

Cover Artwork: Tree of Life by Alpha

ANNUAL REPORT 2013



Mission

To provide compassionate relevant services to children suffering from chronic and life threatening illnesses and their families

Vision

To be a leading service provider meeting the needs of chronically ill children and their families

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About Club Rainbow (Singapore)

Club Rainbow (Singapore) was set up in 1992 to provide a range of comprehensive support services for the families of children who suffer from major chronic and potentially life-threatening illnesses. By working closely with KK Women's and Children's Hospital (KKH), the National University Hospital (NUH) and the neonatal ward of the Singapore General Hospital (SGH), Club Rainbow presently helps more than 600 children and their families.

Children in Club Rainbow range from new born babies and youths up to the age of 20 years. They require frequent visits to hospitals for treatment, complicated therapy and long-term medication. On the recommendation of their respective doctors, these children are referred to Club Rainbow for follow-up support.

A holistic approach is taken in helping our Club Rainbow children and their families in the 5 core aspects:

Emotional Support

Educational Help

Social Support

Financial Assistance

Informational Support

We offer a vibrant array of free services to our beneficiaries in the 5 core aspects including home and hospital counselling; centre, hospital and home tuition; befriender services as well as educational seminars. Our centres at NUH and KKH have a variety of resources available for parents and their children. These include books, board games and educational computer games.

Club Rainbow (Singapore) is a charitable organization that relies solely on donations from compassionate corporations and kind-hearted individuals to support us in our mission.

We are a registered society under the Registry of Societies, a registered charity with the Commissioner of Charities, a full member of National Council of Social Services and accountable to the Ministry of Health (the charity's Sector Administrator). The IPC status given by MOH enables Club Rainbow to provide tax-exempt receipts for all monetary donations received.

Club Rainbow (Singapore)



Major Illnesses Affecting Club Rainbow Children

Blood Disorders

Defects in blood vessels or abnormalities in the blood can result in blood disorders such as Haemophilia (blood fails to clot normally) and Anaemia (abnormally low red blood cell count). The most common blood disorder among the Club Rainbow children is Thalassaemia Major, where the body is unable to manufacture normal haemoglobin to carry oxygen in the blood. The child is required to have frequent and regular long-term blood transfusions to correct his or her anaemia, and can face multi-organ dysfunction and delayed puberty.

Chronic Liver Disease

A disease characterized by the absence of bile ducts. Without them, the infant's body is unable to drain the bile from the liver to the intestines. There is a high risk of death and even with Kasai operation; there is the potential of liver failure in the future.

Congenital Heart Defects

A defect in the structure of the heart and primary blood vessels of a newborn. Most heart defects either obstruct blood flow in the heart or vessels near it, or cause blood to flow through the heart in an abnormal pattern. With appropriate medical and surgical care during childhood, a majority of infants can expect to survive into adulthood. Yet, many will continue to suffer from poor health and quality of life, as not all heart defects can be cured by surgery.

Spina Bifida

A birth defect that leads to the abnormal development of the spinal cord and often, a part of the brain. Babies with SB are born with part of the spine exposed, over which there may be a lump of tissue, hair or area of abnormal pigmentation. Significant damage to the nerves and spinal cord results in varying degrees of paralysis and bladder or bowel incontinence. Many such damages often cannot be reversed even after surgical correction and closure of the spinal lesion. The extent of handicap depends upon the level at which the spinal cord is affected.

Premature Babies (with very low birth weights & chronic complications)

Born before 37 weeks of gestation, premature babies may face complications as their organ systems are not sufficiently developed. Most of these babies can encounter various combinations of respiratory, cardiovascular, neurological, visual and nutritional problems.

Rare Genetic Disorders

Rare Syndromes and inborn errors of metabolism are genetic disorders caused by abnormal expressions of one or more genes in a person. There are different kinds of genetic disorders such as William's Syndrome, Achondroplasia, Prader Willie and Velocardiofacial Syndrome. The vast majority of these disorders are rare and affect one person in several thousands or millions.

Other illness include Chronic Idiopathic Thrombocytopenia, Bone Marrow Failure, End Stage Renal Failure, Nephrotic Syndrome, Thyroid Disorders (Hypothyroidism and Thyrotoxicosis), Chronic Asthma, Insulin Dependent Diabetes Mellitus, Muscular Dystrophies / Myopathies and Inflammatory Bowel Diseases.

President's Message

2013 was a year in which we continued to build on platforms that served the charity well. In short, the 21st year of Club Rainbow's existence – an age of maturity – saw the Rainbow team focus on consolidating programs and services after the euphoria of the 20th anniversary celebrations in 2012.

Part of that maturity manifested in a unique new role in a unique new first in Camp Rainbow, our iconic flagship event. The tried and tested non-beneficiary volunteers who have been passionately serving year in and year out, stepped back but did not step out. Instead, they became **COACHES**. And so, it was probably less of a "Blast from the Past" than it was a "Back to the Future". Instead, former beneficiaries, Bernard Toh and Gabriel Quan captained a team of young adults returning as volunteer young adult leaders to inspirationally lead and mentor a new, present generation of Rainbow children and youths. This was coming one full circle for them – a circle of healing by the "healed". It was a joy to see their leadership potential actualized through the coaching. Bernard, Gabriel, Amanda, Shahril, Dexter and others not only shared about their past (the true blast!) but grew in stature as camp organizing committee leaders. Their roles included hosting Special VIP for the Opening Ceremony at NUS Sheares Hall, our "de facto" patron for Camp, Mrs. Goh Chok Tong, as well as GOH for the Closing Ceremony at the Grand Ballroom, Orchid Country Club, Professor Muhammad Faishal Ibrahim, the Parliamentary Secretary, Ministry of Health & Ministry of Transport. They did so with aplomb. And of course, to reiterate, the cheerleaders rallying the "young ones" were the coaches i.e. the dedicated stalwarts such as Eleanor Yap, Mullai and others. They showed belief and support for the leaders of the future.

An additional part of maturity was recognizing and nurturing the unique talents of our children. Meaningful events were sought to catalyze sparks of **CREATIVITY** in the lives of Rainbow children including:-

- (a) **Hearts on Fire** – an art collaboration between Club Rainbow (Singapore) and the Asian Civilisations Museum ("ACM"). Our second community partnership with ACM saw curators and Rainbow beneficiaries work together with local artists inspired by ACM museum art objects. In essence, this was expression arts therapy. The process of drawing, painting and sculpting allowed the Rainbow children and youths valuable reflection on some life aspects and challenges – the event proved inherently rewarding and healing for them;
- (b) **Talent Development Fund Ceremony** – Alison Chang, our Acting Head, Programmes set new standards for herself and the charity. This was no mean feat for the charity considering the stellar showcase during our 20th Anniversary Celebration Dinner at Hotel Fort Canning in 2012. There are detailed write-ups in this collation covering this event comprehensively that beautifully capture the dreams and hopes of our Rainbow children;
- (c) **The CRFR** Batik and Basket Weaving activities for our children and youths which is part of the write up on CRFR; and
- (d) **The Caregivers' Appreciation Day (CAD)** events of children entering the world of Lego in a Lego Building Workshop conducted by Bricks 4 Kidz. The teens joined the Abracadabra Magic workshop by International Brotherhood of Magicians (IBM).

Those are just illustrations. Creativity unlocks hitherto hidden potential of our children and youths so that they can fulfill the unique destiny they have even as they discover more about themselves.

Those are just illustrations. Creativity unlocks hitherto hidden potential of our children and youths so that they can fulfill the unique destiny they have even as they discover more about themselves.

Finally, maturity also entailed increased **CONNECTIVITY** with the families. To that end, the Council conducted a Meet The Council (“MTC”) Session during our Annual Party. The MTC Session is where Council Members meet families in private settings to pro-actively find solutions to specific issues or problems faced by families. These range from legal counselling to social-work based intervention (which would naturally involve the Club Social Workers). During CAD, there was a Meet The Parents session to suss out general feedback about programs and services. Council will continue to be intentional to have meetings with families to dialogue and better understand needs and concerns so that the charity can cater services and programs that are directly relevant and result in significant outcomes for the families. To that end, two new services (albeit on a co-funding basis) were introduced to benefit some of the illness groups under CRS. These were physiotherapy (12 sign ups) and swimming (16 sign ups). Due to the demand for transportation needs by our beneficiaries with mobility issues for medical appointments and attending programs and services, we purchased our second and third vans in March 2013 and December 2013 respectively.

While coaching, creativity and connectivity remain important, the sustaining force behind all that we do, as volunteers and staff, is **COMPASSION**. It is the difference that enables staff to see their service as a joy and passion not toil or drudgery. It is the difference that enables volunteers to see their contributions, big or small, direct or indirect, noticed or unnoticed, appreciated or not, as part of a mighty tsunami of love for good in the lives of children battling chronic and life-threatening illnesses – in some cases, for the rest of their lives. As I’ve shared before, the stand out logo for the charity is the heart (albeit with the stripes). When you take the heart out, you have nothing left. May we never lose the heart and never lose heart in fulfilling our mission.

As the charity stabilizes and establishes its work after more than two decades since inception, it will continue to focus on creating multiple touch points. It will do so with continued coaching, creativity, connectivity. But most of all, compassion must remain our heart beat in our “adult” years.



Gregory Vijayendran
President

Our People

ADVISORY BOARD 2013

A/Professor K Prabhakaran

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Dr June Lou

A/Professor Quek Swee Chye

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Dr Jazmyn Chelliah

Professor Low Poh Sim

Professor Ho Lai Yun

Head, Division of Paediatric, Surgery, NUH

Senior Consultant, Gastroenterology, KKWCH

Visiting Consultant, Haematology/Oncology, KKWCH

Paediatric Cardiologist, Department of Paediatric

Senior Consultant, Haematology/Oncology, KKWCH

Head of Department of Social Work, NUS

Psychologist & Educationalist

Head & Senior Consultant, Neurology, NUH

Senior Consultant Advisory Board Director, KKWCH

MANAGEMENT COUNCIL 2013

Mr Gregory Vijayendran

Mr Eric Teo Hong Kiat

Ms Edna Sim

Ms Carolyn See Su Lin

Dr Sashikumar

Dr Chiou Fang Kuan

Ms Neo Ker Ting

Ms Karen Tan

Mr Ramanan Ramadoss

Ms Jacinta Kong Sok Yee

Ms Lim Huay Ling

Mr Clement Goh

Dr Darryl Lim Ching Wen

Dr Janice Wong

Ms Chua Bee Geok

President

Vice President

Honorary Secretary

Honorary Treasurer

Medical Director

Medical Director

Compliance Director

Fundraising Director

Education Director

Information & Resource Director

IT Director

Personnel Director

Member

Member

Member

STAFF 2013

Mr Rajakanth	Executive Director
Ms Eng Siew Swan	Executive Secretary (left Feb 2013)
Ms Kalaiselvi T	Head – Finance & Admin
Ms Clara Lick Kwee Feng	Head – Community Partnerships
Ms Alison Chang Lee Ling	Acting Head – Programmes
Ms Sylvia Mak Wai Chong	Senior Social Worker
Ms Melody Calpase	Senior Social Worker
Ms Ong Hsueh Nee Sally	Centre Executive/KKH
Mr Vincent Lai Khaim Fui	Centre Executive/RFCC
Ms Norshikin Bte Abu Bakar	Centre Executive/NUH
Ms Heng Yi Yi Petra	Accounts Executive
Mr Ng Thin Hoong	Donor Management Executive
Ms Vicki Sim Hwee Kiang	Volunteer Management Executive
Ms Lavanya d/o Ganesan	Programme Development Executive (left Oct 2013)
Ms Grace Mui Shu Hui	Programme Development Executive (left Nov 2013)
Ms Rebecca Lim Hui Ming	Programme Development Executive
Ms Trinidad – Koh Deng Ping	Academic Support Executive/Admin Executive
Ms Cherie Low Xinyi	Academic Support Executive
Ms Sarah Lim Lyn Chua	Academic Support Executive (left Nov 2013)
Mr Victor John	Logistic & Transport Executive
Mr New Bee Chuan	Logistic & Transport Executive (left May 2013)
Mr Moses Thiyaganesan	Logistic & Transport Executive
Ms Cynitha Lau Chiew Ling	Senior Counsellor (left Feb 2013)
Ms Pauline Leong Geok Hiok	Counsellor
Ms Jaceyln Loh Jin Feng	Social Worker
Ms Rushell Ronda	Social Worker
Mr Lim Wee Meng	Social Worker
Mr Soh Kwan Rong	Social Worker Associate
Ms Chen Xiaochen	Social Worker
Ms Fenni Felize Lee-Sim	Social Worker Associate

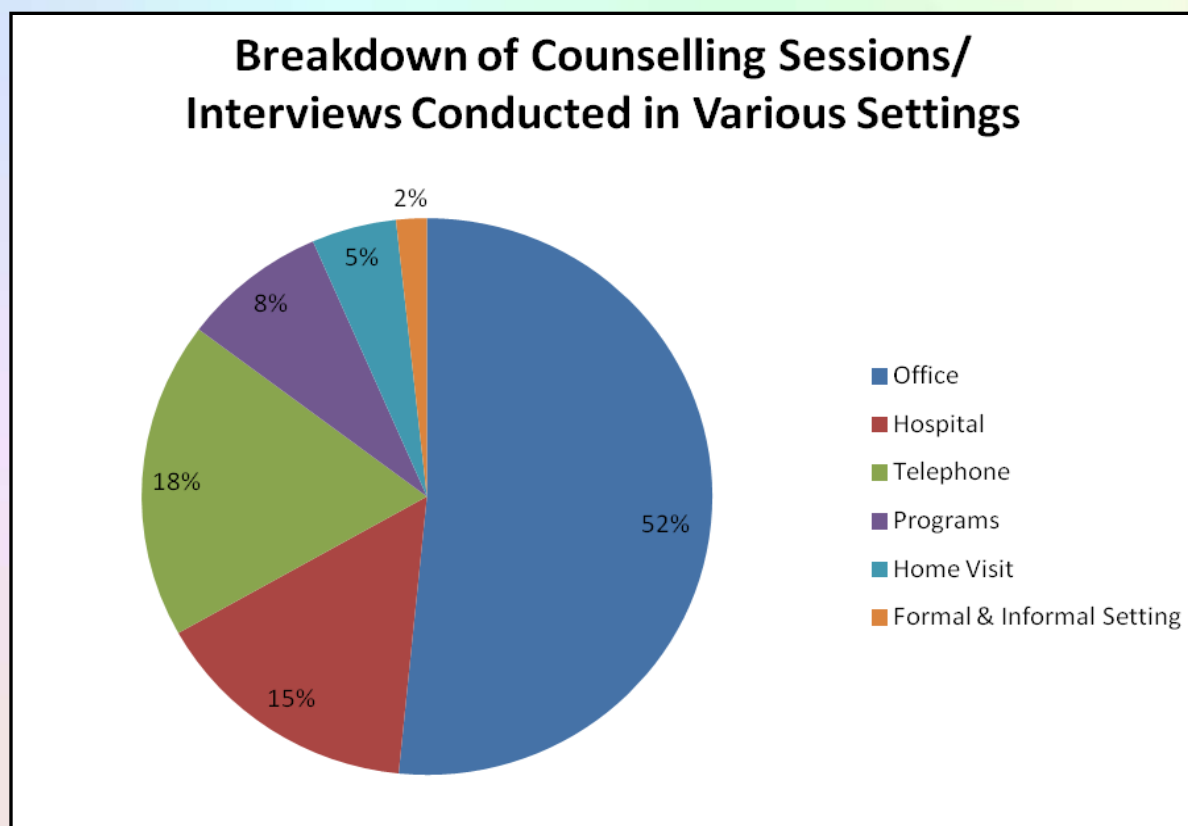
Social Work Services

Majority of Social Work Department's work consists of case management. The counselling and interview sessions provided by social workers and counsellors are conducted in different settings: office, hospitals, telephone, programs, formal, informal setting & home visits.

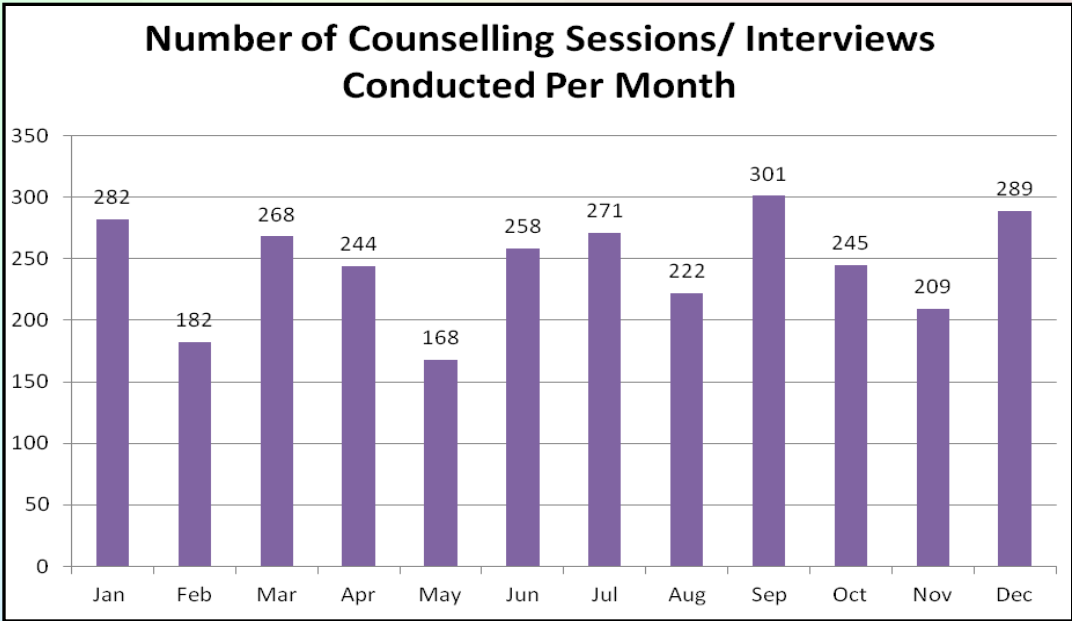
Total No. of Case Workers	8
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Counselling/Interview	2012	2013
Office	1323	1516
Hospital	491	448
Telephone	519	542
Programs	166	241
Home Visit	85	141
Formal & Informal Setting	22	51
Total Number of Times	2606	2939

The following is the breakdown of number of counselling sessions/ interviews conducted in different settings in 2013.

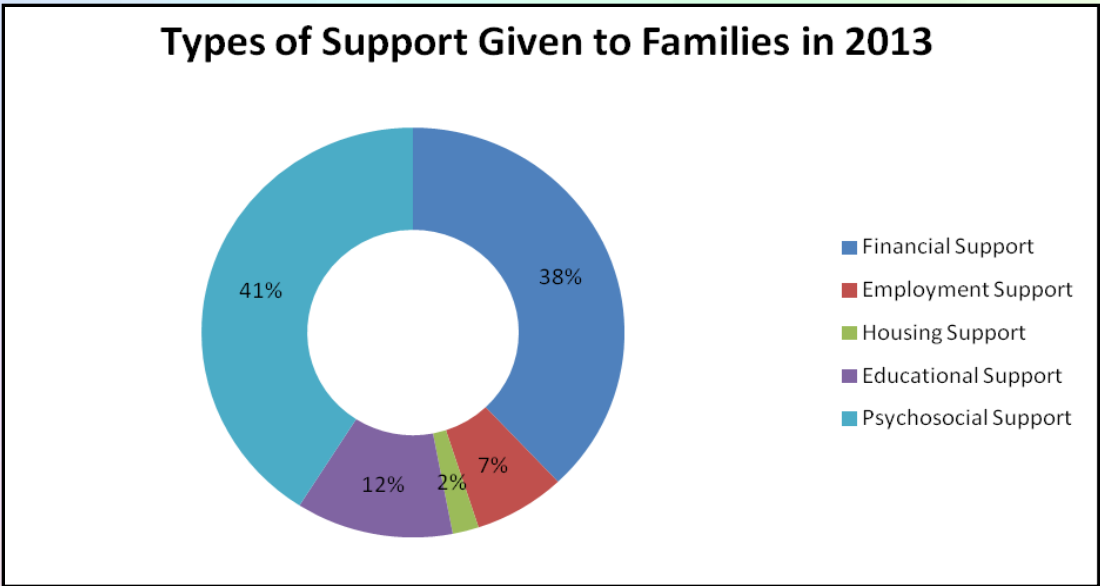


The following is the breakdown of the total number of counselling sessions/ interviews conducted in each month from Jan – Dec 2013.



Types of Social Services Support

During the year, social workers and counsellors maintained contact with the families, and rendered assistance and support to the families in different areas of need:



Educational Support: This refers to counselling and guidance given to improve the educational competencies of CRS beneficiaries and their siblings. Caseworkers provide information related to educational matters and make referrals to CRS tuition services or to external agencies.

Employment Support: This refers to caseworkers linking parents up with other agencies or VWOs e.g. CDC, Bizlink and etc. for employment. Caseworkers provide counselling and guidance on employment related matters or support families in looking for a job and remaining in the job.

Housing Support: This refers to caseworkers providing guidance and counselling on housing matters. Caseworker will link CRS families up with HDB to discuss matters related to housing issues.

Financial Support

Many Rainbow families received aids in kind and monthly cash allowance in the form of *transport allowance, special diet allowance, and family maintenance*. They also receive *subsidies for medications, medical equipment and therapy services such as physiotherapy and swimming organised by the Programme Department*.

CRS introduced Enhanced Financial Assistance in 2012 to assist families in the following areas:

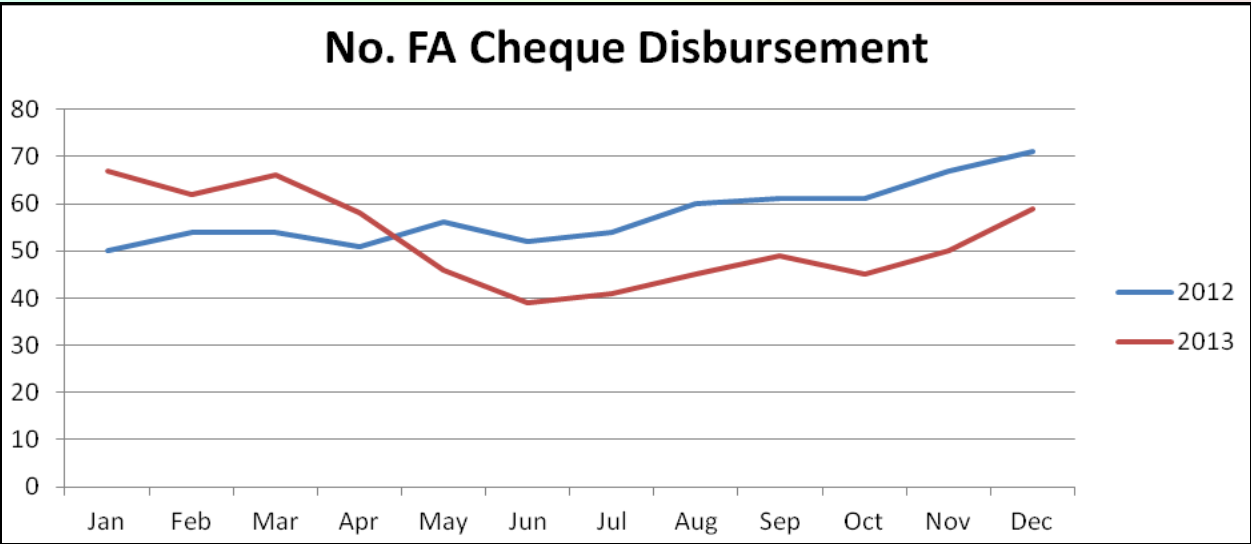
- Medical Equipment: For families who are unable to afford necessary equipment such as wheelchair, stroller etc. despite assistance from the hospital/ school and heavy subsidies from the government. Recommendations/ referrals from medical professionals (e.g. doctors and therapists) and medical social workers are necessary.
- Drug Subsidy: For families who are unable to afford beneficiaries' medications despite heavy subsidies from the government and assistance from the hospital, Recommendations/ referrals from medical professionals (e.g. doctors and therapists) and medical social workers are necessary.
- Physiotherapy and Swimming (commenced in 2013): For needy families who have financial difficulties affording the physiotherapy and/or swimming lessons. Recommendation letter from primary physicians or therapists is required during application for physiotherapy and swimming lessons.

When making recommendations for the subsidy rates for physiotherapy and/or swimming lessons for each beneficiary, caseworkers adopt a holistic approach during assessment and take into consideration the financial, medical and social factors of the family.

In addition to food provisions, other items that were greatly in need and regularly given out were formula milk powder and diapers. Shopping vouchers to redeem essential food items were also given to needy families.

No. of Financial Assistance Cheque Disbursements in 2012 & 2013

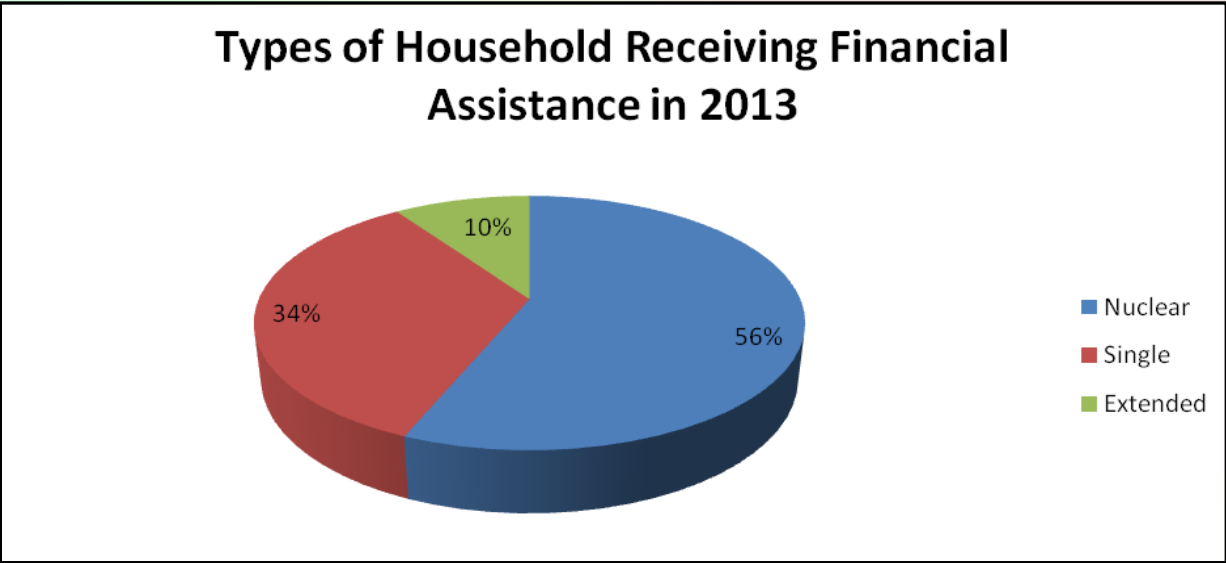
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	50	54	54	51	56	52	54	60	61	61	67	71
2013	67	62	66	58	46	39	41	45	49	45	50	59



Different Types of Financial Assistance in 2013

Types of Financial Assistance	%
Family Maintenance	96.35
Drug Subsidy	0.18
Special Diet	1.46
Others: Medical equipment etc.	2.01

Different Types of Families Receiving Financial Assistance in 2013



Case Studies for Financial Assistance

1) Nuclear Family

Twins Ryan (pseudo name) and Derek (pseudo name), aged 8 joined CRS in 2013. They are diagnosed with mild persistent asthma and atopic dermatitis. The family sold off their HDB flat to pay off debts. They stay in a rented house in JB. The combined net household income of \$1,750 of the father, who works as a driver, and mother, who works as a canteen stall assistant, is insufficient to cover the transport costs of \$1,200 of travelling to and fro Johor Bahru on a daily basis. Financial assistance was extended to the family in 2014. The financial assistance helps alleviate the financial difficulty of the family. It also provides an opportunity for the case worker to collaboratively work with the family and explore options and solutions to their difficulties.

2) Single Parent Family

Ashley (pseudo name), aged 14 years, was diagnosed with Crohn’s Disease and Insulin-Dependent Diabetes Mellitus. The elder sister suffered from non-corrosive gastritis while the elder brother sustained a right wrist laceration with cut median nerve. The mother, a single-parent and a homemaker, is the main caregiver to her four children. The mother experienced sadness of caring for her adolescent children with medical and psychological issues and was troubled with the financial burden of raising her children who are still studying or working part-time. As a result, the mother sought financial assistance from Club Rainbow. The financial assistance was significantly helpful to pay for the living expenses, especially the accommodation expenses which provided shelter for the family of five, and it supported the children through higher education which enhances their employability chances in the future.

3) Extended Family

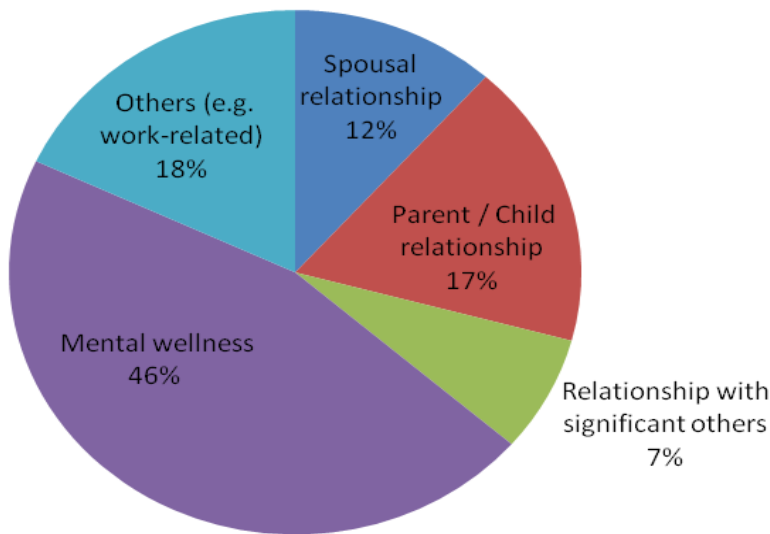
Annie (pseudo name), aged 2 years, was diagnosed with Atrial Septal Defect and Pulmonary Valve Stenosis. She has been living with her parents at the maternal grandparents' place since birth. The parents pay rental fees to maternal grandparents every month. Mother stopped working after Annie was born to take care of her and father has been the sole breadwinner of the family. Father was incarcerated for drunk driving last year. As a result, mother and Annie lost the only source of income. Club Rainbow provided financial assistance to the family to help them tide over the difficult period. After father was released, he managed to find an odd job. However, the parents have been quarrelling over many issues, one of which is the family's financial situation. As Annie's medical condition improved and she started attending child care last year, mother intends to find a home-based job to sustain the family's expenses and Annie's child-care cost. Club Rainbow had sponsored mother's course and exam for the Certificate of Employment Intermediaries before she starts a home-based job. Mother hopes she can attend to Annie's needs better by being self-reliant. Meanwhile, diapers, milk powder and food rations are given to the family as part of practical services.

Psychosocial Support

Having a child with chronic illness is a great challenge to families. Case workers worked closely with families to give counselling and support in areas of:

- Spousal relationship
- Parent/child relationship: e.g. bonding, discipline issues etc.
- Relationship with significant others
- Mental wellness (e.g. daily coping, coping with the illness of the children, coping with loss, grief, bereavement, anger, emotional, pain and stress management, self-care etc.)
- Others (e.g. work-related issues)

Types of Psychosocial Support



Parents Support Groups

Club Rainbow (Singapore) provides 6 parent support groups (namely Blood Disorder, Chronic Liver Disease, Congenital Heart Disease, Neurological Disorder, Very Low Birth Weight Infants and Rare Genetic Disorder). Families who face similar challenges are supported collectively as a group where their emotional needs are addressed, via sharing sessions and support group activities.

Club Rainbow (Singapore) organised parent support groups during major events such as Caregivers' Appreciation Day and Club Rainbow Family Retreat in 2013. They provide opportunities for parents to share their experiences of coping and render support to one another.

Annual Party 2013

Date: 17 Mar 2013

Venue: Singapore Zoo

Club Rainbow (Singapore) held its Annual Party 2013 at Pavilion-by-the-Lake, Singapore Zoological Gardens, on 17 March 2013. More than 450 people turned up for this event.

The main highlight of this year's Annual Party was an Amazing Race around the zoo. The Rainbow families took part in this Amazing Race where they had to visit various animal exhibits, and complete a family challenge in order to obtain their next clue. These team-building activities included a scavenger hunt, crossword puzzles and a three-legged race. At the final pit stop, families were given a warm welcome by Manulife's Fish Mascot. The first 10 families who checked in at the final pit stop also won themselves attractive prizes.



During lunch, a group of Hwa Chong students, and magicians from Republic Polytechnic Magic IG kept the families well entertained. There were also fringe activities booths such as caricature, airbrush tattoo, glitter tattoo and face-painting to keep the younger ones excited. To help capture precious memories from the event, a group of student volunteers also went round the event venue taking Polaroid photos for the Rainbow families.

Another main highlight of the event was the Educational Awards Ceremony. Educational awards are given out annually to beneficiaries who have done well in school and have shown progress and diligence towards in their studies despite their medical conditions. These awards are given out to recognise their incredible effort and perseverance, as well as to motivate them. This year, a total of 50 beneficiaries were awarded at Club Rainbow's Educational Awards Ceremony.

At the end of the day, families not only went home with goodie bags, but also sweet memories from the day's event.

Hearts on Fire (Art Exhibition 2013)

Date: 27 Sep 2013 - 5 Jan 2014

Venue: Asian Civilisations Museum

Hearts on Fire is an art collaboration between Club Rainbow (Singapore) and the Asian Civilisations Museum. This is our second project with ACM and this partnership allowed the museum staff and Rainbow beneficiaries to work with local artists and museum objects.

During the June 2013 school holidays, 12 young artists aged 7-17 participated in an 8-hour workshop which provided them the invaluable educational opportunity of examining the finer details of some of the objects displayed in the Museum's galleries, and thereafter to learn how to narrate their own stories through the expression of creative arts. Every single day, the Rainbow children face more physical and emotional challenges than other children their age. Art provides an avenue for them to express their hopes and unique perspectives on life.

Their creations were inspired by their experience with objects from the museum collection. Through stories, games and discussions, these young artists got to know the objects. They took on various art challenges that were presented to them with skill and gusto. The exhibition which was on display from 27 September 2013 to 5 January 2014 at ACM showcased, not just their artwork, but also the process of learning how to be an artist and how to express oneself creatively using different mediums.





“Our selected group of children and youths have truly experienced hearts on fire – the development of a fiery passion for creative arts through this unique educational workshop which Asian Civilisations Museum has generously sponsored. In essence, this is expression arts therapy. The process of drawing, painting and sculpting allows the Rainbow children and youths valuable reflection on some of the aspects of their life and challenges. Such reflections have often proven beneficial and relieving. By articulating the meaning of their own expressions, it enables this activity to be inherently rewarding and healing.”

– *Mr. Gregory Vijayendran, President of Club Rainbow (Singapore)*

The Asian Civilisations Museum is dedicated to exploring the rich artistic heritage of Asia, especially Singapore’s ancestral cultures. Through a collection of works of art and a varied exhibition programme, we hope to deepen understanding of Southeast Asia, China, South Asia, West Asia, and the Peranakan world. Rare among museums in Asia, the ACM connects audiences with many cultures.

Camp Rainbow 2013

Date: 7 Jun 2013 - 9 Jun 2013

Venue: National University of Singapore Sheares Hall

This year marks the 20th Anniversary of Camp Rainbow. It was a fun-filled 3 day 2 night camp for all campers. The theme this year was “Blast from the Past”. All activities were inspired by the all-time favourite components of the past 20 years of camp, such as tent pitching, disco night and a campfire.

The special highlight for this year’s camp was the main committee members which consisted of ex-beneficiaries from Club Rainbow themselves. From budding youth campers to promising and capable adults, they all contributed their time and ideas to make this year’s camp a success.

The campers were all divided into 6 groups: the Smurfs, Rugrats, Simpsons, Ninja Turtles, Jetsons and Flintstones.

The official opening of camp began with upbeat guest performances by GENUS NUS Guitar Ensemble, KWORKU and AJC Dance Society. Mrs Goh Chok Tong, a veteran for Camp Rainbow for many years, was the Guest of Honour for the opening ceremony.

To get the young campers familiarised with NUS Sheares Hall and their befrienders, an amazing race was conducted for all the campers. They had to work together as teams to finish the race. Activities such as A to Z rope, bursting snake balloons and caterpillar walk were part of the race that the campers had to complete to get to their next station. The Rainbow children and youth campers also enjoyed letting their hair down during the disco night, and many showed off their stunning dance moves.



The second day of camp began with a hearty and delicious Burger King breakfast. The campers then proceeded to Jalan Bahtera MOE Adventure campsite for a whole day of exciting outdoor activities. They completed several low element obstacle courses and other activities that the committee specially organised for them. The day ended with an unforgettable campfire experience where the campers and volunteers did cheers and sang songs together. To relax after a long day, a movie night was planned for all campers back at Sheares Hall.

The last day of camp was indeed an exciting one. There was a mini carnival organised by volunteers. Face painting and bouncy castle were part of the different activities at the carnival. Everyone was also treated to ice cream and a chocolate fondue fountain.

The closing ceremony for camp was held at the Grand Ballroom at Orchid Country Club on the last night. About 300 people (campers, family members, sponsors and volunteers) attended the closing dinner. Professor Muhammad Faishal Ibrahim, the Parliamentary Secretary, Ministry of Health & Ministry of Transport, graced the joyous event.

Invited guest dancers from Swag Steps & Divine entertained the crowd. The six groups of campers then stole the show when they performed to their individual cartoon theme songs. Led by the group leaders and befrienders, the Rainbow campers impressed the audience with their enthusiasm, courage, musical and dance talents. The Guest of Honour, Professor Muhammad Faishal Ibrahim was invited on stage alongside the Club Rainbow council members, main organising committee members and representatives from each camp group for a special cake cutting to commemorate the 20 years of camp. Last but not least, everyone was also treated to a sumptuous buffet spread. It was indeed a fulfilling and enlightening camp for all the children and youth campers. Through the specially crafted activities, the campers built their self-esteem, character development, leadership skills and social responsibility.



‘The benefits of being part of Camp are manifold, but most importantly, you are the ones who will show the kids at Camp that you are not afraid of stepping up to the plate and that anything is possible. To the Organising Committee of 2013 and the beautiful Camp kids, it has been an honour to serve all of you!’

-Eleanor Yap, Volunteer, Camp Rainbow 2013

‘Seeing the smiles of the kids and laughter coming from them were the most rewarding moment in camp. The camp ended with a 20th Anniversary closing dinner at Orchid Country Club. The kids and befrienders came up with 6 wonderful skits that complemented each other nicely! Thank you for the opportunity for ex-beneficiaries to organise the camp and every volunteer and sponsor who have supported camp year after year.’

– Bernard Toh, Chairman, Camp Rainbow 2013

Caregivers' Appreciation Day 2013

Date: 7 Sep 2013

Venue: Orchid Country Club

It was a day filled with thanksgiving at Club Rainbow's Caregivers Appreciation Day, where our caregivers were appreciated for their efforts. Held at the Orchid Country Club this year, more than 200 people attended the event.

Club Rainbow's caregivers started off the day with a short research questionnaire conducted by PhD student Tay Yi Ling. The next segment was yoga and relaxation exercises led by volunteer Lee Jialing, a freelance yoga instructor. All the caregivers participated in the exercises spontaneously and were glad to stretch out and relieve any sore muscles.

After the morning exercise, the caregivers were then introduced to the "SNTC Trusteeship Scheme", a talk by Esther Tan, General Manager of Special Needs Trust Company (SNTC). The talk covered what a trust is and how caregivers can go about setting up a trust with SNTC to manage the finances for a child with special needs. The talk included nominations of CPF accounts, insurance policies and gifts assets through their will to the trust fund.

While our caregivers were engaged in the various activities, the Rainbow children and youth designed dream-catchers and bookmarks for them. Led by a team of Operation Hope student volunteers from Nanyang Technological University (NTU), they brought out the creative side in each child. In addition, the kids had a whale of a time participating in songs, games, and dance.

After a busy morning of activities for parents and children, a savory buffet spread awaited everyone. During lunchtime, the children presented their special hand-decorated gifts to their caregivers, contributing to the warm atmosphere.

Both parents and youth then attended a stimulating workshop called "You Can Love Your Life" by Sara Varela, Founder and Chief Positivity Officer of Positive Living.

Ms. Varela shared eight secrets to change fear into gratitude, forgiveness, peace and joy. She also taught how parents needed to love and care for themselves while taking care of their children. The workshop also gave them the opportunity to mingle and interact with other caregivers. Following which, several parents were motivated into sharing their personal stories and challenges.

The children had the pick of three different afternoon workshops – first, attending a music workshop conducted by My Musical Chamber where they were enchanted by the songs, dances and musical instruments! Thereafter, they entered the world of Lego in a Lego Building Workshop conducted by Bricks 4 Kidz. The teens joined the Abracadabra Magic Workshop by International Brotherhood of Magicians (IBM). They picked up several magic tricks using materials such as rubber bands and papers. Each of them had learnt something new to show their family and friends at the end of that day.

Kris Kringle

Date: 14 Dec 2013

Venue: The Forum, Paragon Shopping Mall and City Square Mall

It is that festive time of the year again in December when presents are exchanged, and CRS beneficiaries with their siblings had a chance to dine with new friends and volunteers. Kris Kringle 2013 took place in three different venues – The Forum, The Paragon Shopping Mall and City Square Mall – with a total attendance of 83 children.

With kind support from the various organizations NuSkin, Concorde and Praise Evangelical Free Church, Helmi Talib, American Women's Association, Rio Tinto, Toys 'R' Us and individuals who volunteered their time and efforts, the event sailed right along.

Meeting new friends, two children aged five to 12 are paired, and then they are paired again with 2 adult volunteers who are their caretakers for the day. The teams of four then have a small chit chat to get to know one another, buying a present for someone following which, one volunteer and one child head off into Toys 'R' Us to purchase a gift they think their new friend would like. The children raced off, and it did not take long for them to choose a present and gift-wrap it. Gift Exchange over lunch, the children and volunteers then chatted and dined over food. With drumroll and a short silence, the kids exchanged presents and attacked their gift!

11-year-old Nathan felt that he had benefited from the event.

He said, **"Getting a gift means that someone else thought of you. Buying one for yourself is sort of meaningless."**

He had purchased a toy gun for his brother Timothy and felt they had learnt more about each other – now he knows what toys his brother likes. Timothy gave him a Lego set in return, which is his favourite toy.

Yet Nathan says, **"My brother thought about me, that is important."** To him, it is the care shown that counts more.

Mr. Soh from the company Rio Tinto also said that it was not buying the gift that was the highlight, but rather the time well spent with the kids and colleagues.

He said: **"The memorable moment during the unwrapping of the gift that brings happiness and smiles to a kid is what I have taken home, and for the rest of my life!"**



Club Rainbow Family Retreat

Date: 16 Nov 2013 - 19 Nov 2013

Venue: Malacca

Club Rainbow Family Retreat (CRFR) 2013 – Malacca: Balik Kampung

‘I don’t want to go home!’ was a sentiment shared by many Club Rainbow beneficiaries when the CRFR drew to a close.

“I will miss the friends that I made on the trip, I hope to see them again,” said Xue En, 8.

In its 13th CRFR, 40 Club Rainbow families were split into five groups – Capteh, Marbles, Five Stones, Hop-Scotch and Gasing. The families spent four days, three nights at Holiday Inn Malacca exploring the city and getting to know one another.

Some activities were prepared for the CRS families:

Caregivers Workshop

On Day 2, the parents and children were split into different venues. Parents were treated to an informative time with Mr. David Kan, Co-founder and Director of Family Life Centre as they learned how to maintain and maximise interpersonal relationship wellness with their child.



Feedback from parents was generally positive; many participants felt that the workshop was helpful and they took home some valuable advice and tips on how to increase communication and interact with their child. The parents were also learnt how to sculpt balloons for their kids.

According to Ms. Pauline Leong, a Counsellor from CRS, aside from active learning, such workshops were useful for families to get to know one another better in their respective illness groups. **“They face similar situations in caring for their children. And so, learning from one another gives them emotional support and they are not alone”,** shared Ms Leong.

Children and Youth Activities

CRS beneficiaries and their siblings got to try their hand at Batik Painting and Basket Weaving, most doing it for the first time. Beautifully-painted Batik pieces, each different from the next; and meticulously-made baskets were the fruits of their labour.

The kids made their way to the Cheng Ho Museum for a good dose of history. Followed by the Maritime Museum, which itself is a replica of a Portuguese ship that sank off the coast of Malacca while on its way to Portugal, carrying loot plundered from Malacca.

Amazing Race

After two days of mingling with their group members, the families were ready for the Amazing Race. Despite the physical exertion from executing the various tasks, (which included running on clogs, going up a hill bound 3-legged to another and walking down crowded Jonker Street in the afternoon) the families managed to pull through and finish the race. Gasing won first place.

Even after completing the race, 14-year-old Samuel said, **“I am not tired! I still don’t want to go home yet...four days is too short.”**

We at Club Rainbow hope that the relationships forged between the families will carry on for a long time. 😊



Talent Development Fund 2013

Date: 19 Jul 2013

Venue: The Chamber, The Arts House

The Talent Development Fund Award Ceremony 2013 celebrated the 26 talented Rainbow recipients.

Since its inception in 2005, the Talent Development Fund is an annual scheme to recognise and nurture the various intrinsic gifts of our Rainbow beneficiaries, and to encourage them to develop these talents even further, by building their self-esteem and confidence.

Since starting the TDF initiative, Club Rainbow has awarded the TDF grant to 47 Rainbow children and youths, including this year's awardees. This year, we award the largest batch of TDF 26 recipients and amongst them are 14 repeat recipients who have showed perseverance and tireless commitment in pursuing their dreams of becoming musicians, dancers, athletes and artists.

The TDF award ceremony started with a fashion show by Amira, where her sister confidently strutted down the runway wearing one of her creations. The night continued with performances by the TDF musicians and dancers, some accompanied by two professional musicians, Mr. Zubir Bin Abdullah, a professional music composer, singer, songwriter and producer who played the Oud, and Mr. Lim Meng Chau who played the Erhu. The night came to a close with an inspiring speech by Joanna, an aspiring ballerina and graduating beneficiary, who shared about her dance journey with the audience, giving thanks to her supportive family members.

1) Anastasia, 9, Aspiring Electronist

Bubbly Anastasia started electone classes four years ago at a nearby Community Centre, and she looks forward to her weekly lessons. While she may feel tired after hours of practice, Anastasia's passion for music is reinforced by the sense of achievement that comes with mastering a song. Not only does she love learning new songs, Anastasia finds great joy in performing for her family and friends. Her loved ones thoroughly enjoy her enthusiastic performances and they are all excited for her first ever TDF performance. Anastasia hopes to become an electone teacher when she is older because music makes her happy and she wishes to inspire others as well.

"My motto – practice makes perfect!"

2) Carey, 11, Aspiring Artist

Since the tender age of seven, Carey has been attending art classes at NAFA Junior Arts. He loves drawing mythical creatures, birds and wolves. Cheerful Carey always has his trusty sketchbook by his side as he knows inspiration may strike him anywhere, anytime! Before he starts drawing, Carey will put in tremendous effort and energy into thinking and planning his artwork. He also tries his best to include as much detail as possible to complete each masterpiece. To Carey, drawing helps to him to lift his spirits up whenever he feels stressed out.

"Drawing allows me to be super creative as I am able to let my imagination to flow freely!"

3) Shi An, 11, Aspiring Swimmer

Shi An started learning how to swim five years ago at AWWA, and has been attending weekly lessons since. Little did he know, he would fall in love with the sport and win medals from various swimming competitions! Over the years, Shi An has experienced the amazing benefits of swimming; the sport not only strengthens his muscles, but also gives him an immense self-confidence boost! Shi An feels proud of his swimming achievements and the medals he has won thus far are a great encouragement to him. He is confident of his swimming ability and hopes to become a great swimmer one day!

4) Christabelle, 16, Aspiring Pianist Fourth-time Recipient

Christabelle is extremely motivated and delighted to be receiving the Talent Development grant for the fourth year running. Every year, she looks forward to applying for the grant and receiving the award and recognition. This award not only boosts her confidence, it also helps to spur Christabelle to further her passion for piano. Although at times Christabelle may feel overwhelmed by her medical condition, the thought of her past achievements motivates her to want to do even better than before. Regardless of the outcome, Christabelle strongly believes that as long as she takes things one step at a time, she can and will accomplish her goals.

"Staying positive is my personal motto. I will keep practicing and work hard to make my dreams a reality!"

5) Wen Hao, 18, Aspiring Athlete **Third-time Recipient**

Swimming has greatly helped Wen Hao improve his gross motor co-ordination and low muscle tone since he started swimming almost fourteen years ago. While swimming has been a big part of his life, he recently joined the Special Olympic Outreach, an organisation run by volunteer Track and Field coaches, last July. Currently, Wen Hao trains twice a week at Bishan Stadium. He has participated in running events like NTU Surf and Turf and the Special Olympics 2013. Now a high support athlete, Wen Hao's parents hope that he will be able to run and improve his timings for each trial run.

"My dream is to see Wen Hao running independently like a champion." – Catherine, Wen Hao's mother

6) Jia Yun, 14, Aspiring Pianist

With a keen interest in classical music, Jia Yun decided to take up piano lessons three years ago. She enjoys listening to classical music in her free time because of its soothing effects. Jia Yun thoroughly enjoys her weekly piano classes as they are fun and interesting. Unsurprisingly, musicality runs in the family – at home, she is encouraged and guided by two older brothers who also play the piano. Together with her brothers, Jia Yun always has a blast when they experiment and bond over music.

"Music makes me really happy – it's an indescribable feeling!"

7) James, 17, Aspiring Drummer **Third-time Recipient**

Inspired by friends from church, James started drumming in 2009. Since then, he has been playing for church services every alternate week. In his free time, James loves drumming to Japanese Pop/Rock tunes and his favourite band is Janne Da Arc. James' drumming teacher describes him as an inspiring and extremely self-motivated individual, who is also a quick learner and is always willing to try and experiment drumming grooves. He hopes to do well for his upcoming Grade 5 drumming exam.

"I enjoy performing as it gives me such an adrenaline rush! I would love the chance to perform more at school events or external events."

8) Joanna, 21, Aspiring Ballerina **Fourth-time Recipient**

Joanna has been learning ballet since the age of six. To Joanna, ballet has transformed from a fun hobby to a channel for creative expression, to a potential career prospect. The arduous ballet training has taught her perseverance, while juggling dance lessons, performances and schoolwork taught her how to prioritize and manage her time. Understanding that everyone has different bone structures and that no one brand of pointe shoe can ever fit all ballerinas has allowed Joanna to appreciate that everyone is unique. Joanna's drive to gun for the yearly TDF award has also made her realize the value of what has been given to her.

"It is my dream to share the beauty of ballet with other children, specifically by using dance and art as a form of therapy to touch the lives of others."

9) Jonathan, 14, Aspiring Rugby Player **Second-time Recipient**

Jonathan was first introduced to rugby by his uncle and has been playing for more than a year at the Singapore Cricket Club. Having made vast improvements since he received his first TDF award last year, Jonathan has been promoted from Vice-Captain to Captain of the Under-14 team. He enjoys playing rugby because he likes learning new techniques, and the exercise improves his fitness, builds up his stamina so he can defend and be able to block opponents who are bigger than him! What he loves most is the immense camaraderie of the team sport, overcoming the challenge of taking on opponents stronger and bigger than him, and the adrenaline rush of scoring a goal.

"I hope to play rugby professionally in the future and represent Singapore in international rugby matches!"

10) June, 17, Aspiring Pianist **Third-time Recipient**

Inspired by her mum's love for classical music, June started learning to play the piano when she was in lower Primary. June enjoys playing soothing, emotive classical tunes on the piano as it helps her to relieve stress and wind down after a long day at school. Her all-time favourite composers are Chopin and Beethoven. An all-rounder in school, June excels not only in her academic work but also in music and art. She is currently working hard to prepare for her Grade Four piano exam in July.

11) Keven, 13, Aspiring Keyboardist **Second-time Recipient**

With his immense interest in music, Keven's love for the keyboard began in 2011 when his mom suggested that he learn to play a musical instrument. Keven looks forward to his weekly keyboard lessons and is always enthusiastic in his approach to learn something new. He enjoys expressing himself freely and will take the opportunity to inject different feelings into his music whenever he plays. Lively Keven is able to appreciate and relate to the type of music he plays – whether it is happy or sad. He is excited to perform one of his favourite songs – Beethoven's *Ode to Joy*.

"I feel relaxed whenever my fingers dance on the keyboard."

12) Kieran, 13, Aspiring Graphic Designer **Second-time Recipient**

Kieran enjoys using various computer software such as Adobe Illustrator, Adobe InDesign and Adobe Photoshop to create his creative masterpieces. These software provide him with more flexibility than what he can design with using pen and paper. Kieran's design skills have improved tremendously under the weekly tutelage of a Computer Graphics Teacher. As perfectionist at heart, he enjoys creating cute cartoon characters and hopes to pick up animation skills to make them come to life! Armed with this knowledge and skills, Kieran hopes pursue a career as an animator or graphic designer when he finishes school.

"I am overjoyed to receive the TDF grant as it allows me to pursue my dreams as a graphics designer!"

13) Kynan, 11, Aspiring Artist

Drawing and painting animals and landscapes is what Kynan enjoys the most. He often uses acrylic paints and oil pastels create his artwork. Besides injecting his creativity into his drawings and paintings, Kynan also likes to invent 3D objects such as swords, bows and arrows, cars and airplanes from recycled materials such as wood and cards. He even made it possible to shoot the bows and arrows! Kynan will work extra hard to build up a portfolio so that he can enroll in a Secondary School Arts Programme.

"I hope to be an artist or a designer one day. That would be so cool!"

14) Xiao Wei, 14, Aspiring Pianist

Inspired by her friends' performance in school, Xiao Wei decided to take up formal piano lessons when she was nine years old. Since young, music has always been a channel for Xiao Wei to express her feelings. This aspiring pianist always feels relaxed whenever she sits by her piano and plays a song. Learning to play the piano has taught her self-discipline and constant perseverance. Xiao Wei feels a great sense of accomplishment every time she masters a new song, and this motivates her to play even better. Xiao Wei is determined to develop her skills and achieve a Grade 8 certification in piano so she can become a piano teacher someday.

15) Ying Han, 17, Aspiring Artist Second-time Recipient

Ying Han enjoys drawing people, animals, nature and buildings. On some days, he gets thoroughly absorbed in drawing and painting and creates up to five different art pieces! Whenever he draws, Ying Han feels happy and relaxed. He uses art as a channel to express his thoughts and feelings, and his aim is to bring joy and happiness to the people around him. Ying Han currently attends weekly art classes at Very Special Arts Singapore and is always thrilled to learn new techniques. Over the past few years, Ying Han's masterpieces have been displayed at several Club Rainbow ARTitude Exhibitions and one of his works was presented as a token of appreciation to the Singapore Turf Club in 2012.

"My daddy and mommy are my greatest inspiration!"

16) Sze Ying, 14, Aspiring Judoka

Sze Ying started Judo training as part of her school CCA last year, and she is now an orange belt Judoka. Although training is often tiring, Sze Ying feels determined during training and it has taught her perseverance. What Sze Ying enjoys most about Judo are her close friendships with her fellow Judokas at school. As the team suffers together, sweats together, wins and loses together, cries and laughs together, they form valuable friendships and support each other throughout their journey as a Judoka member.

"I am determined to work hard so I can get my black belt by the time I turn 18!"

17) Nicholas, 9, Aspiring Swimmer

Nicholas started swimming this year at AWWA. His favourite stroke is backstroke and he feels on top of the world whenever he is in the pool. To Nicholas, swimming is second nature and he revels in the freedom and lightness of movement in the water. Nicholas enjoys the friendly competition amongst his friends during weekly swimming lessons. Swimming not only builds up his muscles and stamina, it also allows Nicholas to learn many new skills and make new friends.

“Although I may swim slower than some of my friends, I’ll never give up and I’ll continue to swim my best!”

18) Pristine, 8, Aspiring Ballerina

Little ballerina, Pristine, started learning ballet just last year as she has always loved dancing since young. Pristine is currently attending ballet classes at Sylvia McCully School of Dancing and is will soon enrol for a Grade One exam under the Royal Academy of Dance. Pristine is at her happiest and feels most inspired whenever she is dancing. She enjoys ballet lessons because she is able to learn new techniques and movements, and appreciate the accompanying music. Apart from ballet, Pristine hopes to immerse herself in other dance forms and become a great dancer when she grows up!

19) Rachel, 14, Aspiring Dancer Second-time Recipient

Rachel started dancing at the age of six. When she first started out, Rachel only knew basic dance moves, but soon, she found herself interested in learning a wide range of dances forms such as Bollywood, Hip Hop, Jazz and Latin. Rachel also has experience in classical Indian dance which she learnt in school. On top of attending dance classes, Rachel is also inspired by dance videos which she watches online. A natural performer, Rachel feels honoured each time her friends and relatives invite her to dance at their private functions.

“Dancing always makes me feel alive! It makes me hyper and happy as it helps me to de-stress.”

20) Hema, 16, Aspiring Bharatanatyam Dancer Fourth-time Recipient

At the tender age of six, Hema started learning Bharatanatyam dance at SIFAS, and is now an eighth year dance student. Under the guidance of Guru Swaroopa Das, she achieved an ‘A’ grade for all her dance examinations and was given the “Best Student Award” for Bharatanatyam in 2009. An engaging performer, she has impressed many at various Community Club, temple and Club Rainbow events, and had the rare opportunity to perform at Madras University in Chennai. Hema describes her golden moment to be her performance at an event graced by former President, Mr S.R. Nathan in 2009.

“Dance equals freedom – the freedom to move my body and put all my energy into an art form which I love deeply.”

21) Shivani, 10, Aspiring Artist

Shivani started exploring drawing and painting when she was four years old. Bursting with creativity, she loves to draw imaginary pictures. This aspiring artist is extremely happy to receive the TDF grant for the first time and intends to use the grant to attend regular art classes to improve her skills and learn new techniques. Shivani is no stranger to Club Rainbow's annual ARTitude Exhibitions and she hopes to become a great artist in Singapore one day as she would love to share her artwork with everyone!

"My daddy is my biggest fan; he displays all my masterpieces in his office!"

22) Samuel, 15, Aspiring Pianist Third-time Recipient

Playing the piano has been his passion for as long as Samuel can remember. Music is also a big part of his family as they share a common bond through the appreciation of music. Samuel likes how he is able to express his emotions through music, and he uses the piano and its 88 keys to express himself. Whenever he feels angry, music helps to calm him down; and whenever he is feeling upset, music cheers him up instantly. Through the course of his piano lessons, he has learnt that there is no one correct way of playing the piano as long as the pianist is able to express his thoughts and emotions.

"Pianism is a unique art form in its own ways and I hope I can continue to inspire others and spread my passion for music."

23) Samuel, 14, Aspiring Musician Fifth-time Recipient

Samuel was only 8 years old when he was first awarded the TDF grant. Every year, the TDF award has motivated him to do even better, and it has been his goal to work hard to develop his skills at piano and guzheng. During his free time, Samuel will search for new songs to learn over the internet and share them with his two younger siblings. The three siblings always have a great time exploring and mastering the new song together. A gifted musician, Samuel loves performing for others and is always eager to master a new song for every performance opportunity. No stranger to the stage, Samuel has performed on the piano at various Club Rainbow events. However, for the first time, he will perform an instrumental piece on the guzheng.

"Thank you Club Rainbow for building my confidence in such a special way."

24) Jia Wen, 15, Aspiring Wushu Martial Artist

This is Jia Wen's first time receiving the TDF grant. Jia Wen started learning Wushu in early 2012, training four times a week. Wushu is a popular martial arts practiced by many, ranging from the young to old. Initially, Jia Wen thought Wushu was not her cup of tea as the arduous training and strict coaches did not appeal to her. However, the fruits of her labour after all the intense training paid off and tasted so sweet that it inspired her pursue her passion. Jia Wen hopes that after a year of training, she will be able to participate in competitions and pit her skills with others.

"This funding will help propel me closer to my dreams, an inch at a time."

25) Amira, 17, Aspiring Fashion Designer

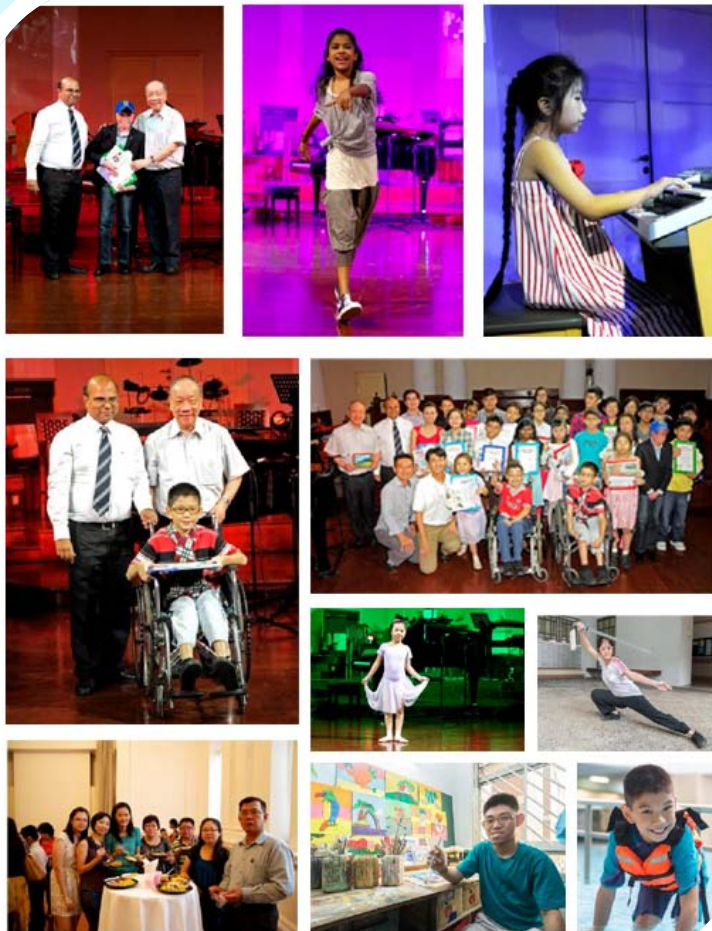
Amira has been into fashion designing for a year now. She was inspired by the concept of being able to build a brand base and using that brand to interact with consumers. Amira's design inspirations come from nature and her surroundings. She loves to design practical clothes that fit her clients' lifestyles and feels a great sense of accomplishment when she is able to create a garment that allows people to express themselves and feel good in what they are wearing.

"I dream of becoming a successful fashion designer one day and this funding will allow me to pursue that dream."

26) Xavier, 12, Aspiring Swimmer Second-time Recipient

Xavier loves swimming and has been enrolled in a swimming course for the past two years. Although he has learnt many different swimming strokes, Xavier's favourite stroke is freestyle. He is excited to attend his Sunday swimming lessons as he also enjoys going diving. Being able to dive deep into the pool makes Xavier feel calm and relaxed. He intends to take up water polo training once he has mastered swimming techniques. Xavier will strive hard to attain his goal of becoming an awesome and fearless water polo player.

"The pool is a place where I can always have fun and swim freely like a fish!"



CONFLICT OF INTEREST

All Council members, Chairpersons of Sub-Committees and staff of Club Rainbow (Singapore) are required to read and understand the conflict of interest policy in place and make full disclosure of interests, relationships and holdings that could potentially result in a conflict of interest. The members and staff have fully complied with the conflict of interest policy.

OUR FINANCES

GENERAL INFORMATION

President

Gregory Vijayendran

Honorary Secretary

Edna Sim Hui Ling

Honorary Treasurer

Carolyn Seet Su Lin

Registered Office

Block 538 Upper Cross Street
#05-263/269
Singapore 050538

Independent Auditors

Robin Chia & Co

Bankers

The Development Bank of Singapore
The Hongkong and Shanghai Banking Corporation Limited
United Overseas Bank Limited
Standard Chartered Bank

OUR FINANCES

STATEMENT BY THE MANAGEMENT COUNCIL

We, Gregory Vijayendran and Carolyn Seet Su Lin, hereby state that, in the opinion of the Management Council,

- the accompanying statement of financial position, statement of financial activities and statement of cash flow together with notes thereto are drawn up in accordance with the provisions of Charities Act, Cap. 37, the Societies Act, Cap. 311 and Singapore Financial Reporting Standards so as to give a true and fair view of the state of affairs of Club Rainbow, Singapore (the Society) as at 31 December 2013 and the statement of financial activities, statement of changes in funds and statement of cash flows of the Society for the financial year ended on that date; and
- at the date of this statement, there are reasonable grounds to believe that the Society will be able to pay its debts as and when they fall due.

The Management Council approved and authorised the issue of these financial statements.

On behalf of the Management Council,



Gregory Vijayendran
President



Carolyn Seet Su Lin
Honorary Treasurer

Singapore

8 July 2014

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF CLUB RAINBOW (SINGAPORE)

Report on the financial statements

We have audited the accompanying financial statements of Club Rainbow (Singapore) which comprise the statement of financial position of the Society as at 31 December 2013, the statement of financial activities, statement of changes in fund and statement of cash flows for the financial year then ended, and a summary of significant accounting policies and other explanatory information, as set out on pages 38 to 42.

Management's responsibility for the financial statements

The Management Council is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Singapore Financial Reporting Standards, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair profit and loss accounts and balance sheets and to maintain accountability of assets.

Auditors' responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Society's preparation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF CLUB RAINBOW (SINGAPORE)

Opinion

In our opinion, the financial statements are properly drawn up in accordance with the provisions of the Charities Act, Cap 37, the Societies Act, Cap. 311 and Singapore Financial Reporting Standards so as to give a true and fair view of the state of affairs of the Society as at 31 December 2013 and the results, changes in fund and cash flows of the Society for the financial year ended on that date.

Report on other legal and regulatory requirements

In our opinion, the accounting and other records required by the Charities Act to be kept by the Society have been properly kept in accordance with the provisions of the Act.

During the course of our audit, nothing came to our notice that caused us to believe that:

- a) the Society did not comply with the requirements of Regulation 15(1) of the Charities Act, Cap 37 (Institutions of a Public Character) Regulations 2007 which states that the total fund-raising and sponsorship expenses of the Society shall not exceed 30% of the total gross receipts from fund-raising and sponsorships for that financial year;
- b) the donation monies have not been used in accordance with the objectives of the Society.



Robin Chia & Co
Public Accountants and
Chartered Accountants

Singapore

8 July 2014

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2013**

(In Singapore Dollars)

	Note	2013 \$	2012 \$
ASSETS			
Non-current assets			
Property, plant and equipments	4	229,255	159,715
Financial assets, available-for-sale	5	7,613,239	7,611,987
Total non-current assets		7,842,494	7,771,702
Current assets			
Other receivables	6	35,174	33,673
Cash and cash equivalents	7	7,054,393	6,827,728
Total current assets		7,089,567	6,861,401
TOTAL ASSETS		14,932,061	14,633,103
FUND AND LIABILITY			
Fund and reserve			
Unrestricted fund		14,855,162	14,386,253
Fair value reserve		12,690	189,019
		14,867,852	14,575,272
Current liability			
Other payables	8	64,209	57,831
TOTAL FUND AND LIABILITY		14,932,061	14,633,103

The accounting policies and explanatory notes form an integral part of the financial statements

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2013**

(In Singapore Dollars)

	Note	2013 \$	2012 \$
Incoming resources			
Donations	9	2,159,041	2,671,601
Fund raising activities	10	379,639	124,050
Investment income		207,531	280,037
Gifts in kind		-	92,059
Government grant-special employment credit		1,786	880
Other income		1,445	1,580
Total income resources		2,749,442	3,170,207
Resources expended			
Charitable activities expenses	11	1,315,753	1,376,631
Fund raising related materials and supplies	10	34,420	13,476
Programme related costs	12	263,997	474,750
Other operating and administrative expenses	13	666,363	642,338
Total resources expended		2,280,533	2,507,195
Net surplus for the year		468,909	663,012
Other comprehensive income for the year			
Fair value (loss)/ gain on financial assets, available-for-sale recognised directly in reserve		(176,329)	49,420
Total comprehensive income for the year		292,580	712,432

The accounting policies and explanatory notes form an integral part of the financial statements

STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2013

(In Singapore Dollars)

	Unrestricted fund \$	Fair value reserve \$	Total \$
Balance at 1 January 2012	13,723,241	139,599	13,862,840
Total comprehensive income for the year	<u>663,012</u>	<u>49,420</u>	<u>712,432</u>
Balance at 31 December 2012	14,386,253	189,019	14,575,272
Total comprehensive income for the year	<u>468,909</u>	<u>(176,329)</u>	<u>292,580</u>
Balance at 31 December 2013	<u><u>14,855,162</u></u>	<u><u>12,690</u></u>	<u><u>14,867,852</u></u>

The accounting policies and explanatory notes form an integral part of the financial statements

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2013**

(In Singapore Dollars)

	Note	2013 \$	2012 \$
CASH FLOWS FROM OPERATING ACTIVITIES			
Surplus for the financial year		468,909	663,012
Adjustments for:			
Depreciation of property, plant and equipment		65,053	49,897
Property, plant and equipment written-off		-	12,093
Non cash donations		-	(83,163)
Loss/ (Gain) on disposal of investments		37,597	(55,941)
Interest income		(245,128)	(224,096)
Operating surplus before working capital changes		326,431	361,802
Other receivables		70,202	48,922
Other payables		6,378	6,414
Cash generated from operations		403,011	417,138
Interest received		178,427	176,142
Net cash generated from operating activities		581,438	593,280
CASH FLOWS FROM INVESTING ACTIVITIES			
Cash at bank with fund managers		(91,682)	(410,563)
Proceeds from sale of investments		499,980	1,948,833
Purchase of investments		(628,478)	(1,757,585)
Purchase of property, plant and equipment		(134,593)	-
Net cash used in investing activities		(354,773)	(219,315)
Net increase in cash and cash equivalents		226,665	373,965
Cash and cash equivalents at beginning of year		6,827,728	6,453,763
Cash and cash equivalents at end of year	7	7,054,393	6,827,728

The accounting policies and explanatory notes form an integral part of the financial statements

1. CORPORATE INFORMATION

Club Rainbow, Singapore (the "Society") is a Society (UEN no. S92SS0137H) registered and domiciled in Singapore. It is also a registered charity and an approved Institution of a Public Character.

The registered address and principal place of operation of Club Rainbow (Singapore) is situated at Block 538, Upper Cross Street #05-263/269, Singapore 050538.

The objectives of the Society is to provide emotional, informational, financial, educational and psycho-social support to children suffering from life threatening illnesses and their families.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

These financial statements have been prepared in accordance with Singapore Financial Reporting Standards ("FRS"). The financial statements have been prepared under the historical cost convention, except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with FRS requires management to exercise its judgement in the process of applying the Society's accounting policies. It also requires the use of certain critical accounting estimates and assumptions. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements, are disclosed in Note 3.

The financial statements are presented in Singapore Dollars ("S\$" or "SGD") which is the Society's functional currency.

2.2 Changes in accounting policies

The accounting policies adopted are consistent with those of previous financial year except in the current financial year, the Society has adopted all the new and revised standards and Interpretations of FRS (INT FRS) that are effective for annual periods beginning on or after 1 January 2013. The adoption of these standards and interpretations did not have any effect on the financial performance or position of the Society.

2.3 Standards issued but not yet effective

The Society has not adopted the following standards and interpretations that have been issued but not yet effective:

Description	Effective for annual periods beginning on or after
Amendments to FRS 32 <i>Offsetting Financial Assets and Financial Liabilities</i>	1 January 2014

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

2.3 Standards issued but not yet effective (cont'd)

The Management Council expects that the adoption of the standards and interpretations above will have no material impact on the financial statements in the period of initial application except for the following:

The Amendments to FRS 32 - *Offsetting Financial Assets and Financial Liabilities*

The amendments to FRS 32 clarify that rights of set-off must not only be legally enforceable in the normal course of business, but must also not contingent on a future event and must be enforceable in the event of bankruptcy or insolvency of all the counterparties to the contract. The Society currently offset certain balances with the same counterparty as the Society has legal rights to set off the amounts and intends to settle on a net basis.

2.4 Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation and any impairment in value. All items of property, plant and equipment are initially recorded at cost.

The initial cost of property, plant and equipment comprises its purchases price, including import duties and non-refundable purchases taxes and any directly attributable costs of bringing the asset to its working condition and location for its intended use, any trade discounts and rebates are deducted in arriving at the purchase price.

Expenditure incurred after the property, plant and equipment have been put into operation, such as repairs and maintenance and overhaul costs, is normally charged to the profit or loss account in the period in which the costs are incurred. In situations where it can be clearly demonstrated that the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of an item of property, plant and equipment beyond its originally assessed standard of performance, the expenditure is capitalised as an additional cost of property, plant and equipment.

Depreciation is computed on a straight-line basis over the estimated useful life of the asset as follows:

Computers	- 5 years
Furniture and Fittings	- 5 years
Office Equipment	- 5 years
Renovations	- 5 years
Medical Equipment	- 5 years
Motor Vehicle	- 5 years

The residual values, useful life and depreciation method are reviewed annually to ensure that the method and period of depreciation are consistent with the expected pattern of economic benefits from items of plant and equipment. Fully depreciated assets are retained in the financial statements until no longer in use and no further charge for depreciation is made in respect of these assets.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

2.5 Impairment of non-financial assets

The Society assesses at each reporting date whether there is an indication that an asset may be impaired. If any such indication exists, or when annual impairment testing for an asset is required, the Society makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs to sell and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets. In assessing value in use, the estimated future cash flows expected to be generated by the asset are discounted to their present value.

Where the carrying amount of an asset exceeds its recoverable amount, the asset is written down to its recoverable amount. Impairment losses are recognised in the statement of financial activities except for assets that are previously revalued where the revaluation was taken to equity. In this case the impairment is also recognised in equity up to the amount of any previous revaluation.

An assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised for the asset in prior years. Such reversal is recognised in the income statement unless the asset is measured at revalued amount, in which case the reversal is treated as a revaluation increase.

2.6 Financial assets

Financial assets are recognised on the statement of financial position when, and only when, the Society becomes a party to the contractual provisions of the financial instrument.

When financial assets are recognised initially, they are measured at fair value, plus, in the case of financial assets not at fair value through profit or loss, directly attributable transaction costs.

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that has been recognised directly in equity is recognised in the statement of comprehensive income.

All regular way purchases and sales of financial assets are recognised or derecognised on the trade date i.e. the date that the Society commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the period generally established by regulation or convention in the marketplace concerned.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

2.6 Financial assets (cont'd)

Subsequent measurement based on the classification of the financial assets in one of the following four categories under FRS 39 is as follows:

a) Financial assets at fair value through profit or loss

As at year end date, there were no financial assets classified in this category.

b) Available-for-sale financial assets

Available-for-sale financial assets include equity and debt securities. Equity investments classified as available-for-sale are those, which are neither classified as held for trading nor designated at fair value through profit or loss. Debts securities in this category are those which are intended to be held for an indefinite period of time and which may be sold in response to needs or liquidity or in response to changes in the market conditions.

After initial recognition, available-for-sale financial assets are subsequently measured at fair value. Any gains or losses from changes in fair value of the financial asset are recognised in other comprehensive income and accumulated under fair value adjustment reserve in equity, except impairment losses, foreign exchange gains and losses on monetary instruments and interest calculated using the effective interest method are recognised in the statement of comprehensive income. The cumulative gain or loss previously recognised in equity is recognised in the statement of comprehensive income when the financial asset is derecognised.

The fair value of investments that are actively traded in organised financial markets is determined by reference to the relevant exchange's quoted market bid prices at the close of business on the statement of financial position date. For investments where there is no active market and where fair value cannot be reliably determined, they are measured at cost, less any impairment losses.

c) Loans and receivables

Financial assets with fixed or determinable payments that are not quoted in an active market are classified as loans and receivables. Subsequent to initial recognition, loans and receivables are measured at amortised cost using the effective interest method. Gains and losses are recognised in the statement of comprehensive income when the loans and receivables are derecognised or impaired, and through the amortisation process.

d) Held-to-maturity financial assets

As at year end date, there were no financial assets classified in this category.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

2.7 Impairment of financial assets

The Society assesses at each reporting date whether there is any objective evidence that a financial asset is impaired.

a) Financial assets carried at amortised cost

If there is objective evidence that an impairment loss on financial assets carried at amortised cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account. The impairment loss is recognised in the income statement.

When the asset becomes uncollectible, the carrying amount of impaired financial assets is reduced directly or if an amount was charged to the allowance account, the amounts charged to the allowance account are written off against the carrying value of the financial asset.

To determine whether there is objective evidence that an impairment loss on financial assets has been incurred, the Society considers factors such as the probability of insolvency or significant financial difficulties of the debtor and default or significant delay in payments.

If, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed to the extent that the carrying value of the asset does not exceed its amortised cost at the reversal date. The amount of reversal is recognised in the income statement.

b) Financial assets carried at cost

If there is objective evidence that an impairment loss on a financial asset carried at cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the current market rate of return for a similar financial asset. Such impairment losses are not reversed in subsequent periods.

2.8 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash with banks, short term deposits and highly liquid investments that are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

2.9 Provisions

Provisions are recognised when the Society has a present obligation (legal or constructive) as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

A provision for onerous contracts is recognised when the expected benefits from a contract are lower than the unavoidable cost of meeting the obligations under the contract.

The Management Council reviews the provision annually and where in their opinion the provision is inadequate or excessive due adjustment is made.

These are discounted to present value where the effect is material.

2.10 Financial liabilities

A financial liability is recognised on the statement of financial position when, and only when, the entity becomes a party to the contractual provisions of the instrument. The initial recognition of financial liability is at fair value normally represented by the transaction price. The transaction price for the financial liability not classified at fair value through income statement includes the transaction costs that are directly attributable to the acquisition or issue of the financial liability. Transaction cost incurred on the acquisition or issue of financial liability classified at fair value through profit or loss are expensed immediately. The transaction are recorded at the trade date. Financial liabilities including bank and other borrowings are classified as current liabilities unless there is unconditional right to defer settlement of the liability for at least 12 months after the statement of financial position date.

Subsequent measurement based on the classification of the financial liabilities in one of the following two categories under FRS 39 is as follows:

a) Financial liabilities at fair value through profit or loss

As at year end date, there were no financial assets classified in this category.

b) Other financial liabilities

All liabilities, which have not been classified in the previous category fall into this residual category. These liabilities are carried at amortised cost using the effective interest method. Trade and other payables and borrowings are classified in this category. Items classified within trade and other payables are not usually re-measured, as the obligation is usually known with a degree of certainty and settlement is short-term.

A financial liability is derecognised when the obligation under the liability is extinguished. For financial liabilities other than derivatives, gains or losses are recognised in the income statement when the liabilities are derecognised or impaired, and through the amortisation process. Any gains or losses arising from changes in fair value of derivatives are recognised in the income statement. Net gains or losses on derivatives include exchange differences.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

2.11 Fair value of financial instruments

The carrying values of current financial instruments approximate their fair values due to the short-term maturity of these instruments. Disclosures of fair value are not made when the carrying amount of current financial instruments is a reasonable approximation of fair value. The fair value of non-current financial instruments may not be disclosed separately unless there are significant differences at the end of reporting year and in the event the fair values are disclosed in the relevant notes.

The maximum exposure to credit risk is the fair value of the financial instruments at the end of the reporting year. The fair value of a financial instrument is derived from an active market or by using an acceptable valuation technique. The appropriate quoted market price for an asset held or liability to be issued is usually the current bid price without any deduction for transaction costs that may incurred on sale or other disposal and, for an asset to be acquired or for liability held, the asking price.

If there is no market, or the markets available are not active, the fair value is established by using an acceptable valuation technique. The fair value measurements are classified using a measurements, that is, Level 1 for the use of quoted prices (unadjusted) in active markets for identical assets or liabilities; Level 2 for the use of inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices); and Level 3 for the use of inputs for the assets or liability that are not based on observable market data (unobservable inputs). The level is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. Where observable inputs that require significant adjustment based on unobservable inputs, that measurement is a Level 3 measurement.

2.12 Fund and reserve

a) Unrestricted fund

Funds of the Society comprise mainly the accumulated funds, which are unrestricted. These funds are expendable at the discretion of the Management Council in furtherance of the Society's objectives.

b) Fair value reserve

Fair value reserve represents the cumulative fair value changes of available-for-sale financial assets until they are disposed or impaired.

2.13 Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Society and the revenue can be reliably measured. The following specific criteria must also be met before revenue is recognised:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

2.13 Revenue (cont'd)

a) Donations

Donations are recognised in the statement of financial activities when they have been received. Donation-in-kind are recognised when the fair value of the assets received can be reasonably ascertained.

b) Interest income

Interest income from bank deposits and bonds is accrued on a time proportion basis, taking into account the principal amounts outstanding and the interest rates applicable on an effective yield method.

c) Fund raising

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

d) Government grants

Cash grants received from the government in relation to the Special Employment Credit are recognised as income upon receipt.

2.14 Employee benefits

a) Pension obligations

The Society contributes to the Central Provident Fund ('CPF'), which is a pension contribution plan regulated and managed by the Singapore Government. The Society's CPF contribution which apply to employees, are charged to the statement of financial activities in the period to which the contributions relate.

b) Employee leave entitlement

Employee entitlement to annual leave is recognised when they accrue to employees only. A provision is made for the estimated liability for unconsumed leave as a result of services rendered by the employees up to the reporting date.

2.15 Functional currency

The functional currency of the Society is in Singapore Dollar. As the receipts and payments of the Society are predominantly denominated in Singapore Dollar, the Management Council is of the opinion that the Singapore Dollar reflects the economic substance of the underlying events and circumstances relevant to the Society.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

2.16 Operating leases

Leases of assets in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to the income statement on a straight-line basis over the period of the lease.

When an operating lease is terminated before the lease period has expired, any payment required to be made to the lessor by way of penalty is recognised as an expense in the financial year in which termination takes place.

2.17 Related parties

A related party is defined as follows:

- a) A person or a close member of that person's family is related to the Society if that person:
 - i) has control or joint control over the Society;
 - ii) has significant influence over the Society; or
 - iii) is a member of the key management personnel of the Society or of a parent of the Society.
- b) An entity is related to the Society if any of the following conditions applies:
 - i) the entity and the Society are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
 - ii) one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
 - iii) both entities are joint ventures of the same third party.
 - iv) one entity is a joint venture of a third entity and the other entity is an associate of the third entity.
 - v) the entity is a post-employment benefit plan for the benefit of employees of either the Society or an entity related to the Society. If the Society is itself such a plan, the sponsoring employers are also related to the Society;
 - vi) the entity is controlled or jointly controlled by a person identified in (a);
 - vii) a person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

3. SIGNIFICANT ACCOUNTING JUDGMENTS AND ESTIMATES

Estimates, assumptions concerning the future and judgements are made in the preparation of the financial statements. They affect the application of the Society's accounting policies, reported amounts of assets, liabilities, income and expenses, and disclosures made. They are assessed on an on-going basis and are based on experience and relevant factors, including expectations of future events that are believed to be reasonable under the circumstances.

3.1 Judgments made in applying accounting policies

The Management Council is of the opinion that there are no critical judgements involved in applying the Society's accounting policies that are expected to have a significant effect on the amounts recognised in the financial statements.

3.2 Key sources of estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the balance sheet date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Depreciation of property, plant and equipment

Property, plant and equipment are depreciated on a straight-line basis over their useful lives. The Management Council estimates the useful lives of these property, plant and equipment to be within 5 years. The carrying amount of the Society's property, plant and equipment at 31 December 2013 was \$229,255 (2012: \$159,715). Changes in the expected level of usage and technological developments could impact the economic useful lives and the residual values of these assets, therefore future depreciation charges could be revised.

4. PROPERTY, PLANT AND EQUIPMENT

	Computers \$	Furniture and Fixture \$	Office equipments \$	Renovation \$	Medical equipments \$	Motor Vehicle \$	Total \$
Cost							
At 1 January 2012	102,989	73,582	75,735	202,146	9,577	70,809	534,838
Additions	7,886	-	-	75,277	-	-	83,163
Reclassification	-	-	2,675	(2,675)	-	-	-
Write-off	(1,568)	(56)	(1,575)	(23,722)	-	-	(26,921)
At 31 December 2012	109,307	73,526	76,835	251,026	9,577	70,809	591,080
Additions	-	-	-	-	749	133,844	134,593
Write-off	(1,515)	-	-	-	-	-	(1,515)
At 31 December 2013	107,792	73,526	76,835	251,026	10,326	204,653	724,158
Accumulated depreciation							
At 1 January 2012	63,317	72,669	74,516	160,127	6,785	18,882	396,296
Charge for the year	13,933	293	1,159	18,436	1,915	14,161	49,897
Reclassification	-	-	1,337	(1,337)	-	-	-
Write-off	(1,484)	(56)	(1,409)	(11,879)	-	-	(14,828)
At 31 December 2012	75,766	72,906	75,603	165,347	8,700	33,043	431,365
Charge for the year	13,998	162	919	22,967	888	26,119	65,053
Write-off	(1,515)	-	-	-	-	-	(1,515)
At 31 December 2013	88,249	73,068	76,522	188,314	9,588	59,162	494,903
Net carrying amount							
At 31 December 2013	19,543	458	313	62,712	738	145,491	229,255
At 31 December 2012	33,541	620	1,232	85,679	877	37,766	159,715

5. FINANCIAL ASSETS AVAILABLE-FOR-SALE

	2013 \$	2012 \$
Quoted bonds, at fair value	6,967,157	7,057,587
Cash with fund manager	646,082	554,400
	<u>7,613,239</u>	<u>7,611,987</u>

The fair value of quoted bonds are based on the bid price of the last market day of the financial year. The quoted bonds are part of the investment portfolio managed by UOB Asset Management Ltd.

The cash with fund manager is not freely available for use by the Society as the monies are restricted for investment purposes and are part of the investment portfolio managed by fund manager in UOB Asset Management Ltd.

Movement of financial assets, available-for-sale:

	2013 \$	2012 \$
Fair value at beginning of the year	7,611,987	7,308,647
Additions	628,478	1,757,585
Disposals	(537,577)	(1,892,892)
Interest receivables	(5,002)	(21,336)
Cash with fund manager	91,682	410,563
Decrease in fair value through Statement of Financial Activities	(36,641)	(19,854)
(Decrease)/ Increase in fair value through Other Comprehensive Income	<u>(139,688)</u>	<u>69,274</u>
Fair value at end of year	<u>7,613,239</u>	<u>7,611,987</u>

The effective interest rates for the above quoted bonds range from 1.23% to 5.50%. (1.80% to 5.50%)

The financial assets available-for-sale are denominated in Singapore Dollars.

6. OTHER RECEIVABLES

	2013 \$	2012 \$
Interest receivables	2,837	3,958
Deposits and prepayments	32,337	29,715
	<u>35,174</u>	<u>33,673</u>

Other receivables are unsecured, interest free and repayable on demand unless otherwise stated.

Other receivables at the year end date are denominated in Singapore Dollars.

7. CASH AND CASH EQUIVALENTS

	2013 \$	2012 \$
Cash and bank balances	5,548,157	5,325,973
Fixed deposits	1,506,236	1,501,755
	<u>7,054,393</u>	<u>6,827,728</u>

Short term bank fixed deposits at the year end date had an average maturity of 1 to 6 months (: 1 to 6 months) from the end of financial year. The effective interest rates of fixed deposits range from 0.25% to 1.20% (: 0.19% to 1.00%) per annum.

Cash and cash equivalents at the year date are denominated in Singapore Dollars.

8. OTHER PAYABLES

	2013 \$	2012 \$
Accrued expenses	<u>64,209</u>	<u>57,831</u>

Other payables are unsecured, interest free and repayable on demand unless otherwise stated.

At the year end date, other payables are denominated in Singapore Dollars.

9. DONATIONS

	2013 \$	2012 \$
Tax deductible donations	1,859,453	2,392,047
Non-tax deductible donations	299,588	279,554
	<u>2,159,041</u>	<u>2,671,601</u>

10. FUND RAISING

	2013 \$	2012 \$
Fund raising income		
Tax deductible donations	304,852	115,050
Non-tax deductible donations	74,787	9,000
	<u>379,639</u>	<u>124,050</u>
Less: Fund raising related expenses	(34,420)	(13,476)
Net proceeds	<u>345,219</u>	<u>110,574</u>

During the financial year, the Society held Ride for Rainbow 2013.

11. CHARITABLE ACTIVITIES EXPENSES

	2013 \$	2012 \$
Donation to other organisation-Singapore Cord Blood Bank	-	200,000
Education and bursary awards	84,100	80,400
Financial assistance	265,484	298,649
Staff cost		
-Salaries and bonuses	811,389	683,057
-CPF, SDL and FWL contributions	129,142	103,028
Talent development grants	13,050	11,497
Therapy sessions	12,588	-
	<u>1,315,753</u>	<u>1,376,631</u>

12. PROGRAMME RELATED COSTS

	2013 \$	2012 \$
Annual party	37,235	31,541
Artitude expenses	2,392	26,233
Camp rainbow	58,464	24,739
Caregiver appreciation day	13,791	19,192
Awareness and community partnership	2,405	37,992
Parent support programs	1,050	-
Rainbow annual overseas trip	75,584	239,920
Rainbow care and resources centre	2,939	2,121
School holiday program	2,381	-
Tuition and educational programs	9,815	16,425
Volunteer program	7,286	14,001
Workshop and sharing session	-	33,711
Other programs	50,655	28,875
	<u>263,997</u>	<u>474,750</u>

13. OTHER OPERATING AND ADMINISTRATIVE EXPENSES

	2013 \$	2012 \$
Advertising and publications	1,904	4,073
Bank charges	43,388	45,854
Depreciation of property, plant and equipment	65,053	49,897
General expenses	4,378	2,440
Insurance	21,462	15,174
IT expenses	14,641	12,485
Medical	3,985	3,668
Office maintenance	6,661	8,523
Plant and equipment written off	-	12,093
Printing and stationery	16,850	41,505
Professional fees	28,182	29,852
Rental of premises and equipment	20,421	20,421
Repairs and maintenance-equipments	6,883	7,193
Staff costs		
-Salaries and bonuses	308,680	277,769
-CPF, SDL and FWL contributions	43,957	41,264
-Staff welfare and development	6,907	6,933
Balance brought forward	<u>593,352</u>	<u>579,144</u>

13. OTHER OPERATING AND ADMINISTRATIVE EXPENSES (CONT'D)

	2013 \$	2012 \$
Balance carried forward	593,352	579,144
Telephone and internet	23,585	21,967
Training and seminars	11,964	9,045
Transport	3,325	2,818
Upkeep of motor vehicle	22,494	17,383
Water and electricity	11,643	11,981
	<u>666,363</u>	<u>642,338</u>

14. INCOME TAX

The Society is registered as a charity under the Charities Act, Cap 37 and an institute of public character under the Income Tax, Chapter 134. By virtue of Section 13 of the Income Tax Act, income of any charity registered under the Charities Act, Cap 37 is exempted from taxation with effect from the year of assessment 2008.

15. COMMITMENTS

At 31 December 2013, the Society has financial assistance commitments of \$42,970 (\$73,615) that has been contracted but not recognised as liabilities.

At 31 December 2013, the Society has commitments for future minimum lease payments under non-cancellable operating lease of office equipment as follows:

	2013 \$	2012 \$
Within 1 year	3,210	3,210
After 1 year but within 5 years	7,800	11,010
	<u>11,010</u>	<u>14,220</u>

16. EMPLOYEES' REMUNERATION

The number of employees (including key management personnel) whose remuneration amount to over \$100,000 in the year is as follows:

	2013	2012
Number of employees in bands:		
\$100,001 to \$150,000	<u>1</u>	<u>1</u>

16. EMPLOYEES' REMUNERATION (CONT'D)

- a) The Executive Director having authority and responsibility for planning, directing and controlling the activities of the Society directly or indirectly.
- b) The Management Council is the final authority and is overall responsible for policy making and determination of all activities. Management Council members are volunteers and received no monetary remuneration for their contribution.

17. MANAGEMENT OF CONFLICT OF INTEREST

It is not the practice for the trustees/office bearers, or people connected with them, to receive remuneration, or other benefits, from the Society for which they are responsible, or from institutions connected with the Society.

All council members and staffs of the Society are required to read and understand the conflict of interest policy in place and make full disclosure of interests, relationships and holdings that could potentially result in conflict of interests. When a conflict of interest situation arises, the council members and staffs shall abstain from participating in the discussion, decision making and voting on the matter.

18. RESERVE POSITION AND POLICY

The Society's reserve position for the financial year end are as follow:

	2013 \$	2012 \$	Increase \$	Percentage of Increase %
Unrestricted Fund	<u>14,867,852</u>	<u>14,575,272</u>	<u>292,580</u>	<u>2.01</u>
Ratio of Funds to Annual Operating Expenditure	<u>6.52</u>	<u>5.81</u>	<u>0.71</u>	<u>12.15</u>

The reserve of Club Rainbow (Singapore) provides financial stability and the means for the development of Society's activity. Club Rainbow (Singapore) intends to maintain the reserve at a level, which is equivalent to \$12,255,873 (approximately 3 years of expenditure including depreciation).

The Management Council will review annually the amount of fund that is required to ensure that they are adequate to fulfil the Society's continuing obligations.

The Society is not subject to externally imposed reserve requirement.

19. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

a) Categories of financial instruments

The following table sets out the financial instruments as at the statement of financial position date:

	2013	2012
	\$	\$
Financial assets		
Other receivables	35,174	33,673
Cash and cash equivalents	7,054,393	6,827,728
Financial assets, available-for-sale	<u>7,613,239</u>	<u>7,611,987</u>
Financial liability		
Other payables	<u>64,209</u>	<u>57,831</u>

b) Financial risk management policies and objectives

The Society's activities expose it to a variety of financial risks, including the effect of changes in interest rates. Overall risk management is determined by the Management Council. The Society does not have a formal overall risk management policy except for written policy covering investment of excess cash. The written policy is periodically reviewed by the Management Council to ensure that Society's policies are complied with.

A significant portion of risk management is entrusted to an external fund manager (Note 5) who operates based on the investment mandates entered into. The Management Council conducts regular review on the investment performance of funds under fund manager management, and advises matters relating to investment administration.

There has been no significant change in the manner in which it manages and measures the risk. The Society overall strategy remains unchanged from previous financial year.

c) Interest rate risk

The Society constantly monitors its interest rate risk and does not utilise forward contracts or other arrangements for trading or speculative purpose. As at 31 December 2013, there were no interest rate swap contracts or other derivative instrument outstanding.

The Society is exposed to interest rate risk as changes in interest rates affect the value of its investment portfolio. The Society does not use derivative financial instruments to hedge its interest risk. The Society has no interest-bearing liabilities.

19. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D)

c) Interest rate risk (cont'd)

The following table sets out the carrying amount, by maturity, of the Society's financial instruments, that are exposed to interest rate risk:

	2013 \$	2012 \$
Within one year - fixed rates		
Fixed deposits	1,506,236	1,501,755
Quoted bonds	<u>6,967,157</u>	<u>7,057,587</u>

d) Liquidity risk

The Society monitors its liquidity risk and maintains a level of cash and cash equivalents deemed adequate by Management Council to finance the Society's operations and to mitigate the effects of fluctuations in cash flows. Typically, the Society ensures that it has sufficient cash on demand to meet expected operational expenses.

The following tables detail the remaining contractual maturity for non-derivative financial liabilities. The table have been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which the Society can be required to pay.

	Contractual cashflows	
	2013	2012
	Less than 1 year	Less than 1 year
	\$	\$
Other payables	<u>64,209</u>	<u>57,831</u>

e) Credit risk

The carrying amounts of cash and cash equivalents, funds with fund manager and receivables represent the Society's maximum exposure to credit risk in relation to financial assets. No other financial assets carry a significant exposure to credit risk.

The Society places its managed investment portfolio, bank balances and fixed deposits with reputable established financial institutions. Therefore, credit risk on these financial assets is limited because the counter-parties are banks with acceptable credit ratings.

The carrying amount of financial assets recorded in the financial statements represents the Society's maximum exposure to credit risk.

19. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D)

f) Market price risk

Market price risk is the risk that the fair value of the Society's financial instruments will fluctuate because of changes in market prices (other than interest or exchange rates). The Society is exposed to market price risk arising from its investment in quoted bonds. These financial instruments is managed by a fund manager and classified as financial assets, available-for-sale. Available-for-sale investments are held for strategic rather than trading purpose.

Price sensitivity analysis

The sensitivity analysis below have been determined based on the exposure of price risks at the reporting date. The following table demonstrates the sensitivity to 5% increase or decrease in the market prices on the financial assets, available-for-sale that would affect the fair value reserve of the Society.

	Fair value reserve	
	2013	2012
	\$	\$
Market price		
-Increase 5% (2012: 5%)	348,358	352,879
-Decrease 5% (2012: 5%)	<u>(348,358)</u>	<u>(352,879)</u>

g) Fair value of financial instruments

i. Fair value of financial instruments that are carried at fair value

The following table shows an analysis of financial instruments carried at fair value by level of fair value hierarchy:

	2013			Total
	Quoted prices in active markets for identical instruments	Significant other observable inputs	Significant unobservable inputs	
	\$ (Level 1)	\$ (Level 2)	\$ (Level 3)	\$
Financial assets:				
Available-for-sale				
-Quoted bonds	<u>6,967,157</u>	<u>-</u>	<u>-</u>	<u>6,967,157</u>

	2012			
	Quoted prices in active markets for identical instruments	Significant other observable inputs	Significant unobservable inputs	Total
	\$	\$	\$	\$
	(Level 1)	(Level 2)	(Level 3)	
Financial assets:				
Available-for-sale				
-Quoted bonds	7,057,587	-	-	7,057,587

The Society classify fair value measurement using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. The fair value hierarchy have the following levels:

- | | |
|---------|---|
| Level 1 | - Quoted prices (unadjusted) in active markets for identical assets or liabilities |
| Level 2 | - Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices, and |
| Level 3 | - Inputs for the asset or liability that are not based on observable market data (unobservable inputs) |

Quoted bonds (Note 5): Fair value is determined directly by reference to their published market bid price at the reporting date.

The carrying amount of other receivables, cash and cash equivalents and other payables are reasonable approximation of fair values due to their short-term nature.

At reporting date, there are no financial instruments in this category.

19. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONT'D)

h) Reserve

The Society's reserves policy focuses on the level of unrestricted fund. The Society relies on donations which by their nature are unpredictable. The Society's reserves are all unrestricted to ensure that the operation of its social programmes can continue in the event of fluctuations in voluntary income and unexpected expenditure.

20. AUTHORISATION OF FINANCIAL STATEMENTS

The financial statements of the Society for the financial ended 31 December 2013 were authorised for issue in accordance with a resolution of the Management Council on 8 July 2014.