



**ANNUAL REPORT**

**FOR**

**FINANCIAL YEAR ENDED 31 DECEMBER 2020**

## 1. ABOUT NAF

National Arthritis Foundation (“NAF” or “Foundation”) 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 (Institution of a Public Character) status since 1985 and this was renewed from 5 December 2020 to 4 December 2022.

### 1.1 **Objective**

The objects of the Foundation are as follows:

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

### 1.2 **Policies**

#### ***Funding Sources***

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

#### ***Memberships***

Current membership strength: Approximately 250 Life & Annual members.

#### ***Primary Function***

The Foundation’s activities are open to the public and are geared towards helping needy Arthritis patients, their families and caregivers.

Besides providing financial subsidies to defray the high medical treatment costs, NAF also provides financial assistance for medical aids and transportation for needy Arthritis patients.

## 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 July 2012
Wilson Chew	Deputy Chairman	28 July 2012
Benjamin Gaw	Secretary	28 July 2012
Alex Chua	Treasurer	25 July 2015
Fang Lee Wei	(Resigned on 30 August 2020) Treasurer (Appointed on 31 August 2020)	28 July 2012
Anindita Santosa	Member	22 July 2017
John Steven Manning	Member	22 July 2017
Yeong Wai Teck	Member	31 May 2018
Neo Chia Reei	Member	31 May 2018
Amees Parikh	Member	31 May 2018
Ooi Pei Ling	Member	24 Mar 2020
Yvonne Choo Mrs Yvonne Goh	Member	30 May 2020
Jeannie Ong Bee Koon	Member	30 May 2020
Felix Wang Twe Feng	Co-Opted Member	18 November 2020

#### 3.2 Council Members:

Name	Designation	Date of Appointment
Low Beng Tin	President	30 June 2018
Sin Boon Ann	Vice-President	25 November 2013
Kelvin Lim	Vice-President	25 November 2013
Wong Kar King	Vice-President	16 August 2014
Zulkifli Mohammed	Vice-President	25 July 2016
Lim Khoo Leng	Vice-President	25 July 2016
Lau Tang Ching	Member	16 June 2016
Benjamin Gaw	Member	28 July 2012
Alex Chua	Member (Resigned on 30 August 2020)	1 June 2019
Fang Lee Wei	Member (Appointed on 31 August 2020)	31 August 2020

### 4. REVIEW OF YEAR 2020

#### 4.1 Staffing

As at 31 December 2020, the Foundation had four full-time employees.

#### 4.2 Activities

- Processing applications for medical subsidy from Medical Social Workers of restructured hospitals for their needy Arthritis patients
- Printing and dissemination of patient education pamphlets
- Conducting Tai chi sessions
- Organising patient support events
- Organising fund-raising events

#### **4.3 Calendar of Main Events - 2020**

- January – December On-Line Giving Campaigns and Webinars
- 16 May 36<sup>th</sup> Annual General Meeting
- 1 August Virtual Dinner Fundraising Show
- 17 October NAF Virtual Board Retreat
- 12 December Juvenile Idiopathic Arthritis (JIA) Day (Virtual event)
- December NAF's Festive Period Donation Drive

#### **4.4 Fundraising Event and Activity**

A total sum of \$354,650 was raised mainly from the Virtual Dinner Fundraising Show as well as from on-line giving and festive period donations. These funds would be used to meet NAF's objectives in patient treatment subsidies, patient education and general operations. Section 5 provides a report on NAF's Outreach and Fund-Raising activities organised in 2020.

#### **4.5 Review of Financial State and Explanation of Major Financial Transactions**

##### **Financial Performance**

Although 2020 was a pandemic year, total income increased by \$388,355 from \$545,061 in FY2019 to \$933,416 in FY2020. This was due to the receipt of \$400,000 from the Bicentennial Fund (for NAF's Charity Gala Dinner in October 2019) as well as Covid-19 support grants from the Government which amounted to \$121,623. However, this was partially offset by lower donations raised from fund-raising activities by S\$91,754.

There was a slight decrease in our total expenditure by \$26,734 from \$601,023 in FY2019 to \$574,289 in FY2020 due mainly to fewer activities organised in view of the pandemic and lower cost for organising virtual events, which were partially offset by salaries and related costs.

This resulted in an overall surplus of \$303,165 in FY2020, compared to a deficit of \$55,962 in FY2019.

##### **Financial Position**

Net assets stood at \$1,421,361 as at 31 December 2020 compared to \$1,062,234 a year ago. Cash at bank was \$1,268,747 as at 31 December 2020 versus \$1,017,482 in FY2019.

#### **4.6 Explanation of the Purposes for which the Foundation's Assets are Held**

(Not applicable)

#### **4.7 Conflict of Interest Policy**

The Foundation has in place a Conflict of Interest Policy which is given to all Board members for notation and compliance. All Board members are required to sign a Conflict of Interest form when first appointed to office and thereafter on an annual basis.

## **5. ACTIVITIES REPORT FOR 2020**

2020 turned out to be an exceptional year, with the Covid-19 pandemic disrupting all norms in every sector. The Foundation had to rethink how to conduct its outreach and fundraising activities in a Covid-19 climate, moving away from traditional methods of executing its tasks and embracing a digital dimension to connect with its stakeholders and donors.

### **5.1 Outreach Activities**

#### **5.1.1 Webinars replaced physical workshops**

The pandemic did not quell the Foundation's mission to continue educating the community in managing arthritis as it moved its educational outreach programmes online with the following webinars:

- a. How do I know if my Ankylosing Spondylitis (AS) is adequately treated? – by Dr Lui Nai Lee on 9 December 2020
- b. What can I expect for my child with JIA? – by Dr Ooi Pei Ling with sharing by JIA patient, Joel Si on 18 September 2020

#### **5.1.2 Tai chi classes resumed online**

With social distancing restrictions in place early in the year, the Foundation's physical exercise classes, including its regular Tai chi and yoga classes that were usually conducted at NAF's premises, took a hiatus from the first quarter of 2020. However, Tai chi classes were re-started in December albeit virtually over Zoom, with NAF's Chairman cum certified instructor, Prof Lau Tang Ching, leading the well-attended sessions, twice weekly.

#### **5.1.3 JIA Day 2020**

Even though the annual JIA event went online this year, the programme was nevertheless kept very interactive with Dr Teh Kai Liang (from KKH) educating participants on the common misconceptions of JIA and Dr Elizabeth Ang (from NUH) addressing concerns around the coronavirus and JIA patients. The event was greeted with strong interest from JIA patients and their parents, with about 50 families logging into the Zoom session.

Parents were encouraged by Mrs Shermaine Oh's heart-warming sharing of her daughter, Olivia's JIA journey. Other highlights of the 2-hour event on 12 December included a children arts and craft kit delivered to participants' homes, with volunteer Ms Hayley Cooper showing the kids how to use the kit to create beautiful craft. A scrumptious home-delivered lunch by Grand Hyatt hotel was also included.

#### **5.1.4 Reinvigorating of support groups**

In efforts to foster closer ties and better communication flow between members of NAF's two support groups – the Juvenile Arthritis Club and Ankylosing Spondylitis Club – NAF set up a group chat channel which saw a total of over 100 members engaging on these two chat groups. This online platform also allows the Foundation to increase its outreach to these members in getting

their active participation at NAF's fundraising activities and educational webinars.

#### **5.1.5 Donors and members Christmas engagement**

A first for NAF was a Christmas engagement campaign with donors and members this year where all were rewarded with a Christmas treat of a complimentary éclair and coffee at artisan bakery chain, Maison Kayser. Donors and members received an e-coupon for redemption at any of the six Maison Kayser outlets. This was the Foundation's way of thanking them for supporting NAF over the past years.

## **5.2 Fundraising Activities**

### **5.2.1 Increase in donations received from online giving campaigns**

Giving.sg and Deeda – two online platforms – brought in total donations of \$13,838. This was an encouraging 35% increase over 2019 despite the lacklustre economy that stemmed from the onset of the Covid-19 pandemic.

### **5.2.2 Virtual dinner fundraising show**

As part of the Foundation's bid to sustain its annual fundraising in the absence of physical events, NAF organised a virtual dinner show fundraiser, complete with specially curated meals by renowned chefs delivered to a diner's doorstep. There were also live performances streamed over Sistic and Facebook platforms as entertainment.

Dubbed "A Night with Kumar and Friends", the virtual dinner show was held on 1 August 2020 and featured a four-course dinner and a live show hosted by popular comedian Kumar featuring music performances by celebrated bar band Jack and Rai, wonderful renditions by The Lost Box and international jazz songbird Joanna Dong, who herself was recently diagnosed with Rheumatoid Arthritis. The show, which was staged in a technologically advanced 3D set, made it the first augmented reality live virtual fundraising show in Singapore, setting it apart from other more common Zoom dinners.

260 meals were delivered to 86 households across Singapore that evening. This effort raised \$167,906 and with the government's Enhanced Fundraising Programme which provided dollar-for-dollar matching, a total of \$335,812 was raised by the Foundation.

In addition, there was an equivalent of \$113,000 in aggregated advertisement value garnered from publicity of the event over various media platforms – three write ups on print media, five over online media, and four slots on broadcast media – the effect of which was an increase in awareness for Arthritis and NAF.

### **5.2.3 Festive period donation drive**

NAF also ran a series of online donation drives over the year-end festive season. Among them was a campaign to encourage donors to give a minimum of \$100 with part of the proceeds used to cover the cost of a roasted chicken meal sent to NAF's beneficiaries. Close to \$5,000 of donations flowed in over December.

## **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.

Given Singapore's aging population which would naturally increase the number of Arthritis cases, NAF is exploring the option of setting-up Care and Rehabilitation Centres around the island to provide physiotherapy sessions for patients and to encourage the public to engage in exercise as a form of prevention.

New initiatives will also be explored to raise more funds, such as collaborating with pharmaceutical companies, business organisations and corporations through corporate pledging as part of their CSR programmes.

## **7. GOVERNANCE**

### **7.1 Policy Relating to the Management and Avoidance of Conflicts of Interest**

All Board members are required to sign a Conflict of Interest form when appointed to office as well as on an annual basis. A fresh declaration is required if there is a significant change in the original declaration.

### **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 January 2017

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

Chairman:	Lau Tang Ching (Doctor)
Deputy Chairman:	Wilson Chew (Economist)
Secretary:	Benjamin Gaw (Lawyer)
Treasurer:	Fang Lee Wei (Chief Financial Officer)

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

#### **(g) Principal Funding sources of the Foundation:**

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

### 7.3. Board Meeting Attendance in Year 2020

Members	15 January	24 March	20 May	15 July	16 September	18 November
Lau Tang Ching	Y	Y	Y	-	Y	Y
Wilson Chew	Y	-	Y	Y	-	Y
Benjamin Gaw	Y	Y	Y	Y	Y	Y
Alex Chua (1)	Y	Y	Y	Y	NA	NA
Fang Lee Wei	Y	Y	Y	Y	Y	Y
Anindita Santosa	Y	-	Y	Y	Y	Y
Steve Manning	Y	Y	Y	Y	Y	Y
Yeong Wai Teck	Y	Y	Y	Y	Y	Y
Neo Chia Reei	-	Y	Y	Y	Y	Y
Amees Parikh	-	Y	Y	Y	Y	Y
Ooi Pei Ling	NA	Y	Y	Y	Y	Y
Yvonne Goh (2)	NA	NA	NA	Y	Y	Y
Jeannie Ong (3)	NA	NA	NA	Y	Y	Y
Felix Wang (4)	NA	NA	NA	NA	NA	Y

Notes:

- (1) Alex Chua resigned as a Board member on 30/8/2020
- (2) Yvonne Goh was appointed a Board member on 30/5/2020
- (3) Jeannie Ong was appointed a Board member on 30/5/2020
- (4) Felix Wang was co-opted as Board member on 18/11/2020

### 7.4 Disclosure of Remuneration and Benefits

The annual remuneration of the Foundation's staff who each received remuneration exceeding \$100,000, in the following bands in the year were as follows:

Number of employees in bands	2020	2019
\$100,000 to \$200,000	2	0

Board members are not remunerated for their Board services.

- End -



## 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 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)
<b>Board Governance</b>				
1	<b>Induction and orientation</b> are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
	<b>Are there governing board members holding staff<sup>1</sup> appointments? (skip items 2 and 3 if “No”)</b>		No	
2	Staff does <b>not chair</b> the Board and does <b>not comprise more than one third</b> 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) <b>can only serve a maximum of 4 consecutive years.</b>  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 <b>re-nomination and re-appointment</b> , at least once every 3 years.	1.1.8	Complied	
6	There are <b>documented terms of reference</b> for the Board and each of its committees.	1.2.1	Complied	

<b>Conflict of Interest</b>				
7	There are documented procedures for governing board members and staff to declare actual or potential <b>conflicts of interest</b> to the Board at the earliest opportunity.	2.1	Complied	
8	Governing board members <b>do not vote or participate</b> in decision making on matters where they have a conflict of interest.	2.4	Complied	
<b>Strategic Planning</b>				
9	The Board <b>periodically reviews and approves the strategic plan</b> for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied	
<b>Human Resource and Volunteer<sup>2</sup> Management</b>				
10	The Board approves <b>documented human resource policies</b> for staff.	5.1	Complied	
11	There is a <b>documented Code of Conduct</b> 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	
<b>Financial Management and Internal Controls</b>				
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 <b>internal controls for financial matters</b> in key areas are in place with <b>documented procedures</b> .	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 <b>identify, and regularly monitor and review</b> the charity's <b>key risks</b> .	6.1.4	Complied	
17	The Board approves an <b>annual budget</b> for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
	<b>Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 18 if "No")</b>		Yes	
18	The charity has a <b>documented investment policy</b> approved by the Board.	6.4.3	Complied	
<b>Fundraising Practices</b>				
	<b>Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 19 if "No")</b>		Yes	

19	All collections received (solicited or unsolicited) are <b>properly accounted for</b> and <b>promptly deposited</b> by the charity.	7.2.2	Complied	
	<b>Did the charity receive donations in kind during the financial year? (skip item 20 if “No”)</b>		Yes	
20	All donations in kind received are <b>properly recorded</b> and <b>accounted for</b> by the charity.	7.2.3	Complied	
<b>Disclosure and Transparency</b>				
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	
	<b>Are governing board members remunerated for their services to the Board? (skip items 22 and 23 if “No”)</b>		No	
22	<b>No</b> governing board member is involved in setting his own remuneration.	2.2		
23	The charity discloses the <b>exact</b> remuneration and benefits received by each governing board member in its annual report. <u>OR</u> The charity discloses that no governing board member is remunerated.	8.3		
	<b>Does the charity employ paid staff? (skip items 24 and 25 if “No”)</b>			
24	No staff is involved in setting his own remuneration.	2.2	Complied	
25	The charity discloses in its annual report — (a) the total annual remuneration for <b>each of its 3 highest paid staff</b> who each has received remuneration (including remuneration received from the charity’s subsidiaries) <b>exceeding \$100,000</b> 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> The charity discloses that <b>none</b> of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied	

**Notes:**

<sup>1</sup> 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.

<sup>2</sup> 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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