



新加坡佛教施診所
Singapore Buddhist Free Clinic

Annual General Meeting
ANNUAL REPORT
常年会员大会年度报告



2020

新加坡佛教徒診所

SINGAPORE BUDDHIST FREE CLINIC

新加坡佛教徒診所
SINGAPORE BUDDHIST FREE CLINIC
Tel: 6748 7292 Fax: 6748 7239 Website: www.sbfcl.org.sg

FANSIDA BUILDING
Private Carpark

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献词

主席广声法师

自从我国于农历新年除夕，出现了第一起新冠肺炎病例之后，情况日趋严重，从今年3月开始，本所便积极配合卫生部下达给中医界的指导原则，在阻断病毒措施期间，遵从当局的指示，如分组营运，测量体温，严格把关，呼吁有呼吸道症状的病黎转往西医求诊等。4月27日至5月18日的阻断措施期间，更是只有总所肿瘤治疗中心可以看诊，求诊人数立时减少了九成，直到解封后才逐渐恢复。另一方面，我们的常年筹款活动如售旗、康乐行义走等，也都被迫取消，收入显著滑落，预估全年总收入将会减少50%。

在亚洲，新加坡虽然是一个繁荣富庶的国家，但大家也都很清楚，我国缺乏天然资源，本身没有任何出产，主要是以工商业立国，依靠国际贸易往来夹缝求存。而放眼世界，当前全球疫情仍在持续蔓延，看不到尽头，这使到世界各地的抗疫工作皆不敢松懈。除了卫生医药方面，经济学家也普遍认为，世界经济要复苏至少得等两三年，而根据我国的就业市场预测，将会有10万人面临失业困境，令人担忧。这是现实的人间苦难，依佛法说，也是共业所感。

因此，我们要有心理准备，接下来的发展趋势，将会是慈善医疗机构需要伸出更多援手，帮助苦难众生的时候。去年我们在庆祝金禧之际，曾经许下再续百年的宏愿，所以这也正是我们面临考验的时候，希望大家紧记佛陀的教诲，发扬慈悲救世的精神，以行动救济苦难的众生。希望我们的会员，继续给予施诊所强而有力的资助；各所工作团队，更加坚韧团结，度过这场磨练心志的危机，让佛教施诊所可以持续发光发热，造福人群，为社会大众奉献绵力。



Message

Venerable Sik Kwang Sheng, President of SBFC

After Singapore detected its first case of COVID-19 on the eve of lunar new year this year, the situation rapidly escalated. Since March 2020, the Clinic has proactively complied with directives issued by the Ministry of Health to TCM practitioners on measures to be taken during the circuit breaker period, including rostering staff, implementing mandatory temperature screening, enforcing stringent entry checks and referring patients with respiratory symptoms to allopathic clinics. From 27 April to 18 May, only the Cancer Treatment Centre at the Clinic's headquarters was operating, which resulted in a 90% drop in number of patients. Patients are gradually coming back to the Clinic with the easing of restrictions. Our regular fundraising activities, such as Flag Day and Walkathon, were also cancelled, significantly reducing our funds. The Clinic's annual revenue is projected to decrease by 50% this year.

Although Singapore is one of the richer countries in Asia, we lack natural resources and land to produce our goods, relying instead on commerce and industry to build our nation while depending on international trade to supply our needs. From a global perspective, the pandemic is continuing to spread with no end in sight, necessitating ongoing vigilance in the fight to contain it. In addition to the health risks, economists generally agree that it would take two to three years for the world's economy to recover. According to a local employment forecast, 100,000 Singaporeans would lose their jobs, which is very worrying. This is the reality of human suffering, or what the Dharma calls our "collective karma".

We must therefore prepare ourselves for the surge in demand for the services of charitable healthcare organisations and we will need to stretch out our helping hands to assist even more sick and vulnerable people. When we celebrated our Golden Jubilee last year, we pledged to continue serving the community for another 100 years. This is the time for us to step up to the challenge. Please bear the Buddha's teachings in mind and put compassion into action by easing the suffering of those in need. I hope that all our members will continue to lend the Clinic their ardent support; and that the different work units will remain cohesive and emerge through this crisis admirably, which is a test of our minds and our resolve. May the Clinic shine on sustainably as a beacon of light and hope, serving the people while contributing humbly to society.



法定披露

作为我国注册的公益慈善团体，本所谨此根据【慈善（账目与常年报告）2011条例】，向本所会员及公众人士披露以下详情：

(1)	<p>管理文据 本所现行管理文据是经卫生部和社团注册官于2017年3月7日批准的《新加坡佛教施诊所章程》。</p>
(2)	<p>社团注册号码 1969年5月12日根据“社团注册法令”注册为社团，编号UEN 69SS0009J。</p>
(3)	<p>慈善团体注册号码 1984年10月24日根据“慈善法令1982”注册为慈善团体，编号0100。</p>
(4)	<p>公益机构号码 HEF: 0038/G有效期至2021年9月30日，隶属卫生部。</p>
(5)	<p>注册地址 新加坡芽笼23巷48号，邮区388376</p>
(6)	<p>网址： www.sbfc.org.sg</p>
(7)	<p>联络： 电话 67487292 传真 67487239 电邮 admin@sbfc.org.sg</p>
(8)	<p>会员人数 截至2020年3月31日，会员共计119位。其中非个人会员（寺庙或团体）26；个人会员：93</p>
(9)	<p>不动产信托人 释达仁， 释广声， 释法辉， 释净聪 不动产 1: 48 Lorong 23 Geylang Singapore 388376 不动产 2: 44 Craig Road Singapore 089682 不动产 3: Blk 77 Indus Road #01-519 Singapore 160077</p>
(10)	<p>专业咨询 法律顾问：朱时生律师 JP PBM BBM 内部审计公司：Shared Services for Charities 外部审计公司：RSM Chio Lim LLP</p>
(11)	<p>金融服务 来往户口：华侨银行， 大华银行， 新展银行， 万国宝通银行。 定期存款户口：中国银行， 兴业银行， 渣打银行， 马来亚银行， 星金融， 丰隆金融。</p>



<p>(12)</p>	<p>执行长： 释贤通2012年8月就任。之前于1979年12月至2011年3月任职总所执行秘书，2011年4月至2012年7月任总执行秘书。</p>
<p>(13)</p>	<p>利益冲突政策： 本所要求所有董事须遵照利益冲突政策，申明与本所有商业交易往来或涉及合约的关系；或与本所有来往的其他机构或组织有利益关系，或即将与这些机构组织建立合资关系。相关董事不应对相关事项投票表决，作决定或参与讨论该事项，包括以下各项：</p> <ul style="list-style-type: none"> • 申明跟即将受聘于诊所的亲友关系，在招聘过程避免作有影响的决定。 • 义务为公众服务以维持公众的信任而不是为了个人利益。 • 执行职务时不得接受来自（或提供予）任何有利益关系的组织或社区或诊所职员的个人优惠或礼物。 • 在执行董事会成员公职时避免与第三方分享任何优待或秘密资料。
<p>(14)</p>	<p>揭秘政策 为加强新加坡佛教施诊所的监管治理，杜绝任何如：欺诈、舞弊、贪污、吸毒等违法罪行，本所已设立揭密政策，若发现任何员工、供应商或其他相关人士涉及不法事件，请立即举报。</p> <p>告发频道 电邮: whistleblowing@sbfc.org.sg 邮寄: Whistle blowing Investigation Officer Singapore Buddhist Free Clinic Level 4, 48 Lorong 23 Geylang Singapore 388376</p> <p>揭秘者应使用真实姓名（或至少有电邮地址）以便进一步联系取得相关资料查明真相。在可行或法律允许的情况下，本所将不会公开揭秘者身份。</p> <p>如何告发和告发什么？ 揭秘者应据实提供所知信息以示真诚，例如：相关人士姓名或公司名称、事件发生的时间和地点、事件发生的频率、所涉及的金钱或资产数额、实物证据（如有）及其他可关注的信息。</p>
<p>(15)</p>	<p>个人资料保护政策查询 www.sbfc.org.sg/protection-policy</p>



Statutory Disclosure

As a registered charitable organization in Singapore, Singapore Buddhist Free Clinic (SBFC) make disclosure in accordance to [Charities (Accounts and Annual Report) Regulations 2011] to our members and general public.

(1)	<p>Constitution The current constitution of SBFC had been approved by the Ministry of Health and the Registrar of Societies on 7 March 2017, as published by the relevant authorities as “Singapore Buddhist Free Clinic Constitution”.</p>
(2)	<p>Unique Entity Number SBFC was registered on 12 May 1969 with the Registrar of Societies and the UEN assigned is S69SS0009J</p>
(3)	<p>Charity Registration Number SBFC was registered as a Charity on 24 October 1984 in accordance to the Charity Act 1982. Charity Registration Number: 0100.</p>
(4)	<p>Institute of Public Character SBFC is an approved IPC regulated by Ministry of Health. IPC number: HEF 0038/G. Expiry date 30 September 2021.</p>
(5)	<p>Registered Address 48, Lorong 23 Geylang, Singapore 388376.</p>
(6)	<p>Website: www.sbfc.org.sg</p>
(7)	<p>Contact Tel:67487292 Fax:67487239 Email:admin@sbfc.org.sg</p>
(8)	<p>Number of Members As at 31 March 2020, SBFC had 119 members consist of 26 non-individuals (Temples or Organizations) and 93 individuals.</p>
(9)	<p>Trustees of Immovable Properties Sek Tat Jin, Sik Kwang Sheng, Shi Fa Hui@Yong Giok Beng, Sik Ching Chung Property 1: 48 Lorong 23 Geylang Singapore 388376 Property 2: 44 Craig Road Singapore 089682 Property 3: Blk 77 Indus Road #01-519 Singapore 160077</p>
(10)	<p>Professional Consultation Legal Advisor: Mr Choo Si Sen, JP PBM BBM Internal Auditors: Shared Services for Charities External Auditors: RSM Chio Lim LLP</p>
(11)	<p>Finance Service Current Account: OCBC, UOB, DBS, Citibank. Fixed Deposit Account: BOC, RHB, SCB, Maybank, SIF, HLF.</p>



(12)	<p>Chief Executive Officer :</p> <p>Seck Sian Tiong assumed duties on August 2012. Prior to this appointment she was Admin Secretary of Main Clinic from Dec 1979 to March 2011, and Chief Admin Secretary from April 2011 to July 2012.</p>
(13)	<p>Conflict of Interest Policy :</p> <p>The Clinic’s policy on conflict of interest is that Board of Directors and key staff members are required to declare any personal or vested interest in business transactions, contracts and/or joint ventures that the Clinic may enter, into, as soon as such conflict or the possibility of such conflict arises, and abstain from discussion, decision-making and/or voting on the transaction or contract.</p> <ul style="list-style-type: none"> • Declare any close relationships (i.e. more than acquaintances) with potential staff recruits, and refrain from influencing decisions on the recruitment process. • Serve without remuneration so as to maintain the integrity of serving for public trust and community good instead of personal gain. • In performing board member duties, not to accept (or offer) personal favors or gifts from (or to) any interest group or constituency, or staff of the Clinic. • Refrain from sharing with third parties any privileged/confidential information obtained in the course of their work as the Clinic Board members.
(14)	<p>Whistleblowing Policy Statement</p> <p>In an effort which may be to strengthen corporate governance practices, SBFC has adopted a Whistle-Blowing Policy to provide the staff a platform to raise any concerns related to fraud, corruption, misconduct, and drug abuse, etc, criminal acts that involve SBFC staff, vendors or any other related parties.</p> <p>Reporting Channels Email: whistleblowing@sbfc.org.sg Mail: Whistle blowing Investigation Officer Singapore Buddhist Free Clinic Level 4, 48 Lorong 23 Geylang Singapore 388376</p> <p>We encourage whistle-blowers to put their names (or at least an email address) to the allegations in case further information or clarification is required. To the extent feasible and permissible, SBFC will not reveal the identity of the whistle-blower.</p> <p>How and what to report? Whistle-blowers may report in good faith their concerns by providing the following information: name(s) of person(s) /company(ies) involved, date, time and location of incident, frequency of occurrence, value of any money or assets involved, physical evidence (if any) and any other information that may substantiates their concern.</p>
(15)	<p>Personal Data Protection Policy enquiry www.sbfc.org.sg/protection-policy</p>



现任董事及委员名表 Board of Directors and Committee Members

董事/委员 Director/ Committee Members	第29届 Term 29 th 委任日期 15-09-2018	第28届 Term 28 th 委任日期 27-08-2016	第27届 Term 27 th 委任日期 12-08-2014	服务本所起始日期 Starting Date of services SBFC
 释广声法师 普觉禅寺代表 Ven Sik Kwang Sheng KMSPKS Representative	<ul style="list-style-type: none"> 主席 President 常务委员会主任 Chairman of Executive Committee 	<ul style="list-style-type: none"> 主席 President 常务委员会主任 Chairman of Executive Committee 	<ul style="list-style-type: none"> 主席 President 常务委员会主任 Chairman of Executive Committee 	14/06/2008 <ul style="list-style-type: none"> 历任主席 President
 释法辉法师 Ven Shi Fa Hui	<ul style="list-style-type: none"> 副主席 Vice President 常务委员 Member of Executive Committee 	<ul style="list-style-type: none"> 副主席 Vice President 常务委员 Member of Executive Committee 	<ul style="list-style-type: none"> 副主席 Vice President 常务委员 Member of Executive Committee 	19/06/1988 曾任 <ul style="list-style-type: none"> 分所财政 Branch Treasurer
 陈荣銓居士 Mr Chan Yong Luan	<ul style="list-style-type: none"> 秘书 Secretary 常务委员 Member of Executive Committee 人力资源委员 Member of HR Committee 心理辅导委员会 主任 Chairman of Counselling Committee 	<ul style="list-style-type: none"> 秘书 Secretary 常务委员 Member of Executive Committee 人力资源委员 Member of HR Committee 心理辅导委员会 主任 Chairman of Counselling Committee 	<ul style="list-style-type: none"> 秘书 Secretary 常务委员 Member of Executive Committee 人力资源委员 Member of HR Committee 	02/06/2002 曾任 <ul style="list-style-type: none"> 分所秘书 Branch Secretary



董事/委员 Director/ Committee Members	第29届 Term 29 th 委任日期 15-09-2018	第28届 Term 28 th 委任日期 27-08-2016	第27届 Term 27 th 委任日期 12-08-2014	服务本所起始日期 Starting Date of services SBFC
 <p>梁南仲居士 Mr Leong Lam Cheong</p>	<ul style="list-style-type: none"> • 副秘书长 Assistant Secretary • 常务委员 Member of Executive Committee • 财务委员 Member of Financial Committee • 人力资源委员 Member of HR Committee • 医药咨询委员 Member of Medical Advisory Committee 	<ul style="list-style-type: none"> • 副秘书长 Assistant Secretary • 常务委员 Member of Executive Committee • 人力资源委员 Member of HR Committee 	<ul style="list-style-type: none"> • 副秘书长 Assistant Secretary • 常务委员 Member of Executive Committee • 医药咨询委员 Member of Medical Advisory Committee 	<p>20/06/1982</p> <p>曾任</p> <ul style="list-style-type: none"> • 分所秘书 Branch Secretary
 <p>陈宝穗居士 Ms Chan Poh Swai</p>	<ul style="list-style-type: none"> • 财政 Treasurer • 常务委员 Member of Executive Committee • 财务委员会主任 Chairman of Financial Committee • 人力资源委员 Member of HR Committee • 筹款委员 * Member of Fund Raising Committee <p>* 19/01/2019 就任</p>	<ul style="list-style-type: none"> • 财政 Treasurer • 常务委员 Member of Executive Committee • 人力资源委员 Member of HR Committee • 心理辅导委员 Member of Counselling Committee 	<ul style="list-style-type: none"> • 董事 Director • 审计委员 Member of Audit Committee 	<p>12/08/2014</p>
 <p>释净聪法师 Ven Sik Ching Chung</p>	<ul style="list-style-type: none"> • 副财政 Assistant Treasurer • 常务委员 Member of Executive Committee • 财务委员 Member of Financial Committee 	<ul style="list-style-type: none"> • 副财政 Assistant Treasurer • 常务委员 Member of Executive Committee 	<ul style="list-style-type: none"> • 董事 Director • 常务委员 Member of Executive Committee 	<p>20/06/1982</p> <p>曾任</p> <ul style="list-style-type: none"> • 分所财政 Branch Treasurer • 财务主任 Director of Financial



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 施龙现博士 Dr See Long Hian	<ul style="list-style-type: none"> 医药主任 Medical Director 医药咨询委员会主任 Chairman of Medical Advisory Committee 财务委员 Member of Financial Committee 	<ul style="list-style-type: none"> 医药主任 Medical Director 医药咨询委员会主任 Chairman of Medical Advisory Committee 	<ul style="list-style-type: none"> 医药主任 Medical Director 医药咨询委员会主任 Chairman of Medical Advisory Committee 	06/06/2004 历任 <ul style="list-style-type: none"> 医药主任 Medical Director
 严忠胜居士 Mr Yim Chong Seng	<ul style="list-style-type: none"> 副医药主任 Deputy Medical Director 医药咨询委员 Member of Medical Advisory Committee 心理辅导委员 Member of Counselling Committee 财务委员 Member of Financial Committee 	<ul style="list-style-type: none"> 副医药主任 Deputy Medical Director 医药咨询委员 Member of Medical Advisory Committee 心理辅导委员 Member of Counselling Committee 	<ul style="list-style-type: none"> 财政 Treasurer 医药咨询委员 Member of Medical Advisory Committee 心理辅导委员 Member of Counselling Committee 	05/06/1994 曾任 <ul style="list-style-type: none"> 分所秘书 Branch Secretary 秘书长 General Secretary 财务主任 Director of Financial
 释继妙法师 佛缘林代表 Ven Seck Kai Miew Fo Yuan Lin Representative	<ul style="list-style-type: none"> 董事 Director 财务委员 Member of Financial Committee 	<ul style="list-style-type: none"> 董事 Director 	<ul style="list-style-type: none"> 董事会副财政 Assistant Treasurer 	19/06/1988 曾任 <ul style="list-style-type: none"> 分所财政 Branch Treasurer 财务主任 Director of Financial
 释宝宁法师 妙音觉苑代表 Ven Sek Bao Ning Meow Im Kok Yuen Representative	<ul style="list-style-type: none"> 董事 Director 医药咨询委员 Member of Medical Advisory Committee 	<ul style="list-style-type: none"> 董事 Director 医药咨询委员 Member of Medical Advisory Committee 	<ul style="list-style-type: none"> 董事 Director 医药咨询委员 Member of Medical Advisory Committee 	28/06/1992 曾任 <ul style="list-style-type: none"> 分所财政 Branch Treasurer



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 谢智友居士 Mr Chia Ti Yu	<ul style="list-style-type: none"> • 董事 Director • 审计委员会主任 Chairman of Audit Committee 	<ul style="list-style-type: none"> • 董事 Director • 审计委员会主任 Chairman of Audit Committee 	<ul style="list-style-type: none"> • 审计委员会主任 Chairman of Audit Committee 	27/10/2012 历任 <ul style="list-style-type: none"> • 审计委员会 主任 Chairman of Audit Committee
 谭文俊居士 Mr Tham Mun Chun	<ul style="list-style-type: none"> • 董事 Director • 审计委员 Member of Audit Committee 	<ul style="list-style-type: none"> • 董事 Director • 审计委员 Member of Audit Committee 		27/08/2016
 林宝淳居士 Ms Seck Poh Soon	<ul style="list-style-type: none"> • 董事 Director 			15/09/2018
 林德欢居士 Mr Lim Teck Foon	<ul style="list-style-type: none"> • 人力资源委员会主任 Chairman of HR Committee • 审计委员 Member of Audit Committee 	<ul style="list-style-type: none"> • 人力资源委员会主任 Chairman of HR Committee • 审计委员 Member of Audit Committee 		27/08/2016
 朱仲涵居士 Mr Choo Tong Ham	<ul style="list-style-type: none"> • 人力资源委员 Member of HR Committee 	<ul style="list-style-type: none"> • 人力资源委员 Member of HR Committee 		27/08/2016



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 谢乘龄居士 Mr Chia Seng Leng	<ul style="list-style-type: none"> • 财务委员 Member of Financial Committee • 筹款委员 * Member of Fund Raising Committee * 19/01/2019 就任			15/09/2018
 吴沛声居士 Mr Goh Swee Sheng	<ul style="list-style-type: none"> • 筹款委员会主任 * Chairman of Fund Raising Committee * 19/01/2019 就任			19/01/2019
 梁雅沛居士 Mdm Liang Ah Pui	<ul style="list-style-type: none"> • 财务委员 Member of Financial Committee 			15/09/2018
 陈旷今居士 Mr Chan Man Tan	<ul style="list-style-type: none"> • 心理辅导委员 Member of Counselling Committee 			15/09/2018

当选董事中连任10年以上者的原因是：

- 为确保本所宗旨不变、维持业务的持续发展并保持稳定，需要对本所运作有充分认识的人士出任董事。
- 连任超过十年以上的董事皆具有愿意为慈善事业献身的精神，因此受到会员的推选而留任。
- 本所会员不多，不容易找到适当人士接班。

Elected directors continue in office for more than ten years because:

- There is a need of people who have abundant knowledge of the operation of the Clinic so as to ensure that the objectives of the Clinic remain unchanged and that the operations advance continuously and steadily.
- These Directors have the enthusiasm in devoting their effort in charity work, thus, they were being nominated by our members to remain in the Board.
- Our members are small in numbers, it is not easy to find successors.



Chart of Singapore Buddhist Free Clinic Governance

Board of Director

President: Sik Kwang Sheng
 Vice President: Shi Fa Hui
 Secretary: Chan Yong Luan
 Assistant Secretary: Leong Lam Cheong
 Treasurer: Chan Poh Swai
 Assistant Treasurer: Sik Ching Chung
 Medical Director: See Long Hian
 Deputy Medical Director: Yim Chong Seng
 Director: Seck Kai Miew
 Director: Sek Bao Ning
 Director: Seck Poh Soon
 Director: Chia Ti Yu
 Director: Tham Mun Chun

Executive Committee
 Chairman: Sik Kwang Sheng
 Member: Shi Fa Hui
 Member: Chan Yong Luan
 Member: Leong Lam Cheong
 Member: Chan Poh Swai
 Member: Sik Ching Chung

Audit Committee
 Chairman: Chia Ti Yu
 Member: Tham Mun Chun
 Member: Lim Teck Foon

Counselling Committee
 Chairman: Chan Yong Luan
 Member: Yim Chong Seng
 Member: Chan Man Tan

Medical Advisory Committee
 Chairman: See Long Hian
 Member: Yim Chong Seng
 Member: Sek Bao Ning
 Member: Leong Lam Cheong

Human Resource Committee
 Chairman: Lim Teck Foon
 Member: Chan Yong Luan
 Member: Chan Poh Swai
 Member: Leong Lam Cheong
 Member: Choo Tiong Hum

Financial Committee
 Chairman: Chan Poh Swai
 Member: Sik Ching chung
 Member: Leong Lam Cheong
 Member: Yim Chong Seng
 Member: See Long Hian
 Member: Seck Kai Miew
 Member: Chia Seng Leng
 Member: Liang Ah Pui

Fund Raising Committee
 Chairman: Goh Swee Sheng
 Member: Chan Poh Swai
 Member: Chia Seng Leng



会员名表 (截至2020年3月)

团体会员

光明山普觉禅寺	ML001	净名佛教中心	MA018
同善堂	ML002	善缘堂	MA019
妙音觉苑	ML003	菩提佛院	MA022
大悲院	ML009	观音寺	MA023
新加坡佛教总会	MA001	福寿堂	MA025
毗卢寺	MA004	佛缘林	MA026
灵峰般若讲堂	MA005	南海飞来	MA027
福海禅寺	MA006	如切观音堂	MA028
圆明寺	MA007	飞霞精舍	MA029
菩提兰若	MA008	普济寺佛学研究会	MA031
自度庵	MA009	佛教会	MA041
万佛林	MA014	药师行愿会	MA047
新加坡佛教青年弘法团	MA016	善福堂	MA048

僧伽会员

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
释慧雄	MB016	释慧光	MB037
释远藏	MB018	释达仁	MB038
释广助	MB020	释贤参	MB039
释贤通	MB022	释定融	MB041
释传根	MB023	释炳铨	MB042



个人会员

白丽英	MC082	梁康添	MC213	孙广益	ML007
陈宝穗	MC063	梁雅沛	MC226	孙广安	MC101
陈春金	MC093	林淑好	MC005	孙慧贞	MC106
陈嘉祺	MC076	林植宗	MC013	谭文俊	MC231
陈界诚	MC047	林洪源	MC014	汪家裕	MC190
陈木福	MC139	林洪智	MC015	王荣耀	MC066
陈荣奎	MC134	林金枝	MC053	王秀莲	MC062
陈玩卿	MC156	林镇南	MC057	王玉兰	MC069
陈维源	MC128	林晋材	MC074	王元侯	MC230
陈照秋	MC021	林亚时	MC089	谢智友	MC214
陈芝兰	MC001	林细娜	MC094	谢乘龄	MC233
陈燕娜	MC227	林秀凤	MC112	严忠胜	MC018
陈旷今	MC232	林乌吉	MC126	叶静慧	MC196
傅栋晟	MC228	林梅	MC118	曾金婵	MC144
郭添锦	MC217	林宝淳	MC149	张心菊	MC031
韩燕书	MC095	林德欢	MC229	张雪莲	MC167
洪金山	MC162	潘锦华	MC216	张子明	MC100
洪孟珠	MC011	邱亚兰	MC218	张子英	MC103
黄德泰	MC007	阮桂萍	MC151	钟瑜卿	MC102
黄金珠	MC140	余晶晶	MC032	朱国桢	MC006
赖小华	MC201	沈学斌	MC038	朱云萍	MC138
赖玉珠	MC205	沈清秀	MC041	朱仲涵	MC223
李丁才	MC049	沈坤丰	MC055	左莺莺	MC202
梁南仲	MC044	施龙现	MC137	吴纳声	MC234
梁淼芳	MC219				



新加坡佛教施诊所 2020年度常年会员大会年度报告

(2019年4月至2020年3月)

秘书：陈荣銮居士

行政概况

(1) 2019年度常年会员大会

- 1.1 2019年度常年会员大会于9月14日（星期六）下午2时召开，会议由董事会主席广声法师主持，出席者共30人。

非个人会员 4位

光明山普觉禅寺（释广声） 妙音觉苑（释宝宁）

观音寺（苏小娟） 药师行愿会（陈若莹）

个人会员26位

释法辉 释贤通 陈宝穗 陈荣銮 陈玩卿 陈维源

陈燕娜 陈旷今 韩燕书 洪金山 洪孟珠 林宝淳

潘锦华 阮桂萍 梁南仲 梁淼芳 梁雅沛 林植宗

严忠胜 施龙现 谭文俊 王秀莲 王玉兰 谢智友

谢乘龄 吴纳声

- 1.2 会议议程：

主席广声法师于下午2时宣布大会开始。

大会接受秘书陈荣銮居士报告2018年4月至2019年3月的会务概况书面报告，以及财政陈宝穗居士根据石林特许会计师事务所审计报告作全年收支账目汇报。

在讨论事项中，大会接受董事会建议继续委任石林审计事务所为2019-2020年度外部审计师。

(2) 董事会及各委员会

- 本所施政方针基本先由各委员会制定，提交董事会批准后由执行长监督，各诊所经理执行管理责任。
- 董事会秘书于每一届董事的第一次会议中，向新任董事介绍本所宗旨及概况，并分发《董事会治理角色及责任》书面说明。
- 董事会成员皆于就职日签署《董事利益冲突披露声明》：决不参与涉及与本身利益冲突的项目讨论及决策过程。

2.1 董事会议日期

2019年4月至2020年3月共召开董事会议4次，分别为：

第29届第3次会议，2019年4月20日（星期六）下午2时在本所大厦召开。

第29届第4次会议，2019年7月20日（星期六）下午2时在本所大厦召开。

第29届第5次会议，2019年10月12日（星期六）下午2时在本所大厦召开。

第29届第6次会议，2020年1月11日（星期六）下午2时在本所大厦召开。



董事出席会议次数统计

职衔	姓名	第29届 第3次会议 20/04/2019	第29届 第4次会议 20/07/2019	第29届 第5次会议 12/10/2019	第29届 第6次会议 11/01/2020	出席次 数统计
主席	释广声	√	√		√	3/4
副主席	释法辉			√	√	2/4
秘书	陈荣奎	√	√	√	√	4/4
副秘书长	梁南仲	√				1/4
财政	陈宝穗	√	√		√	3/4
副财政	释净聪	√		√	√	3/4
医务	施龙现	√	√			2/4
副医务	严忠胜	√	√		√	3/4
董事	释继妙		√	√	√	3/4
董事	释宝宁			√	√	2/4
董事	谢智友	√	√	√	√	4/4
董事	谭文俊	√	√	√	√	4/4
董事	林宝淳	√	√	√		3/4

主要议决案（根据通过日期先后排序）

- 2.1.1 通过原订于12月21、22日举行的大型演出——越剧《观世音》因场地问题，提前在11月9日和10日举行，原订于11月10日举行的50周年纪念暨淡滨尼分所开幕则挪后到11月24日举行。
- 2.1.2 通过越剧《观世音》门票价格为：\$38、\$68、\$108、\$168及\$208。
- 2.1.3 通过订2019年9月14日下午2时召开本年度会员大会。
- 2.1.4 通过确定在9月22日主办康乐行2019义走，地点：光明山—碧山公园。
- 2.1.5 通过筹款委员会第二次会议各项议决案。
- 2.1.6 通过医药咨询委员会第三次及第四次各项议决案。
- 2.1.7 通过淡滨尼分所暂订于10月1日开诊及诊症时间。
- 2.1.8 通过接受2018-2019年度全年财政预算与实际收支对比。
- 2.1.9 通过授权执行长呈报2019年度监管评估清单。
- 2.1.10 通过筹款委员会第三次会议各项议决案。
- 2.1.11 通过常务委员会第一次会议各项议决案。
- 2.1.12 通过人力资源委员会第一次会议各项议决案。
- 2.1.13 通过敦请环境及水源部长马善高先生为淡滨尼分所主持揭幕。
- 2.1.14 通过淡滨尼分所开幕费用预算及余兴节目。
- 2.1.15 通过本所再申请作为继续教育学分培训机构。
- 2.1.16 通过心理辅导委员会第一次会议各项议决案。
- 2.1.17 通过筹款委员会第四次会议各项议决案。
- 2.1.18 通过常务委员会第二次会议各项议决案。



- 2.1.19 通过人力资源委员会第二次会议各项议决案。
- 2.1.20 通过修订董事守则及制定义工守则。
- 2.1.21 通过修订常务委员会及选举提名委员会准则。
- 2.1.22 通过淡滨尼分所每月开启慈善箱点算善款人选。
- 2.1.23 通过审计委员会第二次会议各项议决案。
- 2.1.24 通过2020-2021年度财政预算收入\$7,088,090 支出\$7,570,722
不敷 \$482,632
- 2.1.25 通过出版《金禧纪念特刊》1千册。
- 2.1.26 通过2020年行事历。

2.2 常务委员会

会议日期

第29届第1次会议：2019年6月8日下午2时在光明山普觉禅寺召开。

第29届第2次会议：2019年9月14日下午2时30分在本所大厦会议厅召开。

会议摘要

- 讨论金禧纪念大型原创越剧《观世音》的筹备事务，包括：海报设计、订定售票日期、制定广告宣传计划及发函邀请赞助。
- 报告越剧《观世音》的筹备进展，通过活动前之准备清单。
- 通过于金禧纪念庆典颁发金禧纪念奖予过去多年代收贺仪的寺院团体。

2.3 人力资源委员会

会议日期

第29届第1次会议：2019年7月5日上午11时在本所大厦五楼会议厅召开。

第29届第2次会议：2019年9月24日上午11时在本所大厦五楼会议厅召开

会议摘要

- 检讨与修订现有薪金制。
- 从新分所开始聘用全职员工逐步取代兼职员工。
- 2019年度可变动花红为0.6至1.4个月，视表现评估而定。
- 2020年度常年加薪率将统一标准，不再区分薪金高低级别。加薪率为2%至4%不等,视表现评估及本所经济状况而定。

2.4 医药咨询委员会议

会议日期

第29届第3次会议：2019年4月12日下午2时在本所大厦会议厅召开

第29届第4次会议：2020年3月11日下午3时在本所大厦会议厅召开

会议摘要

- 通过金禧医药论坛嘉宾在新加坡的行程安排。
- 通过论坛当天的工作分配由执行长安排。
- 通过主讲嘉宾之机票及签证费以人民币支付。
- 通过申请更新开办中医继续教育培训计划。
- 通过药物采购供应商名单。



2.5 心理辅导委员会

会议日期

第29届第1次会议：2019年9月2日下午1时30分在本所大厦四楼召开。

会议摘要

- 通过于淡滨尼分所设立心理辅导服务。
- 通过于金禧周年纪念大会颁发感谢证书及纪念奖给服务满五年的两位义工。

2.6 财务委员会

会议日期

第29届第2次会议：2020年3月20日下午2时在本所大厦五楼会议厅召开。

会议摘要

- 通过因受2019冠状病毒疫情影响，调整2020-2021年度财政收支预算。
- 通过财务委员会与筹款委员会可以召开联席会议。
- 修订财务政策及操作程序第八版。

2.7 筹款委员会

会议日期

第29届第2次会议：2019年5月11日上午11时在本所大厦四楼会议厅召开。

第29届第3次会议：2019年8月3日上午10时在本所大厦四楼会议厅召开。

第29届第4次会议：2020年2月14日下午6时30分在本所大厦四楼会议厅召开。

会议摘要

- 通过金禧年度赞助人及卓越赞助人感谢证书及纪念奖牌设计。
- 通过筹款委员会规章草案。
- 通过聘请资源开发经理专司筹款事务。
- 通过2020-2021年度筹款方针。
- 研究讨论2019新冠病毒对本所经济的潜在影响。

2.8 审计委员会

会议日期

第29届第2次会议：2019年11月27日下午5时在本所大厦四楼召开。

会议摘要

讨论内部审计报告，并对审计师Shared Services for Charities提出的点评作出回应指示。



(3) 常年医药务报告

3.1 内科与针灸科义诊统计 (2019年4月--2020年3月)

3.1.1 义诊统计及发药量

所别	看诊人数	药量天数
总所	63,565	161,493
丹戎巴葛分所	13,141	41,654
红山分所	37,732	129,311
宏茂桥分所	41,177	123,161
裕廊分所	42,000	138,600
三巴旺分所	33,107	95,220
杜弗分所	34,640	93,913
淡滨尼分所(6个月)	15,032	37,733
共计	280,394	821,085

3.1.2 性别比例

性别	看诊人数	药量天数
男	100,823	294,153
女	179,571	526,932
共计	280,394	821,085

3.1.3 内科与针灸

类别	内科	针灸
人数	154,533	125,861
百分比	55.11	44.89

3.1.4 收费与免费

类别	收费	免费
人数	79,957	200,437
百分比	28.52	71.48



3.1.5 国籍分类

类别	看诊人数	百分比 %
新加坡公民	255,406	91.09
永久居民	11,618	4.14
工作准证	6,881	2.46
持旅游证件	6,489	2.31
共计	280,394	100

3.1.6 性别与年龄

年龄	男	百分比 %	女	百分比 %
15岁以下	1,537	1.53	1,209	0.67
15-64岁	38,012	37.70	74,153	41.30
65岁以上	61,274	60.77	104,209	58.03
共计	100,823	100	179,571	100

3.1.7 内科施药总值

所别	药物与针具开销	百分比 %
总所	215,394元	20.12
丹戎巴葛分所	55,608元	5.19
红山分所	146,856元	13.72
宏茂桥分所	182,664元	17.07
裕廊分所	179,676元	16.79
三巴旺分所	115,415元	10.78
杜弗分所	116,332元	10.87
淡滨尼分所(6个月)	58,408元	5.46
共计	1,070,353元	100



3.2 肿瘤治疗中心

3.2.1 义诊统计及发药量

性别	看诊人数	药量天数
男	3,284	34,555
女	7,408	74,229
共计	10,692	108,784

3.2.2 国籍分类

类别	看诊人数	百分比 %
新加坡公民	9,931	92.88
永久居民	378	3.54
工作准证	170	1.59
持旅游证件	213	1.99
共计	10,692	100

3.2.3 性别与年龄

年龄	男	百分比 %	女	百分比 %
15岁以下	1	0.03	0	-
15-64岁	1,288	39.22	4,534	61.20
65岁以上	1,995	60.75	2,874	38.80
共计	3,284	100	7,408	100

3.2.4 收费与免费

类别	收费	免费
人数	3,113	7,579
百分比	29.12	70.88

3.2.5 全年（2019年4月至2020年3月）施药总值\$248,403



(4) 心理辅导服务

4.1 个案辅导次数

2019年4月至2020年3月共计469次，其中
总所431次，丹戎巴葛分所15次，淡滨尼分所23次。

4.2 个案分类包括：

个人辅导，家庭与婚姻辅导，老年人相关问题、哀伤与丧亲，工作压力，以及与健康相关的压力问题。

财务概况 (2019年4月至2020年3月)

(1) 财政预算与实际收支比较

预算收入	7,040,230元	实际收入	8,634,722元	122.65%
预算支出	7,790,190元	实际支出	7,136,043元	91.60%
不敷	(749,960元)	盈余	1,498,679元	

(2) 各项收支摘要

收入	金额	百分比 %
志愿者捐献	3,806,772元	44.09
筹款活动	3,318,787元	38.44
营运收入	700,621元	8.11
投资收入	245,239元	2.84
其他	563,303元	6.52
共计	8,634,722元	100
支出	金额	百分比 %
营运开支	5,512,958元	77.26
行政开支	1,137,033元	15.93
筹款开支	486,052元	6.81
共计	7,136,043元	100
盈余	1,498,679元	



(3) 资产负债摘要

固定资产	5,255,359元
流动资产	15,846,491元
资产共计	21,101,850元
累积基金	19,507,952元
卫生基金	198,933元
政府津贴	1,033,081元
其他负债	361,884元
负债共计	21,101,850元

(详见审计报告)

活动概况

(1) 庆祝金禧系列

1.1 【金禧论坛-上医治未病】

为庆祝50周年金禧纪念，于2019年4月28日假大悲佛教中心举行金禧医药论坛。邀请中国六位医学专家专程莅新主讲，计有：

南京中医药大学王旭教授，

广州霍英东国惠医学研究院祁岩超教授，

安徽独秀中医风湿骨病医院的吴自金教授，

河北以岭医药研究院贾振华教授，

上海华山医院傅晓东教授，

北京友谊医院李卫萍副教授。

论坛主题为“上医治未病”，探讨关于肿瘤的防治以及心脑血管问题。

此外，刚从美国抵新的耿永健教授也参与了论坛，与大家分享中西医学结合的看法。

大会贵宾是卫生部兼环境及水源部高级政务部长许连璜博士。

论坛由新传媒958城市频道DJ梁萍主持，时间从上午8时30分至下午5时。

参加的中医师都可以申请中医继续教育学分。

在大会发表致词者有主席广声法师、许连璜博士及本所医药主任施龙现博士。

出席论坛者共计三百余人。

1.2 【慈善晚会——越剧《观世音》】

庆祝金禧纪念的最大型节目是原创越剧《观世音》于2019年11月9日、10日在滨海艺术中心剧院隆重上演。剧本改编自中国国家级非物质文化遗产《观音传说》由中国浙江舟山市小百花越剧团呈献，阵容强大。编剧是国家一级编



剧王晓菁，她以创新手法贯穿鲜明的主旨——启示人们应放下贪嗔痴烦恼、宣扬慈悲平等精神、放下执着，方得无碍自在的哲理。

《观世音》由中国著名越剧演员刘南燕饰演妙善公主（观音），乐彩珍饰演妙庄王等，其余角色皆为造诣精湛的越剧演员担纲演出。

在舟山艺术剧院院长胡志刚先生率领下，包括演员、编剧、舞美、灯光设计、乐队等工作人员，共计71人莅新参与义演工作。两晚贵宾席全满，购票出席的观众达80%。

1.3 【金禧纪念暨淡滨尼分所开幕庆典】

于2019年11月24日上午11时举行。

敦请环境及水源部长马善高先生为大会贵宾，并为淡滨尼分所主持揭幕仪式。

主席广声法师带领普觉禅寺僧众诵经祈愿世界和平，国泰民安。随后致欢迎词。

大会敬塑琉璃释迦牟尼佛像，让佛友请回家供养。节目主持是会员左莺莺小姐。

菩提佛院、慈观佛教文化团及愿海话剧团莅场呈献余兴节目。

大会颁发金禧纪念奖10份予出席的佛教团体，莅场服务纪念品4份，热心人士奖14份以及职员长期服务奖27份。

最后由秘书陈荣銓居士致谢词。

出席嘉宾7百余人于庆典后参观新分所，并享用素食自助餐。

(2) 筹款活动

2.1 【慈悲喜舍家庭日卫塞节嘉年华会】

药师行愿会于2019年6月2日举行“慈悲喜舍家庭日”嘉年华会，净收入50%捐献本所，共得善款63,759.95元。

2.2 【售旗日】

于2019年6月22日成功举行，发出乐捐罐674个，筹得善款132,645.63元，支出14,829.96元，全体员工于次日义务协助参与计算工作。

2.3 【康乐行】义走

2019于9月22日上午于光明山普觉禅寺大悲殿前方举行，约有6百余人参加。

7时45分阿逸拉惹民众俱乐部及玉宝苑民众俱乐部乐龄组带领热身运动；

主席广声法师于8时正致词后挥旗出发，大队绕碧山公园一圈，返回光明山会场。义走全程约4公里，沿途有药师行愿会慈善组及康乐组义工站岗。本所医师随行照应。

9时开始余兴节目：NTUC Fair Price赞助礼券，继妙法师报效面包，光明山普觉禅寺供应汤面、茶水等。

筹款成绩：发出筹款卡片1121张，共得善款221,286.40元，支出21,525.67元。



员工概况

(1) 人力资源政策

- 1.1 员工皆依照合约履行任务，遵守纪律，确保能够胜任被委托的职务。新进员工一般签约两年，前三个月为试用期。
- 1.2 遵照人力局的政策，给予员工合理的薪酬及福利，员工可享有常年加薪、年假、病假及人力局规定的其他各类假期、常年工资补贴、培训津贴、表现奖励、医药费津贴及住院保险等。
- 1.3 所有员工须接受常年评估，评估结果与年终奖励金及常年加薪挂钩。
- 1.4 订65岁为退休年龄，但鼓励健康情况良好，有能力胜任职务的员工于退休后留任原职，或转换至其他较适合之职位，每年签约。
- 1.5 所有员工每年皆可享有培训津贴500元，实报实销。

(2) 管理层三位最高薪酬者（包括常年工资补贴、奖励金及公积金等）

年薪10万元以上者1人，年薪5万至10万元者2人。

(3) 员工人数

截至2020年3月31日，各所员工总计153人。

计为行政职员27人：执行长、财务总监、人事经理、财务经理、高级会计助理、会计助理、财务兼行政助理各1人，行政助理2人、各所经理8人，助理经理9人，司机1人。营运职员126人：医师40人，诊所助理76人，清洁/杂务员10人。



Singapore Buddhist Free Clinic Annual General Meeting 2020 Annual Report

(April 2019 till March 2020)

Secretary: Mr Chan Yong Luan

Administrative Overview

(1) Annual General Meeting 2019

- 1.1 The Annual General Meeting 2019 was held on 14th September 2019 (Saturday) at 2pm, meeting was chaired by Venerable Sik Kwang Sheng, President of the Board of Directors. It was attended by 30 members.

4 Non-Individual members

Kong Meng San Phor Kark See Monastery (Sik Kwang Sheng)

Meow Im Kok Yuen (Sek Bao Ning)

Kwan Im See (Saw Seow Kian)

Buddha of Medicine Welfare Society (Chan Ruo Ying)

26 Individual members

Shi Fa Hui	Seck Sian Tiong	Chan Poh Swai
Chan Yong Luan	Tan Nguang Khing	Tan Jwee Nguan
Chan Yann Nuo	Chan Man Tan	Han Ing Choo
Ang Kim San	Ang Beng Choo	Lim Poh Soon
Phan Wee Choo	Ying Kwai Pheng	Leong Lam Cheong
Leong Meoh Fong	Liang Ah Pui	Lim Sek Chong
Yim Chong Seng	See Long Hian	Tham Mun Chun
Ong Siew Lean	Ong Quee Lan	Chia Ti Yu
Chia Seng Leng	Goh Swee Sheng Jackson	

1.2 Agenda

President, Ven Sik Kwang Sheng announced the start of the Meeting at 2.00pm. The Meeting accepted the brief report for Operation April 2018 to March 2019 by Secretary, Chan Yong Luan. The Treasurer, Chan Poh Swai, reported the income and expenditure for the year based on the audited financial statements by RSM Chio Lim LLP. The Meeting accepted the recommendation by The Board of Directors to re-appoint RSM Chio Lim LLP as the external auditors for the financial year 2019-2020.

(2) Board of Directors and the various Committees

- The policies of SBFC are compiled by the respective sub-committees and submitted to the Board of Directors for approval. Once approved, they will be administered and



managed by the Chief Executive Officer with the assistance from all branch managers.

- At the 1st meeting of each new term, the Board Secretary will brief about the mission and vision of the Clinic and its situation in general and a 《Board Governance Roles and Responsibilities》 will be issued to the newly elected director.
- The Board of Directors are required to sign the Conflict of Interest Form on The Swearing-In Ceremony day to declare that, they shall refrain from gaining any personal or vested interest in business transactions, contracts and/or joint ventures that the Clinic may enter into.

2.1 Dates of various Board Meetings

Four Board Meetings were held from April 2019 to March 2020:

29th Term 3rd meeting, 20 April 2019 (Saturday), 2pm at SBFC Building

29th Term 4th meeting, 20 July 2019 (Saturday), 2pm at SBFC Building

29th Term 5th meeting, 12 October 2019 (Saturday), 2pm at SBFC Building

29th Term 6th meeting, 11 January 2020 (Saturday), 2pm at SBFC Building

Directors' Attendance

Position	Name	29th Term Meeting 20/04/2019	29th Term Meeting 20/07/2019	29th Term Meeting 12/10/2019	29th Term Meeting 11/01/2020	Attendance Rate
President	Sik Kwang Sheng	✓	✓		✓	3/4
Vice President	Shi Fa Hui			✓	✓	2/4
Secretary	Chan Yong Luan	✓	✓	✓	✓	4/4
Assistant Secretary	Leong Lam Cheong	✓				1/4
Treasurer	Chan Poh Swai	✓	✓		✓	3/4
Assistant Treasurer	Sik Ching Chung	✓		✓	✓	3/4
Medical Director	See Long Hian	✓	✓			2/4
Deputy Medical Director	Yim Chong Seng	✓	✓		✓	3/4
Director	Seck Kai Miew		✓	✓	✓	3/4
Director	Sek Bao Ning			✓	✓	2/4
Director	Chia Ti Yu	✓	✓	✓	✓	4/4
Director	Tham Mun Chun	✓	✓	✓	✓	4/4
Director	Seck Poh Soon	✓	✓	✓		3/4



Major Resolutions (in chronological order of approval date)

- 2.1.1 Changes in dates: Yue opera 《Avalokiteshvara Bodhisattva》 from 21 & 22 December to 9 & 10 November due to venue issue; SBFC Golden Jubilee Celebration cum Tampines Branch Opening Ceremony from 10 November to 24 November were approved.
- 2.1.2 Pricing the tickets of Yue opera 《Avalokiteshvara Bodhisattva》 as: \$38, \$68, \$108, \$168 and \$208 was approved.
- 2.1.3 Annual General Meeting to be held on 14 September 2019, 2pm.
- 2.1.4 The Healthy Walk 2019 to be held on 22 September at Bright Hill Phor Kark See - Bishan Park.
- 2.1.5 All resolutions passed at the 2nd meeting of the Fund-Raising Committee were approved.
- 2.1.6 All resolutions passed at the 3rd and 4th meeting of the Medical Advisory Committee were approved.
- 2.1.7 Commencement of operation and opening hours of Tampines Branch was approved.
- 2.1.8 Comparison of 2018/2019 Financial Budget with Actual Income/Expenses was approved.
- 2.1.9 Authorization for CEO to report on the Governance Evaluation Checklist was approved.
- 2.1.10 All resolutions passed at the 3rd meeting of the Fund-Raising Committee were approved.
- 2.1.11 All resolutions passed at the 1st meeting of the Executive Committee were approved.
- 2.1.12 All resolutions passed at the 1st meeting of the Human Resource Committee were approved.
- 2.1.13 Invite Mr Masagos Zulkifli, Minister for the Environment and Water Resources to officiate the opening ceremony of Tampines Branch was approved.
- 2.1.14 Budgeted expenses and entertainment for the opening ceremony of Tampines Branch were approved.
- 2.1.15 To apply as the training provider for Continuing TCM Education programme again was approved.
- 2.1.16 All resolutions passed at the 1st meeting of the Counselling Committee were approved.
- 2.1.17 All resolutions passed at the 4th meeting of the Fund-Raising Committee were approved.
- 2.1.18 All resolutions passed at the 2nd meeting of the Executive Committee were approved.
- 2.1.19 All resolutions passed at the 2nd meeting of the Human Resource Committee were approved.
- 2.1.20 1st edition to the Directors' Code and the Volunteers' Code were approved.
- 2.1.21 1st edition to the Executive Committee and Board of Directors Nomination Committee criterion were approved.
- 2.1.22 The candidate for counting Tampines Branch's Charity Box donation was approved.
- 2.1.23 All resolutions passed at the 2nd meeting of the Audit Committee were approved.



- 2.1.24 Approval of 2020-2021 Financial Budget: income \$7,088,090, Expenditure \$7,570,722, deficit \$482,632.
- 2.1.25 Publishing 1000 copies of the 《Golden Jubilee Magazine》
- 2.1.26 Approved the 2020 SBFC Calendar.

2.2 Executive Committee

Date of meeting

29th Term 1st meeting: 8 June 2019, 2pm held at Kong Meng San Phor Kark See Monastery.

29th Term 2nd meeting: 14 September 2019, 2.30pm held at SBFC Building conference room.

Summary of meeting

- Discussion on preparation of the mega Yue Opera 《Avalokiteshvara Bodhisattva》 including poster design, setting date for the sale of tickets, drawing up plans for publicity and sending invitation for sponsorship.
- Report the progress on the preparation for Yue Opera 《Avalokiteshvara Bodhisattva》, approved on the pre-event checklist.
- Approved the presentation of the Golden Jubilee Award to the organizations which had assisted in the collection of donations over the years.

2.3 Human Resource Committee

Date of meeting

29th Term 1st meeting: 5 July 2019, 11am at SBFC Building level 5 conference room.

29th Term 2nd meeting: 24 September 2019, 11am at SBFC Building level 5 conference room.

Summary of meeting

- Review and revise existing salary scale.
- Starting from the new branch employing full time employee to gradually substitute part-time employee.
- 2019 variable bonus is 0.6 to 1.4 month, depending on performance evaluation.
- Standardized increment rate for year 2020, no longer differentiate between low and high wages group. Increment rate is 2-4% depending on performance evaluation and SBFC economic situation.

2.4 Medical Advisory Committee

Date of meeting

29th Term 3rd meeting held on 12 April 2019, 2pm at SBFC Building conference room.

29th Term 4th meeting held on 11th March 2020, 3pm at SBFC Building conference room.

Summary of meeting

Approval of all matters relating to Golden Jubilee Anniversary Celebration, includes:

- Golden Jubilee Medical Forum guests' itinerary arrangement was approved.
- Job distribution for the event day to be arranged by CEO was approved.
- Fee for speakers' airfare and visa to be paid in RMB was approved.



- Approved renewal application to conduct the TCM Continuing Professional Education programme.
- Approved the list of suppliers for medicine procurement.

2.5 Counselling Committee

Date of meeting

29th Term 1st meeting held on 2 September 2019, 1.30pm at SBFC Building level 4 conference room.

Summary of meeting

- Setting up Counselling Service at Tampines Branch was approved.
- Presentation of certificates of gratitude and commemorative plaques to two volunteers who have serviced for five years.

2.6 Finance Committee

Date of meeting

29th Term 2nd meeting: 20 March 2020, 2pm at SBFC Building level 5 conference room.

Summary of meeting

- Approved the adjustment to the Budget for FY2020-2021 affected by COVID-19.
- Approved joint meeting of Finance Committee and Fund Raising Committee.
- The renewal of Finance Policy and Operating Procedures version 8 was updated.

2.7 Fund Raising Committee

Date of meeting

29th Term 2nd meeting: 11 May 2019, 11am at SBFC Building level 4 conference room.

29th Term 3rd meeting: 3 August 2019, 10am at SBFC Building level 4 conference room.

29th Term 4th meeting: 14 February 2020, 6.30pm at SBFC Building level 4 conference room.

Summary of meeting

- Approved the design of Certificate of Sponsorship and commemorative plaques or Golden Jubilee Year Sponsor and Outstanding Golden Jubilee Year Sponsor.
- Draft regulation of Fund Raising Committee was approved.
- Recruitment of Resource Development Manager to take charge of Fund Raising job was approved.
- 2020-2021 fund raising guidelines was approved.
- Studied and discussed over the possible impact of COVID-19 may have on the Clinic's financial status.



2.8 Audit Committee

Date of meeting

29th Term 2nd meeting held on 27 November 2019, 5pm at SBFC Building level 4 conference room.

Summary of meeting

- Discussed on the Internal Audit Report and response instruction to the audit findings raised by Shared Services for Charities.

(3) Annual Medical Report

3.1 General and Acupuncture Consultation (April 2019 to March 2020)

3.1.1 Number of patients visited and medicine dispensed – by Branch

Branch	No. of Patients	Days of Medicine Prescribed
Main Clinic	63,565	161,493
Tanjong Pagar	13,141	41,654
Redhill	37,732	129,311
Ang Mo Kio	41,177	123,161
Jurong	42,000	138,600
Sembawang	33,107	95,220
Dover	34,640	93,913
Tampines (6 months)	15,032	37,733
Total	280,394	821,085

3.1.2 Number of patients visited and medicine dispensed – by Gender

Gender	No. of Patients	Days of Medicine Prescribed
Male	100,823	294,153
Female	179,571	526,932
Total	280,394	821,085

3.1.3 Number of patients – by Medicine and Acupuncture

Types	Medicine	Acupuncture
No. of Patients	154,533	125,861
Percentage	55.11	44.89



3.1.4 Number of patients – by Payment and Fees Waived

Types	Payment	Fees waived
No. of Patients	79,957	200,437
Percentage	28.52	71.48

3.1.5 Number of patients – by Nationalities

Types	No. of Patients	Percentage
Singapore citizen	255,406	91.09
Singapore PR	11,618	4.14
Work Permit Holder	6,881	2.46
Visit Pass Holder	6,489	2.31
Total	280,394	100

3.1.6 Number of patients – by Gender and Age

Age	Male	Percentage	Female	Percentage
Below 15	1,537	1.53	1,209	0.67
15-64	38,012	37.70	74,153	41.30
65 and above	61,274	60.77	104,209	58.03
Total	100,823	100	179,571	100

3.1.7 Total cost of medicine dispensed – by Branch

Branch	Cost of medicine	Percentage
Main Clinic	\$215,394	20.12
Tanjong Pagar	\$55,608	5.19
Redhill	\$146,856	13.72
Ang Mo Kio	\$182,664	17.07
Jurong	\$179,676	16.79
Sembawang	\$115,415	10.78
Dover	\$116,332	10.87
Tampines (6 months)	\$58,408	5.46
Total	\$1,070,353	100



3.2 Cancer Treatment Centre

3.2.1 Number of patients and medicine dispensed

Gender	No. of Patients	Days of Medicine Prescribed
Male	3,284	34,555
Female	7,408	74,229
Total	10,692	108,784

3.2.2 Number of patients – by Nationalities

Types	Total No. of Patients	%
Singapore citizen	9,931	92.88
Singapore PR	378	3.54
Work Permit Holder	170	1.59
Visit Pass Holder	213	1.99
Total	10,692	100

3.2.3 Number of patients – by Gender and Age

Age	Male	Percentage	Female	Percentage
Below 15	1	0.03	0	-
15-64	1288	39.22	4,534	61.20
65 and above	1,995	60.75	2,874	38.80
Total	3,284	100	7,408	100

3.2.4 Number of patients by – by Payment and Fees Waived

Types	Payment	Fees waived
No. of Patients	3,113	7,579
Percentage	29.12	70.88

3.2.5 Total cost of medicine dispensed from April 2019 to March 2020 is \$248,403



(4) Counselling Service

4.1 No. of counselling sessions

Total no. of sessions from April 2019 to March 2020 was 469, in which, Main Clinic is 431 while Tanjong Pagar Branch is 15. Tampines Branch is 23.

4.2 Counselling types:

Individual Counselling, Family and Marital Counselling, Elderly Issues, distress, bereavement, Pressure from work and Pressure arising from emotional issue.

Financial Summary (April 2019 to March 2020)

(1) Comparison of Financial Budget and Actual Income/Expenses

Budget Income	\$7,040,230	Actual Income	\$8,634,722	122.65%
Budget Expenditure	\$7,790,190	Actual Expenditure	\$7,136,043	91.60%
Deficit	(\$749,960)	Surplus	\$1,498,679	

(2) Income/Expenditure Summary

Income	Amount	Percentage
Volunteers Donation	\$3,806,772	44.09
Fundraising Events	\$3,318,787	38.44
Operation Income	\$700,621	8.11
Investment Income	\$245,239	2.84
Others	\$563,303	6.52
Total	\$8,634,722	100
Expenditure	Amount	Percentage
Operation Expenditure	\$5,512,958	77.26
Administrative Expenditure	\$1,137,033	15.93
Fundraising Expenditure	\$486,052	6.81
Total	\$7,136,043	100
Surplus	\$1,498,679	



(3) **Assets/Liabilities Summary**

Fixed Assets	\$5,255,359
Current Assets	\$15,846,491
Total Assets	\$21,101,850
Accumulated Fund	\$19,507,952
Health Endowment Fund	\$198,933
Government Grant	\$1,033,081
Other Payables	\$361,884
Total Liabilities	\$21,101,850

(Details sight Audit Report)

Events Summary

(1) **Golden Jubilee Celebration Activities**

- 1.1 Golden Jubilee Medical Forum – Illness Prevention Through TCM
 Held in conjunction with Golden Jubilee Anniversary Celebration at Tai Pei Buddhist Centre on 28 April 2019. Invited 6 TCM professionals from China as speakers, they were:
 Prof Wang Xu from The Nanjing University of Chinese Medicine.
 Prof Qi Yan Chao from Guangzhou Huo Ying Dong Guo Hui Yi Xue Yan Jiu Yuan.
 Prof Wu Zi Jin from Anhui Du Xiu Zhong Yi Feng Shi Gu Bing Hospital.
 Prof Jia Zheng Hua from Hebei Yiling Medicine Research Institute.
 Prof Fu Xiao Dong from Shanghai Huashan Hospital.
 Deputy Prof Li Weiping from Beijing Friendship Hospital.

Theme of the Forum was “Illness Prevention Through TCM”, exploring the prevention and treatment for tumor and Cardiovascular and cerebrovascular issues. Prof Geng Yong Jian, who had just arrived Singapore from USA, joined in the Forum, sharing his view on the integration of TCM with Western Medicine.

Guest of Honour was Dr Amy Khor Lean Suan, Senior Minister of State Ministry of Health & Ministry of the Environment and Water Resources.

The Forum was hosted by Capital 95.8FM DJ Liang Ping, from 8.30am till 5pm.

TCM physicians who attended the Forum could apply for the TCM Continuing Professional Education academic points.

President Ven Kwang Sheng, Dr Amy Khor and SBFC Medical Director, Dr See Long Hian made a speech at the Forum.

Over 300 attended the Forum.



- 1.2 Charity Night – Yue Opera 《Avalokiteshvara Bodhisattva》
The largest-scale programme for the Golden Jubilee Celebration was the Yue Opera 《Avalokiteshvara Bodhisattva》, held on 9 & 10 November 2019 at the Esplanade Theatre, put up by China, Zhejiang Zhoushan Yue Opera Troup, the show was adapted from China’s National Intangible Cultural Heritage 《观音传说》 by China’s National Grade One scriptwriter Wang Xiao Jing. She related a defined theme in a creative presentation, that is, to let go of greediness, anger and foolishness; to propagate compassion and equality, relinquish attachment in order to obtain unhindered freedom. Princess Miao Shan (Avalokiteshvara Bodhisattva) was played by China’s renowned Yue Opera artist, Liu Nan Yan, Le Cai Zhen as King Miao Zhuang, other roles were played by Yue Opera performers of excellent attainment. The crew led by Zhou Shan Arts Theatre’s dean, Mr Hu Zhi Gang, included the performers, scriptwriter, Scenic and lighting designers and the band, a total of 71 persons participating in the charity performance. All VIP seats were taken and sales of tickets reached 80%.
- 1.3 Golden Jubilee Celebration cum Official Opening of Tampines Branch held on 24 November 2019, 11am.
Invited Mr Masagos Zulkifli, Minister for the Environment and Water Resources, as the guest of honour and to officiate the opening of Tampines Branch. President, Ven Kwang Sheng led a team of Shanghas from Kong Meng San Phor Kark See Monastery praying for world peace as well as prosperity and peace for our nation, following a welcoming speech. Glass statues of Shakyamuni Buddha be given to followers who wish to pay homage to it. Event was hosted by Ms Chermaine Cho Ying Ying. Entertainment was put up by Pu Ti Buddhist Temple and Ci Guan Buddhist Cultural Group and Buddha of Medicine Welfare Society’s Drama Group.
The Golden Jubilee Anniversary Award was presented to ten Buddhist organisations, souvenirs for serving at the occasion were given to 4 recipients, 14 Enthusiast Awards and 27 Long Service Award were awarded. Followed a speech by Secretary, Mr Chan Yong Luan.
Over 700 attended the event, toured the new branch and enjoyed the vegetarian buffet.

(2) Fund Raising Activities

2.1 Vesak Carnival

Buddha of Medicine Welfare Society organized “Vesak Carnival” on 2 June 2019. 50% of its net income amounted to \$63, 759.95 was donated to our Medical Fund.

2.2 Flag Day

It was successfully held on 22 June 2019, 674 donation tins were issued, \$132,645.63 was raised, \$14,829.96 expenses incurred. All staff volunteered in the counting of the donations on the following day.



2.3 Walkathon

It was held on 22 September 2019 at Kong Meng San Phor Kark See Monastery. More than 600 participated. Warming up exercise was led by The Senior Citizen Group of Ayer Rajah Community Club and Jurong West Yuk Court Community Club at 7.45am. SBFC President, Ven Kwang Sheng delivered his speech at 8am sharp and followed by flagging the start of the walk. The entire route was about 4km from the Monastery to Bishan Park and back to the Monastery. The journey was guarded by the volunteers from Buddha of Medicine Welfare Society and our clinic's physicians were on-site to take care. At 9am, start of entertainment programme. NTUC Fair Price sponsored vouchers, Ven Seck Kai Miew sponsored bread, Kong Meng San Phor Kark See Monastery sponsored soup noodles and drinks. Number of Donation Card issued 1121, Fund raised \$221,286.40, Expenses \$21,525.67.

Employee Summary

(1) Human Resource Policy

- 1.1 All employees are to follow the terms of contract, discipline in order to fulfill duties allocated. New employees will sign a 2-year contract and a probation period of the first 3 months.
- 1.2 SBFC observes the guidelines by Ministry of Manpower, offers reasonable salary and benefits, staff are entitled to annual increment, annual leave, medical leave, annual wage supplement, training allowance, performance bonus, medical subsidies and hospitalization insurance etc.
- 1.3 All staff are subjected to annual appraisal and will be used to determine the quantum of yearend bonus and annual increment.
- 1.4 Retirement age is set at 65, nevertheless, staff who are healthy and capable of handling work duties are encouraged to stay in the same position or move to a more appropriate position with a re-employment contract on a yearly basis.
- 1.5 All staff are entitled to \$500 per year training allowance.

(2) 3 highest paid management personnel

(includes basic pay, annual salary subsidies, rewards and CPF)

Annual salary above \$100,000: 1 person, Annual salary \$50,000 to \$100,000: 2 persons

(3) Number of employees

As of 31 March 2020, total employees 153

Admin staff 27: CEO, Financial Controller, HR Manager, Finance Manager, Senior Account Assistant, Account Assistant, Finance and Admin Assistant and driver one each, 2 Admin Assistants, 8 Branch Managers, 9 Assistant Branch Managers.

Operation Staff 126: 40 physicians, 76 Clinic Assistants and 10 Cleaners/General Workers.



金禧论坛

日期：28.04.2019
地点：大悲佛教中心

上医治未病



本所董事、行政職員與論壇嘉賓合影



城市頻道DJ梁萍是論壇主持



許連碯部長頒發紀念品予傅曉東教授



出席論壇的中醫師



醫藥主任施龍現博士致謝詞

日期：09.11.2019
10.11.2019

地点：滨海艺术中心剧院
演出单位：舟山市艺术剧

庆祝金禧

越剧《观世音》



刘南燕饰演的妙善公主谏父



陈亚玉饰演静尘师太

中场休息到后台探班，前排左起：广声法师，许文远夫人，许文远部长，
演员刘南燕、乐彩珍，舟山市剧院院长胡志刚，
编剧王晓菁、监制朱燕娜及节目策划廖顺建；
后排左起：陈荣鑫居士，贤通法师。



观众一隅



《观世音》剧中诙谐逗趣的一幕



被命漏桶打水的妙善公主备受考验



乐彩珍饰演穷兵黩武的妙庄王



舟山市小百花越剧团一行于演出前到光明山拜会主席广声法师摄于无相殿



庆祝金禧暨

日期: 24.11.2019
地点: 淡滨尼12街第156座

淡滨尼分所 开幕



主席广声法师致欢迎词



环境及水源部长马善高先生致词



庆祝施诊所50岁生日快乐



马善高部长为淡滨尼分所主持揭幕仪式



慈观佛教文化团演唱



主席颁发纪念奖予观音山代表
陈燕娜居士



菩提佛院幼儿班舞蹈表演



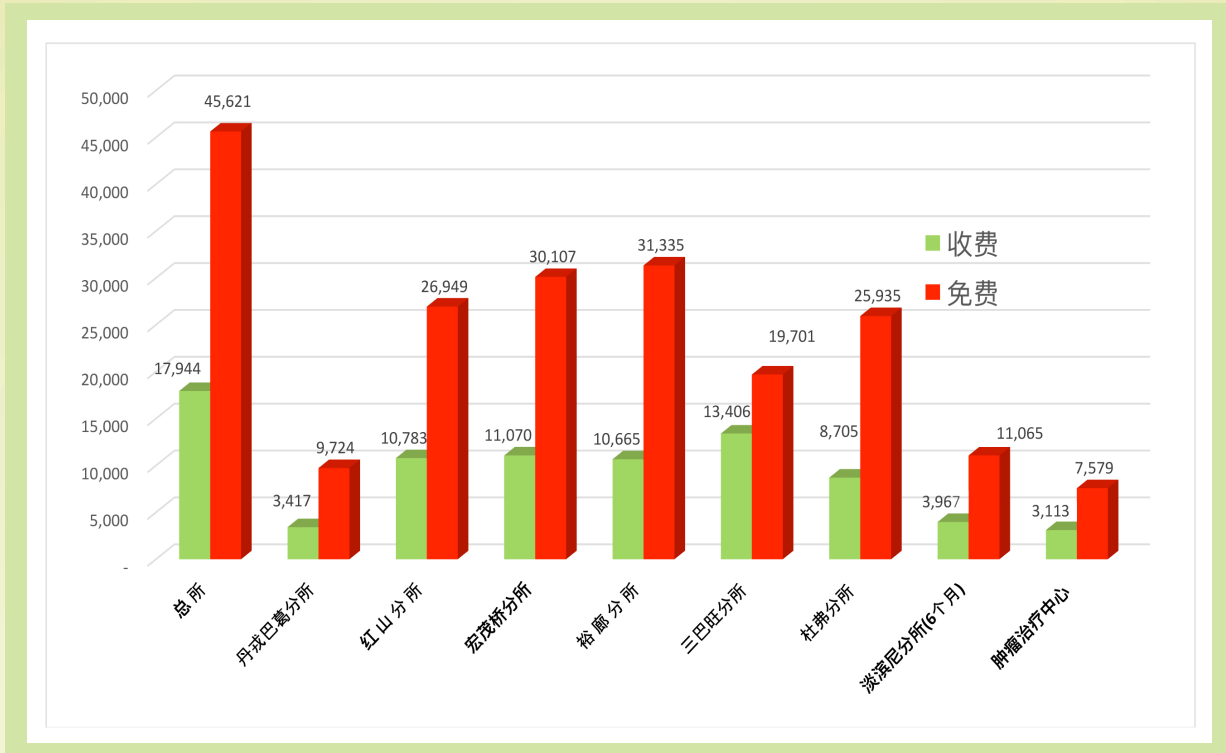
副主席法辉法师颁发长期服务奖予
邱奕明先生

1969年11月--2020年3月义诊人次



人次总计 27,989,635

各所义诊人数收费与免费比例 (2019年4月-2020年3月)



各所内科及针灸人数比例 (2019年4月-2020年3月)



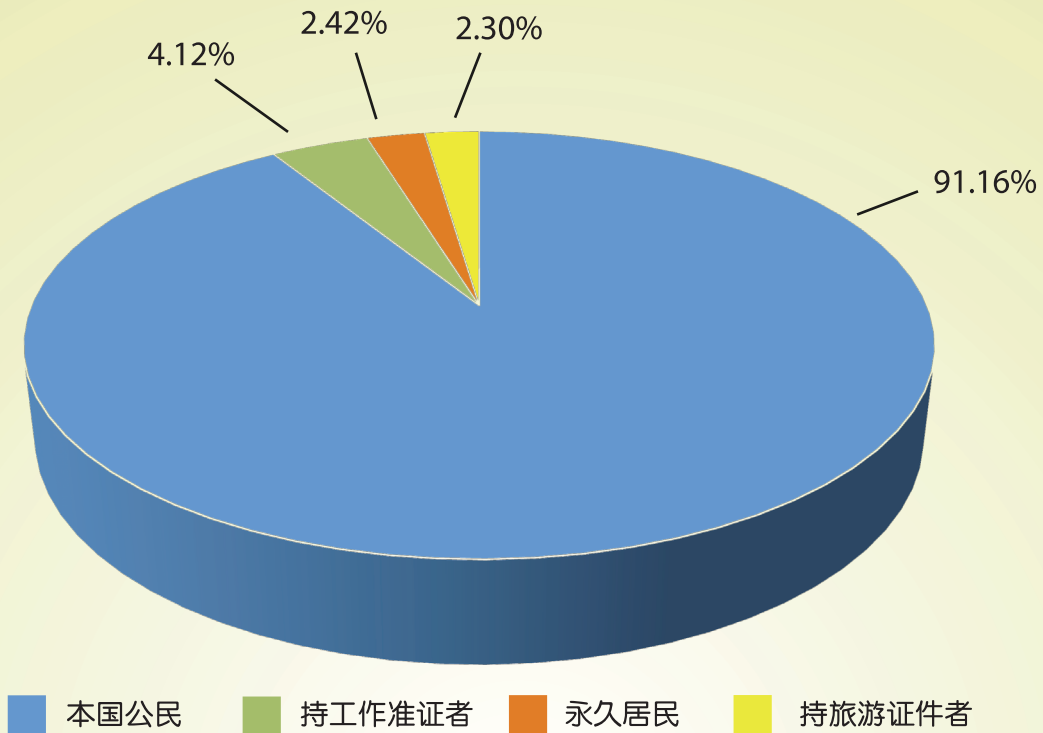
各所义诊人数年龄分类（男性） (2019年4月--2020年3月)



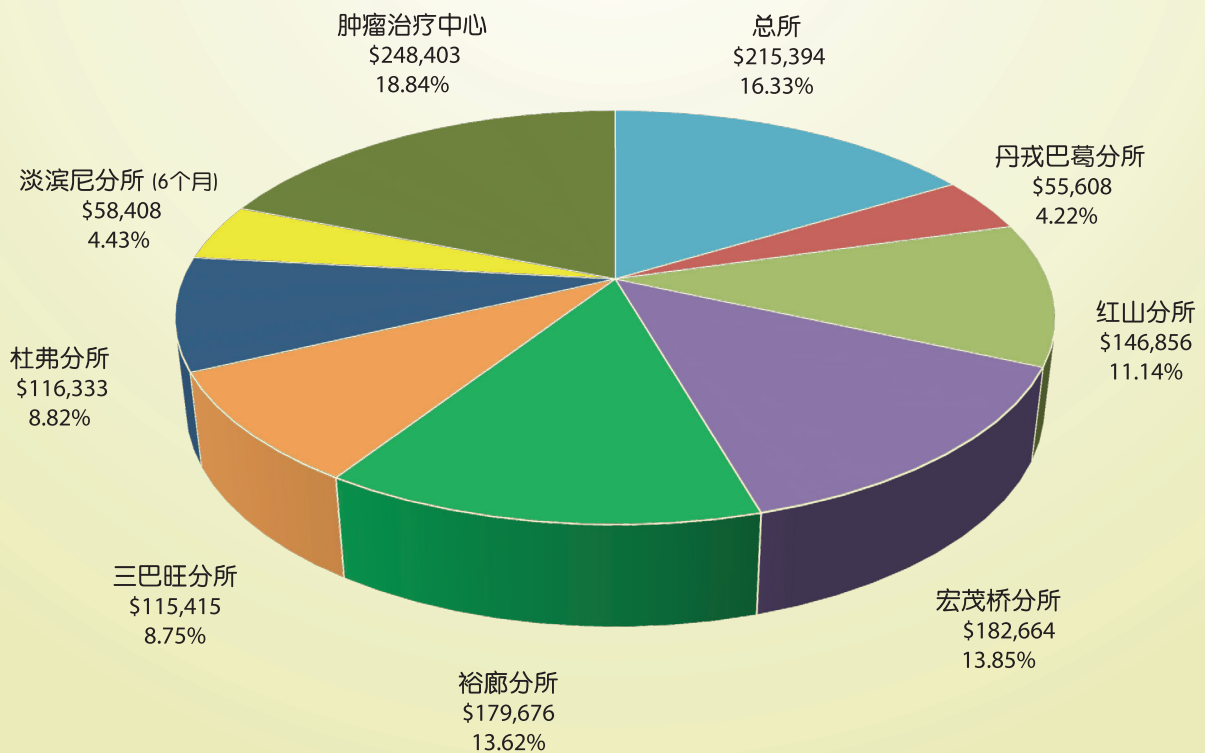
各所义诊人数年龄分类（女性） (2019年4月--2020年3月)



2019年4月--2020年3月国籍分类人数



2019年4月至2020年3月药物及针具开销



监管评估清单

(2019年4月至2020年3月)

编号	指导原则说明	指导原则	遵循选项
	董事部监管		
1	为加入董事部的新成员提供入门计划和熟悉会务的说明会	1.1.2	已遵循
2	董事部成员有没有兼任职员? (若答案是“没有”,请跳过项目3和4)		没有
3	董事部主席并非职员担任,且其人数不得超过董事部人数的三分之一。	1.1.3	
4	应该明确划分董事部成员在董事部的角色和他们所参与的执行和运作职务。他们所参与的职务应有书面职责描述。	1.1.5	
5	慈善机构的财政(或在慈善机构担任同等职位,如财务委员会主席,或负责监督慈善机构财务的董事部成员)最多只可连任四年。如果慈善机构没有任命董事部成员监督财务,则假定主席负责监督慈善机构的财务。	1.1.7	已遵循
6	所有董事部成员应至少每隔三年重新被提名或被重新受委。	1.1.8	已遵循
7	董事部每隔一段时间或每三年一次,视何者较短,定期进行自我评估,以评定其表现和有效性。	1.1.12	已遵循
8	董事部是否有一名或多名成员连任超过10年以上? (若答案是“没有”,请跳过项目9)		有
9	慈善团体在常年报告中公布每名董事部成员超过10年以上的理由。	1.1.13	已遵循
10	董事部及旗下每个董事委员会成员都有按书面职责范围执行任务。	1.2.1	已遵循
	利益冲突		
11	慈善团体明文规定程序,让董事部成员或职员及早向董事部申明利益冲突。	2.1	已遵循
12	有利益冲突的董事部成员在相关事项的决策中并没有投票表决或参与讨论该事项。	2.4	已遵循
	策略性规划		
13	董事部定期检讨和批准慈善团体的策略性计划,以确保活动符合其宗旨。	3.2.2	已遵循
	人力资源管理及义工管理		
14	董事部批准职员书面人力资源政策。	5.1	已遵循
15	慈善团体有经董事部批准的书面行为守则,供董事部成员、职员和义工(如适用)参阅。	5.3	已遵循
16	已具有例常监督和评估职员,并为他们提供专业发展的程序。	5.5	已遵循
17	是否有义工服务于慈善团体? (若答案是“没有”,请跳过项目18)		有
18	慈善团体拥有完善的义工管理政策。	5.7	已遵循



财务管理和内部监控			
19	在提供非慈善团体主要公益项目时，慈善团体应有书面文件征求董事会批准，才能外贷任何款项、给予捐款、补助金或经济援助。	6.1.1	已遵循
20	董事部确保在财务方面的主要领域有建立一套内部监控书面程序的系统。	6.1.2	已遵循
21	董事部确保慈善团体的监控、内部程序、主要计划和项目定期获得检讨。	6.1.3	已遵循
22	董事部确保慈善团体有完善的监控程序，可定期监控和检讨其主要风险。	6.1.4	已遵循
23	董事部批准慈善团体的常年预算并定期监控开支。	6.2.1	已遵循
24	慈善团体是否将其储备金用于包括定期存款在内的投资项目？ (若答案是“没有”，请跳过项目 25)		有
25	慈善团体有一份经董事会批准的投资政策。	6.4.3	已遵循
筹款惯例			
26	慈善团体今年是否收到现金筹款（无论是主动筹集或他人捐赠）？ (若答案是“没有”，请跳过项目 27)		有
27	慈善团体所收集到的筹款（无论是主动筹集或他人捐赠）都经过正确记录并尽速存入银行。	7.2.2	已遵循
28	慈善团体今年是否收到实物捐赠？ (若答案是“没有”，请跳过项目 29)		没有
29	慈善团体所收集到的实物捐赠都经过正确记录并列入其名下。	7.2.3	
披露和透明度			
30	慈善团体公开其常年报告。 a) 一年举办董事会的次数；以及 b) 个别董事部成员的会议出席率。	8.2	已遵循
31	董事部成员为董事部服务是否获得酬劳？ (若答案是“没有”，请跳过项目 32 和 33)		没有
32	无董事部成员参与决定自己的薪酬。	2.2	
33	慈善团体在常年报告中公开每名董事部成员所获得的确切酬劳和利益。或者 慈善团体公开所有董事部成员都没有获得酬劳。	8.3	
34	慈善团体是否聘请受薪职员？ (若答案是“没有”，请跳过项目 35、36 和 37)		有
35	无职员参与决定自己的薪酬。	2.2	已遵循
36	慈善团体公开其常年报告。 1) 慈善团体在常年报告中公开首三名年薪超过 10 万元最高薪职员的（包括来自慈善机构子公司）的薪酬；以及 2) 首三名最高年薪的职员是否也同时也任职于慈善团体董事部，有关员工的年薪必须以 10 万元为单位。 或者 慈善团体披露其机构的受薪员工没有人领取超过 10 万元的年薪。	8.4	已遵循
37	慈善团体在常年报告中披露符合以下情况的员工：	8.5	已遵循



	a) 员工与执行主任或董事部成员有直属家庭成员关系 b) 员工的年薪超过 5 万元（以每 10 万元为一范畴）。 或者 慈善机构披露没有年薪超过 5 万元的员工与执行主任或董事部成员有直属家庭成员关系。		
	公众形象		
38	慈善团体应对关于本身和其在所有媒体平台所发布的活动信息拟定书面的沟通政策。	9.2	已遵循

申明人资料

姓名	释贤通
电邮	sstong@sbfc.org.sg
联系号码	63090590
职位	执行长
<input checked="" type="checkbox"/>	我谨此声明，我的慈善团体/公益机构监管董事部已批准这份监管评估清单并授权于本人代为提呈。我在这份清单中所提供的资料，据我所知都是正确的，而我并没有故意隐瞒任何事实。提供准确及最新清单资料的全部责任落在我的慈善团体/公益机构监管董事部身上。



Governance Evaluation Checklists

(for the financial year April 2019 to March 2020)

S/N	Description	Code ID	Response
	Board Governance		
1	Induction and orientation are provided to incoming Board members on joining the Board.	1.1.2	Complied
2	Are there Board members holding staff appointments? (Skip items 3 and 4 if “No”)		No
3	Staff does not chair the Board and does not comprise more than one-third of the Board.	1.1.3	
4	There are written job descriptions for their executive functions and operational duties which are distinct from their Board roles.	1.1.5	
5	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing Board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee the finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied
6	All governing board members must submit themselves for re-nomination and re-appointment, at least once every three years.	1.1.8	Complied
7	The Board conducts self-evaluation to assess its performance and effectiveness once during its term or every three years, whichever is shorter.	1.1.12	Complied
8	Is there any governing board member who has served for more than 10 consecutive years? (Skip item 9 if “no”)		Yes
9	The charity discloses in its annual report the reasons for retaining governing board member who has served for more than 10 consecutive years.	1.1.13	Complied
10	There are documented terms of reference for the Board and each of its Board Committees.	1.2.1	Complied
	Conflict of Interest		
11	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied
12	Governing board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied
	Strategic Planning		
13	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity activities are in line with the charity’s objectives.	3.2.2	Complied
	Human Resource Management and Volunteer Management		
14	The Board approves documented human resource policies for staff.	5.1	Complied
15	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied
16	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied



17	Are there volunteers serving in the charity? (Skip item 18 if “no”)		Yes
18	There are volunteer management policies in place for volunteers.	5.7	Complied
Financial Management and Internal Controls			
19	There is a documented policy to seek Board’s approval for any loans, donations, grants or financial assistance provided by the charity which are not part of its core charitable programmes.	6.1.1	Complied
20	The Board ensures internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
21	The Board ensures reviews on the charity’s internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
22	The board ensures that there is a process to identify, regularly monitor and review the charity’s key risks.	6.1.4	Complied
23	The Board approves an annual budget for the charity’s plans and regularly monitors its expenditure	6.2.1	Complied
24	Does the charity invest its reserves, including fixed deposits? (Skip item 25 if “no”)		Yes
25	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
Fundraising Practices			
26	Did the charity receive cash donations (solicited or unsolicited) during the year? (Skip item 27 if “no”)		Yes
27	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
28	Did the charity receive donations-in-kind during the year? (Skip item 29 if “no”)		No
29	All donations-in-kind received are properly recorded and accounted for by the charity	7.2.3	
Disclosure and Transparency			
30	The charity discloses in its annual report:- a) Number of Board meetings in the year; and b) The attendance of every governing board member at those meetings.	8.2	Complied
31	Are governing board members remunerated for their services to the Board? (Skip items 32 and 33 if “no”)		No
32	No Board member is involved in setting his or her own remuneration.	2.2	
33	The charity discloses the exact remuneration and benefits received by each Board member in the annual report. OR The charity discloses that no Board members are remunerated.	8.3	
34	Does the charity employ paid staff? (Skip items 35, 36 and 37 if “no”)		Yes
35	No staff is involved in setting his or her own remuneration.	2.2	Complied



36	The charity discloses in its annual report- a) the total annual remuneration for each of its 3 highest paid staff who each has receives remuneration (including remuneration received from the charity subsidiaries) exceeding \$100,000 during the financial year; and b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied
37	The charity discloses the number of paid staff who satisfies all of the following criteria: a) the staff is a close member of the family belonging to the Executive Head or a governing board member of the charity; b) the staff has receives remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff belonging to the Executive Head or a governing board member of the charity, who has receives remuneration exceeding \$50,000 during the financial year.	8.5	Complied
Public Image			
38	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied

Declaration

Name	Seck Sian Tiong
Email	sstong@sbfc.org.sg
Contact	63090590
Designation	Chief Executive Officer
<input checked="" type="checkbox"/>	I declare that my charity's / IPC's governing Board has approved this Governance Evaluation Checklist and authorised me to submit on its behalf. All information given by me in this submission is true to the best of my knowledge and I have not wilfully suppressed any material fact. The full responsibility for providing accurate and updated checklist information will rest with my charity's/IPC's governing board.



各寺院代收金禧纪念贺仪

No	代收处	共计 \$	No	代收处	共计 \$
1	自度庵	16,895	13	旃檀林	2,600
2	坤德观音堂	14,249	14	天寿堂吕祖宫	2,535
3	爱道小苑	11,490	15	法藏精舍	2,460
4	观音山	10,485	16	如切观音堂	2,188
5	菩提佛院	8,465	17	佛缘林	1,560
6	光明山普觉禅寺	5,140	18	善缘堂	1,140
7	洛伽山庄	4,570	19	妙音觉苑	1,140
8	飞霞精舍	4,224	20	观音寺	1,040
9	观音亭	4,122	21	天善堂	1,000
10	香莲寺	3,886	22	莲池阁寺	1,000
11	福善庵	3,565	23	能仁精舍	730
12	观音堂佛祖庙	3,214			
总计 \$107,698					





SINGAPORE BUDDHIST FREE CLINIC

(UEN: S69SS0009J)

Institutions of a Public Character Number: HEF0038/G

(Registered in Singapore under the Charities Act, Cap 37 and Societies Act, Cap 311)

Statement by Directors and Financial Statements

Year Ended 31 March 2020

RSM Chio Lim LLP

8 Wilkie Road, #03-08
Wilkie Edge, Singapore 228095

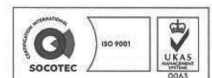
T +65 6533 7600
F +65 6594 7811

Audit@RSMSingapore.sg
www.RSMSingapore.sg

UEN: T09LL0008J

RSM Chio Lim LLP is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

Business Advisors to Growing Businesses



SINGAPORE BUDDHIST FREE CLINIC

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SINGAPORE BUDDHIST FREE CLINIC

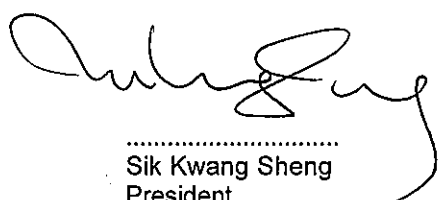
Statement by Directors

In the opinion of the directors,

- (a) the accompanying financial statements of Singapore Buddhist Free Clinic (the "Society") are drawn up so as to present fairly, in all material respects, the state of affairs of the Society as at 31 March 2020 and of the results, changes in accumulated funds and cash flows of the Society for the reporting year then ended; and
- (b) 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 of directors approved and authorised these financial statements for issue.

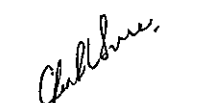
On behalf of the directors



.....
Sik Kwang Sheng
President



.....
Chan Yong Luan
Secretary General



.....
Chan Poh Swai
Treasurer

Singapore

07 AUG 2020



Independent Auditor's Report to the Members of the SINGAPORE BUDDHIST FREE CLINIC

Report on the audit of the financial statements

Opinion

We have audited the accompanying financial statements of Singapore Buddhist Free Clinic (the "Society"), which comprise the statement of financial activities as at 31 March 2020, and the statement of financial position, statement of changes in funds and statement of cash flows for the reporting year then ended, and notes to the financial statements, including the significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Societies Act, Chapter 311 (the "Societies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and Singapore Financial Reporting Standards ("SFRS") so as to present fairly, in all material respects, the state of affairs of the Society as at and the results, changes in funds and cash flows of the Society for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Society in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

Management is responsible for the other information. The other information comprises the information included in the statement by the directors and annual report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.



Independent Auditor's Report to the Members of the SINGAPORE BUDDHIST FREE CLINIC

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Responsibilities of management and directors for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Societies Act, the Charities Act and Regulations and SFRS, 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.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the Society's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- a) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.



**Independent Auditor's Report to the Members of the
SINGAPORE BUDDHIST FREE CLINIC**

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Auditor's responsibilities for the audit of the financial statements (cont'd)

- e) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other legal and regulatory requirements

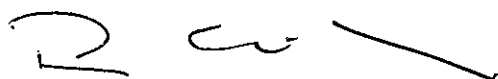
In our opinion:

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

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

- a) the Society has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institution of a Public Character) Regulations; and
- b) the Society has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

The engagement partner on the audit resulting in this independent auditor's report is Ng Thiam Soon.



RSM Chio Lim LLP
Public Accountants and
Chartered Accountants
Singapore

07 August 2020

Engagement partner - effective from year ended 31 March 2018



SINGAPORE BUDDHIST FREE CLINIC

Statement of Financial Position As at 31 March 2020

	<u>Notes</u>	<u>2020</u> \$	<u>2019</u> \$
<u>ASSETS</u>			
<u>Non-current assets</u>			
Property, plant and equipment	10	5,000,470	4,742,492
Investment property	11	254,889	265,084
Total non-current assets		<u>5,255,359</u>	<u>5,007,576</u>
<u>Current assets</u>			
Inventories	12	198,631	82,956
Other receivables	13	795,420	215,001
Other assets	14	36,071	20,743
Cash and cash equivalents	15	14,816,369	13,865,056
Total current assets		<u>15,846,491</u>	<u>14,183,756</u>
Total assets		<u>21,101,850</u>	<u>19,191,332</u>
<u>FUNDS AND LIABILITIES</u>			
<u>Funds</u>			
Accumulated fund	18	19,507,952	15,854,295
Health endowment fund	18	198,933	2,353,911
Total funds		<u>19,706,885</u>	<u>18,208,206</u>
<u>Current liabilities</u>			
Trade and other payables	16	361,884	324,372
Other liabilities	17	1,033,081	658,754
Total current liabilities		<u>1,394,965</u>	<u>983,126</u>
Total liabilities		<u>1,394,965</u>	<u>983,126</u>
Total funds and liabilities		<u>21,101,850</u>	<u>19,191,332</u>

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



SINGAPORE BUDDHIST FREE CLINIC

Statement of Changes in Funds Year Ended 31 March 2020

	Accumulated fund \$	Health endowment fund \$	Total \$
Current year:			
Opening balance at 1 April 2019	15,854,295	2,353,911	18,208,206
Changes in funds:			
Surplus/(deficit) for the year	<u>3,653,657</u>	<u>(2,154,978)</u>	<u>1,498,679</u>
Closing balance at 31 March 2020	<u>19,507,952</u>	<u>198,933</u>	<u>19,706,885</u>
Previous year:			
Opening balance at 1 April 2018	20,137,334	(2,169,667)	17,967,667
Changes in funds:			
Surplus/(deficit) for the year	1,716,961	(1,476,422)	240,539
Transfer from accumulated fund to health endowment fund	<u>(6,000,000)</u>	<u>6,000,000</u>	<u>-</u>
Closing balance at 31 March 2019	<u>15,854,295</u>	<u>2,353,911</u>	<u>18,208,206</u>

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



SINGAPORE BUDDHIST FREE CLINIC

Statement of Cash Flows Year Ended 31 March 2020

	<u>2020</u>	<u>2019</u>
	\$	\$
<u>Cash flows from operating activities</u>		
Net surplus for the year	1,498,679	240,539
Adjustments for:		
Depreciation of property, plant and equipment	354,727	371,021
Depreciation of investment property	10,195	10,196
Amortisation of deferred capital grant	(111,516)	(138,406)
Loss on disposal of plant and equipment	–	949
Interest income	<u>(245,239)</u>	<u>(192,031)</u>
Operating cash flows before changes in working capital	1,506,846	292,268
Inventories	(115,675)	(1,485)
Other receivables	(550,751)	(84,382)
Other assets	(15,328)	(7,508)
Other liabilities	485,843	(230,471)
Trade and other payables	<u>37,512</u>	<u>(30,239)</u>
Net cash flows from/(used in) operating activities	<u>1,348,447</u>	<u>(61,817)</u>
<u>Cash flows from investing activities</u>		
Interest received	215,571	177,147
Purchase of plant and equipment	(612,705)	(71,723)
Cash restricted in use	<u>(726,883)</u>	<u>(22,230)</u>
Net cash flows (used in)/from investing activities	<u>(1,124,017)</u>	<u>83,194</u>
Net increase in cash and cash equivalents	224,430	21,377
Cash and cash equivalents, statement of cash flows, beginning balance	<u>1,068,499</u>	<u>1,047,122</u>
Cash and cash equivalents, statement of cash flows, ending balance (Note 15A)	<u>1,292,929</u>	<u>1,068,499</u>

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



SINGAPORE BUDDHIST FREE CLINIC

**Statement of Financial Activities – Supplementary Schedules
Year Ended 31 March 2020**

	2020		2019	
	Accumulated fund \$	Health endowment fund \$	Accumulated fund \$	Health endowment fund \$
<u>INCOMING RESOURCES</u>				
<u>Voluntary income</u>				
HEF non-tax deductible donations	–	862,374	–	540,810
HEF tax deductible donations	–	2,944,398	–	2,682,659
Charity boxes	–	–	49,738	–
Festival income	–	–	–	–
		3,806,772	49,738	3,223,469
				Total funds \$
				540,810
				2,682,659
				49,738
				–
				3,273,207
<u>Income from fund raising activities</u>				
HEF anniversary non-tax deductible donations	–	–	–	174,318
HEF anniversary tax deductible donations	–	–	–	559,670
Charity boxes	686,759	–	576,333	–
Income from flag day event	132,646	–	128,520	–
Income from walkathon	221,286	–	216,988	–
Income from Ann/GJ Celebration non tax deductible donations	313,974	–	–	–
Income from Ann/GJ Celebration tax deductible donations	1,833,784	–	–	–
Income from Sales of Tickets GJC	130,338	–	–	–
	3,318,787	–	921,841	733,988
				1,655,829
<u>Investment income</u>				
Interest income	245,239	–	192,031	–
	245,239	–	192,031	192,031
<u>Charitable activities</u>				
Medication fees	682,376	–	701,015	–
Membership subscriptions	11,900	–	9,900	–
Counselling fees	3,050	–	3,130	–
	697,326	–	714,045	714,045
<u>Rental income</u>				
Rental income	34,800	–	34,800	–
	34,800	–	34,800	34,800
<u>Other income</u>				
Other income	3,295	528,503	2,960	626,507
	3,295	528,503	2,960	626,507
	4,299,447	4,335,275	1,915,415	4,583,964
				629,467
				629,467
				6,499,379

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



SINGAPORE BUDDHIST FREE CLINIC

Notes to the Financial Statements 31 March 2020

1. General

Singapore Buddhist Free Clinic (the "Society") is established in Singapore under the Societies Act, Chapter 311. The Society is also a charity registered under the Charities Act, Chapter 37 and approved Institutions of a Public Character ("IPC") under the Singapore Income Tax Act, Chapter 134. The financial statements are presented in Singapore dollars, which is the Society's functional currency.

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 on the date indicated in the statement by directors.

Statement of compliance with financial reporting standards

These financial statements have been prepared in accordance with the Singapore Financial Reporting Standards ("SFRS") and the related interpretations to SFRS ("INT SFRS") as issued by the Singapore Accounting Standards Council. They are in compliance with the provisions of the Companies Act, Chapter 50.

Accounting convention

The financial statements are prepared on a going concern basis under the historical cost convention except where a financial reporting standard requires an alternative treatment (such as fair values) as disclosed where appropriate in these financial statements. The accounting policies in the financial reporting standards may not be applied when the effect of applying them is not material. The disclosures required by financial reporting standards may not be provided if the information resulting from that disclosure is not material.

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 incomes 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.



SINGAPORE BUDDHIST FREE CLINIC

2. Significant accounting policies and other explanatory information

2A. Significant accounting policies

Income recognition

The financial reporting standard on revenue from contracts with customers establishes a five-step model to account for revenue arising from contracts with customers. Revenue is recognised at an amount that reflects the consideration to which the entity expects to be entitled in exchange for transferring goods or services to a customer (which excludes estimates of variable consideration that are subject to constraints, such as right of return exists, trade discounts, volume rebates and changes to the transaction price arising from modifications), net of any related sales taxes and excluding any amounts collected on behalf of third parties. An asset (goods or services) is transferred when or as the customer obtains control of that asset. As a practical expedient the effects of any significant financing component is not adjusted if the payment for the good or service will be within one year.

(i) Donations

Income from donations is recognised at point in time when received, except for committed donation that are recorded when the commitment is signed. Such income is only deferred and recognised over time when the donor specifies that the grant or donation must only be used in future accounting periods; or donor has imposed conditions when must be met before the Society has unconditional entitlement.

(ii) Fund raising

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

(iii) Rendering of services

Income from rendering of services, which include registration fees, membership subscription fees and clinical service fees that are of short duration is recognised when the Society satisfies the performance obligation at a point in time generally when the significant acts have been completed and when transfer of control occurs. For services that have not significant transactions, revenue is recognised as the services are provided.

(iv) Other income

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

Government grants

Government grants are recognised at fair value when there is reasonable assurance that the conditions attaching to them will be complied with and that the grants will be received. Grants in recognition of specific expenses are recognised in profit or loss on a systematic basis over the periods necessary to match them with the related costs that they are intended to compensate. The grant related to assets is presented in the statement of financial position by recognising the grant as deferred income that is recognised in profit or loss on a systematic basis over the useful life of the asset and in the proportions in which depreciation expenses on those assets is recognised.



SINGAPORE BUDDHIST FREE CLINIC

2. Significant accounting policies and other explanatory information (cont'd)

2A. Significant accounting policies (cont'd)

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 is obligated 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.

Income tax

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

Property, plant and equipment

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. 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.

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.



SINGAPORE BUDDHIST FREE CLINIC

2. Significant accounting policies and other explanatory information (cont'd)

2A. Significant accounting policies (cont'd)

Investment property

Investment property is property (land or a building or part of a building or both) owned or held under a finance lease to earn rentals or for capital appreciation or both, rather than for use in the production or supply of goods or services or for administrative purposes or sale in the ordinary course of business. It includes an investment property in the course of construction. After initial recognition at cost including transaction costs the cost model is used to measure the investment property using the treatment for property, plant and equipment, that is, at cost less any accumulated depreciation and any accumulated impairment losses. An investment property that meets the criteria to be classified as held for sale is carried at the lower of carrying amount and fair value. For disclosure purposes only, the fair values are measured periodically on a systematic basis at least once yearly by management.

Leases as lessee

For short-term leases of 12 months or less and leases of low-value assets (such as personal computers and small office equipment) where an accounting policy choice exists under the lease standard, the lease payments are expensed to profit or loss as incurred on a straight line basis over the remaining lease term.

Leases as lessor

As a lessor the reporting entity classifies each of its leases as either an operating lease or a finance lease. A lease is classified as a finance lease if it transfers substantially all the risks and rewards incidental to ownership of an underlying asset and it is presented in its statement of financial position as a receivable at an amount equal to the net investment in the lease. For a finance lease the finance income is recognised over the lease term, based on a pattern reflecting a constant periodic rate of return on lessor's net investment in the lease. A lease is classified as an operating lease if it does not transfer substantially all the risks and rewards incidental to ownership of an underlying asset. Lease receipts from operating leases are recognised as income on either a straight-line basis or another systematic basis over the term of the lease.

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.



SINGAPORE BUDDHIST FREE CLINIC

2. Significant accounting policies and other explanatory information (cont'd)

2A. Significant accounting policies (cont'd)

Impairment of non-financial assets

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.

Financial instruments

Recognition and derecognition of financial instruments:

A financial asset or a financial liability is recognised in the statement of financial position when, and only when, the entity becomes party to the contractual provisions of the instrument. All other financial instruments (including regular-way purchases and sales of financial assets) are recognised and derecognised, as applicable, using trade date accounting or settlement date accounting. A financial asset is derecognised when the contractual rights to the cash flows from the financial asset expire or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the entity neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset. A financial liability is removed from the statement of financial position when, and only when, it is extinguished, that is, when the obligation specified in the contract is discharged or cancelled or expires. At initial recognition the financial asset or financial liability is measured at its fair value plus or minus, in the case of a financial asset or financial liability not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability.

Classification and measurement of financial assets:

1. Financial asset classified as measured at amortised cost: A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as at fair value through profit or loss (FVTPL), that is (a) the asset is held within a business model whose objective is to hold assets to collect contractual cash flows; and (b) the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Typically trade and other receivables, bank and cash balances are classified in this category.

SINGAPORE BUDDHIST FREE CLINIC

2. Significant accounting policies and other explanatory information (cont'd)

2A. Significant accounting policies (cont'd)

Financial instruments (cont'd)

2. Financial asset that is a debt asset instrument classified as measured at fair value through other comprehensive income (FVTOCI): There were no financial assets classified in this category at reporting year end date.
3. Financial asset that is an equity investment classified as measured at fair value through other comprehensive income (FVTOCI): There were no financial assets classified in this category at reporting year end date.
4. Financial asset classified as measured at fair value through profit or loss (FVTPL): There were no financial assets classified in this category at reporting year end date.

Classification and measurement of financial liabilities:

Financial liabilities are classified as at fair value through profit or loss (FVTPL) in either of the following circumstances: (1) the liabilities are managed, evaluated and reported internally on a fair value basis; or (2) the designation eliminates or significantly reduces an accounting mismatch that would otherwise arise. All other financial liabilities are carried at amortised cost using the effective interest method. Reclassification of any financial liability is not permitted.

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.

Fair value measurement

The fair value is 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. When measuring the fair value of an asset or a liability, market observable data to the extent possible is used. If the fair value of an asset or a liability is not directly observable, an estimate is made using valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs (eg by use of the market comparable approach that reflects recent transaction prices for similar items, discounted cash flow analysis, or option pricing models refined to reflect the issuer's specific circumstances). Inputs used are consistent with the characteristics of the asset/liability that market participants would take into account. 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.



SINGAPORE BUDDHIST FREE CLINIC

2. Significant accounting policies and other explanatory information (cont'd)

2A. Significant accounting policies (cont'd)

Fair value measurement (cont'd)

Fair values are categorised into different levels in a fair value hierarchy based on the degree to which the inputs to the measurement are observable and the significance of the inputs to the fair value measurement in its entirety: Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities. Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (ie as prices) or indirectly (ie derived from prices). Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs). Transfers between levels of the fair value hierarchy are recognised at the end of the reporting period during which the change occurred.

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.

2B. Other explanatory information

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. 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 the statement of financial activities in the reporting year they occur.

2C. 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.

SINGAPORE BUDDHIST FREE CLINIC

3. Related party relationships and transactions

The financial reporting standard on related party disclosures requires the reporting entity to disclose: (a) transactions with its related parties; and (b) relationships between parents and subsidiaries irrespective of whether there have been transactions between those related parties. A party is related to a party if the party controls, or is controlled by, or can significantly influence or is significantly influenced by the other party.

3A. Key management compensation:

	<u>2020</u> \$	<u>2019</u> \$
Salaries and other short-term employee benefits	<u>254,303</u>	<u>243,250</u>

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Society, directly or indirectly. The above amounts for key management compensation are for 3 persons (2019: 3 persons).

3A. Key management compensation:

Number of key management in compensation bands:

	<u>2020</u>	<u>2019</u>
\$100,001 to \$200,000	1	1
\$100,000 and below	<u>2</u>	<u>2</u>

The above amounts are included under employee benefits expense.

The Board members, 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 2019 to 30 September 2021.

	<u>2020</u> \$	<u>2019</u> \$
Tax-exempt receipts issued for donations collected during the reporting year	<u>4,778,182</u>	<u>3,242,329</u>



SINGAPORE BUDDHIST FREE CLINIC

5. Investment income	<u>2020</u>	<u>2019</u>
	\$	\$
Interest income from financial institutions	<u>245,239</u>	<u>192,031</u>

6. Other income	<u>2020</u>	<u>2019</u>
	\$	\$
Government grants	355,096	620,109
Patient card services	3,295	2,960
Others	<u>166,607</u>	<u>6,398</u>
	<u>524,998</u>	<u>629,467</u>

7. Employee benefits expense	<u>2020</u>	<u>2019</u>
	\$	\$
Short term employee benefits expense	3,862,714	3,509,402
Contribution to defined contribution plans	370,526	407,279
Other benefits	<u>51,954</u>	<u>78,273</u>
Total employee benefits expense	<u>4,285,194</u>	<u>3,994,954</u>

The employee benefits expense is presented in the statement of financial activities as follows:

	<u>2020</u>	<u>2019</u>
	\$	\$
Administrative expenses	573,330	538,743
Charitable expenses	<u>3,711,864</u>	<u>3,456,211</u>
Total employee benefits expense	<u>4,285,194</u>	<u>3,994,954</u>

8. Items in the statement of financial activities

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

	<u>2020</u>	<u>2019</u>
	\$	\$
Audit fees to the independent auditor	<u>14,000</u>	<u>14,000</u>

9. Income tax

The Society is exempted from tax on income and gain falling within section 13(1)(zm) 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.

SINGAPORE BUDDHIST FREE CLINIC

10. Property, plant and equipment

	Freehold land \$	Freehold building \$	Leasehold properties \$	Renovations \$	Plant and equipment \$	Total \$
<u>Cost</u>						
At 1 April 2018	100,000	3,336,085	2,351,062	2,743,072	1,112,169	9,642,388
Additions	-	-	-	22,726	48,997	71,723
Disposals	-	-	-	(1,498)	(8,827)	(10,325)
At 31 March 2019	100,000	3,336,085	2,351,062	2,764,300	1,152,339	9,703,786
Additions	-	-	-	500,785	111,920	612,705
Disposals	-	-	-	-	(12,575)	(12,575)
At 31 March 2020	100,000	3,336,085	2,351,062	3,265,085	1,251,684	10,303,916
<u>Accumulated depreciation</u>						
At 1 April 2018	-	733,940	1,034,466	1,886,667	944,576	4,599,649
Depreciation	-	66,722	47,021	133,067	124,211	371,021
Disposals	-	-	-	(549)	(8,827)	(9,376)
At 31 March 2019	-	800,662	1,081,487	2,019,185	1,059,960	4,961,294
Depreciation	-	66,721	47,021	158,915	82,070	354,727
Disposals	-	-	-	-	(12,575)	(12,575)
At 31 March 2020	-	867,383	1,128,508	2,178,100	1,129,455	5,303,446
<u>Carrying value</u>						
At 1 April 2018	100,000	2,602,145	1,316,596	856,405	167,593	5,042,739
At 31 March 2019	100,000	2,535,423	1,269,575	745,115	92,379	4,742,492
At 31 March 2020	100,000	2,468,702	1,222,554	1,086,985	122,229	5,000,470

SINGAPORE BUDDHIST FREE CLINIC

10. Property, plant and equipment (cont'd)

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

<u>Locations</u>	<u>Term</u>	<u>Remaining leasehold period as at 31 March 2020</u>
a) 48 Lorong 23 Geylang, Singapore 388376	Freehold	–
b) 44 Craig Road Singapore 089682	Leasehold	69 years

The depreciation expenses is presented in the statement of financial activities as follows:

	<u>2020</u>	<u>2019</u>
	\$	\$
Administrative expenses	181,643	202,251
Charitable expenses	173,083	168,770
Total depreciation expenses	<u>354,726</u>	<u>371,021</u>

11. Investment property

	<u>2020</u>	<u>2019</u>
	\$	\$
<u>Cost</u>		
At beginning and end of the year	<u>509,779</u>	<u>509,779</u>
<u>Accumulated depreciation</u>		
At beginning of the year	244,695	234,499
Charge for the year	10,195	10,196
At end of the year	<u>254,890</u>	<u>244,695</u>
<u>Carrying value</u>		
At beginning of the year	<u>265,084</u>	<u>275,280</u>
At end of the year	<u>254,889</u>	<u>265,084</u>
<u>Fair value for disclosure purposes only:</u>		
Fair value at end of the year	<u>1,118,313</u>	<u>1,206,867</u>
Rental income from investment property	34,800	34,800
Direct operating expenses (including repairs and maintenance) arising from investment properties that generated rental income during the reporting year	<u>(3,630)</u>	<u>(3,280)</u>

The investment property are leased out under operating leases. Also see Note 19 on operating lease income commitments. The management has not entered into contractual obligations for the maintenance or enhancement of the investment property.

The depreciation expenses is charged under administrative expenses.

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11. Investment property (cont'd)

The management has estimated the value of the investment property the price per square metre based on previous valuation report adjusted with fluctuation of property price index published by Singapore Government.

For fair value measurement categorised within the fair value hierarchy below, a description of the valuation technique and the significant other observable inputs used in the fair value measurement is as follows:

Assets:	Leasehold property at Block 77 #01-519 Indus Road Singapore 160077
Fair value and fair value hierarchy – Level:	\$1,118,313 (2019: \$1,206,867), Level 3 (2019: Level 3)
Valuation technique for recurring fair value measurements:	Use of property price index
Significant unobservable inputs and range:	Price per square meters. \$9,477 (2019: \$10,228)
Relationship of unobservable inputs to fair value:	Favourable (adverse) change is rental yields will increase (decrease) fair value.
Sensitivity on management's estimates – 10% variation from estimate	Impact lower by \$111,831 (2019: \$120,687); higher by \$111,831 (2019: \$120,687)

12. Inventories

	<u>2020</u>	<u>2019</u>
	\$	\$
Medical consumables and supplies	<u>198,631</u>	<u>82,956</u>

There are no inventories pledged as security for liabilities.

13. Other receivables

	<u>2020</u>	<u>2019</u>
	\$	\$
Interest receivables	160,287	130,619
Government grants receivables	<u>635,133</u>	<u>84,382</u>
	<u>795,420</u>	<u>215,001</u>

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

SINGAPORE BUDDHIST FREE CLINIC

14. Other assets

	<u>2020</u>	<u>2019</u>
	\$	\$
Prepayments	28,055	16,426
Deposits to secure services	8,016	4,317
	<u>36,071</u>	<u>20,743</u>

15. Cash and cash equivalents

	<u>2020</u>	<u>2019</u>
	\$	\$
Not restricted in use	1,292,929	1,068,499
<u>Restricted in use:</u>		
Cash restricted in use over 3 months	13,523,440	12,796,557
	<u>14,816,369</u>	<u>13,865,056</u>
Interest earning balances	<u>13,523,440</u>	<u>12,796,557</u>

The rate of interest for the cash on interest earning balances was 1.10% to 2.10% (2019: 0.10% to 2.03%) per annum.

15A. Cash and cash equivalents in the statement of cash flows:

	<u>2020</u>	<u>2019</u>
	\$	\$
Amount as shown above	14,816,369	13,865,056
Restricted in use	(13,523,440)	(12,796,557)
Cash and cash equivalents for statement of cash flows purposes at end of the year	<u>1,292,929</u>	<u>1,068,499</u>

16. Trade and other payables

	<u>2020</u>	<u>2019</u>
	\$	\$
Outside parties and accrued liabilities	<u>361,884</u>	<u>324,372</u>



SINGAPORE BUDDHIST FREE CLINIC

17. Other liabilities

	<u>2020</u>	<u>2019</u>
	\$	\$
Deferred government grants (Note 17 A)	681,708	658,754
Deferred NCSS-IA grant (Note 17B)	6,240	-
Deferred grant	345,133	-
	<u>1,033,081</u>	<u>658,754</u>

17A. Deferred government grants

	<u>2020</u>	<u>2019</u>
	\$	\$
Balance at beginning of the year	658,754	1,027,631
Add: Funds receivable	205,618	84,382
Less: Amortisation of grant income	(111,516)	(138,406)
Less: Utilisation of grant income	(71,148)	(314,853)
Balance at end of the year	<u>681,708</u>	<u>658,754</u>

Deferred government grant income represents grants 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.

17B. Deferred grant

Deferred grant relates to the estimated payout under the Jobs Support Scheme that the Foundation is expecting to receive in April 2020. The Jobs Support Scheme is introduced by the government under the Stabilisation and Support Package that was announced during Budget 2020, with the intention of providing greater assurance and support to workers and enterprises during the COVID-19 pandemic.

18. Fund account balances

	<u>2020</u>	<u>2019</u>
	\$	\$
<u>Unrestricted funds:</u>		
Accumulated fund ⁽ⁱ⁾	19,507,952	15,854,295
Health endowment fund ⁽ⁱⁱ⁾	198,933	2,353,911
Total unrestricted funds	<u>19,706,885</u>	<u>18,208,206</u>
Ratio of unrestricted funds to annual operating expenditure (times)	<u>2.76</u>	<u>2.91</u>

⁽ⁱ⁾ The unrestricted 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.



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19. Operating lease income commitments – as lessor

At the end of the reporting year, the total of future minimum lease receivables committed under non-cancellable operating leases is as follows:

	<u>2020</u> \$	<u>2019</u> \$
Not later than one year	34,800	29,000
Later than one year but not later than five years	<u>29,000</u>	<u>–</u>
Rental income for the year	<u>34,800</u>	<u>34,800</u>

Operating lease income commitment is for the investment property. The lease rental income terms are negotiated for a term of two years.

20. Financial instruments: information on financial risks

20A. Categories of financial assets and liabilities

The following table categorises the carrying amount of financial assets and financial liabilities recorded at the end of the reporting year:

	<u>2020</u> \$	<u>2019</u> \$
<u>Financial assets:</u>		
Financial assets at amortised cost	<u>15,611,789</u>	<u>14,080,057</u>
<u>Financial liabilities:</u>		
Financial liabilities at amortised cost	<u>361,884</u>	<u>324,372</u>

Further quantitative disclosures are included throughout these financial statements.

20B. 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. 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 acceptable 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.

20C. 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 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.



SINGAPORE BUDDHIST FREE CLINIC

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

20D. 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. These arise principally from cash balances with banks, cash equivalents, receivables and other financial assets. The maximum exposure to credit risk is the total of the fair value of the financial assets at the end of the reporting year. Credit risk on cash balances with banks and any other financial instruments is limited because the counter-parties are entities with acceptable credit ratings. For expected credit losses (ECL) on financial assets, the three-stage approach in the financial reporting standard on financial instruments is used to measure the impairment allowance. Under this approach the financial assets move through the three stages as their credit quality changes. However, a simplified approach is permitted by the financial reporting standards on financial instruments for financial assets that do not have a significant financing component, such as trade receivables. On initial recognition, a day-1 loss is recorded equal to the 12 month ECL (or lifetime ECL for trade receivables), unless the assets are considered credit impaired. For credit risk on trade receivables an ongoing credit evaluation is performed on the financial condition of the debtors and an impairment loss is recognised in profit or loss. Reviews and assessments of credit exposures in excess of designated limits are made. Renewals and reviews of credits limits are subject to the same review process.

Note 15 discloses the maturity of the cash and cash equivalents balances. Cash and cash equivalents are also subject to the impairment requirements of the standard on financial instruments. There was no identified impairment loss.

20E. 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 settled at their contractual maturity. There are no liabilities contracted to fall due after twelve months at the end of the reporting 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 settled at their contractual maturity. The average credit period taken to settle trade payables is about 30 days (2018: 30 days). The other payables are with short-term durations. 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.

20F. 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.

20G. Foreign currency risks

There is no significant exposure to foreign currency risk.



SINGAPORE BUDDHIST FREE CLINIC

21. Changes and adoption of financial reporting standards

For the current reporting year certain new or revised financial reporting standards were issued by the Singapore Accounting Standards Council. None of these were applicable to the reporting entity.

22. New or amended standards in issue but not yet effective

For the future reporting years certain new or revised financial reporting standards were issued by the Singapore Accounting Standards Council and these will only be effective for future reporting years. Those applicable to the reporting entity for future reporting years are listed below. The transfer to the applicable new or revised standards from the effective dates is not expected to result in any significant modification of the measurement methods or the presentation in the financial statements for the following year from the known or reasonably estimable information relevant to assessing the possible impact that application of the new or revised standards may have on the entity's financial statements in the period of initial application.

<u>FRS No.</u>	<u>Title</u>	<u>Effective date for periods beginning on or after</u>
FRS 1 and 8	Definition of Material – Amendments to	1 Jan 2020
	The Conceptual Framework for Financial Reporting	1 Jan 2020





登记柜台



淡滨尼分所正门

淡滨尼分所一览



配药室



候诊大厅



储药室



发药处



医师剪影



总所陈华贵医师



丹戎巴葛分所沈德炎医师



裕廊分所叶荣辉医师



总所肿瘤治疗中心郑信谦医师



淡滨尼分所张志豪医师



三巴旺分所傅志平医师



淡滨尼分所郑雅珠医师





菩提佛院的小朋友表演舞蹈助兴

常年活动

日期: 02.06.2019

地点: 阿裕尼二道草坪

慈悲喜舍家庭日 卫塞节嘉年华 (药师行愿会主办)



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行愿会秘书文豪法师颁发感谢状予摊位“合家欢”



水泄不通的嘉年华会现场一瞥





广声法师致词勉励大家为慈善出力



广声法师主持挥旗仪式

常年活动

日期: 22.09.2019

地点: 碧山公园-光明山

康乐行 2019



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二姑蔡平开演唱怀旧歌曲歌助兴



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- **丹戎巴葛分所 Tanjong Pagar Branch** (附设心理辅导服务)
44 Craig Road Singapore 089682
询问电话 Tel: 6221 6652

- **红山分所 Redhill Branch**
Blk 131 Clarence Lane #01-20 Singapore 140131
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Blk 348 Ang Mo Kio Ave 3 #01-2096 Singapore 560348
询问电话 Tel: 6453 9466

- **裕廊分所 Jurong Branch**
Blk 320 Jurong East St 31 #01-74 Singapore 600320
询问电话 Tel: 6563 0063

- **三巴旺分所 Sembawang Branch** (附设肿瘤治疗)
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Blk 23 Dover Crescent #01-388 Singapore 130023
询问电话 Tel: 6255 2049

- **淡滨尼分所 Tampines Branch** (附设肿瘤治疗/心理辅导服务)
Blk 156 Tampines St 12 #01-09 Singapore 521156
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8:30am—12:00pm, 1:30pm—5:00pm

心理辅导服务 Counselling Service

9:00am—4:00pm

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我们的 愿景 使命 和 价值观

OUR VISION, MISSION & CORE VALUES

愿景 Vision

发扬佛教慈悲喜舍精神，
缔造关怀互助的健康生活。

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

使命 Mission

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。

To provide high quality medical healthcare
to the sick & needy at subsidized cost.

To provide free medical services to the low income families
to help them relieve of financial burden.

核心价值观 Core Values

慈悲 / 平等 / 智慧 / 真诚 / 感恩 / 奉献

Loving-Kindness and Compassion / Equality / Wisdom
Sincerity / Gratitude / Contribute