

# Finding the right fit

Community Foundation of Singapore chief Catherine Loh shares how the charity bridges the gap between philanthropists and community needs

BY GENEVIEVE CUA

**A**s a wealthy individual, you may wish to make a commitment to a cause that means a lot to you – but on far more than an ad hoc basis.

You can even set up a foundation that enjoys tax benefits, and have the administrative details taken care of on your behalf.

Enter the Community Foundation of Singapore (CFS), a registered charity which serves to bridge the gap between philanthropists and community needs. CFS was set up in 2008 amid the financial crisis. Since inception it has attracted some S\$70 million in pledges and made grants to the tune of over S\$30 million.

It administers 70 donor funds. As at its fiscal year at end-March 2014, it had over S\$20 million in “flow-through” funds, which are funds set up specifically for beneficiaries designated by donors. It also administers and manages around S\$21 million in its endowment fund. This is a type of restricted fund where the initial donation is maintained as seed capital and invested. Only the income generated from the fund is disbursed for charitable purposes.

Catherine Loh, CFS chief executive, says donors come to know of CFS mainly through word of mouth. “Most have the intention of wanting to do good. They come because they want something more organised, not just ad hoc giving. Some may want to set up a foundation which could be for the family or a corporation. Most people do not know how to start. They come to us as the first stop.”

A meeting with CFS typically starts with a discussion on a donor’s philanthropic goals. CFS works out programmes that are a good fit with their objectives. Ms Loh says: “People may say – I’m

interested in giving back to education. Or, my family has some medical history and we want to support an area of medical research or care. We walk them through what they want to do or achieve, and how much they want to donate over time.”

The minimum pledge is S\$200,000 which can be funded over five years. To date, education and social welfare comprise the bulk of causes supported. Two-thirds of donors are individuals and the balance corporates. As CFS is an Institute of Public Character, donor funds it administers will also enjoy tax deductions.

“Most donors are new to philanthropy. If they have a good experience with us, they will do more,” she says. Most donors are between 40 and 60 years old, “who want to do good but may not have the time”. Philanthropic interest, she adds, has grown. “We’re getting more people calling to find out more. I also think because there are more donors, we get more referrals now.”

For its services, which include administration, grant-making advice and periodic reporting, corporates are charged a fee. Services for individuals are free – for now.

“We’re funded by the government. The charges on corporate donors is to recognise that we provide a professional service, almost like the outsourcing of CSR (corporate social responsibility) activities, for which I think we should charge.

“For individuals by 2016, we’d need to impose some charges as well, a very small percentage of donations.”

For donors who would like to give smaller amounts, CFS has three “community impact” funds. One is the Safe Home Scheme which helps to retrofit home environments for the elderly or disabled. Services include the installation of grab bars and levelling of floors for wheelchair access. The fund has so far raised S\$48,000. In 2013, 153 homes were modified and there were more than 50 families on the waiting list.

A second initiative is the Migrant Emergency Assistance Scheme (Means). The fund supports migrant or domestic workers in distress by providing aid, shelter and basic subsistence. The fund has raised S\$21,000 to date.

PHOTOS: ARTHUR LEE

A third fund is the Kampung Spirit Meals Fund, which provides needy residents with vouchers exchangeable for meals of their choice at participating food stalls.

The fund, set up in 2013, has raised S\$11,000 so far. Says Ms Loh: “Our service is in line with the goal of building a more cohesive society, helping donors to give back and narrowing the income gap. The work is very relevant and worthwhile.”

To give you an idea of the work that CFS does, here are a couple of examples of an individual and a corporate donor.

## The Outing for the Elderly Fund

The fund was set up by a couple, Mr and Mrs William Bird, to provide funding to enable the home-bound elderly to participate in regular, organised outings. They pledged S\$1 million over five years.

In a note on CFS’s website, the Birds said that they used to be chequebook donors. One of their first grant disbursements was to support home care for the elderly. Through

CFS, they visited some beneficiaries and found it a “humbling and enlightening” experience.

“From our visits, we realised how little contact many of these elderly had with the outside world because of their medical conditions or immobility, or in some cases the total absence of any attention from family members or friends. Their loneliness and quiet despair were palpable.”

Among the favourite outings of the elderly is a visit to the NTUC supermarket. The fund gives them S\$20 vouchers to spend as they wish. It also pays for transport costs which may involve special vehicles for wheelchairs. All charities taking care of the elderly are eligible to apply.

## UBS Diversity in Abilities Concert


This is a project to develop the talents of children and youths with special needs. Says Ms Loh: “UBS believes that the provision of arts training to children with disabilities is beneficial. At this point not a lot of Ministry of Education resources go into this area.”

Working with CFS, UBS identifies what kind of training is suitable.

This may be in the areas of music, dance, drama or visual arts, among others. The group works with special education schools to identify the students who are suitable for the programme which lasts six months.

“The objective is to empower the children. As they go through training they learn not just about the art form, but they also develop confidence, the ability to speak and make presentations.”

At the end of the programme UBS hosts a concert. Last year’s concert was held at the Jubilee Hall and featured 46 students from eight special education schools, between eight and 16 years old. The programme is in its fourth year this year.

“We can actually track how the kids have benefited, the absentee rate, confidence level, ability to speak,” says Ms Loh. About 70 to 100 children benefit annually. 



**‘Most have the intention of wanting to do good. They come because they want something more organised, not just ad hoc giving... Most people do not know how to start. They come to us as the first stop.’**

