



# Annual Report

FY19/20



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*Cover Illustration by*

## **Sng Wan Yan, Serene**

Shy and quiet by nature, Serene expresses herself the loudest through art and performance. From abstract to realism, illusionist to renaissance, Serene's artistry is a window into her colourful world. She is a member of the FAME Club, Very Special Arts, and Very Special Outstanding Performers. Serene has a trust set up with SNTC.

 [serenesng\\_art](https://www.instagram.com/serenesng_art)

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# About SNTC

Established in June 2008, Special Needs Trust Company (SNTC) is the only non-profit trust company in Singapore to provide affordable trust management services to the community of special needs. SNTC is supported by the Ministry of Social and Family Development (MSF) and partners with the Public Trustee's Office to manage the trust funds. The principal value of the trust funds is guaranteed by the Government.

Since 2014, SNTC 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.

Our services are aimed to empower caregivers to put in place proper plans and arrangements that will enhance the financial well-being of their loved ones with special needs. We strive to ensure that the long-term care needs of individuals with special needs are duly met.

## Our Mission

The provision of trust services for the benefit of persons with special needs

## Our Vision

Collaborate with individuals and communities to provide the continuity of financial support for persons with special needs

## Corporate Information

SNTC is a registered charity, an approved Institution of a Public Character (IPC), and a member of the National Council of Social Service (NCSS). We also comply with the relevant regulations governing non-profit companies 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 2019 - 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	Cypress Singapore Public Accounting Corporation

# Chairman's Message



This year was an eventful one as SNTC faced significant challenges in fulfilling its mission to empower the community of special needs due to the COVID-19 pandemic crisis which had devastated the economy and public health of most countries, including Singapore.

However, our commitment to serve the community has remained steadfast as we adapt our approach to meet the fast evolving COVID-19 situation.

Direct interaction with caregivers and beneficiaries is the core of our service as it is critical in helping us assess the needs and risks of our clients. Despite the restrictions of such interaction, we have been able to continue operations seamlessly by adopting new measures in engaging and supporting caregivers. In this respect, I am heartened at the resilience of our Case Managers in mitigating the fears and challenges that many of our elderly caregivers faced during this period of uncertainty.

At times like these, support towards the needy and disadvantaged is essential. We are appreciative of the collaboration with SG Enable to render assistance in food rations, meals delivery, financial support, and respite care to our clients. Looking ahead, SNTC will continue to mobilise the community to provide these families with financial and emotional relief.

## **Collaborative Efforts in Providing Financial Intervention**

FY19/20 saw significant partnerships being forged with valued stakeholders to enhance the financial security of persons with special needs. In early 2019, the Muis Support for Persons with Special Needs Scheme was launched to empower Muslim caregivers to set up a trust with SNTC for the future financial security of their loved ones with special needs.

This scheme has tripled the number of Muslim beneficiaries under our trust service, and we have 26 Muslim clients who benefitted from this scheme as at 31 March 2020.

New and deeper partnerships have also been established to extend our reach within the wider community. In 2019, we collaborated with various community partners, including grassroots organisations, social service agencies, healthcare institutions, and financial sectors, to organise 125 outreach events with a total reach of 2,771 participants. We recognise the critical need to support elderly caregivers of persons with special needs, and will continue to work with our partners to engage this important demographic.

Our efforts have resulted in 139 new trust accounts set up in this financial year. The number of trusts set up from deputyship-related cases has also doubled from the previous year. Since inception in 2008, a total of 772 trust accounts were set up. I am grateful to the many partners who have enabled SNTC to grow and contribute to the community of special needs.

SNTC is also a trainer with the Singapore Financial Capability and Asset Building (SG FCAB) Training Programme to support social workers in enhancing financial intervention among vulnerable families.

As a trainer with SG FCAB, we are able to share the experience gleaned over the years from supporting clients in earmarking assets for the long-term care of their dependants with special needs. I am confident that our expertise will contribute positively to the social service sector.

## **Our Appreciation**

The growth and achievements of SNTC would not have been possible without the support and counsel from MSF. We are also grateful to the Public Trustee's Office for managing the trust funds, and to CPF Board for partnering us in the Special Needs Savings Scheme.

This is an opportune time for me to express my appreciation to my fellow Board members and the management for their invaluable contributions in the past year. We are also grateful for the steadfast support and commitment of our staff, partners, clients, and volunteers. Together, let us continue this journey towards our collective mission in serving the community of special needs.

**Moses Lee Kim Poo**  
Chairman

# Our Journey



## June 2008

SNTC is incorporated as a Company Limited by Guarantee.

## October 2009

SNTC officially launches its SNTC trusteeship scheme.

## 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.

## March 2013

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

## 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.

## 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.

## 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.

## 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.

## November 2018

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

## 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.

## 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 2019

SNTC hosts 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.

# 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 & Current Appointment	Board Meeting Attendance	Occupation <sup>1</sup>
Mr Moses Lee Kim Poo	Chairman	1 Jan 2019	3/3	Chairman, Tote Board (Singapore Totalisator Board)
Mr Cyril Chua Yeow Hooi	Director	20 June 2008 4 Dec 2017	2/3	Founder & Director, Robinson LLC
Mr Lim Cheng Teck	Director	20 June 2008 4 Dec 2017	1/3	Vice-chairman, Minterest Pte Ltd
Mrs Hauw-Quek Soo Hoon	Director	20 June 2008 4 Dec 2017	3/3	Operating Partner, iGlobe Partners
Mr Chee Yoh Chuang	Director	20 June 2008 4 Dec 2017	3/3	Executive Director, RSM Corporate Advisory Pte Ltd  Senior Partner, RSM Chio Lim LLP
Dr Balbir Singh S/O Mal Singh	Director	1 Sep 2010 4 Dec 2017	3/3	Senior Physician, Raffles Medical Group
Prof Tang Hang Wu	Director	1 Sep 2010 4 Dec 2017	3/3	Professor of Law, School of Law, Singapore Management University
Ms Tina Hung @ Ong Geok Tin	Director	9 Oct 2014 4 Dec 2017	2/3	Senior Consultant, National Council of Social Service

Name	Designation	Date of First & Current Appointment	Board Meeting Attendance	Occupation <sup>1</sup>
Ms Charlotte Beck Gek Suan	Director	15 Jan 2016 4 Dec 2017	3/3	Senior Director, Family Development Group, Ministry of Social and Family Development
Dr Abdul Majeed Bin Abdul Khader	Director	4 Dec 2017	2/3	Chief Psychologist, Ministry of Home Affairs
Dr Jeremy Lim Fung Yen	Director	4 Dec 2017	3/3	Founder & Chief Executive Officer, AMiLi Pte Ltd
Ms Dilys Charmaine Boey Mengyi	Director	1 Oct 2018	3/3	Assistant Chief Executive, Enterprise Singapore ( <i>w.e.f. Aug 2020</i> )  Partner, ASEAN People Advisory Services Leader, Ernst & Young Solutions LLP ( <i>till Jun 2020</i> )

<sup>1</sup> Info correct at time of publication

# Sub-committees

Executive Committee Members	Designation
Mr Moses Lee Kim Poo	Chairman
Mr Cyril Chua Yeow Hooi	Member
Mrs Hauw-Quek Soo Hoon	Member
Mr Lim Cheng Teck	Member

Business Plan & Finance Committee Members	Designation
Mr Lim Cheng Teck	Chairman ( <i>until 29 Feb 2020</i> )
Ms Dilys Charmaine Boey Mengyi	Chairman ( <i>w.e.f. 1 Mar 2020</i> )
Mr Chee Yoh Chuang	Member
Mrs Hauw-Quek Soo Hoon	Member
Mr Lee Chak Meng	Member

Legal & Services Committee Members	Designation
Mr Cyril Chua Yeow Hooi	Chairman
Dr Balbir Singh S/O Mal Singh	Member
Mr Terrence Chee Teng Hsiu	Member
Mr Joseph Kuah Boon Kheng	Member
Dr Jeremy Lim Fung Yen	Member
Prof Tang Hang Wu	Member

Audit Committee Members	Designation
Mr Chee Yoh Chuang	Chairman
Ms Goh Geok Cheng	Member
Mr Jeevaganth S/O G Arumugam	Member

Infocommunications Technology (ICT) Committee Members	Designation
Mrs Hauw-Quek Soo Hoon	Chairman
Mr Ong Lean Wan	Member
Dr Phua Chun Wei Clifton	Member
Mr Tee Chin Wee	Member
Mr Mark Tham Mun Chun	Member

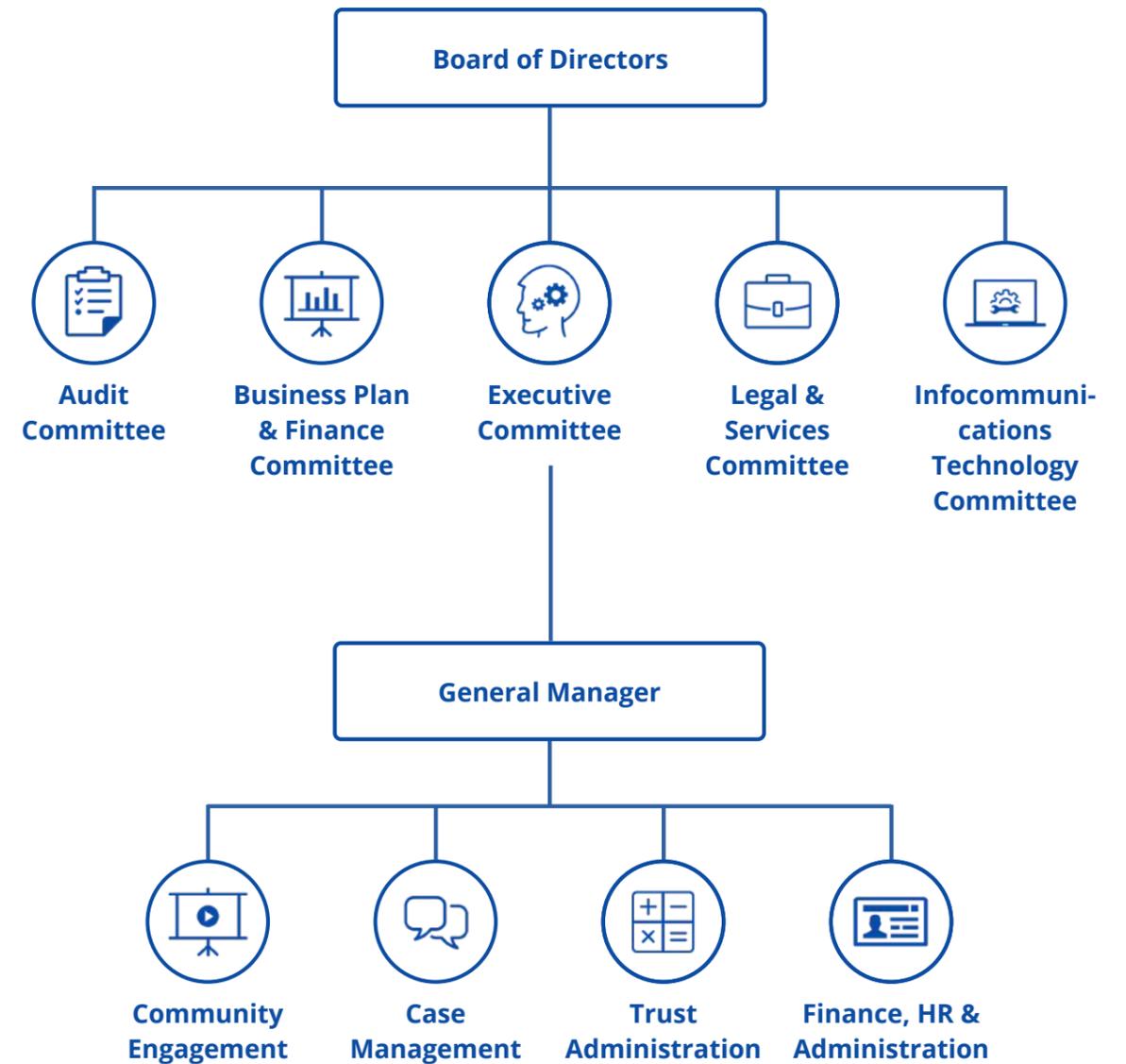
# Board Matters

In renewing its Board, SNTC strives to strike a balance of retaining experienced board members, while keeping an eye on succession planning by introducing fresh perspectives through the appointment of new board members.

As at 31 March 2019, SNTC has 12 board members, 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. With their deep understanding of SNTC's unique operating model and professional experience, the four board members have been instrumental in ensuring continuity and maintaining the board performance level. Newer board members would also benefit from their acute understanding on the critical factors to ensure the sustainability and success of SNTC.

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 as SNTC adapts to the changing landscape and moves to its next phase of growth.

# Organisation Structure



# Code of Governance Evaluation Checklist (FY19/20)

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	
2	Are there governing board members holding staff* appointments?		No	
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	Complied	
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	

S/N	Code Guideline	Code ID	Compliance	Reason
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	
<b>Conflict of Interest</b>				
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	
<b>Strategic Planning</b>				
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	
<b>Human Resource and Volunteer Management</b>				
14	The Board approves documented human resource policies for staff.	5.1	Complied	

S/N	Code Guideline	Code ID	Compliance	Reason
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	
<b>Financial Management and Internal Controls</b>				
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	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.
20	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
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	

S/N	Code Guideline	Code ID	Compliance	Reason
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	
<b>Fundraising Practices</b>				
26	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		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	
<b>Disclosure and Transparency</b>				
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?		No	

S/N	Code Guideline	Code ID	Compliance	Reason
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 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.	8.4	Complied	
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	

S/N	Code Guideline	Code ID	Compliance	Reason
<b>Public Image</b>				
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 the means-testing criteria set up an SNTC Trust by providing them with the initial capital sum.

## 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 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 the two years reserves level 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 circumstances.

## 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.

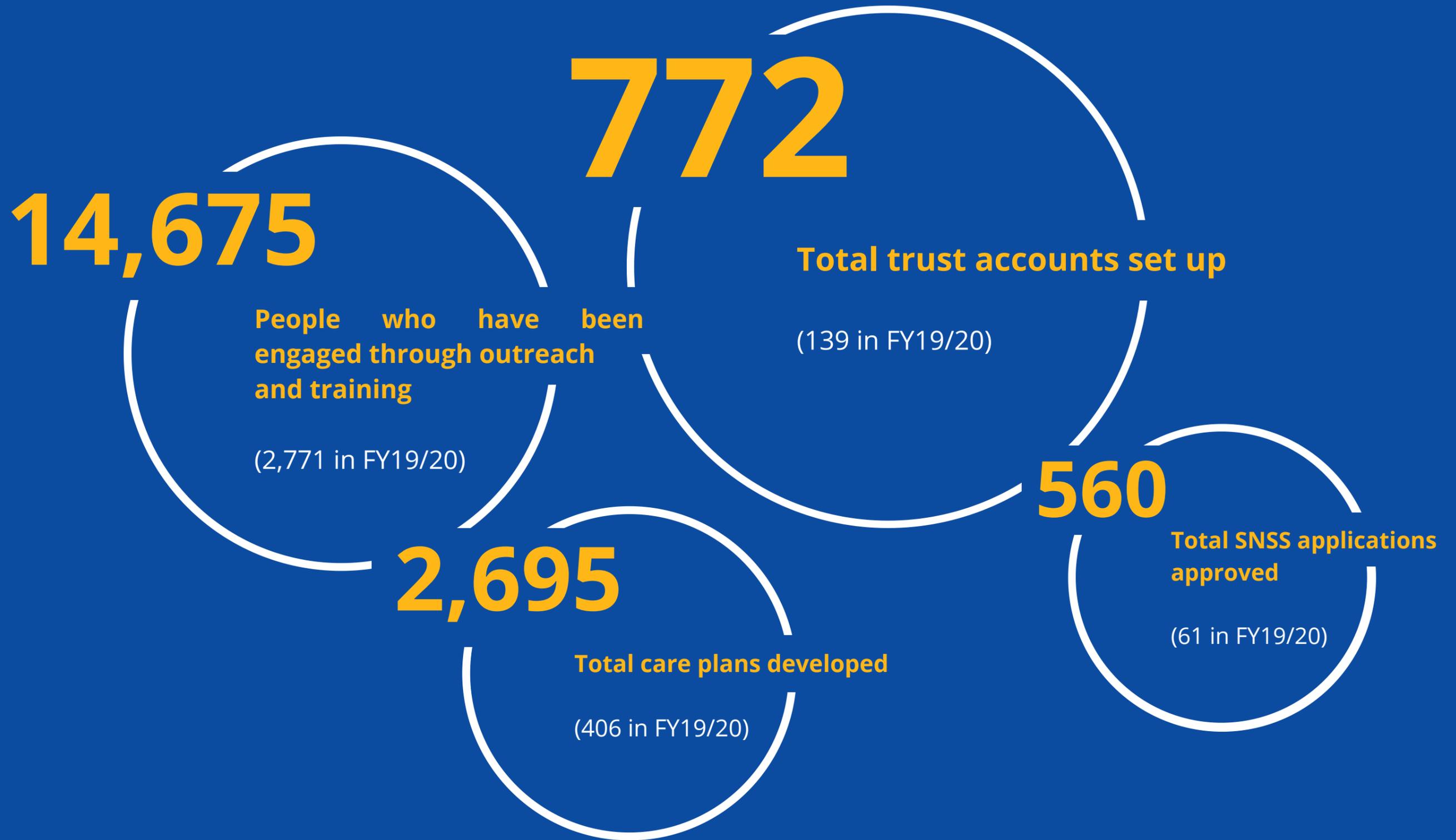
## Whistle-blowing Policy

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. No action will be taken against parties who raise their concerns in good faith, even if the feedback is found to be unsubstantiated.



# Our Impact

from inception till 31 March 2020



# Engaging the Community

Public education remains as an integral aspect in SNTC's mission. There is still a strong need to equip caregivers with the knowledge to plan ahead for their loved ones with special needs. To increase awareness of SNTC's services in the community, we frequently organise talks and workshops, as well as participate in outreach events in collaboration with our community partners.

In FY19/20, SNTC continued to step up our direct outreach to caregivers by establishing regular collaborations with various community partners, including the National Library Board (NLB) and grassroots organisations. For instance, a series of workshops were conducted by SNTC with NLB at public libraries island-wide. We also partnered with the Institute of Mental Health (IMH) to conduct talks for caregivers of persons with co-morbid mental health conditions on a monthly basis. Such talks, which aimed to educate caregivers about the importance of long-term planning, included topics such as SNTC's services, deputyship, financial literacy, and estate planning.

Besides talks and workshops, SNTC participated in various community-led events such as Let's Play! inclusive play events jointly-organised by the National Council of Social Service (NCSS) and People Association's PASSion WaVe. We also had the opportunity to be a part of the Day Activity Centre (DAC) and Sheltered Workshop (SW) roadshows organised by MSF for caregivers. These opportunities have enabled SNTC to engage caregivers of persons with special needs as well as the public at large.

In total, SNTC has partnered with various community partners to organise 74 outreach events in FY19/20 to increase public awareness on future planning for persons with special needs.

We are grateful for the partnerships with various stakeholders to extend our outreach to the community, as well as the continued support of our partners, including the Institute of Financial Literacy (IFL) and other pro bono lawyers, who have volunteered their time and expertise to conduct caregiver workshops.



# Fostering a Shared Vision

To increase public awareness of our services, SNTC conducts briefings with community partners that work directly with caregivers and/or persons with special needs so that families in need could be identified and referred to SNTC.

In FY19/20, SNTC conducted 52 dedicated sharing sessions with stakeholders from the social service, healthcare, and financial sectors. SNTC extended our outreach to Family Service Centres (FSC) island-wide, and was invited to the FSC Sector Advance as well as FSC's networking events. In addition, we were invited by IMH's Child Guidance Clinic to conduct a talk for their doctors and allied health professionals to share how SNTC's services may benefit their patients with special needs and/or mental health conditions. SNTC also partnered with the Life Insurance Association (Singapore) to conduct briefings for their members, which include financial and legal advisors from multiple insurance organisations.

We remain committed to cultivating a strong partnership with our stakeholders to heighten the awareness of our services among families in the community.



# Many Helping Hands to Serve the Community of Special Needs

In 2017, SNTC received a referral from Ng Teng Fong General Hospital for Mr Teo, who was diagnosed with Parkinson over 10 years ago. Mr Teo, who is in his 60s, has three children in their late-20s to mid-30s. Each of them has mild intellectual disability and Mr Teo's wife, who was the family's primary caregiver, passed away in 2016.

Our social work-trained Case Managers started discussions with Mr Teo on the various concerns and arrangements he had for his children. While all three children are independent in day-to-day activities such as buying food or travelling, they face difficulties in financial management.

Mr Teo was also worried about their long-term care needs should his health condition continue to deteriorate.

As such, SNTC supported Mr Teo by sponsoring the initial deposit of \$5,000 for each of the SNTC Trust account set up for his three children in view of his poor health condition and financial difficulties. Having such trust infrastructure enabled Mr Teo to earmark his assets for each child's trust account so as to support their future care needs upon his demise.

After setting up the trusts, our Case Managers continued to work with

various community partners to support Mr Teo and his children. In April 2019, Mr Teo was placed in St. Andrew's Nursing Home for long-term residential care while his children continued to reside in their father's 3-room HDB flat. To ensure continuity of care for the three children, SNTC mobilised community support by coordinating with various social service agencies including Lakeside Family Service Centre, Singapore Anglican Community Services Cluster Support, IMH, and Blue Cross Thong Kheng Home. The interventions put in place ensured that the children continued to receive meals, food rations, and weekly housekeeping services.

Additionally, SNTC successfully applied for the Mediacorp Enable Fund (MEF) administered by SG Enable, which will provide two of the children with financial assistance for their fees at Blue Cross Day Activity Centre (DAC) as well as personal and transport expenses.

To further safeguard the children's financial well-being, SNTC worked with pro bono deputies to apply for a court order to unlock a bank account which was jointly-owned between one of Mr Teo's children and his late wife.

The savings within the bank account were then transferred into the child's trust account to be safeguarded for his future care needs. By channelling the bank savings into the SNTC Trust, the pro bono deputies can subsequently be discharged from their duties.

SNTC has also supported Mr Teo in planning for himself. As Mr Teo's cognitive function may deteriorate over the years due to his condition, SNTC worked with pro bono donees to complete his Lasting Power of Attorney (LPA). If Mr Teo loses mental capacity in the future, his pro bono donees will set up an SNTC Trust for him, and sell his 3-room HDB flat so that the sale proceeds can fund the four trust accounts belonging to him and his three children. SNTC also sought for pro bono will executors to assist Mr Teo in his will-making.

With the support from SNTC and various social service agencies, Mr Teo can now be assured that his and his children's long-term care needs will continue to be met.



# A Father's Heart: Active Future Planning to Ensure Financial Safeguards

When Mr Toh was first referred to SNTC by a medical social worker in 2016, he was the sole breadwinner and primary caregiver in his family. Mr Toh, who was in his late 60s at the time, worked as a part-time cleaner, and had to look after his wife and son. His wife had intellectual disability while his son, an only child in his 30s, has intellectual disability and epilepsy as well. Mr Toh's son has been working under sheltered employment at MINDS Woodlands Employment Development Centre for close to 10 years, but still faces challenges in managing his own finances.

As the primary caregiver, Mr Toh was deeply concerned for the future well-being of his family. In May 2016, Mr Toh proceeded to set up an SNTC Trust for his son, with the initial capital of \$5,000 sponsored by SNTC in view of the family's financial difficulties. Mr Toh had also planned to set up an SNTC Trust for his wife, but she passed away in 2018.

With the SNTC Trust set up for his son, our Case Managers supported Mr Toh in taking active steps to ensure that his estate will be channelled into the trust account for his son's long-term care needs. As Mr Toh had joint bank accounts with his son who is unable to withdraw money, SNTC assisted Mr Toh and his nephew in applying for deputyship in order to transfer the bank savings into his son's trust account. Mr Toh's wish is also for his son to transition into institution care upon his demise. As such, the deputies will similarly be able to sell Mr Toh's 4-room HDB flat, jointly-owned between father and son, so that the sale proceeds of the flat can then be transferred into the trust to meet his son's future care needs.

Mr Toh has since made his CPF and insurance nominations to his son's trust account as well. By planning actively, Mr Toh has ensured that SNTC will be able to safeguard and manage the monies for his son's long-term care needs in future.

In 2018, Mr Toh started using a wheelchair due to osteoporosis. SNTC also helped Mr Toh with his own future planning by encouraging Mr Toh to apply for a Lasting Power of Attorney (LPA). With an LPA, his donee will be able to manage his affairs should he lose mental capacity in the future.

Moving forward, our Case Managers will continue to check in on Mr Toh through home visits, as well as reviewing the future care arrangements for himself and his son. SNTC will also partner with other social service agencies in serving his son's care needs. With the support of SNTC, Mr Toh is assured that there will be financial security for his son's long-term care.



Photo credits: Mediacorp Channel 8

# Participation in the Launch of SG FCAB

On 7 June 2019, SNTC was invited as a speaker at the launch event of the Singapore Financial Capability and Asset Building (SG FCAB) developed by the Next Age Institute, under National University of Singapore's Faculty of Arts & Social Sciences. The SG FCAB initiative serves to equip social workers with the knowledge and skills in assisting the disadvantaged by providing guidance on household financial matters and access to appropriate services.

During the plenary session on "Innovative Approaches in Incorporating Financial Capability and Asset Building in Social Work Practice", SNTC's Senior Case Manager, Ms Diana Lim, shared how SNTC plays a critical role in supporting caregivers to plan for the long-term care needs of their loved ones with special needs.

The presentation also highlighted the importance of forward planning and enabled social workers to have improved integrated knowledge of financial resources and schemes. The latter also serves to enhance the capability of social workers as they are empowered to acquire a holistic perspective when helping caregivers to navigate different ecosystems and access the repertoire of resources and opportunities.

We are thankful for the opportunity to contribute to the SG FCAB training, part of a Continuing Professional Education programme for social workers in Singapore.



# Going the Extra Mile

SNTC's objective lies in enhancing financial security for persons with special needs. Even so, we pride ourselves on going above and beyond when it comes to providing additional support and respite to our caregivers and beneficiaries.





### National Day 2019 Celebration with Riverside Secondary School

In celebration of Singapore's Bicentennial National Day, SNTC and Riverside Secondary School organised a joint event with inclusive play for our beneficiaries with special needs on 8 Aug 2019.

This event provided a unique opportunity for a class of mainstream school students and our beneficiaries to celebrate the joyful occasion together. In order to prepare suitable activities, the students underwent a briefing by SNTC to acquire a deeper understanding of the types and challenges of various special needs conditions. This process enabled the students to develop civic-mindedness and empathy towards the vulnerable.

Throughout the event, cheering and laughter filled the school hall as meaningful interaction was fostered through games and sing-alongs. It was evident that the close interaction between students and our beneficiaries broke barriers as they shared many enjoyable moments on this unforgettable day.

SNTC is also proud to be part of the learning journey of our leaders of tomorrow towards a more inclusive society.



### Digital Workshop for Caregivers and Beneficiaries

On 21 Sep 2019, SNTC organised a digital workshop for our caregivers and beneficiaries with LearnIn, a social enterprise that aims to help persons with special needs and elderly in continuous learning.

This complimentary "Life Skills for the Digital Economy" workshop provided the opportunity for 7 families to benefit from digital skills. Such skills include the creation of email accounts and the concept of contactless payments. The participants also learned to use practical Apps such as SimplyGo and HealthHub, which would make transport and tracking of medical appointments more convenient for them.

We are grateful for this collaboration and special thanks to LearnIn's facilitator and volunteers for contributing their time and expertise in imparting useful skills to our caregivers and beneficiaries.

## Year-end Getaway at Kok Fah Technology Farm

Our year-end event is always a day which our elderly caregivers and beneficiaries from the lower-income families look forward to joining and be immersed in the holiday cheer. It is also an event that offers respite to caregivers who are usually occupied with caregiver duties, and allows for meaningful bonding between our staff and clients.

On 7 Dec 2019, 21 families joined us at Kok Fah Technology Farm where our beneficiaries were treated to a guided tour about hydroponic farming. During the tour, our beneficiaries were taught to use their senses of touch, smell, sight, and taste to experience the greens. Such multisensory experiences heightened their learning. Besides the tour, our beneficiaries planted their own mini “vegetable farm” which they could bring home and harvest as edible greens.

While beneficiaries were occupied with the tour and planting activity, caregivers attended a self-care workshop onsite by Hua Mei Training Academy. This highly interactive workshop, “Staying Well – Secrets of the Super Agers”, engaged our caregivers in mental and physical exercises to strengthen their brain health and fitness.

During the 3.5-hour session, caregivers also relieved their stress through positive interactions and fruitful discussions with fellow caregivers. This workshop helped to develop rapport among our caregivers, and they unanimously agreed to join a WhatsApp caregiver support group facilitated by SNTC.

We believe that the year-end event was as memorable a day for our own staff as for our caregivers and beneficiaries.

Our sincere thanks to Hua Mei Training Academy for conducting the complimentary caregiver workshop, and SG Enable, administrator of the Mediacorp Enable Fund, which sponsored the farm tour and buffet lunch in support of our commitment to support our caregivers.



## Be a Healthy and Happy Caregiver! - Workshops for Caregivers

On 18 Jan 2020, a caregiver workshop titled "Be a Healthy and Happy Caregiver!" was successfully conducted with a facilitator from Hua Mei Training Academy. In the 3.5-hour session, more than 20 of our elderly caregivers were equipped with self-care knowledge, such as identifying signs of caregiver stress and communicating their needs.

The session also provided a safe haven for caregivers to share their SNTC journeys and worries under the guidance of the facilitator. Strong rapport was also built among fellow caregivers as they could relate to the stories and appreciate each other's support.

At the same time, our beneficiaries participated in games and activities organised by SNTC with the support of dedicated volunteers. Special thanks to our volunteers for their time and enthusiasm in befriending our beneficiaries. Their commitment enabled our caregivers to have a peace of mind and in turn benefited from enriching discussions with fellow caregivers at the workshop.

After the caregiver workshop, everyone came together and were treated to a sumptuous buffet lunch. Our caregivers and beneficiaries were all smiles during lunch and we were thankful that it had been a rewarding experience for them.

Once again, we would like to express our deep gratitude to Hua Mei Training Academy and SG Enable, administrator of the Mediacorp Enable Fund, for supporting our efforts in empowering our caregivers to staying well.



## In The Pipeline

### Outreach to Elderly Caregivers

There is a greater urgency among elderly caregivers to plan ahead for their loved ones with special needs. In order to reach out to elderly caregivers who may not understand English or are less tech-savvy, SNTC will establish new and ongoing collaborations with our community partners including Silver Stations in Singapore to effectively reach out to these seniors.

### Redesign of SNTC's Collaterals

SNTC's collaterals will be having a new and refreshed look in FY20/21. Caregivers, stakeholders, and members of the public can look forward to spotting new collaterals from SNTC, such as our brochures. These collaterals will be carefully redesigned to allow for clearer and better understanding of our services.



## Summary of Financial Statements

### Statement of Financial Position as at 31 March 2020

Assets	2020 (S\$)	2019 (S\$)
<b>RESTRICTED FUNDS</b>		
Accumulated Fund	3,954,380	5,024,735
Financial Assistance Fund	465,215	580,160
Care and Share Fund	149,320	159,433
	<b>4,568,915</b>	<b>5,764,328</b>
Represented by:		
NON CURRENT ASSETS	27,200	14,724
CURRENT ASSETS	5,795,954	6,043,661
Less: CURRENT LIABILITIES	(1,254,239)	(294,057)
NET CURRENT ASSETS	4,541,715	5,749,604
	<b>4,568,915</b>	<b>5,764,328</b>
<b>TRUST FUND</b>		
Trust Amount Held by Public Trustee's Office	32,417,313	26,596,566
Less: SNTC Trust Fund due to Principals	(32,417,313)	(26,596,566)
Monies Held on behalf of SSH	4,999	16,562
Less: Monies Held on behalf of SSH	(4,999)	(16,562)
	-	-

### Statement of Comprehensive Income for the year ended 31 March 2020

Income	2020 (S\$)	2019 (S\$)
<b>INCOME</b>		
Grants from MSF	2,476,400	2,443,449
Trustee's Fee	14,330	14,210
Donations	10,055	9,435
Donation-in-kind	8,441	9,160
Wage Credit Scheme	15,906	11,996
Interest Income	79,283	68,009
Other Income	7,900	-
	<b>2,612,315</b>	<b>2,556,259</b>
<b>EXPENDITURE</b>		
Expenditure of Manpower	1,798,026	1,540,620
Other Operating Expenditure	314,281	355,736
	<b>2,112,307</b>	<b>1,896,356</b>
<b>SURPLUS FOR THE YEAR</b>	<b>500,008</b>	<b>659,903</b>

Please visit [www.sntc.org.sg](http://www.sntc.org.sg) for the full financial statements of FY19/20.



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