



Impact Report 2019 70 Years of Serving Humanity, Saving Lives

7 Fundamental Principles of the Red Gross Red Grescent Movement





Humanity

Impartiality

Neutrality



Service



Unity



Mission

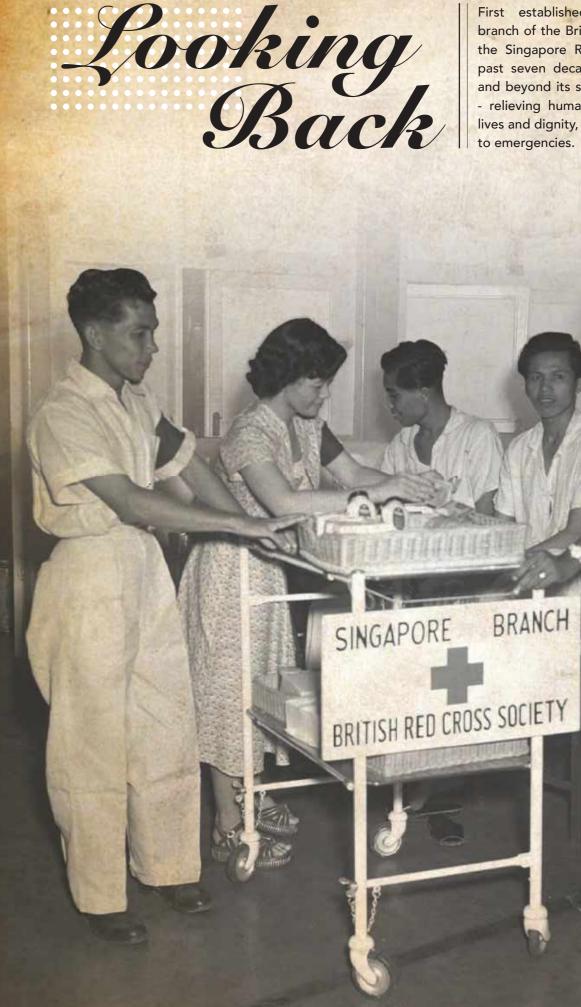
Protecting human life and dignity, relieving human suffering and responding to emergencies

Vision

To realise the Singapore Red Cross as a leading and distinctive humanitarian organisation that brings people and institutions together in aid of the vulnerable

Core Values _____

Compassion, Passion and Professionalism





First established as the Singapore branch of the British Red Cross in 1949, the Singapore Red Cross has, for the past seven decades, served Singapore and beyond its shores with one mission - relieving human suffering, protecting lives and dignity, and responding

Our Heritage

Looking Back

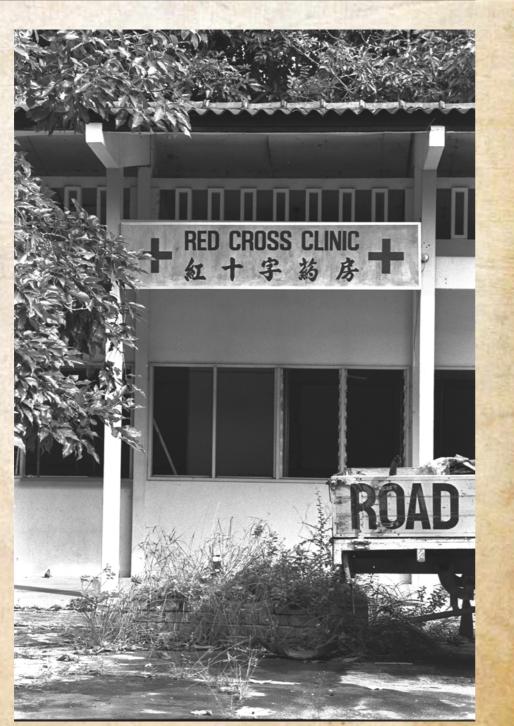
Over the decades, tens of thousands of volunteers have proudly served the mission of the Singapore Red Cross, through the Voluntary Aid Detachments, the Adult Volunteer Division, and the Red Cross Youth. Over time, SRC has also pioneered and championed important initiatives for building social and community resilience - in eldercare and disabled care services, first aid training, blood donor recruitment and more. We have also become Singapore's leading charity for international disaster response.

SRC continues to serve the vulnerable regardless of race, language and religion till today.

Friend of the Vulnerable

From rolling out the night ambulance service in 1963 and establishing the Red Cross Clinic in 1970; to introducing services like Community Befriending, Home Monitoring & Eldercare, and Community Health on Wheels in response to the growing ageing population, SRC constantly reviews its services and reinvents itself to meet the changing demographics and evolving needs in our dynamic landscape.

1970 - Red Cross Clinic was established at the Kim Seng Community Centre to cater to the medical needs of the poor after office hours when government clinics were closed.





SINGAPORE BRANCH. BRITISH RED CROSS SOCIETY.

THIS FOUNDATION STONE OE THE RED CROSS HOME FOR CRIPPLED CHILDREN WAS LAID ON JULY -8TH. 1952 BY HIS EXCELLENCY THE GOVERNOR MR. JOHN FEARNS NICOLL. C.M.C. THE FUNDS FOR THIS HOME WERE RAISED BY PUBLIC UBSCRIPTIONS CENEROUSLY DONATED BY, ALL RACES IN SINCAPOR

Caring for the Disabled

Red Cross Home for the Disabled, Singapore's only residential home for those with severe physical and intellectual disabilities, started in 1952 as The Red Cross Home for Crippled Children. The Home was rebranded as the Red Cross Home for the Disabled (RCHD) in 1988, and relocated to Lengkok Bahru in 2010.

Today, RCHD is home to close to 100 persons with severe / multiple disabilities. Caregivers provide quality care and therapy to enhance their well-being



" The Red Cross Home for Crippled Children was built at Nicoll Drive, along the coastline of Changi beach. In those days, we ran a school with two classes; one for upper primary students and another for lower primary. We organised an annual sports day with races on crutches, wheelchair, track and field. We also organised a concert at the Red Cross Home."

Looking Bac

1952 - The foundation stone of the Home for Physically Handicapped Children was laid by Sir Robert Black, then Governor of Singapore, at Tanah Merah.

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Supporting Vulnerable Communities Abroad

The International Services (IS) department was established in 1998 to provide emergency relief aid, early recovery and rebuilding efforts following disasters overseas, and international collaboration. Our relief efforts are supported by a pool of volunteers trained in first aid, medical care, water and sanitation and psychosocial support.

Prominent international rebuilding efforts that the IS had undertaken included the 2004 Great Indian Ocean Earthquake and Tsunami, and the 2011 Great East Japan Earthquake, the 2013 Typhoon Haiyan, the 2015 Nepal Earthquake and Lombok Earthquake in 2018.



2005 - SRC established the Tidal Waves Asia Fund which raised S\$89 million for the relief and rehabilitation of the survivors of the 2004 Indian Ocean earthquake and tsunami.

Nurturing Young Humanitarians

Junior Red Cross (JRC) was first established in 1952 with 300 students enrolled as members. JRC was later renamed the Red Cross Youth (RCY) in 1972.

With its commitment to serving humanity, RCY has engaged youth in blood donor recruitment, first aid, disaster management, school safety and community resilience since its establishment. Today, RCY has expanded to include pre-school, primary, secondary and tertiary students. It currently has more than 5,000 members who continue to serve the vulnerable in many ways.



- Several Red Cross Youth units organised befriending and outing programmes at the Hawkins Road Refugee Camp and distributed food, toiletries, clothes and toys to Vietnamese refugees who were transiting in Singapore.

"I first joined Singapore Red Cross as a youth member in my primary school, where I joined courses and services like Hospital nursing services and General Welfare Services. We even organised tea parties for seniors and brought them to places of interest. In the hospitals, we would befriend patients and help with simple wound cleaning, temperature taking. All of these contributed to my interest in first aid."

> Pat Jeanisa Ng, Volunteer, Youth Division / Open Unit, from 1970s to present.

Serving the Community

Through the years, the Voluntary Aid Detachments (VAD) provided first-aid services and relief efforts during emergencies. SRC volunteers were at the forefront of some of Singapore's earliest and biggest disasters, including the Bukit Ho Swee fire in 1961 and Hotel New World collapse in 1986.

Fast forward to today, our volunteers remain at the heart of Singapore Red Cross and continue to make a difference to those whom we serve locally and abroad.

"Singapore Red Cross was deployed for the Night Ambulance Service where VAD volunteers would be on standby from 7pm to 7am nightly. I drove the ambulance in aid of the following local disasters; Bukit Ho Swee fire, Spyros explosion, and the cable car accident."

1953 to present

Building Community Resilience Through First Aid Training

SRC is the nation's forerunner in first aid training, having trained its volunteers in first aid since 1965. It established the Red Cross Training Centre (RCTC) in 1990 and by 1993, opened First Aid and CPR courses to the public.

To address a growing interest in humanitarian work, the SRC launched the SRC Academy in 2012. For the last 25 years, the Academy has extended training opportunities to the public in an effort to strengthen the community. Since then, the Academy has multiplied its first aid offerings which now boasts of the nation's first certifiable Citizen First Responder Training Programme, Southeast Asia's first Psychological First Aid training, as well as first aid training for the caregivers of the elderly, stroke and diabetic persons.



1978 - VAD members providing first aid support during the Spyros Tanker Explosion.

Kek Siew Kok, Volunteer, Voluntary Aid Detachment / Adult Volunteer Division, from



1993 - First Aid and CPR courses were first opened to the public.

National Blood Donor Recruiter

Back in the 1970s, SRC collected blood at a fixed blood donation site at the Red Cross House, and organised mobile blood drives, for the Singapore Blood Transfusion service. Subsequently, the Red Cross Blood Centre was opened in 1984.

In 2001, the Health Sciences Authority (HSA) appointed SRC as the National Blood Donor Recruiter. Since then, SRC has been actively promoting blood donation and works closely with HSA to ensure sufficient blood supply in Singapore.



MOOD CENTRE BLOOD DONATION LUCKY PRIZE SPONSORED BY UTA FRENCH AIRLINES

1984 - The Red Cross Blood Centre was opened to enhance blood collection.

"In the 1978 blood drive, I was one of the members in the committee. The VADs wrote to all the companies to publicise the blood drive. We wrote to our friends and invited them to come and donate blood. We yielded good results from the campaign and we continued to organise the campaign for a few years. Every year, we carried it out at the Red Cross House. Now, we just help out at the blood bank. I myself am a blood donor and I have donated more than 50 times."

> Pungot Sulo, Voluntary Aid Detachment / Adult Volunteer Division, from 1963 to present



Amphitheatre on 13-14 July 2019. They recounted their Hotel New World memories with Minister for Social and Family Development, Mr Desmond Lee, who graced the event as Guest-of-Honour.

The commemorative event at the Grand Copthorne Waterfront Hotel on 30 September paid homage to the veteran volunteers who have pioneered and championed important initiatives for building social and community resilience.



In a symbolic entrance reminiscent of a homecoming, Red Cross veterans led the VIP entourage into the ballroom, to rousing applause. Another group of former Red Cross Youth (RCY), now in their 60s, sang "Those were the days," with a moving photo collage of their yesteryears. The birthday song was joined by past and present Chairmen, Council Members and Secretary Generals of SRC.

The commemoration ended with the showcase of a special 70th Anniversary video montage, and a cake ceremony with 70 cupcakes contributed by students from APSN Delta Senior School, which houses Singapore's first inclusive Red Cross Youth Club for youth with and without intellectual disabilities.

At the event, President Halimah Yacob launched the SRC 70th International Red Cross Movement - through inspiring real-life stories. The monthlong exhibition travelled to Junction 8 (1-6 Oct), Raffles City (7-13 Oct), The Star Vista (14-20 Oct) and Heartbeat@Bedok (21 Oct-3 Nov).

Also included in the showcase was a collection of 200 Red Cross-themed postage stamps, including a number of rare stamps like the first stamp honouring the Red Cross that was issued in 1889. Veteran volunteers came together to host visitors at the exhibition, and many brought their families to appreciate the causes they champion. Additionally, the exhibition was visited by the leaders of Southeast Asia national societies, and a number of schools.



The exhibition also brought together some of the first beneficiaries of the SRC, from the Home for Crippled Children (now Red Cross Home for the Disabled) who watched their teacher's interview on myredcross.sg and eventually paid a visit to Mr Nelson Koh, now 92. The New Paper featured their story.







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2019 Highlights



On 28 January, we concluded a Memorandum of Understanding (MOU) with the Centre for Domestic Employees (CDE), with the goal to provide better support to foreign domestic workers. Through the Last-Mile Assistance Support, SRC will aid injured foreign domestic workers who need medical attention during the repatriation journey and

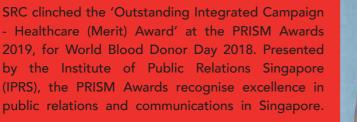
to ensure that they get back home safely. The MOU also included first aid training for CDE's shelter residents, and bringing Community Health on Wheels (CHoW) to residents and foreign domestic workers. More on page 32.

JAN

To better serve our beneficiaries and cater closely to their needs, we rebranded FoodAid to Family LifeAid in 2019, and introduced regular storytelling, tutoring and mentorship to children and youth with less opportunities. The Young Hearts Programme, launched on 21 February 2019, aims to empower children with literacy skills to break out of the cycle of vulnerability. More on page 28.



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SRC opened a Day Activity Centre (DAC) in Jurong West, for persons aged 16 and above with physical, neuro-muscular, intellectual or multiple disabilities. Mr Desmond Lee, Minister for Social and Family Development, Second Minister for National Development and Adviser to Jurong GRC Grassroots Organisations, officiated the launch, which took place on 9 April. More on page 35.

On the occasion of World Red Cross Day, the Singapore Red Cross Youth movement launched the RCY-SAFE STEPS First Aid Outreach on 13 April. Designed to provide the community with fundamental first aid knowledge to reduce vulnerability in emergencies, the initiative aims to share first aid treatments for common conditions of emergencies - bleeding, broken bones, cardiac arrest, choking, stroke and burns.





SRC, together with the International Committee of the Red Cross (ICRC), The Law Society of Singapore, the Law Faculty of the National University of Singapore (NUS) and the Swiss Embassy in Singapore, held a seminar at The Pod of the National Library on 25 September to commemorate the 70th Anniversary of the 1949 Geneva Conventions. The Guest-of-Honour and keynote speaker was Senior Minister of State (Health and Law) Mr Edwin Tong, S.C. Amongst the 200 participants were members of the Diplomatic Corps, government officials, university professors, lawyers, law students, Singapore Red Cross members and members of the public.

On 30 September, SRC Patron President Halimah Yacob launched the SRC 70th Anniversary Commemorative Exhibition and Heritage Microsite (myredcross.sg), which showcases the history of SRC and the International Red Cross Movement - through inspiring real-life stories. The month-long exhibition travelled to Junction 8, Raffles City, The Star Vista, and Heartbeat@Bedok. Also included in the showcase was a collection of 200 Red Cross-themed postage stamps. More on Page 9 & 10.

President and SRC Chairman Tee Tua Ba also presented awards to 56 individuals and 20 community partners at the 7th Singapore Red Cross Awards Ceremony, for their contribution in time, skills and resources to further SRC's humanitarian mission. More on Page 49.

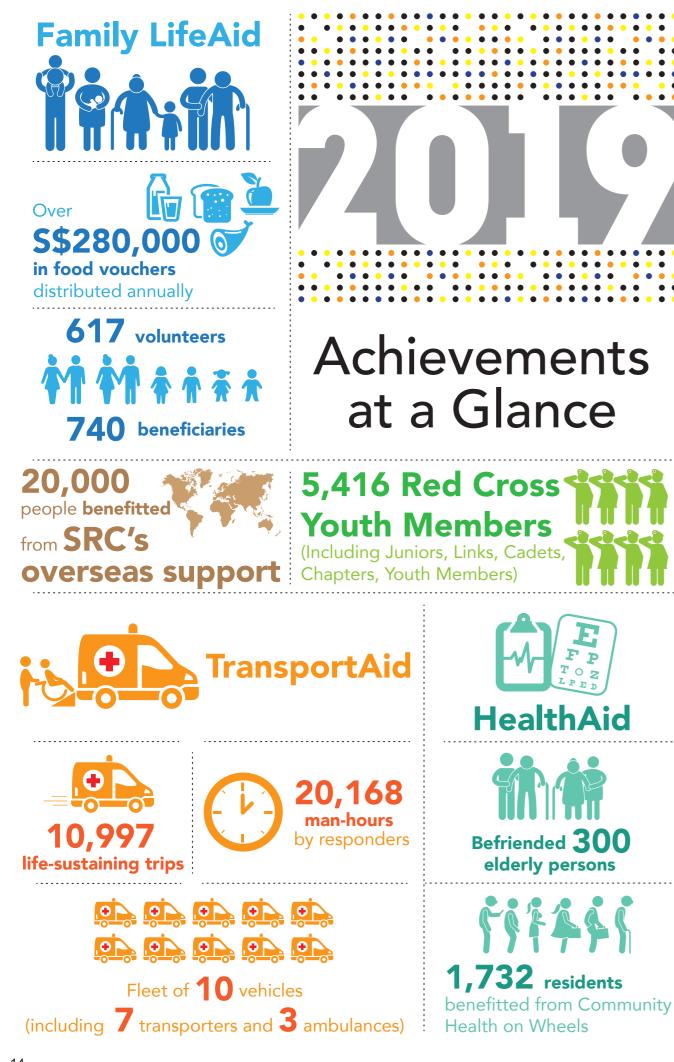




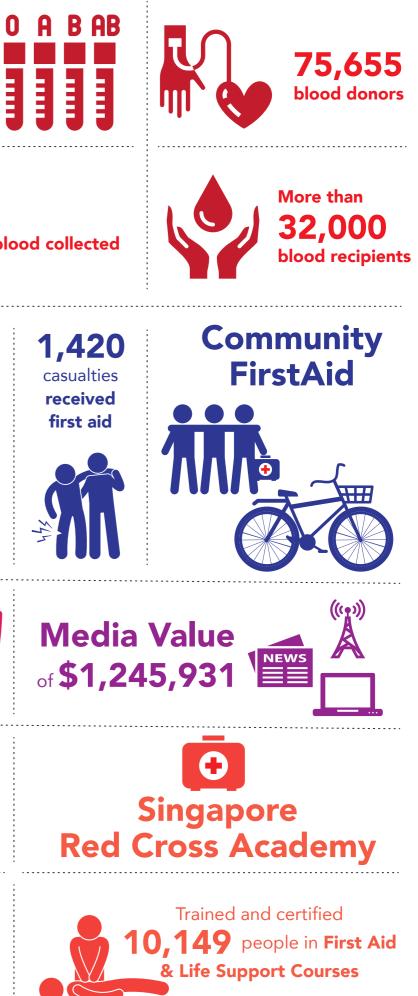
On 8 May, we signed a Memorandum of Intent (MOI) with Singapore Civil Defence Force (SCDF) to provide Civil Defence (CD) Lionhearters with opportunities to engage in humanitarian relief work. As part of the partnership, SRC will arrange for overseas humanitarian rebuilding trips for the CD Lionhearters. SCDF will also facilitate the training of SRC volunteers in emergency preparedness knowledge and lifesaving skills through its Community Emergency **Preparedness** Programme (CEPP). The MOI with SRC will also involve SCDF in the teaching of civil defence related module(s) for the Singapore Red Cross' range of humanitarian courses.







Blood Donor Recruitment Programme





116,789 units of whole blood collected

1,534 hours of first aid coverage

1,960 volunteers

Supported 56 national major, and

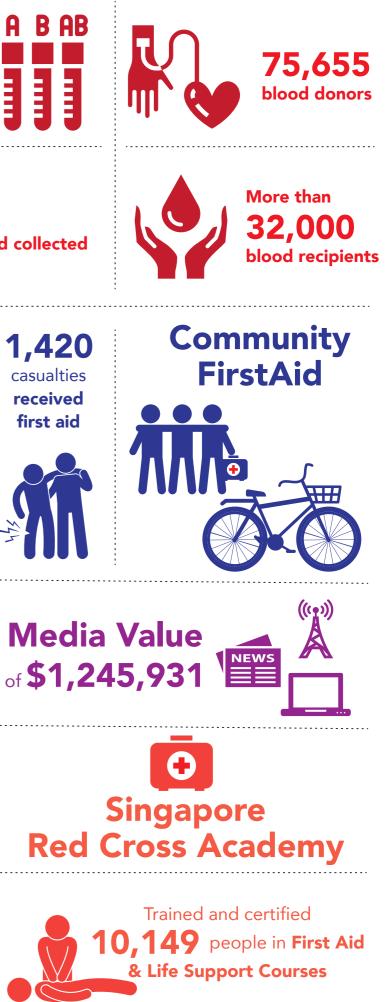
events

community

119 New Life & Subscribing Members 2,242 New Volunteers

Engaged 1,459 people in First Aid **Awareness** Talks & Demonstration







2019 marked a significant milestone in the history of the Singapore Red Cross (SRC), as the humanitarian organisation celebrated its 70th anniversary.

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Over the past seven decades, we have served with love, the most vulnerable in our midst. In the early days, we ran the nation's night ambulance service; operated a home for crippled children; ran classes for hearing-impaired children; and pioneered first aid training for volunteers, and subsequently, members of the public. Our volunteers responded to local disasters, including the Bukit Ho Swee fire, the floods in Potong Pasir, the collapse of Hotel New World, and the explosion onboard Spyros tanker.

Times may have changed, but the mission of the Society remains consistent - to relieve human suffering, protect human lives and dignity, and respond to emergencies. In recent years, we have placed special emphasis on reaching out to the isolated elderly - bringing essential services, such as befriending and home monitoring into their homes, and health checks and physiotherapy

differently-abled; and those who to regional disasters, and engaged fall through the cracks of social communities in the rebuilding of 12th year of Chairmanship at the safety nets.

In 2019, we opened a Day Activity Centre (DAC) for the Disabled at Jurong West. There, certified therapists engage clients in various therapies to equip them with daily and community living skills, to maximise their independence. True to our vision of bringing people and abroad. And to be able to To uplift vulnerable families, we are going upstream to provide more comprehensive aid such as storytelling, tuition and mentorship to children and youth, to help break out of their vicious cycle. To this end, we have rebranded FoodAid to Family LifeAid, and rolled out the Young Hearts Programme. With the onset of COVID19, we have redoubled our efforts to keep our local humanitarian services going, especially as we reach out to our elderly beneficiaries, who are amongst the most vulnerable to the epidemic.

To optimise operational efficiency, we have also tapped on innovations and computerisation. The Red Cross Home for the Disabled embarked on the digitalisation of its residents' records. To enhance volunteer engagement, we are working on a more intuitive, user-friendly Volunteer Management System (VMS) which will be rolled out by 2020. We are also rolling out other IT systems to improve our services, at the same time, being conscious of the need to further strengthen our data security framework and infrastructure.

On the national level, we contributed to the collection of 116,789 units of whole blood for Singapore's transfusion needs, and we trained over 10,000 people in First Aid & Life Support Courses in 2019. The Academy continued to innovate its first aid training, and to deliver psychological first aid and psychosocial training, for community resilience.

to their doorsteps; supporting the Internationally, we responded swiftly On a personal note, 2019 was In early 2020, we launched a public appeal and embarked on initiatives to help communities affected by efforts will continue well into 2020.

> and institutions together to serve humanity, we forged partnerships to advance our humanitarian efforts. We were appointed by the Agency for Integrated Care (AIC) as an official service provider for AIC's Community Befriending Programme (CBP), and embarked on a collaboration with BizLink and the Centre for Domestic Employees (CDE) to respectively support persons with disabilities and foreign domestic workers. With CDE, we are providing Last-Mile Assistance Support to injured foreign domestic workers for their repatriation journey. We continue to strive to make a significant difference in the lives of vulnerable communities abroad.

momentous, as it marked my schools and healthcare facilities across SRC. While I was deeply honoured Laos, Indonesia and South India. and humbled to receive the SRC Humanitarian Award from President Halimah Yacob, my proudest achievement as Chairman has, COVID19. I envisage that these and will always be SRC's ability to reach out and make a difference in the lives of the vulnerable, locally do it efficiently, and with pride and integrity. At the same time, we must maintain the highest standards of good governance, integrity and transparency.

> Going forward, there is still much we can and must do for the community. I am grateful for the enduring support of volunteers, donors, partners and employees, whose contributions of time, expertise and resources sustain our service to humanity. We look forward to your continued partnership to bring the Singapore Red Cross forward, into the next decade and more.

Tee Tua Ba

Chairman Singapore Red Cross



2019年,新加坡红十字会庆祝成 立70周年,这是该人道主义组织 历史上的一个重要里程碑。

在过去的七十年里,我们用爱心为 社会中的弱势群体提供服务。在早 期,我们提供全国夜间救护车服 务,经营残障儿童之家,为听障儿 童开设课程,并率先为义工提供急 救培训,随后也为公众开放急救课 程。红十字会义工也在本地的灾难 发生时挺身而出,从河水山大火、 波东巴西洪水、新世界酒店倒塌到 史拜伦斯油轮爆炸,随处可见义工 们奋不顾身的身影。

虽然时代在变化,但是新加坡红 十字会的使命始终如一-—皆在提 供人道救援、保障生命与尊严,并 积极应对紧急灾难。近年来,我们 特别重视为独居年长者提供援助, 为他们提供基本服务,例如友伴服 务和在其家中安装安全监测设备, 以及上门进行健康检查和理疗服 务,同时还为那些未能享受社会保 障体系的人士提供支持。

2019年,我们在裕廊西开设了残 疾人士日间活动中心。在那里,经 过认证的治疗师会为客户进行各种 治疗,帮助他们掌握日常和社区生 活技能,从而提高其独立性。为了 帮助弱势家庭,我们迎难而上,为 儿童和青少年提供更全面的援助, 例如说书、补习和提供辅导,帮 助他们走出困境,开启人生新篇 章。为此,我们将"粮食援助" (FoodAid) 改名为"家庭生活 援助"(Family LifeAid),并推 出了"年轻之心计划"(Young Hearts)。随着2019新型冠状疾

病疫情肆虐全球,我们将加倍努 力,确保本地的人道主义服务能够 ●●● 继续,尤其是针对年长者的援助服 务,因为他们是最容易受到疫情影 响的人群之一。

• 为了优化运营效率,我们还采用了 • 创新和电脑化技术。红十字会残疾 人士之家开始将其住户的档案进行 数码化存储。为了加强义工的参与 ● 度与管理,我们正在研发一套更直 观和更方便使用的义工管理系统,

该系统预计将在2020年推出。我 们也正在逐步推出其他信息技术 (17) 系统,以改善服务,并与此 同时,进一步加强数据安全框架和 基础架构。

国家方面,在2019年,我们为 满足新加坡的输血需求筹获了 116,789份全血,也为超过一万名 学员提供急救和生命支持培训。红 十字会培训学院继续创新其急救培 训课程,并提供心理急救和社会心 理培训、以增强社区的适应能力。 在国际方面,我们迅速对区域性灾 害作出反应,并在老挝、印度尼西 亚和印度南部动员社区重建学校和 医疗设施。在2020年初,我们发 起了一项公众呼吁,并采取行动帮 助受2019冠状病毒疾病影响的社 区。我预计这些援助行动将一直持

续到2020年后期。

秉承将人民和机构团结起来共同为 人类大众服务的愿景,我们建立了 多个合作伙伴关系以推进人道主义 服务。我们受护联中心 (Agency for Integrated Care) 委任为其社区 友伴计划 (Community Befriending) Programme)的官方服务提供商, 并与商联中心 (Bizlink) 和家庭佣工 中心 (Centre For Domestic Employees) 合作, 分别为残障人 士和外籍女佣提供援助。连同家庭 佣工中心,我们为受伤的外籍女佣 在遣返旅程中提供衔接交通服务。 我们将继续努力,为海外弱势群体 的生活带来重大改变。

就个人而言, 2019年对我意义非 凡.因为这标志着我担任新加坡红 十字会主席的第12个年头。我虽 然很荣幸获得哈莉玛总统颁发的人 道主义奖,但是我作为主席最引以

为傲的成就就是新加坡红十字会有 能力向国内外弱势群体伸出援手, 并对他们的生活带来改变。而且在 做到这一点的同时我们还能保持高 效、自豪与诚信。与此同时,我们 必须确保良好治理、诚信和透明度 的最高标准。

展望未来,我们仍然必须为社会作 出更多的贡献。我感谢所有义工、 捐助者、合作伙伴和员工的长期支 持,他们的时间、专业知识和资源 支持了我们所提供的人道主义服 务。我们期待着与大家持续合作, 推动新加坡红十字会在未来的岁月 中继续向前发展。

> 郑大峇 主席 新加坡红十字会

Mesej daripada Pengerusi

penting dalam sejarah Palang Merah Singapura (SRC), apabila organisasi kemanusiaan ini menyambut ulang tahunnya yang ke-70.

Sepanjang tujuh dekad yang lalu, kami telah berkhidmat kepada golongan yang paling memerlukan di kalangan masyarakat dengan penuh rasa prihatin. Pada peringkat awal penubuhan, kami menjalankan perkhidmatan ambulans malam negara; mengendalikan rumah tumpangan bagi kanak-kanak kurang upaya fizikal; menjalankan kelas bagi kanak-kanak kurang upaya pendengaran; memulakan latihan pertolongan kecemasan untuk sukarelawan, dan kemudian bagi orang awam. Para sukarelawan kami bertindak memberikan bantuan semasa terjadi bencana di dalam negara, termasuk kebakaran Bukit Ho Swee, banjir di Potong Pasir, runtuhan bangunan Hotel New World, dan letupan di atas kapal tangki minyak Spyros.

Masa mungkin telah berubah, tetapi misi Persatuan kami kekal konsisten - untuk meringankan penderitaan manusia, melindungi nyawa dan harga diri manusia, dan bertindak menangani kecemasan. Dalam tahun-tahun kebelakangan ini, kami telah memberikan penekanan khusus untuk mendekati warga emas yang terasing - membawakan perkhidmatan penting, seperti khidmat pendamping dan pemantauan di rumah, dan pemeriksaan kesihatan dan fisioterapi ke rumah mereka; memberikan sokongan kepada golongan yang berbeza keupayaan; serta mereka yang terlepas dari jaringan keselamatan sosial.

Pada tahun 2019, kami membuka Pusat Kegiatan Siang Hari (DAC) untuk Orang Kurang Upaya di Jurong West. Di sini, ahli terapi bertauliah membimbing klien melakukan pelbagai terapi untuk melengkapkan mereka dengan kemahiran kehidupan seharian dan bermasyarakat, agar mereka boleh hidup secara lebih berdikari. Bagi mempertingkatkan kehidupan keluarga yang kurang berkemampuan, kami berusaha gigih untuk menyediakan bantuan lebih menyeluruh seperti sesi bercerita, khidmat tuisyen dan bimbingan kepada kanak-kanak dan belia, untuk membantu menarik mereka keluar dari kitaran usaha kemanusiaan. Kami telah dilantik

Tahun 2019 menandakan perkembangan negatif mereka. Bagi tujuan ini, kami oleh Agensi Penjagaan Bersepadu (AIC) telah menjenamakan semula FoodAid sebagai penyedia perkhidmatan rasmi atau Bantuan Makanan kepada Family bagi Program Pendamping Masyarakat LifeAid iaitu Bantuan dari segi kehidupan (CBP) AIC, dan memeterai kerjasama keluarga, dan melancarkan Program dengan BizLink dan Pusat Pekerja Young Hearts. Dengan tercetusnya krisis Domestik (CDE) untuk menyokong COVID-19, kami telah menggandakan orang kurang upaya dan pekerja usaha bagi memastikan perkhidmatan pembantu rumah asing. Dengan CDE, kemanusiaan tempatan kami berterusan, kami menyediakan Sokongan Bantuan terutama sekali sambil kami mendekati Perialanan Terakhir kepada pekeria para penerima bantuan warga emas, pembantu rumah asing yang tercedera yang merupakan antara golongan paling untuk perjalanan pulang mereka. terdedah kepada wabak ini. Kami terus berusaha untuk membuat perubahan positif penting dalam Bagi mengoptimumkan kecekapan kehidupan masyarakat yang memerlukan operasi, kami juga memanfaatkan di luar negara.

teknologi dan inovasi. Rumah bagi Orang Kurang Upaya Palang Merah telah mula Untuk meningkatkan penglibatan sukarelawan, kami sedang mengusahakan sebuah Sistem Pengurusan Sukarelawan (VMS) yang lebih intuitif dan mesra pengguna, yang akan dilancarkan dalam tahun 2020. Kami juga akan melancarkan perkhidmatan kami, pada masa yang sama, kami sedar akan keperluan untuk mengukuhkan lagi rangka kerja dan infrastruktur keselamatan data kami.

Di peringkat nasional, kami menyumbang kepada pengumpulan 116,789 unit darah lengkap untuk keperluan pemindahan darah di Singapura, dan kami melatih lebih dari 10,000 orang dalam Kursus Pertolongan Kecemasan & Sokongan Melangkah ke hadapan, masih banyak Hidup pada tahun 2019. Akademi ini terus menginovasikan latihan pertolongan kecemasan yang disediakan, serta menyampaikan pertolongan kecemasan psikologi dan latihan psikososial, demi daya ketahanan masyarakat. Di peringkat antarabangsa, kami bertindak pantas terhadap bencana serantau, dan melibatkan masyarakat dalam membina penjagaan kesihatan di Laos, Indonesia yang seterusnya dan lebih lagi. dan India Selatan, Pada awal 2020, kami melancarkan satu ravuan awam dan memulakan inisiatif untuk membantu masyarakat yang terjejas oleh COVID-19. Saya membayangkan usaha ini akan terus berjalan lancar sepanjang 2020.

Sejajar dengan wawasan kami untuk menyatukan sukarelawan dan institusi demi khidmat kemanusiaan, kami menjalinkan kerjasama untuk memajukan

Secara peribadi, 2019 merupakan tahun mendigitalkan rekod para penghuninya. yang penting, kerana ia menandakan tahun ke-12 saya berkhidmat sebagai Pengerusi SRC. Meskipun sava berasa terharu dan berbesar hati menerima Anugerah Kemanusiaan SRC daripada Presiden Halimah Yacob, pencapaian saya yang paling membanggakan sistem IT lain untuk mempertingkatkan sebagai Pengerusi sehingga kini adalah keupayaan SRC untuk mendekati dan membuat perubahan positif dalam kehidupan golongan yang memerlukan, di dalam dan juga di luar negara. Dan dapat melakukannya secara cekap, dan dengan rasa hormat dan integriti. Pada masa yang sama, kita harus mengekalkan standard tadbir urus yang baik, integriti dan ketelusan yang tertinggi.

yang boleh dan harus kita lakukan untuk masvarakat. Sava berterima kasih atas sokongan para sukarelawan, penderma, rakan kongsi dan pekerja, yang telah menyumbangkan masa, kepakaran dan sumber-sumber mereka demi mengekalkan khidmat kemanusiaan kami. Kami mengalu-alukan kerjasama anda yang berterusan untuk membawa Palang semula sekolah dan kemudahan Merah Singapura ke hadapan, ke dekad

> Tee Tua Ba Pengerusi Palang Merah Singapura

தலைவரின் செய்தி

மனிதநேம நிறுவனமாக விளங்கும் சிங்கப்பூர் செஞ்சிலுவைச் சங்கமானது (SRC) தனது 70-வது ஆண்டுவிழாவை 2019 ஆம் ஆண்டு கொள்டாடியது. இதன் காரணமாக 2019 ஆம் ஆண்டு சிங்கப்பூர் செஞ்சிலுவைச் சங்கத்தின் வரவாற்றில் ஒரு முக்கியமான மைல்கல்லாக அறியப்படுகிறது

கடந்த எழுபது ஆண்டு காலத்தில் நம்மிடையே உள்ள மிகவும் பாதிக்கப்பட்ட மக்களுக்கு நாங்கள் அண்புடன் சேவை செய்துள்ளோம். ஆரம்ப நாட்களில் நாங்கள் தேசத்தின் இரவு ஆம்புலன்ஸ் சேவையை நடத்தினோம்: ஊனமுற்ற குழந்தைகளுக்கான ஒர் இல்லத்தை நடத்தினோம்; காது-கேளாத குழந்தைகளுக்கான வகுப்புகளை நடத்தினோம்: ഗർമ്പൾ தன்னார்வலர்களுக்கான முதல் முதல்தவி பயிற்சியை முன்னோடியாக நடத்தினோம் மற்றும் அதைத்தொடர்ந்து அப்பயிற்சியை பொதுமக்களுக்கும் அளித்தோம் எங்களைடய தன்னார்வலர்கள் புக்கிட் ஹோ சுவீ தீ விபத்து, பொத்தோல் பாசிரில் ஏற்பட்ட வென்னம். திய வேர்ல்ட் ஹோட்டல் நிலைகுலைத்த விபத்து மற்றும் ஸ்பைரோஸ் டேங்கர் வெடிவிபத்து உள்ளிட்ட உள்ளூர் பேரிடர்களில் மீட்புப் பணியாற்றினர்.

காலங்கள் மாறியிருக்கக்கூடும் என்றாலும், 2065 சங்கத்தின் குறிக்கோன் நிலையானதாக இருக்கிறது-കുര്നവപ്പ மனிதனை துன்பத்திலிருந்து விடுவித்தல். மனித உயிர்களையும் மனித மான்பையும் பாதுகாத்தல் மற்றும் அவசர காலங்களில் உதவியளிக்கும் பொருட்டு செயல்படுதல். சமீபக்கிய ஆளாடுகளில் தனிமைப்படுத்தப்பட்டுள்ள முதியனர்களை சென்றடைந்து அவர்களுக்கு உதவிடும் செயல்களில் நாங்கன் சிறப்பு கலனம் செலுத்திவருகிறோம். அதாவது அவர்களுக்கு தோழமை அளித்தல். அவர்களுடைய வீடுகளைக் கண்காணித்தல் மற்றும் லீடுகளிலேயே அவர்களைடைய உடல்நலப்பரிசோதனைகள் மற்றும் உடற்பயிற்சி சிகிச்சை அளித்தல் போன்ற அத்தியாவசியமான சேவைகளை அளித்தல்; உடல் ஊனமுற்றோருக்கும் மற்றும் சமூகப் பாதுகாப்புக்கான வலையமைப்பில் உள்ள ஓட்டைகள் மூலம் புறக்கணிக்கப்பட்டவர்களுக்கும் -365704 அளித்தல்.

2019 ஆம் ஆண்டு B770.867 ஊனமுற்றோருக்கான பகல்தோ செயல்பாட்டு யையத்தை ஜூரோங் வெஸ்ட்டில் திறந்தோம். அங்க சான்றளிக்கப்பட்ட சிகிச்சையாளர்கள் வாடிக்கையாளர்களின் சார்பின்றி வாழும் திறனை அதிகப்படுத்தும் பொருட்டும். திளசரி வாழ்க்கைக்கான திறன்கனையும், சமூகத்தில் வாழ்வதற்கான திறன்கனையும் அவர்களுக்கு அளிக்கும் பொருட்டும் அவர்களுக்கு பல்வேறு கிக்கைகளை அளிக்கின்றனர் பாதிக்கப்பட்ட குடும்பங்களை மேம்படுத்தும் OURGE @ DE TUCIÓN அவர்களுக்கு கதைசொல்லுதல். குழந்தைகளுக்கும். இனையோர்களுக்கும் பயிற்சி மற்றும் அறிவுனா வழங்குதல் போன்ற பரந்த உதவிகளை அளித்து அவர்களுடைய துன்ப சுழற்சியை உடைத்தெறிய உதவுகிறோம். இதற்காக நாங்கள் புஃட்எய்ட் (உணவு உதவி) என்பதை பேமிலி லைஃப்எம்ட் (கடும்ப

வாழ்வு உதவி) என மாற்றியுள்ளோம் மற்றும் இளைய இதயங்கள் திட்டத்தையும் நாங்கள் தொடங்கியுள்ளோம் Barohi -19 பாலத்தொடங்கியுள்ளதால் നലകരുണ്ടാല உள்நாட்டு மனிகநேயச் சேவைகள் தொடர்ந்து நடைபெற தாங்கள் எங்களுடைய இரட்டிப்பாக்கியுள்ளோம் முயற்கிகனை குறிப்பாக எங்களுடைய வயது முதிர்ந்த சென்றடைந்து பயனாளர்களைக் அவர்களுக்கு உதவுகிறோம், ஏனென்றால் அவர்கள் தான் கோவிட்-19 தொற்றுதோப் 4.15 000015 மிகுந்த பாதிப்புக்கு உள்ளாகக்கூடியவர்கள் ஆவர்.

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செயல்பாடு சார்ந்த செயல்திறனை உகந்த நிலையில் வைக்கும் பொகுட்டு, நாங்கன் செயல்பாடுகள் นอ้อาด์ด மற்றும் கணினிமயமாக்கம் ஆகியவற்றையும் பயன்படுத்துகிறோம் செஞ்சிலுவைச் சங்கக்கின் ஊனமுற்றோருக்கான இல்லமானது தளது குடியிருப்பாளர்களின் பதிவுகளை மின்னிலக்க மயமாக்கியுள்ளது தன்னார்வலர்களின் ஈடுபாட்டை மேம்படுத்தும் பொருட்டு நாங்கள் ஒச் உள்ளுணர்வு சார்ந்த, பயனருக்கு உதவியாக இருக்கும் தன்னார்வலர் மேலான்மை அமைப்பை (VMS) உருவாக்க முயன்று வருகிறோம் மற்றும் இந்த அமைப்பானது 2020 பவன்பாட்டுக்க 調査 ஆண்டு கொண்டுலரப்படும். எங்கண்டைய சேவைகளை மேம்படுத்தும் பொருட்டு நாங்கள் பிற தகவல் தொழில்துட்டம் சார்ந்த அமைப்புகளையும் பயன்பாட்டுக்கு கொண்டு வந்துகொண்டிருக்கிறோம். அதே நேரத்தில் பாதுகாப்பு எங்களுடைய தாவு கட்டமைப்பையும். உள்கட்டமைப்பு வசதியையும் மேலும் வலுப்படுத்தவேண்டிய தேவை குறித்தும் நாங்கள் விழிப்புடன் 2 de Consid

தேசிய அளவில் சிங்கப்பூரின் இரத்தமாற்றுத் தேலைவகளுக்காக நாங்கள் 116,789 அலகுகள் முழு இரத்தத்தை சேகரித்தும் மற்றும் 2019 ஆம் ஆண்டு முதலுதலி மற்றும் உயிர் காப்பு பயிற்சி வகுப்புகள் மூலமாக 10,000-க்கும் மேற்பட்ட தபச்களுக்கு பயிற்சி அளித்தும் எங்கள் 1.16/60.6 ஆற்றியுள்ளோம் இக்கழகமானது தனது முதலுதவிப் பயிற்சிகளில் புதுமைகளைப் புகுத்தி வகுகிறது. மற்றும் சமூகத்தின் பின் திறனுக்காக உளவியல் சார்ந்த முதலுதலியையும். சமூக உளவியல் பயிற்சியையும் அளிக்கிறது உலக அளவில் பிராந்திய பேரிடர்களில் நாங்கள் லிரைவாக செயல்பட்டுள்ளோம் மற்றும் லாவோஸ், இந்தோனேசியா மற்றும் தென்னித்தியாவில் பன்னிக்கூடங்கள் மற்றும் சுகாதாரப் பராமரிப்பு வசதிகள் ஆகியவற்றை மீண்டும் கட்டியெழுப்பும் செயல்பாடுகளில் சமூகத்தினரை ஈடுபடச் செய்துள்ளோம் 2020 **ஆம் ஆண்டின் தொடக்கத்தில் நாங்க**ன் பொதுமக்களுக்கு ஒரு வேண்டுகோள் விடுத்து. கோலிட்-19 பாகிக்கப்பட்ட ஆல் சமூகங்களுக்கு உதவி செய்வதற்கான மயற்கிகளை கொடங்கினோம். இந்த முயற்சிகள் 2020 ஆம் ஆண்டு முழுவதும் நன்கு நடைபெதும் என நாள் கருதுகிறேன்.

மனிதகுலத்திற்கு சேவையாற்றும் பொருட்டு மக்கனையும். <u>நிறு</u>வனங்களையும் ஒன்றிணைக்கும் எங்கன் குறிக்கோளுக்கு இனங்க, நாங்கன் எங்களுடைய மனிதநேய

முன்னெடுத்துச் செல்ல முயற்சிகளை உருவாக்கியுள்ளோம். கட்டாளிகளை ஒருங்கிணைந்த பராமரிப்பு அமைப்பின் (AIC) தோழமைத் திட்டத்தின் (CBP) ምስውው 👘 அலுவலகிதியான ஒரு சேவை வழங்குநாக நாங்கள் கடஆல் நியமிக்கப்பட்டுன்ளோம் மற்றும் ஊனமுற்றோர் மற்றும் வெளிநாட்டு இல்லப் பணியாளர்கள் ஆகியோருக்கு முறையே ஆதாவு அளிக்கும் பொருட்டு பிஸ்லிங்க் மற்றும் இல்லப்பணியாளர்களுக்கான மையம் (CDE) ஆகியவற்றுடன் நூங்கள் இணைந்து பணியாற்றத் தொடங்கியுன்னோம். (06 உடன் சேர்ந்து நாங்கள் காயமடைந்த வெளிநாட்டு இல்லப்பனியாளர்கள் தங்களுடைய தாயகம் திரும்புவதற்கான பயணத்திற்கு லாஸ்ட் மைல் உதவி என்ற ஆதரவை வழங்குகிறோம். வெளிநாடுகளில் பாதிப்பு உள்ளாகும் சமூகத்தினரின் வாழ்வில் குறிப்பிடத்தக்க வித்தியாசத்தை தாங்கள் ்தொடர்ந்து எற்படுத்தி வகுகிறோம்

தனிப்பட்ட விதமாக, 2019 ஆம் ஆண்டானது சிங்கப்பூர் செஞ்சிலுவை சங்கத்தின் தலைவராக எனது ^மவது வருட தலைவர் பதவியை பதிவு செய்த காரணத்தினால் அந்த ஆண்டு பெகும் சிறப்பு வாய்த்ததாகும். மதிப்பிற்குரிய ஜனாதிபதி ஹலிமா யாக்கோப் அவர்களிடமிருந்து சிங்கப்பூர் செஞ்சிலுவை சங்கத்தின் மனிறேய விருதை பெற்றதன் மூலம் நான் பெருமைப்படுத்தப்பட்டேன். இது ஒரு தலைவராக நான் பெகுமைப்படத்தக்க ஒரு சாதனை ஆகும் மற்றும் தாள் எப்போதும் உள்நாட்டிலும் வெளிநாட்டிலும் பாதிப்புக்கு மக்களைக் சென்றடைவதிலும் அவர்கள் வாழ்வில் ஒரு வித்தியாசத்தை ஏற்படுத்துவதிலும் செஞ்சிலுவை சங்கத்தின் முயற்சிக்கு உறுதுணையாக என்றென்றும் இருப்பேன் மற்றும் இச்செயல்களை தான் திறன்படவும், பெருமையுடனும் நேர்மையுடனும் செய்வேன். அதே வேளையில் நாம் சிறந்த ஆளுகை, நேர்மை மற்றும் வெளிப்படைத்தன்மை ஆசியவற்றில் மிக உயர்ந்த தாதிலைகளைப் பேண வேண்டும்

முன்னோக்கி செல்லும் இவ்வேளையில் சமூகத்திற்கு **நம்மால்** மேலும் பலவிஷயங்களைச் செய்ய முடியும் மற்றும் அதை நாம் கண்டிப்பாக செய்ய வேண்டும். தன்னார்வலர்கள். பங்குதாரர்கள் மற்றும் ஊழியர்கள் ஆகியோரின் நீடித்த ஆதரவுக்கு நான் நன்றி தெரிவித்துக்கொள்கிறேன். நேரமாகவும். திபுணத்துவமாகவும். ஆதாரவளங்களாகவும் இவர்கள் ஆற்றிய பங்கு மனிதகுலத்திற்கு நாங்கன் செய்யும் சேவைகளை தீடித்திருக்கச் செய்யும் அடுத்த பத்தாண்டு காலத்திற்கும். அதற்கு மேலும் சிங்கப்பூர் செஞ்சிலுவைச் சங்கத்தை முன்னோக்கி நடத்திச் செல்ல உங்களுடைய தொடர் கூட்டுப் பங்களிப்பை தீங்கள் அளிப்பிர்கள் தொடர்த்து डार्क्स ED # 60 நம்புகிறேன்.

> Tee Tua Ba தலைவர் சிங்கப்பூர் செஞ்சிலுலைச் சங்கப்

Governance

The work of the Red Cross in Singapore began on 30 September 1949 as a branch of the British Red Cross. On 6 April 1973, it was incorporated by an Act of Parliament and became known as the Singapore Red Cross (SRC).

The SRC is governed by a 19-member Council headed by a Chairman who is appointed by the President of the Republic of Singapore, the Patron of the SRC. The Council is responsible for pursuing the objectives of the SRC as laid down by the Act of Parliament and its Constitution. The Council has four oversight committees providing relevant advice and expertise; namely the Finance and Investment, Audit, Corporate Governance and Nomination and Human Resource and Compensation Committees.

The general management of the SRC is overseen by the Management Committee, headed by the Secretary General / Chief Executive Officer (CEO) of the SRC. Implementation of the policies and directives laid

Procedures

The assets of the charity are held for the purpose of furthering its humanitarian objectives, which includes maintaining and ensuring the functionality of physical resources, developing and supporting these objectives. Financial obligations and commitments are reflected in the financial statements. The SRC has in place policies and procedures to manage and avoid situations of conflict of interest. Volunteers, staff and board members are advised to avoid situations that may give rise to conflicts of interest and are required to make full declaration and disclosure should it inevitably arise. This ensures that all parties will act in the best interests of the Society.

Council Meeting Attendance Record

Name of Council Member	Attendance	
Mr Tee Tua Ba	5/5	
Mr Tan Kai Hoe	4 / 5	
Prof V Anantharaman	5/5	
Mr Laurence Goh	4 / 5	
Mr Ling Khoon Chow	4 / 5	
Mr Dennis Mark	4 / 5	
Ms Roshini Prakash Nair	4 / 5	
Dr Saiful Nizam Bin Subari	4 / 5	
Ms Emily Tan	5/5	
Ms Terene Seow	4 / 5	
Ms Tan Poh Hong	4 / 5	

The above reflects the meetings held during the terms of respective members.

Disclosure

Chairman Tee Tua Ba has served on the SRC Council since 2007. He was first appointed Chairman of SRC from 2008 for a three-year term, by the President of the Republic of Singapore as dictated by the SRC Constitution and the Singapore Red Cross Act 1973. He was last reappointed to a three year term in 2017 and will complete his tenure as Chairman of SRC in November 2020.

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Annual Audit

The accounts for the year were audited by Deloitte & Touche LLP, Public Accountants and Chartered Accountants. The financial statements of the SRC for the year ended 31 December 2019 are prepared in accordance with the Financial Reporting Standards in Singapore.

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down by the Council is done by the Secretariat which is headed by the Secretary General / CEO.

The Secretariat is organised into three divisions; Operations, Administration and the Red Cross Youth. The strength and commitment of our volunteer corps are critical to realising and carrying out our vision. Volunteers and staff work closely together in planning, organising and implementing the activities and programmes of the SRC.

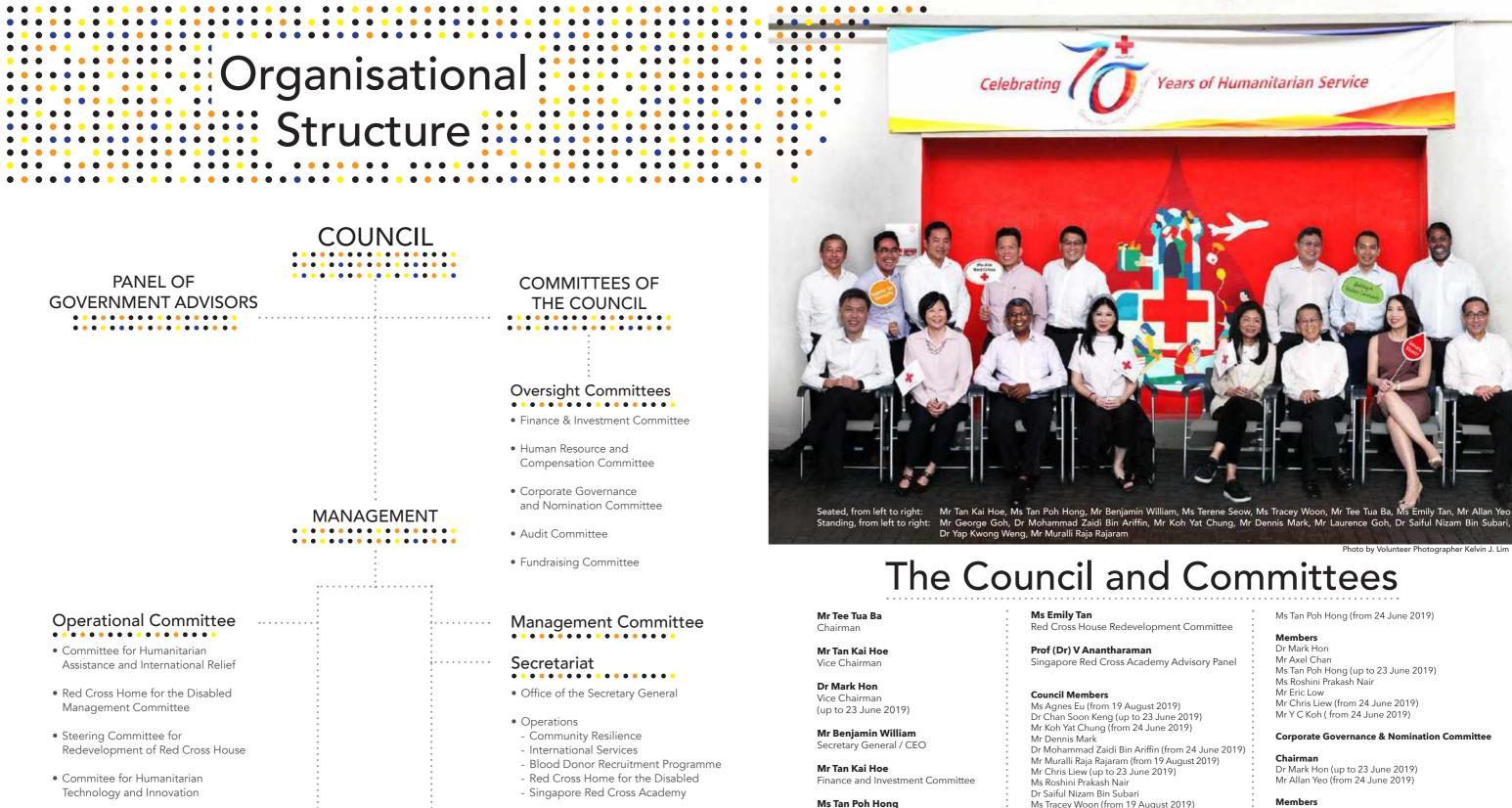
In 2013, SRC was awarded the Charity Governance Award which honours charities that have adopted the highest standards of governance and implemented the best practices to ensure sustained effectiveness.

Consecutively in 2016 and 2017, SRC received the Charity Transparency Award for being one of the nation's best-governed charities. This attests to SRC's commitment to upholding the highest standards in transparency - a key pillar in governance.

Investment Policy and Objectives

The Finance and Investment Committee reviews and invests the SRC's funds in accordance with the Trustee's Act and in compliance with the guidelines set by the Council. The SRC 's funds are currently invested in quasi-government and corporate fixed income bonds, preference shares in local financial institutions and deposits in financial institutions. These investments are made with the primary objective of capital preservation and to provide an investment return for the Society. The portfolios are closely monitored and periodic reviews are conducted by the Finance and Investment Committee.

Name of Council Member Attendance Mr Benjamin William 5/5Mr Allan Yeo 4/53/3 Dr Yap Kwong Weng (joined Jun 2019) Mr Mohammad Zaidi Bin Ariffin (joined Jun 2019) 3/3Mr Koh Yat Chung (joined Jun 2019) 2/3 Mr Muralli Raja Rajaram (joined Aug 2019) 212 Ms Agnes Eu (joined Aug 2019) 1/2Ms Tracey Woon (joined Aug 2019) 2/2 Dr Chan Soon Keng (stepped down Jun 2019) 2/2 Dr Mark Hon (stepped down Jun 2019) 1/2 1/2 Mr Chris Liew (stepped down Jun 2019)



Advisory Panel

- Infocomm Technologies Advisory Panel
- Marketing & Communications Advisory Panel
- Singapore Red Cross Academy Advisory Panel

- Resources
- Administration & IT
- Corporate Communications & Marketing
- Finance
- Human Resource
- Membership & Volunteer Development
- Partnerships & Development
- Central Purchasing Unit

Red Cross Youth Steering Committee

Ms Agnes Eu (from 19 August 2019) Dr Chan Soon Keng (up to 23 June 2019) Mr Koh Yat Chung (from 24 June 2019) Dr Mohammad Zaidi Bin Ariffin (from 24 June 2019) Mr Muralli Raja Rajaram (from 19 August 2019) Mr Chris Liew (up to 23 June 2019) Ms Roshini Prakash Nair Dr Saiful Nizam Bin Subari Ms Tracey Woon (from 19 August 2019) Dr Yap Kwong Weng (from 24 June 2019) Mr George Goh (from 19 August 2019) Ex-Officio

Oversight Committees

Finance and Investment Committee

Chairman Mr Tan Kai Hoe

Members Mr Eric Low (up to 23 June 2019)

Mr Laurence Goh Ms Lim Choon Noi Mr Han Eng Juan Ms Emily Tan Mr Allan Yeo (up to 23 June 2019) Ms Cynthia Phua (from 24 June 2019)

Audit Committee

Committee for Humanitarian Assistance and International Relief Chairman Mr Chris Liew (up to 23 June 2019)

Audit Committee

Corporate Governance

Mr Ling Khoon Chow

Fundraising Committee

Mr Beniamin William

Management Committee

Mr Laurence Goh

Human Resource

Ms Terene Seow

and Nomination Committee

and Compensation Committee

SRC Management Committee

Red Cross Home for the Disabled

Mr Allan Yeo

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Years of Humanitarian Service



Mr George Goh, Dr Mohammad Zaidi Bin Ariffin, Mr Koh Yat Chung, Mr Dennis Mark, Mr Laurence Goh, Dr Saiful Nizam Bin Subari,

Ms Tan Poh Hong (from 24 June 2019)

Members Dr Mark Hor Mr Axel Chan Ms Tan Poh Hong (up to 23 June 2019) Ms Roshini Prakash Nair Mr Eric Low Mr Chris Liew (from 24 June 2019) Mr Y C Koh (from 24 June 2019)

Corporate Governance & Nomination Committee

hoto by Volunteer Photographer Kelvin J. Lir

Chairman Dr Mark Hon (up to 23 June 2019) Mr Allan Yeo (from 24 June 2019)

Members

Prof V Anantharaman Dr Chan Soon Keng (up to 23 June 2019) Mrs Susan Chan (from 24 June 2019) Mr Lim Theam Poh Mr Winston Milner Mr N Sreenivasan Ms Emily Tan (from 24 June 2019)

Human Resource & Compensation Committee

Chairman

Dr Caroline Brassard (up to 23 June 2019) Mr Ling Khoon Chow (from 24 June 2019)

Members

Mr Ling Khoon Chow (up to 23 June 2019) Mr Dennis Mark (from 24 June 2019) Ms Agnes Au (from 24 June 2019) Dr Mohd Zaidi Bin Ariffin (from 24 June 2019) Mrs Susan Chan (up to 23 June 2019) Mr Stephane Michaud Mr Eleutherius Liew

The Council and Committees (Cont.)

Operational Committees

Committee for Humanitarian Assistance & International Response

Chairman Mr Chew Hai Chwee (up to 23 June 2019) Mr Laurence Goh (from 24 June 2019)

Members

Mr Laurence Goh (up to 23 June 2019) Mr Dennis Mark (from 24 June 2019) Ms Cynthia Phua (up to 23 June 2019) Mr Saiful Nizam bin Subari Mr Benjamin William Ms Cheah Sheau Lan Mr Karunanithi s/o Letchumanan Mr Muhammad Ashik Bin Mohamed Daud

Committee for Humanitarian Technology and Innovation

Chairman Dr Mark Hon (from 24 June 2019)

Member Dr Yap Kwong Weng (from 24 June 2019)

Red Cross Home for the Disabled Management Committee

Chairman Mr Benjamin William

Members

Ms Terene Seow (from 24 June 2019) Dr Chan Soon Keng Mr Malcolm Lim Mr David Alexander Ong Ms Roshini Prakash Nair Dr David Su (up to December 2019) Ms Emily Tan (up to 23 June 2019) Mr Raymond Tang (up to 23 June 2019) Ms Siti Zawiyah Bte Mohamad Mr Anton Cheng (from 24 June 2019)

Redevelopment of Red Cross House Committee

Chairperson Ms Emily Tan

Members

Dr Mark Hon Mr Benjamin William Mr Chris Liew Mr Allan Yeo Prof Heng Chye Khiang Mr Lee Hay Keong Mr Lim Peng Hong

Management

Secretary General / Chief Executive Officer Mr Benjamin William

Directors and Heads of Departments

Mr Sahari Ani Mr Robert Teo Mr Prakash Menon Mr Isaac Tiong Ms Iris Choong Ms Serene Chia Ms Eileen Cher Ms Faiszah Bte Abdul Hamid Ms Charis Chan Mr Adrian Lim Ms Hsu Nan Ting Ms Angeline Yong

Infocomm Technologies Advisory Panel

Chairman Mr Steve Lee **Members** Mr Winston Chew Mr Loon Sum Loon Mr Adrian Kwong

Marketing Communications Advisory Panel

Chairman Mr Goh Chee Kong

Advisor Ms Rose Tan

Members Mr Jeffrey Lim Ms Eleanor Slade Mr Jay Soo Ms Tan Su Yuen

Singapore Red Cross Academy Advisory Panel

Chairman Prof (Dr) V Anantharaman

Members Dr Mark Leong Ms Pat Loh Dr Suresh Pillai Ms Joelle Yap Mr Sahari Ani Mr Chew Lip Heng

Fundraising Committee

Chairman Ms Terene Seow (from 24 June 2019)

Members Mr Y C Koh (from 24 June 2019) Mr Chew Hai Chwee (from 24 June 2019) Dr Collin Ang (from 24 June 2019)

Benefit Gala Chairperson Mrs Genevieve (Peggy) Jeffs

Members Ms Pamela Ardana Ms Pauline Chan Ms Molly Chong Ms Roxanne Davies Ms Kelly Keak Ms Cherie Lim Ms Angela Loh Ms Frances Low Ms Anna Lysenko Mr Benedict Teo

Shop@REDCROSS at Red Cross House Ms Ebenazer William Ms Navaratnarajah Alice Pavalaratnam

Community Led-Action For Resilience District Leaders President of North East District

Members: Ravis Cherry Tan Loh Wan Ting Kshitij Gupta Anna Ong Ee Huat Chye, Johnson Chin Nyok Tow (Fion) Chan Li Sum, Maggie Abdul Jamal

Khairulnizam Massuar

President of South West District Dr Saiful Nizam Subari

Members: Anson Ang

Arnold Ang Danny Koh Goh Keh Wee Kiwi Jason Ho Kamaraj Pandian Veerakumar Samuel Ng Vincent Kwek

Allied Health Network Steering Committee ••••

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Chairman Muhd Rahizan Zainuldin

Members Ms Kamilah Abdullah Ms Nurulain Abdul Wahab Mr Wee Seng Kwee

Nurses' Network Steering Committee

Chairman Ms Evelyn Bonney

Members Mr Oslee Omar Kwang Ms Stella Le

Social Work Network Steering Committee

Members Ms Esther Goh Ms Juniahti Awang Mr James Chan

Lawyers Network Ms Yarlis Febby Ms Stephanie Michelle De Souza Ms Mariam Anna John Ms Lim Jinghui Ms Sandra Phung Ms Ranika Ratnasinggam Mrs Nitya Sivaprasad Ms Claire Tan Chu Wen Ms Adelene Wee Sung Pei Ms Grace Yap

Red Cross Youth Steering Committee

Director Mr Sahari Ani

Deputy Director Mr Prathivmohan Chandramohan Ms Tai Wai Peng Mr Zaidi Ariffin Mohammad

Assistant Director, Governance, Risk & Compliance Mr Ambrose Lee

Assistant Director, Curriculum Planning and Development Mr Wang Zi Jun

Coordinating Assistant Director, Operations Ms Dhachavini Bala

Coordinating Assistant Director, Links Ms Chow Yin

Coordinating Assistant Director, Cadets Mrs Parvathy Siva

Coordinating Assistant Director, Chapters Mr Amos Kow

Coordinating Assistant Director, Clubs Ms Daphne Goh



Our Services **Strengthening Community Resilience**

ElderAid

susceptible to loneliness and depression, while others may fall prey to scams or entertain suicidal thoughts². Recognising the elderly population as a vulnerable community, SRC started ElderAid in 2015. Twice a month, ElderAid volunteers who are trained in ageing-in-place.

In 2019, SRC was appointed the official service provider for the Agency for Integrated Care's (AIC) Community Befriending Programme (CBP) in Gambas, Tampines Changkat and Tampines Central. Beyond caring for the elderly - with varying levels of isolation and and West Districts, SRC volunteers also go the extra mile to provide assistance to the elderly; by referring successfully liaised with AIC, Community Club and



Housing Development Board to secure new housing for one of the elderly beneficiaries, who had been evicted from his home.

Going forward, SRC will ramp up on our efforts to engage seniors as volunteer befrienders.





300 elderly persons

benefitted from the friendship and support of our neighbourhood-based network of volunteers



"I have been attending monthly cooking activities since last year. I look forward to attending such activities to occupy my time while making many new friends here. Besides the cooking activities, Red Cross volunteers also visit me at my home. These are great opportunities to interact with those dedicated volunteers. They would ask how I am faring and what they can do to help when I encounter problems. They truly care for us."

George Tan Keng Swee ElderAid Beneficiary

"Volunteering opened doors to other segments of society I understood less about - the elderly beneficiaries from a wide range of social economic backgrounds. Through my interactions with the elderly, I gain deeper insights into their lives, preferences and experiences. That, in itself, is quite unique and meaningful. I developed a deeper sense of appreciation for the things that the Red Cross does."

Lee Zhi Han Community Befriender





39 Monthly Kitchen Engagements

at Our Tampines Hub for beneficiaries, in partnership with the People's Association and National Council of Social Service

Highlights

- Introduced befriending in nursing homes for elderly without visitors
- Brought 135 ElderAid and Family LifeAid beneficiaries to Rainforest Lumina for a night of bonding and fun, on 15 and 16 February 2019
- Engaged 80 ElderAid beneficiaries in games and a karaoke session at Tampines Ville RC's Activities Cafe Corner, on 23 March 2019
- Interacted with the elderly at a Mass Befriending Service at Jamiyah Nursing Home (West Coast), on 27 April 2019
- Brought cheer to residents of Jamiyah Nursing Home in West Coast by performing and spending time with them in celebration of Hari Raya, on 5 June 2019
- Trained community volunteers, primarily those in the West and East clusters of Singapore, to empower them with the skills to effectively care for the elderly

Partnerships

In a 'Powerbank Trade-in' fundraiser organised by Ban Leong Technologies, its employees prepared and distributed 50 care packages filled with necessities and food to beneficiaries of SRC's ElderAid, Community Befriender and Medical Chaperone Transport programmes.

Our Services **Strengthening Community Resilience**

Family LifeAid

the table for vulnerable families through our FoodAid -Meals with Love (MwL) programme. These include singleparent, skipped-generation families (grandparent-headed households) and the working poor, who often struggle to make ends meet and provide for their families.

SRC also extended aid to the disadvantaged families assistance, e.g. introducing jobs to boost their income and resilience.





Service Expansion

Over the years, beneficiaries have provided feedback proposition by rebranding FoodAid to Family LifeAid, expanded programme aims to build the emotional, social a holistic suite of programmes, with a strong focus on children.

One of the programmes aimed at children is the **Young** Hearts Programme that was rolled out island-wide in early 2019. Young Hearts offers supplementary support,



and enriching holiday programmes, designed to equip break out of the cycle of vulnerability. Young Hearts @ Nee Soon East, an extension of Young Hearts, was volunteers gather at the void deck of a rental flat block in Nee Soon and engage children in storytelling (for (for those aged nine to 12 years old).

To enhance the conduciveness, comfort and enjoyment of the children of Young Hearts @ Nee Soon East programme, Member of Parliament of Nee Soon GRC (Nee Soon East) and Chairman of Nee Soon Town Bank (UOB) employees and artist and UOB Painting of the Year (POY) Singapore winner Mr Khairulddin Bin Abdul Wahab, jointly painted a mural on the walls of the void deck. UOB also donated tables, stools, a book cart, play mats, comic books, chalkboard stickers and 35 personalised whiteboard sets.

Going forward, SRC plans to augment the Young Hearts Programme to cater for youth-at-risk and expand the programme beyond Nee Soon to another district.





"After two to three months of tuition, my grades improved by 15 marks and above. I was awarded the most improved student in the school."

Muhammad Irfan Bin Abdullah Young Hearts beneficiary

"My life has transformed radically after the Singapore Red Cross staff shared about FoodAid. The \$120 worth of vouchers may not seem much to others, but it made a big difference to me. Singapore Red Cross staff and volunteers have really helped me a lot. The staff advised me on the financial schemes which I could apply

for. Life has improved a lot because of them."

Teo Soon Kheng FoodAid beneficiary







Highlights

• Car owners of EC Car Club brought joy to our beneficiaries with the distribution of Chinese New Year and Hari Raya hampers to 75 families in February and July 2019.

worth of food vouchers

distributed every year

- Since officially adopting the Meals with Love (MwL) programme from 2019 to 2022, Aviva Singapore has contributed an annual sponsorship of S\$380,000 to MwL, while its employees periodically volunteer to serve 70 families annually.
- The Embassy of UAE Singapore sponsored an Iftar dinner event for 120 ElderAid and Family LifeAid beneficiaries at Our Tampines Hub on 24 May 2019. The ambassador, His Excellency Dr Mohamed Omar Abdulla Balfageeh, graced the event as the Guest-of-Honour.
- Volunteers brought 20 children for four movie screenings as part of Movie Soiree at WE Cinema in 2019.

Our Services Strengthening Community Resilience

TransportAid



Given the challenges of finding suitable transportation, forgo their life-sustaining medical treatments. For those private transportation make it economically untenable for the long term. TransportAid ensures that the elderly and disabled get to their essential medical appointments

SRC fortified the TransportAid service and deepened the Medical Chaperone and Transportation (MCT) programme in 2017. Medical Chaperones provide the precious gift of companionship and door-to-door escort overcoming constraints posed by the language barrier and wheelchairs.

In 2019, we streamlined our TransportAid operations and collaborated with the Agency for Integrated Care referred to SRC by AIC. SRC added a new dimension - a social enterprise model - to its TransportAid service

by incorporating Centre-Based Transportation and yielded encouraging results, having gained traction in

needs, SRC will discontinue its Emergency Ambulance Service to focus on its Medical Transport Service operations, MTS will also continue to provide support at events



10,997 life-sustaining trips 505 unique beneficiaries

20,168 by responders



"The TransportAid service is more affordable than private ambulances. I also enjoy chatting with the friendly responders. I am grateful to the Singapore Red Cross for helping me get to my therapy."

> Syed Abdul Rahman TransportAid Beneficiary





Fleet of 10 vehicles (including seven transporters and three ambulances)



Highlights

- Ambulance Coverage for Chingay, Jan to Feb 2019
- Ambulance and Transporter Coverage for OCBC Cycle 2019, May 2019
- Ambulance Coverage for Relay Majulah in support of President Challenge, 2 to 10 Nov 2019
- Ambulance Coverage for Yearly West Coast Rocks, 17 Aug 2019

Partnerships

Partner-in-Humanity, Stamford Tyres Retail Singapore provided a battery change for SRC's TransportAid vehicle fleet, as part of its corporate social responsibility.

HealthAid

Community Health on Wheels (CHoW)

To meet the needs of the burgeoning elderly population Community Health on Wheels (CHoW) in July 2018. CHoW is aimed at complementing our nation's healthcare network while ensuring better continuity of care for the elderly and migrant workers.

Offering health awareness talks, basic health checks, counselling and physiotherapy, CHoW is a one-stop platform that brings free ancillary services and basic healthcare right at the door-step of the elderly in the heartlands or of the migrant workers near their work sites. The CHoW vehicle was fully sponsored Mobility Fund'. SRC leveraged its distinct advantage health professionals, therapists and social workers) to provide ancillary services for the community, with a

In 2019, SRC collaborated with BizLink to enhance (PWDs) while providing them with psychosocial support activities via crafts.



Home Monitoring and Eldercare

(HoME+) in 2017 to ensure the well-being of the elderly living alone, thereby enabling community ageing-inand panic button, the HoME+ system is designed to alert the Call Centre agent when the panic button is trained in first aid would then be activated to respond.

In 2019, SRC bolstered its HoME+ service through its partnership with ConnectedLife to re-equip 100 homes



SRC inked a Memorandum of Understanding (MOU) with the Centre for Domestic Employees (CDE) on and awareness talks.

Going forward, CHoW will expand its footprint enhancing senior residents' accessibility to CHoW.

with ConnectedLife's enhanced monitoring devices, consisting of the bedroom assistant, a smart plug, Group / Personal Accident Insurance.

Going forward, HoME+ will expand its reach to 200 clients and beneficiaries while proactively enhancing the capacity and strengthening its pool of committed



"Generally, CHoW volunteers check the height, weight, obesity and blood pressure levels of the residents and elderly. They educate and advise the elderly on what they should do and shouldn't do if their blood pressure is high, exercises they can do and recommend them to visit the polyclinic or to the General Practitioner for further follow-up check-ups. Through CHoW, the elderly gain greater awareness and understanding of how they can better take care of themselves while interacting with other elderly residents. Thank you very much to Red Cross for organising this to help the elderly."

Durgam Vitaya Kumar,

Vice Chairman of Arcadia RC, on how Community Health on Wheels has **benefited** the residents of Tampines Arcadia



When he was seven, Zamry Bin Abdul Karim was diagnosed with Retinitis Pigmentosa which resulted in partial vision. Despite losing his vision fully at 27, he continued his active lifestyle with a partner. Unfortunately, a road accident in 2017 caused him to undergo a gruelling four months' rehabilitation and therapy. A power outage in 2018 served as a wakeup call for him to install an alert system at home to ensure his safety, particularly when he was living alone with impaired vision. After a few phone calls, he was referred to SRC's Home Monitoring and Eldercare (HoME+) system.

"It makes me feel better. I know that there will always be someone looking out for me and helping me."

72 volunteer responders



Highlights

- Provided health checks. free counselling and advice on physiotherapy at Nee Soon East CC, 27 Apr 2019
- Conducted a free health education talk for seniors at RC Arcadia in Tampines, 11 May 2019
- Conducted a free health talk on dementia for elderly and their caregivers at RC Arcadia in Tampines on 28 Sep and at Tampines St 32, 29 Sep 2019
- Provided free health screenings for the beneficiaries of @BizlinkCentre, 22 and 23 Nov 2019

Red Cross Home for the Disabled

Red Cross Home for the Disabled (RCHD) has been providing residential, respite and day care for persons with severe and multiple disabilities since 1952. Its dedicated team of nursing aides, therapy, healthcare aides, physiotherapists, occupational and speech therapists provide round-the-clock professional care for persons with disabilities and engage them in activities that enhance their physical, social and emotional well-being.

In July 2018, RCHD became the first such home to install a mobility support mechanical hoist system, to enhance productivity and ease the physical workload of the caregivers while ensuring quality of care for its residents. The solution was funded through a charity dinner organised by The Portcullis Group and Fusang in commemoration of its 10th anniversary of corporate social responsibility relations with SRC.

In 2019, RCHD embarked on a massive digitalisation exercise to optimise the operational efficiency and productivity of its work processes while enabling the sharing of information across nursing, social work and therapy teams. The system, put on trial at the user acceptance test, is projected to go live in 2020.

Going forward, RCHD plans to venture into a new 3D Virtual Rehab System, developed with funding from the Government's Community Silver Trust, that is aimed at enhancing the client's physical, cognitive and psychosocial well being.









Highlights



- Lady Innes Montague, the wife of Sir Adrian Montague, the Chairman of AVIVA global and AVIVA Singapore employees visited the Red Cross House, and the Red Cross Home for the Disabled. AVIVA employees gave a performance and fed the residents, 3 Jun 2019.
- We shared our local and regional humanitarian efforts with National Chairman of Malaysian Red Crescent Society, Her Highness Dato' Seri DiRaja Tan Sri Tunku Puteri Intan Safinaz Binti Almarhum Sultan Abdul Halim Mu'adzam Shah (Tunku Temenggong Kedah), and the Malaysian Red Cross delegation, who visited the Red Cross House and the Red Cross Home for the Disabled, 2 Oct 2019.
- Besides fundraising for the Red Cross Home for the Disabled, the employees of Red Mart also brought cheer and joy to our residents at singing and feeding sessions, 3 May 2019.

Day Activity Centre for the Disabled



Cognisant that families may need professional care for their disabled loved ones during working hours, SRC launched a day activity centre back in 2011. The centre operated from the seventh floor of Red Cross Home for the Disabled's (RCHD) premises at Lengkok Bahru, intended to offer caregivers and family members the peace of mind and assurance to go about their livelihoods in the knowledge that their loved ones are well cared for, at a 'home away from home.'

On 9 April 2019, SRC opened a dedicated Day Activity In 2019, the DAC obtained approval and garnered Centre (DAC) for the Disabled at Jurong West, for the support of the residents in the vicinity to develop persons with physical, neuro-muscular, intellectual or a plot of land to enable the clients to interact with multiple disabilities. The move to the standalone facility nature. Besides enhancing the clients' strength, stamina, enhanced DAC's capacity to accommodate up to 39 mobility and cognitive skills, gardening activities also clients. The launch was officiated by Mr Desmond Lee, boost social interaction. Minister for Social and Family Development, Second Minister for National Development and Adviser to Jurong GRC Grassroots Organisations.



"With outings, new friends and volunteers, DAC has made Nurul's life more meaningful. I would recommend DAC to families who need professional care to care for their loved ones. Together with the strong support of Singapore Red Cross staff, we can enable people like Nurul to lead happy lives."

Offering full-day and half-day daycare options, the DAC is equipped with advanced therapy tools and a mechanical hoist system. The DAC maximises the independence of its clients through a holistic programme designed to engage persons with disabilities in daily and community living skills. A dedicated team of caregivers and therapists actively engage the clients in meaningful social, recreational and therapeutic activities, such as art, baking and gardening therapies.

Mdm Nakia Hamim Mother of Nurul Syazwani (pictured), DAC Client

Our Services Saving Lives

Blood Donor Recruitment Programme

Since its appointment as the National Blood Donor Recruiter in 2001, SRC works in close partnership with the Blood Services Group of the Health Sciences Authority in the recruitment, retention and recognition of blood donors to ensure a regular, and adequate blood supply to meet the nation's transfusion needs. Additionally, SRC recruits, trains and manages a pool of volunteers in blood donation advocacy and education, and collaborates with bloodmobile organisers, corporate partners and volunteers to organise blood drives in the community.

In 2019, BDRP launched a campaign "Will you save lives too?", featuring real-life blood donors, doctors, and blood beneficiaries. The campaign highlighted the integral role that donors play in saving and sustaining the lives of patients in Singapore, and that anyone can be a blood donor. BDRP partnered Sengkang General Hospital to organise five "fixed" mobile blood drives - on every third Thursday of every even month - which attracted more than 750 registered donors at its premises. The 'fixed' mobile blood drives enhance accessibility for residents and visitors in Singapore's northeast region while complementing the monthly blood donation drives held at various community clubs in Punggol.



Going forward, BDRP will be rebranded as the Blood Donor Programme (BDP) to better reflect its focus on the entire spectrum of the blood donor journey, from blood donor education, recruitment through to retention, and recognition. Operationally, SRC will seek to cement its partnership with various other hospitals to establish fixed mobile drives on their premises as well.

BDP will also proactively review its marketing and digital outreach strategy, targeted at streamlining blood donors' journey from first-time blood donors to regular blood donors. A pivotal aspect of BDP's approach will incorporate behavioural-science-driven messaging into its marketing materials, and consolidate blood donation information on a centralised platform (giveblood.sg).



Recruited **75,655 blood donors**



Collected **116,789 units of whole blood**



Benefitted more than **32,000 blood** recipients



Organised 467 community blood drives



Organised 153 community outreach, education and engagement events,

such as with blood bank tours and volunteer trainings



"So that others can live. To know that they are able to wake and live another day is a beautiful thing."



Teo Chen Boon Champion Blood Donor, 150+ donations, on his motivations

Partnerships

- In collaboration with SportSG, blood donors and their families took part in a football fest, 13 Jul 2019
- Employees of Cabot Microelectronics Corporation Singapore Team kicked off the National Day celebrations by donating blood to save lives at Bloodbank@Woodlands, 8 Aug 2019
- The Student Council of CHIJ St. Theresa's Convent organised its 5th festive blood donation drive at Bloodbank@Westgate Tower. The blood drive, which saw the youth organisers distributing flyers and carolling at Jurong East, attracted over 100 donors, 21 Dec 2019

International visits

- As part of the Hong Kong Blood Transfusion Service training visit, held in collaboration with HSA, BDRP shared its recruitment, retention and recognition initiatives including the upcoming digital initiatives for donor management, while Health Sciences Authority (HSA) shared its blood separation and storage systems on 22 & 23 Aug 2019.
- BDRP and Blood Services Group of HSA shared an overview of the blood donation landscape in Singapore with representatives from the Korean Red Cross Blood Services and Korean Ministry of Health. In turn, the Korean delegates shared the challenges and opportunities in Korea's blood donation landscape, 19 Dec 2019.

World Blood Donor Day 2019

1,655 champion blood donors and 35 bloodmobile organisers were recognised for their milestone achievements and tireless contributions at the 16th World Blood Donor Day at Downtown East. The event was graced by the Guest-of-Honour, Senior Minister of State in the Ministry of Health, Dr Amy Khor for Ceremony 1, and Member of Parliament, Tampines GRC, Ms Cheng Li Hui for Ceremony 2, 29 Jun 2019

Our Services Saving Lives

Singapore Red Cross Academy



Since the 1960s, Singapore Red Cross Academy (SRCA) has been empowering people with first aid skills, indirectly enhancing community resilience. To meet various needs in the community while ensuring sustained relevance, SRCA has over the years added specially tailored first aid courses to its repertoire, including Child First Aid, Caregiver's Course in Elderly First Aid, and Psychological First Aid.

While First Aid & Life Support training remains its core competence, SRCA has evolved to become an Institute for Humanitarian Studies, which offers training across six centres; Emergency & Disaster Management, Humanitarian Education, Psychosocial Support, Youth Development and Continuing Professional Development.

Going forward, plans are underway for SRCA to amplify its value proposition by broadening the scope of psychological support training and introducing Wilderness First Aid for campers and hikers.

Thought Leadership

On 30 May 2019, SRCA's first aid instructors Mr Ambrose Lee, Ms Michelle Seah, Mr Stephen De Souza and Mr Steven Tan shared about the value of SRC's Community First Responder programme while exchanging best practices with a group of Senior Medical Team and Emergency Healthcare Leaders from Karnataka, India.

In line with the SG Secure Movement, Psychosocial Support Consultant, Muhamad Haikel Bin Mohamed spoke on the importance of Psychosocial First Aid with the senior management of the Ministry of Manpower on 24 October 2019. He also introduced Psychological First Aid at an International Committee of the Red Cross (ICRC) Masterclass on 'Safety in reporting from hostile environments', which was part of the 2019 Publish Asia and Newsroom Summit Asia, held from 7 to 9 May 2019.



Conducted



805 First Aid Courses



66 First Aid/CPR Awareness Talks, Demonstrations

Trained and/or Certified



1, 459 people in First Aid Awareness Talks & Demonstrations



10,149 people in First Aid & Life Support Courses



"I got the opportunity to learn and I am thankful for that. It is a useful skill that everyone should be equipped with. You never know when these skills could come handy as such emergencies can happen to anyone, anywhere and at any time. When you are first aid trained and certified, you can help in times of emergencies."

Priya Choudhary

First aid trainee who successfully administered CPR on an elderly man a day after completing a Standard First Aid course with SRCA



Highlights

- Shared first aid tips and conducted CPR and AED demonstrations at National Day Carnivals at the Heartlands in Bishan, Punggol, Geylang Serai, Jurong East and Woodlands as part of Temasek Foundation's Stay Prepared initiative, 10 Aug 2019
- Conducted a mass CPR+AED Provider Course for 57 participants and shared the importance of learning first aid at Orchard Road, as part of World First Aid Day 2019, 14 Sep 2019. Eight SRCA Instructors took part in IFRC's Instagram #TetrisChallenge.



Partnerships

- Pepperl+Fuchs Asia Pte Ltd donated 130 chairs (worth S\$18,050) for SRCA's classrooms. In 2018, it donated three sets of CPR manikins, to facilitate training.
- Prudence Foundation engaged SRCA as part of their 'Safe Steps First Aid Master Module - Train-the-Trainer' to raise first aid awareness aimed at saving lives and building more resilient communities.
- SRCA ran a First Aid Workshop for Deliveroo Singapore to empower riders with skills to save lives on the go.



Community FirstAid

First aid saves lives, promotes recovery and provides comfort and relief. Since the 1960s, SRC volunteers have been providing first aid coverage at national and community events. SRC also enhances its emergency preparedness by putting its operational efficiency to the test in emergency response exercises. Through these efforts, SRC remains focused in enhancing resilience in the community.

In 2019, Community FirstAid harnessed the synergy of its partnership with the TransportAid team to provide event organisers with comprehensive first aid and transportation coverage at 56 events, including the OCBC Cycle. Going forward, SRC strives to deepen partnerships while building a strong volunteer-led team.







First Aider on Wheels

First launched at East Coast Park in 2012, First Aider on Wheels volunteers patrol along parks to provide first aid treatments to park-goers in need during weekends and public holidays. SRC's pool of first aiders are empowered to enhance their first aid proficiency while gaining more exposure and experience. FAOW was subsequently extended to Pulau Ubin in 2016.



1,420 casualties receiving first aid



1,534 hours of first aid coverage within the community



56 national major and community events



209 active volunteers trained under Emergency Response Training



1,960 volunteers deployed under FAOW and other events



'I provided first aid to a boy who fell at the beach and sustained a minor abrasion. As I was cleaning and bandaging his wound, the boy asked me where I learnt the first aid treatment. I made small talk and told him about the Red Cross Movement.

After I had treated the boy, the boy thanked me and asked his mother if he could join the Red Cross Youth as a CCA too. For me, it was touching and meaningful to know I made a difference in the boy's life, and inspired him to learn first aid and join the Red Cross."

> Aaron Lim First Aider on Wheels and Community FirstAid volunteer

40

Highlights

Provided first aid coverage at

- Chingay 2019, Jan and Feb 2019
- Jewel Changi Airport Opening, Apr 2019
- National Day Parade, Jun to August 2019



- Istana Open House on 1 May 2019, 28 Jul 2019 and 27 Oct 2019
- New Year's Eve Countdown, Our Tampines Hub, 31 Dec 2019
- SSEAYP International Singapore's Deepavali Event at JTC, 23 Nov 2019
- West Coast on Wheels Cycling activity, every third Sunday of the month

Other Activities

- Participated in four emergency simulation exercises together with the Ministry of Health to enhance community preparedness, strengthen resilience, reduce vulnerability during emergencies.
- Took part in a 2D1N Emergency Response Team (ERT) training camp held at Red Cross Training Campsite aimed at equipping participants with the knowledge and skill sets to respond to local civil emergencies, on 27 and 28 Apr 2019 and 19 and 20 Oct 2019.
- Trained 57 participants in CPR + AED Course at a joint World First Aid and Yearly Life Saver's Carnival, on 14 Sep 2019.

Our Services Saving Lives

International Services

The International Services (IS) team centred its efforts on rebuilding projects spanning schools and healthcare facilities in Laos, Indonesia and South India, for a lasting impact on communities. 2019 marked SRC's foray in the African region, where a relief and recovery mission was deployed.

IS continued its capacity building trajectory, by conducting more training classes in disaster response, overseas disaster deployment training and developing technology-driven training in the use of drones. Such efforts are targeted at galvanising public interest in humanitarian issues and humanitarian diplomacy, both locally and abroad.

The Disaster Surveillance Team (DST) was formed in late 2018 to monitor extreme weather globally, man-made incidents or disasters, and plays an indispensable role in determining overseas deployments. In 2019, four sessions of DST briefings were held quarterly, for more than 200 volunteers. Eighty volunteers are actively monitoring occurrences of disasters globally on a daily basis. In addition, SRC's volunteers shared their expertise on disaster and pandemic management with like-minded individuals and organisations while adapting to current trends.

SRC also strengthened relationships with the International Federation of Red Cross and Red Crescent Societies (IFRC), International Committee of the Red Cross (ICRC) and National Societies (NS) by inviting humanitarians to share their experiences and expertise at SRC's humanitarian conferences, seminars and lectures co-organised with like-minded organisations. SRC also works closely with the IFRC, ICRC and NS to leverage their experience, on-the-ground knowledge and expertise in disaster relief and rebuilding efforts.

Going forward, the IS team plans to establish a Pandemic Preparedness and Response Hub, aimed at leveraging the vast network of the Red Cross Red Crescent Movement, to inspire grassroots actions.

Last-Mile Assistance Support

On 29 Jan, SRC inked a Memorandum of Understanding (MOU) with the Centre for Domestic Employees (CDE), to provide Last-Mile Assistance Support to injured foreign domestic workers during their repatriation journey. We facilitated three cases in 2019: two cross-border cases from Singapore to Indonesia, in collaboration with Palang Merah Indonesia, on 20 Feb 2019 and 17 May 2019; and in transporting a Filipino foreign domestic worker from the hospital to the airport on 18 Sep 2019.

Thought Leadership

- SRC Secretary General / CEO Mr Benjamin William shared insights on 'Disaster Management: Lessons Learnt from Overseas Experiences', Child Trauma Conference by KK Hospital, 5 Apr 2019.
- Associate Director of International Services, Ms Charis Chan shared SRC's relief efforts in disaster-hit communities while the Facebook team, introduced various tools,



such as the crisis response hub and disaster maps that support and connect people in times of disasters, at a knowledge exchange session with the Facebook team at Facebook APAC Headquarters, 12 Jul 2019.

- Organised the 5th Humanitarian Conference 'Partnerships and Volunteerism for Humanity' to highlight the integral role that volunteers and partners play in building coalitions for humanity to meet the challenges in the global humanitarian world, 20 Jul 2019.
- Shared plans at the 'Better Together Forum' to conduct more workshops as part of the One Billion Coalition for Resilience initiative while enhancing cooperation among National Societies to facilitate joint relief teams in the future, 18 Oct 2019.
- Singapore Red Cross (SRC) Secretary General / CEO, Mr Benjamin Willam delivered a keynote address on 'Mobilising for Humanity - A Coalition for Resilience' at the 2nd International Conference on Humanitarian Medical Mission, Singapore General Hospital (SGH) Campus, 22 Nov 2019.
- Organised the first International Humanitarian Law Seminar in commemoration of the 70th anniversary of the 1949 Geneva Conventions. The seminar was held in collaboration with the International Committee of the Red Cross (ICRC), The Law Society of Singapore, the Law Faculty of the National University of Singapore (NUS) and the Swiss Embassy in Singapore at the National Library, 25 Sep 2019.

Medical and Healthcare Activities

- Deployed a team to Nepal to provide primary healthcare services and health education to the Chepang communities in Chitwan, Dhading and Makwanpur, and people affected by the recent wind storm in Bara, 2 13 May 2019
- In collaboration with Vietnam Red Cross Society, a group of 25 students and lecturers from Singapore Polytechnic (SP) and SRC employees participated in an Overseas Humanitarian Project (OHP), 8 - 21 Sep 2019. Collectively, they engaged the students and teachers of Kiet Son Secondary School in Phu Tho Province in first-aid, English and IT lessons. The SP students who went for the OHP are currently undergoing the Diploma-Plus Certificate Programme in Humanitarian Affairs jointly offered by SP and SRC Academy.

20,000 benefitted

from SRC and the Red Cross Movement's support overseas



Highlights

Capacity Building

- Trained 150 volunteers in Overseas Disaster Deployment Training over two runs of four weekends each, from Jan to June 2019
- Trained 33 volunteers in Emergency Water, Sanitation & Hygiene (eWASH) Training (in collaboration with Palang Merah Indonesia)
- Conducted training on drone operations for 28 volunteers

Disaster Relief

Disaster / Country	SRC's Response
Cyclone Idai	Contributed US\$90,000 to su Red Cross Movement, led by th the Zimbabwe Red Cross. The healthcare, water, and sanitatior
Hurricane Dorian in The Bahamas	Contributed US\$10,000 in re operations of the Red Cross Federation of Red Cross and Re
Democratic People's Republic of Korea (DPRK)	Facilitated the manufacturing, s DPRK Red Cross.
Monsoon Season, Maldives	Funded and distributed 680 por Red Crescent Society as part monsoon season.



42

1,950 benefitted

from healthcare talks and medical treatments conducted overseas



upport the emergency relief operations of the ne Mozambique Red Cross, Malawi Red Cross and ne contribution was channelled towards shelter,

n. elief supplies to support the emergency relief as Movement - coordinated by the International Red Crescent Societies (IFRC).

shipping and distribution of 5,000 first aid kits to

nchos to members and volunteers of the Maldivian t of preparedness and capacity building for the





Red Cross Youth (RCY) offers a seamless transition for youth to engage in humanitarian work as they progress up the educational ladder, from Red Cross Junior (pre-school), Link (primary), Cadet (secondary), to Chapter Member (tertiary).

Through structured curriculum and programmes, youth members learn about blood donor recruitment, first aid, disaster management, school safety and community service. In the process, they inculcate core values embodied by the Red Cross Movement; compassion, passion, and professionalism, as well as life skills such as leadership, teamwork, discipline, resilience, and perseverance - qualities which will stand them in good stead when they become the humanitarian leaders of tomorrow.

In 2019, SRC collaborated with Outward Bound Singapore, Workplace Safety & Health Council, and



Red Cross Youth :

Our People

Red Cross Youth Members: **378** Junior (Pre-school, Kindergartens): **1,021** Links (Primary Schools): **1,303** Chapter Members (Tertiary Institutions): **856** Cadets (Secondary Schools): **1,858**

Red Cross Movement partners, to present a Humanitarian Trail featuring interactive role-playing and simulation for youth. Located at the Red Cross Training Campsite, the Humanitarian Trail enables children and youth to discover the humanitarian operations of the Red Cross, and inspires them to do their part for community resilience and to be concerned global citizens of the future.

Going forward, the Red Cross Training Campsite strives to be a hub for young humanitarians to congregate and promote youth-led actions and deliverables, including humanitarian trainings and advocacy of SRC's causes. RCY will continue its focus on its youth-led activities in schools and communities that includes School Safety, Disaster Risk Reduction and Care for the Elderly. Through its global network, RCY provides its members the opportunity to forge Global Friendships.

Our People **Volunteer Management**



From uplifting the lives of the vulnerable to enhancing community resilience, SRC's pool of dedicated volunteers plays an integral role in furthering SRC's humanitarian efforts, both locally and overseas.

In 2019, Volunteer Management (VM) augmented its Volunteer Induction session with a more comprehensive and interactive orientation. Designed to promote personal connections, the orientation also incorporates a volunteer sharing session to inspire meaningful volunteering journeys.

In addition, SRC introduced a more intuitive, userfriendly Volunteer Management System (VMS) to enhance its volunteer engagement while streamlining its processes. Rolled out in three phases, the system is slated for completion by the third quarter of 2020.

In recognition of the steadfast contributions of volunteers, SRC organised a Volunteer Appreciation Ceremony on 12 October 2019 where volunteers were presented with Certificates of Appreciation.

Going forward, VM will focus on volunteer engagement, and training and development. With the new VMS in place, SRC can tap on a centralised resource and business intelligence to mobilise volunteers more efficiently to better support SRC programmes. VM will partner other Social Service Agencies (SSAs) to further enhance volunteer engagement and ad hoc volunteer deployment.



Total Subscribing Members: 94

Total New General Volunteers: 2,242

Total Life Members: 25

Volunteers Trained in Volunteer Induction: 646

Volunteer Training will be formalised into three Leadership Programme (VLP). To be implemented by the third guarter of 2020, the VST and VLP are aimed at empowering volunteers with skills, thereby developing a pool of committed volunteers into future leaders.

Corporate Volunteers

SRC provides a platform for Corporate Volunteering Groups (CVGs) to engage employees in meaningful social and community engagements with beneficiaries that resonate with them.

- Gained **50** touchpoints
- Total Base (matched):
- **20** Corporate Volunteering Groups

Held at Grand Copthorne Waterfront Hotel on 30 September 2019, the Singapore Red Cross 70th Anniversary cum Awards Ceremony honoured 56 individuals and 20 community partners for their unwavering contributions in furthering SRC's humanitarian mission. The awards were presented by Guest-of-Honour and Patron of SRC, President Halimah Yacob, and SRC Chairman Mr Tee Tua Ba.

President Halimah Yacob also presented six youth leaders, aged 15 to 35, with the SRC President's Youth Award. They were selected from hundreds of Red Cross Youth (RCY) Cadets and mentors based on wide-ranging criteria that included leadership qualities, global perspectives, excellence in academics and service to RCY.

INGAPOR D CROSS 70TH ANNIN



his 12 years of leadership in SRC.

Distinguished Friend of Red Cross Award

Aviva Singapore first joined SRC as a CSR partner in 2017. In the last few years, the organisation has grown to become one of SRC's most supportive and valued partners. To date, AVIVA Singapore has contributed over \$250,000 in sponsorships towards several of SRC's local community programmes, including FoodAid, Family LifeAid, Medical Chaperone & Transportation and HoME+. Beyond financial contributions, AVIVA Singapore has also actively roped in their employees in various voluntary service activities.

"Today, SRC continues to fulfil many critical roles by serving the vulnerable through community befrienders, medical chaperones, first aiders, blood advocates and relief workers. As the needs of our society and community evolved, so did SRC's humanitarian services. It introduced new services to ensure relevance in closing the social gaps that have developed. What has remained consistent is the passion and commitment of the Red Cross staff, volunteers and partners, whose contributions we are celebrating."

Awards and Recognition



Our People

SRC Humanitarian Award

At the awards, President conferred on SRC Chairman, Mr Tee Tua Ba, the SRC Humanitarian Award - the highest honour amongst the awards, recognising

"While I am deeply honoured and humbled to be receiving the Humanitarian Award, my proudest achievement in my 12-year Red Cross journey has and will always be the SRC's ability to reach out and make a difference in the lives of the vulnerable, locally and abroad. And to be able to do it efficiently, and with pride and integrity. I am eternally grateful to be given the opportunity to serve the Singapore Red Cross in its cause for humanity, in aid of the vulnerable and less privileged."



Check out more highlights of the SRC Awards 2019



Our People Professional Networks



In 2019, SRC engaged Professional Networks (Nurses, Allied Health professionals (Therapists) and Social Workers) to provide ancillary services for the community, with a focus on the elderly.



Nurses Network 73 volunteers	Locally, nurses are actively involved in community outreach, health promotion, health counselling and providing basic healthcare through Community Health on Wheels (CHoW). Regionally, the nurses take part in SRC's overseas humanitarian programmes or medical missions. Nursing professionals can also deliver in-country training programmes to enhance the capacity of nurses from the region.
Social Work Network 80 volunteers	Contributed US\$10,000 in relief supplies to support the emergency relief operations of the Red Cross Movement - coordinated by the International Federation of Red Cross and Red Crescent Societies (IFRC).
Allied Health Network 23 volunteers	The Allied Health Network comprises physiotherapists, occupational therapists, dieticians who care for the physical well-being of beneficiaries.
Professional Lawyers Network 10 members	The Professional Lawyers Network comprises local law practitioners who share their legal expertise, experience and counsel on best practices.

Employees are valuable assets of the SRC, and the key to the Society's continued success. To this end, the HR department has in place the following



Staff Recruitment

SRC embraces diversity in its recruitment policies, true to the principles of neutrality and impartiality (part of the Seven Fundamental Principles of the Red Cross and Red Cross Movement). Employees come from a crosssection of people who are differently-abled, across generational and cultural lines. New staff are orientated upon joining SRC, to imbue in them a sense of belonging and identity to the Red Cross family, while building the rapport through teamwork and camaraderie.

Quarterly Staff Meetings

Our HR department organises town hall sessions four times a year. These quarterly meetings serve as a formal platform for staff engagement - management updates on important issues, welcoming of new recruits, recognising long-serving staff, sharing sessions, as well as a 'Ask Sec Gen' segment where staff get the opportunity to voice concerns or raise queries.

Staff Engagement

strategies to boost employee engagement, which drives performance.

Our People

On The House

On The House (OTH) was borne out of our Secretary General/CEO's vision to rally staff from different departments to work together in celebration of iconic occasions. Each quarter, a newly appointed OTH committee would spearhead a series of events and engage all staff for an afternoon of bonding activities, in conjunction with major festive occasions.

Wellness Hour

Ensuring a good work-life balance is fundamental to keeping employees content and productive. Employees are encouraged to participate in sports and team bonding sessions that enhance their well-being every Friday evening, whilst strengthening team rapport.

Staff Appreciation Dinner

SRC held its annual Staff Appreciation Dinner at Red Cross Home for the Disabled on 15 November. Themed 'Kampung Party', the evening saw colleagues engaged in old-school games and activities; and a screening of video clips by various teams, in celebration of SRC's 70th Anniversary.

Partnerships and Fundraising

Through the generosity and enduring support of donors, corporate partners, fundraisers and volunteers, SRC raised S\$6,191,585.00 in 2019, which went towards uplifting and empowering some 20,000 disadvantaged individuals, who have fallen through the cracks of

social safety nets.

SHOP+ also underwent a revamp to inject professionalism and to ensure systematic processes are in place.

Highlights •

Signature Fundraisers

• S\$263,573 at Grateful Hearts, 1,139 tin bearers were mobilised for the outreach and 3M Nexcare gave waterproof bandages to donors in appreciation for their support, 1 Jan 2019 - 31 March 2019



- S\$255,680 at a fundraising Charity Concert 2019 'A Journey of Bliss', organised by Wui Chiu Fui Kun and The Dance Ensemble Singapore as part of Wui Chiu Fui Kun's 197th anniversary at Resorts World Sentosa, 6 Apr 2019
- S\$2,260 at a volunteer-led fundraising campaign 'SRC's Christmas Gift Wrap' at Changi City Point, Waterway Point and Guoco Tower, 1 to 22 Dec 2019
- S\$5,365 at SRC's Annual Donation Box programme in partnership with selected retail and corporate partners
- S\$2,065,039 in sustainable, recurring long term donations through face-to-face fundraising ambassadors
- S\$1,809,424 through long-term donations
- S\$255,615 through one-time donations



• S\$233,383 for the Red Cross Home for the Disabled through a debut overseas fundraiser 'Tour Le Care' in partnership with Aviva Singapore. The fundraiser, held in Batam, was attended by 100 cyclists, 16 & 17 Mar 2019



- S\$72,224 for the Red Cross Home for the Disabled through the Blue Star Walk 19 (7 Sep 2019) and the Blue Star Car Rally (25 Aug 2019). The two fundraisers were organised by a group of like-minded NPCC Cadet Inspectors and JCI Mandarin (Singapore) and led by the Organising Chairman of Project Blue Star, Mr Steven Lau. MP for Tanjong Pagar GRC (Queenstown), Dr Chia Shi-Lu graced the walk as its Guest-of-Honour.
- S\$5,596 through various movie screenings via 'Soiree Cinematics' at WE CINEMA averaging 104 attendees per session, from Apr to Nov 2019



• S\$645,773 at the SRC Benefit Gala at Shangri-La Hotel, in conjunction with SRC's 70th anniversary. Attended by close to 560 guests, the event was graced by SRC Patron, President Halimah Yacob, and organised by an esteemed committee led by Mrs Genevieve Peggy Jeffs, 19 Oct 2019



- To engage SRC's network of donors at Marina Mandarin, SRC partnered with GIVE.asia and Success Resources to organise a fireside chat with Robert Kiyosaki, author of the globally renowned book 'Rich Dad Poor Dad'. He donated S\$10,031 to SRC, 24 Oct 2019.
- More than \$320,000 raised through SRC's year-end carnival, held at Resorts World Sentosa from 7 to 8 Dec 2019. Attendees were treated to a fun-filled day with food and beverage stalls, old-school snacks and games, group workouts, stage performances and interactive games.

Brand Partnerships

We solidified our marketing partnership with 3M Nexcare[™] with the extension of our first aid advocacy programme to school-going children. Launched in 2015, the first aid outreach programme conceptualised by SRC and funded by 3M Nexcare[™] has engaged 65 schools and some 58,000 children, on the importance of first aid kit, the do's and don'ts on caring for common injuries, and home safety. Separately, 3M Nexcare[™] also supported our 70th Anniversary Exhibition roadshows and the year-end fundraising carnival with product sponsorship, furthering our first aid advocacy efforts.

We also engaged groups of tertiary students across multiple institutions, on design, animation and photojournalism projects as part of their curriculum. The effort mobilises young talents and empowers them to work on humanitarian initiatives while enhancing our capacity to produce original and refreshing content.





The Adventures of Captain Red Cross

Community Engagement

Engaging the community, Catalysing humanitarian action

In an effort to expound on our humanitarian aid, the Marketing team revamped the Society's outreach collaterals through a beneficiary-centric approach, to ensure focus on the essential support for groups such as the elderly, persons with disabilities, children and youth, and those who have fallen through the cracks of social safety nets. In addition, useful first aid tips and advanced course details are sent to training participants of the SRC Academy, whilst local and international donors get timely updates on the impact of their contributions on the community.

The Corporate Communications team secured consistent media coverage, achieving over \$1,245,931 in public relations value across a plethora of media channels, with insightful features on on Family LifeAid (Young Hearts) on national TV; on Psychological First Aid on a Chinese daily; and almost monthly interviews on CNA938 Singapore Stories. The team also secured many talkshow opportunities over radio airwaves, for thought leadership by SRC's subject matter experts.

The new content strategy for social media bore fruits, with several in-house campaigns featuring SRC's own employees and volunteers taking centrestage.

The results - the following on both Instagram and LinkedIn doubled; whilst the average organic post reach on Facebook almost tripled.

Working with ITE College East, the team produced over 30 videos for the heritage microsite, myredcross.sg. These "My Red Cross Memories" have been viewed over 35,000 times on YouTube.

Revitalisation, Sustainability

In 2019, we increased the frequency of our monthly eNews to every fortnightly, to cater to the preference of younger stakeholders for shorter reads and more timely engagement. Our eNews has consistently achieved an open rate higher than the industry norm.

Both the quarterly magazine and monthly eNews have undergone a facelift to continue appealing to its readership. The vision is to move more content online, for integration with social assets and for better interactivity. Along with this shift, we are planning a

87,949

0

10,655

website revamp for 2020. The refreshed website is intended to better fulfil our marketing needs and to optimise user experience given the features and widgets of today.

To reduce our carbon footprint and embrace sustainability, the in-house magazine will be printed on eco-friendly, FSC certified paper, from 2020.

Corporate Communications is looking to tap into employee more cost-effective solution to organically increase our reach. The Corporate Communications team will implement a strategic and Employee Advocacy Programme in the years ahead, to encourage employees to share brand values and messages in an organic way.







54

5,340 7% Engagement Rate

in



FINANCIAL STATEMENTS

COUNCIL'S STATEMENT AND FINANCIAL STATEMENTS

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COUNCIL'S STATEMENT

The Council presents their statement to the members together with the audited financial statements of Singapore Red Cross Society (the "Society") for the financial year ended 31 December 2019.

In the opinion of the Council,

- (a) the financial statements set out on pages 5 to 40 are drawn up in accordance with the provision of the Singapore Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and Financial Reporting Standards in Singapore so as to give a true and fair view of the financial position of Singapore Red Cross Society (the "Society") as at 31 December 2019 and the financial activities and other comprehensive income, changes in funds and reserves and cash flows of the Society for the financial year then ended;
- (b) at the date of this statement, there are reasonable grounds to believe that the Society will be able to pay its debts when they fall due;
- (c) the accounting and other records required by the Charities Act and Regulations to be kept by the Society have been properly kept in accordance with the provisions of the Charities Act and Regulations;
- (d) the use of donation moneys is in accordance with the objectives of the Society as required under regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (e) the Society has complied with regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

ON BEHALF OF THE COUNCIL

Mr Tee Tua Ba Chairman

Mr Tan Kai Hoe Chairman, Finance and Investment Committee

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31 August 2020

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

SINGAPORE RED CROSS SOCIETY

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Singapore Red Cross Society (the "Society"), which comprise the statement of financial position as at 31 December 2019, and the statement of financial activities and other comprehensive income, statement of changes in funds and reserves, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, as set out on pages 5 to 40.

In our opinion, the accompanying financial statements of the Society are properly drawn up in accordance with the provisions of the Singapore Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and Financial Reporting Standards in Singapore ("FRSs") so as to give a true and fair view of the financial position of the Society as at 31 December 2019, and of the financial performance, statement of changes in funds and reserves, and statement of cash flows of the Society for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Society in accordance with the Accounting and Corporate Regulatory Authority *Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities* ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE COUNCIL MEMBERS OF

SINGAPORE RED CROSS SOCIETY

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Charities Act and Regulations and FRSs, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

The Council's responsibilities include overseeing the Society's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- (a) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- (b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- (c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

INDEPENDENT AUDITOR'S REPORT TO THE COUNCIL MEMBERS OF

SINGAPORE RED CROSS SOCIETY

Auditor's Responsibilities for the Audit of the Financial Statements (cont'd)

- (d) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- (e) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Council members regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Society have been properly kept in accordance with the provisions of the Charities Act and Regulations.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year:

- (a) the use of the donation moneys was not in accordance with the objectives of the Society as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Society has not complied with the requirements of Regulation 15 (fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations

Deloste & Touche M

Public Accountants and Chartered Accountants Singapore

31 August 2020

STATEMENT OF FINANCIAL POSITION 31 December 2019

	<u>Note</u>	2019	2018
ACCETC		\$	\$
ASSETS			
Current assets			
Cash and cash equivalents	6	9,168,845	8,477,855
Other receivable, deposits and prepayments Debt instruments at fair value through other	7	3,035,330	2,969,011
comprehensive income ("FVTOCI")	11	251,500	-
Total current assets		12,455,675	11,446,866
Non-current assets	0	400.000	
Donated asset Property, plant and equipment	8 9	400,000 1,312,861	- 3,083,177
Right-of-use assets	10	1,697,052	
Debt instruments at fair value through other		, ,	
comprehensive income ("FVTOCI")	11	2,824,850	3,038,028
Equity instrument designated at fair value through other comprehensive income ("FVTOCI")	12	102,800	104,950
Total non-current assets	12	6,337,563	6,226,155
		,	, , .
Total assets		18,793,238	17,673,021
LIABILITIES, FUNDS AND RESERVES			
Current liabilities Other payables and accruals	13	2,764,749	3,223,277
Lease liabilities	13	41,986	3,223,277
Total current liabilities		2,806,735	3,223,277
Non-current liabilities	. –	672.004	646 222
Deferred capital grants Lease liabilities	15 14	672,804 41,713	646,322
Total non-current liabilities	14	714,517	646,322
			010,522
Funds and reserves			
Unrestricted funds		15,203,811	13,771,419
Restricted funds	16	- 60 175	-
Investment revaluation reserve Total funds and reserves	11, 12	<u>68,175</u> 15,271,986	32,003 13,803,422
		13,271,900	13,003,422
Total liability, funds and reserves		18,793,238	17,673,021
Net assets of:			
International Relief Funds, held on behalf and managed by			
Singapore Red Cross Society	17	22,941,090	24,954,139

See accompanying notes to financial statements.

STATEMENT OF FINANCIAL ACTIVITIES AND OTHER COMPREHENSIVE INCOME Year ended 31 December 2019

Income \$ Voluntary income: 1,651,769 3,065,370 Donation in kind 400,000 - Donations (Transport Aid) 197,296 148,405 Donations (Transport Aid) 166,534 174,140 Membership subscriptions 11,402 166,734 Fundraising events 11,402 167,757 Fundraising events 14,402 233,101 Charitable activities 1,570,757 1,294,304 Programme fees 1,3887 98,889 Funding from Tote Board 12,965 21,381 Blood Donce Recruitment Programme funding from 12,965 21,381 Health Science Authority 2,35,268 2,265,190 Home for the Disabled: 2,955 21,381 Grants from Ministry of Social and Family Development, National Council of Social Services and SG Enable 156,317 158,030 Mational Council of Social Services 4,000 - - Grant from Community Silver Trust 39,584 - - Government grants: - - 619,929 <th></th> <th><u>Note</u></th> <th>2019</th> <th>2018</th>		<u>Note</u>	2019	2018
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Community Service - Transport AidProgramme fees113,887Programme fees220,390Substraint of the Board220,390Blood Donor Recruitment Programme funding fromHealth Science Authority2,335,268Home for the Disabled:Residents' contribution12,965Grants from Ministry of Social and Family Development,National Council of Social Services and SG EnableGrant from Community Silver TrustOther grantsGovernment grants:Ministry of EducationNational Council of Social ServicesAgency for Integrated CareCouncil for Third AgeProgramme Support Recovery2075,656198,907Miscellaneous21476,827495,558				
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Funding from Tote Board220,390234,456Blood Donor Recruitment Programme funding from Health Science Authority2,335,2682,265,190Home for the Disabled: Residents' contribution12,96521,381Grants from Ministry of Social and Family Development, National Council of Social Services and SG Enable2,644,1462,655,068Grant from Community Silver Trust252,710123,261Other grants39,584-Government grants:156,317158,030Ministry of Education156,317158,030National Council of Social Services4,000-Care and Share Fund619,929411,732Agency for Integrated Care Council for Third Age1,13629,857Dother income7136,6558,156,066Programme Support Recovery2075,656198,907Miscellaneous21476,827495,558				
Blood Donor Recruitment Programme funding from Health Science Authority2,335,2682,265,190Home for the Disabled: Residents' contribution12,96521,381Grants from Ministry of Social and Family Development, National Council of Social Services and SG Enable2,644,1462,655,068Grant from Community Silver Trust252,710123,261Other grants39,584-Government grants: Ministry of Education156,317158,030National Council of Social Services4,000-Care and Share Fund619,929411,732Agency for Integrated Care Council for Third Age1,13629,857Other income2075,656198,907Miscellaneous21476,827495,558				
Health Science Authority2,335,2682,265,190Home for the Disabled: Residents' contribution12,96521,381Grants from Ministry of Social and Family Development, National Council of Social Services and SG Enable Grant from Community Silver Trust2,644,1462,655,068Grant from Community Silver Trust252,710123,261Other grants39,584-Government grants: Ministry of Education156,317158,030National Council of Social Services4,000-Care and Share Fund619,929411,732Agency for Integrated Care Council for Third Age1,13629,857Other income184,977136,655Programme Support Recovery2075,656198,907Miscellaneous21476,827495,558	Funding from Tote Board		220,390	234,456
Home for the Disabled: Residents' contribution12,96521,381Grants from Ministry of Social and Family Development, National Council of Social Services and SG Enable2,644,1462,655,068Grant from Community Silver Trust252,710123,261Other grants39,584-Government grants: Ministry of Education156,317158,030National Council of Social Services4,000-Care and Share Fund619,929411,732Agency for Integrated Care Council for Third Age1,13629,857Other incomeProgramme Support Recovery2075,656198,907Miscellaneous21476,827495,558				
Residents' contribution12,96521,381Grants from Ministry of Social and Family Development, National Council of Social Services and SG Enable2,644,1462,655,068Grant from Community Silver Trust252,710123,261Other grants39,584-Government grants:156,317158,030Ministry of Education156,317158,030National Council of Social Services4,000-Care and Share Fund619,929411,732Agency for Integrated Care1,13629,857Council for Third Age184,977136,6558,156,0667,428,823Other incomeProgramme Support Recovery2075,656198,907Miscellaneous21476,827495,558	Health Science Authority		2,335,268	2,265,190
Grants from Ministry of Social and Family Development, National Council of Social Services and SG Enable 2,644,146 2,655,068 Grant from Community Silver Trust 252,710 123,261 Other grants 39,584 - Government grants: 156,317 158,030 Ministry of Education 156,317 158,030 National Council of Social Services 4,000 - Care and Share Fund 619,929 411,732 Agency for Integrated Care 1,136 29,857 Council for Third Age 184,977 136,655 8,156,066 7,428,823 7428,823 Other income 20 75,656 198,907 Miscellaneous 21 476,827 495,558	Home for the Disabled:			
National Council of Social Services and SG Enable 2,644,146 2,655,068 Grant from Community Silver Trust 252,710 123,261 Other grants 39,584 - Government grants: 156,317 158,030 National Council of Social Services 4,000 - Care and Share Fund 619,929 411,732 Agency for Integrated Care 1,136 29,857 Council for Third Age 184,977 136,655 8,156,066 7,428,823 Other income 20 75,656 198,907 Miscellaneous 21 476,827 495,558	Residents' contribution		12,965	21,381
Grant from Community Silver Trust 252,710 123,261 Other grants 39,584 - Government grants: 156,317 158,030 National Council of Social Services 4,000 - Care and Share Fund 619,929 411,732 Agency for Integrated Care 1,136 29,857 Council for Third Age 184,977 136,655 Other income Programme Support Recovery 20 75,656 198,907 Miscellaneous 21 476,827 495,558	Grants from Ministry of Social and Family Development,			
Other grants 39,584 - Government grants: 156,317 158,030 Ministry of Education 156,317 158,030 National Council of Social Services 4,000 - Care and Share Fund 619,929 411,732 Agency for Integrated Care 1,136 29,857 Council for Third Age 184,977 136,655 8,156,066 7,428,823 Other income Programme Support Recovery 20 75,656 198,907 Miscellaneous 21 476,827 495,558	National Council of Social Services and SG Enable		2,644,146	2,655,068
Government grants: 156,317 158,030 Ministry of Education 156,317 158,030 National Council of Social Services 4,000 - Care and Share Fund 619,929 411,732 Agency for Integrated Care 1,136 29,857 Council for Third Age 184,977 136,655 8,156,066 7,428,823 Other income Programme Support Recovery 20 75,656 198,907 Miscellaneous 21 476,827 495,558	Grant from Community Silver Trust		252,710	123,261
Ministry of Education 156,317 158,030 National Council of Social Services 4,000 - Care and Share Fund 619,929 411,732 Agency for Integrated Care 1,136 29,857 Council for Third Age 184,977 136,655 8,156,066 7,428,823 Other income Programme Support Recovery 20 75,656 198,907 Miscellaneous 21 476,827 495,558	Other grants		39,584	-
National Council of Social Services 4,000 - Care and Share Fund 619,929 411,732 Agency for Integrated Care 1,136 29,857 Council for Third Age 184,977 136,655 8,156,066 7,428,823 Other income Programme Support Recovery 20 75,656 198,907 Miscellaneous 21 476,827 495,558	Government grants:			
Care and Share Fund 619,929 411,732 Agency for Integrated Care 1,136 29,857 Council for Third Age 184,977 136,655 8,156,066 7,428,823 Other income 20 75,656 198,907 Miscellaneous 21 476,827 495,558	Ministry of Education		156,317	158,030
Agency for Integrated Care Council for Third Age 1,136 29,857 184,977 136,655 8,156,066 7,428,823 Other income 20 75,656 198,907 Miscellaneous 21 476,827 495,558	National Council of Social Services		4,000	-
Council for Third Age 184,977 136,655 8,156,066 7,428,823 Other income 20 75,656 198,907 Programme Support Recovery 20 75,656 198,907 Miscellaneous 21 476,827 495,558	Care and Share Fund		619,929	411,732
Council for Third Age 184,977 136,655 8,156,066 7,428,823 Other income 20 75,656 198,907 Programme Support Recovery 20 75,656 198,907 Miscellaneous 21 476,827 495,558	Agency for Integrated Care		1,136	29,857
Other income 20 75,656 198,907 Programme Support Recovery 21 476,827 495,558				
Programme Support Recovery 20 75,656 198,907 Miscellaneous 21 476,827 495,558	-		8,156,066	7,428,823
Miscellaneous 21 476,827 495,558	Other income			
Miscellaneous 21 476,827 495,558	Programme Support Recovery	20	75,656	198,907
		21		-
	Total income		15,475,755	14,270,412

STATEMENT OF FINANCIAL ACTIVITIES AND OTHER COMPREHENSIVE INCOME (cont'd) Year ended 31 December 2019

	<u>Note</u>	2019	2018
Operating expenditure		\$	\$
Fundraising costs	22	(1,849,087)	(3,246,493)
Charitable activities			
Training Academy		(1,631,199)	
Community Service - Transport Aid		(897,707)	
Blood Donor Recruitment Programme		(2,365,936)	
Home for the Disabled		(3,693,941)	
Services and disaster management International Services		(1,869,335) (563,348)	(1,606,076) (625,522)
Red Cross Youth		(831,642)	(591,497)
		(11,853,108)	
		(12/000/200)	(,,,,)
Contribution to the International Federation of Red Cross			
and Red Cross Crescent Societies		(231,665)	(234,035)
Depreciation of right-of-use assets		(104,975)	-
Interest expense		(4,528)	-
Total operating expenditure		(14,043,363)	(14,961,126)
Surplus (Deficit) for the year	23	1,432,392	(690,714)
Other comprehensive income (loss):			
Items that will not be reclassified subsequently to profit or loss:			
Change in fair value of equity instrument designated at FVTOCI		(2,150)	(55,850)
Items that are reclassified subsequently to profit or loss:			
Change in fair value of debt instruments at FVTOCI		38,322	(64,062)
Other comprehensive income (loss) for the year		36,172	(119,912)
Total comprehensive income (loss) for the year		1,468,564	(810,626)

See accompanying notes to financial statements.

STATEMENT OF CHANGES IN FUNDS AND RESERVES Year ended 31 December 2019

	Unrestricted funds \$	Restricted funds \$ (Note 16)	Investment revaluation reserve \$	Total \$
Balance at 1 January 2018	14,482,108	-	131,940	14,614,048
Total comprehensive (loss) income for the year: (Deficit) Surplus for the year Other comprehensive loss for the year Transfer of investment revaluation reserve upon disposal of equity instrument designated at FVTOCI	548,302 - (19,975)	(1,239,016) - -	- (119,912) 19,975	(690,714) (119,912) -
Transfer from restricted funds to unrestricted fund Transfer from unrestricted fund to restricted funds	20,373 (1,259,389)	(20,373) 1,259,389	-	-
Total	(710,689)	-	(99,937)	(810,626)
Balance at 31 December 2018	13,771,419	-	32,003	13,803,422
Total comprehensive income for the year: Surplus (Deficit) for the year Other comprehensive income for the year	2,169,878	(737,486) -	- 36,172	1,432,392 36,172
Transfer from restricted funds to unrestricted fund Transfer from unrestricted fund to restricted	10,448	(10,448)	-	-
funds	(747,934)	747,934	-	-
Total	1,432,392	-	36,172	1,468,564
Balance at 31 December 2019	15,203,811	-	68,175	15,271,986

See accompanying notes to financial statements.

STATEMENT OF CASH FLOWS 31 December 2019

	2019	2018
	\$	\$
Operating activities		
Surplus (Deficit) for the year	1,432,392	(690,714)
Adjustments for:		
Depreciation of property, plant and equipment	594,110	594,669
Depreciation of right-of-use assets	104,975	-
Loss on disposal of property, plant and equipment	-	6,437
Donation in kind	(400,000)	-
Government grants	(6,458,457)	(6,014,249)
Dividend income	(95,960)	(204,478)
Interest income	(68,260)	(28,623)
Interest expense	4,528	-
Operating cash flows before movements in	· · · ·	
working capital	(4,886,672)	(6,336,958)
Donated supplies	-	1,800,000
Other receivables, deposits and prepayments	(118,950)	(396,393)
Other payables and accruals	31,457	(240,270)
Cash used in operations	(4,974,165)	(5,173,621)
Interest paid	(4,528)	_
Net cash used in operating activities	(4,978,693)	(5,173,621)
Investing activities		
Proceeds from redemption of debt instrument at FVTOCI Proceeds from redemption of equity instrument	-	250,000
designated at FVTOCI	-	2,000,000
Dividends received	95,560	204,478
Interest received	68,260	31,856
Purchase of property, plant and equipment	(500,240)	(554,683)
Net cash flows (used in) from investing activities	(336,420)	1,931,651
Financing activities		
Government grants received	6,047,985	5,709,289
Repayment of lease liabilities	(41,882)	-
Net cash from financing activities	6,006,103	5,709,289
Net increase in cash and cash equivalents	690,990	2,467,319
Cash and cash equivalents at beginning of year	8,477,855	6,010,536
Cash and cash equivalents at end of year (Note 6)	9,168,845	8,477,855

See accompanying notes to financial statements.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

1 GENERAL

The Society (Unique Entity Number S86CC0370E) is registered in the Republic of Singapore with its principal place of operation and registered office at 15 Penang Lane, Red Cross House, Singapore 238486.

The principal objectives of the Society are to provide assistance in relief operations in times of disaster and auxiliary health and welfare services to the sick, the handicapped, the aged and the poor without any distinction on grounds of race, nationality, religion or political opinions, and to furnish voluntary aid to the sick and wounded in times of war and to non-belligerents, prisoners of war and civilian sufferers from the effects of war.

The financial statements of the Society for the year ended 31 December 2019 were authorised for issue by the Board of Council Members on 31 August 2020.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING - The financial statements have been prepared in accordance with the historical cost basis, except as disclosed in the accounting policies below, and are drawn up in accordance with the provisions of the Charities Act and Regulations and Financial Reporting Standards in Singapore ("FRSs").

Historical cost is generally based on the fair value of the consideration given in exchange for goods and services.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability, the Society takes into account the characteristics of the asset or liability which market participants would take into account when pricing the asset or liability at the measurement date. Fair value for measurement and/or disclosure purposes in these financial statements is determined on such a basis, except for share-based payment transactions that are within the scope of FRS 102 *Share-based Payment*, leasing transactions that are within the scope of FRS 116 *Leases*, and measurements that have some similarities to fair value but are not fair value, such as net realisable value in FRS 2 *Inventories* or value in use in FRS 36 *Impairment of Assets*.

In addition, for financial reporting purposes, fair value measurements are categorised into Level 1, 2 or 3 based on the degree to which the inputs to the fair value measurements are observable and the significance of the inputs to the fair value measurement in its entirety, which are described as follows:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date;
- Level 2 inputs are inputs, other than quoted prices included within Level 1, that are observable for the asset or liability, either directly or indirectly; and
- Level 3 inputs are unobservable inputs for the asset or liability.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

ADOPTION OF NEW AND REVISED STANDARDS – On 1 January 2019, the Society has adopted all the new and revised FRSs and Interpretations of FRS ("INT FRS") that are relevant to its operations. The adoption of these new/revised FRSs and INT FRSs does not result in changes to the Society's accounting policies and has no material effect on the amounts reported for the current or prior years except as disclosed below.

FRS 116 Leases

FRS 116 introduces new or amended requirements with respect to lease accounting. It introduces significant changes to lessee accounting by removing the distinction between operating and finance lease and requiring the recognition of a right-of-use asset and a lease liability at commencement for all leases, except for short-term leases and leases of low value assets when such recognition exemptions are adopted. In contrast to lessee accounting, the requirements for lessor accounting have remained largely unchanged. The impact of the adoption of FRS 116 on the Society's financial statements is described below.

The date of initial application of FRS 116 for the Society is 1 January 2019.

The Society has applied FRS 116 using the cumulative catch-up approach which does not permit restatement of comparatives, which continue to be presented under FRS 17 and INT FRS 104.

(A) <u>Impact of the new definition of a lease</u>

The Society has made use of the practical expedient available on transition to FRS 116 not to reassess whether a contract is or contains a lease. Accordingly, the definition of a lease in accordance with FRS 17 and INT FRS 104 will continue to be applied to those leases entered or changed before 1 January 2019.

The change in definition of a lease mainly relates to the concept of control. FRS 116 determines whether a contract contains a lease on the basis of whether the customer has the right to control the use of an identified asset for a period of time in exchange for consideration. This is in contrast to the focus on 'risks and rewards' in FRS 17 and INT FRS 104.

The Society applies the definition of a lease and related guidance set out in FRS 116 to all lease contracts entered into or modified on or after 1 January 2019 (whether it is a lessor or a lessee in the lease contract). The new definition in FRS 116 does not significantly change the scope of contracts that meet the definition of a lease for the Society.

(B) Impact on lessee accounting

Former operating leases

FRS 116 changes how the Society accounts for leases previously classified as operating leases under FRS 17, which were off-balance-sheet.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Applying FRS 116, for all leases, the Society:

- (a) Recognises right-of-use assets and lease liabilities in the statements of financial position, initially measured at the present value of the remaining lease payments, with the right-of-use asset adjusted by the amount of any prepaid or accrued lease payments in accordance with FRS 116.C8(b)(ii); and
- (b) Recognises depreciation of right-of-use assets and interest on lease liabilities in the statement of profit or loss.

Lease incentives (e.g. free rent period) are recognised as part of the measurement of the right-of-use assets and lease liabilities whereas under FRS 17 they resulted in the recognition of a lease incentive liability, amortised as a reduction of rental expense on a straight-line basis.

Under FRS 116, right-of-use assets are tested for impairment in accordance with FRS 36 *Impairment of Assets*.

For short-term leases (lease term of 12 months or less) and leases of low-value assets (which includes laptops and other computer equipment), the Society has opted to recognised a lease expense on a straight-line basis as permitted by FRS 116. This expense is presented within operating expenditure in the statement of profit or loss.

The Society has used the following practical expedients when applying the cumulative catch-up approach to leases previously classified as operating leases applying FRS 17.

- The Society has applied a single discount rate to a portfolio of leases with reasonably similar characteristics.
- The Society has elected not to recognise right-of-use assets and lease liabilities to leases for which the lease term ends within 12 months of the date of initial application.
- The Society has excluded initial direct costs from the measurement of the right-of-use asset at the date of initial application.

Former finance leases

For leases that were classified as finance leases applying FRS 17, the carrying amount of the leased assets and obligations under finance leases measured applying FRS 17 immediately before the date of initial application is reclassified to right-of-use assets and lease liabilities respectively without any adjustments, except in cases where the Society has elected to apply the low-value lease recognition exemption.

The right-of-use asset and the lease liability are accounted for applying FRS 116 from 1 January 2019.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

(C) Financial impact of initial application of FRS 116

The weighted average lessee's incremental borrowing rate applied to the lease liabilities recognised in the statement of financial position on 1 January 2019 is 4.25%.

The following table shows the operating lease commitments disclosed applying FRS 17 at 31 December 2018, discounted using the incremental borrowing rate at the date of initial application and the lease liabilities recognised in the statement of financial position at the date of initial application.

	2010
	\$
Operating lease commitments at 31 December 2018	622,990
Less: Leases not in scope of FRS 116	(488,594)
Less: Effect of discounting the above amounts	(8,815)
Lease liabilities recognised as at 1 January 2019	125,581

The Society has assessed that there is no tax impact arising from the application of FRS 116. Right-of-use assets were measured at the amount equal to the lease liability. Consequently, right-of-use assets of \$125,581 were recognised on 1 January 2019.

Leasehold land previously classified under property, plant and equipment with carrying amount of \$1,646,776 as at 31 December 2018 have been reclassified to right-of-use assets under FRS 116 at the date of initial application.

As at date of authorisation of these financial statements, management anticipates that the adoption of FRSs, INT FRSs and amendments to FRSs that were issued but not yet effective will not have a material impact on the financial statements in the period of their adoption.

FINANCIAL INSTRUMENTS - Financial assets and liabilities are recognised on the Society's statement of financial position when the Society becomes a party to the contractual provisions of the instruments.

Classification of financial assets

Debt instruments that meet the following conditions are subsequently measured at amortised cost:

- The financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows; and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Debt instruments that meet the following conditions are subsequently measured at fair value through other comprehensive income (FVTOCI):

- The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the financial assets; and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

By default, all other financial assets are subsequently measured at fair value through profit or loss (FVTPL).

Despite the aforegoing, the Society may make the following irrevocable election/designation at initial recognition of a financial asset:

- The Society may irrevocably elect to present subsequent changes in fair value of an equity investment in other comprehensive income if certain criteria are met; and
- The Society may irrevocably designate a debt investment that meets the amortised cost or FVTOCI criteria as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch.

Amortised cost and effective interest method

The effective interest method is a method of calculating the amortised cost of a debt instrument and of allocating interest income over the relevant period.

For financial instruments other than purchased or originated credit-impaired financial assets, the effective interest rate is the rate that exactly discounts estimated future cash receipts (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) excluding expected credit losses, through the expected life of the debt instrument, or, where appropriate, a shorter period, to the gross carrying amount of the debt instrument on initial recognition. For purchased or originated credit-impaired financial assets, a credit-adjusted effective interest rate is calculated by discounting the estimated future cash flows, including expected credit losses, to the amortised cost of the debt instrument on initial recognition.

The amortised cost of a financial asset is the amount at which the financial asset is measured at initial recognition minus the principal repayments, plus the cumulative amortisation using the effective interest method of any difference between that initial amount and the maturity amount, adjusted for any loss allowance. On the other hand, the gross carrying amount of a financial asset is the amortised cost of a financial asset before adjusting for any loss allowance.

Interest income is recognised using the effective interest method for debt instruments measured subsequently at amortised cost, except for short-term balances when the effect of discounting is immaterial.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Debt instruments at FVTOCI

Listed redeemable notes held by the Society are classified as at FVTOCI. Fair value is determined in the manner described in Note 4(b)(vi). The listed redeemable notes are initially measured at fair value plus transaction costs. Subsequently, changes in the carrying amount of these listed redeemable notes as a result of foreign exchange gains and losses, impairment gains or losses, and interest income calculated using the effective interest method are recognised in profit or loss. The amounts that are recognised in profit or loss are the same as the amounts that would have been recognised in profit or loss if these listed redeemable notes are recognised in other changes in the carrying amount of these listed redeemable notes had been measured at amortised cost. All other changes in the carrying amount of these listed redeemable notes are recognised in other comprehensive income and accumulated under the heading of investment revaluation reserve. When these listed redeemable notes are derecognised, the cumulative gains or losses previously recognised in other comprehensive income ender the profit or loss.

Equity instruments designated at FVTOCI

On initial recognition, the Society may make an irrevocable election (on an instrument-by-instrument basis) to designate investments in equity instruments as at FVTOCI. Designation at FVTOCI is not permitted if the equity investment is held for trading or if it is contingent consideration recognised by an acquirer in a business combination to which FRS 103 applies.

A financial asset is held for trading if:

- It has been acquired principally for the purpose of selling it in the near term; or
- On initial recognition it is part of a portfolio of identified financial instruments that the Society manages together and has evidence of a recent actual pattern of short-term profit-taking; or
- It is a derivative (except for a derivative that is a financial guarantee contract or a designated and effective hedging instrument).

Investments in equity instruments at FVTOCI are initially measured at fair value plus transaction costs. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognised in other comprehensive income and accumulated in the fair value reserve. The cumulative gain or loss will not be reclassified to profit or loss on disposal of the equity investments, instead, they will be transferred to retained earnings.

The Society has designated all investment in equity instruments that is not held for trading as at FVTOCI on initial application of FRS 109 (see Note 12).

Dividends on these investments in equity instruments are recognised in profit or loss when the Society's right to receive the dividends is established, unless the dividends clearly represent a recovery of part of the cost of the investment. Dividends are included in the "investment and interest income" line item in profit or loss.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Impairment of financial assets

The Society recognises a loss allowance for expected credit losses ("ECL") on other receivables. The amount of expected credit losses is updated at each reporting date to reflect changes in credit risk since initial recognition of the respective financial instrument.

For other receivables, the Society recognises lifetime ECL when there has been a significant increase in credit risk since initial recognition. If, on the other hand, the credit risk on the financial instrument has not increased significantly since initial recognition, the Society measures the loss allowance for that financial instrument at an amount equal to 12-month ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition instead of on evidence of a financial asset being credit-impaired at the reporting date or an actual default occurring.

Significant increase in credit risk

In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Society compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Society considers historical loss rates for each category of debtors and adjusts to reflect current and forward-looking information that is available without undue cost or effort.

The Society presumes that the credit risk on a financial asset has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Society has reasonable and supportable information that demonstrates otherwise.

The Society assumes that the credit risk on a financial instrument has not increased significantly since initial recognition if the financial instrument is determined to have low credit risk at the reporting date. A financial instrument is determined to have low credit risk if i) the financial instrument has a low risk of default, ii) the borrower has a strong capacity to meet its contractual cash flow obligations in the near term and iii) adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

The Society regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

Definition of default

The Society considers that default has occurred when a financial asset is more than 90 days past due unless the Society has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

Credit-impaired financial assets

A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Write-off policy

The Society writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, e.g. when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings. Financial assets written off may still be subject to enforcement activities under the Society's recovery procedures, taking into account legal advice where appropriate. Any recoveries made are recognised in profit or loss.

Measurement and recognition of expected credit losses

For financial assets, the expected credit loss is estimated as the difference between all contractual cash flows that are due to the Society in accordance with the contract and all the cash flows that the Society expects to receive, discounted at the original effective interest rate.

If the Society has measured the loss allowance for a financial instrument at an amount equal to lifetime ECL in the previous reporting period, but determines at the current reporting date that the conditions for lifetime ECL are no longer met, the Society measures the loss allowance at an amount equal to 12-month ECL at the current reporting date.

Derecognition of financial assets

The Society derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another party. If the Society neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Society recognises its retained interest in the asset and an associated liability for amounts it may have to pay. If the Society retains substantially all the risks and rewards of ownership and rewards of ownership of a transferred financial asset, the Society retains substantially all the risks and rewards of ownership of a transferred financial asset, the Society continues to recognise the financial asset and also recognises a collateralised borrowing for the proceeds received.

Financial liabilities

Financial liabilities are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability.

Payables and accruals

Other payables are initially measured at fair value, net of transaction costs, and are subsequently measured at amortised cost, using the effective interest method, except for short-term payables when the effect of discounting is immaterial.

Derecognition of financial liabilities

The Society derecognises financial liabilities when, and only when, the Society's obligations are discharged, cancelled or expire.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

LEASES (before 1 January 2019) - Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

Rentals payable under operating leases are charged to profit or loss on a straight-line basis over the term of the relevant lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased asset are consumed. Contingent rentals arising from operating leases are recognised as an expense in the period in which they are incurred.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis, except where another systematic basis is more representative of the time pattern in which economic benefits from the leased asset are consumed.

LEASES (from 1 January 2019)

The Society as lessee

The Society assesses whether a contract is or contains a lease, at inception of the contract. The Society recognises a right of use asset and a corresponding lease liability with respect to all lease arrangements in which it is the lessee, except for short term leases (defined as leases with a lease term of 12 months or less) and leases of low value assets. For these leases, the Society recognises the lease payments as an operating expense on a straight line basis over the term of the lease unless another systematic basis more representative of the time pattern in which economic benefits from the leased assets are consumed.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Society uses the incremental borrowing rate specific to the lessee.

Lease payments included in the measurement of the lease liability comprise fixed lease payments (including in-substance fixed payments), less any lease incentives.

The lease liability is presented as a separate line in the statement of financial position.

The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

The Society remeasures the lease liability (and makes a corresponding adjustment to the related right-of-use asset) whenever:

- the lease term has changed or there is a change in the assessment of exercise of a purchase option, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate;
- the lease payments change due to changes in an index or rate or a change in expected payment under a guaranteed residual value, in which cases the lease liability is remeasured by discounting the revised lease payments using the initial discount rate (unless the lease payments change is due to a change in a floating interest rate, in which case a revised discount rate is used); or
- a lease contract is modified and the lease modification is not accounted for as a separate lease, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.

The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement day and any initial direct costs. They are subsequently measured at cost less accumulated depreciation and impairment losses.

Whenever the Society incurs an obligation for costs to dismantle and remove a leased asset, restore the site on which it is located or restore the underlying asset to the condition required by the terms and conditions of the lease, a provision is recognised and measured under FRS 37. The costs are included in the related right-of-use asset, unless those costs are incurred to produce inventories.

Right-of-use assets are depreciated over the shorter period of lease term and useful life of the underlying asset. If a lease transfers ownership of the underlying asset or the cost of the right-of-use asset reflects that the Society expects to exercise a purchase option, the related right-of-use asset is depreciated over the useful life of the underlying asset. The depreciation starts at the commencement date of the lease.

The right-of-use assets are presented as a separate line in the statement of financial position.

The Society applies FRS 36 to determine whether a right-of-use asset is impaired and accounts for any identified impairment loss.

As a practical expedient, FRS 116 permits a lessee not to separate non-lease components, and instead account for any lease and associated non-lease components as a single arrangement. The Society has not used this practical expedient. For a contracts that contain a lease component and one or more additional lease or non-lease components, the Society allocates the consideration in the contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

PROPERTY, PLANT AND EQUIPMENT - Property, plant and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation is charged so as to write off the cost of assets over their estimated useful lives, using the straight-line method, on the following bases:

Motor vehicles	5 years
Furniture and fittings	5 years
Medical equipment	3 to 5 years
Office equipment	3 to 5 years
Building and renovation	3 to 10 years
Computer system	3 years
Leasehold land	30 years

Construction in progress is stated at cost and is not depreciated. Cost includes direct related expenditure incurred during the period of construction and up to the completion of the construction. The accumulated costs will be reclassified to the appropriate property, plant and equipment account when the construction is substantially completed and the asset is ready for its intended use.

Fully depreciated assets which are still in use are retained in the financial statements.

The estimated useful lives, residual values and depreciation method are reviewed at the end of each year end, with the effect of any changes in estimate accounted for on a prospective basis.

The gain or loss arising from disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in profit or loss.

DONATED ASSET - Donated asset pertains to donation-in-kind where its value can be estimated with sufficient reliability. This value is the price that the Society estimate that they would have to pay in the open market for an equivalent item or the value that the Society expects to realise the item for. When the value of donation-in-kind cannot be estimated with sufficient reliability or is insignificant in amount, the donation-in-kind would not be recognised as part of donated assets and only income shall be included in the financial period in which the donation-in-kind is sold.

IMPAIRMENT OF NON-FINANCIAL ASSETS - At the end of each reporting period, the Society reviews the carrying amounts of its non-financial assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value-in-use. In assessing value-in-use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

If the recoverable amount of an asset (or cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised immediately in profit or loss.

Where an impairment loss subsequently reverses, the carrying amount of the asset (cash-generating unit) is increased to the revised estimate of its recoverable amount, but only to the extent that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (cash-generating unit) in prior years. A reversal of an impairment loss is recognised immediately in profit or loss.

PROVISIONS - Provisions are recognised when the Society has a present obligation (legal or constructive) as a result of a past event, it is probable that the Society will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, the receivable is recognised as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

INCOME - Income is recognised to the extent that it is probable that the economic benefits will flow to the Society and the income can be reliably measured.

- (i) Donations and income from fund raising projects are recognised as and when the Society's entitlement to such income is established with certainty and the amount can be measured with sufficient reliability. This normally coincides with the receipt of the donation and income from the fund raising project. Donations received in advance for future fund raising projects are deferred and recognised as incoming resources as and when the fund raising projects are held;
- (ii) Grants and subsidies are recognised as income to match the related expenditure;
- (iii) Interest income on operating funds is recognised on an accrual basis;
- (iv) All other income including membership subscriptions are recognised over time on an accrual basis;
- (v) Revenue from rendering of services is recognised over time when the services are performed; and
- (vi) Programme Support Recovery income is recognised upon receipt and disbursement of solicited and unsolicited donations for international relief and assistance.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

GOVERNMENT GRANTS - Government grants are not recognised until there is reasonable assurance that the Society will comply with the conditions attached to them and the grants will be received.

Grants for the purchase of depreciable assets are taken to the deferred capital grants upon utilisation of the grants if the assets are capitalised. Deferred capital grants are recognised in the statement of financial activities and other comprehensive income over the periods necessary to match the depreciation of the assets financed by the related grants. On disposal of an item of property, plant and equipment, the balance of the related grants is recognised in the statement of financial activities and other comprehensive income to match the net carrying amount of the property, plant and equipment disposed.

Other government grants are recognised as income over the periods necessary to match them with the costs for which they are intended to compensate, on a systematic basis. Government grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the Society with no future related costs are recognised in profit or loss in the period in which they become receivable.

UNRESTRICTED FUNDS - The unrestricted funds are funds which are available to be used for any of the Society's purposes.

RESTRICTED FUND - The restricted funds are funds which are available to be used for specific purposes programs.

INTERNATIONAL RELIEF FUNDS - International relief funds are set up to account for funds held in trust where the Society is not the owner and beneficiary of the funds received from the public. The receipts and expenditure in respect of agency funds are taken directly to the funds accounts and the net assets relating to the funds are shown as a separate line item in the statement of financial position.

RETIREMENT BENEFIT COSTS - Payments to defined contribution retirement benefit plans are charged as an expense when employees have rendered the services entitling them to the contributions. Payments made to state-managed retirement benefit schemes, such as the Singapore Central Provident Fund, are dealt with as payments to defined contribution plans where the Society's obligations under the plans are equivalent to those arising in a defined contribution retirement benefit plan.

EMPLOYEE LEAVE ENTITLEMENT - Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the end of the reporting period.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

FOREIGN CURRENCY TRANSACTIONS AND TRANSLATION - The financial statements are measured and presented in Singapore dollars, which is the currency of the primary economic environment in which the Society operates (its functional currency).

In preparing the financial statements, transactions in currencies other than the Society's functional currency are recorded at the rate of exchange prevailing on the date of the transaction. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at the end of the reporting period. Non-monetary items carried at fair value that are denominated in foreign currencies are retranslated at the rates prevailing on the date when the fair value was determined. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences arising on the settlement of monetary items, and on retranslation of monetary items are included in profit or loss for the period.

3 CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the Society's accounting policies, which are described in Note 2, management is required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Critical judgements in applying the Society's accounting policies

Management is of the opinion that any instances of application of judgements on the Society's accounting policies are not expected to have a significant effect of the amounts recognised in the financial statements.

Key sources of estimation uncertainty

The Society does not any have key sources of estimation uncertainty at the end of the reporting period that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, except as discussed below.

Valuation of donated asset

As described in Note 2, the value of donation-in-kind was estimated based on the price the Society expects to pay in the open market for an equivalent item or the value that the Society is expected to realise the item for. In estimating the value, management exercised judgement by considering the publicly available information of the recent transacted prices of similar properties.

The carrying amount of donated asset is disclosed in Note 8 to the financial statements.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

4 FINANCIAL INSTRUMENTS, FINANCIAL RISKS AND CAPITAL MANAGEMENT

(a) Categories of financial instruments

The following table sets out the financial instruments as at the end of the reporting period:

	2019	2018
	\$	\$
Financial assets		
Debt instruments at FVTOCI	3,076,350	3,038,028
Equity instrument designated at FVTOCI	102,800	104,950
Financial assets at amortised cost	11,509,731	11,392,992
	14,688,881	14,535,970
Financial liabilities		
Financial liabilities at amortised cost	1,186,651	1,155,194
Lease liabilities	83,699	-

(b) Financial risk management policies and objectives

Management monitors and manages the financial risks relating to the operations of the Society to minimise adverse potential effects on financial performance. These risks include market risk (including foreign exchange risk and interest rate risk), investment price risk, credit risk, liquidity risk and fair value risk. Management manages and monitors these exposures to ensure appropriate measures are implemented in a timely and effective manner.

There has been no change to the Society's exposure to these financial risks or the manner in which it manages and measures these risk. Market risk exposures are measured using sensitivity analysis indicated below:

(i) Foreign exchange risk management

The Society transacts mainly in Singapore dollars and is therefore not exposed to foreign currency risk.

(ii) <u>Interest rate risk management</u>

The Society is exposed to interest rate risk as changes in interest rates affect the market value of its investment portfolio. The Society has no interest-bearing financial liabilities other than lease liabilities. The incremental borrowing rate applied for lease liabilities is fixed at 4.25%.

No sensitivity analysis is prepared as the Society does not expect any material effect on the Society's surplus for the year arising from the effects of reasonably possible changes to interest rates on interest bearing financial instruments at the end of the reporting period.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

4 FINANCIAL INSTRUMENTS, FINANCIAL RISKS AND CAPITAL MANAGEMENT (cont'd)

(iii) <u>Investment price risk management</u>

Investment price risk arises mainly from uncertainty about the future prices of financial instruments invested by the Society. It represents the potential financial loss the Society might suffer through holding investments in the face of price movements. It is the Society's policy to achieve an appropriate diversification in its investment portfolio in order to mitigate such risk. Further information is disclosed in Note 4b(vi).

(iv) Credit risk management

Credit risk is the potential financial loss resulting from the failure of a counterparty to settle its financial and contractual obligations to the Society, as and when they fall due. The maximum exposure to credit risk in the event that the counterparties fail to perform their obligations as at the end of financial year in relation to each class of recognised financial assets is the carrying amounts of those assets as stated in the statement of financial position.

The Society develops and maintains its credit risk gradings to categorise exposures according to their degree of risk of default. The Society has a significant concentration of credit risk with a government body representing 52% (2018 : 34%) of the total other receivable, deposits and prepayments of the Society. The majority of the Society's receivables relate to grant receivables from government bodies which is assessed as having low credit risk.

The Society has adopted procedures in monitoring its credit risk. Cash and bank balances are held with reputable institutions and are subject to immaterial credit loss.

The Society does not have any significant credit risk exposure to any single counterparty.

(v) Liquidity risk management

Liquidity risk refers to the risk that the Society is unable to pay its creditors due to insufficient funds. The Society is primarily funded via grants and donations and it attempts to ensure sufficient liquidity at all times through efficient cash management. All financial assets and financial liabilities are repayable on demand or due within 1 year from the end of the reporting period, except for debt instruments at FVTOCI, equity instrument designated at FVTOCI classified as non-current assets and lease liabilities.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

4 FINANCIAL INSTRUMENTS, FINANCIAL RISKS AND CAPITAL MANAGEMENT (cont'd)

(vi) Fair value of financial assets and financial liabilities

The carrying amounts of financial assets and financial liabilities approximate their respective fair values due to the relatively short-term maturity of these financial instruments, other than lease liabilities as disclosed in Note 14 to the financial statements.

The Society determines fair values of financial assets in the following manner:

Financial assets Fair value as at				Valuation techniques and key	Sensitivity Analysis (Note 1)	
	2019 2018		merarcity	inputs	(100	.e 1)
	Assets	Assets		nipato		
					2019	2018
	\$	\$			\$	\$
1) Quoted equity Shares (Note 12)	102,800	104,950	Level 1 (2018 : level 1)	Quoted bid prices in an active market.	10,280	10,495
2) Quoted debt securities (Note 11)	3,076,350	3,038,028	Level 1 (2018 : level 1)	Quoted bid prices in an active market.	307,635	303,803

Note 1: If the quoted prices are 10% higher/lower while all the other variables were held constant, the Society's investment revaluation reserve would increase/decrease as detailed in the above table.

There were no transfers between levels of the fair value hierarchy in the period.

Except as detailed in the above table, the Society had no other financial assets or liabilities carried at fair value.

(c) Capital management policies and objectives

The Society manages its capital to ensure it will be able to continue as a going concern. The capital structure of the Society consists only of funds and reserves. Management reviews the capital structure on a regular basis. The Society's overall strategy remains unchanged from 2018.

5 COMPENSATION OF KEY MANAGEMENT PERSONNEL

The remuneration of the member of council management during the year are as follows:

	2019	2018
	\$	\$
Short-term benefits	162,500	160,718
Post-employment benefits	7,981	10,538
	170,481	171,256

NOTES TO FINANCIAL STATEMENTS 31 December 2019

5 COMPENSATION OF KEY MANAGEMENT PERSONNEL (cont'd)

The Society paid for the following expenses incurred by council members for official events and meetings.

	2019	2018
	\$	\$
Travel and meeting expenses	6,613	8,021
Number of office bearers	2	3
CASH AND CASH EQUIVALENTS	2019	2018
Fixed deposits	\$ 2,473,309	\$ 2,406,627
Cash at bank balances	6,695,536 9,168,845	6,071,228 8,477,855

In 2019, fixed deposits bear interest of 1.70 % (2018: 1.67%) per annum and for a tenure of 15 days (2018: 15 days).

7 OTHER RECEIVABLE, DEPOSITS AND PREPAYMENTS

	2019	2018
	\$	\$
Blood Donor Recruitment Programme subsidy		
receivable from Health Sciences Authority	535,780	1,094,190
Grants/Funding receivables	1,397,255	891,475
Deposits and prepayments	694,444	312,826
Interest receivable	32,689	32,689
Wages credit scheme receivable	105,347	109,500
Fundraising receivable	-	4,140
Training Academy fees and Transport Aid	218,969	228,508
Others	50,846	295,683
	3,035,330	2,969,011

Receivables are not past due and not impaired.

8 DONATED ASSET

6

Donated asset is related to donation-in-kind of 40% ownership of an apartment from a third party. The value of the donated asset was estimated based on publicly available information of the recent transacted prices of similar properties. The Society and the other owner have intention to sell the apartment. The sale is not expected to be completed within the next 12 months.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

9 PROPERTY, PLANT AND EQUIPMENT

PROPERTY, PLANT AND EQUI		Furniture							
	Motor	and	Medical	Office	Building and	Computer	Leasehold	Construction	
	vehicles	fittings	equipment	equipment	renovation	system	land	in progress	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cost									
At 1 January 2018	1,468,628	368,897	548,645	870,862	1,986,827	159,845	1,841,093	173,126	7,417,923
Additions	142,020	-	177,742	32,628	10,540	191,219	-	534	554,683
Disposals	-	-	(61,520)	(26,458)	-	-	-	-	(87,978)
At 31 December 2018	1,610,648	368,897	664,867	877,032	1,997,367	351,064	1,841,093	173,660	7,884,628
Adoption of FRS 116	_	-	_	-	-	_	(1,841,093)	-	(1,841,093)
At 1 January 2019	1,610,648	368,897	664,867	877,032	1,997,367	351,064	-	173,660	6,043,535
Additions	-	5,215	117,675	35,570	21,000	320,780	-	-	500,240
At 31 December 2019	1,610,648	374,112	782,542	912,602	2,018,367	671,844	-	173,660	6,543,775
Accumulated depreciation									
At 1 January 2018	835,996	368,897	410,818	594,988	1,948,060	26,287	103,277	-	4,288,323
Depreciation for the year	242,094	-	54,835	116,138	29,983	90,249	61,370	-	594,669
Disposals	-	-	(55,083)	(26,458)	-	-	-	-	(81,541)
At 31 December 2018	1,078,090	368,897	410,570	684,668	1,978,043	116,536	164,647	-	4,801,451
Adoption of FRS 116	-	-	-	-	-	-	(164,647)	-	(164,647)
At 1 January 2019	1,078,090	368,897	410,570	684,668	1,978,043	116,536	-	-	4,636,804
Depreciation for the year	214,218	665	88,138	98,709	13,065	179,315	-	-	594,110
At 31 December 2019	1,292,308	369,562	498,708	783,377	1,991,108	295,851	-	-	5,230,914
Carrying amount									
At 31 December 2018	532,558	-	254,297	192,364	19,324	234,528	1,676,446	173,660	3,083,177
At 31 December 2019	318,340	4,550	283,834	129,225	27,259	375,993		173,660	1,312,861
AC 31 DECEMBER 2019	510,540	4,550	203,034	129,225	27,259	5/5,555	-	1/5,000	1,512,001

NOTES TO FINANCIAL STATEMENTS 31 December 2019

9 PROPERTY, PLANT AND EQUIPMENT (cont'd)

In addition to the above property, plant and equipment, the Society occupies the building, Red Cross House, situated at 15 Penang Lane, with lease term of 30 years commencing from 23 March 2016, on a rent-free basis till the end of the lease term. The building has been gazetted as a conservation building and the rent-free arrangement is expected to continue beyond the lease term until further notice.

10 RIGHT-OF-USE ASSETS

The Society lease land, office space and computer equipment with lease term of 30, 10 and 5 years, respectively.

	Leasehold		Computer	
	land	Office space	equipment	Total
	\$	\$	\$	\$
Cost:				
At 1 January 2019 and 31				
December 2019	1,841,093	80,454	45,127	1,966,674
Accumulated depreciation:				
At 1 January 2019	164,647	_	_	164,647
Depreciation for the year	61,370	21,942	21,663	104,975
, ,			1	
At 31 December 2019	226,017	21,942	21,663	269,622
Carrying amount:				
At 31 December 2019	1,615,076	58,512	23,464	1,697,052
At 1 January 2019	1,676,446	80,454	45,127	1,802,027

11 DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	2019	2018
Debt instruments at FVTOCI:	\$	\$
At beginning of the year Redemption during the year Remeasurement of fair value At end of the year	3,038,028 	3,352,090 (250,000) (64,062) 3,038,028
Current Non-current	251,500 2,824,850	۔ 3,038,028

The investments in debt instruments have interest rates ranging from 2.36% to 3.48% (2018 : 2.36% to 3.48%) per annum and have maturity dates ranging from 2020 to 2024.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

11 DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (cont'd)

These redeemable notes are held by the Society within a business model whose objective is both to collect contractual cash flows which are solely payments of principal and interest on the principal amount outstanding and to sell these financial assets. Accordingly, these are classified as at FVTOCI.

For purpose of impairment assessment, management has assessed the credit risk to be low and there has been no change in the estimation techniques or significant assumptions made during the current reporting period in assessing the loss allowance for these financial assets.

12 EQUITY INSTRUMENT DESIGNATED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	2019	2018
Equity instrument designated at FVTOCI:	\$	\$
At beginning of the year	104,950	2,160,800
Redemption during the year	-	(2,000,000)
Remeasurement of fair value	(2,150)	(55,850)
At end of the year	102,800	104,950

The investment in quoted equity security offers the Society the opportunity for return through dividend income and fair value gains. Change in fair value is recognised as part of investment valuation reserve.

Investment in equity instrument is held for medium to long-term strategic purposes. Accordingly, management has elected to designate this as at FVTOCI as they believe that recognising short-term fluctuations in these investment's fair value in profit or loss would not be consistent with the Society's strategy of holding this investment for long-term purposes and realising the performance potential in the long run.

13 OTHER PAYABLES AND ACCRUALS

	2019	2018
	\$	\$
Accrued operating expenses	982,363	942,715
Grants received in advance from Lee Foundation	448,328	564,786
Grants received in advance for Specific Projects	234,155	401,441
Employee benefits	202,228	210,419
Residents' deposits from Home for the Disabled	2,060	2,060
Grants received in advance from Tote Board and Ministry of Social		
and Family Development)	-	160,524
Grants received in advance from Community Silver Trust and Care		
and Share Fund (2018 : Community Silver Trust)	446,645	614,415
Grants received in advance for Purchase of Vehicle	175,708	100,000
Grants received in advance for Community Services	273,262	226,917
	2,764,749	3,223,277

NOTES TO FINANCIAL STATEMENTS 31 December 2019

13 OTHER PAYABLES AND ACCRUALS (cont'd)

The movement of grants received in advance from Community Silver Trust and Care and Share Fund are as follow: Community Care and

	Silver Trust	Share Fund	Total
	\$	\$	\$
As at 1 January 2018	629,743	(57,604)	572,139
Grants received during the year Transfer to statement of financial activities	-	195,000	195,000
and other comprehensive income	(12,988)	(303,414)	(316,402)
Transfer to deferred capital grant	(2,340)	(100,764)	(103,104)
	<u> </u>		
Balance as at 31 December 2018	614,415	(266,782)	347,633
Grants received during the year Transfer to statement of financial activities and	-	870,000	870,000
other comprehensive income	(113,939)	(511,261)	(625,200)
Transfer to deferred capital grant	(113,619)	(32,169)	(145,788)
Balance at 31 December 2019	386,857	59,788	446,645

14 LEASE LIABILITIES (The Society as lessee)

	2019
	\$
Maturity analysis:	
Year 1	44,698
Year 2	25,866
Year 3	17,422
	87,986
Less: Unearned interest	(4,287)
	83,699
Analysed as:	
Current	41,986
Non-current	41,713
	83,699

The Society does not face a significant liquidity risk with regard to its lease liabilities.

The table below details changes in the Society's liabilities arising from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Society's statement of cash flows as cash flows from financing activities.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

14 LEASE LIABILITIES (The Society as lessee) (cont'd)

\$ \$ \$ \$ \$ Lease liabilities - 125,581 125,581 (41,882) 83,699 DEFERRED CAPITAL GRANTS 2019 2018 \$ \$ At the beginning of financial year 646,322 832,195 Transfer from grants received in advance 392,197 103,105 Transfer to statement of financial activities and other comprehensive income (138,771) (110,273) - Care and Share Fund (138,771) (110,273) (108,668) (108,318) - Others 0thers (365,715) (288,978) At the end of the financial year 672,804 646,322		31 December 2018	Adoption of FRS 116	1 January 2019	Financing cash flows	31 December 2019
DEFERRED CAPITAL GRANTS20192018\$\$At the beginning of financial year Transfer from grants received in advance646,322 392,197Transfer to statement of financial activities and other comprehensive income - Community Silver Trust - Care and Share Fund - Others(138,771) (110,273) (108,668) (108,318) (118,276) (70,387) (365,715)		\$	\$	\$	\$	\$
$\begin{array}{c c} \hline 2019 & 2018 \\ \hline \$ & \$ \\ \hline \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$	Lease liabilities		125,581	125,581	(41,882)	83,699
$\begin{array}{c c} \hline 2019 & 2018 \\ \hline \$ & \$ \\ \hline \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$						
At the beginning of financial year646,322 392,197832,195 103,105Transfer from grants received in advance392,197103,105Transfer to statement of financial activities and other comprehensive income - Community Silver Trust - Care and Share Fund - Others(138,771) (110,273) (108,668) (108,318) (118,276) (365,715)	DEFERRED CAPITAL GRANT	S				
At the beginning of financial year Transfer from grants received in advance646,322 392,197832,195 103,105Transfer to statement of financial activities and other comprehensive income - Community Silver Trust - Care and Share Fund - Others(138,771) (110,273) (108,668) (108,318) (118,276) (70,387)] (365,715)(288,978)					2019	2018
Transfer from grants received in advance392,197103,105Transfer to statement of financial activities and other comprehensive income - Community Silver Trust - Care and Share Fund - Others(138,771)(110,273)(108,668)(108,318)(108,668)(108,318)(118,276)(70,387)(365,715)(288,978)					\$	\$
Transfer to statement of financial activities and other comprehensive income - Community Silver Trust(138,771)(110,273)- Care and Share Fund - Others(108,668)(108,318)(118,276)(70,387)(365,715)(288,978)	At the beginning of financia	l year			646,322	832,195
comprehensive income (138,771) (110,273) - Community Silver Trust (108,668) (108,318) - Others (118,276) (70,387) (365,715) (288,978)	Transfer from grants receiv	ed in advance			392,197	103,105
- Community Silver Trust (138,771) (110,273) - Care and Share Fund (108,668) (108,318) - Others (118,276) (70,387) (365,715) (288,978)	Transfer to statement of fir	ancial activities	and other	Γ		
- Care and Share Fund - Others (108,668) (108,318) (118,276) (365,715) (288,978)						
- Others (118,276) (70,387) (365,715) (288,978)	,	st				
(365,715) (288,978)						· · · ·
	- Others			L		
At the end of the financial year 672,804 646,322					(365,/15)	(288,978)
	At the end of the financial y	/ear		_	672,804	646,322

16 RESTRICTED FUNDS

15

The fund comprises the cumulative operating surplus related to the operations of Home for the Disabled and Transport Aid.

	Home for	Transport	
	the Disabled	Transport Aid	Total
	\$	\$	\$
Operating surplus at 1 January 2018	-	-	-
Deficit for the year	(431,025)	(807,991)	(1,239,016)
Transfer from restricted funds to unrestricted fund	(10,234)	(10,139)	(20,373)
Transfer from unrestricted fund to restricted funds	441,259	818,130	1,259,389
		-	-
Balance as at 31 December 2018	-	-	-
Deficit for the year	(306,545)	(430,941)	(737,486)
Transfer from restricted funds to unrestricted fund	(10,448)	-	(10,448)
Transfer from unrestricted fund to restricted funds	316,993	430,941	747,934
		-	-
Balance at 31 December 2019	_	_	_

NOTES TO FINANCIAL STATEMENTS 31 December 2019

17 INTERNATIONAL RELIEF FUNDS ("IRF")

The Society receives donations from the public in response to international public appeals for relief efforts in disaster and crisis-stricken countries. The funds received are in the custody of the Society and are disbursed to the International Federation of Red Cross and Red Crescent Societies ("IFRC"), International Committee of the Red Cross ("ICRC") or national societies of affected countries for specific relief cause and development work specified in the public appeal. These are not reflected in the statement of financial position and statement of financial activities and other comprehensive income of the Society. The Society had set up the Committee on Humanitarian Assistance and International Response to administer the IRF.

	2019	2018
	\$	\$
Represented by:		
- Fixed deposits	15,183,500	10,000,000
 Cash at bank and in hand 	7,646,049	14,891,799
- Interest receivable	111,541	62,340
	22,941,090	24,954,139

	At beginning of			Interest	Programme Support	Other	At end
Designated country/disaster	the year	Collections	Disbursements	earned	Recovery	expenditures*	of the year
	\$	\$	\$	\$	\$	\$	\$
		171 010	(165.000)		(7.000)		
Miscellaneous Funds	1,848,698	171,848	(165,329)	2,142	(7,862)	-	1,849,497
Indonesia Relief Fund	336,796	-	(2,075)	4,612	(41)	-	339,292
China Earthquake Relief Fund	3,263,590	-	(488,337)	63,987	(9,767)	(2,770)	2,826,703
Myanmar Cyclone Relief Fund	754,303	-	(4,800)	11,164	(96)	(13,717)	746,854
Indonesia Padang Earthquake	122,782	-	-	3,009	-	-	125,791
Philippines Tropical Storm	98,708	-	-	2,417	-	-	101,125
Haiti Relief Fund	75,972	-	-	-	-	-	75,972
Japan Disaster Relief Fund	4,412,020	-	(595,461)	82,094	(11,909)	-	3,886,744
Sichuan Earthquake	250,661	-	-	6,138	-	(21,171)	235,628
Haiyan Relief Fund	1,469,663	-	(10,899)	22,689	(218)	-	1,481,235
Malaysian Flood Relief Fund	151,238	-	-	-	-	(13,717)	137,521
Cyclone Pam Relief Fund	32,943	20	-	497	(1)	-	33,459
Myanmar Floods Relief Fund	169,323	-	-	2,843	-	-	172,166
South India Floods 2015	271,944	-	(33,713)	5,829	(674)	-	243,386
Nepal Earthquake Relief Fund	3,157,739	650	(531,879)	51,311	(10,657)	-	2,667,164
Japan Earthquake	200,272	1,240	-	2,482	(37)	(40,200)	163,757
Ecuador Earthquake	48,943		-	475	-	-	49,418
Tidal Waves Asia Fund	1,176,121	-	(74,387)	23,158	(1,488)	-	1,123,404
Rakhine Relief Fund	52,053	-	-	343	-	(5,591)	46,805
Sri Lanka Floods	100,414	-	-	2,040	-	-	102,454
Laos Floods	540,520	-	(275,024)	2,813	(5,500)	-	262,809
Lombok Earthquake	387,014	43,270	(235,937)	1,556	(6,017)	-	189,886
South India Floods 2018	253,198	136,539	(71,702)	1,623	(5,530)	-	314,128
Sulawesi Earthquake	1,622,759	100,796	(73,212)	29,054	(4,488)	-	1,674,909
Sunda Strait Tsunami	174,384	169,502	(52,264)	6,678	(6,130)	(7,923)	284,247
Disaster Response Emergency	,		(,,	-,	(-,,	(.,===)	,
Fund	3,518,270	-	(239,016)	80,836	(4,780)	-	3,355,310
Humanitarian Response Fund	463,811	-	(22,988)	11,063	(460)	-	451,426
	24,954,139	623,865	(2,877,023)	420,853	(75,655)	(105,089)	22,941,090

* Other expenditures comprise of the recharge of staff cost (Note 21).

NOTES TO FINANCIAL STATEMENTS 31 December 2019

17 INTERNATIONAL RELIEF FUNDS ("IRF") (cont'd)

Miscellaneous funds - These balances were either:

- (i) Residual amounts or donations made after the planned relief efforts had been completed; or
- (ii) Donations made for specific countries for which the Society had not made any appeals.

Indonesia Relief Fund - The Society has committed to help Palang Merah Indonesia (Indonesia Red Cross) develop regional warehouse and offices in Banjarmasin and Semarang, the Merapi POSKO Office (Command office) in Yogyakarta and the renovation of training centre facilities in Surabaya to enhance the disaster preparedness and response capabilities of Palang Merah Indonesia to respond to emergencies.

China Earthquake Relief Fund - The Society has committed to support projects in partnership with Red Cross Society of China and the Sichuan Province Foundation of Poverty Alleviation in infrastructure and community projects.

Myanmar Cyclone Relief Fund - The Society is working together with Myanmar Red Cross in identifying humanitarian projects including equipping of digital divide and information sharing projects.

Indonesia Padang Earthquake - The Society is in discussion with the Palang Merah Indonesia (Indonesia Red Cross) to utilise the balance funds.

Philippines Tropical Storm - The Society will work together with Philippines Red Cross and other Non-Governmental Organisations ("NGOs") to undertake community programmes.

Haiti Relief Fund - The Society has utilised the funds for health programmes for disaster stricken areas in Haiti.

Japan Disaster Relief Fund - The Society has committed to support projects in Japan tsunami affected areas. Namely, the Miyako Athletic Field, Singapore - Rikuzentakata Scholarship Fund, Rikuzentakata City Library, Minamisanriku Town Library, Shichigahama After School Activity Centre and Soma City Psychosocial Support in Schools Programme.

Sichuan Earthquake - The Society disbursed funds to the National Society of China during the acute phase and will scope and undertake new projects.

Haiyan Relief Fund - The Society disbursed funds to various implementing partners including Philippine Red Cross, IFRC and ICRC. Acute phase efforts are completed, reconstruction efforts are ongoing and the Society will continue to scope new projects to disburse the remaining of the fund.

Malaysian Flood Relief Fund - The Society is working with Malaysia Red Crescent to identify suitable humanitarian projects in the flood affected areas.

Cyclone Pam Relief Fund - The Society will support Vanuatu Red Cross in disaster management programmes and the tropical cyclone-affected communities, such as first aid and livelihood activities.

Myanmar Floods Relief Fund - The Society will continue to work with Myanmar Red Cross on recovery projects supporting the floods affected regions, including the support of the recovery of schools, livelihoods etc.

South India Floods 2015 - The Society will work with the Indian Red Cross on recovery projects, focusing on schools and livelihoods of the affected communities by the South India Floods in 2015.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

17 INTERNATIONAL RELIEF FUNDS ("IRF") (cont'd)

Nepal Earthquake Relief Fund - The Society has identified over 50 community facilities to be rebuilt together with partners including Praramva, Himalayan Aid, Rolwaling Sagag Choling Monastery, Compassionate Hands for Nepal, Living Hope for Nepal, Touch Community, Operation Hope Foundation, HANDs, D2N, Nepal Red Cross.

Japan Earthquake - The Society will continue to seek community projects to support earthquake affected people together with the Japanese Red Cross Society and other partners.

Ecuador Earthquake - The Society will continue to work with Ecuadorian Red Cross on providing disaster risk reduction activities for the earthquake affected communities.

Tidal Waves Asia Fund ("TWAF") - The Society had set up the Tsunami Reconstruction Facilitation Committee ("TFRC") to administer the fund. This fund is used to help victims affected by the earthquake and tsunami which occurred on 26 December 2004. To date, the TRFC had approved funding for projects initiated by the Society, joint projects with the government and corporate sector, and projects by Singapore-registered Voluntary Welfare Organisations and NGOs. The Society continues to work with the various parties in Indonesia and Sri Lanka, in projects to enhance education and health facilities.

Rakhine Relief Fund - Working with the Myanmar Red Cross and Red Cross Movement partners, the Society will commit to support all the communities affected by the current violent clashes in Rakhine.

Sri Lanka Floods - The Society has been working in Sri Lanka for more than 12 years, since the deadly Indian Ocean tsunami, supporting impactful projects in areas such as education, medical and health, emergency response, disaster management, training and the equipping of disaster response teams.

Laos Floods - The Society is working closely with Lao Red Cross Society (LRCS) to provide relief disaster aid to areas affected by flash floods as a result of the hydropower dam collapse in Southeast Laos.

Lombok Earthquake - The Society is working closely with the Indonesian Red Cross (Palang Merah Indonesia or "PMI") teams and are assisting with first aid and emergency supplies to support relief distribution in the affected communities in Lombok, Indonesia.

South India Floods 2018 - The Society is working closely with the Indian Red Cross Society (IRCS) to deliver critical relief supplies to areas affected by torrential rain and monsoon floods in India in 2018.

Sulawesi Earthquake - The Society is working closely with the Indonesian Red Cross and closely monitoring the situation across four affected cities and regencies: Palu city, Donggala, Sigi and Parigi Mouton to conduct ground assessments and to support the Palang Merah Indonesia ("PMI" - Indonesian Red Cross) to distribute relief supplies to displaced families.

Sunda Strait Tsunami - In response to the tsunami following a volcanic eruption that hit the coast around the Sunda Straits in Indonesia on 22 December 2019, the Singapore Red Cross (SRC) will, in the first instance, extend \$50,000 in humanitarian aid to support affected communities. The Society has also launched a month-long public appeal (26 December 2019 to 25 January 2019) for donations, which will go towards the purchase of relief items for displaced survivors; and longer-term recovery and rebuilding efforts.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

17 INTERNATIONAL RELIEF FUNDS ("IRF") (cont'd)

Disaster Response Emergency Fund ("DREF") - In 2012, the Society received approval from the Charities Unit of Ministry of Culture, Community and Youth (MCCY) to transfer \$5,000,000 of the TWAF to DREF. The fund was set up to enable the Society to provide assistance to disaster afflicted countries during acute emergency phases and recovery phases. The fund is administered in a similar manner as the TWAF, and its use is restricted to disaster relief efforts undertaken by the Society or jointly with partners. Besides allowing the Society to do rapid deployment, the fund is also used to train and prepare responders for rapid deployment and to equip the Society for such purposes.

Humanitarian Response Fund ("HRF") - The fund was set up in 2014 to consolidate the inactive unsolicited funds with balances not sufficient to undertake any project or activity individually. These funds are consolidated into a common pool to undertake small-scale (below \$50,000) humanitarian projects within and beyond the region. The fund is used for small rehabilitation projects in Association of Southeast Asian Nations (ASEAN) and beyond, as well as, to provide training to better prepare vulnerable communities against natural and man-made disasters.

18 INCOME TAXATION

The Society is an approved charity institution under the Charities Act and Regulations and is exempted from tax under the Income Tax Act.

19 TAX EXEMPT RECEIPT

The Society enjoys a concessionary tax treatment whereby qualifying donors are granted 2.5 times tax deduction for the donations made to the Society.

	2019	2018
	\$	\$
Donations for which tax exempt receipts were issued	5,008,093	2,843,705

20 PROGRAMME SUPPORT RECOVERY

With effect from 1 January 2011, the Society has levied a Programme Support Recovery charge on all solicited and unsolicited donations for international relief and assistance at the following rates:

First \$5,000,000	5%
Next \$10,000,000	2%
Amounts above \$15,000,000	1%

60% of the programme support recovery charge will be recognised upon collection of the funds whilst the remaining 40% will be recognised upon disbursement of the funds. The levy rates are reassessed annually.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

21 MISCELLANEOUS

In 2019, the Society recharged \$105,089 (2018 : \$96,172) of staff costs that are directly attributable to "international relief and assistance" to the corresponding solicited and unsolicited International Relief Funds (Note 17) pursuant to the Council's approval.

In 2019, in view of the limited contribution of the IFRC to the local services of the Society, the Society recharged 80% (2018 : 80%) of its annual contribution to the IFRC amounting to \$185,332 (2018 : \$187,227) to the DREF.

The miscellaneous income mainly comprises of wage credit, special employment credit and temporary employment credit (Note 23).

22 FUNDRAISING COSTS

	2019	2018
	\$	\$
Manpower and operating costs	352,418	526,953
Fundraising events	1,241,266	2,434,780
Support costs (Note 26)	177,471	180,993
Administrative and operating expenses	48,328	76,241
Depreciation of property, plant and equipment	29,604	27,526
	1,849,087	3,246,493

Pursuant to regulation 15 of the Charities (Institutions of a Public Character) Regulations, total fund raising and sponsorship expenses for the year shall not exceed 30% of total gross receipts from fundraising and sponsorships. The Society's total fundraising expenses represent approximately 27.1% (2018 : 17.6%) of the total gross receipts from fundraising for the year.

23 SURPLUS (DEFICIT) FOR THE YEAR

Surplus (Deficit) for the year has been arrived after charging (crediting):

	2019	2018
	\$	\$
Depreciation of property, plant and equipment Interest income Dividend income Salary expenses Bonus expense Contributions to defined contribution plans Foreign worker levy Employee benefits	594,110 (68,260) (95,960) 6,356,784 686,396 867,739 253,987 196,547	594,669 (28,623) (204,478) 6,350,378 679,269 921,131 237,494 187,109
Wage credit scheme Special employment credit	(85,110) (41,366)	(56,356) (41,475)
	(11,500)	(11,475)

NOTES TO FINANCIAL STATEMENTS 31 December 2019

23 SURPLUS (DEFICIT) FOR THE YEAR (cont'd)

Disclosure under FRS 116

Amount recognised in profit or loss relating to leases (The Society as lessee)	
	2019
	\$
Depreciation of right-of-use assets	104,975
Interest on lease liabilities	4,528
Expenses relating to short-term leases and low value assets	78,929

The number of employees whose remuneration exceeded \$100,000 during the year was as follows:

	2019	2018
	\$	\$
\$100,000 to \$200,000	1	1

The Society received in-kind sponsorship for its fundraising events in the form of prizes, goodie bags and items for auction. It also received consumables and food items for its Home for the Disabled. As part of its awareness building and publicity efforts, the Blood Donor Recruitment Programme undertaken by the Society also garners corporate and individual support for its publicity drives, exhibitions, road shows, and other activities to promote public awareness in blood donation. For the above sponsorships, the Society does not recognise the above in-kind sponsorships in the statement of financial activities and other comprehensive income.

24 OPERATING LEASES ARRANGEMENTS

Disclosure under FRS 17

	2018
	\$
Payment recognised as an expense during the year st	81,491

* Rental expenses did not include lease payments of \$187,164 incurred by the Society that were reimbursed by the Ministry of Education ("MOE") and lease payments of \$276,384 incurred by the Society that were reimbursed by the Ministry of Social and Family Development ("MSFD").

As at 31 December 2018, the Society had outstanding commitments under non-cancellable operating leases which fall due as follows:

	2018
	\$
Within 1 year	316,646
Within 2 to 5 years	306,344
	622,990

The Society leased office premises and residential homes for the Home for the Disabled. Such lease payments were subsidised by the MOE (100%) and the MSFD (90%) respectively.

NOTES TO FINANCIAL STATEMENTS 31 December 2019

25 CHARITABLE ACTIVITIES

	Training Academy	Community Service - Transport Aid	Blood Donor Recruitment Programme	Home for the Disabled	Service and disaster management	International Services	Red Cross Youth	Total 2019
2019	\$	\$	\$	\$	\$	\$	\$	\$
Manpower and operating costs Depreciation Support costs	1,155,209 38,599 437,391 1,631,199	615,648 186,851 95,208 897,707	2,179,717 8,532 177,687 2,365,936	2,811,443 169,206 713,292 3,693,941	1,179,159 70,534 619,642 1,869,335	222,500 - 340,848 563,348	679,128 653 151,861 831,642	8,842,804 474,375 2,535,929 11,853,108

	Training Academy	Community Service - Transport Aid	Blood Donor Recruitment Programme	Home for the Disabled	Service and disaster management	International Services	Red Cross Youth	Total 2018
<u>2018</u>	\$	\$	\$	\$	\$	\$	\$	\$
Manpower and operating costs Depreciation Support costs	1,082,107 28,749 445,708	980,259 185,813 178,628	2,094,138 4,687 189,964	2,627,370 92,049 748,031	982,621 67,037 556,418	284,883 527 340,112	461,755 653 129,089	8,513,133 379,515 2,587,950
	1,556,564	1,344,700	2,288,789	3,467,450	1,606,076	625,522	591,497	11,480,598

26 SUPPORT COSTS

Finance	Human Resource	Corporate Communications	Marketing	Administration and Information Technology	Secretary General Office	Purchasing	Membership and Volunteer Development	Total 2019
\$	\$	\$	\$	\$	\$	\$	\$	\$
38,084	12,511	34,019	15,985	40,002	14,037	13,011	9,822	177,471
53,318 19,042	22,519 12,511	85,047 17,010	39,963 10,657	148,577 22,858	63,170 10,528	13,011 2,602	11,786	437,391 95,208
26,659 91,404	25,021 122,604	45,358 124,736	21,314 58,612	- 182,865	17,547 63,170	18,215 24,720	23,573 45,181	177,687 713,292
76,168 57,127 19,042 380 844	42,537 7,506 5,004	141,745 79,377 39,689 566,981	66,605 37,299 15,985	114,291 34,287 28,573 571,453	73,698 91,245 17,547	26,022 6,505 26,021	78,576 27,502 -	619,642 340,848 151,861 2,713,400
	Finance \$ 38,084 53,318 19,042 26,659 91,404 76,168 57,127	Finance Human Resource \$ \$ 38,084 12,511 53,318 22,519 19,042 12,511 26,659 25,021 91,404 122,604 76,168 42,537 57,127 7,506 19,042 5,004	Human Resource Corporate Communications \$ \$ 38,084 12,511 38,084 12,511 38,084 12,511 34,019 53,318 22,519 85,047 19,042 12,511 17,010 26,659 25,021 45,358 91,404 122,604 124,736 76,168 42,537 141,745 57,127 7,506 79,377 19,042 5,004 39,689	Human Resource Corporate Communications Marketing \$ \$ \$ \$ 38,084 12,511 34,019 15,985 53,318 22,519 85,047 39,963 19,042 12,511 17,010 10,657 26,659 25,021 45,358 21,314 91,404 122,604 124,736 58,612 76,168 42,537 141,745 66,605 57,127 7,506 79,377 37,299 19,042 5,004 39,689 15,985	Human Finance Human Resource Corporate Communications Marketing Information Technology \$	Human Finance Human Resource Corporate Communications Marketing Administration Information Secretary General Office \$	Human Finance Human Resource Corporate Communications Marketing Technology Technology Secretary General Office Purchasing \$	Administration and Secretary General Office Membership and Volunteer Development \$

NOTES TO FINANCIAL STATEMENTS 31 December 2019

26 SUPPORT COSTS (cont'd)

	Administration							
	Finance	Human Resource	Corporate Communications and Marketing	and Information Technology	Secretary General Office	Purchasing	Membership and Volunteer Development	Total 2018
2018	\$	\$	\$	\$	\$	\$	\$	\$
Fundraising	44,788	14,290	30,839	47,940	15,902	10,580	16,654	180,993
Charitable activities: - Training academy - Community service -	62,705	25,722	77,096	178,063	71,557	10,580	19,985	445,708
Transport Aid - Blood Donor	40,309	28,580	30,839	54,789	19,877	4,232	-	178,626
Recruitment Programme	31,353	28,580	51,398	-	23,852	14,812	39,969	189,964
 Home for the Disabled Service and disaster 	107,494	140,042	113,075	219,154	71,557	20,102	76,608	748,032
management	71,663	34,296	113,075	109,577	75,532	19,044	133,231	556,418
 International services 	67,184	8,574	71,957	41,091	99,385	5,290	46,630	340,111
 Red Cross Youth 	22,394	5,716	25,699	34,243	19,877	21,160	-	129,089
_	447,890	285,800	513,978	684,857	397,539	105,800	333,077	2,768,941

Support departments provide administrative and resource support to the various service and operation department. Apportionment of support costs is based on time incurred. Estimation is done by the respective Heads of Department.

27 SUBSEQUENT EVENTS AFTER THE REPORTING PERIOD

Subsequent to year-end, the outbreak of the COVID-19 virus has evolved into a pandemic in March 2020, and is expected to affect the operation of the Society. Although it is not possible to reliably estimate the length or severity of this outbreak and hence its financial impact, the Society anticipates that its operations is not significantly impacted as the relevant government agencies have continued to disburse grants to the Society to support its operations and projects. Donations from donors continues to be received by Society to-date. However, the effects of COVID-19 may impact the carrying amounts and fair values of the Society's investments. The related impact will be reflected in the Society's financial statements for the financial year ending 31 December 2020. Notwithstanding this, management has considered the current impact of the circumstances and determined that there is currently no condition or event that will affect the Society's liquidity risk management and going concern for at least the next 12 months from the date of financial statements.

As part of community efforts, in early 2020, the Society launched a public appeal and embarked on initiatives to help communities affected by COVID-19 and efforts will continue well into 2020.

Get involved

- Donate or become a regular giver
- Volunteer with us
- Become a member
- Give blood

- · Learn first aid and other skills
- Leave a gift in your will
- Find a bargain in a Red Cross Shop

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