



新加坡佛教施诊所  
Singapore Buddhist Free Clinic

2013年度常年会员大会  
全年概况报告书

**Annual General Meeting 2013**  
**Annual Report**  
24-08-2013

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Please bring along this document to attend the meeting

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# 2013年度常年会员大会

## 主席广声法师献词

24-08-2013



回首上个世纪的60年代，我国物资贫乏，人们生活水平相对偏低，显然没有现在富裕，但却是一个民风纯朴，崇尚积善积福的社会，因此在当时的佛教领袖宏船长老、常凯长老登高一呼下，四众佛教徒以及社会贤达、善长仁翁随即应声而起，新加坡佛教施诊所就在1969年11月诞生了。

众所周知，本所创办的宗旨是本佛陀慈悲教义，为社会大众解除病苦，由是而组织董事会处理行政管理方面的工作。回顾所走过的里程，约可分为三个阶段：

一、是初创期（1969-1972）：第一间诊所是借用普陀寺2楼作为义诊场地，1972年，在印度士路增设了第一分所（即现在的康复中心）。

二、是成长期（1972-1995）：在24年里，先后在芽笼、宏茂桥、红山、裕廊增设了四间诊所，照顾不同地区的民众。

三、是繁荣期（1995至今）：本所在2005年重建芽笼总部大厦，2007年落成；今年获得卫生部同意再增加多一间分所，希望明年可以投入服务。

步入21世纪的新时代，科技进步了，资源发达了，人类生活日益文明进步，教育水平日渐增长，经营慈善事业者就更加需要精益求精，才能跟得上时代步伐，不被淘汰。然而正如俗语所说：“创业难，守业更难”，当第七间诊所设立后，本所员工将增至百人，可以预估的是，常经费肯定相应增加至5、6百万元，董事会所肩负的使命和社会责任就更加重大。因此，自去年修改的新章程在2012年9月17日获准实施后，董事会随即进行改组，务求在宗旨不改，方向不变的大前提下，以法治精神，配合现代化的管理模式，以达到政府为公益慈善机构制定的规范为发展指标，强化公众对慈善事业的信心。

在今天的常年大会上，我要欣然宣布的是：本所已经逐步落实我之前提出的五年计划。包括：

- 设于总所三楼的肿瘤治疗中心于2012年10月22日投入服务。
- 2013年初，完成了各所医务联网系统的开发。
- 主办保健讲座，交流医学知识，提高公众保健意识。
- 延长红山、宏茂桥及裕廊三间分所的开诊时间。
- 在我国北部三巴旺组屋区开办新分所的申请，已经获得该区基层领袖的赞成，并得到建屋发展局批准租赁，一切筹备工作已在积极进行中。三巴旺分所设立后，将会进一步探讨增设另一类专病治疗的可能。

最后，我希望新加坡佛教施诊所在教内外各界人士的支持下，董医职同仁能够继续群策群力，发扬佛陀慈悲济世的精神，给人间带来温暖和希望！

# **FY 2013 Annual General Meeting**

## **Message from President Venerable Kwang Sheng**

24-08-2013

In the 1960's Singapore, resources were scarcity and people's living standards are relatively low, and whose wealth was lesser than today's, but it was a society filled with loving kindness and generosity. Then two eminent Singapore Buddhist leaders Venerable Hong Choon and Venerable Siong Khye called on all Buddhist congregation and community leaders to donate generously. They came back with an overwhelming positive response, thus Singapore Buddhist Free Clinic was established in November 1969.

Singapore Buddhist Free Clinic's vision and mission is to embody and enshrine Buddhist's teachings of compassion and wisdom in the building of a gracious and harmonious society by involving the public and authorities in unity. Providing free medical care to the community to relieve sufferings. The clinic's structure works in such a way that the Board provides guiding principals and policies for the management to execute all administrative duties and affairs. Recalling the traversed mileage, this could be classified into three phases:

1. During the initial and start-up period (1969-1972): The first clinic borrowed the 2<sup>nd</sup> Floor space from Putuo Temple. First branch clinic which is known as Rehabilitation Center was established in 1972 at Indus Road.
2. During years 1972 -1995, it was the developing period: Within the 24 years, branches of Singapore Buddhist Free Clinic at Geylang, Ang Mo Kio, Redhill and Jurong were established to provide free medical care for public in different regions.
3. From years 1995 to present which is the booming period (1995-present): The reconstruction of the Headquarters building at Geylang was completed in 2007. The Cancer Treatment Centre was established in October 2012 to provide the traditional Chinese Medicine treatment to Cancer Patients. For year 2013 the Ministry of Health has approved one more branch which will be at Sembawang area, I hope that in the early next year the branch will be ready to provide medical service to the public.

As we are in the 21st century, and due to the high level of economic progress, philanthropy and charity operators will need to provide better service to keep up with the pace. However, as the saying goes: "Sustaining will be tougher than Pioneering".



When the seventh branch clinic is established, the staff will be increased to one hundred employees and the estimated annual expenditures will be 5-6 million per annum. The Board has the mission and social responsibility to Singapore Buddhist Free Clinic to be even more significant in the society.

The proposed new constitution was approved on 17 September 2012, the board carries out its duty to restructure the board constitution. Following the guiding principles of our vision and mission to better manage the organization with the strict control charity governance and compliance.

We have to also comply with the Charities (Institutions of a Public Character Regulations) and we serve to strengthen public confidence and trust in charities.

I am pleased to announce in today's Annual General Meeting that the five years proposed development plan has been gradually implemented and this includes:

- the establishment of Cancer Treatment Center at third floor of the clinic building on 22 October, 2012 to provide treatment to cancer patients;
- the completion of clinical network system in early 2013;
- conducting medical/health talks which our physicians are the speakers and invited doctors to provide the medical knowledge and to improve public health awareness.
- the extension of additional two hours operating hours for Redhill, Ang Mo Kio and Jurong branches;
- the establishment of the branch clinic in the northern region which is the Sembawang HDB area, the premises have been acquired with the support of the grassroots leaders, and it has been approved by HDB and MOH. Work is in progress for all the preparatory work. Will further explore the possibility for specialized treatments to help prevent and relief terminal illnesses.

Finally, I hope that the Singapore Buddhist Free Clinic will continue unwaveringly the Buddha's Teachings of compassion and wisdom, with the supports from the mass public and the continuous efforts of the Board to bring warmth and hope to more people!



# 43周年纪念 庆典集锦 (25-11-2012)



同声歌唱祝福佛教施诊所生日快乐，居中者为本所副主席法辉法师。



全体合唱三宝歌



服务20年的文豪法师获颁长期服务奖



服务40年的林振群医师获颁长期服务奖



菩提学校学生华乐演奏





领衔演出的名伶左起：丁凡、蒋文端、苏春梅、黎骏声、林家宝、倪惠英。

药师行愿会主办  
**慈悲喜舍家庭日**  
 卫塞节义卖会  
 02/06/2013友诺士地铁站



本所的义卖摊位

光明山普觉禅寺主办  
**粤韵传情2013**

23/03/2013—24/03/2013

滨海艺术中心剧院



主席广声法师陪同大会贵宾陈振声部长步入会场。



大会贵宾国会议员陈佩玲女士与主席能度法师一起浴佛



余兴表演-舞蹈



固本售票处



菩提佛院参与义卖的义工



# 康乐行2012

(29-07-2012 芳林公园)



5



6



7



1



2



3

1. 净聪法师主持挥旗
- 2 - 3 义走队伍
4. 幸运抽奖
5. 大家一起做晨操
6. 竞技游戏
7. 负责竞技游戏的淡马锡理工学院同学



4





## 保健 讲座



1. 龙田农博士 (中医博士)
2. 洪金山医师 (中医硕士)
3. 谢北雁医生 (西医博士)
4. 陈美娥医师 (中医硕士)
5. 许慕贞医师 (中医硕士)
6. 右起: 王玉兰医师  
王友良医师  
韩燕书医师
7. 听众掠影



# 我们的服务







# 会员名表（截至2013年6月）

## 团体会员

普觉寺	ML001	观音宫	MA020
同善堂	ML002	菩提佛院	MA022
妙音觉苑	ML003	观音寺	MA023
大悲院	ML009	佛缘林	MA026
佛教总会	MA001	南海飞来	MA027
龙山寺	MA002	如切观音堂	MA028
毗卢寺	MA004	飞霞精舍	MA029
灵峰般若讲堂	MA005	泰国西竺佛堂	MA030
福海禅寺	MA006	普济寺	MA031
圆明寺	MA007	普明寺	MA033
菩提兰若	MA008	新加坡弥陀慈善基金	MA035
自度庵	MA009	宝光佛堂	MA037
新加坡佛教会	MA041	万佛林	MA014
佛教青年弘法团	MA016	药师行愿会	MA047
净名佛教中心	MA018	善福堂	MA048
善缘堂	MA019		

## 僧伽会员

释宗圣	MB003	释传根	MB023
释能度	MB004	释严明	MB025
释净聪	MB005	释少华	MB028
释法辉	MB007	释自振	MB029
释法达	MB008	释传建	MB034
释贤祥	MB010	释法吉	MB035
释悟峰	MB012	释开国	MB036
释慧雄	MB016	释慧光	MB037
释远藏	MB018	释达仁	MB038
释广助	MB020	释贤参	MB039
释贤通	MB022		





## 个人会员

白丽英	MC082	赖虹遐	MC122	陆美如	MC175	谢政元	MC222
蔡来宝	MC088	赖金存	MC045	陆振泰	MC195	严忠胜	MC018
陈宝穗	MC063	赖小华	MC201	罗庆忠	MC036	颜程宁	MC221
陈春金	MC093	赖玉珠	MC205	莫琬婷	MC215	杨镜生	MC058
陈嘉祺	MC076	赖珍妹	MC121	潘利雄	MC120	杨志伟	MC204
陈界诚	MC047	李丁才	MB049	潘锦华	MC216	叶静慧	MC196
陈木福	MC139	李紫薇	MC048	邱亚兰	MC218	曾金婵	MC144
陈荣奎	MC134	梁美璇	MC207	阮桂萍	MC151	曾玉玲	MC199
陈水虎	MC035	梁南仲	MC044	余晶晶	MC032	张琼英	MC111
陈玩卿	MC156	梁康添	MC213	沈宝生	ML004	张恕境	MC171
陈维源	MC128	梁森芳	MC219	沈学斌	MC038	张榛珍	MC065
陈细妹	MC117	林淑好	MC005	沈俊秀	MC041	张谭安	MC050
陈玉清	MC046	林植宗	MC013	沈坤丰	MC055	张文光	MC004
陈照秋	MC021	林洪源	MC014	施龙现	MC137	张心菊	MC031
陈芝兰	MC001	林洪智	MC015	孙广益	ML007	张雪莲	MC167
傅来成	MC119	林金枝	MC053	孙广安	MC101	张永正	MC169
郭添锦	MC217	林镇南	MC057	孙慧贞	MC106	张子明	MC100
韩燕书	MC095	林亚时	MC089	孙泽智	MC124	张子英	MC103
洪金山	MC162	林细娜	MC094	汪家裕	MC190	郑宝珠	MC209
洪孟珠	MC011	林秀凤	MC112	王荣耀	MC066	郑心锦	MC212
黄德泰	MC007	林妹	MC118	王婷婷	MC208	锺瑜卿	MC102
黄金珠	NC140	林乌吉	MC126	王秀莲	MC062	朱国桢	MC006
黄孟奎	MC085	林宝淳	MC149	王玉兰	MC069	朱云萍	MC138
黄瑞龙	MC206	林德雄	MC203	吴馨慧	MC200	朱仲涵	MC223
黄瑞兴	MC051	刘嘉扬	MC191	萧能胜	MC185	庄博桑	MC110
黄韻卉	MC155	刘易鑫	MC220	谢木昌	MC020	左莺莺	MC202
黄志成	MC198	龙田农	MC211	谢智友	MC214		



## 第26届（2012-2014）董事



财政  
叶静慧居士



主席  
广声法师



秘书  
陈荣銮居士



副财政  
梁南仲居士



副秘书长  
严忠胜居士



副主席  
法辉法师



医务  
施龙现居士



副医务  
宝宁法师



董事  
张净慧居士



董事  
净聪法师



董事  
能度法师



董事  
继妙法师



董事  
朱国桢居士

## 各小组委员会（2012-2014）

常务委员会	审计委员会	医药委员会	人力资源委员会
主任委员 主席 广声法师	主任委员 谢智友居士	主任委员 施龙现居士	主任委员 林植宗居士
委员 秘书 陈荣銮居士 财政 叶静慧居士 医务 施龙现居士 董事 净聪法师	委员 赖秀华居士 陆振泰居士 陈荣銮居士	委员 宝宁法师 严忠胜居士 龙田农医师	委员 陈荣銮居士 叶静慧居士 王婷婷女士 李仁伟先生

# 新加坡佛教施诊所

## 2013年度常年会员大会会务概况报告

(2012年4月至2013年3月)

秘书长: 陈荣銮居士

### 行政概况

#### (1) 常年会员大会

1.1 2012年常年会员大会于6月30日(星期六)下午3时在本所大厦五楼会议厅召开, 出席者34人, 会议由第25届董事会主席广声法师主持。大会接受董事会会务、各所所务、医务、药务报告。财务主任净聪法师书面提交经过石林会计公司审查的财政报告书。

1.2 大会通过以下议案:

1.2.1 委任石林特许会计师为2013财政年度外部审计师。

1.2.2 委任广声法师、传显法师(注: 过后传显法师婉辞)、法辉法师、净聪法师, 递补本所产业信托人空缺。

1.2.3 对于2012年4月14日特别会员大会所通过的修改章程草案, 部分会员对卫生部所关注的条文, 意见分歧, 经详细讨论后通过书面投票表决, 结果如下:

第5条: 会员费应规定为每年100元。(24票)

董事会有权豁免会员费。(2票)

第6条: 董事会人数应规定为13人。(22票)

董事会由最少3人, 最多13人组成。(4票)

第14条: 章程应规定设立各种小组委员会的法定人数。(19票)

章程不必规定设立各种小组委员会的法定人数。(5票)

废票: 6张

经过出席之会员书面表决后, 大会正式通过再度修正有关章程草案, 由主席签署, 呈交卫生部审核后再呈给社团注册局批准。

#### (2) 特别会员大会

2.1 章程之修改于2012年9月17日获社团注册局批准后, 本所于10月27日(星期六)下午2时15分, 在大厦五楼会议厅召开特别会员大会, 选举第26届董事13人。会议由第25届董事会主席广声法师主持, 出席者31人。大会以投票方式从16位合格候选人中选出13人组织第26届董事会。当选者如下:

普觉禅寺释广声、释法辉、佛缘林释继妙、释能度、释净聪、妙音觉苑释宝宁、严忠胜、陈荣銮、梁南仲、朱国桢、净名佛教中心张净慧、叶静慧、施龙现。

候补董事: 菩提兰若释文珠、黄瑞兴、龙田农。

2.2 2012年11月3日(星期六)下午2时, 在大厦五楼会议厅举行董事复选会议, 当选者为:

主席——普觉禅寺释广声 秘书——陈荣銮 财政——叶静慧

并由主席委任其他10个董事职位如下:

副主席——释法辉 副秘书长——严忠胜 副财政——梁南仲

医务——施龙现 副医务——妙音觉苑释宝宁

董事——释能度、释继妙、释净聪、朱国桢、净名佛教中心张净慧。

#### (3) 常年会务摘要

3.1 会员人数

截止至2013年3月31日, 总计168位。

团体会员: 31位(其中4位永久会员),

个人会员: 僧伽21位, 居士116位(其中2位永久会员)。

新会员: 刘易鑫、颜程宁、谢政元及朱仲涵。

- 3.2 董事提名与遴选委员会  
通过由第25届主席释广声担任董事提名与遴选委员会主席，委员是：释净聪、严忠胜、林植宗、陈荣銓及梁南仲。并定于2012年8月11日，下午2时在总所5楼会议室召开第一次会议。
- 3.3 第26届董事于2012年12月 1日下午2时宣誓就职，并召开第1次会议。
- 3.4 董事会会期  
董事会订每三个月召开一次会议，若有特别事项来不及等待例会讨论，可召开常务委员会先行商议，过后提交董事会。  
常务委员会成员：主席广声法师、秘书陈荣銓、财政叶静慧、医药施龙现及董事净聪法师。
- 3.5 根据章程规定设立的应届小组委员会由下列人士组成：  
审计委员会：主任委员谢智友，委员：赖秀华、陆振泰、陈荣銓。  
医药咨询委员会：主任委员施龙现，委员：严忠胜、释宝宁、龙田农。  
人力资源委员会：主任委员林植宗，委员：陈荣銓、叶静慧、王婷婷、李仁伟。
- 3.6 配合慈善法令加强监管之措施：  
3.6.1 成立审计委员会、选举提名委员会、人力资源委员会、医药咨询委员会。  
3.6.2 制定储备金数额为760万元（以常年营运开支的两倍为基准），董事会应定时检讨储备金是否足以应付持续性的营运开支。  
3.6.3 常年报告书须公布于本所网站，以便公众查阅与下载。  
3.6.4 常年报告书中必须披露有无职员年薪超过10万元。  
3.6.5 制定董事会规章以及完整的接班政策。  
3.6.6 所有的活动项目都需要检讨。  
3.6.7 指定对外发言人为：主席、秘书、执行长或主席指定的其他人选。  
3.6.8 制定第三方使用本所名称与标志应遵守的规则。  
3.6.9 根据最新状况修订《财务政策与程序手册》。
- 3.7 人力资源政策  
3.7.1 从2012年8月份起，调整各部门雇员职衔，所有雇员重新签约。  
3.7.2 从2013年起，常年加薪生效月份与财政年同步，即每年4月份。  
3.7.3 根据NCSS的指导原则制定及调整部分雇员薪金。  
3.7.4 订65岁为退休年龄，但可在双方同意下重签聘约。  
3.7.5 服务年资超过20年或以上之雇员，于退休时可享受退休金。  
3.7.6 行政职员每周工作日改为5天半制；年假从14天起，取消原本的7天特别假期。  
3.7.7 调整代班医席津贴及兼任针灸医席常月津贴。  
3.7.8 任职晚班或两班工作时间间隔3小时以上者，享有车资津贴。  
3.7.9 拟定雇员表现评估准则作为常年加薪或年终可变动花红的标准。  
3.7.10 编订与出版《人力资源政策与程序手册》，并发给全体员工，落实执行。
- 3.8 指定银行来往户头签署人  
第26届第1次董事会议通过：依传统继续由主席广声法师、秘书陈荣銓、正财政叶静慧、副财政梁南仲4人为所有银行户头之签署人，其中任何2人联名签署即为有效。
- 3.9 重组银行来往户头  
第26届第1次董事会议通过以下三项议决案：  
3.9.1 保留董事会开设的现有银行来往户头。  
华侨银行OCBC —— 处理会员费、筹款活动项目、行政开支。  
大华银行UOB —— 接收医药基金捐款，转账至DBS。  
花旗银行City Bank —— 专司财路捐款，转账至DBS。



3.9.2 于新展银行DBS增设银行来往户头，专司各所营运费用开支。

3.9.3 各分所原有之银行来往户头在会计程序顺利过渡后关闭。

3.10 各所慈善箱开启点算人事安排

第26届第1次董事会议通过每月到各所开启慈善箱及点算捐款的人事安排为：继妙法师负责总所，叶静慧负责裕廊分所，梁南仲负责红山分所及康复中心，严忠胜负责丹戎巴葛分所，张净慧负责宏茂桥分所。

3.11 聘请法律顾问

第26届第1次董事会议通过；敦聘周文光律师Marcus Chow（ATMD Bird & Bird LLP, Singapore Partner）担任本所法律顾问，提供咨询服务。

3.12 诊病联网系统

第25届第13次董事会通过PCOM Pte Ltd提供诊病联网系统之编写工程。Soft Pro HP 供应各所需要添置的电脑硬件。各所联网系统已经在2013年3月底完成。

(4) 常年医药务摘要（2012年4月至2013年3月）

4.1 内科与针灸科义诊统计

4.1.1 全年义诊人数人次

性别	人数	人次
男	86,655	289,592
女	150,941	512,623
共计	237,596	802,215

4.1.2 各所人数人次

所别	人数	人次
总所	82,757	242,343
丹戎巴葛分所	21,342	82,134
红山分所	32,685	129,778
宏茂桥分所	36,757	123,361
裕廊分所	38,029	147,486
康复中心	26,026	77,113
共计	237,596	802,215

4.1.3 内科与针灸

类别	内科	针灸科
人数	146,857	90,739
百分比	61.81%	38.19%

4.1.4 收费与免费

类别	收费	免费
人数	81,702	155,894
百分比	34.39%	65.61%

#### 4.1.5 国籍分类

类别	人数	百分比
新加坡公民	219,051	92.20%
永久居民	7,965	3.35%
持工作准证	5,201	2.19%
持旅游证件	5,379	2.26%
共计	237,596	100%

#### 4.1.6 性别与年龄（人数）

年龄	男	百分比	女	百分比
15岁以下	3,417	3.94%	2,198	1.46%
15岁-60岁	29,424	33.96%	54,933	36.39%
60岁以上	53,814	62.10%	93,810	62.15%
共计	86,655	100%	150,941	100%

#### 4.2 内科施药总值

所别	施药总值	百分比
总所	\$ 240,228.19	30.03%
丹戎巴葛分所	\$ 81,468.16	10.18%
红山分所	\$ 130,682.19	16.33%
宏茂桥分所	\$ 122,847.22	15.36%
裕廊分所	\$ 156,848.97	19.60%
康复中心	\$ 68,028.28	8.50%
共计	\$ 800,103.01	100%

#### 4.3 肿瘤治疗中心

设于总所三楼，2012年10月22日正式投入服务。

配合这项服务，原设于三楼的针灸科迁移至二楼，两层楼的装修费用8万余元。

诊病时间：上午8时至12时，下午1时30分至4时30分。

应用药物以颗粒剂型为主，辅以汤剂或丸剂，1日量收费5元，60岁以上3元，经济拮据需要援助者可申请豁免交付费用。

驻诊医师 2 位：许慕贞、林珍珠。

##### 4.3.1 义诊人数统计（开诊日至2013年3月31日）

性别	人数	人次
男	836	7,521
女	1,151	10,225
共计	1,987	17,746

##### 4.3.2 国籍分类

类别	人数	百分比
新加坡公民	1,865	93.86%
永久居民	32	1.61%
持旅游证件	90	4.53%
共计	1,987	100%

#### 4.3.3 性别与年龄（人数）

年龄	男	百分比	女	百分比
15岁以下	0	0%	1	0.09%
15岁-60岁	306	36.6%	538	46.74%
60岁以上	530	63.4%	612	53.17%
共计	836	100%	1151	100%

#### 4.3.4 申请豁免收费人数及款项统计

性别	申请人数	豁免收费
男	21	\$9,392.00
女	15	
共计	36	

#### 4.3.5 肿瘤治疗中心施药总值 \$32,627.73

### (5) 其他

#### 5.1 各分所延长诊病时间

第26届第1次董事会议通过：自2013年4月1日开始，丹戎巴葛分所、康复中心诊症时间为：上午8时至12时，下午1时30分至4时30分。

红山、宏茂桥、裕廊分所诊症时间为：上午8时至12时，晚上7时至9时。

#### 5.2 丹戎巴葛分所近两年求诊人数有每况愈下之趋势，主要原因是内科诊室都设在二楼，而该区以年老病人居多，他们腿脚乏力，上下楼梯极其困难，因此从2012年12月中开始，已将办公室移至楼上，二楼的内科诊室改在楼下，求诊者已日渐增加。

#### 5.3 开设新分所计划

HDB已经批准Canberra Link Blk 503A 组屋底层334面积平方米，作建设新分所用途。财政预算：绘图、装修、家具等基础设施费用，预算约为60万元。常年运作费用：第一年预算40余万元。

## 财务概况

### (1) 2013财政年度收支与资产负债

收入总计\$5,058,544.17，支出总计\$3,839,292.79，结存\$1,219,251.38  
截至2013年3月31日资产负债各为\$15,494,407.43。

### (2) 以财路GIRO捐款共673人，捐款总额为 \$199,373.00。

### (3) 以信用卡Credit Card捐款总额为\$159,953.33。

### (4) 以SG Gives网上渠道捐款总额为\$158,409.00

### (5) 聘用年长员工公积金回扣\$84,848.00。

各 所	09/2012	03/2013	总计
总 所	\$ 17,002.00	\$ 17,752.00	\$ 34,754.00
丹戎巴葛分所	\$ 6,096.00	\$ 5,836.00	\$ 11,932.00
红山分所	\$ 6,538.00	\$ 5,460.00	\$ 11,998.00
宏茂桥分所	\$ 3,813.00	\$ 4,192.00	\$ 8,005.00
裕廊分所	\$ 5,962.00	\$ 6,285.00	\$ 12,247.00
康复中心	\$ 3,084.00	\$ 2,828.00	\$ 5,912.00

- (6) 2014年度财政预算(2013年4月至2014年3月)  
第26届第2次董事会议通过收入预算\$3,563,300, 支出预算\$4,744,060, 估计不敷\$1,180,760。(不包括设立新所费用)

## 活动概况

- (1) 慈悲喜舍家庭日卫塞节义卖会2012  
药师行愿会于2012年5月20日假友诺士地铁站外草场举行“慈悲喜舍家庭日卫塞节义卖会”，净收入的50%\$43,933.40捐献为本所医药基金。本所动员全体医职员工协助售卖固本、参加义卖摊位、并全天参与活动。
- (2) 康乐行2012  
“康乐行2012义走”于7月29日举行，由药师行愿会协办。  
在芳林公园集合出发，沿新加坡河畔绕行，由董事净聪法师挥旗。参加者近700人，共筹得\$168,847.35，支出\$17,271.69，净收入\$151,575.66。
- (3) 43周年纪念庆典  
43周年的庆祝活动有系列医药讲座：分别是：  
11月11日陈岁教授主讲“因人制宜谈健康”  
11月18日陈美娥医师主讲“健康掌握在您手中——如何做个快乐的都市人”  
11月25日龙田农博士主讲“中医配合西医治疗乳腺癌的决定因素”  
正式庆祝大会在2012年11月25日于总所大厦举行，由法辉法师代主席宣读致词。菩提学校学生呈献余兴节目，出席者约400余人。  
43周年纪念共收贺仪\$501,009.33庆典支出费用\$39,692.85，净收入\$461,316.48。  
庆祝大会上颁发职员长期服务奖，总奖金\$6,100.00。获奖医职人员共27位，是历年来最多人获奖的一次，他们是：  
服务满5年的：黎锦莲、林育勇、赖世宏、蔡静、吴春香、陈珍琳、  
蔡玉玲、曾玉英、沈丽香、莫美仪、成佩芳、林枚璉、  
吴海明、黄桂花。  
服务满10年的：锺慧玲、颜京蓉、王大麦。  
服务满15年的：王树辉、洪金山、张雅梅。  
服务满20年的：释文豪、刘韦伶、蔡承顺、黎懿嫻、邬丽群、苏小娟。  
服务满40年的：林振群。
- (4) 售旗日2013  
2013年3月9日星期六举行全国售旗日，参与义工近千人，发出乐捐罐1153个，筹得善款\$151,240.55，支出费用\$9,941.10，净收入\$141,299.45。
- (5) 粤韵传情2013  
由光明山普觉禅寺主办的“粤韵传情2013”于2013年3月23日及24日在滨海艺术中心剧院成功举行，两晚的演出由中国广东粤剧院一团呈献精彩折子戏和经典粤曲，领衔艺人有：丁凡、倪惠英、蒋文端、苏春梅、黎骏声、林家宝等，音乐总监卜灿荣。门票分为\$500(名誉券)、\$188、\$148、\$88、\$68及\$38六种。  
两晚演出收入共计\$1,298,545.80，支出为收入的17.3%，净收入\$1,073,914.58，悉数捐献本所医药基金。



- (6) 与东南社理会合作的项目  
 本所响应东南社理会呼吁主办亲家庭活动：获社理会赞助有关费用\$5000。  
 2012年7月29日配合康乐行义走，鼓励家庭成员组队参加竞技比赛。  
 8月18日在厦七楼礼堂放映佛教电影《佛陀故事动画片》及《小字条》，由佛教电影节的义工组织提供影片。  
 11月份配合本所年庆举行医药保健讲座。  
 丹戎巴葛分所陈秋松医师、总所林育勇先后受邀到各小学（友诺士及凤山等学校）为学生家长介绍中医保健知识。
- (7) 接受《联合早报》专访与发表医学知识  
 总所医师许慕贞、林珍珠先后接受早报访问，畅谈关于癌症的治疗。  
 洪金山、陈秋松，许慕贞、林珍珠、韩燕书及傅志平医师皆为早报《纸上谈病》栏目解答读者提问。
- (8) 主办医药保健讲座  
 2013年起在总所大厦礼堂举行常月医药保健讲座，由洪金山医师于3月30日主持第一讲，讲题是：“如何活得更健康？”，出席者 52 人。
- (9) 瑞莉妮美发院义剪筹款  
 本所病人李佩珠经营美发院，因感动于本所照顾贫病的善举，志愿在2012年12月24日为本所义剪一天，以筹募医药基金。
- (10) 大厦七楼礼堂外借记录：  
 2013年1月5日至7日，借予Association for Traditional Tibetan Medicine Singapore，该团体乐捐本所医药基金\$2,400.00。  
 2013年4月27日至28日，借予Rangjung Yeshe Oddiyana，该团体乐捐本所医药基金\$2,100.00。

## 员工概况

- (1) 员工总数  
 行政人员17人，包括总部：执行长1人，总经理1人，行政助理经理1人，会计助理1人，财务与行政助理2人，各诊所经理5人，诊所助理经理6人。  
 医务人员67人：医师24人，诊所助理员35人，司机1人，杂务员7人，合共为 84人。  
 新聘者：邝凤莲、张炳坤、成佳镁、林珍珠、张美娟、黄莱玉、孙立宗、  
 辞职者：陈美株、张梅。退休者：郑英、蔡承顺。  
 逝世者：林咸环。
- (2) 员工升迁  
 配合肿瘤治疗中心的开办，总所医职人员调动如下：  
 曾玉英擢升为肿瘤治疗中心助理经理。  
 许慕贞调任肿瘤治疗中心医席。蔡静增加下午班内科医席。  
 林枚璉调任肿瘤治疗中心助理。
- (3) 年终奖励  
 2012年度员工除合约所订之第13个月薪金及年假津贴外，于12月份根据表现评估享有0.5至0.75个月不等的奖励金。
- (4) 员工福利  
 4.1 通过代理公司Pana Harrison (Asia) Pte Ltd向QBE保险公司投保\$1,000,000，承担医职人员对求诊大众的责任风险。

4.2 全体员工可享有以下医药福利：  
医药津贴：每年\$100--\$200不等（视服务时数而不同）。  
住院保险：由AIA保险公司承保，2012年度保费 \$26,100（限65岁前加入者，受保最高年龄至70岁）

4.3 红山分所诊所助理林咸环，服务本所20年，于2013年3月初确诊罹患肝癌，董事会特别拨款1万元供作治疗费用。唯药石罔效，林咸环住院三周后不幸病逝。

(5) 员工制服

更换各所助理经理、诊所助理员及杂务员之制服颜色与款式，新制服采用绿色系列，由CYC公司设计与承制。

(6) 在职培训

6.1 参加中医延续教育计划的在职医师，可申请每项课程高达75%或年度津贴最高\$500，凭学费收据索偿。

6.2 赞助曾玉英修读中药学院课程（Diploma Course）学费\$1,926。曾玉英现任肿瘤治疗中心助理经理。



第26届董事就职后合摄

# Singapore Buddhist Free Clinic

## Financial Year 2013 Annual Reports

(Period: April 2012-March 2013)

Secretary: Mr Chan Yong Luan

### Executive Overview

#### (1) Annual General Meeting

- 1.1 2012 Annual General Meeting being held on 30 June at 3:00 pm at the SBFC Building fifth floor Conference Hall.

Members present are 34 numbers, commencement of the meeting chaired by the President Venerable Kwang Sheng of the Board.

The meeting resolved for the acceptance of the Broad, Branches and Medical Affairs reports.

Treasurer Venerable Ching Chung submitted the Audited Financial Report by Auditor RSM Chio Lim for the year ended 31/03/2012 for acceptance.

- 1.2 The Annual General Meeting adopted the following resolution:

- 1.2.1 Appointment of RSM Chio Lim to be the External Auditor for financial year 2013.

- 1.2.2 Appointment of Venerable Kwang Sheng, Venerable Fa Hui and Venerable Ching Chung to fill the vacancies of Trustee.

- 1.2.3 The Extraordinary General Meeting dated 14 April 2012 to modify the draft constitution; some members had different opinion pertaining to Ministry of Health's concern. After discussion, using written poll results to adopt the proposed constitution:

Clause 5: Membership fees shall be \$100 per annum (24 votes), the Board may waive membership fee (2 votes).

Clause 6: Number of Directors shall be 13 members (22 votes).

The Board consists of at least three and a maximum of 13 members (4 votes).

Article 14: The constitution should require the establishment of subcommittees of the quorum (19 votes).

Do not require the establishment of subcommittee quorum (5 votes). Invalidated votes : 6

After the voting outcome, the AGM adopted the proposed Constitution with the amendments and endorsed by the Board President and submitted to MOH for review and Registry of Societies for approval.

#### (2) Extraordinary General Meeting

- 2.1 Revision of the constitution on September 17, 2012 was approved on 17 September, 2012 by the Registry of Societies.

The Clinic held the EGM on 27 October (Saturday) at 2:15pm at fifth floor conference hall at SBFC building.

Election of Board of Directors for 26<sup>th</sup> term, there were 31 members present has reached the required quorum, President of the Board Venerable Kwang Sheng chaired the meeting.

There were 16 qualified candidates nomination for the 26<sup>th</sup> term Board of Directors and 13 of them being elected as 26<sup>th</sup> term of Board of Directors.



Elected members :

KMSPKS Venerable Sik Kwang Sheng,  
Shi Fa Hui / Foo Yeun Lim Seck Kai Miew / Sik Nung Toh / Sik Ching Chung /  
Meow Im Kok Yuen Temple Sek Bao Ning / Yim Chong Seng / Chan Yong Luan /  
Leong Lam Cheong / Choo Kok Cheng / Vimalakirti Buddhist Centre Teo Ching Wi/  
Yap Ching Wi / See Long Hian.

Reserved Seats :

Phoe Thay Lam Yair Seck Ng Sum, Eng Say Hing and Long Hian Loong.

- 2.2 On 3 November, 2012 (Saturday) at 2:00pm, meeting held at fifth floor conference hall SBFC building to appoint the position of Board of Directors:

President – KMSPKS Venerable Sik Kwang Sheng,

Secretary - Mr Chan Yong Luan

Treasurer - Ms Yap Ching Wi

Vice Secretary – Mr Yim Chong Seng

Vice Treasurer – Mr Leong Lam Cheong

Medical Director – Mr See Long Hian

Vice Medical Director – Ven Sek Bao Ning

Directors – Ven Sik Nung Toh/Ven Seck Kai Miew / Ven Sik Ching Chung /

Mr Choo Kok Cheng / Ms Teo Ching Wi.

(3) Summary of Annual Affairs

3.1 Membership

As at March 31, 2013 total number of member is 168.

Organization Member:31(inclusive four permanent members),

Individual Member: Sangha 21,

Lay buddhist116(inclusive two permanent members).

New Member: Liu Yixin, Gan Chern Ning David, Chia Chin Yan and Choo Tiong Hum.

3.2 Nomination and Appointment Committee:

The 25th term Chairman Venerable Kwang Sheng being appointed as Chairperson of Nomination and Appointment Committee.

Members are:

Sik Ching Chung, Yim Chong Seng, Lim Sek Chong, Chan Yong Luan and Leong Lam Cheong.

The first meeting was held on 11 August, 2012 at 2:00pm at main office fifth floor conference hall.

- 3.3 The 26<sup>th</sup> Term Board of Directors was sworn in at 2:00pm on 1 December, 2012 and first meeting of Board of Directors was held.

3.4 Meeting Schedule of Board of Directors:

The Board shall convene a meeting every three months, in the event of urgent matters arises before next Board Meeting, the EXCO Committee may be convened to resolve them and submit to the Board during the next Board Meeting.

EXCO Committee: President Venerable Kwang Sheng, Secretary Chan Yong Luan, Treasurer Yap Ching Wi, Medical Director See Long Hian and Director Sik Ching Chung.

- 3.5 According to the Constitution the forthcoming establishment of the Subcommittee is composed as follows:

Internal Audit Committee: Chairman Chia Ti You

Members are Lai Xiuhua, Charles Loke and Chan Yong Luan.

Medical Advisory Committee: Chairman See Long Hian

Members are Yim Chong Seng, Sek Bao Ning and Long Hian Long.

Human Resources Committee: Chairman Lim Sek Chong

Members are Yap Ching Wi, Chan Yong Luan, Wang Ting Ting and Lee Jin Hwui.

- 3.6 To comply with the Charities Governance and Compliance, the following committees are established to strengthen the supervision of the measures:
- 3.6.1 Established the Internal Audit Committee, Nomination and Appointment Committee, Human Resources Committee, Medical Advisory Committee.
  - 3.6.2 Develop Reserves Policy to adopt cash reserve amounting to S\$7.6 million. (with two years annual operating expenses as basis).  
The board should regularly review the adequacy of reserves.
  - 3.6.3 Annual report shall be published on the website for public information and downloading.
  - 3.6.4 Annual report has to declare for those employees earning more than \$100,000 per annum.
  - 3.6.5 Develop the comprehensive policies for the succession plan for the Board.
  - 3.6.6 All programmes and projects require review regularly.
  - 3.6.7 Designated spokespersons are: President, Secretary, Chief Executive or the person designated by the President.
  - 3.6.8 Developed the policies for third parties to use the name and logo of Singapore Buddhist Free Clinic.
  - 3.6.9 Review the Finance Policies and Procedures according to Charities (Institutions of A Public Character) Regulations. And identify areas of improvements.
- 3.7 Human Resource Policies and Procedures:
- 3.7.1 With effect from August 2012, job titles being changed for the employees, and all of them have to re-signed the employment contracts.
  - 3.7.2 With effect from year 2013, the annual increment take effect from 1 April to be synchronized with the financial year.
  - 3.7.3 According to NCSS wages guidelines to develop and adjust some employees' salaries.
  - 3.7.4 The Clinic has officially adopted the retirement age as 65 years old or Mandatory Retirement Age. The re-employment is contractual on an annual basis.
  - 3.7.5 All employee services more than 20 years and reaches 65 years of age will receive retirement benefit upon the retirement date and to choose not to have re-employment contract.
  - 3.7.6 All Administrative staff working hours is five and half days per week; annual leave start with 14 days, other Operation staff start with 7 days. They are given 1 more day upon completion of a year's continuous employment. The Annual Leave is capped at 21 days. The abolition of the original seven days special holiday take immediate effect.
  - 3.7.7 Adjustment of allowance for replacement Physician and monthly allowance for Acupuncturist.
  - 3.7.8 Transport allowance will be provided for those night shift or two shifts working time interval more than three hours.
  - 3.7.9 Develop Performance Appraisal for each employee to determine the annual increment and annual bonus.
  - 3.7.10 Publication of "Human Resources Policies and Procedures Manual" and distributed to all employees.

- 3.8 Resolution of Banking Account authorized signatories:  
26th Term first meeting of Board of Directors to pass and resolve the banking account authorized signatories are by President Venerable Kwang Sheng, Secretary Mr Chan Yong Luan, Treasurer Ms Yap Ching Wi and Vice Treasurer Mr Leong Lam Cheong. Any two of the authorized signatories is hereby authorized to operate all the financial transactions.
- 3.9 Restructured and consolidated banking current account:  
26th Term first meeting of Board of Directors resolved the following:
- 3.9.1 Maintain Board existing banking current account:
- OCBC Bank – transaction for membership fees, fundraising activities and administrative expenses.
  - UOB Bank – transaction for receiving medical fund donation, fund transfer to DBS current account.
  - Citibank – solely for transaction of GIRO donation and fund transfer to DBS current account.
- 3.9.2 Open DBS Bank current account for payment of all operating expenses.
- 3.9.3 Close all branches banking current account upon the smoothness of operating newly open DBS Bank current account.
- 3.10 The personnel arrangements for all branches Charity Donation Box counting:  
The 26th Term first meeting of Board of Directors resolved the personnel arrangements for all branches Charity Donation Box counting to be responsible by:-  
Main office – Venerable Seck Kai Miew  
Jurong Branch – Ms Yap Ching Wi  
Redhill Branch and Rehab Centre – Mr Leong Lam Cheong  
Tg. Pagar Branch – Mr Yim Chong Seng  
Ang Mo Kio Branch – Ms Teo Ching Wi.
- 3.11 Legal Advisor  
The 26th Term first meeting of Board of Directors resolved to appoint Mr Marcus Chow Zhou (ATMD Bird & Bird LLP, Singapore Partner) served as the legal advisor providing legal advisory services.
- 3.12 Clinical Network Systems  
The 25th Term 13th meeting of Board of Directors to resolve to appoint PCOM Pte Ltd responsible for clinical network system software and Soft-Pro Computer Pte Ltd supplied the required computer hardware. The clinical network system had been completed at the end of March 2013.

(4) Annual Medical Services Summary (April 2012-March 2013)

4.1 Consultation and Acupuncture Statistics

4.1.1 Number of visits

Gender	Number of people	Number of visits
Male	86,655	289,592
Female	150,941	512,623
Total	237,596	802,215



#### 4.1.2 Each branch number of patients and visits:

Branch	Number of patients	Visits
Geylang	82,757	242,343
Tg. Pagar	21,342	82,134
Redhill	32,685	129,778
Ang Mo Kio	36,757	123,361
Jurong	38,029	147,486
Rehab Centre	26,026	77,113
Total	237,596	802,215

#### 4.1.3 Consultation and Acupuncture

Category	Consultation	Acupuncture
Number of Patients	146,857	90,739
Ratio	61.81%	38.19%

#### 4.1.4 Paid Fee and Free of Charge (FOC)

Category	Charge	FOC
Number of Patients	81,702	155,894
Percentage	34.39%	65.61%

#### 4.1.5 Nationality

Category	Number of Patients	Percentage
Singapore Citizens	219,051	92.20%
Permanent Residents	7,965	3.35%
Work Permit Holders	5,201	2.19%
Holding Travel Documents	5,379	2.26%
Total	237,596	100%

#### 4.1.6 Gender and Age

Age	Male	Percentage	Female	Hundred Ratio
Below 15 years old	3,417	3.94%	2,198	1.46%
15-60 years	29,424	33.96%	54,933	36.39%
Above 60 years old	53,814	62.10%	93,810	62.15%
Total	86,655	100%	150,941	100%

#### 4.2 Medical Supplies

Branches	Value	%
Geylang	\$ 240,228.19	30.03%
Tg Pagar	\$ 81,468.16	10.18%
Redhill	\$ 130,682.19	16.33%
Ang Mo Kio	\$ 122,847.22	15.36%
Jurong	\$ 156,848.97	19.60%
Rehab Centre	\$ 68,028.28	8.50%
Total	\$ 800,103.01	100%

#### 4.3 Cancer Treatment Center

Established on 22 October, 2012 and located at the Third floor of main office.

In line with this service, the original acupuncture section moved to the second floor. Renovation costs is S\$80,000.

Consultation Hours: 8:00am to 12:00noon, 1:30pm to 4:30pm.

Main medical supplies using the granules form and supplemented with pills. Per day \$5 and \$3 for those ages 60 and above.

Those require the financial assistance can apply for waiver.

Resident Physician are Lim Chin Choo and Koh Mok Chen.

##### 4.3.1 From the establishment date to March 31, 2013

Gender	Number of Patients	Visits
Male	836	7,521
Female	1,151	10,225
Total	1,987	17,746

##### 4.3.2 Nationality

Category	Number of people	Percentage
Singapore Citizens	1,865	93.86%
Permanent Residents	32	1.61%
Holding Travel Documents	90	4.53%
Total	1,987	100%

##### 4.3.3 Gender and Age Category

Age	Male	Percentage	Female	Percentage
15 years old	0	0%	1	0.09%
15 -60 years	306	36.6%	538	46.74%
60 years old	530	63.4%	612	53.17%
Total	836	100%	1151	100%

##### 4.3.4 Number and Amount Of waiver Statistics

Gender	The number of applicants	Waiver
Male	21	\$ 9,392.00
Female	15	
Total	36	

##### 4.3.5 Medical supplies value for Cancer Treatment Center is \$32,627.73

#### (5) Others

##### 5.1 Extended Consultation Hours for branches:

The 26th Term 1st meeting of Board of Directors to resolve with effective from 1 April, 2013, Tanjong Pagar Branch and Rehabilitation center consultation hours: 8:00am to 12:00noon, 1:30pm to 4:30pm .

Redhill, Ang Mo Kio and Jurong Branch Consultation hours: 8:00am to 12:00noon, 7:00pm to 9:00pm.

##### 5.2 Tanjong Pagar Branch trend for patients to visit the clinic had deteriorated in recent years, mainly due to consultation room are located on the second floor, while the

majority patients are elderly, their movement up and down stairs is extremely difficult, with effective from 2012 December consultation room had been moved from second floor to ground floor, patients to date have been gradually increasing.

### 5.3 Open New Branch at Sembawang

HDB and MOH had approved Canberra Link Blk 503A HDB flat void deck premises area of 334 square meters for the construction of new clinic. Budget for Registered Architect to carry out the design and construction of proposed clinic is estimated \$600,000/-. Annual operating costs for first year is about \$400,000/-.

## Financial Summary

### (1) Financial year 2013 the profit and loss and the balance sheet statements are:

Total Income \$5,058,544.17,

Total Expenses \$3,839,292.79,

Surplus is \$1,219,251.38

As at March 31, 2012 balance sheet statement:

Total Assets is \$ 15,494,407.43

### (2) Donation via GIRO is 673 people. Amount of donation is \$199,373.00.

### (3) Donation via Credit Card donations is \$159,953.33.

### (4) Donation via SG Gives is \$158,409.00.

### (5) Government grant for hiring older employees \$84,848.00.

Branch	09/2012	03/2013	Total
Geylang	\$ 17,002.00	\$ 17,752.00	\$ 34,754.00
Tg Pagar	\$ 6,096.00	\$ 5,836.00	\$ 11,932.00
Redhill	\$ 6,538.00	\$ 5,460.00	\$ 11,998.00
Ang Mo Kio	\$ 3,813.00	\$ 4,192.00	\$ 8,005.00
Jurong	\$ 5,962.00	\$ 6,285.00	\$ 12,247.00
Rehab Center	\$ 3,084.00	\$ 2,828.00	\$ 5,912.00

### (6) Financial year 2014 annual budget (Period: April 2013-March 2014)

The 26th Term 2<sup>nd</sup> meeting of Board of Directors minuted the revenue budgeted \$3,563,300 and \$ 4,744,060 as expenditure budget, with an estimation of \$ 1,180,760 as deficit (excluding the costing for new clinic set up).

## Summary of activities

### (1) Family Funfair Day 2012

Buddha Of Medicine Welfare Society co-organized with Clinic for the Family Funfair Day in May 2012 at Eunos MRT Station Along Sims Avenue Open Field, the 50% of net income \$ 43,933.40 for clinic medical fund. All employees help to promote the coupon sale, participate in charity booth and participate in activities throughout the day.

### (2) Walkathon 2012

Annual activity of Walkathon 2012 was held in July 29 and co-organized by the Buddha Of Medicine Welfare Society.



Venue at Hong Lim Park, along the Singapore River.  
 Flag-off by Venerable Ching Chung.  
 Fund raising amounting to \$168,847.35,  
 Expenses is \$ 17,271.69,  
 Net Income is \$ 151,575.66.

(3) Professor Chen Sui on 11 November, 2012

Topic: How To Live Healthy?

Physician Dr Tan Bee Ngoh on 18 November, 2012

Topic: "How To Be A Happy City People?"

Physician Dr Long Hian Loong on 25 November, 2012

Topic: "The Deciding Factors for Treatment of Breast Cancer with Usage of TCM in the Era of Mainstream Therapy".

Formal Anniversary Ceremony on 25 November, 2012 at Singapore Buddhist Free Clinic Building, Venerable Fa Hui hosted the ceremony on behalf of President. About 400 guests attended the ceremony.

Maha Bodhi School students presented the Chinese Instruments performance.

43<sup>rd</sup> Anniversary Celebration received donation of \$ 501,009.33.

Expenditure is \$39,692.85. Net Income is \$ 461,316.48

Long Service Award was presented with a total value of \$ 6,100.00.

There were 27 physicians and clinic assistants awarded the long service award.

Five years service award: Lai Kum Lin, Lim Yoke Yong, Lai Sih Feng, Chua Cheng, Goh Choon Hiong, Tan Tein Lin, Chua Geok Leng, Chan Geok Eng, Sim Lee Hiang, Mok Mee Yee, Seng Puay Hwang, Lim Bee Lian, Goh Hai Meng and Wong Quee Fah.

Ten years service award: Chong Wai Leng, Ngan Keng Yong and Ong Tua Bey.

Fifteen years service award: Sick Shu Fai, Ang Kim San and Teo Ah Moi.

Twenty years service award: Seck Mun Ho, Low Hui Lin, Chua Seng Soon, Loy Yee Sian, Woo Lee Koon and Saw Seow Kian.

Forty years service award: Lim Cha Kong.

(4) Flag Day 2013

On March 9, 2013 Saturday was the National Flag Day, there were thousand volunteer participated in this fund raising event. Donation cans issuance was 1153,

Fund raised was \$151,240.55,

Expenses was \$ 9,941.10,

Net Income was \$141,299.45.

(5) Cantonese Opera 2013

The fund raising event Cantonese Opera 2013 organized by KMSPKS on 23/24 March, 2013 at Esplanade Theatre. Two nights performance by Guangdong Cantonese Opera Troupe and the wonderful group presents classic Cantonese music.

The Leading Artists are:

Ding Fan, Ni Hui Ying, Jiang Wen Tuan, Su Chun Mei, Li Chun Sheng, Lin Jia Bao, etc.,

Musical Director: Bu Can Rong.

Tickets priced at \$500(VIP), \$188, \$148, \$88, \$68 and \$38.

Two evenings income amounting to \$1,298,545.80,

Expenditure was \$224,631.22,

Net Income was \$1,073,914.58 for medical fund.

- (6) Cooperation with Southeast CDC project  
Southeast CDC sponsored pro-family activities for the sponsorship fee of \$5,000.00.  
On 29 July, 2012 there was fund raising event of Walkathon 2012 to encourage family members to participate in the Walkathon.  
On 18 August, 2012 there was Buddhism film "Buddha Story In Cartoon" and "Small Print" provided by VWO for Buddhist Film Festival.  
To complement with the Annual Celebration, there were medical talks provided to Primary School (Eunos and Fengshan) by the Physicians:  
Tanjong Pagar Branch: Physician Tan Chu Song,  
Geylang Main Clinic: Physician Lim Yoke Yong and Ang Kim San.
- (7) Accepted the interview by "Lianhe Zaobao" for the publication.  
Main Clinic are Physicians Koh Moh Cheng and Lim Chin Choo to talk about the Cancer Treatment during the month of October and November.  
Physician Lim Yoke Yong being interviewed by "Lianhe Zaobao" about the TCM treatment for hearing problem.  
Physicians Koh Moh Cheng, Lim Chin Choo, Ang Kim San, Tan Chew Song, Foo Tze Pin and Han Ing Choo to reply the readers' questions against the treatment of sickness.
- (8) With effective from year 2013, there are monthly medical talks to be conducted by the Physicians at Main Clinic Building:  
The first physician to start medical talk is Physician Ang Kim San, topic was "How to Live More Healthy?"  
Total number of people attended the talk was 52.
- (9) Ruili Ni Salon haircuts fundraising  
Our patient Li Pei Zhu is operating hair salon, offered the charity haircuts to the public on 24 December 2012 to raise the fund for our Cancer Treatment Centre to benefit more patients.
- (10) Hall at 7<sup>th</sup> floor activities and records:  
On 5 January, 2013 provided the space for "Association for Traditional Tibetan Medicine Singapore", the group donated \$2,400.00 for our medical fund.  
On 27 April, 2013 provided the space for "Rangjung Yeshe Oddiyana", the group donated \$2,100.00 for our medical fund.

## Employee Profile

- (1) Total number of employees  
Administrative Staff :17 people  
Headquarters: CEO(1), General Manager(1), Administrative Assistant(1), Accounts Assistant(1), Finance/Admin Assistants(2), Branch Managers(5), Clinic Assistant Manager(6).  
Operations Staff: 67 people  
TCM Physicians(24), Clinic Assistants(35), Driver (1) and Cleaner(7)  
Total number of employees is 84.
- (2) Promotion of Employees  
Cancer treatment center establishment:  
Mobilization of the Physicians and Clinic Assistants are as follows:  
Chan Geok Eng promoted to Assistant Manager.  
Physicians are Koh Moh Cheng and Lim Chin Choo.  
Physician Chua Cheng take up the afternoon shift in the consultation section.  
Clinic Assistant Lim Bee Lian resigned.

- (3) Year End Variable Bonus:  
In addition to the 13<sup>th</sup> month AWS and annual leave incentives, there was 0.5 to 0.75 months variable bonus determined by performance appraisal rating.
- (4) Employee Benefits
- 4.1 QBE Insurance by Agent “Pana Harrison (Asia) Pte Ltd”, insured amount of \$1,000,000 to cover the public liability risks by Clinical Staff.
- 4.2 All employees eligible for Hospitalization Benefits:  
Medical Fee Reimbursement: \$100-\$200 per annum subject to the working hours of the employment.  
Hospitalization Insurance: Insured with AIA, 2012 annual premium was \$26,100 (age entry limit 65 years old, the insured maximum age up to 70 years old).
- 4.3 Redhill Branch clinic assistant Lim Ham Khuan had serviced the clinic 20 years, early March 2013 diagnosed with liver cancer, the Board of Directors granted the special funding of \$10,000.00 for treatment.
- (5) Staff uniforms  
Replaced all Assistant Manager, Clinic Assistants and General Workers’ uniforms, new uniform adopted green series, designed by the CYC.
- (6) Job training
- 6.1 Those physicians participated in continuing education in traditional Chinese medicine are entitled to apply for each course or an annual allowance of up to 75%, capped at \$500, with the official receipt reimbursement.
- 6.2 Sponsored TCM Diploma course in Chinese Medicine Pharmacy for the employee Chan Geok Eng. Tuition fee of \$1,926. She is currently employed at Cancer Treatment Centre as Center Assistant Manager.



董事会一瞥



**SINGAPORE BUDDHIST FREE CLINIC**  
(Registration No: S69SS0009J)

**Statement by Board and Financial Statements**

Year Ended 31 March 2013

RSM Chio Lim LLP  
8 Wilkie Road, #03-08, Wilkie Edge, Singapore 228095  
T +65 6533 7600 F +65 6594 7811  
info@rsmchiolim.com.sg www.RSMChioLim.com.sg  
UEN: T09LL0008J

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**Statement by Board and Financial Statements**

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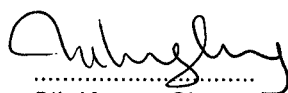
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**Statement by Board of Directors**

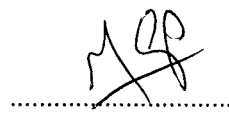
In the opinion of the Board, the accompanying financial statements of Singapore Buddhist Free Clinic (the "Society") are properly drawn up in accordance with the provisions of the Charities Act, Chapter 37, the Societies Act, Chapter 311 and Singapore Financial Reporting Standards so as to give a true and fair view of the state of affairs of the Society as at 31 March 2013 and of the results, changes in funds and cash flows for the reporting year ended on that date and 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 Board approved and authorised these financial statements for issue.

On Behalf of the Board

  
.....  
Sik Kwang Sheng  
President

  
.....  
Chan Yong Luan  
Secretary General

  
.....  
Yap Ching Wi  
Treasurer

Singapore  
5 July 2013

**Independent Auditors' Report to the Members of the  
Singapore Buddhist Free Clinic (Registration No: S69SS0009J)**

RSM Chio Lim LLP  
8 Wilkie Road, #03-08, Wilkie Edge, Singapore 228095  
T +65 6533 7600  
www.RSMChioLim.com.sg

**Report on the Financial Statements**

We have audited the accompanying financial statements of Singapore Buddhist Free Clinic (the "Society"), which comprise the statement of financial position as at 31 March 2013, and the statement of financial activities, statement of changes in funds and statement of cash flows for the reporting year then ended, and a summary of significant accounting policies and other explanatory information.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the Singapore Financial Reporting Standards, the Societies Act, Chapter 311 (the "Societies Act"), and the Charities Act, Chapter 37 (the "Charities Act") and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

**Auditors' Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Society's preparation and fair presentation of the financial statements 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. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



**Independent Auditors' Report to the Members of the  
Singapore Buddhist Free Clinic (Registration No: S69SS0009J)**

– 2 –

**Opinion**

In our opinion, the financial statements are properly drawn up in accordance with Singapore Financial Reporting Standards, so as to present fairly, in all material respects, the state of affairs of the Society as at 31 March 2013 and the results, changes in funds and cash flows of the Society for the reporting year ended on that date.

**Report on Other Legal and Regulatory Requirements**

In our opinion:

- (a) The accounting and other records required by the regulations enacted under the Societies Act to be kept by the Society have been properly kept in accordance with those regulations; and
- (b) The fund-raising appeals held during the reporting year have been carried out in accordance with regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeal.

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

- (a) The use of the donation monies was not in accordance with the objectives of the Society as required under regulation 16 of the Charities (Institutions of a Public Character) Regulations; and
- (b) The Society has not complied with the requirements of regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.



RSM Chio Lim LLP  
Public Accountants and  
Chartered Accountants  
Singapore

5 July 2013

Partner-in-charge of audit: Chan Sek Wai  
Effective from year ended 31 March 2013

**SINGAPORE BUDDHIST FREE CLINIC**  
(Registration No: S69SS0009J)

**Statement of Financial Activities**  
**Year Ended 31 March 2013**

	Notes	2013 Health Endowment Fund \$	Accumulated Fund \$	Total Funds \$	2012 Health Endowment Fund \$	Accumulated Fund \$	Total Funds \$
<b><u>INCOMING RESOURCES</u></b>							
Voluntary Income	4	2,139,383	372,383	2,511,766	2,323,559	352,993	2,676,552
Income from Fund Raising Activities	4,5	1,697,088	422,556	2,119,644	798,097	278,222	1,076,319
Investment Income	6	–	45,844	45,844	–	40,448	40,448
Charitable Activities		–	362,787	362,787	–	314,573	314,573
Other Income		16,792	1,712	18,504	–	11,840	11,840
<b>Total Incoming Resources</b>		<b>3,853,263</b>	<b>1,205,282</b>	<b>5,058,545</b>	<b>3,121,656</b>	<b>998,076</b>	<b>4,119,732</b>
<b><u>RESOURCES EXPENDED</u></b>							
Cost of Generating Funds: Fund Raising	5	39,693	251,845	291,538	45,600	19,618	65,218
Cost of Charitable Activities		2,678,029	240,177	2,918,206	2,515,400	193,080	2,708,480
Administrative Costs		629,550	–	629,550	449,738	–	449,738
<b>Total Resources Expended</b>		<b>3,347,272</b>	<b>492,022</b>	<b>3,839,294</b>	<b>3,010,738</b>	<b>212,698</b>	<b>3,223,436</b>
<b>Net Surplus for the Year</b>		<b>505,991</b>	<b>713,260</b>	<b>1,219,251</b>	<b>110,918</b>	<b>785,378</b>	<b>896,296</b>
<b>Balance at the Beginning of the Year</b>		<b>(4,969,546)</b>	<b>16,922,649</b>	<b>11,953,103</b>	<b>(5,080,464)</b>	<b>16,137,271</b>	<b>11,056,807</b>
<b>Balance at the End of the Year</b>		<b>(4,463,555)</b>	<b>17,635,909</b>	<b>13,172,354</b>	<b>(4,969,546)</b>	<b>16,922,649</b>	<b>11,953,103</b>

A further analysis of the above items is presented in the supplementary schedules.

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

**Statement of Financial Position**  
**As at 31 March 2013**

	<u>Notes</u>	<u>2013</u>	<u>2012</u>
		\$	\$
<b><u>ASSETS</u></b>			
<b><u>Non-Current Assets</u></b>			
Property, Plant and Equipment	10	6,948,694	7,013,431
<b>Total Non-Current Assets</b>		<u>6,948,694</u>	<u>7,013,431</u>
<b><u>Current Assets</u></b>			
Inventories	11	95,058	58,034
Other Receivables	12	99,401	10,528
Other Assets	13	18,176	21,485
Cash and Cash Equivalents	14	8,333,078	7,141,216
<b>Total Current Assets</b>		<u>8,545,713</u>	<u>7,231,263</u>
<b>Total Assets</b>		<u>15,494,407</u>	<u>14,244,694</u>
<b><u>FUNDS AND LIABILITIES</u></b>			
<b><u>Funds</u></b>			
Accumulated Fund	16	17,635,909	16,922,649
Health Endowment Fund	16	(4,463,555)	(4,969,546)
Capital Reserve	17	2,202,372	2,202,372
<b>Total Funds</b>		<u>15,374,726</u>	<u>14,155,475</u>
<b><u>Current Liabilities</u></b>			
Trade and Other Payables	15	119,681	89,219
<b>Total Current Liabilities</b>		<u>119,681</u>	<u>89,219</u>
<b>Total Liabilities</b>		<u>119,681</u>	<u>89,219</u>
<b>Total Equity and Liabilities</b>		<u>15,494,407</u>	<u>14,244,694</u>

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

**SINGAPORE BUDDHIST FREE CLINIC**

(Registration No: S69SS0009J)

**Statement of Changes in Funds  
Year Ended 31 March 2013**

	<u>Accumulated Fund</u> \$	<u>Health Endowment Fund</u> \$	<u>Capital Reserve</u> \$	<u>Total</u> \$
<b>Current Year</b>				
Opening balance at 1 April 2012	16,922,649	(4,969,546)	2,202,372	14,155,475
<b>Movement in Fund:</b>				
Surplus for the Year	713,260	505,991	—	1,219,251
<b>Closing balance at 31 March 2013</b>	<u>17,635,909</u>	<u>(4,463,555)</u>	<u>2,202,372</u>	<u>15,374,726</u>
<b>Previous Year:</b>				
Opening balance at 1 April 2011	16,137,271	(5,080,464)	2,202,372	13,259,179
<b>Movement in Fund:</b>				
Surplus for the Year	785,378	110,918	—	896,296
<b>Closing balance at 31 March 2012</b>	<u>16,922,649</u>	<u>(4,969,546)</u>	<u>2,202,372</u>	<u>14,155,475</u>

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



**Statement of Cash Flows**  
**Year Ended 31 March 2013**

	<u>2013</u> \$	<u>2012</u> \$
<b><u>Cash Flows From Operating Activities</u></b>		
Net Surplus for the Year	1,219,251	896,296
Adjustment for:		
Depreciation of Property, Plant and Equipment	278,877	221,072
Gain on Disposal of Other Financial Assets	–	(4,736)
Interest Income	(45,844)	(35,712)
Operating Cash Flows before Changes in Working Capital	1,452,284	1,076,920
Other Receivables	(68,454)	–
Inventories	(37,024)	28,701
Other Assets	3,309	2,675
Trade and Other Payables	30,462	2,599
Net Cash Flows From Operating Activities	<u>1,380,577</u>	<u>1,110,895</u>
<b><u>Cash Flows From Investing Activities</u></b>		
Interest Received	25,425	35,470
Purchase of Plant and Equipment	(214,140)	(26,367)
Cash Restricted in Use Over 3 Months	(666,779)	(720,853)
Disposal of Other Financial Assets	–	203,413
Net Cash Flows Used in Investing Activities	<u>(855,494)</u>	<u>(508,337)</u>
<b>Net Increase in Cash and Cash Equivalents</b>	525,083	602,558
Cash and Cash Equivalents, Statement of Cash Flows, Beginning Balance	1,812,630	1,210,072
<b>Cash and Cash Equivalents, Statement of Cash Flows, Ending Balance (Note 14A)</b>	<u>2,337,713</u>	<u>1,812,630</u>

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

**Statement of Financial Activities – Supplementary Schedules**  
**Year Ended 31 March 2013**

**INCOMING RESOURCES**

	2013 Health Endowment Fund \$	Accumulated Fund \$	2013 Health Endowment Fund \$	2012 Health Endowment Fund \$	Accumulated Fund \$	Total Fund \$	2012 Health Endowment Fund \$	Accumulated Fund \$	Total Fund \$
<b><u>Voluntary income</u></b>									
HEF non-tax deductible donations	–	–	412,665	–	–	412,665	572,429	–	572,429
HEF tax deductible donations	–	–	1,724,507	–	–	1,724,507	1,751,130	–	1,751,130
Charity boxes	372,383	–	–	–	352,993	372,383	–	352,993	352,993
Festival income	–	–	2,211	–	–	2,211	–	–	–
	372,383	–	2,139,383	–	352,993	2,511,766	2,323,559	–	2,676,552
<b><u>Income from fund raising activities</u></b>									
HEF anniversary non-tax deductible donations	–	–	104,373	–	–	104,373	114,671	–	114,671
HEF anniversary tax deductible donations	–	–	396,636	–	–	396,636	286,060	–	286,060
Income from walkathon	168,847	–	–	–	137,944	168,847	–	137,944	137,944
Income from cantonese opera event	–	–	1,196,079	–	–	1,196,079	397,366	–	397,366
Income from flag day	151,241	–	–	–	140,278	151,241	–	140,278	140,278
Sales of tickets	102,468	–	–	–	–	102,468	–	–	–
	422,556	–	1,697,088	–	278,222	2,119,644	798,097	–	1,076,319
<b><u>Investment income</u></b>									
Interest income	45,844	–	–	–	35,712	45,844	–	–	35,712
Investment income	–	–	–	–	4,736	–	–	–	4,736
	45,844	–	–	–	40,448	45,844	–	–	40,448
<b><u>Charitable activities</u></b>									
Registration fees	349,187	–	–	–	297,873	349,187	–	–	297,873
Membership subscriptions	13,600	–	–	–	16,700	13,600	–	–	16,700
	362,787	–	–	–	314,573	362,787	–	–	314,573
<b><u>Other income</u></b>									
Other income	1,712	–	16,792	–	11,840	18,504	–	–	11,840
	1,712	–	16,792	–	11,840	18,504	–	–	11,840
	1,205,282	–	3,853,263	–	998,076	5,058,545	3,121,656	–	4,119,732
<b>Total incoming resources</b>									

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

**SINGAPORE BUDDHIST FREE CLINIC**  
(Registration No: S69SS0009J)

**Statement of Financial Activities – Supplementary Schedules**  
**Year Ended 31 March 2013**

**RESOURCES EXPENDED**

**Cost of Generating Funds: Fund raising**

Other expenses

	2013 Health Endowment Fund S\$	Accumulated Fund S\$	2012 Health Endowment Fund S\$	Accumulated Fund S\$	Total Fund S\$	Total Fund S\$
	251,845	251,845	39,693	19,618	291,538	65,218
			39,693	19,618	291,538	65,218

**Cost of Charitable Activities**

Employee benefit expenses  
Depreciation  
Medical related expenses  
Rental  
Other expenses

	1,511,635	–	1,467,812	–	1,511,635	1,467,812
	–	238,580	–	193,080	238,580	193,080
	836,787	–	862,162	–	836,787	862,162
	12,583	–	12,583	–	12,583	12,583
	317,024	1,597	172,843	–	318,621	172,843
	2,678,029	240,177	2,515,400	193,080	2,918,206	2,708,480

**Administrative Expenses**

Employee benefit expense  
Depreciation  
Other operating expenses

	334,648	–	191,601	–	334,648	191,601
	40,297	–	27,992	–	40,297	27,992
	254,605	–	230,145	–	254,605	230,145
	629,550	–	449,738	–	629,550	449,738
	3,347,272	492,022	3,010,738	212,698	3,839,294	3,223,436

**Total resources expended**

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

**Notes to the Financial Statements**  
**31 March 2013**

**1. General**

Singapore Buddhist Free Clinic (the "Society") is established in Singapore under the Societies Act, Chapter 311. It is also subject to the provisions of the Charities Act, Chapter 37. The Society is an Institution of a Public Character ("IPC").

The principal objective of the Society is to provide free medical care for the poor and needy.

The functional currency of the Society is Singapore Dollars and the financial statements are presented in Singapore dollars.

The Society is registered and situated in Singapore. The registered office is: No. 48 Lorong 23 Geylang Singapore 388376.

The financial statements were approved and authorised for issue by the Board of the Society on the date indicated in the Statement by the Board.

**2. Summary of Significant Accounting Policies**

**Accounting Convention**

The financial statements have been prepared in accordance with the Singapore Financial Reporting Standards ("FRS") and the related Interpretations to FRS ("INT FRS") as issued by the Singapore Accounting Standards Council. The financial statements are prepared on a going concern basis under the historical cost convention except where an FRS requires an alternative treatment (such as fair values) as disclosed where appropriate in these financial statements.

**Basis of Preparation of the Financial Statements**

The preparation of financial statements in conformity with generally accepted accounting principles requires the management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates. The estimates and assumptions are reviewed on an ongoing basis. Apart from those involving estimations, management has made judgements in the process of applying the Society's accounting policies. The areas requiring management's most difficult, subjective or complex judgements, or areas where assumptions and estimates are significant to the financial statements, are disclosed at the end of this footnote, where applicable.



## **2. Summary of Significant Accounting Policies (Cont'd)**

### **Revenue Recognition**

The revenue amount is the fair value of the consideration received or receivable from the gross inflow of economic benefits during the reporting year arising from the course of the ordinary activities of the Society and it is shown net of related tax and subsidies.

*(i) Donations*

Revenue from donations are accounted for when received, except for committed donations.

*(ii) Fund raising*

Revenue from special event is recognised when the event takes place.

*(iii) Rendering of services*

Revenue from rendering of services, which include registration fees, membership subscription fees and clinical service fees that are of short duration is recognised when the services are completed. The revenue amount from services is the fair value of the consideration received or receivable from the gross inflow of economic benefits during the period arising from the course of the ordinary activities of the entity and it is shown net of related sales tax, estimated returns, discounts and volume rebates.

*(iv) Investment and related revenue*

Interest revenue is recognised on a time-proportion basis using the effective interest rate.

### **Employee Benefits**

Contributions to defined contribution retirement benefit plans are recorded as an expense as they fall due. The entity's legal or constructive obligation is limited to the amount that it agrees to contribute to an independently administered fund which is the Central Provident Fund in Singapore (a government managed retirement benefit plan). For employee leave entitlement the expected cost of short-term employee benefits in the form of compensated absences is recognised in the case of accumulating compensated absences, when the employees render service that increases their entitlement to future compensated absences; and in the case of non-accumulating compensated absences, when the absences occur. A liability for bonuses is recognised where the entity is contractually obliged or where there is constructive obligation based on past practice.

### **Gifts In Kind**

A gift in kind is recognised based on an estimate of the fair value at the date of the receipt of the gift of the non-monetary asset or the grant of a right to the monetary asset. The gift is recognised if the amount of the gift can be measured reliably and there is no uncertainty that it will be received. No gifts in kind were recognised in the financial statements as it was impractical to reliably measure the fair values of the gifts in kind received.

### **Income Tax**

As a charity, the Society is exempt from tax on income and gains falling within section 13U(1) of the Income Tax Act to the extent that these are applied to its charitable objects.

**2. Summary of Significant Accounting Policies (Cont'd)****Foreign Currency Transactions**

The functional currency is the Singapore dollar as it reflects the primary economic environment in which the entity operates. Transactions in foreign currencies are recorded in the functional currency at the rates ruling at the dates of the transactions. At each end of the reporting year, recorded monetary balances and balances measured at fair value that are denominated in non-functional currencies are reported at the rates ruling at the end of the reporting year and fair value dates respectively. All realised and unrealised exchange adjustment gains and losses are dealt with in profit or loss except when recognised in other comprehensive income and if applicable deferred in equity such as for qualifying cash flow hedges. The presentation is in the functional currency.

**Property, Plant and Equipment**

Depreciation is provided on a straight-line basis to allocate the gross carrying amounts of the assets less their residual values over their estimated useful lives of each part of an item of these assets. The annual rates of depreciation are as follows:

Freehold land	- Not depreciated
Freehold building	- 2%
Leasehold properties	- 2%
Renovations	- 10%
Plant and equipment	- 33.3% to 16.6%

An asset is depreciated when it is available for use until it is derecognised even if during that period the item is idle. Fully depreciated assets still in use are retained in the financial statements.

Property, plant and equipment are carried at cost on initial recognition and after initial recognition at cost less any accumulated depreciation and any accumulated impairment losses. The gain or loss arising from the derecognition of an item of property, plant and equipment is determined as the difference between the net disposal proceeds, if any, and the carrying amount of the item and is recognised in profit or loss. The residual value and the useful life of an asset is reviewed at least at each end of the reporting year and, if expectations differ from previous estimates, the changes are accounted for as a change in an accounting estimate, and the depreciation charge for the current and future periods are adjusted.

Cost also includes acquisition cost, any cost directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Subsequent cost are recognised as an asset only when it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably. All other repairs and maintenance are charged to profit or loss when they are incurred.

## **2. Summary of Significant Accounting Policies (Cont'd)**

### **Property, Plant and Equipment (Cont'd)**

If fair value can be measured reliably, after the initial recognition as an asset at cost, an item of property, plant and equipment (such as land, property, buildings, etc) is carried at a revalued amount, being its fair value at the date of the revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Revaluations are made upon special circumstances and approved by board. There is no policy on the regularity of revaluation. When an asset's carrying amount is increased as a result of a revaluation, the increase is recognised in capital reserve except that the increase is recognised in profit or loss to the extent that it reverses a revaluation decrease of the same asset previously recognised in profit or loss. When an asset's carrying amount is decreased, the decrease is recognised in other comprehensive income to the extent of any credit balance existing in the revaluation surplus in respect of that asset. The decrease recognised in other comprehensive income reduces the amount accumulated in equity under the heading of capital reserve. The capital reserve included in funds is transferred directly to accumulated fund when the asset is derecognised. However, some of the surplus is realised as the asset is used as the difference between depreciation based on the revalued carrying amount of the asset and depreciation based on the asset's original cost and these transfers from capital reserve to accumulated fund are not made through the other comprehensive income.

### **Operating Leases**

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased assets are classified as operating leases. For operating leases, lease payments are recognised as an expense in the statement of financial activities on a straight-line basis over the term of the relevant lease unless another systematic basis is representative of the time pattern of the user's benefit, even if the payments are not on that basis. Lease incentives received are recognised in the statement of financial activities as an integral part of the total lease expense. Initial direct cost incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised on a straight-line basis over the lease term.

### **Impairment of Non-Financial Assets**

Irrespective of whether there is any indication of impairment, an annual impairment test is performed at the same time every year on an intangible asset with an indefinite useful life or an intangible asset not yet available for use. The carrying amount of other non-financial assets is reviewed at each end of the reporting year for indications of impairment and where an asset is impaired, it is written down through profit or loss to its estimated recoverable amount. The impairment loss is the excess of the carrying amount over the recoverable amount and is recognised in profit or loss unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease. The recoverable amount of an asset or a cash-generating unit is the higher of its fair value less costs to sell and its value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash-generating units). At each end of the reporting year non-financial assets other than goodwill with impairment loss recognised in prior periods are assessed for possible reversal of the impairment. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

## **2. Summary of Significant Accounting Policies (Cont'd)**

### **Inventories**

Inventories are measured at the lower of cost (first in first out method) and net realisable value. Net realisable value is the estimated selling price in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale. A write down on cost is made where the cost is not recoverable or if the selling prices have declined. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the inventories to their present location and condition.

### **Financial Assets**

Initial recognition, measurement and derecognition:

A financial asset is recognised on the statement of financial position when, and only when, the entity becomes a party to the contractual provisions of the instrument. The initial recognition of financial assets is at fair value normally represented by the transaction price. The transaction price for financial asset not classified at fair value through profit or loss includes the transaction costs that are directly attributable to the acquisition or issue of the financial asset. Transaction costs incurred on the acquisition or issue of financial assets classified at fair value through profit or loss are expensed immediately. The transactions are recorded at the trade date.

Irrespective of the legal form of the transactions performed, financial assets are derecognised when they pass the "substance over form" based on the derecognition test prescribed by FRS 39 relating to the transfer of risks and rewards of ownership and the transfer of control.

Subsequent measurement:

Subsequent measurement based on the classification of the financial assets in one of the following four categories under FRS 39 is as follows:

1. Financial assets at fair value through profit or loss: As at end of the reporting year date there were no financial assets classified in this category.
2. Loans and receivables: Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Assets that are for sale immediately or in the near term are not classified in this category. These assets are carried at amortised costs using the effective interest method (except that short-duration receivables with no stated interest rate are normally measured at original invoice amount unless the effect of imputing interest would be significant) minus any reduction (directly or through the use of an allowance account) for impairment or uncollectibility. Impairment charges are provided only when there is objective evidence that an impairment loss has been incurred as a result of one or more events that occurred after the initial recognition of the asset (a 'loss event') and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated. The methodology ensures that an impairment loss is not recognised on the initial recognition of an asset. Losses expected as a result of future events, no matter how likely, are not recognised. For impairment, the carrying amount of the asset is reduced through use of an allowance account. The amount of the loss is recognised in profit or loss. An impairment loss is reversed if the reversal can be related objectively to an event occurring after the impairment loss was recognised. Typically the trade and other receivables are classified in this category.



## **2. Summary of Significant Accounting Policies (Cont'd)**

### **Financial Assets (Cont'd)**

3. Held-to-maturity financial assets: As at end of the reporting year date there were no financial assets classified in this category.
4. Available-for-sale financial assets: As at end of the reporting year date there were no financial assets classified in this category.

### **Cash and cash equivalents**

Cash and cash equivalents include bank and cash balances, on demand deposits and any highly liquid debt instruments purchased with an original maturity of three months or less. For the statement of cash flows the item includes cash and cash equivalents less cash subject to restriction and bank overdrafts payable on demand that form an integral part of cash management.

### **Financial Liabilities**

Initial recognition, measurement and derecognition:

A financial liability is recognised on the statement of financial position when, and only when, the entity becomes a party to the contractual provisions of the instrument and it is derecognised when the obligation specified in the contract is discharged or cancelled or expires. The initial recognition of financial liability is at fair value normally represented by the transaction price. The transaction price for financial liability not classified at fair value through profit or loss includes the transaction costs that are directly attributable to the acquisition or issue of the financial liability. Transaction costs incurred on the acquisition or issue of financial liability classified at fair value through profit or loss are expensed immediately. The transactions are recorded at the trade date. Financial liabilities including bank and other borrowings are classified as current liabilities unless there is an unconditional right to defer settlement of the liability for at least 12 months after the end of the reporting year.

Subsequent measurement:

Subsequent measurement based on the classification of the financial liabilities in one of the following two categories under FRS 39 is as follows:

1. Liabilities at fair value through profit or loss: As at end of the reporting year date there were no financial liabilities classified in this category.
2. Other financial liabilities: All liabilities, which have not been classified as in the previous category fall into this residual category. These liabilities are carried at amortised cost using the effective interest method. Trade and other payables and borrowings are usually classified in this category. Items classified within current trade and other payables are not usually re-measured, as the obligation is usually known with a high degree of certainty and settlement is short-term.

## **2. Summary of Significant Accounting Policies (Cont'd)**

### **Fair Value of Financial Instruments**

The carrying values of current financial instruments approximate their fair values due to the short-term maturity of these instruments and the disclosures of fair value are not made when the carrying amount of current financial instruments is a reasonable approximation of the fair value. The fair values of non-current financial instruments may not be disclosed separately unless there are significant differences at the end of the reporting year and in the event the fair values are disclosed in the relevant notes. The fair value of a financial instrument is derived from an active market or by using an acceptable valuation technique. The appropriate quoted market price for an asset held or liability to be issued is usually the current bid price without any deduction for transaction costs that may be incurred on sale or other disposal and, for an asset to be acquired or liability held, the asking price. If there is no market, or the markets available are not active, the fair value is established by using an acceptable valuation technique. The fair value measurements are classified using a fair value hierarchy of 3 levels that reflects the significance of the inputs used in making the measurements, that is, Level 1 for the use of quoted prices (unadjusted) in active markets for identical assets or liabilities; Level 2 for the use of inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices); and Level 3 for the use of inputs for the asset or liability that are not based on observable market data (unobservable inputs). The level is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. Where observable inputs that require significant adjustment based on unobservable inputs, that measurement is a Level 3 measurement. The maximum exposure to credit risk is: the total of the fair value of the financial assets; the maximum amount the entity could have to pay if the guarantee is called on; and the full amount of any payable commitments at the end of the reporting year.

### **Funds**

Fund balances restricted by outside sources are so indicated and are distinguished from unrestricted funds allocated to specific purposes if any by action of the management. Externally restricted funds may only be utilised in accordance with the purposes established by the source of such funds and are in contrast with unrestricted funds over which management retains full control to use in achieving any of its institutional purposes.

### **Provisions**

A liability or provision is recognised when there is a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. A provision is made using best estimates of the amount required in settlement and where the effect of the time value of money is material, the amount recognised is the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as interest expense. Changes in estimates are reflected in profit or loss in the reporting year they occur.

## 2. Summary of Significant Accounting Policies (Cont'd)

### Government Grants

A government grant is recognised at fair value when there is reasonable assurance that the conditions attaching to it will be complied with and that the grant will be received. A grant in recognition of specific expenses is recognised as income over the periods necessary to match them with the related costs that they are intended to compensate, on a systematic basis. A grant related to depreciable assets is allocated to income over the period in which such assets are used in the project subsidised by the grant. A government grant related to assets, including non-monetary grants at fair value, is presented in the statement of financial position.

### Critical Judgements, Assumptions and Estimation Uncertainties

There were no critical judgements made in the process of applying the accounting policies that have the most significant effect on the amounts recognised in the financial statements. There were no key assumptions concerning the future, and other key sources of estimation uncertainty at the end of the reporting year, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting year.

## 3. Related Party Relationships and Transactions

A related party includes the board and key management of the Society. It also includes an entity or person that directly or indirectly controls, is controlled by, or is under common or joint control with these persons; members of the key management personnel or close members of the family of any individual referred to herein and others who have the ability to control, jointly control or significantly influence by or for which significant voting power in such entity resides with, directly or indirectly, any such individual.

### 3.1. Key management compensation:

	2013 \$	2012 \$
Salaries and other short-term employee benefits	<u>171,513</u>	<u>58,775</u>

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the society, directly or indirectly. The above amounts for key management compensation are for two persons (2012: one person).

None of the top three highest paid staff received more than \$100,000 in annual remuneration each.

The above amounts are included under employee benefits expense. Included in the above amounts are the following items:

### 3.2. Board compensation:

	2013 \$	2012 \$
Remuneration of board member	<u>—</u>	<u>6,340</u>

### 3. Related Party Relationships and Transactions (Cont'd)

#### 3.2. Board compensation (Cont'd):

The Board, or people connected with them, have not received remuneration, or other benefits, from the Society for which they are responsible, or from institutions connected with the Society except for one person in 2012.

There is no claim by the Board members for services provided to the Society, either by reimbursement to the Board or by providing the board members with an allowance or by direct payment to a third party.

All Board members are required to read and understand the conflict of interest policy in place and make full disclosure of interests, relationships and holding that could potentially result in conflict of interests. When a conflict of interest situation arises, the members or staff shall abstain from participating in the discussion, decision making and voting on the matter.

### 4. Tax Deductible Receipts

The Society enjoys a concessionary tax treatment whereby qualifying donors are granted double tax deduction for the donations made to the Society. The current IPC status is granted by Ministry of Health for the period from 1 October 2011 to 30 September 2013.

	<u>2013</u>	<u>2012</u>
	\$	\$
Tax-exempt receipts issued for donations collected during the reporting year	<u>3,235,448</u>	<u>2,434,556</u>

### 5. Fund Raising Income and Expenditure

In accordance with the Charities (Institution of a Public Character) Regulations, the Society is required to disclose fund-raising appeals with gross receipts of more than \$1 million.

	<u>Income for Health Endowment Fund</u>	<u>Fund Raising Expenses for Health Endowment Fund</u>	<u>Net Fund Raising Income for Health Endowment Fund</u>
	\$	\$	\$
<u>2013</u>			
Cantonese Opera Classics			
Charity Night	<u>1,298,545</u>	<u>(224,631)</u>	<u>1,073,914</u>

There is no such fund-raising appeal that required to be disclosed in 2012.

### 6. Investment Income

	<u>2013</u>	<u>2012</u>
	\$	\$
Interest income from financial institutions	45,844	35,712
Gains on disposal of other financial assets	—	4,736
Total	<u>45,844</u>	<u>40,448</u>

**SINGAPORE BUDDHIST FREE CLINIC**

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**7. Employee Benefits Expense**

	<u>2013</u>	<u>2012</u>
	\$	\$
Employee benefits expense	1,763,158	1,506,581
Contribution to defined contribution plan	77,585	128,424
Other benefits	5,540	24,408
Total employee benefits expense	<u>1,846,283</u>	<u>1,659,413</u>

The employee benefits expense is presented in the Statement of Financial Activities as follows:

	<u>2013</u>	<u>2012</u>
	\$	\$
Administrative expenses	334,648	191,601
Charitable expenses	1,511,635	1,467,812
Total employee benefits expense	<u>1,846,283</u>	<u>1,659,413</u>

**8. Items in the Statement of Financial Activities**

In addition to the charges and credits disclosed elsewhere in the notes to the financial statements, the statement of financial activities includes the following charges:

	<u>2013</u>	<u>2012</u>
	\$	\$
Audit fees to the independent auditors	<u>10,000</u>	<u>9,500</u>

**9. Income tax**

The Society is exempted from tax on income and gain falling within section 13U(1) of the Singapore Income Tax Act to the extent that these are applied to its charitable objects. Therefore, no provision for income tax has been made in the financial statements.



**10. Property, Plant and Equipment**

	<u>Freehold Land</u> \$	<u>Freehold Building</u> \$	<u>Leasehold Properties</u> \$	<u>Renovations</u> \$	<u>Plant and equipment</u> \$	<u>Total</u> \$
<u>Cost or valuation</u>						
At 1 April 2011	2,000,000	3,336,085	2,582,364	1,525,115	544,231	9,987,795
Additions	–	–	–	–	26,367	26,367
Disposals	–	–	–	–	(2,130)	(2,130)
At 31 March 2012	2,000,000	3,336,085	2,582,364	1,525,115	568,468	10,012,032
Additions	–	–	–	56,624	157,516	214,140
Disposals	–	–	–	–	(19,116)	(19,116)
At 31 March 2013	2,000,000	3,336,085	2,582,364	1,581,739	706,868	10,207,056
<u>Presented by:</u>						
Cost	–	3,336,085	–	1,581,739	706,868	5,624,692
Valuation	2,000,000	–	2,582,364	–	–	4,582,364
Total	2,000,000	3,336,085	2,582,364	1,581,739	706,868	10,207,056
<u>Accumulated Depreciation</u>						
At 1 April 2011	–	266,886	877,594	1,142,411	492,768	2,779,659
Depreciation for the year	–	66,722	59,046	60,455	34,849	221,072
Disposals	–	–	–	–	(2,130)	(2,130)
At 31 March 2012	–	333,608	936,640	1,202,866	525,487	2,998,601
Depreciation for the year	–	66,722	59,046	66,118	86,991	278,877
Disposals	–	–	–	–	(19,116)	(19,116)
At 31 March 2013	–	400,330	995,686	1,268,984	593,362	3,258,362
<u>Net book value</u>						
At 1 April 2010	2,000,000	3,069,199	1,704,770	382,704	51,463	7,208,136
At 31 March 2012	2,000,000	3,002,477	1,645,724	322,249	42,981	7,013,431
At 31 March 2013	2,000,000	2,935,755	1,586,678	312,755	113,506	6,948,694

Fully depreciated plant and equipment still in use had a cost of \$1,919,114 (2012: \$1,940,830).

The freehold land, freehold building and leasehold properties owned by the Society are as follows:

<u>Locations</u>	<u>Term</u>	<u>Remaining leasehold period as at 31 March 2013</u>
a) 48 Lorong 23 Geylang, Singapore 388376	Freehold	–
b) 44 Craig Road Singapore 089682	Leasehold	76 years
c) Block 77 #01-519 Indus Road Singapore 160077	Leasehold	60 years

**10. Property, Plant and Equipment (Cont'd)**

In 2006, the Society demolished and reconstructed its freehold building at 48 Lorong 23 Geylang, Singapore 388376. In relation to the reconstruction of the building, the board had engaged an independent valuer to revalue the aforesaid land and other two leasehold buildings owned by the Society. The revaluation was conducted by Realty International Associates Pte Ltd in February and May 2006 based on the existing use basis to reflect the actual market state and circumstances as of the valuation dates and not as of either a past or future date. The Society has revalued the freehold land and leasehold properties in the Society's financial statements and credited capital reserve the same amount during the reporting year ended 31 March 2006. There is no valuation performed subsequent to these dates.

It is the policy of the Society that the freehold land and leasehold buildings would not be revalued on a regular basis. Revaluations are only made upon special circumstances and approved by board.

For each revalued class of property, plant and equipment, the carrying amount that would have been recognised had the assets been carried under the cost model are as follows:

	<u>2013</u> \$	<u>2012</u> \$
<u>Freehold land:</u>		
Cost	100,000	100,000
Net book value	<u>100,000</u>	<u>100,000</u>
<u>Leasehold properties:</u>		
Cost	2,860,841	2,860,841
Net book value	<u>1,877,959</u>	<u>1,935,176</u>

The freehold land and property and leasehold properties are held in trust by the Board of Trustees.

The depreciation expense is presented in the Statement of Financial Activities as follows:

	<u>2013</u> \$	<u>2012</u> \$
Administrative expenses	40,297	27,992
Charitable expenses	238,580	193,080
Total depreciation expense	<u>278,877</u>	<u>221,072</u>

**11. Inventories**

	<u>2013</u> \$	<u>2012</u> \$
Medical consumables and supplies	<u>95,058</u>	<u>58,034</u>

There are no inventories pledged as security for liabilities.

**12. Other Receivables**

	<u>2013</u> \$	<u>2012</u> \$
Interest receivable from fixed deposits	20,419	10,528
Other receivable (a)	<u>78,982</u>	<u>–</u>
	<u>99,401</u>	<u>10,528</u>

(a) Other receivable arose from the ticket sales for a fund raising event, Cantonese Opera Classics Charity Night. The amount was received subsequent to the end of the reporting year.

**13. Other Assets**

	<u>2013</u> \$	<u>2012</u> \$
Prepayments	7,266	11,355
Deposits	<u>10,910</u>	<u>10,130</u>
	<u>18,176</u>	<u>21,485</u>

**14. Cash and Cash Equivalents**

	<u>2013</u> \$	<u>2012</u> \$
Not restricted in use	<u>8,333,078</u>	<u>7,141,216</u>
Interest earning balances	<u>6,564,698</u>	<u>5,893,476</u>

The rate of interest for the cash on interest earning balances was between 0.10% to 1.75% (2012: 0.10% to 1.75%) per annum.

**14A. Cash and Cash Equivalents in the Statement of Cash Flows:**

	<u>2013</u> \$	<u>2012</u> \$
Amount as shown above	8,333,078	7,141,216
Cash restricted in use over 3 months	<u>(5,995,365)</u>	<u>(5,328,586)</u>
Cash and cash equivalents for statement of cash flows purposes at end of the year	<u>2,337,713</u>	<u>1,812,630</u>

**15. Trade and Other Payables**

	<u>2013</u> \$	<u>2012</u> \$
Outside parties and accrued liabilities	<u>119,681</u>	<u>89,219</u>

**SINGAPORE BUDDHIST FREE CLINIC**

(Registration No: S69SS0009J)

**16. Fund Account Balances**

	<u>2013</u> \$	<u>2012</u> \$
<u>Unrestricted Funds:</u>		
Accumulated fund (i)	17,635,909	16,922,649
Health endowment fund (ii)	<u>(4,463,555)</u>	<u>(4,969,546)</u>
Total unrestricted funds	<u>13,172,354</u>	<u>11,953,103</u>
 Ratio of Unrestricted Funds to Annual Operating Expenditure (times)	 <u>3.43</u>	 <u>3.71</u>

- (i) The accumulated funds of the Society provide financial stability and the means for the development of the Society's activities. The Society intends to maintain the funds at a level sufficient for its operating needs. The board reviews the level of funds regularly for the Society's continuing obligations.
- (ii) The health endowment fund of the Society represents the fund use to provide free medical care for the poor and needy. The incoming source of fund is mainly derived from tax deductible donations from public.

**17. Capital Reserve**

In 2006, the Society had commissioned Realty International Associates Pte Ltd to revalue the freehold land and two leasehold properties (Note 10). The Capital Reserve arises from the valuation aforesaid properties held under property, plant and equipment.

**18. Other Matters**

The assets and liabilities representing each category of fund should be summarised and analysed between those funds in the notes to the financial statements. However, the assets and liabilities have not been allocated to the respective funds as management is of the opinion it is impracticable to do so.

**19. Financial Instruments: Information on Financial Risks****19A. Classification of Financial Assets and Liabilities**

The following table summarises the carrying amount of financial assets and financial liabilities recorded at the end of the reporting year by FRS 39 categories:

	<u>2013</u> \$	<u>2012</u> \$
<u>Financial assets:</u>		
Cash and cash equivalents	8,333,078	7,141,216
Other receivables	99,401	10,528
At end of the year	<u>8,432,479</u>	<u>7,151,744</u>
 <u>Financial liabilities:</u>		
Trade and other payables measured at amortised cost	119,681	89,219
At end of the year	<u>119,681</u>	<u>89,219</u>

Further quantitative disclosures are included throughout these financial statements.

There are no significant fair value measurements recognised in the statement of financial position.

**19. Financial Instruments: Information on Financial Risks (Cont'd)**

**19B. Financial Risk Management**

The main purpose for holding or issuing financial instruments is to raise and manage the finances for the Society's operating, investing and financing activities. There are exposures to the financial risks on the financial instruments such as credit risk, liquidity risk and market risk comprising interest rate, currency risk and price risk exposures. The management has certain practices for the management of financial risks. However these are not documented in formal written documents. The following guidelines are followed: All financial risk management activities are carried out and monitored by senior management staff. All financial risk management activities are carried out following good market practices.

There have been no changes to the exposures to risk; the objectives, policies and processes for managing the risk and the methods used to measure the risk.

**19C. Fair Values of Financial Instruments**

The financial assets and financial liabilities at amortised cost are at a carrying amount that is a reasonable approximation of fair value.

**19D. Credit Risk on Financial Assets**

Financial assets that are potentially subject to concentrations of credit risk and failures by counterparties to discharge their obligations in full or in a timely manner consist principally of cash balances with banks, cash equivalents and receivables. The maximum exposure to credit risk is the fair value of the financial assets at the end of the reporting year. Credit risk on cash balances with banks and any other financial instruments is limited because the counter-parties are entities with acceptable credit ratings. For credit risk on receivables an ongoing credit evaluation is performed of the debtors financial condition and a loss from impairment is recognised in profit or loss. The exposure to credit risk is disseminated to the relevant persons concerned and compliance is monitored by management.

As at the end of reporting year there were no amounts that were impaired.

**19E. Liquidity risk**

All liabilities of the Society are due within one year.

The liquidity risk refers to the difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. It is expected that all the liabilities will be paid at their contractual maturity. The average credit period taken to settle trade payables is about 30 days (2012: 30 days). The classification of the financial assets is shown in the statement of financial position as they may be available to meet liquidity needs and no further analysis is deemed necessary.

The Society has sufficient cash balances to support cash commitments for their existing liabilities. The classification of the financial assets is shown in the statement of financial position as they may be available to meet liquidity needs and no further analysis is deemed necessary.



**19. Financial Instruments: Information on Financial Risks (Cont'd)**

**19F. Interest Rate Risk**

The interest rate risk exposure is mainly from changes in fixed rate and floating interest rates. The interest from financial assets including cash balances is not significant.

**19G. Foreign Currency Risks**

There is insignificant exposure to foreign currency risk as part of its normal business.

Sensitivity analysis: The effect on post-tax surplus is not significant.

**20. Changes and Adoption of Financial Reporting Standards**

For the current reporting year the following new or revised Singapore Financial Reporting Standards were adopted. The new or revised standards did not require any modification of the measurement method or the presentation in the financial statements.

<u>FRS No.</u>	<u>Title</u>
FRS 1	Amendments to FRS 1 – Presentation of Items of Other Comprehensive Income
FRS 12	Deferred Tax (Amendments) – Recovery of Underlying Assets (*)
FRS 107	Financial Instruments: Disclosures (Amendments) - Transfers of Financial Assets (*)

(\*) Not relevant to the Society.

## 21. Future Changes in Financial Reporting Standards

The following new or revised Singapore Financial Reporting Standards that have been issued will be effective in future. The transfer to the new or revised standards from the effective dates is not expected to result in material adjustments to the financial position, results of operations, or cash flows for the following year.

<u>FRS No.</u>	<u>Title</u>	<u>Effective date for periods beginning on or after</u>
FRS 1	Amendments to FRS 1 – Presentation of Items of Other Comprehensive Income	1 Jul 2012
FRS 1	Amendment to FRS 1 Presentation of Financial Statements (Annual Improvements)	1 Jan 2013
FRS 16	Amendment to FRS 16 Property, Plant and Equipment (Annual Improvements)	1 Jan 2013
FRS 19	Employee Benefits (Revised)	1 Jan 2013
FRS 27	Consolidated and Separate Financial Statements (Amendments) (*)	1 Jul 2012
FRS 27	Separate Financial Statements (Revised) (*)	1 Jan 2014
FRS 28	Investments in Associates and Joint Ventures (Revised) (*)	1 Jan 2014
FRS 32	Amendment to FRS 32 Financial instruments: Presentation (Annual Improvements)	1 Jan 2013
FRS 107	Amendments to FRS 32 and FRS 107 titled Offsetting Financial Assets and Financial Liabilities (*)	1 Jan 2013
FRS 110	Consolidated Financial Statements (*)	1 Jan 2014
FRS 111	Joint Arrangements (*)	1 Jan 2014
FRS 112	Disclosure of Interests in Other Entities (*)	1 Jan 2014
FRS 110	Amendments to FRS 110, FRS 111 and FRS 112 (*)	1 Jan 2014
FRS 113	Fair Value Measurements	1 Jan 2013
INT FRS 120	Stripping Costs in the Production Phase of a Surface Mine (*)	1 Jan 2013

(\*) Not relevant to the Society.

# CONSTITUTION OF SINGAPORE BUDDHIST FREE CLINIC 新加坡佛教施诊所章程

## 1. Name 名称

The Singapore Buddhist Free Clinic (hereinafter referred to as 'the Clinic').  
新加坡佛教施诊所（以下简称“本所”）

## 2. Registered Office 注册地址

The registered office of the Clinic shall be at No 48, Lorong 23, Geylang, Singapore 388376.  
本所注册地址在芽笼23巷48号，邮区388376

## 3. Objects 宗旨

**The Clinic's objects are:** 本所的宗旨是：

3.1 Providing free, quality and accessible general and specialised Traditional Chinese Medicine services to relieve the sufferings of patients, their families and carers regardless of race and religion in Singapore;

不分种族和宗教，在新加坡提供免费、高素质、及易得的普通和专业传统中医服务，减轻病人及其家人或照料者的痛苦。

3.2 Promoting, conducting and engaging in research using Traditional Chinese Medicine to treat terminal diseases, and collecting and disseminating information relating to Traditional Chinese Medicine and exchanging of such information with other bodies having similar objects in Singapore.

在新加坡提倡，推动研究使用中医治疗绝症，收集和分发中医讯息，与其他类似宗旨的团体交换讯息。

## 4. Principle of Objects 宗旨原则

4.1 The Clinic's objects principle is to embody and enshrine Buddhist's teachings of compassion and wisdom in the building of a gracious and harmonious society by involving the public and authorities in unity.

本所的宗旨源于奉行与实践佛陀的慈悲与智慧之教义，建立一个和谐无争的优雅社会

4.2 This rule shall be the guiding principle in furthering the objects of the Clinic but shall not be construed as part of the objects of the Clinic.

本条规是本所宗旨的指导原则，但不属于本所宗旨的一部分。

## 5. Membership 会员资格

5.1 An application for membership must be proposed by existing member and may be approved or rejected by the Board of Directors.

申请人必须得到现有会员的介绍和董事会的批准。

- 5.2 The candidate's full name and address and occupation and name of the proposer must be duly filled in and submitted for approval by the Board of Directors.  
申请人需要填具完整的姓名、地址和职业提交给董事会。
- 5.3 Membership of the Clinic shall be opened to:  
会员资格开放给:
- 5.3.1 Individuals (over the age of twenty one years) who are interested in furthering the work of the Clinic and who have paid any annual membership fee;  
个人（满21岁）赞同推动本所宗旨，及缴清会员费者。
- 5.3.2 Any corporate organization ('member organization') which is interested in furthering the work of the Clinic and has paid any annual membership fee.  
任何注册团体赞同推动本所宗旨，及缴清会员费者。
- 5.4 Annual Membership Fee fixed at \$100.00  
常年会员费固定为100元。
- 5.5 Each member organization shall appoint an individual to represent it and to vote on its behalf at meetings of the Clinic; and may appoint an alternate to replace its appointed representative at any meeting of the Clinic if the appointed representative is unable to attend.  
每一个团体会员应指定代表于本所的会议中行使表决权，也可以指定另一人选代替不能出席的代表出席任何会议。
- 5.6 Each member organization shall notify the name of the representative appointed by it and of any alternate to the secretary of the clinic ('Secretary'). If the representative or alternate resigns from or otherwise leaves the member organization, he or she shall forthwith cease to be the representative of the member organization. The representative appointed shall be subject to the approval of the Board of Directors.  
每一个团体会员应将指定的代表人名字或替代人名字通知秘书。如果代表人已经离开该团体，其代表资格将被停止。指定代表应得到本所董事会批准。
- 5.7 Upon payment of the membership fee within one month of approval of membership, every new member or member organization shall be furnished with a copy of the Constitution.  
会员于批准入会后的一个月内应缴交会费，每一名新会员都应得到一份章程。
- 5.8 If any individual or member organization fails to pay the membership fee within fourteen days after it becomes due and the Secretary sends notice in writing to the address as recorded in the books of the Clinic for payment within fourteen days, then the Board of Directors may terminate the membership without further notice if the individual or member organization fails to pay.  
任何个人或团体会员在秘书处寄出通知信后的14天内没有缴清会员费者，董事会可以在不需要另行通知的情况下取消其会员资格。
- 5.9 A member may resign his or its membership at any time by letter addressed to the secretary of the Clinic, but is liable for his or its membership fee for the year during which he or it resigns.  
会员可以在任何时候以书面通知退出会籍，但有责任缴清会员费。

5.10 The Board of Directors may at its absolute discretion terminate the membership of any individual who or member organization which fails to observe the Constitution or whose conduct, in the opinion of the Board of Directors, renders him or it unfit for membership. An expelled member is not entitled to any refund of membership fee and remains liable for membership fee for the year which he or it is expelled.

任何个人或团体会员如果违反章程或行为不良，董事会有权终止其会籍，被开除的会员不能要求退还所缴交的会员费，并仍有责任缴清会员费。

5.11 Any member subject to termination of membership is to be notified in writing. An aggrieved member may appeal within a month from the date of his expulsion to the General Meeting of members, whose decision shall be final.

任何会员被终止会籍会给予书面通知。受影响的会员可以在一个月内提出上诉，会员大会的决定即为最终决定。

## **6. Board of Directors 董事会**

6.1 The management of the Clinic shall be in the hands of a Board of Directors consisting of fixed number of thirteen members elected by disclosed ballot every two years at the alternate Annual General Meeting of the Clinic being:

本所由董事会管理，董事会由规定的13人组成，每两年从会员大会中选出。

6.1.1 The President, Secretary and Treasurer;

主席、秘书和财政；

6.1.2 Ten elected members who shall hold office as designated by the President.

10位当选成员，职位由主席委任。

6.2 All members of the Board of Directors shall retire from office together at the end of two years after the date on which they came into office but they may be re-elected with the exception of the Treasurer or member holding appointment equivalent to a treasurer who may be re-elected after a lapse of two years.

所有董事于两年任满时应集体解散，但可以连选连任，除财政或被委担任与财政有关的职位者，他们可以在相隔的两年后再重新参选。

6.3 The proceedings of the Board of Directors shall not be invalidated by any vacancy or failure to appoint or any defect in the appointment of a member of the Board of Directors.

董事会议不能由于席位悬空，或没有举行委任递补人选，或选举过程中没遵行委任程序，而影响其有效行使权。

6.4 No person shall be entitled to act as a member of the Board of Director whether on a first or on any subsequent entry into office until after signing in and making a declaration of acceptance and willingness to act as director of the Clinic.

没有人可以在正式宣誓就职前，行使董事权力。

6.5 All members of the Board of Directors shall be honorary.

所有董事皆属荣誉职位。

## **7. Determination of Membership of Board of Directors**

### **董事资格鉴定**

7.1 A member of the Board of Directors shall cease to hold office if he or she:

董事成员在以下情形下将被终止其职位：



7.1.1 Becomes bankrupt or makes any arrangement or composition with his or her creditors generally; or  
破产或有任何债务安排, 或

7.1.2 Becomes incapable by reason of mental disorder, illness or injury of managing and administering his or her own affairs as determined by the Board of Directors; or,  
经董事会确认为精神错乱、患病或受伤, 或

7.1.3 Is frequently absent without the permission of the Board of Directors from meetings and the Board of Directors resolve that his or her office be vacated; or  
未经允许经常缺席会议, 或

7.1.4 Is directly or indirectly interested in any contract with the Clinic and fails to declare the nature of his or her interest; or  
直接或间接进行与本所有利益冲突的项目, 或

7.1.5 Notifies to the Board of Directors a wish to resign; or  
向董事会提出辞职, 或

7.1.6 Is convicted, whether in Singapore or elsewhere, of any offence involving dishonesty or fraud or moral turpitude; or  
在新加坡或其他地方被判不诚实或欺诈罪, 或道德沦陷, 或

7.1.7 Directly or indirectly misconducts or mismanages the administration of any charity.  
直接或间接在任何慈善机构有管理不当的行为。

7.2 A member of the Board of Directors shall not vote in respect of any contract in which he or she is interested or any matter arising out of it, and if he or she does so vote, his or her vote shall not be counted.

董事成员不得参与投票表决对自己有利益的合约, 如果投票, 也不予计入。

## **8. Meetings and proceedings of the Board of Directors** **董事会议与议程**

8.1 The Board of Directors shall hold at least three ordinary meetings each year. A meeting may be called at any time by the President or by any two members of the Board of Directors upon not less than 7 days' notice being given to the other members of the Board of Directors of the matters to be discussed.

董事会每年至少开会3次, 会议可由主席或两位董事成员召开, 有关讨论议案须给予其他董事至少7天的通知。

8.2 The President shall act as chairman at meetings of the Board of Directors. If the President is absent from any meeting, the members of the Board of Directors present shall choose one of their number to be the chairman of the meeting before any other business is transacted.

董事会由主席主持, 如果主席缺席会议, 可推选其中一位董事成员主持会议。

8.3 No business shall be transacted unless there is a quorum. In the event of there being no quorum present at the meeting, the meeting shall be held half an hour later at the same place and should the number then present be still insufficient to form a quorum, those present shall be considered a quorum.

没有议案可以在未足法定人数下通过。若于开会时间未达法定人数，可以延后半小时在原地召开，届时的出席人数如果仍然不足法定人数，则已出席者可被视为法定人数，

- 8.4 Every matter shall be determined by a majority of votes of the members of the Board of Directors present and voting on the question but in the case of equality of votes the chairman of the meeting shall have a second or casting vote.  
议案由董事投票表决，当票数相等时，主席有第二次投票权。
- 8.5 The Board of Directors shall keep minutes for the purpose of the proceedings at the meetings of the Board of Directors and any sub-committee.  
董事会须保管所有包括任何小组委员会的会议记录。
- 8.6 The Board of Directors may from time to time make and alter rules for the conduct of their business, the summoning and conduct of their meetings and the custody of documents. No rule may be made which is inconsistent with this Constitution.  
董事会可以随时修订管理规则，但所有规则都不可以违反章程。
- 8.7 The Board of Directors may appoint one or more sub-committees for the purpose of making any inquiry or supervising or performing any function or duty which in the opinion of the Board of Directors would be more conveniently undertaken or carried out by a sub-committees provided that all acts and proceedings of any such sub-committees shall be fully and promptly reported to the Board of Directors.  
董事会可以委任一个或多个小组，进行会务的管理，所有的小组皆须完整与及时的向董事会汇报。

## **9. Receipts and expenditure 收入与支出**

- 9.1 The funds of the Clinic, including all donations contributions and bequests, shall be paid into one or more accounts operated by the Board of Directors in the name of the Clinic at such banks as the Board of Directors shall from time to time decide. All cheques drawn must be signed by at least two members of the Board of Directors as designated by the President.  
本所资金包括捐款和遗赠，都需要存入董事会以本所名义开设的银行户口。所有支票皆须由主席指定的至少两位董事签署。
- 9.2 The funds belonging to the Clinic shall be applied only in furthering the objects. The income and property of the Clinic whensoever derived shall be applied towards the promotion of the objects of the Clinic as set forth in this Constitution and no portion thereof shall be paid or transferred directly or indirectly by way of dividend or bonus or otherwise howsoever by way of profit to the persons who at any time are or have been members of the Clinic or to any of them or to any person claiming through any of them.  
本所的资金应用于推动本所宗旨。本所的所有收入和资产，只适用于诊所为推动本章程规定的宗旨，任何部分或转让的股息或红利不能直接或间接，或以任何其他方式转让给本所会员。

## **10. General Meetings 会员大会**

- 10.1 The supreme authority of the Clinic is vested in a general meeting of the members. The Clinic shall hold its annual general meeting ('Annual General Meeting') within six months of the end of the financial year at such date, time and place as the Board of Directors

shall appoint. All general meetings other than Annual General Meeting shall be called Extraordinary General Meeting.

本所最高权力中心为会员大会。本所须在财政年结束后的6个月内召开常年会员大会，时间地点由董事会决定。常年会员大会以外的会员大会皆称特别会员大会。

- 10.2 The Secretary shall give at least 14 days' notice of the Annual General Meeting to all members of the Clinic. All members of the Clinic shall be entitled to attend and vote at the meeting.

秘书须于14天前发出会员大会开会通知，所有会员都有权出席会议与投票。

- 10.3 The President shall be the chairman of the Annual General Meeting but if he or she is not present, before any other business is transacted, the members present shall appoint a chairman of the meeting.

常年会员大会由主席主持，于主席缺席时，可在出席的会员中推选一位会员主持会议。

- 10.4 The Board of Directors shall present to each Annual General Meeting the report and accounts of the Clinic for the previous financial year ended on 31st March.

董事须在常年会员大会提呈于3月31日截止的财政年度报告。

- 10.5 The Board of Directors may, whenever it thinks fit, convene an Extraordinary General Meeting, and Extraordinary General Meeting shall also be convened on the requisition of one-quarter of the total actual membership of the Clinic for the time being or any thirty members of the Clinic, whichever is the less, upon notice in writing being given to the Secretary setting forth the business to be transacted.

必要时董事可以召开特别会员大会，会员也可以召开特别会员大会。由会员召开的特别会员大会须得到全体会员人数的四分之一或30人（视何者为少）联名提出，并书面通知秘书拟定讨论议案。

- 10.6 The Extraordinary General Meeting shall be convened within two months from receiving members' requisition. If the Board of Directors does not within two months after the date of the receipt of the written request proceed to convene an Extraordinary General Meeting, the members who requested for the Extraordinary General Meeting shall convene the Extraordinary General Meeting by giving 14 days' notice to voting members setting forth the business to be transacted and simultaneously posting the agenda on the Clinic's notice board.

特别会员大会须于接到会员请求的两个月内召开，如果董事会不在两个月内召开，要求召开会议的会员可以在给予14天通知后召开会议，有关议案须同时张贴在本所布告栏。

## 11. Notice of general meeting 会员大会通知

- 11.1 All general meetings shall be called by at least 14 days' notice in writing and the business to be considered at such meetings shall be posted on the notice board of the Clinic.

所有的会员大会都至少要有14天的书面通知，有关议案须张贴在本所布告栏。

- 11.2 The accidental omissions to give notice of a meeting to, or the non-receipt of the notice of a meeting by, any person entitled to receive the notice shall not invalidate the proceedings at that meeting.

任何有权接到开会通知者，如果因为偶然遗漏、没有被通知或没有收到开会通知，不能作废该次会议。

## 12. Proceedings at general meetings 大会议程

- 12.1 The business to be transacted at an Annual General Meeting shall include the consideration of the accounts, balance sheets, and the reports of the auditors, the election of members of the Board of Directors in place of those retiring and the appointment of, and the fixing of the remuneration of the auditors. At least ten members jointly may upon 7 days' notice being given to the Secretary state the business to be considered at the Annual General Meeting.

常年大会须报告账目、平衡表、审计报告，选举董事，委任审计师。如果会员提案须至少需要10人联名于7天前通知秘书以便列入议程。

- 12.2 No business shall be transacted at any general meeting unless a quorum of members is present at the time when the meeting proceeds to business. If within half an hour from the time appointed for the meeting, a quorum is not present, the meeting, if convened on the requisition of members, shall be dissolved; in any other case it shall be adjourned to the same day in the next week, at the same time and place, or to such other day and at such other time and place as the Board of Directors may determine; and if at the adjourned meeting a quorum is not present within half an hour from the time appointed for the meeting the members present shall be a quorum, but they shall have no power to alter, amend or make additions or deletions to the Constitution.

不足法定人数的会员大会不能通过任何议案。由会员召开的会员大会如果在半小时内出席者不足法定人数，会议应该解散。董事会召开的会员大会如果在半小时内出席者不足法定人数，董事会可以决定于下一周同一天、时间和地点或其他时间地点召开。届时如果在半小时内仍然不足法定人数，出席者可被视作法定人数，但会议不能增删修改章程。

- 12.3 The President of the Board of Directors shall chair every general meeting of the Clinic, or if there is no such chair, or if he shall not be present within 15 minutes after the time appointed for the holding of the meeting or is unwilling to act, the members of the Board of Directors present shall elect one of their number to chair the meeting.

主席应主持每一次的会员大会，如果主席在15分钟内没有出席，出席的董事可以选举其中一位成员主持会议。

- 12.4 If at any meeting no member of the Board of Directors is willing to act as chair or if no member of the Board of Directors is present within 15 minutes after the time appointed for holding the meeting, the members present shall choose one of their members to chair the meeting.

如果出席的董事没有人愿意主持会议，或15分钟内没有董事出席，出席的会员可以选举其中一位会员主持会议。

- 12.5 The President may, with the consent of any meeting at which a quorum is present (and shall if so directed by the meeting), adjourned the meeting from time to time and from place to place, but no business shall be transacted at any adjourned meeting other than the business left unfinished at the meeting from which the adjournment took place. When a meeting is adjourned for 30 days or more, notice of the adjourned meeting shall be given as in the case of an original meeting. Otherwise it shall not be necessary to give any notice of an adjournment or of the business to be transacted at an adjournment meeting.

主席可以在有足够法定人数的同意下，决定更改开会时间或地点。当会议展延30天以上时，必须另行发出通知。展延后的会议只能讨论之前还未议决的议案，不能增加新的议案。

- 12.6 At any general meeting a resolution put to the vote of the meeting shall be decided on a show of hands unless a poll is demanded by the chair.  
任何会员大会的议案可以通过举手表决，除非会议主持要求投票表决。
- 12.7 Unless a poll is so demanded, a declaration by the chair that a resolution has on a show of hands been carried or carried unanimously, or by a particular majority, or lost and an entry to that effect in the minutes of proceedings of the Clinic shall be conclusive evidence of the fact without proof of the number or proportion of the votes recorded in favour of or against such resolution.  
除了需要投票表决的议案，会议主持所宣布的任何议案，不论是以举手一致通过，或多数赞成通过，或不通过，将视为最终依据。
- 12.8 In the case of an equality of votes, whether on a show of hands or on a poll, the chair of the meeting shall be entitled to second or casting vote.  
不论是举手表决或投票表决，当票数相等时，会议主持有第二次投票权。

### 13. **Attendances and votes of members** 会员出席会议与投票

- 13.1 Subject to clause 12.8 every member shall have one vote.  
除了第12.8条，每一位会员只有1次投票权。
- 13.2 No member shall be entitled to attend and vote at any general meeting unless all money presently payable to the Clinic has been paid.  
已经缴清会费的会员可以出席任何会员大会，并具有表决权。
- 13.3 No vote may be cast by proxy.  
不能委派代表投票表决。
- 13.4 No objection shall be raised to the qualification of any voter except at the meeting or adjourned meeting at which the vote objected to is tendered, and every vote not disallowed at the meeting shall be valid. Any objection made in due time shall be referred to the chair whose decision shall be final and conclusive.  
对于表决者的资格只能在会议提出反对，任何的反对必须及时提呈会议主持，会议主持有最后决定权。

### 14. **Quorum** 法定人数

The following numbers are required to form a quorum:  
各级会议法定人数如下

- 14.1 at Board of Directors meetings, one-half of the number of members of the Board of Directors for the time being, each being a member or a duly authorized representative of a member organization;  
董事会以过半董事出席为法定人数。
- 14.2 at Annual General meetings, one-quarter of the total actual membership of the Clinic for the time being or thirty members, whichever is the less, each being a member or a duly authorized representative of a member organization;  
常年大会以四分之一或30人为法定人数，视何者为低。
- 14.3 at Extraordinary General meetings convened by the Board of Directors, one-quarter of the total actual membership of the Clinic for the time being or thirty members, whichever is the



less, each being a member or a duly authorized representative of a member organization;  
董事会召开的特别会员大会以四分之一或30人为法定人数，视何者为低。

- 14.4 at Extraordinary General meetings convened by members, two-thirds of the number of requisition members, each being a member or a duly authorized representative of a member organization.

由会员要求召开的特别会员大会，以要求召开会议的二分之三会员人数为法定人数。

- 14.5 at Audit Committee, Medical Committee, HR Committee, nomination / appointment committee and the quorum is 50% .

审计委员会、医药委员会、人力资源委员会、选举提名委员会以50%为法定人数。

## 15. Trustees 信托人

- 15.1 Any immovable property acquires by or given to the Clinic shall be vested in the Trustees subject to a declaration of Trust.

本所名下所有不动产皆由信托人管理。

- 15.2 The Trustees shall be elected by a general meeting from members who are Singapore Citizens for the purpose of holding immovable property and other property of the Clinic. 信托人从会员大会中拥有新加坡公民权之会员选出。

- 15.3 Any trustee may at any time resign his trusteeship by submitting a notice of resignation to the President of the Board of Directors.

任何信托人可以在任何时候向董事会递交辞呈。

- 15.4 If a trustee dies or becomes a lunatic or is of unsound mind or migrates overseas permanently or is absent from Singapore for over a year as determined by the Board of Directors, he or she shall be deemed to have resigned the trusteeship.

信托人如患有精神病、逝世，移民或迁离我国一年以上，皆被视为已经自动辞职。

- 15.5 If a Trustee is guilty of misconduct of such kind as to render it undesirable that he or she continues to become a Trustee, a general meeting shall be held to remove him or her from trusteeship.

信托人如因行为不检，被认为不适合继续担任公益机构信托者，会员大会可以取消其信托人资格。

- 15.6 Vacancies in the trusteeship may be filled at a general meeting, but the total number of trustees shall not be less than two nor more than five.

信托人空缺可于会员大会填补，唯最多5人，最少2人。

- 15.7 A notice to remove a Trustee from trusteeship or to appoint a new trustee to fill a vacancy shall be posted on the Clinic notice board not less than fourteen days before the date appointed for the meeting. The removal or appointment of Trustee at such meeting shall be notified to the Registrar of Societies and Commissioner of Charities.

召开会员大会以讨论辞退某信托人或另选他人承缺之事项，须于14天前将议案揭示于本所通告栏，俾众周知。辞退或委任信托人皆须通知社团注册局与慈善监督署。

- 15.8 The Clinic's immovable property shall not be sold, mortgaged or lent to other people by the trustees unless with the approval of the Board of Directors.  
本所名下所有不动产皆由信托人保管，信托人不得变卖、典当或租借与他人，除非得到董事会批准。
- 15.9 The Board of Directors must inform the Commissioner of Charities or the respective Sector Administrator of the name of the Trustee and the address of each immovable property, as well as any subsequent changes.  
所有的不动产地址以及产业信托人名字有任何更改时，必须通知慈善监督署或管理部门。

## **16. Prohibitions 禁令**

- 16.1 Gambling of any kind, excluding the promotion or conduct of a private lottery which has been permitted under the Private Lotteries Act Cap 250, is forbidden on the Clinic's premises. The introduction of materials for gambling or drug taking and of bad characters into the premises is prohibited.  
在本所内禁止任何方式之赌博，除了得到私营彩券法令第250条款所批准的项目。引进有关赌博、吸毒和不正当人物的刊物，一概禁止。
- 16.2 The funds of the Clinic shall not be used to pay the fines of members who have been convicted in court of law.  
本所公款不得用以缴付会员的法庭罚款。
- 16.3 The Clinic shall not engage in any trade union activity as defined in any written law relating to trade unions for the time being in force in Singapore.  
本所不得以任何方式参与职工会活动。
- 16.4 The Clinic shall not indulge in any political activity or allow its funds and/or premises to be used for political purposes.  
本所不得参与政治活动，或将公款与会所供作政治用途。
- 16.5 The Clinic shall not hold any lottery, whether confined to its members or not, in the name of the Clinic or its office bearers, committee or members unless with the prior approval of the relevant authorities.  
不得使用本所名义开设发售彩券，除非得到当局批准。
- 16.6 The Clinic shall not raise funds from the public for whatever purposes without the prior approval in writing of the Assistant Director Operations, Licensing Division, Singapore Police Force and other relevant authorities.  
本所不得在未获得有关当局批准下筹募基金。

## **17. Alterations to the Constitution 章程修改**

The Clinic shall not amend its Constitution without the prior approval in writing of the Registrar of Societies and the Commissioner of Charities. No alteration or addition/deletion to this Constitution shall be passed except at a general meeting and with the consent of two-thirds (2/3) of the voting members present at the General Meeting.  
本所不得在未经社团注册局和慈善总监的书面批准下修改章程。修改章程必须得到出席的会员大会三分之二的人数通过。

## **18. Indemnity 赔偿**

Every member of the Board of Directors and any subcommittee shall be entitled to be indemnified out of the assets of the Clinic against all losses and liabilities incurred in relation to the execution of such office provided that nothing in this clause shall entitle such member to any indemnity against liability arising through negligence or fraud.

如果因为疏忽或造假所导致本所在资产方面有所损失，董事会成员或小组委员应承担赔偿责任。

## **19. Notices 通告**

Any notice to be served on any member of the Clinic shall be in writing and shall be served by the secretary on any member either personally or by sending it through the post in a prepaid letter addressed to such member at his, her or its last known address in Singapore and any letter so sent shall be deemed to have been received within three days of posting.

任何通告必须由秘书处发出书面通知，邮递服务三天后即视为已经收到通知。

## **20. Settlement of disputes 解决争议**

Any dispute or difference that may arise as to the meaning or interpretation of these clauses or the byelaws or as to the powers of the officers of the Clinic or the validity of any election or proceeding of the Clinic, must be determined by the Board of Directors, whose decision is final and binding on all members of the Clinic.

对于董事职权的任何分歧意见，应在董事会上议决，所有董事都必须接受会议所做的最后裁决。

## **21. Dissolution 解散**

21.1 The Clinic shall not be dissolved except with the consent of not less than 3/5 of the members of the Clinic eligible to vote expressed, either in person or by proxy at a General Meeting convened for the purpose, or by postal vote with not less than 21 days' notice stating the terms of the resolution to be proposed.

除非得到不少于五分之三的会员出席和表决通过，本所不得解散。会员大会必须至少给予21天的通知。

21.2 On the dissolution of the Clinic any assets remaining after the satisfaction of its liabilities shall not be paid or distributed amongst the members of the Clinic but shall be given or transferred to such other charitable institution or institutions registered under the Charities Act (Cap 37) having objects similar to the Clinic as the Board of Directors may determine.

解散后的本所剩余资产（抵债后）不能分配给会员，而必须捐赠给宗旨类似的并在慈善法令（第37条）下注册的慈善团体

21.3 A Certificate of Dissolution shall be given within seven (7) days of the dissolution to the Registrar of Societies and the Commissioner of Charities.

解散的证明文件必须在解散后七（7）天呈交社团注册局和慈善总监。

## 行政讯息 **Administrative Information**

机构名称 Organisation: **Singapore Buddhist Free Clinic**

地址 Address: **48 Lor 23 Geylang Singapore 388376**

编号 UEN No: **S69SS0009J**

成立日期 Effective Date: **12.05.1969**

慈善编号 Charity Reg No: **0100**

注册日期 Reg Date: **24.10.1984**

公益机构 IPC Status: **Health Endowment Fund**

准证号码 HEF No: **0038/G**

有效日期 Expired Date: **30/09/2013**

电话 Tel: **6748 7292**

传真 Fax: **6748 7239**

电邮 Email: **admin@sbfc.org.sg**

网址 Website: **www.sbfc.org.sg**

执行长 Chief Executive Officer: **Seck Sian Tiong**

总经理 General Manager: **Tea Poh Choo (HQ)**

行政助理经理 Admin Assistant Manager: **Phoon Joo Siang (HQ)**

分所经理 Branch Manager: **Ng Gek Eng (TP Br)**

**Lim Kah Eng (RH Br)**

**Seck Mun Ho (AMK Br)**

**Lye Chew Har (JUR Br)**

**Teo Ah Moi (Rehab Ctr)**

内部审计师 Internal Auditor: **WU CHIAW CHING & CO**

外部审计师 External Auditor: **RSM Chio Lim LLP**

## 从食疗预防与治疗癌症

本所肿瘤治疗中心许慕贞医师主讲

临床上常遇到一个问题就是吃什么东西可以预防癌症？



饮食疗法作为一种辅助治疗，在肿瘤临床治疗中有着不可忽视的作用，可以说饮食疗法的作用是多方面的。从预防上而言，改善饮食的结构，调整饮食习惯可降低某些肿瘤的发病率，从治疗上调整饮食可避免某些相关的发病因素的继续作用，改善机体的抗病能力，作为扶正祛邪的辅助作用，是治疗中重要的一环。如放化疗时配合食疗，往往能提高机体对化疗、放疗的耐受力，保护骨髓功能或促进骨髓机能恢复，改善造血功能，协助放化疗发挥更大作用。

今天让我们先来谈谈如果从食疗防癌，我认为要预防癌症就得先管好自己的嘴巴。防癌，重要的是改变一些饮食习惯，不吃什么，而不是要吃什么。饮食防癌要切记五忌五宜：

**五忌：**忌肥甘厚味、忌暴食酗酒、忌吸烟、忌食烟熏霉变、忌食腌泡过咸的食物。

**五宜：**宜饮食规律化、宜多食新鲜蔬菜水果、宜多食粗粮少荤多素、宜细爵慢咽、宜饮食多样化，食物品种广泛，吸取自然界存在的多种营养物质和元素。

1.高脂肪与高热量饮食与乳腺癌发生呈正相关，可能与子宫内膜癌、卵巢癌、前列腺癌和胆囊癌的发生有关；

2.吸烟、酗酒与喉癌、口腔癌有关；

3.饮食中缺碘容易造成甲状腺癌；

4.饮食中与亚硝胺污染有关（烟熏盐腌）的是鼻咽癌；

5.食物过硬、过于刺激性，或进食过快过烫，长此以往，易患食管癌；

6.糖精摄入过多，可能是膀胱癌的发病因素之一；

7.辛辣食品、高盐饮食，会损伤胃黏膜，促使胃壁上的细胞萎缩，从而容易诱发癌变；

8.霉变的食物中含有大量的黄曲霉素，(发霉的花生、玉米、变质的动植物油，长期酗酒或偶尔醉酒)是引起肝癌的罪魁祸首之一。



特定食疗对某些人有效，但针对另外一个人，也许适得其反。比如蛋白粉、雪蛤、胎盘粉等雌激素替代品可抗衰老，但却容易导致乳腺癌，有乳腺癌高发因素的人应少吃。比如，豆类对肠道有好处，却可加重肾脏负担，肾癌病人不宜多吃。

单靠吃什么、吃多少，是不能完全彻底隔离癌症的。想吃出健康，要因人制宜，因时制宜，因地制宜，根据人不同的体质、性别、年龄等因素去辨证下方，讲究在一个时间段里的营养的多样化和均衡。

## 如何通过调整饮食来治疗癌症

在与癌症较量的过程中，病人的体质强弱以及营养状况直接决定了化疗的效果以及康复情况。那么怎样才能增强癌症患者体质，面对化疗带来的毒副作用，又该如何从饮食上入手，增加患者营养呢？

### 化疗前：注重蛋白质的补充

化疗的效果与病人体质的强弱、营养状况的优劣有明显关系。营养水平差、体质不好者，则化疗效果差，副作用也大，因此在化疗前要求增强体质。增加营养，饮食要求为低脂肪、高碳水化合物、少量优质蛋白质。每天饮食以谷类、蔬菜、水果为主，配以容易消化的鸡蛋等，可以适当补充蛋白质粉（大豆或蛋清）。少油。宜选用能补益气血，健脾补肾的食品。如：红枣、淮山、芝麻、桂圆、鸡蛋、牛奶、虫草等。

蛋白质的补充是为下阶段的化疗做好生理和心理准备。

化疗前蛋白质的补充是必要的。

1.消化障碍：化疗期间由于药物在杀伤肿瘤细胞的同时，难免会使正常的细胞受到一定损害，产生相应的毒副反应，如免疫功能下降、白细胞减少、消化道粘膜溃疡、脱发等。首先要做到平衡饮食，病人宜补充高蛋白质食品，如奶类、红枣、赤豆等。龙眼肉等也有助于升高白细胞。病人还应多食新鲜蔬菜，而且一半应是绿叶蔬菜。如出现食欲不振、消化不良，可增加健脾开胃食品，如山楂、白扁豆、萝卜、陈皮等。

2.骨髓抑制：在化疗过程中白细胞和血小板下降，出现头昏，倦怠乏力，心慌气短，脱发等全身衰弱、气血不足表现。宜多食能供给足够造血原料，供给高蛋白质的富含铁质食物，如菠菜、金针菜、桂圆、枸杞、黑芝麻等。

3.炎症反应：化疗中出现发热、口渴多饮、口腔溃疡、胃口差、胃脘灼热、大便干结、尿黄、舌红、无苔等热毒伤阴；津液耗损表现。饮食宜忌辛辣及煎、炒、炸类食品，多食新鲜蔬菜、水果等高维生素食品。

### 化疗后：用药间歇期应加强营养

病人常出现白细胞下降，宜补充、大枣、桂圆、蘑菇、赤豆、银耳、豆类、大米、苹果、绿叶蔬菜等。

化疗期间多饮绿茶，可增强化疗药物杀死癌细胞的效用，而且不会增加毒副作用。

另外，化疗病人如出现恶心呕吐，应适当调整饮食结构和进食方法。例如：少吃多餐，避免出现胃饱胀感；进食时不要多次饮水，最好在进食前后约一小时饮水；避免吃甜食、油炸或过于油腻的食物；食物温度适当，避免过烫或过凉；进食速度慢一点，不让胃在短时间内填满食物；充分咀嚼，以便食物消化；避免接触不喜欢的气味。

## 放疗病人的饮食指导

由于放疗可能会引起一些组织器官损伤，如口腔、食管、肺部的放射性的炎症，出现口干、舌燥、食纳减小、大便干结等症状，在饮食调理上宜以养阴、生津、益气、辅以清热解毒的有关食物，以清淡、易消化、有营养的半流质饮食为主。如稀饭、红枣粥、面包、面条、冬瓜、生菜、菜心、莲藕、苦瓜、白木耳汤及、绿豆、西瓜、雪梨、茅根等不宜食用油炸、烧烤和煎炒，少用或不用辛辣刺激调味品。

一、放疗前多吃蔬果。可按按照平时的饮食习惯进食，但放疗前要适当多吃蔬菜水果。

二、放疗中对症饮食。约有70%以上的恶性肿瘤病人需要放射治疗。放射治疗期间病人会有多种多样的不适（放射反应），此时饮食的调理至关重要。

1.食欲不振，病人最多见的厌食。味觉愚钝。这时要耐心地鼓励病人多进食，饮食以营养丰富，清淡、易消化的食品为好。要注意菜肴的色、香、味、形，以调动患者的视觉，嗅觉，达到增加食欲的目的，饮食宜采用少食多餐的方式，严重忌用抚慰性调味品，如胡椒，芥末，烈性酒等，防止进食熏烤、油炸食品及不易消化的食物。

2.口干、咽疼、食管炎。这些症状是头颈部或胸部肿瘤病人放疗时最常见的放射反应，因放射线损伤了唾液腺及粘膜所引起。这时可食清凉、无刺激性的饮食，防止坚硬、粗糙的食物。饭菜的温度不宜太热，蔬菜或水果若无法咽下可以榨成汁饮用，并可口含冷开水，进食少量冷饮，多饮酸奶。口干、咽疼、食管炎严重者，疼痛会明显，也可用麦冬、甘草煎水当茶饮。

3.恶心、呕吐，腹部肿瘤放疗时，局部患者会出现这些症状。饮食宜清淡而少油腻，少食多餐，菜中可放少量姜汁以调味，尽量防止不新鲜的或气味怪异的蛋白质食品及其他食品，也可口含新鲜生姜片，或用陈皮、柿蒂、竹茹煎水当茶饮，可减轻胃肠道反应。

4.腹胀、腹泻，这是由于腹部放疗，引起肠道蠕动加快所致。此时宜食用易消化，清淡少油腻的食品，如半流质饮食或少渣饮食，要含纤维素高的食品。

5.便秘，应适当增加活动量。多食新鲜蔬菜，水果，及其他富含纤维素的食物，如土豆，红薯、苹果、梨等。必要时服中药麻仁润肠丸。

6.尿频、尿急、尿痛及血尿，这是放射性膀胱炎症状，常发生在膀胱癌、前列腺癌、子宫颈癌、直肠癌等盆腔肿瘤的放射治疗期间或放射治疗后。这时病人应多饮水、多排尿，另外加服适量小苏打，使尿液呈碱性。

血象下降。表示为白细胞和血小板下降等。为防止骨髓抑制引起血象下降，要注意加强营养，还可以选择含铁较多的食品，如蛋黄，蔬菜有菠菜，蕃茄，芹菜等，黑木耳，香菇，海带，水果可给以枣子、菠萝、桃、红枣、杨梅、橙子、桔子等。

放疗后需高蛋白。宜选择高蛋白、高热量的饮食以补充因治疗而损耗的能量。多选择鸡蛋、豆腐等含优质蛋白丰富的食物，少量多餐，适当运动。

放疗患者，应忌服辛辣香燥等食物，但忌口也不能绝对化，“癌症患者要不要忌口”这是患者及家属非常关心的一个问题。虽说放疗期间由于罕见热胜伤阴和湿热偏重两种情况。中医认为“以胃气为本”如果患者爱吃某类食品，尽管属于忌口范围，还是可以食用。关键是少食，淡食，强行禁忌反而有害。

总之，放疗过程中必须重视在食物加工上注重色、香、味、形、清淡，并适当迁就患者的饮食习惯，创造良好的进餐心境。对味觉、嗅觉异常的患者，可适当增加调味品。同时，家属要尽可能多与患者一同进餐，使患者增加亲切感，激发进食欲望。这样就可保证放疗的顺利进行，使身体得到良好的恢复。

### 肿瘤（癌症）食疗 三大注意

肿瘤的食疗，是希望通过饮食的调节，对肿瘤起到预防或者辅助治疗的作用。在肿瘤病人应用食疗时，注意：

1.食品是药品的一部分，有一定的疗效，但不能取代药品。

2.食疗不能取代肿瘤的常规治疗，如手术、放射、化疗药物、中医中药、免疫治疗等，以及他们的辅助治疗。

3.食疗的在肿瘤预防上，可以发挥较大的作用。

肿瘤的治疗是一个复杂而漫长的过程，在当前对其预防和治疗尚无特效手段的情况下，食疗、药疗以及手术等其他疗法均是肿瘤综合治疗中的重要组成部分，缺一不可，不能偏废。食疗膳食中许多食品是药品的一部分，有一定的疗效，但不能完全取代药品，更不能取代药疗等肿瘤的常规治疗，而应在借助食疗提高机体体质和免疫力的基础上，积极进行综合治疗。当然，只注重手术、放化疗等现代医学的治疗手段，不重视饮食调养的观点也是错误的，各种针对肿瘤的治疗手段在杀灭肿瘤细胞的同时，也会损害机体的正常细胞，导致正气的亏损，如果不加强饮食调养，最终会导致正气的溃败，反而失去治疗的机会。

### 抗癌食物：

西红柿：西红柿具有其他蔬菜所没有的“番茄红素”，能消灭某些促使癌细胞生成的自由基。

绿色蔬菜：包括菠菜、花茎甘蓝、莴苣等。颜色越浓绿，抗氧化剂含量也就越高，越能防癌、抗癌。

葱蒜：研究表明，有一种蒜化合物能对癌细胞产生毒性效应，能抑制癌细胞的生长。

柑橘类水果：含有丰富的胡萝卜素，以及黄烷素等多种天然抗癌物质，对胰腺癌有非常好的效果。

十字花科蔬菜：包括甘蓝、花椰菜、芥菜和萝卜等等。此类菜最好生食或半生半熟食用，以免破坏其中的抗癌化合物。

大豆：含有5种以上的抗癌物质，延缓和抑制癌细胞生长、扩散。

麦麸：可使癌细胞退化、萎缩，对结肠癌有特效。

低脂牛奶：含有钙、维生素B、维生素A、维生素C、维生素D等具有抗癌性。

猕猴桃：良好的抗癌作用。

- 山楂：化滯消积、开胃消食，尤其是对消化道和妇女生殖系统恶性肿瘤患者，兼有食欲不振时更为适宜。
- 杏：适宜多种癌症患者食用。
- 梨：能生津、润燥、清热、化痰，用于食道癌、贲门癌、胃癌、鼻咽癌、喉癌、肺癌患者服食。
- 橘子：可以阻止强致癌物的形成，尤其适宜食道癌、胃癌、肺癌、喉癌 患者用。
- 大红枣：能补脾胃、益气血，对提高免疫功能，增强体质，预防肿瘤复发移均有裨益。
- 香蕉：香蕉含有丰富的微量元素镁，而镁有预防癌症的作用，性寒、味甘，能清热、通便，对大肠癌患者尤为适宜。
- 无花果：有良好的抗癌功效，致使肿瘤坏死；又能延缓移植性腺癌、骨髓性白血病、淋巴肉瘤之发展，使其退化。
- 草莓：草莓中含有能保护人体组织不受致癌物的伤害，从而对防治癌症有利。
- 苹果：苹果中因含有丰富的果胶，果胶能破坏治癌污染物——放射性气体，从而减少癌症的形成。
- 罗汉果：适宜鼻咽癌、喉癌、肺癌患者开水冲泡代茶饮，有清肺止咳、润肺化痰、养阴生津、利咽开音的作用，对这几种癌症患者放疗后出现的烟干、烦渴、干咳、热亦有缓解效果。
- 菱角：菱角对抑制癌细胞的变性及组织增生均有效果适宜食道癌、胃癌、直肠癌、幽门癌、宫颈癌、乳腺癌患者经常食用。
- 百合：具有良好的营养滋补功能，可以收到止咳、止血、安神、增强体质、抑制肿瘤细胞的生长、缓解放疗反应的效果。
- 核桃：可防癌抗癌。无论是健康人，或是癌症患者以及放疗化疗或手术后，经常食之，都可强壮身体，防癌抗癌，益寿延年。
- 荸荠：由于荸荠含抗癌物质，所以，有的医家用来作为癌症患者的佐食。如对肺癌患者 或乳腺癌患者。
- 莲子：凡癌症患者以及放疗化疗后体质衰弱时，均宜常食莲子。近代药理发现，莲子有抑制鼻咽癌的作用。
- 葵花籽：对肝癌癌前病变有良好的预防作用。因此，葵花籽既是一种营养食品，又是一种抗癌防癌食物。

(完)



## 老年人关节疼痛的护理（摘要）

红山分所:王友良/王玉兰/韩燕书医师共同主持

### 一 颈椎病

颈椎位于人体颈部，由七个节段组成，是脊椎的重要组成部分。它上托头颅，下连躯体，脊髓在这里穿过，大脑发出的各种神经支配信息，都是从这里送到全身，全身也通过这里向大脑发送神经信息。在颈椎前部，还有血管，呼吸道，食管等复杂的生理器官，是人体劳动强度最大的枢纽关节部位。这七块小小的骨头影响着我们的思维、动作和仪态，当我们的颈椎出现问题，疼痛是最轻的惩罚，它还将让你出现神经、血管方面的疾病，使你出现头晕、恶心等症状，判断能力随之下降，颈椎出现问题，如果得不到及时的治疗和矫正，就会引发瘫痪。颈椎一般分为五型：即颈型、神经根型、脊髓型、椎动脉型与交感神经型。

### 颈椎病的起因

不良生活习惯会造成颈椎疾病，如：喜欢躺在床上或沙发上看书或电视，会造成慢性劳损；睡眠的位置不正确、高度不恰当、形状不合适，会加速颈椎功能退化；长期抽烟的人，患颈椎病机率比正常人高；露肩吹空调、汗流浹背后洗冷水澡，都会容易着凉导致颈椎病。

从事以下职业的人士也可能比较容易患上颈部疾病：久坐上班族；长期伏案工作或长期操作电脑造成屈肌长期收缩劳损；教师：颈椎长期后仰引起。油漆工人；长时间抬头粉刷天花板；小提琴手：颈部经常夹着琴托、长期侧屈，造成颈部肌肉紧张；装卸工人：常用肩膀扛货，致使颈部肌肉韧带过度牵拉。

此外，不良情绪如：如悲伤肺（气促）、怒伤肝（血气上溢）、恐伤肾（过度）、以及焦虑等，都会使血压升高，肌张力升高，也会引起颈部疾病。

其他原因还有颈椎本身的病变：随着年龄增长，器官发生生理退化，功能下降。椎间盘纤维组织出现紊乱。后期椎间盘因破裂而失去支撑作用，功能急剧下降。或环境的影响：风寒潮湿的环境和气候的变化，不适当的运动等。

### 颈椎病治疗法

1.推拿法：是一种非药物的自然疗法。

2.颈部按摩法：可以有效解除肌肉痉挛，改善血液循环，消除肌肉肿胀。

3.颈部旋扳法：使关节伸展屈曲或旋转。

4.捏脊疗法：调和阴阳平衡，疏通经络，增加身体免疫力等。

5.足部按摩法：促进气血运行，调节内脏功能。

6.热敷法：使肌肉松弛，血管扩张，促进血液循环，有利于颈椎的康复。包括：姜热敷法：具有消肿止痛作用；盐热敷法：具有杀菌消炎作用；醋热敷法：有很好的活血化瘀功效；中药热敷法：具有扩张血管，改善血液循环，促进新陈代谢作用。



7.运动疗法：如太极拳、颈部复健操。

8.拔罐法：拔走颈痛。

9.刮痧疗法：使颈部不再僵痛。

10.中药疗法：活血化瘀，外病内治。

11.足浴法：疏通筋骨，理合气血。

12.药枕疗法：在睡眠中治疗颈椎。

13.药粥疗法：滋补强身，又能防治疾病。

14.药茶疗法：能改善微血管壁的渗透功能，可以强心利尿，改善心肾功能，有效增强血管的疗效。

15.药膳疗法（食物+药物相配合）：具营养价值，保健强身，防病治病。

## 二 腰椎病

腰椎即腰部的椎骨，位于胸椎之下，骶尾骨之上，可辅助下肢支撑上体，并维系人体的正常直立行走。一般来说，人体共有5块腰椎骨，极个别情况会出现4块或6块。这些腰椎骨从上到下依次命名为第一腰椎、第二腰椎、第三腰椎等，而每个腰椎又分别由椎体、椎孔和椎弓组成。

腰部的主要供血动脉为腹主动脉，共4对，并彼此交汇相连，以维系腰椎、脊髓、神经、组织的活动，同时还能提高细胞组织的新陈代谢速度。改善腰椎供血的方法很多，包括适当运动、合理用药、保健理疗等。

### 腰部疼痛的根源

腰部疼痛根据发病率的高低，人群的不同可将其成因分为三类，即年龄、性别与职业。通常儿童会因先天性畸形而出现腰椎侧弯，若引发炎症，则会发展为腰椎结核；青壮年会因工作、生活、运动而出现腰部损伤，导致腰肌劳损，腰椎压缩性骨折，腰椎间盘突出等。性别也与腰部疼痛有关，男性腰痛常为损伤型，多因运动量过大，防护措施不到位而致；女性腰痛则与其特殊的生理构造有关，一些妇科病如痛经、子宫脱垂、宫颈炎、宫颈糜烂等皆可引起腰痛。职业不同，患腰痛的可能性也不同，如重体力劳动者、军人、健身教练等，常会因运动量较大或运动频繁而损伤腰部，引发腰痛；司机、白领等“久坐不动一族”常会因姿势固定不变而患腰椎间盘突出，腰肌劳损等，导致腰痛。

### 腰椎病的症状

下腰痛和坐骨神经痛：由于腰部是人体活动的枢纽，承受了很大的挤压和扭转应力，故腰部的椎间盘最易发生变性破裂，在轻微的腰扭伤或感受风寒湿外邪等外因的作用下，发生间盘突出。这也是腰椎病的症状来由。

同时，患有腰椎病的症状之后，约有一半病人腰椎病的症状表现为先腰痛，后腿痛，三分之一的病人为腰背疼和腿疼同时发生，其他少部分病人腰椎病的症状则先出现腿疼。后出现腰背疼。先有腰背疼的患者，疼痛时间短者数天，长者可达数年。

其中，腰椎病的症状疼痛的部位多在下腰背和腰骶部。这类疼痛的感觉部位较深，腰椎病的症状表现为起病缓慢，且定位不准确的腰背部局限或广泛的钝痛，活动时加重，卧床休息后减轻。

## 中药穴贴疗法

中药穴贴疗法是指将中药粉末贴敷在腰部穴位上，让药物刺激穴位经络，调整腰部各项生理机能，恢复腰部正常功能。因此，腰痛患者可通过贴敷中药的方法来缓解症状。穴贴中药主要分散剂、糊剂、膏剂、饼剂，每一种剂型都有其不同的功效和用法。

散剂是将多种中药粉碎后搅拌均匀而成，稳定性高，容易见效，使用时只需取适量药末用水调和成团，然后贴于腰部，用胶布固定即可。

糊剂是用酒、鸡蛋清等黏合剂调匀后的药剂，其药效释放较为缓慢，主要用于扩张血管，促进血液循环。

膏剂最是常用的一种穴位贴剂，是在药末中加姜、葱或蜂蜜调和而成，此种药剂不易变质，且有补气驱寒的功效，对腰痛症状有很好的疗效。饼剂是在药末中加面粉和水调匀后，做成的小饼状中药贴剂。

（备注：腰部受外力损伤而出现肿胀·疼痛等症状时，可通过在腰部敷中药贴剂来缓解症状，但需注意贴药时间要正确。患者必须在腰部损伤24小时以后再敷药，因为腰部受损的24小时内是各种炎症的活跃期，腰部血管内会渗出大量液体，此时若敷药贴，就会加快腰部血液循环，使短时间内从血管渗出的液体增多，反而会加剧腰部胀痛感。）

## 民间偏方与物理疗法

用橘子汤洗浴，收集橘树叶子若干，将4~6个橘子捣碎，与叶子一起装入纱布袋，然后在锅里倒适量的水，将纱布袋放锅里煮20分钟后，将所有汤汁和纱布袋都倒入浴池中即可洗浴。腰痛患者每日坚持这样的洗浴方式，不仅能有效缓解腰部疼痛症状，还能起到美容护肤的作用。

金银花叶子也是有较好疗效的植物，收集金银花叶子100克左右，将其装入纱布袋，置于锅中煮10分钟，将汤汁和纱布袋倒入浴池中开始洗浴。除用汤汁洗浴外，患者还可用煮过的纱布袋在腰部疼痛部位擦拭，也会有很好的疗效。

五味子因其蒂中含有能扩张血管，促进血液循环的成分，也有助于缓解腰部麻木，酸痛等。将五味子切碎装入纱布袋，并放入锅内煮20分钟，将汁液和布袋放入浴池即可洗浴。

物理治疗包括按摩推拿、针灸、电疗、拔罐、激光、超声波、石蜡疗法等，此类疗法也主要以消炎止痛、活血化淤为主，有很好的治疗效果。

休息能够使身体各部位积聚的紧张压力得以释放，保证身体协调性，减少发生各种急性疼痛的机会。

## 三 膝关节病

膝关节是由大腿骨、胫骨、髌骨，以及其周围的关节软骨、半月板、韧带、肌肉等组织而成。

关节软骨 —— 具有代替粗糙的骨骼，使关节表面光滑，活动流畅的作用，当软骨磨损，会产生一种磨损物质，这也是关节发炎，接下来会出现疼痛，红肿，积水等症状，这就是变形性膝关节症。

半月板 —— 分散关节承受的压力，内侧与外侧各有一个，是以纤维性的软骨形成。

韧带 —— 有两种，如保持前后方向安定的是十字韧带，而保持左右方向安定的叫做副韧带。这些韧带除了骨与骨予以连结来安定膝部外，还可以跟肌肉连动而控制膝部的活动。

肌肉一是为伸展或弯曲膝部时直接的动力。伸展膝部肌肉的大腿四头肌，是以膝盖骨来连结着胫骨。而弯膝的是位于大腿背侧的肌肉群（大腿二头肌等）而合称为大腿肌群。这些肌群是可以安定膝部而具有正常运动的重要作用。

## 膝关节疼痛的类型

人到中年以后，膝关节的肌腱、韧带开始发生退行性改变，关节腔的滑液分泌减少，关节骨面长期摩擦形成骨质磨损，关节周围组织由于炎症等原因易发生纤维粘连，所以老年人常会感到膝关节发僵，活动时发出“咔嗒”的弹响声或摩擦声，在受凉或过度活动时诱发疼痛、肿胀、关节腔积液，严重的还会使老年人关节畸形，形成残疾。具体来讲，造成中老年人膝盖疼痛的原因有以下几种：

脂肪垫劳损：脂肪垫充填于膝关节前部的间隙，有加强关节稳定和减少摩擦的作用。脂肪垫劳损的发病原因可能是由于外伤或者是长期摩擦引起脂肪垫充血、肥厚并发生炎症，与髌韧带发生粘连，从而使膝关节活动受限。

半月板损伤：是运动员的一种常见损伤，在下肢负重，足部固定，膝关节微屈时，如果突然过度内旋伸膝或外旋伸膝，就有可能引起半月板撕裂。半月板损伤会有明显的膝部撕裂感，随即关节疼痛，活动受限，走路跛行。关节表现出肿胀和滑落感，并且在关节活动时有弹响。伸屈膝关节时，膝部有弹响声。

膝关节创伤性滑膜炎：也是职业运动员的常见疾病，膝关节是人体滑膜最多，关节最大和结构最复杂的关节，由于膝关节滑膜广泛，负重大，运动多，最会受到损伤。滑膜主要分布关节周围，与关节腔相通，分泌润滑液润滑关节。在受各种病因（如骨质增生、关节炎、关节结核、风湿病和创伤性外伤、骨伤、关节内损伤，周围软组织损伤、手术等）刺激或直接刺激滑膜损伤产生炎症反应，而滑膜对炎症的刺激反应是分泌渗液，产生疼痛。

膝关节骨性关节炎：这种病症多见于中老年，女性居多。超重负荷是致病的主要原因。膝关节会肿胀而疼痛，有时活动关节会有摩擦音。膝部可能出现内翻畸形并伴有内侧疼痛。久坐或久蹲后起立、上下楼时，关节疼痛明显，休息后缓解。

膝关节韧带损伤：患者会有明确的外伤史，膝关节内侧疼痛、压痛，小腿被动外展时疼痛加剧，膝内侧有肿胀，几天后会出现瘀斑。膝关节活动会受到限制。

骨质增生：初期疼痛不严重，可持续性隐痛，气温降低时疼痛加重，长时间行走，剧烈运动或久坐起立行走时，膝关节疼痛僵硬，稍活动后好转，上下楼困难。

其他还有：假性痛风、股骨头坏死、髌骨偏移、髌前滑囊炎、膝关节内游离体、类风湿性关节炎以及退化性关节炎等。

## 膝关节疼痛的疗法

物理治疗：作用是消炎、消肿、促进血液循环、促进炎症的吸收、改善膝关节功能，运用物理疗法可以温和而有效地缓解膝关节的疼痛和僵硬感。常规的理疗方法有超短波、微



波、离子透入、红光照射等。提醒老年朋友注意的是膝关节急性发作期，尤其是膝关节红肿发热时不要用热敷的办法消肿止痛，以免过热反加重局部肿胀，外用可选择止痛膏药或穴位敷贴，也可选用红花油、正骨水等。

**药物治疗：**急性发作期应用消炎镇痛药尽管不能中止病情发展，但可缓解疼痛，减轻症状，通常口服非甾体抗炎镇痛药（NSAIDs），如芬必得、扶他林、西乐葆等，但此类药物易刺激胃肠道引起并发症，对肾功能有损害，所以此类药应饭后服用，并且在医生指导下服用。

**手术治疗：**对症状严重者可手术治疗，根据病情采取不同的手术方法，如关节镜下或切开行骨赘切除，游离体摘除，半月板切除，关节清理，关节融合以及人工膝关节置换术等。

**中医治疗：**中医将本病列入痹证范畴，认为本病是由于正气虚弱，外感寒湿，或跌打损伤致气血瘀阻，痰湿内生，流注于肌肉关节而发病。可在中医医师指导下进行针灸按摩、中药薰洗、中药外敷、中药内服等内外兼治加功能锻炼的方法加以综合治疗。

**运动治疗：**运动主要有三大目的：一是维持或增加关节的活动度；二是增加膝关节的肌力与耐力，尤其是股四头肌及大腿前面的肌肉力量，且最后伸直角度的力量是训练的重点；三是协调能力与平衡能力的训练。

## 老年人保护膝关节须知

### 误区之一：运动会加速膝关节老化

随着年龄增长，膝关节会产生退化性变化，这是自然现象，但因此完全停止运动则是错误的。老年人不运动容易患骨质疏松症，身体也会缺少敏捷性和协调性，容易跌倒造成严重骨折。合理运动可以有效降低老年人膝关节炎的发病几率，并能提高肌肉的弹性，减少疼痛。

有膝关节问题的老年人应避免剧烈运动，尽量不要练习下蹲，如果必须下蹲，应注意速度要慢并尽量利用手来支撑。老年人跑步可增强关节韧带的弹性，但不能太快，脚踩地时用力不能过猛。跑步时最好让脚的前半部分先着地，这样可以缓冲腿的震动，防止膝关节损伤。

### 误区之二：大量运动能“磨”掉骨刺

有些膝关节长有骨刺的老年朋友认为，通过加大运动量可以“磨”掉骨刺，这种想法不科学。为了保持脊柱、膝、踝关节的灵活性，减少骨刺对周围软组织的干扰，适当地进行体育活动非常必要。而且，运动还可以使骨刺周围的软组织尽快适应，骨刺的局部刺激，从而减少机体的不适和疼痛。但是，想“磨”掉骨刺根本不可能。

### 误区之三：爬山锻炼膝关节

许多老年人有爬山的习惯。爬山虽是一种很好的锻炼方式，但是却不利于保护膝关节。因为，上山的时候膝关节负重基本上就是自身体重，而下山的时候除了自身体重以外膝关节还要负担下冲的力量，这样的冲击会加大对膝关节的磨损。建议老年人爬山的时候上山可以步行，下山的时候如果有缆车最好坐缆车下来。

有些老年人活动膝关节时会发出“叭叭”的响声，这是关节肌腱滑动时发出的响声，是膝关节老化的信号。如果响的同时还伴有疼痛，应尽快到医院检查。

（完）

# 头晕能否根治？

林珍珠医师

头晕是临床常见症状，和很多疾病有关系，可见于西医的多种疾病。如美尼尔综合征、高血压病、低血压病、脑动脉硬化、椎-基底动脉供血不足、贫血、神经衰弱等，都会出现头晕的症状。

造成头晕的原因一般上有下列几种：

- 1.中耳及内耳疾病：不同的耳部问题都能引起晕眩，如中耳炎、美尼氏症等，一般感冒病毒也会入侵内耳而引起问题，甚至引致呕吐等现象。
- 2.药物影响：一些降血压药、心脏及糖尿药，甚至感冒敏感药等都可能有此副作用。
- 3.心律失常：心脏疾病令到脑部供氧失常而引起头晕，其中心跳过慢影响较多。
- 4.慢性疾病：糖尿病、气管病、肾病等若控制不好，也会出现上述情况（如血糖过低）。
- 5.贫血：血液含氧量减低，造成晕眩。
- 6.血压过高或过低：血压过高或过低，都能对大脑造成影响而引致头晕。

西医一般将原因不明的头晕归为耳水不平，即美尼尔综合征。美尼尔综合征头晕的特点是：头晕多突然发作，呈旋转性，睁眼时患者感到周围的物体如树木、天花板、房屋沿一定的方向与平面旋转，闭着眼患者自觉身有浮沉感、颠簸感，升降或漂浮感，上述症状在睁眼转头时加重，闭眼静卧时减轻，头晕发作时多伴有自发性眼震。

如果是老年人头晕最好检查血压与验血，以便确定是不是贫血。怎样才算是贫血呢？每100毫升血液所含的血红素，男性的正常值是介于14克至18克，女性则介于12克至16克，低于正常值便属贫血。贫血所致的头晕中医治疗一般以补益气血为主，中药如人参、党参、红枣、阿胶、龙眼肉、当归、桑椹、何首乌等有助治疗贫血所致的头晕。具体用药可寻求中医师的诊治。

许多人经常为头晕所苦，每次发作时伴呕吐，西医常诊断为因耳水不平造成，一般称为美尼尔综合征，为耳源性眩晕。耳源性眩晕的主要表现为发作性眩晕，听力减退及耳鸣，重症常伴有恶心，呕吐，脸色苍白，出汗等迷走神经刺激现象，中医把这类头晕归为“眩晕”证。

中医学对于“眩晕”两字有很形象的解说：“眩”是指眼花或眼前发黑，“晕”是指头晕甚或感自身或外界景物旋转。二者常同时并见，故统称为“眩晕”。轻者闭目即止；重者如坐车船，旋转不定，不能站立，或伴有恶心、呕吐、汗出，甚则昏倒等症状。

对于眩晕证的治疗，中医主要是从整体观的角度来看待。眩晕的病位虽在脑部，但与肝、脾、肾三个脏腑的关系密切，肝：与风有关，类属于现代的高血压造成的头晕。脾：与湿有关，脾胃消化系统出现毛病也可造成头晕呕吐。肾：与精有关，精气不足也可导致眩晕。可见于更年期妇女由于体内激素失调造成眩晕。这三类的病因中，其中以脾胃问题造成的眩晕多见。

脾胃虚弱的人如果过食生果，冷饮，造成痰湿停留体内，就会出现湿阻、痰湿等问题，清阳不能升到脑部去造成眩晕，至于恶心呕吐的症状是由于胃气上逆造成。西医对这方面的



解说则是认为大脑支配胃的神经，通过胃的神经反射造成的。中医治疗眩晕证，一般根据患者的不同体征，除了给予中药内服，也可通过针灸治疗，或两者兼施。

至于长期伏案工作的人士头晕如伴随颈肩背的肌肉僵硬、酸痛，极可能是颈椎病引起的，通过拍摄颈部X片可以确诊是否颈椎退化、骨质增生造成的病变。

眩晕发作时，尽量争取时间休息，饮食方面要少食多餐及避免油腻的食物，这些都有助于舒缓不适。至于眩晕是否可以根治，发病的根源非常重要。临床上曾经有位女病人，眩晕发作时天旋地转，同时伴随胸闷欲呕的症状，经过三次针灸治疗，症状完全没有改善，便建议她去医院“耳鼻喉科”门诊检查，经过医生的诊断为“阵发性位置性眩晕”，俗称“耳石症”。造成她眩晕的原因是她的内耳前庭椭圆囊内的耳石脱落，经过手法耳石复位治疗后，她的眩晕症状当天改善，过后也没有再复发。

从上例中可见头晕症状如果经过治疗一段时间仍没见效，在排除了颈椎病、内耳眩晕或脑供血不足等原因后，有可能是患了耳石症。耳石症主要表现：患者头部转动到某一位置时出现短暂旋转性眩晕。最常见的是从床上坐起、躺下、左右翻身、弯腰以及抬头时出现眩晕，持续时间不超过一分钟，当头部位置固定后眩晕会好转。采取眩晕诱发体位时，患者会出现眼球旋转性或水平性震颤。眩晕时可伴有恶心、呕吐，一般无耳鸣、语言和行走障碍。病情多可在数周或数月内自行缓解，个别患者也可持续数年。

中医治病求本，这里指的“本”主要是指发病的原因，只有针对病因治疗，才能获得临床上良好的疗效。

(完)

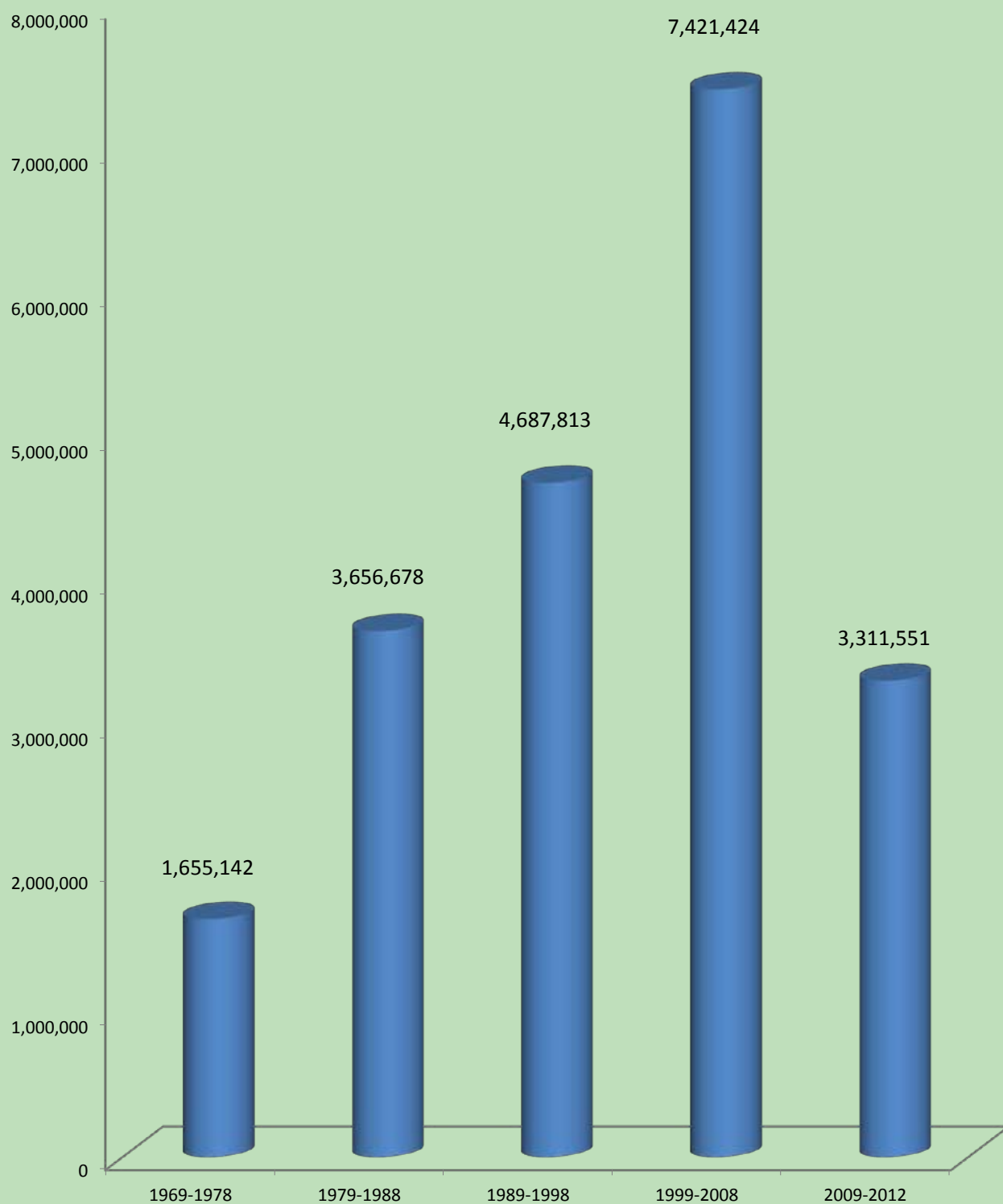
各所诊症时间 (星期一至星期六)	
总所 Headquarters	上午: 8.00 am - 12.00 noon 下午: 1.30 pm - 4.30 pm 晚上: 7.00 pm - 9.00 pm
肿瘤治疗中心 Cancer Treatment Centre	上午: 8.00 am - 12.00 noon 下午: 1.30 pm - 4.30 pm
丹戎巴葛分所 Tanjong Pagar Branch	上午: 8.00 am - 12.00 noon 下午: 1.00 pm - 4.30 pm
红山分所 Redhill Branch	上午: 8.00 am - 12.00 noon 晚上: 7.00 pm - 9.00 pm
宏茂桥分所 Ang Mo Kio Branch	上午: 8.00 am - 12.00 noon 晚上: 7.00 pm - 9.00 pm
裕廊分所 Jurong Branch	上午: 8.00 am - 12.00 noon 晚上: 7.00 pm - 9.00 pm
康复中心 Rehabilitation Centre	上午: 8.00 am - 12.00 noon 下午: 1.00 pm - 4.30 pm
星期日及公共假期休息 Closing on Sunday & Public Holiday	

## 新加坡佛教施诊所 43周年纪念贺仪收入一览

No	代收处	银额\$	No	代收处	银额\$
1	自度庵	\$ 13,840.00	21	观音寺	\$ 913.00
2	坤德观音堂	\$ 8,072.00	22	天善堂	\$ 770.00
3	佛缘林	\$ 7,230.00	23	观音宫	\$ 655.00
4	福善庵	\$ 4,400.00	24	莲池阁寺	\$ 640.00
5	观音堂佛祖庙	\$ 3,871.00	25	善缘堂	\$ 487.00
6	观音山	\$ 3,810.00	26	普济寺	\$ 150.00
7	飞霞精舍	\$ 3,743.00	27	清莲寺	\$ 115.00
8	观音亭	\$ 3,610.00		代收处共计	\$ <b>75,887.00</b>
9	如切观音堂	\$ 3,405.00			
10	天寿堂吕祖宫	\$ 3,182.00			
11	妙音觉苑	\$ 3,070.00		董事会	\$ 342,252.33
12	法藏精舍	\$ 2,595.00		总所	\$ 25,810.00
13	爱道小苑	\$ 1,810.00		丹戎巴葛分所	\$ 10,377.00
14	旃檀林	\$ 1,730.00		红山分所	\$ 7,444.00
15	香莲寺	\$ 1,602.00		宏茂桥分所	\$ 13,669.00
16	能仁精舍	\$ 1,492.00		裕廊分所	\$ 10,942.00
17	捷胜进出口有限公司	\$ 1,340.00		康复中心	\$ 5,035.00
18	广林亭	\$ 1,235.00		纪念日	\$ 9,593.00
19	洛伽山庄	\$ 1,120.00		本所共计	\$ <b>425,122.33</b>
20	菩提佛院	\$ 1,000.00			
<b>总收入 \$501,009.33</b>					



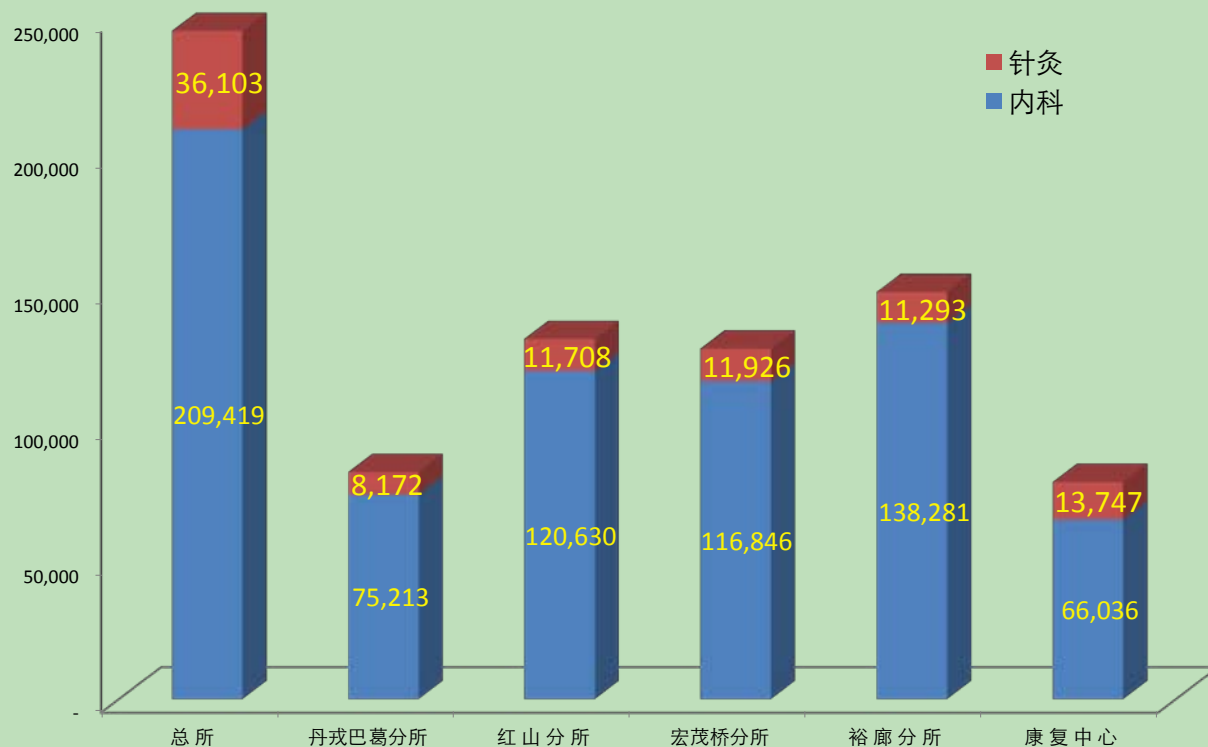
## 新加坡佛教施诊历年内科针灸义诊人次



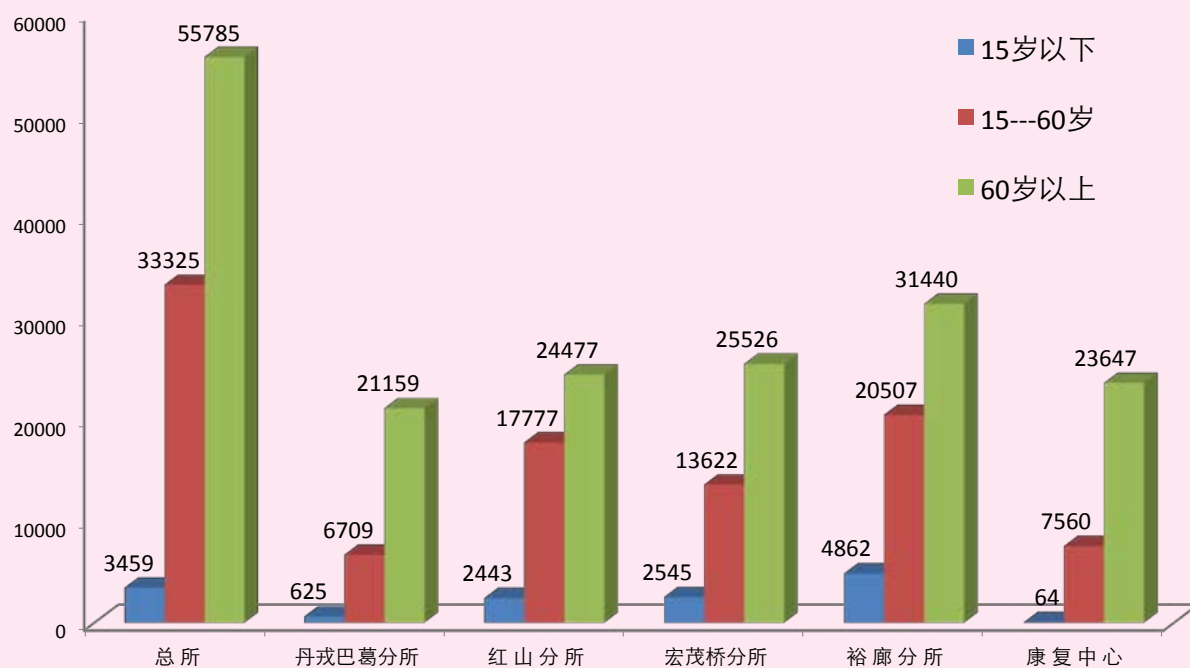
## 2012年各所义诊人次收费与免费比例 (1月-12月)



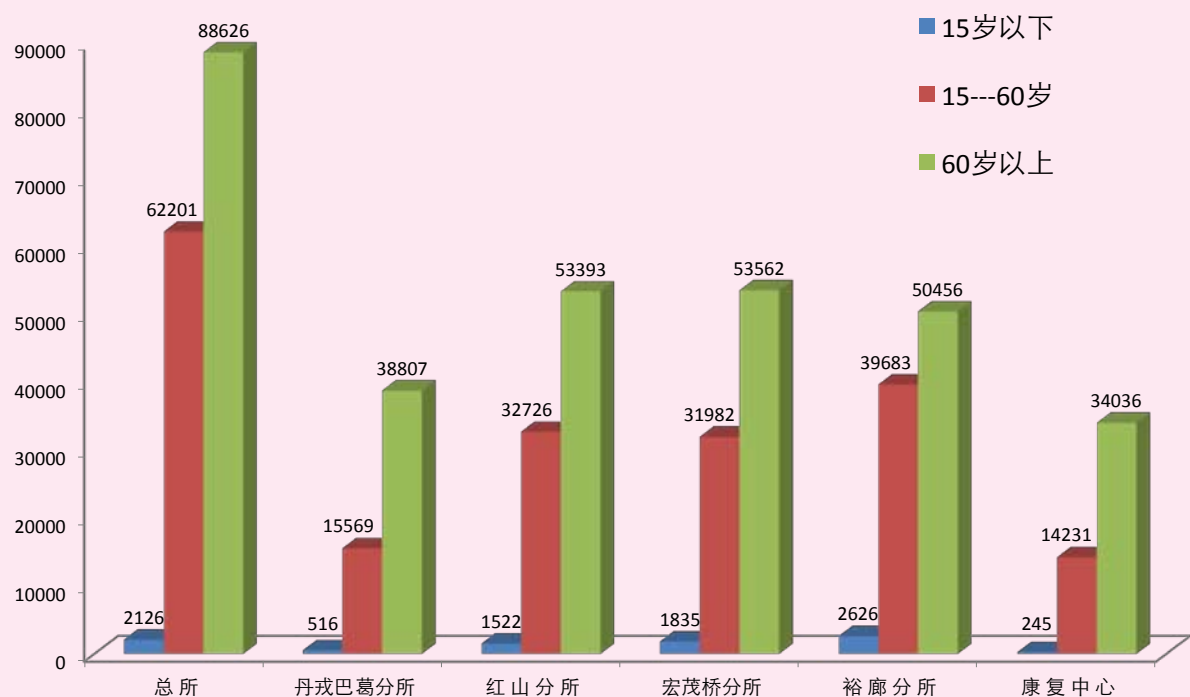
## 2012年全年各所内科与针灸科总人次 (1月-12月)



## 2012年各所义诊人次年龄分类（男性） （1月－12月）

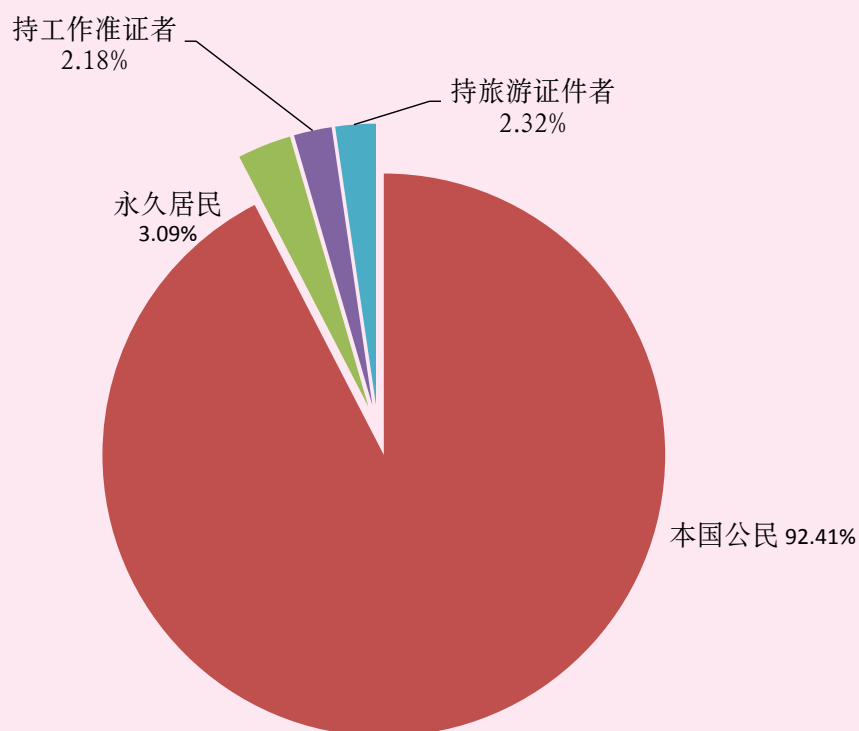


## 2012年各所义诊人次年龄分类（女性） （1月－12月）

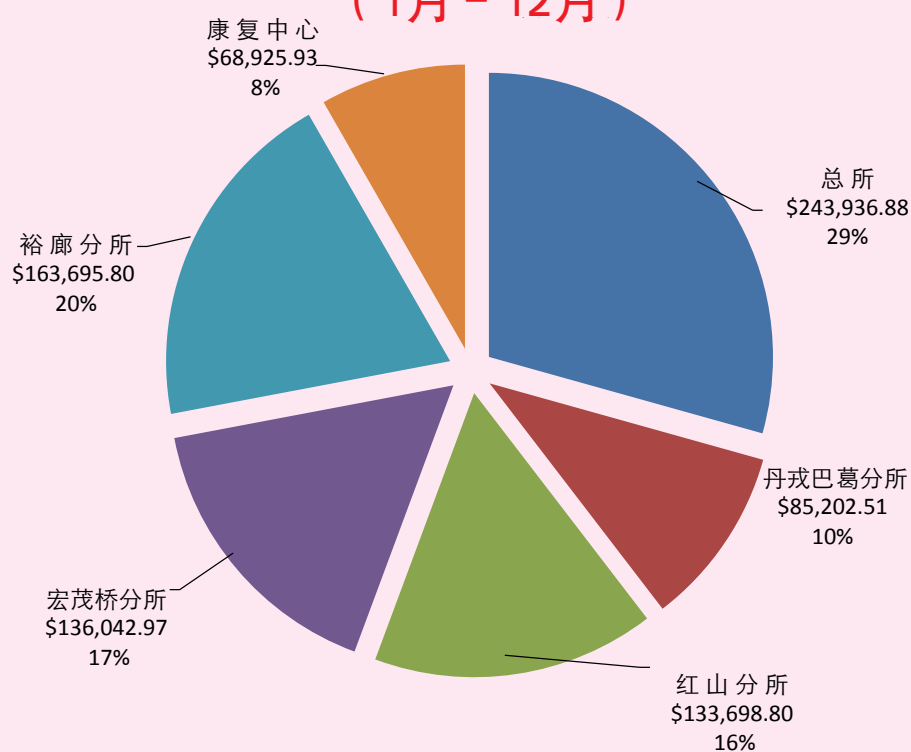




## 2012年求诊人士国籍分类统计 (1月 - 12月)



## 2012年各所内科施药总值及百分比 (1月 - 12月)



## 医药基金捐款芳名

2012年1月至12月乐捐1000元或以上者

月份	姓名	银 额
1	Ng Hwee Phong	\$ 5,000.00
	Kwan Yong Construction Pte Ltd	\$ 5,000.00
	Zu Lin Temple Association	\$ 5,000.00
	I M Kinetic Asia Pte Ltd	\$ 3,000.00
	Wong Tshun Wah	\$ 2,000.00
	Jimmy Textiles	\$ 2,000.00
	Glendon Goh Yik Kiat	\$ 2,000.00
	Lectrix Engineering Pte Ltd	\$ 2,000.00
	Leong Soon San	\$ 2,000.00
	Leong Joo Kee	\$ 2,000.00
	Lee Berlin	\$ 2,000.00
	佛弟子	\$ 2,000.00
	林海龙合家	\$ 2,000.00
	Lim Yuen Hwee Alvin	\$ 1,476.00
	Tay Gek Choo	\$ 1,200.00
	Theng You San	\$ 1,000.00
	Keay Chin Hoe	\$ 1,000.00
	Teo Thiam Choon	\$ 1,000.00
	Siak Beow Teng	\$ 1,000.00
	Goh Song Jian	\$ 1,000.00
	Tan Ai Lian	\$ 1,000.00
	See Lay Hoon	\$ 1,000.00
	Kenzone Singapore Pte Ltd	\$ 1,000.00
	New Vision Industrial Supplies Pte Ltd	\$ 1,000.00
	Goh Beng Wang	\$ 1,000.00
	Ching Chiat Kwong	\$ 1,000.00
	Low Chor Hwee	\$ 1,000.00
	Ho Lai Chun	\$ 1,000.00
	Quek Hwee Khim	\$ 1,000.00
	Irodori Japanese Restaurant Pte Ltd	\$ 1,000.00
	Ho Soon Hai	\$ 1,000.00
	J.T.Lim	\$ 1,000.00
	Poh Siok Fong	\$ 1,000.00
	Richmond -Tech Precision Engineering	\$ 1,000.00
	Ng Sook Cheng	\$ 1,000.00

	Fa Yew Construction Pte Ltd	\$	1,000.00
	CKT Thomas Pte Ltd	\$	1,000.00
	FMB Trading And Engineering Pte Ltd	\$	1,000.00
	Ngoi Seng Chuan	\$	1,000.00
2	The Late Ms Diana Yip Yuen Yue	\$	43,588.69
	Chia Seng Leng	\$	10,000.00
	Teo Huang Cheng	\$	5,000.00
	Singapore Buddhist Youth Mission	\$	5,000.00
	Tay Beng Sua	\$	5,000.00
	Tan Wee Peng Kelvin	\$	3,500.00
	Value Add System & Technology Pte Ltd	\$	3,000.00
	Yeo Eng Choon	\$	2,000.00
	Tan Bee Eng	\$	2,000.00
	众佛弟子	\$	2,000.00
	Chen Hsiu Chuan	\$	2,000.00
	Tak Products & Services Pte Ltd	\$	2,000.00
	Newlift Holdings Pte Ltd	\$	2,000.00
	Gan Kian Huat	\$	1,648.00
	已故 侯碧玉	\$	1,600.00
	Lim Lee Choo	\$	1,100.00
	Woo Chee Kwong	\$	1,000.00
	Song Mei Yong	\$	1,000.00
	Lee Eng Chye Matthew	\$	1,000.00
	Badaling Holdings Pte Ltd	\$	1,000.00
	Gerk Chwee Trading	\$	1,000.00
	Cheng Jian Fenn	\$	1,000.00
	DMC Event Management Pte Ltd	\$	1,000.00
	Joint & Y Enterprise Pte Ltd	\$	1,000.00
	NCL Housing Pte Ltd	\$	1,000.00
	Yew Electrical Pte Ltd	\$	1,000.00
	Houston Electric Co Pte Ltd	\$	1,000.00
	Hong Huang Kiow	\$	1,000.00
	Win Uoo Shipping & Trading Pte Ltd	\$	1,000.00
	Goh Chee Tong	\$	1,000.00
	Soo Soon Liang	\$	1,000.00
	Yeo Lik Seng	\$	1,000.00
	Equinox Engineers Pte Ltd	\$	1,000.00
	Ching Chiat Kwong	\$	1,000.00
	Tan Kee Meng Lang	\$	1,000.00
	Tan Mang Lie	\$	1,000.00

	Lim Mui Siam	\$	1,000.00
	Ho Boon Keng john	\$	1,000.00
	Ong Hwee Loon	\$	1,000.00
	Lim Peng Koon	\$	1,000.00
	Encord Pte Ltd	\$	1,000.00
	Tan Pei Ling	\$	1,000.00
	Chew Su Hwa	\$	1,000.00
	Kelvin Loh Wei Loong	\$	1,000.00
	Hiap Ho Offset Printing	\$	1,000.00
	Leong Char Mui	\$	1,000.00
	Leong Mee Koon	\$	1,000.00
3	Vimalakirti Buddhist Centre	\$	10,000.00
	Edmond	\$	8,000.00
	Ang Tzu Jin	\$	5,000.00
	Seah Ai Lay	\$	5,000.00
	Hoe Kee Hardware Pte Ltd	\$	5,000.00
	Audio House Marketing Pte Ltd	\$	5,000.00
	Lee Boon Teck	\$	5,000.00
	Globotron (S) Pte Ltd	\$	5,000.00
	已故 尹群卿 谢琼仙 黎凤 梁亚妹 梁淡燕 温丽琼	\$	3,000.00
	Giam Chin Chye	\$	2,000.00
	Neo Poh Hiok	\$	2,000.00
	Ching Har Leong	\$	2,000.00
	Sim Hock Pin	\$	2,000.00
	金马仑三宝万佛寺本道老和尚	\$	2,000.00
	Lee Pin Lin	\$	2,000.00
	Ong Chee Khoon	\$	1,530.00
	Ng Shek Kim	\$	1,500.00
	Chong Sin Kiong	\$	1,500.00
	See Lay Pheng	\$	1,500.00
	Choo Tiong Hum	\$	1,500.00
	Lim Oh Kick	\$	1,500.00
	释德森	\$	1,500.00
	Hwang Shyuesy	\$	1,360.00
	Ang Lily	\$	1,010.00
	已故 陈有尊 黄捻	\$	1,000.00
	Chew Yow Fah	\$	1,000.00
	Yeo Beng Chye	\$	1,000.00
	Tat Hong Fishery	\$	1,000.00
	Kim Hong Fishery	\$	1,000.00

	Ng Lai Hong	\$	1,000.00
	Pacific Engineering & Services Pte Ltd	\$	1,000.00
	Tan Soo Phay Eric	\$	1,000.00
	X'IT Services Pte Ltd	\$	1,000.00
	Ching Chiat Kwong	\$	1,000.00
	Liu Mei Hui	\$	1,000.00
	Hoe Guo Kai	\$	1,000.00
	Saw Suay Har	\$	1,000.00
	Neo Ah Lek	\$	1,000.00
	Nge Aik Moh	\$	1,000.00
	Tan Tzy Ngar	\$	1,000.00
	Seck Wan Cheong	\$	1,000.00
	Leong Loi Ling	\$	1,000.00
4	SF Consulting Pte Ltd	\$	5,000.00
	Teo Hong Lim	\$	5,000.00
	Pei Hwa Foundation Limited	\$	5,000.00
	Anonymous	\$	4,800.00
	Ng Puay San	\$	4,000.00
	Lee Ah Choo	\$	2,500.00
	John Huang Yinghui	\$	2,500.00
	Chng Hu Song	\$	2,400.00
	Lim Phang Hong	\$	2,000.00
	Major Refrigeration Engineering (S) Pte Ltd	\$	2,000.00
	Choo Hui Yen	\$	2,000.00
	Pearlyn Tan Pei Ling	\$	2,000.00
	福名氏	\$	2,000.00
	观音斋(慈善箱)	\$	1,500.10
	已故 范就好	\$	1,000.00
	已故 洪玉兰	\$	1,000.00
	The Late Mr Ng Weng Pan	\$	1,000.00
	Oon Chew Ling	\$	1,000.00
	Koh Soon Cher	\$	1,000.00
	Hiap Teck Metal Co (1968) Pte Ltd	\$	1,000.00
	Ching Chiat Kwong	\$	1,000.00
	Tan Lee Hua	\$	1,000.00
	Kwang Wah Engineering Pte Ltd	\$	1,000.00
	Chan Chui Li	\$	1,000.00
	Li King	\$	1,000.00
	Tan Mang Lie	\$	1,000.00
	Peh Siew Cheng	\$	1,000.00



	Low Sip Keong	\$	1,000.00
	Tan Soon Choon	\$	1,000.00
	已故 邢爱真	\$	1,000.00
5	Puat Jit Buddhist Temple	\$	10,000.00
	已故 陈朝炼 陈子轩	\$	10,000.00
	李成奎	\$	5,000.00
	Uttamayanmuni Buddhist Temple	\$	5,000.00
	Kok Chaik Ming	\$	5,000.00
	Teo Teik Loon	\$	2,000.00
	Leong Soon San	\$	2,000.00
	Guan Ho Construction Co Pte Ltd	\$	2,000.00
	Lim Hiong Hwee	\$	1,200.00
	Wong Tshun Wah	\$	1,133.00
	J.T.Lim	\$	1,000.00
	Cheng Jian Fenn	\$	1,000.00
	Lok Li Li	\$	1,000.00
	Ching Chiat Kwong	\$	1,000.00
	Ong Hwee Jing	\$	1,000.00
	Mangala Vihara Buddhist Temple	\$	1,000.00
	Albert Soh Ewe Chiam	\$	1,000.00
	Ravisara Quek	\$	1,000.00
	已故 黄亚凤	\$	1,000.00
	已故 杨秀凤	\$	1,000.00
	已故 李锦芝	\$	1,000.00
	Tan Keng Chiang	\$	1,000.00
	Shi Ming Zheng	\$	1,000.00
6	Oh Hoe Yam	\$	5,000.00
	J.T.Lim	\$	2,000.00
	The Late Mr Ng Weng Pan	\$	2,000.00
	Ong Chee Khoon	\$	1,530.00
	Choo Tiong Hum	\$	1,500.00
	Lim Oh Kick	\$	1,500.00
	The Estate Of Phua Jee Eng	\$	1,277.20
	已故 彭展梅	\$	1,000.00
	Lee Tee Yang	\$	1,000.00
	Ong Siok Keng	\$	1,000.00
	Tan Chai Cheng	\$	1,000.00
	Ching Chiat Kwong	\$	1,000.00
	Soh Ai Lin Alina	\$	1,000.00
	Neo Ah Lek	\$	1,000.00

	Little Ferry Agencies Pte Ltd	\$	1,000.00
	Seet Chee Kong	\$	1,000.00
	Ong Soh Kwan	\$	1,000.00
	Tan Swee Hwa	\$	1,000.00
	Tan Kim Suan	\$	1,000.00
	刘岗合家	\$	1,000.00
7	Buddha of Medicine Welfare Society	\$	43,933.40
	Soon Kong Aik	\$	6,000.00
	Lim Siew Yan	\$	5,000.00
	Lim Phang Hong	\$	5,000.00
	Kiantek Hardware Pte Ltd	\$	5,000.00
	已故 翁宝璜	\$	5,000.00
	已故 黄国雄	\$	3,000.00
	Power Partners Pte Ltd	\$	2,000.00
	Chia Woon Khien	\$	2,000.00
	The Late of Mdm Tian Ai Mei	\$	2,000.00
	Lim Soon Huat	\$	1,858.00
	Koh Whee Ling	\$	1,800.00
	Lee Choon Fatt	\$	1,000.00
	Tan Nguan Chee	\$	1,000.00
	Kuah Soon Guan	\$	1,000.00
	Chung Hau Peng	\$	1,000.00
	Ho Sai Yuen	\$	1,000.00
	Khoo Swee Giang	\$	1,000.00
	Tan Hsiao Ching	\$	1,000.00
	Lim Chon Heng	\$	1,000.00
	Chia Kar Wing	\$	1,000.00
	Kim Siang Ginseng Medical Hall Pte Ltd	\$	1,000.00
	Lee Mimi	\$	1,000.00
	Tng Johnny	\$	1,000.00
	麦丽琼	\$	1,000.00
	Tay Chew Har	\$	1,000.00
	Tay Ah Liong	\$	1,000.00
	陈万英	\$	1,000.00
8	已故 程国和	\$	27,755.00
	Kuan Im Tng Temple ( Joo Chiat )	\$	10,000.00
	Chu Ah Pang	\$	5,000.00
	G-Force Network Pte Ltd	\$	5,000.00
	Leong Soon San	\$	2,000.00
	Ching Chiat Kwong	\$	2,000.00

	J.T.Lim	\$	2,000.00
	释少华	\$	1,000.00
	Tan Chee Beng	\$	1,000.00
	Chew Leng Khim	\$	1,000.00
	Koh Meow Leng	\$	1,000.00
	Ng Cheng Phiow	\$	1,000.00
	Yong Lee Wah	\$	1,000.00
	王景华	\$	1,000.00
	已故 许振权	\$	1,000.00
	已故 刘群	\$	1,000.00
	已故 陈仁德	\$	1,000.00
	惹兰勿剎三龙街联合青春社中元会	\$	1,000.00
	Leong Joo Kee	\$	1,000.00
9	Mandate Real Estate Pte Ltd	\$	5,000.00
	Tay Beng Sua	\$	5,000.00
	Nge Aik Moh	\$	2,750.00
	Tong Yew Meng	\$	2,000.00
	Ching Chiat Kwong	\$	2,000.00
	古格思	\$	2,000.00
	Ong Chee Khoon	\$	1,530.00
	观音斋(慈善箱)	\$	1,461.80
	Sek Song Meng	\$	1,200.00
	Ang Koh Seng	\$	1,000.00
	Ng Eng Juan	\$	1,000.00
	Tsia Ven Loong	\$	1,000.00
	J.T.Lim	\$	1,000.00
	Ng Siew Hwa	\$	1,000.00
	Foo Say Wah	\$	1,000.00
	Auspicious Bright	\$	1,000.00
	Leong Loi Ling	\$	1,000.00
	Ng Soh Shan	\$	1,000.00
	Teo Khoon Hoe	\$	1,000.00
	Seet Tai Chai	\$	1,000.00
	蓝振威 蓝振祥	\$	1,000.00
	Lam Sit Hin	\$	1,000.00
	福名氏	\$	1,000.00
10	Nelson Yeo Chien Sheng 杨前盛	\$	30,000.00
	Chew Yat Bin	\$	20,000.00
	Soon Thian Keing (Tuakonsi) Ltd	\$	10,000.00
	Tan Nam Kee	\$	10,000.00

	Keng Wah Hardware Co Pte Ltd	\$	10,000.00
	Low Sau Foong	\$	10,000.00
	Lim Boon Kwang	\$	5,000.00
	Goh Beng Wang	\$	5,000.00
	Tan Bien Kiat	\$	3,500.00
	Che Hian Khor Moral Uplifting Society (S)	\$	3,000.00
	已故 李妹孙	\$	3,000.00
	Guan Ho Construction Co Pte Ltd	\$	2,000.00
	Ngiam Ai Tock	\$	2,000.00
	Lim Siew Kwan	\$	2,000.00
	Ng Soek Wie	\$	2,000.00
	Late Tan Eng Teck	\$	1,800.00
	Choo Tiong Hum	\$	1,500.00
	Lim Oh Kick	\$	1,500.00
	Chee See Teck	\$	1,500.00
	Chua Meng Choo	\$	1,500.00
	Yong Yiew Meng	\$	1,368.00
	Lim Ah Yeong	\$	1,200.00
	Low Hor Yen 已故 刘邦福	\$	1,000.00
	Teng Ai Choo	\$	1,000.00
	Saw Suay Har	\$	1,000.00
	Ng Eng Juan	\$	1,000.00
	Poh Leng Jie Kwan Inn Buddhist Association	\$	1,000.00
	Teo Eng Seng	\$	1,000.00
	Aw Seng	\$	1,000.00
	Tan Ngak Liang	\$	1,000.00
	Png Jia Bin	\$	1,000.00
	Lim Fung In Loving Memory of Fun Mei Keok	\$	1,000.00
	Teo Yi Yong	\$	1,000.00
	Lim Bee Geok	\$	1,000.00
	已故 许统勃	\$	1,000.00
	已故 黄建德	\$	1,000.00
	Minah Boh Gee	\$	1,000.00
	Leong Joo Kee	\$	1,000.00
	蓝国华 朱淑嫦 蓝耀辉 耀顺 曼媛	\$	1,000.00
11	Lo Foeng Fong @ Achmad Suriawinata	\$	20,000.00
	Hong Leong Foundation	\$	20,000.00
	Teo Soon Lan	\$	10,000.00
	Toe Teow Heng	\$	10,000.00
	释悟元	\$	10,000.00

	Kong Meng San Phor Kark See Monastery	\$	7,000.00
	Sim Piah Hui	\$	5,000.00
	Oxley Holdings Ltd	\$	5,000.00
	Poh Tiong Choon Logistics Ltd	\$	5,000.00
	Kang Wei Pte Ltd	\$	5,000.00
	Khoo Swee Giang	\$	5,000.00
	已故 王寿昌	\$	5,000.00
	已故 张水荃 林秀叶	\$	3,000.00
	Seck Sian Tiong	\$	3,000.00
	Newlift Holdings Pte Ltd	\$	3,000.00
	Rattana Antiques Collection Pte Ltd	\$	3,000.00
	Teo Moh Kwee	\$	3,000.00
	Wong shih shen	\$	3,000.00
	释少华	\$	3,000.00
	Koh Chaik Ming	\$	2,500.00
	叶足英	\$	2,000.00
	Hiap Teck Metal Co (1968 Pte) Ltd	\$	2,000.00
	Tan Huan Tiow	\$	2,000.00
	Lim Lay Keng	\$	2,000.00
	Feeha Cheng Seah Temple & Old Folks Homes	\$	2,000.00
	Pek Tiong Khuan	\$	2,000.00
	Poh Bee Li	\$	2,000.00
	Goh Lee Eng	\$	2,000.00
	Fong Engineering & Iron Works	\$	2,000.00
	Toh Swee Heng Hong Hock Pan Mui Yin	\$	2,000.00
	Choo Wee Fung	\$	2,000.00
	Teo Meei Fen	\$	2,000.00
	Neo Poh Hiok	\$	2,000.00
	Ng Eng Lay	\$	2,000.00
	已故 陈亚历	\$	2,000.00
	佛弟子	\$	2,000.00
	Tay Gek Choo	\$	1,200.00
	Tan Lay Tin	\$	1,200.00
	Ang Lily	\$	1,111.00
	Tay Siang Soon	\$	1,088.00
	Insmart ( Insurance ) Agency Pte Ltd	\$	1,015.44
	Sam Min Chee	\$	1,000.00
	Wong Foo Choon & Family	\$	1,000.00
	Liang Ah Pui	\$	1,000.00
	Choo Tiong Hum	\$	1,000.00



	Lim Oh Kick	\$	1,000.00
	Goh Kher Wei	\$	1,000.00
	Gerald Huang Zhe Dong	\$	1,000.00
	Lian Hup Metal Co Pte Ltd	\$	1,000.00
	Soon Kong Aik	\$	1,000.00
	Tong Ling Yeng	\$	1,000.00
	Irodori Japanese Restaurant Pte Ltd	\$	1,000.00
	Kah Lam Hardware Engr Pte Ltd	\$	1,000.00
	Ling Swee Leong	\$	1,000.00
	Tan Lee Seng Confectionery	\$	1,000.00
	Shi Ming Zheng	\$	1,000.00
	Win Uoo Shipping & Trading Pte Ltd	\$	1,000.00
	Poh Siok Fong	\$	1,000.00
	Low York Sheng	\$	1,000.00
	Ho Hup Electrical Engineering Pte Ltd	\$	1,000.00
	Richmond -Tech Precision Engineering	\$	1,000.00
	Lau Chuen Tai	\$	1,000.00
	Woodwater Integrated Pte Ltd	\$	1,000.00
	Wee Chye Guan	\$	1,000.00
	Tan Lee Hua	\$	1,000.00
	Chen Fang Hua	\$	1,000.00
	Ang Soon Tee	\$	1,000.00
	Tong Jum Chew Pte Ltd	\$	1,000.00
	Tay Lee Lee	\$	1,000.00
	Eng Hak Boon	\$	1,000.00
	Lim Teck Siong	\$	1,000.00
	Chu Suat Bee	\$	1,000.00
	Radio Control Sports Pte Ltd	\$	1,000.00
	Ching Chiat Kwong	\$	1,000.00
	Leong Meoh Fong	\$	1,000.00
	T.M.Corporation Pte Ltd	\$	1,000.00
	T.M.Transport Contractor Pte Ltd	\$	1,000.00
	Koh Loo See	\$	1,000.00
	Lim Thong Poh	\$	1,000.00
	Seng Wong Beo Temple	\$	1,000.00
	Kwa Tiong Guan	\$	1,000.00
	J.T.Lim	\$	1,000.00
	Gerik Chwee Trading	\$	1,000.00
	Loh See Moon	\$	1,000.00
	Tjoa Mie Mie	\$	1,000.00

	Servicebuild Construction & Electrical Pte Ltd	\$	1,000.00
	Lim Yuen Hwee Alvin	\$	1,000.00
	Tan Nguan Chee	\$	1,000.00
	Han Hui Fong	\$	1,000.00
	Suit Woo Foong	\$	1,000.00
	J-Quest Engineering & Trading	\$	1,000.00
	Seck Wan Cheong	\$	1,000.00
	Ho Long Shiuan	\$	1,000.00
	Long Hian Loong	\$	1,000.00
	Poh Tang Seng	\$	1,000.00
	Yee Lee Pte Ltd	\$	1,000.00
	Kim Siang Ginseng Medical Hall Pte Ltd	\$	1,000.00
	Ng Chor Wan	\$	1,000.00
	Lee Choon Chua	\$	1,000.00
	Late Mdm Wong Lee Mei	\$	1,000.00
	李彩合	\$	1,000.00
	康亚杏	\$	1,000.00
	傅泉丰	\$	1,000.00
	已故 王玉华	\$	1,000.00
	金马仑三宝万佛寺本道老和尚	\$	1,000.00
	Kee Kiok Yong & Family	\$	1,000.00
	Ng Tok Khoong	\$	1,000.00
	Sek Bao Shi & Sek Bao Tong	\$	1,000.00
	Chah Chiong Yiew	\$	1,000.00
	Chan Chiong Mie	\$	1,000.00
12	Yip Choo Kin	\$	100,000.00
	Tan Sing Hwa	\$	50,000.00
	Tse Tho Aum	\$	10,000.00
	Singapore Mee Toh Charitable Trust	\$	6,000.00
	Power Partners Pte Ltd	\$	6,000.00
	Leong San Si Hock Ean Charitable Trust	\$	5,000.00
	Mellford Pte Ltd	\$	5,000.00
	Cathay Photo Store Pte Ltd	\$	5,000.00
	Electromech Electrical Enterprise Co Pte Ltd	\$	5,000.00
	Seah Wong Chi	\$	5,000.00
	Lee Nyan Fatt	\$	3,089.00
	已故 王淑卿	\$	3,000.00
	苏珠莲	\$	3,000.00
	Cheong Wai Kun	\$	3,000.00
	Chua Weng Foo	\$	3,000.00

	Tang Seow Heong	\$	3,000.00
	Association For Traditional Tibetan Medicine(S)	\$	2,400.00
	Goh Wee Ping	\$	2,000.00
	Chua Kim Chiu	\$	2,000.00
	Ang Kok Chun Soh Siew Pin	\$	2,000.00
	Yeo Suan Toon	\$	2,000.00
	Lim Siew Kwan	\$	2,000.00
	Khoo Choon Tin	\$	2,000.00
	Li King	\$	2,000.00
	Leong Soon San	\$	2,000.00
	Tan Hong Beng	\$	2,000.00
	Lim Kah Cheng Joy	\$	2,000.00
	Cheng Jian Fenn	\$	2,000.00
	Goh Kwang Soon Joel	\$	2,000.00
	Soh Keng Chu	\$	2,000.00
	Leong Soon Peng	\$	2,000.00
	Teo Yi Yong	\$	2,000.00
	Ng Peck Hiang	\$	2,000.00
	Cheah Sin Jin	\$	2,000.00
	Bay Yock San	\$	1,600.00
	Ong Chee Khoon	\$	1,530.00
	Tjoa Mie Mie	\$	1,300.00
	Sek Song Meng	\$	1,200.00
	清渊阁中元会	\$	1,024.00
	Cheong Fook Onn Medical Co	\$	1,000.00
	Foo Yuen Fon	\$	1,000.00
	Choo Tiong Hum	\$	1,000.00
	Choo Hong Min Ashley	\$	1,000.00
	Lim Oh Kick	\$	1,000.00
	Quek Chee Nee	\$	1,000.00
	Seck Sian Siang	\$	1,000.00
	Quek Miew Im	\$	1,000.00
	Ng Quee Kee	\$	1,000.00
	Lim Meng Kee	\$	1,000.00
	Lim Sio Bee Sharon	\$	1,000.00
	Tan Poh Ming	\$	1,000.00
	Tay Poh Choo	\$	1,000.00
	Lim Lam Heng	\$	1,000.00
	Fam Cen Yee	\$	1,000.00
	Teo Tiong Jin	\$	1,000.00

	Wong Ah See	\$	1,000.00
	Let Hoe Building Materials Pte Ltd	\$	1,000.00
	Peh Siew Cheng	\$	1,000.00
	Tan Chiang Hung	\$	1,000.00
	Ong Soh Kwan	\$	1,000.00
	Ray Scientific Pte Ltd	\$	1,000.00
	Goh Koon Jing	\$	1,000.00
	Ho Tuck Chew	\$	1,000.00
	Ho Mee Yan	\$	1,000.00
	Lee Pin Lin	\$	1,000.00
	Tan Soon Chuan	\$	1,000.00
	Preference Marketing Pte Ltd	\$	1,000.00
	J.T.Lim	\$	1,000.00
	Goh Swee Kang Jayson	\$	1,000.00
	Low Chor Hwee	\$	1,000.00
	Wong Liat Yong Michael	\$	1,000.00
	Metta Supplies & Services	\$	1,000.00
	Lee Wee Khiang	\$	1,000.00
	Tang SzeYing	\$	1,000.00
	Lim Chuan Seng	\$	1,000.00
	Tham Jian Yang	\$	1,000.00
	Mr Chua	\$	1,000.00
	已故 陈美玉	\$	1,000.00
	郑亿钦	\$	1,000.00
	準提宫	\$	1,000.00

菩提六度施为基  
济苦人间现大悲  
但愿浮生尘垢净  
身心两健满期颐

(作者: 妙灯长老)



红山分所▲►



## 焕然一新的各分所

于2013年7月翻新



◀▲宏茂桥分所



◀▼裕廊分所







**新加坡佛教施诊所**  
**Singapore Buddhist Free Clinic**  
**48 Lor 23 Geylang Singapore 388376**  
**Tel: 6748-7292 Fax: 67487239**  
**Email: [admin@sbfc.org.sg](mailto:admin@sbfc.org.sg)**  
**Website: [www.sbfc.org.sg](http://www.sbfc.org.sg)**  
**UEN No: S69SS0009J**

**芽笼总所**  
**Main Clinic**  
**48 Lor 23 Geylang**  
**Singapore 388376**  
**Tel: 6748 7292**  
**Fax: 6748 7239**

**丹戎巴葛分所**  
**Tanjong Pagar branch**  
**44 Craig Rd**  
**Singapore 089682**  
**Tel: 6221 6652**  
**Fax :6221 1805**

**红山分所**  
**Redhill branch**  
**Blk 131 Clarence Lane**  
**#01-20**  
**Tel: 6473 6638**  
**Fax: 6473 1336**

**宏茂桥分所**  
**Ang Mo Kio branch**  
**Blk 348 Ang Mo Kio**  
**Ave 3 #01-2096**  
**Tel: 6453 9466**  
**Fax: 6552 4416**

**裕廊分所**  
**Jurong branch**  
**Blk 320 Jurong East**  
**St 31 #01-74**  
**Tel: 6563 0063**  
**Fax: 6563 1524**

**康复中心**  
**Rehabilitation Centre**  
**Blk 77 Indus Road #01-519**  
**Singapore 160077**  
**Tel: 6272 7711**  
**Fax:6272 9611**