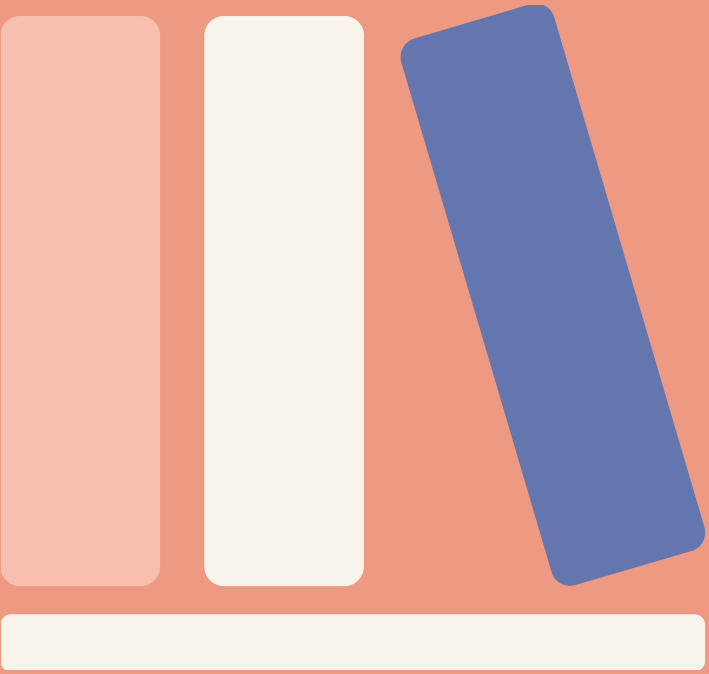


We recognise the need to collaborate and partner community organisations and the media to create a supportive environment for those with special needs. The media has given extensive coverage to SNTC's work to share the hopes and joy of the special needs community, and to create better understanding and support from the wider community.

Going forward, SNTC will focus on getting parents and caregivers to set up trusts and grow the assets injected into the trusts. We will help them with their long-term planning and provisions for asset injection. One key initiative will be to get younger parents and caregivers to subscribe to the Great Eastern Cares Term Plan, a low-cost insurance scheme set up by Great Eastern in collaboration with SNTC. The proceeds of the Plan will be paid directly into the trust, hence providing an additional layer of financial security to the beneficiary. SNTC has a scheme, supported by donations, to help co-pay the premium for those who have financial difficulties. I am happy to report that we set up a record 149 new trusts during the year, and assets in the trusts grew by 20% to \$49.8 million.

In conclusion, I would like to express my appreciation to fellow Board members for their guidance and contributions and to the management and staff for their hard work and dedication to support people with special needs.





# OUR JOURNEY

## June 2008:

SNTC was incorporated as a Company Limited by Guarantee.



## October 2009:

SNTC officially launched its SNTC trusteeship scheme.

## June 2011:

The Society of Trust & Estate Practitioners and the Singapore Trustees Association have adopted SNTC as their charity and have donated the proceeds from its Inaugural Gala Dinner to help financially deserving families with the capital to set up an SNTC trust.



## Mar 2013:

MSF started to subsidise the fees payable for SNTC trust service. Our fees are now 90% to 100% subsidised by MSF.



# OUR JOURNEY

## April 2014:

MSF rolled out its Pilot Panel Deputy Scheme comprising volunteers who may apply to Court to be appointed as deputies for elderly persons who have lost mental capacity. These deputies are granted powers to liquidate the assets of the elderly and use the proceeds to set up a trust with SNTC for the benefit of the elderly.



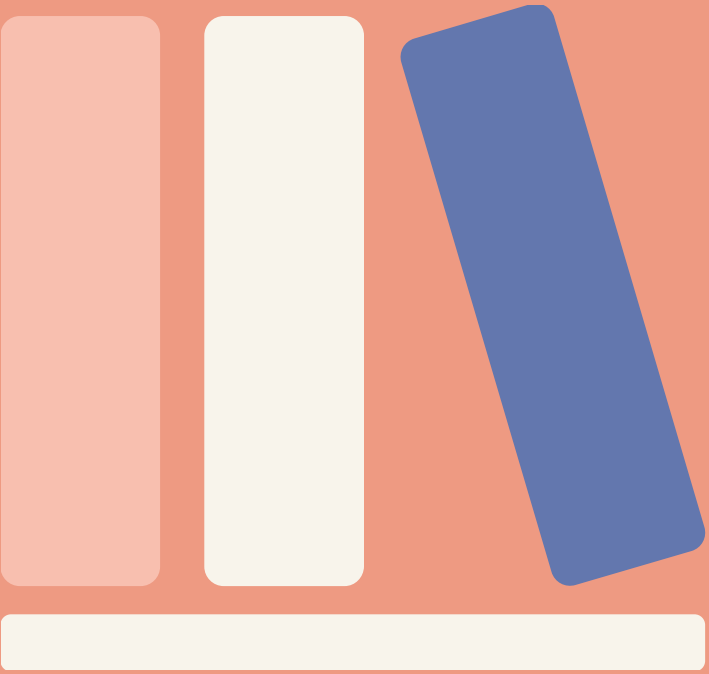
## August 2014:

SNTC took over the administration of the Special Needs Savings Scheme (SNSS) from SG Enable. SNSS complements the SNTC trust in enhancing the financial security of persons with special needs.



## April 2016:

SNTC worked with the Institute of Financial Literacy (IFL), a collaboration between MoneySENSE and Singapore Polytechnic, to kick-start the Financial Education Programme for caregivers of persons with special needs.



# OUR JOURNEY

## March 2018:

SNTC hosted a delegate of Hong Kong Government officials who came to learn from SNTC's experiences so that they could set up a similar trust service in Hong Kong.



## November 2018:

SNTC celebrated its 10th-year anniversary with beneficiaries, caregivers, directors, and community partners. We were also honoured to be joined by our guest of honour, Mr Desmond Lee, Minister for Social and Family Development.



## January 2019:

SNTC bid farewell to Prof Lim Pin, who served as SNTC's Chairman since our inception and welcomed our new Chairman, Mr Moses Lim.



# OUR JOURNEY

## February 2019:

Majlis Ugama Islam Singapura (Muis) and SNTC signed a Memorandum of Understanding (MOU) for the Muis Support for Persons with Special Needs Scheme, which will benefit eligible Muslim families to set up trusts for their loved ones with special needs.



## March 2019:

SNTC hosted a group of Japanese delegates who came to understand more about SNTC's structure and case profiles in order to set up a similar trust service in Japan.



## March 2020:

SNTC took part in conducting the SG Financial Capability and Asset Building (FCAB) Training programme. It is an effort to train approximately 250 Singaporean social workers during the year to work with vulnerable low-income families on their household finances.



# OUR JOURNEY

## April 2020:

SNTC partnered with SG Enable to provide financial and emotional relief, including provision of food rations, meal deliveries, financial assistance, and respite care to support our clients during the COVID-19 pandemic.



## October 2021:

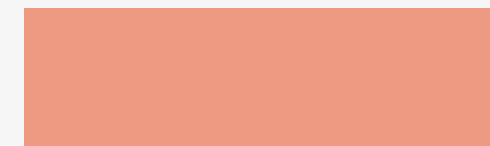
SNTC launched a unique fundraising campaign called Gift Of A Lifetime (GOAL) Sponsorship Scheme through giving.sg platform.



## November 2021:

Great Eastern and SNTC signed a Memorandum of Understanding (MOU) for the Great Eastern Cares Term Plan, a specifically-designed insurance for parents with special needs children.

# BOARD OF DIRECTORS



Mr Moses Lee Kim Poo  
Chairman



Mr Cyril Chua Yeow Hooi  
Board Director



Mrs Hauw-Quek Soo Hoon  
Board Director



Prof Tang Hang Wu  
Board Director



Ms Tina Hung @ Ong Geok Tin  
Board Director



Ms Charlotte Beck Gek Suan  
Board Director



Ms Dilys Charmaine Boey Mengyi  
Board Director



Mr J R Karthikeyan  
Board Director

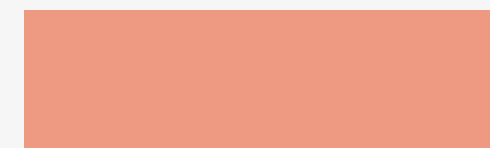


Mr Mark Tham Mun Chun  
Board Director



Mr Yee Chen Fah  
Board Director

# BOARD OF DIRECTORS



Name	Date(s) of First & Current Appointment in SNTC	Board Meeting Attendance*	Other Current Appointment(s)**
<b>Chairman</b>			
Mr Moses Lee Kim Poo	1 Jan 2019 1 Oct 2020	3/3	Chairman, SG Enable
<b>Director</b>			
Mr Cyril Chua Yeow Hooi	20 Jun 2008 1 Oct 2020	3/3	Founder & Managing Director, Robinson LLC
Mrs Hauw-Quek Soo Hoon	20 Jun 2008 1 Oct 2020	3/3	Operating Partner, iGlobe Partners
Prof Tang Hang Wu	1 Sep 2010 1 Oct 2020	3/3	Professor of Law, Yong Pung How School of Law, Singapore Management University
Ms Tina Hung @ Ong Geok Tin	9 Oct 2014 1 Oct 2020	1/3	Senior Consultant, National Council of Social Service
Ms Charlotte Beck Gek Suan	15 Jan 2016 1 Oct 2020	2/3	Senior Advisor, Ministry of Social and Family Development

Name	Date(s) of First & Current Appointment in SNTC	Board Meeting Attendance*	Other Current Appointment(s)**
Ms Dilys Charmaine Boey Mengyi	1 Oct 2018 1 Oct 2020	2/3	Chief Executive, Workforce Singapore
Mr J R Karthikeyan	1 Oct 2020	2/3	Chief Executive Officer, AWWA
Mr Mark Tham Mun Chun	1 Oct 2020	3/3	Country Managing Director, Accenture Singapore
Mr Yee Chen Fah	1 Oct 2020	3/3	Partner, PricewaterhouseCoopers LLP

\*Attendance is indicated as the number of meetings attended over the number of applicable meetings.

\*\*Correct at time of publication

Mr Cyril Chua Yeow Hooi Mrs Hauw-Quek Soo Hoon have devoted their time since SNTC's inception in 2008, along with Prof Tang Hang Wu, who have been with us since 2010. With their deep understanding of SNTC's unique operating model and professional experience, the three directors have been instrumental in ensuring continuity and pushing for the Board's optimal performance. Newer Board members consistently benefit from their acute understanding of the critical factors that ensure the sustainability and success of SNTC.

# SUB-COMMITTEES

## Executive Committee (EXCO)

	Designation
Mr Moses Lee Kim Poo	Chairman
Mr Cyril Chua Yeow Hooi	Member
Mrs Hauw-Quek Soo Hoon	Member

## Legal & Services Sub-Committee (LAS)

	Designation
Mr Cyril Chua Yeow Hooi	Chairperson
Prof Tang Hang Wu	Member
Dr Balbir Singh S/O Mal Singh	Member
Mr Terrence Chee Teng Hsiu	Member
Mr Joseph Kuah Boon Kheng	Member

## Audit Sub-Committee

	Designation
Mr Yee Chen Fah	Chairperson
Mr Jeevaganth Arumugam	Member
Mr Tiong Heng Liong	Member

## Business Plan & Finance Sub-Committee (BPF)

	Designation
Ms Dilys Charmaine Boey Mengyi	Chairperson
Mrs Hauw-Quek Soo Hoon	Member
Mr Lee Chak Meng	Member
Mr Chee Yoh Chuang	Member

## Info-Communications Technology Sub-Committee (ICT)

	Designation
Mr Mark Tham Mun Chun	Chairperson
Mrs Hauw-Quek Soo Hoon (till 18 October 2022)	Member
Mr Ong Lean Wan (till 9 January 2023)	Member
Dr Clifton Phua Chun Wei	Member
Mr Tee Chin Wee	Member



# ORGANISATION STRUCTURE

## BOARD OF DIRECTORS

Audit  
Sub-  
Committee

Business Plan  
& Finance  
Sub-  
Committee

Executive  
Committee

Legal &  
Services Sub-  
Committee

Infocommunications  
Technology Sub-  
Committee



## GENERAL MANAGER

Community  
Engagement

Case  
Management

Trust  
Administration

Corporate  
Services

# CORPORATE GOVERNANCE EVALUATION CHECKLIST

(1 April 2022 - 31 March 2023)

## Enhanced Tier

S/N	Code Guideline	Code ID	Compliance	Reason
<b>Board Governance</b>				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
	Are there governing board members holding staff <sup>1</sup> appointments?		No	
4	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of four consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied	
5	All governing board members must submit themselves for re-nomination and re-appointment, at least once every three years.	1.1.8	Complied	
6	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every three years, whichever is shorter.	1.1.12	Complied	
	Is there any governing board member who has served for more than 10 consecutive years?		Yes	

S/N	Code Guideline	Code ID	Compliance	Reason
<b>Board Governance (Con't)</b>				
7	The charity discloses in its annual report the reasons for retaining the governing board members who has served for more than 10 consecutive years.	1.1.13	Complied	
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	
<b>Conflict of Interest</b>				
9	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied	
10	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	
<b>Strategic Planning</b>				
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied	
<b>Human Resource &amp; Volunteer<sup>2</sup> Management</b>				
12	The Board approves documented human resource policies for staff.	5.1	Complied	
13	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	

# CORPORATE GOVERNANCE EVALUATION CHECKLIST

(1 April 2022 - 31 March 2023)

## Enhanced Tier

S/N	Code Guideline	Code ID	Compliance	Reason
Human Resource & Volunteer <sup>2</sup> Management (Con't)				

14 There are processes for regular supervision, appraisal and professional development of staff.

5.5 Complied

Are there volunteers serving in the charity? Yes

15 There are volunteer management policies in place for volunteers.

5.7 Complied

Financial Management & Internal Controls				
16	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied	SNTC's Constitution does not explicitly allow granting of loans/donations for activities which are not aligned to our Objects. Hence, there is no need for a documented policy.
	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
18	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	

S/N	Code Guideline	Code ID	Compliance	Reason
Financial Management & Internal Controls (Con't)				

20 The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.

6.2.1 Complied

Does the charity invests its reserves (e.g. in fixed deposits)? Yes

21 The charity has a documented investment policy approved by the Board.

6.4.3 Complied

Fundraising Practices				
	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		Yes	
22	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
	Did the charity receive donations in kind during the financial year?		Yes	
23	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	

Disclosure & Transparency				
24	The charity discloses in its annual report - (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied	

# CORPORATE GOVERNANCE EVALUATION CHECKLIST

(1 April 2022 - 31 March 2023)

## Enhanced Tier

S/N	Code Guideline	Code ID	Compliance	Reason
Disclosure & Transparency (Con't)				
	Are governing board members remunerated for their services to the Board?		No	
	Does the charity employ paid staff?		Yes	
27	No staff is involved in setting his own remuneration.	2.2	Complied	
28	The charity discloses in its annual report - (a) the total annual remuneration for each of its three highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding S\$100,000 during the financial year; and (b) whether any of the three highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of S\$100,000. <u>OR</u> The charity discloses that none of its paid staff receives more than S\$100,000 each in annual remuneration.	8.4	Complied	
29	The charity discloses the number of paid staff who satisfies all of the following criteria: (a) the staff is a close member of the family <sup>3</sup> belonging to the Executive Head <sup>4</sup> or a governing board member of the charity; (b) the staff has received remuneration exceeding S\$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of S\$100,000. <u>OR</u> The charity discloses that there is no paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the charity, who has received remuneration exceeding S\$50,000 during the financial year.	8.5	Complied	

### Public Image

30	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied	
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<sup>1</sup> Staff: Paid or unpaid individual who is involved in the day to day operations of the charity, e.g. an Executive Director or administrative personnel.

<sup>2</sup> Volunteer: A person who willingly serves the charity without expectation of any remuneration.

<sup>3</sup> Close member of the family: A family member belonging to the Executive Head or a governing board member of a charity —  
(a) who may be expected to influence the Executive Head's or governing board member's (as the case may be) dealings with the charity; or  
(b) who may be influenced by the Executive Head or governing board member (as the case may be) in the family member's dealings with the charity.

A close member of the family may include the following:  
(a) the child or spouse of the Executive Head or governing board member;  
(b) the stepchild of the Executive Head or governing board member;  
(c) the dependant of the Executive Head or governing board member;  
(d) the dependant of the Executive Head's or governing board member's spouse.

<sup>4</sup> Executive Head: The most senior staff member in charge of the charity's staff.

# CORPORATE GOVERNANCE



01

## GOVERNING INSTRUMENT

The governing instrument of SNTC is its Constitution.

02

## PRINCIPAL FUNDING SOURCES

SNTC receives funding for its operating expenses from MSF. Donations received from the public are used to help families who meet the means-testing criteria to set up an SNTC trust by providing them with the initial capital sum and/or co-pay the premiums for the Great Eastern Cares Term Plan.

03

## WHISTLE-BLOWING POLICY

Employees of SNTC and members of the public who wish to bring up concerns about possible malpractices or impropriety in SNTC can write to the Chairman of SNTC's Audit Sub-Committee. Subject to legal and regulatory obligations, SNTC shall treat all feedback with strict confidence and appropriate action will be taken to address the feedback and ensuing findings. Employees and parties who raise their concerns in good faith need not be worried about adverse consequences, regardless of the outcome of the investigation.

04

## CONFLICT OF INTEREST MANAGEMENT

Directors, employees, and volunteers are expected to conduct their dealings with internal stakeholders, clients, vendors, partners and the public at large with honesty and integrity. Where directors, employees, or volunteers are involved in any relationships or external activities that may pose a potential or actual conflict of interest in relation to their roles in SNTC, they must declare this conflict to SNTC.

Conflict of interest is declared annually and whenever a potential or actual conflict occurs.

To ensure impartiality and fairness in decision making, employees, directors or volunteers who have a potential or actual conflict of interest are not allowed to participate in any discussion or decision making process pertaining to the matter in question.

05

## RESERVES

“Reserves” refer to the portion of SNTC’s funds that the Board has the discretion to use for its operating purposes to ensure long-term sustainability. The Board reviews the reserves level regularly to ensure its adequacy in meeting SNTC's continuing obligations.

In light of SNTC’s current income source, expenditure needs, and external environment, the Board aims to maintain a reserves level of up to two years' of SNTC's annual operating expenditure. Under its Funding Agreement with MSF, SNTC is required to refund reserves in excess of two years of operating expenditure to MSF. The Board agrees that this level of reserves is appropriately and prudently derived to provide financial stability and to ensure that SNTC’s clients will not be abruptly deprived of essential services in the event of unforeseen cut in funding from MSF.

# PUBLIC EDUCATION & OUTREACH



Public education remains an integral part of SNTC's outreach efforts. Previous studies have shown that a piece of information needs to be repeated at least three times to store it as long-term memory. Consistent with this idea, on top of our regular in-house talks, we aim to penetrate the market further by collaborating with organisations that have shown commitment to providing valuable services to the special needs community.

As of 31 March 2023, we have successfully reached out to 23,703 caregivers and professionals through our talks, workshops, and booths to raise awareness of the importance of planning for loved ones with special needs.

Towards the end of the financial year, we are honoured to be granted the opportunity to set up physical booths at Special Education (SPED) schools like MINDS and Grace Orchard School during their Parent-Teacher Conference. It has provided us with a platform to interact with parents and educate them on how SNTC's services could benefit their children with special needs.

# PUBLIC EDUCATION & OUTREACH

A brand-new look for the new financial year!

This year, we decided to comb through our old collaterals to see how we could better deliver pockets of information on SNTC's services to caregivers. The first thought we had in mind was to experiment with our corporate colours, the iconic blue and peach.

## SNTC TRUST'S FEES

With MSF's support, our fees are affordable; empowering you to provide for your loved one with special needs.

Fee <sup>2</sup> Type	Fee Before Subsidy	Subsidy By MSF	Fee After Subsidy
One-Time Set-up	S\$1500	90 %	S\$150
Annual Pre-Activation	S\$250	100 %	S\$0
One-Time Activation	S\$400	90 %	S\$40
Annual Post-Activation	S\$400	90 %	S\$40

You can set up an SNTC Trust Account for a beneficiary who is:

- a Person with Special Needs<sup>2</sup>
- a Singaporean/PR, and
- residing in Singapore

<sup>2</sup> SNTC's fees and MSF's subsidies may be subject to change.  
<sup>3</sup> SNTC's definition of "Persons with Special Needs" means those persons whose prospects of securing, retaining places and advancing in education and training institutions, employment and recreation as equal members of the community are substantially reduced as a result of physical, sensory, intellectual and/or developmental impairments. This may also include persons with mental disabilities.

## SPECIAL NEEDS SAVINGS SCHEME

\*TRUST FUND IS NOT FOR EVERYONE. IT IS FOR CAREGIVER WHO WANTS PEACE OF MIND\*

SNTC TRUST AND SPECIAL NEEDS SAVINGS SCHEME

An initiative by: Supported by:

### What is SNSS?

Developed by MSF in partnership with CPF Board, SNSS is not a trust but a type of CPF nomination.

Rather than a lump sum payout to your nominees upon your demise, you can specify a monthly payment. No fees are levied and CPF monies will continue to earn interest.

Download the application form from [www.sntc.org.sg](http://www.sntc.org.sg) **APPLY NOW!**

### Who can you nominate?

- Your child who is a Singaporean/PR and either;
- Requires assistance in at least 1 Activity of Daily Living (ADL); or
- Attends/has attended a Special Education (SPED) school.

<sup>1</sup> The 8 ADLs are washing, dressing, feeding, talking, mobility and transferring.

## ABOUT US

TRUST YOU CAN COUNT ON

### WHO IS SNTC?

Singapore's only non-profit trust company that is committed to provide affordable trust services for persons with special needs.

- A registered charity with an Institution of a Public Character (IPC) status
- A partner of the Public Trustee's Office (PTO) that manages and invests the trust funds
- Administrator of the Special Needs Savings Scheme (SNSS) for the Ministry of Social and Family Development (MSF)

### WHAT IS AN SNTC TRUST?

A legal arrangement for SNTC to hold monies for your dependant with special needs ("your beneficiary").

**SNTC Trust Pathway:**

- Open an SNTC trust account with initial fund of S\$5000
- Receive gifts under your will, CPF cash and insurance nomination
- Disburse funds to the beneficiary upon your demise or incapacity according to your wishes set out in the Letter of Intent

## WE STAND OUT IN 3 WAYS:

- ### 1. GUARANTEED

The principal value of the trust fund is guaranteed by the Government.
- ### 2. REVIEWS

Reviews are conducted periodically to check on your beneficiary's well-being.
- ### 3. PERSONALISED CARE PLAN

Our experienced social work trained Case Managers work with you on the future care arrangements and expenses to craft a personalised Care Plan for your beneficiary.

## TALK TO US:

298 Tiong Bahru Road, #10-01 Central Plaza, Singapore 168730  
Monday-Friday, 9am to 6pm

6278 9598

[enquiries@sntc.org.sg](mailto:enquiries@sntc.org.sg)

[www.facebook.com/SNTCSG](https://www.facebook.com/SNTCSG)

[www.sntc.org.sg](http://www.sntc.org.sg)

New English Brochures (SNTC Trust & SNSS)

FY22/23 ANNUAL REPORT

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# PUBLIC EDUCATION & OUTREACH

## 特需信托费用

由于获得社会及家庭发展部的支持，因此我们的收费都享有津贴，这将有助您为特需人士提供财务保障。

信托费用	津贴	社会及家庭发展部津贴	津贴后费用
设立费 (一次费)	\$5,500	90%	\$550
信托启动费 (每年费用)	\$250	100%	\$0
信托管理费 (一次费)	\$400	90%	\$40
信托管理费 (每年费用)	\$400	90%	\$40

您可以为符合以下条件者设立特需信托

- 特需人士
- 新加坡公民/永久居民，以及
- 居住在新加坡

特需人士的定义：患有智力或身体残疾，或患有精神疾病，或患有自闭症谱系障碍，或患有其他形式的智力或身体残疾，且其残疾程度严重，以致其无法从事任何类型的社会活动。

## 特需储蓄计划

### 未雨绸缪 安心无虑

什么是特需储蓄计划？

特需储蓄计划是特需人士及家庭发展部与公积金局联合制定的一项计划，该计划并非信托，而是让公积金会员通过公积金将存款留给特需子女。

与其在您去世后，一次过把所有存款支付给您指定的受益人，不如选择每月支付一笔固定款项。这项计划不但无需付费，您的公积金存款还能继续赚取利息。

上列 [www.sntc.org.sg](http://www.sntc.org.sg) 下载申请表 立即申请！

您可以提名谁？

- 您的孩子，并且是新加坡公民或永久居民，以及
- 在他人协助下才能完成至少一项日常起居活动，或
- 曾经或在特别学校接受教育。

特需信托以及特需储蓄计划

## How much is payable?

Life Insured: Mother				Life Insured: Father			
Age when Premium starts	Age when Policy ends	Without GOAL Sponsorship	With GOAL Sponsorship	Age when Premium starts	Age when Policy ends	Without GOAL Sponsorship	With GOAL Sponsorship
25	65	\$5,500	\$550	25	65	\$5,500	\$550
30	65	\$4,500	\$450	30	65	\$4,500	\$450
35	65	\$3,500	\$350	35	65	\$3,500	\$350
40	65	\$2,500	\$250	40	65	\$2,500	\$250
45	65	\$1,500	\$150	45	65	\$1,500	\$150

Find us here...

298 Tiong Bahru Road, #10-01 Central Plaza, Singapore 168730 Monday - Friday, 9am to 6pm

6278 9598

enquiries@sntc.org.sg

www.facebook.com/SNTCSG

www.sntc.org.sg

## Gift of A Lifetime

### The GOAL Sponsorship Scheme

To: My Special Child

This gift is just as special as you. It is made possible by a caring community who believes just as much as we do, that you have a future and that your quality of life should be maintained as long as possible even when we are no longer around.

Therefore, take heart and be encouraged, for there are many who care deeply and give generously. Because of this support, we too will press on to bring you the security and assurance that we can provide.

From: Mom and Dad

## About Special Needs Trust Company

SNTC provides affordable trust services to safeguard monies set aside by caregivers to fund the long-term care needs of their special needs dependent. We are a not-for-profit trust company with Charity and Institution of Public Character (IPC) status, supported by the Ministry of Social and Family Development (MSF).

## Why GOAL?

The reasons below call for more monies for long-term care:

- Advances in healthcare
- Outlives caregiver
- Longer life expectancies

GOAL's purpose is to give hope. If they follow a plan, families can be empowered to:

- save money
- provide for their special needs child

## What is GOAL?

GOAL is a sponsorship scheme. Purchase a \$5100,000 term policy and its proceeds can be paid into child's SNTC trust account upon demise of the insured parent.

- #O1 It sponsors the initial \$5,000 set-up deposit.
- #O2 The parent follows a plan to top-up the trust account in order to receive matching top-up donations, up to \$55,000. These funds are used to pay the premium of Great Eastern Care Term Plan on the insured parent.\*

## How to qualify?

- The child meets SNTC's definition of "a person with special needs" as approved by the Public Trustee's Office, Singapore;
- Each child can only be sponsored once;
- Household per capita income not more than \$18,900 per month;
- No ownership of any private property;
- Parent must obtain a Great Eastern Care Term Plan and nominate it to the child's SNTC trust account\*\*; and commit to a minimum top-up schedule to co-pay the premiums.

## Why SNTC?

Before activation, we:

- Emarkmark your assets for the trust
- Adopt the care plan to your child's changing needs

Upon activation, we:

- Ensure flow of monies into your child's trust account
- Work with appointed caregiver to manage your child's care needs from the trust fund
- Conduct periodic reviews to check on what has set out in the Letter of Intent
- Disburse funds according to your child's well-being

New GOAL Brochures (English)

## 关于特需信托机构

# 您可信赖的信托机构

我们是谁？

特需信托机构是新加坡唯一一家拥有慈善与公益资质的非营利公司，为特需人士提供负担得起的信托服务。

我们获得社会及家庭发展部的支持

我们与公共信托局合作，信托基金交由公共信托局负责保管并做低风险投资

我们也由社会及家庭发展部授权管理并执行特需储蓄计划

## 什么是特需信托？

这是一项法律安排，让特需信托机构代为保管您留给特需人士（受益人）的遗赠。特需信托的运作方式：

- 设立信托户口最低款项为 \$5,000
- 我们将根据您的遗嘱、保险及公积金提名特需人士注入信托户口
- 我们将根据您的意向书，在您去世或丧失心智能力时，拨款支付受益人的费用和护理需求

## 我们与众不同的三大特点：

1. 本金的保障  
信托基金的本金获政府保证。
2. 定期复审  
我们会定期复审以确保受益人生活安好。
3. 全面的护理方案  
我们经验丰富的专业社工培训的个案经理将与您一起商讨特需人士未来的护理安排和预估日常开销，以便制定一套全面的护理方案，并反映在您的意向书中。

欲知详情，请与我们联系：

298 Tiong Bahru Road, #10-01 Central Plaza, Singapore 168730 周一至周五，上午9点至下午6点

6278 9598

enquiries@sntc.org.sg

www.facebook.com/SNTCSG

www.sntc.org.sg

New Chinese Brochures (SNTC Trust & SNSS)

## 需支付多少款项？

投保人：特需孩子的母亲				投保人：特需孩子的父亲			
Age when Premium starts	Age when Policy ends	Without GOAL Sponsorship	With GOAL Sponsorship	Age when Premium starts	Age when Policy ends	Without GOAL Sponsorship	With GOAL Sponsorship
25	65	\$5,500	\$550	25	65	\$5,500	\$550
30	65	\$4,500	\$450	30	65	\$4,500	\$450
35	65	\$3,500	\$350	35	65	\$3,500	\$350
40	65	\$2,500	\$250	40	65	\$2,500	\$250
45	65	\$1,500	\$150	45	65	\$1,500	\$150

## 一辈子的馈赠

### "一辈子的馈赠"GOAL赞助计划

致我特别的孩子，这份礼物就跟你一样特别。这是我们周围充满爱心的社群所给你的馈赠。这些热心人士跟爸爸妈妈一样，相信你有属于自己的未来。即使在我们离世之后，你也应该尽可能保持一定的生活质量。

所以，孩子你要有信心，社会上还有很多宅心仁厚而且乐善好施的好心人。有了他们的这份支持，我们也会尽全力为你提供未来所需的经济保障。

爱你的爸爸和妈妈

欲之详情，请与我们联系：

298 Tiong Bahru Road, #10-01 Central Plaza, Singapore 168730 周一至周五，上午9点至下午6点

6278 9598

enquiries@sntc.org.sg

www.facebook.com/SNTCSG

www.sntc.org.sg

New GOAL Brochures (Chinese)

## 关于特需信托机构

特需信托机构为特需人士提供负担得起的信托服务，旨在妥善管理看护者留给特需人士的遗产，以便在看护者离世后用以支付特需人士的长期看护需求。我们是一个拥有公益机构资质的非营利信托机构，获得社会及家庭发展部的支持。

## 为何推出“一辈子的馈赠”计划？

以下原因要求为长期护理提供更多资金：

- 医疗技术越来越发达
- 特需人士的寿命比父母更长
- 更长的预期寿命

“一辈子的馈赠”计划的目的是给特需家庭一种希望。我们相信，只要为他们制定一份可行的计划，我们可以为特需家庭赋予能力：

- 节省开支
- 应付孩子未来的需求

## “一辈子的馈赠”的简介

“一辈子的馈赠”是一项赞助计划，帮助有特需孩子的父母购买一份\$5100,000的定期定期保险计划，一旦受益人去世，这份保险就会注入特需孩子的特需信托账户。

- #O1 赞助设立特需信托所需的首笔\$5,000存款。
- #O2 特需孩子的父母按照计划为信托账户“充值”存款，以便获得相应的补贴捐款，补贴款金额没有上限。这些存款会用来支付一份定期保险计划的保费，保障计划的受益人为特需孩子父母其中一人。

## “一辈子的馈赠”的符合条件

- 孩子必须符合特需信托机构对“特需人士”的定义，此定义亦获得新加坡公共信托局批准；
- 特需孩子的父母/监护人必须有一份定期定期保险计划，此保险计划有大方人寿保险提供，以便保障其符合社会的需求并履行大方人寿的使命；
- 家庭人均月收入不超过\$18,900；
- 特需人士的父母不拥有任何私人房产；以及
- 特需孩子的父母/监护人必须有一份定期定期保险计划，此保险计划有大方人寿保险提供，以便保障其符合社会的需求并履行大方人寿的使命；

## 为何选择特需信托机构？

特需信托启动前，我们将会：

- 协助特需孩子的父母通过法律顾问，确保指定信托的资产注入特需信托账户
- 定期评估特需孩子财务状况和护理计划，以便根据孩子不断变化的需求进行调整

特需信托启动后，我们将会：

- 确保指定信托的资产注入孩子的特需信托账户
- 定期进行评估，检查特需孩子的福利状况
- 与指定看护者合作，使用信托基金来支付特需孩子的生活费用
- 确保信托基金的使用像您父母生前在意向书中所指定的那样



# PUBLIC EDUCATION & OUTREACH



**SNTC TRUST IS NOT FOR EVERYONE. IT IS FOR CAREGIVER WHO WANTS PEACE OF MIND.**

*Start planning today*

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**SNTC Trust**  
Safeguard and manage monies set aside by caregivers to meet the care needs of their dependants with special needs

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**Special Needs Savings Scheme (SNSS)**

Nominated child with special needs will receive a monthly payout from parent's CPF savings upon the parent's demise




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**Book an appointment with us today!**

+65 6278 9598  
enquiries@sntc.org.sg  
298 Tiong Bahru Road  
#10-01, Central Plaza  
Singapore 168730

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An initiative by:  Supported by: 

*New SNTC Trust & SNSS Standees*



**WHAT PEOPLE ARE SAYING ABOUT US**

*OUR CLIENTS' TESTIMONIALS*

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**Adam Ho**  
"This is an often overlooked and essential service, manned by passionate people with a heart for those with special needs."

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**Rusty Wee**  
"It provides the caregiver a peace of mind and security that SNTC assists them to manage their funds in a proper and planned manner for their loved one that has special needs. It is their support, assurance, promptness, and warmth that touch the hearts of people who lack such support."




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**Mdm Kwan**  
"Knowing there's someone to help my son when I am no longer around gives me peace of mind."

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An initiative by:  Supported by: 



**MY SPECIAL CHILD, YOU ARE A**



**GIFT OF A LIFETIME**

Gift Of A Lifetime (GOAL) is a sponsorship scheme. It helps parents purchase a \$100,000 term plan for proceeds to be paid into child's SNTC trust account upon demise of the insured parent.

**Terms & conditions apply.**

Great Eastern Cares Term Plan is a not-for-profit initiative by the corporate social responsibility arm of Great Eastern Life Assurance.

SNTC does not receive referral fees from Great Eastern on the Great Eastern Cares Term Plan or any other insurance products.

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Collaboration between:

+65 6278 9598  
enquiries@sntc.org.sg

For more information, visit [www.sntc.org.sg](http://www.sntc.org.sg)

*New GOAL Standee*

## New Standees!

Our standees are back with a fresh look as well! This year, we have decided to go with a double-sided roll-up standee instead of one.

The first page summarises SNTC's services, while the second page features our clients' testimonials.

We kept the theme consistent for both SNTC and GOAL standees by matching our corporate colours.

# CAREGIVER'S STORY:

## My Water Baby Child

---

*I would call her water baby.*

At 20 years old, XH still loves her friend in water. The feel. The sound and the splash excite her.

XH was officially diagnosed when she was about two years old. It was a bad time of guilt, blame and fear. Previously her development was a little tardy. I didn't think too much about it. Neighbours encouraged me to use television and radio to help her until she was one year old. Then XH was enrolled into "dou dou" class - a nursery where, her teacher informed us that we should perhaps start the ball rolling and get her started on an early intervention program.

# CAREGIVER'S STORY:

## My Water Baby Child

---

She used to be able to mumble some sounds, but not anymore. She needs round the clock care - feeding, toileting, etc. Sometimes she will drive me crazy - perhaps all children are meant to do. She does a crow-like sound reacting to things that upsets her. I sometimes do likewise in retaliation. We became a homemade orchestra.

*Yet, every milestone I reached with her, no matter how small, always filled me and her brother with such elation.*

And just making a diaper modification feels that I have arrived and one more step to overcoming the challenges of taking care of her. While XH has her own timeline of growth, my husband, feeling the strain and frustration of parenting a special needs, amongst the burden of providing for the family, was falling apart.

# CAREGIVER'S STORY:

My Water Baby Child

---

## *Rock bottom twice over*

The first time it happens:

The sadness had been intense. The questions were numerous. Why? Many Whys? So I had assumed pleading with the third party's conscience would help. It did. She stepped back. The first time. Relief, I assumed the mistress is the only one there was or ever will be.

We tried. Things were seemingly normal for a while. I tried at every turn to satisfy and please my husband. Literally everything.

# CAREGIVER'S STORY:

## My Water Baby Child

---

Who's to say he won't find another? How many mistresses am I going to go after? It finally happened. Second time and betrayed again. It's over, I probably knew back then but the pain was too much to bear. The pain, had I accepted it then would be horrendous. Denial was the easy way.

I lost confidence, I lost hope of ever finding happiness again. I've given that man everything, made so many sacrifices for the family, and now he wants to leave the family.

*I would not know that I finally walked into freedom.*

# CAREGIVER'S STORY:

## My Water Baby Child

---

### *After the fallout*

After the divorce, the separation seems the hardest for many. In my case, it was a triple problem: financially dependent, deeply reliant on ex-husband to manage household affairs (planning, insurance, utility), ill-proficient in the business working language.

*“I couldn’t understand much English.  
I asked my son’s teachers.  
I asked social workers.  
I learned as I go and as much as I can.”*

# CAREGIVER'S STORY:

## My Water Baby Child

---

There's tricky negotiation over property too. While the loss of housing and a husband strikes deep, I have some gains. Because there is some alimony; I could begin planning. Before it was often on his whims and fancy to have some household allowance that comes in drapes and drips when he began losing his affection for me. I began to look at future planning for everyone, including my son, who is now 16 years old. I do have regrets every time I see him.

*At the tender age of seven, a primary one child, he would tell me that, " we can survive alone," when fear would consume me.*

Give him the divorce. You can't make someone want what they don't want.

# CAREGIVER'S STORY:

## My Water Baby Child

---

### *SNTC as a friend*

Setting up SNTC Trust took about one and-a-half year, often hesitant and asking many questions and seeking answers. I am so very glad that I came to understand the services and the sponsorship program that I now come to benefit. I was able to tap on the initial \$5,000 and then further tap on a matching grant of up to \$5,000 to help with the minimal premium for the Great Eastern Cares Term Plan.

I like to reduce the boy's load. There are many scenarios, he may get married and have a house of his own. If he is not planning to get married, he could stay with his sister. Either way, I want his sister not to be a burden.



# CAREGIVER'S STORY:

## My Water Baby Child

---

Seductively, I had hoped that my ex-husband would offer to top up the trust account but he did not. Admittedly, I was reduced to a sense of bitterness. I don't hate him, that would be a strong word, just sad. Divorce happens between a man and woman, husband and wife, not between parents.

I met him sometimes when he comes over. He looks happy. I realised that I wasn't going to say any of the one-liners that had queued up in my head and to deal with the pain and chaos his decision had caused. But I stopped. I knew I wasn't going to say anything personal to him ever again.

# CAREGIVER'S STORY:

My Water Baby Child

---

## *Roof over the head*

There are days when everything I see is my loss. It is true that I have lost much right down to the roof over my head. I live with my mother-in-law, ironically. Whatever the reason, this living situation can come with its own challenges. It's easy to get on each other's nerves when living in tight quarters. Disagreements aren't uncommon but mostly I will avoid with self-reflection and a sense of gratitude.

*Expressed wrongly in a tonality that is badly perceived, good intention becomes bad.*

# CAREGIVER'S STORY:

## My Water Baby Child

---

XH's affair with water causes some problem of littering and wetting the floor. It can be a safety hazard for my ex-mother-in-law. I wipe after her, now thankful that I can still take care of her with my old bones and have a dwelling.

### *At present*

I live my life differently now. Whatever I don't understand, I learn to understand. I try not to repeat my mistakes. I don't use rock to hit my own leg; believing something that is beyond saved. I don't assume that love will last, or look forward beyond tomorrow. I am proud of the plans that I made for XH and her brother. That is the one thing I have done well and am very proud to have achieved.

# CAREGIVER'S STORY:

## My Water Baby Child

---

Upon XH's graduation from the special needs school, I had planned to tag her along as I join some community art workshop but of late, she has taken to more frequent episode of seizure especially during her menstruation and her not receiving enough rest. There are usually warnings. She begins to twitch, her body not hers, jerks or spasms - a big electric jolt to her mind and body; coming in clusters, almost like hiccups.

While I long to have family outings with her, these episodes made them impossible. I would often comfort myself that it is better to stay indoors as glare and stares make me feel so uncomfortable.

# CAREGIVER'S STORY:

## My Water Baby Child

---

Now, my days as full-time caregivers are spent taking care of her and her brother.

### *Me, myself and I*

I read novels to enrich myself and appreciate the little things that matter. I am not the most unhealthy nor healthy with arthritis and planning my demise to be around 70 but hope to live longer so I get to see XH and her brother.

*Fundamentally, no matter what promises we make, the truth is that today is all we have.*

# A DAY TO REMEMBER

26 November 2022 marks the return of SNTC's physical year-end event after a hiatus of three years due to the ongoing COVID-19. This year, we have decided to host the event at SNTC's premise, an intimate space for our 30 sponsored\* families.

We welcomed each family with a "door gift" comprising of \$50 NTUC gift voucher, customised SNTC EZ-link card, an umbrella and a notebook. Thereafter, our guests are free to roam around the different stations in a "fun-fair" theme event. SNTC's staff and volunteers (i.e. ex-colleagues and SNTC's clients) are stationed on standby and/or at each booth to manage the traffic flow.



*Customised in-house EZ-link card*

*We would like to thank STEP for their generosity in sponsoring the purchase of EZ-link cards for SNTC's beneficiaries as part of early Christmas gifts.*

# A DAY TO REMEMBER

Some of the programmes we had in place include (1) Nagomi pastel art lesson, (2) sensory bottles' workshop conducted by SNTC's staff, (3) simple stretching and mobility classes for caregivers, and (4) massage services for our caregivers.

We have also engaged an external photo booth vendor to help us capture this memorable day.

We would like to express our heartfelt gratitude to all staff, volunteers, and vendors for making this event a success for our guests!



*Beautiful moments captured forever*



*Nagomi art works created by our beneficiaries*

# IN THE PIPELINE



## We have exciting news to share!

As part of our outreach efforts, we will be engaging a video production company to help us create four new videos. Featuring the perspectives of both caregivers and their loved ones with special needs, we aim to document the reality of caring for loved ones with special needs, while empowering viewers to seek help and tap on organisations like SG Enable and SNTC for valuable resources.

We plan to release our first video during the launch of our Financial Care Plan (FCP) generator, an online calculator that allows caregiver and the general public to have an estimate of how much money they would need to set aside for their loved ones with special needs.



# SUMMARY OF FINANCIAL STATEMENTS

## Statement of Financial Position as at 31 March 2023

	2023 (\$)	2022 (\$)
<b>Restricted Funds</b>		
Accumulated Fund	4,314,878	4,109,196
Financial Assistance Fund	412,695	471,638
Care and Share Fund	22,157	57,278
GOAL Sponsorship Fund	1,178,088	983,240
IT Security Operations Fund	76,997	-
	<b>6,004,815</b>	<b>5,621,352</b>
<b>Represented by:</b>		
<b>Non-current Assets</b>		
Plant and equipment	348,272	64,744
Right-of-use asset	7,550	9,999
<b>Current Assets</b>	<b>8,035,002</b>	<b>6,400,790</b>
Less: Current Liabilities	(2,275,084)	(846,415)
Net Current Assets	5,759,918	5,554,375
Less: Non-current Liabilities	(110,925)	(7,766)
	<b>6,004,815</b>	<b>5,621,352</b>
<b>Trust Fund</b>		
Trust amount held by Public Trustee's Office	49,837,546	42,636,342
Less: SNTC Trust Fund due to principals	(49,837,546)	(42,636,342)
Monies held on behalf of SSH	22,468	16,682
Less: Monies held on behalf of SSH	(22,468)	(16,682)

## Statement of Comprehensive Income for the year ended 31 March 2023

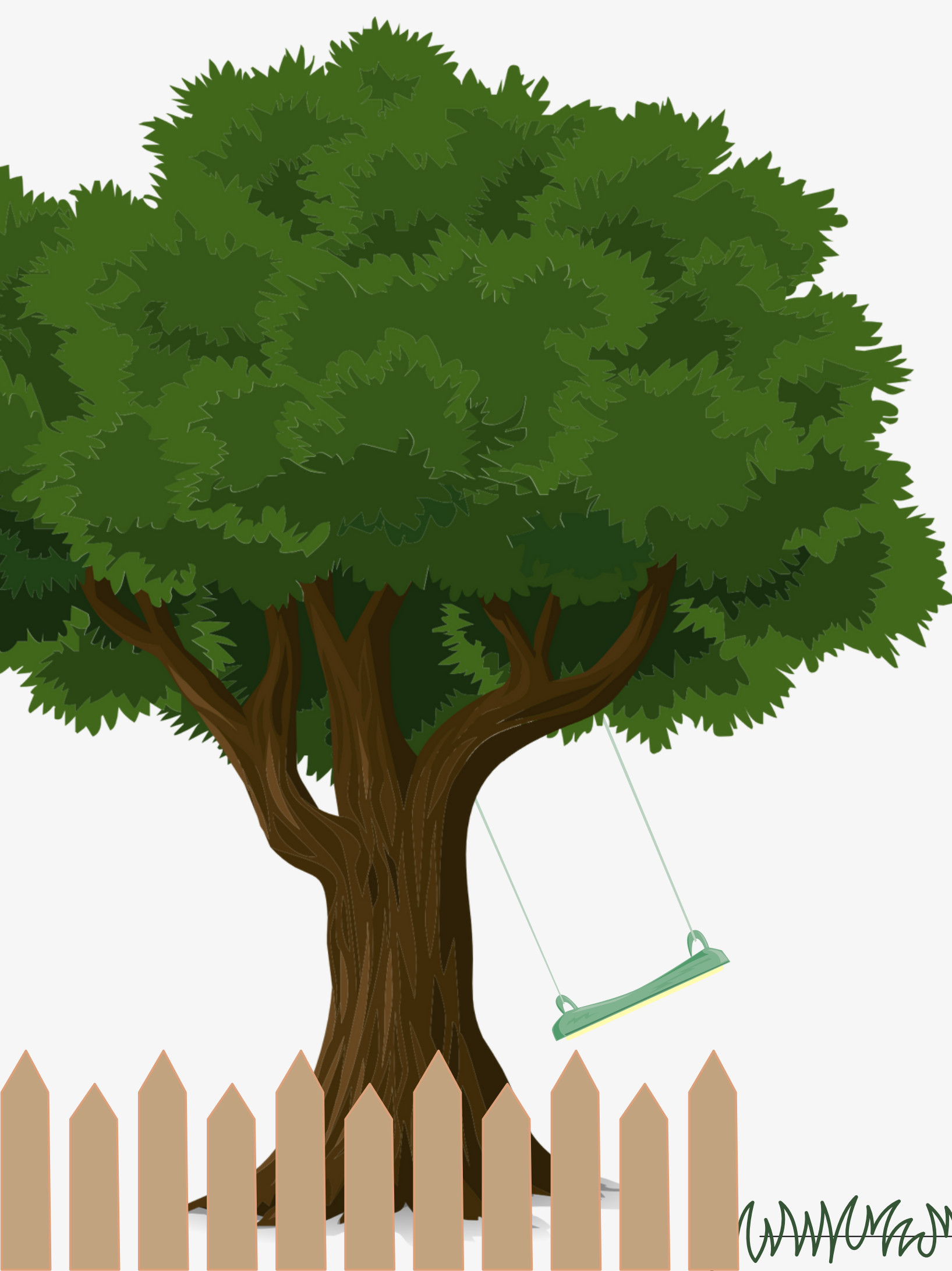
	2023 (\$)	2022 (\$)
<b>Income</b>		
Trustee's Fees	20,570	16,670
Donations	294,172	1,066,736
Donation-in-kind	9,450	8,441
Wage credit scheme	(694)	23,275
Interest income	97,908	9,593
Other income	21,803	8,974
	<b>443,209</b>	<b>1,133,689</b>
<b>Expenditure</b>		
Expenditure of manpower	1,873,259	1,856,199
Other operating expenditure	495,817	281,885
	<b>2,369,076</b>	<b>2,138,084</b>
<b>(Deficit)/Surplus Before Grant Income</b>	<b>(1,925,867)</b>	<b>(1,004,395)</b>
Government grant income	2,953,176	2,542,900
<b>Net surplus for the year</b>	<b>1,027,309</b>	<b>1,538,505</b>

### Expenditure and Fund-raising plans for FY23/24

SNTC's expenditure in FY23/24 is expected to comprise mainly expenditure on manpower, administrative/overheads, expenditure on enhancing IT security operations, outreach and community engagement and governance costs. The funding from the government will help defray these operating costs.

SNTC will continue to raise funds through online platform (Giving SG) and use the donations received to help lower-income families with the initial capital to set up an SNTC trust for their special needs dependents and/or co-pay the premiums for the Great Eastern Cares Term Plan which is irrevocably nominated to the trust.

Please visit [www.sntc.org.sg](http://www.sntc.org.sg) for the full financial statements for FY22/23.



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