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## Non-profit helps mum with starting trust fund for autistic son



(From left) Mr Ivan Lim, his mother Esah Lim, and the two case managers from ROHI, Miss Sharifah Alhabshee and Miss Jeannie Teo. TNP PHOTO: WENDY LIM



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Feedback

**Madam Esah Lim, 60, worries for her severely autistic son, Mr Ivan Lim, 27, especially about how he will cope without her.**

She intends to start a trust account under the Special Needs Trust Company (SNTC) to help manage his finances after she dies. But the minimum sum of \$5,000 needed to start the trust weighed on her mind.

A meeting with two case managers from non-profit organisation Ray of Hope Initiative (ROHI) has helped her take her first steps towards seeding the trust with an online crowdfunding campaign.

Miss Sharifah Alhabshee and Miss Jeannie Teo reached out to Madam Lim after The New Paper's article about her as a recipient of Healthcare Humanity Award (Caregiver) last month.

Miss Teo said she thought Madam Lim was surprised when they approached her.

Launched in 2009, SNTC is a non-profit trust company that provides affordable trust services to people with special needs and those unable to manage finances independently.

Feedback



(<http://www.tnp.sg/news/singapore/no-rest-mum-adult-son-autism>)

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**No rest for mum of adult son with autism (<http://www.tnp.sg/news/singapore/no-rest-mum-adult-son-autism>)**

Apr 26, 2017

Supported by the Ministry of Social and Family Development, SNTC partners the Public Trustee Office, which manages and invests the trust funds.

Madam Lim hopes to save enough money to pay for Mr Lim's fees at an adult disability home in the future. "I'll feel more assured that Ivan's finances are well managed. I don't want to bother my two daughters too much with this. They do have their own lives and families.

"I am thankful to ROHI. Even if we don't manage to raise \$5,000, every little bit will help, and I can top up the rest."

As Mr Lim's full-time caregiver, Madam Lim is supported by two adult daughters who give her a total of \$700 a month, pay her bills and buy her necessities.

"If we scrimp and save... we can save about \$100 a month. Eventually we'll be able to hit the \$5,000, but it will definitely take longer."

The trust allows family members to set aside money and assets in SNTC accounts to support loved ones, and aims to safeguard these assets to enhance the beneficiary's financial security and well-being.

The SNTC Trust Services accepts only cash, which may include proceeds from property by will, Central Provident Fund savings or insurance pay-outs, as trust property.

Madam Lim said: "I'm still able to take care of Ivan now, so the situation is not so dire. I just live day by day and try not to get bogged down by worries."

