

POWER OF HUMANITY

IN ACTION



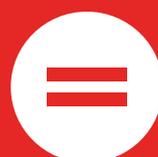
7 FUNDAMENTAL PRINCIPLES OF THE RED CROSS RED CRESCENT MOVEMENT



Humanity



Impartiality



Neutrality



Independence



Voluntary
Service



Unity



Universality

MISSION

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

VISION

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

CORE VALUES

Compassion, Passion and Professionalism.

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HIGHLIGHTS

MARCH



Community fiestas to spread first aid awareness

Red Cross Youth launched a series of five first aid fiestas on 12 March, to highlight the importance of first aid skills in preparation for emergencies at home, in schools or within the community. Red Cross Youth also launched the GO Bag, a specially-curated emergency preparedness kit to help families respond quickly to unforeseen emergencies. (Pg 39)

APRIL



Launch of the junior programme for preschoolers

We collaborated with our early childhood education partner Kidz Meadow, to launch Red Cross Junior Club for preschoolers and its holistic curriculum Project C.A.R.E on 17 April. Aimed at exposing young children to volunteering activities and learning journeys as they learn first aid and care for the elderly and differently abled, the programme marks Singapore Red Cross's (SRC) foray into learning programme development for and purposeful engagement of pre-school children. (Pg 39)

MAY



Inaugural Diplomatic Night

Organised jointly with Grand Copthorne Waterfront Hotel Singapore, our Diplomatic Night brought together members of the diplomatic community and business leaders from more than 40 countries, for an evening of cross-cultural sharing and networking on 22 May, at Grand Copthorne Waterfront Hotel Singapore. The event was aimed at catalysing deeper ties with the diplomatic corps in Singapore, beyond fundraising at our biennial Red Cross International bazaar. (Pg 44)

OCTOBER



Everyday heroes recognised at annual Awards Ceremony

23 individuals and eight corporate groups received top accolades at the SRC Awards 2018, held at Red Cross House on 11 October. Organised for the sixth year running, the annual awards recognise and honour the contributions of volunteers and partners who have all given selflessly of their time, each contributing their expertise and resources in their own unique ways to further SRC's mission. (Pg 42)

NOVEMBER



Photo exhibition 'Bangon. Arise. Stories of Hope & Resilience'

SRC launched a commemorative photo exhibition, Bangon Arise. Stories of Hope & Resilience, at The Cathay, from 2 - 4 November, to share the impact of rebuilding projects on survivors, five years after the widespread devastation caused by Typhoon Haiyan. The exhibition featured untold stories from 12 rebuilding projects funded and rebuilt by the SRC post-Typhoon Haiyan, and rehabilitation projects in regions affected by Typhoon Ketsana and Typhoon Bopha in 2009 and 2012 respectively. (Pg 35)

DECEMBER



Responding to disasters in the region

SRC responded to the Sunda Straits tsunami and volcanic eruption, which came on the back of the Sulawesi earthquake and tsunami in October. In both instances, we extended S\$50,000 in humanitarian aid to support affected communities, and deployed response teams to support Palang Merah Indonesia (PMI - Indonesian Red Cross) in distributing relief supplies to displaced families. (Pg 35)



JUNE

Committed donors honoured on World Blood Donor Day

SRC and Health Sciences Authority celebrated the achievements of 1,720 blood donors at the 15th World Blood Donor Day and Champion Blood Donor Recognition Ceremony. Held at Gardens by the Bay, the annual ceremony also lauded 36 corporate/ community Bloodmobile Organisers (BMOs) for their invaluable contributions in growing the blood donor pool in Singapore. **(Pg 29)**



JULY

Ceiling hoist solution at Red Cross Home for the Disabled

On 3 July, the Red Cross Home for the Disabled became the first such home in Singapore to be installed with a ceiling hoist system. It provides residents with quality care while easing the physical demands of our caregivers. This was made possible because of a fundraising dinner organised by The Portcullis Group and Fusang, on the occasion of their 10th Anniversary of Corporate Social Responsibility efforts with the Singapore Red Cross. **(Pg 25)**



Home Monitoring and Eldercare for 50 seniors

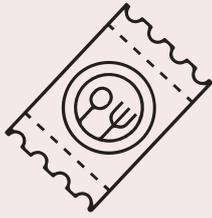
In collaboration with Jurong Central Grassroots Organisations and Aviva Singapore, the Singapore Red Cross extended the Home Monitoring and Eldercare (HoME+) service to 50 elderly homes in Jurong Central to care for those elderly living alone, throughout their lifetime. Aviva UK has committed \$135,000 to set up the system and services. **(Pg 24)**

Launch Of Mobile Community Health

To support the health needs of the elderly population, we introduced the Community Health on Wheels to bring free ancillary care and basic healthcare to the heartlands. Fully sponsored by transport operator SMRT Corporation's "Gift of Mobility" Fund, the CHoW vehicle was retrofitted with basic medical diagnostic and therapy equipment. Volunteers provide health checks, physiotherapy services, psychosocial support and health counselling in the community. **(Pg 23)**



\$200,000
in food vouchers



29,000
Blood recipients



Community FirstAid

932 casualties

92 national and
community events



118

senior beneficiaries



1,949

Active volunteers in
First Aider on Wheels



200

Active volunteers trained
in Emergency Response



Community Health
on Wheels

1,100 Patients

Supported by

120 Healthcare
Professionals



20
By the

440

Community blood drives



115,826

units of whole blood



12,294

Life-sustaining trips



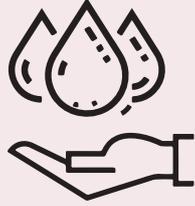
1,782

General Volunteers



18 Numbers

73,619
Blood donors



22,000
hours by
TransportAid Responders



First Aid
Awareness Talks for

1,089



5,727
Red Cross
Youth Members



2,200
hours by FoodAid
volunteers



Trained and certified
in First Aid

8,485



5,350

People benefited from
healthcare talks and medical
treatments conducted overseas



1,281
hours of
First Aid coverage



Media Value of
\$4,242,818



466

FoodAid
beneficiaries



63,000

People benefited from SRC and
the Red Cross Movement's
support overseas



1,461

Life & Subscribing
Members





Reflecting on my decade of chairmanship at the Singapore Red Cross, time and again, I am amazed by the power of humanity in action. Whether responding to an accident at home affecting one family, or a natural disaster affecting millions, Red Cross responders have always been there to provide care and comfort and, most importantly, hope for a better tomorrow. I sincerely thank everyone - members, volunteers, supporters and staff, who made it possible for our homegrown humanitarian organisation to be there for the vulnerable, at home or abroad, in their time of need.

Once again, our partners for humanity with their unwavering support, contributed significantly towards the success of the humanitarian endeavours we undertook in 2018. These included iconic developments, such as the launch of Red Cross Junior Club; the Red Cross Youth' first aid community fiestas; the Red Cross Diplomatic Night; the Community Health on Wheels (CHoW); and the provision of lifetime Home Monitoring and Eldercare (HoME+) for 50 families.

CHAIRMAN'S MESSAGE

With an eye on the rapidly growing elderly population, we have strengthened our capacity to deliver essential services, such as medical chaperone and transportation, community befriending service, as well as, basic medical care and ancillary services to seniors. These include mobile health checks, physiotherapy services, psychosocial support and health counselling, run in entirety by our professional volunteer networks. Going forward, we shall focus our efforts to recruit senior and skilled volunteers, and develop our volunteer leaders who drive Community-Led Action for Resilience in Singapore. This is in keeping with our philosophy that volunteers are the backbone of the Society.

Understanding how literacy is key to breaking the cycle of poverty, we are committing additional resources to give more than food vouchers to disadvantaged families. In 2019, we shall rebrand FoodAid to Family LifeAid, and introduce regular storytelling, tutoring and mentorship to children and youth with less opportunities. Apart from the skipped-generation and single-parent households and those who fall through the cracks of the social safety nets, we will also extend certain relevant services to the migrant worker communities. These include CHoW services, volunteering opportunities in SRC and the 'Last-Mile Initiative', which leverages our regional Red Cross network to assist migrant workers with problems, on their journey home.

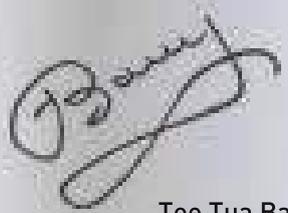
On the training front, our academy taught tens of thousands of people first aid, CPR and AED skills. As the national blood donor recruiter, we achieved 115,826 whole blood donations for our nation's transfusion needs. Increasing the number of regular and repeat donors is key to a sustainable national blood programme; so it is noteworthy that 20 donors made their 200th donation last year, and a single donor made his 305th donation.

As a leading humanitarian organisation in this era of technological advancements, we must embrace innovations in our work processes. I am proud to share that in 2018, supported by our partner The Portcullis Group and Fusang, the Red Cross Home for the Disabled became the first residential home in Singapore with a mechanical hoist system to improve the quality of care for our residents, as

well as reduce the load on our caregivers. In 2019, it is set to be the forerunner and first home of its kind to digitise the medical records of all residents.

Amidst unprecedented weather conditions, SRC remains active in disaster response. We responded swiftly to the Lao floods, Lombok earthquake, Myanmar floods and South India floods, resulting in an intense two months of concurrent fundraising appeals and humanitarian missions. The year ended with the devastating Sulawesi earthquake and tsunami, and Sunda Straits tsunami, where we provided support to the affected communities through much-needed relief supplies. In all these areas we are working with partners on the rehabilitation and rebuilding work.

It is my honour to serve alongside extraordinary volunteers, donors, partners and employees, who have consistently filled critical needs in our communities, our country and around the world. I trust you will be inspired by the stories in this report, and I look forward to your continued support for our noble mission to protect human life and dignity, relieve suffering and responding to emergencies.



Tee Tua Ba
Singapore Red Cross

每当我回顾 在新加坡红十字会担任主席的这十年，我一次又一次被人道的力量所震撼。无论是应对某家庭家中发生的事故，或是影响数百万人的自然灾害，红十字会志愿者始终如一地为受益者提供着关怀和安慰，更重要的是，他们也带来了美好明天的期望。我真诚地感谢所有帮助过红十字会的人，包括全体成员、志愿者、支持者和工作人员，正是因为他们，我们才能在需要的时候，为身处在国内外的弱势群体提供适当的援助。

如同往年，我们坚定不移的人道主义伙伴再次为我们在2018年开展的人道主义事业的成功作出了重大贡献。其中包括很多标志性的发展，例如新推出的红十字会幼儿团；由红十字会青年团带领的急救社区日；红十字会外交之夜；流动社区保健服务 (CHoW)；并为50户家庭提供终身家庭监测辅助服务 (HoME+)。

着眼于快速攀升的老年人口，我们不断强化提供基本服务的能力，例如医疗监护人及护送、社区交友服务以及为老年人提供的基本医疗和辅助服务。其中包括流动健康检查、物理治疗服务、社会心理支持和健康咨询，这些全全由我们的专业志愿者网络整体运行。展望未来，我们将集中精力招募资深和熟练的志愿者，同时培养一组支持我们推动新加坡社区韧性的志愿者领导者。这同我们的理念，即志愿者是红十字会的支柱，完全契合。

我们深知读写能力是解开贫穷循环的关键，所以我们也正在投入额外资源为弱势家庭提供食品券以外的资助。2019年，粮食援助 (FoodAid) 将更名为家庭生活援助 (Family LifeAid)，并且会定期为儿童和青年带来讲解故事、辅导和指导等项目。除了隔代教养家庭、单亲家庭及被社会安全网疏忽的家庭之外，我们还会为外籍劳工提供一些相关的服务。其中包括流动社区保健服务、参与新加坡红十字志愿活动机会以及“最后一英里倡议” (The Last Mile Initiative)。该项目借由我们与区域红十字会的网络帮助遇到困难的外来工人安全返回家园。

在培训方面，我们的学院为成千上万的人教授急救、心肺复苏术和自动体外除颤器使用技能。作为国家献血者招募组织，我们为全国家输血需求实现了115,826份全血捐赠。增加常规和重复献血者的数量是保持国家献血计划可持续性的关键；值得注意的是，去年有20位献血者完成了他们的第200次捐赠，一位献血者更成功完成了他的第305次捐赠。

作为领先的人道主义组织，在这技术进步时代，我们必须在工作过程中不断创新。我很自豪能同大家分享，在2018年，在我们的合作伙伴保得利信誉通集团和扶桑集团的支持下，红十字会残疾人士之家成为新加坡第一个配备机械升降系统的住所，这不仅提高了居民所享有的护理质量，同时也减轻了我们护理人员的负担。在2019年，我们也将成为第一家把所有居民医疗记录数字化的残疾人士之家。

在极度恶劣的天气中，新加坡红十字会仍积极参与救灾工作。我们迅速对老挝洪水、龙目岛地震、缅甸洪水和南印度洪水作出回应，同步展开连续两个月的募捐活动和人道主义任务。年末发生的毁灭性的苏拉威西岛地震和海啸以及巽他海峡海啸后，我们也通过提供急需的救援物资向受影响的社区提供支持。在以上所有这些区域，我们也与当地合作伙伴一起进行复原和重建工作。

我们的志愿者、捐赠者、合作伙伴和员工一直默默的付出，满足社区、国家和世界各地的关键需求，能够与这么优秀的人员一起服务，我感到很荣幸。我相信你们会受到本报告中所呈现的故事的启发，我也期待着你们能够继续支持新加坡红十字会保护人类生命和尊严、减轻痛苦和应对紧急情况的崇高使命。

郑大峇
新加坡红十字会

主席致辞

LAPORAN PENGERUSI

Apabila saya mengimbuai kembali tempoh sedekad memegang jawatan sebagai pengerusi di Palang Merah Singapura, walau acap kali menyaksikan daya usaha ihsan kemanusiaan, rasa kagum saya terhadap usaha ini tidak pernah padam. Tidak kira sama ada menyahut panggilan kemalangan di rumah yang melibatkan hanya sebuah keluarga, atau bencana alam yang melibatkan berjuta-juta mangsa, pegerak balas Palang Merah sentiasa bersedia untuk memberikan rawatan serta menenangkan hati dan perasaan mangsa. Namun apa yang lebih penting adalah bantuan ini memberikan harapan bahawa keadaan akan menjadi lebih baik pada masa akan datang. Saya dengan penuh ikhlas ingin mengucapkan terima kasih kepada semua yang terlibat iaitu para ahli, sukarelawan, penyokong dan kakitangan. Daya usaha mereka ini membolehkan organisasi kemanusiaan tempatan kita ini membantu meringankan penderitaan golongan yang terdedah kepada bahaya dan yang memerlukan bantuan, sama ada di dalam negeri mahupun di luar negara.

Sekali lagi, rakan-rakan kongsi kemanusiaan kami telah memberikan sokongan yang tidak berbelah bagi. Mereka banyak menyumbang kepada usaha-usaha kemanusiaan yang dijalankan pada 2018. Ini termasuk pembangunan ikonik seperti pelancaran Kelab Muda Palang Merah; fiesta bantuan masyarakat Pemuda Palang Merah; Malam Diplomati Palang Merah; Kesihatan Masyarakat Bergerak (CHoW); dan penyediaan seumur hidup Pemantauan Rumah dan Penjagaan Warga Emas (HoME+) untuk 50 keluarga.

Berbekalkan kesedaran bahawa jumlah penduduk warga emas sedang meningkat secara pesat, kami berusaha mengukuhkan keupayaan untuk menyampaikan perkhidmatan penting seperti pengiring perubatan dan pengangkutan, perkhidmatan peneman dalam masyarakat, selain penjagaan perubatan asas dan perkhidmatan sampingan untuk warga emas. Ini termasuk pemeriksaan perubatan bergerak, perkhidmatan fisioterapi, sokongan psikososial dan kaunseling kesihatan yang dijalankan sepenuhnya oleh rangkaian sukarelawan profesional kami. Melangkah ke hadapan, kami akan menumpukan usaha dalam merekrut sukarelawan mapan dan mahir, dan membangunkan pemimpin sukarelawan yang bakal memacu Tindakan Berpanduan Masyarakat yang Berdaya Tahan di Singapura. Ini adalah selaras dengan falsafah kami bahawa sukarelawan merupakan tulang belakang Persatuan ini.

Kami memahami kepentingan celik huruf sebagai kunci yang membuka rantai lingkaran kemiskinan. Dengan itu, kami akan memperuntukkan sumber tambahan selain baucar makanan kepada keluarga yang kurang bernasib baik. Pada tahun 2019, kami akan menjenamakan semula Bantuan Makanan kepada Bantuan Hayat Keluarga, dan memperkenalkan penceritaan, tuisyen dan bimbingan secara tetap kepada kanak-kanak dan remaja yang kurang bernasib baik. Selain daripada generasi

yang terlengkau perhatian dan isi rumah ibu bapa tunggal serta mereka yang terlepas pandang daripada menerima perlindungan jaring keselamatan sosial, kami juga akan melanjutkan bantuan kepada komuniti pekerja asing. Ini termasuklah perkhidmatan CHoW, peluang sukarela di SRC dan "Inisiatif Last-Mile", yang memanfaatkan rangkaian Palang Merah serantau kami untuk membantu pekerja asing yang menghadapi masalah dalam perjalanan pulang ke tanah air mereka.

Dari segi latihan, akademi kami telah melatih berpuluh ribu orang dalam kemahiran bantuan kecemasan, Resusitasi Kardiopulmonari (CPR) dan Defibrillator Luaran Automatik (AED). Sebagai perekrut derma darah kebangsaan, kami telah mencapai 115,826 pendermaan darah lengkap untuk keperluan transfusi negara. Meningkatkan penderma tetap dan ulangan adalah kunci kepada program darah negara yang mampan; kepentingan ini terbukti apabila 20 penderma darah berjaya menderma untuk kali ke-200 pada tahun lepas, selain penderma tunggal yang telah menderma untuk kali ke-305.

Sebagai organisasi kemanusiaan terkemuka dalam era kemajuan teknologi, kita mesti menerapkan inovasi dalam proses kerja kita. Saya berbangga kerana dapat berkongsi dengan anda semua bahawa pada 2018, berbekalkan sokongan rakan-rakan kongsi kami The Portcullis Group dan Fusang, Pusat Penjagaan Palang Merah untuk Orang Kurang Upaya telah menjadi pusat penjagaan pertama di Singapura yang mempunyai sistem pengangkat mekanikal untuk memperbaiki kualiti penjagaan yang diberikan kepada penghuni, yang membantu mengurangkan bebanan pengasuh. Pada 2019, ia bakal menjadi perintis dan pusat penjagaan pertama sepertinya yang akan melalui proses pendigitan rekod perubatan semua penghuni.

Dalam keadaan cuaca yang semakin tidak menentu, SRC kekal aktif dalam respons bencana. Kami memberi respons yang pantas kepada bencana banjir di Lao, gempa bumi di Lombok, banjir di Myanmar dan India Selatan dan ini telah menyebabkan kami bertindak secara intensif untuk melaksanakan secara serentak rayuan pengumpulan dana dan misi kemanusiaan. Tahun ini diakhiri dengan kemusnahan akibat Gempa Bumi dan Tsunami di Sulawesi, dan Tsunami di Selat Sunda, di mana kami menyediakan sokongan bekalan bantuan yang amat diperlukan kepada masyarakat yang terjejas. Kami juga sedang bekerjasama dengan rakan-rakan kongsi untuk kerja-kerja pemulihan dan pembinaan semula.

Saya amat berbesar hati kerana dapat berkhidmat bersama-sama sukarelawan, penderma, rakan kongsi dan pekerja yang luar biasa. Mereka inilah yang secara konsisten telah memenuhi keperluan penting dalam masyarakat dan negara kita dan di seluruh dunia. Saya percaya anda akan mendapat inspirasi daripada kisah-kisah dalam laporan ini, dan saya mengalu-alukan sokongan anda yang berterusan dalam misi murni kami untuk memelihara nyawa serta kehormatan insan di samping mengurangkan penderitaan serta memberi respons kepada kecemasan.

தலைவரின் செய்தி

சிங்கப்பூர் செஞ்சிலுவைச் சங்கத்தில் எனது பத்தாண்டு கால தலைமைப் பணியின் பிரதிபலிப்பாக, திரும்பத் திரும்ப, செயலிலுள்ள மனிதநேயச் சக்தியால் நான் வியப்படைந்துள்ளேன். ஒரு குடும்பத்தைப் பாதிக்கிற வகையில் வீட்டில் நடைபெறும் விபத்து அல்லது இலட்சக்கணக்கான மக்களைப் பாதிக்கிற இயற்கைப் பேரிடர் என எதற்கும் பிரதிச் செயலாற்றுவதில், செஞ்சிலுவைச் சங்க ஊழியர்கள், பராமரிப்பு வழங்குவதற்கு மற்றும் துயராற்றுவதற்கு, மிக முக்கியமாக, சிறந்த எதிர்காலத்திற்கான நம்பிக்கையை வழங்குவதற்கு எப்போதும் அங்கிருந்துள்ளனர். நமது உள்நாட்டு மனிதநேய அமைப்பு, வீட்டிலோ வெளிநாட்டிலோ தாக்குதலுக்கு ஆளாகக்கூடவர்களுக்கு, தேவையான நேரத்தில் உதவுவதை சாத்தியமாக்குகிற உறுப்பினர்கள், தன்னார்வலர்கள், ஆதரவாளர்கள், அலுவலர்கள் என அனைவருக்கும் நான் மனமார் நன்றி தெரிவித்துக் கொள்கிறேன்.

மீண்டும், மனிதநேயத்திற்கான நமது கூட்டாளிகள் அவர்தம் தடுமாற்றமுறாத ஆதரவுடன், 2018-ல் நாம் மேற்கொண்ட மனிதநேய பெருமுயற்சிகளின் வெற்றியை நோக்கி குறிப்பிடத்தக்களவில் பங்களித்துள்ளனர். இளநிலை செஞ்சிலுவைச் சங்கத் துவக்கம்; செஞ்சிலுவை இளையோர் ஆதரவு சமூக விழாக்கள்; செஞ்சிலுவை விசுவாச இரவு; சக்கரங்களில் சமூக நலம் (CHOW); 50 குடும்பத்தினருக்கு ஆயுட்கால இல்லக் கண்காணிப்பு மற்றும் முதியோர் பராமரிப்புக்கான (HOMe+) ஏற்பாடு போன்ற குறிப்பிடத்தக்க மேம்பாடுகள் இவற்றில் உள்ளடங்குகின்றன.

அதிவேகமாய் வளரும் முதியோர் மக்கள்தொகையில் கவனம் செலுத்தி, முதியோருக்கான மருத்துவத் துணைகள் மற்றும் போக்குவரத்து, சமூக நட்புதவல் சேவை, அடிப்படை மருத்துவப் பராமரிப்பு மற்றும் துணைச் சேவைகள் போன்ற அத்தியாவசிய சேவைகளை வழங்குவதற்கான நமது திறனை நாம் வலுப்படுத்தியுள்ளோம். முற்றிலும் நமது நிபுணத்துவ தன்னார்வலர் வலையமைப்பால் நடத்தப்படுகிற நடமாடும் நலப் பரிசோதனைகள், பிசியோதெரபி சேவைகள், சமூக உளவியல்சார் ஆதரவு மற்றும் நல ஆலோசனை ஆகியவை இவற்றில் உள்ளடங்குகின்றன. மேலும், மூத்த மற்றும் திறமைவாய்ந்த தன்னார்வலர்களை பணியமர்த்துதலுக்கும், சிங்கப்பூரில் மீளுக்கக்கான சமூக-வழிகாட்டல் செயலை மேற்கொள்கின்ற நமது தன்னார்வலர் தலைவர்களை மேம்படுத்துவதற்குமான நமது முயற்சிகளில் நாம் கவனம் செலுத்துவோம். இது, தன்னார்வலர்கள் சமூகத்தின் முதுகெலும்பு எனும் நமது தத்துவத்தைப் பேணுவதிலானது.

படிப்பறிவு எவ்வாறு ஏழ்மைச் சுழற்சியைத் திறப்பதற்கான சாவியாக உள்ளது என்பதைப் புரிந்துகொண்டு, பிற்பட்ட குடும்பத்தினருக்கு உணவுப் பற்றுச் சீட்டுகளைக் கொடுப்பதற்கும் மேலாக கூடுதல் வளங்களுக்கு உறுதி கொண்டுள்ளோம். 2019-ல், உணவு உதவி என்ற பெயரை குடும்ப வழக்கை உதவி என மாற்றி, குழந்தைகளுக்கும் வாய்ப்புகள் குறைவான இளையோருக்கும் வழக்கமாய் கதை சொல்லுதல், கற்பித்தல், வழிகாட்டுதல் ஆகியவற்றை அறிமுகப்படுத்தவுள்ளோம். பெற்றோரில்லா சந்ததியினர் மற்றும் ஒற்றை பெற்றோர் குடும்பங்கள், சமூக பாதுகாப்பு வலையமைப்புகளின் பிளவுகளால் தோல்வியுற்றவர்கள் போன்றவர்கள் மட்டுமல்லாது, இடம்பெயர்ந்த பணியாளர் சமூகங்களுக்கும் குறிப்பிட்ட சில சேவைகளை விரிவுபடுத்தவுள்ளோம். சக்கரங்களில் சமூக நல சேவை, சிங்கப்பூர் செஞ்சிலுவைச் சங்கத்திலுள்ள தன்னார்வலர் வாய்ப்புகள், இடம்பெயர்ந்த பணியாளர்கள் அவர்கள் வீடு திரும்பும் பயணத்தில் ஏற்படுகிற பிரச்சனைகள் தொடர்பான உதவுவதற்கு நமது பிராந்திய செஞ்சிலுவைச் சங்க வலையமைப்பைப் பயன்படுத்துகிற "கடைசி-மைல் முன்முயற்சி ஆகியவை இவற்றில் உள்ளடங்குகின்றன.

பயிற்சிப் பக்கத்தில், நமது கல்விக்கழகமானது முதல்தர, CPR மற்றும் AED திறன்கள் தொடர்பான பல்லாயிரக்கணக்கான மக்களுக்கு பயிற்சியளித்துள்ளது. தேசிய இரத்த தானமளிப்போரை ஒருங்கிணைப்பவர் எனும் முறையில், நமது தேசத்தின் இரத்தமேற்றல் தேவைகளுக்காக 115,826 இரத்த தானங்களை செய்து முடித்துள்ளோம். வழக்கமான மற்றும் மீண்டும் மீண்டும் தானமளிப்போரின் எண்ணிக்கையை அதிகரிப்பது, நீடித்து நிலைத்தக்கத்த தேசிய இரத்தமளிப்பு நிகழ்ச்சிக்குப் பிரதானமாகும்; கடந்த ஆண்டு 20 தானமளிப்போர் தங்களின் 200வது தானத்தை செய்திருப்பதும், ஒர் தானமளிப்பவர் தனது 305வது தானமளிப்பைச் செய்திருப்பதும் குறிப்பிடத்தக்கது.

இந்த தொழில்நுட்ப முன்னேற்றங்களின் சகாப்தத்தில் ஒரு முன்னோடி மனிதநேய நிறுவனம் எனும் முறையில், நாம் நமது பணிச் செயல்முறைகளில் புதுமைகளைப் பின்பற்ற வேண்டும். 2018-ல், நமது கூட்டாளியான தி போர்ட்டுக்குலிஸ் குரூப் அன்ட் டிபுளோமிக் ஆதரவுடன், ஊனமுற்றோருக்கான செஞ்சிலுவை இல்லம், நமது குடியிருப்பாளர்களுக்கான பராமரிப்புத் தரத்தை மேம்படுத்துவதற்கும், நமது பராமரிப்பு வழங்குநர்களின் சமையைக் குறைப்பதற்குமான இயந்திர மேலாய்ந்தல் அமைப்புடன் சிங்கப்பூரில் முதல் குடியிருப்பு இல்லமாக மாறியது குறித்து பகிர்ந்துகொள்வதில் நான் பெருமை கொள்கிறேன். 2019-ல், அனைத்து குடியிருப்பாளர்களின் மருத்துவப் பதிவேடுகளை கணினிமயமாக்குவதில் இது முன்னோடியாகவும் இத்தகையதில் முதல் இல்லம் எனவுமாக அமைந்துள்ளது.

பூக்கிக்கு முடியாத வானிலைகளுக்கு மத்தியில், SRC தொடர்ந்து பேரிடர் உதவிச்செயலில் முனைப்புடன் செயலாற்றுகிறது. லாவோ வெள்ளம், லோம்போக் பூகம்பம், மியான்மர் வெள்ளங்கள், தென்னிந்திய வெள்ளங்கள் ஆகியவற்றிற்கு ஒரே நேரத்தில் இரண்டு மாதங்களுக்கு தீவிமான பணத் திரட்டல் சார்ந்த வேண்டுகோள்கள் மற்றும் மனிதநேய தன்னேற்புத் திட்டங்கள் மூலம் தேவைப்பட்டதை நாம் அதிவேகமாய் உதவிச் செயலாற்றியுள்ளோம். பேரழிவுண்டாக்கிய சுலவேசி பூகம்பம் மற்றும் சுனாமி, சுன்டா ஸ்ட்ரைட்ஸ் சுனாமி ஆகியவற்றுடன் முடிந்த ஆண்டில், அதிகம் தேவைப்பட்ட மீட்பு வழங்கல்கள் வாயிலாக, பாதிக்கப்பட்ட சமூகத்தினருக்கு ஆதரவை வழங்கியுள்ளோம். இப்பகுதிகள் அனைத்திலும், மறுவாழ்வு மற்றும் மறுகட்டமைப்புப் பணியில் கூட்டாளிகளுடன் சேர்ந்து நாம் பணிபுரிந்து கொண்டிருக்கிறோம்.

நமது சமூகங்கள், நமது நாடு மற்றும் உலகெங்கிலும் மிக முக்கியமான தேவைகளை தொடர்ந்து பூர்த்திசெய்துள்ள ஈடுஇணையற்ற தன்னார்வலர்கள், தானமளிப்போர், கூட்டாளிகள் மற்றும் பணியாளர்களுடன் ஒன்றிணைந்து சேவையாற்றுவதை நான் பெருமையாகக் கருதுகிறேன். இந்த அறிக்கையிலுள்ள தகவலால் நீங்கள் ஊக்குவிக்கப்படுவீர்கள் என நம்புகிறேன் மற்றும் மனித வாழ்க்கையையும் நன்மதிப்பையும் பாதுகாப்பது, துன்பத்திலிருந்து மீட்பது, அவசரநிலைகளுக்கு உதவிச்செயலாற்றுவது ஆகியவற்றிற்காக நமது மேன்மைமிக்க இயக்கத்திற்கான உங்கள் தொடரும் நல்லாதரவை நான் எதிர்பார்க்கிறேன்.

16 டிவா பா

தலைவர்

சிங்கப்பூர் செஞ்சிலுவைச் சங்கம்



GOVERNANCE

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

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

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

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

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

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

Procedures

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

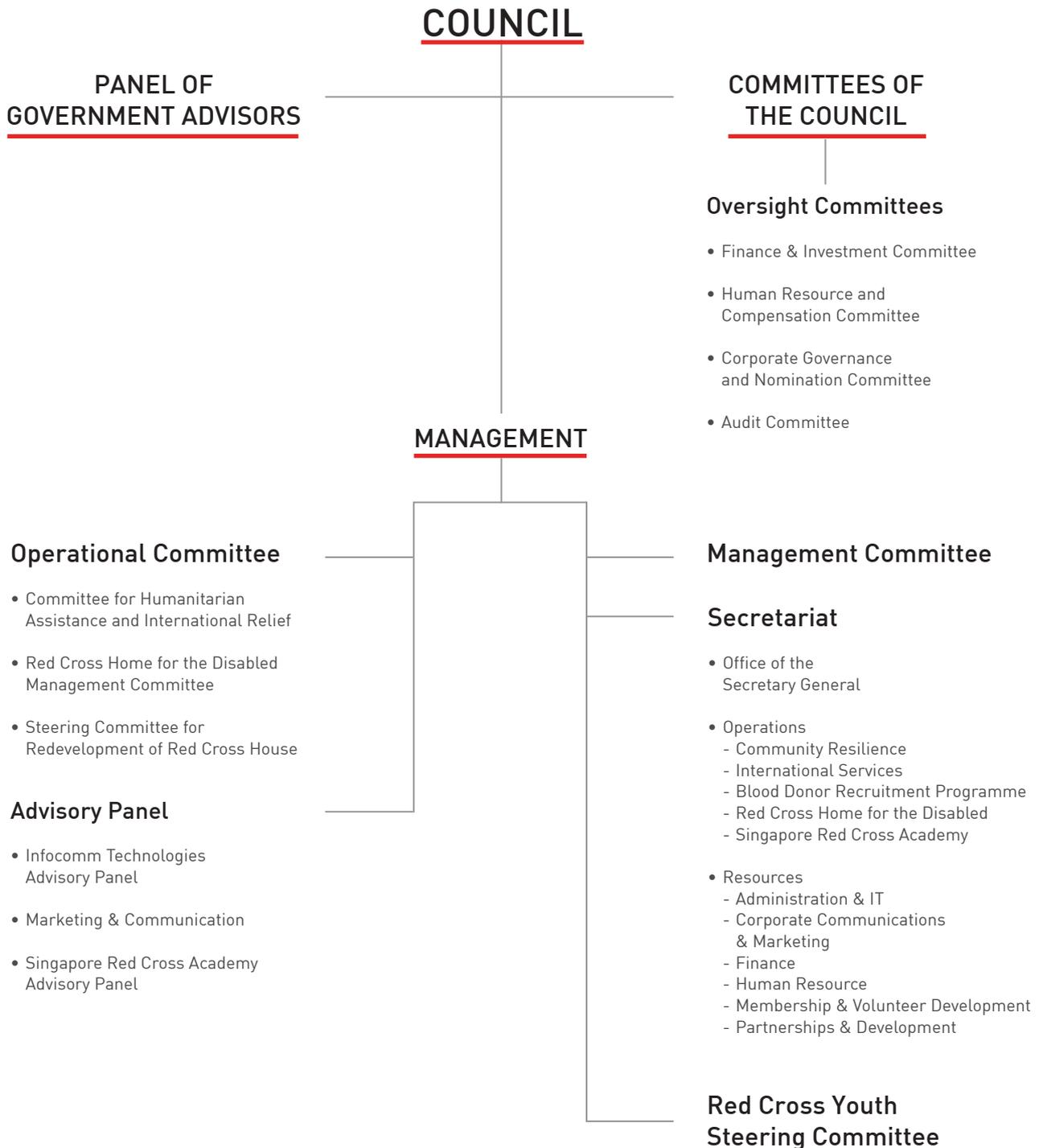
Investment Policy and Objectives

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

Annual Audit

The accounts for the year were audited by Deloitte & Touche LLP, Public Accountants and Chartered Accountants. The financial the SRC for the year ended 31 December 2018 are prepared in accordance with the Singapore Charities Act, Chapter 37 and Financial Reporting Standards in Singapore.

ORGANISATIONAL STRUCTURE



OUR COUNCIL AND COMMITTEES

Mr Tee Tua Ba
Chairman

Dr Mark Hon
Vice Chairman
Chairman, Corporate Governance and Nominations Committee

Mr Tan Kai Hoe
Vice Chairman
Chairman of Finance and Investment Committee

Mr Benjamin William
Secretary General / CEO
Chairman Red Cross Home
for the Disabled Management Committee

Mr Chris Liew
Chairman, Audit Committee

Ms Emily Tan
Chairman, Red Cross House Development Committee

Prof (Dr) V Anantharaman
Chairman, Singapore Red Cross Academy Advisory Panel

Members

Dr Chan Soon Keng
Mr Laurence Goh
Mr Eric Low (up to 24 June 2018)
Mr Winston Milner (up to 24 June 2018)
Mr Ling Khoon Chow
Ms Roshini Prakash Nair
Dr Saiful Nizam Bin Subari
Ms Tan Poh Hong
Mr Allan Yeo
Ms Terene Seow (from 25 June 2018)
Mr Dennis Mark (from 25 June 2018)



OUR COUNCIL AND COMMITTEES CON'T

Oversight Committees

Finance and Investment Committee

Chairman

Mr Tan Kai Hoe

Members

Mr Eric Low

Mr Laurence Goh

Ms Lim Choon Noi

Mr Han Eng Juan

Ms Emily Tan (from 25 June 2018)

Mr Allan Yeo

Audit Committee

Chairman

Mr Chris Liew

Members

Dr Mark Hon

Mr Axel Chan

Ms Tan Poh Hong

Ms Roshini Prakash

Mr Eric Low (from 25 June 2018)

Corporate Governance & Nomination Committee

Chairman

Dr Mark Hon

Members

Prof V Anantharaman (from 25 June 2018)

Mr Axel Chan (up to 24 June 2018)

Dr Chan Soon Keng

Mrs Susan Chan (up to 24 June 2018)

Mr Chew Hai Chwee (up to 24 June 2018)

Mr Lim Theam Poh (from 25 June 2018)

Mr Winston Milner

Mr N Sreenivasan

Human Resource & Compensation Committee

Chairman

Dr Caroline Brassard

Members

Mr Ling Khoon Chow

Dr Chan Soon Keng (up to 24 June 2018)

Dr Stephane Michaud

Mrs Susan Chan

Mr Winston Milner (up to 24 June 2018)

Mr Eleutherius Liew

Ms Nica Foo (up to 24 June 2018)

Ms Ruth Chan (up to 24 June 2018)

Mr Edwin Seah (up to 24 June 2018)

Operational Committees

Committee for Humanitarian Assistance & International Response

Chairman

Mr Chew Hai Chwee

Members

Mr Laurence Goh

Ms Emily Tan (up to 24 June 2018)

Ms Cynthia Phua

Dr Saiful Nizam Subari

Mr Benjamin William

Ms Cheah Sheau Lan

Mr Karunanithi s/o Letchumanan (from 25 June 2018)

Mr Muhammad Ashik Bin Mohamed Daud (from 25 June 2018)

Red Cross Home for the Disabled Management Committee

Chairman

Mr Benjamin William

Advisers

Mr W R Rasanayagam

Dr D R Paul

Members

Dr Chan Soon Keng

Mr Malcolm Lim

Mr David Alexander Ong

Ms Roshini Prakash Nair

Dr David Su

Ms Emily Tan

Mr Raymond Tang

Ms Siti Zawiyah Bte Mohamad

Redevelopment of Red Cross House Committee

Chairperson

Ms Emily Tan

Members

Dr Mark Hon

Mr Benjamin William

Mr Chris Liew

Mr Allan Yeo

Prof Lau Joo Ming (up to Jan 2018)

Prof Heng Chye Khiang

Mr Lee Hay Keong

Mr Lim Peng Hong (from March 2018)

Infocomm Technologies Advisory Panel

Chairman

Mr Steve Lee

Members

Mr Winston Chew

Mr Loon Sum Loon

Mr Adrian Kwong

Mr Varan Acharya

Marketing Communications Advisory Panel

Chairman

Mr Goh Chee Kong

Advisor

Ms Rose Tan

Members

Mr Jeffrey Lim

Ms Eleanor Slade

Mr Jay Soo

Ms Tan Su Yuen

Mr David Shaw

Singapore Red Cross Academy Advisory Panel

Chairman

Prof (Dr) V Anantharaman

Members

Dr Mark Leong

Ms Pat Loh

Dr Suresh Pillai

Ms Joelle Yap

Mr Sahari Ani

Mr Chew Lip Heng

Management Committee

Chairperson

Mr Benjamin William

Committee Members:

Mr Prathimohan Chandramohan

Mr Mohammad Zaidi Ariffin

Ms Tai Wai Peng

Mr Elisha Teo

Mr Sahari Ani

Ms Angeline Yong

Mr Isaac Tiong

Ms Serene Chia

Mr Robert Teo

Charity Golf Committee

Chairperson

Mr Tan Chong Huat

Tournament Director

Mr William Toh

Committee Members:

Mr Chew Hai Chwee

Mr Ho Kee Sin

Mr Edwin Seow

Mr Seah Cheng San

Charity Concert Committee

Chairperson

Ms Terene Seow

Advisor

Mr Benjamin William

Shop@REDCROSS (Red Cross House)

Ms Ebenazer William

Ms Navaratnarajah Alice Pavalaratnam

Red Cross Club District Presidents

President of Central Singapore District

Dr Carol Loi

President of North East District

Mr Khairulnizam Massuan

President of South East District

Mr Dennis Mark Weng Leong

President of South West District

Dr Saiful Nizam Subari

Allied Health Network Steering Committee

Chairman

Mr Muhd Rahizan Zainuldin

Members

Ms Kamilah Abdullah

Ms Nurulain Abdul Wahab

Mr Wee Seng Kwee

Ms Kartini Saat

Nurses' Network Steering Committee

Chairman

Ms Evelyn Bonney

Members

Mr Oslee Omar Kwang

Ms Stella Lee

Ms Kartini Saat

Mr Sudirman Othman (up to Dec 2018)

Ms Selene Ong (up to 28 Feb 2018)

Lawyers Network

Ms Yarlis Febby

Ms Stephanie Michelle De Souza

Ms Mariam Anna John

Ms Lim Jinghui

Ms Sandra Phung

Ms Ranika Ratnasinggam

Mrs Nitya Sivaprasad

Ms Claire Tan Chu Wen

Ms Adelene Wee Sung Pei

Ms Grace Yap

Red Cross Youth Steering Committee

Director

Mr Sahari Ani

Deputy Director

Mr Prathimohan Chandramohan

Ms Tai Wai Peng

Dr Mohammad Zaidi Ariffin

Assistant Director, Governance, Risk & Compliance

Mr Ambrose Lee

Assistant Director, Curriculum Planning and Development

Mr Abdul Hadi Abdul Wahab

Coordinating Assistant Director, Operations

Mr Teo Wei Yang

Coordinating Assistant Director, Links

Ms Chow Yin

Coordinating Assistant Director, Cadets

Mrs Parvathy Siva

Coordinating Assistant Director, Chapters

Mr Amos Kow

Coordinating Assistant Director, Clubs

Ms Daphne Goh

RED CROSS YOUTH SCHOOLS

Red Cross Youth Schools

Juniors

Agape Little Uni @ Kallang Pte Ltd
Agape Little Uni @ Central Pte Ltd
Bubblesland Playhouse Pte Ltd
Cherie Hearts @ Charlton Pte Ltd
Cuddle Kids Playhouse Pte Ltd
Kanooka School House Pte Ltd
Kidz Meadow @ Buangkok Ridge
Kidz Meadow Childcare & Development Centre @ Jurong West
Kidz Meadow Childcare & Development Centre @ Buangkok Crescent
Kidz Meadow Childcare & Development Centre @ Woodlands
Kidz Meadow Childcare & Development Centre @ Yishun
Kidz Meadow Childcare & Development Centre @ Pasir Ris
Little World Childcare & Development Centre (Riverwalk)
Mini World Child Care & Development Centre Pte Ltd
Mrc Kindergarten (Yishun South)
Nurturestars Pte Ltd (Punggol)
Our Juniors Schoolhouse @ Tanjong Katong
Pcf Sparkletots Preschool @ Punggol North Blk 171c
Pcf Sparkletots Preschool @ Woodlands Blk 604(Cc)
Pcf Sparkletots Preschool @ Fengshan Blk 115
Pentecost Methodist Church Kindergarten

Links

Ang Mo Kio Primary School
Angsana Primary School
Blangah Rise Primary School
Boon Lay Garden Primary School
Bukit Panjang Primary School
Bukit View Primary School
Cantonment Primary School
Chongfu School
Compassvale Primary School
Concord Primary School
Coral Primary School
Corporation Primary School
Damai Primary School
De La Salle School
Eunos Primary School
Fairfield Methodist School (Pri)
Fengshan Primary School
Frontier Primary School
Greendale Primary School
Haig Girls' School
Holy Innocents' Primary School
Innova Primary School
Jiemin Primary School
Kheng Cheng School
Naval Base Primary School
New Town Primary School
Peiyong Primary School
River Valley Primary School
Rivervale Primary School
Sembawang Primary School
Temasek Primary School

Xinmin Primary School
Xishan Primary School
Yumin Primary School
Zhenghua Primary School

Cadets

Admiralty Secondary School
Ang Mo Kio Secondary School
Assumption English School
Bartley Secondary School
Bendemeer Secondary School
Broadrick Secondary School
Cedar Girls' Secondary School
CHIJ Secondary (Toa Payoh)
Commonwealth Secondary School
Compassvale Secondary School
Crescent Girls' School
Dunman Secondary School
Evergreen Secondary School
Fairfield Methodist School (Secondary)
Fuhua Secondary School
Greendale Secondary School
Guangyang Secondary School
Hougang Secondary School
Hua Yi Secondary School
Jurong Secondary School
Jurong West Secondary School
Marsiling Secondary School
Meridian Secondary School
Nan Chiau High School
Northbrooks Secondary School
Punggol Secondary School
Queenstown Secondary School
Raffles Girls' School (Secondary)
Raffles Institution
Regent Secondary School
Seng Kang Secondary School
Serangoon Garden Secondary School
Serangoon Secondary School
Singapore Chinese Girls' School
St. Gabriel's Secondary School
St. Margaret's Secondary School
Tanjong Katong Girls' School
Victoria School
Woodgrove Secondary School
Yio Chu Kang Secondary School
Zhenghua Secondary School

Chapters

Anderson Serangoon Junior College
Delta Senior School
ITE College East
Nanyang Junior College
Nanyang Polytechnic

Nanyang Technological University
National University Of Singapore
Ngee Ann Polytechnic
Raffles Institution (Junior College)
Singapore American School
Singapore Management University
Singapore Polytechnic
Singapore University Of Technology And Design
United World College South East Asia (UWCSEA)







UPLIFTING LIVES

ElderAid
FoodAid
TransportAid
HealthAid
Red Cross Home
for the Disabled

18



ELDERAID



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



36 'Our Kitchen' activities for beneficiaries, in partnership with the People's Association and National Council of Social Service

“The elderly stay alone. Some were abandoned by family members. Others were misunderstood and thought to be a nuisance. They are all overwhelmed by a sense of loneliness. They yearn for companionship so much that they are vulnerable to being scammed or conned.

As life becomes depressing for them, some simply await their time to depart.

I enjoy visiting and engaging the elderly in thoughtful conversations. They have a wealth of experience, and they offer insights that can benefit us. I tell them there is life beyond their own home. They will not feel isolated if they are exposed to the world outside.”

Vincent Wong Kum Whye
Community Befriender

With the silver tsunami upon our heels, Singapore Red Cross (SRC) has adopted a proactive stance in introducing ElderAid in Tampines West in 2015. ElderAid is a social and wellness programme that trains and mobilises community volunteers to befriend, provide eldercare, first aid and first response to build the resilience of elders, to achieve community ageing-in-place.

There was much emphasis in 2018 on capacity building - training and empowering our volunteers in first aid, befriending and eldercare. ElderAid volunteers also engaged the elderly in activities that enhanced their social, emotional well-being, such as excursions and monthly cooking activities. Volunteers organised activities in the heartlands, to deepen outreach and raise awareness of our local humanitarian services. These efforts go a long way to enhance our engagement with the community.

In 2019, ElderAid will collaborate with AIC's Community Befriending Programme to harness the synergies of both organisations. ElderAid remains committed to engaging, recruiting, training and developing volunteer leaders. SRC will expand ElderAid into Sengkang, Jurong and Telok Blangah and explore the feasibility of developing eldercare centres in the future.



Mdm Lim Joo Lan lives alone. There are days where she feels lonely without company and someone to talk to. Since she is enrolled in Singapore Red Cross's Community Befriender programme (CBP), she is happier as Vincent Wong and his fellow community befriender visit her home. According to her daughter, Mdm Lim looks forward to their visits and weekly phone calls.

HIGHLIGHTS

- Engaged elderly beneficiaries in learning healthy cooking techniques, bonding over food and picking up useful first aid skills at the Monthly Kitchen Engagements at Our Tampines Hub
- Brought elderly beneficiaries on outings to explore beyond their community.
 - Jurong Bird Park on 10 February 2018
 - Marina Bay Sands Skypark on 17 March 2018
 - National Museum on 29 April 2018
 - Peranakan Museum on 21 July 2018
 - Sentosa on 20 October 2018
- Created awareness of SRC's local humanitarian efforts and recruited volunteers at Tampines Voluntary Welfare Organisation Day (VWO) at Our Tampines Hub on 7 April 2018
- Participated in an EastEats Food distribution project to provide food rations to the vulnerable living in one room flat as well as our ElderAid beneficiaries living in Tampines West on 27 October 2018
- Engaged the elderly in
 - Handicraft, karaoke, exercise and a health talk at RC Arcadia Tampines on 9 June 2018 to promote meaningful and healthy living
 - Fun-filled activities and a special lunch in celebration of Mother's Day on 10 May 2018
 - Hari Raya celebration on 23 June 2018 to expose beneficiaries to the rich Malay culture and create bonding opportunities
 - Senior Activity Day at Wellness @ West on 22 September 2018 to enhance their well-being
- Trained volunteers in first aid, Eldercare on 30 June and 1 July 2018, psychological first aid on 6 October 2018 and a befriending and networking session for North East District volunteers was held on 6 October 2018. The training was fundamental to ensuring that they are well-equipped to effectively care for the elderly in their charge
- Red Cross Youth - NUS Chapter members attained two accolades in the NUS Student Achievement Awards in the Community Service category - silver award for Project R.I.C.E+ and bronze award for CLARE (ElderAid)



FOODAID

Many who have fallen through the cracks of social services find themselves struggling to put nutritious food on the table for their families. These include the skipped-generation families (grandparents-headed households), single-parent families and the working poor.

In recognition of that, Singapore Red Cross (SRC) introduced FoodAid in 2013, to uplift vulnerable families by looking into the psychological factors affecting their food choices, providing food vouchers and rations, and encouraging the consumption of nutritious food. Volunteers visit these families monthly, bringing them the precious gift of time and company. Some even go the extra mile to help families with household chores, resolve the pest infestation problems and help with pre-school enrolment.

Going forward, FoodAid will be rebranded as **Family LifeAid** to ensure more upstream support. We will incorporate reading activities and tuition for young children to empower them with literacy skills to break out of the cycle of vulnerability. In line with this is the need to scale up volunteer capacity to run the additional initiatives. Family LifeAid remains committed to deepening its engagement; recruiting, training and developing volunteer leaders; and forging or strengthening new and existing partnerships.

Family LifeAid will also provide urgent assistance in the form of interim vouchers to help beneficiaries tide through challenging times. With the Community-Led Action for Resilience movement consolidating its services in the East and West Districts in 2019, Family LifeAid will focus its expansion in Sengkang, Jurong and Telok Blangah.



“During our beneficiary visits, the beneficiaries opened up and shared more about their problems, health conditions, and we would chat about general topics such as food preferences. I find it very rewarding to befriend the families, and to spend quality time with them.”

Pragyan Paramita Das, FoodAid Volunteer

“I use the Red Cross vouchers to buy rice, cereal, chicken, eggs, bread, potato and healthy beverage for my family. Thank you so much for relieving my burden.

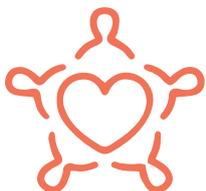
Now we have enough food to eat. With your help, we can ride through the difficult times.”

Mdm Taksiah Razak, a FoodAid Beneficiary

With eight children in tow from Mdm Taksiah Razak’s second marriage, life is a constant struggle to provide for and feed her family of ten people. She juggled multiple jobs to make ends meet. One of her sons, M. Arshad, 23, became physically disabled after a high fever at seven months, and has stayed at the Red Cross Home for the Disabled since 2010.



Unfortunately, over the last few years, both Mdm Taksiah and her husband suffered from mobility issues that hampered their ability to find work. Mounting bills and the lack of income have created much stress and frustration in her family. Since she was introduced to the Singapore Red Cross last year, our volunteers visit the family every month, bringing food vouchers to them. This arrangement enables Mdm Taksiah to buy fresh foods for her family, taking a big load off her shoulders.



466 beneficiaries
on FoodAid service.



2,200 hours
clocked by volunteers.



Over \$200,000 worth
of Food vouchers distributed every year.

TRANSPORTAID

12,294 life-sustaining trips
for 684 beneficiaries

22,000 man-hours
by responders

Fleet of 9 vehicles,
including 6 Transporters



For persons with disability, getting to and from their medical appointments can be challenging. The problem is compounded for those struggling financially as private transportation may not be economically viable for the long-term.

Over several decades, Singapore Red Cross (SRC) dedicated TransportAid responders have been working quietly behind the scenes to bring the elderly and disabled from low-income homes to and from healthcare facilities such as rehabilitation and day activity centres for their life-sustaining medical treatments. It is a labour of love they undertake with pride. In 2017, SRC launched the Medical Chaperone and Transportation (MCT) for volunteers to provide door-to-door escort and accompany beneficiaries during their medical consultations.

In 2018, SRC streamlined its TransportAid team and collaborated with the Agency for Integrated Care to provide transportation services to clients based on cognitive and functional abilities. TransportAid services expanded to incorporate Ambulance Standby support at events which yielded encouraging results.

Going forward, SRC will continue to provide value-added service to our stakeholders while keeping a tight rein on operational costs. SRC will deploy more volunteers instead of staff, thereby ensuring the sustainability of the TransportAid service.

As a social enterprise, TransportAid extends ambulance support for event coverage and patient transfer. The fares fuel our humanitarian services. 2018 saw a number of cross-border mobilisations and medical evacuations.

“ I want to work meaningfully and give back to society. I realise that what I do makes a difference in someone’s life. I feel most motivated whenever the caregivers express their gratitude when they see us. **I am fortunate to be able to lend a helping hand, even in the smallest way.”**



Mike Goh
TransportAid Responder

When asked if he had anything to say to Red Cross, he said, “xie...xie...ni...” (thank you in mandarin). He struggled to speak. Yet, in that moment, we understood him perfectly. Words were not needed to convey his appreciation and gratitude, for these emotions were evident in his smile and the look in his eyes.

Mr Lau and his sister suffer from cerebral palsy which results in mobility and speech issues. His sole caregiver and the family’s breadwinner, his mum passed away ten years ago. To support his family, Mr Lau started selling tissue paper for a living. Fortunately, Mr Lau was introduced to Singapore Red Cross’s FoodAid in 2013 by a director at SRC. A fall fractured his collarbone and a subsequent fall fractured his rib bone. A Red Cross social worker made arrangements for him to receive TransportAid. While unable to alleviate his physical pain, the Red Cross TransportAid team helped to support his recovery process by ferrying him to and from his hospital check-ups.

HEALTHAID

120 Healthcare Professionals
from SRC Nurses Network, Social Work Network and Allied Health Network

1,100 Residents Benefited from CHoW

In Singapore, more than 53,800 seniors¹ live alone. To enhance the resilience of these seniors, Singapore Red Cross (SRC) introduced Community Health on Wheels in July 2018 and the Home Monitoring and Eldercare (HoME+) in 2017.

Community Health on Wheels (CHoW)

In recognition of the needs of the growing elderly population and the vulnerable in our midst, Singapore Red Cross (SRC)

launched the Community Health on Wheels (CHoW) on 29 July 2018 to provide free ancillary services and basic healthcare directly to the heartlands. The CHoW vehicle was fully sponsored by Transport operator, SMRT Corporation's 'Gift of Mobility Fund'.

120 healthcare professionals from the Professional Networks provide health awareness talks, basic health checks, health counselling, physiotherapy assessment, social work engagement and psychosocial support for seniors, the vulnerable, physically challenged and/or living alone at different areas on designated weekends. These services complement our nation's elderly healthcare network, in ensuring better continuity of care.

"Through Singapore Red Cross' Community Health on Wheels, SRC provides good healthcare support; free blood pressure and sugar level readings, and talks on diabetic care and ways to keep active and fit.

I appreciate it."

Mdm Chen Chin Chee

In 2018, SRC recruited more volunteers and reached out to more community partners, thereby generating cost-savings. SRC expanded the scope of the awareness talks to include dementia awareness, diabetes, high blood pressure, high cholesterol, and mental health and reached out to marginalised people including the foreign domestic workers and migrant workers.

In 2019, SRC will enhance its pool of Social Work Network and work closely with the Singapore Red Cross Academy to develop Community-Based Psychosocial Support curriculum for CHoW to expand its psychosocial support and social work engagement with the residents.



HIGHLIGHTS

- Provided free basic health checks for attendees at the Community Fest from 7 to 9 August 2018
- Conducted a health talk on frailty and fall risk for seniors at Tampines Arcadia RC on 9 June 2018 and a talk on diabetic foot care for seniors at Chong Pang on 22 July 2018



"With CHoW introduced in the community, healthcare is made more accessible. Besides assessing their understanding of their medical conditions and how they are coping with self-management, CHoW helps in identifying abnormalities that require medical attention, thereby facilitating appropriate referrals. An interesting and important aspect of CHoW is its assessment of an individual's psychosocial needs that may have been disregarded during their medical appointments.

With elderly suicide on the rise, CHoW helps to identify this group of people early so that necessary help/intervention can be rendered without delay."

Ms Gayatri Murugasan, Staff Nurse at Tan Tock Seng Hospital who volunteers in CHoW
Photo by Care to Go Beyond

Home Monitoring and Eldercare (HoME+)

49 elderly benefited from HoME+ | 38 volunteer responders

To ensure the well-being of seniors living on their own, SRC launched the Home Monitoring and Eldercare (HoME+) service in 2017. The service encompasses a helpline for Non-Emergency situations, a panic button, motion sensors, alert and response system for home safety, for community ageing-in-place.

When an elderly presses the panic button because of a fall, sprain, cut or graze, minor burn, fever, giddy spell, the HoME+ Call Centre agent will receive a notification and mobilise first aid trained community responders to respond. Going forward, SRC strives to recruit 100 trained community responders to provide HoME+ service to 100 clients, and to provide other platforms for community responders to hone their skills.

HIGHLIGHTS

- Aviva UK sponsored S\$135,000 to provide 50 seniors living on their own in Jurong Central with the HoME+ service throughout their lifetime. This was made possible because of SRC's collaboration with Jurong Central Grassroots Organisations, insurer Aviva Singapore, and Aviva UK.
- President's Challenge donated S\$220,000 to HoME+ in 2018.



The daughter of a beneficiary sustained an open wound on her head following a fall in the bathroom due to an epilepsy attack. HoME+ responder Ravis Cherry Tan and her fellow volunteer responded to a call for help. Together, Ravis Cherry and the volunteer cleaned the wound and did a head bandage for the beneficiary's daughter. Cherry only left the home at midnight when she felt both the mother and daughter were calm.

“ I collapsed in the toilet following an epilepsy attack and sustained a head injury. In her panic, my mother pressed the HoME+ alert button. A Red Cross volunteer came to my aid. She cleaned my wound with water and bandaged my head. Thank you for helping me. I would recommend the elderly to use this service as the volunteers are responsive, helpful and friendly. **They provide support and aid when needed, providing the peace of mind to family members.**”

Salinah Sani, whose mother, Sanah Kadir, is a beneficiary of HoME+ service

¹ Based on SingStat Population Trends 2018

“With the outings, new friends and volunteers, Red Cross DAC has made Nurul’s life more meaningful and happy.”

Mdm Nakia Hamim, mother of Nurul Syazwani, who goes to our Day Activity Centre for the Disabled



97 residents (residential)



13 clients (day care)

Persons with multiple disability require round-the-clock care. Since 1952, the Singapore Red Cross (SRC) has been caring for persons with severe disability.

Today, the Red Cross Home for the Disabled (RCHD) provides residential, respite care and day care for persons with multiple disabilities. Its team of nursing professionals, therapy, healthcare aides, physiotherapists, occupational and speech therapists shower the residents with love and engage them in activities that enhance their physical, social and emotional well-being. SRC’s volunteers and corporate partners bring joy through their interactions, visits and outings.

In July 2018, SRC implemented a mobility support mechanical hoist system that eases the workload of caregivers, resulting in greater efficiency while ensuring quality care for its residents. The system was funded by a charity dinner organised by The Portcullis Group and Fusang, in conjunction with its 10th anniversary of the Corporate Social Responsibility relations with the Singapore Red Cross. The hoist system was also installed at the Day Activity Centre (DAC) to facilitate the delivery of therapy sessions with minimal manpower.

Besides that, RCHD was certified as an Approved Training Centre for its Healthcare courses by the Institute of Technical Education (ITE) Ang Mo Kio. By conducting three-month and six-month healthcare courses for nursing aides and health care attendants respectively, RCHD achieved time and transport cost savings of more than S\$2,000 for each trained staff as they are trained within RCHD itself, as opposed to travelling to ITE.

In 2019, the Day Activity Centre will be relocated to Jurong West as a dedicated facility. Future plans include providing drop-in centres, reaching out to clients with a broader spectrum of disabilities and digitalising work processes.

RED CROSS HOME



HIGHLIGHTS

■ Wives of diplomats from 11 countries interacted with our RCHD residents on 22 March 2018.

■ Red Cross Youth - Nanyang Technological University (NTU) Chapter and student volunteers brought joy to RCHD's residents and caregivers at its annual Lunar New Year celebrations at RCHD on 10 February 2018.

■ Red Cross Home for the Disabled (RCHD) collaborated with...

- **The Special Olympics Asia Pacific** for RCHD residents to participate in the Special Olympics Motor Activity Training Programme on 8 January 2018
- **Singapore Polo Club** for RCHD residents to participate in a horse-assisted therapy programme on 23 March 2018
- **Healing Paws** for RCHD residents to interact with dogs
- **RedMart** and **TENA** for the diaper-raiser for RCHD residents (1,050 packs of TENA adult diapers were delivered to RCHD thanks to TENA's one-for-one match.)
- A first-time fundraiser, **Steven Lau and his friends** to raise S\$66,288 for RCHD at Project Blue Star Charity Walk held on 17 November 2018
- **Decision Science** to organise monthly feeding sessions, bring residents on outings to the goat farm and River Safari and donate S\$30,000 to RCHD
Dr Collin Ang, Managing Director of Decision Science personally funded new LCD digital televisions for residents
- **Every Nation Church, Humanitarian Organisation for Migration Economics, Kenn Group, The Portcullis Group** brought joy to the residents during Christmas



FOR THE DISABLED







STRENGTHENING RESILIENCE

Blood Donor Recruitment Programme
Singapore Red Cross Academy
Community FirstAid
International Services

28

BLOOD DONOR RECRUITMENT PROGRAMME

Singapore Red Cross was appointed the National Blood Donor Recruiter in 2001. Together with our partner-in-service, the Health Sciences Authority, we recruit and retain blood donors to meet the national blood transfusion needs. Currently only 1.8 percent of Singapore's residential population supports the nation's blood needs. BDRP collaborates with bloodmobile organisers, corporate partners and volunteers to mobilise blood donors and ensure a regular and adequate supply of blood is available at all times.

In 2018, BDRP launched the 'We Can't Save Lives Without You' campaign. Featuring youth blood donors as the heroes, the campaign highlighted the crucial role blood donors play in saving lives. Riding on the World Cup fever, Singapore Red Cross (SRC) launched 'BE THE 1TM' - a blood advocacy campaign aimed at inspiring young people (particularly aged 18-35 years old) to donate blood regularly. Fronted by globally renowned football superstar, Cristiano Ronaldo, the campaign ran from 13 June to end July.

In 2019, BDRP will be introducing a new campaign "Will you save lives too?", featuring real-life blood donors, actual doctors, and two blood beneficiaries. BDRP hopes to highlight the message that anyone can be a blood donor who can help save lives. The donors play a crucial role in the journey of blood to its recipient.

New Initiatives

To enhance our outreach and garner more blood donations, SRC...

- Leveraged animation videos on digital and social media platforms to provide bite-sized tips on iron-rich foods and information on blood usage
- Organised the Youth Blood Ambassador Workshop to equip students with marketing and creative design fundamentals for publicising their blood drives within schools
- Launched a seasonal campaign to highlight the importance of donating blood during the festive periods when blood stocks are typically low
- Collaborated with Vegetarian Society to conduct an Iron Rich Workshop at Bloodbank@ Westgate Tower
- Collaborated with Sport Singapore to organise a one-day football clinic, offered exclusively to students from various secondary schools and junior colleges
- Trained five volunteer docents who conducted more than 40 educational tours to students and external groups at the blood banks

World Blood Donor Day 2018

1,720 champion blood donors and 36 bloodmobile organisers were recognised for their milestone achievements and tireless contributions at the 15th World Blood Donor Day at Gardens by the Bay on 23 June 2018.



Inspired by his brother to donate blood, Mr S. Velaisamy made his first blood donation in 1977. He only became a regular blood donor after he saw the dire need for blood during the Spyros explosion at Jurong Shipyard in October 1978. In June 2018, he was awarded the Medal for Life Award at the World Blood Donor Day for having donated blood 208 times.

"It's our duty to help those in need and I hope both my children will also become regular donors."

Mr S. Velaisamy, Medal for Life Award Recipient

Recruited 73,619 blood donors

Collected 115,826 units of whole blood

Benefitted 29,000 blood recipients

Organised 440 community blood drives

Organised 153 community outreach, education and engagement events, such as with blood bank tours and volunteer trainings

Advocated blood donation through blood donation themed skits at 12 secondary schools



Photo courtesy of 501st Singapore Garrison and Cathar Base Singapura Rebel Legion from a galaxy, far, far away.

Mr Harols Wee, a heart transplant recipient went through several rounds of blood transfusions as a result of medical complications that occurred while he was awaiting transplant, as well as during his life-saving surgery five years ago.

“ I say prayers of thanks and blessings every day for my organ donor and blood donors who had made it possible for my surgery to be carried out successfully.

With this new lease of life, I can now spend many more years with my loved ones.”



Mr Harols Wee, a blood recipient

INSTITUTE FOR
HUMANITARIAN STUDIES
**SINGAPORE
 RED CROSS
 ACADEMY**

A Centre of Excellence in Humanitarian Studies, the Singapore Red Cross Academy (SRCA) offers training across six schools: First Aid & Life Support, Emergency & Disaster Management, Humanitarian Education, Psychosocial Support, Youth Development and Continuing Professional Development.

In 2018, the SRCA collaborated with Singapore Polytechnic's Professional and Adult Continuing Education (PACE) Academy to present three new public courses - Emergency Preparedness and Response, Needs Assessment in Emergency Situations and Planning and Programming in Emergency Situations.

Besides that, SRCA amplified its value proposition by expanding its psychosocial support course offering to include an Advanced Psychological First Aid course to promote, protect and support the well-being of populations affected by crises, reduce psychosocial vulnerabilities and ultimately enhance community resilience. We have trained about 40 people in the first batch of the Advanced Psychological First Aid course. SRCA bolstered its psychosocial support centre with the introduction of the Management of Stress at the Workplace course and enhanced SRCA's capacity by training and empowering more people to be Psychological First Aid trainers. These efforts are aimed at helping people affected by crises.

The refugee crisis in Cox's Bazar has been ongoing for the past decade but it exacerbated in 2018. SRCA launched its inaugural Humanitarian Education Xperience and gave youth participants the exposure and experience of being a refugee for a day, to raise awareness of the global refugee crisis.

Going forward, SRCA will broaden the scope of psychological support training and introduce Wilderness First Aid for campers and hikers.

“ First aid is a life-saving skill that everyone should learn, even the young ones. Always be prepared. **You can be a lifeline and give someone the precious chance to live on,** when you step forth and help.”

Jeremy Luke Nonis, Singapore Red Cross Academy first aid instructor



Conducted ■ **627** First Aid Courses
 ■ **47** First Aid Awareness Talks, Demonstrations



Trained and certified ■ **8,485** in First Aid
 ■ **724** People in Psychological First Aid
 ■ **83** People in Befriending

HIGHLIGHTS

- Carried out CPR and bandaging demonstrations at the National Life Saving Day on 4 February 2018
- Organised roadshows in four schools to spread awareness of our community first aid, first aid training and blood donation advocacy in commemoration of Total Defence Day in February 2018
- Organised the Brown Bag Series (BBS) lunch talks to provide a platform for volunteers and staff to share their personal volunteering experiences both locally and overseas, thereby inspiring fellow volunteers and staff to follow in their footsteps
- Held the annual Youth Humanitarian Leadership Camp (YHLC), powered by National Youth Council Singapore, aimed at supporting SRC's goal of nurturing the humanitarian leaders of tomorrow from 21 to 23 June
- Commemorated World First Aid Day by training and certifying 114 youth in Cardiopulmonary Resuscitation (CPR) and Automated External Defibrillator (AED) or Basic Cardiac Life Support (BCLS) and AED
- Featured our Singapore Red Cross Academy Trainers Ambrose Lee, Muhamad Haikel Mohamed, Stephen de Souza, Steven Tan and Tracy Koh in a social series "Hello, Trainer!" in conjunction with World First Aid Day
- Organised the inaugural Humanitarian Education Xperience (HEX) on 8 December 2018 where youth participants gain the exposure and experience of being a refugee for a day to raise awareness of the global refugee crisis
- Advocated first aid learning among children by bringing an educational skit to 30 schools in partnership with 3M Nexcare™
- Partnered KieVision on Singapore Red Cross Academy's inaugural First Aid Video Card





COMMUNITY FIRSTAID



932 casualties received first aid

1,949 volunteers deployed under FAOW and other events

1,281 hours of first aid coverage within the community

92 national major and community events

200 active volunteers trained under Emergency Response Training

Since the 1960s, Singapore Red Cross has been training and equipping our volunteers with first aid skills to provide first aid coverage at national and community events, and to optimise the operational efficiency in emergency response exercises. This is aligned with our mission of responding to emergencies. Providing first aid coverage is a cornerstone to enhancing community resilience.

In 2018, SRC reviewed its services holistically to determine the niche areas where value can be added consistently. Collaborating with the Transport Aid team, SRC provided event organisers with comprehensive medical event coverage with a focus on our core competencies. Concurrently, SRC forged strong and enduring working relationships with partners including the National Parks Board.

Going forward, SRC looks forward to grooming more volunteers as volunteer leaders. SRC will enhance its first aid coverage at more events, recruit more volunteers and train volunteers in soft skills to enhance their ability to provide comfort to those in need.

First Aider on Wheels (FAOW)

FAOW volunteers patrol along parks to provide first aid treatments to park-goers in need during weekends and public holidays. This service was launched at East Coast Park in 2012, and extended to Pulau Ubin in 2016 and Sentosa in March 2017. In 2018, 1,949 volunteers were deployed under FAOW.

Abigail Tan, has been volunteering with FAOW for 1.5 years. The cases that she comes across are usually minor injuries, such as scrape and burns. She finds it most rewarding when crying children smile because of the comfort that she has given. She is glad that she can brighten their day again.



HIGHLIGHTS

- Provided First Aid Coverage
 - Chingay Parade 2018 in January and February 2018
 - Tampines Central Community Club Lunar Dog Run held at Punggol Waterway on 25 February 2018
 - Gold and Bold Frisbee and Easter Picnic @ The Park at West Coast Park Grand Lawn on 24 March 2018
 - Istana Open House on 17 February 2018, 15 June 2018 and 6 November 2018
 - Nee Soon East National Day Carnival 2018 on 5 August 2018
 - National Day Parade from 30 June to 9 August 2018
 - Tampines West Community Club's PreSchool Safari Day on 22 September 2018
 - Monthly West Coast on Wheels Cycling activity on 21 October 2018

- Emergency Response Team training on 27 January 2018 and 12 May 2018



STRENGTHENING RESILIENCE

INTERNATIONAL SERVICES

The Asia Pacific region is one of the most disaster-prone areas in the world. The Singapore Red Cross (SRC) collaborates with the International Federation of Red Cross and Red Crescent Societies (IFRC), International Committee of the Red Cross (ICRC) and Red Cross and Red Crescent National Societies (National Societies) around the world to provide emergency relief, early recovery and rebuilding in natural or man-made disasters.

2018 was a challenging year for SRC in terms of international disaster response. There were several natural disasters; the Laos floods, South India floods, Lombok earthquake and Sulawesi earthquake and tsunami and the Sunda Straits tsunami. SRC mobilised 50 disaster response volunteers who provided relief aid, medical aid within 48 hours. Besides helping out in natural disasters, SRC deployed an advance team and two medical teams to provide medical aid to support the displaced population in Cox's Bazar, Bangladesh from 6 to 25 July 2018. Collectively, they supported a population of about 76,000 refugees. Each team saw about 100 patients daily who suffer from upper respiratory tract infections (flu, cough), diarrhoea, dehydration, malnourishment and fever.

On top of disaster relief, SRC also strengthened its disaster monitoring capabilities with the establishment of the Disaster Surveillance teams in September 2018. About 70 volunteers leverage digital technology to monitor disasters and provide updates on impending disasters and conflict across different countries, and regions. This was aimed at enhancing preparedness and ensuring faster response times when disasters do occur.

Besides that, SRC delegates participated in the 10th Asia Pacific Regional Conference in Manila from 11 to 14 November. At the conference, representatives from the Asia Pacific and Middle East National Societies committed to stronger resilience, by prioritising youth, volunteers, disaster risk and management and humanitarian diplomacy.

Going forward, SRC will focus its efforts on rebuilding projects such as schools, hospitals, community halls in Laos, Indonesia, South India and Indonesia. Apart from that, SRC will also build its capacity by conducting more training classes in disaster response, overseas disaster deployment training and innovate to develop attractive courses that leverage technology, for example, drones. SRC will also strengthen relationships with IFRC, ICRC, and NS to engage humanitarians to share their experience and expertise at SRC's humanitarian conference, seminar or lecture. Such efforts are aimed at galvanising public interest in humanitarian issues and humanitarian diplomacy, both locally and abroad.

“ Though we come from different backgrounds, **we are all equal when it comes to serving humanity...**

We did our best to empower the local communities to make them less vulnerable. It is my calling to nurse not only people in my country, but also whoever who needs medical/nursing care. I feel privileged to be able to volunteer my service, and hopefully, inspire more people to volunteer.”

Jasmine Tsai, Staff Nurse of National University Hospital who volunteered for our medical mission for the displaced in Cox's Bazar, Bangladesh



We deployed an advance team and two medical missions to Cox's Bazar, Bangladesh from 6 to 25 July 2018 to provide medical aid to Rohingya refugees and other people in the community.

HIGHLIGHTS

Capacity Building

- Trained 48 volunteers in Overseas Disaster Deployment Training across four weekends in January, February, March and April 2018
- Organised the Disaster Preparedness and Response Awareness Session on 17 April 2018, 17 November 2018 and 16 December 2018

Disaster Relief

- **Laos Floods** - Survivors receive relief items including blankets, mats, and water filters
- **Lombok Earthquake** - Our response team provide psychosocial support and distribute relief items including rice and oil to survivors.
- **Myanmar Floods** - Survivors queue up to receive relief food supplies distributed by SRC's three-person team. The team also conducted needs analysis and installed water filtration systems to provide portable drinking water.
- **South India Floods** - The People of Singapore contributed S\$50,000 to survivors and deployed two teams to South India to distribute relief items including kitchen sets, mosquito nets, water equipment, sleeping mats, shelters, and sanitation hygiene kits.
- **Sulawesi Earthquake and Tsunami** - Director of Services, Sahari Ani conducts ground assessments and support Palang Merah Indonesia in distributing relief supplies including blankets, hygiene kits, mosquito nets, masks, baby kits, mattresses to displaced families as part of a three-person advance team.
- **Sunda Straits Tsunami** - A two-man volunteer team work closely with Palang Merah Indonesia to support its relief distribution of blankets, sleeping mats, household kits, and water filtration systems and conduct ground assessments.

Ongoing Recovery Projects

- People overseas who benefited from SRC and the Red Cross Movement's support: **63,000**
- Rebuilding projects carried out: **10**
- People supported by medical and healthcare activities: **5,350**

Education and Training

Volunteers Trained in 2018

- Overseas Disaster Deployment Training: **65 (35 Youth)**
- Knowledge of Water Safety and Performing Land-based Rescue: **23 (12 Youth)**

Thought Leadership

- Organised 'A Resilient Southeast Asia' Seminar in collaboration with the IFRC, ICRC on 24 April 2018
- Held a session on 23 September 2018 where Oliver Behn, Head of Region (Asia) of the British Red Cross, shared current challenges and opportunities, and the British Red Cross' efforts in aid of displaced persons due to trafficking
- Organised the SRC Humanitarian Conference on 13 October 2018 to discuss the challenges of refugees, displaced persons and humanitarian organisations providing aid on-the-ground

Accountability

Launched a commemorative photo exhibition, "Bangon. Arise. Stories of Hope & Resilience", at The Cathay, from 2 - 4 November 2018, to share the impact of rebuilding projects on survivors, five years after the widespread devastation caused by Typhoon Haiyan (known as Super Typhoon Yolanda in the Philippines). Apart from the exhibition, a series of seven heartwarming short films produced by students from ITE College East, School of Electronics & Info-Comm Technology were also showcased at the exhibition.





Myanmar Floods - Survivors receive blankets, mats and relief items from one of three relief teams that SRC deployed





MOBILISING THE POWER OF HUMANITY

Red Cross Youth
Members and Volunteers
Professional Networks
Singapore Red Cross Awards
Our People
Partnerships and Fundraising
Community Engagement

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RED CROSS YOUTH

Red Cross Youth (RCY) trains and engages youth in blood donor recruitment, first aid, disaster management, school safety and community service, to enhance community resilience and uplift the lives of the vulnerable.

Through the activities, curriculum and programmes, the youth learn to actualise "Humanity in our Hands" and inculcate core values embodied by the Red Cross Movement; compassion, passion, and professionalism. They also acquire useful life skills such as leadership and learn about teamwork, discipline, resilience, and perseverance, which will stand them in good stead when they become the humanitarian leaders of tomorrow.

Youth can seamlessly transition from a Junior (pre-school), Link (primary), Cadet (secondary), Chapter Member (tertiary) as they progress up the educational ladder. They can be life-long contributors to the community and humanitarian sector.

In 2018, the Singapore Red Cross (SRC) launched the Red Cross Junior Club and its holistic curriculum Project C.A.R.E (caring for the elderly, differently abled, safety and first aid), extending its reach beyond primary, secondary schools and tertiary institutions. It marked SRC's foray into purposeful engagement of pre-school children. Besides that, RCY rode on the bandwagon of e-learning by creating first-aid related videos for youth to refresh their first aid skills. RCY was re-zoned from five to four zones to better manage resources and effectively track the development plans of the students in the district.

Going forward, Singapore Red Cross will collaborate with Outward Bound Singapore, Workplace Safety & Health Council, Red Cross Movement partners to develop a Humanitarian Trail at our Red Cross Training Campsite. Youth can look forward to participating in interactive role-playing and simulation at the Humanitarian Trail. The Red Cross Training Campsite will be a Centre for the Young Humanitarians, a venue where youth congregate to promote youth-led actions and deliverables, including digital content for continued advocacy of SRC's causes. RCY will continue its focus on Disaster Risk Reduction and School Safety to expose youth to life-saving skills and community outreach through the First Aid Fiesta.



Red Cross Youth Members: 5,727

Junior (Pre-school, Kindergartens): **1,001**

Links (Primary Schools): **1,576**

Cadets (Secondary Schools): **2,450**

Chapter Members (Tertiary Institutions): **700**

North East First Aid Fiesta: **53 Volunteers**

North West First Aid Fiesta: **95 Volunteers**

HIGHLIGHTS

- Organised the Fostering Leadership and Resilient Endeavours (FLARE) Conference on 3 February 2018 for youth to advocate blood donation, propose solutions for potential risks in the community and engage in service learning projects
- Adopted "delayed deployment" at the First Aid Championships on 17 March 2018 to inject realism into the simulations
- Raised S\$1,020 for Singapore Red Cross' local humanitarian services at Raffles Institution (Secondary)'s Red Cross Youth "Concert Spectra" on 24 March 2018. Through the generous support of National Youth Council, Global Asia Printings Pte Ltd and Nam Hup Table Chair Hire, the amount raised totalled S\$5,600
- Spearheaded first aid fiestas across five districts to highlight the importance of first aid skills in preparation for emergencies at home, in schools or within the community
- Unveiled the GO Bag, a specially-curated emergency preparedness kit, aimed at responding and evacuating swiftly in unforeseen emergencies. Sets of GO Bag and guides were distributed to all schools with RCY units across Singapore
- Embarked on a social enterprise "Nuts about Humanity" that raised S\$28,914 for SRC's local humanitarian services
- Raised 25,615 hamper sets (worth \$256,150) for some 10,000 beneficiaries via the annual, nationwide, collection and distribution drive, Project R.I.C.E+ that ran from June to August 2018
- Fundraised S\$17,570 for SRC's local humanitarian services at 'Voices of Youth - A Night of Music and Giving' concert at Resorts World Sentosa on 8 July 2018
- Launched a nation-wide humanitarian challenge 'Humanithon', a 36-hour Prototyping and Design competition during the Singapore Humanitarian Youth Summit on 7 and 8 July 2018, to inspire humanitarian actions through multi-disciplinary collaboration and innovation
- Partnered Social Collider.co, Quest Ventures and Fairmarch to organise a Humanitarian Lecture on 7 December 2018. AIDS activist and Founder of Chi Heng Foundation, Chung To shared his experience in developing a systematic and sustainable humanitarian programme for vulnerable children

MEMBERS AND VOLUNTEERS



Total General Volunteers: **1,782**



Total Life Members: **473**



Total Subscribing Members: **988**



Volunteers trained in BT: **1,054**

Our members and volunteers' steadfast and tireless contributions pump life into SRC's humanitarian work, both locally and overseas.

In 2018, SRC fortified its basic training programme and fine-tuned it to a compact three-hour session. Two to three sessions are conducted monthly on either weeknights or weekends. This shortened the registration and orientation time, thereby expediting volunteer deployment.

In addition, SRC initiated community roadshows, themed "Community Fiestas" to test volunteer mobilisation at the community level.

In addition to the Nurses Network that was launched in 2015, SRC spearheaded the Allied Health Network and Social Work Network in 2018. Together, they form the Professional Networks, which is part of SRC's HealthAid umbrella. SRC also expanded its professional networks to incorporate Lawyers Network.

In 2018, the focus was on recruiting professional volunteers through community outreach events and empowering them with skills in psychological first aid, befriending, Standard First Aid and Automated External Defibrillator.

Going forward, SRC strives to provide more platforms for volunteers to contribute and serve the community in their area of expertise, identify and groom potential volunteer leaders to spearhead new projects and initiatives and groom new batches of volunteers in their respective roles. With the existing network of volunteers established, our volunteers can share best practices and experiences to become more efficient in serving the community.



Members Conversation

At the annual Members Conversation at James Cook University on 20 August 2018, speakers shared their insights on "Tapping on Technology" while participants discussed the Personal Data Protection Act and Singapore Red Cross' efforts in leveraging technology.

Corporate Volunteers

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

Gained 48 touchpoints

Total Base (matched): 46 Corporate Volunteering Groups

Ms Nadiah Erniyanti Maliki was the first nurse mobilised from the Singapore Red Cross Nurses' Network, to help in the relief efforts following the Nepal earthquake in May 2015. In December 2016, she led the Nurses Network in an Overseas Humanitarian Programme in Kupang, Indonesia to provide health assessment and education.



PROFESSIONAL NETWORKS

Nurses Network | 67 volunteers

Locally, nurses are actively involved in community outreach and advocacy, health promotion, health counselling and providing basic healthcare through Community Health on Wheels (CHoW). Regionally, the nurses participate in SRC's overseas humanitarian programmes or medical missions. Nursing professionals can also deliver in-country training programmes to build the capacity of nurses from the region.

Social Work Network | 38 volunteers

The Social Work Network opens doors for social workers to volunteer to uplift the lives of the beneficiaries whom we serve through social work engagement including psychosocial support.

Allied Health Network | 18 volunteers

The Allied Health Network gathers physiotherapists, occupational therapists, dieticians together, to care for the physical well-being of volunteers.

Professional Lawyers Network | 10 members

Professional Lawyers Network gathers local law practitioners to share their legal expertise, experience and counsel on best practices.



Stella Lee, a Nurses Network steering committee member, is involved in dementia screening for the elderly, and community first aid events. She feels that volunteering has made her more tolerant, less impatient, more resilient and better able to manage multiple demands on her time. She has found much joy and meaning in serving the vulnerable and less fortunate.



Staff shared their experiences applying their nursing skills in a humanitarian setting at "The Series of a Nurse's Journey" on 11 May 2018. Spearheaded by SRC's Nurses Network, the sharing session was attended by Nurses Network volunteers and members of the Singapore Nurses Association.



SINGAPORE RED CROSS AWARDS

At the sixth Singapore Red Cross Awards, held on 11 October 2018, our Patron, President Halimah Yacob presented awards to 23 individuals and eight corporate groups for their tireless contributions and generous sponsorships. Besides presenting awards to the award recipients, President Halimah Yacob toured around Red Cross House to learn about SRC's local and overseas humanitarian efforts - her first visit as Patron of the SRC.

Dr Caroline Brassard and Wong Leong Jeam received the Outstanding Service Awards - the highest awards in the SRC Awards 2018. Both contributed more than a decade of volunteering experience. Dr Brassard served in different capacities; Council Member, Member of International Services, Human Resource Compensation and SRC Committees and the SRC Academy Advisory Panel while Wong Leong Jeam was a volunteer photographer who covered multiple high-profile SRC events, fundraisers, community outreach, disaster missions and rebuilding projects.

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



Friend of Singapore Red Cross Award

Nishit Majmudar, CEO, Aviva Singapore

Aviva Singapore generously contributed S\$91,020 to our FoodAid service and roped in 377 employees in voluntary service. Its employees organised an in-kind donation drive for residents of the Red Cross Home for the Disabled. As an extension of the partnership Aviva UK pledged to donate S\$135,000 to SRC's Home Monitoring and Eldercare (HoME+) service through its Aviva Resilience Cup in 2018.

"Over the years, Singapore Red Cross' volunteers and partners have contributed significantly to the spirit of community service in Singapore.

I am very heartened by SRC's enduring efforts in promoting philanthropy and volunteerism in Singapore and applaud all award recipients for their commitment and contributions to furthering the mission of SRC."

SRC Patron, President Halimah Yacob

MOBILISING THE POWER OF HUMANITY

SRC adopts diversity in our recruitment policies, true to the principle of neutrality and impartiality (part of the Seven Fundamental Principles of the Red Cross and Red Crescent Movement). Within the SRC family, we embrace colleagues who are differently abled, and across generational and cultural lines.

In 2018, SRC reviewed and streamlined its Human Resources processes, services and policies. The Human Resources team also revamped the staff training framework, incorporating basic training for all staff, core training within each department and functional training in soft skills.

Futures and Foresight Workshop

We conducted a Future and Foresight Workshop on 7 September 2018 to bring the Red Cross family together to assess the environment, understand the impact of trends, navigate changes, brainstorm ideas, contribute ideas, leverage planning and engagement strategies to chart SRC's future. The session was also aimed at imbuing a sense of identity and belonging to the Red Cross family.

Quarterly Staff Meetings

Quarterly town halls served to provide updates on SRC's latest developments, welcome new hires and recognise long-serving staff. A highlight of the QSM is the 'Ask Sec Gen' session, where the Secretary General and CEO addresses queries, issues and concerns. This enhances a deeper understanding and appreciation of the policies, procedures and systems.

Wellness Hour

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

OUR PEOPLE





PARTNERSHIPS AND FUNDRAISING

Every year, SRC uplifts the lives of more than 20,000 disadvantaged individuals who fall through the cracks of the community's social service nets; people with disabilities, elderly, single-parents and skipped-generation families (where grandparents take care of grandchildren) through its local humanitarian services. This is only possible with the generous contributions of donors, fundraisers and volunteers.

In 2018, SRC introduced a face-to-face fundraising team to canvass for sustainable, recurring, long-term donations. The Diplomatic Night was also initiated to enhance visibility of its local humanitarian efforts among the diplomatic community. SRC's donations received a boost when ToteBoard's one-for-one matching increased two-fold from 20 to 40 percent, as part of Tote Board's 70th anniversary. By year end, S\$4,097,247 was raised for SRC's local humanitarian services.



Going forward, SRC will leverage its 70th anniversary to secure major donors. We look forward to the continuous support of donors and fundraisers to ensure the sustainability of our local humanitarian efforts, to uplift and transform lives.

HIGHLIGHTS



- Raised over S\$221,000 at the 'Grateful Hearts Day' fundraiser on 4 March 2018
- Raised more than S\$34,000 at the inaugural Diplomatic Night organised in collaboration with Grand Copthorne Waterfront Hotel
- Raised over S\$412,000 at the Singapore Red Cross (SRC) Charity Gala Dinner themed 'Music for Humanity' at Grand Hyatt Singapore on 31 August 2018
- Raised approximately S\$274,000 at the SRC - RHT Rajan Menon Foundation Charity Golf 2018, at Singapore Island Country Club (SICC)'s Island Course on 5 October 2018
- Raised approximately S\$215,000 at SRC Charity Concert 'Sentiments of the Heart' on 3 November 2018
- Raised over S\$88,000 for the Red Cross Home for the Disabled through Project Blue Star Charity Walk on 17 November 2018

COMMUNITY ENGAGEMENT

To maintain brand trust and goodwill, our communications team focused its efforts on curating and presenting quality content, whilst multiplying its outreach and distribution channels.

Our **fundraising appeal for Sulawesi** generated substantive coverage across all mainstream media. Facebook donated USD\$50,000 in ad spend towards SRC's Sulawesi campaign, which we leveraged to maximise the fundraising campaign.

Working closely with the **Blood Donor Recruitment Programme**, we drove consistent coverage of the importance of blood donation, with profile stories of donor advocates on World Blood Donor Day, and a two-part series on Channel 8 Morning Express - featuring our spokesperson, a blood beneficiary as well as a youth donor. We secured another long feature in the same media to drive awareness of youth-led fundraisers: Nuts for Humanity and Voices of Youth.

We closed the year on a strong note, achieving **\$4,242,818 in earned public relations value**. In the year ahead, we will organise workshops on public speaking and broadcast media interviews, to build capacity amongst staff to maximise advocacy opportunities.

In the digital space, we created several online publicity campaigns to promote our events and social enterprises. Besides **mobilising SRC's own social ambassadors** to take-over our Instagram account on **World Red Cross Day**, we also developed original video content such as "Hello, Trainer" for Teachers' Day and the stock-motion "12-Days of Giving" for Christmas. These efforts strengthened our social media following and engagement.

In addition, we presented **Resilience-themed talks across four Junior Colleges**, to hundreds of students sitting for their General Paper.

Marketing Partnerships

We solidified our **marketing partnership with 3M Nexcare™** with the extension of our first aid advocacy programme to school-going children. Launched in 2015, the first aid outreach programme conceptualised by SRC and funded by 3M Nexcare™ has engaged 32 schools. With 3M Nexcare™'s continued sponsorship, the show has been revamped to become 'The Adventures of Captain Red Cross', to highlight the importance of first aid and home safety. This skit will continue to be performed free at primary schools.

We achieved a number of sponsorships with the "**Bangon.Arise.Stories of Hope and Resilience in the Philippines**" exhibition and roadshow, held in commemoration of the 5th Anniversary of Typhoon Haiyan: venue sponsor The Cathay, media sponsor **Moove Media**, print sponsor **AVS Printing Pte Ltd** and hosts Timothy Go and Pamela Wildheart – both media personalities. The event saw active participation from SRC's Filipino volunteers, which resulted in myriad stage performances, interactive activities and food sponsorship. The event generated quality media coverage, including a live interview on **CNA's First Look Asia**, radio interviews across **96.3 HaoFM**, **938NOW Thinking Out Loud** and **MoneyFM The Curve**.

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

Assets Revitalisation

From 2019, we will increase the frequency of our monthly eNews to every fortnight, to cater to the preference of younger stakeholders for shorter reads and more timely engagement. Both the quarterly magazine and monthly eNews will undergo a facelift to continue appealing to its readership. The vision is to move more content online, for integration with social assets and for better interactivity. Along with this shift, we are planning a website revamp for 2019, to better fulfil our marketing needs, and to optimise user experience.

70th Anniversary

2019 will be a milestone year for the Singapore Red Cross as we begin celebrating our 70 years of service to the nation, with pride. It will present an opportunity to thank generations of Singaporeans for their support and to engage with a new generation who will continue this legacy into the future.





**FINANCIAL
STATEMENTS**

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SINGAPORE RED CROSS SOCIETY

COUNCIL'S STATEMENT AND FINANCIAL STATEMENTS

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SINGAPORE RED CROSS SOCIETY

COUNCIL'S STATEMENT

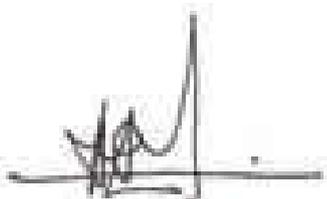
In the opinion of the Council,

- (a) the financial statements set out on pages 5 to 42 are drawn up in accordance with the provision of the Singapore Charities Act, Chapter 37, (the "Charities Act") and Financial Reporting Standards in Singapore so as to give a true and fair view of the financial position of Singapore Red Cross Society (the "Society") as at 31 December 2018 and the financial activities and other comprehensive income, changes in funds and reserves and cash flows of the Society for the financial year then ended;
- (b) at the date of this statement, there are reasonable grounds to believe that the Society will be able to pay its debts when they fall due;
- (c) the accounting and other records required by the Charities Act to be kept by the Society have been properly kept in accordance with the provisions of the Charities Act;
- (d) the use of donation moneys is in accordance with the objectives of the Society as required under regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (e) the Society has complied with regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

ON BEHALF OF THE COUNCIL



.....
Mr Tee Tua Ba
Chairman



.....
Mr Tan Kai Hoe
Chairman, Finance and Investment Committee

28 May 2019

**INDEPENDENT AUDITOR'S REPORT TO THE COUNCIL MEMBERS OF
SINGAPORE RED CROSS SOCIETY**

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Singapore Red Cross Society (the "Society"), which comprise the statement of financial position as at 31 December 2018, and the statement of financial activities and other comprehensive income, statement of changes in funds and reserves, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, as set out on pages 5 to 42.

In our opinion, the accompanying financial statements of the Society are properly drawn up in accordance with the provisions of the Singapore Charities Act, Chapter 37 (the "Charities Act") and Financial Reporting Standards in Singapore ("FRSs") so as to give a true and fair view of the financial position of the Society as at 31 December 2018, and of the financial performance, statement of changes in funds and reserves, and statement of cash flows of the Society for the year ended on that date.

Basis for Opinion

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

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

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

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

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

INDEPENDENT AUDITOR'S REPORT TO THE COUNCIL MEMBERS OF SINGAPORE RED CROSS SOCIETY

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

**INDEPENDENT AUDITOR'S REPORT TO THE COUNCIL MEMBERS OF
SINGAPORE RED CROSS SOCIETY**

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

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

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

Report on Other Legal and Regulatory Requirements

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

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

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

Deloitte + Tanaka LLP

Public Accountants and
Chartered Accountants
Singapore

28 May 2019

SINGAPORE RED CROSS SOCIETY

**STATEMENT OF FINANCIAL POSITION
31 December 2018**

	<u>Note</u>	<u>2018</u>	<u>2017</u>
		\$	\$
<u>ASSETS</u>			
Current assets			
Cash and cash equivalents	6	8,477,855	6,010,536
Other receivable, deposits and prepayments	7	2,969,011	1,873,496
Donated supplies	8	-	1,800,000
Total current assets		<u>11,446,866</u>	<u>9,684,032</u>
Non-current assets			
Property, plant and equipment	9	3,083,177	3,129,600
Available-for-sale investments	10	-	5,512,890
Debt instruments at fair value through other comprehensive income ("FVTOCI")	11	3,038,028	-
Equity instrument designated at fair value through other comprehensive income ("FVTOCI")	12	104,950	-
Total non-current assets		<u>6,226,155</u>	<u>8,642,490</u>
Total assets		<u>17,673,021</u>	<u>18,326,522</u>
<u>LIABILITIES, FUNDS AND RESERVES</u>			
Current liability			
Other payables and accruals	13	3,223,277	2,880,279
Non-current liability			
Deferred capital grants	14	646,322	832,195
Funds and reserves			
Unrestricted funds		13,771,419	14,482,108
Restricted funds	15	-	-
Investment revaluation reserve	10, 11, 12	32,003	131,940
Total funds and reserves		<u>13,803,422</u>	<u>14,614,048</u>
Total liability, funds and reserves		<u>17,673,021</u>	<u>18,326,522</u>
Net assets of:			
International Relief Funds, held on behalf and managed by Singapore Red Cross Society	16	24,954,139	26,079,064

See accompanying notes to financial statements.

SINGAPORE RED CROSS SOCIETY

STATEMENT OF FINANCIAL ACTIVITIES AND OTHER COMPREHENSIVE INCOME
Year ended 31 December 2018

	<u>Note</u>	<u>2018</u>	<u>2017</u>
		\$	\$
Income			
Voluntary income:			
General donations		3,065,370	2,696,880
Donations (Home for the Disabled)		148,405	136,270
Donations (Transport Aid)		174,140	10,210
Membership subscriptions		16,776	22,103
Fundraising events		2,509,332	1,548,740
Investment and interest income		233,101	221,131
		6,147,124	4,635,334
Charitable activities			
Training Academy fees		1,294,304	1,656,924
Community Service - Transport Aid			
Programme fees		98,889	59,117
Funding from Tote Board		234,456	198,307
Blood Donor Recruitment Programme funding from			
Health Science Authority		2,265,190	2,355,625
Home for the Disabled:			
Residents' contribution		21,381	16,003
Grants from Ministry of Social and Family Development,			
National Council of Social Services and SG Enable		2,655,068	2,669,954
Grant from Community Silver Trust		123,261	133,378
Government grants:			
Ministry of Education		158,030	301,061
Grant from National Youth Council		-	9,000
Care and Share Fund		411,732	403,035
Agency for Integrated Care		29,857	-
Council for Third Age		136,655	-
		7,428,823	7,802,404
Other income			
Programme Support Recovery	19	198,907	127,828
Miscellaneous	20	495,558	514,536
Total income		14,270,412	13,080,102

See accompanying notes to financial statements.

SINGAPORE RED CROSS SOCIETY

STATEMENT OF FINANCIAL ACTIVITIES AND OTHER COMPREHENSIVE INCOME (cont'd)
Year ended 31 December 2018

	<u>Note</u>	<u>2018</u>	<u>2017</u>
		\$	\$
Operating expenditure			
Fundraising costs	21	(3,246,493)	(1,131,091)
Charitable activities			
Training Academy		(1,556,564)	(1,614,187)
Community Service - Transport Aid		(1,344,700)	(1,128,282)
Blood Donor Recruitment Programme		(2,288,789)	(2,262,094)
Home for the Disabled		(3,467,450)	(3,392,203)
Services and disaster management		(1,606,076)	(1,375,382)
International Services		(625,522)	(659,340)
Red Cross Youth		(591,497)	(788,780)
		(11,480,598)	(11,220,268)
Contribution to the International Federation of Red Cross and Red Cross Crescent Societies		(234,035)	(205,255)
GST paid for prior financial years	17	-	(352,626)
Total operating expenditure		<u>(14,961,126)</u>	<u>(12,909,240)</u>
(Deficit) Surplus for the year	22	(690,714)	170,862
Other comprehensive (loss) income:			
<i>Items that will not be reclassified subsequently to profit or loss:</i>			
Change in fair value of equity instrument designated at FVTOCI		(55,850)	-
<i>Items that are reclassified subsequently to profit or loss:</i>			
Change in fair value of debt instruments at FVTOCI		(64,062)	
Change in fair value of available-for-sale investments		-	98,562
Fair value of available-for-sale investments reclassified to profit or loss upon disposal		-	(3,225)
Other comprehensive (loss) income for the year		<u>(119,912)</u>	<u>95,337</u>
Total comprehensive (loss) income for the year		<u>(810,626)</u>	<u>266,199</u>

See accompanying notes to financial statements.

SINGAPORE RED CROSS SOCIETY

STATEMENT OF CHANGES IN FUNDS AND RESERVES
Year ended 31 December 2018

	Unrestricted funds	Restricted funds	Investment revaluation reserve	Total
	\$	\$ (Note 15)	\$	\$
Balance at 1 January 2017	13,874,807	436,439	36,603	14,347,849
<i>Total comprehensive income(loss) for the year:</i>				
Surplus(Deficit) for the year	1,466,526	(1,295,664)	-	170,862
Other comprehensive income for the year	-	-	95,337	95,337
Transfer from restricted funds to unrestricted fund	15,115	(15,115)	-	-
Transfer from unrestricted fund to restricted funds	(874,340)	874,340	-	-
Total	<u>607,301</u>	<u>(436,439)</u>	<u>95,337</u>	<u>266,199</u>
Balance at 31 December 2017	14,482,108	-	131,940	14,614,048
<i>Total comprehensive (loss) income for the year:</i>				
(Deficit) Surplus for the year	548,302	(1,239,016)	-	(690,714)
Other comprehensive loss for the year	-	-	(119,912)	(119,912)
Transfer of investment revaluation reserve upon disposal of equity instrument designated at FVTOCI	(19,975)	-	19,975	-
Transfer from restricted funds to unrestricted fund	20,373	(20,373)	-	-
Transfer from unrestricted fund to restricted funds	(1,259,389)	1,259,389	-	-
Total	<u>(710,689)</u>	<u>-</u>	<u>(99,937)</u>	<u>(810,626)</u>
Balance at 31 December 2018	<u>13,771,419</u>	<u>-</u>	<u>32,003</u>	<u>13,803,422</u>

See accompanying notes to financial statements.

SINGAPORE RED CROSS SOCIETY

STATEMENT OF CASH FLOWS
31 December 2018

	2018	2017
	\$	\$
Operating activities		
(Deficit) Surplus for the year	(690,714)	170,862
Adjustments for:		
Depreciation of property, plant and equipment	594,669	524,516
Loss on disposal of property, plant and equipment	6,437	-
Government grants	(6,014,249)	(6,070,360)
Dividend income	(204,478)	(209,547)
Interest income	(28,623)	(8,284)
Loss (Gain) on disposal of investment	-	(3,300)
Operating cash flows before movements in working capital	(6,336,958)	(5,596,113)
Donated supplies	1,800,000	(1,800,000)
Other receivables, deposits and prepayments	(396,393)	221,365
Other payables and accruals	(240,270)	402,691
Net cash used in operating activities	(5,173,621)	(6,772,057)
Investing activities		
Proceeds from redemption of debt instrument at FVTOCI	250,000	-
Proceeds from redemption of equity instrument designated at FVTOCI	2,000,000	-
Proceeds from disposal of available-for-sale investments	-	250,000
Dividends received	204,478	323,457
Interest received	31,856	38,052
Purchase of property, plant and equipment	(554,683)	(637,763)
Net cash flows from (used in) investing activities	1,931,651	(26,254)
Financing activity		
Government grants received, representing cash from financing activity	5,709,289	4,298,774
Net increase(decrease) in cash and cash equivalents	2,467,319	(2,499,537)
Cash and cash equivalents at beginning of year	6,010,536	8,510,073
Cash and cash equivalents at end of year (Note 6)	8,477,855	6,010,536

See accompanying notes to financial statements.

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

1 GENERAL

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

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

The financial statements of the Society for the year ended 31 December 2018 were authorised for issue by the Board of Council Members on 28 May 2019.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING - The financial statements have been prepared in accordance with the historical cost basis, except as disclosed in the accounting policies below, and are drawn up in accordance with the provisions of the Singapore Charities Act, Chapter 37 and Financial Reporting Standards in Singapore ("FRSs").

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

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability, the Society takes into account the characteristics of the asset or liability which market participants would take into account when pricing the asset or liability at the measurement date. Fair value for measurement and/or disclosure purposes in these financial statements is determined on such a basis, except for share-based payment transactions that are within the scope of FRS 102 *Share-based Payment*, leasing transactions that are within the scope of FRS 17 *Leases*, and measurements that have some similarities to fair value but are not fair value, such as net realisable value in FRS 2 *Inventories* or value in use in FRS 36 *Impairment of Assets*.

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

ADOPTION OF NEW AND REVISED STANDARDS -In the current financial year, the Society has adopted all the new and revised FRSs and Interpretations of FRS ("INT FRS") that are relevant to its operations and effective for annual periods beginning on or after 1 January 2018. The adoption of these new/revise FRSs and INT FRSs does not result in changes to the Society's accounting policies and has no material effect on the amounts reported for the current or prior years except as disclosed below.

FRS 109 *Financial Instruments*

FRS 109 introduces new requirements for 1) the classification and measurement of financial assets and financial liabilities, 2) impairment of financial assets and 3) general hedge accounting. Details of these new requirements as well as their impact on the financial statements are described below.

The Society applied FRS 109 with an initial application date of 1 January 2018. The Society has not restated the comparative information, which continues to be reported under FRS 39 *Financial Instruments*. Effects arising from the adoption of FRS 109 have been recognised directly in retained earnings.

The significant accounting policies for financial instruments under FRS 109 are as disclosed below.

(a) Classification and measurement of financial assets and financial liabilities

The Society has applied the requirements of FRS 109 to instruments that have not been derecognised as at 1 January 2018 and has not applied the requirements to instruments that have already been derecognised as at 1 January 2018. The classification of financial assets is based on two criteria: the Society's business model for managing the assets and whether the instruments' contractual cash flows represent 'solely payments of principal and interest' on the principal amount outstanding.

Under FRS 39, investments in quoted debt securities and quoted equity shares were classified as available-for-sale investments. Under FRS 109, the Society has classified quoted debt securities at FVTOCI and elected to apply the FVTOCI option for quoted equity shares, with no subsequent recycling of realised gain or loss permitted.

(b) Impairment of financial assets

FRS 109 requires an expected credit loss model as opposed to an incurred credit loss model under FRS 39. The expected credit loss model requires the Society to account for expected credit losses and changes in those expected credit losses at each reporting date to reflect changes in credit risk since initial recognition of the financial assets. It is no longer necessary for a credit event to have occurred before credit losses are recognised. Specifically, FRS 109 requires the Society to recognise a loss allowance for expected credit losses on i) debt investments subsequently measured at amortised cost or at FVTOCI, ii) lease receivables, iii) contract assets and iv) loan commitments and financial guarantee contracts to which the impairment requirements of FRS 109 apply.

The application of FRS 109 impairment requirements does not result in additional loss allowance to be recognised.

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

At the date of authorisation of these financial statements, the following FRSs, INT FRSs and amendments to FRS that are relevant to the Society were issued but not effective.

FRS 116 Leases Effective for annual periods beginning on or after 1 January 2019

The standard provides a comprehensive model for the identification of lease arrangements and their treatment in the financial statements of both lessees and lessors. The identification of leases, distinguishing between leases and service contracts, are determined on the basis of whether there is an identified asset controlled by the customer.

Significant changes to lessee accounting are introduced, with the distinction between operating and finance leases removed and assets and liabilities recognised in respect of all leases (subject to limited exceptions for short-term leases and leases of low value assets). The standard maintains substantially the lessor accounting approach under the predecessor FRS 17.

As at 31 December 2018, the Society has non-cancellable operating lease commitments of \$622,990 (2017 : \$1,134,107). FRS 17 does not require the recognition of any right-of-use asset or liability for future payments for these leases; instead, certain information is disclosed as operating lease commitments in Note 23. A preliminary assessment indicates that these arrangements will meet the definition of a lease under FRS 116, and hence the Society will recognise a right-of-use asset and a corresponding liability in respect of all these leases unless they qualify for low value or short-term leases upon the application of FRS 116. The new requirement to recognise a right-of-use asset and a related lease liability is expected to have a significant impact on the amounts recognised in the Society's financial statements and the management is currently assessing its potential impact. It is not practicable to provide a reasonable estimate of the financial effect until management completes the review.

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

Financial assets (before 1 January 2018)

Effective interest method

The effective interest method is a method of calculating the amortised cost of a financial instrument and of allocating interest income or expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts or payments through the expected life of the financial instrument, or where appropriate, a shorter period. Income and expense is recognised on an effective interest basis for debt instruments other than those financial instruments "at fair value through profit or loss".

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS 31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

All financial assets are recognised and de-recognised on a trade date basis where the purchase or sale of an investment is under a contract whose terms require delivery of the investment within the timeframe established by the market concerned, and are initially measured at fair value plus transaction costs, except for those financial assets classified as at fair value through profit or loss which are initially measured at fair value.

Financial assets are classified into the following specified categories: "available-for-sale" financial assets and "loans and receivables". The classification depends on the nature and purpose of financial assets and is determined at the time of initial recognition. The Society does not have any financial assets classified as "held-to-maturity investments" and "financial assets at fair value through profit or loss".

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at bank and fixed deposits that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Available-for-sale investments

Certain equity shares and debt securities held by the Society are classified as being available for sale and are stated at fair value. Fair value is determined in the manner as described in Note 4. Gains and losses arising from changes in fair value are recognised in other comprehensive income with the exception of impairment losses, interest calculated using the effective interest method and foreign exchange gains and losses on monetary assets which are recognised directly in profit or loss. Where the investment is disposed off or is determined to be impaired, the cumulative gain or loss previously recognised in other comprehensive income and accumulated in investment revaluation reserve is reclassified to profit or loss. Dividends on available-for-sale equity instruments are recognised in profit or loss when the Society's right to receive payments is established. The fair value of available-for-sale monetary assets denominated in a foreign currency is determined in that foreign currency and translated at the spot rate at the end of the reporting period.

The change in fair value attributable to translation differences that result from a change in amortised cost of the asset is recognised in profit or loss, and other changes are recognised in other comprehensive income.

Loans and receivables

Receivables that have fixed or determinable payments that are not quoted in an active market are classified as "loans and receivables". Loans and receivables are measured at amortised cost using the effective interest method less impairment. Interest is recognised by applying the effective interest method, except for short-term receivables when the effect of discounting is immaterial.

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Impairment of financial assets

Financial assets are assessed for indicators of impairment at the end of each reporting period. Financial assets are considered to be impaired when there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows of the investment have been impacted.

For available-for-sale equity instruments, a significant or prolonged decline in the fair value of the investment below its cost is considered to be objective evidence of impairment.

For financial assets carried at amortised cost, the amount of the impairment is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the original effective interest rate.

The carrying amount of the financial asset is reduced by the impairment loss directly for all financial assets with the exception of receivables where the carrying amount is reduced through the use of an allowance account. When a receivable is uncollectible, it is written off against the allowance account. Subsequent recoveries of amounts previously written off are credited to the allowance account. Changes in the carrying amount of the allowance account are recognised in profit or loss.

When an available-for-sale financial asset is considered to be impaired, cumulative gains or losses previously recognised in other comprehensive income are classified to profit or loss. With the exception of available-for-sale equity instruments, if, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment loss was recognised, the previously recognised impairment loss is reversed through profit or loss to the extent the carrying amount of the investment at the date the impairment is reversed does not exceed what the amortised cost would have been had the impairment not been recognised.

In respect of available-for-sale equity instruments, impairment losses previously recognised in profit or loss are not reversed through profit or loss. Any subsequent increase in fair value after an impairment loss is recognised in other comprehensive income. In respect of available-for-sale debt instruments, impairment losses are subsequently reversed through profit or loss if an increase in the fair value of the investment can be objectively related to an event occurring after the recognition of the impairment loss.

Derecognition of financial assets

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Financial assets (from 1 January 2018)

Classification of financial assets

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

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

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

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

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

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS 31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Amortised cost and effective interest method

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

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

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

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

Debt instruments at FVTOCI

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Equity instruments designated at FVTOCI

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

A financial asset is held for trading if:

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

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

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

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

Impairment of financial assets

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS 31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Significant increase in credit risk

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

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

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

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

Definition of default

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

Credit-impaired financial assets

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

Write-off policy

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

Measurement and recognition of expected credit losses

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

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

Derecognition of financial assets

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

Financial liabilities

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

Payables and accruals

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

Derecognition of financial liabilities

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

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

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

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

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

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

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

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

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

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

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

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

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

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

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

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

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

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

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

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

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

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

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

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

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

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

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

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

3 CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

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

Critical judgements in applying the Society's accounting policies

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

Key sources of estimation uncertainty

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

Valuation of donated supplies

As described in Note 2, the value of donation-in-kind was estimated based on the price the Society had to pay in the open market for an equivalent item or the value that the Society expected to realise the item for. In estimating the value, management exercised judgement by considering the retail values of the donation-in-kind and the value that the Society expected to realise the item.

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS 31 December 2018

4 FINANCIAL INSTRUMENTS, FINANCIAL RISKS AND CAPITAL MANAGEMENT

(a) *Categories of financial instruments*

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

	2018	2017
	\$	\$
Financial assets		
Available-for-sale investments, at fair value through profit or loss	-	5,512,890
Debt instruments at FVTOCI	3,038,028	-
Equity instrument designated at FVTOCI	104,950	-
Amortised cost	11,392,992	7,701,370
	<u>14,535,970</u>	<u>13,214,260</u>
Financial liabilities		
Amortised cost	<u>1,155,194</u>	<u>1,395,464</u>

(b) *Financial risk management policies and objectives*

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

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

(i) Foreign exchange risk management

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

(ii) Interest rate risk management

The Society is exposed to interest rate risk as changes in interest rates affect the market value of its investment portfolio. The Society has no interest-bearing financial liabilities.

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS 31 December 2018

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

(iii) Investment price risk management

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

(iv) Credit risk management

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

The Society develops and maintains its credit risk gradings to categorise exposures according to their degree of risk of default. The Society has a significant concentration of credit risk with a government body representing 34% (2017 : 60%) of the other receivable, deposits and prepayments of the Society. The majority of the Society's receivables relate to grant receivables from government bodies which is assessed as having low credit risk.

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

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

(v) Liquidity risk management

Liquidity risk refers to the risk that the Society is unable to pay its creditors due to insufficient funds. The Society is primarily funded via grants and donations and it attempts to ensure sufficient liquidity at all times through efficient cash management. All financial assets and financial liabilities are repayable on demand or due within 1 year from the end of the reporting period, except for debt instrument at FVTOCI and equity instruments designated at FVTOCI (2017 : available-for-sale investments) classified as non-current assets.

SINGAPORE RED CROSS SOCIETY

**NOTES TO FINANCIAL STATEMENTS
31 December 2018**

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

(vi) Fair value of financial assets and financial liabilities

The carrying amounts of financial assets and financial liabilities approximate their respective fair values due to the relatively short-term maturity of these financial instruments.

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

Financial assets	Fair value as at		Fair value hierarchy	Valuation techniques and key inputs	Sensitivity Analysis (Note 1)	
	2018	2017			2018	2017
	Assets	Assets				
	\$	\$			\$	\$
1) Quoted equity shares	104,950	2,160,800	Level 1 (2017 : level 1)	Quoted bid prices in an active market.	10,495	216,080
2) Quoted debt securities	3,038,028	3,352,090	Level 1 (2017 : level 1)	Quoted bid prices in an active market.	303,803	335,209

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

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

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

(c) Capital risk management policies and objectives

The Society manages its capital to ensure it will be able to continue as a going concern. The capital structure of the Society consists only of funds and reserves. Management reviews the capital structure on a regular basis. The Society's overall strategy remains unchanged from 2017.

5 COMPENSATION OF KEY MANAGEMENT PERSONNEL

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

	2018	2017
	\$	\$
Short-term benefits	160,718	161,070
Post-employment benefits	10,538	6,996
	<u>171,256</u>	<u>168,066</u>

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

Travel and meeting expenses	<u>8,021</u>	<u>20,345</u>
Number of office bearers	<u>3</u>	<u>2</u>

6 CASH AND CASH EQUIVALENTS

	2018	2017
	\$	\$
Fixed deposits	2,406,627	-
Cash at bank balances	<u>6,071,228</u>	<u>6,010,536</u>
	<u>8,477,855</u>	<u>6,010,536</u>

In 2018, fixed deposits bear interest of 1.67% per annum and for a tenure of 15 days.

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

7 OTHER RECEIVABLE, DEPOSITS AND PREPAYMENTS

	2018	2017
	\$	\$
Blood Donor Recruitment Programme subsidy receivable from Health Sciences Authority	1,094,190	1,116,875
Grants/Funding receivables	891,475	166,435
Deposits and prepayments	312,826	182,662
Interest receivable	32,689	35,922
Wages credit scheme receivable	109,500	146,348
Fundraising receivable	4,140	-
Training Academy fees and Transport Aid	228,508	129,521
Others	295,683	95,733
	<u>2,969,011</u>	<u>1,873,496</u>

Receivables are not past due and not impaired.

8 DONATED SUPPLIES

Donated supplies were related to first aid kits received as donation-in-kind. The first aid kits were to be distributed to certain countries which had been hit by disasters. The value of the donated supplies was estimated based on open market prices for an equivalent item and the distribution was funded by the International Relief Funds (Note 16).

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS
31 December 2018

9 PROPERTY, PLANT AND EQUIPMENT

	Motor vehicles	Furniture and fittings	Medical equipment	Office equipment	Building and renovation	Computer System	Leasehold land	Construction in progress	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cost									
At 1 January 2017	1,468,628	368,897	445,065	726,836	1,970,043	-	1,761,981	38,710	6,780,160
Additions	-	-	103,580	144,026	16,784	159,845	79,112	134,416	637,763
At 31 December 2017	1,468,628	368,897	548,645	870,862	1,986,827	159,845	1,841,093	173,126	7,417,923
Additions	142,020	-	177,742	32,628	10,540	191,219	-	534	554,683
Disposals	-	-	(61,520)	(26,458)	-	-	-	-	(87,978)
At 31 December 2018	1,610,648	368,897	664,867	877,032	1,997,367	351,064	1,841,093	173,660	7,884,628
Accumulated depreciation									
At 1 January 2017	599,936	368,897	376,125	482,559	1,889,346	-	46,944	-	3,763,807
Depreciation for the year	236,060	-	34,693	112,429	58,714	26,287	56,333	-	524,516
At 31 December 2017	835,996	368,897	410,818	594,988	1,948,060	26,287	103,277	-	4,288,323
Depreciation for the year	242,094	-	54,835	116,138	29,983	90,249	61,370	-	594,669
Disposals	-	-	(55,083)	(26,458)	-	-	-	-	(81,541)
At 31 December 2018	1,078,090	368,897	410,570	684,668	1,978,043	116,536	164,647	-	4,801,451
Carrying amount									
At 31 December 2017	632,632	-	137,827	275,874	38,767	133,558	1,737,816	173,126	3,129,600
At 31 December 2018	532,558	-	254,297	192,364	19,324	234,528	1,676,446	173,660	3,083,177

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS
31 December 2018

9 PROPERTY, PLANT AND EQUIPMENT (cont'd)

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

10 AVAILABLE-FOR-SALE INVESTMENTS

	2018	2017
	\$	\$
Quoted debt securities, at fair value	3,352,090	3,352,090
Quoted equity shares, at fair value	2,160,800	2,160,800
Reclassification to debt instruments at FVTOCI (Note 11)	(3,352,090)	-
Reclassification to equity instrument designated at FVTOCI (Note 12)	(2,160,800)	-
	<u>-</u>	<u>5,512,890</u>

In 2017, the investments in quoted debt securities had interest rates ranging from 2.36% to 3.90% per annum and have maturity dates ranging from 2018 to 2024.

In 2017, quoted equity shares offered the opportunity for return through dividend income.

11 DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	2018	2017
	\$	\$
Debt instruments at FVTOCI:		
Reclassification from available-for-sale investments (Note 10)	3,352,090	-
Redemption during the year	(250,000)	-
Remeasurement of fair value	(64,062)	-
	<u>3,038,028</u>	<u>-</u>

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

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

12 EQUITY INSTRUMENT DESIGNATED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	2018	2017
	\$	\$
Equity instrument designated at FVTOCI:		
Reclassification from available-for-sale investments (Note 10)	2,160,800	-
Redemption during the year	(2,000,000)	-
Remeasurement of fair value	(55,850)	-
	<u>104,950</u>	<u>-</u>

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

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

13 OTHER PAYABLES AND ACCRUALS

	2018	2017
	\$	\$
Accrued operating expenses	942,715	1,226,338
Grants received in advance from Lee Foundation	564,786	584,071
Grants received in advance for Specific Projects	401,441	142,503
Employee benefits	210,419	167,066
Residents' deposits from Home for the Disabled	2,060	2,060
Grants received in advance from Tote Board (2017: Tote Board and Ministry of Social and Family Development)	160,524	128,498
Grants received in advance from Community Silver Trust	614,415	629,743
Grants received in advance for Purchase of Vehicle	100,000	-
Grants received in advance for Community Services	226,917	-
	<u>3,223,277</u>	<u>2,880,279</u>

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS
31 December 2018

14 DEFERRED CAPITAL GRANTS

	2018	2017
	\$	\$
At the beginning of financial year	832,195	637,429
Transfer from grants received in advance (Note 13)	103,105	424,146
Transfer to statement of financial activities and other comprehensive income	(288,978)	(229,380)
At the end of the financial year	<u>646,322</u>	<u>832,195</u>

15 RESTRICTED FUNDS

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

	Home for the Disabled	Transport Aid	Total
	\$	\$	\$
Operating surplus at 1 January 2017	436,439	-	436,439
Deficit for the year	(436,596)	(859,068)	(1,295,664)
Transfer from restricted funds to unrestricted fund	(11,560)	(3,555)	(15,115)
Transfer from unrestricted fund to restricted funds	11,717	862,623	874,340
	<u>(436,439)</u>	<u>-</u>	<u>(436,439)</u>
Balance as at 31 December 2017	-	-	-
Deficit for the year	(431,025)	(807,991)	(1,239,016)
Transfer from restricted funds to unrestricted fund	(10,234)	(10,139)	(20,373)
Transfer from unrestricted fund to restricted funds	441,259	818,130	1,259,389
	<u>-</u>	<u>-</u>	<u>-</u>
Balance at 31 December 2018	<u>-</u>	<u>-</u>	<u>-</u>

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS 31 December 2018

16 INTERNATIONAL RELIEF FUNDS ("IRF")

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

	2018	2017
	\$	\$
Represented by:		
-Fixed deposits	10,000,000	15,000,000
-Cash at bank and in hand	14,891,799	11,006,604
-Interest receivable	62,340	72,460
	<u>24,954,139</u>	<u>26,079,064</u>

Designated country/disaster	At	Collections	Disbursements	Interest earned	Programme		At end of the year
	beginning of the year				Support Recovery	Other expenditures*	
	\$	\$	\$	\$	\$	\$	\$
Miscellaneous Funds	1,799,012	83,210	(31,944)	1,474	(3,054)	-	1,848,698
Indonesia Relief Fund	358,453	5,540	(25,199)	3,159	(758)	(4,399)	336,796
China Earthquake Relief Fund	4,340,724	-	(1,098,380)	56,639	(22,231)	(13,162)	3,263,590
Myanmar Cyclone Relief Fund	1,206,705	-	(444,019)	9,463	(9,056)	(8,790)	754,303
Indonesia Padang Earthquake	120,750	-	-	2,032	-	-	122,782
Philippines Tropical Storm	97,075	-	-	1,633	-	-	98,708
Haiti Relief Fund	75,972	-	-	-	-	-	75,972
Japan Disaster Relief Fund	4,802,600	500	(434,717)	65,772	(8,973)	(13,162)	4,412,020
Sichuan Earthquake	246,513	-	-	4,148	-	-	250,661
Haiyan Relief Fund	1,987,529	-	(510,399)	16,166	(10,471)	(13,162)	1,469,663
Malaysian Flood Relief Fund	153,381	100	(2,196)	-	(47)	-	151,238
Cyclone Pam Relief Fund	32,607	-	-	336	-	-	32,943
Myanmar Floods Relief Fund	211,113	12,236	(54,958)	2,398	(1,466)	-	169,323
South India Floods 2015	267,444	-	-	4,500	-	-	271,944
Nepal Earthquake Relief Fund	4,402,919	220	(1,240,434)	49,765	(25,402)	(29,329)	3,157,739
Japan Earthquake	195,287	3,410	-	1,677	(102)	-	200,272
Ecuador Earthquake	48,622	-	-	321	-	-	48,943
Tidal Waves Asia Fund	1,389,401	-	(218,433)	16,993	(4,515)	(7,325)	1,176,121
Rakhine Relief Fund	99,370	4,605	(51,133)	372	(1,161)	-	52,053
Sri Lanka Floods	100,728	-	(1,660)	1,379	(33)	-	100,414

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS 31 December 2018

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

Designated country/disaster	At	Collections	Disbursements	Interest earned	Programme	Other expenditures*	At end of the year
	beginning of the year				Support Recovery		
	\$	\$	\$	\$	\$	\$	\$
Laos Floods	-	640,735	(82,621)	3,281	(20,875)	-	540,520
Lombok Earthquake	-	471,312	(71,335)	2,603	(15,566)	-	387,014
South India Floods 2018	-	336,298	(72,478)	917	(11,539)	-	253,198
Sulawesi Earthquake	-	1,736,641	(71,134)	10,774	(53,522)	-	1,622,759
Sunda Strait Tsunami	-	185,328	(6,738)	1,489	(5,695)	-	174,384
Disaster Response Emergency Fund	3,684,160	-	(212,729)	58,073	(4,391)	(6,843)	3,518,270
Humanitarian Response Fund	458,699	-	(2,523)	7,685	(50)	-	463,811
Total	26,079,064	3,480,135	(4,633,030)	323,049	(198,907)	(96,172)	24,954,139

* Other expenditures comprise of the recharge of staff cost and the annual contribution to IFRC (Note 20).

Miscellaneous funds - These balances were either:

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

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

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

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

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

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

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

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

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

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

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

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

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

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

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

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

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

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

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

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

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

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

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

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

Sunda Strait Tsunami - In response to the tsunami following a volcanic eruption that hit the coast around the Sunda Straits in Indonesia on 22 December 2018, the Singapore Red Cross (SRC) will, in the first instance, extend \$50,000 in humanitarian aid to support affected communities. The Society has also launched a month-long public appeal (26 December 2018 to 25 January 2019) for donations, which will go towards the purchase of relief items for displaced survivors; and longer-term recovery and rebuilding efforts.

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

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

17 INCOME TAXATION

The Society is an approved charity institution under the Charities Act Chapter 37 and is exempted from tax under the Income Tax Act.

In 2017, the Society paid to Inland Revenue Authority of Singapore for input GST that was claimed in prior years for the period from 1 April 2011 to 31 March 2016. This arose from the difference in judgement in performing input tax apportionment for both business and non-business activities.

18 TAX EXEMPT RECEIPT

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

	<u>2018</u>	<u>2017</u>
	\$	\$
Donations for which tax exempt receipts were issued	<u>2,843,705</u>	<u>1,416,425</u>

19 PROGRAMME SUPPORT RECOVERY

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

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

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

20 MISCELLANEOUS

In 2018, the Society recharged \$96,172 (2017 : \$107,437) of staff costs that is directly attributable to the international relief and assistance to the corresponding solicited and unsolicited International Relief Funds (Note 16) pursuant to the Council's approval.

In 2018, in view of the limited contribution of the IFRC to the local services of the Society, the Society has allocated 80% (2017 : 80%) of its annual contribution to the IFRC amounting to \$187,227 (2017 : \$164,204) to the DREF.

The miscellaneous income mainly comprises of wage credit, special employment credit and temporary employment credit (Note 22).

SINGAPORE RED CROSS SOCIETY**NOTES TO FINANCIAL STATEMENTS****31 December 2018**

21 FUNDRAISING COSTS

	2018	2017
	\$	\$
Manpower and operating costs	526,953	487,204
Fundraising events	2,434,780	423,465
Support costs (Note 25)	180,993	159,741
Administrative and operating expenses	76,241	45,631
Depreciation of property, plant and equipment	27,526	15,050
	<u>3,246,493</u>	<u>1,131,091</u>

Pursuant to regulation 15 of the Charities (Institutions of a Public Character) Regulations, total fund raising and sponsorship expenses for the year shall not exceed 30% of total gross receipts from fundraising and sponsorships. The Society's total fundraising expenses represent approximately 19.1% (2017 : 23.0%) of the total gross receipts from fundraising for the year.

22 (DEFICIT) SURPLUS FOR THE YEAR

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

	2018	2017
	\$	\$
Depreciation of property, plant and equipment	594,669	524,516
Interest income	(28,623)	(8,284)
Dividend income	(204,478)	(209,547)
Salary expenses	6,350,378	6,066,269
Bonus expense	679,269	562,433
Contributions to defined contribution plans	921,131	845,982
Foreign worker levy	237,494	263,059
Employee benefits	187,109	166,119
Wage credit scheme	(56,356)	(113,679)
Special employment credit	(41,475)	(42,226)
Temporary employment credit	-	(26,460)
Gain on disposal of investment	-	(3,300)

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS

31 December 2018

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

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

	2018	2017
\$100,000 to \$200,000	<u>1</u>	<u>1</u>

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

23 OPERATING LEASES ARRANGEMENTS

	2018	2017
	\$	\$
Payment recognised as an expense during the year *	<u>81,491</u>	<u>80,956</u>

* Rental expenses do not include lease payments of \$187,164 (2017 : \$187,164) incurred by the Society that were reimbursed by the Ministry of Education ("MOE") and lease payments of \$276,384 (2017 : \$276,384) incurred by the Society that were reimbursed by the Ministry of Social and Family Development ("MSFD").

At the end of the reporting period, the Society has outstanding commitments under non-cancellable operating leases which fall due as follows:

	2018	2017
	\$	\$
Within 1 year	316,646	542,338
Within 2 to 5 years	306,344	591,769
	<u>622,990</u>	<u>1,134,107</u>

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS 31 December 2018

24 CHARITABLE ACTIVITIES

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

	Training Academy	Community Service - Transport Aid	Blood Donor Recruitment Programme	Home for the Disabled	Service and disaster management	International Services	Red Cross Youth	Total 2017
	\$	\$	\$	\$	\$	\$	\$	\$
Manpower and operating costs	1,147,452	790,740	2,058,352	2,547,652	834,469	305,193	665,262	8,349,120
Depreciation	19,195	167,509	281	63,998	48,402	1,734	163	301,282
Support costs	447,540	170,033	203,461	780,553	492,511	352,413	123,355	2,569,866
	<u>1,614,187</u>	<u>1,128,282</u>	<u>2,262,094</u>	<u>3,392,203</u>	<u>1,375,382</u>	<u>659,340</u>	<u>788,780</u>	<u>11,220,268</u>

25 SUPPORT COSTS

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

SINGAPORE RED CROSS SOCIETY

NOTES TO FINANCIAL STATEMENTS 31 December 2018

25 SUPPORT COSTS (cont'd)

	Finance	Human Resource	Corporate Communications and Marketing	Administration and Information Technology	Secretary General Office	Purchasing	Membership and Volunteer Development	Total 2017
	\$	\$	\$	\$	\$	\$	\$	\$
Fundraising	37,684	13,770	20,166	46,672	20,220	6,547	14,682	159,741
Charitable activities:								
- Training academy	58,620	24,786	75,622	173,354	90,991	6,547	17,618	447,538
- Community service - Transport Aid	37,684	27,540	30,249	46,672	25,275	2,619	-	170,039
- Blood Donor Recruitment Programme	33,497	27,540	55,456	-	35,385	10,475	41,109	203,462
- Home for the Disabled	104,678	140,451	126,036	233,362	96,046	12,439	67,537	780,549
- Service and disaster management	62,807	27,540	100,829	93,345	85,936	10,475	111,582	492,514
- International services	62,807	8,262	70,580	40,005	126,376	3,273	41,109	352,412
- Red Cross Youth	20,936	5,508	25,207	33,337	25,275	13,094	-	123,357
	418,713	275,397	504,145	666,747	505,504	65,469	293,637	2,729,612

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

GET INVOLVED

- Donate or become a regular giver
- Volunteer with us
- Become a member
- Give blood
- Learn first aid and other skills
- Leave a gift in your will
- Find a bargain in a Red Cross Shop