

**BE A RAY OF HOPE**



**The Year  
of Renewal**  
ANNUAL REPORT 2019



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**The Ray of Hope Initiative is a registered  
charity in Singapore and a member of  
National Council of Social Services**

**UEN No. 201229333H**

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**[www.rayofhope.sg](http://www.rayofhope.sg)**



# ANNUAL REPORT 2019

RAYOFHOPE.SG

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# MESSAGE FROM THE CHAIRMAN



**MARK WONG**

**CHAIRMAN OF RAY OF HOPE**

**“Our job at Ray of Hope is to buy time for our beneficiaries so they can get back on their feet.”**

## DEAR DONORS AND SUPPORTERS,

2019 was a year of renewal for Ray of Hope. We made changes to the old and created new opportunities for people to help our beneficiaries, to complement our crowdfunding site -- the pillar of our outreach to donors.

Our aspiration is to have a world class donor experience for anyone who wants to contribute to people in our community. We recognise the effort that every person makes when donating to someone in need through our site. With that in mind, the team embarked on the ambitious task to revamp our original crowdfunding platform.

We took inspiration from some of the best ones around the world to make donating at rayofhope.sg a seamless and meaningful experience. We are grateful that our donors take the time to understand the beneficiaries' situations, and appreciate that every dollar donated is hard earned, and given with the best of intentions.

With that mission in mind, we launched our new website in June 2019. Our new website has exceeded our expectations and feedback from the team and donors on their giving experience has been good.

There was a drastic reduction in donation dropouts, donations have gone up by 90% to \$589,776, and we reached out to 1,600 new donors. This all means that people in our community who have fallen through the cracks of our society's safety nets are getting the help they need.

## OUR IMPACT

Many of our beneficiaries are on the cliff's edge. Your donations build a bridge for our beneficiaries to cross to safety. While they are making the precarious journey, our case managers help them stay on the bridge, beyond crowdfunding, by supporting them in other ways.

I'm proud to report that we journeyed with 180 families in 2019 -- a 16% increase from 155 families in 2018, with the same number of staff on the team.

## WORKING WITH PARTNERS

90% of our beneficiaries are referred to us by charity partners who are our eyes and ears on the ground. They are in the community and can identify beneficiaries who need support. In 2019, we continued to grow our outreach and partnerships, and found new ways to add value to our partners.

For example, on the CSR front, Hope Supermarket in 2019 was a huge success. We scaled up with 220 volunteers from HSBC in 2 separate locations across the island. 500 needy families could pick the groceries they needed for free. All made possible by the generosity of HSBC.

## SHELBY -- THE GIVING SHELF

Our latest CSR initiative called Shelby -- the Giving Shelf, moved many to step up to help our beneficiaries. The idea is to get companies to adopt Shelby for at least a week. We place an empty shelf in their office and challenge employees to fill it with daily necessities such as diapers and milk powder needed by families.

900 employees from 6 companies answered the call and donated 411 tins of milk powder, 169 adult diapers & 284 baby diapers to babies, special needs kids and elderly in need.

## COVID-19 AND ITS IMPACT

As I look back at our 2019 impact, I am filled with gratitude but I need to address the elephant in the room. That was a preCovid-19 world.

With the pandemic hitting us, and safe distancing measures in place, our team made the decision to stop all home visits to our beneficiaries. The measures made it challenging for our case managers to keep in touch with the families.

Nonetheless, we soldiered on to take in new families as we know this is also a period where many are hit with uncertainties. Please rest assured that all campaigns are still fully verified, that remains our promise.

With any crisis, there are opportunities. Covid-19 has wreaked havoc with many communities in Singapore. As an online crowdfunding platform, our work is even more relevant and crucial than ever. In these uncertain times, we want to be the most trustworthy online platform for the community to give hope to people affected by Covid-19.

Therefore, to extend our impact, we decided to partner ground-up initiatives, volunteer groups and charities to serve groups of individuals. We have been receiving encouraging responses from partners and donors have been generous to help people in need.

We will see better days. Do continue to give hope that empowers individuals and families to press on. On behalf of our beneficiaries and our team, I would like to thank every one of you who have stepped up and given what you can. Please stay well and stay safe.



# RAY OF HOPE BOARD OF DIRECTORS



NAME AND DESIGNATION	APPOINTMENT DATE	ATTENDANCE	BACKGROUND
<b>Mark Wong*</b> Chairman	3 Jun 2013	3 of 3	Chief Operating Officer, Dymon Asia Capital
<b>Abdul Jabbar Bin Karam Din</b> Director	3 Jun 2013	3 of 3	Executive Committee Partner, Rajah & Tann LLP
<b>Brian Thung</b> Director, Audit Chairman	3 Sep 2013	3 of 3	ASEAN Financial Services Managing Partner, Ernst & Young
<b>Danny Yong*</b> Director	11 Nov 2016	3 of 3	CIO, Founding Partner, Dymon Asia Capital
<b>Kenneth Kan*</b> Director, Finance Chairman	11 Nov 2016	3 of 3	Partner, Dymon Asia Capital
<b>Kher Sheng Lee</b> Director	30 Nov 2017	0 of 3	Managing Director, Alternative Investment Management Association
<b>Martin Tan</b> Director	18 Jul 2018	3 of 3	Executive Director, The Majority Trust
<b>Quak Hiang Whai</b> Director	1 Feb 2019	3 of 3	Senior Advisor at The Ministry of Home Affairs

#### NOTES

\* Mr Danny Yong, Mr Kenneth Kan and Mr Mark Wong are also Board Members of The Majority Trust Limited, a related entity of The Ray of Hope Initiative Limited. Mr Martin Tan is the Executive Director at The Majority Trust Limited.

None of the Board Members receive remuneration for their Board services. The ROH team is led by Mr Tan En, General Manager. Mr Tan En was appointed as General Manager on 1 January 2019. None of ROH's employees receives more than \$100,000 in annual remuneration each.

Corporate Bank: DBS Bank Ltd

#### Reserve Policy

ROH's operating costs have been funded by TMT, the Board and other generous philanthropists for the past 2 years so that 100% of donations go towards supporting our beneficiaries. ROH is still enroute to building a reserve policy.

**ABOUT US**

# **THE RAY OF HOPE**

**Our Vision  
Our Mission  
Our Promises**



# Ray of Hope is often their last port of call. Your giving matters.



The Ray of Hope Initiative is a crowdfunding charity that helps people who have fallen through the cracks. You can give hope to people who have exhausted all other means of help.

The Ray of Hope Initiative Limited is a registered charity (UEN 201229333H) and a member of NCSS.

## OUR VISION

To build a trusted platform that goes beyond crowdfunding as a positive giving experience cultivates a greater sense of individual responsibility, leading to stronger social cohesion within our community.

## OUR MISSION STATEMENT

To help donors and volunteers in our community help those who have fallen through the cracks.

# OUR PROMISE



## YOUR EVERY DOLLAR COUNTS

**100% of donations go directly to beneficiaries.** Every dollar you give will go to those in need.



## YOU MEET REAL NEEDS

### 100% Verified Campaigns

Our case managers will visit every beneficiary to ensure that their needs are genuine. We work with social service agencies, NGOs and charities to complement the existing assistance provided.



## YOUR DONATION IS PROTECTED

### 100% Accountability

We are so confident of our verification process that Ray of Hope will refund your donations should there be a fraudulent campaign. You will get updates on how your donations are used.

# 2019 IS OUR YEAR OF RENEWAL

**New Website**  
**Key Features**  
**New CSR Programme**

2015



2016



2019



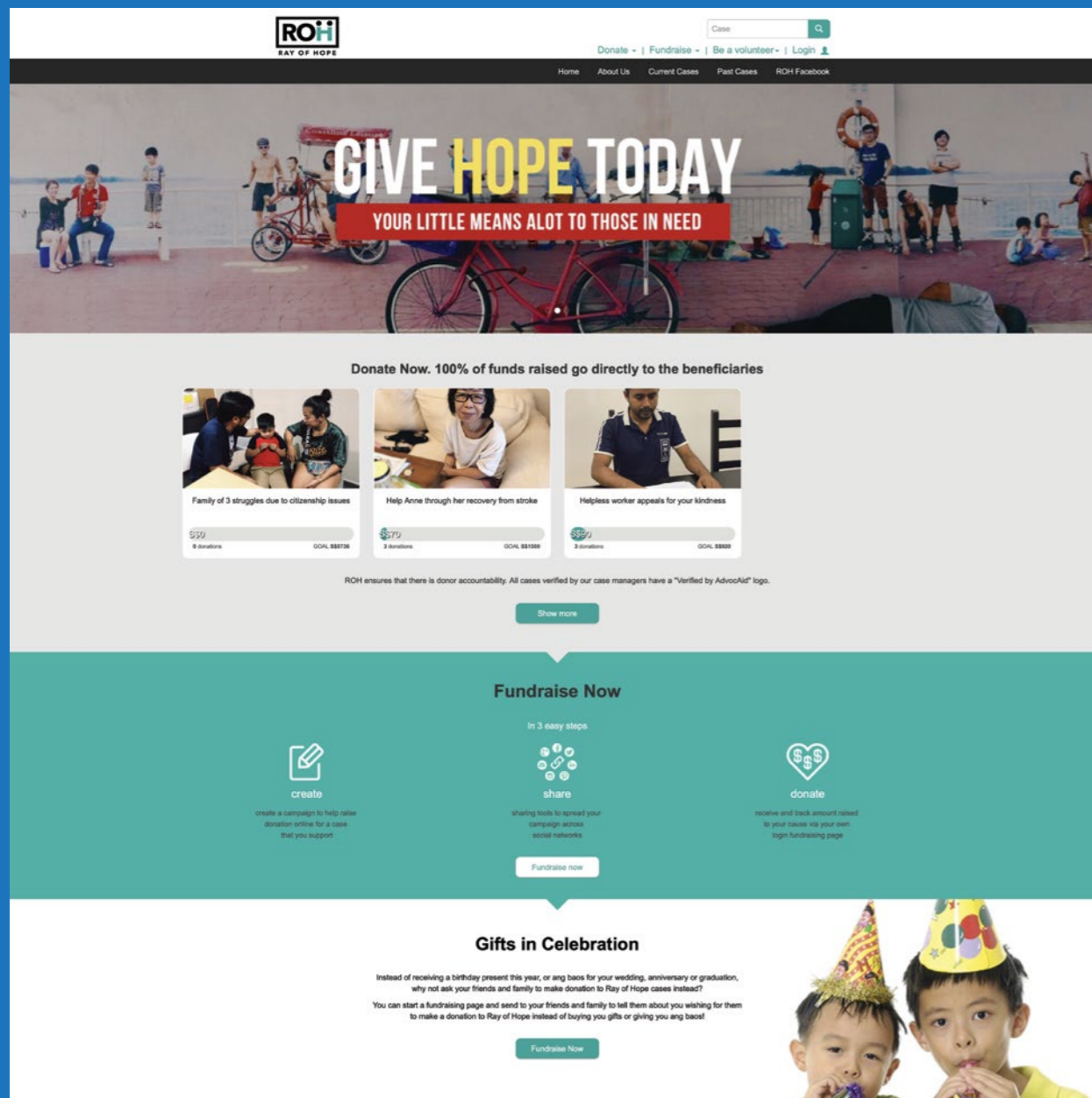


# WORLD CLASS DONOR EXPERIENCE

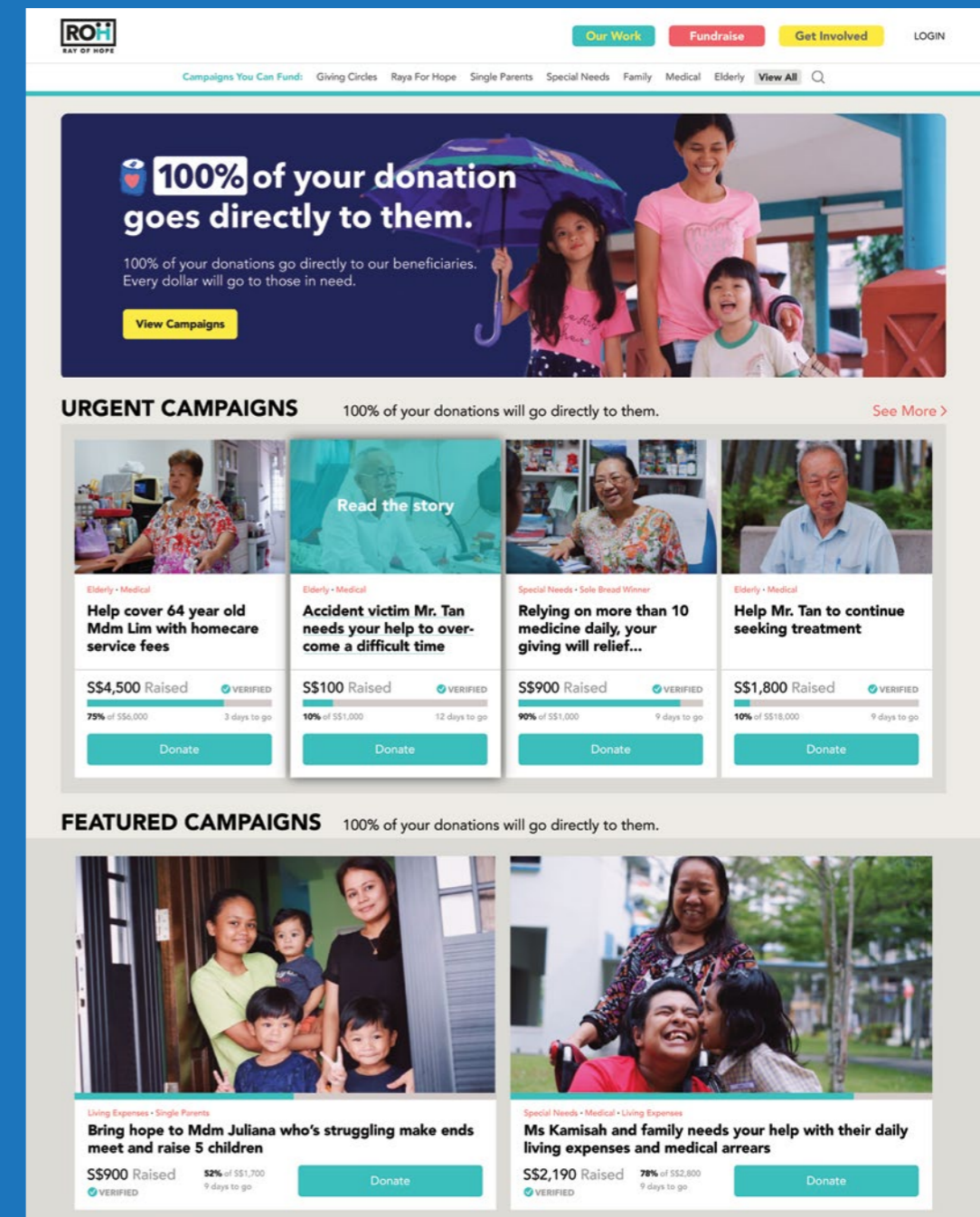
## New ROH Website

Because Ray of Hope is often the last port of call for people in need, it is imperative that we do our utmost to help. Constantly reviewing and improving the way we work and reach out to donors is a big part of what we do. We recognize that donors are giving of their hard-earned dollars to help someone in need, and so we want their experience donating on rayofhope.sg to be simple yet meaningful – being able to know clearly who they are helping and being able to donate without too much difficulties. With this in mind, we overhauled our website and relaunched the new site in June 2019.

### BEFORE



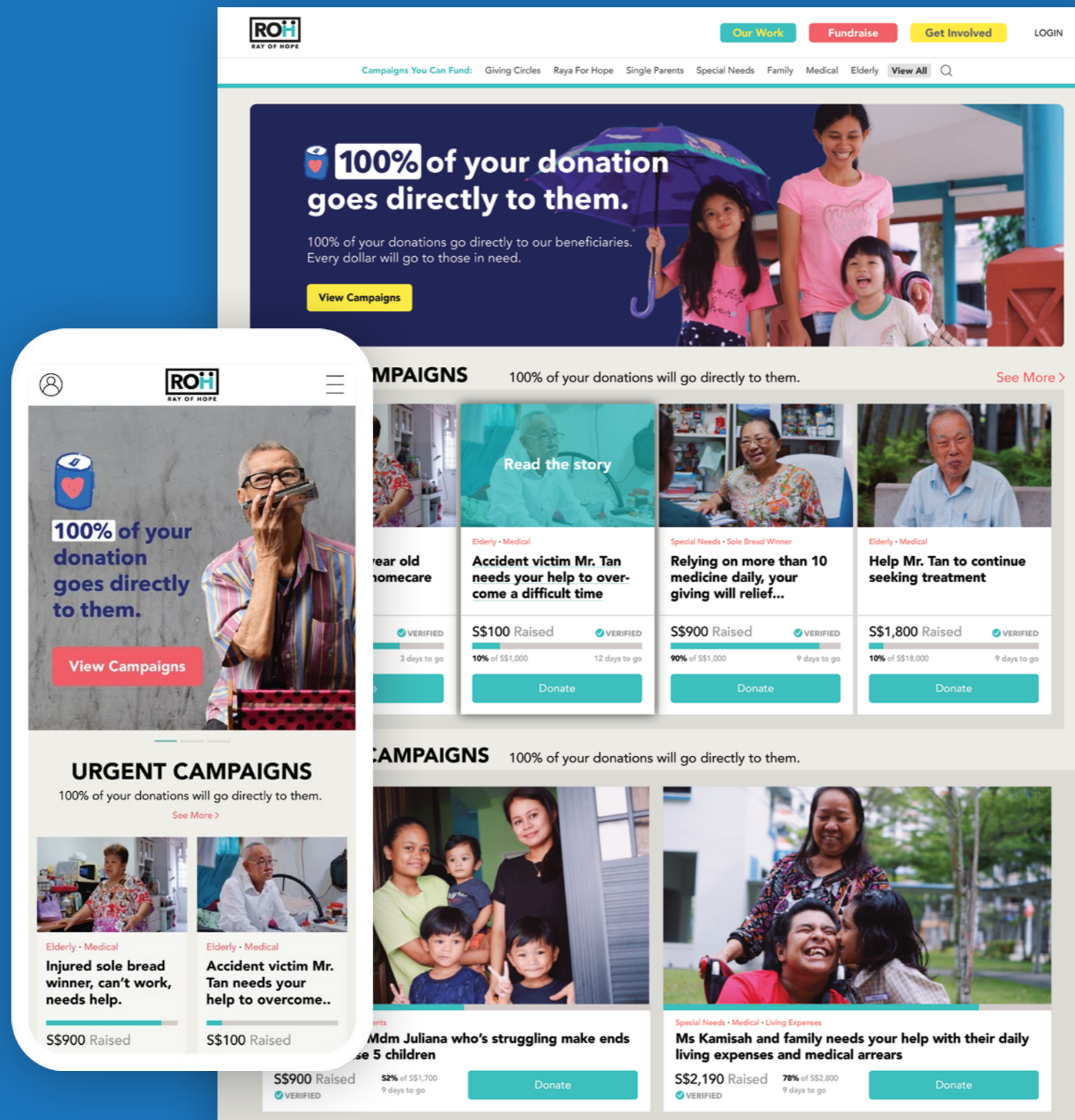
### AFTER





# NEW FEATURES AND IMPROVEMENTS

- 1 Streamlined donor experience
- 2 Mobile responsive & mobile optimised
- 3 Donation history and tracking system
- 4 Saving credit card details for future donations
- 5 Optional tips to cover payment gateway fee
- 6 Apple Pay and Google Pay

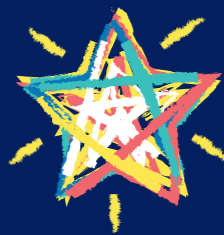


- 7 Campaign sorting function
- 8 Automatic donor updates
- 9 Guest checkout function
- 10 Create a private campaign
- 11 Newly updated FAQ page
- 12 Revamped homepage for category sorting

# RESULTS OF THE NEW SITE



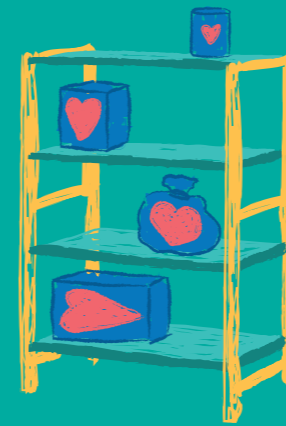
**REDUCED  
DONATION  
DROPOUTS**



**INCREASED NEW  
DONORS AND  
DONATIONS**

## NEW CSR PROGRAMME

# SHELBY THE GIVING SHELF



Many low-income families struggle to buy basic necessities for babies, children with special needs or the elderly sick. Often, they need items like formula milk and diapers.

You can help these families when your team at the office fill 'Shelby the Giving Shelf' together.

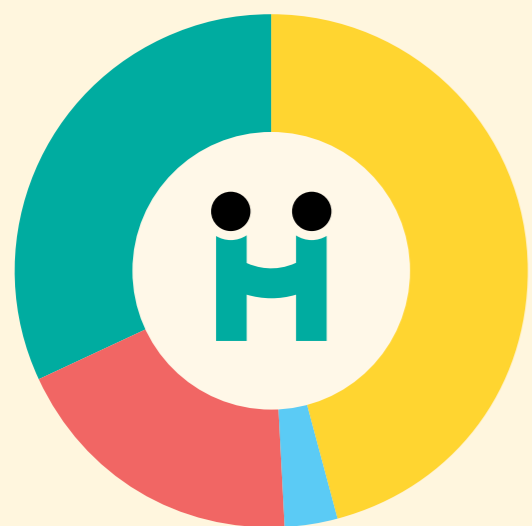






893

Items were collected from 6 companies



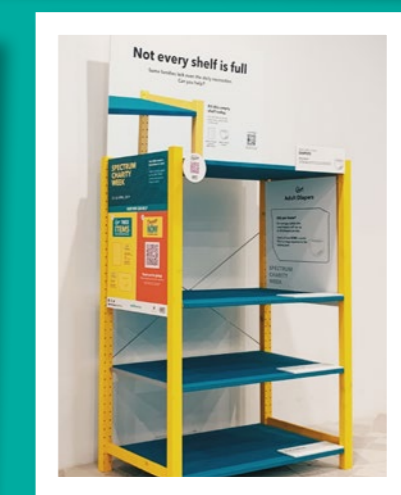
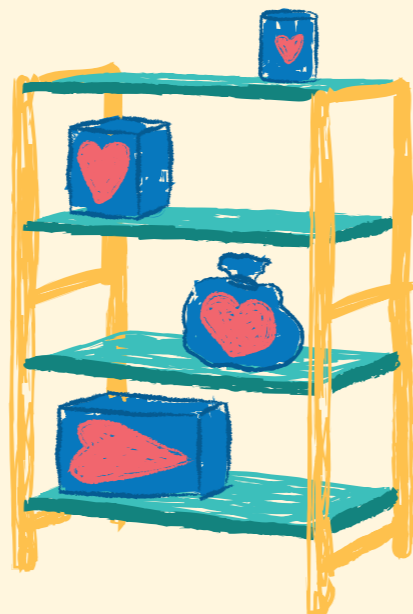
Item	Amount
Milk Powder	411 Tins
Wet Tissue	29 Packs
Adult Diaper	169 Packs
Children's Diaper	284 Packs

Companies who adopted



900

People were reached because of Shelby



SHELBY THE GIVING SHELF





# GIVING Week

## CORPORATE SOCIAL RESPONSIBILITY PROGRAMME

DBS participated in the Giving Week movement, a national movement that celebrates the spirit of giving and seeks to make giving part of our way of life.

In partnership with Ray of Hope, there are various People of Purpose activities lined up to give, whether big or small, back to the community during the week.

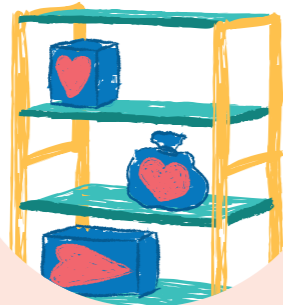
## Three ways of giving during the campaign

01



Giving to Elderly in Need  
**Donation**

02



Giving in Kind  
**Gift Giving**

03



Giving Their Time  
**Volunteering**

# 300

People were helped because of this campaign







# **OUR** **OUTREACH**

**AN OVERVIEW**  
**Fundraising**  
**Donors**  
**Volunteers**

# 2019 OVERVIEW



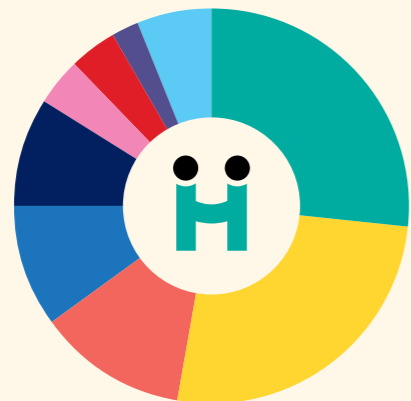
With the revamp of our website in June 2019, we saw our donor experience improve leading to an increase in funds raised for our 180 families.

## Amount raised in 2019

# \$589,776

## No. of Cases in 2019

# 180



Beneficiary	No. of Cases
Families	48
Migrant Workers	47
Single Parents	22
Elderly	18
Ex-offenders	16
PR/Non-Citizens	7
Medical	7
Other Vulnerable Groups	4
Dr Goh's Campaign	11

## No. of Donors

# 1,641

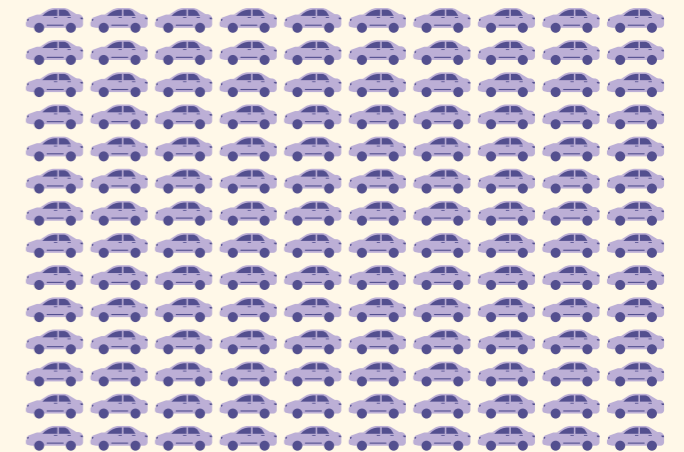


= 136 Donors

Our donors will fill up 12 double-decked buses!

## No. of Volunteers

# 560



= 4 Volunteers

Our volunteers can fill up as many as 140 four-seater private cars!

## ROH 2019 Seasonal Campaigns

HONGBAO FOR HOPE



Raya FOR Hope 2019

HOPE BEYOND BORDERS



HOPE SUPERMARKET

SHELBY THE GIVING SHELF



- HONGBAO FOR HOPE
- ROH FLAG DAY
- ROADSHOW @ MILLENIA WALK
- RAYA FOR HOPE
- HOPE BEYOND BORDERS
- LIGHTS FOR HOPE
- HOPE SUPERMARKET
- SHELBY THE GIVING SHELF
- GIVING WEEK WITH DBS

# Ray of Hope Flag Day 2019

Our first ever flag day saw 450 volunteers spend their precious Saturday morning to raise funds for our beneficiaries. It's also unique as 100% of the flag day proceeds go to our beneficiaries.

A big thank you to students from  
**CHIJ Toa Payoh**  
**Hai Sing Catholic School**  
**Teck Whye Secondary School**



Amount Raised

**\$25,000**



**450**  
**Volunteers**

**30**  
**Locations**  
 In eastern and central Singapore





# Ray of Hope Roadshow

## @Millenia Walk

In conjunction with **Hongbao For Hope**

Every year during festive seasons, we collectively raise funds for our beneficiaries so that they can celebrate and enjoy the festivities with dignity. 2019 was no different.

We set up a road show at Millenia Walk and donors can drop their Hongbaos (red packets) in a donation box for our Chinese New Year campaign, Hongbao For Hope. 100% of the donations for the Lunar New Year celebrations went to our beneficiaries.



Amount Raised for 30 Families

# \$10,750





## STORY OF HOPE

**Ray of Hope raised \$3,600 to cover for Mdm Lee's home care services for more than a year, so she can continue receiving support without worrying about the fees.**

### Elderly in Need

## Mdm Lee

Mdm Lee suffered a fall last year that required her to undergo surgery. The pain of both surgeries to regain her mobility left her badly traumatised. Her road to recovery has been slow and Mdm. Lee has since been relying on home care services to help her with her daily needs. Receiving \$400 a month from government assistance, Mdm Lee was unable to pay for the subsidised home care services.

Ray of Hope raised \$3,600 for Mdm Lee's home care services so she can continue receiving support with peace of mind.



**Mdm Lee, 84  
A Ray of Hope  
Beneficiary**





## STORY OF HOPE

With additional funds raised from **Hongbao for Hope**, Changmei described her New Year to be quite different. This is her first Chinese New Year celebration away from her children. Being in a community that cares for her has rekindled her hope to persevere, even as the fight for her compensation is progressing slowly.

**Single Mother  
Injured Migrant Worker**

# Li Changmei

Changmei is a single mum who took loans to work in Singapore, hoping to provide the best to her two children back in China. Unfortunately, the 48-year-old did not have her salary paid to her as promised, and even suffered a fall at work. Her employer allegedly took that as an opportunity to cancel her work permit and threatened to send her home without any compensation. Fighting for her compensation owed to her has been a long and gruelling process, especially without an income to send home for more than eight months.

Ray of Hope raised funds for Changmei's living expenses while she awaits the outcome of her compensation claim. This help from Ray of Hope's donors has made Chinese New Year a little better for Changmei.



**Li Changmei, 48**  
A Ray of Hope  
Beneficiary





# **BEYOND** **CROWDFUNDING**

**Holistic Intervention**  
**Hope Supermarket**



## HOLISTIC INTERVENTION

Besides assisting Mdm Ng with her living expenses, Ray of Hope also collaborated with volunteers from Ren Yi Care Group to declutter Mdm Ng's flat, providing her with a more conducive and comfortable environment to live in.

### Injured Elderly

## Mdm Ng

58-year-old Mdm Ng was working as a factory worker until a fall left her with a broken leg. After surgery, Mdm Ng was struggling financially as she could not work for several months. Getting around in her heavily cluttered two-room rental flat was also a challenge for her.

Besides assisting Mdm Ng with her living expenses, Ray of Hope also collaborated with volunteers from Ren Yi Care Group to declutter Mdm Ng's flat, providing her with a more conducive and comfortable environment to live in.



Mdm Ng, 58  
A Ray of Hope  
Beneficiary





## HOLISTIC INTERVENTION

**"I couldn't pay \$500 monthly for my daughter's school. I am grateful that Ray of Hope has helped me appeal for the lowest fees so that I can save up to clear my debts."**

Single Mother

## Mdm Rian

Mdm Rian, a single mum with 3 children, is also the sole breadwinner of her family. Her youngest daughter was diagnosed with Down Syndrome at birth. Despite the physical and emotional fatigue of caring for a child with special needs, Mdm. Rian has been fighting against all odds and continued caring for her children tirelessly.

The funds raised by Ray of Hope have enabled Mdm Rian to set aside some money to clear her arrears that have accumulated for the past two years, as she only needs to pay \$5 a month for her daughter's school fees now. "I couldn't pay \$500 monthly for my daughter's school. I am grateful that Ray of Hope has helped me appeal for the lowest fees so that I can save up to clear my debts," Mdm Rian told the caseworkers. A few months ago, the case workers and sponsors have also put together their well wishes and sent a birthday cake for Mdm Rian's daughter who turned 3!



Mdm Rian's youngest daughter



# HOPE SUPERMARKET



## GIVE FAMILIES WHAT THEY TRULY NEED

Hope Supermarket empowers low-income families to get exactly what they need. Unlike most conventional grocery distributions, items are not prepacked for them.

As a corporate partner, your company will sponsor the groceries as well as involve your employees as volunteers to setup and run a pop-up supermarket for those in need.

Work with us to run this fulfilling and interactive event as part of your CSR efforts.

# \$25,000

Worth of Vouchers

# 02

Locations  
Chong Pang and Henderson



For the first time, 500 low-income families were given the opportunity to shop for free for groceries they need at two special pop-up supermarkets at Henderson and Chong Pang. Set up exclusively for them by 220 volunteers from HSBC, beneficiaries carted away more than \$22,000 worth of groceries.

Hope Supermarket is a joint project between Ray of Hope and HSBC. Other partners involved in Hope Supermarket include New Hope, Beyond Social Services, Singapore Children's Society, Henderson-Dawson Constituency Office, Chong Pang Constituency Office, NTUC and The Majority Trust.

# 220

Volunteer Participation



Supporting Partner









# FINANCIAL STATEMENTS



The financial statements are audited by RSM Chio Lim LLP



SCAN TO READ OUR  
FINANCIAL STATEMENTS  
OR CLICK THE LINK BELOW

[HTTPS://BIT.LY/ROH2019-FS](https://bit.ly/roh2019-fs)

## Statement of Financial Activities Year Ended 31 December 2019

	2019 (\$)	2018 (\$)
<b>INCOME</b>		
Donation income	820,776	408,488
Other income	12,097	9,971
<b>Total Income</b>	<b>832,873</b>	<b>418,459</b>
<b>EXPENDITURE</b>		
Cost of charitable activities (grant disbursements)	(295,718)	(280,583)
Employee benefits expenses	(262,377)	(201,989)
Governance costs	(12,083)	(12,940)
Other expenditure	(131,442)	(27,639)
<b>Total Expenditure</b>	<b>(701,620)</b>	<b>(523,151)</b>
Surplus / (Deficit) for the year before income tax	131,253	(104,692)
Income tax benefit (expense)	4,807	(4,542)
<b>Net surplus / (deficit) for the year</b>	<b>136,060</b>	<b>(109,234)</b>
<b>Balance at beginning of the year</b>	<b>(132,995)</b>	<b>(23,721)</b>
<b>Balance at the end of the year</b>	<b>3,105</b>	<b>(132,955)</b>

## Statement of Financial Position As at 31 December 2019

	2019 (\$)	2018 (\$)
<b>ASSETS</b>		
<b>NON-CURRENT ASSETS</b>		
Plant and equipment	2,211	4,068
<b>Total non-current assets</b>	<b>2,211</b>	<b>4,068</b>
<b>CURRENT ASSETS</b>		
Income tax recoverable	–	755
Other receivables	16,001	165
Other assets	2,757	2,318
Cash and cash equivalents	165,859	96,044
<b>Total current assets</b>	<b>184,617</b>	<b>99,282</b>
<b>Total assets</b>	<b>186,828</b>	<b>103,350</b>
<b>FUNDS AND LIABILITIES</b>		
<b>FUNDS</b>		
Accumulated fund	3,105	(132,955)
<b>Total fund</b>	<b>3,105</b>	<b>(132,955)</b>
<b>CURRENT LIABILITIES</b>		
Other payables	33,194	44,408
Loan from a director	110,000	110,000
Contract liabilities	40,529	81,897
<b>Total current liabilities</b>	<b>183,723</b>	<b>236,305</b>
<b>Total liabilities</b>	<b>186,828</b>	<b>103,350</b>



# HELP CONNECT US TO THOSE IN NEED



## TOGETHER, WE CAN DO MORE FOR THOSE IN NEED.

Many social service partners refer beneficiaries to us when they run out of options to provide financial support for those in need.

### **This is where we come in.**

We provide a crowdfunding platform that not only gives beneficiaries support, but also dignity while seeking help.

## WE NEED PARTNERS LIKE YOU.

**Our referral process is hassle-free.** We are just a phone call or email away.

Refer individuals or families who need financial help to us, and let the community come together to support them.



SCAN  
TO GET  
CONNECTED

Contact us at  
[info@rayofhope.sg](mailto:info@rayofhope.sg)

**6931 0055**

# RAY OF HOPE TEAM



**TAN EN**  
GENERAL MANAGER



**EILEEN TAY**  
CASE MANAGER



**ANUSHA ASWANI**  
PARTNERSHIP AND CASE MANAGER



**SHARIFAH  
ALHABSHEE**  
COUNSELLOR AND  
CASE MANAGER



**SHARMIN FOO**  
EXECUTIVE DIRECTOR  
STEPPED DOWN ON 31ST JAN 2019



**TAY SHUYING**  
PROGRAMME AND CASE MANAGER  
LEFT ON 31ST JAN 2019

#GiveHope





@GIVEHOPESG #GIVEHOPE

**The Ray of Hope Initiative is a registered charity in Singapore and a member of National Council of Social Services**

**UEN No. 201229333H**

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our word.  
100% of your  
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in need.**