



Ministry of Culture, Community and Youth

# **COMMISSIONER OF CHARITIES ANNUAL REPORT**

---

FOR THE YEAR ENDED 31 DECEMBER 2018

**Published in June 2019 by  
Charities Unit  
Ministry of Culture, Community and Youth**

All rights reserved.

This publication may not be reproduced or transmitted in any form or by any means, in whole or in part, without prior permission.

This publication is available on the Charity Portal ([www.charities.gov.sg](http://www.charities.gov.sg)).

For enquiries, please contact us at email:  
[mccy\\_charities@mccy.gov.sg](mailto:mccy_charities@mccy.gov.sg)

# CONTENTS

Message from the Commissioner	04
2018 At A Glance	07
Our Shared Vision and Strategies	08
Charity Sector Statistics	11
Our Work in 2018	20
Our Plans for 2019	32

## Message from the Commissioner



2018 has been a busy but very satisfying year with many key initiatives rolled out to work towards our vision of a thriving and trusted charity sector. I am happy to announce that in the year 2017, the charity sector recorded \$20.5 billion in total receipts, which is a 24% increase from the prior year.

This is a reflection of the trust that the public has of our charity sector which is achieved by everyone involved. My Office continues to provide quality assurance of the sector through the progressive review of our regulatory framework. Earlier this year, we amended the Charities (Institutions of a Public Character) Regulations and introduced the Charities (Electronic Transactions Service) Regulations to mandate electronic filing of annual submissions and applications by charities.

While we strive to enhance the regulatory framework, we recognise that many charities, especially the smaller ones, still face challenges in meeting regulatory reporting requirements. We partnered with five organisations to provide Shared Services in the areas of administration, governance, leadership renewal and technology and hope to grow the number of partners to provide economical and efficient services for charities.

To ensure that the trust and generosity of our donors are sustained, we launched the Safer Giving campaign in September 2018 to equip members of the public with practical knowledge of conducting basic due diligence through “Ask, Check, Give”. The campaign has reached an audience of 1.7 million and I would like to express my appreciation to all the stakeholders who have partnered us in driving this initiative.

The charity sector also comprises intermediaries such as online fund-raising platforms and commercial fund-raisers, and they play an important role. Following the Code of Practice for Online Charitable Fund-raising Appeals launched in early 2018, I am happy to note that the number of online fund-raising complaints has almost halved. In

March 2019, we also launched the Code for Commercial Fund-raisers to reinforce the importance of legitimacy, accountability and transparency in charitable appeals. Commercial fund-raisers that adhere to the Code will provide charities and members of the public the assurance that they are acting in the best interests of the beneficiaries.

Charities have done much good work for the community and it is important for charities to effectively communicate the impact of their work, governance and accountability to the stakeholders. On many occasions, I have heard from charities that they are aware of the need to do so, but are unsure of how they should go about doing it. Hence, my Office has developed the Visibility Guide - PARENT framework for charities to guide charities in this aspect.

### The Year Ahead

The charity sector has the potential to develop further. To do this, the sector has to adopt an eco-system approach where everyone plays a role. This is work in progress and we will continue to do better and co-regulate the charity space together.

For our smaller charities, my Office will streamline and simplify reporting requirements to ease the administrative burden. This will be attained through reducing the information collected in regulatory submissions; minimising duplicate submission of information; and simplifying reporting requirements for smaller charities which do not have IPC status and whose gross income or expenditure do not exceed \$500,000. We hope that such efforts will allow our smaller charities to focus more on their charitable activities.

For our mid-size charities, we will concentrate on raising the professionalism within the charity sector. We will encourage our charities to go back to school by working with the Singapore University of Social Sciences (SUSS) on a course to improve the core competencies of charities' leadership so as to uplift the sector's level of productivity and efficiency. This course will also be open to all charities.

For our large charities, our focus for the year ahead will be on governance. One key area of focus will be on charities that take part in non-charitable activities. We will be strengthening the guidance to stress on the necessary governance to protect the

charities' interests, such as beneficiaries and assets, and that the charity boards are responsible for the proper use of charitable assets.

In addition, there have been recent episodes of data breaches in organisations and the charity sector also faces similar risks. As such, it is of utmost importance that charities put in place necessary safeguards to ensure adequate data and cyber security. On this note, my Office will conduct engagement sessions and develop guidance to raise the awareness of cybersecurity in our charities.

To achieve our vision of a thriving and trusted charity sector, we are committed to meeting regularly as a family – a charity sector family. The inaugural “In Conversation with COC” was launched in April this year and we will continue this platform for charities to provide feedback, as well as seek clarification and guidance from my Office.

The charity sector plays an indispensable role in our community by supporting those in need and ensure that we can all progress together as a society. Together with the commitment from all our stakeholders, I am assured that we will be able to build a thriving and trusted charity sector which radiates good work and the spirit of caring for future generations ahead. I promise to walk the journey with you. Together, we can achieve a thriving and trusted charity sector.

***Dr Ang Hak Seng***

***Commissioner of Charities***

***June 2019***

# SNAPSHOT OF 2018

**40**

Number of newly  
registered charities



**610**

Number of  
approved IPCs

**Total annual receipts in  
FY 2017**

**\$20.5  
billion**



Annual receipts  
up by 24 %  
from FY2016



**Total donations in FY 2017**

**\$2.7 billion**

Total donations  
down by 7% from  
FY2016



**Total tax-deductible  
donations in 2018**

**\$1.1 billion**

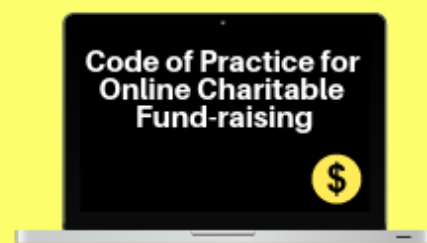
Tax-deductible  
donations up  
by 2% from  
2017



**Reviews &  
Investigations**



**Online fund-raising  
complaints down by  
46%**



**Key outreach initiatives**

**Safer giving**

Reached **1.7 million**  
people



**VWO-Charities  
Capability Fund**

**\$3.5 million**  
utilised

**Visibility Guide**



**5**

**Shared Services Partners for  
charities**

Temasek Trustees Pte Ltd  
Chartered Secretaries Institute of  
Singapore  
Singapore Buddhist Federation  
Centre for Non-Profit Leadership  
iShine Cloud Limited

# A SHARED VISION

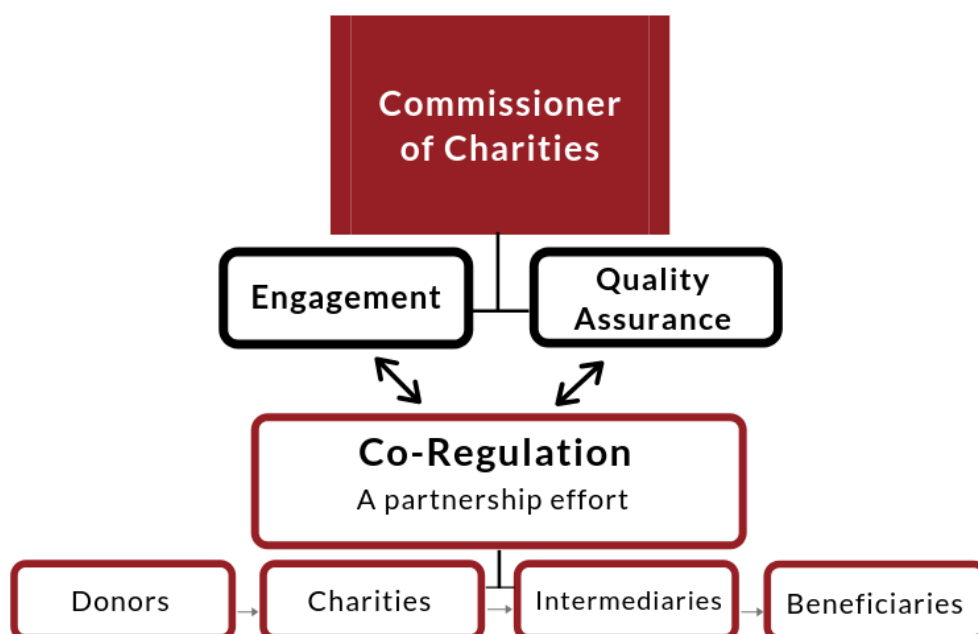
A well-governed & thriving sector with strong public support



## SHARED VISION AND STRATEGIES

Our vision is to develop a well-governed and thriving charity sector with strong public support. To achieve this, we will adopt an eco-system approach.

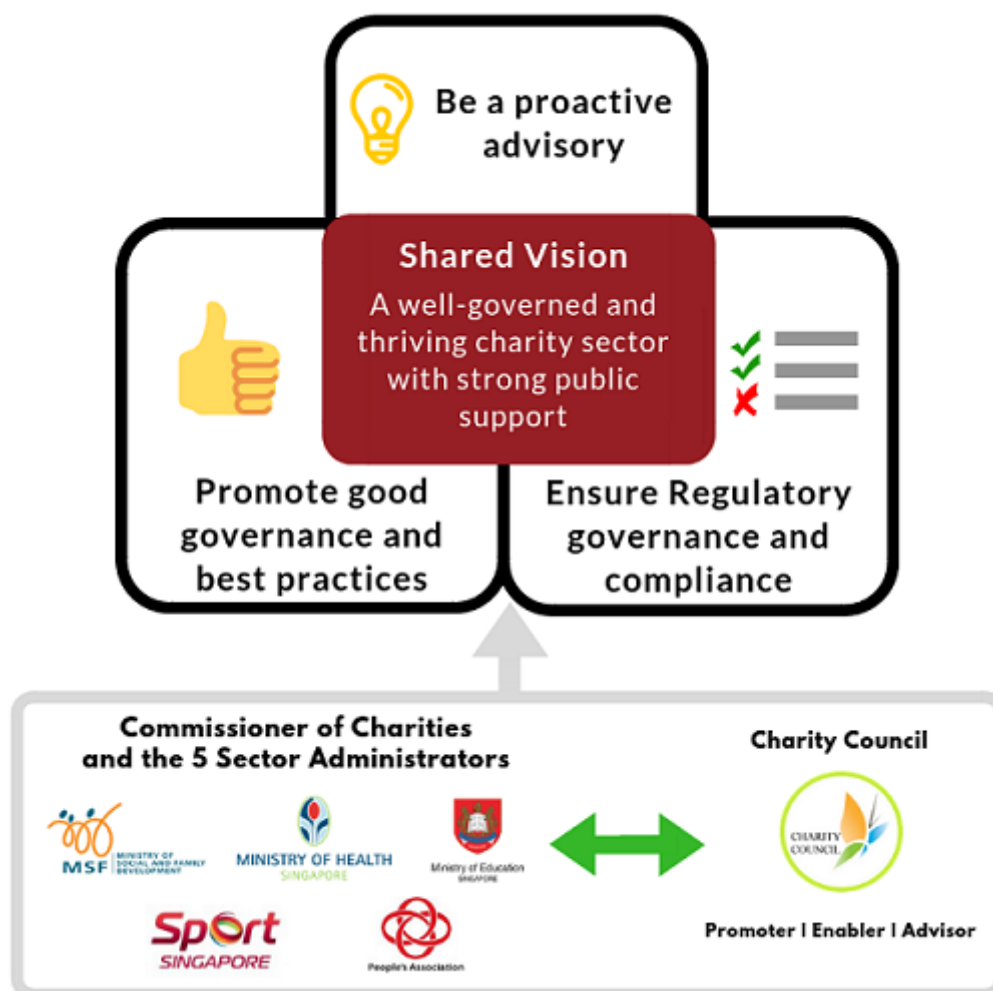
The Commissioner of Charities (COC) will engage the sector through outreach initiatives as well as provide quality assurance through the Charities Act and legislations. The core stakeholders of the charity sector, comprising the donors, charities, intermediaries and beneficiaries also have an important role to play in ensuring that they do their part.



Donors are involved in Safer Giving when they conduct basic due diligence using “Ask, Check, Give”. The charities must ensure that their organisations are well governed, well run, and also accountable and transparent in their reporting to stakeholders. The intermediaries can provide services to charities at a cost effective rate which helps in improving efficiency in charities. And finally, the beneficiaries can give back and contribute to the charity sector too.

This is known as co-regulation, a “many helping hands” approach, between the COC and the stakeholders in achieving the vision of a thriving and trusted charity sector.

The COC also works closely with the Charity Council<sup>1</sup> and the Sector Administrators from the respective agencies, to implement initiatives based on the three key strategies outlined below.



<sup>1</sup> The Charity Council was first appointed on 1 March 2007 after the new Charities Act was brought into operation. The current Council comprises nine members from the people sector and three 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

# CHARITY STATISTICS

Analysis of the key data of the Singapore charity sector

# CHARITIES

1. As at 31 December 2018, there were 2,277 registered charities in Singapore, a slight increase from 2,263<sup>2</sup> as at 31 December 2017. 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<sup>3</sup> are eligible for income and property tax exemption on premises used exclusively for charitable purposes. We recognise the following categories of charitable purposes:

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

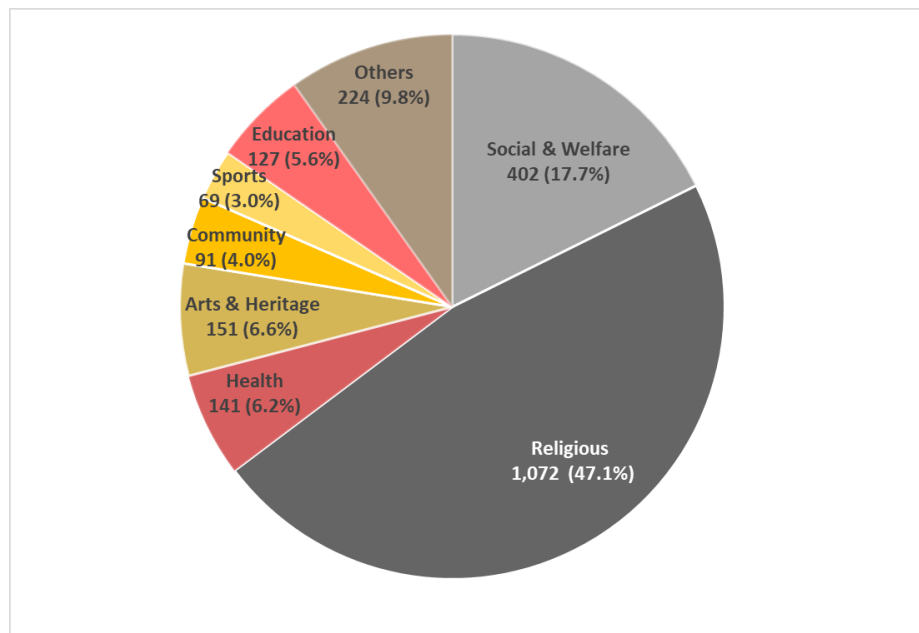
---

<sup>2</sup> This figure excludes exempt charities.

<sup>3</sup> The figure includes the Institutions of a Public Character (IPCs).

2. Religious and social & welfare organisations continued to comprise the majority of registered charities in Singapore, accounting for about two-thirds (64.8%) of all registered charities in 2018 ([Chart 1](#)).

**Chart 1: Distribution of Charities by Sector  
(As at 31 December 2018)**

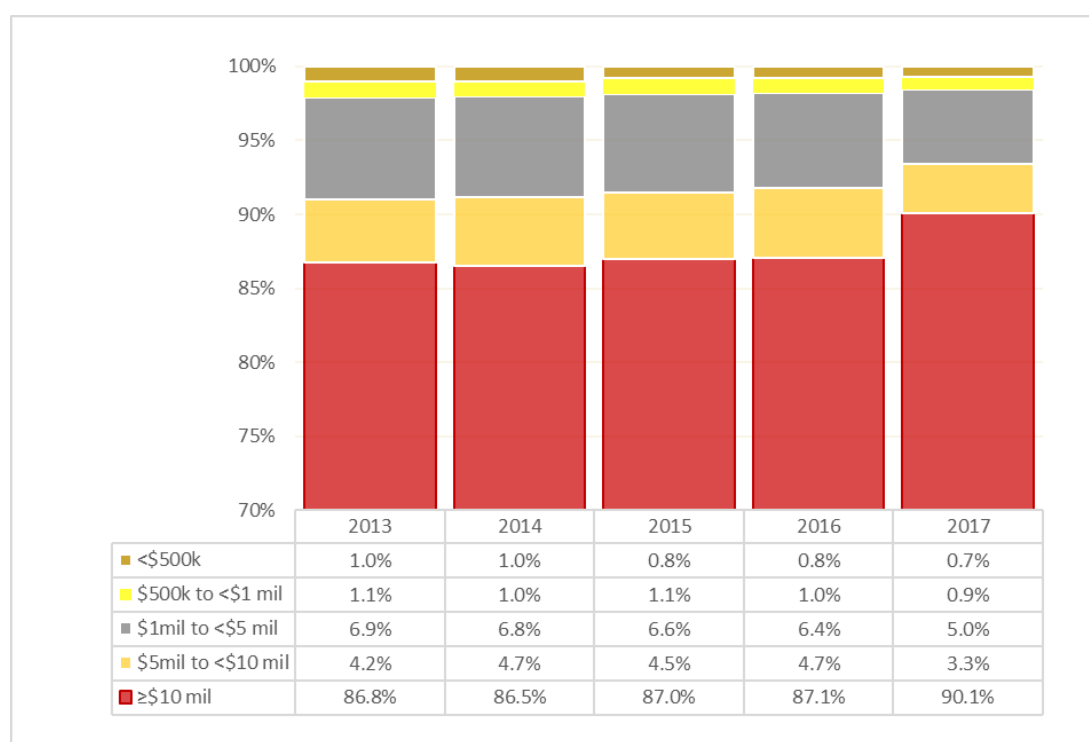


3. While almost half of the registered charities are relatively small – i.e. annual receipts (which included donations, government grants, fees and charges for services rendered) of less than \$250,000 - we note that the general trend in recent years shows that registered charities have been steadily growing their annual receipts.

## Annual Receipts

4. The charity sector received \$20.5 billion in annual receipts, which include government grants, donations as well as fees and charges, in 2017. This amount represents a 23.5% increase from \$16.6 billion in the year before<sup>4</sup>. The education cluster received \$10.5 billion in 2017, which accounted for slightly more than half (51.2%) of the year's total receipts.
5. There were 193 large charities with annual receipts above \$10.0 million in 2017. This is a marginal increase from the 185 large charities in 2016. These comprised mainly tertiary education institutions, health institutions and the larger religious and voluntary welfare organisations, and accounted for 90.1% of all annual receipts of charities in 2017. Conversely, smaller charities with annual receipts of less than \$500,000 accounted for less than 1.0% of annual receipts despite these charities forming the largest share of the total number of charities ([Chart 2](#)).

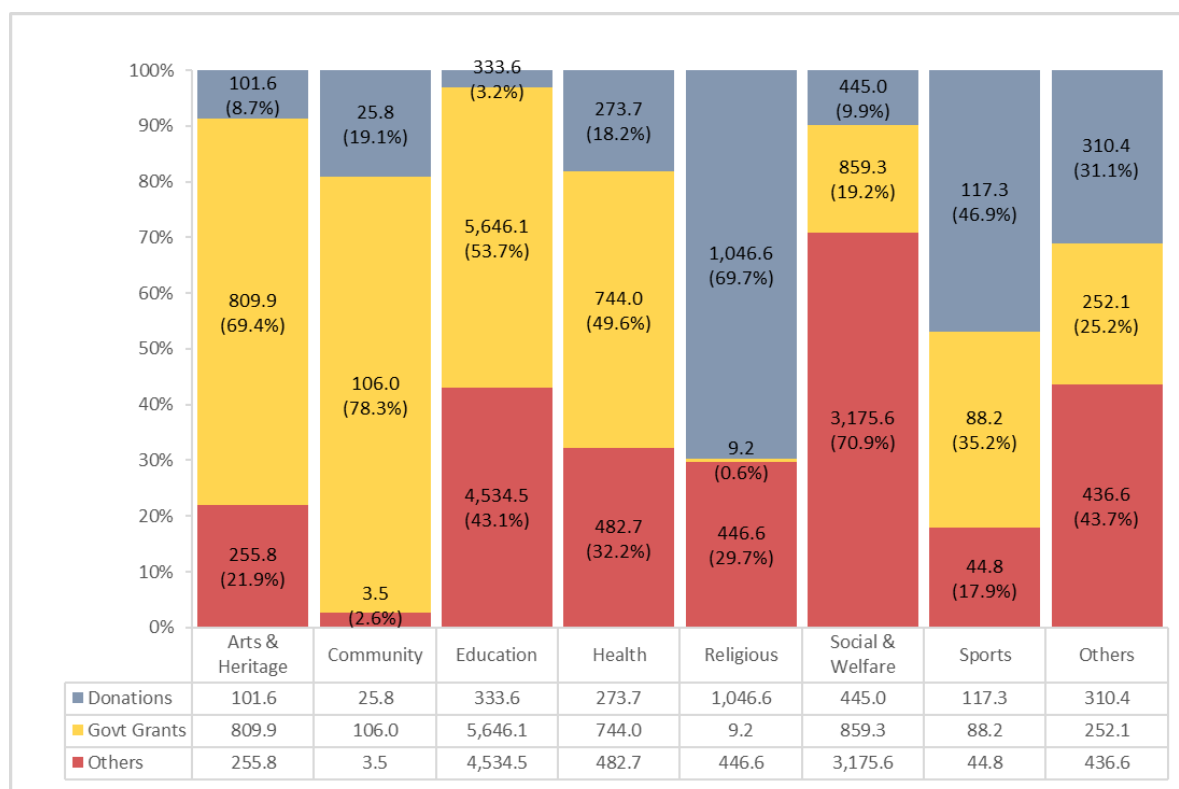
**Chart 2: Annual Receipts by Size of Charities, 2013 – 2017**



<sup>4</sup> Figures are computed based on the annual returns submitted for financial years ending in 2017. 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.

6. Charities attracted approximately \$2.7 billion (or 12.9% of annual receipts) in donations (both tax-deductible and non tax-deductible) in 2017. As with last year, charities in the religious sector were most reliant on donations while charities in the arts & heritage, education and community sectors were most dependent on government grants ([Chart 3](#)).

**Chart 3: Annual Receipts by Source<sup>5</sup> and Sector<sup>6</sup>, 2017**



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

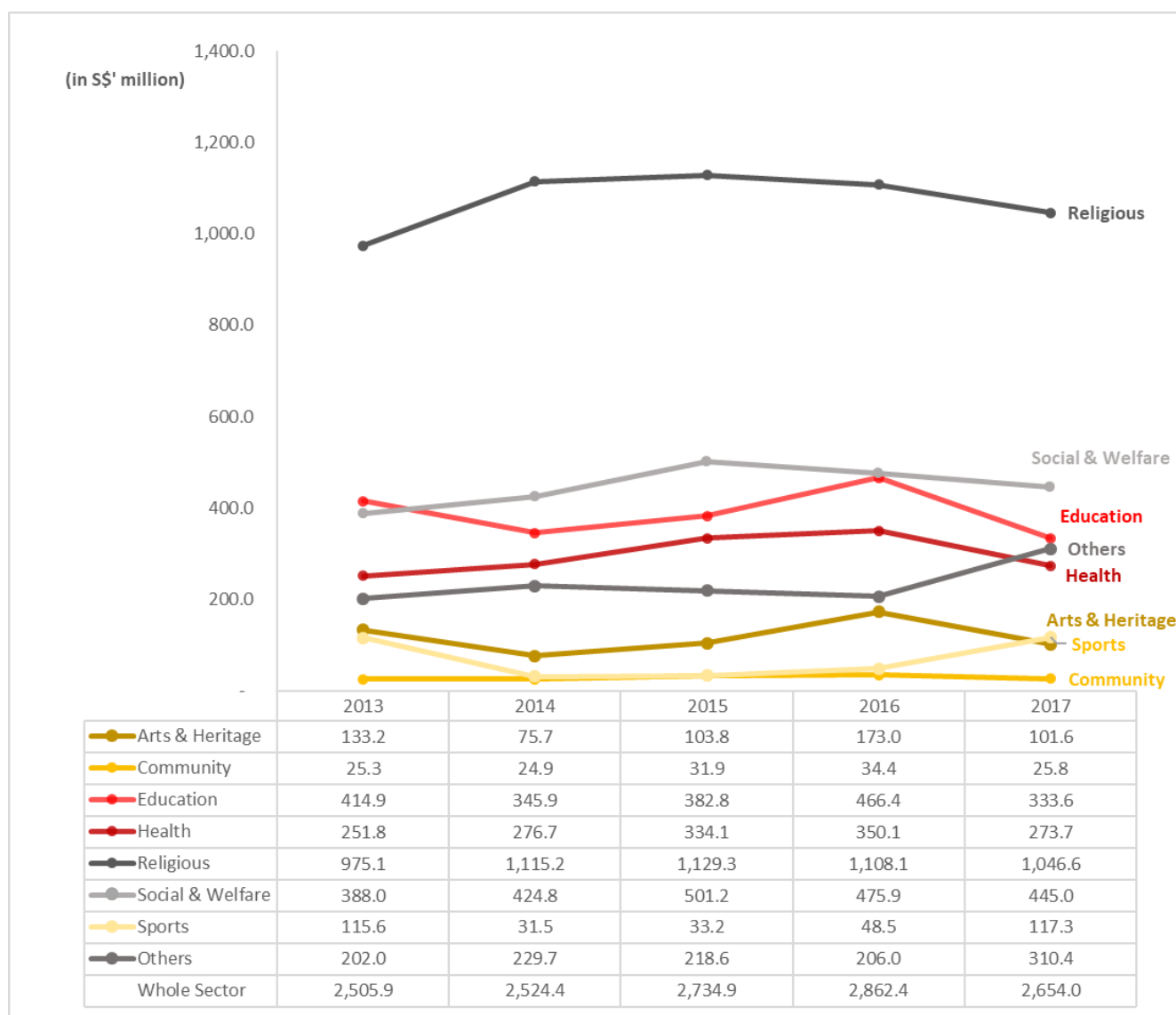
<sup>5</sup> Other sources of receipts include income from the programmes and services rendered by charitable organisations.

<sup>6</sup> Government grants to the "Religious" and "Others" sectors are mainly provided to non-religious related community and humanitarian programmes.

## Total Donations<sup>7</sup>

7. Total donations dropped slightly by 7.3% from \$2.86 billion in 2016 to \$2.65 billion in 2017. The breakdown of total donations by sector is shown below (Chart 4).

**Chart 4: Total Donations by Sector, 2013 – 2017**



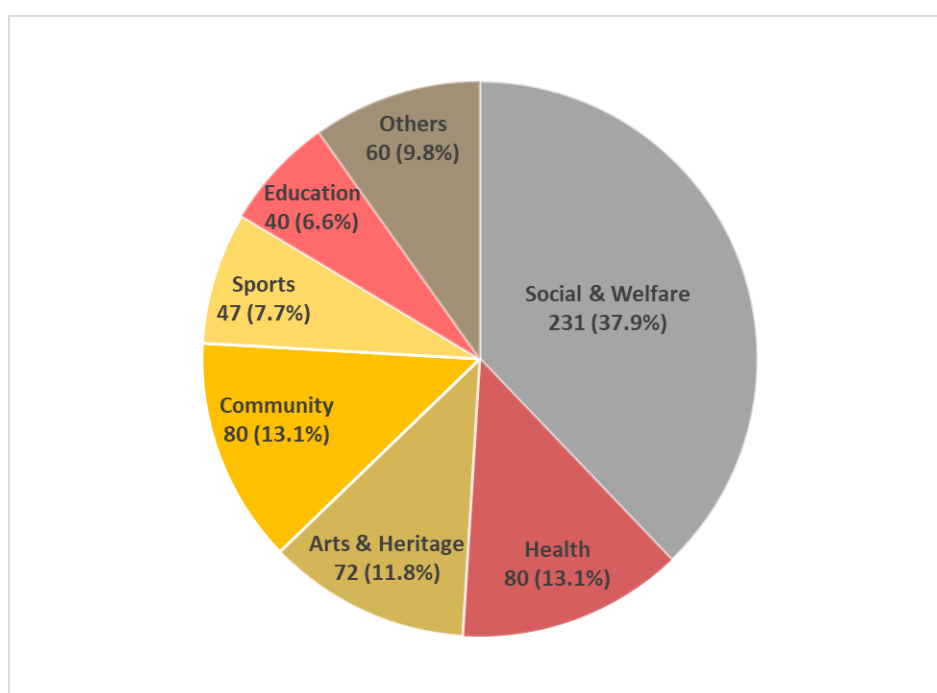
<sup>7</sup> Figures on total donations are compiled based on the annual returns submitted by charities for financial years ending in 2017, and the data covers both tax-deductible and non tax-deductible donations. Hence, the data may depict a different trend from the tax-deductible donations (TDD) data 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>8</sup>. To qualify as an IPC, the charity must be dedicated to serving the needs of the community in Singapore as a whole and not be confined to sectional interests or groups of persons based on race, belief or religion. As at 31 December 2018, there were 610 approved IPCs. Charities from the social and welfare sector continued to form the largest group of IPCs, followed by Health, and the Arts and Heritage Sectors. (Chart 5).

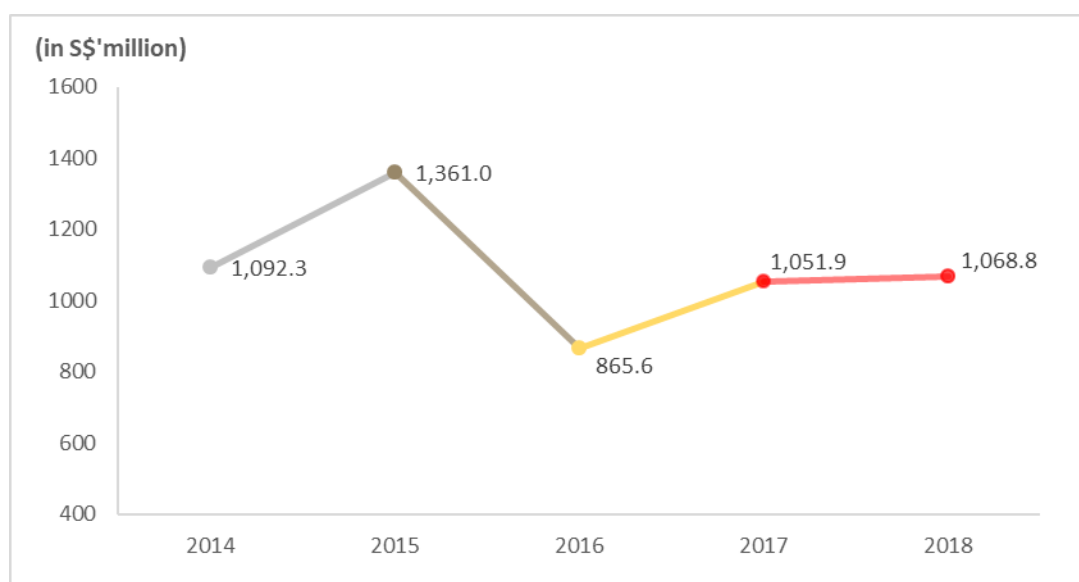
**Chart 5: Number of Institutions of a Public Character (IPCs) by Sector, 2018**



<sup>8</sup> Under the Income Tax Act, outright cash donations, donations of shares by individual donors, artefacts donations, donations under the Public Art Tax Incentive Scheme, and land and building donations will qualify for tax deduction. With effect 21 February 2017, a company that donates computers to prescribed educational, research or other institution in Singapore and IPC is no longer eligible for any tax deduction.

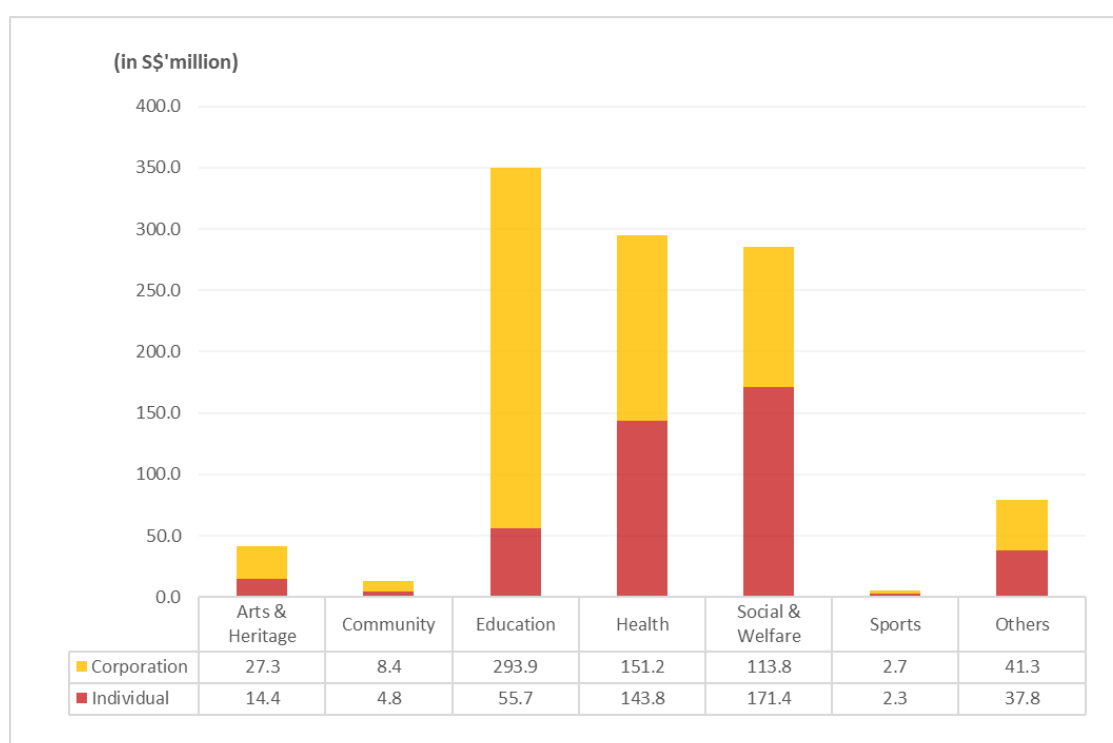
9. The total amount of tax-deductible donations registered a modest increase from \$1.05 billion in 2017 to \$1.07 billion in 2018 (Chart 6). This shows the public's continued support for local charitable causes.

**Chart 6: Tax-Deductible Donations, 2014 – 2018**



10. IPCs in the education, health as well as social and welfare sectors continue to attract the bulk of TDD (87.0%). Corporate donors take up the larger share of TDD compared to individual donors. ([Chart 7](#)).

**Chart 7: Tax-Deductible Donations by sector and source, 2018**



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

11. A total of 75 permits were issued in 2018 for organisations to conduct fund-raising appeals for foreign charitable causes. This is an increase from the 54 permits issued in 2017. Of the 75 permits, 19 permits were granted for efforts in aid of natural disasters, while two were granted for humanitarian relief work. Some of the disaster and humanitarian relief efforts included the Sulawesi Earthquake and Tsunami, Earthquake Lombok, Cyclone Gaja as well as floods and landslides in South India, Laos and Okayama, Japan. While the target amount to be raised under these 75 permits amounted to \$39.0 million, only \$9.8 million had been raised to-date.

# OUR WORK IN 2018

An overview of events and initiatives in the year

# **PROMOTE GOOD GOVERNANCE**

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

## CHARITY GOVERNANCE CONFERENCE



Since 2016, the COC and the Charity Council has supported the Charity Governance Conference organised by the Securities Investors Association (Singapore). The 2018 Conference, themed “Governance for Excellence”, was held at Mandarin Orchard Singapore on 27 September 2018. It saw the highest attendance with 313 participants from 182 charities who were keen to keep abreast of the latest governance best practices in the charity sector.

Charities rely heavily on public donations to further their charitable purposes and very often, charities seek donations through fund-raising activities. The first topic about “Good Practices of Fund-raising” emphasised the importance of accountability by charities towards donors given that the sector thrives on public trust and confidence. During this session, the speakers addressed some of the commonly faced challenges and discussed about sustainable fund-raising efforts that charities could embark on.

The next focus of the Conference, “Board and Human Resources – How to attract, retain and motivate” touched on the role of the charity’s board in talent management, including the importance of succession planning as well as the measurement of board and organisation performance through sound evaluation.

In the second half of the Conference, the attendees participated in workshops which covered topics regarding the importance of audit committees, provided guidance on

annual reports and stakeholder communication as well as legislations concerning charities.

## CHARITY TRANSPARENCY & GOVERNANCE AWARDS

The annual Charity Transparency and Governance Awards recognises charities which exhibit creditable capabilities in governance and implementation of commendable disclosure and transparency practices.



Held on 29 November 2018 at the Gardens by Bay, the Awards Ceremony was graced by Minister for Culture, Community and Youth, Grace Fu. 47 charities were presented the Charity Transparency Awards for their exemplary disclosure practices.

MINDSET Care Limited, Club Rainbow (Singapore) and SATA CommHealth were conferred the Charity Governance Awards respectively for the small, medium and large charity categories. The Charity Governance Awards is a recognition of the achievement of the highest standards in governance.

Special Commendation Awards were presented to Silver Ribbon (Singapore) and The National Kidney Foundation for their Clarity of Strategy, Methodist Welfare Services was recognised for its achievement in Governance and Management, and HCA Hospice Care was recognised in the area of Risk Management.

## **RISK MANAGEMENT COMMUNITIES OF PRACTICE**



Together with KPMG, RSM Singapore, Ernst & Young and supported by the Charity Council, a series of sector-targeted Community of Practices (“COPs”) were co-organised for charities. The COPs are co-sharing and co-learning platforms where charities discussed risks faced by their respective sectors and collectively developed ideas on managing these risks.



# **ENSURE REGULATORY RELEVANCE & COMPLIANCE**

Regular review of the regulatory framework to ensure its relevance to evolving needs of the charity sector.

## **ENHANCING REGULATORY ASSURANCE**

With the enactment of the Charities (Amendments) Act 2018, the amendments have been progressively brought into effect since April 2018. Arising from the revisions to the Act, the Charities (Institutions of a Public Character) Regulations have also been amended. The key amendments provide clarity on the penalty regime for contravention of the Regulations and ensure there is consistency of legislative penalties for contravention of similar regulations, as well as revising the independence criteria for governing board of IPCs.

In addition, the COC also introduced the Charities (Electronic Transactions Service) Regulations (“ETS Regulations”) to require the electronic filing of annual submissions and applications by charities. The ETS Regulations will also formalise the provision of e-services via the Charity Portal.

## **GOVERNANCE & FOCUS REVIEWS**

The COC and the Sector Administrators conduct governance reviews to identify gaps and weaknesses in the governance processes and internal controls of charities. These health checks will yield recommendations which are tailored for each of these charities to help them plug the gaps and weaknesses identified during the reviews. A total of 50 such reviews were carried out in 2018.

In 2018, we also embarked on focus reviews which adopt a more targeted approach by assessing the adequacy of selected key processes and existing internal controls of charities. Similar to governance reviews, the charities will be provided with a set of recommendations tailored for each charity, that aim to improve the gaps in control and process designs. The COC has commenced on six focus reviews in 2018.

The COC works with professional consultants in such reviews and this allows charities and IPCs to tap on professional expertise to help strengthen their governance capabilities and internal controls.

## TERRORIST FINANCING - ENGAGEMENT SESSIONS

In collaboration with the National University of Singapore, School of Business, the COC conducted a study to assess the vulnerability of the charity sector with regard to terrorist financing (“TF”). As part of the study, a survey was designed to ascertain the level of awareness of TF risks and concerns among the charities. Following the survey, we also engaged some 70 charities in targeted focus group discussions (FGDs) to obtain deeper insights into common challenges that charities face in mitigating TF risk through intimate round-table discussions.

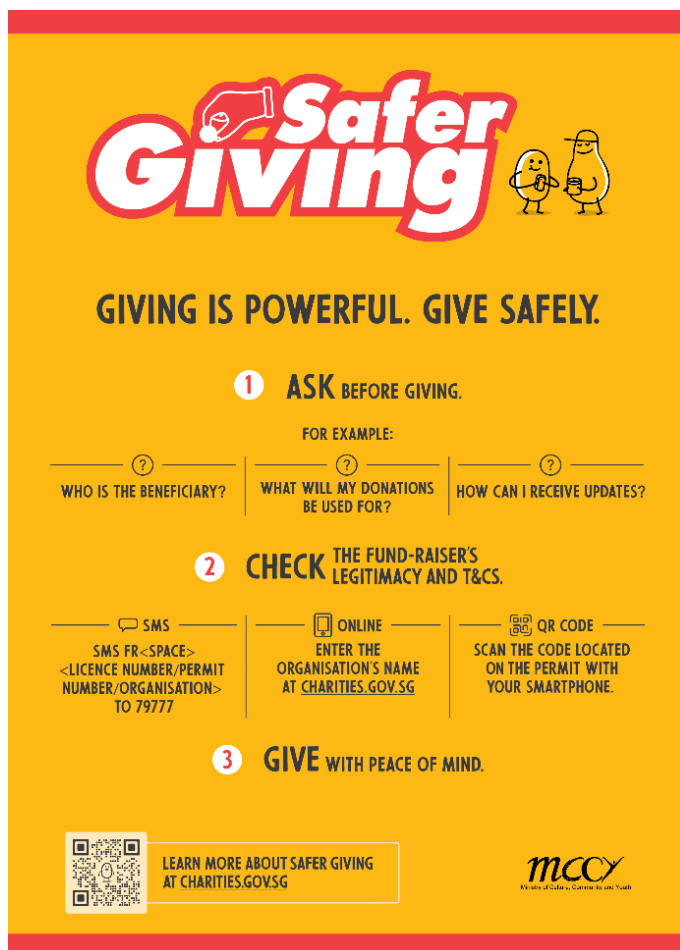


Through the analysis of the findings gathered from the survey and FGDs, we identified the gaps in key processes of charities which would cause them to be more vulnerable of TF abuse. These are valuable insights that will drive the development of a “Terrorist Financing Risk Mitigation Toolkit” for the charity sector.

# **BE A PROACTIVE CHARITY ADVISORY**

Actively advises public and charities on issues affecting the charity sector and improve accessibility of information to facilitate charities' work and safer giving.

## SAFER GIVING CAMPAIGN

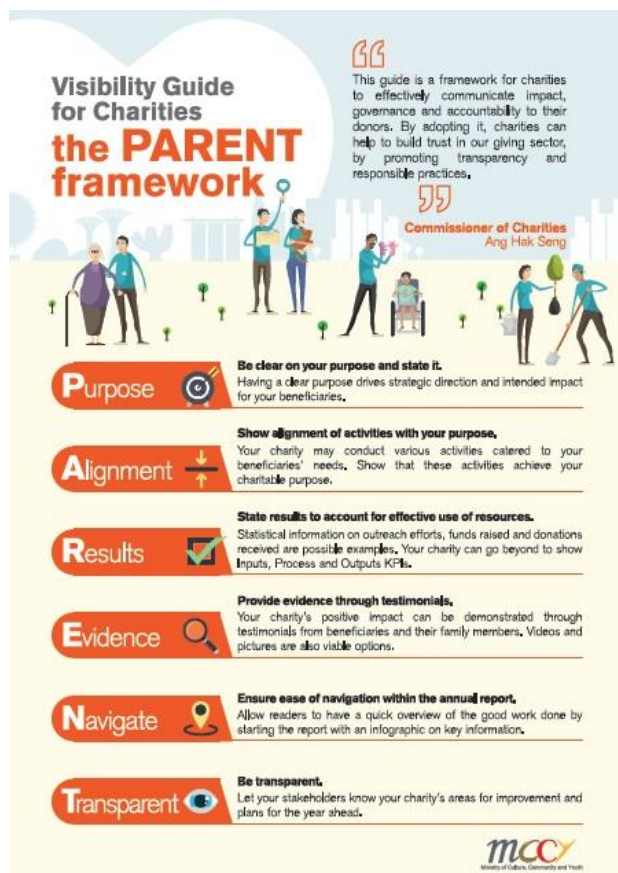


“Ask, Check, Give” is the tagline for the Safer Giving Campaign launched by the COC in September 2018. The campaign serves to equip donors with the knowledge of asking the right questions and conducting basic due diligence before giving towards charitable causes. The campaign also reminds donors that they have the powers to give and are responsible for ensuring that their donations contribute towards the intended charitable purposes. At the same time, charities and fund-raisers are duty-bound to be transparent and accountable for the donations.

A series of initiatives, including a “Giving is Powerful. Give Safely” free-to-air video, “Guide to Safer Giving” social tutorial, road shows, brochures and posters were developed to raise awareness of Safer Giving. The COC also worked with the crowdfunding platforms, Institutions of Higher Learning, corporates, the Institute of Singapore Chartered Accountants and town councils to drive public education in promoting Safer Giving. Since its launch, the Safer Giving Campaign has reached an audience of at least 1.7 million people.



# VISIBILITY GUIDE



The Visibility Guide, which was developed by the COC, was introduced by Minister Grace Fu during the Charity Governance Conference held on 27 September 2018. Based on the PARENT framework, the guide sets out good reporting practices to help charities in communicating impact, governance and accountability to donors effectively. It outlines six key areas that charities should bear in mind when preparing their annual reports so as to effectively communicate their impact:

## The PARENT framework

- **Purpose:** Be clear on your purpose and state it.
- **Alignment:** Show alignment of activities with your purpose.
- **Results:** State results to account for effective use of resources.
- **Evidence:** Provide evidence through testimonials.
- **Navigate:** Ensure ease of navigation within the annual report.
- **Transparent:** Be transparent.



By adopting the PARENT framework, charities can share information in a clear and transparent manner with stakeholders which speaks not only to the 'head' but also the 'heart' of our stakeholders. This will help to build trust in the giving sector.

## **NURTURE A CONFIDENT GIVING ENVIRONMENT**

As part of the COC's ongoing initiatives to foster a more trustworthy and safer giving eco-system, the Code for Commercial Fund-raisers ('Code') was introduced in March this year. The core guiding principles of the Code are legitimacy, accountability and transparency. It incorporates the legislative requirements of the Charities Act and its subsidiary legislation, and the professional standards which commercial fund-raisers are expected to adhere to. The Code also references the House to House and Street Collections Act.

The Code is also meant to raise the awareness of charities, to ensure that the commercial fund-raisers whom they engage also abide by the Code. This ensures that the charities' reputation will be safeguarded and more people will have greater assurance over their good work.

The Code also helps the public understand the practices and standards that should be expected of commercial fund-raisers, such as the necessary information and respect they should receive and be accorded, without facing undue pressure to give.

# OUR PLANS IN 2019

Initiatives in the pipeline



## **FOR CHARITIES**

### **ENHANCING REGULATORY ASSURANCE**

The COC has commenced the review of the Charities (Fund-raising Appeals for Local and Foreign Charitable Purposes) Regulations 2012 to scope the regulatory requirements and obligations placed on fund-raisers, depending on the nature and scale of an appeal. The review aims to minimise the administrative burden on small-scale and private fund-raising appeals for local causes.

### **TERRORIST FINANCING RISK MITIGATION TOOLKIT**

Every individual in a charity needs to play a proactive role in protecting the organisation against actors of TF. To provide practical guidance to charities on protection against TF abuse, the COC has commenced on the development of a Terrorist Financing Risk Mitigation Toolkit to guide charities in assessing the organisation's level of risk for exploitation for TF. More specifically, the toolkit aims to prescribe the process of a risk mitigating framework that charities could adopt to identify TF risk indicators, assess potential consequences of not addressing identified risks and take active steps to mitigate such risks.

### **STREAMLINE PROCESSES**

The COC is working with relevant agencies to streamline the submission process with an aim to reduce administrative burden faced by charities through sharing common data submitted. This includes establishing a one-stop platform for filing of annual submission with the respective agencies and application of fund-raising permits. We are also working on enhancements to the Charity Portal to make it more user-friendly.

### **ENHANCING CAPABILITIES**

The COC has initiated the inaugural “In Conversation with COC” on 5<sup>th</sup> April 2019 which was attended by about 500 charity representatives. This “In Conversation with COC” will be a regular platform for charities to gather to provide feedback, share ideas, and seek clarification on matters in relation to charities.

In addition, the COC will collaborate with SUSS to roll out a pilot course to raise the competencies of the charity sector, especially at the leadership level. We hope that these learning platforms can raise the professionalism of the charity sector leadership.

## SHARED SERVICES

To assist smaller charities to become more efficient and free them up to focus on their operational responsibilities, the COC has set up a suite of shared services with five organisations, namely, Centre for Non-Profit Leadership (a part of the National Volunteer & Philanthropy Centre), Chartered Secretaries Institute of Singapore, iShine Cloud Limited, Singapore Buddhist Federation and Temasek Trustees Pte Ltd (in its capacity as trustee of Temasek Trust). The COC is in the process of growing the number of organisations that will commit to providing shared services for the charity sector.

## PROFESSIONAL GUIDANCE

The COC will strengthen professional guidance provided to charities and reiterate that governing board members are responsible for the proper use of charitable assets. We will pay attention to the guidance for charities engaging in non-charitable activities, such as setting up business subsidiaries. It is essential that these activities do not undermine the charity's focus and distract it from its exclusively charitable purposes. More importantly, it is crucial that governance on areas such as conflict of interest are not overlooked. For example, there needs to be an arms-length relationship between a charity and its business subsidiary. The COC will strengthen guidance to stress on the necessary governance to protect the charities' interests, such as their beneficiaries and charitable assets.

## FOR DONORS

### SAFER GIVING

The COC will continue to run the Safer Giving Campaign by working with various partners and channels with the intent to reach more targeted segments of audience,

such as senior citizens and youths. Public confidence is key to ensure that the charity sector continue to thrive, hence Safer Giving remains as a key priority for the COC.

## **FOR INTERMEDIARIES**

### **COLLABORATION**

Our intermediaries have a role to play in the charity eco-system. The COC commits to continuously engage the Apex bodies, such as the Hindu Endowment Board, Mendaki, National Council of Churches Singapore, Singapore Buddhist Federation, and Taoist Federation of Singapore. We will continue to grow this partnership, to find alignment and develop win-win solutions to help charities in these sectors continuously improve in governance and management capabilities.

Engagement with our other intermediaries such as the four online fund-raising platforms that have subscribed to the Code of Practice for Online Charitable Fund-raising Appeals in January 2018 as well as commercial fund-raisers, is also a way of quality assurance that we hope to provide to our charities and donors. The COC hopes to get more fund-raising intermediaries to subscribe to our Codes.

## **FOR BENEFICIARIES**

### **RECEIVER TO GIVER**

Beneficiaries, although usually seen as the recipients in the giving cycle, can also be an asset to the charity sector. They can provide feedback, share experiences, raise awareness and most importantly, pay-it-forward in their own ways. We seek to empower the beneficiaries so that they are able to serve with dignity and contribute back to society. This is where the national movement, Singapore Cares, plays a key part in galvanising all Singaporeans to step forward, help one another, and ensure that no one is left behind.

## CONCLUDING NOTE

The COC will continue to adopt the co-regulation approach to build on current initiatives and collaborations with stakeholders in the sector, to develop a well-governed and thriving charity sector. We hope that you will join us in this shared endeavour.