
PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES

Unique Entity No. S95SS0069F
(Incorporated in Singapore)

**FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017**



YWL & CO

Chartered Accountants

(Registration number: T12PF0017L)

531 Upper Cross Street, #03-50 Hong Lim Complex, Singapore 050531

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Telephone: (65) 6913 9756

**PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT BY THE MANAGEMENT COMMITTEE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017**

We are pleased to present this annual report to the members of Public Clinic Society and its Branches (the “Society”) together with the financial statements of the Society for the financial year ended 31 December 2017.

OPINION OF THE MANAGEMENT COMMITTEES

In the opinion of the management committees:

- (i) the accompanying financial statements are drawn up so as to give a true and fair view of the financial position of the Society as at 31 December 2016 and of the financial performance, changes in equity and cash flows of the Society for the year ended on that date in accordance with the provisions of the Society Act, Chapter 311, and the Charities Act, Chapter 37, (the “Acts”) and Singapore Financial Reporting Standards; and
- (ii) at the date of this statement, there are reasonable grounds to believe that the Society will be able to pay its debts as and when they fall due.

MANAGEMENT COMMITTEE

The Management Committee of the Society in office at the date of this report are as follows:

Seow Ser Fatt	- President
Loh Sian Nguan	- 1 st Vice-President
Loh Kooi Cheng	- 2 nd Vice-President
Loi Jit Ann	- 3 rd Vice-President
Ng Hock Soon	- Treasurer
Yong Kim Wah	- Assistant Treasurer
Tan Ooh Chye	- Secretary
Teo Hong Choon	- Assistant Secretary
Kwek Mei Lin	- Medical Officer
Teo Koon See	- Pharmaceutical Officer
Seow Teck Chye	- Mobile Division Officer
Tan Jee Loo	- Assistant Mobile Division Officer
Ngor Seok Bin	- Committee Member
Chng Chor Hwa	- Committee Member
Low Joo Keon	- Committee Member
Liu Shin Kian	- Committee Member

**PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT BY THE MANAGEMENT COMMITTEE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017**

CONFLICT OF INTEREST

Statement of purpose and authority

Pursuant to “Code of Governance for Charities and Institutions of a Public Character” issued by the Charity Council, the Management Committee has established a policy on the avoidance of conflict of interest for the Society.

The Society’s basic policy on avoidance of conflict of interest rests on three premises:

- a. Definition of “Conflict of Interest”;
 - b. Declaration of “Conflict of Interest”; and
 - c. Abstention from decision making where “Conflict of Interest” has been declared or exists.
- a. Definition of “Conflict of Interest”
An operational definition of conflict of interest is when an individual is aware of “any interest in a transaction or arrangement that will affect his/her professional judgement to obtain the best value for the Society or to protect the interests of the Society”.

Some of the more obvious conflict of interests relates to:

- i) Procurement of goods or services (Contract with vendors);
 - ii) Vested interest in other organisations that have dealings or relationship with the Society;
 - iii) Interest in joint ventures;
 - iv) Hiring and personnel management pertaining to close relationship with current Management Committee or decision makers;
 - v) Remuneration of Management Committee members, volunteer physicians and staff members; and
 - vi) Roles and responsibilities of staff members holding positions in the Management Committee.
- b. Declaration of “Conflict of Interest”
Management Committee members, staff members or volunteers must acknowledge that they understand the definition of “Conflict of Interest” as mentioned above and are required to sign the “Conflict of Interest Policy and Declaration Form” to declare any disclosure with related parties.
 - c. Abstention from decision making
Whenever an individual is aware of the existence of a conflict of interest, he/she must abstain from the decision making process pertaining to the possible conflict of interest. This means the individual should not influence the decision process. This does not necessarily prevent the individual from providing relevant and expert knowledge on the issue or participate in the discussion but he/she should only do so with wisdom so as not to influence the decision.

**PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT BY THE MANAGEMENT COMMITTEE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017**

RESERVE POLICY

The Society's primary objective is to develop Chinese medicines, raise the standard of medical treatment involving the use of Chinese medicines and provide and encourage the provision of free Chinese medical services, regardless of race and religion. It aims to improve the health and promote the well-being of the general public, the Modus Operandi of Traditional Chinese Medicines ("TCM") practices so as to ensure an adequate supply of medicines and sophisticated medical equipment, the creation of a safe and hygiene clinical environment and the continued enhancement of its physicians' professional standards in order to provide TCM and healthcare services of high therapeutic effect of the general public.

Pursuant to the Code of Governance for Charities and IPCs Guideline 6.4.1, the Management Committee has established a reserve policy ("Reserve Policy") for the Society. In setting the Reserve Policy, the Management Committee intends to review its reserve policy annually and to maintain a reserve not more than three years of its annual operating expenditure.

In the opinion of the Management Committee:

- (i) the financial statements of Public Clinic Society and its Branches (the "Society") are properly drawn up in accordance with the provisions of the Acts and Singapore Financial Reporting Standards so as to give a true and fair view of the financial position of the Society as at 31 December 2017 and of the financial performance, changes in funds and cash flows of the Society for the year ended on that date; and
- (ii) at the date of this statement, there are reasonable grounds to believe that the Society will be able to pay its debts as and when they fall due.

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

On behalf of the Society,

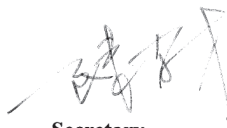
President



Treasurer



Secretary



Singapore
8 March 2018



YWL & CO

Chartered Accountants

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INDEPENDENT AUDITORS' REPORT TO THE MANAGEMENT COMMITTEE OF PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Public Free Clinic Society and its Branches (the "Society"), which comprise the statement of financial position as at 31 December 2017, and the statement of financial activities, statement of changes in funds and statement of cash flows for the year ended on that date, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Society Act, Chapter 311, and the Charities Act, Chapter 37, (the "Acts") 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 2017 and of the financial performance, changes in funds and 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 (ACRA) *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.

Responsibilities of Management Committee for the Financial Statements

The Management Committee is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the 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, the Management Committee 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 Management Committee'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:

- 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.
- 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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.
- 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 Management Committee 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 Acts to be kept by the Society have been properly kept in accordance with the provisions of the Acts.

YWL & CO
PUBLIC ACCOUNTANTS AND
CHARTERED ACCOUNTANTS

Singapore
8 March 2018

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2017

	Note	2017 \$	2016 \$
Strata title holders' funds			
General fund (unrestricted)	8	12,240,790	10,877,158
Building fund (restricted)	9	4,104,479	4,104,479
		<u>16,345,269</u>	<u>14,981,637</u>
Represented by:			
Assets less liability			
Non-current asset			
Property, plant and equipment	3	<u>3,113,937</u>	<u>3,116,400</u>
Current assets			
Inventories	4	82,425	66,273
Other receivables	5	122,565	80,472
Cash and cash equivalents	6	<u>13,304,431</u>	<u>11,997,930</u>
		<u>13,509,421</u>	<u>12,144,675</u>
Total assets		<u>16,623,358</u>	<u>15,261,075</u>
Current liability			
Trade and other payables	7	<u>278,089</u>	<u>279,438</u>
Net assets		<u>16,345,269</u>	<u>14,981,637</u>

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

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

	Note	2017 \$	2016 \$
Income			
Tax deductible donations	10	1,858,454	1,659,751
Non-tax deductible donations		1,457,452	1,575,186
Branch collections		2,747,548	2,550,455
Home treatment collections		17,339	29,991
Course fee		45,712	38,801
Fixed deposit interest		153,137	152,263
Total income		6,279,642	6,006,447
Other income			
Government grant		145,278	291,854
Rental income		33,302	-
Total other income		178,580	291,854
Cost of charitable activities			
Clinical appliances		100,345	88,438
Course expense		13,640	9,440
Fund raising expense		247,781	202,968
Medicine		1,203,914	1,157,588
Staff costs	11	2,631,325	2,482,441
Transportation allowance for physicians	11	105,870	103,025
Total cost of charitable activities		(4,302,875)	(4,043,900)
Other expenditure			
Advertisement		6,299	3,899
Annual dinner		10,406	9,970
Audit fee		7,900	9,000
Bank charges		2,510	2,062
Conservancy and services		2,407	1,211
Depreciation of property, plant and equipment		251,960	305,653
Entertainment and refreshment		3,335	5,810
General expense		21,225	15,975
Insurance		48,838	43,472
Loss on disposal of property, plant and equipment		422	-
Medical fee		3,906	3,331
Minor assets expensed off		23,305	6,551
Newspaper and periodicals		2,007	1,930
Printing, postage and stationeries		34,849	34,701
Professional fee		34,565	2,963
Property tax		6,850	6,850
Expenditure balance carried forward		(460,784)	(453,378)

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

	Note	2017 \$	2016 \$
Expenditure balance brought forward		460,784	453,378
Rental of office and equipment		28,640	20,184
Repair and maintenance		134,075	108,693
Staff training and welfare		17,523	6,847
Telecommunication		5,579	5,144
Transportation		8,958	4,850
Upkeep of motor vehicles		33,772	33,122
Utilities		102,384	87,594
Total other expenditure		<u>(791,715)</u>	<u>(719,812)</u>
Surplus for the year		<u>1,363,632</u>	<u>1,534,589</u>

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

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT OF CHANGES IN FUNDS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

	General fund (unrestricted) \$	Building fund (restricted) \$	Total funds \$
At 1 January 2016	9,342,569	4,104,479	13,447,048
Surplus for the year	1,534,589	-	1,534,589
At 31 December 2016	<u>10,877,158</u>	<u>4,104,479</u>	<u>14,981,637</u>
At 1 January 2017	10,877,158	4,104,479	14,981,637
Surplus for the year	1,363,632	-	1,363,632
At 31 December 2017	<u>12,240,790</u>	<u>4,104,479</u>	<u>16,345,269</u>

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

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

	2017	2016
	\$	\$
Operating activities		
Surplus for the year	1,363,632	1,534,589
Adjustments for:		
Interest income	(153,137)	(152,263)
Loss on disposal of property, plant and equipment	422	-
Depreciation of property, plant and equipment	251,960	305,653
Operating surplus before working capital changes	1,462,877	1,687,979
Changes in working capital:		
Other receivables	5,924	(4,526)
Inventories	(16,152)	11,350
Trade and other payables	8,021	(7,474)
Net cash generated from operating activities	<u>1,460,670</u>	<u>1,687,329</u>
Investing activities		
Interest received	95,750	209,152
Acquisition of property, plant and equipment	(249,919)	(356,455)
Net cash used in investing activities	<u>(154,169)</u>	<u>(147,303)</u>
Net increase in cash and cash equivalents	1,306,501	1,540,026
Cash and cash equivalents at beginning of year	11,997,930	10,457,904
Cash and cash equivalents at end of year	<u>13,304,431</u>	<u>11,997,930</u>

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

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

These notes form an integral part of and should be read in conjunction with the accompanying financial statements. These financial statements have been authorised for issue by the Management Committee on 8 March 2018.

1. GENERAL INFORMATION

Public Free Clinic Society and its Branches (the “Society”) is registered in Singapore under the Society Act, Chapter 311, and domiciled in the Republic of Singapore. It is also subject to the provision of the Charities Act, Chapter 37. The registered address of the Society is at 10 Lorong 9 Geylang, Singapore 388758.

The Society is conferred the Institution of Public Character status (IPC no: HEF004216). Accordingly, qualifying donors are granted tax deduction for the donations made to the Society.

The principal activities of the Society are those of providing free medical services to the public and raising public health awareness and knowledge in Traditional Chinese Medicine. There have been no significant changes in the principal activities during the financial year.

The financial statements included the results, assets and liabilities of branches and aged centres operating in Singapore.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

These financial statements have been prepared in accordance with Singapore Financial Reporting Standards (“FRS”).

The financial statements have been prepared on a historical cost basis except as disclosed in the significant accounting policies set out below. The financial statements are presented in Singapore dollar (S\$) except as indicated otherwise.

2.2 Interpretations and amendments to published standards effective in financial year 2017

On 1 January 2017, the Society adopted the new FRS and Interpretation to FRS (“INT FRS”) which are effective for the financial year ended 31 December 2017. The adoption of the new FRS and INT FRS did not have a significant impact to the financial statements of the Society.

The Society has not adopted the standards and interpretations that have been issued but not yet effective. The initial application of those standards and interpretations are not expected to have any material impact on the financial statements. The Society has not considered the impact of accounting standards issued after the reporting date.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

2.3 Property, plant and equipment

All items of property, plant and equipment are initially stated at cost. Subsequent to recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. All repair and maintenance costs are recognised in profit or loss as incurred.

Depreciation is computed on a straight-line basis over the estimated useful life of the asset as follows:

Freehold property and renovation	- 5 to 50 years
Motor vehicles	- 5 years
Furniture and fittings	- 5 to 20 years

The carrying values of property, plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

The useful life and depreciation method are reviewed at each financial year end, and adjusted prospectively, if appropriate.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on derecognition of the asset is included in profit or loss in the year the asset is derecognised.

2.4 Impairment of non-financial assets

The Society assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when an annual impairment testing for an asset is required, the Society makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs of disposal and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. In assessing value in use, the estimated future cash flows expected to be generated by the asset 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. In determining fair value less costs of disposal, recent market transactions are taken into account, if available. If no such transactions can be identified, an appropriate valuation model is used.

Impairment losses are recognised in profit or loss.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

An assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such indication exists, the Society estimates the asset's or cash-generating unit's recoverable amount. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss.

2.5 Financial assets

Initial recognition and measurement

Financial assets are recognised when, and only when, the Society becomes a party to the contractual provisions of the financial instrument. The Society determines the classification of its financial assets at initial recognition.

When financial assets are recognised initially, they are measured at fair value, plus, in the case of financial assets not at fair value through profit or loss, directly attributable transaction costs.

Subsequent measurement

The subsequent measurement of financial assets depends on their classification as follows:

Loans and receivables

Non-derivative financial assets with fixed or determinable payments that are not quoted in an active market are classified as loans and receivables. Subsequent to initial recognition, loans and receivables are measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in profit or loss when the loans and receivables are derecognised or impaired, and through the amortisation process.

Derecognition

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that had been recognised in other comprehensive income is recognised in profit or loss.

2.6 Impairment of financial assets

The Society assesses at each end of the reporting period whether there is any objective evidence that a financial asset is impaired.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

Financial assets carried at amortised cost

For financial assets carried at amortised cost, the Society first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant, or collectively for financial assets that are not individually significant. If the Society determines that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that are individually assessed for impairment and for which an impairment loss is, or continues to be recognised are not included in a collective assessment of impairment.

If there is objective evidence that an impairment loss on financial assets carried at amortised cost has incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. If a loan has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account. The impairment loss is recognised in profit or loss.

When the asset becomes uncollectible, the carrying amount of impaired financial asset is reduced directly or if an amount was charged to the allowance account, the amounts charged to the allowance account are written off against the carrying value of the financial asset.

To determine whether there is objective evidence that an impairment loss on financial assets has incurred, the Society considers factors such as the probability of insolvency or significant financial difficulties of the receivables and default or significant delay in payments.

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 was recognised, the previously recognised impairment loss is reversed to the extent that the carrying amount of the asset does not exceed its amortised cost at the reversal date. The amount of reversal is recognised in profit or loss.

Financial assets carried at cost

If there is objective evidence (such as significant adverse changes in the business environment where the issuer operates, probability of insolvency or significant financial difficulties of the issuer) that an impairment loss on financial assets carried at cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the current market rate of return for a similar financial asset. Such impairment losses are not reversed in subsequent periods.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

2.7 Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash at bank and fixed deposits. The carrying amounts of these assets approximate their fair value.

2.8 Inventories

Inventories are stated at the lower of cost and net realisable value. Costs incurred in bringing the inventories to their present location and condition are accounted for on a weighted average cost basis.

Where necessary, allowance is provided for damaged, obsolete and slow moving items to adjust the carrying value of inventories to the lower of cost and net realisable value.

Net realisable value is the estimated selling price in the ordinary course of business, less estimated costs of completion and the estimated costs necessary to make the sale.

2.9 Government grants

Government grants are recognised at their fair value where there is reasonable assurance that the grant will be received and all attaching conditions will be complied with.

Government grants related to income

Government grant shall be recognised in profit or loss on a systematic basis over the periods in which the entity recognises as expenses the related costs for which the grants are intended to compensate. Grants related to income may be presented as a credit in profit or loss, either separately or under a general heading such as “other income”. Alternatively, they are deducted in reporting the related expenses.

2.10 Financial liabilities

Initial recognition and measurement

Financial liabilities are recognised when, and only when, the Society becomes a party to the contractual provisions of the financial instrument. The Society determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at fair value through profit or loss, directly attributable transaction costs.

Subsequent measurement

The measurement of financial liabilities depends on their classification as follows:

Financial liabilities

After initial recognition, financial liabilities that are not carried at fair value through profit or loss are subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in profit or loss when the liabilities are derecognised, and through the amortisation process.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

Derecognition

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in profit or loss.

2.11 Employee benefits

Defined contribution plans

The Society makes contributions to the Central Provident Fund scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as an expense in the period in which the related service is performed.

2.12 Leases

Operating lease payments are recognised as an expense in profit or loss on a straight-line basis over the lease term. The aggregate benefit of incentives provided by the lessor is recognised as a reduction of rental expense over the lease term on a straight-line basis.

2.13 Income recognition

Incoming resources 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 and when the specific criteria for each of the Society's activities are met as follows:

Donations

Donations represents both tax and non-tax deductible donations received from general public or members. Donations are recognised on receipt basis.

Charitable activities

Revenue from charitable activities is recognised when services are rendered.

Interest income

Interest income is recognised using the effective interest method.

Rental income

Rental income is recognised on a straight-line basis over the period of agreement.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

2.14 Income tax

The Society is registered as a charity organisation under Charities Act, Chapter 37. As an approved charity, it is exempted from income tax under Section 13(1) of the Singapore Income Tax Act.

2.15 Significant accounting judgements and estimates

The preparation of the Society's financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the reporting date. However, uncertainty about these assumptions and estimates could result in outcomes that could require a material adjustment to the carrying amount of the asset or liability affected in the future.

Key sources of estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the end of each reporting period are discussed below. The Society based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising beyond the control of the Society. Such changes are reflected in the assumptions when they occur.

Useful lives of property, plant and equipment

Property, plant and equipment are depreciated on a straight line basis over their estimated useful lives. Management estimates the useful lives of these property, plant and equipment to be within 5 to 50 years. Changes in the expected level of usage and technological developments could impact the economic useful lives of these assets, therefore future depreciation charges could be revised. The carrying amount of the Society's property, plant and equipment at the end of each reporting date is disclosed in Note 3 to the financial statements.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

3. PROPERTY, PLANT AND EQUIPMENT

	Freehold property and renovation \$	Motor vehicles \$	Furniture and fittings \$	Total \$
Cost				
At 1 January 2016	4,570,880	374,040	523,339	5,468,259
Additions	306,505	22,247	27,703	356,455
Disposals	-	-	(2,207)	(2,207)
At 31 December 2016	4,877,385	396,287	548,835	5,822,507
Additions	79,952	115,300	54,667	249,919
Disposals	-	-	(2,190)	(2,190)
At 31 December 2017	4,957,337	511,587	601,312	6,070,236
Accumulated depreciation				
At 1 January 2016	1,690,876	321,162	390,623	2,402,661
Depreciation charge for the year	224,241	30,889	50,523	305,653
Disposals	-	-	(2,207)	(2,207)
At 31 December 2016	1,915,117	352,051	438,939	2,706,107
Depreciation charge for the year	153,343	53,949	44,668	251,960
Disposals	-	-	(1,768)	(1,768)
At 31 December 2017	2,068,460	406,000	481,839	2,956,299
Net book value				
At 31 December 2017	2,888,877	105,587	119,473	3,113,937
At 31 December 2016	2,962,268	44,236	109,896	3,116,400

4. INVENTORIES

	2017 \$	2016 \$
Medicines	82,425	66,273

5. OTHER RECEIVABLES

	2017 \$	2016 \$
Other receivables	28	72
Deposits	12,558	18,438
Interest receivable	109,979	61,962
	122,565	80,472

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

6. CASH AND CASH EQUIVALENTS

	2017	2016
	\$	\$
Cash at bank	2,209,526	2,459,900
Cash on hand	94,905	38,030
Fixed deposits	11,000,000	9,500,000
	<u>13,304,431</u>	<u>11,997,930</u>

The fixed deposits are placed with maturity period of 1 to 2 years and carry effective interest rates ranging from 1.35% to 1.85% (2016: 1.50% to 1.90%) per annum.

7. TRADE AND OTHER PAYABLES

	2017	2016
	\$	\$
Trade payables	209,177	202,841
Accrued operating expenses	68,912	67,227
Unearned fixed deposit interest	-	9,370
	<u>278,089</u>	<u>279,438</u>

8. GENERAL FUND (UNRESTRICTED)

This fund is available to the Society and can be used in accordance with charitable objectives of the Society at the discretion of the Management Committee.

9. BUILDING FUND (RESTRICTED)

This fund is to be used in accordance with the charitable objectives of the Society subject to approval of the donors or through the terms of appeal.

10. TAX DEDUCTIBLE DONATIONS

The Society is approved as an Institution of a Public Character ("IPC") under the provision of the Income Tax Act. Donors to the Society are granted tax exemption.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

11. STAFF COSTS

	2017	2016
	\$	\$
Employee		
Salaries and bonuses	2,309,223	2,127,821
CPF contributions	275,108	260,960
Transportation allowance for physicians	100,500	96,525
	<u>2,684,831</u>	<u>2,485,306</u>
Key management		
Salaries and bonuses	43,698	87,076
CPF contributions	3,296	6,584
Transportation allowance for physicians	5,370	6,500
	<u>52,364</u>	<u>100,160</u>
 Total staff costs	 <u>2,737,195</u>	 <u>2,585,466</u>

12. FINANCIAL RISKS MANAGEMENT

Risk management is integral to the whole business of the Society. The Society has a system of controls in place to create an acceptable balance between the cost of risks occurring and the cost of managing the risks. The Management Committee continually monitors the Society's risk management process to ensure that an appropriate balance between risk and control is achieved.

Liquidity risk

The Society monitors its liquidity risk and maintains a level of cash and cash equivalents deemed adequate by management to finance the Society's operations and to mitigate the effects of fluctuations in cash flows.

Credit risk

Credit risk refers to the risk that counter party will default on its contractual obligations resulting in a loss to the Society. The Society has adopted a policy of only dealing with creditworthy counter parties and obtaining sufficient collateral where appropriate, as a means of mitigating the risk of financial loss from defaults. The Society performs on-going credit evaluation of its counter parties' financial condition and generally do not require collateral.

The Society does not have any significant credit exposure to any single counter party or any Society of counter parties having similar characteristics.

The Society's financial assets are not secured by any collateral or credit enhancements.

Interest rate risk

The Society is exposed to interest rate risk through the impact of interest rate changes on variable interest-bearing financial assets. The Society does not enter into derivative financial instruments contracts. The Society has no significant exposure to interest rate risk.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017

Fund management

The Society's objectives when managing fund are to safeguard the Society's ability to continue as a going concern.

The capital management of the Society is monitored by the Management Committee on an ongoing basis.

Fair values

The carrying amounts of the financial assets and liabilities approximate their fair values as at reporting dates due to the short period to maturity.

The Society does not hold financial assets nor derivative asset or liabilities carried at fair value or at valuation. Accordingly, the disclosure requirement of the fair value hierarchy (levels 1, 2 and 3) under FRS 107 *Financial Instruments Disclosures* does not apply.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES

Unique Entity No. S95SS0069F

(Incorporated in Singapore)

FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

**PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT BY THE MANAGEMENT COMMITTEE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018**

We are pleased to present this annual report to the members of Public Clinic Society and its Branches (the “Society”) together with the financial statements of the Society for the financial year ended 31 December 2018.

OPINION OF THE MANAGEMENT COMMITTEES

In the opinion of the management committees:

- (i) the accompanying financial statements are drawn up 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, changes in equity and cash flows of the Society for the year ended on that date in accordance with the provisions of the Society Act, Chapter 311, and the Charities Act, Chapter 37, (the “Acts”) and Singapore Financial Reporting Standards; and
- (ii) at the date of this statement, there are reasonable grounds to believe that the Society will be able to pay its debts as and when they fall due.

MANAGEMENT COMMITTEE

The Management Committee of the Society in office at the date of this report are as follows:

Seow Ser Fatt	- President
Loh Sian Nguan	- 1 st Vice-President
Loh Kooi Cheng	- 2 nd Vice-President
Loi Jit Ann	- 3 rd Vice-President
Ng Hock Soon	- Treasurer
Yong Kim Wah	- Assistant Treasurer
Tan Ooh Chye	- Secretary
Teo Hong Choon	- Assistant Secretary
Kwek Mei Lin	- Medical Officer
Ngor Seok Bin	- Pharmaceutical Officer
Seow Teck Chye	- Mobile Division Officer
Tan Jee Loo	- Assistant Mobile Division Officer
Teo Koon See	- Committee Member
Chng Chor Hwa	- Committee Member
Low Joo Keon	- Committee Member
Yap Meng Chuan	- Committee Member
Ong Chee Ming	- Committee Member

**PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT BY THE MANAGEMENT COMMITTEE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018**

CONFLICT OF INTEREST

Statement of purpose and authority

Pursuant to “Code of Governance for Charities and Institutions of a Public Character” issued by the Charity Council, the Management Committee has established a policy on the avoidance of conflict of interest for the Society.

The Society’s basic policy on avoidance of conflict of interest rests on three premises:

- a. Definition of “Conflict of Interest”;
- b. Declaration of “Conflict of Interest”; and
- c. Abstention from decision making where “Conflict of Interest” has been declared or exists.

a. Definition of “Conflict of Interest”

An operational definition of conflict of interest is when an individual is aware of “any interest in a transaction or arrangement that will affect his/her professional judgement to obtain the best value for the Society or to protect the interests of the Society”.

Some of the more obvious conflict of interests relates to:

- i) Procurement of goods or services (Contract with vendors);
- ii) Vested interest in other organisations that have dealings or relationship with the Society;
- iii) Interest in joint ventures;
- iv) Hiring and personnel management pertaining to close relationship with current Management Committee or decision makers;
- v) Remuneration of Management Committee members, volunteer physicians and staff members; and
- vi) Roles and responsibilities of staff members holding positions in the Management Committee.

b. Declaration of “Conflict of Interest”

Management Committee members, staff members or volunteers must acknowledge that they understand the definition of “Conflict of Interest” as mentioned above and are required to sign the “Conflict of Interest Policy and Declaration Form” to declare any disclosure with related parties.

c. Abstention from decision making

Whenever an individual is aware of the existence of a conflict of interest, he/she must abstain from the decision making process pertaining to the possible conflict of interest. This means the individual should not influence the decision process. This does not necessarily prevent the individual from providing relevant and expert knowledge on the issue or participate in the discussion but he/she should only do so with wisdom so as not to influence the decision.

**PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT BY THE MANAGEMENT COMMITTEE
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018**

RESERVE POLICY

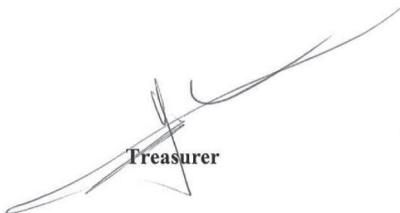
The Society's primary objective is to develop Chinese medicines, raise the standard of medical treatment involving the use of Chinese medicines and provide and encourage the provision of free Chinese medical services, regardless of race and religion. It aims to improve the health and promote the well-being of the general public, the Modus Operandi of Traditional Chinese Medicines ("TCM") practices so as to ensure an adequate supply of medicines and sophisticated medical equipment, the creation of a safe and hygiene clinical environment and the continued enhancement of its physicians' professional standards in order to provide TCM and healthcare services of high therapeutic effect of the general public.

Pursuant to the Code of Governance for Charities and IPCs Guideline 6.4.1, the Management Committee has established a reserve policy ("Reserve Policy") for the Society. In setting the Reserve Policy, the Management Committee intends to review its reserve policy annually and to maintain a reserve not more than three years of its annual operating expenditure.

On behalf of the Society,



President



Treasurer



Secretary

Singapore
13 March 2019

**YWL & CO**

Chartered Accountants

(Registration number: T12PF00171)

531 Upper Cross Street, #03-50 Hong Lim Complex, Singapore 050531

Website: www.ywl.com.sg

Telephone: (65) 6913 9756

**INDEPENDENT AUDITORS' REPORT TO THE MANAGEMENT COMMITTEE OF
PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES****Report on the Audit of the Financial Statements****Opinion**

We have audited the financial statements of Public Free Clinic Society and its Branches (the "Society"), which comprise the statement of financial position as at 31 December 2018, and the statement of financial activities, statement of changes in funds and statement of cash flows for the year ended on that date, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Society Act, Chapter 311, and the Charities Act, Chapter 37, (the "Acts") 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, changes in funds and 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 (ACRA) *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.

Responsibilities of Management Committee for the Financial Statements

The Management Committee is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the 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, the Management Committee 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 Management Committee'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:

- 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.
- 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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.
- 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 Management Committee 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 Acts to be kept by the Society have been properly kept in accordance with the provisions of the Acts.

YWL & CO
PUBLIC ACCOUNTANTS AND
CHARTERED ACCOUNTANTS

Singapore
13 March 2019

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2018

	Note	2018 \$	2017 \$
Funds			
General fund (unrestricted)	8	13,636,385	12,240,790
Building fund (restricted)	9	<u>4,104,479</u>	<u>4,104,479</u>
		<u>17,740,864</u>	<u>16,345,269</u>
Represented by:			
Assets less liability			
Non-current asset			
Property, plant and equipment	3	<u>2,935,131</u>	<u>3,113,937</u>
Current assets			
Inventories	4	98,512	82,425
Other receivables	5	119,139	122,565
Cash and cash equivalents	6	<u>14,880,495</u>	<u>13,304,431</u>
		<u>15,098,146</u>	<u>13,509,421</u>
Total assets		<u>18,033,277</u>	<u>16,623,358</u>
Current liability			
Trade and other payables	7	<u>292,413</u>	<u>278,089</u>
Net assets		<u>17,740,864</u>	<u>16,345,269</u>

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

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	Note	2018 \$	2017 \$
Income			
Tax deductible donations	10	2,072,467	1,858,454
Non-tax deductible donations		1,572,745	1,457,452
Branch collections		2,734,421	2,747,548
Home treatment collections		14,178	17,339
Course fee		5,360	45,712
Fixed deposit interest		183,022	153,137
Total income		<u>6,582,193</u>	<u>6,279,642</u>
Other income			
Government grant		135,840	145,278
Rental income		34,800	33,302
Total other income		<u>170,640</u>	<u>178,580</u>
Cost of charitable activities			
Clinical appliances		101,824	100,345
Course expense		160	13,640
Fund raising expense		399,994	247,781
Medicine		1,204,964	1,203,914
Staff costs	11	2,739,988	2,631,325
Transportation allowance for physicians	11	152,866	105,870
Total cost of charitable activities		<u>(4,599,796)</u>	<u>(4,302,875)</u>
Other expenditure			
Advertisement		3,389	6,299
Annual dinner		10,300	10,406
Audit fee		8,000	7,900
Bank charges		2,722	2,510
Conservancy and services		7,636	2,407
Depreciation of property, plant and equipment		218,219	251,960
Entertainment and refreshment		7,821	3,335
General expense		22,082	21,225
Insurance		58,823	48,838
Loss on disposal of property, plant and equipment		-	422
Medical fee		6,704	3,906
Minor assets expensed off		9,163	23,305
Newspaper and periodicals		1,920	2,007
Printing, postage and stationeries		18,970	34,849
Professional fee		8,389	34,565
Property tax		6,850	6,850
Rental of office and equipment		30,035	28,640
Repair and maintenance		140,809	134,075
Staff training and welfare		30,837	17,523
Telecommunication		5,650	5,579
Transportation		5,093	8,958
Upkeep of motor vehicles		40,727	33,772
Utilities		113,303	102,384
Total other expenditure		<u>(757,442)</u>	<u>(791,715)</u>
Surplus for the year		<u>1,395,595</u>	<u>1,363,632</u>

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

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT OF CHANGES IN FUNDS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	General fund (unrestricted) \$	Building fund (restricted) \$	Total funds \$
At 1 January 2017	10,877,158	4,104,479	14,981,637
Surplus for the year	1,363,632	-	1,363,632
At 31 December 2017	12,240,790	4,104,479	16,345,269
At 1 January 2018	12,240,790	4,104,479	16,345,269
Surplus for the year	1,395,595	-	1,395,595
At 31 December 2018	13,636,385	4,104,479	17,740,864

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	2018 \$	2017 \$
Operating activities		
Surplus for the year	1,395,595	1,363,632
Adjustments for:		
Interest income	(183,022)	(153,137)
Loss on disposal of property, plant and equipment	-	422
Depreciation of property, plant and equipment	218,219	251,960
Operating surplus before working capital changes	1,430,792	1,462,877
Changes in working capital:		
Inventories	(16,087)	(16,152)
Other receivables	3,426	5,924
Trade and other payables	14,324	8,021
Net cash generated from operating activities	<u>1,432,455</u>	<u>1,460,670</u>
Investing activities		
Interest received	183,022	95,750
Acquisition of property, plant and equipment	(39,413)	(249,919)
Net cash generated from/(used in) investing activities	<u>143,609</u>	<u>(154,169)</u>
Net increase in cash and cash equivalents	1,576,064	1,306,501
Cash and cash equivalents at beginning of year	13,304,431	11,997,930
Cash and cash equivalents at end of year	<u>14,880,495</u>	<u>13,304,431</u>

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

These notes form an integral part of and should be read in conjunction with the accompanying financial statements. These financial statements have been authorised for issue by the Management Committee on 13 March 2019.

1. GENERAL INFORMATION

Public Free Clinic Society and its Branches (the “Society”) is registered in Singapore under the Society Act, Chapter 311, and domiciled in the Republic of Singapore. It is also subject to the provision of the Charities Act, Chapter 37. The registered address of the Society is at 10 Lorong 9 Geylang, Singapore 388758.

The Society is conferred the Institution of Public Character status (IPC no: HEF004216). Accordingly, qualifying donors are granted tax deduction for the donations made to the Society.

The principal activities of the Society are those of providing free medical services to the public and raising public health awareness and knowledge in Traditional Chinese Medicine. There have been no significant changes in the principal activities during the financial year.

The financial statements included the results, assets and liabilities of branches and aged centres operating in Singapore.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

These financial statements have been prepared in accordance with Singapore Financial Reporting Standards (“FRS”).

The financial statements have been prepared on a historical cost basis except as disclosed in the significant accounting policies set out below. The financial statements are presented in Singapore dollar (S\$) except as indicated otherwise.

2.2 Interpretations and amendments to published standards effective in financial year 2018

On 1 January 2018, the Society adopted the new FRS and Interpretation to FRS (“INT FRS”) which are effective for the financial year ended 31 December 2018. The adoption of the new FRS and INT FRS did not have a significant impact to the financial statements of the Society.

The Society has not adopted the standards and interpretations that have been issued but not yet effective. The initial application of those standards and interpretations are not expected to have any material impact on the financial statements. The Society has not considered the impact of accounting standards issued after the reporting date.

2.3 Property, plant and equipment

All items of property, plant and equipment are initially stated at cost. Subsequent to recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. All repair and maintenance costs are recognised in profit or loss as incurred.

Depreciation is computed on a straight-line basis over the estimated useful life of the asset as follows:

Freehold property and renovation	- 5 to 50 years
Motor vehicles	- 5 years
Furniture and fittings	- 5 to 20 years

The carrying values of property, plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

The useful life and depreciation method are reviewed at each financial year end, and adjusted prospectively, if appropriate.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on derecognition of the asset is included in profit or loss in the year the asset is derecognised.

2.4 Impairment of non-financial assets

The Society assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when an annual impairment testing for an asset is required, the Society makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs of disposal and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. In assessing value in use, the estimated future cash flows expected to be generated by the asset 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. In determining fair value less costs of disposal, recent market transactions are taken into account, if available. If no such transactions can be identified, an appropriate valuation model is used.

Impairment losses are recognised in profit or loss.

An assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such indication exists, the Society estimates the asset's or cash-generating unit's recoverable amount. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss.

2.5 Financial assets

Initial recognition and measurement

Financial assets are recognised when, and only when, the Society becomes a party to the contractual provisions of the financial instrument. The Society determines the classification of its financial assets at initial recognition.

When financial assets are recognised initially, they are measured at fair value, plus, in the case of financial assets not at fair value through profit or loss, directly attributable transaction costs.

Subsequent measurement

The subsequent measurement of financial assets depends on their classification as follows:

Loans and receivables

Non-derivative financial assets with fixed or determinable payments that are not quoted in an active market are classified as loans and receivables. Subsequent to initial recognition, loans and receivables are measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in profit or loss when the loans and receivables are derecognised or impaired, and through the amortisation process.

Derecognition

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that had been recognised in other comprehensive income is recognised in profit or loss.

2.6 Impairment of financial assets

The Society assesses at each end of the reporting period whether there is any objective evidence that a financial asset is impaired.

Financial assets carried at amortised cost

For financial assets carried at amortised cost, the Society first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant, or collectively for financial assets that are not individually significant. If the Society determines that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that are individually assessed for impairment and for which an impairment loss is, or continues to be recognised are not included in a collective assessment of impairment.

If there is objective evidence that an impairment loss on financial assets carried at amortised cost has occurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. If a loan has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account. The impairment loss is recognised in profit or loss.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

When the asset becomes uncollectible, the carrying amount of impaired financial asset is reduced directly or if an amount was charged to the allowance account, the amounts charged to the allowance account are written off against the carrying value of the financial asset.

To determine whether there is objective evidence that an impairment loss on financial assets has incurred, the Society considers factors such as the probability of insolvency or significant financial difficulties of the receivables and default or significant delay in payments.

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 was recognised, the previously recognised impairment loss is reversed to the extent that the carrying amount of the asset does not exceed its amortised cost at the reversal date. The amount of reversal is recognised in profit or loss.

Financial assets carried at cost

If there is objective evidence (such as significant adverse changes in the business environment where the issuer operates, probability of insolvency or significant financial difficulties of the issuer) that an impairment loss on financial assets carried at cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the current market rate of return for a similar financial asset. Such impairment losses are not reversed in subsequent periods.

2.7 Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash at bank and fixed deposits. The carrying amounts of these assets approximate their fair value.

2.8 Inventories

Inventories are stated at the lower of cost and net realisable value. Costs incurred in bringing the inventories to their present location and condition are accounted for on a weighted average cost basis.

Where necessary, allowance is provided for damaged, obsolete and slow moving items to adjust the carrying value of inventories to the lower of cost and net realisable value.

Net realisable value is the estimated selling price in the ordinary course of business, less estimated costs of completion and the estimated costs necessary to make the sale.

2.9 Government grants

Government grants are recognised at their fair value where there is reasonable assurance that the grant will be received and all attaching conditions will be complied with.

Government grants related to income

Government grant shall be recognised in profit or loss on a systematic basis over the periods in which the entity recognises as expenses the related costs for which the grants are intended to compensate. Grants related to income may be presented as a credit in profit or loss, either separately or under a general heading such as "other income". Alternatively, they are deducted in reporting the related expenses.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

2.10 Financial liabilities

Initial recognition and measurement

Financial liabilities are recognised when, and only when, the Society becomes a party to the contractual provisions of the financial instrument. The Society determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at fair value through profit or loss, directly attributable transaction costs.

Subsequent measurement

The measurement of financial liabilities depends on their classification as follows:

Financial liabilities

After initial recognition, financial liabilities that are not carried at fair value through profit or loss are subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in profit or loss when the liabilities are derecognised, and through the amortisation process.

Derecognition

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in profit or loss.

2.11 Employee benefits

Defined contribution plans

The Society makes contributions to the Central Provident Fund scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as an expense in the period in which the related service is performed.

2.12 Leases

Operating lease payments are recognised as an expense in profit or loss on a straight-line basis over the lease term. The aggregate benefit of incentives provided by the lessor is recognised as a reduction of rental expense over the lease term on a straight-line basis.

2.13 Income recognition

Incoming resources 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 and when the specific criteria for each of the Society's activities are met as follows:

Donations

Donations represents both tax and non-tax deductible donations received from general public or members. Donations are recognised on receipt basis.

Charitable activities

Revenue from charitable activities is recognised when services are rendered.

Interest income

Interest income is recognised using the effective interest method.

Rental income

Rental income is recognised on a straight-line basis over the period of agreement.

2.14 Income tax

The Society is registered as a charity organisation under Charities Act, Chapter 37. As an approved charity, it is exempted from income tax under Section 13(1) of the Singapore Income Tax Act.

2.15 Significant accounting judgements and estimates

The preparation of the Society's financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the reporting date. However, uncertainty about these assumptions and estimates could result in outcomes that could require a material adjustment to the carrying amount of the asset or liability affected in the future.

Key sources of estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the end of each reporting period are discussed below. The Society based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising beyond the control of the Society. Such changes are reflected in the assumptions when they occur.

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

Useful lives of property, plant and equipment

Property, plant and equipment are depreciated on a straight line basis over their estimated useful lives. Management estimates the useful lives of these property, plant and equipment to be within 5 to 50 years. Changes in the expected level of usage and technological developments could impact the economic useful lives of these assets, therefore future depreciation charges could be revised. The carrying amount of the Society's property, plant and equipment at the end of each reporting date is disclosed in Note 3 to the financial statements.

3. PROPERTY, PLANT AND EQUIPMENT

	Freehold property and renovation \$	Motor vehicles \$	Furniture and fittings \$	Total \$
Cost				
At 1 January 2017	4,877,385	396,287	548,835	5,822,507
Additions	79,952	115,300	54,667	249,919
Disposals	-	-	(2,190)	(2,190)
At 31 December 2017	4,957,337	511,587	601,312	6,070,236
Additions	-	15,582	23,831	39,413
Disposals	-	(99,944)	-	(99,944)
At 31 December 2018	4,957,337	427,225	625,143	6,009,705
Accumulated depreciation				
At 1 January 2017	1,915,117	352,051	438,939	2,706,107
Depreciation charge for the year	153,343	53,949	44,668	251,960
Disposals	-	-	(1,768)	(1,768)
At 31 December 2017	2,068,460	406,000	481,839	2,956,299
Depreciation charge for the year	151,353	30,625	36,241	218,219
Disposals	-	(99,944)	-	(99,944)
At 31 December 2017	2,219,813	336,681	518,080	3,074,574
Net book value				
At 31 December 2018	2,737,524	90,544	107,063	2,935,131
At 31 December 2017	2,888,877	105,587	119,473	3,113,937

4. INVENTORIES

	2018 \$	2017 \$
Medicines	98,512	82,425

5. OTHER RECEIVABLES

	2018 \$	2017 \$
Other receivables	-	28
Deposits	24,278	12,558
Interest receivable	94,861	109,979
	119,139	122,565

PUBLIC FREE CLINIC SOCIETY AND ITS BRANCHES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

6. CASH AND CASH EQUIVALENTS

	2018	2017
	\$	\$
Cash at bank	2,790,985	2,209,526
Cash on hand	89,510	94,905
Fixed deposits	<u>12,000,000</u>	<u>11,000,000</u>
	<u>14,880,495</u>	<u>13,304,431</u>

The fixed deposits are placed with maturity period of 1 year (2017: 1 to 2 years) and carry effective interest rates ranging from 1.63% to 1.95% (2017: 1.35% to 1.85%) per annum.

7. TRADE AND OTHER PAYABLES

	2018	2017
	\$	\$
Trade payables	199,997	209,177
Accrued operating expenses	<u>92,416</u>	<u>68,912</u>
	<u>292,413</u>	<u>278,089</u>

8. GENERAL FUND (UNRESTRICTED)

This fund is available to the Society and can be used in accordance with charitable objectives of the Society at the discretion of the Management Committee.

9. BUILDING FUND (RESTRICTED)

This fund is to be used in accordance with the charitable objectives of the Society subject to approval of the donors or through the terms of appeal.

10. TAX DEDUCTIBLE DONATIONS

The Society is approved as an Institution of a Public Character ("IPC") under the provision of the Income Tax Act. Donors to the Society are granted tax exemption.

11. STAFF COSTS

	2018	2017
	\$	\$
Employee		
Salaries and bonuses	2,416,938	2,309,223
CPF contributions	273,575	275,108
Transportation allowance for physicians	<u>145,371</u>	<u>100,500</u>
	<u>2,835,884</u>	<u>2,684,831</u>
Key management		
Salaries and bonuses	46,016	43,698
CPF contributions	3,459	3,296
Transportation allowance for physicians	<u>7,495</u>	<u>5,370</u>
	<u>56,970</u>	<u>52,364</u>
Total staff costs	<u>2,892,854</u>	<u>2,737,195</u>

12. FINANCIAL RISKS MANAGEMENT

Risk management is integral to the whole business of the Society. The Society has a system of controls in place to create an acceptable balance between the cost of risks occurring and the cost of managing the risks. The Management Committee continually monitors the Society's risk management process to ensure that an appropriate balance between risk and control is achieved.

Liquidity risk

The Society monitors its liquidity risk and maintains a level of cash and cash equivalents deemed adequate by management to finance the Society's operations and to mitigate the effects of fluctuations in cash flows.

Credit risk

Credit risk refers to the risk that counter party will default on its contractual obligations resulting in a loss to the Society. The Society has adopted a policy of only dealing with creditworthy counter parties and obtaining sufficient collateral where appropriate, as a means of mitigating the risk of financial loss from defaults. The Society performs on-going credit evaluation of its counter parties' financial condition and generally do not require collateral.

The Society does not have any significant credit exposure to any single counter party or any Society of counter parties having similar characteristics.

The Society's financial assets are not secured by any collateral or credit enhancements.

Interest rate risk

The Society is exposed to interest rate risk through the impact of interest rate changes on variable interest-bearing financial assets. The Society does not enter into derivative financial instruments contracts. The Society has no significant exposure to interest rate risk.

Fund management

The Society's objectives when managing fund are to safeguard the Society's ability to continue as a going concern.

The capital management of the Society is monitored by the Management Committee on an ongoing basis.

Fair values

The carrying amounts of the financial assets and liabilities approximate their fair values as at reporting dates due to the short period to maturity.

The Society does not hold financial assets nor derivative asset or liabilities carried at fair value or at valuation. Accordingly, the disclosure requirement of the fair value hierarchy (levels 1, 2 and 3) under FRS 107 *Financial Instruments Disclosures* does not apply.

慈善团体监管评估清单

(2018 年 1 月 1 日~2018 年 12 月 31 日)

编号	指导原则说明	指导原则	遵循选项	解释
	董事部监管			
1	为新加入董事部的新成员提供合适的入门培训和熟悉会务的说明会	1.1.2	已遵循	
2	董事部成员有没有兼任慈善团体职员？（若答案是“没有”，请跳过项目 3 和 4）		有	
3	慈善团体职员不得担任董事部主席及其人数不得超过董事部成员人数的三分之一。	1.1.3	已遵循	
4	有书面工作说明职员的执行工作和运作职务；明确划分董事部成员的董事部角色和他们的运作职务	1.1.5	已遵循	
5	财政（或同等职位，如财政委员会主席或负责监督慈善团体的财政董事）最多只能连任四年。如若慈善团体没委任董事部成员担任财政一职，董事部主席将负责财政监督的工作。	1.1.7	已遵循	
6	所有董事部成员必须至少每隔三年重新被提名与重新被受委。	1.1.8	已遵循	
7	董事部在每一任期或每三年举行一次自我评估，视何者较短，以评定其表现和有效性。	1.1.12	没遵循	从 2019 年起，会实行自我评估。
8	是否有董事部成员连任超过 10 年以上？（若答案是“没有”，请跳过项目 9）		有	
9	慈善团体在常年报告中公布每名董事部成员连任超过 10 年以上的理由。	1.1.13	已遵循	
10	董事部及属下委员会成员都必须按书面职责范围执行任务。	1.2.1	已遵循	
	利益冲突			
11	慈善团体有书面程序，让董事部成员和职员尽早向董事部呈报实际或潜在的利益突。	2.1	已遵循	
12	有利益冲突的董事部成员对相关事项的决策，不应该投票表决或参与讨论该事项。	2.4	已遵循	
	策略性规划			
13	董事部定期检讨和批准慈善团体的策略性规划，以确保活动符合其宗旨。	3.2.2	已遵循	
	人力资源及义工管理			
14	董事部批准为职员制定的书面人力资源政策。	5.1	已遵循	
15	慈善团体有经董事部批准的书面行为守则，供董事部成员、职员和义工（如适用）参阅。	5.3	已遵循	
16	慈善团体具有例常监督和评估职员，并为他们提供专业发展的制度。	5.5	已遵循	
17	是否有义工为慈善团体服务？（若答案是“没有”，请跳过项目 18）		有	
18	慈善团体有为义工制定一套义工管理政策。	5.7	已遵循	

	财务管理和内部监控			
19	慈善团体有书面文件征求董事部批准，才能在非主要公益项目中，外贷任何款项、给予捐款、补助金或经济援助。	6.1.1	没遵循	不适用。不会外贷、给予捐款等等。
20	董事部确保在财务方面的主要领域有制定一套内部监控书面程序。	6.1.2	已遵循	
21	董事部确保定期对慈善团体的监控、程序、主要计划和项目进行检讨。	6.1.3	已遵循	
22	董事部确保有监控程序识别并定期监控和检讨其主要风险。	6.1.4	已遵循	
23	董事部批准慈善团体的常年预算并定期监控开支。	6.2.1	已遵循	
24	慈善团体是否投资其储备金（例如定期存款）？（若答案是“没有”，请跳过项目 25）		有	
25	慈善团体有经董事部批准的书面投资政策。	6.4.3	已遵循	
	筹款活动作业模式			
26	慈善团体是否在财政年度期间接受现金捐款（无论是主动筹集或他人捐赠）？（若答案是“没有”，请跳过项目 27）		有	
27	慈善团体所收集的捐款（无论是主动筹集或他人捐赠）都经过正确记录并尽速存入银行。	7.2.2	已遵循	
28	慈善团体是否在财政年度期间接受实物捐赠？（若答案是“没有”，请跳过项目 29）		没有	
29	慈善团体所收集的实物捐赠都经过正确记录并列入其名下。	7.2.3		
	披露和透明度			
30	慈善团体在常年报告中公开每财政年度所召开董事会议的次数；及每位董事成员的出席率。	8.2	已遵循	
31	董事部成员为董事部服务是否获得酬劳？（若答案是“没有”，请跳过项目 32 和 33）		没有	
32	无董事部成员参与决定自己的薪酬。	2.2		
33	慈善团体在常年报告中公开每名董事部成员所获得的确切酬劳和利益或慈善团体须公开无董事成员为所提供的董事部服务收取酬劳。	8.3		
34	慈善团体是否聘请受薪职员？（若答案是“没有”，请跳过项目 35、36 和 37）		有	
35	无职员参与决定自己的薪酬。	2.2	已遵循	
36	慈善团体在常年报告中公开 (A) 每年总薪酬（包括其属下组织成员领取的所有薪酬）超过 10 万元的首三名最高薪职员的年薪；和 (B) 首三名最高薪职员是否也任职于慈善团体董事部。有关职员薪酬必须以每 10 万元为一范畴呈报或慈善团体披露无任何受薪职员年薪超过 10 万元。	8.4	已遵循	
37	慈善团体公开符合所有以下标准的受薪职员人数： (A) 职员是执行主管或董事部成员的直属家庭成员；(B) 职员的年薪超过 5 万元。 有关职员薪酬必须以每 10 万元为一范畴呈报或慈善团体披露无何是执行主管或董事部成员的直属家庭成员的受薪职员，其年薪超过 5 万元。	8.5	没遵循	不适用。目前没有受薪职员符合所列标准。
	公众形象			
38	慈善团体有书面沟通政策，能通过所有平台发布慈善团体及其活动的信息。	9.2	已遵循	

大 众 医 院

Public Free Clinic Society

院务顾问：

黄马家兰女士 陈光辉先生 黄海博士
陈积光先生 陈树兰博士

学术顾问：

吴汉昇教授 杨永博士

法律顾问：

符之俊律师

— 永远名誉会长 —

蔡天宝博士 DUBC, JP, BBM	张耀冰先生
许连发先生 JP, BBM(L)	黄海博士
拿督林金聪 PBM	杨澄隆先生
饶尚仁先生 PPA	杨应孝先生
陈春金医生 PBM	黄健忠先生
林光景先生 PBM	傅海医师
刘智评先生	李再添先生
柯长源先生	周强龙先生
何侨生先生 BBM	戴永金先生
黄马家兰女士	曾浓盛医师
林庆南先生	王振吉先生
杨振来先生	陈惠烈先生
卓喜财先生	胡蓓青女士
柯福赐先生	陈赛卿医师
饶秀琼女士	骆水兴先生
傅玉珍女士	陈爱华先生
何耀钊先生	陈笃汉先生
蔡宜芳医师	陈树兰博士
卓清桂先生	杜南发博士 PBM

- 永远名誉会长 -

陈光辉先生

何素慧女士

柯樱华女士

柯艺成先生

柯棋水先生

谢国明先生

卓友德先生

朱庆光先生

何业雅女士

陈继成先生

陈钦赐先生

颜东如先生

何家良博士

李雪云小姐

谢乘龄先生

曾水勇先生

池德兴先生

郑成英先生

郭庆成先生

朱云萍女士

刘注居士

Mr Chang Meng Kiat

Mr Chang Meng Kiat

Mr Cheong Hooi Hong

Mr Chia Song Leng

Mr Chiam Hin Seng

Mr Chor Zhi Chao

Ms Chuo Cher Shing

Mrs Ferguson

Mr Gan Kok Tuan

Mr Gn Chiang Yam

Mdm Ho Yun Wai

Mr Hooy Kok Wai

Mr Hooy Kwok Pun

Mr Hwang Shyr Choen

Mr Khoo Hang Choong

Mr Koh Wee Seng

Mr Lau Chee Heong

Mdm Lai Poh Ing @Lai Siew Kuen

Ms Leng Fong Choo Sofia Linda

Mr Leong Wan Kiong

Mr Liang Wern Kang

Mr Lim Cheng Yap

Mr Lim Chin Huat

Ms Lim Chye Hoon Eileen

Mr Lim Eng Lok @Lim Cheng Hong

Mr Lim Guan Pheng

Mr Lim Hui Eng

Mr Lim Soon Huat

Mr Loh Sim Hong

Mr Low Ngee Tong

Ms Ng Soon Im

Mr Ng Tee Kang

Mr Ng Ting Ann

Mr Oan Chim Seng

Mr Peh Chee Keong

Mr Poh You De

Mr See Pheow Chi

Mr Tan Ah Koon BBM

Mr Tan Cheng Hai

Mr Tan Sin Heng

Mr Toh Lim Ngoh

Mdm Wang Lai Poh

Mr Wong Kim Yin

Mr Yin Fook Cheong

— 赞助机构 —

新加坡佛教青年弘法团	陈延谦基金
观音堂佛祖庙	新加坡布业联谊会
如切观音堂	现代孔子思想基金会
培华基金有限公司	Abwin Pte Ltd
大巴窰修德善堂	Abwin Pte Ltd
淡滨尼联合宫	Advanced Micro Devices (S) Pte Ltd
佛教居士林	Aerospec Supplies Pte Ltd
淡申新民基金	Alltrust International Pte Ltd
新加坡李氏基金	Apexid Pte Ltd
邵氏基金	Charles & Keith (Singapore) Pte Ltd
丰隆基金	Chew How Teck Foundation
洛阳大伯公宫	Chong Lee Leong Seng Co Ltd
立德传心堂	Choon Hin Stainless Steel Pte Ltd
茶阳(大埔)会馆	Composers And Authors Society Of Singapore Limited
龙溪会馆	Ecco Venture Pte Ltd
南洋客属总会	EK Auto (Export) Pte. Ltd.
竹林寺	EW Ginseng & Herbs Pte Ltd
丰永大公会	Goh Lee Hiang Memorial Fund
雷山佛社	Greenfield Healthcare Management
美高建筑材料(新)私人有限公司	Hafary Pte Ltd
国泰摄影用品社(私人)有限公司	Hiap Chuan Hardware (Pte) Ltd
裕顺五金(私人)有限公司	Hoe Kee Hardware Pte Ltd
南洋甘文烟厂私人有限公司	Hotel Grand Central Limited
福祿寿四面佛	Lam Hong (S) Pte Ltd
裕益社中元会	Lee Hong Lee Construction Pte Ltd
后港新镇中元会	Lee Kim Tah Holdings Limited
路班让顺天宫	Leong Jin Corporation Pte Ltd

— 赞助机构 —

Lian Hup Metal Co Pte Ltd	Singapore Turf Club
Lian Seng Investment Pte Ltd	Soon Huat Goldsmith Pte Ltd
Lim Kim Chong Foundation Pte. Ltd.	STK 15 Chin Bee Drive中元会
Lin Feng Holdings Pte Ltd	Super Galvanising Pte Ltd
Loh & Chin Holdings Pte Ltd	Tanah Merah Country Club
Megawatts Engineering Services Pte Ltd	Taskcon Builders Pte Ltd
NewSat Pte Ltd	The Estate of Cheng Moh Yun
Oxley Holdings Limited	Unitor工友联合中元会
Pan-United Corporation Ltd	Venicenet Pte Ltd
Pan-United Marine Limited	Wing Huat Loong (Pte) Ltd
Parexgroup Pte. Ltd.	WHL Ginseng & Herbs Pte Ltd
Seng Foo Building Construction Pte Ltd	Yanmar Asia (Singapore) Corporation Pte Ltd
Seng Lee Development Private Limited	Yat Yuen Hong Company Limited
Sin Soon Lee Realty (Kim Seng) Co Pte Ltd	
Singapore Tong Teik (Private) Limited	

- 本院2017年捐款者芳名录 -

≥ \$ 20,000

观音堂佛祖庙
洛阳大伯公宫
Chew How Teck Foundation
Eng Seng Lee Construction Co Pte Ltd
Super Galvanising Pte Ltd

\$ 10,000 —19,000

新加坡佛教青年弘法团
培华基金有限公司
立德传心堂
黄海博士
黄马家兰女士
陈光辉先生
罗桂清医师
陈爱华先生
王佩君医师(已故)
素斋食
Abwin Pte Ltd
Mr Chia Song Leng
Hoe Kee Hardware Pte Ltd
Ken-Pal (S) Pte Ltd
Mdm Lim Chye Hoon Eileen
Mr Lim Guan Pheng
Dato Lim Kim Chong
Lim Kim Chong Foundation Pte. Ltd.
Mr Ng Lee Yang (Late)
Mr Ng Tee Kang
Mr Tan Sin Heng
Mr Tan Tai Ngia
Mr Toh Lim Ngoh
WHL Ginseng & Herbs Pte Ltd
Wing Huat Loong (Pte) Ltd

\$5,000 - 9,000 ~

大巴窑修德善堂
大士伯公宫理事会
淡申新民基金
般若念佛堂
邵氏基金
陈延谦基金
何侨生先生
柯长源先生

2017年捐款者芳名录

\$ 5,000 — 9,900

郑民川先生
陈亨西先生
慈悲结缘团
吴秀珍小姐(已故)
回向已故李腰女士
三德素食馆
丽英贸易商店
兰香园素食(武吉峇督)
同益发
添欣素食园
观音斋
Amber Electronics Pte Ltd
Mr Ang Wee Chye
Mr Chan Kai Leung
Mr Chow Wai Tuck
Ms Geng Changqing Fiona
Mr Goh Chor Swee
Kee Marine Pte Ltd
KMY Electrical Engineering Pte Ltd
Ms Koh Li Li
Mr Koh Sin Guan
Mdm Lai Li Fang
Lian Hup Metal Co Pte Ltd
Mr Lim Chee Kai John
Mr Lim Hock Chee
Mr Lim Hong Koon (Late)
Mr Lim Soon Heng
Mr Lim Tiong Joo
Ms Loke Lau Kew
Mdm Low Lian Tee
Multi-Hub Enterprise Pte Ltd
Mr Ng Ting Ann
Mr Quah Kee Swee
Mr Tan Hock Guan
Mr Tan Teng Hian
The Ngee Ann Kongsi
The Tan Chin Tuan Foundation
Mr Tiong Shu
Mr Toh Hong Chin
Mr Wong Kum Yong
Mdm Wong Mei Gin

\$ 3,000 — \$ 4,999

斗天宫
新加坡德教会紫玄阁
福安庙
中峇鲁齐天宮
康华私人有限公司
刘龙德先生~张秀珍女士
太师公大伯公
中云坛众弟子信女
蔡来娇女士(已故)
裕益社中元会
云阴殿
孟兰胜会顺兴社
兰香园素食(东陵福)
谢必安素食
Anderco Pte Ltd
Mr Ang Hong Guan
Ms Chuo Cher Shing
Mr Gan Kok Tuan
Groundworks Engineering LLP
J. Keart Alliances Pte Ltd
JerryCo Engineering Services Pte Ltd
Mr Kong Whay Hong
Mr Law Mok Kong
Ms Lim Chin Wei
Mr Loh Sim Hong
Moneymax Jewellery Pte Ltd
Mr Muk Kwok Piew
Mr Ng Kim Joo
Mdm Ng Tien Inn
Peng Yap M&E Systems Pte Ltd
Poh Tiong Choon Logistics Limited
Mr Ramanathan Balasubramanian
Mr Seah Yong Chwan
Mr Song Tang Yih
TAK Products & Services Pte Ltd
Mr Teo Joo Pek
Mr Tham Tuck Seng
Mr Tong Yew Meng
Trimech Technology Pte Ltd
Mr Yeoh Choon Jin

2017年捐款者芳名录

\$ 2,000 — \$ 2,999

淡滨尼联合宮
通淮庙
杨桃园城隍庙
钟炎洲私人有限公司
新加坡百货绸布商联合会
励正社
吴淑敏医师
新山宝莲寺远藏法师
释德森师父
杨德明先生
因缘结缘团地藏大法会
郑朝宗先生(已故)
蔡文英女士(已故)
关帝庙(蔡厝港)
大巴窰八巷多层工厂联合中元会
女皇镇忠义庙
金圣坛
兀兰326中元会
惹兰勿刹三龙街联合青春社中元会
森林商业中心中元会
信华药房
善缘素食
大自然素食(武吉宝美)
妙益素食馆
普香素食
翡翠素食
荣祥素食坊
贵品素食馆(三德)
Amitabha Association of Singapore
Ms Chan Lei Ling
Mdm Chay Soy Moey (Deceased)
Mr Cheng Jian Fenn
Mr Chiang Chin Hock
Mr Choe Fook Cheong
Ms Chua Pheok Swee Alison
Mr Chua Wui Lik
Ms Ding Yachan
Eagle Beauty Pte Ltd
Ms Goh Peh Huang
Mr Han Hui Fong

\$ 2,000 — \$ 2,999

Hilltop Contractor Private Limited
Ms Ho Jee Lan
Hock Huat Sawmill Co Pte Ltd
Ms Khoo Lee Kim
Mr Koh Hwee Meng
Mr Koh Lian Chye
Koong Yee Renovation Works Pte. Ltd.
Mr Lau Kian Hwa
Ms Lau Shi Yue Cindy
Mr Law Yong Shen
Ms Lee Cheek Yee
Mr Lee Hee Kwee
Mr Lee Tiam Nam
Mr Lee Yew Beng
Mr Lim Boon Wan
Mr Lum Sui Choon
Ms Mary Pattison
Mr Ng Han Chu
Dr Pang Sze Kwang Augustine
Mr Poh You De
Mr Soh Yong Poon
Mr Song Wilson
Mr Tan Chwee Poh (Late)
Mr Tan Kim Seng
Ms Tan Sioh Kim
Ms Tang Lee Woon
Ms Tay Chwee Lan
Mr Wong Yew Choo
Mr Woon Wee Hao
Mr Yea Boon Hwee Richard
Yee Lee Private Limited
Yiap Heng Cheong Hardware Pte Ltd
Y-Net Technology Pte Ltd

\$1,000 — \$1,999

茶阳(大埔)会馆
安济圣王庙
新加坡德教会紫经阁
星洲济芳阁
星洲灵隐寺
美高建筑材料(新)私人有限公司
全连医药保健有限公司
顺天堂(新加坡)有限公司
建志私人有限公司
黄福顺医师
鍾耀漢先生
黃麗卿女士
鍾進源先生
鍾麗琴小姐
鍾麗冰小姐
谢坪延先生
南普陀
林舒颖小姐
王漢莊女士
林琪安先生
林荣康小弟弟
蔡艳美女士
陈祥凤女士
符策轩阖家
三宝弟子
林爱莲女士
李苏忠先生
王伟财先生合家
茅山道人龙飞鱼
张常衍居士(已故)
梁月留女士(已故)
陈亚泰先生(已故)
陈水偏先生(已故)
陈水扁(已故)
回向已故功德林棋南父亲收
回向已故游鸿光老先生
三教法圣殿
上帝庙济公坛
上法公坛
东天宮

\$1,000 — \$1,999

九皇宫香友会
凤图庙
南北斗母宫
吉云坛
天慈宫
太上老君道教会
妙阴坛
新加坡黄老祖师慈忠会
林炳基先生
玉封谭公爷星君庙
玉虚道教协会
芽笼东中心善阴殿
金文泰济世坛阴殿府
龙莲花山宫
龙镇宫
罗弄榴莲中元会
凤山宫
善乐中元会
善府宫圣佛坛普渡圣会
宏茂桥第一工业区联合中元会
巴西班让蔬菜批发中心铁巴刹联合兴公司中元会
敕封阴德殿中元会
晋平寺善莲山宫
洛阳阿伯同乡中元会
玄莲殿
罗弄榴槤联合顺兴社中元会
荷兰弄合作社中元会
裕廊东24街小贩商店中元会
裕廊东32街联合中元会
仙隆素食
刘德威先生
千年堂中医诊所
大自然素食(实笼岗)
宏昌参茸药行私人有限公司
成兴琴记
明愿神佛私人有限公司
素
红叶男女美容美发院
绿清清素食
银莱素食馆

2017年捐款者芳名录

\$1,000 — \$1,999

顺利斋素食
顺隆生素食园
Mdm Ang Mui Geok (Late)
Ms Aw Mei Jun
Bee Kong Electrical Engineering Pte Ltd
Mdm Beh Siew Kee
Ms Beng Hong Tye
Mr Cao Xin Wei
Dr Cha Cher Liang
Ms Chan Mei Ho
Ms Chan Siew Eng
Mr Chan Teow Siong
Mr Chew Ah Kow
Mr Chew Huat Boon
Mr Chew Thye Chuan
Dr Chia Wei Khuan
China Express Travel (S) Pte Ltd
Mdm Chong Ai Hwa
Ms Chong Choon Moi
Mr Chong Khoo Yin
Mdm Chong Wei Hong
Mr Chow Kwan Cheong
Mr Chow Wei
Ms Chow Yoke Fun
Ms Chua Peck Suan
Chuan Leong Metalimpex Co (Pte) Ltd
Cintech Ad Venture Pte Ltd
Design 18 (S) Pte Ltd
Di Gio Bridal Pte Ltd
Dou Yee Enterprises (S) Pte Ltd
Ee Hup Construction Pte Ltd
Ms Eng Chin Chin
Fa Yew Construction Pte Ltd
Mr Foong Ngow Chye
Mr Gan Chee Kian
Mdm Gan Soh Har
Mr Gay Bang Hock
Mr Gay Choon Leng
GerK Chwee Trading
Mr Goh Boon Kway

\$1,000 — \$1,999

Mr Goh Sin Shoo
Ms Goh Wee Poo
Mr Han Keen Juan
Hiap Teck Metal Co (1968 Pte) Limited
Mr Ho Kim Siong
Mdm Hoe Hwee Chin
Ms Hoong Kim Choo
Hua Siah Construction Pte Ltd
Huat Li F&B Management LLP
Hwa Sheng Construction Pte Ltd
Interlocal Exim Pte Ltd
Inxus Pte Ltd
Ms Kang Chew Hing
Mdm Kee Gowk Kiau
Kenzone Singapore Pte Ltd
Mr Koh Kian Lai
Mr Kuan Fook Sing
Mr Lee Chuan Chang
Mr Lee Eng Thong David
Mr Lee Han Chew
Mr Lee Loon Hui
Ms Lee Tuan
Ms Lee Xin Ying
Let Hoe Building Materials Pte Ltd
Mdm Liew Lee Han
Mr Lim Suan Tee
Mr Lim Chin Kang
Mr Lim Chye Soon
Mr Lim Eng Tiong
Mr Lim Hoo Yang
Mr Lim Jew Kiat
Mr Lim Joo Suan
Mr Lim Kok Wah
Mr Lim Seng Kwee
Mr Lim Wei Cai
Mr Lim Yam Yew
Ms Lin Mei-Ling
Mr Ling Inn Kwee
Mr Loi Meng Fah & Mdm Por Choon Tow
Mr Lok Chwee Hin

\$1,000 — \$1,999

Ms Lok Li Li
Lottol International Pte Ltd
Mr Low Kuang Ting
Mr Low Liong
Mr Low Ming Hwee
Mr Lu Nguan Soo
Mr Mah Cheong Meng
ME Holdings Pte. Ltd.
Miao Ji Xuan Geomancy
Mr Neo Kian Chye
Mr Neo Kim Kuek
Mr Ng Ah Eng
Mr Ng Bee Chye
Mr Ng Chee Yen
Mr Ng Chin Chong
Mr Ng Hon Ming
Mdm Ng Hung Thing (Late)
Mr Ng Teng Yeng
Mr Ong Hun Kok Anthony
Poly Enterprises Pte Ltd
Rico-A-Mona Bridal Pte Ltd
Mdm Sar Ai Ngan
Scientific Procurement (S) Pte Ltd
Mr See Boon Ping
Mr See Kim Seng
Mr Seem Kok Seng
Mr Seow Shih Tet
Shi Ming Zheng
Shun Xue Builders Pte Ltd
Ms Siew Pui Fun
Mr Sim Choon Hwa
Mr Sim Piah Hui
Mr Soh Kian Hwa Alan
Mdm Soh Lee Yong
Soyee Singapore Pte Ltd
Sultan Plaza Association
Mdm Tan Bee Leng
Ms Tan Beng Choo
Mdm Tan Geck Sian
Mr Tan Hong Beng

\$1,000 — \$1,999

Mdm Tan Kah Gek
Mr Tan Kuang Liang
Mdm Tan Kwee Eng
Mdm Tan Kwee Lan
Mdm Tan Kwei Quee
Ms Tan Lian Eng
Mdm Tan Mui Cheng
Mr Tan Peng Seng
Ms Tan Seo Hua
Mdm Tan Seok Choo
Ms Tan Siok Lan
Tan Sum Joo Provision Shop
Mdm Tan Yee Tiang
Mr Tan Yoon Peng
Tang's Engineering Pte Ltd
Ms Tay Ai Lan
Mr Tay Cheng Pheng
Mr Tay Huay Chwee
Teck Cheong Hardware Pte Ltd
Mdm Teo Gek Keow (Late)
Ms Teo Li Li
The Canned Milk Traders Association Singapore
Mr Thng Kim Yong
Mdm Tiang Lay Nguk
Mdm Ting Cher Lan
Mr Tit Ben Kum
Mr Toh Soon Huat
Mr Toh Yio Liong
Mr Willy
Mr Wong Cheng Poh Nicholas
Mr Wong Tak Keong
Worldship Spares Center Pte Ltd
Dr Yang Cunli
Mr Yeo Siak Yau
Ms Yeo Soh Huan
Mr Yeo Wee Leong
Mdm Yip Lai Ling
Mr Yuen Chee Cheong
Yung Shin Pharmaceutical (S) Pte Ltd

\$ 500 — \$ 999

万山福德祠
万观风水佛教艺术中心
新加坡余氏公会
中亚参茸贸易行
忆思源私人有限公司
普忠殿助善堂
修性堂
南洋胡氏总会
新加坡同安会馆
福德祠绿野亭公会
聚圣庙
郭洽福医师
陈钦赐先生
勿洛南58大伯公
蔡美梅医师
张顺团先生合家
李义经先生
芽笼十巷四面佛
陈有妹女士
陸舜仪先生合家
韋岳蕊女士~许渊雄先生
黄坚勇先生
黄羚芝小姐
蔡秋安先生合家
刘亚妹女士
红山关帝坛众善氏
苏苗治小姐
谢南娟医师
六合素食
回向已故林谦运先生
王兴南~符树菊夫妇
陈明锦女士
吴振诚先生
崔月婵女士
刘美君小姐(已故)
卓椰橰先生(已故)
周任添先生(已故)
张水津先生(已故)
张碧云小姐(已故)
洪亚礼女士(已故)

\$ 500 — \$ 999

袁家兴先生(已故)
陈亚泰先生(已故)
林美凤女士(已故)
回向已故张富珠女士
回向已故林谦运先生
万国山忠义庙
东陵福联合中元会答谢
义和宫顺天堂
佛祖宫
儒释道金英堂玉封佛联会
关云殿
关玄坛
关莲坛
勅封天阴殿
北天善开府
南天门协天坛
后港21街209巴杀答谢神恩
后港大牌105南洋大伯公
君龙坛
善清堂
圣南坛
大圣宫
天云坛
天公坛
天德宫
天日月宫
太阳公宫
安仁宫
慈航堂
旺相堂(銅埕)三教老祖师道教协会
暹罗佛祖拿督菩德
水濂宫
水莲亭
灵善坛
灵慈行宫
玄夫仙庙
玄武坛
玉封城阴殿
玉旨坤圣坛
玉皇殿

2017年捐款者芳名录

\$ 500 — \$ 999

玉皇道
真人宫
神仙宫
虞都庵
金圣殿
金宝殿
锦茂村毓山亭
龙土坛
龙齐坛
丹絨禺巴刹日日兴中元会
义顺(618)大家发中元会
义顺新镇72街中元会
乌美联合工业区中元会
乌鲁三巴旺村中元会
全国夜市中元会
全国夜市商贩商联会中元会
勿洛北3017美食中元会
勿洛水池中元会
勿洛水池路居民商店联合中元会
后港七巷大公司中元会
后港廿一街大牌(209)巴刹中元会
后港联合社中元会
善缘堂
大巴窑中心商店住户中元会
宏茂桥巴杀527和联合社中元会
宏茂桥第四道大牌628巴刹合兴社中元会
实笼岗237/海格路合兴社中元会
巴西班让生果批发市场中元会
布萊德路联合社中元会
德义合作社中元会
德惠住户联合中元会
文亚荣先生
新加坡济阳蔡氏公会中元会
武吉巴督第二中心大众中元会
民心社中元会
油池村六六八中元会
淡滨尼四十一街快乐中元会
班丹花园孟兰胜会
白塔巷联合公司中元会
盒巴文庆大牌十七号合敬中元会

\$ 500 — \$ 999

碧山北中元会
福州公建普度社
符史鸣先生
罗廊皆联合中元会
美景园中元会
芽笼峇鲁众兴社中元会
芽笼峇鲁顺利社中元会
裕廊东347巴刹商店中元会
裕廊东重型车辆联合中元会
裕廊西一巷中元会
裕廊西四十二街大牌557永兴中元会
裕廊西第四十二街兴兴中元会
西北区热带渔场中元会
西海岸路巴刹商店联合社中元会
谢麟荣先生
金文泰中元会
金文泰中心巴刹中元会
顺善坛
顺顺一五八中元会
麦波申律车头联合中元会
万里香贸易
中医药保健有限公司
丽阁男女美发美容
健康素食
卡里拉男女美发院
德发咖啡面包之家
易德中医诊所
福泉香庄
老夫子炒果条
自在斋
芳禾香店
长城粥品中心
非常有机
顺顺来餐室
飞飞云吞面大王
216合兴社 中元会
Aerodyne Seals Pte Ltd
Mr Ang Ban Siong
Mr Ang Hwee Dick
Mr Ang Teck Seng

2017年捐款者芳名录

\$ 500 — \$ 999

Mr Ang Wee Chee
Mr Ang Yong Huat
Mr Ang Zi Jian
Asia Enterprises (Private) Limited
Asia Supply Trading Pte Ltd
Mdm Aw Ah Aia
Ms Aw Bee Kuan
Mr Bi Yongliang Andrew
Ms Cai Kai Ning
Mr Chai Ming Jie
Mr Chan Fook Onn
Ms Chan Jenny
Mr Chan Kai Meng
Ms Chan Karen
Mr Chan Kok Leong
Mr Chan Kok Way
Mr Chan Swee Hong
Mr Chang Duen Kai
Mr Chee Yew Chung
Ms Cheng Gek Hwee Peggy
Mr Chew Ghim Bok
Ms Chew Seok Hoon
Ms Chew Siew Lian Corine
Mr Chia Kar Wing
Mr Chia Mui Tong
Chin Shin (M & E) Pte Ltd
Ms Chionh Siok Bee
Ms Chng Bong Chee
Ms Chng Yong Hong
Ms Chong Chooi Ngan
Mr Chong Chu Hiong
Mr Choong Woei Liang
Ms Chua Adelina
Ms Chua Ah Khim
Mr Chua Cheng Hwee
Mr Chua Chin Chye
Mr Chua Chin Hup
Ms Chua Mei Ling
Clip 'n' Curl
Mr Dong Sui Hung

\$ 500 — \$ 999

Mr Fan Yong Kwai Joseph
Ms Fong Hui Pheng
Mr Foo See Yong
Mr Foo Suan Kee
Geylang Famous Beef Kway Teow Pte Ltd
GIS Technology Pte Ltd
Mr Goh Chin Wah
Ms Goh Lay Hoon
Ms Goh Miaw Hui
Ms Goh Soo Hui
Mr Goh Swee Yew
Mr Goh Thian Yew
Mr Gunasekaran Arunkumar
Mr Hau Bon Song
Ms Hng Hooi Kean
Ms Hoe Lay Hoon
Ms Hoe Wee Yang
Mr Hong Kian Leong
Hong Yang Aluminium Construction Pte Ltd
Ms Hoo Siew Khim
Mrs Huang Patricia
Idbox (S) Pte Ltd
In loving memory of Wong Ngaip Jiow~Loh HongTok~Lim Khay Thuan
Joo Moh Chiap Kee Trading Pte Ltd
K & T Building Construction Pte Ltd
Kah Giap Air Con Engineering
Kah Hong Hardware Engrg Pte Ltd
Mr Kek Liong
Mr Khoo Boo Keong
Mr Khoo Tin Wan Raymond
Mdm Kim Mee Ing
Mr Ko Chin Heng
Mr Koh Chee Chian
Mr Koh Kai Tah
Mr Koh Kim Lee
Mr Ku Swee Kwong
L. & E. Interior Decoration
Mr Lai Cher Hong
Mr Lau Hi Tiang
Mr Lau Shuh Wen

\$ 500 — \$ 999

Mr Law Him Liang
Mr Lee Chai
Mr Lee Chee Tee
Mr Lee Choon Bok
Mdm Lee Choon Mui
Mr Lee Kee Piao
Ms Lee Kiat Chin
Mr Lee Kwok Meng
Mdm Lee Seok Wah
Ms Lee Su Theng
Mr Lee Sze Hao
Mr Lee Wan Choy
Ms Lee Woon Ling
Mr Lek Bak Khim
Mr Leong Mun Seng
Mdm Leong Un Meng Ailin
Ms Ler Seow Pheng Annie
Ms Lew Lay Lang
LHL Interantional Pte Ltd
Mr Li Lam
Mdm Liang Ah Lin
Mr Liang Wern Fook
Mr Liaw Chan Chee
Ms Liew Li Hong
Mr Liew Peng Fong
Ms Liew Suh Fang
Ms Lim Boon Cheng
Mr Lim Chee Wei
Mr Lim Cheng Yap
Ms Lim Geok Khim (Late)
Ms Lim Geok Lian
Mr Lim Hwai Ghee
Mdm Lim Kim Kee
Mr Lim Kwee Siah
Mr Lim Lian Huat
Mr Lim Moy Hai
Mr Lim Tiam Teck
Mr Lim Tiong Wah
Ms Lim Yann Ching Karen
Mdm Linda Rahadja

\$ 500 — \$ 999

Mr Low Kum Choy
Ms Low Yan Tai Susan
Ms Low Yoke Cheng Karen
Ms Lu Jiayi
Music Book Room
My Health Technology Solutions Pte Ltd
Nam Ann Electrical Pte Ltd
Mr Neo Kian Tiong Derrick
Mr Neo Koon Ghee
Mr Neo Siew Choon
Mr Ng Chee Keong
Ms Ng Ching Yi
Mr Ng Cho Weng
Ms Ng Eng Lay
Mr Ng Eng Tak
Mdm Ng Hong Cheow
Mr Ng Hui Peng
Ms Ng Hwee Fen
Ms Ng Janice
Mr Ng Kang Or
Mr Ng Kok Cheng
Mr Ng Kong Kuan
Ms Ng Kwee Lian
Mr Ng Pei Boon
Ms Ng Suk Hang
Mdm Ng Tan Foong
Mr Ong Choon Peng
Ms Ong Jody
Mr Ong Lai Fock
Mrs Ong Lee Yau Fo
Mdm Ong Mui Lan
Mr Ong Pang Kiang
Mr Ong Sie Wei
Ms Ong Siew Geok
Ms Ong Siew Hoom
Mdm Ong Siok Gim
Mr Ong Wee Shiang
Pacific Engineering & Services Pte Ltd
Mdm Pae Chew Keng
Mr Pang Cheng Duan

2017年捐款者芳名录

\$ 500 — \$ 999

Paramount Resources Pte Ltd
Piore Organic
Mdm Png Pek Har
Mr Poh Kok Peng
Qi Bao Tan
Ms Que Hung Yoke
Mdm Quek Yan Keow
Roti Mum Pte Ltd
Mr Sam Ka Yin
Mr Seah Jia Jin Marcus
Mr Seah Leong Khai
Mdm See Toh Mei(Late)
Seiho Machinery & Electric Co Pte Ltd
Shenton Investment Pte Ltd
Shun Zhou Hardware Pte Ltd
Mr Sia Nam Chie
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** 限于篇幅，低于五百元以下慷慨捐款者，未能列于捐款名录里，我们在此表示衷心感激。对于无意间被疏漏于捐款芳名录里的捐款者，我们致上万分歉意。并敬请通知本院募捐组 (Tel:67489637)。
谢谢！

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\$ 500 — \$ 999

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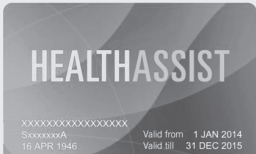
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	成药(每种/每天) Pills/Capsules (per type/per day)	50¢
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