



新加坡佛教診所  
Singapore Buddhist Free Clinic



# 2015年度常年会员大会 全年概况报告书

**ANNUAL GENERAL MEETING 2015  
ANNUAL REPORT**

# 目录

## 献词

主席广声法师	1
第27届董事名表	4
各委员会名表	5

## 画页

三巴旺分所开幕暨45周年庆典集锦	6
义诊概况	8
康乐行义走2014剪影	10
“星心相映”花絮	12

## 报告

会员名表	13
2014-2015年度概况报告	15
各所地址及诊症时间	38
特许会计师审计报告	39

## 图表

45周年纪念贺仪一览	67
2014年医药基金捐款芳名	68
医药务简报-图表	83
康乐行海报	封底内页

## 2015年度会员大会 主席广声法师

22-08-2015

时代的巨轮不断前进，在不知不觉中，新加坡佛教施诊所已经默默耕耘了46载。在草创时期，有宏船长老、常凯长老带领的团队，从无到有地在短短十年间，建立了三间诊所，他们就是现在的丹戎巴葛分所、康复中心以及总所的所在地。

第二代领导人，妙灯长老和隆根长老，亦承先启后地不断将这惠及大众的慈善福利事业发扬光大，先后在宏茂桥、红山、裕廊增设分所，扩大了本所的服务范围。

秉承着相同的理念，现届董事在2012年增设了肿瘤治疗中心，也与佛教总会一起合作，提供辅导服务——“心宁话室”，并在去年完成了第七间诊所——三巴旺分所的设立，第八间诊所也将在2015年底成立。

感谢三宝加持，董医职同人上下一心，以及社会各界的鼎力支持，本所的服务得以拓展到北部地区，令更多民众受惠。我们也响应中医延续课程，鼓励各所医师不断进修，汲取新知。

本所在章程中虽已列明“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。”为了更明确地诠释其内涵，我们正式确立了本所的愿景、使命及核心价值观，并传达至每一位工作人员。

我们以“发扬佛教慈悲喜舍精神，缔造关怀互助的健康生活。”为愿景，也就是本所一向坚持的崇高目标。

有了明确的目标，还必须贯彻为具体的行动。因此，我们的使命就是：“于诸病苦，为作良医——为病患者提供高素质的医药照顾；于贫穷者，令得伏藏——为弱势群体减轻经济负担”。

我们的核心价值观则体现在：“慈悲、平等、智慧、真诚、感恩与奉献”上，希望全体工作人员都能秉承这六大核心价值，充分展现佛教徒服务社会人群的意志与决心。

身处于21世纪的今日，我们不论在政策、财务、人事等各方面，都必须顺应时代的需求而作适时的改革，这对于董事会而言肯定是一大挑战，但我们应该有信心跨越各种障碍，带领新加坡佛教施诊所永远向前迈进！

# **ANNUAL GENERAL MEETING 2015**

## **Message from Venerable Sik Kwang Sheng**

### **President of the Singapore Buddhist Free Clinic**

22-08-2015

Time and tide waits for no man. The Singapore Buddhist Free Clinic has been operating tirelessly for 46 years. In the early years, under the able leadership of the late Venerables Hong Choon and Siong Khye, the team started the building of the Clinic from scratch and in a short span of a decade, set up three branches which are the present Tanjong Pagar branch, the rehabilitation centre, and the main clinic at Geylang.

The leaders of the second generation, the late Venerables BeowTeng and Long Gen carried on with this welfare undertaking which benefits the public at large. The scope of services of the Clinic expands with the opening of branches at Ang Mo Kio, Redhill and Jurong.

Holding to the above objective, the current Board of Directors launched a cancer treatment centre in 2012. The Clinic, together with Singapore Buddhist Federation, set up the SBF-SBFC Counselling Service (SSCS) to provide counselling services. We also established the seventh branch at Sembawang last year. The renovation of the eighth branch at Dover Crescent will be completed at the end of this year.

Thanks to the blessings of the Triple Gem. With the generous support from people of all walks of life, and the cohesive working relation of the Board of Directors and the staff, the Clinic's services are expended to the northern part of Singapore, allowing more people to be benefited from the Clinic's medical services. We also respond to the TCM Continuous Professional Education, encourage our physicians to go for advance studies.

In the Constitution of the Clinic, it clearly states that the objective is to observe and practice the Buddha's teachings of compassion and wisdom in the building of a gracious and harmonious society. To further define this lofty aim, the Clinic clearly formalised its vision, mission and core values, and communicated them to each and every staff.

The Clinic's vision is to promote the Buddha's spirit of compassion and joyous giving, and to build a caring community with healthy lifestyle. It has always persevered towards this noble vision and goal.

Clear objectives must be implemented through concrete plans and actions. Therefore, our mission is to provide high quality medical healthcare service for the sick and suffering, and to reduce financial burdens of the poor and destitute.

Our core values reflect in compassion, equality, wisdom, sincerity, gratitude and service with dedication. We hope that all our staff can uphold these six core values with which the Buddhist's spirit of serving the people with right motivation and determination could be fully demonstrated.

We are now in the 21st century. We must conform to the changing needs of the times and make timely reforms in all aspects of our operations such as policies, finance, human resources etc. This is certainly a big challenge for the Board, but we should have the confidence to overcome obstacles and lead Singapore Buddhist Free Clinic stride forward forever.



## 第27届董事(2014-2016)



财政  
严忠胜居士



主席  
广声法师



秘书  
陈荣銓居士



副医务  
龙田农先生



医务  
施龙现居士



副主席  
法辉法师



副秘书长  
梁南仲居士



副财政  
继妙法师



董事  
陈宝穗居士



董事  
宝宁法师



董事  
净聪法师



董事  
朱国桢居士



董事  
叶静慧居士

## 常务委员会(2014-2016)



委员  
叶静慧居士



委员  
陈荣銮居士



委员  
法辉法师



主任委员  
广声法师



委员  
净聪法师



委员  
梁南仲居士

## 人力资源委员会(2014-2016)



委员  
李仁伟居士



主任委员  
林植宗居士

## 审计委员会(2014-2016)



委员  
陈宝穗居士



主任委员  
谢智友居士



委员  
赖秀华居士



委员  
叶静慧居士



委员  
严忠胜居士



委员  
陈荣銮居士

## 医药咨询委员会(2014-2016)



委员  
梁南仲居士



委员  
龙田农先生



主任委员  
施龙现居士



委员  
严忠胜居士



委员  
宝宁法师

## 三巴旺分所开幕暨45周年庆典集锦 (2-11-2014)



出席庆典的各界嘉宾



主席广声法师致词



普觉禅寺僧伽带领念诵药师真言



三巴旺分所



与会嘉宾乐捐贺仪



齐唱祝寿曲——庆祝佛教施诊所45岁生日



许文远部长致词



陈玛丽安女士代表李氏基金领奖



服务届满二十五年的韩燕书医师  
领取长期服务奖



颁奖予为三巴旺分所义务绘测的Alan Tay

## 2014-2015年度 各所义诊概况



丹戎巴葛分所



总所登记柜台



详细解释服药方法



红山分所候诊群



叶铭钊医师(AMK)



吴春香医师(RC)



张志豪医师(JUR)



吴茹花医师(JUR)



张珮珊医师(SBW)



林爱春医师(TP)



林经洋医师(HQ)



辜丽娥医师(JUR)



黄美华医师(SBW)



陈泓骏医师(RH)



洪国成医师(AMK)

## 康乐行义走2014剪影 (21-9-2014)



挥旗开步



主席广声法师致欢迎词



阿逸拉惹民众俱乐部带领热身运动



步行



热身运动



步行



MILO车供应饮品



亲子活动



幸运抽奖



观赏余兴节目

## 星心相映花絮 (26-6-2015)



滨海艺术中心剧院高朋满座



左起：吴作栋夫人、林瑞生部长、  
主席广声法师、许文远部长。



方琼与常石磊合唱“苏州河边”



方琼甜美的歌声令人听出耳油



陶醉于歌曲中的常石磊

# 会员名表(至2015年3月)

## 团体会员

普觉寺	ML001	菩提佛院	MA022
同善堂	ML002	观音寺	MA023
妙音觉苑	ML003	福寿堂	MA025
大悲院	ML009	佛缘林	MA026
佛教总会	MA001	南海飞来	MA027
毗卢寺	MA004	如切观音堂	MA028
灵峰般若讲堂	MA005	飞霞精舍	MA029
福海禅寺	MA006	泰国西竺佛堂	MA030
圆明寺	MA007	普济寺佛学研究会	MA031
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
观音宫	MA020		

## 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	释法吉	MB035
释贤祥	MB010	释开国	MB036
释悟峰	MB012	释慧光	MB037
释慧雄	MB016	释达仁	MB038
释远藏	MB018	释贤参	MB039
释广助	MB020	释见心	MB040
释贤通	MB022	释定融	MB041

## 个人会员

白丽英	MC082	梁亚佩	MC226	施龙现	MC137
蔡来宝	MC088	林淑好	MC005	孙广益	ML007
陈宝穗	MC063	林植宗	MC013	孙广安	MC101
陈春金	MC093	林洪源	MC014	孙慧贞	MC106
陈嘉祺	MC076	林洪智	MC015	孙泽智	MC124
陈界诚	MC047	林金枝	MC053	汪家裕	MC190
陈木福	MC139	林镇南	MC057	王荣耀	MC066
陈荣奎	MC134	林晋材	MC074	王秀莲	MC062
陈水虎	MC035	林亚时	MC089	王玉兰	MC069
陈玩卿	MC156	林细娜	MC094	王婷婷	MC208
陈维源	MC128	林秀凤	MC112	谢木昌	MC020
陈照秋	MC021	林 妹	MC118	谢智友	MC214
陈芝兰	MC001	林乌吉	MC126	严忠胜	MC018
陈燕娜	MC227	林宝淳	MC149	杨镜生	MC058
傅栋晟	MC228	林德雄	MC203	叶静慧	MC196
郭添锦	MC217	林秀伟	MC224	曾金婵	MC144
韩燕书	MC095	刘嘉扬	MC191	张愫珍	MC065
洪金山	MC162	刘易鑫	MC220	张文光	MC004
洪孟珠	MC011	龙田农	MC211	张心菊	MC031
黄德泰	MC007	罗庆忠	MC036	张雪莲	MC167
黄金珠	NC140	莫琬婷	MC215	张子明	MC100
黄瑞兴	MC051	潘锦华	MC216	张子英	MC103
赖小华	MC201	邱亚兰	MC218	郑宝珠	MC209
赖玉珠	MC205	阮桂萍	MC151	鍾瑜卿	MC102
李丁才	MB049	余晶晶	MC032	朱国桢	MC006
李仁伟	MC225	沈宝生	ML004	朱云萍	MC138
梁南仲	MC044	沈学斌	MC038	朱仲涵	MC223
梁康添	MC213	沈俊秀	MC041	庄博桑	MC110
梁淼芳	MC219	沈坤丰	MC055	左莺莺	MC202

# 新加坡佛教施诊所 2015年度常年会员大会会务概况报告

(2014年4月至2015年3月)

秘书长：陈荣銓居士

## 行政概况

### (1) 2014年度会员大会

#### 1.1 会员人数

截至2015年3月31日，总计137位。

团体会员：29位（其中4位永久会员）。

个人会员：僧伽22位，居士86位（其中2位永久会员）。

#### 1.2 2014年度常年会员大会于8月16日（星期六）下午2时召开。

会议由第26届董事会主席广声法师主持，出席者共33人。

#### 1.3 主席致开会词全文如下：

各位会员下午好！首先我要欢迎各位踊跃出席今天的常年大会。现在让我宣布2014年会员大会开始！2012年选出的第26届董事会已经宣告任满，我们在这一任期中，逐步实践了新章程的理想和愿景，所委任的各个小组，也都尽心尽力地贡献所长，作出许多实质的改革，可说是人尽其才。例如：人力资源政策委员会，配合大方向以及实际需要，重新修订及完善本所的人力资源政策手册。医药咨询委员会，也积极寻觅适合的地点，发展新分所，为更多的同胞提供医疗服务。三巴旺新分所的启用，即体现了本所对北部地区人民的关切。审计委员会发挥所长，对于财政收支账目的审计过程，严密监控，保持财务运作更加透明，以取信于社会大众。我谨在此对他们的付出，表示衷心的感谢。当然，所有的成就，都离不开全体会员的信任与群众的支持，而这一切，又都是环环相扣，相辅相成的。如果我们做得不好，则不但会遭到社会人士的唾弃，在佛法中亦是有负因果，不可不慎。今天的会议将会选出第27届董事，希望大家本着任人唯贤，人尽其才的原则，作出明智的抉择，希望在三宝加持下，新加坡佛教施诊所的前景光辉灿烂，永远祥和！

#### 1.4 会议接受董事会秘书长陈荣銓居士2013年4月至2014年3月的概况简报及财政叶静慧居士报告全年收支账目，以及石林特许会计师的审计报告。

#### 1.5 通过继续委任石林审计事务所为2015年度外部审计师。

#### 1.6 选举第27届董事13人，当选者如下：

普觉禅寺释广声、释法辉、释净聪、妙音觉苑释宝宁、严忠胜、陈荣銓、朱国楨、佛缘林释继妙、梁南仲、叶静慧、施龙现、龙田农与陈宝穗。

#### 1.7 通过订定2014年8月23日下午2时举行复选会议。

#### 1.8 通过委任各小组委员会委员，大会接受选举提名委员会推荐，委任以下会员担任各小组委员会委员。

审计委员会：谢智友 赖秀华 陈宝穗

常务委员会：释广声 释法辉 释净聪 陈荣銮 梁南仲 叶静慧

人力资源委员会：林植宗 陈荣銮 严忠胜 叶静慧 李仁伟

医药咨询委员会：施龙现 释宝宁 严忠胜 龙田农 梁南仲

## (2) 董事复选会议

第27届董事复选会议于2014年8月23日举行，结果为：

主席——普觉禅寺释广声 副主席——释法辉

秘书——陈荣銮 副秘书长——梁南仲

财政——严忠胜 副财政——释继妙

医务——施龙现 副医务——龙田农

董事——妙音觉苑释宝宁、释净聪、朱国桢、叶静慧、陈宝穗。

(第27届董事于9月20日宣誓就职)

## (3) 常年会务报告

2014年4月至2015年3月共召开董事会议4次，分别为：

第26届第8次会议，2014年6月21日下午2时在本所大厦召开。

第27届第1次会议，2014年9月20日下午2时30分在本所大厦召开。

第27届第2次会议，2014年12月20日下午2时在本所大厦召开。

第27届第3次会议，2015年3月21日下午2时在本所大厦召开。

本所施政方针基本先由各委员会制定，提交董事会批准后实施。日常事务则交由执行长监督，各分所的营运由分所经理管理。

以下为各委员会于集思广益后通过的议案

### 3.1 常务委员会会议摘要

#### 3.1.1 订立本所“愿景、使命及核心价值观”

愿景——发扬佛教慈悲喜舍精神，缔造关怀互助的健康生活。

使命——于诸病苦，为作良医；于贫穷者，令得伏藏。

核心价值观——慈悲、平等、智慧、真诚、感恩、奉献。

#### 3.1.2 保留本所发祥地丹戎巴葛分所，若有需要可增设电梯方便求诊者，减少爬楼梯的不便。

#### 3.1.3 遴选Point Architects 为杜弗分所绘测装修蓝图。

#### 3.1.4 杜弗分所装修日程，自2015年3月开始进行绘图申请等，6月招标，9月动工，12月完成，共计9个月。

### 3.2 医药委员会会议摘要

#### 3.2.1 建议调整各所诊病时间为：

9am-12pm, 1:30pm-4:30pm, 6pm-8pm

受影响者为三巴旺分所、红山分所、宏茂桥分所及裕廊分所。

三巴旺分所率先于1月份开始调整，其余三所在2015年4月份才作调整。

总所、丹戎巴葛分所及康复中心不变。

### 3.2.2 聘请南大中医系毕业生：

受聘者有：蒋欣霖、陈泓骏、林经洋、张珮珊及张志豪，他们将从2015年1月份起于各所担任医席。

### 3.2.3 Dover Crescent诊所的华文命名“杜弗分所”。

### 3.2.4 肿瘤治疗中心求诊者日增，必要时将培训多一位医师，以满足需求。

### 3.2.5 与中药学院合办中医延续课程，方便本所医师进修。

### 3.2.6 制定主任医师、资深中医师资格、职务范围以及绩效指标。

## 3.3 人力资源委员会会议摘要

### 3.3.1 建议2014年度可变动奖励金：

为给予职员更好的鼓励，以提升服务素质，建议2014年度除第13个月常年工资补贴外，另加以下可变动之奖励金：

普通水平者1个月薪金

超越水平者1.25个月薪金

表现特优者1.5个月薪金

### 3.3.2 关于2015年度职员常年加薪：

本所从人力部获得了两笔津贴：一是雇主给予月薪4000元以下的员工加薪，获得政府40%的津贴；一是给予雇主聘用年长员工的补助津贴。因此建议2015年度的常年加薪幅度是：

底薪在\$1,000-\$2,000者，加薪额：普通水平者5%，超越水平者6%，表现特优者7%。

底薪在\$2,000至\$3,000及以上者，加薪额：普通水平者4%，超越水平者5%，表现特优者6%。

### 3.3.3 检讨2014年的表现评估：

2014年的评估顺利完成，但评估效果不够理想，自我评估也产生一些不必的问题，因此建议改进评估程序，包括：

- 目标设定、非正式面谈、年中检讨及常年评估等。
- 制定主要绩效指数（KPI）为客观指标，补助现有较主观的指标。
- 自我评估现阶段不理想，建议废除，并以员工对于评估结果提出反馈意见来取代。

### 3.3.4 薪金制的修订，包括：

- 采用系统化的方法评估工作范畴，设定不同等级的薪金制。
- 检讨现有工作范畴与职责，更清楚地分辨不同职位的职责与任务。
- 擢升表现优越，有潜质的员工。
- 请医药咨询委员会协助制定中医师的专业职务与升迁准则，制定评估标准。

3.3.5 为加强委员会对诊所现况的认知以便做好人事决策，建议将诊所的计划、发展及操作更动，尤其是与人事有关的讯息提供委员们参阅。

#### 3.4 审计委员会摘要报告

3.4.1 接受审计公司建议，指示管理层从2014年4月份起，须在调整薪金时发出书面通知。

3.4.2 建议管理层在批准采购项目时，执行长可审批的项目支出顶限设在5万元以下，支出单据也一概由执行长签署批准。

3.4.3 设立财务委员会，制定定期存款事务授权两位银行签署人处理。

3.4.4 2014-2015年度内部查账将聚焦于新所的设立与薪金的支出，以及其他营运费用与行政费用。

3.4.5 管理层应将实际的财政收支与预算案作比较，于董事会中提呈报告，任何超出预算的费用，都需要得到财政委员的批准。

3.4.6 本所财政预算根据分类账目估计，但特别的活动有别于营运开支，应以独立报表呈现。

3.4.7 管理层应配合个人资料保护法令，在诊所系统资料库妥善保存病人的数据，并要求病人签署保密同意书。

#### (4) 董事会主要议决案

4.1 通过批准更新《财务政策与程序手册》。

4.2 通过批准更新《人力资源政策手册》，并重印分发给所有员工。

4.3 通过委任主席释广声，秘书陈荣銮，财政严忠胜与副财政释继妙，签署本所银行文件，包括定期存款户口及来往户口，所有支票付款及财路付款必须得到其中2人签署或批准。

4.4 通过各所慈善箱点算负责人如下：

总所——继妙法师，丹戎巴葛分所——陈宝穗，红山分所及康复中心——严忠胜，宏茂桥分所及裕廊分所——梁南仲，三巴旺分所——施龙现。

4.5 通过批准总所更换配药室家具，以容纳两台药粉包装机，有关工程由Native9 Design LLP 承接，费用 11,750 元。

4.6 通过先后于2014年11月及2015年5月出版《福田》简讯。

4.7 通过与新加坡佛教总会联办的“心灵话室”之财政收支皆归本所管理。

4.8 通过接受人力资源委员会建议，增设行政经理、高级会计助理、主任医师、资深中医师及诊所高级助理之职位。

4.9 通过批准更换本所用车，购买Toyota Mini Bus 自动挡12座位一辆，包括拥车证 111,599 元，原有旧车同时脱售。

4.10 通过可以邀请各小组委员会主任列席董事会，促进对本所发展方针的理解与沟通。

(5) 常年医药务报告

5.1 内科与针灸科义诊统计 (2014年4月--2015年3月)

5.1.1 各所义诊人数人次

所别	人数	人次
总所	79,439	233,365
丹戎巴葛分所	21,716	79,930
红山分所	40,094	133,365
宏茂桥分所	37,413	161,249
裕廊分所	37,971	145,615
三巴旺分所	13,235	45,520
康复中心	26,567	79,358
共计	256,435	878,402

5.1.2 全年义诊人数人次

性别	人数	人次
男	92,907	317,974
女	163,528	560,428
共计	256,435	878,402

5.1.3 内科与针灸

类别	内科	针灸
人数	155,267	101,168
百分比	60.55%	39.45%

5.1.4 收费与免费

类别	收费	免费
人数	87,195	169,240
百分比	34.00%	66.00%

### 5.1.5 国籍分类

类别	人数	百分比
新加坡公民	234,431	91.42%
永久居民	9,872	3.85%
持工作准证	6,457	2.52%
持旅游证件	5,675	2.21%
共计	256,435	100%

### 5.1.6 性别与年龄（人数）

年龄	男	百分比	女	百分比
15岁以下	3,095	3.33%	2,113	1.29%
15-60岁	31,727	34.15%	58,569	35.82%
60岁以上	58,085	62.52%	102,846	62.89%
共计	92,907	100%	163,528	100%

### 5.1.7 内科施药总值

所别	施药总值	百分比
总所	\$262,267.84	28.12%
丹戎巴葛分所	\$90,912.16	9.75%
红山分所	\$131,329.53	14.08%
宏茂桥分所	\$159,216.25	17.07%
裕廊分所	\$161,024.53	17.27%
三巴旺分所	\$72,473.46	7.77%
康复中心	\$55,406.47	5.94%
共计	\$932,630.24	100%

## 5.2 肿瘤治疗中心

### 5.2.1 义诊人数统计

性别	人数	人次
男	2,691	24,680
女	5,236	46,071
共计	7,927	70,751

### 5.2.2 国籍分类

类别	人数	百分比
新加坡公民	7,403	93.39%
永久居民	330	4.16%
工作准证	7	0.09%
持旅游证件	187	2.36%
共计	7,927	100%

### 5.2.3 性别与年龄（人数）

年龄	男	百分比	女	百分比
15岁以下	0	0	17	0.32%
15-60岁	983	36.53%	2,889	55.18%
60岁以上	1,708	63.47%	2,330	44.50%
共计	2,691	100%	5,236	100%

### 5.2.4 豁免收费人数及款项统计

性别	人数	豁免之款项
男	1,395	\$44,812.00
女	2,206	\$79,915.00
共计	3,601	\$124,727.00

### 5.2.5 全年（2014年4月至2015年3月）施药总值\$156,096.16

#### (6) 第七间诊所——三巴旺分所投入服务

位于坎贝拉连路503A座的三巴旺分所,由SINWAH-APAC Construction Pte Ltd 承包装修工程,于2014年3月31日开始动工,9月中完成,9月29日正式投入服务,全部装修工程费用\$709,560.69。三巴旺分所聘医职员工16人,分早午晚三段开诊,从开诊至2015年3月份的半年内,平均每月求诊人数 2206,合为 7586人次。三巴旺分所已于2014年11月2日敦请国家发展部长许文远先生主持揭幕仪式。

#### (7) 【心宁话室】服务概况

于2014年6月2日成立的【心宁话室】,是本所与新加坡佛教总会联办的辅导服务,宗旨为提升人们心理素质及净化心灵。服务团队秉持着“我们倾听,我们赋能”的信念,为需要心灵抚慰的无助者提供援助管道,协助他们寻求化解问题的有效方法,

让他们重拾对生活的信心。【心宁话室】共处理了183宗个案，其中最大转介来源自施诊所医师或员工。受助者的年龄从最年幼的9岁至最年长的86岁，而个案类型则以探求个人成长、人际关系和精神健康为多。

## 财务概况

(1) 2014/2015年度收支与资产负债

收入总计为6,237,184元,支出总计为5,297,924元,  
结存939,260元

截至2015年3月31日，资产负债各为17,837,362元

(2) 以财路GIRO捐款共774人，捐款总额为256,936元。

(3) 以信用卡Credit Card捐款总额为163,373元。

(4) 通过SG Gives网上捐款总额为288,697元。

(5) 政府津贴：

5.1 聘用年长员工获得回扣107,699元。

5.2 给予雇员常年加薪津贴174,115.54元。

5.3 关怀与分享基金获批数额为1,000,000元,已经收到300,000元。

(6) 2016年度财政预算（2015年4月至2016年3月）

第27届第3次董事会议通过预算年度收入6,220,015元，支出\$7,091,940元，估计不敷871,925元

## 活动概况

(1) 慈悲喜舍家庭日卫塞节义卖会2014

药师行愿会于2014年5月25日假友诺士地铁站外草场，举行“慈悲喜舍家庭日”义卖会，净收入50%捐献本所，共得善款48,341.23元。本所代售固本1659本，全体员工参与当天工作。

(2) 2014年6月7日成功举办全国售旗日，发出乐捐罐556个，共筹得善款103,072.12元，支出9,638.16元，全体员工于次日（星期日）义务协助参与计算工作。

(3) 2014年6月27日，光明山普觉禅寺为本所筹募医药基金，邀请厦门大学交响乐团及百人合唱团，假滨海艺术中心音乐厅举行【黄河·梁祝】音乐晚会，本所主席广声法师亦上台击鼓助兴，获得热烈反应，全场满座，为本所共筹得987,039.50元，支出182,233.48元。

- (4) 康乐行义走2014，于9月1日假碧山公园举行，恭请主席广声法师主持挥旗。协办团体为药师行愿会、赞助商有：Fair Price Foundation及Nestle MILO。共筹得善款181,577.75元，支出19,946.80元。
- (5) 本所45周年纪念庆典暨三巴旺分所开幕典礼于2014年11月2日上午9时30分掀开序幕，大会贵宾是国家发展部长许文远先生。主席广声法师带领普觉禅寺僧伽主持宗教仪式，念诵药师真言。大会颁发纪念奖牌予捐赠纪念室的出席代表：观音堂佛祖庙、李氏基金、丰隆基金、黄祖耀基金以及慈忠壇。此外，也颁发了纪念奖牌给为三巴旺分所义务提供专业服务的绘测师与工程师。2014年获颁长期服务奖的员工有6位，他们是：贤通法师（35年）；韩燕书（25年）；赖秋霞（20年）；曾元阶、林美玲（15年）、谢瑞莲（10年）。庆丰私人有限公司特赠送药师琉璃光如来圣像千尊，供佛教徒请回家供养。来宾们也获赠纪念礼袋一份，内有本所常年报告、简报《福田》等。出席嘉宾有基层领袖及社会各界人士5百余人，共收贺仪608,690.03元，支出65,500.12元。配合年庆活动，本所也于11月9日，在总所大厦礼堂，邀请郭美伶中医师主持健康讲座，讲题是“中医谈如何健康吃素”，与会者110人。
- (6) 医药讲座
- 自2014年4月至2015年3月，本所共主办了10场中医/保健讲座：
- 4月28日冯家阳教授主讲：“心脏病知识与中药保健”
- 5月31日洪金山医师主讲：“中医如何治疗肩周炎？”
- 6月30日冯家阳教授主讲：“肝胆病知识与中药保健”
- 8月30日张炳坤医师主讲：“中风的预防与病后调理”（英语）
- 9月27日张炳坤医师主讲：“中风的预防与病后调理”（华语）
- 10月4日见心法师与定融法师主讲：“情绪的觉知”
- 10月25日林珍珠医师主讲：“中医治疗肿瘤的思路”
- 11月29日傅志平医师主讲：“推拿的治疗与保健”
- 12月27日许慕贞医师主讲：“防三高避癌症”
- 2015年3月28日丁明正先生主讲：“防癌抗癌经验分享”

## 员工概况

- (1) 员工总数119人
- 1.1 行政职员共20人
- 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；各诊所经理共6人，诊所助理8人。
- 1.2 营运职员共99人
- 医师34人，诊所助理55人，司机1人，清洁员7人，杂务/看守2人。
- 其中全职者65人，兼职者54人。

(2) 员工福利

2.1 责任风险:

通过代理公司Pana Harrison (Asia) Pte Ltd购买1百万元之医药责任保险, 由QBE保险公司承保。

2.2 医药福利: 全体员工可享有:

每年100至200元不等之医药津贴 (依服务时数而定)。

AIA住院保险或同等数额之保费津贴。

2.3 培训津贴:

在职医师参加中医延续教育计划可享有每项课程75%, 凭学费收据索偿, 年度津贴最高为500元。全体职员也可享有每项进修课程75%的津贴, 凭学费收据索偿, 年度津贴最高为500元。

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 Established In: 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: 30.09.2016

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

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

外部审计师 External Auditor: RSM Chio Lim LLP

# Singapore Buddhist Free Clinic Financial Year 2015 Annual Report

(Period: April 2014 – March 2015)

Secretary: Chan Yong Luan

## EXECUTIVE OVERVIEW

### (1) ANNUAL GENERAL MEETING 2014

#### 1.1 Number of Members

As at 31 Mar 2015, total number of members: 137.

Organization member : 29 ( Life members 4)

Individual member : Sangha members 22, Lay Buddhists 86 (Life members 2)

#### 1.2 The 2014 Annual General Meeting was held on Saturday, 16th August 2014. The meeting was chaired by Venerable Sek Kwang Sheng, the President of the Board of Directors. 33 members were present.

#### 1.3 President's Speech

The 26th term of the Board of Directors elected in 2012 is expiring this year. In the past two years, we had carried out the mission and vision of our Clinic. The committee members of all groups had contributed their best and made substantial improvement to the Clinic, examples such as:

- (a) The Human Resource Committee had edited the Human Resource Policies and Procedures Manual to be in line with the current Requirement and practical needs;
- (b) The Medical Advisory Committee had aggressively sought for suitable location to establish new branch clinic to provide medical care to the public. The setting up of the Sembawang branch reflects our care towards the residents in this region.
- (c) Audit Committee had closely monitored the internal control procedures of the income and expenditure of the Clinic, ensured the transparency of the financial operation for the trust of the community.

I would like to express my heartfelt gratitude to them. The achievements are indeed very much inseparable from the trust of our members and the support from the community at large, all these are closely interlinked. If we do not do it well, not only the community will lose confidence on us, also negative karma will be created.

The 27th Term Board of Directors shall be elected today. "Appoint people on their skill and expertise", base on this, I hope you will elect wisely. With the blessings of the Triple Gems blessings, we hope that Singapore Buddhist Free Clinic have a bright future and every thing is going on well.

- 1.4 The annual report, financial statement and auditors' report of M/s RSM Chio Lim LLP for the year ended 31 March 2014 be approved and accepted.
- 1.5 M/s RSM Chio Lim LLP was re-appointed as external auditor for Financial Year 2015.
- 1.6 The followings were elected as Board of Directors for the 27th term:  
Venerable Sik Kwang Sheng of KMSPKS, Shi Fa Hui, Sik Ching Chung, Sek Bao Ning of Meow Im Kok Yuen, Yim Chong Seng, Chan Yong Luan, Choo Kok Cheng, Seck Kai Miew of Foo Yeun Lim, Leong Lam Cheong, Yap Ching Wi, See Long Hien, Long Hian Loong and Chan Poh Swee.
- 1.7 Meeting of election of office-bearers and committee members was held on 23 August 2014 at 2pm.
- 1.8 Appointment for sub committee members  
The recommendation of the Nomination/Appointment committee for the following appointments were acceptedt :  
Audit Committee : Chia Ti Yu, Lua Siew Hua, Chan Poh Swee  
Exco Committee : Sik Kwang Sheng, Sik Fa Hui, Sik Ching Chong, Chan Yong Luan, Leong Lam Cheong, Yap Ching Wi  
Human Resource Committee : Lim Sek Chong, Chan Yong Luan, Yim Chong Seng, Yap Ching Wi, Lee Jin Hwui  
Medical Advisory Committee : See Long Hian, Sek Bao Ning, Yim Chong Seng, Leong Lam Cheong

## **(2) Board of Directors**

The 27th Term Board of Directors were appointed on 23 August 2014:

President ---- Sik Kwang Sheng (KMSPKS)

Vice President ---- Shi Fa Hui

Secretary --- Chan Yong Luan

Vice Secretary --- Leong Lam Cheong

Treasurer --- Yim Chong Seng

Vice Treasurer ---- Seck Kai Miew

Medical Director ---- See Long Hian

Vice Medical Director --- Long Hian Loong

Directors --- Sek Bao Ning (Meow Im Kok Yuen), Sik Ching Chung, Choo Kok Cheng, Yap Ching Wi and Chan Poh Swee.

(The 27th Term Board of Directors was sworn in on 20 September 2014 )

## **(3) Annual Affairs**

Four Board meetings were held during the period April 2014 to March 2015:

8th meeting of 26th Term BOD, 21 June 2014 at 2:00pm at SBFC Building.

1st meeting of 27th Term BOD, 20 September 2014 at 2:00pm at SBFC Building.

2nd meeting of 27th Term BOD, 20 December 2014 at 2:00pm at SBFC Building.

3rd meeting of 27th Term BOD, 21 March 2015 at 2:00pm at SBFC Building.

The respective sub-committee will formulate their policies and submit them to the Board of Directors for approval before implementing. Daily affair will be supervised by Chief Executive Officer, while the operation of each branch was handled by the respective branch manager.

The reports of the individual sub-committee were appended below:

### 3.1 **EXCO Committee**

#### 3.1.1 Established the “Vision, Mission and Core Values” of the Clinic.

Vision – To propagate the Buddha’s teaching of Loving-kindness, Compassion, Joy and Equanimity and to promote healthy living through sincere care and mutual support.

Mission – To provide high quality medical healthcare to the sick & needy at a subsidized cost. To provide FREE medical services to the low income families to help relief them of financial burden.

Core Values – Loving-kindness and Compassion, Equality, Wisdom, Sincerity, Gratitude, Service.

#### 3.1.2 To retain the Tanjong Pagar Branch at where The Clinic was first set up. We will install a lift for the convenience of the patients, if necessary.

#### 3.1.3 To appoint Point Architects to draw the renovation plan for Dover Crescent new branch.

#### 3.1.4 It will take about 9 months to complete the renovation work of Dover Crescent Branch. Drawing of plans and submission to the relevant authority in March 2015; call for tenders in June 2015, commence work in September 2015; completion of work in December 2015.

### 3.2 **Medical Advisory Committee**

#### 3.2.1 Suggested the consultation hours be adjusted as follows:

9am-12pm, 1:30pm-4:30pm, 6pm-8pm

Branch clinics affected are Sembawang, Redhill, Ang Mo Kio and Jurong.

Sembawang branch started the new consultation hours in January 2015, the other three branches in April 2015. The consultation hours of the Main Clinic, Tanjong Pagar Branch and Rehabilitation Centre remain unchanged..

#### 3.2.2 Recruited NTU TCM Graduates:

Jiang Xinlin, Tan Hongjun, Lim Jing Yang, Teo Pei Shan and Teo Chee How were appointed TCM physicians for various branch clinic, They started work in January 2015.

- 3.2.3 Chinese name of Dover Crescent branch is “杜弗分所”.
- 3.2.4 When necessary, to recruit one more TCM physician in the Cancer Treatment Centre as the patients continue to increase.
- 3.2.5 Jointly organized with TCM College to conduct advance CPE course for the convenience of our TCM physicians.
- 3.2.6 Lay down duties and work scope and the KPI for Head of TCM Physician, Senior TCM Physician.

### 3.3 **Human Resource Committee**

- 3.3.1 Suggested variable bonus for 2014:  
To encourage staff and to improve service quality, in addition to the AWS 13 month, variable bonus were given as follow:  
Average performance: 1 month bonus  
Good performance: 1.25 month bonus  
Excellent performance: 1.5 month bonus
- 3.3.2 2015 annual increment:  
The Clinic received from MOM two batches of subsidies:  
(a) 40% subsidy for increment given to employees whose monthly salary below S\$4,000 ;  
(b) Subsidy for hiring elderly employee.  
Hence, the suggested range of increment for 2015 are:  
Basic salary \$1,000 - \$2,000, annual increment rate :  
Average performance: 5%,  
Good performance: 6%,  
Excellent performance: 7%.
- Basic salary \$2,000 to \$3,000 and above, annual increment rate:  
Average performance :4%,  
Good performance: 5%,  
Excellent performance :6%.
- 3.3.3 Review 2014 Performance Appraisal:  
Yearly performance appraisal for 2014 was completed, but result is not ideal. Self-appraisal has caused some unnecessary problems. Therefore, it was suggested to improve the performance appraisal process to include :
- Goal setting, informal interviews, mid-year review and yearly appraisal.
  - Formulate key performance index (KPI) as objective indicator to complement the existing indicators.
  - Abolish self-appraisal and substitute by the feedback from employees on their performance appraised.

- 3.3.4 Amend Salary scales, includes:
- Adopt systematic approach to evaluate job scopes, set up salary system of different scale .
  - Review current job scope and responsibility, clearly distinguish the duties and responsibilities of different post.
  - promote employees with excellent performance and potentiality.
- 3.3.5 To invite Medical Advisory Committee to assist in drawing up the professional duties and responsibility of the TCM physicians and their promotion criteria and also their evaluation standard.
- 3.3.6 For committee members to have better knowledge of the current situation of the Clinic for making human resource decision, it was suggested to provide the committee, for their reference, with the plan, development and changes in operation, especially on personnel-related problems of the Clinic.

#### 3.4 **Audit Committee**

- 3.4.1 The proposal by auditor that the Management should issue a letter advising the employee of the salary increment with effect from April 2014 was accepted.
- 3.4.2 Suggested to the management that the CEO is allowed to approve payment of purchase/expenditure of S\$50,000 and below. The payment vouchers are to be approved and signed by CEO also.
- 3.4.3 Set up Finance Committee to handle fixed deposits matters. Authorize the two bank authorized signatories to manage them.
- 3.4.4 The 2014/2015 internal audit will focus at the setting up of the new branch, payment of salaries and other operational and administrative expenses.
- 3.4.5 Management must compare the actual income and expenses with those of the budget and submit it to the Board. The approval from the Finance Committee is required for any expense incurred in excess of budget.
- 3.4.6 The budget is prepared according to accounts in the Ledger. Any activity which is different from the normal operating Expenses is to be reported independently.
- 3.4.7 Management has to comply with the PDPA Act to safeguard the data of the patients in the system, and the patients are required to sign the confidentiality consent form.

**(4) Major resolutions passed by the Board of Directors:**

- 4.1 The permission to edit the Finance Policies and Procedures Hand Book.
- 4.2 Reprint the updated of the Human Resource Policies and Procedures Manual for distribution to the staff.
- 4.3 President Sik Kwang Sheng, Secretary Chan Yong Luan, Treasurer Yim Chong Seng and Vice Treasurer Seck Kai Miew are authorized to sign all banking documents, including the Fixed Deposits and Current accounts. All cheques and Giro payment must be signed or approved by any two of these authorized signatories.
- 4.4 The persons in charge of the counting of Donation Box collection for the various branches are:  
Main clinic — Sek Kai Miew, Tanjong Pagar branch — Chan Poh Swee, Redhill branch and Rehabilitation centre — Yim Chong Seng, Ang Mo Kio branch and Jurong branch — Leong Lam Cheong, Sembawang branch — See Long Hian.
- 4.5 Change the furniture in the Medicine Dispense Room of the Main branch so as to install two medicine powder packaging equipments. The work was done by Native9 Design LLP with its cost of \$11,750.00.
- 4.6 The publication of newsletter “ Merit Times” in November 2014 and May 2015 respectively.
- 4.7 The income and expenses of the “The Spiritual Counseling Centre” which is jointly organized by the Singapore Buddhist Federation will be managed by us.
- 4.8 The recommendation by the Human Resource Committee to create the following new posts: Administrative Manager, Senior Accounts Assistant, Chief TCM Physician, Senior TCM Physician and Senior Clinic Assistant.
- 4.9 The purchase of a 12-seater auto-gear Toyota Mini Bus at S\$111,599 which includes COE. The existing bus was sold at the same time.
- 4.10 Invitation of sub-committee chairpersons to attend Board of Directors meeting for better communication and understanding of the directions and policies of the Clinic.

## (5) Medical Services

### 5.1 Consultation and Acupuncture Statistics (April 2014 – March 2015)

#### 5.1.1 Each branch number of patients and visits

Branch	Number of patients	Number of visits
Geylang	79,439	233,365
Tanjong Pagar	21,716	79,930
Redhill	40,094	133,365
Ang Mo Kio	37,413	161,249
Jurong	37,971	145,615
Sembawang	13,235	45,520
Rehab Centre	26,567	79,358
Total	256,435	878,402

#### 5.1.2 Number of patients and visits

Gender	Number of patients	Number of visits
Male	92,907	317,974
Female	163,528	560,428
Total	256,435	878.402

#### 5.1.3 Consultation and Acupuncture

Category	Consultation	Acupuncture
Number of Patients	155,267	101,168
Ratio	60.55%	39.45%

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

Category	Charge	FOC
Number of Patients	87,195	169,240
Ratio	34.00%	66.00%

### 5.1.5 Nationality

Category	Number of Patients	Percentage
Singapore Citizens	234,431	91.42%
Permanent Residents	9,872	3.85%
Work Permit Holders	6,457	2.52%
Travelling documents Holders	5,675	2.21%
Total	256,435	100%

### 5.1.6 Gender and Age (Number of Patients)

Age	Male	Percentage	Female	Percentage
Below 15 years old	3,095	3.33%	2,113	1.29%
15-60 years	31,727	34.15%	58,569	35.82%
Above 60 years old	58,085	62.52%	102,846	62.89%
Total	92,907	100%	163,528	100%

### 5.1.7 Cost of Medicines given to patients

Branches	Value	Percentage
Geylang	\$262,267.84	28.12%
Tanjong Pagar	\$90,912.16	9.75%
Redhill	\$131,329.53	14.08%
Ang Mo Kio	\$159,216.25	17.07%
Jurong	\$161,024.53	17.27%
Sembawang	\$72,473.46	7.77%
Rehab Centre	\$55,406.47	5.94%
Total	\$932,630.24	100%

## 5.2 Cancer Treatment Centre

### 5.2.1 Number of Patients

Gender	Number of Patients	Number of visits
Male	2,691	24,680
Female	5,236	46,071
Total	7,927	70,751

### 5.2.2 Nationality

Category	Number of Patients	Percentage
Singapore Citizens	7,403	93.39%
Permanent Residents	330	4.16%
Work Permit Holders	7	0.09%
Holding Travel Documents	187	2.36%
Total	7,927	100%

### 5.2.3 Gender and Age (Number of Patients)

Age	Male	Percentage	Female	Percentage
Below 15 years old	0	0	17	0.32%
15-60 years old	983	36.53%	2,889	55.18%
Above 60 years old	1,708	63.47%	2,330	44.50%
Total	2,691	100%	5,236	100%

### 5.2.4 Patients with fees waived

Gender	Number of Patients	Fees waived
Male	1,395	\$44,812.00
Female	2,206	\$79,915.00
Total	3,601	\$124,727.00

### 5.2.5 The cost of medicine given to patients for the period April 2014 to March 2015 was \$156,096.16

**(6) Sembawang Branch – the 7th Clinic in operation**

The Sembawang Branch Clinic is situated at Canberra Link Blk 503A. The renovation contract was awarded to SINWAH-APAC Construction Pte Ltd. Renovation work started on 31 March 2014 and completed in September 2014, with a total construction cost of S\$709,560. The Branch commenced its operation on 29 September 2014 and Mr Khaw Boon Wan, the Minister for the National Development officiated the opening ceremony on 2 November 2014.

The Branch employed 16 employees and operates 3 shifts (morning, afternoon and night) daily. Since the commencement of the operation till March 2015, The months average patients was 2206 and the total number of the monthly visits was 7586.

**(7) SBF-SBFC Counseling Centre (SSCS)**

SSCS which was established on 2 June 2014, was jointly organized by Singapore Buddhist Federation and Singapore Buddhist Free Clinic to provide counselling services. The vision is to enhance the quality of one's mind and purify one's spirit. We listen attentively to the problems encountered by the patients who need mental consolation. We will try our best to find the effective ways to solve their problems so as to help them to regain confidence in life.

SSCS handled 183 cases, majority of which was referred by our Physician or staff. The youngest person being counselled was 9 years old and the oldest 86 years old. Problems of most of the cases related to personal growth, interpersonal relationship and mental health problems.

## **FINANCIAL SUMMARY**

- (1) For the financial year ended 31st March 2015, total income was S\$6,237,184 and expenditure was S\$5,297,924, a surplus of S\$939,260.**

**As at 31 March 2015, the total assets of the Clinic was S\$17,837,362.**

- (2) 774 people donated a total of S\$253,936 via Giro.**

- (3) Donation received via Credit Card was S\$163,373.00**

- (4) Donation received via SG Gives was \$288,697.**

- (5) Government Grants**

5.1 For hiring elder employees: S\$107,699.00

5.2 For Annual increment for employees : S\$174,115.54.

5.3 Care and Share grant S\$1,000,000.00, of which S\$300,000 was received

- (6) Annual Budget for Financial year 2016 (April 2015 – March 2016)**

At the 3rd meeting of the Board of Directors(27th term), the Board approved the following budget : Revenue S\$6,220,015 , Expenditure S\$7,091,940, deficit S\$871,925.00

## ACTIVITIES SUMMARY

### (1) Vesak Carnival 2014

Buddha of Medicine Welfare Society organized the Vesak Carnival on 25 May 2014 at Eunos MRT Station along Sims Avenue Open Field, 50% of net income amounted to S\$48,341.23 was donated to our Clinic. We sold 1,659 coupons on their behalf. All employees actively participated and helped in the event that day.

### (2) Flag Day 2014

The island-wide Flag Day fund-raising event was held on Saturday, 7 June, 2014. 556 donation tins were distributed. S\$103,072.12 was raised and expenses of S\$9,638.16 were incurred. All employees participated in the counting of collections the next day (Sunday) on a voluntarily basis.

### (3) Charity Concert 2014

Kong Meng San Phor Kark See Temple (KMSPKS) organized a Charity Concert “Yellow River Cantata and Butterfly Lovers Concerto” on Friday, 27 June, 2014 at Esplanade Concert Hall to raise Medical Fund for the Clinic. The Concert was performed by Xiamen University Orchestra and the 100 People Chorus. Venerable Kwang Sheng, the President of the Clinic also presented an item “Drum Beating”. S\$987,039.50 was raised and expenses incurred was S\$182,233.48.

### (4) Joyous Healthy Walk 2014

The Joyous Healthy Walk was held at Bishan Park on Monday, 1 September, 2014. The event started off when Venerable Kwang Sheng waived the flag. This event was co-organized by Buddha of Medicine Welfare Society. Nestle MILO and Fair Price Foundation were the sponsors. Fund raised was \$181,577.75 and expenses was \$19,946.80.

### (5) 45th Anniversary Celebration cum official opening of the the Sembawang Branch Clinic

The abovementioned events were held on Sunday, 9 November, 2014 at 9.30am. Mr Khaw Boon Wan, Minister of Ministry of National Development was the Guest of Honour.

Led by Venerable Kwang Sheng, the President of the Clinic, the Sangha from KMSPKS conducted the prayer services. KMSPKS conducted the prayer services.

Medals commemorating the generosity of the donors were presented to the representatives of Kwan Im Thong Hood Cho Temple, Lee Foundation, Hong Leong Foundation, Wee Foundation and Chee Tong Temple.

In addition, medals were also presented to the Architect and Engineer who had contributed

their professional services, free of charge, when we set up the Sembawang Branch Clinic.

Six employees were awarded long service award, they were:.

Seck Sian Tiong (35 years award);

Han Ing Choc (25 years award)

Lye Chew Har (20 years award)

Chan Yuan Kai and Lam Bee Lian (15 years award)

Chia Swee Lian (10 years award)

Kinhong Pte Ltd sponsored 1,000 Medicine Buddha statues for interested people to pay homage at home. Door gifts which include annual reports and newsletter were distributed to the guests.

More than 500 guests including grass-root leaders and people from the community witnessed the ceremony. Total collection for this event was \$608,690.13, and total expenses was \$65,500.12.

To commemorate anniversary of the Clinic, TCM Physician Guo Meiling was invited to conduct a talk entitled “TCM Physician’s view on how to take vegetarian diet healthily” on 9 November 2014 in the SBFC Building. 110 people attended.

## **(6) Medical Talks**

There were ten medical talks from April 2014 to March 2015:

28 Apr Prof. Feng Jiayang: “Heart Disease Knowledge and TCM Treatment”

31 May Physician Ang Kim San: “TCM Treatment of Frozen Shoulder”

30 Jun Prof. Feng Jiayang: “Hepatology Knowledge and TCM Treatment”

30 Aug Physician Teo Peng Koon: “Stroke Prevention and Post-treatment” (English);

27 Sept Physician Teo Peng Koon: “Stroke Prevention and Post-treatment” (Chinese);

04 Oct Ven Jian Xin/Ding Rong: “Emotion awareness”

25 Oct Physician Lim Chin Choo: “TCM Treatment Approach for Cancer”

29 Nov Physician Foo Tze Pin: “TCM Massage Treatment and Care”;

27 Dec Physician Koh Moh Cheng: “Prevention of Three ‘Highs’ and avoidance of Cancer”;

28 Mar 2015 Mr Ding Mingzheng: “Sharing Experience for cancer prevention and treatment”;

## **EMPLOYEES PROFILE**

(1) Total number of employees 119 ( 65 Full time and 54 part time):

1.1 Administrative Staff: 20;

Headquarters: 1 CEO, 1 General Managers, 1 Admin Assistant Manager, 1 Accounts Assistant, 2 Finance and Admin Assistants, 6 Branch Managers and 8 Assistant Branch Managers.

1.2 Operation Staff: 99  
34 TCM Physicians, 55 Clinic Assistants , 1 Driver, 7 Cleaners and 2 General Workers/Guards.

(2) Employee Benefits

2.1 Public Liability Risk (Medical) Insurance for Clinical staff Sum Insured:  
S\$1,000,000

2.2 Medical Benefits

All employees are entitled to :

- (a) Medical allowance ranging from \$100 to S\$200 depending on the number of working hours of the employee; and
- (b) Reimbursement of Hospitalisation Insurance premium equivalent to the premium of that of AIA.

2.3 Training allowance:

- (a) TCM Physicians enrolled in the TCM continuing professional education are allowed to claim, upon submission of the official receipts of the school fees, 75% of the course fee for each course, a maximum claim of S\$500 per year.
- (b) All employees who enrolled in an advance course are entitled to claim, upon submission of the official receipts of the school fees, 75% of the course fee for each course, a maximum claim of S\$500 per year.

# 诊所地址 CLINIC LOCATIONS

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## 总所

### Headquater

48 Lor 23 Geylang Singapore 388376

电话 Tel: 6748 7292

## 普通科

### General Consultation

看诊时间 Consultation Hours

8am – 12noon | 1.30pm – 4.30pm | 6pm – 8pm

(星期六无夜诊 no night shift on Saturday)

## 肿瘤治疗中心

### Cancer Treatment Centre

看诊时间 Consultation Hours

8am – 12noon | 1.30pm – 4.30pm

## 丹戎巴葛分所

### Tanjong Pagar Branch

44 Craig Road Singapore 089682

电话 Tel: 6221 6652

看诊时间 Consultation Hours

8am – 12noon | 1.30pm – 4.30pm

## 红山分所

### Redhill Branch

Blk 131 Clarence Lane #01-20 Singapore 140131

电话 Tel: 6473 6638

看诊时间 Consultation Hours

9am - 12noon | 1:30pm - 4:30pm | 6pm - 8pm

(星期六无夜诊 no night shift on Saturday)

## 宏茂桥分所

### Ang Mo Kio Branch

Blk 348 Ang Mo Kio Ave 3 #01-2096 S (560348)

电话 Tel: 6453 9466

看诊时间 Consultation Hours

9am - 12noon | 1:30pm - 4:30pm | 6pm - 8pm

(星期六无夜诊 no night shift on Saturday)

## 裕廊分所

### Jurong Branch

Blk 320 Jurong East St 31 #01-74 S(600320)

电话 Tel: 6563 0063

看诊时间 Consultation Hours

9am - 12noon | 1:30pm - 4:30pm | 6pm - 8pm

(星期六无夜诊 no night shift on Saturday)

## 三巴旺分所

### Sembawang Branch

Blk 503A Canberra Link Singapore 751503

电话 Tel: 6555 6705

看诊时间 Consultation Hours

9am - 12noon | 1:30pm - 4:30pm | 6pm - 8pm

(星期六无夜诊 no night shift on Saturday)

## 康复中心

### Rehabilitation Centre

Blk 77 Indus Rd

#01-519 Singapore 160077

电话 Tel: 6272 7711

看诊时间 Consultation Hours

8am – 12noon | 1.30pm – 4.30pm

星期日及公共假期休息

**Closed on Sundays and Public Holidays**

## **SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

### **Statement by Board of Directors and Financial Statements**

Year Ended 31 March 2015

**Statement by Board of Directors and Financial Statements**

<b>C o n t e n t s</b>	<b>Page</b>
Statement by Board of Directors .....	1
Independent Auditor's Report .....	2
Statement of Financial Activities .....	4
Statement of Financial Position.....	5
Statement of Changes in Funds.....	6
Statement of Cash Flows.....	7
Statement of Financial Activities – Supplementary Schedules .....	8
Notes to the Financial Statements .....	10

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## SINGAPORE BUDDHIST FREE CLINIC

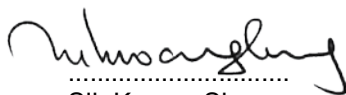
(UEN: S69SS0009J)

### Statement by Board of Directors

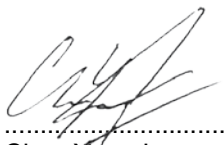
In the opinion of the Board, the accompanying financial statements of Singapore Buddhist Free Clinic (the "Society") are properly drawn up in accordance with the provisions of the Charities Act, Chapter 37, the Societies Act, Chapter 311 and Singapore Financial Reporting Standards so as to give a true and fair view of the state of affairs of the Society as at 31 March 2015 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



Yim Chong Seng  
Treasurer

Singapore  
13 July 2015

**Independent Auditor's Report to the Members of the  
SINGAPORE BUDDHIST FREE CLINIC (UEN: S69SS0009J)**

**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 2015, 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.

**Auditor's 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' judgement, 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 auditor considers internal control relevant to the entity's preparation of financial statements that give a true and fair view 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 entity'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 Auditor's Report to the Members of the  
SINGAPORE BUDDHIST FREE CLINIC (UEN: 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 2015 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 Charities (Fund-raising appeals) Regulations 2007 issued under the Charities Act, Chapter 37, regulation 6 of the Societies Regulations issued under the Society Act Chapter 311 and proper accounts and other records have been kept for the fund-raising appeals.

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

13 July 2015

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

**SINGAPORE BUDDHIST FREE CLINIC**  
(UEN: S69SS0009J)

## Statement of Financial Activities

		2015		2014	
	Notes	Accumulated Fund \$	Health Endowment Fund \$	Accumulated Fund \$	Health Endowment Fund \$
<b><u>INCOMING RESOURCES</u></b>					
Voluntary income	4	456,798	2,473,908	420,782	2,816,921
Income from fund raising activities	4	1,720,213	608,690	661,956	555,166
Investment income	5	71,797	—	110,997	—
Charitable activities		590,334	—	511,327	—
Other income		109,514	205,930	100,864	112,111
<b>Total incoming resources</b>		<b>2,948,656</b>	<b>3,288,528</b>	<b>1,805,926</b>	<b>3,484,198</b>
<b><u>RESOURCES EXPENDED</u></b>					
Cost of generating funds: fund raising		240,003	76,367	17,082	35,812
Cost of charitable activities		158,693	3,901,795	246,056	3,376,763
Administrative costs		—	921,066	—	682,820
<b>Total resources expended</b>		<b>398,696</b>	<b>4,899,228</b>	<b>263,138</b>	<b>4,095,395</b>
<b>Net surplus (deficit) for the year</b>		<b>2,549,960</b>	<b>(1,610,700)</b>	<b>1,542,788</b>	<b>(611,197)</b>
<b>Balance at the beginning of the year</b>	16	<b>19,178,697</b>	<b>(5,074,752)</b>	<b>17,635,909</b>	<b>(4,463,555)</b>
Transfer of fund		<b>(6,000,000)</b>	<b>6,000,000</b>	<b>—</b>	<b>—</b>
<b>Balance at the end of the year</b>		<b>15,728,657</b>	<b>(685,452)</b>	<b>19,178,697</b>	<b>(5,074,752)</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.

**SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

**Statement of Financial Position  
As at 31 March 2015**

	<u>Notes</u>	<u>2015</u> \$	<u>2014</u> \$
<b><u>ASSETS</u></b>			
<b><u>Non-current assets</u></b>			
Property, plant and equipment	9	7,442,354	6,843,833
<b>Total non-current assets</b>		<u>7,442,354</u>	<u>6,843,833</u>
<b><u>Current assets</u></b>			
Inventories	10	118,657	72,634
Other receivables	11	43,186	38,738
Other assets	12	24,215	26,338
Cash and cash equivalents	13	<u>10,208,950</u>	<u>9,428,677</u>
<b>Total current assets</b>		<u>10,395,008</u>	<u>9,566,387</u>
<b>Total assets</b>		<u>17,837,362</u>	<u>16,410,220</u>
<b><u>FUNDS AND LIABILITIES</u></b>			
<b><u>Funds</u></b>			
Accumulated fund	16	15,728,657	19,178,697
Health endowment fund	16	(685,452)	(5,074,752)
Capital reserve	17	<u>2,202,372</u>	<u>2,202,372</u>
<b>Total funds</b>		<u>17,245,577</u>	<u>16,306,317</u>
<b><u>Current liabilities</u></b>			
Trade and other payables	14	291,785	103,903
Other liabilities	15	<u>300,000</u>	<u>—</u>
<b>Total current liabilities</b>		<u>591,785</u>	<u>103,903</u>
<b>Total liabilities</b>		<u>591,785</u>	<u>103,903</u>
<b>Total equity and liabilities</b>		<u>17,837,362</u>	<u>16,410,220</u>

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

**SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

**Statement of Changes in Funds  
Year Ended 31 March 2015**

	Accumulated <u>Fund</u> \$	Health Endowment <u>Fund</u> \$	Capital <u>Reserve</u> \$	<u>Total</u> \$
<b>Current year</b>				
Opening balance at 1 April 2014	19,178,697	(5,074,752)	2,202,372	16,306,317
<b>Movement in fund:</b>				
Transfer of fund (Note 16)	(6,000,000)	6,000,000	—	—
Surplus (Deficit) for the year	2,549,960	(1,610,700)	—	939,260
<b>Closing balance at 31 March 2015</b>	<u>15,728,657</u>	<u>(685,452)</u>	<u>2,202,372</u>	<u>17,245,577</u>
<b>Previous year:</b>				
Opening balance at 1 April 2013	17,635,909	(4,463,555)	2,202,372	15,374,726
<b>Movement in fund:</b>				
Surplus (Deficit) for the year	1,542,788	(611,197)	—	931,591
<b>Closing balance at 31 March 2014</b>	<u>19,178,697</u>	<u>(5,074,752)</u>	<u>2,202,372</u>	<u>16,306,317</u>

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

**SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

**Statement of Cash Flows  
Year Ended 31 March 2015**

	<u>2015</u> \$	<u>2014</u> \$
<b><u>Cash flows from operating activities</u></b>		
Net surplus for the year	939,260	931,591
Adjustments for:		
Depreciation of property, plant and equipment	401,339	278,356
Gain on disposal of plant and equipment	(25,000)	–
Interest income	(71,797)	(110,997)
Operating cash flows before changes in working capital	1,243,802	1,098,950
Inventories	(46,023)	22,424
Other assets	2,123	(8,162)
Trade and other payables	187,882	(15,778)
Net cash flows from operating activities	<u>1,387,784</u>	<u>1,097,434</u>
<b><u>Cash flows from investing activities</u></b>		
Interest received	67,349	171,660
Disposal of plant and equipment	25,000	–
Purchase of plant and equipment	(999,860)	(173,495)
Cash restricted in use over 3 months	(564,908)	1,686,532
Net cash flows (used in) from investing activities	<u>(1,472,419)</u>	<u>1,684,697</u>
<b><u>Cash flows from financing activities</u></b>		
Gross receipts from government grant	300,000	–
Net cash flows from financing activities	<u>300,000</u>	<u>–</u>
<b>Net increase in cash and cash equivalents</b>	215,365	2,782,131
Cash and cash equivalents, statement of cash flows, Beginning balance	<u>5,119,844</u>	<u>2,337,713</u>
<b>Cash and cash equivalents, statement of cash flows, Ending balance (Note 13A)</b>	<u><u>5,335,209</u></u>	<u><u>5,119,844</u></u>

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

**SINGAPORE BUDDHIST FREE CLINIC**  
(UEN: S69SS0009J)

**Statement of Financial Activities – Supplementary Schedules**  
**Year Ended 31 March 2015**

	2015			2014		
	Accumulated Fund \$	Health Endowment Fund \$	Total Funds \$	Accumulated Fund \$	Health Endowment Fund \$	Total Funds \$
<b><u>INCOMING RESOURCES</u></b>						
<b><u>Voluntary income</u></b>						
HEF non-tax deductible donations	–	581,824	581,824	–	442,718	442,718
HEF tax deductible donations	–	1,892,084	1,892,084	–	2,374,203	2,374,203
Charity boxes	455,102	–	455,102	419,129	–	419,129
Festival income	1,696	–	1,696	1,653	–	1,653
	456,798	2,473,908	2,930,706	420,782	2,816,921	3,237,703
<b><u>Income from fund raising activities</u></b>						
HEF anniversary non-tax deductible donations	–	116,300	116,300	–	104,990	104,990
HEF anniversary tax deductible donations	–	492,390	492,390	–	450,176	450,176
Income from flag day event	103,072	–	103,072	–	–	–
Income from walkathon	181,578	–	181,578	195,956	–	195,956
Income from opera event	1,435,563	–	1,435,563	466,000	–	466,000
	1,720,213	608,690	2,328,903	661,956	555,166	1,217,122
<b><u>Investment income</u></b>						
Interest income	71,797	–	71,797	110,997	–	110,997
	71,797	–	71,797	110,997	–	110,997
<b><u>Charitable activities</u></b>						
Registration fees	580,934	–	580,934	495,027	–	495,027
Membership subscriptions	9,400	–	9,400	16,300	–	16,300
	590,334	–	590,334	511,327	–	511,327
<b><u>Other income</u></b>						
Other income	109,514	205,930	315,444	100,864	112,111	212,975
	109,514	205,930	315,444	100,864	112,111	212,975
<b>Total incoming resources</b>	<b>2,948,656</b>	<b>3,288,528</b>	<b>6,237,184</b>	<b>1,805,926</b>	<b>3,484,198</b>	<b>5,290,124</b>

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

**SINGAPORE BUDDHIST FREE CLINIC**  
(UEN: S69SS0009J)

**Statement of Financial Activities – Supplementary Schedules**  
**Year Ended 31 March 2015**

	2015			2014		
	Accumulated Fund S\$	Health Endowment Fund S\$	Total Fund S\$	Accumulated Fund S\$	Health Endowment Fund S\$	Total Fund S\$
<b><u>RESOURCES EXPENDED</u></b>						
<b><u>Cost of Generating Funds: Fund raising</u></b>						
Other expenses	240,003	76,367	316,370	17,082	35,812	52,894
	240,003	76,367	316,370	17,082	35,812	52,894
<b><u>Cost of Charitable Activities</u></b>						
Employee benefit expenses	–	2,284,163	2,284,163	–	1,971,692	1,971,692
Depreciation	158,693	–	158,693	246,056	5,108	251,164
Medical related expenses	–	1,093,005	1,093,005	–	993,843	993,843
Rental	–	14,800	14,800	–	12,583	12,583
Other expenses	–	509,827	509,827	–	393,537	393,537
	158,693	3,901,795	4,060,488	246,056	3,376,763	3,622,819
<b><u>Administrative Expenses</u></b>						
Employee benefit expense	–	419,389	419,389	–	411,679	411,679
Depreciation	–	242,646	242,642	–	27,192	27,192
Other operating expenses	–	259,031	259,035	–	243,949	243,949
	–	921,066	921,066	–	682,820	682,820
<b>Total resources expended</b>	398,696	4,899,228	5,297,924	263,138	4,095,395	4,358,533

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

## **SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

### **Notes to the Financial Statements 31 March 2015**

#### **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 of Directors.

#### **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 and the Companies Act, Chapter 50. The financial statements are prepared on a going concern basis under the historical cost convention except where a FRS requires an alternative treatment (such as fair values) as disclosed where appropriate in these financial statements. The accounting policies in FRSs may not be applied when the effect of applying them is immaterial. The disclosures required by FRSs need not be made if the information is immaterial. Other comprehensive income comprises items of income and expense (including reclassification adjustments) that are not recognised in the income statement, as required or permitted by FRS. The Society is also subject to the provisions of the Charities Act, Chapter 37.

##### **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	– 16.6% to 33.3%

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.

**Leases**

Whether an arrangement is, or contains, a lease, it is based on the substance of the arrangement at the inception date, that is, whether (a) fulfilment of the arrangement is dependent on the use of a specific asset or assets (the asset); and (b) the arrangement conveys a right to use the asset. Leases are classified as finance leases if substantially all the risks and rewards of ownership are transferred to the lessee. All other leases are classified as operating leases. At the commencement of the lease term, a finance lease is recognised as an asset and as a liability in the statement of financial position at amounts equal to the fair value of the leased asset or, if lower, the present value of the minimum lease payments, each measured at the inception of the lease. The discount rate used in calculating the present value of the minimum lease payments is the interest rate implicit in the lease, if this is practicable to determine, the lessee's incremental borrowing rate is used. Any initial direct costs of the lessee are added to the amount recognised as an asset. The excess of the lease payments over the recorded lease liability are treated as finance charges which are allocated to each reporting year during the lease term so as to produce a constant periodic rate of interest on the remaining balance of the liability. Contingent rents are charged as expenses in the reporting years in which they are incurred. The assets are depreciated as owned depreciable assets. 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 profit or loss 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 profit or loss as an integral part of the total lease expense.

**2. Summary of significant accounting policies (cont'd)****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.

**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. Financial assets and financial liabilities are offset and the net amount is reported in the statement of financial position if there is currently a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, to realise the assets and settle the liabilities simultaneously.

## **2. Summary of significant accounting policies (cont'd)**

### **Financial assets (cont'd)**

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.
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.

## **2. Summary of significant accounting policies (cont'd)**

### **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 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: Liabilities are classified in this category when they are incurred principally for the purpose of selling or repurchasing in the near term (trading liabilities) or are derivatives (except for a derivative that is a designated and effective hedging instrument) or have been classified in this category because the conditions are met to use the "fair value option" and it is used. Financial guarantee contracts if significant are initially recognised at fair value and are subsequently measured at the greater of (a) the amount measured in accordance with FRS 37 and (b) the amount initially recognised less, where appropriate, cumulative amortisation recognised in accordance with FRS 18. All changes in fair value relating to liabilities at fair value through profit or loss are charged to profit or loss as incurred. 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 measurement**

Fair value is taken to be the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (that is, an exit price). It is a market-based measurement, not an entity-specific measurement. When measuring fair value, management uses the assumptions that market participants would use when pricing the asset or liability under current market conditions, including assumptions about risk. The entity's intention to hold an asset or to settle or otherwise fulfil a liability is not taken into account as relevant when measuring fair value. In making the fair value measurement, management determines the following: (a) the particular asset or liability being measured (these are identified and disclosed in the relevant notes below); (b) for a non-financial asset, the highest and best use of the asset and whether the asset is used in combination with other assets or on a stand-alone basis; (c) the market in which an orderly transaction would take place for the asset or liability; and (d) the appropriate valuation techniques to use when measuring fair value. The valuation techniques used maximise the use of relevant observable inputs and minimise unobservable inputs. These inputs are consistent with the inputs a market participant may use when pricing the asset or liability.

The fair value measurements and related disclosures categorise the inputs to valuation techniques used to measure fair value by using a fair value hierarchy of three levels. These are recurring fair value measurements unless stated otherwise in the relevant notes to the financial statements. Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date. Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. Level 3 inputs are unobservable inputs for the asset or liability. The level is measured on the basis of the lowest level input that is significant to the fair value measurement in its entirety. Transfers between levels of the fair value hierarchy are deemed to have occurred at the beginning of the reporting year. If a financial instrument measured at fair value has a bid price and an ask price, the price within the bid-ask spread or mid-market pricing that is most representative of fair value in the circumstances is used to measure fair value regardless of where the input is categorised within the fair value hierarchy. If there is no market, or the markets available are not active, the fair value is established by using an acceptable valuation technique.

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 to the financial statements.

**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.

## 2. Summary of significant accounting policies (cont'd)

### 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.

### 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.

### 3A. Key management compensation:

	2015 \$	2014 \$
Salaries and other short-term employee benefits	263,101	181,284

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 three persons (2014: two persons).

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

**SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

**3. Related party relationships and transactions (cont'd)**

The above amounts are included under employee benefits expense.

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.

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 2013 to 30 September 2016.

	<u>2015</u> \$	<u>2014</u> \$
Tax-exempt receipts issued for donations collected during the reporting year	<u>3,625,825</u>	<u>3,307,980</u>

**5. Investment income**

	<u>2015</u> \$	<u>2014</u> \$
Interest income from assets at amortised cost	<u>71,797</u>	<u>110,997</u>

**6. Employee benefits expense**

	<u>2015</u> \$	<u>2014</u> \$
Short term employee benefits expense	2,442,630	2,160,103
Contribution to defined contribution plans	242,716	203,965
Other benefits	18,206	19,303
Total employee benefits expense	<u>2,703,552</u>	<u>2,383,371</u>

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

	<u>2015</u> \$	<u>2014</u> \$
Administrative expenses	419,389	411,679
Charitable expenses	2,284,163	1,971,692
Total employee benefits expense	<u>2,703,552</u>	<u>2,383,371</u>

## SINGAPORE BUDDHIST FREE CLINIC

(UEN: S69SS0009J)

### 7. 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>2015</u> \$	<u>2014</u> \$
Audit fees to the independent auditor	<u>12,000</u>	<u>10,000</u>

### 8. 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.

### 9. 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 2013	2,000,000	3,336,085	2,582,364	1,581,739	706,868	10,207,056
Additions	—	—	—	135,517	37,978	173,495
Disposals	—	—	—	—	(35,412)	(35,412)
At 31 March 2014	2,000,000	3,336,085	2,582,364	1,717,256	709,434	10,345,139
Additions	—	—	—	787,697	212,163	999,860
Disposals	—	—	—	(900)	(81,173)	(82,073)
At 31 March 2015	<u>2,000,000</u>	<u>3,336,085</u>	<u>2,582,364</u>	<u>2,504,053</u>	<u>840,424</u>	<u>11,262,926</u>
<u>Presented by:</u>						
Cost	—	3,336,085	—	2,504,053	840,424	6,680,562
Valuation	2,000,000	—	2,582,364	—	—	4,582,364
Total	<u>2,000,000</u>	<u>3,336,085</u>	<u>2,582,364</u>	<u>2,504,053</u>	<u>840,424</u>	<u>11,262,926</u>
<u>Accumulated depreciation</u>						
At 1 April 2013	—	400,330	995,686	1,268,984	593,362	3,258,362
Depreciation	—	66,722	59,046	78,842	73,746	278,356
Disposals	—	—	—	—	(35,412)	(35,412)
At 31 March 2014	—	467,052	1,054,732	1,347,826	631,696	3,501,306
Depreciation	—	66,722	59,046	158,439	117,132	401,339
Disposals	—	—	—	(900)	(81,173)	(82,073)
At 31 March 2015	<u>—</u>	<u>533,774</u>	<u>1,113,778</u>	<u>1,505,365</u>	<u>667,655</u>	<u>3,820,572</u>
<u>Carrying value</u>						
At 1 April 2013	2,000,000	2,935,755	1,586,678	312,755	113,506	6,948,694
At 31 March 2014	<u>2,000,000</u>	<u>2,869,033</u>	<u>1,527,632</u>	<u>369,430</u>	<u>77,738</u>	<u>6,843,833</u>
At 31 March 2015	<u>2,000,000</u>	<u>2,802,311</u>	<u>1,468,586</u>	<u>998,688</u>	<u>172,769</u>	<u>7,442,354</u>

Fully depreciated plant and equipment still in use had a cost of \$1,914,995 (2014: \$1,440,889).

## SINGAPORE BUDDHIST FREE CLINIC

(UEN: S69SS0009J)

### 9. Property, plant and equipment (cont'd)

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 2015</u>
a) 48 Lorong 23 Geylang, Singapore 388376	Freehold	—
b) 44 Craig Road Singapore 089682	Leasehold	74 years
c) Block 77 #01-519 Indus Road Singapore 160077	Leasehold	58 years

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 (Level 3) 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>2015</u>	<u>2014</u>
	<u>\$</u>	<u>\$</u>
<u>Freehold land:</u>		
Cost	100,000	100,000
Carrying value	<u>100,000</u>	<u>100,000</u>
<u>Leasehold properties:</u>		
Cost	2,860,841	2,860,841
Carrying value	<u>1,763,526</u>	<u>1,820,743</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>2015</u>	<u>2014</u>
	<u>\$</u>	<u>\$</u>
Administrative expenses	242,644	27,192
Charitable expenses	158,695	251,164
Total depreciation expense	<u>401,339</u>	<u>278,356</u>

**SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

**10. Inventories**

	<u>2015</u> \$	<u>2014</u> \$
Medical consumables and supplies	<u>118,657</u>	<u>72,634</u>

There are no inventories pledged as security for liabilities.

**11. Other receivables**

	<u>2015</u> \$	<u>2014</u> \$
Interest receivable from fixed deposits	<u>43,186</u>	<u>38,738</u>

**12. Other assets**

	<u>2015</u> \$	<u>2014</u> \$
Prepayments	9,841	14,288
Deposits to secure services	<u>14,374</u>	<u>12,050</u>
	<u>24,215</u>	<u>26,338</u>

**13. Cash and cash equivalents**

	<u>2015</u> \$	<u>2014</u> \$
Not restricted in use	<u>10,208,950</u>	<u>9,428,677</u>
Interest earning balances	<u>8,061,544</u>	<u>7,282,824</u>

The rate of interest for the cash on interest earning balances was between 0.10% to 1.60% (2014: 0.10% to 1.75%) per annum.

**13A. Cash and cash equivalents in the statement of cash flows:**

	<u>2015</u> \$	<u>2014</u> \$
Amount as shown above	10,208,950	9,428,677
Cash restricted in use over 3 months	<u>(4,873,741)</u>	<u>(4,308,833)</u>
Cash and cash equivalents for statement of cash flows purposes at end of the year	<u>5,335,209</u>	<u>5,119,844</u>

**14. Trade and other payables**

	<u>2015</u> \$	<u>2014</u> \$
Outside parties and accrued liabilities	<u>291,785</u>	<u>103,903</u>

**SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

**15. Other liabilities**

	<u>2015</u> \$	<u>2014</u> \$
Deferred government grant income (Note 15A)	<u>300,000</u>	<u>—</u>

**15A. Deferred government grant income**

	<u>2015</u> \$	<u>2014</u> \$
Balance at beginning of the year	—	—
Add: Fund received	<u>300,000</u>	<u>—</u>
Balance at end of the year	<u>300,000</u>	<u>—</u>

Deferred government grant income represents grant received from government on a specific government matching grant program to affirm the good work of social service sector. It aims to facilitate new capability, capacity building projects, new programmes, and critical existing needs of social service sector. During the reporting year, the Society has submitted eligible collection of \$300,000 for matching for period from 1 December 2013 to 31 May 2014, and has since received the 30% of the claim for the purpose of planned capacity building project and new programmes.

**16. Fund account balances**

	<u>2015</u> \$	<u>2014</u> \$
<u>Unrestricted Funds:</u>		
Accumulated fund (i)	15,728,657	19,178,697
Health endowment fund (ii)	<u>(685,452)</u>	<u>(5,074,752)</u>
Total unrestricted funds	<u>15,043,205</u>	<u>14,103,945</u>
Ratio of unrestricted funds to annual operating expenditure (times)	<u>2.84</u>	<u>3.24</u>

During a meeting of the board of directors on 20 September 2014, the board has approved a transfer of \$6,000,000 from the accumulated fund to the health endowment fund. The movements in funds are disclosed in the statement of changes in funds.

- (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 9). The capital reserve arises from the valuation of the aforesaid properties held under property, plant and equipment.

## SINGAPORE BUDDHIST FREE CLINIC

(UEN: S69SS0009J)

### 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>2015</u>	<u>2014</u>
	\$	\$
<u>Financial assets:</u>		
Cash and cash equivalents	10,208,950	9,428,677
Other receivables	43,186	38,738
At end of the year	<u>10,252,136</u>	<u>9,467,415</u>
<u>Financial liabilities:</u>		
Trade and other payables measured at amortised cost	291,785	103,903
At end of the year	<u>291,785</u>	<u>103,903</u>

Further quantitative disclosures are included throughout these financial statements.

#### 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 analyses of financial instruments that are measured subsequent to initial recognition at fair value, grouped into Levels 1 to 3 are disclosed in the relevant notes to the financial statements. These include both the significant financial instruments stated at amortised cost and at fair value in the statement of financial position. 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.

**19. Financial instruments: information on financial risks (cont'd)**

**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 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. 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.

Note 14 discloses the maturity of the cash and cash equivalents balances.

Other receivables are normally with no fixed terms and therefore there is no maturity.

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

**19E. Liquidity risk – financial liabilities maturity analysis**

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 (2014: 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.

**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 no significant exposure to foreign currency risk.

**SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

**20. Capital commitments**

Estimated amounts committed at the end of the reporting year for future capital expenditure but not recognised in the financial statements are as follows:

	<u>2015</u>	<u>2014</u>
	\$	\$
Commitments to purchase of plant and equipment	<u>—</u>	<u>622,590</u>

**21. 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 27	Consolidated and Separate Financial Statements (Amendments) (*)
FRS 27	Separate Financial Statements (Revised) (*)
FRS 28	Investments in Associates and Joint Ventures (Revised) (*)
FRS 36	Amendments to FRS 36: Recoverable Amount Disclosures for Non-Financial Assets (relating to goodwill) (*)
FRS 39	Amendments to FRS 39: Novation of Derivatives and Continuation of Hedge Accounting (*)
FRS 110	Consolidated Financial Statements (*)
FRS 110	Amendments to FRS 110, FRS 111 and FRS 112 (*)
FRS 111	Joint Arrangements (*)
FRS 112	Disclosure of Interests in Other Entities (*)
INT FRS 121	Levies (*)

(\*) Not relevant to the entity.

**SINGAPORE BUDDHIST FREE CLINIC**

(UEN: S69SS0009J)

**22. 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 19	Amendments To FRS 19: Defined Benefit Plans: Employee Contributions	1 Jul 2014
Various	Improvements to FRSs (Issued in January 2014). Relating to FRS 102 Share-based Payment (*) FRS 103 Business Combinations (*) FRS 108 Operating Segments (*) FRS 113 Fair Value Measurement FRS 16 Property, Plant and Equipment FRS 24 Related Party Disclosures FRS 38 Intangible Assets (*)	1 Jul 2014
Various	Improvements to FRSs (Issued in February 2014). Relating to FRS 103 Business Combinations (*) FRS 113 Fair Value Measurement FRS 40 Investment Property (*)	1 Jul 2014
FRS 114	Regulatory Deferral Accounts (*)	1 Jan 2016
FRS 27	Amendments to FRS 27: Equity Method in Separate Financial Statements (*)	1 Jan 2016
FRS 16, FRS 38	Amendments to FRS 16 and FRS 38: Clarification of Acceptable Methods of Depreciation and Amortisation	1 Jan 2016
FRS 16, FRS 41	Amendments to FRS 16 and FRS 41: Agriculture: Bearer Plants (*)	1 Jan 2016
FRS 111	Amendments to FRS 111: Accounting for Acquisitions of Interests in Joint Operations (*)	1 Jan 2016
FRS 110, FRS 28	Amendments to FRS 110 and FRS 28: Sale or Contribution of Assets between an Investor and its Associate or Joint Venture (*)	1 Jan 2016
Various	Improvements to FRSs (November 2014)	1 Jan 2016
FRS 115	Revenue from Contracts with Customers	1 Jan 2017
FRS 109	Financial Instruments	1 Jan 2018

(\*) Not relevant to the entity.

## 新加坡佛教施诊所45周年纪念贺仪一览

No	代收处	共计 \$	No	代收处	共计 \$
1	坤德观音堂	17,314.00	20	观音寺	1,230.00
2	自度庵	14,650.00	21	菩提佛院	1,230.00
3	捷胜进出口有限公司	8,630.20	22	天善堂	1,150.00
4	观音山	7,100.00	23	莲池阁寺	1,000.00
5	观音堂佛祖庙	5,583.00	24	观音宫	680.00
6	佛缘林	4,375.00	25	善缘堂	560.00
7	观音亭	4,110.00	26	爱道小苑	490.00
8	法藏精舍	3,600.00	27	清莲寺	472.00
9	如切观音堂	3,170.00		共计	<b>\$94,637.20</b>
10	飞霞精舍	2,745.00		董事会	454,317.32
11	福善庵	2,270.00		总所	3,011.51
12	天寿堂吕祖宫	2,262.00		丹戎巴葛分所	10,026.00
13	菩提阁	2,218.00		红山分所	5,825.00
14	旃檀林	2,010.00		宏茂桥分所	17,500.00
15	香莲寺	1,973.00		裕廊分所	6,096.00
16	妙音觉苑	1,655.00		三巴旺分所	1,400.00
17	能仁精舍	1,510.00		康复中心	1,165.00
18	洛伽山庄	1,400.00		纪念日	14,712.00
19	广林亭	1,250.00		共计	<b>\$514,052.83</b>
<b>总收入 \$608,690.03</b>					

## 新加坡佛教施诊所医药基金捐款1000元以上芳名

月份	姓名	银 额
1	Kong Kwo Kee	\$10,000.00
	Tay Beng Sua	\$10,000.00
	Tara Buddhist Centre	\$5,000.00
	Zu Lin Temple Association	\$5,000.00
	Rising Dawn International Pte Ltd	\$5,000.00
	Low Lian Yeok	\$5,000.00
	Lavender Street Cavan Rd 7th Month Festival Members	\$5,000.00
	MM3 Systems Pte Ltd	\$3,000.00
	Lee Khee Siong	\$2,200.00
	Ang Geok Yean 已故谢珠	\$2,000.00
	Credit Excel Capital Pte Ltd	\$2,000.00
	Houston Electric Co Pte Ltd	\$2,000.00
	Poh Tiong Choon Logistics Ltd	\$2,000.00
	De Jenn Interiors & Woodworking Pte Ltd	\$2,000.00
	Million Lighting Co Pte Ltd	\$2,000.00
	Lim Ee Keow	\$2,000.00
	已故 黄孟奎	\$2,000.00
	善心人	\$2,000.00
	J.T.Lim	\$1,500.00
	Lee Yuet Lan	\$1,500.00
	Lui Weng Cheong	\$1,500.00
	Tham Jian Yong	\$1,500.00
	Ang Quay Peng	\$1,388.00
	Wong Tshun Wah	\$1,200.00
	Foo Meng Kee	\$1,200.00
	Fam Cen Yee	\$1,101.00
	Cheong Yin Foo	\$1,000.00
	Teo Thiam Choon	\$1,000.00
	Lim Siew Lipp	\$1,000.00
	Tan Ah Choon	\$1,000.00
	Low Sip Keong	\$1,000.00
	Chuah Siew Boon	\$1,000.00
	Eng Hak Boon	\$1,000.00
	Daiichi Tools & Equipment ( S ) Pte Ltd	\$1,000.00
	Teo Huang Cheng	\$1,000.00
	Ching Chiat Kwong	\$1,000.00
	Low Chor Hwee	\$1,000.00
	Millee Engineering Pte Ltd	\$1,000.00
	Gerk Chwee Trading	\$1,000.00
	Koh Kok Hua	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Wandalin Manufacturing Pte Ltd	\$1,000.00
	Ong Kheng Huat	\$1,000.00
	Ng Choong Keng	\$1,000.00
	Lau Swee Hong	\$1,000.00
	Chin Fook Lai	\$1,000.00

	Tan Kay Hum	\$1,000.00
	Tong Mern Sern Antiques Arts & Crafts	\$1,000.00
	Ng Chor Wan	\$1,000.00
	张光照	\$1,000.00
	Ong Chew Mee	\$1,000.00
2	Lee Foundation	\$450,000.00
	E Combi Pte Ltd	\$10,000.00
	Yew Electrical Pte Ltd	\$5,000.00
	Seng Lee Tobacco Factory (Pte) Ltd	\$5,000.00
	Tan Chin Tuan Foundation	\$5,000.00
	Wincorp Precision Pte Ltd	\$5,000.00
	Singapore Buddhist Youth Mission	\$5,000.00
	Cheng Jian Fenn	\$3,000.00
	Koh Bee Tong	\$3,000.00
	Ng Yong Hua	\$3,000.00
	妙有菩提园大勢法師	\$2,200.00
	Lim Kee Yang	\$2,000.00
	Hou Zhong	\$2,000.00
	Dou Yee Enterprises (S) Pte Ltd	\$2,000.00
	Lexon Furniture & Construction Pte Ltd	\$2,000.00
	Rex Marine & Engineering Pte Ltd	\$2,000.00
	Newquest (Trading) Pte Ltd	\$2,000.00
	Manual Automation Pte Ltd	\$2,000.00
	Tibetan Buddhist Studies Society	\$2,000.00
	Tiang Lay Nguk	\$2,000.00
	Ong Yi Ching	\$2,000.00
	Tan Bee Eng	\$2,000.00
	金马仑三宝万佛寺本道老和尚	\$2,000.00
	Lim Oh Kick	\$1,500.00
	Choo Tiong Hum	\$1,500.00
	J.T.Lim	\$1,500.00
	陈树娇	\$1,328.00
	能仁精舍	\$1,300.00
	已故郭锦如	\$1,000.00
	Tan Kah Hiok	\$1,000.00
	ETH Enterprise Pte Ltd	\$1,000.00
	Chew Ai Hwa	\$1,000.00
	Goh Song Jian	\$1,000.00
	Ng Meng Kar	\$1,000.00
	Seck Wan Cheong Tan Ee Kim	\$1,000.00
	Chan Ing Ing	\$1,000.00
	Ang Han Keong	\$1,000.00
	Liong Bee Engineering Contractor Pte Ltd	\$1,000.00
	Johnny Wham	\$1,000.00
	GME Energy Pte Ltd	\$1,000.00
	Tee Koon Tiong	\$1,000.00
	Tan Seok Wah	\$1,000.00
	Koh Seok Kian 已故 许庭喜	\$1,000.00
	Siah Teck Loo	\$1,000.00

	Khaw Ban Leong Victor	\$1,000.00
	Chew Shin Chen Paul	\$1,000.00
	Toh Tiat Yeong	\$1,000.00
	Neo Kim Kuek	\$1,000.00
	Woodlands Auto Spare Pte Ltd	\$1,000.00
	CKT Thomas Pte Ltd	\$1,000.00
	Tan Hee Seng	\$1,000.00
	Woo Lay Lay	\$1,000.00
	MBM Wheelpower Pte Ltd	\$1,000.00
	Tan Po Lin	\$1,000.00
	Soyee Singapore Pte Ltd	\$1,000.00
	Chuan Leck Food Industries Pte Ltd	\$1,000.00
	Chen Don Yan	\$1,000.00
	Tey Eng Whatt	\$1,000.00
	Aw Seng	\$1,000.00
	Grandlux Pte Ltd	\$1,000.00
	Content Holdings (S) Pte Ltd	\$1,000.00
	Tan Peng Siah	\$1,000.00
	Venus Maritime Pte Ltd	\$1,000.00
	Auw Chor Cheng	\$1,000.00
	Tan Hong Beng	\$1,000.00
	Ong Lai Keong	\$1,000.00
	Tan Kuan Ing	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Einst Technology Pte Ltd	\$1,000.00
	Ching Chiat Kwong	\$1,000.00
	Peh Ah Sai	\$1,000.00
	Ng Ah Lah	\$1,000.00
	Tan Wee Teng	\$1,000.00
	Ho Boon Chuan	\$1,000.00
	Tan Ngar Lay	\$1,000.00
	Choo Kian Tong	\$1,000.00
	已故刘赛凤	\$1,000.00
	泰国胡丽玲	\$1,000.00
3	Tan Nam Kee	\$20,000.00
	Vimalakirti Buddhist Centre	\$10,000.00
	Chia Seng Leng	\$10,000.00
	福善庵	\$10,000.00
	Trends N Trendies Pte Ltd	\$5,000.00
	SF Consulting Pte Ltd	\$5,000.00
	已故刘茂彬@刘妹孙	\$5,000.00
	Freshmart Singapore Pte Ltd	\$4,000.00
	Steeltech Industries Pte Ltd	\$3,000.00
	Kwang Wah Engineering Pte Ltd	\$3,000.00
	Credit Excel Capital Pte Ltd	\$3,000.00
	Koh Guan Kiat	\$2,000.00
	Tan Yong Chan	\$2,000.00
	Ching Hak Leong	\$2,000.00
	Foo Tin Watt	\$2,000.00

	Morgan Stanley ( Vip Grant )	\$1,899.00
	Koong Yee Renovation Works Pte Ltd	\$1,500.00
	Lai Yok Lee Chee See Sing	\$1,500.00
	Ong Chee Khoon	\$1,500.00
	Tham Jian Yong	\$1,500.00
	已故 朱运强	\$1,300.00
	FMB Trading and Engineering Pte Ltd	\$1,200.00
	Png Kim Kek	\$1,200.00
	Lee Eng Chye Matthew	\$1,100.00
	Ching Chiat Kwong	\$1,000.00
	Peh Siew Cheng	\$1,000.00
	J.T.Lim	\$1,000.00
	Sin Lian Seng Engineering Services Pte Ltd	\$1,000.00
	Goh Sian Yven	\$1,000.00
	Tan Leck Kee	\$1,000.00
	Koh Kim Hong	\$1,000.00
	Tat Hong Fishery	\$1,000.00
	Tea Poh Choo Monica	\$1,000.00
	Tan Teik Guan	\$1,000.00
	Ng Lai Hong	\$1,000.00
	Khor Yeow Meng Tan Gek Leng	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Chia Kar Wing	\$1,000.00
	Leong Yun Kiew	\$1,000.00
	Choo Shook Siong	\$1,000.00
	释德森	\$1,000.00
	王玉丽	\$1,000.00
	刘懿嫩 刘悖睿	\$1,000.00
	Tay Bee Yee	\$1,000.00
4	Pei Hwa Foundation Ltd	\$10,000.00
	Ng Wei Yong	\$10,000.00
	Estate of The Late Mdm Pearl Goh Hong Choo	\$10,000.00
	已故 李亚基 熊福梅夫妇	\$10,000.00
	Lim Sew Hong	\$6,000.00
	Tan Mak Yong	\$5,000.00
	Teo Choo Eng	\$5,000.00
	永德堂 (故林淑书) 老姑太	\$5,000.00
	Ng Shek Kim	\$3,000.00
	Value Add System & Technology Pte Ltd	\$3,000.00
	Teo Hong Lim	\$3,000.00
	The Late Mdm Margaret Ng Yang Boey	\$3,000.00
	Sui Yuan Jie Yuan Zu	\$2,050.00
	Cheah Sin Jin	\$2,000.00
	Leong Soon San	\$2,000.00
	已故蔡淑华	\$2,000.00
	Insmart ( Insurance ) Agency Pte Ltd	\$1,047.54
	Sun Ten ( Singapore ) Pte Ltd	\$1,000.00
	Wee Yong Chong	\$1,000.00
	Cheong Yin Foo	\$1,000.00

	Tan Kim Hock	\$1,000.00
	Tan Tiong Peng	\$1,000.00
	Lim Chwee Bock	\$1,000.00
	Sng Chin Choo	\$1,000.00
	Yeo Chok Meng	\$1,000.00
	Tan Kay Buan	\$1,000.00
	Li King	\$1,000.00
	Refine Construction Pte Ltd	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Pacific Engineering & Services Pte Ltd	\$1,000.00
	OES Construction Pte Ltd	\$1,000.00
	Ching Chiat Kwong	\$1,000.00
	Quek Siew Bee	\$1,000.00
	Sim Hock Pin	\$1,000.00
	Foo Kwang Wah	\$1,000.00
	Sim Alvin	\$1,000.00
	Lee Siew Lie	\$1,000.00
	Racing World ( S ) Pte Ltd	\$1,000.00
	J.T.Lim	\$1,000.00
	Tan Chye Hock	\$1,000.00
	Ng Eng Juan	\$1,000.00
	Chua Tee Meng	\$1,000.00
	Chan Chew Boon	\$1,000.00
	Yee Lee Private Limited	\$1,000.00
	See Lay Hoon	\$1,000.00
	Poh Tian Em	\$1,000.00
	Goh Teng Kee	\$1,000.00
	The Late Chee Cheng Kwet	\$1,000.00
	Chong Kok Sang	\$1,000.00
	The Late Ho Nyuk Moi	\$1,000.00
	Lim Lean Huay	\$1,000.00
	Tay Ah Liong	\$1,000.00
	In Memory of The Late Mdm Lo Su Khin	\$1,000.00
	江祥滿	\$1,000.00
5	Chee Tong Temple	\$30,000.00
	Hong Leong Foundation	\$30,000.00
	Bengawan Solo Pte Ltd	\$15,000.00
	Puat Jit Buddhist Temple	\$10,000.00
	Buddha Tooth Relic Temple	\$10,000.00
	Li Teck Chuan Cin Tong	\$10,000.00
	Koh Chaik Ming	\$10,000.00
	Mind Stretcher Learning Centre (Toa Payoh) Pte Ltd	\$10,000.00
	Soon Kong Aik	\$5,000.00
	Chua Geok Eng	\$5,000.00
	Gavin Sumantri Shen	\$5,000.00
	Ng Miao Pheng	\$5,000.00
	Liew Yih Pin	\$5,000.00
	The Buddhist Union	\$5,000.00
	Carol Cheng	\$3,688.00

	Liao Tian Sze	\$3,000.00
	Ng Siew Hwa	\$3,000.00
	已故蔡宝碯	\$3,000.00
	Kok Ling Chong	\$2,222.00
	Tan Ah Bah	\$2,000.00
	Koh Kim Swee	\$2,000.00
	Chan Kiat Choon	\$2,000.00
	Choong Chui Teen	\$2,000.00
	Tan Shet Fern	\$2,000.00
	Guan Ho Construction Co Pte Ltd	\$2,000.00
	Tai Yeong Kon Temple	\$2,000.00
	Poh Tiong Choon Logistics Ltd	\$2,000.00
	Tan Hong Beng	\$2,000.00
	Tan Teik Guan	\$2,000.00
	Jean Yip Salon Pte Ltd	\$2,000.00
	林小琴	\$2,000.00
	施凤梅	\$2,000.00
	Choo Tiong Hum	\$1,500.00
	Lim Oh Kick	\$1,500.00
	Ho Sheen Yan Peter	\$1,500.00
	Insmart ( Insurance ) Agency Pte Ltd	\$1,151.32
	Liew Seok Ing	\$1,000.00
	Ng Kiat Hwa	\$1,000.00
	Ng Peng Eng	\$1,000.00
	Yeo Lay Suan Angela	\$1,000.00
	Tan Keng Chiang	\$1,000.00
	Hung Siow Ping	\$1,000.00
	Cheng Jian Fenn	\$1,000.00
	Tang Sing Hai	\$1,000.00
	Lim Soon Huat	\$1,000.00
	Tan Lee Hua	\$1,000.00
	Tan Seng Boon	\$1,000.00
	Jit Keong Trading Co	\$1,000.00
	Teo Siew Ann	\$1,000.00
	Ng Kuan Kuen	\$1,000.00
	Ching Chiat Kwong	\$1,000.00
	Kang Wei Pte Ltd	\$1,000.00
	Tang Sing Hai	\$1,000.00
	Lee Kheng Chong	\$1,000.00
	Win Uoo Shipping & Trading Pte Ltd	\$1,000.00
	Gencorp Management Pte Ltd	\$1,000.00
	Ong Kean Hoe	\$1,000.00
	Song Mei Yong	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Mangala Vihara Buddhist Temple	\$1,000.00
	Ho Lai Chun	\$1,000.00
	JMA Singapore Pte Ltd	\$1,000.00
	Choo Chye Hock	\$1,000.00
	Goh Chek Thong Arthur	\$1,000.00

	Tong Tek Buddhist Temple	\$1,000.00
	Gerk Chwee Trading	\$1,000.00
	J.T.Lim	\$1,000.00
	Teo Chong Hock	\$1,000.00
	Goh Swee Kang Jayson	\$1,000.00
	Lee Hui Chuang	\$1,000.00
	See Peng Kok	\$1,000.00
	Leong Sing Hoong	\$1,000.00
	Soh Keng Chu	\$1,000.00
	已故关佩珍	\$1,000.00
	已故胡文碰	\$1,000.00
	郭亚成	\$1,000.00
	Lim Geok Mui	\$1,000.00
	Leong Joo Kee	\$1,000.00
	The Late Quek Hock Seng	\$1,000.00
	江祥满	\$1,000.00
6	Kwan Im Thong Hood Cho Temple	\$50,000.00
	Wee Foundation	\$30,000.00
	Lo Foeng Fong @ Achmad Suriawinata	\$20,000.00
	Ho Bee Foundation	\$10,000.00
	Wong Mei Gin	\$5,000.00
	Eric Sng	\$5,000.00
	Koh Bee Tong	\$3,000.00
	Soh Keng Chu	\$3,000.00
	Lok Li Li	\$2,000.00
	Kinhong ( Pte ) Ltd	\$2,000.00
	Ng Eng Lay	\$2,000.00
	Tong Yew Meng	\$2,000.00
	Tan Yew Beng	\$2,000.00
	Lee Beng Hooi	\$2,000.00
	Sheng Hong Temple	\$2,000.00
	Phua Kiah Mai	\$2,000.00
	Ng Boon Seng	\$1,500.00
	Koong Yee Renovation Works Pte Ltd	\$1,500.00
	Ong Chee Khoon	\$1,500.00
	Lai Yok Lee Chee See Sing	\$1,500.00
	Ng Lai Hong	\$1,500.00
	Tham Jian Yong	\$1,500.00
	已故 陈春秀	\$1,020.00
	Lien Ke Chun	\$1,000.00
	Aw Siew Hong	\$1,000.00
	Yeo Eng Huat Melvin	\$1,000.00
	J.T.Lim	\$1,000.00
	Tan Leck Kee	\$1,000.00
	Soon Hui Trading	\$1,000.00
	Tay Choon Lien	\$1,000.00
	Ching Chiat Kwong	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Lee Han Jie	\$1,000.00

	U-Want Services Pte Ltd	\$1,000.00
	Chng Tiak Jung	\$1,000.00
	Siew Chean Wen	\$1,000.00
	Tan Swee Hwa	\$1,000.00
	Poh Siok Fong	\$1,000.00
	Glendon Goh Yik Kiat	\$1,000.00
	Phong Chong Yee	\$1,000.00
	Chew Yow Fah	\$1,000.00
	已故先母胡明尧	\$1,000.00
	准提宫	\$1,000.00
7	Kuan Im Tng Temple ( Joo Chiat )	\$10,000.00
	Neo Group Limited	\$5,000.00
	Cathay Photo Store Pte Ltd	\$5,000.00
	Lai Keng Chee	\$5,000.00
	已故郑耀贵	\$3,000.00
	Singapore Hokkien Huay Kuan	\$3,000.00
	Char Yong ( Dabu ) Foundation Ltd	\$3,000.00
	Tao Tian Keng Temple Society	\$3,000.00
	Kaiser Pharmaceutical (Singapore) Pte Ltd	\$2,000.00
	Tan Siok Lan	\$2,000.00
	Pek Tiong Khuan	\$2,000.00
	Tan Cheng Soon	\$2,000.00
	Lim Ee Keow	\$2,000.00
	Tong Jum Chew Pte Ltd	\$2,000.00
	Ching Chiat Kwong	\$2,000.00
	Tay Hai Yan Candy	\$2,000.00
	Ng Peck Hiang	\$2,000.00
	Lee Yoon Kheng	\$2,000.00
	陈杨居士	\$2,000.00
	Teo Tiong Jin	\$1,888.00
	Tan Tzy Ngar	\$1,800.00
	已故苏协国 郑赛玉	\$1,500.00
	Pan Xue Yun	\$1,300.00
	Lee Kian Seng	\$1,008.00
	Ho Fong Lin	\$1,000.00
	Tan Khee Beng	\$1,000.00
	Poh Chee Yong	\$1,000.00
	Chew Leng Khim	\$1,000.00
	Chua Seow Meng	\$1,000.00
	Saw Suay Har	\$1,000.00
	Lim Siew Kwan	\$1,000.00
	J.T.Lim	\$1,000.00
	Koh Bee Tong	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Tay Hwee Boon	\$1,000.00
	已故洪爱治	\$1,000.00
	惹兰勿刹三龙街联合青春社中元会	\$1,000.00
	Lien Pei Yi	\$1,000.00
	Leong Lye Ching	\$1,000.00

	Ong Teng San	\$1,000.00
	Cheong Yin Foo	\$1,000.00
	Tan Ah Nyung ( Tan Ah Neo )	\$1,000.00
	Lim Yew Ping	\$1,000.00
	Phtgraphy Pte Ltd	\$1,000.00
8	Buddha of Medicine Welfare Society (义卖会)	\$48,341.23
	Chew Yat Bin	\$20,000.00
	光明山普觉禅寺慈善箱	\$5,161.65
	Lim Chap Seng	\$4,000.00
	Wong Chin Kion	\$2,000.00
	Low Sip Keong	\$2,000.00
	Thian Ai Ling	\$2,000.00
	Lee Choon Chua	\$2,000.00
	Ang Lai Hee	\$2,000.00
	The Late Mr Tjan Kee Swee	\$2,000.00
	已故曾来春	\$1,630.00
	Shie Ming Khang	\$1,500.00
	慈悲结缘团	\$1,430.00
	Sek Song Meng	\$1,200.00
	Koh Whee Ling	\$1,200.00
	Chuan Guan	\$1,095.00
	Shi Shao Hua	\$1,000.00
	Woo Chee Kwong	\$1,000.00
	Liang Ah Pui	\$1,000.00
	Ong Poh Lin	\$1,000.00
	Felicia Fan	\$1,000.00
	Lee Pin Lin	\$1,000.00
	Han Hui Fong	\$1,000.00
	J.T.Lim	\$1,000.00
	Lim Soon Lee	\$1,000.00
	Goh Hwee Ling	\$1,000.00
	Tan Leck Kee	\$1,000.00
	Ang Koh Seng	\$1,000.00
	Peh Siew Cheng	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Cheng Jian Fenn	\$1,000.00
	Annie Beauty Salon Pte Ltd	\$1,000.00
	Ng Eng Juan	\$1,000.00
	Lim Bee Ngor	\$1,000.00
	Lim Siew Kwan	\$1,000.00
	Chia Kar Wing	\$1,000.00
	张天保	\$1,000.00
	已故 朱金玉	\$1,000.00
	已故 吴惠燕	\$1,000.00
	佛弟子	\$1,000.00
9	Low Sip Keong	\$10,000.00
	Kiantek Hardware Pte Ltd	\$8,000.00
	Chong Siok Chian	\$6,000.00
	Tan Jit Ming	\$5,000.00

	Lim Phang Hong	\$5,000.00
	Tan Joon Long	\$5,000.00
	福名氏	\$5,000.00
	Auw Chor Cheng	\$3,000.00
	BUD Cosmetics	\$3,000.00
	Che Hian Khor Moral Uplifting Society (s)	\$3,000.00
	Estate of Lim Shirley	\$2,633.41
	福名氏	\$2,000.00
	金马仑三宝万佛寺本道老和尚	\$2,000.00
	已故 张成义 王贵珠 张玉甘	\$1,600.00
	Lee Yuet Lan	\$1,500.00
	Tan Seng Boon	\$1,500.00
	Lui Weng Cheong	\$1,500.00
	Tan Lip Euan	\$1,500.00
	Koong Yee Renovation Works Pte Ltd	\$1,500.00
	Lai Yok Lee Chee See Sing	\$1,500.00
	Ong Chee Khoo	\$1,500.00
	Ng Lai Hong	\$1,500.00
	Tham Jian Yong	\$1,500.00
	已故 叶鸿海	\$1,500.00
	苏暹辉	\$1,000.00
	Kang Puay Seng	\$1,000.00
	Tang Jui Piow	\$1,000.00
	Ling Yew Ming	\$1,000.00
	Tong Jia Pi Julia	\$1,000.00
	Ching Chiat Kwong	\$1,000.00
	Koh Bee Tong	\$1,000.00
	Ng Eng Juan	\$1,000.00
	Mok Weng Vai	\$1,000.00
	J.T.Lim	\$1,000.00
	Loh Lai Yoong	\$1,000.00
	Poh Leng Jie Kwan Inn Buddhist Association	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Seck Wan Cheong Tan Ee Kim	\$1,000.00
	Equinox Engineers P/L	\$1,000.00
	Choo Lei Wah	\$1,000.00
	The Late Sopidnapa Kunnarong	\$1,000.00
	Yonggi Tanuwidjaja	\$1,000.00
	周伍妹	\$1,000.00
	许惠芳	\$1,000.00
10	Lo Foeng Fong @ Achmad Suriawinata	\$50,000.00
	Kobian Pte Ltd	\$24,800.00
	Tan Kim Biau	\$20,000.00
	Chuah Kee Heng Lee Soo Ching	\$10,000.00
	Peck Brothers Construction Pte Ltd	\$10,000.00
	Teo Soon Lan	\$10,000.00
	Kang Wei Pte Ltd	\$5,000.00
	Lam Suet Leong	\$4,000.00
	Tan Chim Hoon	\$3,000.00

	Seck Sian Tiong	\$3,000.00
	已故 蕭宏英 陀金蓉	\$2,500.00
	Lim Ee Keow	\$2,000.00
	Ang Kok Chun Soh Siew Pin	\$2,000.00
	Poh Tiong Choon Logistics Ltd	\$2,000.00
	CKT Thomas Pte Ltd	\$2,000.00
	Tan Hong Beng	\$2,000.00
	Tan Lee Hua	\$2,000.00
	Seah Chee Hwee	\$2,000.00
	Houston Electric Co Pte Ltd	\$2,000.00
	Guan Ho Construction Co Pte Ltd	\$2,000.00
	Lau Shi Yue Cindy	\$2,000.00
	Goh Aik Guan	\$2,000.00
	Hiap Teck Metal Co (1968) Pte Ltd	\$2,000.00
	Tan Shet Fern	\$2,000.00
	Lim Siew Kwan	\$2,000.00
	Ching Chiat Kwong	\$2,000.00
	In Memory of Khoo Choon Tin	\$2,000.00
	已故 郭祥娥	\$2,000.00
	Ho Yong Chong	\$2,000.00
	Johnny Wham	\$2,000.00
	Super Video and Photo LLP	\$1,878.32
	Lee Chee Kiong	\$1,500.00
	Chew Su Hwa	\$1,500.00
	Yeo Tin Chiew	\$1,200.00
	Goh Chin Cheng	\$1,000.00
	Kwa Tiong Guan	\$1,000.00
	Li King	\$1,000.00
	Pearlyn Tan Pei Ling	\$1,000.00
	Tan Leck Kee	\$1,000.00
	Kwan Yam Theng Buddhist Temple	\$1,000.00
	Tan Hong Beng	\$1,000.00
	Ong Kheng Huat	\$1,000.00
	Ling Swee Leong	\$1,000.00
	Kah Lam Hardware Engr Pte Ltd	\$1,000.00
	Tan Kay Hum	\$1,000.00
	Ng Eng Lay	\$1,000.00
	Teo Boon Transport Pte Ltd	\$1,000.00
	Tay Lee Lee	\$1,000.00
	Angeline Huang	\$1,000.00
	Teng Chen Ji	\$1,000.00
	Yap Joke Soon	\$1,000.00
	Ching Hak Leong	\$1,000.00
	Kelvin Loh Wei Loong	\$1,000.00
	Oceanway-Oes Shipping Pte Ltd	\$1,000.00
	Tong Jum Chew Pte Ltd	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	MBM Wheelpower Pte Ltd	\$1,000.00
	Wandalin Manufacturing Pte Ltd	\$1,000.00

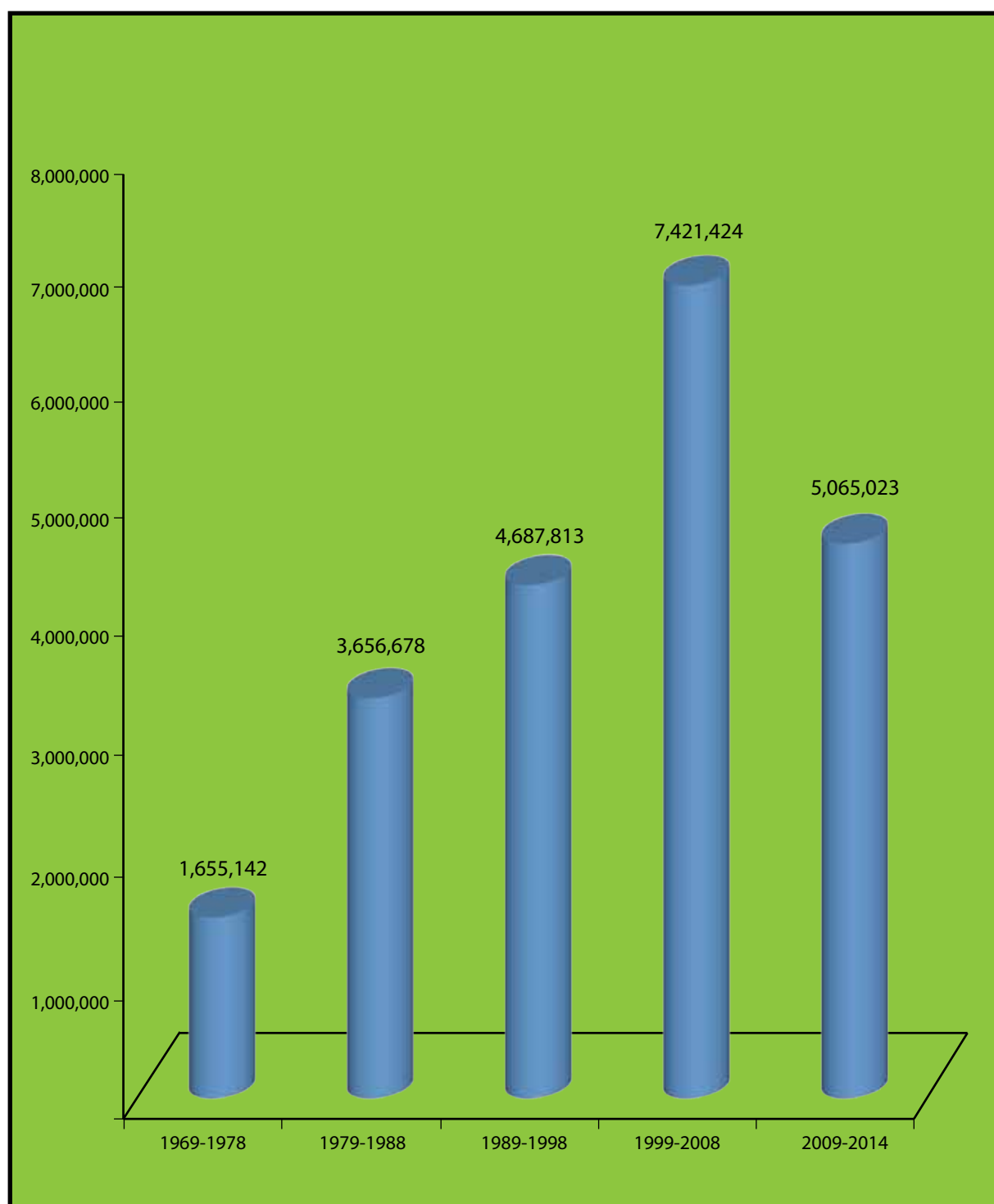
	Thian Boon Hua	\$1,000.00
	Lee Chin Lee	\$1,000.00
	Tan Chew Chuah	\$1,000.00
	J.T.Lim	\$1,000.00
	Tan Yew Chee	\$1,000.00
	Lim Thong Poh	\$1,000.00
	Koh Loo See	\$1,000.00
	T.M.Transport Contractor Pte Ltd	\$1,000.00
	Tong Ling Yeng	\$1,000.00
	Teo Teik Loon	\$1,000.00
	Loi Boey Khew	\$1,000.00
	Goh Kher Wei	\$1,000.00
	Tan Ngak Liang	\$1,000.00
	Ng Chin Nyan	\$1,000.00
	Ong Seow Kheng	\$1,000.00
	Tsia Ven Loong	\$1,000.00
	Ray Scientific Pte Ltd	\$1,000.00
	Sim Hock Pin	\$1,000.00
	Ho Keng Choon	\$1,000.00
	Lim Lee Choo	\$1,000.00
	Tay Chin Young	\$1,000.00
	Ng Chor Wan	\$1,000.00
	曾朝福	\$1,000.00
	李美美	\$1,000.00
	彭丽容合家	\$1,000.00
	Chan Chiong Yiew	\$1,000.00
11	Power Partners P/L	\$10,000.00
	Koh Ah Chiak	\$5,000.00
	Dou Yee Enterprises (S) Pte Ltd	\$5,000.00
	Keng Wah Hardware Co Pte Ltd	\$5,000.00
	Chua Ah Leck	\$5,000.00
	Koh Yew Kheng	\$3,800.00
	Tan Huan Tiow	\$3,000.00
	Lim Lay Keng	\$3,000.00
	Teo Moh Kwee	\$3,000.00
	Choo Tiong Hum	\$3,000.00
	Lim Oh Kick	\$3,000.00
	Tham Jian Yang	\$3,000.00
	Foo May Yee	\$2,500.00
	Tan Tai Ngiap	\$2,500.00
	Soon Yu Tiong	\$2,500.00
	Tak Products & Services Pte Ltd	\$2,000.00
	Catherine Kheng	\$2,000.00
	Leong Chee Seng	\$2,000.00
	Feeha Cheng Seah Temple & Old Folks Homes	\$2,000.00
	Soo Teck Huat	\$2,000.00
	Seck Sian Siang	\$2,000.00
	Poh Bee Li	\$2,000.00
	Karim Tano Tjandra	\$2,000.00

	林宝莲	\$1,500.00
	Ang Lily	\$1,010.00
	Lee Tee Yang	\$1,000.00
	Choo Chian Eng Ally	\$1,000.00
	Choo Hong Min Ashley	\$1,000.00
	Aik Cheong Metal Engineering Pte Ltd	\$1,000.00
	Tan Nguan Chee	\$1,000.00
	Low Sip Keong	\$1,000.00
	Tan Siew Huay Molly	\$1,000.00
	J.T.Lim	\$1,000.00
	Lim Lam Heng	\$1,000.00
	Leong Meoh Fong	\$1,000.00
	Buddha Tooth Relic Temple	\$1,000.00
	Ho Long Shiuan	\$1,000.00
	Racing World ( S ) Pte Ltd	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Lim Meng Kee	\$1,000.00
	Yee Mei Lin	\$1,000.00
	Interconsultants Pte Ltd	\$1,000.00
	Puah Sin Hoe	\$1,000.00
	Chia Kar Wing	\$1,000.00
	Tay Hai Yan Candy	\$1,000.00
	The Late Mr Tjan Kee Swee	\$1,000.00
	已故 李协玲	\$1,000.00
	福名氏	\$1,000.00
	Ng Yu Chiu	\$1,000.00
	Bryan Cherity Group	\$1,000.00
	张美昌	\$1,000.00
12	Lee Foundation	\$300,000.00
	Mun Wai Leng	\$60,000.00
	三宝万佛寺释远凡	\$22,180.00
	C J Management & Development Pte Ltd	\$20,000.00
	Pei Hwa Foundation Ltd	\$10,000.00
	MC Clean Marketing Pte Ltd	\$6,090.20
	Singapore Mee Toh Charitable Trust	\$6,000.00
	Leong San Si Hock Ean Charitable Trust	\$5,000.00
	Lee Teng Yong	\$5,000.00
	Electromech Electrical Enterprise Co Pte Ltd	\$5,000.00
	Estron International	\$5,000.00
	Kaiser Pharmaceutical (Singapore) Pte Ltd	\$5,000.00
	Wing Huat Loong Pte Ltd	\$5,000.00
	Leong Soon San	\$5,000.00
	Lian Tsui Yee	\$5,000.00
	Lee Swee Chan	\$3,000.00
	Poh Tang Seng	\$3,000.00
	Commonwealth Freight Services Pte Ltd	\$3,000.00
	MM3 Systems Pte Ltd	\$3,000.00
	Seck Sian Tiong	\$3,000.00
	Cheng Jian Fenn	\$3,000.00

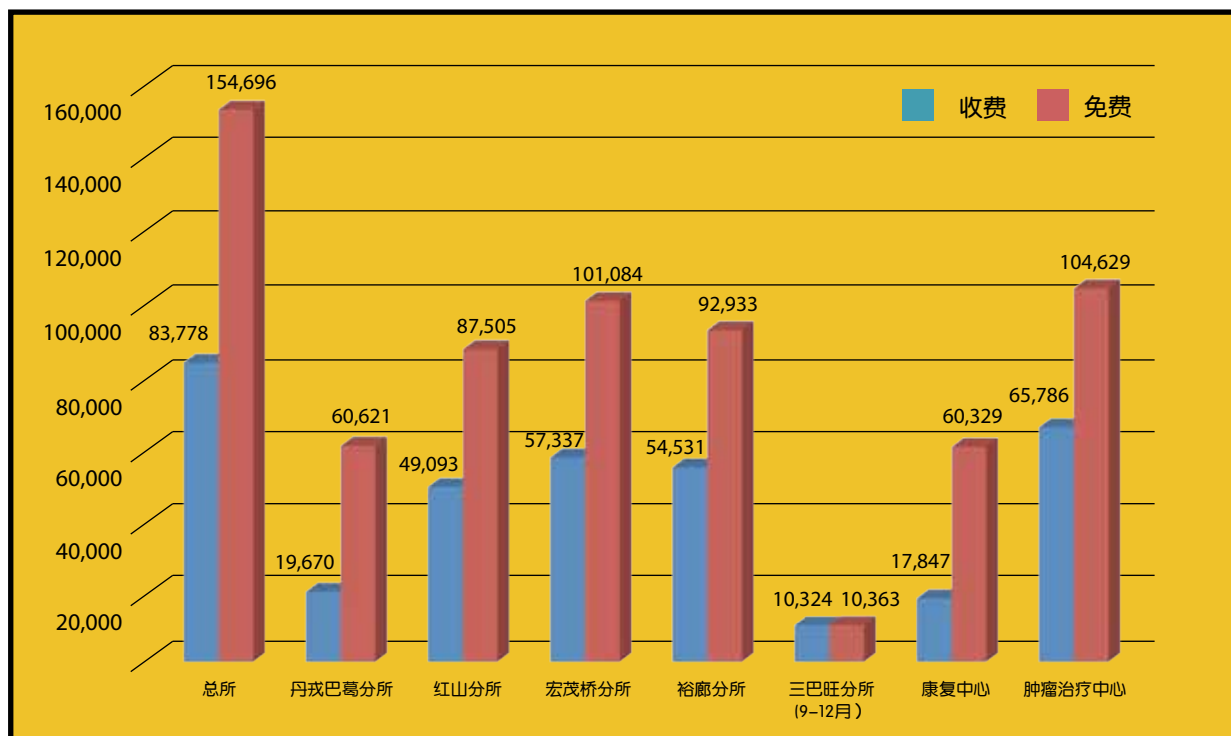
	慈悲结缘团	\$2,540.00
	Poon Wee San	\$2,500.00
	Koh Pey Pey	\$2,500.00
	Soh Keng Chu	\$2,000.00
	Lee Khee Siong	\$2,000.00
	Keg Lucy	\$2,000.00
	Koh Choon Kiat	\$2,000.00
	Wong Yew Choo	\$2,000.00
	Goh Swee Kang Jayson	\$2,000.00
	Goh Kwang Soon Joel	\$2,000.00
	Tang Seow Heong	\$2,000.00
	Selene Cheng	\$2,000.00
	Goh Wee Ping	\$2,000.00
	Ong Pek Siong	\$2,000.00
	Lim Ee Keow	\$2,000.00
	Calvin Ong Eng Ann	\$2,000.00
	Lee Chen Sing	\$2,000.00
	Chan See Chuen	\$2,000.00
	释德森	\$2,000.00
	Lim Kee Ping	\$2,000.00
	Kuam Seng	\$2,000.00
	已故 陈巧梅	\$2,000.00
	Thng Kok Wai	\$1,500.00
	Quek Seok Choo	\$1,500.00
	Chuan Guan	\$1,500.00
	Chua Meng Choo	\$1,500.00
	Chee See Teck	\$1,500.00
	Hui Kok Kheong	\$1,500.00
	Nge Aik Moh	\$1,500.00
	Savant Precision Engineering	\$1,500.00
	Lim Kok Leong	\$1,500.00
	Koong Yee Renovation Works Pte Ltd	\$1,500.00
	Lai Yok Lee Chee See Sing	\$1,500.00
	Ong Chee Khoo	\$1,500.00
	Ng Lai Hong	\$1,500.00
	Tham Jian Yong	\$1,500.00
	Broadcast Media Integration Pte Ltd	\$1,200.00
	Tay Siang Soon	\$1,088.00
	Phuah Mei Mei	\$1,000.00
	Sim Chin Hwa	\$1,000.00
	Seah Chee Hua	\$1,000.00
	Lee Eng Thong David	\$1,000.00
	Ching Chiat Kwong	\$1,000.00
	Chan King Siong	\$1,000.00
	Lim Siew Kwan	\$1,000.00
	Raju Chellam	\$1,000.00
	Ng Seng Yoong	\$1,000.00
	Ng Wan Hwa	\$1,000.00
	Aw Seng	\$1,000.00

	Chen Fang Hua	\$1,000.00
	Seng Wong Beo Temple	\$1,000.00
	Chia Wei Khuan	\$1,000.00
	Lim Yok Chiau	\$1,000.00
	Chua Boon Chuan	\$1,000.00
	Teo Guan Teck	\$1,000.00
	Tan Leck Kee	\$1,000.00
	J-Quest Engineering & Trading	\$1,000.00
	Lim Siew Kwan	\$1,000.00
	Tan Siong Gim	\$1,000.00
	Aries Fresh Pte Ltd	\$1,000.00
	Y-Net Technology Pte Ltd	\$1,000.00
	Tan Jia Hua	\$1,000.00
	Chua Ju Li	\$1,000.00
	Wilson Sam	\$1,000.00
	Han Hui Fong	\$1,000.00
	Amitabha Buddhist Centre	\$1,000.00
	Preference Pte Ltd	\$1,000.00
	Yeo Soik Pheng	\$1,000.00
	Tan Lee Hua	\$1,000.00
	Seah Chee Hwee	\$1,000.00
	Lip Chye Engineering LLP	\$1,000.00
	Ten Nguk Ting	\$1,000.00
	Koh Chay Boe	\$1,000.00
	Tan Sok Hoon	\$1,000.00
	Lim Boon Eng	\$1,000.00
	Ang Zhi Hau	\$1,000.00
	Ee Bee Teck	\$1,000.00
	Chan Lian Shing	\$1,000.00
	Ong Seh Hong	\$1,000.00
	J.T.Lim	\$1,000.00
	Sinic Pte Ltd	\$1,000.00
	Lai Ruixian	\$1,000.00
	Leong Kok Ying	\$1,000.00
	涂凤玲	\$1,000.00
	Tan Hui Fang	\$1,000.00
	Woo Zhi Min	\$1,000.00
	Lian Hup Metal Co Pte Ltd	\$1,000.00
	Toung Feng Hang	\$1,000.00
	Koh Zhan Rong	\$1,000.00
	Theng You San	\$1,000.00
	Tan Siew Pheng	\$1,000.00

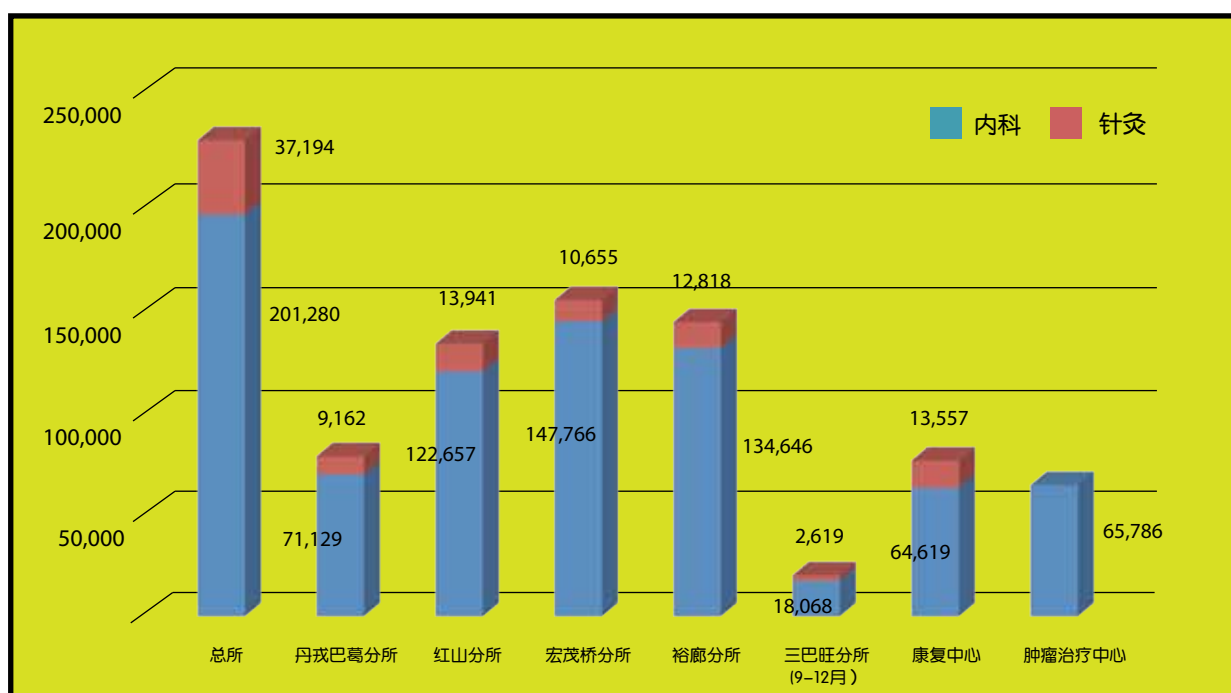
## 新加坡佛教施诊所历年内科针灸义诊人次



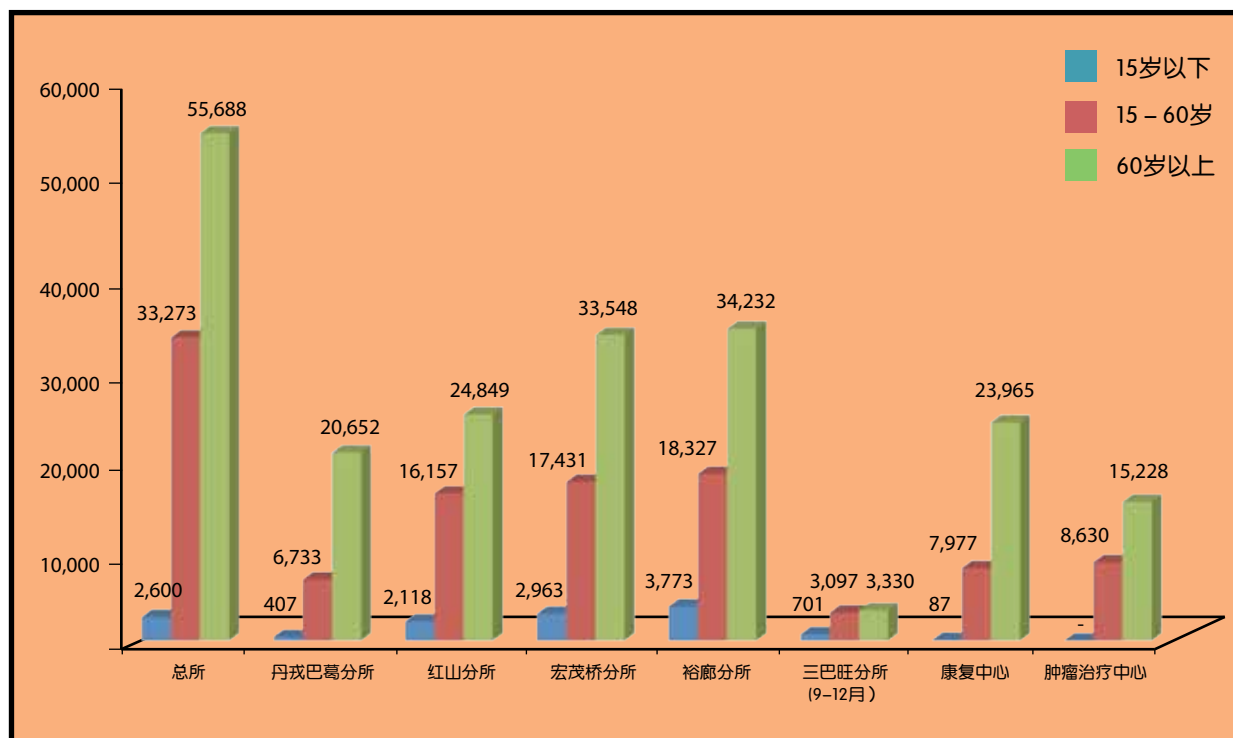
## 2014年各所义诊人次收费与免费比例 (1月-12月)



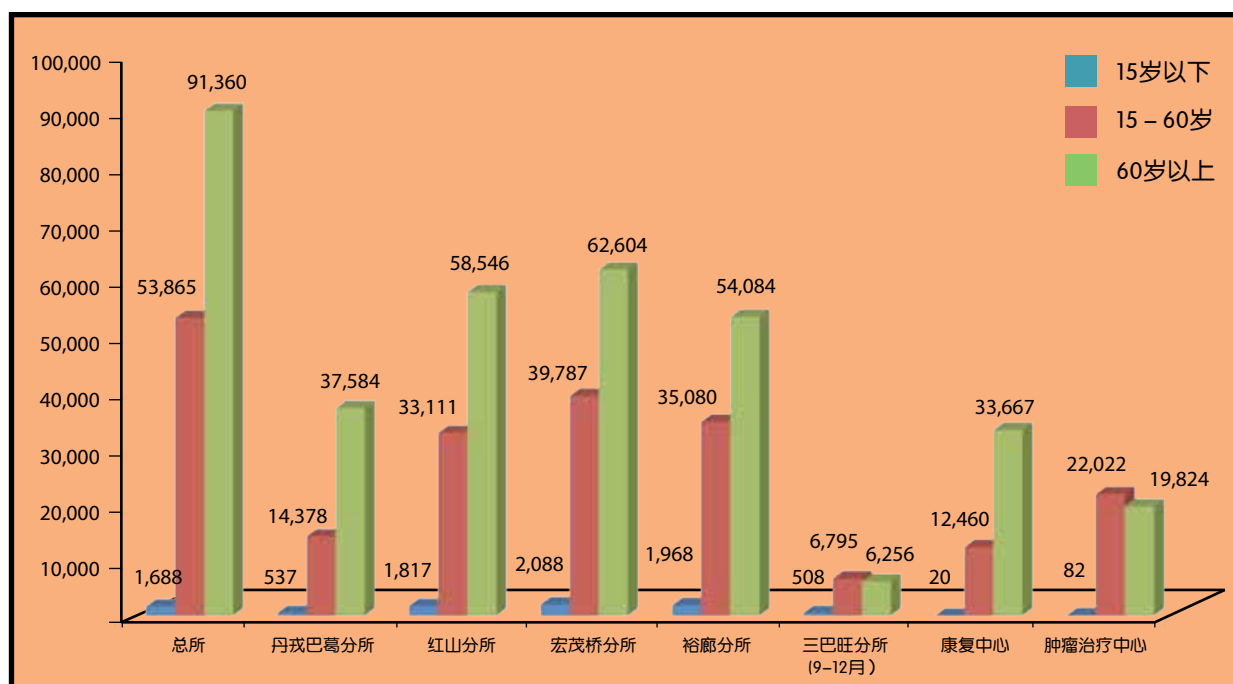
## 2014年各所内科及针灸人比例 (1月-12月)



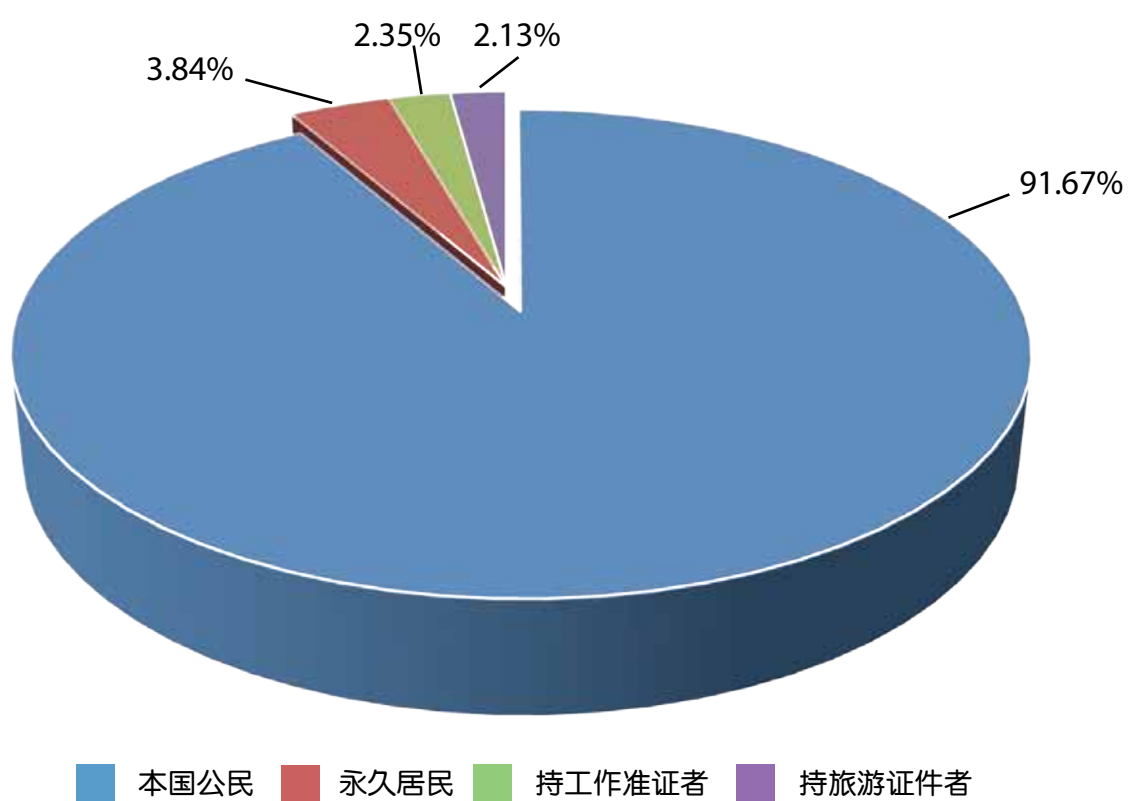
## 2014年各所义诊人次年龄分类（男性） （1月-12月）



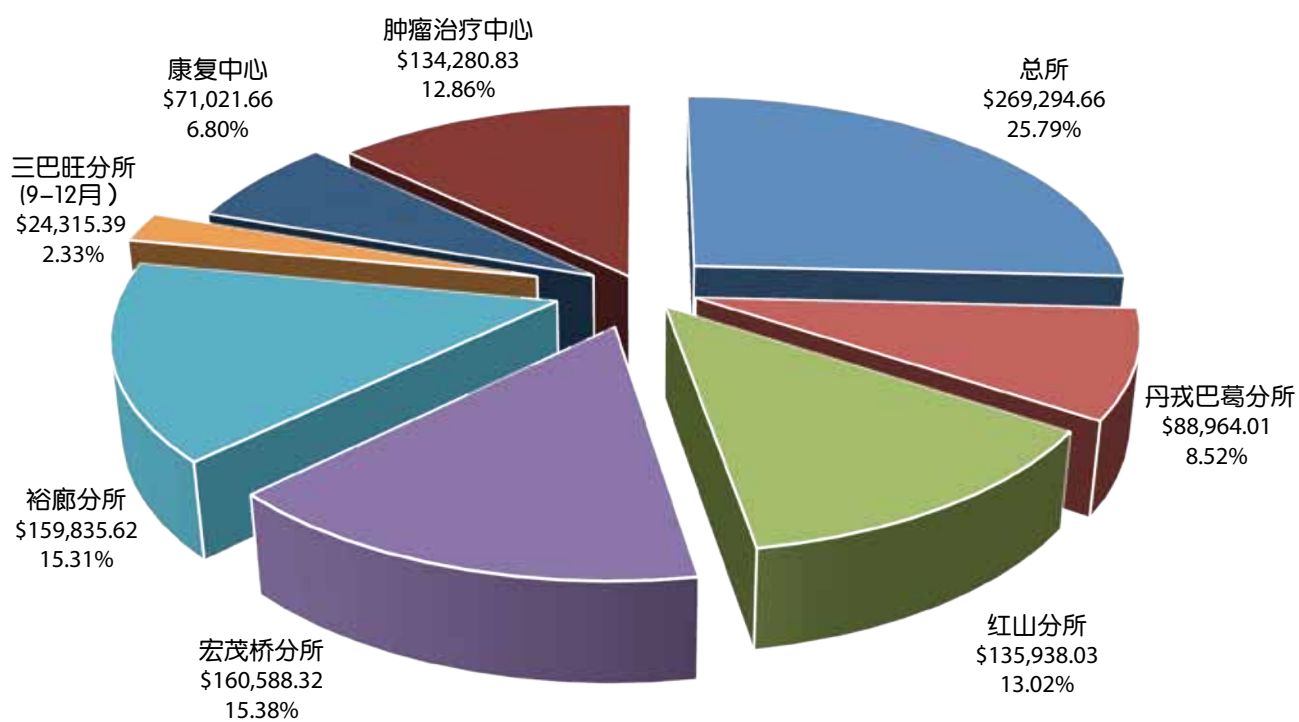
## 2014年各所义诊人次年龄分类（女性） （1月-12月）



## 2014年求诊人士国籍分类 (1月-12月)



## 2014年各所施药总值 (1月-12月)



# 新加坡佛教施诊所 Singapore Buddhist Free Clinic

筹募医药基金 Medical Fund Raising

NCSS Approval No: 2015060162



日期 : 2015年 9月 6日 (星期日)  
Date : 6 September 2015 (Sunday)

时间 : 上午 7时 30分 集合  
Time : Assemble at 7.30am

地点 : 光明山普觉禅寺  
Venue : Kong Meng San Phor Kark See Temple

\* 参加者请到本所或各分所报名领取乐捐卡及纪念T恤1件。

\* The participants shall visit our Head Office or Branch to collect the donation card and a commemorative T-shirt.



主办团体 / Organised by :



新加坡佛教施诊所  
Singapore Buddhist Free Clinic  
48 Lorong 23 Geylang Singapore 388376  
T: 6748 7292 F: 6748 7239

协办团体 / Jointly Organised by :



光明山普觉禅寺  
KMSPKS



药师行总会  
BMW'S

赞助机构 / Sponsors :



慶豐私人有限公司  
KINHONG (PTE.) LTD.

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foundation



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Community Chest





48 Lor 23 Geylang Singapore 388376

Tel: 6748 7292 Fax: 6748 7239

Website: [www.sbfc.org.sg](http://www.sbfc.org.sg)

Email: [admin@sbfc.org.sg](mailto:admin@sbfc.org.sg)