

# 2016 ANNUAL REPORT

*Support*

*Empowerment*

*Continuity*





# Mission

## We seek to

ENHANCE  
the financial security and well-being  
of persons with special needs  
through the provision of  
affordable trust services.

## ABOUT SNTC

SNTC provides trust services for the benefit of persons with special needs – those 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 or mental disabilities.

Since our incorporation as a Company Limited by Guarantee in 2008, our mission has been to enhance the financial security and well-being of persons with special needs in preparation for the time when their caregiver is no longer around to take care of them.

We are supported in our mission by a professionally trained team of case managers, who work with families to develop care plans for their dependants with special needs. Our case managers assess the psychosocial impact of the person with special needs and create a care plan that will undergo regular review throughout their lifetime to ensure any changes to the care needs are updated as required.

Each case manager's understanding of the prevailing social service landscape and their ability to tap on appropriate community resources and funding schemes means they can recommend the appropriate add-on support to the families they serve.

Our trust funds are held and invested by The Public Trustee Office with the principal fully guaranteed by the Singapore government. In addition, with support by the Ministry of Social and Family Development (MSF), our fees are subsidised to provide more affordable trust services to most families.

SNTC is a member of the National Council of Social Service (NCSS), and is registered as a charity and an institution of public character (IPC). We comply with relevant legislations governing our activities including the Companies Act, Trustees Act, Charities Act and Code of Governance for Charities and IPCS.

Unique Entity Number: 200812120W  
Charity Registration Number: 2106  
IPC Number: IPC00063 (1 August 2016 – 31 July 2019)  
Registered Address:  
298, Tiong Bahru Road #10-01, Central Plaza, Singapore 168730



# Management Committee

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## BOARD OF DIRECTORS

## DATE OF APPOINTMENT

Professor Lim Pin – <i>Chairman</i> Occupation: University Professor and Professor of Medicine, National University of Singapore (NUS); Senior Consultant, National University Hospital (NUH)	09/07/2008
Mr Conrad Melville Campos	20/06/2008
Mr Chee Yoh Chuang	20/06/2008
Mr Cyril Chua Yeow Hooi	20/06/2008
Mr Chng Ho Kiat	20/06/2008
Mrs Hauw-Quek Soo Hoon	20/06/2008
Mr Lee Chak Meng	20/06/2008
Mr Lim Cheng Teck	20/06/2008
Mr Calvin Yeap Soon Aun	20/06/2008
Dr Balbir Singh	01/09/2010
Dr Tang Hang Wu	01/09/2010
Ms Tina Hung @ Ong Geok Tin	09/10/2014
Ms Charlotte Beck Gek Suan	15/01/2016

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## SUB-COMMITTEES

### EXECUTIVE COMMITTEE

Professor Lim Pin - Chairman  
Mr Cyril Chua Yeow Hooi  
Mr Lim Cheng Teck  
Mrs Hauw-Quek Soo Hoon

### LEGAL & SERVICES SUB-COMMITTEE

*(formerly known as Legal & General  
Administration Sub-committee)*

Mr Cyril Chua Yeow Hooi - Chairman  
Mr Conrad Melville Campos  
Dr Balbir Singh  
Dr Tang Hang Wu  
Mr Terrence Chee

### BUSINESS PLAN & FINANCE SUB-COMMITTEE

Mr Lim Cheng Teck - Chairman  
Mr Lee Chak Meng  
Mr Chng Ho Kiat  
Mr Calvin Yeap Soon Aun  
Mrs Hauw-Quek Soo Hoon  
Mr Chee Yoh Chuang

### AUDIT SUB-COMMITTEE

Mr Chee Yoh Chuang  
Mr Chng Ho Kiat

**General Manager:** Ms Esther Tan  
(appointed in March 2009)

**Bankers:** UOB Bank Ltd & Maybank

**Auditor:** CSI & Co PAC



# Governance

## Governing Instrument

Our governing instrument is our Memorandum and Articles of Association. As part of its compliance to the legislative amendments to the Companies Act, SNTC is in the process of merging its memorandum and articles into an approved document called The Constitution.

## Principal Funding Sources

SNTC receives funding for its operating expenses from MSF. Donations received from the public are used to help families that meet its donation criteria to set up an SNTC Trust with initial capital provided from the donation fund. We thank all donors who have helped to make a difference in the lives of our clients.

## Reserves

"Reserves" refers to the part of SNTC's unrestricted funds that are freely available for its operating purposes in order to ensure long-term sustainability. The Board aims to maintain a reserve level of up to two years of SNTC's operating expenditure. In consideration of SNTC's income source, expenditure needs and risk elements, the Board believes this reserves level is appropriately and prudently derived to provide financial stability and ensure that the organisation's beneficiaries will not be deprived of critical and essential services unexpectedly. The Board reviews the reserves level regularly to ensure its adequacy for SNTC's continuing obligations.

## Conflict of Interest Management

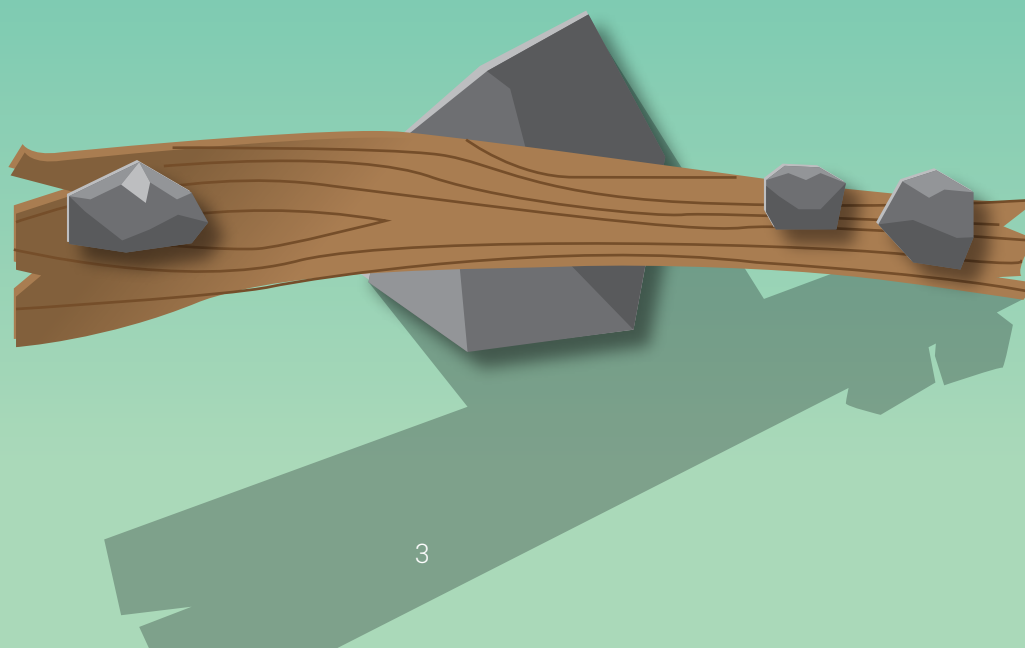
SNTC expects our directors, employees, and volunteers to conduct their dealings with internal stakeholders, clients, vendors, partners and the public at large with honesty and integrity. Where any director, employee, or volunteer has any relationship or external activities that may pose a potential or actual conflict of interest in relation to his roles to SNTC, he or she must declare this conflict to SNTC.

Conflict of interest is declared on an annual basis 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 interest are not allowed to participate in the discussion and decision-making on the matter concerned.

## Code of Governance

The Code of Governance for charities and institutions of a public character (IPC) was introduced by the Charity Council to outline the principles and best practices in key areas of governance and management that charities are encouraged to adopt.

SNTC complied with the enhanced tier Code of Governance. A copy of SNTC's Governance Evaluation Checklist may be obtained from the Charity Portal ([www.charities.gov.sg](http://www.charities.gov.sg))





# Our Journey

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

APR  
2016

SNTC takes over the administration of the CPF-Special Needs Savings Scheme (CPF-SNSS) from SG Enable. CPF-SNSS complements the SNTC Trust scheme in enhancing the financial security of persons with special needs.

MSF rolls out its Pilot Panel Deputy Scheme whereby volunteers on this panel apply to court to be appointed as deputies for elderly persons who have lost mental capacity. These court-appointed deputies are granted powers to liquidate assets of the elderly persons and set up a trust with SNTC, which manages and administers the monies for the care needs of these elderly persons.

AUG  
2014

APR  
2014

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

Society of Trust & Estate Practitioners and Singapore Trustees Association adopts SNTC as its charity and donates the proceeds from its Inaugural Gala Dinner to SNTC. The donation is used to help financially deserving families with the initial capital that is required to set up their trusts.

MAR  
2013

JUN  
2011

OCT  
2009

SNTC officially launches its SNTC trusteeship scheme.



# At a Glance

from inception 20 June 2008 till 31 March 2017

1



7,903

people have attended SNTC talks  
(through outreach to SPED  
schools, hospitals and VWOs)

2



We have developed

1,503

care plans

3



We have set up

460

trust accounts

4



We have activated

22

trusts

5



We have processed

393

CPF-SNSS applications

6



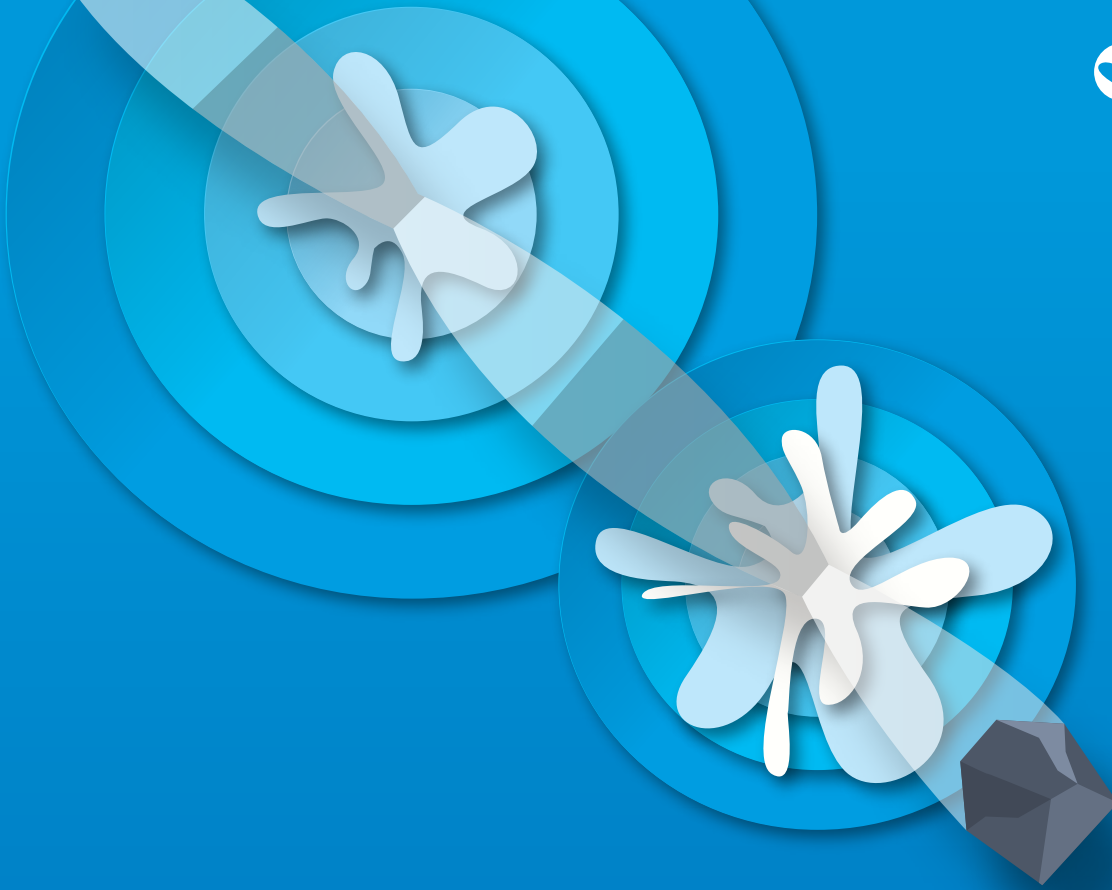
17

staff contribute to our mission  
on a daily basis

- 8 Management & Corporate Services
- 6 Case Managers/Trainee Case Manager
- 3 Trust Administrators







## The **Bite-size Project** Makes a Positive Difference to Our Internal Processes

Operating a trust involves a great deal of paperwork and administration. In managing all of our trusts, we naturally need to keep documentation in order, maintain transparency of the information and manage each trust with optimal efficiency. It is especially important to keep on top of this as we grow and serve more clients. So when NCSS offered us the opportunity to take part in the NCSS Bite-size Project to improve our operational efficiency, we jumped at the chance.

We chose the category of Process Improvement to streamline and re-engineer our processes, and to enhance client satisfaction. Our Bite-Size Project was a six-month journey that ran from July 2016 to January 2017 and had us working closely with Capelle Consulting to achieve our productivity aims.

Together with Capelle Consulting, we focused on streamlining two key work processes in our trust operations. We worked to simplify the workflows and documentation within each process.

By the end of the project, we were pleased to have accomplished all the KPIs set. As an added boon, we were able to use the knowledge gained to start reviewing other aspects of our trust operations.

We are grateful to NCSS for giving us the opportunity to participate in the Bite-size Project. We were also glad to learn from Capelle Consulting's expertise and insights, and will continue to apply the knowledge learned as we enhance further processes to better meet the needs of our clients.





# Empowering Those We Serve

We often find, when talking to families with members with special needs, that there are gaps in their knowledge about the kinds of support available to them. They lack awareness around the actions they need to take, especially in estate planning, so that they can make proper care arrangements for their beneficiaries and themselves.

We are committed to closing these gaps where we can. This is why we partner with the Institute of Financial Literacy and pro bono lawyers to run educational talks on estate planning, will writing, deputyship and lasting power of attorney.

We are grateful to these partners, who give up their time to help us empower our clients with the knowledge they need to make informed decisions about the future care of their loved ones.





# Hearts & Hugs

**Hearts and Hugs is a Channel 8 variety programme that brings together MediaCorp celebrities every year to raise funds for families in need. Each of the 13 episodes in the series features a family that needs financial support and documents how celebrities raise funds to help them.**

**When MediaCorp approached SNTC to explore the possibility of setting up SNTC trust accounts for the special needs dependants of two families featured in the series, we were more than happy to assist. Setting up the trusts allowed the funds raised by MediaCorp to be managed professionally and placed towards taking care of the beneficiaries' future needs.**

## THE TAY BROTHERS

The story of the Tay brothers touched many hearts when it was aired on Channel 8. Viewers watched the struggles of 63-year-old Mr Tay Seh Kow as he strived to care for his own son as well as three of his younger brothers, Say Seng, Sei Kah and Seh Yew, all who have intellectual disabilities.

Born into a large family of eight, the three brothers had never been properly diagnosed with special needs conditions. Both Sei Kah (57 years old) and Say Seng (55 years old) have multiple conditions which require medication, while Seh Yew (49 years old) has some chronic illnesses, although overall he is healthy.

They all live together in an HDB flat and the elder brother takes odd jobs periodically to pay for the household expenses as his younger brothers are unable to hold down jobs of their own or support themselves independently. The family survives on food vouchers from the Community Development Council and have their medical bills covered by Medifund.

SNTC sponsored the initial capital deposit of \$5,000 per account to set up trust accounts for each of the three brothers. The \$68,765 raised in the Hearts and Hugs event could then be equally distributed among these trust accounts, where they would be managed professionally and transparently for the Tay brothers moving forward.



## THE LAU SISTERS

The story of the Lau sisters also tugged at the heartstrings of Singaporeans as they watched two elderly parents try to make ends meet while working low-paid jobs and looking after their two adult daughters, both of whom have intellectual disabilities.

The two sisters, 38-year-old Lay Hoon and 34-year-old Lay Leng, live with and depend on their parents, Mr Lau Eng Kwee and Mdm Hoon Siew Hong. With no formal education, the sisters are unemployed and have no means to provide for themselves.

SNTC sponsored the initial capital deposit of \$5000 per account to set up a trust fund for each sister so that the \$16,274 raised for them in the Hearts and Hugs fundraising event could be distributed equally and managed transparently on their behalf.



# A Community Working Together



Not every elderly caregiver of adult dependants with special needs is aware of our trust scheme and/or other services in the community to serve persons with disabilities. So we make a continual effort to reach out to the community to create awareness of our services. In June 2016, we had the opportunity to work with Lian He Wan Bao to feature a story of such caregivers to raise awareness of the pressing need for them to make plans for the future of their loved ones.

The article covered the caregiving journey of three elderly caregivers and portrayed the worries they face as they age: "Who will take care of my loved one with special needs when I am no longer around?"

However, our own efforts to share our service within the community can be limited. So we are highly appreciative whenever we receive referral cases from our community partners such as family service centres, community centres, grassroots volunteers and hospitals.

These collaborative efforts go a long way in helping us reach elderly caregivers of family members with special needs. This is especially so for those no longer enrolled in the school or social service system, as they are often unaware of where to seek help in planning for the future of their loved ones.



## Referrals from the Community



### Mr. Tan\*

When a medical social worker from Ng Teng Fong Hospital referred Mr Tan to us, our case manager stepped in to assess the family's needs and provide some much-needed advice.

Our case manager discovered that Mr Tan, despite his advanced 70 years of age, was the sole breadwinner of the family and worked as a part-time cleaner. His wife has low cognitive functioning and epilepsy, and his only son, Peter, has intellectual disability and is unable to communicate with speech.

Peter is 37 years old and is unable to perform most functional tasks such as housekeeping, using transportation and preparing meals. As a result, he is incapable of supporting himself independently. Peter's future care, should his parents no longer be around, was a constant worry for Mr Tan.

Our case manager listened to Mr Tan's concerns and conducted a holistic needs assessment, advising him on the areas of needs that he could consider to take: sourcing a nursing home for his wife, in view of her health condition; making a deputyship application to manage Peter's personal welfare, due to his lack of mental capacity; and considering placing his son into institutional care when he is no longer able to take care of him.

Mr Tan was also advised to arrange for a lasting power of attorney and appoint one of his trusted relatives to make decisions and act on his behalf should he lack mental capacity in the future. This provides safeguards to protect Mr Tan's property affairs and help him manage his personal welfare.

With SNTC's intervention, Mr Tan can rest easier knowing that arrangements have been made for the future care of his son.

### Mdm Low\*

Mdm Low was referred to us by Legal Assist in a community centre after discovering her plight. A homemaker with no formal education or links to the community and the social service system, 78-year-old Mdm Low was struggling alone to care for two adult children with special needs since the demise of her husband a few years ago.

Her older son, John, 43 years old, has intellectual disability but is the more independent of the two as he contributes income to the household by working at a fast-food restaurant. His 40-year-old brother Tom has mental disability and is unemployed. Both sons live with Mdm Low in an HDB flat.

She was desperately worried about what would happen to her two sons and where they would stay when she was no longer around. It was something she fretted about daily. While Mdm Low has two other children, she knows that they are unwilling to take on the responsibility of looking after their brothers when their mother is no longer around.

After a meeting with our case manager, Mdm Low was moved to tears as she was so thankful that she had found a possible solution to her worries. She is relieved that SNTC is able to work with her appointed caregiver to plan for the long-term housing needs of John and Tom when she is no longer around. She is also glad that the monies she will leave for use in paying for her sons' future living expenses will be secured by SNTC.

\* Not their real names so as to protect their identity





# Looking After Our Caregivers

Every year, SNTC seeks to organise activities for our elderly low-income clients with the aim to provide respite opportunities for them as well as to foster bonding time with their loved ones of special needs.

## Singapore Garden Festival

The biennial Singapore Garden Festival took place from 23 to 31 July 2016 at the award-winning Gardens by the Bay. This year's event, organised by the National Parks Board (NParks), was more spectacular than ever before.

As part of its CSR drive, NParks offered NCSS Member VWOs with charity status complimentary tickets to the festival. As an NCSS member, we took the opportunity to arrange an outing for 25 of our low-income elderly caregivers and their dependants with special needs.

The fun day out gave the caregivers some much-needed respite and their dependants an enchanting change of scenery amidst the calming serenity of the gardens.



## Year-end Christmas Celebration

We organised our first Christmas celebration on 10 December 2016 for our low-income clients and their caregivers, our partners and staff as a way to strengthen relationships and increase engagement with our clients.

To ensure everyone had an enjoyable time, our staff planned fun games and interactive activities for our guests, including a short local movie treat, and put on a sumptuous buffet lunch with a wide spread of food for the celebration. As we also pooled monetary contributions to buy Christmas gifts for the 30 families that attended, we made sure that everyone felt the Christmas spirit and left with a present in hand.

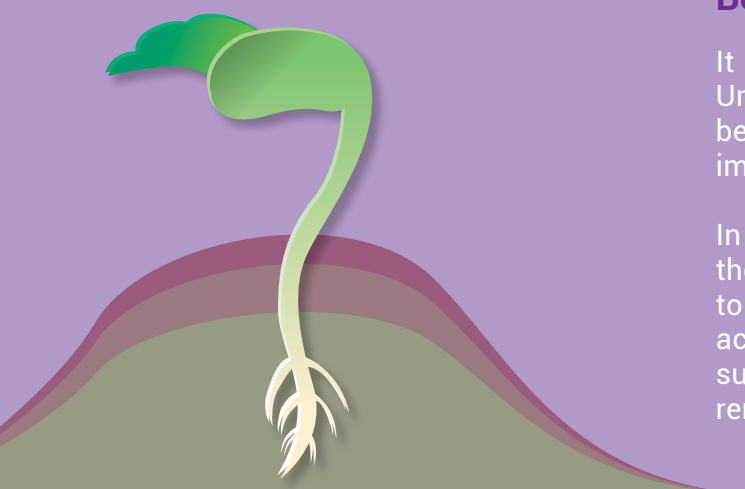




# In the Pipeline

## Pre-planning Service for the Elderly

SNTC has been working with MSF to roll out a new service to encourage elderly persons with no family support and modest means to pre-plan for their future care needs in the event they lose mental capacity. We intend to launch this new service in FY17/18.



## Board Renewal

It has been almost 10 years since SNTC's inception. Under the strong stewardship of our directors, we have become more established as we have grown, and have impacted many lives in the community.

In line with best practices, and to ensure our growth into the future, it is important that we bring in fresh leadership to complement the expertise of our present directors. To achieve this, we have started looking into board succession and have embarked on a plan to gradually renew our board, starting from 2017.

## Review of Governing Instrument

SNTC is in the midst of reviewing and amending its constitution to expand its mission to include providing pre-planning service for the elderly and also to provide greater clarity to the process of the appointment and proceedings of the members and directors.





# Financial Statement



## Summarised Financial Statements

### Statement of Financial Position as at 31 March 2017

	2017 S\$	2016 S\$
<b>ASSETS</b>		
Current Assets	4,882,362	4,262,685
Non-Current Assets*	18,288,652	13,963,337
<b>TOTAL ASSETS</b>	<b>23,171,014</b>	<b>18,226,022</b>
<b>FUNDS AND LIABILITIES</b>		
Current Liabilities	782,110	632,411
Non-Current Liabilities**	18,190,549	13,789,786
Funds	4,198,355	3,803,825
<b>TOTAL FUNDS AND LIABILITIES</b>	<b>23,171,014</b>	<b>18,226,022</b>

### Statement of Comprehensive Income for the year ended 31 March 2017

	2017 S\$	2016 S\$
<b>INCOME</b>		
Voluntary Income	9,730	130,686
Investment Income	44,569	33,310
Income from Charitable Activities	10,060	9,260
Government Grants	1,930,312	2,080,266
Other Income	-	9,016
<b>TOTAL INCOME</b>	<b>1,994,671</b>	<b>2,262,538</b>
<b>EXPENDITURE</b>		
Charitable Activities	1,600,141	1,171,140
<b>TOTAL EXPENDITURE</b>	<b>1,600,141</b>	<b>1,171,140</b>
<b>SURPLUS FOR THE YEAR</b>	<b>394,530</b>	<b>1,091,398</b>

\*Include trust funds held by Public Trustee's Office - S\$18,190,549

\*\*SNTC Trust due to principals S\$18,190,549

For our full annual report and financial statements for FY2016/2017, please visit our website at [www.sntc.org.sg](http://www.sntc.org.sg)



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