

Sian Chay Medical Institution
Annual General Meeting 2020
Annual Report for Year Ended 31 December 2020

18/5/21

Overview of Sian Chay Medical Institution

Name	Sian Chay Medical Institution
Address	610 Geylang Road, Singapore 389549
Telephone / Fax	+65 67441512 / +65 67443082
Website	www.sianchay.org.sg
Date of Incorporation of Society	13 February 1962
UEN	S62SS0055D
Date of Charity Registration	19 March 1984
Charity Registration No.	0034
IPC Registration No.	HEF0039/G
Name of Fund / Program Approved for IPC Status	General Fund
Effective date of IPC Status	01 January 1997
Approved Tax-Deductible Period	01 July 2019 to 30 June 2021
Duration (in Year)	Two Years
Auditor	UHY Lee Seng Chan & Co 300 Beach Road #34-03/05,07 The Concourse Singapore 199555
Banker	1) UOB Bank 80 Raffles Place, Singapore 048624 2) OCBC Bank 65 Chulia Street, Singapore 049513 3) Standard Chartered Bank (Singapore) Limited 8 Marina Boulevard Marina Bay Financial, MBFC Tower 1, Level 29, Singapore 018981
Core Values / Beliefs	To foster a positive spirit of collaboration amongst residents, charities, volunteers and partners so as to create a conducive and convenient environment for medical consultation and treatment. To promote the 5 core values of Sian Chay, "Forgiveness, Universal Love, Compassion, Gratitude and Blessing". To embrace the beliefs: "Nation Progresses, Family Prospers; Family Harmony, Successful Endeavours. Forward with the Nation, Bonding with the People".
Spirit of Sian Chay	Trust, Action, Attitude and Conduct form the integrity and virtues of charity work. To promote charity work, strengthen the spirit of social service and philanthropy.
Vision	To position Sian Chay as the recognized charity for continuing its spirit of serving the people. To establish it as the premier TCM Hub championing Wellness Lifestyle, Blissful Living in Singapore.
Mission	To promote TCM education and development as well as to participate in the charitable and humanitarian work in Singapore.
No. Of Member	46

1. Annual General Meeting 2020

The Annual General Meeting 2020 was held at Sian Chay HQ, 610B Geylang Road (off Lorong 36) Singapore 389549 on 05/04/2021 (Tuesday) at 7pm. Meeting was chaired by Mr Toh Soon Huat JP BBM PVPA, Chairman of the Board of Director. It was attended by 8 members.

- 1) Toh Soon Huat
- 2) Simon Keak Lai Heng
- 3) Derek Goh Bak Heng
- 4) Jackson Teo Ngiang Heng
- 5) Yap Seng Teck
- 6) Raymond Chua Swee Wah
- 7) Yong Kee Tong Clifton
- 8) Ng Cher Yan

1.1 Agenda

Since attendance does not reach a quorum, Chairman Mr Toh announced that in accordance with Chapter VI of the Constitution Issue 28 of the Constitution, the meeting will convene delayed half an hour and should the number then be present, be insufficient to form a quorum, those present shall be considered a quorum. Mr Toh call the AGM to order at 7.30Pm with a quorum of 8 attending members.

Chairman Dr Toh called the meeting to order and thanked everyone for setting aside valuable time for attending the 2020 AGM. Beside providing an overview of last year performance, the AGM will also be presenting Sian Chay's 2020 Financial Statement as well as major projects for 2020.

1.2 Confirmation of Minutes of 2019Annual General Meeting

There being no question from the floor, the minutes of 2019 AGM were confirmed and adopted as proposed by Mr. Jackson Teo Ngiang Heng and seconded by Mr Raymond Chua Swee Wah .

1.3 Adoption of 2020 Annual Report

The 2020 annual report of activities have been sent to members. This includes reports on Sian Chay's projects executed during the pandemic. Please refer to the 2020 Annual Report. 2020 Annual Reports were presented. There being no further question raised, the reports were adopted and accepted as proposed by Mr Raymond Chua Swee Wah and seconded by Mr Jackson Teo Ngiang Heng.

1.4 Adoption of 2019 Audit Accounts

Auditor UHY Lee Seng Chan audited the company's financial statements for 2020, and the auditor is satisfied with the company's internal controls. The audited annual report has been mailed to members. After the report has been reviewed ,there being no further question raised, the Audit Accounts 2020 was adopted and accepted as proposed by Mr Yap Seng Teck and seconded by Mr Ng Cher Yen.

1.5 Appointment of Auditor for 2021

The appointment of UHY Lee Seng Chan as the auditor for the financial year 2021 was tabled for consideration. The motion to appoint the auditor was proposed by Mr Simon Keak Lai Heng and seconded by Mr Yong Kee Tong Clifton. The meeting voted unanimously in favour of adopting the resolution to appoint UHY Lee Seng Chan as auditor for the financial year 2021.

2. Board info

2.1 83rd Term of Board of Directors

Attendance record of directors at the meetings was presented to the floor.

善济医社第83届（2018-2021年度）董事会议出席率记录表																			
序号 S/N	职务 Title	姓名 Name	社员大会 2017	第1次会议	第2次会议	第3次会议	分享会议	第4次会议	社员大会 2018	第5次会议	第6次会议	第7次会议	社员大会 2019 E-Meeting	第8次会议	第9次会议	第10次会议	第11次会议	社员大会 2020	出席率
			28/04/2018	19/05/2018	08/04/2018	15/12/2018	16/03/2019	13/04/2019	28/04/2019	08/03/2019	23/11/2019	04/04/2020	25/04/2020	12/09/2020	13/11/2020	22/03/2021	17/04/2021	05/04/2021	
1)	主席 Chairman	卓顺发 Toh Soon Huat	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	100%
2)	副主席 Vice Chairman	郭瑞华 Kok Kuan Hwa Ricky	*请假	*请假	*请假	*请假	*请假	*请假	*请假	*请假	*请假	√	√	*请假	√	√	√	*请假	81%
3)	副主席 Vice Chairman	郭来兴 Simon Keak Lai Heng	√	√	√	√	√	√	*请假	*请假	√	√	√	√	√	√	√	√	88%
4)	副主席 Vice Chairman	吴木兴 Derek Goh Bak Heng	*请假	√	√	√	*请假	*请假	√	*请假	√	√	√	√	*请假	*请假	√	√	83%
5)	总务 Secretary	张仰兴 Jackson Teo Ngiang Heng	*请假	√	√	√	*请假	√	√	*请假	√	√	√	√	√	√	√	√	81%
6)	助理总务 Vice Secretary	叶成德 Yap Seng Teck	√	√	√	√	√	*请假	*请假	√	*请假	√	√	√	√	√	√	√	81%
7)	财政 Treasurer	蔡瑞华 Raymond Chua Swee Wah	*请假	√	√	*请假	√	√	*请假	√	√	√	√	√	√	√	√	√	81%
8)	医疗事务董事 Medical Affairs Director	阮再生 Anthony Aiw	*请假	*请假	√	*请假	*请假	√	*请假	*请假	*请假	*请假	*请假	*请假	*请假	*请假	*请假	*请假	13%
9)	社会事务董事 Social Affairs Director	颜敏莹 Anne Gan Giok Em	√	√	√	*请假	√	√	*请假	√	*请假	*请假	√	*请假	√	√	*请假	*请假	56%
10)	董事 Director	林恩培 Kenny Lim Onn Cheng	*请假	*请假	*请假	√	*请假	√	*请假	√	*请假	*请假	√	√	√	√	√	*请假	50%
11)	董事 Director	崔鹏 Cui Peng	*请假	*请假	*请假	√	*请假	*请假	*请假	√	*请假	*请假	√	*请假	*请假	*请假	*请假	*请假	19%
12)	董事 Director	吕燕萍 Michelle Lu	*请假	√	*请假	*请假	*请假	√	*请假	*请假	*请假	*请假	*请假	*请假	*请假	*请假	*请假	*请假	13%
13)	董事 Director	郑俊东 Clifton Yong Kee Tong	on Board 4/8/2018			√	√	√	√	*请假	√	√	√	√	√	√	√	√	93%
14)	董事 Director	黎鸿业 Lye Hoong Yip Raymond	on Board 21/02/2019					*请假	√	*请假	*请假	√	*请假	√	*请假	*请假	*请假	*请假	25%
15)	董事 Director	黄书轩 Ng Cher Yan	on Board 21/02/2019					√	√	√	√	√	*请假	√	√	√	√	√	92%

2.2 The Elected directors of the 84th Term of Board of Directors

Position	Name
Chairman	Mr. Toh Soon Huat JP, BBM, PVPA
Vice Chairman	Dato' Sri Ricky Koh Kuan Hwa PBM
	Dato' Seri Dr. Derek Goh Bak Heng BBM
	Mr. Lim Onn Cheng Kenny
Secretary	Mr. Raymond Chua Swee Wah PBM
Assistant Secretary	Dato' Seri Jackson Teo Ngiang Heng PBM
Treasurer	Dr. Simon Keak Lai Heng PBM
Assistant Treasurer	Mr. Yap Seng Teck PBM
Social Affairs Director	Ms. Annie Gan Giok Em PBM
Director	Mr. Ng Cher Yan BBM
	Mr. Clifton Yong Kee Tong

2.3 Directors on board for 10 years and above

2.3.1 Mr. Toh Soon Huat JP, BBM, PVPA (2008 to present 12 years)

Chairman of the 84th Term of Board of Directors (2021 - 2023)

Sian Chay Medical Institution is a century old institution with strong Chinese heritage and traditions. Mr Toh Soon Huat was identified by the Pioneer Generation leadership to succeed and rejuvenate the Board in 2008. The Board then tapped on Mr Toh's 12 years of corporate experience in the public listed company to transform the conservative organisation into a modern and forward looking social enterprise.

Assuming the Chairmanship of Sian Chay in 2008, Mr Toh Soon Huat has inducted new blood and talents into the Board as well as set up a professional management to manage the operations of a growing network of branches from the initial one clinic prior to 2012 to the current 15 branches. With over 28 years of grassroots leadership and experience, he was able to embark on a series of fundraising campaigns to finance the branch network expansion and build up the reserves. From 2013 to 2020 has led the Board to raise an aggregate of \$70 million for Sian Chay.

But the above at Sian Chay is still works in progress. We are fortunate for the dedication and commitment of Mr Toh Soon Huat to oversee the final phase of branch network development as well as the streamlining the operations at the front-line and Back end support. Mr Toh has begun inducting more professionals , including lawyer, public accountant, to strengthen the corporate governance at the Board and management levels into the current term of office (2008 to present 12 years).

The support of the public and government agencies is critical to the continued success of Sian Chay. Mr Toh has established an effective rapport with the grassroots advisers to deliver community welfare projects in the respective constituencies where Sian Chay has set up branches as well as secure rental free spaces in the HDB heartlands and public places. Thus, achieving substantial costs savings in the operation budget. In recognition of Mr Toh's public service, he has been conferred the Justice of Peace (JP), Public Service Star (BBM), Public Service Medal (PBM), Ministry of Education Long Service Award (LSA) and Philanthropy and Volunteerism Award(PVPA) by the government.

2.3.2 Dato' Seri Jackson Teo Ngiang Heng PBM (2008 to present 12 years)
Assistant Secretary of the 84th Term of Board of Directors (2021 - 2023)

Mr Teo Ngiang Heng was inducted into the Board in 2008 by Mr Toh Soon Huat as part of the leadership renewal process and rejuvenation of the Board. He has dedicated himself to Sian Chay, serving in various roles (Secretary, Treasurer) in the Board. He has been actively supporting Mr Toh Soon Huat in the various fundraising projects, including the Sian Chay Charity Gala and Concert in 2016, 'From Sian Chay with Love' Charity Gala and Concert 2017, the Sian Chay Bonding with Love TV Charity Show 2019 and the Asia Pacific Singing Competition Grand Final 2020.

Mr Teo is also a grassroots leader with broad experience in community service and non profit organisations including Singapore Performing Artistes Association and Fo Guang Shan Buddhist Association. He also chaired the Flag Day fundraising projects in past few years. He also brought cheers to the residents at the clinics and community events with his rendition of classic songs. In recognition of his public service, Mr Teo was conferred the Public Service Medal.

2.3.3 Mr.Raymond Chua Swee Wah PBM (2008 to present 12 years)
Secretary of the 84th Term of Board of Directors (2021 - 2023)

Mr Chua Swee Wah was also brought into the Board by Mr Toh in 2008 to form a younger and dynamic leadership in Singapore. Mr Chua has been actively participating in the various fundraising project, including the Inaugural Sian Chay Charity Golf and Dinner 2014, 'Love from the STARS' Charity Gala 2015, Sian Chay TV Charity Show 2019.

Mr Chua is also an active grassroots leader and trade association leader, with strong links with the merchants to support our fundraising projects. As Chairman of Sim Lim Square Management Corporation, Mr Chua was able to mobilise the support of the Sim Lim Square merchants to support with sponsorships, donations in cash and kind and Face to Face campaign.

Mr Chua's dedication and commitment to Sian Chay is recognised with the NCSS Volunteer Long Service Award. Mr Chua also mobilised young volunteers including his family members and staff to participate in Sian Chay's fundraising projects.

The above appointments were approved at the 9th board meeting of the 83rd term (2018-2021) board of directors on November 13, 2020, and the 11th board meeting of the 83rd term (2018-2021) board of directors on April 17, 2021. After review, there was no objection from the members. Mr. Simon Keak Lai Heng proposed and Mr. Jackson Teo Ngiang Heng seconded. The members unanimously approved the 84th Term Board of Directors. The Secretariat will issue an appointment letter to the appointees to confirm their appointment officially and follow up on related matters at the same time; the installation ceremony will be held depending on the relaxation of covid prevention measures.

As of the end of 2020, there are 3 members who have served on the board of directors for more than 10 years (Toh Soon Huat, Chua Swee Wah and Teo Ngiang Heng). The main reason is that, as a traditional Chinese medicine charity organization, all of its directors are volunteers. To recruit new members with the same cultural values, beliefs and spirit as Sian Chay Medical Institution and are willing to devote themselves to charity and serve the public is a challenge. Coupled with competition from other charities for dedicated volunteers, the challenge is greater. At the same time, these three directors who have served Sian Chay for a long period have performed well in every aspect. They have selflessly contributed to Sian Chay's charity cause, dedicated themselves to develop Sian Chay, promoted Sian Chay's TCM charity platform, and advanced Sian Chay's core values and beliefs, spirit with kindness and positive energy.

All board members of Sian Chay Medical Institution serve the Sian Chay Medical Institution purely on a voluntary basis, and they do not receive any remuneration, salary, appointment or reimbursement at all. At the same time, the members of the board of directors are not related to any key management and staff of Sian Chay. Hence, there is no conflict of interest. Therefore, the board of directors still retains their service to continue serving Sian Chay. It is hoped that with their years of experience and in line with the national policies, they can support and assist Sian Chay Medical Institution to thrive, continue to benefit the poor, the sick, so that the well-being of society can continue throughout generations.

3. Update of personal information of members

The last count of number of members of Sian Chay Medical Institution is 48 members, some of whom are corporate members. The Secretariat mailed the "Personal Information Update Form" to members on February 23, 2021; As at March 19, 2021, a total of 16 replies were received. Among them, Mr. Wong Siew Kim, voluntarily applied for withdrawal of membership due to his busy schedule. Sian Chay Medical Institution has 47 members at that date.

A search by the secretariat on the status of corporate members' with ACRA to update member's status information revealed the following company as dissolved:

Corporate Member	Corporate Representative
同兴私人有限公司 Tong Hin (1959) Private Limited	骆水兴先生 Mr Lok Chwee Hin

Hence its membership is invalidated. Sian Chay Medical Institution has 46 members currently.

Member List as follow:

善济医社社员名表 2020
Sian Chay Medical Institution Member Listing 2020

社员编号 Member Ref No.	名称 Name
1	傅联兴私人有限公司 傅金泉
2	星柔巴士有限公司 李庆峰
3	友邦汽车私人有限公司 郑金梓
4	艺丰私人有限公司 张锦泉
5	罗敏娜基金 卓顺发
6	环球石油工 何能恩
7	张兴贸易私人有限公司 张仰兴
8	凯旋音响私人有限公司 蔡瑞华
9	张仰发
10	张顺团
11	张群发
12	林雍杰
13	王财结
14	何勇仁
15	翁宝琴
16	王金发
17	邹顺山
18	周顺发
19	大新无限电器服务 林国祥
20	张双洲
21	爱迪生电子私人有限公司 李逢利
22	音响之家 李文德
23	谢福添
24	魏廷雄
25	李来川
26	卓美荣
27	卓潮来
28	陈天荣
29	蔡华春
30	郭来兴
31	叶成德
32	吴敏新
33	郭观华
34	许建丰
35	云惟浩
36	邱汉春
37	陈泉安 Abwin Pte Ltd
38	林恩增
39	姚再生
40	吕燕萍
41	崔 鹏
42	杨仪东
43	吴木兴
44	颜敏莹
45	黎鸿业
46	黄书轩

4. Major Highlights

4.1 Subscription of New Shares of Singapore Paincare Holdings Ltd

13/11/2020 After analysis and discussion at the 9th Board Meeting of the 83rd Term (2018-2021) of Board of Directors of Sian Chay Medical Institution, there was no objection and all unanimously supported Sian Chay's subscription of 10% of the new shares of Singapore Paincare Holdings Ltd. ("SPCH"), The Board also authorized Chairman to represent, manage and execute the acquisition plan. This resolution was proposed by Chua Swee Wah, and seconded by Lim Oon Cheng. The resolution was passed by the Board.

Singapore Paincare Holdings currently operates 2 pain treatment specialist clinics, 6 general practitioner clinics and 1 physiotherapy centre. With a professional team comprising experienced paincare consultants, paincare doctors and physiotherapists, it is committed to providing patients with high-quality pain treatment services, so that patients can get pain relief to start afresh. Singapore Paincare Holdings was listed on the Singapore Exchange (SGX) on July 30, 2020.

On November 17, 2020, Sian Chay Medical Institution subscribed for 18,000,000 new shares of Singapore Paincare Holdings, holding a stake of 10% of the shares. Sian Chay Medical Institution subscribed for the shares of Singapore Paincare Holdings through a married deal. Together with the other share purchases in the market, it currently holds 28,335,900 (15.78%) of the shares and is its second largest shareholder. The total subscription price paid for this share is \$6,231,579.27.

By investing in Singapore Paincare Holdings, Sian Chay Medical Institution hopes that the dividend income generated in future will bring us stable returns, to help pay part of our operating expenses, allow Sian Chay Medical Institution to utilize its charity platform to reach and help more beneficiaries. In conjunction with this collaboration, Chairman will serve as SPCH's consultant at \$1 per year and donate this consultant fee to Sian Chay Medical Institution.

4.1.1 Corporate Social Responsibility

Singapore Paincare Holdings has always helped society through community work, educating the public and providing high-quality pain care services. By establishing this cooperative relationship, Sian Chay Medical Institution becomes the main partner of the Singapore Paincare Holding's corporate social responsibility programme.

4.1.1.1 Paincare service for the low-income

Singapore Paincare Holdings will provide free services for 30 low-income patients recommended by Sian Chay Medical Institution a year who are in need of its pain care services.

4.1.1.2 Vaccination programme

Singapore Paincare Holdings is cooperating with Sian Chay Medical Institution to provide free flu and pneumonia vaccination for low-income seniors (5000 vaccination shots each Sian Chay Medical Institution is distributing the vaccinations to elderly residents through member of parliaments/grassroots advisers).

4.2. "Sian Chay Student Bursary Fund"

'Sian Chay Medical Institution Is Collaborating With NTU To Establish \$1m NTU Student Bursary Fund'. Another breakthrough for century-old traditional Chinese medicine charity Sian Chay Medical Institution!

A new milestone partnership initiative with Nanyang Technological University to establish the \$1 million "Sian Chay Medical Institution Bursary Fund".

Sian Chay Medical Institution	Social Enterprise	Societal Management	Social Service
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On January 22, 2021, Nanyang Technological University's Vice President (University Advancement), Ms. Lien Siaou-Sze, Director, Alumni Engagement Mr. Th'ng Beng Hooi, and Director, Annual Giving and Stewardship, Mr. Harlan McMurray and Head, Business & Community Partners Development Office, Mr Eugene Lee visited Sian Chay Medical Institution Headquarters for the signing ceremony of the endowment gift agreement between Sian Chay Medical Institution and Nanyang Technological University witnessed by guest of honour, Mr. Alvin Tan, Minister of State for Ministry of Culture, Community and Youth & Trade and Industry. Toh Soon Huat, JP, Executive Chairman of Sian Chay Medical Institution, and NTU Vice President (University Advancement) Ms. Lien Siaou-Sze signed the "Sian Chay Endowment Gift agreement of "Sian Chay Medical Institution Bursary Fund". The ceremony was also attended by Sian Chay Board of Directors : Jackson Teo PBM, Yap Seng Teck PBM, Annie Gan PBM, Kenny Lim, Clifton Yong and Ng Cher Yan BBM.

The setting up of the Sian Chay Medical Institution Bursary Fund is a new milestone between the traditional Chinese medicine charity sector and the education sector. The bursary aims to help needy students of NTU by easing the financial pressure on their families, let them focus on furthering their studies in this reputable university to become the pillars of society in future. Sian Chay will donate each year up to \$100,000 per year matching the quantum raised under the NTU's Graduation Giving Programme from this year to Year 2030, in support of the Fund. This aims to instill in graduating students a sense of giving to raise funds that help fellow needy students from their university. The cheque was presented to NTU on 31/01/2021.

4.3. Projects done during pandemic

During the pandemic, SCMI empathised how social service agencies suffered drop in donations. Although it suffered a drop in donations of 20% last year and faces difficulty in fundraising, it stood up to donate \$1 mil to the Invictus Fund and donated to many social service agencies, nursing homes, welfare homes etc. It also saw many low-income and vulnerable groups suffering financially during this pandemic and donated about 20,000 goodies bags, worth \$200,000 to various constituencies and groups. Furthermore, it saw many who could not afford something as basic as food. It donated and distributed meals to the needy in areas e.g. Chinatown. When the nation was in lockdown, SCMI organized ge-tai shows to encourage people to stay home and lift their spirits. SCMI also donated essential resources e.g. facemasks, food items, thermometers to those who need them. The intensity and speed in which SCMI executed this charity projects are amazing. It completed 87 projects since the pandemic and is not slowing down. Please refer to the attached report for details.

5. Human Resource

5.1 Long Service Award

Sian Chay Medical Institution, Social Enterprise, Societal Management, Social Service

What Sian Chay Medical Institution has achieved today is very much attributed to the glowing and active cooperation and support from everyone. Thanks to your diligence and dedication, Sian Chay's vigour and confidence to keep on improving is consolidated and strengthened; What we have achieved is hard to come by, we did it step by step. This is the result of everyone's kind and glowing contributions and hard work.

Sian Chay Medical Institution not only uses traditional Chinese medicine to treat physical sickness, but also treats the emotional sickness of the public. In fact, psychological loneliness is more terrible than physical pain. But they can be treated through showing kindness and care. We hope that every patient of Sian Chay can enjoy physical and mental happiness and health, and turn from negative energy to positive energy, so that life is brighter and healthier. Helping a sick patient in a family also helps all family members, giving them relief from suffering, as well as creating a happy family and a harmonious and peaceful society.

We can't decide the length of our lives, but we can decide its breadth by making it more meaningful. In the course of our lives, we can use every moment, occurrence, experience, bottleneck to change and improve ourselves, so that we make a difference to our lives to benefit the world.

Thank you for joining us on this journey- our salute to our long service award employees.

Sian Chay established this long service award to express our gratitude to employees for their long-term dedication and to build their sense of belonging and enthusiasm for their work. Thank you for your dedication and hard work for the past few years, for upholding Sian Chay's core values, beliefs, and spirit of charity, for your silent hard work, for supporting the charity cause of Sian Chay Medical Institution. Fellow colleagues have been co-operative, and united in working together over the years. We help and support each other and have established a family-like bond. This is to be commended, cherished, and encouraged! In 2020, despite a challenging year, everyone stood firm in their respective posts, and discharged their responsibilities in providing quality services to patient with selfless dedication. Thank you for your hard work, we recognize everyone's hard work.

At the same time, I hope that everyone can continue to work hard, keep up the good work to serve the society, benefit the community and create happy lives and families. At the same time, we will continue to better ourselves on this path of progress, realise the potential our abilities, and grow together with Sian Chay, so that Sian Chay Medical Institution can thrive, continue to benefit the needy and sick, and pass wellness to society from generation to generation. The list of awardees is as follows:

Each awardee receives a gift hamper, a thank you letter and a certificate of appreciation from Sian Chay Medical Institution. When the gift hamper was delivered to the staff's house, the awarded colleagues were touched to receive the gift hamper and certificate. They expressed their gratitude and will continue to uphold Sian Chay's values, beliefs, and spirit to serve the vulnerable groups in society and progress with Sian Chay Medical Institution!

Employee Recognition Award				
员工表彰奖				
<i>Award Category</i>	<i>Gift Description</i>	<i>Qty</i>	<i>Price</i>	<i>Amount</i>
Long Service Award 5 Years and above	Simply Hamper	15	\$120.00	\$1,800.00
Long Service Award 3 Years & 4 Years	Simply Hamper	35	\$85.00	\$2,975.00
		50		\$4,775.00

The awardees are as follows:

Employee Name	Emp Chinese name	Emp Join date	Covert to Years	Department	Designation
HOO GIAN GWEE	何源水	01-03-1981	40	610 GEYLANG ROAD	PHYSICIAN
LEE GEOK KEA	李依娣	01-06-1983	37	610 GEYLANG ROAD	PHYSICIAN
TENG YUENG SHEE	丁韵祯	01-08-2008	12	610 GEYLANG ROAD	TCM ASSISTANT
MAUNG MIN ZAW		01-04-2014	7	HEADQUARTERS	FINANCE MANAGER
WONG KUEN FAH	黄群花	16-05-2014	6	WHAMPOA	PHYSICIAN
TENG BEE GEOK	丁美玉	01-08-2014	6	WHAMPOA	TCM ASSISTANT
NG YOKE CHYE	吴玉仔	26-12-2014	6	692 GEYLAND ROAD	THERAPIST
YEO TIN JONG	杨善蓉	02-01-2015	6	WHAMPOA	PHYSICIAN
ONG LEE CHIN	王丽君	01-02-2015	6	HEADQUARTERS	OPERATIONS MANAGER
LAM KEAN LUNG	蓝建龙	09-04-2015	6	WHAMPOA	THERAPIST
LIU WEN SEN @ LINDA LIU	刘文森	14-05-2015	6	GAMBAS	PHYSICIAN
FOO VIN NGEE	胡云义	20-04-2015	5	PASIR RIS WEST	PHYSICIAN
TAN TECK CHYE	陈德财	01-11-2015	5	610 GEYLANG ROAD	THERAPIST
NG YAM HOCK	黄炎福	01-12-2015	5	HOUGANG	THERAPIST
NG BEE HUAT	黄美发	11-12-2015	5	692 GEYLAND ROAD	PHYSICIAN
CHNG SHIUNG HORNG	庄向红	01-01-2016	5	HEADQUARTERS	PROJECT MANAGER
5 Years and above: 16					
LEOW PIT KUAN	廖必冠	18-04-2016	4	MARSILING	PHYSICIAN
CHOW WOON CHAN	周运珍	03-05-2016	4	692 GEYLAND ROAD	TCM ASSISTANT
ONG SIEW NGOH	翁秀娥	03-05-2016	4	535 GEYLANG ROAD	TCM ASSISTANT
TAN HUEY ENG	陈惠颖	03-05-2016	4	692 GEYLAND ROAD	TCM ASSISTANT
KWAH IMM	柯艳	01-06-2016	4	WHAMPOA	THERAPIST
LIYAW CHEOW TEE	廖婉治	13-07-2016	4	JALAN KAYU	PHYSICIAN
WONG CHIN YIT	王瑾瑜	01-08-2016	4	MOULMEIN-CAIRNILL	TCM ASSISTANT
WONG TOH CHAI	黄多财	08-08-2016	4	JALAN KAYU	PHYSICIAN
ONG SWEE KEOW	王俊及	01-09-2016	4	MARSILING	PHYSICIAN
TAN LIP TECK		07-09-2016	4	JALAN KAYU	CLEANER
LIM BOON KWEE	林文贵	19-09-2016	4	JALAN KAYU	THERAPIST
LOH CHEW PANG	卢秋萍	01-10-2016	4	YIO CHU KANG	TCM ASSISTANT
LIM BEE HONG	林美凤	18-10-2016	4	MARSILING	TCM ASSISTANT
LAU KUM CHING SAMUEL	刘锦清	07-11-2016	4	BOON LAY	THERAPIST
LEM BENG HUAT	林明发	16-11-2016	4	PUNGGOL NORTH	PHYSICIAN
NG KOK KEE	吴平惟	16-11-2016	4	MARSILING	THERAPIST
NG GHIM CHOON MAY	黄锦春	12-12-2016	4	HOUGANG	TCM ASSISTANT
4 Years : 17					
SOH SIEW BEE		15-05-2017	3	PUNGGOL NORTH	CLEANER
LIM YI MEI	林仪梅	05-07-2017	3	BOON LAY	TCM ASSISTANT
CHEN SHU HUA	陈淑华	11-08-2017	3	BOON LAY	PHYSICIAN
LIM AH CHIN	林雅清	11-08-2017	3	WHAMPOA	TCM ASSISTANT
CHIU LEE HUANG FANN	周丽芳	21-08-2017	3	PUNGGOL NORTH	TCM ASSISTANT
LUCY ANG	洪露丝	04-09-2017	3	PASIR RIS WEST	TCM ASSISTANT
CHAN WAI YIN	陈慧燕	02-10-2017	3	692 GEYLAND ROAD	PHYSICIAN
CHONG TIAN TET	张天德	02-10-2017	3	HEADQUARTERS	TCM MANAGER
SOO MUN HON	苏民汉	06-11-2017	3	PUNGGOL NORTH	THERAPIST
LEE POH CHOO	李宝珠	11-11-2017	3	535 GEYLANG ROAD	TCM ASSISTANT
HO CHOY HUNG	何彩虹	01-12-2017	3	GAMBAS	TCM ASSISTANT
TEONG CHEE CHIANG	张志强	01-12-2017	3	MOULMEIN-CAIRNILL	THERAPIST
MOOK HIAM HUAY		20-12-2017	3	BOON LAY	CLEANER
SEOW POH KHENG	萧宝庆	26-12-2017	3	HEADQUARTERS	ACCOUNTS AND ADMIN MANAGER
XU HUIJUAN	徐惠娟	01-01-2018	3	BOON LAY	TCM ASSISTANT
NGIAN AI HWA	严爱花	01-03-2018	3	YIO CHU KANG	THERAPIST
LIM KARH SOEK	林巧瑞	06-03-2018	3	GAMBAS	THERAPIST
3 Years : 17					
Total Awards : 50					

5.1.1 Response from staff

5.1.1.1 Physician Hoo Gian Gwee 610 Geylang Main Branch (40 years)

"Thanks to Sian Chay, thanks to Chairman Toh for the award. This year is the Year of the Ox, which coincides with the 120th anniversary of Sian Chay Medical Institution. Let us emulate the spirit of the ox, ooze the energy of the ox to welcome this great occasion. Let's work hard together for Sian Chay to serve the public. As Chairman said: we can't determine how long we can live, but we can and should upgrade ourselves, determine its breadth by making it more meaningful and brighter. Thanks!"



5.1.1.2 Physician Lee Geok Kea 610 Geylang Main Branch (37 Years)

Thanks to Chairman and Sian Chay for giving me this charity platform to serve for 37 years. This award makes me realise the heavy responsibility and a long way to fulfill it. I still need to improve.



5.1.1.3 TCM Assistant Chow Woon Chan 692 Geylang branch

"I am very moved to receive this award. Thanks to Chairman, and thanks to Sian Chay for giving me this platform to use my skills. In fact, when working at the frontline, I inevitably will encounter some ill-tempered patients. In such a situation, experience tells me that as long as you are patient, sincere and proficient in your work, to be sincere to people, they will reciprocate. In future, I will review my own shortcomings in my work timely, continue to improve myself, and seek patients' understanding through effective communication, so that patients will leave satisfied."



6. Annual Medical Report

6.1 2020 Patient Statistics 2020

6.1.1 Cumulative patient statistics in 2020 (number of patients)

看诊人数											
年份报表单	患者人数	2020年		其中新患者		2019年		其中新患者		2018年	
		33,740		15,995		41,294		23,242		37,596	
年 纪	60岁及以上	19,330	57.30%	6,375	39.98%	24,550	59.45%	12,290	52.88%	16,566	44.06%
	60 以下	14,410	42.70%	9,620	60.14%	16,744	40.55%	10,952	47.12%	21,036	55.94%
性 别	男	13,720	40.66%	7,000	43.76%	16,131	39.06%	9,456	40.68%	14,838	39.45%
	女	20,020	59.34%	8,995	56.24%	25,163	60.94%	13,786	59.32%	22,764	60.55%
病 人 类 别	免费	8,952	26.53%	2,462	15.39%	12,029	29.13%	5,058	21.76%	11,253	30.00%
	其中PG	8,572	95.76%	2,375	95.76%	11,557	96.00%	4,840	96.00%	10,709	95.00%
	优惠	9,512	28.19%	4,280	26.76%	11,651	28.21%	6,618	28.47%	9,416	25.00%
	普通	15,276	45.28%	9,253	57.85%	17,614	42.66%	11,566	49.76%	16,933	45.00%
种 族	华族	31,908	94.57%	14,690	91.84%	39,084	94.65%	21,573	92.82%	35,457	94.30%
	马来族	653		465		706		536			
	印度族	688	1832	485	1305	788	2210	588	1669	2,145	5.70%
	欧亚族	32	5.43%	18	8.16%	56	5.35%	37	7.18%		
	其他	459		337		660		508			

	2020年	2019年	差距	
患者人数	33,740	41,294	-7,554	-18.29%
新患者	15,995	23,242	-7,247	-31.18%

SCMI is not restricted to TCM charity. It "promotes charity work and strengthens the spirit of social service and philanthropy". It regularly brings festive cheer to the vulnerable during occasions like Mooncake festival by giving low-sugar Halal mooncakes, not forgetting the non-Chinese, thus promoting racial harmony. It promotes filial piety by providing gift items to mothers on Mother's Day and for children to present to their mothers.

6.1.2 Number of patient visits 2020

Sian Chay Medicinal Institution 总看诊人次 Total Patient Visits (2019 VS 2020)					
序号 S/N	分社 Clinic	2019	2020	Difference	Difference %
1	610 芽笼总社 610 Geylang Main	47,188	33,416	-13,772	-29.19%
2	535 芽笼分社 535 Geylang	42,407	32,884	-9,523	-22.46%
3	692 芽笼分社 692 Geylang	34,816	24,653	-10,163	-29.19%
4	黄埔分社 Whampoa	58,777	46,718	-12,059	-20.52%
5	宏茂桥-后港分社 AMK-Hougang	21,292	21,358	66	0.31%
6	盛港南分社 Sengkang South	8,209	7,443	-766	-9.33%
7	白沙西分社 Pasir Ris West	27,865	16,629	-11,236	-40.32%
8	文礼分社 Boon Lay	36,851	28,794	-8,057	-21.86%
9	惹兰加由分社 Jalan Kayu	30,251	28,190	-2,061	-6.81%
10	宏茂桥 (得运总部) 分社	14,783	-	-14,783	-100.00%
11	杨厝港分社 Yio Chu Kang	27,454	28,680	1,226	4.47%
12	马西岭分社 Marsiling	57,472	44,444	-13,028	-22.67%
13	榜鹅北分社 Punggol North	33,817	25,872	-7,945	-23.49%
14	甘巴士分社 Gambas	29,729	19,070	-10,659	-35.85%
15	摩绵-经禧 Moulmein-Cairnhill	36,992	17,981	-19,011	-51.39%
		507,903	376,132	-131,771	-25.94%

Compared with the aggregate of 507,903 patient visits in 2019, there was a decrease of 131,771 (-25.9%). These are due to the national lockdown, and cases like flu and cough cannot be treated at TCM clinics.

6.1.3 Fee waiver application statistic for 2020

All applicants must be recommended by their attending physician and submit relevant information to the headquarters for approval by Chairman. The fee waiver benefit is valid for 2 years. You must reapply after the expiry date. Eligible patients can apply. Sian Chay Medical Institution will review and approve according to each applicant's situation. As of 31/12/2020, a total of 257 people have benefited from Sian Chay's fee waiver programme.

年份 Year	华族 Chinese	非华族 Non-	合计 Total	备注 Remarks
2019	123	7	130	2019年的申请者130位仍在受惠期(2021年到期)，截至31/12/2020共有257位受惠者。 130 eligible patients (expire in 2021) benefited from fee waiver, as at 31/12/2020 a total of 257 eligible patients.
2020	120	7	127	
	243	14	257	

7. Financial Summary

	2018	2019	2020	% Variance
	\$'000	\$'000	\$'000	[2020 vs 2019]
Incoming Receipts				
Donation in Cash				
- Tax-Deductible	4,178	8,479	9,653	14%
- Non Tax Deductible	1,750	4,283	2,444	-43%
Donation to Restricted fund	3,919	3,657	1,000	-73%
Donation in Kind				
- Tax-Deductible	0	0	0	0%
- Non Tax Deductible	0	0	0	0%
Grants / sponsorships	829	617	493	-20%
Investment Income	196	411	421	2%
Investment Gains	0	0	0	0%
Medical Income	1,703	2,254	2,122	-6%
Others	183	110	1259	1045%
Total Receipts	12,758	19,811	17,394	-12%
	2018	2019	2020	% Variance
	\$'000	\$'000	\$'000	[2020 vs 2019]
Expenses				
Fund Raising Expenses				
- Direct Expenses	1,095	3,103	1,382	-55%
- Indirect Expenses	0	0	0	0%
Charitable Activities Expenses				
- Local	1,241	1,496	1,520	0%
- Overseas	0	0	0	0%
Operating & Admin Expenses	6,202	5,116	6,908	35%
Others	24	27	20	-26%
Total Expenditure	8,562	9,742	9,832	1%
Fair value gain/loss on investments	0	0	138	
	2018	2019	2020	% Variance
	\$'000	\$'000	\$'000	[2020 vs 2019]
Surplus	4,196	9,240	7,700	-17%
	2018	2019	2020	% Variance
	\$'000	\$'000	\$'000	[2020 vs 2019]
Balance Sheet				
Assets				
Land and Buildings	183	183	183	0%
Other Tangible Assets	792	825	471	-43%
Investment	0	0	11155	
Inventories	145	368	310	-16%
Accounts Receivables	185	304	235	-23%
Cash & Deposits	19,442	29,344	25,865	-12%
Total Assets	20,747	31,025	38,221	23%
Funds				
Unrestricted Fund	16,383	21,899	28,536	30%
Restricted Fund	3,919	7,631	8,695	14%
Capital Fund	230	230	230	0%
Total Funds	20,532	29,760	37,461	26%
Liabilities				
Long Term Liabilities	24	413	249	-40%
Current Liabilities	192	851	510	-40%
Total Liabilities	216	1264	759	-40%
Total Funds and Liabilities	20,747	31,025	38,221	23%
Other Information				
Donations given to other Charities	0	0	0	0%
No of Employees	121	123	122	-1%
Total Employee Costs	2,992	3,107	2,980	-4%
Total Related Party Transactions	0	0	0	0%
Fund-Raising Efficiency	9.00%	17.63%	10.08%	-43%
Ratio of reserves to annual operating expenditures	1.9	2.2	2.9	33%

8. 2020 Activities

Please refer to enclosed.

9. Governance Evaluation Checklist

S/No.	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
BOARD GOVERNANCE				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
2	Are there governing board members holding staff* appointments?		No	
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 its 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 3 years.	1.1.8	Complied	
7	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	
8	Is there any governing board member who has served for more than 10 consecutive years?		Yes	Refer to section 2.3
9	The charity discloses in its annual report the reasons for retaining the 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 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's activities are in line with the charity's objectives.	3.2.2	Complied	
14	There is a documented plan to develop the capacity and capability of the charity and the Board monitors the progress of the plan.	3.2.4	Complied	
HUMAN RESOURCE AND VOLUNTEER MANAGEMENT				
15	The Board approves documented human resource policies for staff.	5.1	Complied	
16	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	
17	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
18	Are there volunteers serving in the charity?		Yes	
19	There are volunteer management policies in place for volunteers.	5.7	Complied	