



**ANNUAL REPORT
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

NATIONAL ARTHRITIS FOUNDATION

1. ABOUT NAF

National Arthritis Foundation (NAF) was set up on 27 June 1984 as a society. It was registered under the Charities Act on 15 April 1985. NAF has been accorded IPC (Institute of Public Character) from 5 December 2018 to 4 December 2020.

1.1 Objective

The objects of the Charity are as follows:

- **Patient Welfare:** To provide financial subsidy for needy Singaporeans and Permanent Residents suffering from Arthritis.
- **Public and Patient Education:** Initiatives include the dissemination of patient education literature and conducting of public forums/talks
- Encouraging **research on Arthritis.**

1.2 Policies

Funding Sources

The Charity is financially supported by donations from members, companies/corporations, well-wishers and the general public.

Memberships

Current membership strength: Approximately 250 - Life & Annual Members.

Primary Function

The Foundation is open to the public for participation in its charitable activities geared towards helping needy Arthritis patients, families and caregivers' education.

Besides providing financial subsidy to defray their expensive medical treatment, NAF also provides financial assistance for medical aids and transportation for needy Arthritis patient.

2. OVERVIEW OF NAF

Unique Entity Number (UEN)	:	S84SS0010J
Registered Address	:	100 Lorong 23 Geylang #01-01 D'Centennial Singapore 388398
Internal Auditor	:	(Not Applicable)
Banker	:	DBS, United Overseas Bank and Maybank
Auditor	:	Kreston David Yeung PAC
Investment Adviser(s)	:	(Not Applicable)
Other Adviser(s)	:	None

3. LEADERSHIP

3.1 Governing Board Members:

Name	Designation	Date of Appointment as Board Members
Lau Tang Ching	Chairman	28 Jul 2012
Wilson Chew	Deputy Chairman	28 Jul 2012
Benjamin Gaw	Secretary	28 Jul 2012
Alex Chua	Treasurer	25 Jul 2015
Fang Lee Wei	Member	28 Jul 2012
Elizabeth Ang	Member	16 Aug 2014
Anindita Santosa	Member	22 Jul 2017
John Steven Manning	Member	22 Jul 2017
Yeong Wai Teck	Member	31 May 2018
Neo Chia Reei	Member	31 May 2018
Amee Parikh	Member	31 May 2018

3.2 Council Members:

Name	Designation	Date of Appointment
Low Beng Tin	President	30 Jun 2018
Sin Boon Ann	Vice-President	25 Nov 2013
Kelvin Lim	Vice-President	25 Nov 2013
Wong Kar King	Vice-President	16 Aug 2014
Zulkifli Mohammed	Vice-President	25 Jul 2016
Lim Khoon Leng	Vice-President	25 Jul 2016
Lau Tang Ching	Member	16 Jun 2016
Benjamin Gaw	Member	28 Jul 2012
Alex Chua	Member	1 Jun 2019

4. REVIEW OF YEAR 2019

4.1 Staffing

As at 31 December 2019, there are 4 full-time staff employed by the Charity.

4.2 Activities

- Processing applications for Medical Subsidy from the MSWs of restructured hospitals for their needy Arthritis patients
- Printing and dissemination of Patient Education Pamphlets
- Weekly physiotherapy sessions for Ankylosing Spondylitis patients
- Weekly Tai-Chi sessions
- Weekly Yoga for Arthritis sessions
- Organising Patient Support events
- Organising fund-raising events

4.3 Calendar of Main Events - 2019

- 31 May Annual Council Meeting
- 1 Jun 35th Annual General Meeting

- 10 Oct Charity Golf Tournament
- 18 Oct Charity Gala Dinner
- 16 Nov Juvenile Idiopathic Arthritis Day

4.4 Fundraising Event and Activity

A total sum of \$507,071 was raised from these events for NAF's general fund to help meet its objectives in patient treatment subsidy, patient education and general operations. Section 5 provides the report on NAF's Outreach and Fund-Raising Activities organised in 2019.

4.5 Review of Financial State and Explanation of Major Financial Transactions

Financial Performance:

Total income increased by about \$92,039 from \$453,022 in FY2018 to \$545,061 in FY2019. This was due to higher receipts from fund raising activities mainly from outright donations and charity gala dinner.

Total expenditure increased by around \$231,787 from \$369,236 in FY2018 to \$601,023 in FY2019 mainly due to higher salary and related costs, medical subsidy pay out and corresponding cost of fund raising.

This has resulted in a net decrease of \$55,962 in FY2019, which is lowered by \$139,748 when compared to a net increase of \$83,786 in FY2018.

Financial Position:

Net assets stood at \$1,062,234 as at end Dec 2019 when compared to \$1,118,196 as at end December 2018. Cash at bank was \$1,017,482 as at end Dec 2019 versus \$1,083,631 as at end 2018

4.7 Explanation of the Purposes for which the Charity's Assets are Held

(Not applicable)

4.8 Conflict of Interest Policy

The Foundation has in place a Conflict of Interest Policy which is given to all Board Members for notation. All Board Members are required to sign the Conflict of Interest Policy Form when elected into office and annually.

5. PROGRAMMES AND ACTIVITIES FOR THE YEAR

5.1 Outreach Activities

- NAF moved to a new office premises, complete with an events hall, on 2 January. The events hall can facilitate exercise classes and educational workshops.

To launch our Yoga and Taichi classes at our new premises, a free yoga demo day was held on 23 March to recruit participants for the weekly yoga sessions. Similarly, a Taichi demo day was held on 27 April to attract sign-ups for the weekly Taichi classes conducted at this new location.

- A series of talks and workshops were held at NAF events hall throughout 2019 as part of NAF's public educational outreach programme:

- I. Wellness talk on 8 May: Yoga, Qi Gong and Mindfulness Tools to Cope with Pain
 - II. Wellness talk on 3 Jul: Yoga Tools for Arthritis Stiffness
 - III. Wellness talk on 4 Sep: Yoga and Mindfulness to Cope with Insomnia
 - IV. Nutrition & Exercise Workshop on 28 Sep: Managing Joint Pains
- c. NAF was a supporting partner in a public educational project by Hwa Chong Institution students (Team Artis) to raise the awareness of arthritis and how to cope with its conditions. The project culminated in a Walk for Arthritis at Bishan Park on 16 June attended by about 100 participants. NAF led the morning warm up session through a mass yoga/stretching routine, and the walk's flag off was done by our Board member, Mr Steve Manning.
 - d. NAF set up a booth to promote our causes and mission as part of NUH's arthritis awareness event – Living Well with Arthritis – held on 21 June at NUH.
 - e. NAF hosted about 200 attendees consisting of children suffering from Juvenile Idiopathic Arthritis and their parents at the Singapore Science Centre on 16 November 2019 for NAF 2019 JIA Day. Doctors and medical professionals from NUH and KKH provided parents with updates on JIA conditions, treatments and interventions, while the children were treated to fun activities organised by the medical social workers and volunteers from CapitalLand.

5.2 Fundraising Activities

- a. Online giving campaigns on 2 platforms – Giving.sg and Deeda – brought in a total of \$10,270.
- b. Fundraising Manager came onboard NAF secretariat team on 2 May. She initiated a corporate pledging programme and hunted for donations from new sources, resulting in \$47,500 of fresh donations for 2019.
- c. This year's NAF Charity Gala Dinner was attended by over 350 guests, the largest gala dinner organised by NAF to date. The 18 October event was graced by President of Singapore, Madam Halimah Yacob.

In conjunction with the Gala Dinner, a golf tournament was held on 10 October where 144 golfers from Golf Cycle – a group formed by business owners who are avid golfers – participated in friendly competition at the Singapore Island Country Club to raise funds for NAF. \$109,700 was raised.

A live online donation segment was introduced at the Charity Gala Dinner, where close to \$20,000 was contributed throughout the evening.

In total, \$451,530 was raised for the 2019 NAF Charity Gala Dinner.

6. FUTURE PLANS AND COMMITMENTS

In the coming years, the Foundation will continue to play its role in rendering financial subsidy/ topping up the co-payment portion of needy arthritis patients bearing in mind the various government schemes (e.g. MAF, MAF Plus, etc) will not be sufficient to overcome all co-payment shortfalls.

New initiatives will be explored to raise more funds, such as collaborating with business organisations and through institutional pledging.

7. GOVERNANCE

7.1 Policy Relating to the Management and Avoidance of Conflicts Of Interest

All Board Members are required to sign the Conflict of Policy Form when elected into office as well as on an annual basis. A fresh declaration is required if there is a significant change in information originally declared

7.2 Section 8 of Charities (Accounts and Annual Report) Regulations

(a) **Chief Executive Officer:**

Name: Joseph Lloyd D’Cunha
 Designation: Executive Director
 Date of Appointment: 1 Jan 2017

(b) **Occupation of current office-holders:**

Chairman - Lau Tang Ching (Doctor)
 Vice-Chairman - Wilson Chew (Economist)
 Secretary - Benjamin Gaw (Lawyer)
 Treasurer - Alex Chua (Consulting CFO)

(c), (d), (e) & (f) - Not Applicable

(g) **Principal Funding sources of the Charity:**

- Fund Raising events (e.g. Charity Golf, Charity Gala Dinner)
- Donations from corporations, companies and well-wishers

7.3. Board Meeting Attendance

Members	16-Jan-19	20-Mar-19	15-May-19	17-Jul-19	11-Sep-19	28-Nov-19
Dr Lau Tang Ching	Y	Y	-	Y	Y	Y
Dr Wilson Chew	-	Y	Y	Y	-	-
Mr Benjamin Gaw	Y	-	-	Y	Y	-
Mr Alex Chua	-	Y	-	Y	Y	-
Ms Fang Lee Wei	-	Y	-	-	Y	Y
Dr Elizabeth Ang	-	Y	-	Y	-	Y
Dr Anindita Santosa*	-	-	Y	-	-	-
Mr Steve Manning	Y	Y	Y	-	Y	-
Mr Yeong Wai Teck	Y	Y	Y	Y	-	Y
Ms Ameer Parikh	Y	-	Y	Y	Y	Y
Ms Neo Chia Reei	Y	Y	Y	Y	Y	Y

* Dr Anindita Santosa missed three consecutive Board meetings due to travelling schedule, and attending to urgent work and family matters. Chairman had been duly notified and accepted the reasons for her absence.

7.4 Disclosure of Remuneration and Benefits

No staff was remunerated above \$100,000 for the financial year.

Board members are not remunerated for their Board services.

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Annex A: COMPLIANCE CHECKLIST FOR ANNUAL REPORT



Submission Form for Governance Evaluation Checklist (Intermediate Tier)

Please note that this checklist is based on the Code of Governance (2017).

Instructions: Please fill out the boxes. Input the explanation if the selection is non-compliance for each field.

Applicable to charities with annual gross annual receipts or total expenditure **from \$500,000 to less than \$10 million;**

And IPCs with gross annual annual receipts of **less than \$500,000.**

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
Board Governance				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
	Are there governing board members holding staff¹ appointments? (skip items 2 and 3 if “No”)		No	
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3		
3	There are written job descriptions for the staff’s executive functions and operational duties, which are distinct from the staff’s Board role.	1.1.5		
4	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied	
5	All governing board members must submit themselves for re-nomination and re-appointment , at least once every 3 years.	1.1.8	Complied	

6	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	
Conflict of Interest				
7	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied	
8	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	
Strategic Planning				
9	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied	
Human Resource and Volunteer² Management				
10	The Board approves documented human resource policies for staff.	5.1	Complied	
11	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
12	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
Financial Management and Internal Controls				
13	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied	
14	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures .	6.1.2	Complied	
15	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
16	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks .	6.1.4	Complied	

17	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 18 if "No")		Yes	
18	The charity has a documented investment policy approved by the Board.	6.4.3	Not Complied	Although NAF does not have a written investment policy, the Board only allows fixed deposits to be used to improve the yield of our cash reserves and no other forms of investments are allowed.
Fundraising Practices				
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 19 if "No")		Yes	
19	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
	Did the charity receive donations in kind during the financial year? (skip item 20 if "No")		Yes	
20	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	
Disclosure and Transparency				
21	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied	
	Are governing board members remunerated for their services to the Board? (skip items 22 and 23 if "No")		No	
22	No governing board member is involved in setting his own remuneration.	2.2		

	The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. <u>OR</u>			
23	The charity discloses that no governing board member is remunerated.	8.3		
	Does the charity employ paid staff? (skip items 24 and 25 if “No”)			
24	No staff is involved in setting his own remuneration.	2.2	Complied	
	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity’s subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. <u>OR</u>			
25	The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied	

Notes:

¹ Staff: Paid or unpaid individual who is involved in the day to day operations of the charity, e.g. an Executive Director or administrative personnel.

² Volunteer: A person who willingly serves the charity without expectation of any remuneration.

Declaration



I declare that my charity's / IPC's governing Board has approved this Governance Evaluation Checklist and authorised me to submit on its behalf.

All information given by me in this checklist submission is true to the best of my knowledge and I have not wilfully suppressed any material fact.

The full responsibility for providing accurate and updated checklist information will rest with my charity's / IPC's governing Board.

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