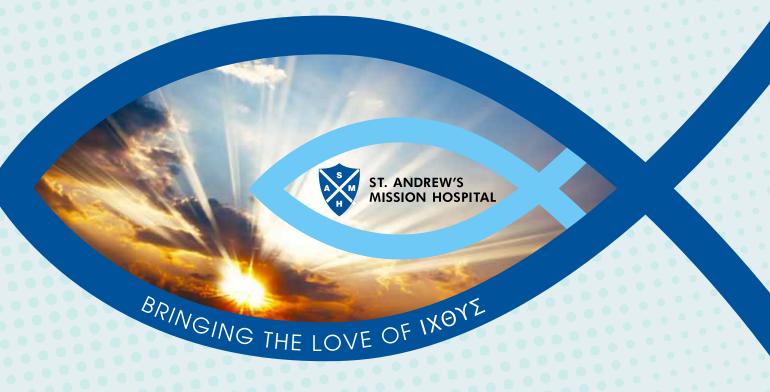
And He said to them, "Follow Me, and I will make you fishers of men."

Matthew 4:19



"IXΘΥΣ" is the Greek word for "fish" and an acrostic for "Jesus Christ, God's Son, Saviour".

**ANNUAL REPORT 2016** 



- 3 Introduction of SAMH
  SAMH Vision SAAC, SACH, SAL &
  SANH Mission statements
- 5 President's Address
- 7 Review of Services
- 13 Board of Management
- 14 Management Committees
- 15 Other Committees
- 16 Administration Staff
- 17 Corporate Governance
- 18 Reserves and Investment Policy
- 19 Conflict of Interest Policy
- 21 Whistleblowing Policy
- 22 Acknowledgement of Donations
- $45\,$  Acknowledgement of Gifts and Services Rendered
- 49 Financial Statements

# INTRODUCTION

The St. Andrew's Medical Mission was founded in 1913 by Dr. Charlotte Ferguson-Davie. In 1934, St. Andrew's Mission Hospital was incorporated by an Act of Parliament under the St. Andrew's Mission Hospital Ordinance. Presently, St. Andrew's Mission Hospital is a voluntary welfare organisation and an approved Institution of Public Character.

St. Andrew's Mission Hospital provides health and social care, training and educational services through: St. Andrew's Autism Centre, St. Andrew's Community Hospital, St. Andrew's Lifestreams, St. Andrew's Mission Hospital Clinics, St. Andrew's Nursing Home, and St. Andrew's Senior Care.

# **OUR VISION**

To be a light in a dark place, that ignorance would be replaced by knowledge and understanding; physical distress by comfort and healing.

# **OUR MISSION**

#### St. Andrew's Autism Centre

Its vision is: enabling people with autism to lead dignified and meaningful lives. Its mission is: enriching the lives of people with autism and their families through quality education, training and care, distinguished by Christian love and compassion.

#### St. Andrew's Community Hospital

To provide medical services characterised by Christian love and compassion to all in need, regardless of race, religion or socio-economic status.

#### St. Andrew's Lifestreams

Through God's grace and truth, we facilitate healing, restoration and holistic health in people's lives so that people can realise wholeness through a multi-level network of caregivers in the church and community.

#### St. Andrew's Nursing Home (Buangkok)

To be a safe place that guides and lights up the life journey of each patient with love, healing and hope.





Istalls at St. Andrew's Autism Centre's Day Activity Centre (DAC) Family Day Carnival included those selling vegetables grown by DAC clients through the Urban Farming component of the Horticulture Vocational programme. St. Andrew's Community Hospital (SACH) provides holistic therapy programmes for inpatients beyond physiotherapy and occupational therapy. Some of these programmes include speech, music, art and cooking therapy. Residents of St. Andrew's Nursing Home (Buangkok) enjoyed their outing at Punngol Park. SANH organises such activities regularly as part of a holistic rehabilitative programme. St. Andrew's Senior Care (JOY Connect) provides a variety of purpose-filled social and recreational group programmes to actively engage elderly residents who attend our Day Care sessions. These activities ultimately aim to enhance their cognitive, social and physical functions. In 2016, St. Andrew's Lifestreams (SAL) focused on charting the way forward as an educational, training and resource centre for practitioners in the care and counselling profession.

# PRESIDENT'S ADDRESS

St. Andrew's Mission Hospital (SAMH) has a rich history of God's faithfulness - we praise Him for all that is past and all that is to come. He has been the shield and inspiration of SAMH amidst the challenges we have faced and overcome as we strengthen and grow His ministry of care and healing.

#### **HUMBLE SERVICE BY THE BODY OF CHRIST**

Romans 12:4-5 reads, "For just as each of us has one body with many members, and these members do not all have the same function, so in Christ we, though many, form one body, and each member belongs to all the others."

Our service and work is like a garden that is owned by God. We thank God that He has bonded the SAMH team together to tend the garden and make it a hospitable place for persons receiving our care. When we bring healing, care and comfort to our clients and support their families, we please God whose will is that we do all these things out of love.

#### **HEALTHCARE FOR AN AGEING POPULATION**

Singaporeans are ageing rapidly. By 2030, we expect 1 in 5 Singaporeans to be above the age of 65. To meet the rising healthcare demand of an ageing population, SACS and SAMH have been building up its senior services to provide quality care for seniors.

In 2016, our bountiful God blessed us by awarding us two contracts from the Ministry of Health (MOH) to operate two nursing homes. We are blessed in being entrusted with the opportunity to serve others with the love of God in Christ Jesus. Both St. Andrew's Nursing Home (Henderson) and St. Andrew's Nursing Home (Queenstown) have co-located Senior Care Centres. St. Andrew's Community Hospital (SACH) has also been appointed by MOH to operate St. Andrew's Senior Care (Tampines) at Our Tampines Hub. Aligned with our commitment to seek the welfare of the city, SACH also started operating a

General Practitioner Clinic at Kampong Glam colocated with St. Andrew's Senior Care (JOY Connect) to help the sick elderly, many of whom have no or poor family support.

#### HELPING OTHERS THROUGH LOVING ACTIONS

God has good things planned for us and I pray that the SAMH fleet of services will continue to be built up and strengthened in love, in order to bring life to more.

We thank God for blessing us with dedicated staff and volunteers, individuals, corporations, business associations, philanthropic groups and foundations as well as parishes who support our work. Thank you for your hard work and generous contributions, blessing us with your support, prayers, advice and financial assistance.

Let us continue to love others in actions and in truth: "This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers and sisters. If anyone has material possessions (this may refer to skills, time, and financial possessions) and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? Dear children, let us not love with words or speech but with actions and in truth." (1 John 3:16-18)

May God continue to bless and grow our ministry of service to others for the glory of His Name.

+ Rennis Singapore
The Right Reverend Rennis Ponniah
Bishop of Singapore
President, St. Andrew's Mission Hospital



Guest of Honour Assoc. Prof. Dr Muhammad Faishal Ibrahim, Parliamentary Secretary, Ministry of Education & Ministry of Social and Family Development, contributed his artistic strokes to a collaborative painting at \$1. Andrew's Autism Centre's Open House. \$\overline{2}\$ \$1. Andrew's Community Hospital opened a new rehabilitation ward to meet the increasing demand for rehabilitation services for patients requiring stroke or fracture rehabilitation. \$\overline{3}\$ \$1. Andrew's Nursing Home (Henderson) and \$1. Andrew's Nursing Home (Queenstown) will be operational in 2017, and will provide integrated residential (inclusive of dementia care ward) and centre-based services, with a co-located Senior Care Centre. \$\overline{4}\$ \$1. Andrew's Senior Care (JOY Connect) enters its second year of service in 2016. It offers day care, dementia day care, community rehabilitation, centre-based nursing, integrated home care (medical, nursing, therapy and palliative care) and community case management services for elderly residents at Kampong Glam and its vicinity. \$\overline{4}\$ \$1. Andrew's Nursing Home (Buangkok) recently set up a Club House for residents, where members of the Club House are given tasks like caring for fish. This provides them with a sense of responsibility and achievement.

# **REVIEW OF SERVICES**

Galatians 6:9-10 reads, "Let us not lose heart in doing good, for in due time we will reap if we do not grow weary. So then, while we have opportunity, let us do good to all people." Through God's faithful leadership, we continue blazing trails in the provision of services to meet the evolving needs of the disadvantaged and vulnerable through the services of St. Andrew's Mission Hospital (SAMH).

On behalf of the Board, I am pleased to provide an update on SAMH and its community services: St. Andrew's Autism Centre (SAAC), St. Andrew's Community Hospital (SACH), St. Andrew's Senior Care (SASC), St. Andrew's Lifestreams (SAL), and St. Andrew's Nursing Home (SANH).

#### ST. ANDREW'S COMMUNITY HOSPITAL (SACH)

SACH's inpatient rehabilitation and sub-acute care services are currently being provided through 238 beds across 9 wards.

2015: 1,916 inpatient

admissions

Outpatient Clinic **Attendances** 

> 2015: 6,854 outpatient clinic attendances

Service Visits

**2015:** 6,081 home care service visits



60,6 Community Therapy Services Attendances

2015: 48.050 community

Day Rehabilitation Centre Attendances

2015: 21.966 day rehabilitation

# clients enrolled THE WORK OF **HANDS**

ST. ANDREW'S LIFESTREAMS (SAL)

ST. ANDREW'S AUTISM

**CENTRE (SAAC)** 

St. Andrew's Autism School 2015: 170 students enrolled

at St. Andrew's Day

2015: 65 clients enrolled

**Activity Centre** 

students enrolled at

professional programmes conducted

2015: 15 professional programmes conducted



Serving 300 residents

cupational Therapy and

Physiotherapy sessions conducted

psychotherapy sessions conducted

ST. ANDREW'S NURSING HOME (BUANGKOK)

#### ST. ANDREW'S SENIOR CARE (JOY CONNECT)

Day Rehabilitation **Attendances** 

Clients Served At Any Time

**2015:** 170





# OUR ACHIEVEMENTS

## ST. ANDREW'S AUTISM CENTRE (SAAC)

In 2016, SAAC stepped up its advocacy efforts and broadened its outreach to neighbours, the community and even travellers flying in and out of Singapore. SAAC is thankful for likeminded organisations and individuals whose partnerships and collaborations made it possible for SAAC to reach different communities, raising autism awareness and encouraging social acceptance.

SAAC's total enrolment in 2016 increased by 13.19 percent to 266 students and clients. Total staff strength increased 11.49 percent to 165.

Key collaboration/milestones in 2016 included:

- Organising an Open House for neighbours with Siglap South Community Centre and Yayasan Mendaki
- Supporting Pangdemonium's play FALLING about a family's journey with autism with post-show dialogues
- Hosting the Autism Certification Training programme with International Board of Credentialing and Continuing Education Standards (IBCCES)
- Supporting National Council of Social Service (NCSS) ComChest to launch a building fundraising campaign for the Adult Disability Home with co-located Day Activity Centre, which would comprise largely of single and some double and triple bedrooms
- Presenting SAAC's first art exhibition at the heartlands at Bedok Library
- Rebranding the DAC pilot retail project as Colours Project by SAAC, launching phase two of its retail collection and making it available online
- Launching and retailing two new Colours Project tote bags through SilkAir's inflight and online retail platform

### Update on St. Andrew's Autism School (SAAS)

SAAS continued to focus on raising the quality of education and building staff professionalism in 2016. Diversifying post-18 pathways for its students, six Senior

Track students, aged 16 to 18 years old, underwent a one-week job attachment at Bizlink. Three were offered a job trial (minimum of 10 days). SAAS also trained and prepared three graduating students for assessment, to be considered for supported employment.

In line with building staff professionalism:

- 18 teachers and key personnel received autism certification (Certified Autism Specialist or Autism Certificate) through IBCCES
- Four teaching staff attended the Council for Exception Children (CEC) Convention and Exhibition at St. Louis, Missouri, USA
- The Principal, both Vice Principals, a Lead Teacher and the Speech and Language Therapist participated in the ASPECT Autism in Education Conference in Melbourne, Australia, and presented on Educators' Perspectives on the School-wide Implementation of Picture Exchange Communication System (PECS)
- Three teachers completed their Diploma in Special Education, while another five began the course in August 2016. In Term 4, a further two teachers began the course part-time

Other significant events/milestones for SAAS included:

- On 28 July, SAAS hosted a visit by Dr. Janil Puthucheary, Minister of State for Communications & Information and Education, and officers from Ministry of Education, Special Education Branch and NCSS
- Four students, along with two teachers and two parents performed for the first time at the National Day Parade 2016
- · Six students took part in the Special Olympics Singapore Bocce Competition
- Setting up an edible garden for Intermediate and Senior Track students' pre-vocational learning with the aim of implementing a vegetable garden programme in 2017
- Eight teams of teaching staff received the inaugural SAAS Outstanding Contribution Team Award

# Update on St. Andrew's Adult Autism Services (SAAAS) – Day Activity Centre (DAC)

In 2016, the DAC launched a Therapy Programme featuring occupational and speech therapy, and Applied Behaviour Analysis (ABA) in partnership with SPD Therapy Hub, AWWA Allied Health Professional Group and Lazarus Centre. Altogether, 26 clients benefit from occupational therapy, 23 benefit from speech therapy and 12 of the more challenging clients are receiving ABA Services.

Significant events/milestones for SAAAS-DAC included:

- The Urban Farming component of the Horticulture Vocational programme became fully operational from February 2016, after a pilot phase in the fourth guarter of 2015
- Six out of eight clients who were trained to take the National Environment Agency's (NEA's) Basic Food Hygiene course passed
- DAC Family Day on Saturday, 4 June 2016, engaged families and corporate partners through a mini-carnival, with stalls featuring food, games and craftwork made by clients
- Continued and expanded collaboration with Yayasan Mendaki and BusAds Pte Ltd, and St. Andrew's Nursing Home respectively, with Office Skills pre-vocational classes helping with light packaging work
- Two DAC clients were supported in external employment
- Launched Healthy Living Programme to engage clients in healthy living practices, including fitness training and exercises, healthy food choices, and annual health screening for clients
- · Exploring a pilot production programme
- Continuing in-house training and development programme

#### ST. ANDREW'S COMMUNITY HOSPITAL (SACH)

2016 has been a fruitful year of development and growth for SACH. We give thanks to God for His wisdom and provision as SACH continues to build up its inpatient rehabilitative, sub-acute, paediatric and dementia care services, as well as reach out to the community through its community therapy and homecare services.

SACH also increased its support to its various partners through the provision of therapy services (i.e., physiotherapy and occupational therapy). These partners are St. Andrew's Nursing Home, Simei Care Centre, PEACE-Connect Cluster Operator, St. Hilda's Community Services and Sparkle Care @ Changi-Simei.

#### New Developments in 2016

Inpatient Adult Rehabilitation Service

SACH opened a new rehabilitation ward at Ward 7. These additional 32 beds will help SACH meet the increasing demand for rehabilitation services for patients requiring stroke or fracture rehabilitation.

#### Inpatient Paediatric Rehabilitation Service

SACH continued developing its inpatient paediatric rehabilitation service. Besides increasing the bed capacity from 10 to 17, the quality of care has been enhanced through fortnightly paediatric rounds by KKH paediatricians.

### SAMH Clinic (Kampong Glam)

SACH set up the SAMH Outpatient Clinic at Kampong Glam in May 2016 to provide holistic primary care for needy seniors with poor or no family support. Located within St. Andrew's Senior Care (JOY Connect), the clinic is operated by SACH every Friday from 8:30 a.m. to 12:30 p.m.

From May to December 2016, the clinic served 126 seniors. 96% of the seniors benefited from subsidised consultation and medication fees using their Pioneer Generation (PG) Card, Community Health Assist Scheme (CHAS) Blue Card and Public Assistance Scheme Card.

### Sparkle Care @ Changi Simei

SACH partnered with Sparkle Care Senior Care Centre (at Changi Simei) to provide Day Rehabilitation Services to seniors living in the vicinity.

### Staff Achievements

In May, 171 staff were honoured for their dedication and excellence in patient care at the Eastern Health Alliance (EH Alliance) Caring Awards. SACH, together with six other recipients, also won the National Health

IT Excellence Award for the implementation of the common patient administration and electronic medical record systems, in May 2016.

In July, Ms. Lew Sow Peng, SACH Senior Staff Nurse, received the MOH Nurses' Merit Award in recognition of her outstanding performance and dedication to nursing.

In August, five SACH staff received the Agency for Integrated Care (AIC) training grants under the Intermediate and Long-Term Care (ILTC) Upgrading Programme and the Social and Health Manpower Development Programme-ILTC Award.

In October, 28 staff and 3 teams from SACH were honoured at the AIC ILTC Excellence Awards, a platform that recognises exemplary staff and excellent care practices in the areas of clinical care, service quality, innovation, and productivity.

#### Visits by Ministry of Health officials

In September, SACH hosted Mr. Chan Heng Kee, Permanent Secretary for Health, at the hospital while Associate Professor Benjamin Ong, Director of Medical Services, MOH, visited St. Andrew's Senior Care (JOY Connect) in May.

#### Training and Education

2016 was a busy year for the training and education of hospital staff. In addition to weekly in-house lectures and tutorials, SACH organised a series of clinical lectures on "Stroke Rehabilitation of the Older Person" in April 2016. Professor Peter Langhorne, who specialises in stroke rehabilitation from the University of Glasgow, was our guest speaker.

# AIC's Taxi Driver Training Programme

In November and December, SACH's Day Rehabilitation Centre conducted AIC's Taxi Driver Training Programme for 250 "Grab" taxi drivers. This training session is aimed at equipping taxi drivers with skills to assist wheelchair-bound clients and clients with dementia.

#### ST. ANDREW'S SENIOR CARE (SASC)

#### St. Andrew's Senior Care (JOY Connect)

2016 marked St. Andrew's Senior Care (JOY Connect)'s second year of serving the Kampong Glam community. It provides Dementia Day Care, Enhanced Dementia Day Care, Maintenance Day Care, Community Rehabilitation, Centre-based Nursing and Community Case Management services for residents staying in Kampong Glam and its vicinity.

In October 2016, 110 residents participated in JOY Connect Open House activities such as free health screening, fall risk assessment and education as well as healthy cooking demonstration.

St. Andrew's Senior Care (JOY Connect) was blessed with volunteers who volunteered their time and talent in serving the community. Majority of the volunteers were Kampong Glam residents as well as students from St. Margaret's Primary School, St. Andrew's Junior School, Katong Convent, Raffles Girl's School, Temasek Polytechnic and Anglo Chinese Junior College.

#### St. Andrew's Senior Care (Tampines)

SACH worked with the Ministry of Health (MOH) and Eastern Health Alliance to plan for the setting up of a new Senior Care Centre at Our Tampines Hub. The Senior Care Centre, which will be operated by SACH, is slated to be operational in mid-2017.

# St. Andrew's Senior Care (Henderson) and St. Andrew's Senior Care (Queenstown)

To meet the needs of the ageing population, SAMH is setting up St. Andrew's Senior Care (Henderson), co-located within St. Andrew's Nursing Home (Henderson) and St. Andrew's Senior Care (Queenstown), co-located within St. Andrew's Nursing Home (Queenstown). Both senior care centres provide Dementia Day Care, Enhanced Dementia Day Care, Maintenance Day Care, Community Rehabilitation, Centre-based Nursing and Home Care services.

#### ST. ANDREW'S LIFESTREAMS (SAL)

In 2016, SAL's main focus was charting the way forward as an educational, training and resource centre for practitioners in the care and counselling profession. SAL conducted its training and counselling services with two full-time administrative staff, four training/counselling staff and four associates. This included new team members, who brought with them enhanced expertise and capacity as well as new ideas.

In 2016, SAL conducted 18 professional programmes, ranging from Advanced Skills Practices to Intentional Interviewing Skills for Counselling and Skills Laboratory for practitioners in the Social Service and Counselling Sector. SAL also conducted the T-JTA personality assessment course and workshop for organisations. There was also a training workshop for TheraPlay with an overseas organisation and a new workshop on the use of Rapid Assessment Instruments. Some of the programmes were eligible for Ministry of Social and Family Development / National Council of Social Service subsidy under its (VWOs)-Charities Capability Fund.

#### Counselling

Counselling remained an important component of SAL's services. We aim to provide a safe and secure haven for people, who may be struggling with various issues that hinders them from living life to the fullest. Our team of trained professional counsellors are dedicated to walking with them, both young and old, through these challenging times. Our therapeutics services include generic Counselling, Art Therapy, Play Therapy and Theraplay.

In 2016, we engaged 18 individuals and couples in 168 professional and pastoral counselling sessions to help them cope with emotional stress, parenting and marital issues. They were referred by the churches, friends and service users.

#### Marriage Preparation Programme (MPP)

The primary objective of the 8-hour MPP workshop is to help couples better understand and relate with each other so as to better meet each other's needs. 8 couples benefited from the workshop which discussed issues such as personality styles, effective communication skills, conflict resolution, financial management, family planning and sexual needs.

#### ST. ANDREW'S NURSING HOME (SANH)

SAMH was awarded two contracts from the Ministry of Health to operate SANH (Henderson) and SANH (Queenstown) in 2016. With these developments, there are now 3 Nursing Homes under the SANH banner, including the pioneer SANH (Buangkok), a psychiatric Nursing Home, providing holistic nursing and rehabilitative care for 300 residents.

The two new nursing homes will start operations in February and April 2017 respectively.

#### SANH (Buangkok)

Caring for residents

In 2016, SANH (Buangkok) focused on improving the psycho-social wellness of its 300 residents through its programmes. It supported over 200 residents in physiotherapy and occupational therapy programmes per month and 20 residents per month in regular psychotherapy sessions.

50 residents participated in an ongoing in-house vocational rehabilitation activity of packing serviettes for a Food and Beverage company. This provided residents opportunities to improve their cognitive functions as well as gain dignity, self-confidence and earnings.

Residents were also actively engaged in social activities such as bi-monthly outings, pet therapy, art and craft, baking, music and singing sessions organised by staff and volunteers. Our volunteer pool had increased with more regular groups coming to support our residents. This was made possible with a funded project from National Council of Social Service which had helped us develop a more structured volunteer management programme.

Staff Achievements, Training and Development SANH (Buangkok) was honoured at the AIC ILTC Excellence Awards, a platform that recognises exemplary staff and excellent care practices in the areas of clinical care, service quality, innovation, and productivity.

# **REVIEW OF SERVICES**

With support from SAMH Information Technology Team, SANH (Buangkok) also won the National Health IT Excellence Award (St. Andrew's Nursing Home System) for its comprehensive cloud-based IT system.

As part of our continuous effort to build staff competency in providing psychiatric nursing care for our residents, 7 staff completed their course in Home Care and 12 staff completed their course in Dementia Care. 11 Nursing Aides were also trained and upgraded to Enrolled Nurses.

SANH (Buangkok) also assisted in the set-up of SANH (Henderson) and SANH (Queenstown) and provided training for the nurses.

#### SANH (Henderson) and SANH (Queenstown)

SANH (Henderson) and SANH (Queenstown) provide integrated residential (inclusive of dementia care ward) and centre-based services, with a co-located Senior Care Centre.

Aiming to deliver *Better Health*, *Better Care and Better Life*, the model of care focuses on provision of resident-centric quality care. Residents are empowered to take charge of their own life and health by participating in SANH's social and health promotion activities and programmes of their choice. The ultimate aim is to provide residents with an enriching, home-within-a home memorable experience.

SANH (Henderson) and SANH (Queenstown) are blessed with the support of the Church of the Good Shepherd and the Church of Our Saviour Singapore respectively in serving the residents.

### **FUNDRAISING ACTIVITIES**

On 28 October 2016, SAMH held a joint Charity Dinner with the Singapore Anglican Community Services to raise funds for both organisations. The Dinner was officiated by Mr. Tan Chuan-Jin, Minister for Social and Family Development.

The Children's Charity Association (of which SAMH is a member), organised a host of annual fundraising activities, with the combined takings shared among its members.

#### THE ROAD AHEAD - SAMH IN 2017

As we enter into our 104th year of service, we celebrate the Lord's unwavering faithfulness with thanksgiving. God's provision and guidance has sustained our mission for the past 103 years. Guided by Him, SAMH will strive on to seek the welfare of the city.

#### Dr. Arthur Chern

Group Chief Executive Officer St. Andrew's Mission Hospital

# **BOARD OF MANAGEMENT**

#### **FOUNDER**

The late Dr. Charlotte E. Ferguson-Davie O.B.E., M.D.

#### **PRESIDENT**

The Right Reverend Rennis Ponniah (Bishop) B.Soc.Sc (Hons.), M.Div. (Appointed since October 2012)

#### VICE PRESIDENT

Mr. Andrew Goh Kia Teck (Non-Executive Director) B.Econ.

(Appointed since 2008)

### **HONOURARY TREASURER**

Mr. Lee Chew Chiat (Executive Director) B.Eng. (Hons.) (Treasurer since 2016) (Appointed as Member since 2015)

## **NOMINATED MEMBERS**

U.S.P.G.

The Reverend Eric Chiam (Appointed since 2015)

The Reverend Canon Dr. Louis Tay B.D.S. (S'pore), Dip.Th. (DTC), B.D.Hons. (London) (Appointed since 2001)

#### S.W.M.D.A.

Reverend Yap Chee Han

M.Div.

(Appointed since 2016)

#### Venerable Wong Tak Meng

M.Div.

(Appointed since 2004)

### St. Andrew's Cathedral Parochial Church Council

Mr. Robin Tan B.Sc. (USA), M.B.A. (USA) (Appointed since 2011)

# Mr. Low Chung Guan

M.B.A. (Waseda & NTU), PGDip. (Org Learning), B.Sc.Eng. (Aeronautical)

(Appointed since 2012)

Presbyterian Church Elder Lee Chong Kai B.A. (Otago) and B.A. Hons. (Victoria) (Appointed since 2011)

Methodist Church Dr. Gong Ing San M.B.B.S., F.R.C.S., F.A.M.S. (Appointed since 2002)

#### PROFESSIONAL REPRESENTATIVES

Dr. Alfred Loh

M.B.B.S (S'pore), F.C.G.P (S'pore), F.R.C.G.P (UK) (Appointed since 2005)

Prof. Tay Boon Keng

M.B.B.S. (S'pore), F.R.C.S. (Orth), F.A.C.S.

(Appointed since 2002)

#### **ELECTED MEMBERS**

Mr. Tan Soo Kiang LL.B. (Hons.) (Appointed since 2004)

Mr. Chan Wing Hong

B.Sc. (Econ)

(Appointed since 2009)

#### Mr. Hamish Christie

Chartered Accountant (S'pore), FCA (England and Wales) (Appointed since 1986) (Treasurer from 2003 to April 2007, April 2008 to April 2012)

#### Mr. Tan Kian Woo

B.Acc. (Hons.), FCA (S'pore) (Appointed since 2012) (Treasurer from 2012 to April 2016)

#### Dr. Ong Yong Wan

M.B.B.S. (S'pore), F.A.M.S., F.R.C.P. (Edin) (Appointed since 2000)

#### Assoc. Prof. Dr. Joseph Thambiah

M.B.B.S. (S'pore), M.Med (Surgery), F.R.C.S. (Edin), F.A.M.S. (Orth) (Appointed since 2005)

Ms. Vivien Chen

B.Sc. (Econ), M.Sc. (Management)

(Appointed since 2006)

(Treasurer from April 2007 to April 2008)

#### Miss Arasi Santhana

LCCI Secretarial Dip. Cert.: HR, Finance & Office Mgmt (Appointed since 2008)

## Mr. Benjamin William

B.Soc.Sci (Hons.) (Appointed since 2016)

#### Dr. John Lim Chien Wei

M.B.B.S. (S'pore), M.Sc. (PH), F.A.M.S., M.P.M. (Harvard) (Appointed from 2002 to 2012) (Reappointed in 2015)

#### **SECRETARY**

Dr. Arthur Chern

M.B.B.S. (S'pore), B.Th. (Hons.) (Greenwich), M.P.H. (Yale), M.P.A. (Harvard), F.A.M.S. (Non-Board Member, Salaried Officer) (Appointed since 2012)

### **AUDITORS**

KPMG LLP

# MANAGEMENT COMMITTEES

#### ST. ANDREW'S AUTISM CENTRE

Chairman

Mr. Tan Soo Kiang LL.B. (Hons.)

**Treasurer** 

Mr. Lee Chew Chiat B.Eng. (Hons.)

**Members** 

Mr. Tan Kian Woo B.Acc. (Hons.), FCA (S'pore)

Mr. Chan Wing Hong

B.Sc. (Econ)

Ms. Anita Fam LL.B. (Hons.), LL.M.

Rear-Admiral (Ret) Kwek Siew Jin BBM, PPA(E), PPA(P), PBM, B.Eng. (EE)

Mr. Patrick Yeo Bor Gee

B.A. (Hons.)

Rev. Barry Leona

Mr. Lawrence Pang LL.B. (Hons.), M.B.A.

#### ST. ANDREW'S AUTISM SCHOOL

Chairman

Mr. Tan Soo Kiang LL.B. (Hons.)

Vice Chairman

Ms. Anita Fam LL.B. (Hons.), LL.M.

Treasurer

Mr. Lee Chew Chiat B.Eng. (Hons.)

Secretary

Ms. Diana Chin

M.A. (Instructional Design & Techonology), B.A. (Hons.)

**Members** 

Mr. Dennis Ang

P.P.A., M.B.A., B. Eng (Mechanical)

Mrs. Chong Suet Fong

B.A. (English with Business) (S'pore), M.A. (Educational Management)

Mr. David Alexander Ong

Mr. Lawrence Pang

LL.B. (Hons.), M.B.A.

Mdm. Tay Li Ling

#### ST. ANDREW'S COMMUNITY HOSPITAL

Chairman

Prof. Tay Boon Keng M.B.B.S. (S'pore), F.R.C.S. (Orth), F.A.C.S.

**Members** 

Reverend Daniel Tong M.A. M.Th. (S'pore)

Dr. Christopher Lien M.B.B.S. (S'pore), M.R.C.P. (UK), F.A.M.S. Dr. Alfred Loh

M.B.B.S. (S'pore), F.C.G.P. (Singapore), F.R.C.G.P. (UK)

Dr. Low Kee Hwa

M.B.B.S (S'pore), M.C.G.P., G.D.M.H.

Mr. Ngiam Shih Chun

B.Sc. (Mech. Eng.), M.Sc. (Fin. Eng.), M.Sc. (Management Science)

Dr. Ong Yong Wan

M.B.B.S. (S'pore), F.A.M.S., F.R.C.P. (Edin)

Dr. Sin Gwen Li

M.B.B.S. (S'pore), M.Med. (Psych)

Dr. Tan Kian Hian

M.B.B.S. (S'pore), F.A.N.Z.C.A., F.F.P.M.A.N.Z.C.A.

Mr. Tan Kian Woo

B. Acc. (Hons.), F.C.A (S'pore)

Assoc. Prof. Joseph Thambiah

M.B.B.S. (S'pore), M.Med (Surgery), F.R.C.S. (Edin), F.A.M.S. (Orth)

Dr. Cheng Yew Kuang

M.B.B.S. (S'pore), M.R.C.P. (UK), F.A.M.S. (Rheumatology), F.A.C.R. (USA),

F.A.A.A.A.I. (USA)

#### ST. ANDREW'S LIFESTREAMS

Chairman

Mr. Benjamin William

B.Soc.Sc (Hons.)

Members

Reverend Gilbert Wong

B.A. (Hons.), PGDip.Th.

Mr. Hamish Christie

B.A. Chartered Accountant (S'pore), F.C.A. (England and Wales)

Reverend Peter Cook

B.Th.&Ministry, Cambridge

Dr. Esther Tan

B.A. (Hons.) (Hong Kong), M.S.W. (Canada), D.Ed., Counselling

Psychology (Canada)

### ST. ANDREW'S NURSING HOME

Chairman

Elder Lee Chong Kai

B.A. (Otago) and B.A. Hons. (Victoria)

**Members** Mr. Low Chung Guan

M.B.A. (Waseda & NTU), PGDip. (Org Learning), B.Sc.Eng.(Aeronautical)

Ms. Mary Law Moi Chan

B.Sc. (Nursing Mgmt)

Assoc. Prof Wong Chee Meng John M.Med. (Psych), M.S.C.

Assoc. Prof Chua Hong Choon

M.Med. (Psychiatry), M.Sc. (Health Care Mgmt)

Reverend Na Koon Shena

B.Th. (Cambridge University HSC)

Mr. Chan Wah Tiong

B.Acc., GDip.M.S.W. (NUS)

# **OTHER COMMITTEES**

#### SAMH AUDIT COMMITTEE

#### Chairman

Mr. Andrew Goh Kia Teck

#### **Members**

Mr. Tan Kian Woo B.Acc. (Hons.), FCA (S'pore)

Mr. Chan Wing Hong

B.Sc. (Econ)

Mr. John Cheong Puk Fai

M.Sc.

Ms. Phyllis Law Auket

MBA

### SAMH FINANCE AND INVESTMENT COMMITTEE

#### Chairman

Mr. Lee Chew Chiat B.Eng. (Hons.)

#### **Members**

Ms. Vivien Chen Vui Wen B.Sc. (Econ), M.Sc. (Management)

Mr. Lau Wan Keong

B.A. (Hons.)

Mr. Charlie Chan Wai Kheong

 $\mathsf{MBA}$ 

Mr. Hamish Christie

Chartered Accountant (S'pore), F.C.A. (England and Wales)

### SAMH HR AND REMUNERATION COMMITTEE

#### Chairman

Dr. Ong Yong Wan M.B.B.S. (S'pore), F.A.M.S., F.R.C.P. (Edin)

#### **Members**

Mr. Lau Wan Kheong B.A. (Hons.)

Dr. Jaclyn Lee

Ph.D. (Management), MHRM, B.Sc. (Psych)

Ms. Bella Ong

MHRM

#### SAMH NOMINATION COMMITTEE

#### Chairman

The Right Reverend Rennis Ponniah B.Soc.Sc (Hons.), M.Div.

#### **Members**

Mr. Andrew Goh Kia Teck B.Econ.

Mr. Keith Chua

Mr. Richard Rokmat Magnus

LL.B. (Hons.) and LL.M.

### SAMH FUND RAISING COMMITTEE

#### Chairmen

Mr. Andrew Goh Kia Teck

Mr. Keith Chua

#### **Members**

Ms. Wong Kok Yee FCCA

Mr. Charlie Chan Wai Kheong

# ADMINISTRATION STAFF

#### ST. ANDREW'S MISSION HOSPITAL

#### **Group Chief Executive Officer**

Dr. Arthur Chern

M.B.B.S. (S'pore), B.Th. (Hons.) (Greenwich), M.P.H. (Yale), M.P.A.

(Harvard), F.A.M.S. (Appointed since 1 May 2012)

#### **Chief Operating Officer**

Dr. Loh Yik Hin

M.B.B.S. (S'pore), M.Med. (Public Health), F.A.M.S.

#### ST. ANDREW'S AUTISM CENTRE

#### **Chief Executive Officer**

Mr. Dennis Ang

P.P.A., M.B.A., B.Eng. (Mechanical)

#### Supervisor, St. Andrew's Autism School

Mr. Tan Soo Kiana

LL.B. (Hons.)

## Principal, St. Andrew's Autism School

Ms. Diana Chin

M.A. (Instructional Design & Technology), B.A. (Hons.)

#### Head, St. Andrew's Adult Autism Services

Mr. Raymond Marcel Semaun

B.A. (summa cum laude) (UCLA), Grad Cert. A.B.A. (CSULA)

### ST. ANDREW'S COMMUNITY HOSPITAL

#### **Chief Executive Officer**

Dr. Loh Yik Hin

M.B.B.S. (S'pore), M.Med. (Public Health), F.A.M.S.

### **Director, Medical Services**

Dr. Edward Menon

B.B.M., M.B.B.S. (S'pore), M.R.C.P. (Lond), F.A.M.S. (Rehab.Med), D.R.M. (Lond), F.R.C.P. (Lond), Sp.Rehab.Med (GMC. UK)

### **Director. Palliative Services**

Dr. Angel Lee

M.B.B.S (S'pore), F.R.C.P. (Edinburgh), D.P.M. (Wales), F.A.M.S. (Geriatric Medicine, Palliative Medicine)

#### **Director, Nursing Services**

Ms. Alison Sim

S.R.N., B.H.Sc. (Nursing)

#### Director, Allied Health and Operations

Ms. Tan Lay Kheng

B.Sc (Pharmacy), M.H.Sc. (Gerontology), Dip.TM

# Director, Administration and Human Resources

Mrs. Yuen-Chiew Yew Mee

S.R.N., S.C.M., I.C.C., D.T.D.M., M.E.D.

### **Deputy Director, Information Technology**

Ms. Teo Sok Yeong

B.Sc. (Comp. & Info Sc.)

#### ST. ANDREW'S SENIOR CARE

#### **Deputy Director**

Mrs. Mina Lim

B.ASc. (Physiotherapy), M.ASc. (Ex & Sport Sc.)

#### ST. ANDREW'S LIFESTREAMS

#### **Acting Executive Director**

Mr. Benjamin William

B.Soc.Sc (Hons.)

## Administrator, Counsellor, Trainer

Mr. Timothy Chew

M.A. (Counselling), B.Eng (EEE)

#### Counsellor

Ms. Jenny Ong

B.Th.(TCA College), M.A. (Pastoral Counselling) (Singapore Bible College), Certified Practitioner in Therapeutic Play Skills (CAE)

### Marketing Executive, Trainer, Counsellor

Ms. Hazel Yeo

Training and Therapeutic Services Certified Play Therapist (PTI)

#### ST. ANDREW'S NURSING HOME

#### **Executive Director (Queenstown)**

Mr. Chan Wah Tiong

ISCA (Chartered Accountant), Grad. Dip in Social Work

#### **Executive Director (Buangkok)**

Ms. Winnie Chan

B.Acc (Hons.), M.Business (RMIT), M.H.Sc. (Gerontology),

Chartered Accountant (S'pore)

## **Executive Director (Henderson)**

Mr. John Chan

RN, BN (Monash)

# **CORPORATE GOVERNANCE**

Draft Governance Checklist to be submitted to Charity Portal (Evaluation Period 01/01/2016 to 31/12/2016)

S/No	. Code Description	Code ID	Compliance
	BOARD GOVERNANCE		
1	Are there Board members holding staff appointments?		No
4	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman)	1.1.6	Complied
5	The Board conducts regular self-evaluation to assess its performance and effectiveness	1.1.10	Complied
6	There are Board Committess (or designated Board members) with documented terms of reference.	1.2.1	Complied
7	The Board meets regularly with a quorum of at least one-third or at least three members, whichever is greater (or as required by the governing instrument).	1.3.1	Complied
	CONFLICT OF INTEREST		
8	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied
9	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied
	STRATEGIC PLANNING		
10	The Board reviews and approves the vision and mission of the charity.  They are documented and communicated to its members and the public.	3.1.1	Complied
11	The Board approves and reviews a strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied
	HUMAN RESOURCE MANAGEMENT		
12	The Board approves documented human resource policies for staff.	5.1	Complied
13	There are systems for regular supervision, appraisal and professional development of staff.	5.6	Complied
14	There is a system to address grievances and resolve conflicts.	5.11	Complied
	FINANCIAL MANAGEMENT AND CONTROLS		
15	The Board ensures internal control systems for financial matters are in place with documented procedures.	6.1.2	Complied
16	The Board ensures reviews on the charity's controls, processes, key programmes and events.	6.1.3	Complied
17	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied
18	The charity discloses its reserves policy in the annual report.	6.4.1	Complied
19	Does the charity invest its reserves?		Yes
20	The charity invests its reserves in accordance with an investment policy approved by the Board. It obtains advice from qualified professional advisors, if deemed necessary by the Board.	6.4.4	Complied
	FUNDRAISING PRACTICES		
21	Donations collected are properly recorded and promptly deposited by the charity.	7.2.2	Complied
	DISCLOSURE AND TRANSPARENCY		
22	The charity makes available to its stakeholders an annual report that includes information on its programmes, activities, audited financial statements, Board members and executive management.	8.1	Complied
23	Are Board members remunerated for their Board services?		No
26	Does the charity employ paid staff?		Yes
27	No staff is involved in setting his or her own remuneration.	2.2	Complied
28	The charity discloses in its annual report the annual remuneration of its three highest paid staff who each receives remuneration exceeding \$100,000, in bands of \$100,000. If none of its top three highest paid staff receives more than \$100,000 in annual remuneration each, the charity discloses this fact.	8.3	Complied
	PUBLIC IMAGE  The charity accurately portrays its image to its members, donors and the public.	9.1	Complied

# RESERVES AND INVESTMENT POLICY

#### 1.0 SCOPE

The policy defines the level of reserves held by the Hospital.

#### 2.0 OBJECTIVE

To ensure that the reserves level matches the Hospital's needs at all time and not holding reserves that are too high or too low for its needs. Having a reserves policy helps to inform the management of its cash, liquid assets and debt (i.e., its treasury management approach), so as to provide the stakeholders with the assurance that the Hospital is well managed and has, where appropriate, a strategy for building up reserves.

#### 3.0 DEFINITION

The Code of Governance for Charities and IPCs (Guideline 6.4.1) states that "While all charities should maintain some level of reserves to ensure long-term financial sustainability, the charity should disclose its reserves policy in the annual report."

The term "reserves" has a variety of technical and ordinary meanings, depending on the context in which it is used. In RAP 6, the term "Reserves" is used to describe that part of a charity's income funds that is freely available for its operating purposes not subject to commitments, planned expenditure and spending limits. Reserves do not include endowment funds, restricted funds and designated funds.

#### 4.0 POLICIES

The Hospital intends to maintain the reserves at a level sufficient for its operating needs. The Board of Management determines the initial level of reserve should be aimed at 6 months equivalent of the operating expenditures and reviews the level of reserves regularly for the Hospital's continuing obligations.

# **5.0 PROCEDURES**

Based on the past three years, SAMH's income depends 40% from government funding and 15% from donations. The remaining 45% comes from clients' revenue and rental income and

fluctuates with the state of the economy. Such income fluctuations could have impact on our ability to fully cover expenditure. SAMH's reserves are in the building-up phase and will require a few years before it is at least equivalent to the annual operating expenditures. However, with the loan facilities from Hong Leong Finance Limited that is secured by a first charge on the Hospital's investment property, cashflow issues are currently met. A specific level of reserves could be set following agreement between the treasurer and the finance committee, based on the following reviews done by HOS with the help from Finance Manager.

- a) analysis of cash flow;
- c) analysis of existing funds and reserves;
- d) review of future income streams with an assessment of their reliability;
- e) review of committed expenditure and how far this is controllable;
- f) examination of past trends;
- g) examining the likely changes in the main source of income;
- h) assessment of how the Hospital may cope with changes in the main source of income;
- i) studying the likely effects on the beneficiaries;
- j) assessment of the risks facing the Hospital, and how likely these are to materialize;
- k) forecasting levels of income in future years (taking into account the reliability of each source of income, and the prospects for opening up new sources);
- forecasting expenditure in future years on the basis of planned activities;
- m) analysis of any future needs, opportunities, contingencies or risks; and assessment of the likelihood of each of those needs arising, and the potential consequences for the Hospital not being able to meet them.

#### 6.0 DETERMINING THE NUMBER OF MONTH

The Hospital will determine the number of month by employing the following formula: ((Cash less restricted funds)/total expenditure)\*12months

# **CONFLICT OF INTEREST POLICY**

#### 1.0 APPLICATIONS

1.1 The conflict of interest policy and declaration form will be read by the board member upon hiring, appointment or election to the board as an acknowledgement of having understood the policy and that he/she will fully disclose to the Board when a conflict of interest situation arises. Such conflict of interests situations include but are not limited to the following:

#### 2.0 CONFLICT OF INTEREST SITUATIONS

#### 2.1 Contract with vendors

Where board/committee members, staff or volunteers have personal interest in business transactions or contracts that St. Andrew's Mission Hospital (SAMH) may enter into, there should be a policy requiring a declaration of such interest as soon as possible followed by abstention from discussion and decision-making on the matter (including voting on the transaction or contract). All such discussion and evaluation by the board or relevant approving authority in arriving at the final decision on the transaction/contract should always be well documented.

2.2 Vested interest in other organisations that have dealings/relationship with SAMH

Where board/committee members, staff or volunteers who have vested interest in other organisations that have dealings/relationship with SAMH, and when matters involving the interests of both SAMH and the other organisation are discussed, there should be a policy requiring a declaration of such interest and if necessary, followed by abstention from discussion and decision-making on such matters.

#### 2.3 Joint Ventures

The board's approval should be sought before the SAMH enters into any joint venture with external parties. Where board/committee members, staff or volunteers have interest in such ventures, there should be a policy requiring a declaration of such interest and if necessary, followed by abstention from discussion and decision-making on the matter.

2.4 Recruitment of staff with close relationship

Recruitment of staff with close relationship (i.e. those who are more than just mere acquaintances) with current board/committee members, staff or volunteers should go through the established human resource procedures for recruitment. The board member, staff or volunteer should make a declaration of such relationships and should refrain from influencing decision on the recruitment.

#### 2.5 Remuneration

Board members and volunteers should serve without remuneration for their voluntary service to SAMH so as to maintain the integrity of serving for public trust and community good instead of personal gain. However, SAMH may reimburse board members or volunteers for out-of-pocket expenses directly related to the service.

### 2.6 Paid staff on board

Paid staff, including the executive head and senior staff employed by the SAMH, should not serve as a member of the board as it can pose issues of conflict of interest and role conflicts, and may raise doubts on the integrity of board decisions. The executive head and senior staff can attend board meetings, ex-officio, to provide information and facilitate necessary discussion but should not take part in the decision-making of the board.

- 2.7 Major donors / representatives from major donor companies being on the SAMH's board. Potentially conflicting situations may arise where a major donor sits on SAMH's board, such as the following:
- Conflict of loyalty: Board member may not have the overall best interests of the charity due to their vested interests / priorities. This may influence decisions relating to allocation of resources/ setting the organisation's directions. (There may be particular programme areas board member is vested in and is biased towards.)
- Use of information to influence donor decisions:
   Information accessible to board members
   may be used to influence donors decision on

# **CONFLICT OF INTEREST POLICY**

- allocations or the corporation they represent. This may result in staff not highlighting certain issues for fear that the donation may be affected. Issues of transparency and disclosure can arise.
- Pressure to release additional information to donor: Board member may expect additional information from staff on how donations were used and the details of users.
- Personal benefit / gain / recognition: The board member may expect greater recognition for financial support given, than is usually done. Staff may feel beholden to this board member in case the donor relationship is threatened.

#### 2.8 Others

- A board member's organisation receives grant funding from the organisation he/she is serving.
- Prohibition on gifts, entertainment and other favours from any persons or entities which do or seek business with the organisation.

#### 3.0 DISCLOSURE POLICY AND PROCEDURE

- 3.1 Transactions with parties with whom a conflicting interest exists may be undertaken only if all of the following are observed:
  - a) The conflicting interest is fully disclosed;
  - b) The person with the conflict of interest is excluded from the discussion and approval of such transaction;
  - c) A competitive bid or comparable valuation exists; and
  - d) The (board or a duly constituted committee thereof) has determined that the transaction is in the best interest of the organisation.

- 3.2 Disclosure involving board members should be made to the board chair (or if he/she is the one with the conflict, to the board vice-chair) who shall bring these matters to the (board or duly constituted committees).
- 3.3 The (board or a duly constituted committee thereof) shall determine whether a conflict exists and in the case of an existing conflict, whether the contemplated transaction may be authorised as just, fair and reasonable to SAMH. The decision of the (board or a duly constituted committee thereof) on these matters will rest in their sole discretion, and their concern must be the welfare of SAMH and the advancement of its purpose.
- 3.4 All decisions made by the (board or a duly constituted committee thereof) on such matters shall be minuted and filed.
- 3.5 This policy document must be read and understood by all board members upon the start of office.
- 3.6 Any disclosure of interest made by board members where they may be involved in a potentially conflicting situation(s), must be recorded, filed and updated appropriately by all specified parties.

# WHISTLEBLOWING POLICY

#### 1 POLICY

- St. Andrew's Mission Hospital (SAMH) is committed to a high standard of compliance with accounting, financial reporting, internal controls, corporate governance and auditing requirements and any legislation relating to thereto. In line with this commitment, the Whistleblowing Policy ('Policy') aims to provide an avenue for employees and external parties to raise concerns and offer reassurance that they will be protected from reprisal or victimization for whistleblowing in good faith.
- The policy is intended to conform to the guidance set out in the Code of Corporate Governance which encourage employees to raise concerns, in confidence, about possible irregularities.

#### 2 REPORTABLE INCIDENTS

- Some examples of concerns covered by this Policy include (this list is not exhaustive)
  - Concerns about the Group's accounting, internal controls or auditing matters
  - Breach of or failure to implement or comply with the Group's policies or code of conduct
  - Impropriety, corruption, acts of fraud, theft and/misuse of the Group's properties, assets or resources
  - Conduct which is an offence or breach of law
  - Abuse of power or authority
  - Serious conflict of interest without disclosure
  - Intentional provision of incorrect information to public bodies
  - Any other serious improper matters which may cause financial or non-financial loss to the Group, or damage to the Group's reputation
  - Fraud against donors, or the making of fraudulent statements to the Commissioner of Charities, members of the public and regulatory authorities
  - Acts to mislead, deceive, manipulate, coerce or fraudulently influence any internal or external accountant or auditor in connection with the preparation, examination, audit or review of any financial statements or records of the Group
  - Concealing information about any malpractice or misconduct

### 3 CONFIDENTIALITY

 The Group encourages the whistleblower to identify himself/herself when raising a concern or providing information. All concerns will be treated with strict confidentiality.

- Exceptional circumstances under which information provided by the whistleblower could or would not be treated with strictest confidentiality include:
  - Where the Group is under a legal obligation to disclose information provided
  - Where the information is already in the public domain
  - Where the information is given on a strictly confidential basis to legal or auditing professionals for the purpose of obtaining professional advice
  - Where the information is given to the Police or other authorities for criminal investigation
- In the event we are faced with a circumstance not covered by the above, and where the whistleblower's identity is to be revealed, we will endeavor to discuss this with the whistleblower first.

# 4 HOW TO RAISE A CONCERN AND PROVIDE INFORMATION

- The whistleblower can address his/her concerns to the Audit Committee via a designated email address or by telephone or by post.
- The Group recommends the whistleblower to be detailed in setting out the background and history of events and the reasons for the concern.

#### 5 HOW WILL THE GROUP RESPOND

- The Group assures the whistleblower that any concern raised or information provided will be investigated, but consideration will be given to these factors:
  - Severity of the issue raised
  - Credibility of the concern or information
  - Likelihood of confirming the concern or information from attributable sources
- Depending on the nature of the concern raised or information provided, the investigation may be conducted involving one or more of these persons or entities or as directed by the SAMH Board:
  - The Audit Committee
  - The External or Internal Auditor
  - Forensic Professionals
  - The Police or Commercial Affairs Department

# **DONORS OF \$10,000 AND ABOVE**

ACI Singapore - The Financial Markets Association SACH

Pamela Alexandra SAMH

All Saints' Church SAMH / SAAC

Ang Boon Thong Abel

Ang Torng Ngan

Beh Swan Gin SAAC

Bernd Starke

Chan Lai Gwen

Chan Mei Hsing Patricia

Chan Wai Kheong Charlie

Chan Wing To

Chen Di

Chen Li Ying Audrey

Chen Voon Hoe

Cheong Kok Tim

The Children's Charities Association of Singapore SAAC

Chong Wai Hoong SAMH

Choo Oi Yee

Chow Hon Kit SAMH

Choy Yoke Chuen SAAC

Chua Kim Lee

Shirley Crystal Chua Ong

Church of the Ascension

Cluny Properties Pte Ltd SAAC

Estate of Tan Joo Siah (Deceased)

Eu Yee Ming Richard SAMH

Anita Fam Siu Ping

Foo Chit Yang Justina SAMH

Goh Siew Guat Brenda

Goh Yew Lin

Heng Cheng Sim Vivien

Hong Leong Foundation SAMH

HR Business Solutions (S) Pte Ltd

Huen Suling Joyce

Ip Yun Ha

SAMH

Isaac Manasseh Meyer Trust Fund SAMH

Caroline Kan Yuen Oi SAAC

Jacqueline Khoo Kim Geok

Koh Soo Keong SAAC

Koh Wo Bin SAMH

Lai Yexian Jonathan SAMH

Lau Tsz Pan SAMH

Lee Hoon Hwee SAMH

Lee Li Lian SAMH

Lee Miow Kheng Valerie

SAMH

Lew Foundation

SANH

Richard Lim Ngak Kwan SAAC

Lim Lay Nguik Emily SAMH

Lim Siok Leng Cecilia

Lim Sok Hui SAMH

Ling Tok Hong SAAC

Loh Yik Hin

SACH

Low Jze Yee David

Low Medical Clinic SAMH / SACH

Low Soi Soi

Macro Integration Pte Ltd

SAC

Ministry of Education SAMH

National Council of Social Service

SAMH

Ng Cheng Ming Jeffrey

SAIVIE

Ng Soo Chee

SAIVIH

Ng Tee Kang SAAC

Ngoi Surgery Pte Ltd

Novena Global Healthcare

SAAC

Koso Okazaki

SAAC

Ong Choo Eng

SAAC

Ong Henry SAMH

Ooi Lai Hock

Pang Seng Hock SACH

Thomas Pang Thieng Hwi

Pei Hwa Presbyterian Primary School

Phoon Han Meng Linus

Precision Procurement Pte Ltd

SAMH

Resorts World at Sentosa Pte Ltd SAAC

# DONORS OF \$10,000 AND ABOVE

Seah Chee Seng

SAAC

Seah Ee Fei Lisa

SAMH

Family of the late Madam Munira Anwar Shaikh

SACH

Sunita Sharma

SAAC

Siaw Tung Yeng

SAMH

Sivagnanavathy Nadarajah-Manickavasagar

SAME

Six Capital (Wealth) Pte Ltd

SAAC

Soh Andrew

SAMH

Soh Boon Hock

SAMH

St. Andrew's Cathedral

SAMH / SAAC

St. Andrew's City Church

SAMH

St. Andrew's Community Chapel (English)

SAMH

SymAsia-Jia Foundation

SÁMH

SymAsia Singapore Fund-Nehemiah Foundation

SAAC

Tan Bong Loo

SAMH

Tan Chin Tuan Foundation

SAMH

Tan Eng Soon

SAAC

Tan Gay Hua

SAMH

Kenneth Tan Jhu Hwa

SAAC

Tan Li Chuan Emily

SAMH

Tan Ngian Chye

SAMH

Tan Teck Wang

SAMH

Tang Guek Eng Alice

SAME

Tang Kok Foo

SAAC

Tay Choon Mong Leslie

SAMH

Temasek Holdings (Pte) Ltd

SAAC

Teo Bee Lan

SAAC

Teo Kian Hin Victor

SAMH

Julie Teo Pei Pei

SAAC

Teo Soo Chew

SAAC

The Diocese Of Singapore

SAMH

UBS Trustees (Bahamas) Ltd

SAMH

Wee Boon Hong Katherine

SAMH

Wee Chow Hou SAMH

Whang Hwee Yong

SAAC

WHL Ginseng & Herbs Pte Ltd

SACH

Wong Chee Wai Daryl Joshua

SAMH

Wong Gang

SAAC

Yap Chee Meng

SAAC

Yap Choon Chong

SAMH

Yeo Ah Yeng

SACH

Yip Chun Hong Kevin

SAM

Zung Bei Fan Ronald

SAMH

## DONORS (SAAC)

A Pamela Alexandra

All Saints' Church English

Congregation Ang Choon Her Dennis Ang

Joanna Ang Boon Lian

Vera David Ang Ang Wee Boon

Asia Pacific Breweries (S) Pte Ltd

Au Wing Hong

The Auld Alliance Pte Ltd Andrew Aung Htun Zaw

В

Jeremy David Bach

Brian Barron Boon Suan Lee

С

Eileen Cha Chan Chee Seng Chan Hiang Tiak

Chan Keng Loke Chan Lai Moi

Lydia Jiaen Chan Chan Mei Wai

Chan Shelt Tsong
Chan Suit Fong
Chan Wai Wah
Chan Wing Cheng

Tricia Chang

Chapel of Christ Our Hope Chartered Asset Management Pte

. . .

Alexius Chee Eng Nam Peter Chen Kwan Da

Rixin Chen

Vincent Chen Qijia

Grace Cheo Song Cherh Cheona Kam Wah

Cheong Kam Wah Lorraine Cheong Michelle Puisy Cheong

Sandra Cheung Basil Chew

Chew Khet Kuen Roger Chia Swee Kuen Andrew Chin Yuan Hui

Chng Yew Peng Choe Fook Cheong @ Alan Choe Grace Chong Mo-Ai

Chooi Siew Thim

Raymond Choong Sitt Keng

Patrick Chow Pak Kin Choy Keen Meng

Chua Yang

Daniel Chua Boon Leh

Chua Tin Sien Chua Yew Heng Eugene Chua Yu Cong

Kirk Chuan Wong

CWM LTD

D

Ian Marc Rosairo De Vaz

Ε

Harry Elias

Sukumar Enoch & Joseph Giftson

Enoch

Richard Eu Keng Mun

F

Foo Ting Ting

G

Phyllis Gee Siew Chin

General Anaesthetic Supplies &

Services Pte Ltd

Edwin Goh Ling Chong Karen Goh Hui Lin Ray Goh Tze Rui The Good Seed Pte Ltd Gail Reynold Goodenough

Н

Heng Kok Meng Nikki Hii Yik Hiun His Illustrious Stewards

Alvin Ho Ho Kok Tong

Nigel Edward How Chi-Keat

Hu Pei Lin Terence Huey

J

Surya Jhunjhnuwala JKW Bus Services Julia Binte Mohamed Κ

V K Kannapathy Khoo Bee Sim

James Khoo Chee Min Khoo Hong Keow

Stephen Khoo Guan Leong

Khor Tong Hong Wayne Ko Wei En Ann Koh Wei Ying Dorothy Koh Meng Yuet Grace Koh Kah Hwee

Koh Li-Tsa Koh Qiong Hui Vivian Kong Sui Yim Piyapan Kruemai Alicia Kuah Beng Har Jonathan Kuah Suresh Kumar

Constance Kwee May Shien

Paul Kwee Yew Teck Robert Kwok Khoon

L

Lam Yoke Fong
Lau Chee Peng
Lau Ching Huat
Lau Huan Yeong
Brian Lee Pheng Hui
Bryan Lee Zheng Quan
Lee Chun Theng

Derek Lee Chiang Choon

Gillian Lee
Lee Hui Ling
Huixian Lee
Lee Ming San
Nicola Lee Po
Lee Oi Choo
Lee Siew Kuan
Steven Lee Yit Seng

Lee Tai-Guang Nee Lin Be Fee

Vernon Lee Jian Ming

Lee Xiao Qing

Angela Leong Su Chen Leong Shung Mun Leong Wah Kheong

Lian Ee Shin

Michael Lien Jown Leam

Liew Yoon Sam Lim Chan Hoe Charlie Lim

## **DONORS (SAAC)**

Esther Lim Gwek Ngor

Lim Hooi Lee Lim Hong Noi Jane Lim

John Lim Kheng Jin Lim Quee Eng Lim Soon Poh Lim Zhong Hong Lim Zi Liang

Sandra Ling Wei Feng Mark Lo Khee Tian Loh Chwee Yee Loh Wah Kay Ellen Low Lye Chun Joy Lu WenXin

Μ

Paul Ma Kah Who Surya Maitri

Jeyanthy Mariappan

Moo Ying Rui

Muhammad Naeem Zaffar

Ν

National Heart Centre Singapore

Neo Liyan Ng Gek Hong Ng Guan Choo Ng Hui Fen Loseana Ng Peishi

Philip Ng Weng Kwai Ng Poh Leng

Ng Poh Leng Ng Tee Im Ngian Lek Choh Adrian Ngoo Wei Aun NTUC Income Insurance Co-

operative Ltd

NUS Medicine Flag Committee

0

The Oaks Cellars Pte Ltd

Evonne Oh Ong Ai Li

Ong Beang Khoon Daniel Ong Jen Yaw Ong Duen Liang Ong Eng Yaw Joseph Ong Ong Kian Peng Mindy Ong Ong Yuen Lin

Ooi Chit Eng

Ρ

Pan Keung Pang Kim Hin

Lawrence Pang Hee Shui Victor Pang Seng Hoon Papa Palheta Pte Ltd Lilian Peh Oon Bee Lawrence Pei Kok Chin Ivy Phan Tsuey Fei JJ Phang & Jo Ang Thomas Philip

Q

Quek Hwee Choo

Phua Jin Seng

R

Paul Rathband Phoebe Ross

S

Vanisree Sajjan Tiakumzuk Sangtam Seah Choo Meng Seah Kee Teck Seven Senses Sia Lai Chai

Angeline Sim Wuan Kyi

Sin Boon Leng

Kenny Sin Yoong Kong Smart Alley LLP Soh Siang Fong

Soh Yeing Yeing Charis Soong Yung Juk

Source Manufacturing Pte Ltd

South East Community
Development Council

St. Andrew's Cathedral Parochial

Church Council

St. Andrew's Junior College (Class

16S17)

St. George's Church St. John's Chapel

St. John's - St. Margaret's Church

Su Shaoqin

Su Siok King Sujono

Mohana Rani Suppiah

Τ

Alina Tan

Andy Tan Wei Sen Barrie Tan Yau Boon Tan Chee Choon Tan Cher Lang Tan Chor Khim

Clarence Tan Jun Khiang Edward Tan Wah Teck

Ernest Tan

Felicia Tan Hoon Lan

Tan Ho Kiong Tan Hui Lay Tan Kat Chui Tan Keng Guan Patrick Tan Thian Yew

Tan Peng Yang Richard Tan Tiong Heng Robert Tan Kah Boh

Tan Shwu Jen Tan Sze Wee Tan Teck Soon

Terence Tan Hwa Min Terence Tan Kiat Swee

Tina Tan Su Tian
Tan Wei Ming
Tan Yang Luan
Merillee Tan-Wan Yu
Tang Mui Hia
Tay Ewee Liang
Tay Kheok Jin

Stephen Tay Hock Hai Teresa Tay Heng Guat Winston Tay Wee Hua Regina Teng Fong Ling Neville Teo Wei Yang Teoh Ren Shang Teow Wai Leng

Kenneth Tham Chee Mun

Then Ai Huong Yoco Ting Toh Chin Hock Toh Choon Lai Toh Mingyao Toh Teck Leng

# **DONORS (SAAC)**

Tong Ming Chuan Tye Wai Mun

V

Nicolas Ferrin Vass

W

Wang Wei-Ru Wee Soo Heng

The White Rabbit Pte Ltd Rudy Harjanto Widjaja Merwin Raymond Wilfred

Helen Wiryadinata

WNK Pte Ltd Wong Chee Meng Wong Chee Wai Wong Chiang Yin

Eric Wong Cheah Haw

Wong Hong Yen
Wong Kia Lip
Wong Lai Siong
Lina Isa Wong
Wong Mee York
Michael Wong

Wong Pao Chin (Huang Baozhen) Vincent Wong Kwang Heng

Ziady Woon Peng Wu Cheng Yuan Wu Tzu-Chiang

Υ

Benny Yao Wei Ping

Carol Yap Yap Bee Koon

Christine Yap Hui Ann

Yeap Min Li Yee Lai Ching

Elvin Yeo Chuan Ann Charlton Yeo Sin Yan Jonathan Yong Jern-l

Yvonne Koo

Ζ

Rene Zehnder

## **DONORS (SACH)**

Α

Abdul Rahman B Retur Adiyapatham Senthil Kumar Alco Sunshade Pte Ltd

Akhter Ahmed Amul Shah Ang Ah Beng Ang Bee Peng Ang Beng Koon Ang Ee Jin Winston

Emily Ang
Ang Lay Ying
Ang Mui Keaw
Ang Ngee Kwee
Ang Shirley
Ang Wee Boon
Arc Floor Pte Ltd
Arulnathan John
Arynn Lim

Ashok Kumar Gupta Atasha Binti Asmat Au Wing Hong

Automated Micron Assembly Pte

Ltd

Aw Eng Soon Aw Keck Bin

В

B S Arumugam Pte Ltd Bank of Singapore Ltd Bansow Kaur D/O Hira Singh

Bay Bin Hao

Bedok North Secondary School

Benjamin Davies

BGC Partners (Singapore) Ltd.

Bhojani Ashish Suresh Bock Tong Chin David Boey Siew Fook Michael

Boey Siew Kin @ Boey Siew Hung

Boey Wah Keong Boo Kah Tiang

Boonruangthavorn Kiattisak

Bu Chee Chang

Bunterm Bunyaraksh Goh Burhanudin Abdul Husain

Vasenwala

С

Cai Licun Edwin Cao Wenjing

Capital Airconditioning International Pte Ltd Chai Boon Cheong Chai Cheng San Chai Chew Moey Chai Hui Yea Chai Kwai Yoke Chan Ai Choo Chan Chee Fei Chan Chee Kong

Chan Chee Leong Mervin

Chan Chee Seng

Chan Chiaw Hong Michael Chan Chung Yan Greta

Chan Hian Yu Chan Hiang Tiak Chan Khing Siew

Chan Kwok Loon James
Chan Lai Kum Phyllis
Chan Mei Yoke
Chan On Ting
Chan Poh Kuan
Chan Poo Suan
Chan Shui Kam Isa
Chan Tiam Choon
Chan Wei Jing Clara
Chan Wing Keat
Chang Boon Kong
Chang Ching Yen

Chang Yoke Sim
Chao Weng Kin
Cheah Angeline
Cheah Wen Gwo
Cheam Heng Wee
Cheam Hing Gee

Cheang Hon Theng Reuben Chee Choon Wei Alvin

Chee Soo Leng
Chee Wei Yen Amy
Cheh Wai Seng

Chemiengineering Products Pte Ltd

Chen Kah Tet Chen Kar Poh Chen Xiu Ling Sharon Cheng Choong Choon Cheng Eng Keat

Cheng Herng Yi
Cheng Jay Pok Say
Cheng Lee Lee
Cheng Li Jung
Cheng Su Chen
Cheng Swee Ain
Cheo Bong Hee

## **DONORS (SACH)**

Cheong Chai Ying
Cheong Hooi Kheng
Cheong Wai Chung
Cheow Tak Yew
Cher Bo Chye
Chew Chee Kong
Chew Gouk Ming
Chew Kelvin

Chew Kim Hock Wesley
Chew Kwee Neo
Chew See Boon
Chew Sen Fatt
Chew Siew Khen
Chew Swee Bee
Chew Yee Mean
Chew Yew Kwong
Chia Boon Beng
Chia Cheow Joo
Chia Lay Beng
Chia Merry
Chia Siew Chye

Chiang Hwee Yen Jean

Chia Sze Boon

Chia Wee Keat

Vincent Chia

Chiang Lai Fang
Chiang See Min
Chiang So Kuen
Chiew Cheng Siong
Chia Eng Seng
Eden Chik
Chin Choon Chye

Chin Choon Chye
Chin Gwendoline
Chin Kiang Song
Chin Susan
Chin Wan Li
Chin Yui Sin

China CITIC Bank International Ltd

Chiu Siu Tee Chng Chin Bie Chng Guan Poh Chng Hwee Siang Cho Yu Chung

Chokkaiah Chockaiya Raja Rajan

Chong Boon Fong Wendy

Chong Ching Ling
Chong Choon Peng

Chong Daisy Chong E Min Chong Feah Yeek
Chong How Foo
Chong Hwee Hwa
Chong Koi Cheong
Chong Kwong Chow
Chong Mui Fong
Chong Shu Yun

Chong Teik Yean Chong Thiam Fook Chong Wei Hong Chong Wei Min Colin

Chong Ying Rui
Chong Yue Fung
Choo Ai Ling Belinda
Choo Boon Teck
Choo Chin Lan
Choo Hwee Chian
Choo Kuen Lim

Choo Siew Choo

Choo Siew Yin

Choo Yeow Seng
Choong Siaw Leong
Chor You Wei Cheryl
Chow Kwai Fong Renee
Chow Kwai Yeow Royston
Chow Kwan Cheong

Chow Tee Lee

Chow Weng Cheong Chow Woon Chun Chow Yew Chong Chow Yew Meng

Chow Pak Kin Patrick

Bindi Choy Choy Heng Han

Choy Hon Cheong Eddie

Choy Tuck Weng
Chua Ah Leng
Chua Aik Boon
Chua Bak Cheong
Chua Cheng Yew
Chua Cher Choon
Chua Chia Tong
Chua Chin Siong
Chua Eng Him
Chua Guan Hwa
Chua Guan Hwee
Chua Han Nui
Chua Hoo Hai

Chua Hsien Yang

Chua Hwee Tin Chua Lay Peng Chua Leong Geok Chua Ling Li

Chua Hwee Beng

Chua Mui Chia Chua Mui Ling Chua Patrick Chua Sau Foona

Chua Sau-Yin Bernadette Chua Seet Lin Agnes Chua Seng Boon Nicholas

Chua Seng Huat Chua Siew Eng Chua Siew Loong Chua Siok Hwa Chua Soo Guek Chua Swee Heng Chua Wan Ling Chua Wee Peng Chua Xin Bei

Chua Xin Hui Lynette
Chua Yu Cong Eugene
Chuah Geok Hioh
Chung Lai Leng Ruth
Chutiphon Yongkitpat
Craig Manning

D

Dafong Trading Pte Ltd Das Diganta Kumar David Kevin Lynne DBS Bank Ltd

Deepv Hanboobani Dheepan S/O Mariappan

Digio Bridal Pte Ltd D'Initial Concept Pte Ltd Digia Laksana Hasan

Dorairaj

Ε

EBS Dealing Resources International Ltd Ee Chye Hua Ee Mei Ying Nicole EKHL Pte Ltd Eng Joo Boon Eng Ser How

# **DONORS (SACH)**

F

Fernandez Robert Thomson

Fong Meng Hua
Foo Hee Jong
Foo Kien Poh
Foo Kok Jong
Foo Maw Shan
Foo Meng Soo
Foo Mu Li

Foo Peow Neng
Foo Sek Kok & Family
Foo Sing Choon
Foo Suan Peen
Foo Yi Hao Jeff

Foong Yoke Yeng Brenda

Franky Stanudjojo

FRP Pollution Engineering Pte Ltd

Guilan Fu

G

G Tech Pte Ltd Gan Boon Len Gan Geok Toh Gan Han Swee Gan Kar Mina

Gan Kek Meng Terrence

Gan Lay Yan
Gan Lay Yan
Romeo C Garcianr
Gay Siew Hui Pauline
Gee Siew Chin Phyllis
Gn Chiang Yam
Go Ronny Gosal
Goh Aik Nang
Goh Chai Heng
Goh Chee Heng
Goh Chee Kuan
Goh Chee Ying Josiah
Goh Choon Ho

Goh Choon Siah Gary Goh Chor Choo Goh Chor Lee Grace

Goh Dan
Goh Eng Kok
Goh Hwee Kiang
Goh Hwee Meng
Goh Jit Kiat Mabel
Goh Joo Kuay
Goh Kok Tong
Goh Kun Khich

Goh Kwee Boon Goh Lian Chuang

Goh Ngee Meng Goh Pi Lee Beverly Goh Say Jim

Goh Sok Feung Goh Sui Yew Goh Tiow Seng Goh Wei Cheng

Goh Siew Eng

Goh Wen Bao Magdalene

Goh Zenton

Golden Century Air-Con Specialist

Pte Ltd

Goldenparts Trading Gow Hui Suan Grace U Co Grandluxe Pte Ltd Guan Chee Chun

Guita Abidari Gunasekara Santie

Н

Ha Yu Xin Shirley Halim Halim Suciarto Tio Han How Fong Han See Kwong Han Zaw Htun Hendriani

Heng Cheng Kim Elsie
Heng Chia Ying
Heng Chiang Yong
Heng Chong Kiang
Heng Jit Kwang
Heng Meng Hee
Heng Meow Ling Hazel

Heng Wei Chan

Herrin

Hiceta Audry Locsin

Hiroshi Kubota
Ho Aun Kuo
Ho Ban Lee
Ho Bee Tat
Ho Chui Shiong
Ho Eng Chuan
Ho How Hon
Ho Ivy
Ho Joo Meng

Ho Keng Yong

Ho Khoon Eng Kathleen

Ho Kim Leng Kelvu

Ho Li Eng
Ho May Chun
Ho Neo Siang
Ho Poh Chee
Ho Poh Wah
Ho Soo Foo
Ho Teng Huat
Ho Yoke Foong
Hoe Yao De Jimmy
Hoh Kwai Chun
Hong Gek Eng
Hong Hock Ho

Hou Rui

How Kok Peng How Thiam Soon

Hong Yew Thian

Hor Siew Hoong

HPH Engineering Pte Ltd Hsu Hsiang Chieh

Hu Ling Ing

Hua Huei Mean Geraldine Huan Teck Hock Christian Huey-Chyi Davina Lai

Hui Sik Por

Jane Louise Huston Hwee Jee Sek

IBMS Consultancy Pte Ltd ICAP AP (Singapore) Pte Ltd

IG Asia Pte Ltd
Interlocal Exim Pte Ltd
IPC Information Systems
(Singapore) Pte Ltd
Irena Abdul Rahim
Iriawan Ibarat

lyer Balaganesan Ramakeishnan

J

Janice Jia Bei Lily Jiang

Jiwatram Jhamatmal

Ramchandani

Jonathan Balcora Carlos

Jossino Optics

### **DONORS (SACH)**

Κ Ka Lim

Kaiseri Pharmaceutical Pte Ltd

Kalianasundram Kamal Khullar Kan Yoke Kuen Kana Mena Hiana Kang Poo Ngoh Kang Tien Song Kang Yanyi Kapde Tushar Joseph Kasser Kay Lay Meng Kee Guan Hong

Kersi F Aspar

Key Marine & Engineering KGI Ong Capital Pte Ltd Khaw Swee Kwang Kho Hock Chye Cyril Khoo Cher Kiat Khoo Yeow Lam Khor Phooi Choon

Khor You Li Khow Chui Hoon Kim Siew Hong Koh Beng Joo Koh Cheow Pin

Koh Cher Meun Samuel

Koh Chin Chye Koh Chin Heng Koh Chwee Lee Koh Gek Hwa Koh Gim Chuan

Koh Hock Koon Desmond

Koh Irene Koh Kai Chok Koh Kia Soon Koh Kok Hua Koh Lay Hua

Koh Liang Teck Edmund

Koh Lim Poh Koh Mui Chin Koh Sang Hwee Koh Siah Heng Koh Steven

Koh Su-Mei Angela Koh Swee Ho Joanne Koid Kok Peng Wai

Kok Tiong Yun

Kon Emily @ Law Wen Jiuan

Kong Hung Lau Paul Kong Pak Fee Kong Yin Yeong Koon Kay Kheng Kow Wing Yee David Kraal Ku Hwee Choo

Ku Wei Chee Ku Yann Pena Kuah Beng Har Alicia Kuah Ching Ling

Melissa Kusumo

Kuang Keng Soon Kuek Cheng Siong Ivan Kum Chio Kew

Kwan Mee Sin Kwan Yam Khwan Doris

Kwee May Shien Constance

Kwek Ah Gek Kwek Ngee Khoon Kwong Weng Yiu

Kwang Chaw Tien

L2C Group Pte Ltd Lai King Choon

Lai Nai Weng Lai Shook Kow Lai Siaw Yen Lam Kuet Leong

Lam Ping Cheung Ralph Lam Sing Tong

Law Soh Keng Lau Gilbert Lau Hong Choon Lau Ly Kim Lau Puay Luan Lau Shy Yunn

Leap Networks Pte Ltd

Lee Bee Hoon Lee Beng Meng Patrick Lee Chee Yong Lee Cheng Yew Lee Chi Hang Angel Lee Chian Geok Lucy Lee Choon Siew Lee Chue Chye Lionel

Lee Cuiping Lee Eng Hong Lee Eng Soon

Lee Foo Kheong Lee Fook Hou Lee Fook Wah Lee Foundation

Lee How Cheng Gerard

Lee Huan Koo

Lee Hock Siu

Lee Hui Min Magdalene

Lee Joe Hwa Josephine Lee Lee Kevin Lee Kian Fore Lee Kim Hwee Lee Kim Shoon Lee Kok Kiong Lee Kong Meng Lee Kwang Beng Lee Kwok Meng Lee Lav See Lee Lee Beng

Lee Lye Kuin Teresa

Lee Linda

Lee Mik Sen Lee Ngian Tong Lee Pei Chien Lee Seok Bin Lee Shir Guer Lee Siew Fong Lee Siew Lie Lee Sing Wah Lee Soon Hong Lee Thiam Chye Lee Tiong Hock Lee Wei Yung Lee Wu Choona Lee Xiao Qing

Lee Yee Fan Nicholas

Lee Yu Sheng

Lee Yeaw Ken

Lee Yuan Hao Shaun Leny Susyanna Hanafi Leong Hong Sheng Leong Kok Yein Leong Kwai Heng Leong Lai Kuen Leong May Pheng

### **DONORS (SACH)**

Leong Min Choo Leong Moon Kit Leong Soon Khing Leong Sung Howe John

Leow Chee Wee Leow Hock Chuan Leow Siew King Sally Leow Yong Peng Ler Seng Ann Lew Khar Khoon

Li Huan Lian Ai Tee Lian Ee Shin Lian Whye Meng Liaw Cheng Hai Lien Yee Wun Virginia

Liew Lee Mei Liew Siew Cheng Liew Yoon Sam Lim Ah Kheng Lim Ah Siong Lim Ban Hoe Lim Bee Ping

Lim Bee Wah Daniel

Lim Beng Chew Emmanuel

Lim Beng Suan Lim Bok Hwa Lim Boon Cheng Lim Boon How Lim Chai Luan Lim Chee Hwa Lim Chee Kiong Lim Eng Mui Lim Eng Thiam Lim Fui Yang Lim Geok Gee Lim Guan Choo Lim Hang Tiona

Lim Hock Meng

Lim Hock Mow

Lim Hua Ling Evangeline

Lim Hui Peng Lim Hwee Choo Lim I-ling Lorraina Lim Jiun Jye Lim Joo Min Lim Judy Lim Kah Bin Lim Keng Hua Lim Kim Gek Grace Lim Kit Ching Michelle

Lim Kok Chye Lim Kok Meng Lim Lay Choo Lim Lee Chuan Lim Lee Pheng Lim Lye Keong Mina Lim Lim Moy Hai Lim Onn Yee Lim Peck Svan Lim Pei Ling Lim Pei Ping

Lim Pei Sen Bernice

Lim Sai Hoe Lim Shing Jou Lim Shuen Swee Lim Siew Ching Lim Siew Choo Lim Sim Hwee Lim Siong Beng Lim Siong Pew

Lim Siyi Lim Soo Khim Lim Swee Yim Lim Sze Ping Lim Tsun Chiet

Lim Wah Hing Royston

Lim Wee Kian Lim Wee Tee Lim Yiheng Darryl Lim Yoo Keng Lim Yue-Li Ling Kee Hock Ling Thin Hock Liow Poh Leong Lit Mei Wan Liu Chung Hsing Liu Chunhui

Liu Na

Liu Tao Liu Xiaojie Jeffson Living Lilies Pte Ltd Lo Yiang Gek Janet Loh Chay Hiah Loh Jing Xuan

Loh John Basil Loh Kim Heok Loh Kwi Kona Loh Kum Seng Loh Siaw Yin Loh Yeow Huang Loh Yoon Chao Peter Loi Chit Fai Kelry Stephen Lok Loke Choo Li Loke Tuck Wai Luke Long Shisen Patrick Loo Khim Phoey Loo Kim Pheck Loo Koon Chena Loo Sai Mui Loo Teck Koon Looi Kai Seng

Low Boon Hong Low Chai Yeong Low Chee Chong Low Foong Yuen Low Ghee Tat Low Guat Siew Theresa

Low Kam Fook Low Lav Pina Low Lye Chun Ellen Nicholas Low Low Ooi Leng

Low Seok Mui Jennifer

Low Xindi Low Yee Seng Loy Lai Lam Loy Mui Gaik

Loy Sai Cheng Warren Lum Kok Seong Lum Kwok Han

Lye Pak Sun David

M2 Telecommunication Services

Mah Yoke Sim Maheshwari Mohit Maithani Saurabh Mak Swee Yook

Marjorie Patriocio Llanza

Mastura Bte Ab R

Miko Technologies Pte Ltd Moeller Joergen Oerstroem Moh Siong Huat Pte Ltd

Mohamed Musa Bin Mohamed

Mok Kok Seng Mok Wina Tak Mok Yew Kee

## **DONORS (SACH)**

Abdy Monalisa

Muhammad Redzuan Bin

Abdullah

Mun Kai Piano Co.

Ν

Nageswaran Natarajan

Nalappan Gunasek Aran Neo Deng See

Neo Deng See Neo Liyan Neo Soh Kim Neo Tiong Tian Neoh Saw Im

Net Secure Advisor Nexg Group Design

Ng Aik Tat
Ng Bee Lee
Ng Bee Lim
Ng Chan Guan
Ng Chee Keong
Ng Chee Yong
Ng Chew Song
Ng Choon Kiat

Ng Chwee Huat Andy Joel

Ng Ek Chong Ng Eng Keong Ng Gee Ann Ng Gek Hong Ng Geng Hiang Ng Guan Choo Ng Hen Ngiuk

Ng Chu Sun

Ng Heng Pan Ng Hong Wei Ng Joo Hung Ng Joo Kee Ng Kam Siong Ng Kee Choon

Ng Keng Boon

Ng Kheng Hock Roland

Ng Lay Gim Peggy Ng Lay Kieng Ng Loong Cheng Ng Meng Lian Ng Ming Huah Ng Mui Heong

Ng Noi Sek Ng Poh Cheng Ng Poh Keong Ng Poh Kuan

Ng Say Chuan Ng Seng Wan

Ng Shu Chen Priscilla

Ng Siew Beng Grace Ng Siew Choo

Ng Siew Eng Ng Soon Kheng Ng Swee Joo Ng Taur Lang Ng Teck Seng Ng Thiam Chye

Ng Tion Huat Ng Tze Hong

Ng Wai Hung Andrew

Ng Wei Sze Ng Weng Hee Ng Weng Kwai Philip

Ng Willie Ng Woo Hong Ng Yau Wei Ng Yee Mei

Ngee Ann Development Pte Ltd

Ngian Kian Fah Ngian Maggie Ngoi Seng Piaw Nithya Ramya Pte Ltd

Nittan Capital Singapore Pte Ltd

Norisiah Bte Abdul Kadir

NUS Multi-Purpose Co-operative

Society Ltd

0

OANDA Asia Pacific

Darmadi Oei
Oh Julia
Oh Wee Khoon
Ong Cheng Leng
Ong Choon Peng

Family of the Late Ong Guan

Chua

Ong Hui Lian Grace Ong Hwee Leng Ong Kah Min Ong Lay

Ong Leh Huah Angela

Ong Min Chor Ong Say Kiat

Ong Lay Keng

Ong Seck Kim

Ong Siew Geok Ong Siew Leng

Ong Soon Liong

Ong Sor Ling

Ong Wee Boon
Ong Ying Ying

Ooi Cheng Cheok

Ooi Chuw Hua Ooi Sok Hun

Oths Builders

Oversea-Chinese Banking

Corporation Ltd

Ρ

Pacific Bookstore Pte Ltd Pacific Electrical and Miscellaneous Service

Pang Jun Jie

Pang Kwok Hin Kevin Pang Ngiap Chiew Pang Siang Lian Pang Soek Marn Pang Yang Huei Pang Yoon Shing

Jaganathan Paramanathan Parameswary Devi Eliyathamby

Park Mi Ae

Pasco Maria Concepcion Diaz

Paul James Ezekiel Pee Chea Hui

Peejay Velayo Roguel

Peh Kim Hock

Peh Yang Kwang Patrick

Peng Che Chun Pey Kin Leong Phang Hee Keong Phang Henry Phang Woan Jen Philip Hendry

Phoon Huat & Co (Pte) Ltd

Phua Wen Jie Phuah Meng Fong

Poh Li Kai
Poh Lip Meng
Poh Pin Zheng
Poh Tze Tiong
Pok Kee Fah
Poon Hin Kong

### **DONORS (SACH)**

Poon Hwee Chuan
Poon Mai Chan
Poon Soon Yuen
Puah Gek Hong
Puah Nguan Cheng
Puah Soon Kin
Pung Sook Kian

Q

Quah Bee Lay Quah Wee Hong Quek Gim Pew Quek Meow Noi Quek Tai Teck Oliver

R

Rabbani SVC Rahmat Bin Rawi Rahul Shegokar

Rajagopal s/o Govindarajoo

Ramakushnan Ramiah Marappan Jimmy Rasenda Red Box Recorders Reynald Bautista

Richard Chew Surgery Pte Ltd

RML General Contractor

RSM Chio Lim LLP

Rucksakul Chote Suphap

Janti Rustam

S

Santera Tradina Santhana Dass Jason Rey C. Santos Sarimah B. Sirat Say Meijing Melissa Seah Bee Koon Irene Seah Boon Tong Seah Buck Tiang Seah Chia Sim Alex Seah Choon Guan Seah Chow Kiana Seah Chown Sena Hope Seah Nyet T Seah Hui Tong Seah Kim Swee See Buay Lan Anne See Hoo Kien Poh

See Kwai Chan
Seet Choon Keat
Seet Keong Hoe
Seet Wing Hock
Seng Ee Koon
Seng Hwee Kiang
Seow Chai Yong
Seow Chat Beng
Seow Chin Huat
Seow Koon Loh

Seow Yen Choon Kelvin

Shaddai Treasures Pte Ltd

Shashank Shukla Shianny Huntoro Shrikant Sharad Joshi

Sia Liang Poo Sia Teck Mong Sia Woon Lim Mark Siah Hong Hong Regina

Siew Yin Fung
Sim Chiang Khi
Sim Chui Lan
Sim Kwang Leng
Sim Mui Leng Patricia
Sim Ngan Peow
Sim Piah Hui
Sim Poh Joo

Sim Wuan Kyi Angeline Sin Peng Engineering Pte Ltd

Sing Jiun Shin

Singapore Engineering Services

Pte Ltd
Sinta Sjamsul
Siow Chon Yong
Siow Im Suan
Siow Lead Keong
Siow Min Rebecca
Sivaram Medathurai

SK Hardware
Sng Cheng Hai
Sng Peng Poo
Sng Siak Hai
So Kah Lay
Soh Andrew
Soh Beng Thong
Soh Chen Peck
Soh Chuen Kong
Soh Hong Ho
Soh Hui Ling Ivy
Soh Kim Chye Dave

Soh Lay Hoon Soh Lee Cheng Soh Siew Huay Soh Sze Phin Soh Wee Chieh Song Ling Xuan

Soon Lee Recycle Pte Ltd

Soon Min Yam Soon Woan Lin Soumini Nair

St. Hilda's Secondary School

Su Hong Zee Sudhir Mestri Sum Lai Yan

Su Kow Hwa Jonah

Sun Yanjuan Sung Sio Ma Super Steel Pte Ltd Superoil Trading Pte Ltd Swee Saik Hwang Szeto Shiok Yearn

T

Tai Sook Moi Tai Yan

Tam Yee Keong

Leaena Tambyah nee Chelliah

Tan Ah Ang Tan Ah Lay

Tan Bee Hua Michelle

Tan Beng Kee
Tan Beng Soon
Tan Bok Leng
Tan Boon Leong
Tan Chay Boon
Tan Cheng Han

Tan Cheng Siong Kelvin

Tan Cheok Ann

Tan Ching Yen Pearleen

Tan Chong Seng
Tan Choon Eng
Tan Choon Hwee
Tan Choon Kwan
Tan Choon Lian
Tan Ee Than
Tan En Pin Charis
Tan Eng Gee
Tan Gin Sai
Tan Guan Seng
Tan Hee Wee

See Keh Hin

### **DONORS (SACH)**

Tan Heng Hoon
Tan Hiang
Tan Ho Chuan
Tan How Poh
Tan Huang Moi
Tan Jek Sing

Tan Jing Kai James
Tan John Isaac
Tan Jui Yak
Tan Kah Choon
Tan Kay Yiong
Tan Keng Guan

Tan Kheng Leng Anderson

Tan Kian Gay
Tan Kim Chia
Tan Kim Leng
Tan Kim Lian Lily
Tan Kim Ping

Tan Ker Kuan

Tan Kim Wee Terence

Tan Koh How
Tan Koh Nee
Tan Kok Ching
Tan Kok Lai
Tan Kok Puay
Tan Kok Tong
Tan Lam Yong
Tan Lan Xin
Tan Lay Beng
Tan Lay Choo

The Late Tan Lee Chin

Tan Leng Yam
Tan Li Yeong
Tan Lian Chew
Tan Lin En Jerusha
Tan Lu-Fen Daphne
Tan Lu-Lien Cheryl

Tan Mee Lee

Tan Meng Hor Freddie

Tan Meng Huat
Tan Mui Jun
Tan Peck Chin
Tan Poey Cheng
Tan Poh Chuan
Tan Poh Geok

Tan Poh Geok Tan Poh Li Tan Puay Noi Ray Tan Rose Tan Tan See Hong

Tan Seoh Kiong Tan Seung Po

Tan Sey Tyng
Tan Siang Lim
Tan Siew Hiang
Tan Siew Min
Tan Siewly
Tan Siok Hwee

Tan Siong Hock Adam

Tan Soh Lian
Tan Sok Kheng
Tan Soo Liap
Tan Soo Yong
Tan Su Lynn
Tan Swee Cheng
Tan Sze Hui Karen
Tan Tai Ngiap
Tan Tat Ming
Tan Teck Koon

Tan Teck Suan Wilna Tan Thiam Ho

Tan Thye Hock
Tan Ting Lik Edmund

Tan Tiong Seng

Tan Wee Hiana

Tan Way Chye Kenneth

Tan Wee Meng
Tan Wei Ming Gerard
Tan Wei Ren
Tan Wei Sen Andy
Tan Wu Cheng
Tan Xiana Ji

Tan Xiang Ji Tan Yan Noi

Tan Yi Lim (Chen Yilin)

Tan Ying Xia
Tan Ying Zhen
Tan Yoke Sim
Tan Yong Peow
Tan Yunchin Eugenia
Tan Zhen Qiang Amos
Tang Ah Lay
Tang Buay Choo

Tang Li Jen
Tang Mun Leong
Tang Siew Tuck
Tang Wai Har
Tao Jin
Tao Lei

Tay Bee Boon

Tay E Tena

Tay Beng Kim Caroline

Tay Chee Kim
Tay Cheng Heng
Tay Chia Hui Audrey

Tay Eng Peng
Tay Jing Min
Tay Kek Eng
Tay Kwang Thiam
Tay Li San Patricia
Tay Meow Kieng
Tay Seng Beng
Tay Seng Kong Louis
Tay Siew Leng
Tay Siew Mui
Tay Sok Hui

Tay Yew Beng Peter
Tee Ah Heng
Tee Ee Wen Evonne
Tee Kee Kuang

Tee Kim Huat Augustine

Teh Young Way

Ten Kui Fah @ Thien Kui Lian

Teo Cheng Guan
Teo Chieng Chua Alex

Teo Gim Tiong
Teo Hwee Min
Teo Kee Meng
Teo Kent Seong
Teo Kian Hin
Teo Li Choo

Teo Ngan Sen Dominic Mr & Mrs Teo Tat Beng Teo Teck Luang Nellie

Teo Teik Loon Teo Tiat Leng

Teo Tong How Daniel

Teo Tuang Kai
Teo Wah Thiong
Teo Yeng Hok Alvin
Tey Kim Guan
Tham Chew Hon
Tham Hon Yuen

Tham Kong Khuan Roger

Tham Kum Fook
Tham Moe Lan Jill
Tham Wai Ching
Tham Wye Mun

### **DONORS (SACH)**

The Centre for Inner Studies in

Singapore Ltd

The Chungkiaw Family Practice

Pte Ltd

The Community Foundation of

Singapore

The Production Initiative Pte Ltd

The Rightway Corporation (P) Ltd

Thomasz Gerard Luke

Thomson Reuters Asia Pte Ltd

Thong Jian Jen

3House Learning Centre

Lillian Tiruchelvarayan

Tjhang Channy

Tjoa Novilia

Tnl Corp-Sec Services Pte Ltd

To Fan Kit

Toh Cheng Lay

Toh Chin Hup Toh Hock Min

Toh Lily

Toh Meng

Toh Tat Keong

Toh Teck Leng

Tok Kiang Pheng Tok Siaw Peng

Daniel Tong

Tong Huat Trading Co (Pte) Ltd

Toy Kiang Pheng

Tradition Singapore (Pte) Ltd

Tran Quang Dat

Treruangrachada Piya

Tullett Prebon (S) Ltd

Tung Yeat Kwong

П

United Overseas Bank Limited

V

Valayapathi ArunKumar

Venkatesan Vadivelu

Viva Cosmetics Beauty Centre

Voo Jiunn Horng

Voon Hai Ning

W

Wan Choon Kheong Raymond

Wan Fook Weng

Wang Chang Sheng

Wang Enze Luke

Wang Hai Yan Woon Tiew Ling Linda

World Print Technology Pte Ltd Wang Mei Kuen

Wang Xiaojing

Wang Yu Fen

Watt Kwong Choy

Wee Bee Hong

Wee Chin Chin

Wee Soo Heng

Wen-Young Management Services

Pte Ltd

Wilson May Yee Wilson Richards

Wiryadinata Helen

Wong Cheah Haw Eric

Wong Chee Meng

Wong Chee Yong

Wong Chen Choy

Elizabeth Wong

Wong Gnaw

Wong Hao Huang

Wong Hong Tatt

Wong Hong Yen

Wong Hung Wah

Wong Kee Toh Jimmy

Wong Kia Lip

Wong Kim Fatt

Wong Kok Choy (Huang GuoCai)

Wong Kwai Foon

Wong Loke Min

Wong Mui Lee

Wong Mun Hoong Mark

Wong Ngan Ying Wong San Kheng

Wong Shu Chung

Wong Sui Cheen

Wong Swee Peng

Wong Thzen Yang Malcolm

Wong Tian Ching

Wong Tien Choy

Wong Wah

Wong Wai Meng

Wong Wai Meng Carolyn

Wong Wai Min

Wong Woon Hoi

Wong Xin Xi

Wong Yee Lih

Wong Yoon Kian

Woo Foong Yee

Woo Wai Chan

Woo Wai Yee

Francis Wu

Wu Bang Wan Wu Xiao Fang

Χ

Jane Xie

Yam Churn Chong

Yang Hui Fang

Yap Bee Hui

Yap Chin Han

Yap Ching Loong Ian

Yap Gee Boey

Yap Guan Teck

Yap Kwee Heng

Yap Patrick

Yap Seck Choon

Yap Yuk Kiew

Yee Kum Foo

Yee Sock Maunn Sarah

Yee Ying Lan

Yen An Thien Evelyn

Yeo Ah Yeng

Yeo Beng Hwa

Yeo Eng Peng

Yeo Gek Hiana

Yeo Gim Koon

Yeo Keng Kah

Yeo Kha Keaw

Yeo Kwee Moey

Yeo Lang Lea

Yeo Ming Joo

Yeo See Liang Kevin

Yeo Siew Leng

Yeo Siew Li

Yeo Swee Noi

Yeo Teck Nan Stephen

Yeo Yew Eng

Yeoh Choon Jin

Yeoh Gueh Kwang Yeoh Herr Ling

Yeoh Keong Yong Andy

Yeong Siew Foong

Yeow Yew Poh

Yew Choy Leng Angela Yim Chuen Weng

Yin Tun

Ying Mark Mei

## **DONORS (SACH)**

Ying Tze Her Yiow Ngee Hiang Yip Chun Cheong Yip Hooi Kwong Yip Kwok Weng

Yong Shennie Yong Sook Leng

Yong Weng Choy Yong Yew Chiang

Young Yoke Mun Janet

Yow Chwee Eng Yow Hock Guan Yow Wai Han Yu Chung Meng Yu Yeing Fun

Yuen-Chiew Yew Mee Yuki & White @ Up-Service Yulisin Glass Enterprises

Yuoh Soon Keong @ Yeow Soon

Keong

Z
Zaifon Tiron
Zhang Li Qiong
Zhang Nie
Zhang Qing
Zhao Qian Yu
Zhena JiaHui Est

Zhao Qian Yu Zheng JiaHui Esther Zhou Guang Yu

Zhou You Qin Morgan

## **DONORS (SAL)**

С

Chan Chee Seng

D

The Diocese of Singapore

G

Gee Siew Chin Phyllis

Κ

Kwee May Shien Constance

L

Lau Daniel Lee Poh Seok Lee Xiao Qing Lian Ee Shin Ν

Ng Gek Hong Ng Gek Noi Karen Ng Guan Choo

S

See Toh Pei Xin

Sim Wuan Kyi Angeline

Stagis Pte Ltd

Τ

Tan Keng Guan Tan Poh Li Tan Yang Luan Tee Wee Sien

W

Wong Kia Lip

### **DONORS (SAMH)**

Α

Abdul Jalil Bin Syed Ibrahim Affluence Resource Pte Ltd Afon Techonologies Pte Ltd Airesearch Technology Pte Ltd All Saints' Church (English) AMA Insurance Agency

Amica Law LLC

Anbros Industries (S) Pte Ltd

Ang

Ang Aik Leng

Ang Cheng Hong Judy

Ang Hwee Ngan Ang Jie Huang Ang Lian Hua Ang See Lay Ang Shi Yun

Ang Soon Bee Andy Ang Swee Hahn Adele

Anish Mathew

Ashvinkumar S/O Kanpilal Asia Enterprises (Pte) Ltd

Asia-Beni Steel Industries (Pte) Ltd

Au Chun Ming Au Seng Lye Azaliah Binti Ismail

В

Baldev Singh

Bansow Kaur D/O Hira Singh

Bee Ping

Beschizza Leonard Peter Silvio Bethany Emmanuel Church

Boey Wah Keong Brian Bay SH BS Nai Builders Builder 90 Pte Ltd

С

Capital Airconditioning International Pte Ltd Capital International Inc

Chai Ching Sing

Champaklal Chhotalal

Chan Chai Ling Chan Chee Seng

Chan Choong Seng Daniel Chan Chung Tsing Gregory

Chan Lai Gwen
Chan Loo Ping
Chan Sau Han Vivian
Chan Shi-En Joanna
Chan Shui Kam Isa
Chan Soi Lin Nancy
Chan Sue Ming
Chan Swee Chin
Chan Tsok Fah
Chan Vee Bun

Chan Yuen Ping Carol Chandrasekaran Pillai Chang Siew Khang

Chapel Of Christ Our Redeemer

Chapel of Christ The King Chapel of the Resurrection Cheam Hing Gee

Chee Eng Nam Alexius
Chee Pey Ling Juliana
Chee Su Eing

Chee Su Ling
Chee Wei Yen Amy
Chee Yew Chung
Chen Bin Wah

Chen Zhenping Jackson

Cheng Chek Lim
Cheng Jin Fu Albert
Cheo Bong Hee
Cheong Ban Chuan
Cheong Kam Wah

Cheong Kheng Beng Derek Cheong Kum Ying Steven

## **DONORS (SAMH)**

Cheong Poh Hua Cheong Xi Wen

Cheong Yeong Yi Joyce Cheong Yuen Chee Eric Chew Cher Joanna

Chew Hwee Boon Josephine

Chew Hwee Hong Chew Kwee Neo Chew Mee Jou

Chew Siew Choo Doris Chia Ah Tee Joseph Chia Hwee Cheng

Chia Joo Li
Chia Kim Geok
Chia Lai Kuan
Chia Lay Beng
Chia Leng Boo Tony
Chia Meow Hui
Chia Nyat Hiong Stella

Chia Poh Guan Jason Chiang See Min

Chiang See Min
Chin Hang Ping
Chin Kwee Fong
Chin Susan

Ching Kwong Fai Chioh Chye Khye Chiu Kin Yuen Chng Khia Chng Soi Kwee Gloria Choi

Choi Shing Kwok

Chong Boon Fong Wendy

Chong Ching Ling Chong Kit Fah Chong Yoke Lin

Choo Boon Beng Edmund

Choo Hong Kiang Choo Jiahui Choo Sum Wah

Choo Wee Leong Winston

Choo Ying Li Natalie Chow Chin Choeng Chow Heng Weng Ken Chow Keng Cheong

Chow Min Wei
Chow Pak Kin Patrick
Chow Weng Sing
Chow Yee Hoong
Chow Yuk Hin

Chu Sie Pui Stephen

Chu Yat Sun Chua Bee Suan Chua Boon Hiong Chua Choon Lan Chua Eng Him Chua Hong Choon

Chua Karen

Chua Koon Leng Gordon Chua Li Shang Diana

Chua Mei Wan
Chua Oi Lin nee Fang
Chua Ping Tzeun
Chua Siew Bian
Chua Soo Yong
Chua Soon Kim
Chua Suat Hui
Chua Teck Keong

Chua Yong Yeow Christopher Chua Yu Cong Eugene Chuang Yok Hoa

Chue Fong Oi Chung Lai Mei

Chua Xin Bei

Church of the Good Shepherd Commonwealth Freight Services

Pte Ltd

Corporate Managers Pte Ltd Cortina Watch Pte Ltd

D

Edward D'Silva Dafong Trading Pte Ltd

Deng Yi Yao Dikalenko Livette Ding Ooi Kong

Dohawala Kutbuddin

Douglas

F

Edustar School Pte Ltd Edventure Books Pte Ltd

Ee Irene

Ee Man Wah Joyce Elvy Riani Wanjaya Eu Mei Ying Helena

Eu Oy Chun Eu Pui Wai

Ever Clean Laundry Pte Ltd

F

Fa Yew Construction Pte Ltd

Fam Siu Ping Anita

Fan Kit Ping Fang David

Ferdinands Melvin Stuart
First Avenue Holdings Pte Ltd

Fok Ai Ching
Fong Chee Tat
Fong Edmund
Fong Ei Lie
Foo & Quek LLC
Foo Ai Keng
Foo Kee Fong
Foo Wah Boon

Foo Zhuo Zhen Rachel Fu QiHua Sherman

Fu Su Lene

G

Gan Chee Kwan Gan Yunn Hwen Gee Siew Chin Phyllis Gennal Industries Pte Ltd

Gn Chiang Yam Goh Ah Meng

Goh Chee Ying Josiah

Goh Chye Huat
Goh Chye Lee
Goh Fung Bobie
Goh Hui Lin Karen
Goh Hwee Peng
Goh Mee See
Goh Mui Yong Anne
Goh Peck Sian
Goh Soon Hong
Goh Toh Wee Thomas

Goi Teck Poh

Goodenough Gail Reynold Greendot Media Pte Ltd

Guo Jianhong Gwee Chee Kiang

Gwee Yeow Cheng Wendy

Н

Han How Fong Han Phoong Han Wei Poon Han Yin Juan

# **DONORS (SAMH)**

Harvest Reality Services Heng Boon Howe Clive

Heng Siow Ing Heng Soo Hng Heng Wee Cheer

HK Wong Hla Htay Ho Aun Kuo

Anthony Daniel Ho C.S

Ho Chee Leong Ho Fong Lian Ho Jit Him

Ho Kim Leng Kelvu

Ho Kok Yam
Ho Lai Kiew
Ho See Cheng
Ho Tze Cheng Martin
Ho Yew Chai Arthur
Holy Trinity Church
Hong Helen
Hong Min Yeok

Hougang Assembly of God

Church How Kim Kee

Hoo Swee Kwee

How Yin Yoke Yvonne

Allan Howe

Hu GuiQing Celine
Huang Meishi Angeline
Huang Tet On James
Hui Chung Chow
Hui Yin Ha
Hunj Chee Wai
Hup Seng (S) Pte Ltd

Hwang Siok Gek Jacqueline

ı

Ibrahim Bin Ab Latif

Jane Louise Huston

J

Jayshri Bakulkumar Goda

Jean Ho Skin and Laser Clinic Pte Ltd

Jenkin Jover Dsouza

Jireh Consultation & Trading Pte Ltd

Joseph Yuvaraj Pillay Jow Terng Boon Joyce Say

JTE Suppliers Pte Ltd

Jurong Engineering Ltd

Κ

K V Vanu Gopala Menon Kalarickal Gopalakrishnan

Agnes Kalbag

Kan Mun Leong Eddie

Kanagasundram Amrit Krishna

Kapde Tushar

Karupiah Sathiyacelan

Kay Lay Meng Kee Luan Kiang

Kenneth S. Vaithilingam Khoo Ching Wei Wayne

Khoo Ee Boon

Khoo Hong Chuan Helen

Khoo Hong Keow Khoo Lay Hoon

Khoo May Geok Evelyn

Khoo Su Feu

Khoo Swee Lian Cynthia

Khoo Yeow Lam Kim Fung Trading Co KNT Relocations (S) Pte Ltd

Koh Chew Peng Koh Chor Bee Koh Kok Hou

Koh Najap Khoon Paul

Koh Siak Lee

Koh Swee Chuan Joni

Koh Swee Tian Koh Teng Kiat Koh Yew Tee Sunny Kong Ah Kiow Tina Kong Foon Kwai Kong Hung Lau Paul

Kong Hung Lau Paul Kua Young Ghee Kuah Gek Heok Kuan Soo Lai

Kung Whooi Phing Kwee May Lian Sandra Kwee May Shien Constance

L

La My Van Lai Jin Hoe Lai Shin Shiong Lai Weng Choon Lai Ying Cheung Lam King Keow

Lam Oei Lai Lam Oi Wee Lam Seng Heng

Lau Choon Sam Patrick

Lau Pik Ging Lau Tsz Pan

Lau Yee Wan Yvonne Lau Yu Ping Jolyn Law Kwai Hong Law Wing Chi Danny

Leaena Tambyah nee Chelliah

Leck Hui Koon Leck Seok Choo Lee Ai Pheng Albert Lee Lee Bee Tin

Lee C. H. Seth Thomas Lee Chee Keong Lee Chi Kuan Lee Chin Kong Lee Chong Kai Lee Choon Bok Lee Choon Huay Lee Chu Ning Theresa

Lee Chun Wah Lee David Lee Foundation Lee Geok Suat

Lee Heng Lan Margarette

Lee Hong Leng Lee Hui Hua Lee Jun Hur Lee Kheng Tee Lee Kia Tiow

Lee Kim Tah Foundation

Lee Kim Tan Found Lee King Ling Lee Kok Keong Lee Kok Thye Lee Kok Wee Lee Lye Kuin Teresa

Margaret Lee Lee May May Lee Mei Woon Lee Micky Lee Mik Sen Lee Ming Eugene Lee Mong Kiah Lee Mui Hong

# **DONORS (SAMH)**

Lee Nai Fern Rachel Lee Ngian Tong Lee Nguet Kwang Lee Puay Kuoon Jean

Lee Seok Bin Lee Shock Hui Lee Si Hui Jhana Lee Siew Khim Lee Siew Lie Lee Soo Jin

Lee Sooi Hong Jimmie

Lee Soon Yee Lee Su Lin

Lee Sueh Ying Patricia Lee Tat Kwong Gary

Lee Te Neng
Lee Wan Ni
Lee Whei Meng
Lee Woon Shiu
Lee Wu Choong
Lee Xiao Qing
Lee Yah Peng
Lee Yean Yean
Lee Yih Chyi
Lee Yin Chin
Lek Bak Khim

Leong Chee Weng Sammy

Leong Hong Sheng Leong Keng Hong Leong Kwai Heng Leong Lai Fong Leong Lai Han Leong Min Kee

Leo Cheng Suan

Leong Shook Ken Leong Yu Mun

Benedict

Leow Chee Hoong Leow Kim Liat Leow Lip Ban Lew Foundation Lew Hooi Hooi Li Huei Fang Lian Ee Shin Lie Lily

Lien Soon Eng Liew Audrey

Liew Yoke Fun Mavis

Lim Ai Khuan Lim Boon Eng Lim Boon Kong Andrew

Lim Cheng Jong Lim Chien Wei John Lim Ching Suan Sharon Lim Choie Cheio Tchoyoson

Lim Choo Hong
Lim Choon Beng
Lim Choon Seng
Lim Geok Hock Joshua

Lim Heng Yew

Lim Hoon Chin Steven

Lim Hui Jie
Lim Jit Ooh
Lim Kah Eng
Lim Kang Meng
Lim Ke Xin Joey
Lim Kee Hian
Lim Khin Wei Elaine
Lim Kim Muay
Lim Kok Kiong
Lim Mei Kian

Lim Ming-Hui Andrew Lim Mui Luan Patricia

Lim Po Hona

Lim Poh San
Lim See Soi
Lim Seok Tin
Lim Seow Cheng
Lim Siew Kiak
Lim Soo Peng
Lim Swee Koon
Lim Swee Men
Lim Swee Yang
Lim Sze Wei

Lim Teck Chai Danny

Lim Tze Wei Lim Wei Keong

Lim Yan Ping Andelina Lim Yang Hua Deborah

Lim Yi Hui Lim Yong Kiang Ling Bee Bee Linda

Ling San

Ling Yiu Mein Teresa

Link Management Consultants

Liong Kwok Yean Lo Hing Loon Lo Wai Mun

Lo Yiang Gek Janet

Amy Loh Loh Chee Kin

Loh Hong Pheng Amos Loh Hong Yan Abigail

John Loh
Loh Patsy
Loh Wah Kay
Loke Choy Fun
Loke Wei Ying
Long Tian Ching
Loo Ah Lek Peter
Loo Kuen Feng
Loo Liew Pian

Low Bee Hoe Desmond Low Chung Guan

Low Ee Lin Patricia Angelia

Low Guay Khim
Low Jia Hui
Low Lay Hong
Low Lye Chun Ellen
Low Lye Ying
Low Poh Hon
Low Pui Leng
Low Say Loo

Low Pul Leng Low Say Loo Low Wai Ling Lum Lye Fong Lye Caesar

M Ma Nelly

Ma Siew Wai Joseph Mah How Soon

Meiko Building Materials Supplier

(S) Pte Ltd

Meng Heng Glass (Pte) Ltd Michael Seiji Schindler

Moh Bow Chek Mok Chee Keong Mok Kim Terng Mok Kok Seng

Mok Siow Khiang Eileen Mun Why Kwong Murugaiyan Rajkumar

Ν

Nadarajah Kathiravelu

Nan-Qing Trading Co (S) Pte Ltd

National Volunteer & Philanthrophy Centre

# **DONORS (SAMH)**

Neo Christopher Neo Lee Ling Ng Bee Eng

Ng Chai Leng Alice Ng Check Teck Ng Chee Yian Ng Chwee Soon Ng Eng Keong Ng Foong Ping

Ng Foong Ping Ng Gek Hong Ng Guan Choo Ng Jing Zhong Alaric

Ng Jun Kang

Ng Kai Zhen Camellia

Ng Kang Yong Ng Kee Tong Ng Keng Gim

Ng Kew Leong Ricky

Ng Kim Gek Ng Leng Ng Ming Huah

Ng Mun Cheong James

Ng Seh Tiong Ng Shi Hao

Ng Siew Chen Elaine

Ng Soo Chee Ng Soon Kai Ng Swan Kee Ng Swee Seng Ng Thiam Chye Ng Tong Hoi

Ng Wei Shing Steven
Ng Yeok Chong
Ng Yit Foot
Ng Yoke Pheng
Ng Yu Ting Celine
Ngiam Shih Chun
Ngiam Tong Yuen

Ngoo Wei Aun Adrian

NTUC Fairprice Foundation Ltd

0

Ong Chee Yong Ong Choon Hock Ong Choon Peng Ong Gek Beng Ong Kah Hong

Ong Kian Giap Daniel

Ong Kok Wah

Ong Mong Siang Ong Seok Tin Tena

Ong Siew Keong
Ong Siew Leng
Ong Soon Yam Ben
Ong Tiew Siam
Ong Yang Peng
Ong Yeow Chon

Ooi Chin Khoon Michael

Ooi Ee Lock Ooi Yu Lin Oon Sir Hwee

Ortega Junita Nee Sammy

Ow Kok Wah

Ρ

Pang Mii Lang Pang Oi Seng Pang Siew Yin

Pang Tong Aun Thomas

Pek Qiu En Titus
Pey Kin Leong
Pflug Geok Eng
Phay Soo Hoon
Phoey Ah Bee
Poh Angeline
Poh Book Eang
Poh Ee Huat
Poh Ik Tng

Poh Kim Chuan Pok Sok Cheng Poon Kum Seng

Presbyterian Church in Singapore

Pua Chui Lee

Puk Leung Kong Dennis Pun Boon Li Pamela

Q Qiu Li

> Quah Buck Song Alfred Quek Bee Lian Mona Quek Boon Kay Eugene

Quek Hock Yan Christopher Quek Keng Koon

Quek Tai Teck Oliver

R

Rahul George Varkey Rajindar Kumar S/O Kapatoh

Ramesh Gulabrai

Realty & Investment Holdings Pte

Ltd

Refine Construction Pte Ltd Reyes Joana Geneta

Richard Chew Surgery Pte Ltd Mr & Mrs Martin Anthony Riddett

Rodrigues Gilbert Louiraj

S

Saint On Bookkeeping Services Pte

ltd

Sandy Widjaja Santie Gunasekara

Sarah Wong

Say Meijing Melissa Seah Chin Hong Seah Han Cheow Seah Wan Yin See Hak Loo See Thor Wai Fung Seet Heong Mei Karen

Seet Hsu Yonchyen Seetoh HF Sek Meng Liang Sekar Samy

Selvakumar S/O Murugayair Seng Heng Engineering Pte Ltd

Seow Jean Lin

Shenton Investment Pte Ltd

Shih Fook Yee Shook Lin & Bok LLP Siah Mui Li

Siew Chee Leong Sim Hang Khiang

Sim Kwang Hock Richard

Sim Poh Joo Sim Swee Hia Sim Wen Bing Alicia Sim Wuan Kyi Angeline

Sin Foong Kin

Singapore Engineering Services

Pte Ltd

Singapore Power Ltd Singolf Services Pte Ltd Smith Fiona Jane Smith Philip John

Smith Richard Raymond

Sng Cheng Hai Sng Chong How

# **DONORS (SAMH)**

Soh Guan Chin Soh Poh Chuan Soh Xinming Song Bee Luan Song Wee Ngee Soo Jin Wei Jarrett Soon Je Wei Andrew Soon Woan Lin

Soong Yung Juk Charis

Soren Bjerg Soumini Nair Soumini Nair Spencer Koh

St. Andrew's Cathedral

(Mandarin)

St. Andrew's Community Chapel St. Andrew's Community Chapel

(Chinese)

St. Hilda's Church St. James' Church

St. James' Church (Chinese) St. John's - St. Margaret's Church St. John's - St. Margaret's Church

(Chinese)

St. John's Chapel (Hokkien) St. Matthew's Church Steinwehe-Shippey Susan

Stella Chia N H Stella S Senduk Steward Cross Pte Ltd

STSKF Pte Ltd Sum Sau Ling Suresh Kumar Suresh Ramalingam Sylvana Ingrid Jusuf Hanafi

Τ

Tae Kwok Wah Tai Chee Keat Tan Ai Ling

Tan Aik Theng Melinda

Tan Bee Yian

Tan Beng Hong Katherine

Tan Boon Chin Tan Boon Huan Peter Tan Boon Ling Tan Boon Seong

Tan Boon Thye Tan Chee Guet Tan Chee Hai Tan Chee Soon Tan Ching Huat Tan Chwee Lian Tan Gek Poey Tan Geok Chua

Tan Geok Lan

Tan Guan Cheng Fanny

Tan Har Ching Tan Hong Beng Tan Hsu-Chen Andrea Tan Hui Eng Elizabeth Tan Hui Keo Anne Tan Hup Fong Tan Irene Tan Jian Sheng Tan Jing Ting Tan Joo Hong Tan Jui Chin Tan Jui Chin

Tan Jun Xuan Vince Tan Kah Chuan Tan Kay Guan Tan Kay Tho Tan Keng Choon Tan Keng Guan Tan Keng Leong Tan Kheng Lee Arnold

Tan Kia Ling Tan Kia Yong Tan Kian Woo Tan Kim Ping Tan Koh How Tan Kok Ching Tan Kuan Kuan Tan Lee Eng Tan Leng Leng Tan Li Li

Andell Matthew Tan Li Lye

Tan Lih Chee Tan Lu-Fen Daphne Tan Margaret Tan Mary Tan Meng Huat Tan Ngak Liang Tan Peck Kiang Angela Tan Peck Leng Irving

Tan Pei Lip

Tan Pei-San

Tan Poh Hua Tan Poh Li Tan Sai Yoon

Tan Ser Hong Veronica Tan Siang Lim

Tan Siew Eng Tan Sik Chye Tan Siok Ling Audrey

Tan Siok Tze Jennifer Tan Siong Kern Tan Soo Yong Tan Soon Heng Tan Su Fen Agnes Tan Su Lyn Claudine Suzanne Tan

Tan Swee Tee Wendy

Tan Tai Hong Tan Tiong Heng Tan Tung Teck Tan Wee Liang Tan Wei Jun Tan Wei Lina Jean Tan Yeo Chye

Tan Yiu Kam Yu Esther Tang Lai Yoke Christina Tang Min Chuo Rosalind

Tang Oi Wah

Tay Buan Chuan Michael Tay Chee Wah

Tay Cheng Hong Tay Cheng Hong Thomas Tay Hung Ling Tay Jong Chuan

Tay Koon Eng Tay Le Hwang Felicianna Tay Lee Kiang Karen

Tay Lian Sang Tay Liyin Lynn Tay Sai Lian

Tay Seng Kong Louis

Tay Sok Hui Tay Swee Mow Tay Teck Hoon Tay Ter Long Tay Tse Sing

Tay Yew Beng Peter

Teck & Chea Enterprise Pte Ltd

Tee Wee Sien Teng Kiam Leng

# **DONORS (SAMH)**

Teng Sai Eng Teng Sheena

Teo Ah Lek Angeline

Teo Ah Moy Teo Ai Ling

Teo Chan Eddie @ Teo Chan Seng

Eddie

Teo Choon Leng Jeffrey

Teo Hong Xin Teo Joo Mong

Teo Lai Cheng Catherine

Teo Ling Ling Teo Mun Tiong Teo Pei Pei Julie Teo Poh Hwee

Teo Soon Heng Danny

Teoh Yee Leong

TGW Construction Pte Ltd Tham Sai Soo Susan Tham Sook Foon

Tham Tuck Wah Richard

Tham Yew Kong

The Community Foundation of

Singapore

The Love Journey Pte Ltd
The Singapore Sugar Traders

Association Ltd
Thien Kim Keat
Thing Gek Huay
Thing Geok Huay
Tiang Tong Bing
Ting Kian Wei
Ting Tung Kong
Toh Beng Thong
Toh Lee Hong
Toh Teck Eng
Toh Teck Leng
Toi Mui Keow

Tong Heam Wah

Tong Yew Meng

Tsien Jiuan Jiuan

Tung Fai Thiong

Tong Siok Koon Karen

Tung Kin Hoe Timothy

٧

Vineet Shukla

Vyarakanndoo S/O Chinnadurai

W

Wai Sue Lea

Wan Choon Kheong Raymond

Wang Hui Ming Ann Wee Wee Chin Chin Don Wee

Wee Eng Hua Marjorie

Wee Siok Kee Wee Soo Ting

Wee Zhi Zhong Wilfred Wei Kejia Sheryl Wei Lu Sinclair William Adjiewinoto Wilmer & Sons Pte Ltd Wilmer Enterprises Pte Ltd

Won Ching Hai Wong Ah Yeok Wong Chee Meng Wong Chee Tat Wong Chin Heng

Wong Chun Leong David

Wong Ee Peng
Elizabeth Wong
Wong Fatt Kee
Wong Hong Yen
Wong Hur Yuin
Wong Ka Lun
Wong Khuan Ho
Wong Kia Lip

Wong Kok Choy (Huang Guo Cai)

Wong Kung Hua Wong Kwai Foon Wong Lai Siong Wong Li Lan Janet

Wong Meng Kwong William

Wong Ngiam Kah
Wong Oi Chee
Wong Pei Jun
Wong Poh Moi
Wong Sook Yee
Wong Sum Ching
Wong Tak Meng
Wong Te-Ping
Wong Tian Ching
Wong Toi Heng
Wong Wai Yee

Wong Wai Yee Wong Yoke Mei Wu Bang Wan Χ

Xander Capital Pte Ltd

Υ

Yam Hong Yam Lee Kam Yan Lai Fang Yap Eng Sui Petrine Yap Giok Moy Lucy

Yap Kon Fa

Mr & Mrs Yap Siang Yong Yap Su Meng Elaine Yean Suzanna Yee Yik Wei Yeep Wai Ban Yeh Richard Allan Yeh Yong Cheng Yeni Suwarooyo

Yeo Chye Whatt Kenneth Yeo Ek Guan Andrew

Yeo Enk Kok Yeo Joo Hock Yeo Joo Noi Yeo Keng Kah Yeo Lin

Yeo Teck Leng
Yeo Tiong Wee
Yeo Wei Huang
Yeo Yu Seng
Yeong Yoon Ying
Yeow Ying Ying
Yin Teck Meng Alvin
Yip Chun Cheong
Yip Poh San

Yip Yoke Ping June

Yishun Christian Church (Anglican)
Yishun Christian Church (Anglican)

- Chinese Yong Chuk Kwin Yong Lum Sung Yong Pei Xin Marianna Yong Siew Ying

Ζ

Zhuang Li Li

Yong Yoon Chin

# **DONORS (SANH BUANGKOK)**

Airesearch Technology Pte Ltd Ang Cheng Hong Judy Ang Gek Hong Cindy Ang Soon Bee Andy Ang Swee Kim Azaliah Binti Ismail

Chan Chee Seng Chan Leem Fatt John Chan Vee Bun Chan Wing Keat Chang Yoke Sim Chay Oh Meng Cecilia Cheng Su Chen Cheong Hooi Kheng Chia Kok Cheong

Chng Chin Bie

Chong Lo Lan Pearlyn

Chia Woon Liat Chris

Chong Yu Wen

Choo Boon Beng Edmund Choo Building Materials Co

Pte Ltd

Choo Siew Lee Florence Chow Pak Kin Patrick Chua Boon Leh Daniel Chua Boon Leng Felix Chua Hong Choon Chua Leong Geok Chua Mui Chia Chua Soon Hwa

Chua Yu Cong Eugene Chung Sook Yee

**CLY Corporate Secretaries** 

Pte Ltd

D

Dharmendra Prasad Yadav

Foo Kok Jong Foong Siew Wai G

Gee Siew Chin Phyllis Goh Aik Chuan Goh Hwee Meng Goh Jit Kiat Mabel Goh Kwee Boon

Н

Heng Chiang Yong Ho Chee Leong Ho Chow Kee Ho Ivy

Κ

Frank Kaw

Khaw Swee Kwang Koh Chee Yong

L

Lai Onn Thai Lau Jerman Lau Shy Yunn Lee Eng Mong Lee Fook Hou Lee Fook Sun Lee Lan Hiong Lee Lay Ting Leo Evelyn Leong Kwai Heng

Leow Chiap Seng Leung Dominic Calibuso

Lian Ee Shin Liew Yoon Sam Lim Eng Keow Lim Kwee Siah

Lim Lan Eng Priscilla

Lim Leh Hua Lim Soo Khim Lim Tsun Chiet Lim Wah Teck Lo Lee Len Low Boh Tee Low Buen Chek Low Lye Chun Ellen Lum Mei Leng

Ming Weng Keong Moo Ying Rui

Ng Chee Yong Ng Chor Chye Ng Gek Hong Ng Guan Choo Ng Kee Tong Ng Kok Cheng Ng Tong Hoi Ng Yeok Chong

Noni (Hoe Heng Pte Ltd)

0

Ong Hai Beng Charles Ong Poh Geok Ong Tsui Ying

Ρ

Pan Keung Praveen Jain

2

Quek Chee Hoe Quek Teng Hong

Raffles Treats Pte Ltd Ramesh Appoo Richard Guan

Rotary Club of Suntec City

S

Seah Buck Tiang She Chee Kean Siah Soon Meng Albert

Mohd Bin Sickander Siew Wei Yao Sim Hang Khiang Sim Wuan Kyi Angeline Song Gek Hong Christopher

Τ

Tan Chin Poh Tan Chor Khim Tan Chwee Lian

Tan Eng Tan Hui Tsing Tan Kah Chuan Tan Kay Heng Tan Keng Guan

# **DONORS (SANH BUANGKOK)**

Tan Kim Chia

Tan Meng Hor Freddie

Tan Mui Choo

Tan Philip

Tan Siok Siew Susie

Tan Sze Hui Karen

Tang Hock Guan

Tang Kam Weng

Tang Lai Yoke Christina

Tang Miu Wan

Tay Tunn Yuan

Teh Kian Keong

Teo Guat Lye

The Community Foundation of Singapore

W

Wong Fui Chong

Wong Hee Ong

Wong Hon Yew Michael

Wong Kia Lip

Wong Mee Fong Mabel

Υ

Yee Lai Ching

Yee Woon Hoi

Yeo Joo Hock

Yip Chun Cheong

Young Yoke Mun Janet

We are also grateful to donors who have donated to us but do not wish to be acknowledged.

## **IN MEMORIAM**

# (SAAC)

In Memory of Chong Hwa May

Donor: Yang Wai Wai

# (SACH)

In Memory of Chan Sou Yan Donor: Chan Heng Loon Alan

Chan Wing To

Golden Capital (Singapore) Ltd

Khoo Leang Huat Lai Wai Leng Ng Chee Tat Philip

Tan Ah Lek @ Tan Kok Hiang

Tan Chin Nam Thio Syn Pyn

In Memory of Chong Hwa May

Donor: Yang Wai Wai

In Memory of Koh Ngai Sang

Donor: Koh Kok Hwa

In Memory of Ng Soh Lan
Donor: Tan Yiu Kam Yu Esther

In Memory of Munira Anwar Shaikh

Donor:

Adnan Huzepha Bamboat Sakina Adnan Bamboat

Anwar Shaikh Abusaad S Sheikh Unaiza Abusaad Sheikh

# (SAL)

In Memory of Chong Hwa May

Donor: Yang Wai Wai

# (SAMH)

In Memory of Chong Hwa May

In Memory of Lee Hiok Kwee

Donor: Yang Wai Wai

Donor: Lim Hwee Leng

In Memory of Goh Huang Kheng In Memory of Teh Yi Hsieh & Lim Joon Howe

Donor: Tan Eng Donor: Lim Tong Hwee Irene

# (SANH BUANGKOK)

In Memory of Chong Hwa May

Donor: Yang Wai Wai

# **ACKNOWLEDGEMENT OF GIFTS AND SERVICES**

(SAAC) Μ Zubeida Mahrouf Yeo Hui Qi Viren Makwana Maureen Yong Ministry of Bellz Limited Dymock Yuk Mei Lee Dennis Ang В Samantha Ng Hui Bank of Singapore Anju Bhutani (SACH) 0 Oi Mow Lie С Cheryl Ong Isabella Cai Ong Be Be Abhinav Nair Nik Chew Ong Bee Bee Adam Road Presbyterian Church Ching Su-Sanne Alzheimer's Disease Association Joyce de Costa Singapore Christine Phang Ang Philip Ε Pauline Poh Siew Eng Ang Suan Lian Carla Esteves Poh Thian Geok Anglican High School F Teppe Popovich Aw Mei Chia Karen Fernandes Foodnet International Group of Vanisree Saijan Bedok North Secondary School **Companies** Jasmeet Sethi Sahai Beiner Miyako The Future of Us September 21 Enterprise Pte Ltd Bethesda (Bedok-Tampines) Singapore University of Technology Church G and Design Bethesda Care & Counseling Glowstickst Pte Ltd Stacey Seah Services Centre June Goh Bhaswati Sengupta Boey Foo Wen Poonam Singh Boon Sin Foon Betty Н Nelia Soon Mark Ho Katherine Ho Wei Fung Τ Cappella Martialis Group Alicia Tan Catholic High School Ι Gerald Tan Chan Miew Leng Imagine+ Pte Ltd Tan Jia Min Chan Siok Meng Terrie Tan Juat Wah Chan Ying Ni Annie J Tan Lay Pheng Changkat Changi Secondary Eva Jasmi Lincoln Tan School Christine Tham Chee Fook Seng Κ Susy Thung Cheong Cheng Yee Dawn Khaiyisha Kadir Chew Carolyn Allagarsamy Kapragavalli Harold Koh Chew Yun Xian Christine Quan Lin Vongsuvanish Chia Daphne Chia Geok Choo Suzie L

Wong Kien Siong

Audrey Lee

Daphne Lim

Chia Suat Lay Annie

Chin Soo Ling Priscilla

Chng Yee Chuan

# ACKNOWLEDGEMENT OF GIFTS AND SERVICES

Chow Kok Eng nee Han Chow Thuan Yen Chua Gek Choo Agnes Chua Kim Moi Maggie Chua Yi Ethan

D

Dunman High School (Dunman High School Medical Society)

Ε

Ee Rui Ying Clare Isabel Eng Siu-Lan Sibyl

Estrella Matthew Joaquin Gutierrez

F

Fong Lai Mun Vicky Foong Tsiao Chiung @ Foong Siew Kheng

G

Gan Mariana Gateway Entertainment (Project

SMILE)

Goh Pooi Kian Adrian Goh Ruigi Seanna

Goh Si Min Gomez Mary

Hadi Sherine Danielle Hasniati Zainuddin Heng Min Cur Nicole Heng Min Rei Natalie Hu Jingrui Lynette

J

J.P. Morgan Chase & Co. (Global Supplier Services Team) Juliah Bte Kasiman Jurong Christian Church

Kam Yan Methodist Church Kang Shi Hyun Caren Koh Lynette Jean

Koh Soh Cheng Mildred **KPMG** Singapore Kwang Tian-En Timothy

Kweh Bernardine

L

Lee Wang Ling Claudia

Leong Alice Leong Christine Leong Lai Mei

Leong Ling Min Fernando Leong Ying Eng Dorothy

Lew Paul Liew Emily Liew May Ho Lim Leay Ting Lim Mei Qi Candy Lim Rae Euclase Lim Si Yi Vinnie

Lim Siang Leong Baptist

Lin Shu Yi Clare Liock Sze Hui Low May Leng

Μ

Mannath Ankith Mariam Binte Ishak Maritza Bte Sahel Mattar Ministry of Defence (42 SAR)

Mok En Chermaine

Moulmein Church of Christ

Muripah

National University of Singapore (Students' Community Service

Club)

Neha Anilkimar Satpute Neo Gek Lin Esther Neo Soh Chin Cvnthia

Neubronner Samantha Annabelle Ng Hui-Qi Christina Claire

Ng Lee Hua Jancy

Nurul Fatihah Binti Abdul Rani

0

Ogasawara Takuma

Ong Hui Ying Ong Jing Long Ong Sian May

Ong Wen Ying Caitlin

Ρ

Pang Kim Yah Joanne Pentacost Methodist Church Pero Chin Chwee Ellen Pickens Dorothy Ellen Poh Soo Kin Marilyn Pong Chin Yee Karen

**Quek Florence** 

Project GIVE

Raffles Institution

Rhodie Gunerree Estrella Ruth Tamara Alexander

S M Srieena

Sathasivam Shanti Devi Shaikh Anwar Ishak Sim Guek Kwee Laurel Sim Ka Seng Joshua

Singapore American School

(Crescendo Club)

Singapore Polytechnic (Aikido

Club)

Singapore Polytechnic (Civil Defence Lionhearters Club) Singapore Power Limited Soo Siew Koke Elaine

Soong Yi Qun

St. Andrew's Cathedral (Youth

Congregation)

St. Andrew's Community Chapel St. Hilda's Secondary School St. Margaret's Secondary School

Sundaram Elaine

Tampines Junior College

Tan Chun Chong

# **ACKNOWLEDGEMENT OF GIFTS AND SERVICES**

The Late Tan Eng Neo Gloria (SAMH) Н Hwa Chong Institution Tan Gek Kim Rosie Tan Jia Ping Winn G Tan Jing Ying Joanna Goodwood Park Hotel Tan Kai Yuan Ernest Koufu Pte Ltd Grand Park City Hall Hotel Tan Lee Chiang Tan Min Yi Μ Tan Shu Ling Rebecca Land Transport Authority Mandarin Orchard Singapore Tan Si Li Samantha Lasalle School of the Arts Marina Mandarin Singapore Tan Siew Eng Lee Ah Moi Old Age Home Lew Foundation Tay Cheng Choo Angeline Tay Geok Seng Temasek Polytechnic (Applied Novotel Singapore Clarke Quay Newstart Health Food Pte Ltd Science Club) Temasek Secondary School PARKROYAL on Pickering Teow Tricia R Tham Lee Mei **Rock Sanctuary** R Rotary Club of Suntec City Raffles Hotel Singapore U Regent Singapore United World College South East S Asia (East Campus) Second Bloom Sie Family Shangri-La Hotel Singapore Singapore Police Force St. Andrew's Alumni Band Victoria Junior College Sally Sng St. Hilda's Secondary School (SANH BUANGKOK) Wang Yeok Hong & Associates The Achievers Westside Anglican Church Wong Mee Tin Cynthia ACE Seniors Pte Ltd Wong Set Yung Lily Victoria Junior College Annie Chan & Group Wong Vivienne **Voluntarius** Asia Apparel Pte Ltd Wong Wai Cum Wong Yoke Ching Χ Woo Wai Heng Xinmin Sec School Bethesda Bedok Tampines Church Wunderman Pte Ltd C Chapel of Christ The Redeemer Yap Su Yi Alayna Church of The Holy Spirit Yar Yean Ni City Gas Pte Ltd Yash Raj Kashyap Yasmin Binte Ibrahim

Edgefield Primary Student Care

Food From The Heart

Centre

Yeo Jit Sheng

Church

Yeoh Bee Choo Yvette

Zion Bishan Bible-Presbyterian

This page has been intentionally left blank.



(Established under the St. Andrew's Mission Hospital Ordinance)



ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2016



# St. Andrew's Mission Hospital (Established under the St. Andrew's Mission Hospital Ordinance)

Annual Report Year ended 31 December 2016

# Statement by Board of Management

In our opinion, the financial statements set out on pages FS1 to FS37 are drawn up to present fairly, in all material respect, the balance sheet of the Hospital as at 31 December 2016 and the statements of financial activities, changes in funds and cash flows of the Hospital for the year ended on that date in accordance with the provisions of the Singapore Charities Act, Chapter 37, Charities (Institution of a Public Character) Regulations and Singapore Financial Reporting Standards.

The Board of Management has, on the date of this statement, authorised these financial statements for issue.

Mr Lee Chew Chiat

Hon. Treasurer

**Dr Arthur Chern** 

Secretary

28 March 2017



KPMG LLP 16 Raffles Quay #22-00 Hong Leong Building Singapore 048581 Telephone Fax Internet +65 6213 3388 +65 6225 0984 www.kpmg.com.sg

# Independent auditors' report

Members of the Hospital St. Andrew's Mission Hospital

# Report on the financial statements

#### Opinion

We have audited the financial statements of St. Andrew's Mission Hospital (the "Hospital"), which comprise the balance sheet as at 31 December 2016, the statement of financial activities, statement of changes in funds 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 FS1 to FS37.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Charities Act, Chapter 37 and other relevant regulations ("the Charities Act and Regulations"), and Financial Reporting Standards in Singapore ("FRSs") so as to present fairly, in all material respects, the state of affairs of the Hospital as at 31 December 2016 and of the results, changes in funds and cash flows of the Hospital 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 'Auditors' responsibilities for the audit of the financial statements' section of our report. We are independent of the Hospital 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.

#### Other information

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 auditors' 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.

Responsibilities of management and Board of Management for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Charities Act and Regulations and FRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Hospital'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 Hospital or to cease operations, or has no realistic alternative but to do so.

The Board of Management are responsible for overseeing the Hospital's financial reporting process.

Auditors' 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 auditors' 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:

- 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 controls.
- Obtain an understanding of internal controls 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 Hospital's internal controls.



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 Hospital's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Hospital to cease to continue as a going concern.
- 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 Board of Management regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.

## Report on other legal and regulatory requirements

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

- (a) the Hospital has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Hospital has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

KPMG LLP

Public Accountants and Chartered Accountants

Singapore 28 March 2017

4

# Balance sheet As at 31 December 2016

	Note	2016 \$'000	2015 \$'000
Non-current assets		•	•
Property, plant and equipment	4	48,155	45,443
Investment property	5	8,521	8,785
		56,676	54,228
Current assets	***************************************		
Inventories	6	280	231
Trade and other receivables	7	20,335	18,529
Cash and cash equivalents	8	45,144	24,470
		65,759	43,230
Total assets		122,435	97,458
Non-current liabilities			
Tenants' deposits received		131	175
Deferred government grants/donations	9	54,120	49,022
		54,251	49,197
Current liabilities			
Trade and other payables	10	11,726	6,930
Government grants received in advance		2,071	886
Tenants' deposits received		132	88
Other deposits received		500	425
		14,429	8,329
Total liabilities		68,680	57,526
Net assets		53,755	39,932
Reserves and funds			
General fund		32,215	22,603
Restricted funds	11	21,540	17,329
Total reserves and funds		53,755	39,932
	***************************************	***************************************	

St. Andrew's Mission Hospital Financial statements Year ended 31 December 2016

Statement of financial activities (including income and expenditure account) Year ended 31 December 2016

	Note	General Fund 2016 \$'000	Restricted Funds 2016 \$'000	Total 2016 \$'000	General Fund 2015 \$'000	Restricted Funds 2015 \$'000	Total 2015 S'000
Income						•	•
Amortisation of deferred government							
grants/donations	6	5,132	1	5,132	3,221	I	3,221
Utilisation of deferred government grants/donations	6	5,888	I	5,888	2,824	ı	2,824
Course attendance fees and other training income		212	I	212	146	1	146
Income from Day Activity Centre & School		1,232	and the second s	1,232	1,154	ı	1,154
Interest income	12	12	l	12	5	ı	<u>.</u>
Land rent subsidy		2,259	1	2,259	1,594	I	1.594
Membership subscriptions		2	1	2	Н	i	
Rental income and service charge income		1,052	I	1,052	1,030	I	1.030
Voluntary income							
<ul> <li>Donations in cash (tax deductible)</li> </ul>	13	2,126	178	2,304	3,898	103	4.001
Donations in cash (non-tax deductible)	13	167	725	892	1,844	737	2.581
Donations in kind (non-tax deductible)	13	20	***	20	55	1	55
Fund raising income	13	4	1	4	471	1	471
Government grants		42,758	1,962	44,720	36,735	3,552	40,287
Ward and outpatient clinic fees		15,804	1	15,804	12,158	I	12,158
Other income	1	3,066	3	3,069	3,248	ļ	3,248
Total incoming resources	ļ	79,764	2,868	82,632	68,384	4,392	72,776

The accompanying notes form an integral part of these financial statements.

St. Andrew's Mission Hospital Financial statements Year ended 31 December 2016

Statement of financial activities (cont'd) (including income and expenditure account) Year ended 31 December 2016

	Note	General Fund 2016 \$'000	Restricted Funds 2016 \$'000	Total 2016 \$'000	General Fund 2015 \$'000	Restricted Funds 2015 \$'000	Total 2015 \$'000
Expenditure							
Administration expenses		(4,010)	(420)	(4,430)	(2,168)	(620)	(2.788)
Building services, maintenance and building			•	•	•		
management		(292)	(38)	(331)	(141)	(197)	(338)
Depreciation of investment property	5	(264)	ı	(264)	(264)	ı	(264)
Depreciation of property, plant and equipment	4	(5,462)	I	(5,462)	(3,536)	1	(3,536)
Employee benefits expense	15	(46,922)	(1,621)	(48,543)	(40,935)	(3,079)	(44,014)
Fund-raising expenses		(28)	(52)	(133)	(323)	epage	(323)
Medical supplies and services		(4,572)	(82)	(4,657)	(3,831)	(103)	(3,934)
Operating lease expense		(2)	i	(2)	(5)	i	(2)
Training supplies and services		(721)	(295)	(1,016)	(870)	1	(870)
Other operating expenses	j	(7,622)	(353)	(7,975)	(7,102)	(301)	(7,403)
Total resources expended	1	(69,948)	(2,868)	(72,816)	(59,175)	(4,300)	(63,475)
Surplus for the year		9,816		9,816	9,209	92	9,301

The accompanying notes form an integral part of these financial statements.

St. Andrew's Mission Hospital Financial statements Year ended 31 December 2016

Statement of financial activities (cont'd) (including income and expenditure account) Year ended 31 December 2016

	Note	2016	2015
Surplus/(Deficit) from:		) }	8
- St. Andrew's Mission Hospital (HQ+SAC)	16(a)	765	699
- St. Andrew's Community Hospital	16(b)	6,743	4,991
- St. Andrew's Lifestreams	16(c)	(111)	(140)
- St. Andrew's Autism Centre	16(d)	111	744
- St. Andrew's SJSM Nursing Home	16(e)	₩.	21
- St. Andrew's Nursing Home (Buangkok)	16(f)	2,452	2,924
- St. Andrew's Nursing Home (Henderson)	16(g)	(129)	
<ul> <li>St. Andrew's Nursing Home (Queenstown)</li> </ul>	16(h)	(16)	1

9,209

9,816

The accompanying notes form an integral part of these financial statements.

**St. Andrew's Mission Hospital** Financial statements Year ended 31 December 2016

Statement of changes in funds Year ended 31 December 2016

	,						Restricted Funds	d Funde						
	General Fund \$'000	Capital Replacement Fund	SACH- Far East Organization SACH-ACI Fund Fund \$'000	SACH-ACI Fund \$'000	SACH-Other Funds \$'000	SAAC- Building Fund \$'000	SAAC- Capital Fund \$'000	ther	SANH(B)- Other Funds \$'000	SJSM Nursing Home Building Fund \$'000	SANH(H)- start-up & operation Fund \$'000	Chaplaincy Fund \$'000	Total Restricted Funds \$'000	Total Funds \$'000
Balance at 1 January 2016	22,603	3,517	8,000	1,183	571	126	526	482	29	2,693	1	164	17,329	39,932
Surplus for the year	9,816	1	1	1	i	I	3	1	1	į	I	ı	ı	9,816
Movement in funds														
Donation and government grants														
Donations in cash														
(Tax deductible) Donations in cash	I	1	1	66	i	I	Î	737	170	1,454	1,950	1	4,410	4,410
(Non-tax deductible)	ì	1	1	∺	н	ì	ı	ı	i	1	i	441	443	443
Government grants	1	ı	1	1	3,841	j	1	ł	i	1	ı	į 1	2 841	2 8/1
Other income	1	1	65	ı	24	I	1	ŧ	5	i	1	16	110	110
	1	1	65	100	3,866	1	2	737	175	1,454	1,950	457	8,804	8,804
Utilisation of funds	1	1	1	(78)	(2,027)	1	(40)	(350)	(25)	1	ì	(348)	(2,868)	(2.868)
Net movement in funds before transfer to deferred income	i	1	92	22	1,839	1	(40)	387	150	1,454	1,950	109	5,936	5,936
Transfer to deferred government grants/donation	ı	i	I	1	(1,879)	1	i	1	1	1	1	i	(1.879)	(1.879)
Utilisation of funds - Capital Expenditure	1	1	1	i	I	1	(5)	(45)	ı	1	1	I	(20)	(20)
Net movement in funds	1	1	65	22	(40)	1	(45)	342	150	1,454	1,950	109	4,007	4,007
Gross transfer between funds	(204)	204	1	Į	1	` 1	1	ı	ì	1	ı	1	204	
Balance at 31 December 2016	32,215	3,721	8,065	1,205	531	126	481	824	217	4,147	1,950	273	21,540	53,755

The accompanying notes form an integral part of these financial statements.

**St. Andrew's Mission Hospital** Financial statements Year ended 31 December 2016

Statement of changes in funds Year ended 31 December 2016

								d Funds						
	General Fund \$'000	Capital Replacement Fund \$'000	SACH- Far East Organization SACH-ACI SACH-Other Fund Fund Funds \$'000 \$'000	SACH-ACI Fund \$'000	SACH-Other Funds \$'000	SAAC- Building Fund \$'000	SAAC- Capital Fund \$'000	SAAC-Other Funds (	SANH(B)- Other Funds \$'000	SJSM Nursing Home Building Fund \$'000	SANH(H)- start-up & operation Fund \$'000	Chaplaincy Fund \$'000	Total Restricted Funds \$'000	Total Funds \$'000
Balance at 1 January 2015	13,598	3,337	5,000	1,150	574	127	603	265	210	i	i	27	11,338	24,936
Surplus for the year	9,209	i	1	1	1	ŧ	1	1	1	í	I	i	ı	9,209
Movement in funds														
Donation and government grants														
Donations in cash (Tax deductible) Donations in cash	I	I	3,000	135	7	i	I	I	ı	2,693	1	1	5,830	5,830
(Non-tax deductible)	1	t	ı	i	m	ı	ı	489	215	ı	4	444	1 155	1 155
Government grants	•	l	1	ł	7,500	i	i	1	j	1	1	1	7.500	7 500
Other income		1	1	ı	1	1	1	1	1	1	ı	20	20	20
	1	ı	3,000	135	7,505	i	1	489	215	2,693	4	464	14,505	14,505
Utilisation of funds	#	(24)	1	(96)	(3,391)	(1)	ı	(236)	(177)	1	(4)	(371)	(4,300)	(4,300)
transfer to deferred income	1	(24)	3,000	39	4,114	(1)	i	253	38	2,693	ŧ	93	10,205	10,205
Transfer to deferred government grants/donation Utilisation of funds - Capital	1	I	I	(9)	(4,115)	f	1	1	1	į	í	1	(4,121)	(4,121)
Expenditure	1	1	1	1	1	1	(77)	(38)	(182)	ı	ł	i	(297)	(297)
Net movement in funds	1	(24)	3,000	33	(1)	(1)	(77)	215	(144)	2,693	1	93	5,787	5,787
Gross transfer between funds	(204)	204	1	1	1		1	1	1	1	1	#	204	1
Balance at 31 December 2015	22,603	3,517	8,000	1,183	573	126	526	480	99	2,693		165	17,329	39,932

The accompanying notes form an integral part of these financial statements.

# Statement of cash flows Year ended 31 December 2016

	Note	2016 \$'000	2015 \$'000
Cash flows from operating activities		•	-
Surplus for the year		9,816	9,302
Adjustments for:			
Amortisation of deferred government grants/donations	9	(5,132)	(3,221)
Depreciation of investment property	5	264	264
Depreciation of property, plant and equipment	4	5,462	3,536
Interest income	12	(12)	(5)
Allowance for doubtful debts/Bad debts written off		137	_
Loss on disposal of property, plant and equipment		37	_
		10,572	9,876
Changes in working capital:			
Inventories		(49)	(62)
Trade and other receivables		(1,943)	(10,606)
Trade and other payables		4,796	1,351
Government grants received in advance		1,185	2,546
Tenant and other deposits received		75	7
Utilisation of funds for operating activities		(8,756)	(11,690)
Government grants received and recognised in deferred			
grants		16,118	8,691
Donations received and recognised in restricted funds		4,853	6,985
Government grants received and recognised in restricted			
funds		1,912	3,081
Other income received and recognised in restricted funds		110	20
Net cash from operating activities		28,873	10,199
Cash flows from investing activities			
Interest received		12	5
Proceeds from disposal of property, plant and equipment		7	
Purchase of property, plant and equipment		(8,218)	(4,800)
Net cash used in investing activities		(8,199)	(4,795)
Net increase in cash and cash equivalents		20,674	5,404
Cash and cash equivalents at 1 January	_	24,470	19,066
Cash and cash equivalents at 31 December	8	45,144	24,470

# Notes to the financial statements

These notes form an integral part of the financial statements.

The financial statements were authorised for issue by the Board of Management on 28 March 2017.

# 1 Domicile and activities

St. Andrew's Mission Hospital (the "Hospital") is established under the St. Andrew's Mission Hospital Ordinance, Chapter 376 and domiciled in Singapore. The address of its registered office is No. 8 Simei Street 3, Singapore 529895.

St. Andrew's Mission Hospital meets its objectives through the following services:

- St. Andrew's Mission Hospital Clinic
- St. Andrew's Community Hospital
- St. Andrew's Lifestreams
- St. Andrew's Autism Centre
- St. Andrew's Nursing Home (Buangkok)
- St. Andrew's Nursing Home (Henderson)
- St. Andrew's Nursing Home (Queenstown)

The principal activity of the St. Andrew's Mission Hospital Clinic at 8 Simei Street 3, Singapore 529895, is to provide outpatient medical care to adult and paediatric patients, and to provide mobile medical clinic services to patients-in-need in the community. The operations of the clinic have been integrated with St. Andrew's Community Hospital with effect from 1 January 2015.

The principal activity of the St. Andrew's Community Hospital ("SACH") at 8 Simei Street 3, Singapore 529895, is to provide rehabilitative, sub-acute palliative, dementia and continuing care for adult and paediatric patients after their hospitalisation for acute care at a general hospital. As at 31 December 2016, SACH has 238 beds in service and partners with the Eastern Health Alliance, and other healthcare providers to provide community care through its primary care, mobile clinic, day rehabilitation centre, senior care centre, community therapy and homecare services.

The principal activity of the St. Andrew's Lifestreams ("SAL") at 1 Francis Thomas Drive, Singapore 359340, is to facilitate healing, restoration and holistic health in people's lives so that people can realise wholeness through a multi-level network of caregivers in the church and community. SAL's services include counselling, training services, consultancy and supervision and school-based services.

The principal activity of the St. Andrew's Autism Centre ("SAAC") at 1 Elliot Road, Singapore 458686, is to provide education, training, care and support to children, youths and adults with autism and their families. SAAC currently operates a special school and a day activity centre. Its range of programmes and services includes education with a customised curriculum, specialist therapies, training in personal care and independent living, vocational skills training, development of leisure interests, promotion of physical well-being, parent support and networking, as well as pastoral care and counselling.

The principal activity of the St. Andrew's Nursing Home (Buangkok) ("SANH(B)") at 60 Buangkok View Green, Singapore 534012, is to provide care for patients suffering from psychiatric illnesses. The 300-bed nursing home provides skilled nursing and psychiatric care within a comprehensive recovery-oriented framework.

The principal activity of the St. Andrew's Nursing Home (Henderson) ("SANH(H)") at 303 Henderson Road, Singapore 108925, is to provide nursing home care, senior care, and home care services. The 255 bed nursing home provides skilled nursing and rehabilitation for patients who require long term care, as well as to help them to transit and return back to the community to age-in-place where possible. The official admission of the first resident is on 13 February 2017. During the financial year, SANH(H) remains inactive.

The principal activity of the St. Andrew's Nursing Home (Queenstown) ("SANH(Q)") at 11 Jalan Penjara Road, Singapore 149380, is to provide nursing home care, senior care, and home care services. The 297 bed nursing home provides skilled nursing and rehabilitation for patients who require long term care, as well as to help them to transit and return back to the community to age-in-place where possible. The official admission of the first resident will be on 17 April 2017. During the financial year, SANH(Q) remains inactive.

# 2 Basis of preparation

# 2.1 Statement of compliance

The financial statements have been prepared in accordance with the Singapore Financial Reporting Standards ("FRSs").

# 2.2 Basis of measurement

The financial statements have been prepared on the historical cost basis except as otherwise described in the notes below.

# 2.3 Functional and presentation currency

The financial statements are presented in Singapore dollars which is the Hospital's functional currency. All financial information presented in Singapore dollars have been rounded to the nearest thousand, unless otherwise stated.

# 2.4 Use of estimates and judgements

The preparation of financial statements in conformity with FRS requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

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 and in any future periods affected.

Information about significant areas of estimation uncertainties that have the most significant effect on the amounts recognised in the financial statements are described in Note 4 – depreciation and residual value of property, plant and equipment and Note 5 – recoverable amount of investment property.

# 3 Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements.

# 3.1 Foreign currencies

Transactions in foreign currencies are translated to the functional currency of the Hospital at the exchange rate at the dates of the transaction. Monetary assets and liabilities denominated in foreign currencies at the reporting date are retranslated to the functional currency at the exchange rate at that date. The foreign currency gain or loss on monetary items is the difference between amortised cost in the functional currency at the beginning of the year, adjusted for effective interest and payments during the year, and the amortised cost in foreign currency translated at the exchange rate at the end of the year.

Non-monetary assets and liabilities denominated in foreign currencies that are measured at historical cost are translated to the functional currency using the exchange rate at the date of the transaction. Foreign currency differences arising on retranslation are recognised in the income and expenditure account.

# 3.2 Property, plant and equipment

## (i) Recognition and measurement

Items of property, plant and equipment are measured at cost less accumulated depreciation and accumulated impairment losses.

Cost includes expenditure that is directly attributable to the acquisition of the asset. The cost of self-constructed assets includes the cost of material and direct labour, any other costs directly attributable to bring the assets to a working condition for its intended use, and the cost of dismantling and removing the items and restoring the site on which they are located. Purchased software that is integral to the functionality of the related equipment is capitalised as part of that equipment.

The gain or loss on disposal of an item of property, plant and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognised net within other income/other expenses in the income and expenditure account.

# (ii) Subsequent costs

The cost of replacing part of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Hospital and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognised in the income and expenditure account as incurred.

# (iii) Depreciation

Depreciation is calculated based on the cost of an asset less its residual value. Significant components of individual assets are assessed and if a component has a useful life that is different from the remainder of that asset, that component is depreciated separately.

Depreciation on property, plant and equipment is calculated using the straight line method over their estimated useful lives (or lease term, if shorter) of each part of an item of property, plant and equipment.

Depreciation is recognised from the date that the property, plant and equipment are installed and are ready for use. The estimated useful lives are as follows:

Hospital building at Simei	50 years
SAAC Building at Elliot Road	30 years
Medical, office and kitchen equipment	5 years
Computer systems	3 years
Training room equipment	5 years
Furniture and fittings	5 years
Medical tools, linen, curtains and kitchen cutlery	2 years
Renovations	5 years
Motor vehicles	5 years

Depreciation methods, useful lives and residual values are reviewed, and adjusted as appropriate, at end of each reporting date.

Construction work-in-progress is stated at cost. Expenditure relating to construction work-in-progress are capitalised when incurred. No depreciation is provided until the construction work-in-progress is completed and the related property, plant and equipment are ready for use.

# 3.3 Investment property

Investment property is a property held either to earn rental income or capital appreciation or for both. It does not include properties for sale in the ordinary course of business, used in the production or supply of goods or services, or for administrative purposes. Investment property is stated at cost less accumulated depreciation and impairment losses. Freehold land is not depreciated.

Cost includes expenditure that is directly attributable to the acquisition of the investment property. The cost of self-constructed investment property includes the cost of materials and direct labour, any other costs directly attributable to bringing the investment property to a working condition for their intended use and capitalised borrowing costs.

Depreciation on investment property is calculated using the straight line method over their estimated useful life. The estimated useful life of the investment property is 50 years.

Any gain or loss on disposal of an investment property (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognised in profit or loss. When the use of a property changes such that it is reclassified as property, plant and equipment, its fair value at the date of reclassification becomes its cost for subsequent accounting.

Rental income from investment property is accounted for in the manner described in note 3.9.

#### 3.4 Financial instruments

#### Non-derivative financial assets

The Hospital initially recognises loans and receivables and deposits on the date that they are originated. All other financial assets are recognised initially on the trade date, which is the date that the Hospital becomes a party to the contractual provisions of the instrument.

The Hospital derecognises a financial asset when the contractual rights to the cash flows from the asset expire, or it transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred, or it neither transfers nor retains substantially all of the risk and rewards of ownership and does not retain control over the transferred asset. Any interest in transferred financial assets that is created or retained by the Hospital is recognised as a separate asset or liability.

Financial assets and liabilities are offset and the net amount presented in the balance sheet when, and only when, the Hospital has a legal right to offset the amounts and intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

The Hospital has the following category of non-derivative financial assets: loans and receivables.

#### Loans and receivables

Loans and receivables are financial assets with fixed or determinable payments that are not quoted in an active market. Such assets are recognised initially at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, loans and receivables are measured at amortised cost using the effective interest method, less any impairment losses.

Loans and receivables comprise government grant receivables, trade and other receivables and cash and cash equivalents.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash and bank balances and fixed deposits with financial institutions that are subject to an insignificant risk of change in their fair value.

#### Non-derivative financial liabilities

The Hospital initially recognises financial liabilities on the trade date, which is the date that the Hospital becomes a party to the contractual provisions of the instrument.

The Hospital derecognises a financial liability when its contractual obligations are discharged, cancelled or expire.

Financial assets and liabilities are offset and the net amount presented in the balance sheet when, and only when, the Hospital has a legal right to offset the amounts and intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

The Hospital has the following non-derivative financial liabilities: deposits received and trade and other payables.

Such financial liabilities are recognised initially at fair value less any directly attributable transaction costs. Subsequent to initial recognition, these financial liabilities are measured at amortised cost using the effective interest method.

# 3.5 Impairment

#### Financial assets

#### Non-derivative financial assets

A financial asset is assessed at the end of each reporting period to determine whether there is objective evidence that it is impaired. A financial asset is impaired if objective evidence indicates that a loss event had occurred after the initial recognition of the asset, and that the loss event has occurred after the initial recognition of the asset, and that the loss event has an impact on the estimated future cash flows of that assets that can be estimated reliably.

Objective evidence that financial assets are impaired can include default or delinquency by a debtor, restructuring of an amount due to the Hospital on terms that the Hospital would not consider otherwise, indications that a debtor or issuer will enter bankruptcy, adverse changes in the payment status of borrowers or issuers in the Hospital or economic conditions that correlate with defaults.

#### Loans and receivables

The Hospital considers evidence of impairment for loans and receivables at a specific asset level. All individually significant loans and receivables are assessed for specific impairment.

An impairment loss in respect of a financial asset measured at amortised cost is calculated as the difference between its carrying amount and the present value of the estimated future cash flows, discounted at the asset's original effective interest rate. Losses are recognised in the income and expenditure account and reflected in an allowance account against loans and receivables. Interest on the impaired asset continues to be recognised. When the Hospital considers that there are no realistic prospects of recovery of the asset, the relevant amounts are written off. If the amount of impairment loss subsequently decreases (e.g. repayment by a debtor) and the decrease can be related objectively to an event occurring after the impairment loss was recognised, then the previously recognised impairment loss is reversed through the income and expenditure account.

## Non-financial assets

The carrying amounts of the Hospital's non-financial assets, other than investment property, and inventories, are reviewed at each reporting date whether there is any indication of impairment. If any such indication exists, the assets' recoverable amounts are estimated. An impairment loss is recognised if the carrying amount of an asset or its related cash-generating unit (CGU) exceeds its estimated recoverable amount.

The recoverable amount of an asset or cash-generating unit is the greater of its value-in-use and its fair value less costs to sell. 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 or cash-generating unit. For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGUs

Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists for all assets. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation, if no impairment loss had been recognised.

#### 3.6 Leases

## When the Hospital is a lessee of an operating lease

Where the Hospital has the use of assets under operating leases, payments made under the leases are recognised in the income and expenditure account on a straight-line basis over the term of the lease. Lease incentives received are recognised in the income and expenditure account as an integral part of the total lease payment made. Contingent rentals are charged to the income and expenditure account in the accounting period in which they are incurred.

# When the Hospital is a lessor of an operating lease

Assets leased out under operating leases are included in investment properties and are stated at cost less accumulated depreciation and impairment losses. Rental income (net of any incentives given to lessees) is recognised on a straight-line basis over the lease term of the operating lease with the lessee.

## Determining whether an arrangement contains a lease

At inception of an arrangement, the Hospital determines whether such an arrangement is or contains a lease. This will be the case if the following two criteria are met:

- the fulfilment of the arrangement is dependent on the use of a specific asset or assets; and
- the arrangement contains a right to use the asset(s).

At inception or upon reassessment of the arrangement, the Hospital separates payments and other consideration required by such an arrangement into those for the lease and those for other elements on the basis of their relative fair values.

# 3.7 Inventories

Inventories are measured at the lower of cost and net realisable value. The cost of inventories is based on weighted average cost formula, and comprises all costs of purchase, costs of conversion and other costs incurred in bringing the inventories to their present location and condition. Net realisable value is the estimated selling price in the ordinary course of business, less the estimated costs necessary to make the sale.

# 3.8 Employee benefits

## **Defined contribution plans**

A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay further amounts. Obligations for contributions to defined contribution pension plans are recognised as an expense in the income and expenditure account during which related services are rendered by employees.

#### Short-term employee benefits

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid under short-term cash bonus if the Hospital has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

# 3.9 Revenue recognition

## **Donations and fund-raising**

Donations and revenue from fund-raising activities that are used for general purposes are recognised in the income and expenditure account in the financial year they are received.

Donations and revenue from fund-raising activities where usage is restricted by the donors are recognised in Reserves and Funds in the financial year they are received.

Donations that are restricted for asset purchase are included in non-current liabilities as "deferred donation" and taken to the income and expenditure account on a straight-line basis over the expected useful lives of the related assets.

Donations that are used for restricted types of expenses are recognised in income and expenditure account over the period necessary to match them with the costs they are intended to compensate.

#### **Government grants**

Grants from the government are recognised at their fair value where there is a reasonable assurance that the grant will be received and the Hospital will comply with conditions associated with the grant.

Government grants relating to costs are deferred and taken to the income and expenditure account over the period necessary to match them with the costs they are intended to compensate.

Government grants relating to assets are included in non-current liabilities as "deferred government grant" and are taken to the income and expenditure account on a straight-line basis over the expected useful lives of the related assets.

## **Donations of assets**

Donations of assets received in kind are recorded as donation income and property, plant and equipment at an amount equivalent to the estimated value of the items donated.

#### Interest income

Interest income is recognised as it accrues, using the effective interest method.

# Land rental subsidy

Land rental subsidy from government is recognised where there is a reasonable assurance that the grant will be received and the Hospital will comply with attached conditions.

# Ward and outpatient clinic fees

Ward and outpatient clinic fees are recognised when services are rendered.

#### Wages Credit Scheme

Cash grants received from the government in relation to the Wages Credit Scheme are recognised as income upon receipt.

#### 3.10 Finance costs

Finance costs comprise interest expense on borrowings. Borrowing costs that are not directly attributable to the acquisition, construction or production of a qualifying asset are recognised in profit or loss using the effective interest method.

Foreign currency gains and losses on financial assets and financial liabilities are reported on a net basis as either finance income or finance cost depending on whether foreign currency movements are in a net gain or net loss position.

#### 3.11 Funds Structure

#### General fund

The general fund is available for use of the Hospital in furtherance of the objectives of the Hospital.

#### Restricted fund

The restricted fund is available for use at the discretion of the board with projects in furtherance of the objectives of the Hospital that have been identified by donors of the Hospital or communicated to donors when sourcing for the funds.

# 3.12 New standards and interpretations note adopted

A number of new standards and amendments to standards are effective for annual periods beginning after 1 January 2016, and earlier application is permitted; however the Hospital has not early applied the following new or amended standards in preparing these financial statements. The Hospital is currently assessing the potential impact of adopting these new standards and amendments to standards, on the financial statements of the Hospital.

For those new standards and amendments to standards that are expected to have an effect on the financial statements of the Hospital in future financial periods, the Hospital has begun to assess the transition options and the potential impact on its financial statements, and to implement these standards. The Hospital does not plan to adopt these standards early.

# **Applicable to 2018 financial statements**

## FRS 115 Revenue from Contracts with Customers

FRS 115 establishes a comprehensive framework for determining whether, how much and when revenue is recognised. It also introduces new cost guidance which requires certain costs of obtaining and fulfilling contracts to be recognised as separate assets when specified criteria are met.

When effective, FRS 115 replaces existing revenue recognition guidance, including FRS 18 Revenue, FRS 11 Construction Contracts, INT FRS 113 Customer Loyalty Programmes, INT FRS 115 Agreements for the Construction of Real Estate, INT FRS 118 Transfers of Assets from Customers and INT FRS 31 Revenue – Barter Transactions Involving Advertising Services.

FRS 115 is effective for annual periods beginning on or after 1 January 2018, with early adoption permitted. FRS 115 offers a range of transition options including full retrospective adoption where an entity can choose to apply the standard to its historical transactions and retrospectively adjust each comparative period presented in its 2018 financial statements. When applying the full retrospective method, an entity may also elect to use a series of practical expedients to ease transition.

# Potential impact on the financial statements

During 2016, the Hospital completed its initial assessment of the impact on the Hospital's financial statements. Based on its initial assessment, the Hospital does not expect a significant impact on the Hospital financial statements.

#### **FRS 109 Financial Instruments**

FRS 109 replaces most of the existing guidance in FRS 39 Financial Instruments: Recognition and Measurement. It includes revised guidance on the classification and measurement of financial instruments, a new expected credit loss model for calculating impairment on financial assets, and new general hedge accounting requirements. It also carries forward the guidance on recognition and derecognition of financial instruments from FRS 39.

FRS 109 is effective for annual periods beginning on or after 1 January 2018, with early adoption permitted. Retrospective application is generally required, except for hedge accounting. For hedge accounting, the requirements are generally applied prospectively, with some limited exceptions. Restatement of comparative information is not mandatory. If comparative information is not restated, the cumulative effect is recorded in opening equity as at 1 January 2018.

# Potential impact on the financial statements

During 2016, the Hospital completed its initial assessment of the impact on the Hospital's financial statements. Based on its initial assessment, the Hospital does not expect a significant impact on the Hospital financial statements.

The Group's initial assessment of the three elements of FRS 109 is as described below.

# (i) Classification and measurement

The Hospital does not expect a significant change to the measurement basis arising from adopting the new classification and measurement model under FRS 109.

Loans and receivables that are currently accounted for at amortised cost will continue to be accounted for using amortised cost model under FRS 109. The Hospital does not hold other financial instruments.

## (ii) Impairment

The Hospital plans to apply the simplified approach and record lifetime expected impairment losses on all trade receivables. On adoption of FRS 109, the Hospital expects an increase in the impairment loss allowance as it does not require collateral in respect of its loans and receivables. The Hospital is currently refining its impairment loss estimation methodology to quantify the impact on its financial statements.

## (iii) Hedge accounting

The Hospital is not exposed to any hedges or plan to enter into hedge relationship in future. The Hospital does not expect any significant impact arising from hedge accounting.

### Applicable to 2019 financial statements

#### FRS 116 Leases

FRS 116 eliminates the lessee's classification of leases as either operating leases or finance leases and introduces a single lessee accounting model. Applying the new model, a lessee is required to recognise right-of-use (ROU) assets and lease liabilities for all leases with a term of more than 12 months, unless the underlying asset is of low value.

FRS 116 substantially carries forward the lessor accounting requirements in FRS 17 *Leases*. Accordingly, a lessor continues to classify its leases as operating leases or finance leases, and to account for these two types of leases using the FRS 17 operating lease and finance lease accounting models respectively. However, FRS 116 requires more extensive disclosures to be provided by a lessor.

When effective, FRS 116 replaces existing lease accounting guidance, including FRS 17, INT FRS 104 Determining whether an Arrangement contains a Lease, INT FRS 15 Operating Leases – Incentives, and INT FRS 27 Evaluating the Substance of Transactions Involving the Legal Form of a Lease.

FRS 116 is effective for annual periods beginning on or after 1 January 2019, with early adoption permitted if FRS 115 is also applied.

# Potential impact on the financial statements

The Hospital has performed a preliminary high-level assessment of the new standard on its existing operating lease arrangements as a lessee. Based on the preliminary assessment, the Hospital expects its operating leases of land and building with Singapore Land Authority SLA and Changi General Hospital Pte Ltd to be recognised as ROU assets with corresponding lease liabilities under the new standard.

The Hospital plans to adopt the standard when it becomes effective in 2019. The Hospital will perform a detailed analysis of the standard and evaluate the quantitative impact considering the transition options and practical expedients in 2017.

**St. Andrew's Mission Hospital** Financial statements Year ended 31 December 2016

Property, plant and equipment

The Hospital has been granted a 99 year lease from 15 May 1939 at a rental rate of \$12 per annum on the land located at Elliot Road at which the original Hospital premises were located. During 2011, the construction of St Andrew's Autism Centre located on the land at Elliot Road was completed and its operations commenced in early January 2011.

The annual rent was waived by the Minister of Law with effect from 1 January 1992 until such time as the Minister may determine.

#### Source of estimation uncertainty

 Measurement of recoverable amounts of property, plant and equipment subject to impairment test

Where there are indications that property, plant and equipment may be impaired, the Hospital estimates the recoverable amount of these property, plant and equipment items based on either the estimated selling price or the value in use. The recoverable amounts could change significantly as a result of changes in market conditions and the assumptions used in determining the value in use.

## (ii) Depreciation and residual values

The Hospital reviews annually the estimated useful lives and residual values of property, plant and equipment based on factors that include asset utilisation, internal technical evaluation and technological changes. It is possible that future results of operations could be materially affected by changes in these estimates brought about by changes in these factors. A reduction in the estimated useful lives and residual values of property, plant and equipment would increase depreciation expense and decrease non-current assets.

The Hospital building at Simei is depreciated over a period of 50 years on a straight line basis, in accordance with the Ministry of Health's practice. The Hospital currently has a lease agreement with the Singapore Land Authority ("SLA") at a land rental rate of \$82,192 per month for a period of 3 years with effect from 1 February 2014. The annual rent is partially subsidised by a land rent subsidy from the Ministry of Health. The Board of Management considers the possibility of the Hospital not being successful in renewing the said operating lease upon each expiry date until the end of 50 years as remote given that the leasehold land has been designated by the Urban Redevelopment Authority for hospital purposes.

### (iii) Operating leases of land and building

SANH (Buangkok) currently has a lease agreement with the Singapore Land Authority ("SLA") at a land rental rate of \$49,108 per month for a period of 3 years with effect from 14 October 2016. The annual rent is partially subsidised by a land rent subsidy from the Ministry of Health.

SANH (Henderson) currently has a lease agreement with the Singapore Land Authority ("SLA") at a land rental rate of \$57,120 per month for a period of 3 years with effect from 14 November 2016. The annual rent is partially subsidised by a land rent subsidy from the Ministry of Health.

SANH (Queenstown) currently has a lease agreement with the Singapore Land Authority ("SLA") at a land rental rate of \$64,736 per month for a period of 3 years with effect from 20 January 2017. The annual rent is partially subsidised by a land rent subsidy from the Ministry of Health.

SACH currently has a lease agreement with Changi General Hospital Pte Ltd at a building rental rate of \$36,162 per month for a period of 3 years with effect from 15 December 2014. The annual rent is subsidised by a land rent subsidy from the Ministry of Health.

# 5 Investment property

Investment property comprises freehold land and a building, St. Andrew's Centre, located at Tanjong Pagar Road. The carrying amount of the investment property comprises:

	<>		Accumulated	Net book
	Freehold land \$'000	Buildings \$'000	depreciation \$'000	value \$'000
At 1 January 2015	67	13,208	(4,226)	9,049
Depreciation	-	_	(264)	(264)
At 31 December 2015	67	13,208	(4,490)	8,785
Depreciation	_		(264)	(264)
At 31 December 2016	67	13,208	(4,754)	8,521

The investment property has an estimated market value of \$34.9 million (2015: \$32.6 million) at 31 December 2016 based on open market valuation using the comparable sales method. It is an estimated amount for which a property could be exchanged on the date of valuation between a willing buyer and a willing seller in an arm's length transaction. The value is based on actual sales transactions for properties that are similar to the investment property that the Hospital is currently holding. It is the current intention of the Board of Management to hold the investment property for the long term. Rental and service charge income of \$1,052,000 (2015: \$1,030,000) was derived from the investment property during the financial year.

## 6 Inventories

	2016 \$'000	2015 \$'000
Medical supplies and general stores	280	231

The cost of inventories recognised as expenditure and included in "Medical supplies and services" amounted to \$1,545,000 for the year (2015: \$1,170,000).

# 7 Trade and other receivables

	2016 \$'000	2015 \$'000
Trade receivables	•	•
- Billed	1,814	2,027
- Unbilled	1,903	1,525
Government grant receivables	15,244	14,153
Deposits	603	193
Other receivables	350	23
	19,914	17,921
Allowance for impairment	(50)	(63)
Loans and receivables	19,864	17,858
Prepayments	471	671
	20,335	18,529

Unbilled trade receivables pertain to receivables from patients who have yet to be discharged as the hospital only invoice its patients upon discharge.

The Hospital's primary exposure to credit risk arises through its trade receivables. Concentration of credit risk relating to trade receivables is limited due to the Hospital's many varied clients. The Hospital evaluates whether there is any objective evidence that trade receivables are impaired, and determines the amount of impairment loss as a result of the inability of the clients to make required payments. The Hospital determines the estimates based on the ageing of the trade receivables balance, credit-worthiness, and historical write-off experience. If the financial condition of the clients were to deteriorate, actual write-offs would be higher than estimated.

The ageing of the Hospital's loans and receivables at the reporting date is:

	Gross loans and receivables		Allowance for impairment	
	2016 \$'000	2015 \$'000	2016 \$'000	2015 \$'000
No credit term	16,196	14,346		_
Not past due	2,681	2,215		_
Past due 0 – 30 days	242	342	*****	
Past due 31 – 60 days	399	645		-
More than 60 days	396	373	(50)	(63)
	19,914	17,921	(50)	(63)

The movement in the allowance for impairment in respect of loans and receivables during the year is as follows:

	2016 \$'000	2015 \$'000
At 1 January	63	30
Allowance made	32	113
Allowance utilised	(45)	(80)
At 31 December	50	63

Based on historical payment behaviour, analyses of debtors' credit risk and subsequent receipts, management believes that the carrying amount of past due loans and receivables will be eventually collected and therefore no additional impairment losses are required.

# 8 Cash and cash equivalents

•	2016 \$'000	2015 \$'000
Cash in hand	14	18
Cash at bank	35,858	20,193
Fixed deposits with financial institutions	9,272	4,259
	45,144	24,470

Fixed deposits with financial institutions at the reporting date have an average maturity period of one year (2015: one year) from the end of the financial year. The weighted average effective interest rate of these deposits as at the reporting date is 0.91% (2015: 0.31%) per annum.

# 9 Deferred government grants/donations

	Note	2016 \$'000	2015 \$'000
At 1 January		49,022	46,376
Additional grant	9(a)	14,239	4,570
Transfer from funds		1,879	4,121
		65,140	55,067
Amortisation of deferred government grants/donations:			
- depreciation of building at Simei		(232)	(232)
- depreciation of building at Elliot Road		(716)	(716)
- depreciation of other property, plant and equipment		(4,184)	(2,273)
		(5,132)	(3,221)
Utilisation of deferred government grants/donations:			
- operating expenses		(5,888)	(2,824)
		(11,020)	(6,045)
			-
At 31 December		54,120	49,022

### Community Silver Trust ("CST") grant

(a) Included in the additional grant incomes of the Hospital is an amount of approximately \$11,401,000 (2015: \$3,325,000) received under Community Silver Trust ("CST") grant. This grant is an initiative set up by the government to encourage more donations and provide additional resources for the service providers in the intermediate and long-term care ("ILTC") sector.

(b) The Hospital recognises grant income from CST upon utilisation of the grant. The movement of the CST grant during the year is as follows:

	2016 \$'000	2015 \$'000
At 1 January	8,272	8,389
Grant recognised during the year	11,401	3,325
Amortisation/utilisation of deferred government grants:		
- depreciation of property, plant and equipment	(1,154)	(761)
- operating expenses	(4,741)	(2,681)
At 31 December	13,778	8,272

# 10 Trade and other payables

	2016 \$'000	2015 \$'000
Trade payables	3,408	1,414
Other creditors	470	287
Accrued land rental expenses	1,054	529
Accrued building maintenance expenses	3,131	1,645
Accrued staff costs	2,680	2,252
Other accrued expenses	983	803
	11,726	6,930

# 11 Restricted funds

		2016 \$'000	2015 \$'000
Restricted funds			
Capital Replacement Fund	(a)	3,721	3,517
St. Andrew's Community Hospital ("SACH") – Far East			
Organization Fund	(b)	8,065	8,000
SACH – ACI Fund	(c)	1,205	1,183
SACH – Other Funds	(d)	531	573
St. Andrew's Autism Centre ("SAAC") – Building Fund	(e)	126	126
SAAC - Capital Fund	(f)	481	526
SAAC – Other Funds	(g)	824	480
St. Andrew's Nursing Home (Buangkok) ("SANH(B)") –			
Other Funds	(h)	217	66
SJSM Nursing Home Building Fund	(i)	4,147	2,693
St. Andrew's Nursing Home (Henderson) ("SANH(H)")-			
Start-up and Operating Funds	(j)	1,950	-
Chaplaincy Fund	(k) _	273	165
	_	21,540	17,329

- (a) The Capital Replacement Fund is set up to provide future funds for the purpose of major repairs, maintenance and replacement of fixtures and fittings and equipment at St. Andrew's Centre. Transfers are made to the fund from the General Fund on an annual basis.
- (b) The SACH Far East Organization Fund is set up in support of the development of the SAMH Eldercare Hub.
- (c) The SACH ACI Fund is set up with a donation from ACI Singapore The Financial Markets Association, for care integration and quality improvement projects; as well as to provide rehabilitative care of children and financial assistance to needy patients of the St. Andrew's Community Hospital.
- (d) The SACH Other Funds comprise Medical Outreach Fund, Patient Welfare Fund and Staff Welfare Fund.

Medical Outreach Fund is set up to provide free medical consultation, basic treatment and medicines to needy groups in the community.

Patient welfare fund is set up with donations to provide financial assistance to needy patients of SACH.

Staff Welfare Fund is set up to cater to the social and welfare needs of staff.

- (e) The SAAC Building Fund is set up for the construction of St. Andrew's Autism Centre at Elliot Road.
- (f) The SAAC Capital Fund is set up to fund future capital expenditure of SAAC.
- (g) The SAAC Other Funds comprise of vocational skills training programme, purchasing of training equipment, development and training, volunteer training, adult autism services, horticulture programme, purchase IT equipment, transport subsidy to needy clients, sponsor the SAAC Financial Assistance Programmes for School Fees & Transport Bursary and Day Activity Centre Transport Bursary, providing needy students at the day activity centre with pocket money for lunch.
- (h) The SANH(B) Other Funds comprise Facilities Enhancement Fund and Lien Foundation Funds and Lien Foundation Ingot 3.

Facilities Enhancement Fund is set up to enhance the facilities at St. Andrew's Nursing Home (Buangkok).

Lien Foundation is set up to promote exercise among seniors to improve their quality of life as well as mobility to reduce incidence of falls.

Lien Foundation Project Ingot 3 is set up to enhancements to be made for Ingot version 3 for nursing home. Ingot version 3 is a software which keeps track of patient data in SANH.

(i) The SJSM Nursing Home Building Fund is set up for the construction of St. Andrew's SJSM Nursing Home at Dover Avenue.

- (j) The SANH(H) Start-up and Operating Fund is set up for the capital and operating expenditures of St. Andrew's Nursing Home (Henderson).
- (k) The Chaplaincy Fund is set up to fund pastoral care services provided to staff and clients.

## 12 Interest income

:	2016 \$'000	2015 \$'000
Interest income on short-term bank deposits	12	5

# 13 Donation income

	2016	2015
	\$'000	\$'000
Total donations received during the year		
- Recognised in statement of financial activities	2,347	6,268
- Recognised in statement of changes in funds	4,853	6,985
	7,200	13,253

# 14 Income tax

The Hospital is approved as an institution of a public character ("IPC") under the provisions of the Income Tax Act. The Hospital is established as a charitable institution under the St. Andrew's Mission Hospital Ordinance. The Hospital's income is exempted from income tax under Section 13(1)(zm) of the Singapore Income Tax Act, Chapter 134.

# 15 Employee benefits expense

	2016 \$'000	2015 \$'000
Salaries, bonuses and other costs	36,532	32,598
Contributions to defined contribution plans	3,715	3,550
Agency service fees	2,061	1,956
Training fees	1,031	1,182
Foreign worker levy	1,549	1,386
Accommodation expenses	1,327	1,204
Other employee benefits	2,328	2,138
	48,543	44,014
Expenses financed by restricted funds	(1,621)	(3,079)
	46,922	40,935

# Employee benefit expenses are partially financed by the following restricted funds:

	2016 \$'000	2015 \$'000
SACH – HPO Fund	183	201
SACH – NEHR/iCare/CHCS/Cyclical Maintenance Funds	45	657
SACH – Home Care Program	68	399
SACH – AIC (Case Management)	298	249
SACH – Dementia Program	567	340
SACH – IB Pre-operating	210	210
SACH Palliative Ward	14	707
SACH – Joy Connect	224	316
SANH(B) – Lien Foundation	12	-
	1,621	3,079

# 16 Statement of income and expenditure

# (a) St. Andrew's Mission Hospital (Headquarter/ St. Andrew's Centre)

	2016 \$'000	2015 \$'000
Income		
Donations		
- Donations in cash (tax deductible)	1,140	2,092
- Donations in cash (non-tax deductible)	350	1,200
Interest income	4	3
Membership subscriptions	2	1
Rental income and service charge income	1,052	1,030
Fund raising income	_	261
Other income	15	9
Income from centres	1,073	1,250
	3,636	5,846
Expenditure		
Administration expenses	(222)	(139)
Building services, maintenance and building		
management	(331)	(338)
Depreciation of investment property	(264)	(264)
Employee benefits expense	(703)	(981)
Fund-raising expenses	-	(14)
Other operating expenses	_	(30)
Donation income distributed to centres	(1,351)	(3,411)
	(2,871)	(5,177)
Surplus for the year	765	669

# (b) St. Andrew's Community Hospital

	2016 \$'000	2015 \$'000
Income		
Amortisation of deferred government		
grants/donations	3,685	1,740
Utilisation of deferred government		
grants/donations	3,797	1,874
Donations Constitution of the still of the s	<b>50.4</b>	266
- Donations in cash (tax deductible)	584	366
- Donations in cash (non-tax deductible)	114	291
Government grants Interest income	28,935	26,363
	1 = 22	1 504
Land rent subsidy Fund raising	1,533	1,594 210
Other income:	_	210
- Rental income from level 9 and level 11 of SACH		653
- Secondment of staffs to St. Hilda's Community		055
Services Centre	359	395
- Secondment of staffs to KK Women's and	333	393
Children's Hospital	31	124
- Credit schemes – wage, special, temporary	755	417
- Training reimbursement	129	261
- AIC Healthcare productivity reimbursement	18	116
- Manpower Charge to PAP Community	1.0	
Foundation	290	
- Rental income from DNR	30	30
- Miscellaneous	814	473
Ward and outpatient clinic fees	13,328	9,717
Donation income distributed from Headquarters	1,054	2,591
·	55,457	47,216
Expenditure		····
Administration expenses	(2,062)	(1,302)
Depreciation of property, plant and equipment	(3,772)	(1,983)
Employee benefits expense	(32,833)	(29,676)
Fund-raising expenses	(127)	(275)
Medical supplies and services	(3,412)	(2,774)
Operating lease expense	(5)	(5)
Other operating expenses:		
- Building maintenance	(2,320)	(2,086)
- Cleaning services	(828)	(817)
- Land rental expense	(1,537)	(1,539)
- Utilities	(516)	(537)
- Miscellaneous	(615)	(434)
Charged by Headquarter	(687)	(797)
	(48,714)	(42,225)
Surplus for the year	6,743	4,991

# (c) St. Andrew's Lifestreams

(-)		2016 \$'000	2015 \$'000
	Income		
	Course attendance fees and other training income Donations	212	146
	- Donations in cash (tax deductible)	9	7
	- Donations in cash (non-tax deductible)	5	5
	Other income	21	17
		247	175
	Expenditure		
	Administration expenses	(33)	(34)
	Depreciation of property, plant and equipment	(2)	(5)
	Employee benefits expense	(259)	(229)
	Training supplies and services	(64)	(47)
		(358)	(315)
	Deficit for the year	(111)	(140)
	Defidit for the year	(111)	(140)
(d)	St. Andrew's Autism Centre		
		2016	2015
		\$'000	\$'000
	Income		
	Amortisation of deferred government		
	grants/donations	1,048	1,033
	Utilisation of deferred government		
	grants/donations	983	858
	Donations		
	- Donations in cash (tax deductible)	446	320
	- Donations in cash (non-tax deductible)	41	265
	Fund raising	4	
	Government grants	8,011	7,012
	Income from Day Activity Centre & School	1,232	1,154
	Interest income	7	1
	Other income	549	709
	Donation income distributed from Headquarters	297	818
		12,618	12,170
	Expenditure		
	Administration expenses	(198)	(192)
	Depreciation of property, plant and equipment	(1,107)	(1,079)
	Employee benefits expense	(9,460)	(8,502)
	Fund-raising expenses	(6)	(15)
	Training supplies and services	(952)	(823)
	Other operating expenses	(591)	(590)
	Charged by Headquarter	(193)	(225)
		(12,507)	(11,426)
	Surplus for the year	111	744
	anibino ioi dile Jedi	717	744

Income   Donations   Donatio	(e)	St. Andrew's SJSM Nursing Home		
Income   Donations   Donatio			2016	2015
Income   Donations   Donatio			\$'000	\$'000
- Donations in cash (tax deductible)  Surplus for the year  (f) St. Andrew's Nursing Home (Buangkok)    2016   \$2015   \$1000   \$1000		Income	•	•
Surplus for the year   1   21		Donations		
(f) St. Andrew's Nursing Home (Buangkok)         2016 \$1000         2015 \$1000         \$1000           Income         Amortisation of deferred government grants/donations         382         448           Utilisation of deferred government grants/donations         271         92           Donations         271         92           Land rent subsidy         626         628           - Donations in cash (tax deductible)         75         1,195           - Donations in cash (non-tax deductible)         33         376           - Donations in kind (non-tax deductible)         50         55           Government grants         7,587         6,284           Other income         52         24           Ward income         2,476         2,441           Ward income         2,476         2,441           Administration expenses         (1,288)         (750)           Depreciation of property, plant and equipment         (563)         (469)           Employee benefits expense         (4,577)         (4,626)           Fund-raising expenses         -         (19)           Medical supplies and services         (1,232)         (1,160)           Other operating expenses:         -         (19)           Buildi		- Donations in cash (tax deductible)	1	21
(f) St. Andrew's Nursing Home (Buangkok)         2016 \$1000         2015 \$1000         \$1000           Income         Amortisation of deferred government grants/donations         382         448           Utilisation of deferred government grants/donations         271         92           Donations         271         92           Land rent subsidy         626         628           - Donations in cash (tax deductible)         75         1,195           - Donations in cash (non-tax deductible)         33         376           - Donations in kind (non-tax deductible)         50         55           Government grants         7,587         6,284           Other income         52         24           Ward income         2,476         2,441           Ward income         2,476         2,441           Administration expenses         (1,288)         (750)           Depreciation of property, plant and equipment         (563)         (469)           Employee benefits expense         (4,577)         (4,626)           Fund-raising expenses         -         (19)           Medical supplies and services         (1,232)         (1,160)           Other operating expenses:         -         (19)           Buildi				
Income         2016         2015           Amortisation of deferred government grants/donations         382         448           Utilisation of deferred government grants/donations         271         92           Donations         271         92           Donations in cash (tax deductible)         75         1,195           - Donations in cash (non-tax deductible)         33         376           - Donations in kind (non-tax deductible)         50         55           Government grants         7,587         6,284           Other income         52         24           Ward income         2,476         2,441           Macrical supplies         (1,288)         (750)           Depreciation of property, plant and equipment         (563)         (469)           Employee benefits expense         -         (19           Medical supplies and services         (1,232)         (1,160)		Surplus for the year	1	21
Income         \$'000         \$'000           Amortisation of deferred government grants/donations         382         448           Utilisation of deferred government grants/donations         271         92           Donations         271         92           Donations         271         92           Donations         50         626         628           - Donations in cash (tax deductible)         75         1,195           - Donations in kind (non-tax deductible)         50         55           Government grants         7,587         6,284           Other income         52         24           Ward income         2,476         2,441           Marcial income         2,476         2,441           Administration expenses         (1,288)         (750)           Depreciation of property, plant and equipment         (563)         (469)           Employee benefits expense         4,577)         (4,626)           Fund-raising expenses         -         (19)           Medical supplies and services         (1,232)         (1,160)           Other operating expenses:         -         (190)           - Building maintenance         (261)         (197)           - Land r	(f)	St. Andrew's Nursing Home (Buangkok)		
Income         Amortisation of deferred government grants/donations       382       448         Utilisation of deferred government grants/donations       271       92         Donations       271       92         Donations       626       628         - Donations in cash (tax deductible)       75       1,195         - Donations in cash (non-tax deductible)       33       376         - Donations in kind (non-tax deductible)       50       55         Government grants       7,587       6,284         Other income       52       24         Ward income       2,476       2,441         Expenditure         Administration expenses       (1,288)       (750)         Depreciation of property, plant and equipment       (563)       (469)         Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       -       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       -       (19)         - Building maintenance       (261)       (197)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)			2016	2015
Amortisation of deferred government grants/donations       382       448         Utilisation of deferred government grants/donations       271       92         Donations       271       92         Land rent subsidy       626       628         - Donations in cash (tax deductible)       75       1,195         - Donations in cash (non-tax deductible)       33       376         - Donations in kind (non-tax deductible)       50       55         Government grants       7,587       6,284         Other income       52       24         Ward income       2,476       2,441         Expenditure         Administration expenses       (1,288)       (750)         Depreciation of property, plant and equipment       (563)       (469)         Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       -       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       -       (19)         - Building maintenance       (261)       (197)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)			\$'000	\$'000
grants/donations       382       448         Utilisation of deferred government grants/donations       271       92         Donations       271       92         Land rent subsidy       626       628         - Donations in cash (tax deductible)       75       1,195         - Donations in cash (non-tax deductible)       33       376         - Donations in kind (non-tax deductible)       50       55         Government grants       7,587       6,284         Other income       52       24         Ward income       2,476       2,441         Expenditure       11,552       11,543         Expenditure       4       11,288       (750)         Depreciation of property, plant and equipment       (563)       (469)         Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       -       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       -       (19)         - Building maintenance       (261)       (197)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)         - Others       (		Income		
grants/donations       382       448         Utilisation of deferred government grants/donations       271       92         Donations       271       92         Land rent subsidy       626       628         - Donations in cash (tax deductible)       75       1,195         - Donations in cash (non-tax deductible)       33       376         - Donations in kind (non-tax deductible)       50       55         Government grants       7,587       6,284         Other income       52       24         Ward income       2,476       2,441         Expenditure       11,552       11,543         Expenditure       4       11,288       (750)         Depreciation of property, plant and equipment       (563)       (469)         Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       -       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       -       (19)         - Building maintenance       (261)       (197)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)         - Others       (		Amortisation of deferred government		
grants/donations         271         92           Donations         266         628           Land rent subsidy         626         628           - Donations in cash (tax deductible)         75         1,195           - Donations in kind (non-tax deductible)         50         55           Government grants         7,587         6,284           Other income         52         24           Ward income         2,476         2,441           Expenditure         2,476         2,441           Administration expenses         (1,288)         (750)           Depreciation of property, plant and equipment         (563)         (469)           Employee benefits expense         (4,577)         (4,626)           Fund-raising expenses         -         (19)           Medical supplies and services         (1,232)         (1,160)           Other operating expenses:         -         (19)           - Building maintenance         (261)         (197)           - Land rental expense         (590)         (589)           - Utilities         (328)         (334)           - Others         (68)         (250)           Charged by Headquarter         (193)         (225)			382	448
Donations       626       628         Land rent subsidy       626       628         - Donations in cash (tax deductible)       75       1,195         - Donations in kind (non-tax deductible)       50       55         Government grants       7,587       6,284         Other income       52       24         Ward income       2,476       2,441         Expenditure       11,552       11,543         Expenditure       4       4,577       4,626         Administration expenses       (1,288)       (750)         Depreciation of property, plant and equipment       (563)       (469)         Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       -       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       -       (19)         - Building maintenance       (261)       (197)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)       (250)         Charged by Headquarter       (193)       (225)		Utilisation of deferred government		
Land rent subsidy       626       628         - Donations in cash (tax deductible)       75       1,195         - Donations in cash (non-tax deductible)       33       376         - Donations in kind (non-tax deductible)       50       55         Government grants       7,587       6,284         Other income       52       24         Ward income       2,476       2,441         Expenditure       11,552       11,543         Expenditure       4       11,288       (750)         Depreciation of property, plant and equipment       (563)       (469)         Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       -       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       -       (19)         - Building maintenance       (261)       (197)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)       (250)         Charged by Headquarter       (193)       (225)		grants/donations	271	92
- Donations in cash (tax deductible) 75 1,195 - Donations in cash (non-tax deductible) 33 376 - Donations in kind (non-tax deductible) 50 55 Government grants 7,587 6,284 Other income 52 24 Ward income 2,476 2,441    11,552 11,543		Donations <sup>-</sup>		
- Donations in cash (non-tax deductible) 33 376 - Donations in kind (non-tax deductible) 50 55 Government grants 7,587 6,284 Other income 52 24 Ward income 2,476 2,441    11,552 11,543		Land rent subsidy	626	628
- Donations in kind (non-tax deductible) 50 55 Government grants 7,587 6,284 Other income 52 24 Ward income 2,476 2,441    11,552 11,543		- Donations in cash (tax deductible)	75	1,195
Government grants       7,587       6,284         Other income       52       24         Ward income       2,476       2,441         Expenditure         Administration expenses       (1,288)       (750)         Depreciation of property, plant and equipment       (563)       (469)         Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       -       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       -       (197)         - Building maintenance       (261)       (197)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)       (250)         Charged by Headquarter       (193)       (225)		- Donations in cash (non-tax deductible)	33	376
Other income       52       24         Ward income       2,476       2,441         11,552       11,543         Expenditure       Administration expenses       (1,288)       (750)         Depreciation of property, plant and equipment       (563)       (469)         Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       -       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       -       (261)       (197)         - Building maintenance       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)       (250)         Charged by Headquarter       (193)       (225)		- Donations in kind (non-tax deductible)	50	55
Ward income       2,476       2,441         Expenditure         Administration expenses       (1,288)       (750)         Depreciation of property, plant and equipment       (563)       (469)         Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       -       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       -       (261)       (197)         - Building maintenance       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)       (250)         Charged by Headquarter       (193)       (225)		Government grants	7,587	6,284
Table 1		Other income	52	24
Expenditure  Administration expenses (1,288) (750)  Depreciation of property, plant and equipment (563) (469)  Employee benefits expense (4,577) (4,626)  Fund-raising expenses - (19)  Medical supplies and services (1,232) (1,160)  Other operating expenses:  - Building maintenance (261) (197)  - Land rental expense (590) (589)  - Utilities (328) (334)  - Others (68) (250)  Charged by Headquarter (193) (225)		Ward income	2,476	2,441
Administration expenses (1,288) (750) Depreciation of property, plant and equipment (563) (469) Employee benefits expense (4,577) (4,626) Fund-raising expenses - (19) Medical supplies and services (1,232) (1,160) Other operating expenses: - Building maintenance (261) (197) - Land rental expense (590) (589) - Utilities (328) (334) - Others (68) (250) Charged by Headquarter (193) (225)			11,552	11,543
Depreciation of property, plant and equipment (563) (469) Employee benefits expense (4,577) (4,626) Fund-raising expenses - (19) Medical supplies and services (1,232) (1,160) Other operating expenses: - Building maintenance (261) (197) - Land rental expense (590) (589) - Utilities (328) (334) - Others (68) (250) Charged by Headquarter (193) (225)		Expenditure		
Employee benefits expense       (4,577)       (4,626)         Fund-raising expenses       —       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       —       (261)       (197)         - Building maintenance       (590)       (589)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)       (250)         Charged by Headquarter       (193)       (225)		Administration expenses	(1,288)	(750)
Fund-raising expenses       —       (19)         Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       —       (261)       (197)         - Building maintenance       (590)       (589)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)       (250)         Charged by Headquarter       (193)       (225)		Depreciation of property, plant and equipment	(563)	(469)
Medical supplies and services       (1,232)       (1,160)         Other operating expenses:       (261)       (197)         - Building maintenance       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)       (250)         Charged by Headquarter       (193)       (225)		Employee benefits expense	(4,577)	(4,626)
Other operating expenses:       (261)       (197)         - Building maintenance       (590)       (589)         - Land rental expense       (328)       (334)         - Utilities       (68)       (250)         Charged by Headquarter       (193)       (225)		Fund-raising expenses	_	(19)
- Building maintenance       (261)       (197)         - Land rental expense       (590)       (589)         - Utilities       (328)       (334)         - Others       (68)       (250)         Charged by Headquarter       (193)       (225)		Medical supplies and services	(1,232)	(1,160)
- Land rental expense (590) (589) - Utilities (328) (334) - Others (68) (250) Charged by Headquarter (193) (225)		Other operating expenses:		
- Utilities (328) (334) - Others (68) (250) Charged by Headquarter (193) (225)		- Building maintenance	(261)	(197)
- Others (68) (250) Charged by Headquarter (193) (225)		- Land rental expense	(590)	(589)
Charged by Headquarter (193) (225)		- Utilities	(328)	(334)
manufacture and the second sec			(68)	(250)
(9,100) (8,619)		Charged by Headquarter	(193)	(225)
			(9,100)	(8,619)
<b>Surplus for the year</b> 2,452 2,924		Surplus for the year	2,452	2,924

# (g) St. Andrew's Nursing Home (Henderson)

		2016 \$'000
	Income	
	Amortisation of deferred government	
	grants/donations	17
	Utilisation of deferred government	
	grants/donations	837
	Land rent subsidy	100
	Donations	
	- Donations in cash (tax deductible)	50
	Other income	4
		1,008
	Expenditure	
	Administration expenses	(225)
	Depreciation of property, plant and equipment	(18)
	Employee benefits expense	(560)
	Medical supplies and services	(13)
	Other operating expenses:	
	- Building maintenance	(1)
	- Cleaning services	(26)
	- Land rental expense	(90)
	- Utilities	(20)
	- Others	(184)
		(1,137)
	•	<del></del>
	Deficit for the year	(129)
	•	
(h)	St. Andrew's Nursing Home (Queenstown)	
(/		2016
		\$'000
	Income	<b>4</b> 000
	Government grants	187
	Other income	2
	other meome	189
	Evnondituro	
	Expenditure	(FA)
	Administration expenses	(54)
	Employee benefits expense	(151)
		(205)
	Deficie for the const	*
	Deficit for the year	(16)

## 17 Financial instruments

#### Overview

The Hospital has exposure to the following risks arising from financial instruments:

- Credit risk
- Liquidity risk
- Market risk

This note presents information about the Hospital's exposure to each of the above risks, the Hospital's objectives, policies and processes for measuring and managing risk, and the Hospital's management of capital.

#### Risk management framework

The Board of Management has overall responsibility for the establishment and oversight of the Hospital's risk management framework. The Hospital has a system of controls in place to create an acceptable balance between the cost of risks occurring and the cost of managing the risks. The management continually monitors the Hospital's risk management process to ensure that an appropriate balance between risk and control is achieved. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Hospital's activities. The Hospital, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment in which all employees understand their roles and obligations.

The Hospital Audit Committee oversees how management monitors compliance with the Hospital's risk management policies and procedures, and reviews the adequacy of the risk management framework in relation to the risks faced by the Hospital. The Hospital Audit Committee is assisted in its oversight role by Internal Audit. Internal Audit undertakes both regular and ad hoc reviews of risk management controls and procedures, the results of which are reported to the Audit Committee.

#### Credit risk

Credit risk is the risk of financial loss to the Hospital if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Hospital's receivables from customers.

The carrying amounts of financial assets in the statements of financial position represent the Hospital's maximum exposures to credit risk.

The Hospital has a credit policy in place which establishes credit limits for customers and monitors their balances on an ongoing basis. Cash and fixed deposits are placed with banks and financial institutions which are regulated. At the reporting date, there is no significant concentration of credit risk. The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the balance sheet.

## Liquidity risk

Liquidity risk is the risk that the Hospital will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset.

The Hospital has monitor its liquidity risk and maintaining sufficient cash and available funding through government grants, donations, fund raising activities and credit facilities from external sources.

The following are the expected undiscounted cash outflows of financial liabilities, including interest payments:

			<b>Cash flows</b>	
	Carrying amount \$'000	Total \$'000	Within 1 year \$'000	Between 2 to 5 years \$'000
2016				
Financial liabilities				
Trade and other payables	11,726	11,726	11,726	-
Tenants' deposits received	263	263	132	131
Other deposits received	500	500	500	-
	12,489	12,489	12,358	131
2015				
Financial liabilities				
Trade and other payables	6,930	6,930	6,930	
Tenants' deposits received	263	263	88	175
Other deposits received	425	425	425	_
,	7,618	7,618	7,443	175

## Interest rate risk

The Hospital's exposure to changes in interest rates relates primarily to its fixed deposits with financial institutions. Interest rate risk is managed by the Hospital on an ongoing basis with the primary objective of limiting the extent to which net interest expense could be affected by adverse movement in interest rates. The Hospital is not exposed to significant interest rate risk.

### Foreign currency risk

The financial assets and liabilities of the Hospital are primarily denominated in Singapore dollars. The Hospital has no significant exposure to foreign currency risk.

# Accounting classifications and fair values

## Fair value versus carrying amounts

The carrying amounts of financial assets and liabilities are as follows. The fair value hierarchy is not included as the carrying amounts of financial assets and financial liabilities are a reasonable approximation of fair value.

			Carrying amount	
	Note	Loans and receivables \$'000	Other financial liabilities \$'000	Total \$'000
31 December 2016		7 000	7 000	<b>4</b> 000
Financial assets measured at amortised cost				
Cash and cash equivalents	8	45,144		45,144
Loan and receivables	7	19,864	/	19,864
		65,008		65,008
Financial liabilities measured at amortised cost	-			
Tenants' deposits received			263	263
Other deposits received			500	500
Trade and other payables	10		11,726	11,726
			12,489	12,489
31 December 2015	-			
Financial assets measured at amortised cost				
Cash and cash equivalents	8	24,470		24,470
Loan and receivables	7	17,858		17,858
	_	42,328	-	42,328
Financial liabilities measured at amortised cost	-			
Tenants' deposits received		****	263	. 263
Other deposits received		****	425	425
Trade and other payables	10	_	6,930	6,930
	_		7,618	7,618
	_			

# Measurement of fair values

Carrying amount of financial assets and liabilities

The carrying amounts of financial assets and liabilities with a maturity of less than one year (including loan and receivables, cash and cash equivalents, trade and other payables, tenants' deposit received and other deposits received) approximate their fair values due to their short period of maturity.

## 18 Commitments

## Capital commitments

Capital expenditure contracted for at the reporting date but not recognised in the financial statements is as follows:

	2016 \$'000	2015 \$'000
IT expansion project at SACH	—	13
Other Projects at SACH	14	5
Palliative ward		44
Senior Care Joy Connect	7	
Renovation Ward 5 to Ward 9 at SACH	_	1,453
Office reconfiguration and renovation at SACH	_	3,438
Cyclical Maintenance for Ward 5 to Ward 9 at SACH	_	51
Human Resource System for SAMH group		347
Playground at SAAC	_	40
Horticultural Shed at SAAC		434
Infrastructure works at SANH(B)		800
IT Infrastructure at SANH(H)	47	
Commissioning of Laundry Equipment at SANH(H)	104	
Commissioning of Facial and Finger Scanner Machine		
ay SANH(H)	2	
Commissioning of Kitchen Equipment at SANH(H)	239	_
Furniture and equipment at SANH(H)	131	_
Furniture and equipment at SANH(Q)	1,025	_
IT expansion project at SANH(Q)	150	_
	1,719	6,626

## Operating lease commitments – when the Hospital is a lessee

The future aggregate minimum lease payments under non-cancellable operating leases contracted for at the reporting date but not recognised as liabilities, are as follows:

	2016 \$'000	2015 \$'000
Within 1 year	3,042	1,581
After 1 year but within 5 years	5,853	1,057
	8,895	2,638

Out of the committed land rental of \$3,042,000 (2015: \$1,581,000), an amount approximately \$2,259,000 (2015: \$1,594,000) is funded by grants from the Ministry of Health.

## Operating lease commitments – when the Hospital is a lessor

The future minimum lease payments receivable under operating leases contracted for at the reporting date but not recognised as receivables in the financial statements are as follows:

	2016 \$'000	2015 \$'000
Within 1 year	1,144	961
After 1 year but within 5 years	1,154	569
	2,298	1,530

# 19 Remuneration of employees

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

	2016	2015
Number of employees in bands:		
\$300,001 to \$400,000	1	1
\$200,001 to \$300,000	3	2
\$100,001 to \$200,000	51	42

The number of staff employed by the Hospital as at 31 December 2016 was 999 (2015: 857).

# 20 Related party transactions

For the purposes of these financial statements, parties are considered to be related to the Hospital if the Hospital has the ability, directly or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Hospital and the party are subject to common control or common significant influence. Related parties may be individuals or other entities. Except for key management personnel compensation, there were no related party transactions for the financial year ended 31 December 2016 (2015: nil).

No reimbursement or allowance was made to trustees/office bearers for services provided to the Hospital during the year.

#### Key management personnel compensation

Key management personnel of the Hospital are those persons having authority and responsibility for planning, directing and controlling the activities of the Hospital. The members of the Board of Management and management team of the Hospital are considered key management personnel of the Hospital. The Board of Management did not receive any form of remuneration during the financial year.

Key management personnel compensation comprised:

	2016 \$'000	2015 \$'000
Salaries and other short-term employee benefits	2,695	1,854





Tel: 6586 1000



Email: samh@samh.org.sg Website: www.samh.org.sg

## ST. ANDREW'S MISSION HOSPITAL CLINIC

8 Simei Street 3 Singapore 529895

1 Elliot Road Singapore 458686

Block 5 Beach Road #01-4919 Singapore 190005

# ST. ANDREW'S AUTISM CENTRE

1 Elliot Road Singapore 458686

#### ST. ANDREW'S COMMUNITY HOSPITAL

8 Simei Street 3 Singapore 529895

## ST. ANDREW'S LIFESTREAMS

1 Francis Thomas Drive #02-05/6/7 Singapore 359340

## ST. ANDREW'S NURSING HOME (BUANGKOK)

60 Buangkok View Singapore 534012

## ST. ANDREW'S NURSING HOME (HENDERSON)

303 Henderson Road Singapore 108925

### ST. ANDREW'S NURSING HOME (QUEENSTOWN)

11 Jalan Penjara Singapore 149380

# ST. ANDREW'S SENIOR CARE (JOY CONNECT)

Block 5 Beach Road #01-4919 Singapore 190005