



FY 18/19

Annual Report



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Cover illustration by **Nicole Koo Ning**

Having been diagnosed with autism, Nicole is an imaginative storyteller who brings people into her unique experience of the world through art. Her paintings and hand-sewn products are featured in various social enterprises, including The Art Faculty under Autism Resource Centre.

About Us



Who We Are

Special Needs Trust Company (SNTC) is the only non-profit trust company in Singapore that seeks to enhance the financial security and well-being of persons with special needs through the provision of affordable trust services. We are supported by the Ministry of Social and Family Development (MSF) and the Public Trustee's Office.

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 legislation governing non-profit companies and trustees, i.e. the Companies Act, Trustees Act, Charities Act, and the Code of Governance for Charities and IPCs.

Who We Serve

The individuals whom we serve are persons whose prospects of securing, retaining or advancing in education, training, employment, and recreation as equal members of the community are substantially reduced due to physical, sensory, intellectual and/or developmental impairments or mental illnesses.

Our Story

Since our incorporation in 2008, we have been supporting caregivers of persons with special needs to ensure that proper plans and arrangements are put in place in preparation for the day when they are no longer able to provide for their dependants.

Our social work-trained Case Managers work with caregivers to assess the unique circumstances of each person with special needs, and to develop a care plan based on his or her long-term needs. The care plan also helps caregivers estimate the amount of funds needed to meet the future care of their dependant with special needs.

As circumstances may change during the lifetime of the caregiver and the person with special needs, our Case Managers work with caregivers periodically to review and update the care plan. Our Case Managers will also recommend appropriate social support and services in the community to caregivers where needed. Upon the caregiver's demise or incapacity, we will be guided by the care plan and the caregiver's wishes as set out in his or her Letter of Intent when administering and disbursing the trust funds set aside by the caregiver. By doing so, we ensure that the care expenses of the person with special needs are duly met.

SNTC's services are substantially subsidised by MSF. The trust funds set aside with us are also safeguarded and managed by the Public Trustee's Office, with the principal sum guaranteed by the Singapore Government.

Since 2014, SNTC has assumed the administration of the Special Needs Savings Scheme (SNSS), which enables parents to nominate a fixed monthly payout from their CPF savings to their child with special needs.



Corporate Information

Unique Entity Number	200812120W
Charity Registration Number	2106
IPC Number	IPC00063 (1 August 2019 to 31 July 2022)
Registered Address	298 Tiong Bahru Road, #10-01, Central Plaza, Singapore 168730
General Manager	Ms Esther Tan (Since March 2009)
Banks	UOB, Maybank
Auditors	CSI & Co. PAC

Chairman's Message

FY18/19 marks a significant milestone for SNTC as we celebrate 10 years of serving the community of special needs. SNTC was set up in 2008 to address a pressing concern of caregivers who want to plan for the long-term financial security of their loved ones.

Over the past years, we have grown in numbers and partnerships to strengthen our commitment towards enhancing the financial safeguards of persons with special needs. One significant partnership in this financial year is the Muis Support for Persons with Special Needs Scheme, which empowers Muslim families to plan ahead for the holistic care of their loved ones. This scheme benefits eligible families who set up trusts with SNTC, as well as raises awareness in the Muslim community on the importance of future planning.

The support from our valued community partners has enabled us to greatly extend our outreach and build a more inclusive society in Singapore. As a result of these partnerships, we have seen more caregivers developing beneficiary care plans with us and setting up trusts for their dependants with special needs. There were 94 new trust accounts set up this financial year, bringing the total trust accounts set up with SNTC to 633 as at 31 March 2019.

Continuous professional development of our staff is an important focus at SNTC. Our Case Managers embarked on a clinical supervision project to learn from more experienced practitioners so that they can be more effective in serving the needs of our clients. We will continue to emphasise continuous learning to build up our expertise to provide better support to our clients.

The Board continued to refresh itself during the financial year. Mr Calvin Yeap retired from the Board in September 2018 after 10 years of service. We are grateful for his long-standing contributions which helped to lay the strong foundations of SNTC. We also welcomed our new director, Ms Dilys Boey from Ernst & Young LLP, who joined in October 2018. We look forward to working with her and benefitting from her experience.

On behalf of the Board, I would like to take this opportunity to express my sincerest gratitude to Prof Lim Pin, who stepped down as SNTC's Chairman in December 2018. Prof Lim Pin's invaluable guidance and foresight has shaped the direction for SNTC in servicing the community of special needs. I am honoured to succeed him and will build on the strong foundations to propel SNTC to the next phase of growth.

The support from our valued community partners has enabled us to greatly extend our outreach and build a more inclusive society in Singapore.

I would also like to thank all staff members for their contributions, as well as our partners, stakeholders, and clients for their continuous support towards SNTC's mission to serve the community of special needs.

SNTC will be embarking on its next phase of work by expanding its outreach to help the elderly in our community, especially those who are more vulnerable and without family members. They constitute a large and growing segment of our population who need to plan ahead for their financial well-being as they age. We will work with other stakeholders to engage them, assess their needs, and tailor our services to help them achieve financial goals.

Moses Lee Kim Poo
Chairman



Our Journey



June 2008

SNTC is incorporated as a Company Limited by Guarantee.



March 2013

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



October 2009

SNTC officially launches its SNTC trusteeship scheme.



August 2014

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



June 2011

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.



April 2014

MSF rolls 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.



January 2019

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



April 2016

SNTC works 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.



February 2019

Majlis Ugama Islam Singapura (Muis) and SNTC signs 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 2018

SNTC hosts 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.

Board of Directors



**Mr Moses Lee
Kim Poo**
Chairman



**Mr Cyril Chua
Yeow Hooi**
Board Director



Mr Lim Cheng Teck
Board Director



**Mrs Hauw-Quek
Soo Hoon**
Board Director



Mr Chee Yoh Chuang
Board Director



**Dr Balbir Singh
S/O Mal Singh**
Board Director



Prof Tang Hang Wu
Board Director



**Ms Tina Hung
@ Ong Geok Tin**
Board Director



**Ms Charlotte Beck
Gek Suan**
Board Director



**Dr Jeremy Lim
Fung Yen**
Board Director



**Dr Abdul Majeed Bin
Abdul Khader**
Board Director



**Ms Dilys Charmaine
Boey Mengyi**
Board Director

Board of Directors

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Other Appointments
Mr Moses Lee Kim Poo	Chairman	01/01/2019	1/1	<ul style="list-style-type: none"> Chairman, Tote Board (Singapore Totalisator Board) Independent Non-executive Director & Chairman, Guocoland
Mr Cyril Chua Yeow Hooi	Board Director	20/06/2008	1/3	<ul style="list-style-type: none"> Director, Robinson LLC Director, AMKFSC Community Services Limited
Mr Lim Cheng Teck	Board Director	20/06/2008	2/3	<ul style="list-style-type: none"> Non-executive Chairman, Minterest Holdings Pte Ltd Non-executive Director, RHB Bank Berhad Advisory Board Member, Sim Kee Boon Institute of Financial Economics, Singapore Management University Chairman, Bright Vision Hospital
Mrs Hauw-Quek Soo Hoon	Board Director	20/06/2008	3/3	<ul style="list-style-type: none"> Venture Partner, i-Globe Partners Board Member, Singapore Deposit Insurance Corp Member, Medishield Life Council
Mr Chee Yoh Chuang	Board Director	20/06/2008	3/3	<ul style="list-style-type: none"> Executive Director, RSM Corporate Advisory Pte Ltd Senior Partner, RSM Chio Lim LLP Director, Insolvency Practitioners Association of Singapore

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Other Appointments
Dr Balbir Singh S/O Mal Singh	Board Director	01/09/2010	2/3	<ul style="list-style-type: none"> Senior Physician, Raffles Medical Group Advisor, Down Syndrome Association
Prof Tang Hang Wu	Board Director	01/09/2010	3/3	<ul style="list-style-type: none"> Professor, School of Law, Singapore Management University Consultant, TSMP Law Corporation
Ms Tina Hung @ Ong Geok Tin	Board Director	09/10/2014	2/3	<ul style="list-style-type: none"> Deputy CEO and Group Director, Sector Planning & Funding, National Council of Social Service
Ms Charlotte Beck Gek Suan	Board Director	15/01/2016	3/3	<ul style="list-style-type: none"> Senior Director, Family Development Group, Ministry of Social and Family Development
Dr Abdul Majeed Bin Abdul Khader	Board Director	04/12/2017	1/3	<ul style="list-style-type: none"> Chief Psychologist, Ministry of Home Affairs
Dr Jeremy Lim Fung Yen	Board Director	04/12/2017	1/3	<ul style="list-style-type: none"> Partner, Head of Health & Life Sciences, Asia Pacific, Oliver Wyman Director, Healthserve Director, Dover Park Hospice
Ms Dilys Charmaine Boey Mengyi	Board Director	01/10/2018	0/1	<ul style="list-style-type: none"> Partner, ASEAN People Advisory Services Leader, Ernst & Young Solutions LLP

Retired Directors

Name	Designation	Date of First Appointment	Board Meeting Attendance*	Date of Retirement
Prof Lim Pin	Chairman	09/07/2008	2/2	31/12/2018
Mr Calvin Yeap Soon Aun	Board Director	20/06/2008	1/2	30/09/2018

*Attendance is indicated as the number of meetings attended over the number of applicable meetings. As some SNTC Board Directors were appointed to or resigned from the Board during the financial year, the number of applicable meetings may vary.

Board Movements in FY18/19

Since 2017, SNTC has been steadily introducing new Members to its board for greater board diversity while ensuring continuity in its leadership.

We welcomed Ms Dilys Charmaine Boey, Partner, ASEAN People Advisory Services Leader, Ernst & Young LLP and new Chairman Mr Moses Lee Kim Poo, Chairman of Tote Board, to our Board on 1 Oct 2018 and 1 Jan 2019 respectively. We also bade farewell to Mr Calvin Yeap Soon Aun and our immediate past Chairman Prof Lim Pin who retired after serving tirelessly for 10 years on 30 September 2018 and 31 December 2018 respectively.

As at 31 March 2019, SNTC has 12 Directors, of whom four -- Mr Cyril Chua, Mr Lim Cheng Teck, Mr Chee Yoh Chuang, and Mrs Hauw-Quek Soo Hoon, have served since SNTC's inception in 2008.

Being the only non-profit trust company for persons with special needs in Singapore and Asia until recently, SNTC does not have readily available models to look to for guidance in providing its trust service. Hence, it relies on the guidance of MSF and the Board of Directors to perform its role of a trustee. These Directors are distinguished individuals from the legal, finance, insurance, and audit sectors whose combined expertise has enabled SNTC to carry out its duties for their special needs beneficiaries effectively.

Their expertise and institutional knowledge remain relevant as SNTC's services mature and adapt itself to meet emerging needs. SNTC will continue to refresh its Board at a measured pace so that it can tap the expertise and wisdom of both its newer and existing board members in serving the needs of its clients.

Sub-Committees

Executive Committee

Chairman

Prof Lim Pin (*until 31/12/2018*)

Mr Moses Lee Kim Poo (*from 01/01/2019*)

Members

Mr Cyril Chua Yeow Hooi

Mr Lim Cheng Teck

Mrs Hauw-Quek Soo Hoon

Business Plan & Finance Committee

Chairman

Mr Lim Cheng Teck

Members

Mr Lee Chak Meng

Mrs Hauw-Quek Soo Hoon

Mr Chee Yoh Chuang

Mr Calvin Yeap Soon Aun (*until 13/11/2018*)

Legal & Services Committee

Chairman

Mr Cyril Chua Yeow Hooi

Members

Dr Balbir Singh S/O Mal Singh

Prof Tang Hang Wu

Mr Terrence Chee Teng Hsiu

Dr Jeremy Lim Fung Yen

Mr Kuah Boon Kheng Joseph

Audit Committee

Chairman

Mr Chee Yoh Chuang

Members

Ms Goh Geok Cheng

Mr Jeevaganth Arumugam

Infocommunications Technology Committee

Chairman

Mrs Hauw-Quek Soo Hoon

Members

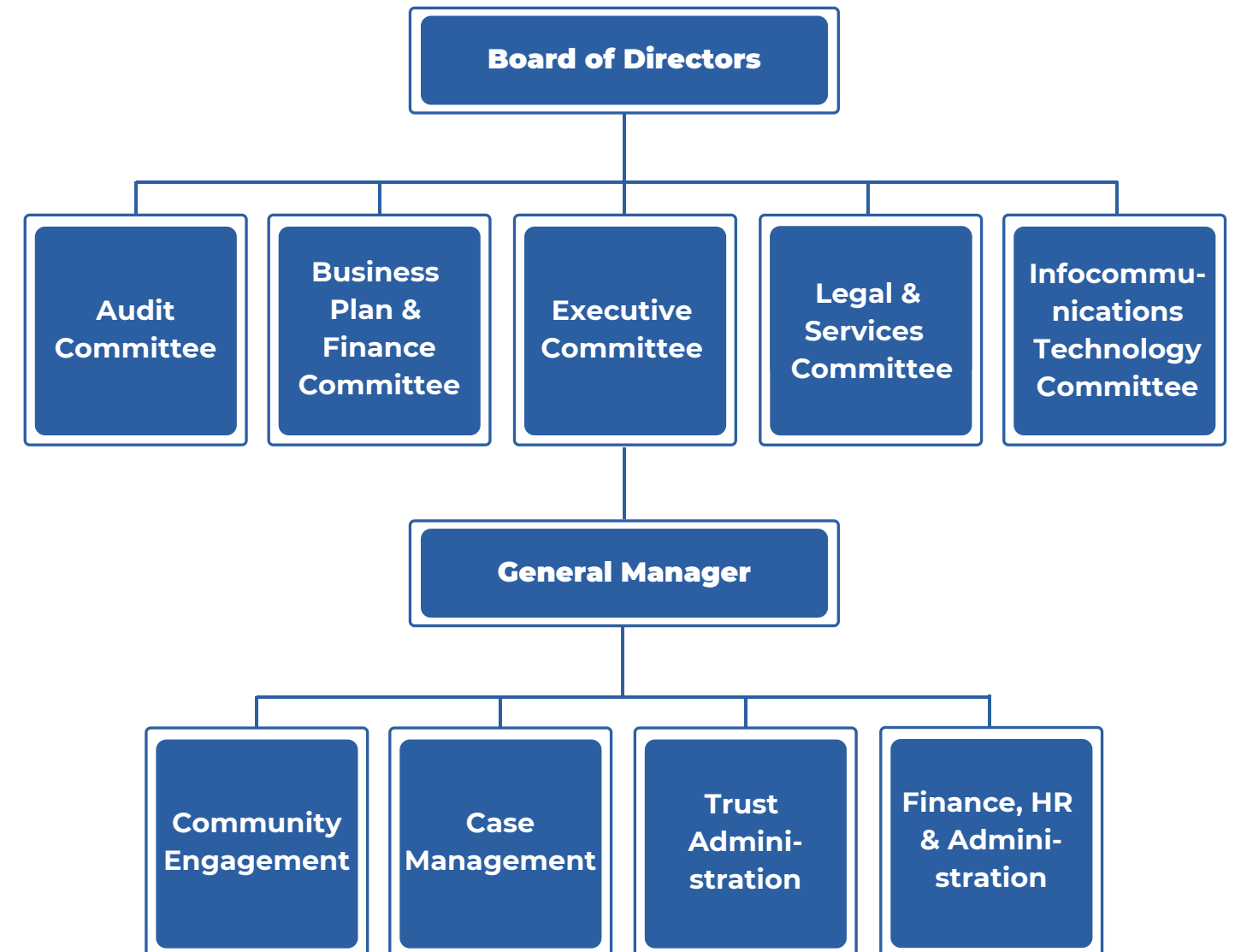
Mr Ong Lean Wan

Dr Phua Chun Wei Clifton

Mr Tee Chin Wee

Mr Tham Mun Chun Mark

Organisation Chart



Corporate Governance for Charities & IPCs

Governance Evaluation Checklist for SNTC (1 Apr 2018 – 31 Mar 2019) – Enhanced Tier

S/N	Code Guideline	Code ID	Compliance	Reason
BOARD GOVERNANCE				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
2	Are there governing board members holding staff* appointments? (Skip Q3 & Q4 if 'No'.)		No	
3	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3		
4	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5		
5	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 4 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	Not Complied	The Business Plan and Finance Committee oversees SNTC's finances. SNTC will work towards complying with this guideline in FY19/20.

S/N	Code Guideline	Code ID	Compliance	Reason
6	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied	
7	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	
8	Is there any governing board member who has served for more than 10 consecutive years?		Yes	
9	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	Complied	
10	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	

CONFLICT OF INTEREST

11	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	
12	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	

S/N	Code Guideline	Code ID	Compliance	Reason
STRATEGIC PLANNING				
13	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	
HUMAN RESOURCE AND VOLUNTEER MANAGEMENT				
14	The Board approves documented human resource policies for staff.	5.1	Complied	
15	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	
16	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
17	Are there volunteers serving in the charity?		Yes	
18	There are volunteer management policies in place for volunteers.	5.7	Complied	
FINANCIAL MANAGEMENT AND INTERNAL CONTROLS				
19	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	
20	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	

S/N	Code Guideline	Code ID	Compliance	Reason
21	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
22	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
23	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
24	Does the charity invest its reserves (e.g. in fixed deposits)?		Yes	
25	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	
FUNDRAISING PRACTICES				
26	Did the charity receive cash donations (solicited or unsolicited) during the financial years?		Yes	
27	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
28	Did the charity receive donations in kind during the financial year?		Yes	
29	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	

S/N	Code Guideline	Code ID	Compliance	Reason
DISCLOSURE AND TRANSPARENCY				
30	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	
31	Are governing board members remunerated for their services to the Board? (Skip Q32 & Q33 if 'No'.)		No	
32	No governing board member is involved in setting his own remuneration.	2.2		
33	The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. OR The charity discloses that no governing board member is remunerated.	8.3		
34	Does the charity employ paid staff?		Yes	
35	No staff is involved in setting his own remuneration.	2.2	Complied	
36	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating	8.4	Complied	

S/N	Code Guideline	Code ID	Compliance	Reason
	to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.			
37	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* belonging to the Executive Head* or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR 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 \$50,000 during the financial year.	8.5	Complied	
PUBLIC IMAGE				
38	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	

Corporate Governance

Governing Instrument

The governing instrument of SNTC is its Constitution.

Principal Funding Sources

SNTC receives funding for its operating expenses from MSF. Donations received from the public are used to help needy families who meet our eligibility criteria to receive donation for the initial capital to set up an SNTC Trust.

Reserves

“Reserves” refers to the portion of SNTC’s unrestricted 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 risk elements, the Board aims to maintain a reserve level of up to two years' of SNTC's annual operating expenditure. The Board believes that this level of reserves is appropriately and prudently derived to provide financial stability and ensure that its clients will not be abruptly deprived of essential services.

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.

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.

Our Impact

from inception till 31 March 2019



Total outreach:

11,904

Total care plans:

2,289

Total trust accounts:

633

Total approved SNSS applications:

499

In FY18/19

2,247 people attended SNTC talks

425 care plans were done

94 trust accounts were set up

70 SNSS applications were approved

Highlights of the Year



28 Jul 2018

Singapore Gardens Festival 2018

Our beneficiaries and caregivers were invited to enjoy a guided tour at Singapore Garden Festival 2018, where they could relax and be immersed in the vast arrays of floral displays. A big thank you to NParks for sponsoring the tour.



10 Nov 2018

Community Connects Fair (CCF) 2018

SNTC conducted public education on our services at Rainbow Centre's CCF 2018. We also gave out handmade origami to caregivers and their children.



9 Jan 2019

Thank You and Welcome Lunch

SNTC hosted lunch to thank Prof Lim Pin for his invaluable guidance as our Chairman for the past 10 years. We also welcomed our new Chairman, Mr Moses Lee Kim Poo, to helm and take SNTC to the next phase of growth.



19 Mar 2019

Sharing Knowledge with Japanese Delegates

Several distinguished delegates from Japan visited to learn more about SNTC's trust service so that they could set up a similar trust service for the community of special needs in Japan.

SNTC's 10th Year Anniversary

2018 marks the 10th year anniversary of SNTC. To commemorate our anniversary, a series of fun facts about SNTC was also shared on Facebook.

MSF Roadshows for Day Activity Centres (DACs) and Sheltered Workshops (SWs)

SNTC had the opportunity to be a part of the DACs and SWs roadshows organised by MSF for caregivers. Participating caregivers visited the SNTC booth to learn more about our services.

SNTC's 10th Year Anniversary Event

We were joined by Minister Desmond Lee, our beneficiaries and caregivers, as well as valued community partners, in celebrating our 10th year anniversary. Activities such as clay-making and movie screening were catered for all our guests.

Muis Support for Persons with Special Needs

Muis and SNTC signed a MOU for the Muis Support for Persons with Special Needs Scheme, a joint partnership to provide financial support for Muslim families having dependants with special needs.



20 Jun 2018



Aug - Sep 2018



24 Nov 2018



1 Feb 2019

Public Education and Outreach



Pictured left: Public talk at National Silver Academy (NSA) roadshow

Pictured right: SNTC Mandarin talk for caregivers from CPAS School

Over the past decade, SNTC has supported caregivers to plan for the future needs of their dependants with special needs. More than 10,000 caregivers have been reached through extensive public education, and more than 2,000 dedicated care plans have been developed for persons with special needs.

As there is still a strong need to equip caregivers with the knowledge to plan and provide for their loved ones with special needs, SNTC remains committed in raising such awareness and have since stepped up outreach efforts in the community and established stronger partnerships.

Direct Outreach

Reaching out to caregivers directly is fundamental in our outreach strategies. In FY18/19, SNTC continued to organise talks and workshops which aimed to educate caregivers about the importance of planning for the long-term financial security of their loved ones with special needs.

Our talks included topics on SNTC's services, as well as topics such as financial literacy and deputyship conducted by our regular partners. New relevant topics were also introduced to re-engage caregivers who have attended past SNTC's talks and workshops. One such topic was

Estate Planning, which was of great interest and well-received by caregivers.

We are grateful for the support of our partners, including the Institute of Financial Literacy (IFL), NUS Law School, and other pro bono lawyers who have volunteered their time and expertise to conduct these talks and workshops.

Stakeholder Outreach

Collaborating with agencies that work directly with caregivers and/or persons with special needs is imperative as families in need could be identified and referred to SNTC.

We are thankful for the opportunities to conduct training at Social Service Offices island-wide in FY18/19. We have also dedicated sharing with social workers, lawyers, and financial planners from various special education schools, hospitals, and disability service providers.

With the support of these stakeholders, SNTC was invited to take part in several caregivers-related activities to bring about greater awareness of our services. Some of these events included Rainbow Centre's Community Connects Fair, MINDS Graduation Ceremony, and

World Down Syndrome Day 2019.

We look forward to more future collaborations to better serve the community of special needs.

Community Outreach

Social media also plays a big role in extending our outreach to the community. Relevant news and events were regularly shared on SNTC's Facebook page to generate interest among the public.

Such posts included curated news and events, as well as educational tips on pertinent topics like financial education, will writing, CPF, and insurance. With increased activities on our Facebook page, SNTC saw more web traffic and registrations from caregivers and professionals for our talks and workshops.

Whilst reinventing ways to reach out to the community, SNTC will continue to harness the power of social media to spread the message of the importance of early planning for persons with special needs.

Empowering Muslim Families to Set Up Trusts



Mr Buang and Mdm Noorhayah with their two sons

Mr Buang and Mdm Noorhayah, who are currently in their 60s and have presenting health conditions, were deeply concerned about the future financial security of their sons with special needs. While Mr Buang has a brother who is around his age, as well as nieces and nephew, the couple did not wish to trouble their relatives with the future caregiving of their children.

The couple has two sons, who are in their 40s, with mild intellectual disability. Both children have been engaged at MINDS Woodlands Employment Development Centre for close to 10 years, but are unable to count or manage larger sums of money.

When the couple first met with SNTC's Case Managers back in 2014 and 2018, they were concerned about the initial deposit of \$5,000 required for the trust set-up for each son. As Mdm Noorhayah is a homemaker while Mr Buang has recently retired, there is no family income. Furthermore, both parents have little CPF savings.

When the Muis Support for Persons with Special Needs Scheme was launched in early 2019, Muis sponsored the initial deposit of \$5,000 to empower the family in setting up a trust account for each son. This helped to alleviate the parents' worry of raising the initial deposits for two

trust accounts. At the same time, there is now a trust infrastructure for the parents to earmark their assets for each son.

The elderly couple intends to sell their 4-room HDB flat in future so that the sale proceeds can fund both trust accounts. They also plan to make CPF nominations to the trust accounts so that their CPF savings can be channelled into their sons' care needs. With the funds that the parents have earmarked for the trusts, Muis will also sponsor up to another \$5,000 for each account.

Our Case Manager continued to discuss the care arrangements for each son, including the parents' intention for their sons to move into a

Muslim residential home and continue attending religious classes. In future, when both parents are no longer around, the trust funds will be managed by SNTC on behalf of both sons to support their care needs.

With the Muis sponsorship, the family is now empowered to set up trust accounts with SNTC to prepare for their sons' future needs and safeguard their future financial well-being.

Muis sponsored the initial deposit of \$5,000 to enable the family in setting up a trust account for each son.



Signing of the MOU between Muis and SNTC for the Muis sponsorship scheme

Working Hand-in-hand with Community Partners



Mr Teo and his son

In 2018, SNTC received a referral from Fei Yue Family Service Centre (Bukit Batok) for Mr Teo, who has a 14-year-old son with mild intellectual disability. Mr Teo, who is in his 60s, had a heart stent operation in 2015 and later suffered a mild stroke in 2018. As a result of his health conditions, Mr Teo was unable to return to his work as a delivery person.

Mr Teo's biggest worry is his son. Although his son is able to travel independently and perform self-care tasks, he is unable to handle large sums of monies and is susceptible to financial mismanagement.

As Mr Teo is not legally divorced from his wife, he is concerned that she will get a share of his estate, primarily his 3-room HDB flat.

Mr Teo's biggest worry is his son [who is] unable to handle large sums of monies and is susceptible to financial mismanagement.

SNTC assisted Mr Teo in setting up a Trust account for his son in Jan 2019. The trust's setup fee was waived and the initial capital of \$5,000 was sponsored by SNTC in view of the father's poor health conditions and financial difficulties. With the trust, it is now possible for Mr Teo to make a Will to inject future sale proceeds of his 3-room flat into his son's trust account to meet his long-term care needs. As the trust funds are safeguarded by the Public Trustee's Office, financial security will be ensured for his son.

After setting up the trust, SNTC's social work-trained Case Managers continue to guide Mr Teo in earmarking assets for his son's trust account. Moving forward, SNTC will journey with Mr Teo and his son by regularly reviewing their needs and checking on their welfare. Case Managers will also work with other community partners to address any difficulties they face.

With the support of SNTC, Mr Teo is able to have a peace of mind as there is financial provision and security for his son's long-term care needs.

Enhancing Resources to Better Serve Our Clients



SNTC's Case Managers together with external practitioners from AMKFSC

The core of SNTC lies with the strengths of our social work-trained Case Managers, who journey with caregivers to plan for the long-term care needs of their dependants with special needs. To elevate our resources so that we can better meet the needs of our caregivers and beneficiaries, SNTC's Case Managers embarked on a clinical supervision project to learn from experienced practitioners from AMKFSC Community Services.

Over the course of a year, our Case Managers met with Principal and Senior Social Workers from AMKFSC with the focus on enhancing reflective practices and techniques, and

streamlining work processes. Each Case Manager benefitted from individual consultations with the practitioners from AMKFSC, where they observed case sessions and provided valuable feedback.

"The supervisory session was like a rest stop on the journey with SNTC," said one of the Case Managers, "It provided a safe space away from our daily task-oriented work, allowing me as a Social Worker to reflect on myself and pick up new knowledge from the AMKFSC Social Workers. The session reminded me that we are primarily in the People business."

To facilitate more meaningful case sessions between clients and Case Managers, the team also attended a two-day course on Motivational Interviewing by the Divisional Director of AMKFSC, Dr Terence Yow.

By the end of the clinical supervision project, Case Managers felt that they were able to better examine the effects their clients' situations have on them, and the impact of their actions and responses. The project allowed them to reflect on the two-way client-worker relationship and be more client-centric in their engagement and assessment, which will eventually translate to better client outcomes.

Thereafter, they also kick-started a Case Manager Practice Guide to bring more clarity to the key social work

"The session reminded me that we are primarily in the People business"
- SNTC's Case Manager

competencies required in their Case Management approach.

There will also be more structured group supervision sessions that encourage peer sharing and learning.

SNTC values the opportunity to learn from AMKFSC's expertise and insights, and will continue to apply the knowledge to be more effective in providing support to those we serve.



Group discussion and hands-on peer-learning activity

Celebrating 10 Years with SNTC



Beneficiaries creating clay art and caregivers enjoying movie screening

On 24 November 2018, SNTC celebrated our 10th year anniversary at the Enabling Village. Over 90 guests celebrated this milestone with us, including our beneficiaries and their caregivers, directors, MSF, as well as other community partners who have supported SNTC in our journey. We were also honoured to be joined by Mr Desmond Lee, Minister for Social and Family Development.

The event was packed with various programmes that catered to all our guests. Our beneficiaries participated in a clay-making workshop under the guidance of facilitators from Center Pottery Singapore. The hands-on

activity allowed our beneficiaries to express their creativity by moulding a variety of exquisite art pieces out of clay, which they brought home as souvenirs. Some of our beneficiaries even gifted their artwork to our staff as a form of appreciation to them.

While our beneficiaries were participating in the clay-making activity, their caregivers enjoyed an exclusive screening of "The Wayang Kids" – a local production by Brainchild Pictures screened at the 2018 MINDS Film Festival. Many caregivers commented that the movie deeply resonated with them and they were touched by the film.

As part of the celebrations, we also held a welcome address for our directors and valued partners. Minister Lee began the programme with an opening message, followed by Prof Lim Pin, who gave a thank you speech to express his gratitude for the continuous support of our partners, beneficiaries, and caregivers.

After the activities, all guests gathered to enjoy a sumptuous buffet lunch together. There were also mini-games, including fishing and basketball, for our beneficiaries. A photo booth was also set up for the guests to take home some photo memories. When the event ended, many beneficiaries and their caregivers expressed their thanks, and immensely

Some of our beneficiaries even gifted their artwork to our staff as a form of appreciation to them.

appreciated all the souvenirs they took home to commemorate this occasion.

Our gratitude to SG Enable and POSB for SG Enable and POSB for their kind sponsorship of our event held at Enabling Village, a meaningful location that also symbolises a commitment and service towards the community.



*Pictured left: Minister Desmond Lee together with SNTC's Directors
Pictured right: Photo booth for guests, caregivers, and beneficiaries*

Reflections from Founding Members



Conrad Melville Campos
Founding Member

The greatest concern that a parent of a special needs child has is: “Who will look after my child when I am no longer around?” SNTC was conceived to respond to this predominant concern of such a parent (or caregiver).

Broadly speaking, a parent wears three hats: guardian or legal representative, caregiver, and financial provider. While a parent can never be replaced, there ought to be a framework to enable a special needs child to continue to be cared for if either or both parents are no longer around or are unable through old age or illness to care for the special needs child.

As an exco member of MINDS and a lawyer, it seemed to fall on my shoulders to do something, with the full support of the Exco of MINDS. That was back in 2005. At around that time, MCYS (as it was then known) was preparing to launch 2 initiatives, the promulgation of the Mental Capacity Act and the CPF Special Needs Savings Scheme. These two initiatives were important planks in the provision of financial security for special needs persons, but it did not fully answer the question as to how parents could plan for the financial security of their special needs child while they were still alive, to whom they could entrust any part of their estate for the benefit of the special needs child, and as to how to ensure the continuation of care through the proper utilisation of the funds left behind by the parent for the special needs child. This was where SNTC came in: the provision of trust services for the benefit of special needs persons.

After three years of planning, advocacy, and preparation, SNTC was finally set up in 2008. What started out as an initiative to help MINDS parents became a national programme when happily, MSF (as it became) quickly embraced fully the initiative and today, fully funds the programme and provides the necessary regulatory oversight of SNTC.

I was a director and founding member of SNTC from inception, and as part of renewal of the board, stepped down as director in 2017. I remain a member of SNTC. To conceive the programme and model of business, to obtain the buy-in of the many stakeholders, and to see it launched and then embraced by so many has given me great satisfaction. The greatest satisfaction is to know that families are benefiting from the services that SNTC provides and will provide long into the future. Although SNTC was done entirely pro bono, it has given me more enduring satisfaction than the many paid legal matters that I have done.

Although the immediate target audience was persons with intellectual disability when SNTC was conceived, it had already been envisaged at that time that the programme could benefit all special needs persons whose financial security was at risk or compromised as a result of their special needs. These could include those who acquire a disability through aging, ill health or accident, as well as those with mental illness.

I am happy to note that over the years, SNTC has expanded its services to these other groups and, today, about 20% of its client base consists of trust accounts set up by caregivers of persons with special needs from these other groups. I am also happy to note that SNTC has been organising workshops to equip caregivers with financial literacy to help them in their long-term planning.

It is hoped that in the next phase of growth, SNTC will build upon and become the go-to experts on financial security of special needs persons, and expand its out-reach and public education programmes so that more families with special needs persons understand the place of credible, reliable, and cost effective trust services in their overall planning of the financial security of special needs persons.

Reflections from Founding Members



Lee Chak Meng
Founding Member

In my younger days I was an active member of MINDS serving in the executive committee. I came in contact with several parents in the middle class. They were farsighted and expressed their desire to look after their children with special needs after their passing away.

I believe that there are obvious benefits for both the Government and the individuals if the parents are willing to save their money to provide for their children after their demise. The ultimate beneficiary is the child with special needs, whose welfare is my primary service to the community.

All these years, I continued on the lookout for a favourable environment to kick off this project. After two decades, our country developed in both the economy and the legal system to support the project. I was fortunate to have like-minded friends in both the community and the Ministry to bring our ideal to fruition. The establishment of SNTC is the eventual product of our continuous development of this project. It is new in the region and benefits a group of unfortunate children with their parents' continuous loving care even when they are no longer around.

I am happy to see that SNTC is growing in providing services to the disadvantaged group. I am also grateful that SNTC is now gearing up to widen its scope of service beyond the children with special needs to the vulnerable seniors. SNTC's success has drawn teams from Asian cities such as Hong Kong, Japan, and South Korea to study its service model. It is my hope that SNTC will continue to break new frontiers in its service and be an inspiration to countries beyond Asia.



Mr Lee celebrating 10 years with SNTC with Minister Desmond Lee and SNTC's Board of Directors

In the Pipeline

Planning Service for Seniors

SNTC will be launching a new service for seniors in response to the changing demographics and ageing population. The new service will help low- to middle-income elderly with no family support to plan ahead and put in place various arrangements to prepare for ageing and the possible loss of mental capacity.

We have been working closely with MSF and establishing contacts with community partners including the Agency for Integrated Care (AIC) and hospitals. Focus group discussions were also carried out with selected prospects as well as social workers from various social service agencies to gather crucial feedback for refinement. This new service is scheduled to be launched in FY19/20.



Summary of Financial Statements

Statement of Financial Position as at 31 March 2019

ASSETS	2019 S\$	2018 S\$
Current Assets	6,043,661	5,780,474
Non-Current Assets*	26,611,290	21,422,674
TOTAL ASSETS	32,654,951	27,203,148
FUNDS AND LIABILITIES		
Current Liabilities	294,057	698,719
Non-Current Liabilities**	26,596,566	21,400,004
Funds	5,764,328	5,104,425
TOTAL FUNDS AND LIABILITIES	32,654,951	27,203,148

Statement of Comprehensive Income for the year ended 31 March 2019

INCOME	2019 S\$	2018 S\$
Voluntary Income	18,595	52,362
Investment Income	68,009	47,319
Income from Charitable Activities	14,210	11,600
Government Grants	2,455,445	2,468,976
Other Income	-	11,914
TOTAL INCOME	2,556,259	2,592,171
EXPENDITURE		
Charitable Activities	1,896,356	1,686,101
TOTAL EXPENDITURE	1,896,356	1,686,101
SURPLUS FOR THE YEAR	659,903	906,070

* Include trust funds held by Public Trustee's Office - S\$26,596,566

** SNTC Trust due to principals - S\$26,596,566

Please visit www.sntc.org.sg for the full financial statements of FY18/19.



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