

# COMMISSIONER OF CHARITIES ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2014

Published in July 2015 by  
Charities Unit  
Ministry of Culture, Community and Youth

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## MESSAGE FROM THE COMMISSIONER

When the Office of the Commissioner of Charities was set up in 2006, our vision was to develop a well-governed and thriving charity sector with strong public support. I am heartened to note that 2014 has been a year which resonates with support from not only our charities, but also from the public.

2 Tax deductible donations received by Institutions of a Public Character (IPCs) increased by more than 12% from \$970 million received in 2013 to \$1,092.3 million in 2014. This was attributable mainly to increased giving to the Social and Welfare sector as a result of the government's \$250 million pledge in January 2014 to match donations under the Care and Share programme<sup>1</sup>. In addition, contributions to the arts and heritage sector nearly doubled that of the previous year due to the launch of the Cultural Matching Fund<sup>2</sup>. This represents an overall upward trend in charitable giving over the last 10 years, signaling the public's increasing support for local charitable causes. The programmes by my Office have also been well-received and have seen good attendance and participation rates from the charities.

3 Last year, I highlighted that good governance and transparency are key to maintaining and strengthening public confidence in giving. With this in mind, my Office embarked on several exciting collaborations with various agencies to benefit the sector. We kick-started the year with the launch of the inaugural Charity Governance Conference, which was co-organised by the Charity Council and my

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<sup>1</sup> The Government announced in January 2014 that it would set aside \$250m to match donations to social service organisations dollar-for-dollar towards building the capacities of the social services sector.

<sup>2</sup> The Cultural Matching Fund was set up by the Ministry of Culture, Community and Youth in end-2013 to provide dollar-for-dollar matching grants for cash donations to arts and heritage charities and IPCs.

Office. Themed "Doing Good and Getting It Right - Winning Public Trust with Good Governance", the conference was well-received, and saw a strong attendance of more than 350 representatives from the sector. We also worked closely with the Charity Council to co-organise 2 other governance seminars with Yayasan Mendaki and the Hindu Endowment Board in June and September 2014 respectively.

4 To raise awareness on informed giving, we collaborated with the Singapore Police Force and the National Crime Prevention Council to produce a segment on CrimeWatch to educate the public on how to prevent oneself from falling victim to improper fundraising activities. The episode, which was broadcast in four languages in October and November 2014, hit a viewership of more than 1.3 million viewers across Channel 5, 8, Suria and Vasantham. This showed that the issue of dubious fundraising activities struck a chord with many Singaporeans. My Office was also featured in an episode of MediaCorp's Chinese current affairs programme Frontline on fundraising in June 2014. Together with the Charity Council, my Office also gave radio interviews to 938Live in July 2014 to share our perspectives on informed giving.

5 We continued to support the Charity Governance Awards (CGA) which was jointly organised by the Charity Council and the National University of Singapore's Asia Centre for Social Entrepreneurship and Philanthropy (ACSEP) for the 3<sup>rd</sup> year running in November 2014. Exemplary charities that garnered top honours were Handicaps Welfare Association and Methodist Welfare Services for the medium and large award category respectively. Special commendation awards were also awarded to Ren Ci Hospital, RSVP Singapore – The Organisation of Senior Volunteers and SATA CommHealth for doing well in specific areas of governance.

6 Since late 2013, my Office has also been actively supporting the development of a Charity Transparency Framework (CTF) by the Charity Council to help charities improve their disclosure practices. The CTF, which was recently published on the Charity Portal and Charity Council website in June 2015, serves as a public education tool for charities and donors by highlighting key areas of disclosure that will aid in informed giving. The CTF will also be used to recognise charities with

exemplary disclosure efforts through the new Charity Transparency Awards (CTA) to be introduced in 2016.

7 The CTF will complement our other efforts to enhance the transparency and accountability of charities and to promote informed giving by donors. Since August 2014, my Office has started publishing financial statements of registered charities for free viewing online via the Charity Portal. We also plan to make the annual reports and Governance Evaluation Checklists of all charities available for public access on the Charity Portal with effect from the third quarter of 2015.

8 Having good governance and financial transparency also safeguards charities against all types of abuse. In recent years, there is increasing anecdotal evidence on the risk of charities being abused by terrorist organisations for terrorism or terrorist financing in other jurisdictions. Hence, as part of our continuous efforts in raising awareness on the risks in this area, my Office has been developing guides to help charities protect themselves against such potential abuse. The latest guide, “Protecting Your Charity Against Money Laundering and Terrorist Financing”, was recently published in June 2015 on the Charity Portal. We will also be conducting targeted outreach to raise charities’ understanding of the measures and safeguards relating to anti-money laundering and counter terrorist financing.

9 Moving forward, my Office will continue to adopt a multi-pronged approach – we will review our regulatory framework to ensure relevance and compliance to maintain the public’s confidence in this sector. Strengthening the governance capabilities of our charities and promoting informed giving would also be part of our ongoing focus. We plan to raise the sector’s awareness on the need to enhance competencies and practices in specific governance areas through town hall meetings. We intend to collaborate with the Charity Council and various partners to initiate Communities of Practice (CoPs). These platforms will provide opportunities for our charities to have regular interactions with subject experts in various areas on governance and allow charities to learn from each other.

10 Good governance is a continuous journey that requires commitment. I would like to end with a quote from Helen Keller, “Alone we can do so little; together we can do so much”, to remind us that in this journey, the charity sector needs everyone’s support, be it from the people, private and public sector, to develop a culture of good governance. I am confident of this and I look forward to an even more thriving and better governed charity sector, with strong public support.

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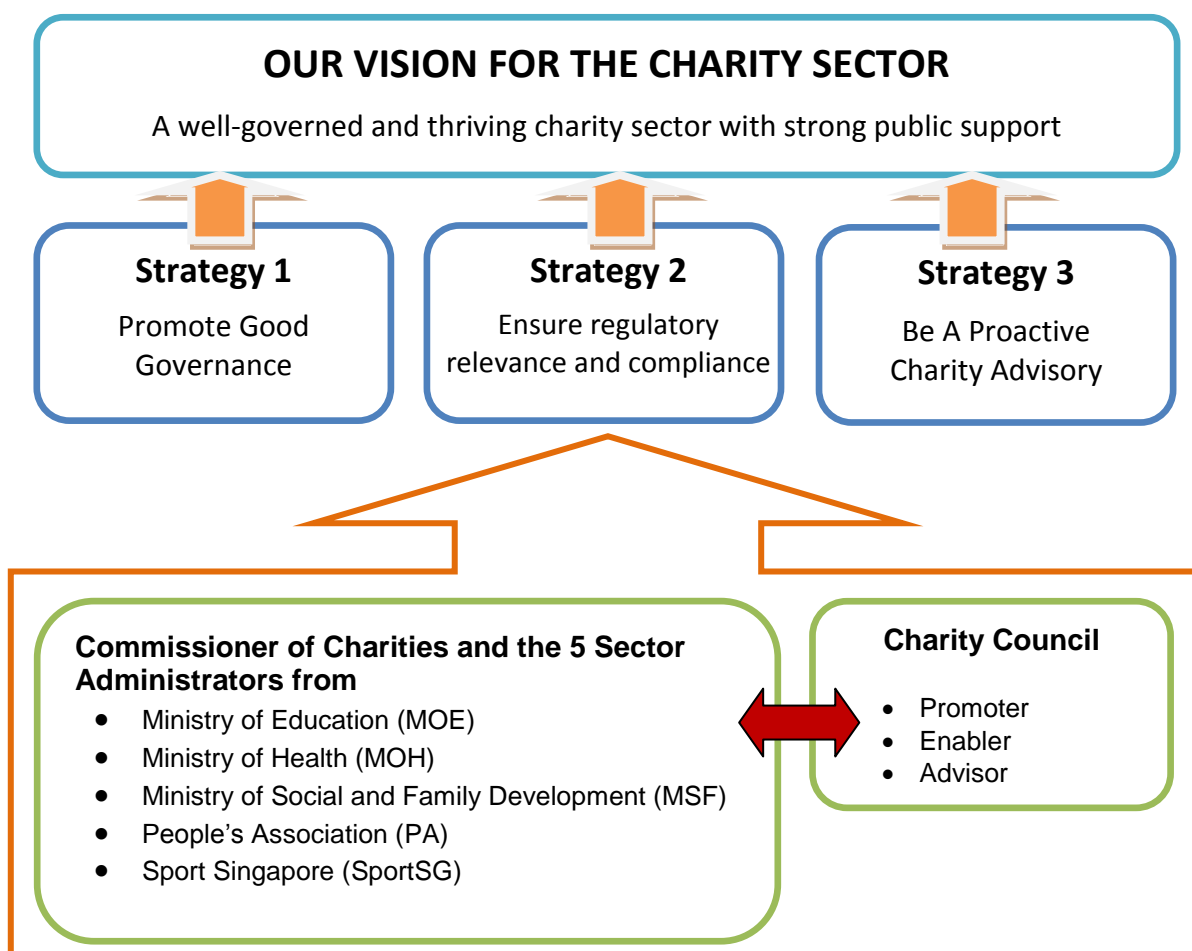


# A SHARED VISION

A well-governed and thriving charity sector with strong public support

# OUR VISION AND STRATEGIES

A thriving charity sector can only be sustained with strong public support. Such support will not be possible unless the sector is well-governed and instils strong public trust and confidence. Together with the Charity Council<sup>3</sup> and the Sector Administrators from the respective agencies, we work closely to roll out initiatives based on the 3 key strategies outlined below so that our shared vision for the sector could eventually be achieved.



<sup>3</sup> The Charity Council was legally appointed on 1 March 2007 after the new Charities Act was brought into operation. The Council comprises 9 members from the people sector and 5 representatives from the Sector Administrators, and aims to fulfil the following roles:

- Promote and encourage the adoption of good governance and best practices, to help enhance public confidence and promote self-regulation in the charity sector
- Build capabilities of charities so that they are able to comply with regulatory requirements and enhance public accountability
- Advise the Commissioner of Charities on key regulatory issues which may have broad-ranging impact on the charity sector

# THE CHARITY LANDSCAPE IN SINGAPORE

# CHARITIES

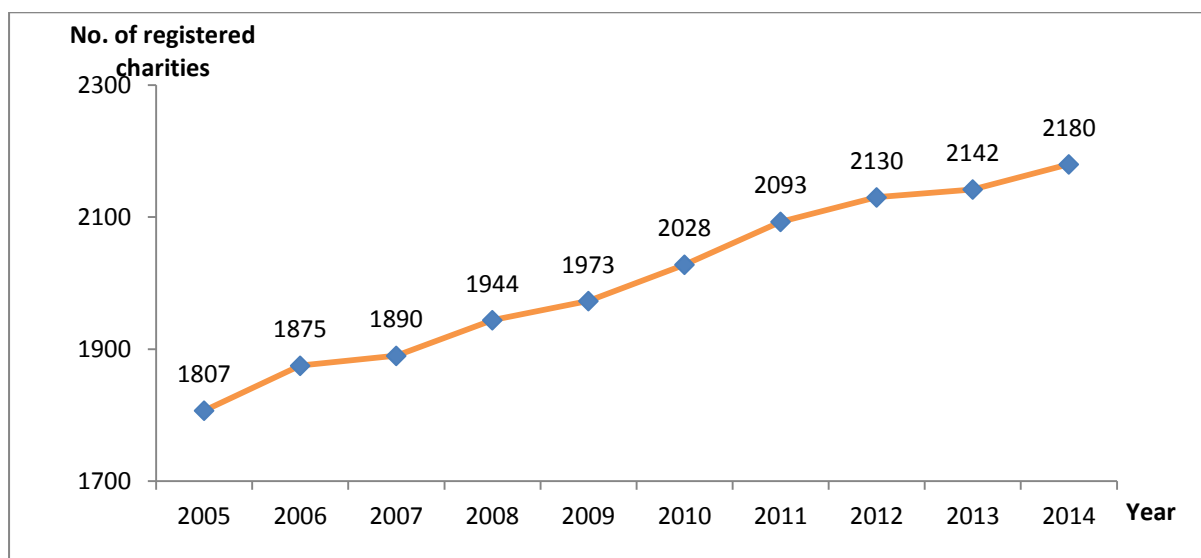
In 2014, there were 2,180 registered charities in Singapore, as compared to 2,142<sup>4</sup> in 2013 (Chart 1). Organisations established for exclusively charitable purposes and carrying out activities to achieve these purposes are legally required to apply for charity registration with the Commissioner of Charities. All registered charities get to enjoy income and property tax exemption on premises used exclusively for charitable purposes. We recognise the following categories of charitable purposes:

- a) the relief of poverty;
- b) the advancement of education;
- c) the advancement of religion; and
- d) other purposes beneficial to the community. The following purposes are potentially charitable if they benefit the community:
  - i. the promotion of health;
  - ii. the advancement of citizenship or community development;
  - iii. the advancement of arts, heritage or science;
  - iv. the advancement of environmental protection or improvement;
  - v. the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantages;
  - vi. the advancement of animal welfare; and
  - vii. the advancement of sport, where the sport promotes health through physical skill and exertion.

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<sup>4</sup> This figure excludes exempt charities.

**Chart 1: Number of Registered Charities<sup>5</sup> in Singapore, 2005 - 2014**



2 As in previous years, religious, social and welfare organisations continued to form the majority of the charities registered, making up at least three-quarter (76%) of all charities (Table 1).

**Table 1: Distribution of Charities by Registration Status and Sector (As at 31 December 2014)**

Sector	Total Registered		Newly registered charities
	Number	Percentage	
<b>Sports</b>	64	2.9%	1
<b>Community</b>	88	4.0%	1
<b>Education</b>	119	5.5%	5
<b>Arts &amp; Heritage</b>	124	5.7%	9
<b>Health</b>	131	6.0%	8
<b>Social &amp; Welfare</b>	364	16.7%	9
<b>Religious</b>	1,071	49.1%	2
<b>Others<sup>6</sup></b>	219	10.1%	16
<b>Total</b>	<b>2,180<sup>7</sup></b>	<b>100%</b>	<b>51</b>

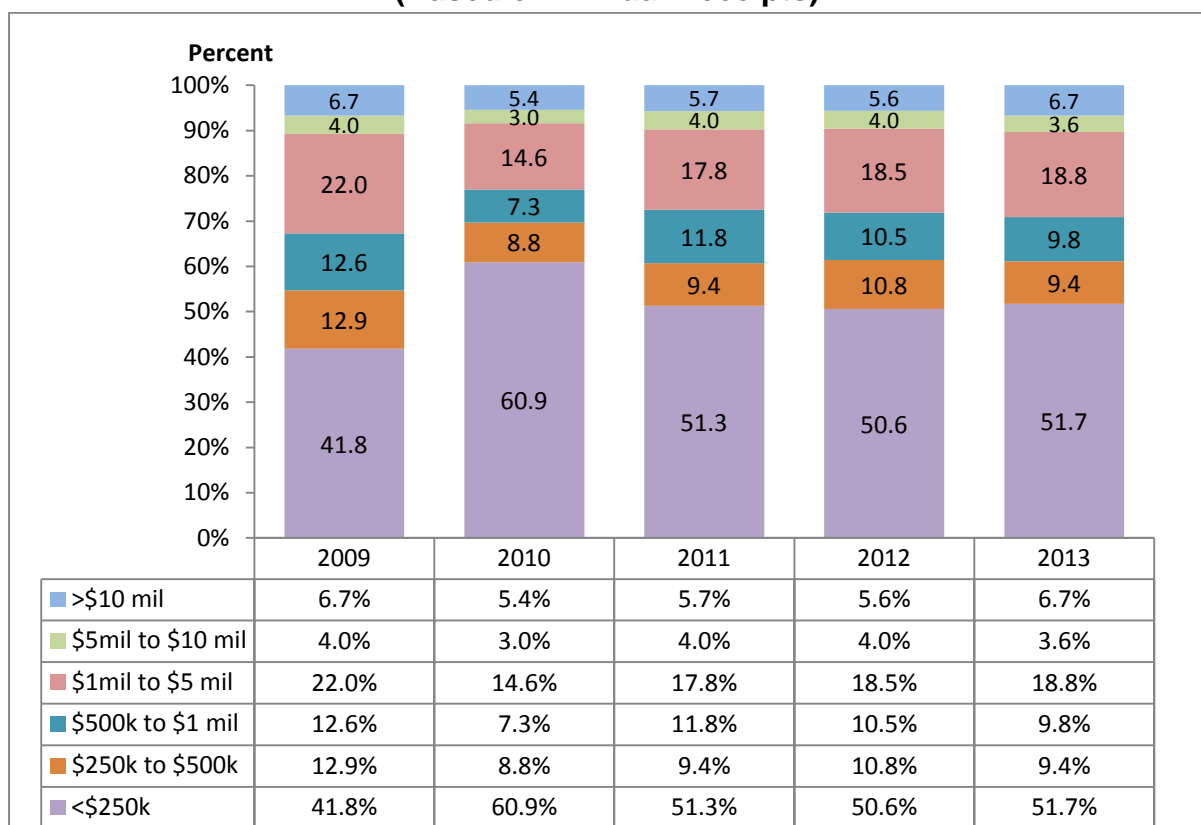
<sup>5</sup> The figure includes the Institutions of a Public Character (IPCs).

<sup>6</sup> Charities under “Others” sector include charities set up for animal welfare, environment conservation and youth development

<sup>7</sup> This figure is net of charities deregistered in the year.

3 More than half (52%) of the registered charities were relatively small, with annual receipts (which included government grants, donations and fees and charges for services rendered) of less than \$250,000 (Chart 2). This distribution of charities based on income size has been a consistent trend.

**Chart 2: Distribution of Charities by Income Size, 2009 - 2013  
(Based on Annual Receipts)**

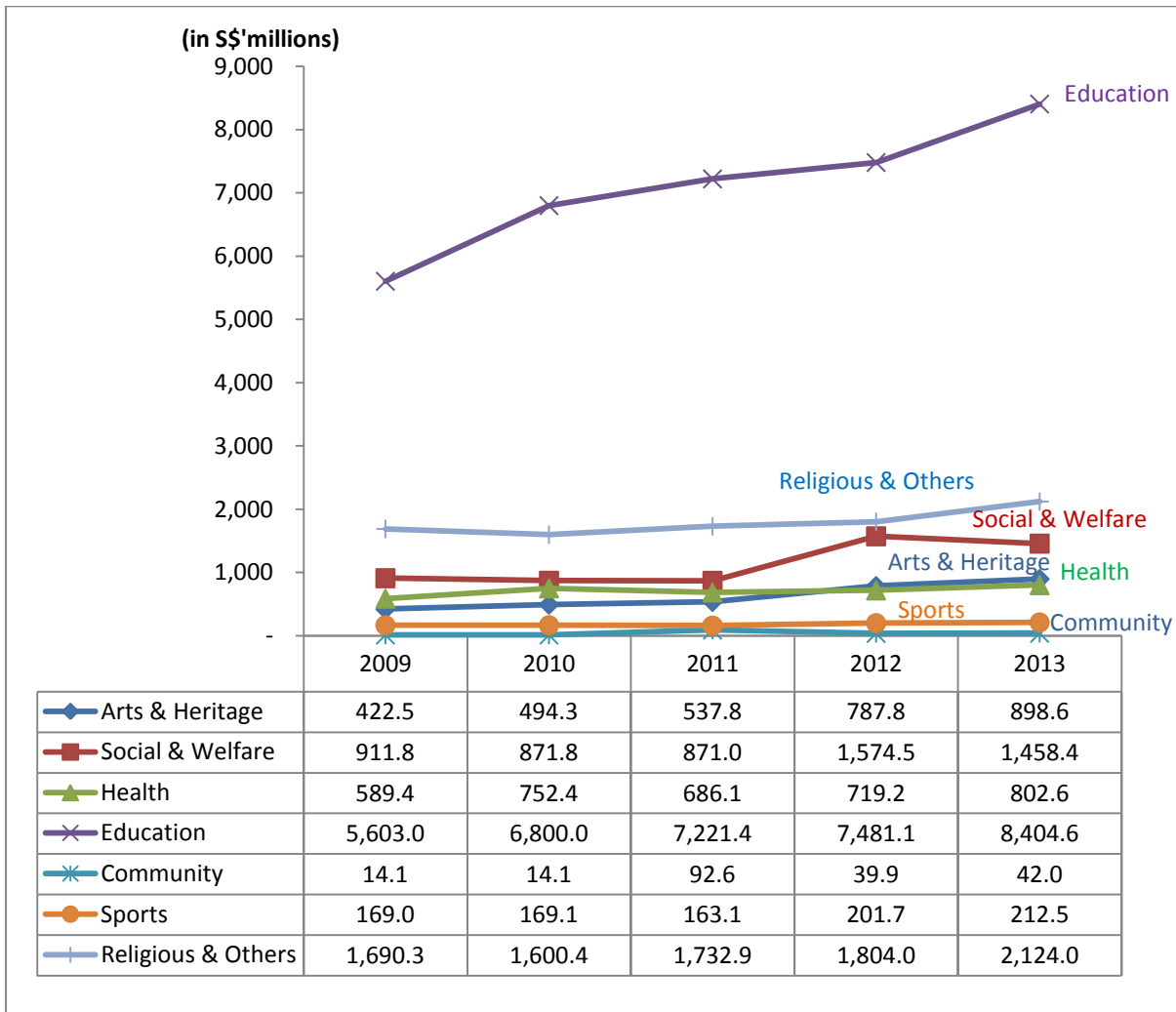


### Annual Receipts

4 The total receipts of the charity sector, which include government grants, donations and fees and charges, saw an increase in 2013, from \$12.6 billion a year ago, to \$13.9 billion in 2013<sup>8</sup>. The majority of the receipts from 2013 were attributable to the education cluster, comprising \$8.4 billion or three-fifths (60%) of the year's total receipts (Chart 3).

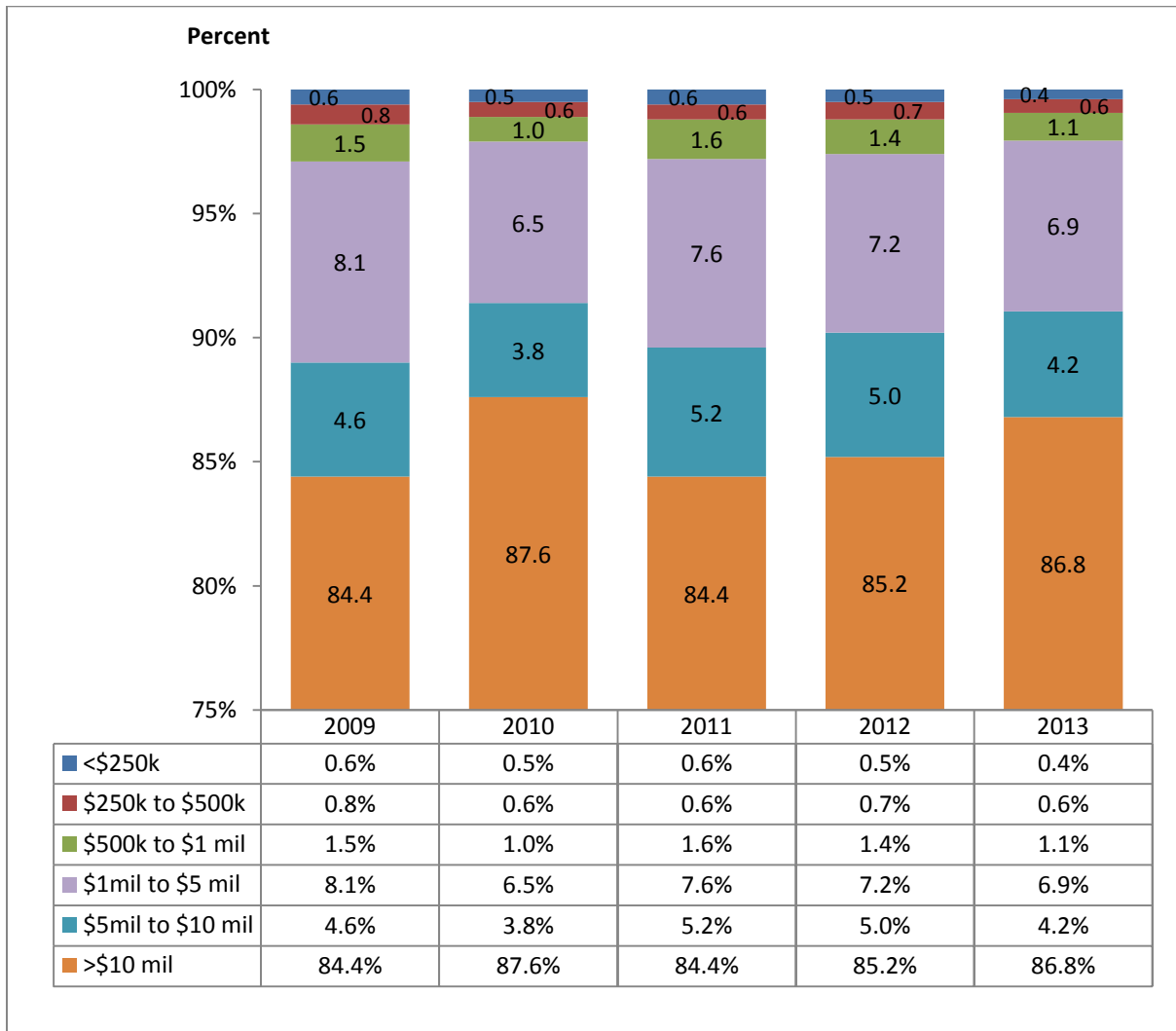
<sup>8</sup> Figures are computed based on the annual returns submitted for financial years ending in 2013. It is a regulatory requirement for charities to submit their annual returns within 6 months of the close of their financial year. The financial periods of charities may vary, depending on the operational needs of the organisations.

**Chart 3: Annual Receipts by Sector, 2009 – 2013**



5 There were 151 large charities with annual receipts above \$10 million as compared to 117 in the previous year. These comprised mainly tertiary education institutions; health institutions and the larger religious and voluntary welfare organization, and accounted for 87% of the total receipts in 2013. On the other hand, small charities with annual receipts of less than \$250,000 accounted for less than 1% of total receipts despite their significant presence in the sector (Chart 4).

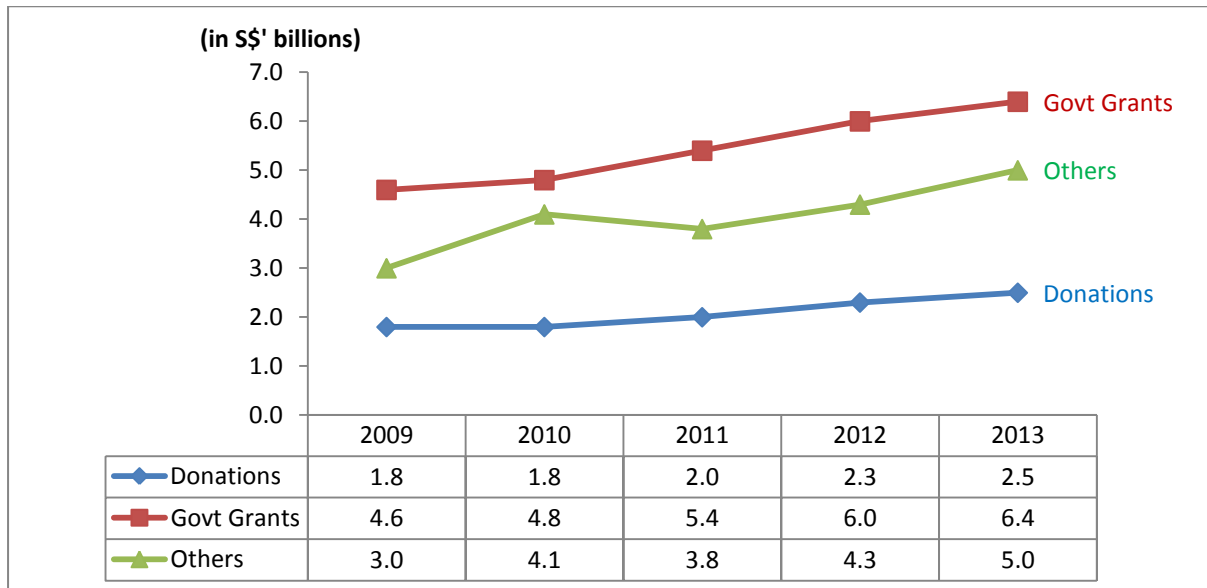
**Chart 4: Annual Receipts by Size of Charities, 2009 – 2013**



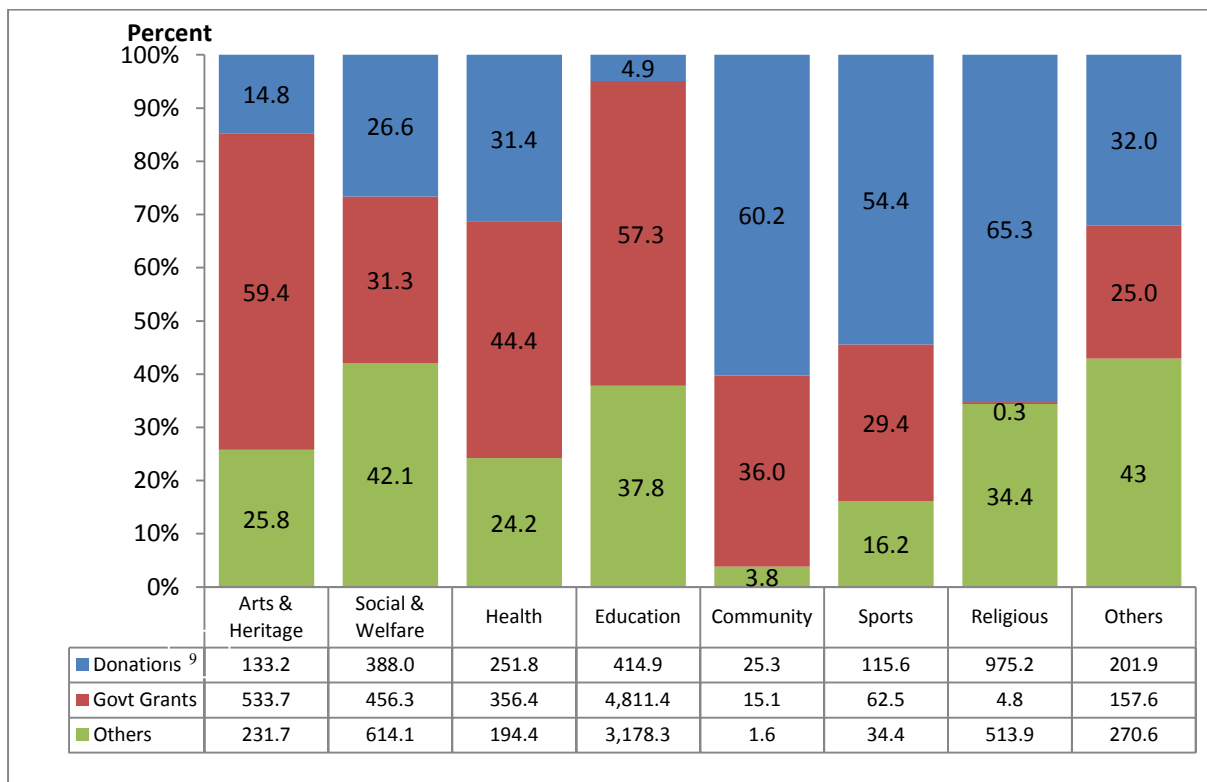
6 Donations (both tax deductible and non-tax deductible) made to our charitable organisations accounted for approximately \$2.5 billion (or 18% of the total receipts in 2013) ([Chart 5](#)). The charity sectors depended on differing sources of income. Some sectors such as the education, health, arts and heritage sectors were more dependent on government grants, while others relied on donations or received income from programmes and services rendered ([Chart 6](#)).



**Chart 5: Annual Receipts by Source<sup>9</sup>, 2009 – 2013**



**Chart 6: Annual Receipts by Source and Sector, 2013**



Note: Figures in the table are in S\$ millions.

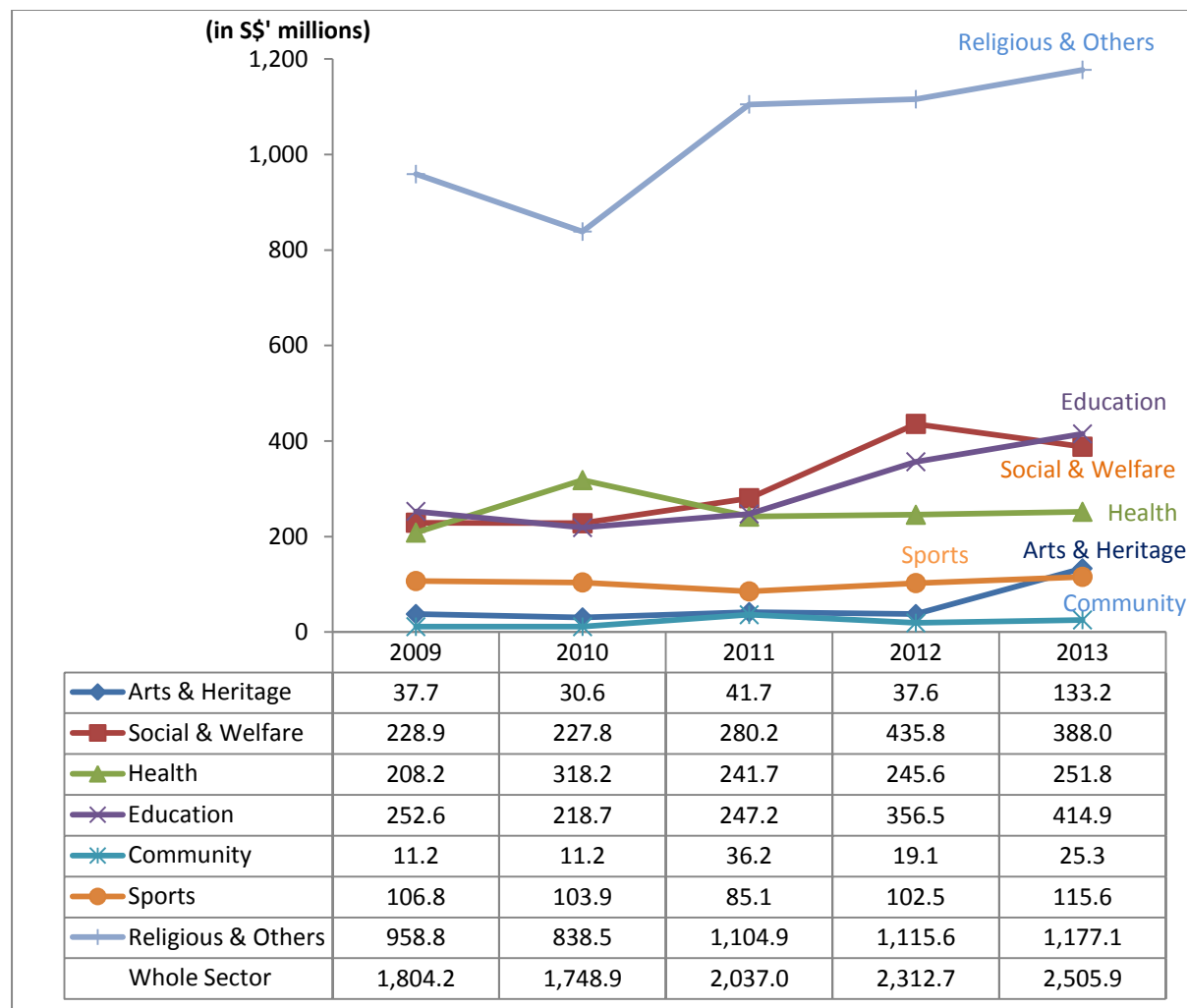
<sup>9</sup> Other sources of receipts include income from the programmes and services rendered by charitable organisations.

<sup>10</sup> Government grants to the “Religious and Others” sector are mainly provided to non-religious charities for their community and humanitarian programmes.

## Total Donations<sup>11</sup>

7 Total donations increased by 8% in 2013 to \$2.5 billion, up from \$2.3 billion in 2012. This was because of a general increase in contributions, particularly to the arts & heritage sector; the religious & others sector; and the education sector in 2013 (Chart 7).

**Chart 7: Total Donations by Sector, 2009 – 2013**

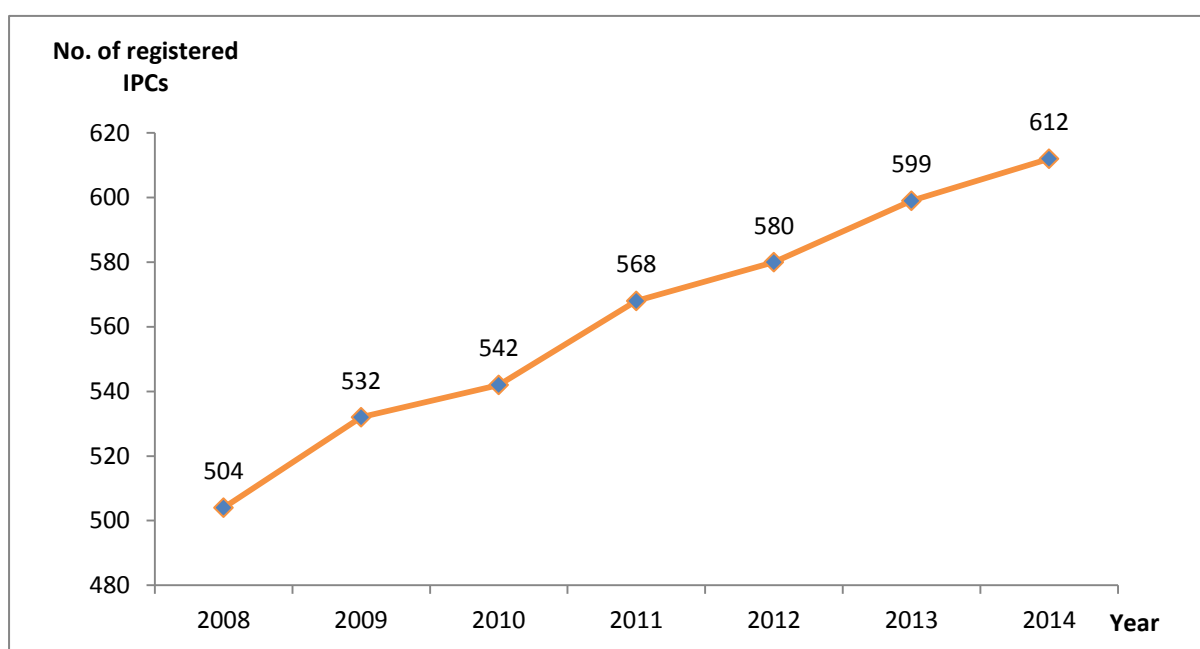


<sup>11</sup> Figures on total donations are compiled based on the annual returns submitted by charities for financial years ending in 2013, and the data covers both tax deductible and non-tax deductible donations. Hence, the data may depict a different trend from the tax deductible donations (TDD) data due to different reporting periods and data coverage.

# INSTITUTIONS OF A PUBLIC CHARACTER (IPCs)

8 Some registered charities are conferred the status of an Institution of a Public Character (IPC). This allows them to issue tax-deductible receipts to donors who want to claim tax relief based on the amount of qualifying donations made<sup>12</sup>. The tax relief for 2014 is 250% of the donations<sup>13</sup>. To qualify as an IPC, the charity must be dedicated to serving the needs of the community in Singapore as a whole and are not confined to sectional interests or groups of persons based on race, belief or religion. As at 31 December 2014, there were 612 approved IPCs (Chart 8). Charities from the social and welfare sector formed the largest group of IPCs (Chart 9).

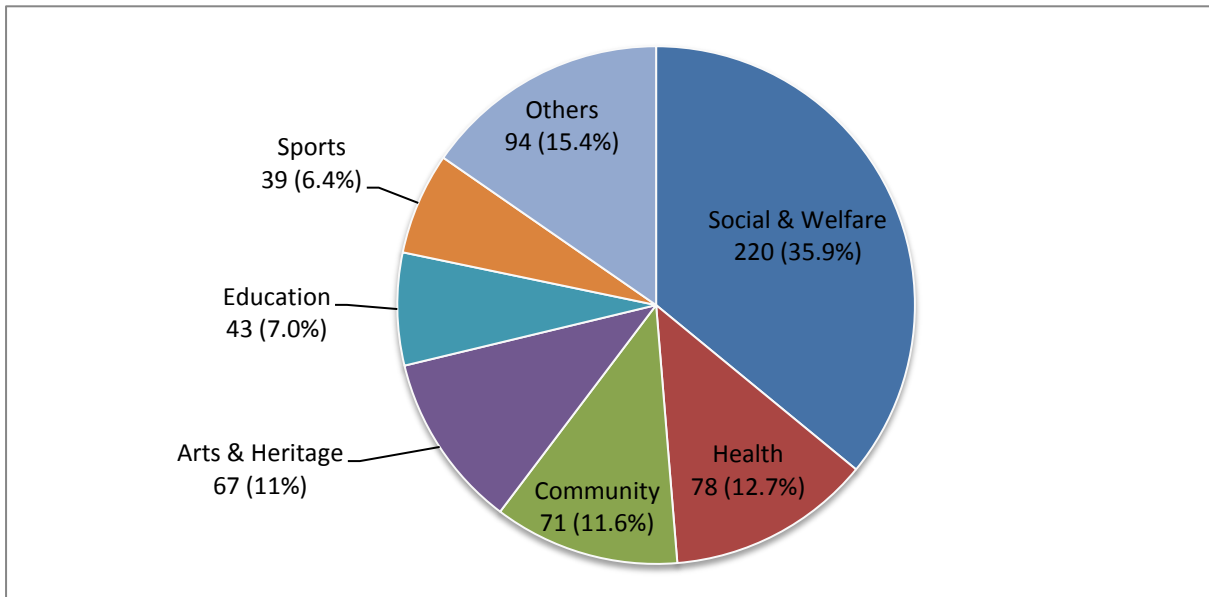
**Chart 8: Number of Institutions of an Public Character (IPCs), 2008 - 2014**



<sup>12</sup> Under the Income Tax Act, outright cash donations, donations of shares by individual donors, donations of computers (including hardware, software, accessories and peripherals) by corporate, artefacts donations, donations under the Public Art Tax Incentive Scheme, and land and building donations will qualify for tax deduction.

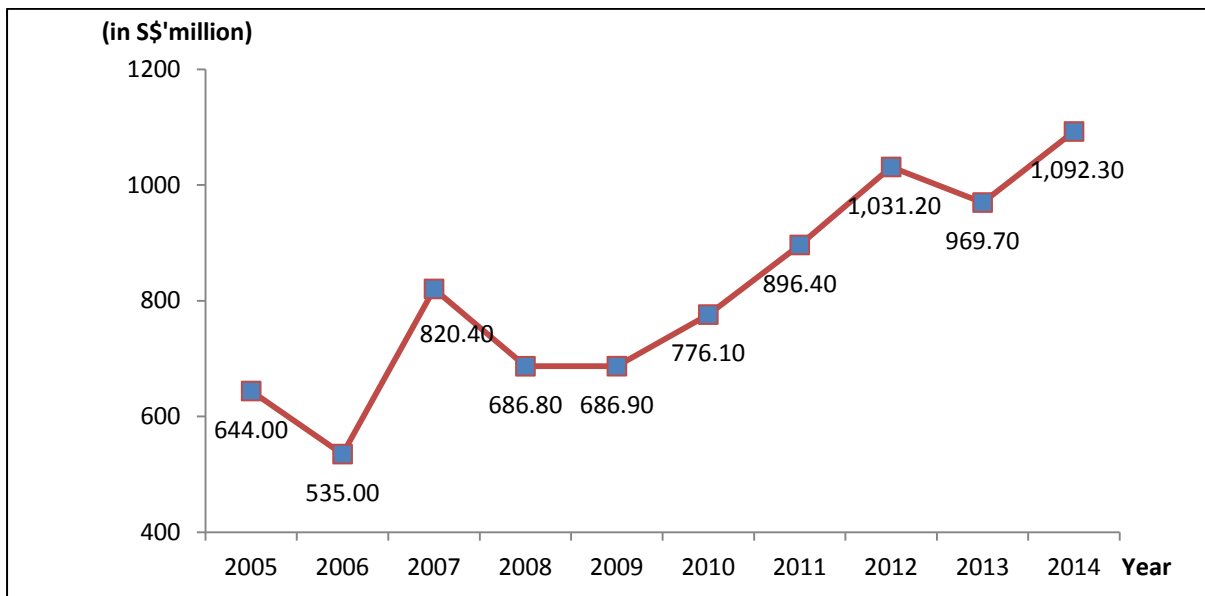
<sup>13</sup> For every \$100 of tax deductible donations made during the period 1 Jan 2014 to 31 Dec 2014, \$250 of the donors' assessable income would not be taxed.

**Chart 9: Number of Institutions of a Public Character (IPCs) by Sector, 2014**



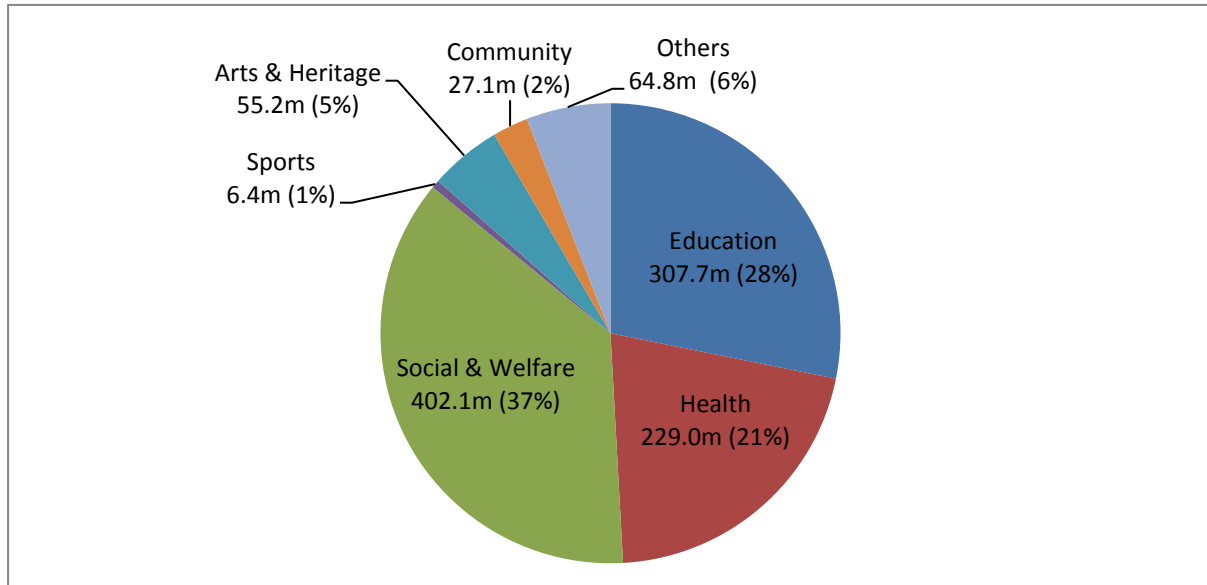
9 In 2014, the total amount of tax-deductible donations (TDD) received by the IPCs increased by more than 12% to \$1,092.3 million, up from \$969.7 million received in 2013 ([Chart 10](#)). This represents an overall uptrend in TDD over the last 10 years, reflecting the public’s continued support for local charitable causes.

**Chart 10: Tax Deductible Donations, 2005 – 2014**



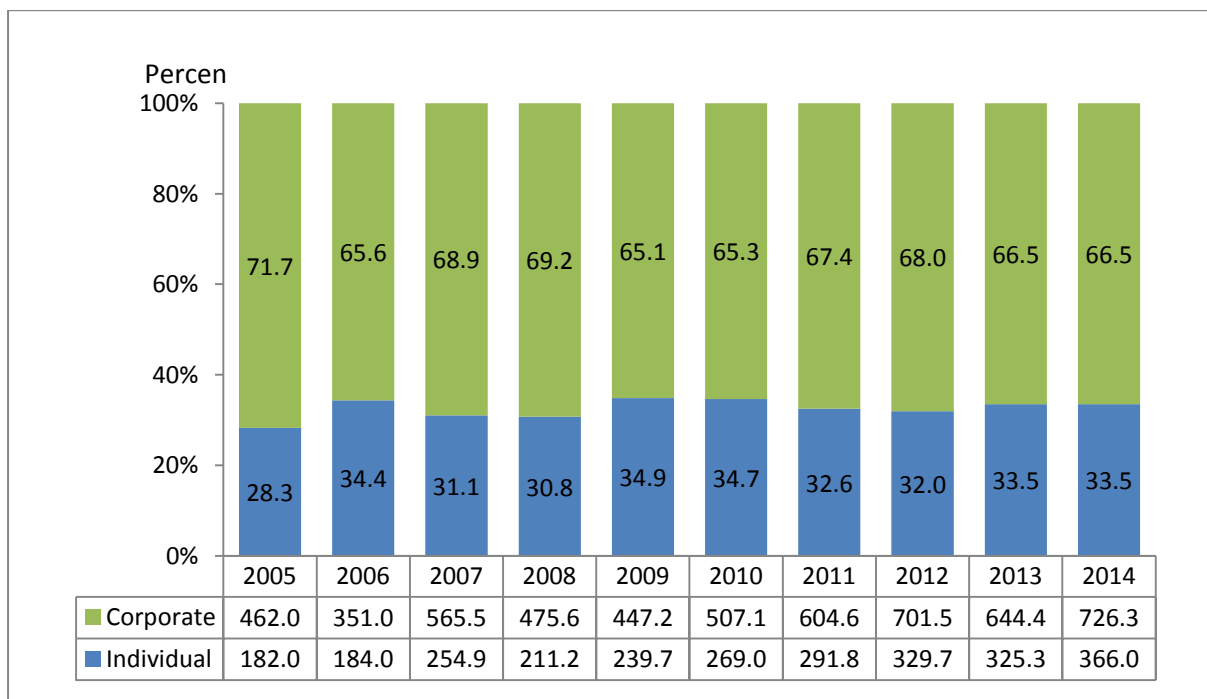
10 Consistent with prior years, the majority of TDD (86%) was received by IPCs in the social and welfare; education; and health sectors (Chart 11).

**Chart 11: Tax Deductible Donations by sector, 2014**



11 About two-thirds of total TDD relate to donations received from the corporate sector, maintaining a 10-year trend (Chart 12).

**Chart 12: Tax Deductible Donations by Source, 2005 – 2014**



Note: Figures in the table are in S\$ millions.

## **FUND-RAISING APPEALS FOR FOREIGN CHARITABLE CAUSES**

12 In addition to the amount raised for local charitable causes, a total of 66 permits were granted in 2014 for organisations to conduct fund raising appeals for foreign charitable causes. The actual amount raised from the permits granted is \$10.0 million. 11 of the permits granted were for relief efforts including aid provided to victims of natural disasters, such as Typhoon Haiyan and Typhoon Hagupit in Philippines and earthquake in China. Permits were also granted for the UN World Food Programme and humanitarian projects including water filtration projects; development of schools and assistance to vulnerable or marginalised children.

# **KEY DEVELOPMENTS IN 2014**

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# PROMOTE GOOD GOVERNANCE

We strive to develop the governance capabilities of board members so that they can exercise sound and responsible stewardship of public resources in fulfilling the objects of charities.

# PROMOTE GOOD GOVERNANCE

## Key Initiatives

### Charity Governance Awards

Jointly organised by the Charity Council and National University of Singapore's Asia Centre for Social Entrepreneurship and Philanthropy (ACSEP), the Charity Governance Awards (CGA) was held for the third year running in November 2014 and honoured charities with the highest standards of governance. Prior to that, in March 2014, the Charity Council released a guide to CGA to help charities understand more about the CGA nomination process, scoring and judging procedures. The guide was to mitigate concerns by charities under the misperception that the process involved was complex, and diverted their time from the pursuit of charitable objects. The Guide also shared on past year's nominees performance in the respective areas of governance which served as useful tips for charities to improve their governance practices.

2 The Handicaps Welfare Association and Methodist Welfare Services were conferred the top honours for charities in the medium and large categories respectively. There was no winner for small charities in 2014. Ren Ci Hospital won the special commendation award for strong improvement in corporate governance and management while SATA CommHealth was recognised through the same award for its board renewal and strategic repositioning efforts. In addition, RSVP Singapore – The Organisation of Senior Volunteers also received the special commendation award for strong management practices.

### VWOs-Charities Capability Fund

3 The VWOs-Charities Capability Fund (VCF) was set up to enhance the governance and management capabilities of charities and IPCs. Available in five-

year tranches since April 2007, the current tranche covers the period from April 2012 to March 2017, with \$12 million set aside for all charities and IPCs. VCF provides co-funding of up to 80% of the project cost in 4 key areas: training, consultancy, information technology systems and shared services.

4 By end December 2014, 895 charities and IPCs had tapped on VCF grants amounting close to \$14.8 million.

### **Collaborations with Other Agencies**

5 There were several collaborations with other agencies, which would benefit the sector, in particular that of the religious groups. In June 2014, the Charity Council co-organised a Malay-Muslim Organisation Seminar with Yayasan Mendaki. Titled “Road to Good Governance for Malay-Muslim Organisations (MMOs)”, the inaugural seminar aimed to strengthen MMOs’ governance capabilities. The event attracted a turn-out of more than 100 board members from various organisations. Subsequently in September 2014, the Charity Council also partnered with the Hindu Endowment Board (HEB) to organise a sharing session with the theme of “Good Governance and Your Organisation” to promote good governance amongst Hindu temples.

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# ENSURE REGULATORY RELEVANCE AND COMPLIANCE

We review our regulatory framework regularly to ensure it is relevant and meets the evolving needs of the charity sector. Rules and regulations are also tiered according to the size of the charities, with larger charities subjected to more stringent rules as compared to the smaller players.

# ENSURE REGULATORY RELEVANCE AND COMPLIANCE

## Key Initiatives

### Online Access to the Financial Information of Charities

To enhance transparency and accountability in the charity sector and to promote informed giving, the Office of the Commissioner of Charities (COC) started making the financial statements of all charities available online for free viewing via the Charity Portal in August 2014. Prior to this initiative, members of the public could only view the financial statements at our office, and at a fee of \$23. We have also mandated charities which are subject to external audits to submit a summary of their key financial information which would also be published on the Charity Portal. All charities have been informed since March 2012 that these new requirements would take effect for financial years ending on or after 1 January 2013.

### Governance Reviews

2 Akin to health checkups, governance reviews are conducted on selected charities and IPCs to help them identify and rectify gaps and weaknesses in the governance processes and internal controls within their organisations. In 2014, governance reviews were conducted for 47 charities and IPCs. Such reviews are well-received as the selected organisations benefitted from the advice of professional consultants on how their internal processes could be strengthened. The recommendations were typically customised to take into consideration the organisation's needs. Some common recommendations include a clearer distinction between Board roles and operational duties, tighter controls over procurement and payments, better management of conflict of interests, as well as safeguarding of donations and charitable assets. The COC's Office monitors the follow-up action

undertaken by the charities and provides advice on the governance and internal control measures required to remediate weaknesses.

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# BE A PROACTIVE CHARITY ADVISORY

We strive to be a transparent and responsive regulator who actively advises the public and charities on issues affecting the charity sector, and also improve the accessibility of information to facilitate the work of charities, and informed giving by the public.

# BE A PROACTIVE CHARITY ADVISORY

## Key Initiatives

### Raising Awareness of Informed Giving

To promote informed giving and to alert the public about dubious fund-raising activities, the Office of the COC collaborated with the Singapore Police Force and the National Crime Prevention Council (NCPC) to produce a public-education segment on Crimewatch. The episode was screened in 4 different languages (English, Mandarin, Malay and Tamil) on Channel 5, Channel 8, Suria and Vasantham in October and November 2014. The episode featured a re-enactment of an actual police case on a charity scam, along with advisories on informed giving and crime prevention by the COC's Office and the Singapore Police Force respectively. The telecast received the second highest rating for last season with more than 1 million viewers.

2 The Office of the COC was also featured in an episode of MediaCorp's current affairs programme on Channel 8 called Frontline in June 2014. The programme dealt with youths raising funds on the streets in the name of charity. We used this opportunity to further educate viewers on fund-raising requirements, such as having valid fund-raising permits; how to check the authenticity of donation drives via the Charity Portal; and how the public could report any fraudulent or suspicious activities to the police. To increase our public awareness exposure, the COC's Office and the Charity Council also gave radio interviews to 938Live in July 2014, where we explained the fund-raising regulatory and governance requirements and emphasised the importance of informed giving to the public.

### Field Visits

3 The Office of the COC and the Sector Administrators continued to conduct field visits to charities and IPCs in 2014. We use these friendly onsite visits to

promote good governance practices, inform charities and IPCs of resources and grants available to them as well as to better understand their charitable work and the issues they face on the ground. Together with the Sector Administrators, a total of 12 field visits were conducted in 2014 across all sectors. We have conducted more than 462 field visits since 2006.

### **Charity Council Networking Sessions**

4 To provide a platform for board members and senior management staff of charitable organisations to share and learn from their counterparts, the Charity Council started the Charity Council Networking Breakfast series in 2013, following the launch of networking dinners in 2012. Supported by the Sector Administrators, these sessions provide charity board members and staff an opportunity to mingle in an informal setting, and hear from experts on topics specific to their sector's needs. In 2014, 2 networking sessions were separately held by the Ministry of Education and the Ministry of Social and Family Development.

### **Inaugural Charity Governance Conference**

5 In February 2014, the Charity Council launched their inaugural full-day Charity Governance Conference which serves as an extension of the biannual half-day governance seminars. Themed "Doing Good and Getting it Right – Winning Public Trust with Good Governance", the conference allowed more in-depth presentations by the speakers and enabled more opportunities for interaction and networking. The conference was attended by over 300 participants who provided positive feedback on the sharing sessions.

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**LOOKING AHEAD**

# LOOKING AHEAD

In the coming year, we will continue in our efforts in developing a well-governed and thriving charity sector. Our efforts will focus on the following key areas:

## **Enhancing Governance, Transparency and Accountability**

Since late 2013, the COC's Office worked with the Charity Council and the NUS Business School to explore the implementation of a charity transparency framework (CTF), which aims to encourage greater voluntary disclosure of information by charities and facilitates donors in their giving decisions. Close to 200 representatives from charities, professional agencies, corporate donors and grantmakers were consulted. Taking into consideration the suggestions and feedback received, the Charity Council has decided to adopt a multi-pronged approach, which includes the use of the transparency framework, to improve the governance and transparency level in the charity sector. In the first few years, the transparency framework will be rolled out in the form of a scorecard for charities' self-assessment purposes. The longer term plan is to use the transparency framework for public rating when the sector is more ready. To signal that transparency is part of good governance, the new Charity Transparency Awards will be introduced in 2016 for the purpose of recognising charities with good disclosure practices.

2 We will also be embarking on a review of the Charities Act, which was last amended in 2010. The review serves to ensure that the current regulations continue to be relevant to meet the evolving needs of the charity sector. We will also be enhancing the governance framework to increase accountability in the charity sector, while not imposing too onerous a burden on the charities.

## **Collaborations with other agencies to strengthen capabilities of charities**

3 Together with the Charity Council, we will co-organise a series of town hall meetings with the NUS Centre for Social Development Asia (CSDA) for the charity sector. The first town hall meeting took place in March 2015 and served to raise the sector's awareness on the need to enhance competencies and practices in specific areas such as financial management and accountability. The event was well received and provided a platform to discuss the issues and challenges faced by charities on financial administration. We will be conducting future town halls, each focusing on different areas of competencies.

4 To help charities strengthen their capabilities and other aspects of governance, the COC's Office will be collaborating with the Charity Council and various partners such as Shared Services for Charities (SSC) to initiate Communities of Practice (CoPs). We hope that these CoPs will provide opportunities for charity representatives to have regular interactions and meetings with subject experts in various areas, such as risk management, governance and internal controls. This will allow charities to learn from each other and thus collaborate to strengthen each other's capabilities.

## **Promoting Informed Giving**

5 To further promote informed giving, the annual reports of all charities and Governance Evaluation Checklists of non-IPCs to which the Code of Governance applies will be made available for the public's view via the Charity Portal with effect from the third quarter of 2015.

6 This will complement our ongoing public education efforts on informed giving. The revamped Charity Council website which also aims to be a one-stop portal for our charities to retrieve resources on practices of good governance and other useful information relevant to the sector, will provide more information about the sector as well as tips on how to make informed giving decisions.

## **Raising awareness on the potential for charities to be abused**

7 Singapore has been a member of the Financial Action Task Force (FATF) since 1992. FATF is an inter-governmental body which aims to set standards and promote effective implementation of legal, regulatory and operational measures for combating money laundering, terrorist financing and other related threats to the integrity of the international financial system. The COC's Office will be conducting targeted outreach, such as field visits and networking sessions with the charities, to raise their understanding about the importance of "Anti-Money Laundering and Countering Financing for Terrorism" (AML/CFT) measures, and how they can protect themselves against abuse by terrorist organisations for terrorism financing, or terrorism. In addition, as part of our continuous efforts in raising awareness on the risks in this area, we have been developing publications and guides to help charities protect themselves against such potential abuse. The latest guide, "Protecting Your Charity Against Money Laundering and Terrorist Financing", was recently published in June 2015 on the Charity Portal. This guide will also be distributed during the field visits and networking session with the charities.