



## Annual Report For the Year Ended 31 December 2008

Buddhist Compassion Relief Tzu Chi Foundation (Singapore Branch) was set up and registered under the Charities Act on 20.09.1993.

- Charity Registration Number : 1000
- ROS UEN Number : S93SS0148C
- IPC Number : IPC000620
- Registered Address : 9, Elias Road, Singapore 519937
- Board of Directors : The Board of Directors comprises the following:-
- | Name                      | Designation |
|---------------------------|-------------|
| 1) Toh Kim Kiat           | President   |
| 2) Teo Chee Seng          | Secretary   |
| 3) Chang Chung Kuei-Chen  | Treasurer   |
| 4) Lin Pi-yu              | Member      |
| 5) Stephen Chen-Ye, Huang | Member      |
| 6) Lin Su-Yin             | Member      |
| 7) Chang Siew Lan         | Member      |
| 8) Loke Soon Heng         | Member      |
| 9) Lo Hsu Hsueh Yu        | Member      |
- Sector Administrator : National Council of Social Service (NCSS)
- Banker : DBS, FCB
- Auditor : T.Y. KAN & Co.

### OBJECTIVES

The Society is founded by Buddhist Dharma Master Shih Cheng Yen, based on the Buddha's "all loving and all merciful" great compassionate spirit. Its objectives are:-

- (a) To promote the spirit of compassion and unselfish giving as well as peaceful and equitable love in helping the needy and those who are alone and suffering.
- (b) To promote organized charity activities, medical services and educational and cultural developments in accordance with actual social demands.

## POLICIES

### Finance & Funding

The Foundation is funded by public donations. Members are making their monthly donation to the foundation through commissioners, and the amount contributed is on their own will. All donations collected by the foundation are used according to the purpose for which they are given, as specified by the donors, namely Local Relief Fund, Social Activity Fund, Development Fund and International Relief Fund

## REVIEW OF YEAR 2008

### Staffing

Staffs are recruited locally and abroad. As at 31.12.2008, the breakdown of the staff strength is as follows:

Designation	Number of Staffs	Nationality
CEO	1	Taiwanese
Administrative Secretary	2	Singapore PR
Accounts Executive	2	Singaporean
Accounts Assistant	1	Singaporean
Social Service Officer	2	Singaporean
General Affair Administrator	1	Singaporean
Graphic Designer	1	Singaporean
Videographer/ Film Editor	2	1 Malaysian 1 Singaporean
Editor	1	Singapore PR
Translator	1	Singapore PR
Documentary Administrator	1	Malaysian
Web Designer	1	Singapore PR
IT Officer	1	Singapore PR
Administrator	3	2 Singaporean 1 Malaysian
Administrator (Free Clinic)	2	Singaporean
Nurse	1	Singaporean
General Worker	2	Singaporean
<b>Total</b>	<b>25</b>	

### Calendar of Events

Routine events of the months:

Category	Time	Event Name
Charity	Every 1 <sup>st</sup> Sunday afternoon	Voluntary service to Sun Love Home
Charity	Every 1 <sup>st</sup> & Friday afternoon	Voluntary service to Hospice Care Association
Charity	Every 4 <sup>th</sup> Sunday afternoon	Voluntary service to Silra Home
Charity	Every 3 <sup>rd</sup> Sunday quarterly	A Care Day for the Lonely Elders
Charity	Every 4 <sup>th</sup> Sunday afternoon	Voluntary service to Institute of Mental Health
Charity	Every Tuesday morning	Voluntary service to Kwong Wai Shiu Hospital
Charity	Every Friday morning	Voluntary service to CPC (Cerebral Palsy Centre)
Medical	Every Monday to Friday	Free Health Screening
Medical	Every Sunday morning	Free Medical Consultation (Western & TCM)
Medical	Every 4 <sup>th</sup> Saturday quarterly	Blood Donation Drive at Pasir Ris and Jurong West

Education	Every 1 <sup>st</sup> Sunday morning	Children's Class
Education	Every 4 <sup>th</sup> Sunday morning	Teenagers' Class
Culture	Every Monday evening	Chinese Calligraphy Class
Culture	Every Monday evening	Guzheng Class
Culture	Every Tuesday afternoon	Flower Arrangement Class
Culture	Every Wednesday evening	Yoga Class (advanced)
Culture	Every Thursday morning	Yoga Class
Culture	Every Thursday afternoon	Flower Arrangement Class
Culture	Every Thursday evening	Yoga Class (advanced)
Culture	Every Thursday evening	Flower Arrangement Class
Culture	Every Friday evening	Chinese Calligraphy Class
Recycle	Every Monday to Friday	Recycling Activities at Pasir Ris Recycle Station
Recycle	Every 2 <sup>nd</sup> Sunday morning	Recycling Activities at 10 different recycle points
Others	Every 1 <sup>st</sup> Saturday afternoon	Sharing Session (English)
Others	Every 2 <sup>nd</sup> Saturday evening	Sharing Session (Mandarin)
Others	Every 2 <sup>nd</sup> Wednesday afternoon	Daytime Sharing Session (Mandarin)
Others	Every Quarterly	Grey Uniform/ New Volunteer Training Session
Others	Every Quarterly	Advanced Volunteer Training Session

#### Major Events:

Month	No	Event
January	1	Official Opening Ceremony of National High School at Great Love Village at Hambantota, Sri Lanka- A post tsunami reconstruction project supported by Tzu Chi Singapore.
	2	Chinese New Year Charity Fair (including making of CNY cookies) to raise Local Activity Fund.
	3	Lunar Year End Blessing for the Charitable Organizations
February	4	Spring Cleaning for the Chinatown Elderly by Tzu Chi Collegiate Youths
	5	Environment Awareness Talk at Gleneagle Hospital
	6	Educational Tour for Local Entrepreneurs to Taiwan.
March	7	Environment Education Tour organized by Manjusri Secondary School to Tzu Chi Recycle Station
	8	Tzu Chi Collegiate Youth Retreat Camp
	9	Free Health Screening at Taman Jurong CC
April	10	Gathering Session for Island-wide Recycling Volunteers
	11	Volunteer Training Session (Home Visit)
May	12	Performance of "The Musical Theatre- Adaption of The Sutra of Innumerable Meanings" at UCC, NUS.
	13	Vesak Day Celebration and Buddha Bathing Ceremony
	14	Street Fund Collection for Sichuan Earthquake and Myanmar Cyclone Relief.
	15	Free Health Screening at Elias CC
	16	Participation in World Book Fair at Suntec City
June	17	Environment Education Tour organized by Marsiling Primary School to Tzu Chi Recycle Station
	18	Recycle Tour to Tuas Incineration Plant and Semakao Landfill for Recycling Volunteers
July	19	Participation in Global Tzu Chi Officers Retreat at Taiwan
	20	Charity Painting Exhibition in aid of Sichuan Earthquake and Myanmar Cyclone Relief
	21	Free Flu Jab for Chinatown Elderly
	22	Tzu Chi Sign Language and Song Performance cum Competition for Secondary

		and Primary Schools.
August	23	Mooncake Baking and Charity Sale to raise Local Activity Fund.
	24	Thanksgiving and Distribution day for Tzu Chi Long Term Beneficiaries
	25	Free Health Screening at Yuhua CC
September	26	Participation in Global Tzu Chi International Medical Association Annual Convention at Taiwan
	27	Environment Education Tour organized by Tai Pei Buddhist Centre to Tzu Chi Recycle Station
	28	Da Ai Nite- A Cultural Performance and Introduction of Da Ai TV
October	29	Volunteer Training Session (Home Visit)
	30	Environment Education Tour organized by St Anthony Primary School to Tzu Chi Recycle Station
	31	Participation in Annual Charity Bazaar at UMC
	32	Educational tour to Indonesian Branch for Local Entrepreneurs.
	33	Participation in Officer Retreat at Melaka Branch
November	34	Official Reopening Ceremony of Buddhist Tzu Chi Free Clinic at Redhill Close.
	35	Free Health Screening at Cashew CC
	36	Educational Tour for Local Entrepreneurs to Taiwan.
	37	Gathering Session for Island-wide Recycling Volunteers
	38	Educational Camp for Secondary Students at Tzu Chi Event Hall.
	39	Participation in Global Volunteers Retreat and Certification of Commissioners at Taiwan.
	40	Participation of Training Camp for Tzu Chi Teenagers at Taiwan.
December	41	Chinese New Year Cookies Baking and Charity Sale.
	42	Gathering Session for Island-wide Home Service Support Volunteers
	43	Environment Awareness Talk at Yuhua CC
	44	Participation of Training Camp for Tzu Chi Collegiate Youth at Taiwan.
	45	Annual Year End Blessing Sessions for volunteers and members.

## COMPLIANCE OF IPC GOVERNANCE EVALUATION CHECKLIST

The Charity has complied with 18 out of 21 applicable guidelines of the Code of Governance Evaluation Checklist for Institution of Public Character (IPC) or large charities. Full checklist is available at [www.charities.gov.sg](http://www.charities.gov.sg).

## REVIEW OF FINANCIAL STATE AND EXPLANATION OF MAJOR FINANCIAL TRANSACTIONS

### (A) Financial Account for the Year of 2008

	Charitable Activities S\$'000	Non-charitable Activities S\$'000	Total S\$'000
Tax exempt donations	1,004	-	1,004
Other sources of income & donations	1	6,423	6,424
Total Income	1,005	6,423	7,428
Total Expenses	(917)	(5,338)*	(6,255)
Excess/(Deficit) of total income over Expenditure	88	1,085	1,173

\* Included depreciation charge for the year of S\$247,000.

### (i) YTY Comparison

S\$'k	YTY Increase/(Decrease) \$'000			YTY Increase / (Decrease) %		
	Charitable Activities	Non-charitable Activities	Total	Charitable Activities	Non-charitable Activities	Total
Tax exempt donations	75	0	75	8%	0	8%
Other sources of income & donations	(395)	4,342	3,947	NM	209%	159%
Total Income	(320)	4,342	4,022	(24)%	209%	118%
Total Expenses	(217)	(3,511)	(3,728)	(31)%	(192)%	(148)%
Excess/(Deficit) of total income over expenditure	(537)	831	294	(86)%	327%	33%

### (ii) Financial Summary

- The total income received in the Financial Year of 2008 (FY 2007) was S\$7,428,000; an increase of S\$4,022 or 118% YTY.
- Total expenses incurred for the year amounted to S\$6,255,000, an YTY increase of S\$3,728,000 or 148%.
- Total surplus of \$1,173,000 was increased by 33% with S\$88,000 in charitable related activities & S\$1,085,000 from non charitable activities.
- Spending breakdown by category is tabulated as follows :

	FY 2008 (S\$'000)	YTY Increase/ (Decrease) (S\$'000)	%
Charitable expenses	917	217	31
Overseas donations	3,330	3,080	NM
Staff cost	611	87	16
Depreciation	247	(1)	-
Other operating expenses	1,150	345	43
Total	6,255	3,728	47.5

(B) Charitable Activities

- The total donations collected from Tzu Chi members and the members of general public for charitable activities in 2008 were \$1,005,000. It was \$320,000 or 24% less than FY2007. There was no fund raising exercise being carried out for both years of FY 2007 and 2008.
- The total amount expended on charitable activities in FY 2008 was \$217,000 or 31% more than FY 2007 ( Expense spent more on free clinic dialysis assistance programme and medical treatment )
- The total charitable expenses spent in FY 2008 were S\$917,000. Details breakdown of the expenses are as follows:

	FY'08 (S\$'000)	YTY Increase/(Decrease) in S\$'000
<u>Local expenses</u>		
Free Clinic	367	205
Medical Treatment	261	77
Monetary	166	
Subsidies		11
Others *	39	24
Homes #	67	25
Subsistence	9	(10)
Sub-total	909	332
<u>Overseas expenses</u>		
Medical Treatment	-	(62)
Medical Mission	8	(53)
Sub-total	8	(115)
<u>Total</u>	<u>917</u>	<u>217</u>

\* Refer to expenses spent on the areas of Caring day for the lonely old folks, Relief day for our care recipients, island wide health screening exercise and so on.

# Tzu Chi Foundation provides care services to Sun Love Home, Silra Home, Hospice Care Association, Institute of Mental Health and Kwong Wai Shiu Hospital.

(i) Tzu Chi Free Clinic

- Total cost increased by \$205,000 to \$367,000 in FY2008
- Located at 90 Redhill Close, Tzu Chi Free Clinic covers not only medical care for Tzu Chi's very own beneficiaries but also serves to safeguard the health of the sick and needy living in the neighborhood.
- The services provided include free medical consultations during weekends and also the free community health screening from Monday to Friday. In addition to the aforesaid services, Tzu Chi Free Clinic also provides assistance to the renal dialysis patients who are referred by the Social Welfare Units from various hospitals.

(ii) Medical Treatment

- Starting 1999, Tzu Chi started providing care service to the AIDS patient.
- Since end of year 2004, the Singapore Communicable Diseases Centre (CDC) has started referring AIDS patients who have difficulty to pay for the high medical costs to Tzu Chi.
- On top of that, there are regular gatherings organized for the patients and their families with the purpose in helping to rebuild their long-lost confidence and pride.
- The number of care recipients was 71 for FY2007, the new cases for FY 2008 was 59 ,but, 30 cases was closed due to medical assistance no longer needed. Thus, the net increase from FY 2007 to FY 2008 was 29 cases or 41% more than last financial year. The total number of cases at the end of FY 2008 was 100.
- The cost spent in FY 2008 was S\$261,000. An increase of S\$77,000 or 42% as compared to FY 2007.

(iii) Monetary Subsidies

- Tzu Chi's Charity Mission covers relief charity and institutional care
- Assessment is conducted before concluding cases to ensure " right assistance to the right person at the right time"
- After careful assessment, decision will be made on the type of assistance, be it long term subsidies or emergency aid and Tzu Chi volunteers will follow up with the home visits to the beneficiaries / recipients.
- The number of reported cases from various sources was 260 for FY 2007 and 305 for FY2008, an increase of 45 cases. The number of Long term care recipients stood at the end of FY 2007 was 167 and 197 for FY 2008, an increase of 30 care recipients, hence, the increase of \$11,000 on Monetary subsidy in FY 2008.

(iv) Homes

- Besides providing assistance to the needy in the dark corners of the society, Tzu Chi also extends its care to welfare homes and institutions such as Institute of Mental Health, old folks homes, leprosy home hospitals and so on.
- Works include cleaning and tidying their living environment, feeding, haircut service, spiritual care and entertainment programmes to cheer them up.
- There are currently 6 institutions where Tzu Chi provides scheduled visits.
- The amount spent in FY 2008 was \$25,000 more than FY2007, this was due to more year-end red packets distributed to the residents of the various homes.

In 2008, there was a shift of spending focus from oversea activities to the local activities (only \$8,000 was spent on overseas activities as compared to \$123,000 in year 2007).

(C) Non Charitable Activities

- The sources of income funding the non-charitable activities were mainly from our regular donors (i.e. Tzu Chi members), volunteers, walk-in donors and fund raising events.
- The income collected for the year was S\$6,423,000 which was \$4,342,000 or 209% more than FY 2007.

- Detail income breakdown for FY 2008 :

	S\$'000	YTY Increase / (Decrease) S\$00	YTY Increase / (Decrease) %
Regular Donors	2,167+	1,185	121%
Fund Raising Event	3,411~	2,917	590%
Donation for Oversea Charities (Amount belongs to Headquarters)	390	113	41%
Sales of Goods	430	180	72%
Other Income	25	(53)	68%
Total	6,423	4,342	209%

+ Includes Social Activity Fund of \$1,212,000 and Local Development Fund of \$955,000.

~ The amount of \$3,411,000 consisted of S\$2,972,000 raised for foreign charitable purposes.

- Detail Expenditure breakdown for FY 2008 :

	S\$'000	YTY Increase / (Decrease) S\$000	YTY Increase / (Decrease) %
Overseas donations	3,330	3,080	1,232%
Staff cost	611	87	17%
Depreciation	247	(1)	-
Other operating expenses	1,150	345	43%
Total	5,338	3,511	192%

- The non charitable expense covers operating expenses like staff costs, utilities, telephone, repair and maintenance, fixed assets acquisition etc.
- The total amount of overseas donations included an amount of \$2,971,000 raised for Myanmar Cyclone and China Earthquake under the Charities (fund raising appeals for foreign charitable purposes) Regulations 1994. This sum of money was subsequently remitted to Taiwan Buddhist Tzu Chi Foundation.
- The total headcount as at 31/12/08 was 25; it was 7 or 39% more than FY 2007. Staff cost was increased by \$87,000 or 17% as compared to last year.



▪ Detailed breakdown of Other Operating Expenses

	FY 2008		
	S\$	YTY Increase / (Decrease) S\$	YTY Increase / (Decrease) %
Auditors' remuneration	3,500	-	-
Bank charges	1,700	10	-
Cost of sales (a)	348,675	152,333	78%
Education and culture	6,283	(2,972)	(32)%
General Expenses (b)	128,542	65,090	102%
Insurance	10,264	(2,693)	21%
Internet, postage & stamps	4,194	(1,288)	23%
Loss on disposal of plant and equipment	-	(841)	(100)%
Other social activities (c)	299,285	88,601	42%
Printing & stationery	16,898	558	3%
Professional fees	1,020	(1,515)	(60)%
Property tax	3,120	3,120	NM
Rental expenses	65,053	(5,644)	8%
Repair & maintenance	87,092	39,078	81%
Security services	24,887	287	1%
Staff welfare	7,338	1,067	17%
Telephone expenses	12,442	4,125	50%
Transport expenses	1,084	(422)	28%
Traveling expenses	26,919	10,729	66%
Upkeep of motor vehicles	14,640	4,263	41%
Utilities	87,125	(8,801)	9%
Total	1,150,061	345,085	43%

(a) Cost of sales

This refers to sales of books, CD, VCD, DVD, candles, recyclables bowls, chopsticks, uniforms and so on. The breakdown for FY 2008 and FY 2007 is as follows :

	FY 2008	YTY Increase/(Decrease)	YTY Increase/(Decrease)
	S\$	S\$	%
Sales of books, CD, VCD, DVD etc	320,064	151,055	89
Sales of uniforms	28,611	1,278	5
Total	348,675	152,333	78

The increase of S\$151,055 was due to more items were purchased from the bookshop for the items in the hampers and a store was set up selling recyclables items, for eg, bowls, chopsticks, water bottles and so on. These items were sold during the Charity fair held in January 2008, none for FY 2007.

- (b) General Expenses – S\$128,542  
This made up of the expenses as follows :

	FY 2008	YTY Increase/ (Decrease)	YTY Increase/ (Decrease)
	S\$	S\$	%
Computer related cost	464	-659	-59
Video cassette	1,958	524	37
Communication – Courier	1,894	291	18
Expendable equipment (1)	11,826	9,546	419
Exchange gain/loss	-32	-32	NM
Membership fees	376	376	NM
Printing magazines (2)	48,240	25,107	109
Entertainment & refreshment	211	211	NM
Sundry expenses:			
Kitchen usage/Utensil	3,889	1,219	46
Toiletries & Cleaning	511	-459	-47
PSA Clearance/entry	14,158	5,156	57
Others (3)	24,166	13,266	122
Foodstuff	6,364	2,206	53
Photo development	35	26	286
Reading periodicals	2,154	-236	10
Garden & landscape (4)	<u>12,328</u>	8,548	<u>226</u>
Total	<u>128,542</u>	65,090	<u>103</u>

- (1). In FY 2008, additional 3000 chairs, 19 units of tables and 7sets of curtain were bought.
- (2). Printed additional Tzu Chi Journal, Singapore issue, as free distribution to the members of the public who attended the charity shows which was held in May 2008 at National University of Singapore.
- (3). \$14,000 was paid as deposit to the landlord for renting a unit at Chinatown, this place was supposed to be used as our Books and Café before returning the existing unit to the owner. However, the plan was cancelled as advised by our Master, Master Cheng yen. The aforesaid deposit was forfeited by the landlord.
- (4). Engaged a landscape and gardening company to provide horticultural work at our garden, the woods at the garden were damaged by the white ants.

- (c) Other social activities – S\$299,285  
This amount consists of the following :

	FY 2008	YTY Increase/(Decrease)	YTY Increase/(Decrease)
	S\$	S\$	%
Other activities (1)	106,408	82,126	338
Year-end blessing (2)	3,940	2,714	221
Volunteer training	902	555	160
Fund raising costs	157,572	3,326	2

Continuing Education Centre	29,263	-1,320	-4
Donation & Sponsorship	1,200	1,200	NM

- (1). The cost was increased drastically mainly due to a charity show performed at University of Singapore, University Cultural Centre. The tickets were given to our members free as a token of appreciation for the support they gave to the Foundation. The cost referred to printing of tickets, programme booklets, rental of the hall/equipment, labour charges and so on.
  - (2). The Foundation made 5000pc of "Great love in the Lion City (Chinese version)" VCD, featuring the activities carried out by the Foundation, for distributing to the members of the public during the Year-end blessing session.
- The total expense of S\$5,338,000 for year 2008 included depreciation expense (non cash item) of \$247,000 but excluded fixed asset investment of S\$360,000.

(D) The Annual Remuneration of Top Three Key Executives is NIL.

#### FUTURE PLANS AND COMMITMENTS

- CHARITY: Singapore is an international city and plays the role of a finance hub in Southeast Asia. The stress level in Singapore is increasing in tandem with the cost of living. We believe that many families are affected by the economic downturn in end of 2008. Hence we would like to extend our care and support to the community by developing another financial assistance scheme to provide bursaries to the needy secondary students in 2009.
- CHARITY: We will continue to work closely with the government or non-government parties involved in providing the relief to the poor and needy, be it financial or mental assistance. We will also provide regular training sessions for home visit volunteers in the community to enhance their case assessment ability in the home visit works.
- ENVIRONMENT PROTECTION: The Global Warming threat has become an important global issue. We would put in effort to work with the grass-root organizations to organize Community Eco-Awareness talks, and to set up more recycling points island-wide in order to create awareness on the importance of environment protection. In the meantime, the events are aiming at promoting the spirit of volunteerism in the community, for better community cohesion.
- MEDICINE: The Reopening of free clinic at Redhill area has started providing free medical consultation and health screening to the residents and Tzu Chi beneficiaries since November 2008. Realizing the importance of "Prevention is better than Cure", we are exploring in setting up a Health Screening Centre at Jurong West, to provide daily free health screening services to all residents.
- MEDICINE: We would continue to work closely with Red Cross to organize community blood donation drives to meet the requirement of blood usage of blood bank in Singapore. Free ad-hoc community health screening is another project to be expended together with

grass-root organizations to benefit more local communities.

- **MEDICINE:** The post-tsunami construction work in Hambantota has come to completion with the opening of Tzu Chi National School in January 2008. Besides continuing our local charity and home visit work, we are exploring the need for free medical missions in Sri Lanka, and plans to provide two free medical missions to the local needy annually.
- **HUMANITY & EDUCATION:** We would also continue to provide continuing education lessons such as Flower Arrangement, Tea Appreciation, Calligraphy, Guzheng and even Sign Language lessons to the local community. This would be a non-academic lessons provided by Taiwan Tzu Chi University. With the above-mentioned lessons, we hope to provide a platform of post-school learning for the public, and to enhance the public's humanistic accomplishment
- **OTHERS:** Training sessions for volunteers will also be emphasized so that the spirit of Tzu Chi is deeply cultivated in the volunteers' mind, to help to build a better and harmonious society.