

A NEW BEGINNING

YELLOW RIBBON FUND ANNUAL REPORT 2017



Help Unlock the Second Prison

A NEW BEGINNING

A new beginning gives an individual, regardless of his or her past, a new dawn, a new hope in life. This is at the heart of what the Yellow Ribbon Fund (YRF) does – unlocking second prisons to enable inmates, ex-offenders and their families to rebuild their lives.

Incepted in 2004 and in its 14th year, YRF has been committed to innovating and administering multi-faceted programmes and networks that directly impact the lives of ex-offenders and their families. The ultimate goal is to effectively reintegrate inmates into the society upon their release.

2017 marks a number of highlights for YRF. To bolster its system of governance, YRF has reviewed its core programmes – *Yellow Brick Road* and *YRF STAR Bursary Programme* – to ensure that three aspects are continually emphasised: active engagement of family members in the ex-offenders' rehabilitation; involvement of family members in the progress of the children well-being and education; and the commitment of the ex-offenders to further their education to achieve employability and self-sufficiency. To this end, YRF has engaged internal auditor Shared Services for Charities to review its governance and processes. The aim is to establish a structure of transparency, accountability and excellence..

On the partnership front, we are pleased to continue to work with long-term partners like The Singapore Academy of Law, *Burda Magazine* and Citi-YMCA. In 2017, a total of \$2,500,159 was raised through events such as the YRF Charity Gala Dinner, Chief Justice's Cup and Concert Hestia.

Truly, we would not have been able to accomplish all of these without the unreserved support extended by our donors, partners, volunteers, and the many dedicated individuals serving in the YRF Committee. I would like to express my deepest gratitude to each and every one of them.

In conclusion, I believe that every new beginning evinces hope that life offers. It calls upon us to put on the tapestry of compassionate belief, kindness and helping hands to reach out to inmates, ex-offenders and their families. They need every iota of motivation and assistance there is to walk away from their past, and enter a new journey of reintegration and acceptance.

MRS WONG AI AI
Chairman
Yellow Ribbon Fund



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UNLOCKING HOPE

Every year, about 9,000 ex-offenders are released from Singapore's Prisons and Drug Rehabilitation Centre. However, upon their discharge, a considerable number of ex-offenders who wish to turn over a new leaf face uphill challenges. They may either find it hard to secure a job or reconcile with family members, who have a different set of challenges.

Launched in 2004, the Yellow Ribbon Fund (YRF) aims to "unlock the second prison" by funding and supporting the development and implementation of rehabilitation and reintegration programmes for ex-offenders and their families. Its objectives are to provide financial support for:

- **Rehabilitative and Aftercare services** to inmates before and after their discharge.
- **Services associated with rehabilitation and reintegration for family members** of inmates before and after their discharge.
- **Public awareness programmes** aimed at creating awareness in giving second chances to ex-offenders.

YRF has been granted the Institute of Public Character (IPC) status since August 2004.

“The Yellow Ribbon Fund aims to ‘unlock the second prison’ by funding and supporting the development and implementation of rehabilitation and reintegration programmes for ex-offenders and their families.”

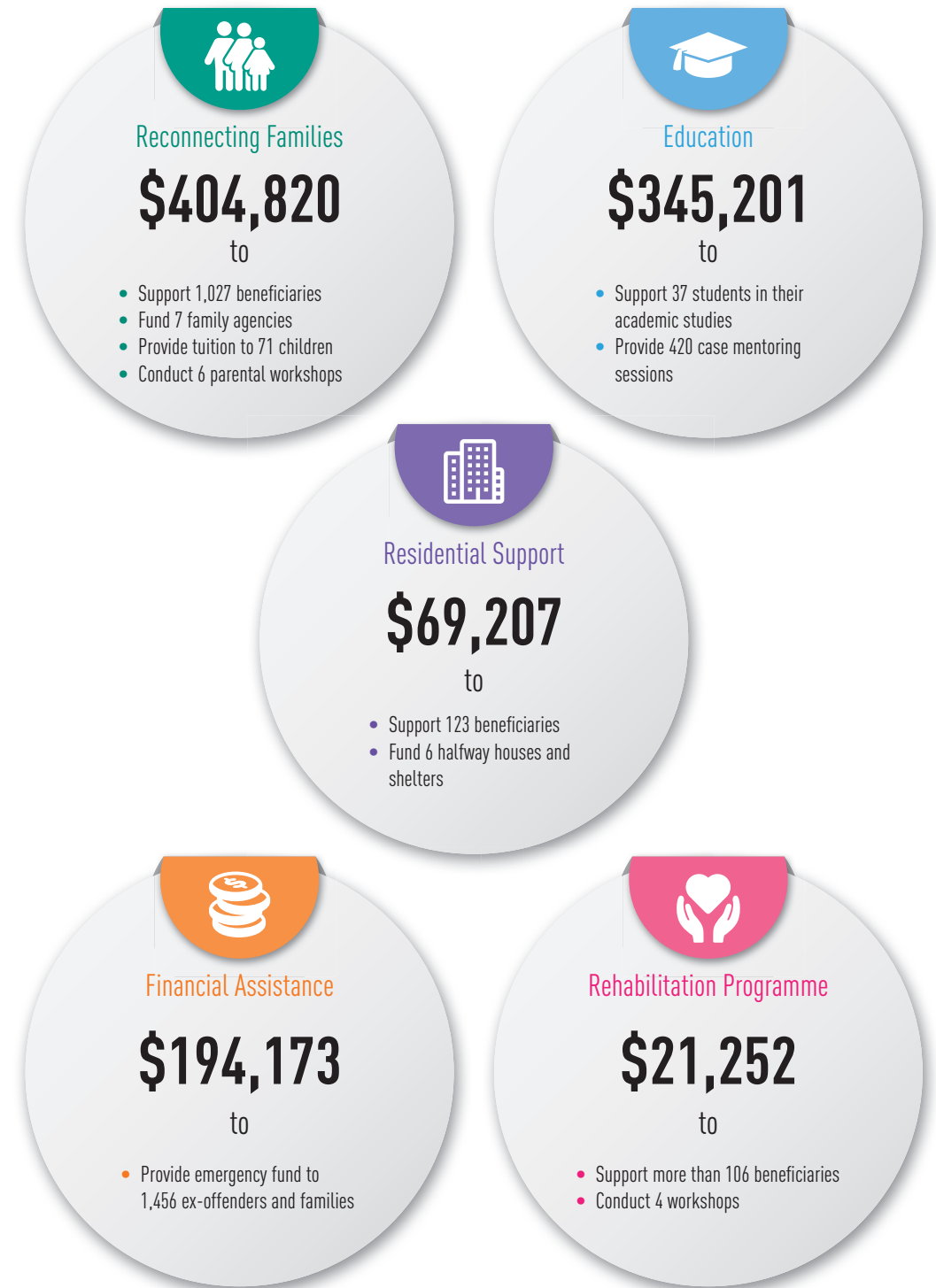
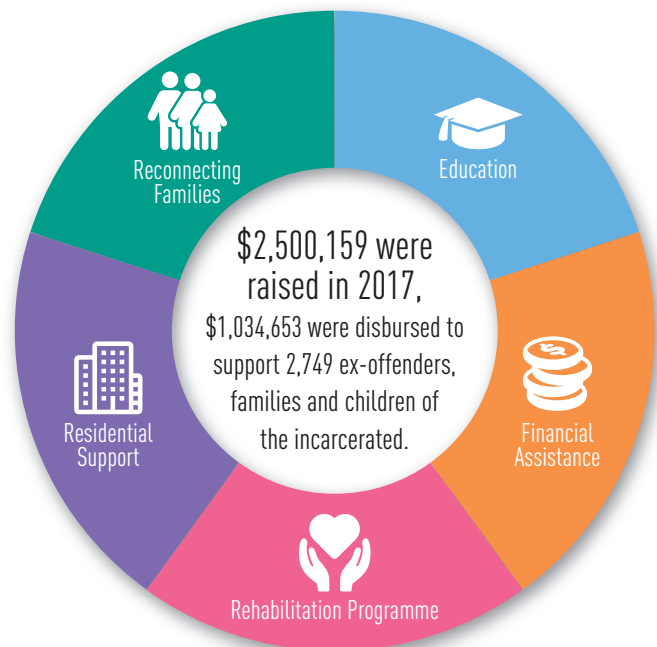


“The Yellow Ribbon Fund is focused on enabling and equipping inmates and ex-offenders to reintegrate into society.”

INSPIRING CHANGE

As the only national charitable fund supporting programmes and services for ex-offenders, families and children of ex-offenders, YRF strives to engage the community through sustainable giving, volunteering and employment of ex-offenders. By championing the YR cause, you inspire ex-offenders to embark on the enduring change of reintegrating into the society, via:

- **Reconnecting Families** programmes, through which they can reconcile and rebuild relationships with their loved ones;
- **Education** to spur and fulfil their dreams and aspirations in building a viable future;
- **Residential Support** featuring a safe home environment, where they can return to upon their release;
- **Financial Assistance** where they can immediately draw upon to tide over personal and family crises.
- **Rehabilitation Programmes** where ex-offenders re-develop themselves holistically, so they can re-integrate into the society.

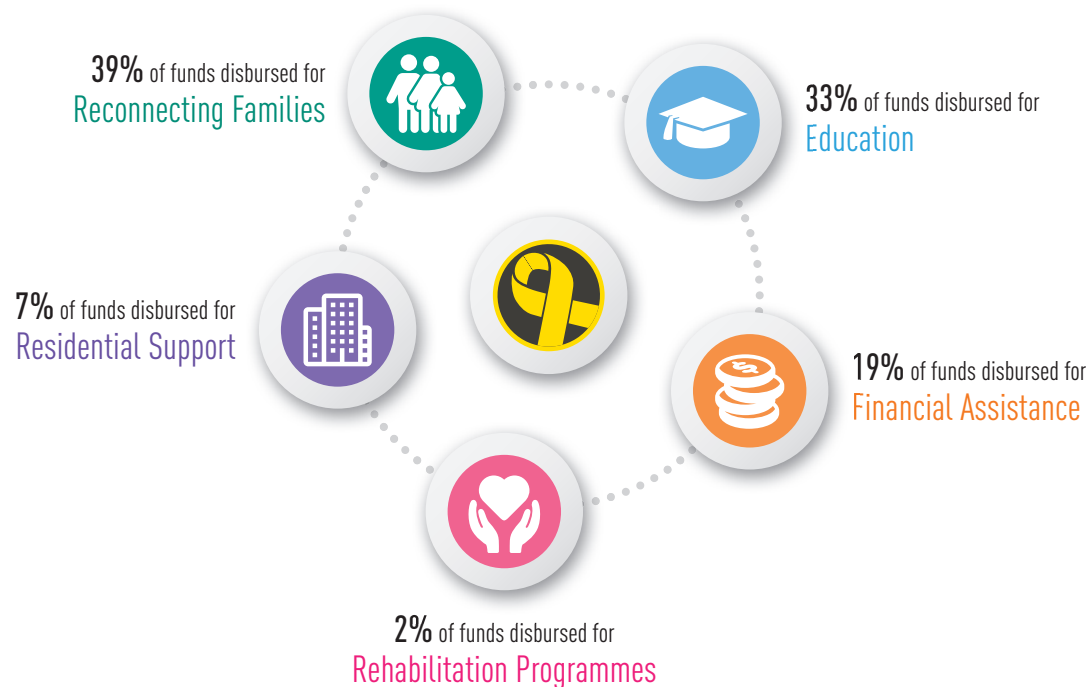


TRANSFORMING LIVES

YRF believes in reshaping lives. It is committed to helping ex-offenders “unlock the second prison” by giving them hope, confidence and new beginnings. Your kind support and partnerships, through fundraising, volunteering and involvement in extensive rehabilitation efforts, have enabled YRF to actively rally the community to encourage ex-offenders to walk the reintegration journey.

In 2017, YRF disbursed a total of \$1,034,653 to support 14 programmes. The Fund goes toward programmes and services that help ex-offenders to:

- Reconnect with their families
- Pursue higher education
- Receive residential support
- Obtain emergency financial assistance
- Rehabilitate so as to reintegrate into society



NEW BEGINNINGS

The quest to transform lives – giving ex-offenders and their loved ones new beginnings – never ceases. In this section, you’ll read heartwarming stories that represent the many individuals – from ex-offenders and their loved ones – whose lives have been indelibly changed. They are testaments of the belief and efforts of Yellow Ribbon Fund volunteers, donors, community partners and staff working and supporting tirelessly behind-the-scene.

You’ll be thrilled to read about: *Edward*, the once shy 15-year-old son of an ex-offender rediscovering his self-worth after a difficult childhood and eventually receiving the “Most Improved Student” award; *ex-offender Kumar*, after having spent three years behind bars, is now a polytechnic graduate, working as a IT assistant and serving as a voluntary in an elderly home; *ex-offender 35-year-old Madam Chan*, once a recalcitrant drug abuser, is today a caring mother, an office employee and a student; *Madam Shariffa*, the spouse of an inmate, has turned from being a desperate, helpless mother of three young children into an independent worker and confident individual; and finally, *Jayden*, once a drug ex-offender with a grim future now works as a corporate sales executive and is a leader in the sales team.

Be inspired.

All individuals shown are models, not the actual beneficiaries or their family members

YELLOW BRICK ROAD

REDISCOVER SELF-WORTH THROUGH EDUCATION

Beyond the veil of incarceration are the detrimental effects and burden placed on families and children of inmates. The Yellow Brick Road (YBR) programme, inception in 2014, aims to reduce the impact. Through the provision of case management services for families, structured workshops and enrichment activities for children and youths aged 7 to 17, YBR seeks to rebuild relationships through initiatives that strengthen family relationships as well as mitigate children behavioural problems and transitional issues.

In July 2016, it rolled out efforts such as one-to-one home-based tuition and social enrichment workshops to develop the hidden potential and talents of inmates'/ex-offenders' children. In 2017, 54 families and 86 children benefited from YBR.

EDWARD'S STORY

Fifteen-year-old Edward and his family participated in YBR in January 2017. At the point of referral, his father Joseph had just been released from prison. However, since Edward would visit his father regularly while in prison, their relationship grew stronger upon the latter's release. Reflecting on his time in YBR, Edward shared: "I really appreciate the activities that YBR organises. They allow me to meet new people from various backgrounds. The group work sessions enable me to share in a safe environment my thoughts, feelings, and experiences about the incarceration of my dad. I don't have to feel ashamed. I know I'm not alone. There are people whom I can always talk to."

A recipient of YBR tuition grant, Edward is also grateful to be taught under his tutor, Jane. "I've learnt much from her – study tips, etc. – and I can share with her my life challenges."

Edward recently received the "Most Improved Student" award from his school. He quipped: "Honestly, I didn't expect to get it. But I'm happy I did! I want to thank the people behind YBR. I've benefited so much from the many opportunities given to me. I can see my life changed for the better. Thank you Yellow Ribbon."

"I've benefited so much from the many opportunities given to me. I can see my life changed for the better. Thank you Yellow Ribbon."

IMPACT | YELLOW BRICK ROAD

Through YBR, Edward appreciates better the journey of being a child of an incarcerated, and through community support, rediscovers his self-worth and regains his confidence to study. He eventually received the "Most Improved Student" award from his school.

YRF STAR BURSARY FULFILLING ASPIRATIONS

With better educational qualifications come better job prospects. The hard truth is that scores of ex-offenders, while harbouring dreams and aspirations, often find themselves lost in society upon their release. Unable to find jobs to support themselves and their families, they turn back to a life of crime. To help break the cycle of re-offending, YRF provides financial support for deserving ex-offenders who wish to continue their studies or upgrade their skills. It encourages ex-offenders to build themselves and their families a viable future through the pursuit of higher education.

In 2017, YRF STAR Bursary funded 16 new students in their education journey.

KUMAR'S STORY

After being incarcerated for three years, Kumar was released in 2014. He is currently the only child residing with his elderly parents as his siblings have moved out. In order to provide financially for his parents, both of whom have retired, Kumar is determined to craft a living for himself through a stable career.

Kumar applied for the STAR Bursary in 2015 to pursue a Diploma in Information Technology from Singapore Polytechnic. He believes that such a qualification will be an important stepping stone for him to obtain a job that is close to his passion. In addition, with the aim of taking care of his aged parents in mind, Kumar is determined to do well in his studies so as to enhance his employability.

Kumar has successfully completed his studies and now works at a IT company as a IT assistant. He is able to support his elderly parents and provide for himself. Apart from that, he volunteers in an elderly home and gives back to the society. He says, "With support from the programme, I'm able to transform not only my life, but also the lives of my family and others."

“YRF has enabled me to transform not only my life, but also the lives of my family and others.”

IMPACT | YRF STAR BURSARY

Kumar is grateful to YRF for supporting him as this gives him the opportunity to pursue his tertiary education. He is now more confident of his ability to contribute back to society.

“ I’m really happy to secure a job. I hope to put my past behind me and look forward to studying again and rebuilding my life and family. ”

INDIVIDUAL TRANSITIONAL AFTERCARE PROGRAMME (iTAP) READAPTING IN A SAFE PLACE

The prospect of ex-offenders facing rejection by their own families is real. As a result, they do not have a safe home environment to return to upon their release. To deal with this issue, the YRF funds several halfway houses and shelters to provide immediate, temporary shelters for them. One such programme is the iTAP at iC@RE HUB, a female secular residential programme designed to help newly released female ex-offenders, including those recovering from addictions (substance and/or behaviour). It assists them to secure long-term accommodation and to work on their reintegration needs with professional aftercare workers. In 2017, the Programme helped some 48 beneficiaries.

MADAM CHAN’S STORY

Thirty-five-year-old ex-offender Madam Chan was facing homelessness upon her release. A mother of three school-going children, she was unable to return to her rental flat due to her estranged husband’s new relationship. Determined to start afresh, she checked into iC@RE HUB and embarked on iTAP.

Mdm Chan has a long history of drug abuse as well as depressive disorder. Although she has partial ‘A’ levels, she found it difficult to pursue her dream of holding an office job; she held odd jobs instead. She hardly has any savings yet yearns to shower love on her children with gifts whenever she visits them, two of whom are cared for by foster homes and one by her mother.

Through iC@RE, Mdm Chan now has an office job. She confides, “I’m really happy to secure a job. I hope to put my past behind me and look forward to studying again and rebuilding my life and family.”

Today, Mdm Chan has moved back to her own rental flat and is amid finalising her divorce proceedings. Her eldest son is staying with her, and soon her two other children will join her once all the custody arrangements are firmed up.

IMPACT | iTAP

From a recalcitrant drug abuser to being a caring mother, an office employee and student, Mdm Chan’s story encapsulates the life-transforming stories of many ex-offenders who receive critical residential support upon their release.

YELLOW RIBBON EMERGENCY FUND (YREF) STARTING ANEW

Starting anew often means having enough money for essentials such as food, clothing and shelter. For some families of the incarcerated and/or ex-offenders, lack of fund is a huge challenge. To reduce their financial burden, YRF set up YREF to provide immediate financial support to help them tide over personal and financial crises. In 2017, a total of 1,456 beneficiaries received \$194,173 in immediate cash aids.

■ SHARIFFA'S STORY

The spouse of an inmate, 34-year-old Mdm Shariffa was facing a mountain of arrears and debts in 2014. Financially distressed, she eventually went into major depression.

Then, she had no support apart from her spouse, who is incarcerated. Staying with her three children in a two-room rental flat and having to pay for everything – rentals, utilities bill and household essentials all by herself – she recalls, “Everything was in a mess; I was on the verge of giving up.”

Heeding her neighbour's advice, she applied for the Yellow Ribbon Emergency Fund.

“YREF gave me the immediate financial support when I needed it most. I am just very grateful for their immediate support back then.”

Today, Mdm Shariffa is a supervisor at a cleaning agency and is able to support her family.



“YREF gave me the immediate financial support when I needed it most. I am just very grateful for their swift support back then.”

■ IMPACT | YREF

From a desperate, helpless mother of three young children to becoming an independent worker and confident individual, Mdm Shariffa's story shows the critical role an emergency fund can do for family members of the incarcerated.

NEW SPICE UP TURNING OVER A NEW LEAF

To reintegrate into the society, it is vital for ex-offenders to re-develop themselves holistically, especially in the individual and social dimensions. *New Spice Up*, a signature programme of Pertapis Halfway House, encourages residents (ex-offenders) to participate in a series of life skills, developmental and family integration activities. It aims to rebuild their self-esteem and bond with their families. This programme has benefitted close to 20 residents.

JAYDEN'S STORY

Former resident Jayden, a drug ex-offender, is a prime example that change is possible. He took up residency at Pertapis in 2017 seeking to redeem and turn over a new leaf. Since then, he has been transformed into a humble, down-to-earth and family-oriented individual. Today, with the help of *New Spice Up* Programme, he is now a corporate sales team leader leading a team of sales executives.

“I'm grateful for the second changes given to me. I am who I am today because of the people who believe in me and care for me.”

IMPACT | NEW SPICE UP

Through *New Spice Up*, Jayden's renewed self-esteem and re-established relationship with his family have enabled him to rediscover his life purpose and embark on a promising career path.

UNLOCKING THE SECOND PRISON

Unlocking the “second prison” of ex-offenders is what drives YRF. It works tirelessly to help them break free from fear, social stigma and challenges in order they may return to a purposeful life. To effectively do so, YRF continues to organise a wide range of key fundraising activities and events in 2017.

CHARITY GALA DINNER 2017

Not just a fundraiser that vigorously spreads the message of hope and second chances, the Yellow Ribbon Fund Charity Gala is also a showcase of eclectic cultural artistry and musical flair. Held at The Ritz-Carlton Millenia on 20 May 2017, a string of unexpected – but much applauded – entertainers took the stage, including the community partners from Citystate Travel, The Scotts Group, Baker & Mckenzie Wong & Leow who performed alongside the Changi Prison's Performing Arts Centre band.

Jointly organised by YRF and *Burda Magazine*, the event drew more than 600 guests, including donors, partners and the media. The evening ended on a high note, with record amount of \$1,341,483 raised through table sales, outright donations and auctions.



DINING BEHIND BARS

Dining Behind Bars is an exclusive programme incepted in 2004. The quarterly event gives invited corporate representatives a rare chance to enter the prison complex, where they are guided on an educational tour of the rehabilitative workshop in the Prison compounds. During the programme, participants are treated to a delicious three-course fine dining meals prepared and served by inmates from SCORE's Catering Kitchen. At the same time, they enjoy performances staged by musically-certified inmates from the Performing Arts Centre.

CITI-YMCA YOUTH FOR CAUSES

As part of the Citi-YMCA Youth for Causes, YRF worked with two student groups from Hwa Chong Institution and Dunman High on two projects – Project Eleutheria and Project EXceeding CONVICTion. Project Eleutheria held a concert, Concert Hestia, at the Singapore Repertory Theatre on 1 Jul 2017, and Project EXceeding CONVICTion raised funds through the mobilisation of students to sell merchandise to the public. A total of \$4,976 was raised through the students' efforts.



CHIEF JUSTICE'S CUP 2017

A match for good cause between legal professionals and ex-offenders may seem impossible. For a second successful period, the Singapore Academy of Law (SAL) organised a futsal competition on 16 September 2017 at Kovan Sports Centre in support of the YRF-SAL STAR Bursary. Players from the law fraternity and halfway houses competed against each other for the Chief Justice's Cup, from which a total of \$92,700 was raised. The beneficiaries, who receive financial assistance from the Bursary for vocational and skills training, were heartened by the show of encouragement from the law fraternity.

YELLOW BRICK ROAD CHARITY PARTY

When an ex-offender is incarcerated, it is often the children who suffer the most. Studies have shown that these children have a higher chance of ending up as offenders. The Yellow Brick Road (YBR) is a programme specifically designed to help these children and youths aged 7 to 17, and every year, the YBR Charity Party is held to drive the cause. In 2017, helmed by the Prestige Children Committee, the Party at Capital@Zouk raised a total of \$141,438 through the sales of tickets and donations. Guests were entertained by local entertainer Fakkah Fuzz's comedic acts and served special desserts prepared by inmates working at the SCORE bakery.

YELLOW RIBBON PRISON RUN 2017



Since its inaugural launch in 2009, the YR Prison Run has today become a landmark event to celebrate second chances for ex-offenders. It drives corporations, communities and individuals from all walks of life to singularly spur one cause – accepting and giving ex-offenders all the support they need to reintegrate into society. It represents the courage to believe in a journey of crafting possibilities and the determination to live a purposeful life.

Now in its ninth year, the Yellow Ribbon Prison Run 2017 was graced and flagged off by Deputy Prime Minister and Coordinating Minister for National Security, Teo Chee Hean. Held on 17 September 2017 at Farnborough Road, the 10km and 5km run attracted more than 7,000 participants and raised \$123,500.

Mr Albert Silvaraj, one of the ex-offenders, participated with his wife and their five-month-old son in the 5-km fun walk. Albert had been in and out of prison thrice in his early 20s due to gang activities. He was persuaded to go to the halfway house Teen Challenge after a series of misfortunes in the family. The residential support and related reintegration programmes helped him overcome his addiction problems and led him to his current coaching career for at-risk youths.

“Leaving a life of crime and reintegrating into society is not easy, but it can be done! Like the run, all they need is to take the first step.”

Mr Albert Silvaraj, Ex-offender

YELLOW RIBBON COMMUNITY ART EXHIBITION

Art therapy is a powerful form of psychotherapy that utilises art-making to improve the psychological and emotional health of individuals. It is with this notion that the Yellow Ribbon Community Art Exhibition was conceptualised and launched in 2010, as a platform for inmates to reach out to the community, mend family relationships, while showcasing their talents, creativity and artistic inclinations.

Held at the Singapore Art Museum for the eighth time, the 2017 exhibition featured original artworks expressing their hope, struggles and aspirations for the future. Themed “For Better Endings and New Beginnings”, it highlighted inmate artists’ deep desire to move past their mistakes and live a new life after their release from incarceration. The exhibition showcased 108 art pieces by inmates from the Visual Arts Hub and Changi Women’s Prison. They offered visitors a poignant glimpse of their rehabilitation journey and hope for new beginnings.



“The theme ‘For Better Endings and New Beginnings’ calls to mind the consistent message of hope, forgiveness and endless possibilities that await inmates upon their release.”

Cheong Wee Ling
Yellow Ribbon Community Art Exhibition
Vice-Chairperson Deputy Superintendent

YRF BOARD GOVERNANCE

BOARD ROLES AND COMPOSITION

YRF is governed by a group of Board members who are appointed by Ministry of Home Affairs (MHA). All Board members do not receive any remuneration for their involvement in YRF. The Secretariat team consists of an Assistant Secretary and Assistant Treasurer appointed Chairman YRF. Under the YRF Rules and Regulation, staff are not allowed to become Board members. The appointment of all Board members is for a term of three years. Under the Code of Governance, the Board ensures that there is a maximum term limit of 6 consecutive years for all Board members. The term limit for the Treasurer is two consecutive terms of up to two years each. All Terms of Reference for the Board are given to the Board members with their appointment letters.

BOARD COMMITTEE

The Board has established five board committee. They are the Advancement Committee, Audit Committee, Family & Children Welfare Committees, Fund Allocation Committee and STAR Bursary Committee. All minutes of meeting are signed by Chairmen of the respective committees and circulated to Chairman YRF within two weeks of approval. The attendance of sub-committees are reported to Chairman YRF.

BOARD MEETINGS

The Board meets at least once every three months, with a quorum of eight members (i.e. at least one-third of the Board). All proceedings and decisions of Board meetings are minuted and circulated to the Board. The Board provides leadership and guidance to Management on YRF's overall strategy to ensure compliance with YRF's governing instrument and all relevant laws and regulations. The Board makes sure that the Charity runs well and operates responsibly so that the Charity would continue to be effective, credible and sustainable.

CONFLICT OF INTEREST

All staff and Board members should act in the best interests of the Charity. The Board has established a Conflict of Interest Policy for Board members and staff to declare any personal or vested interest in business transactions, contracts and/or joint ventures that YRF may enter into. The conflict of interest declaration for the Board members are done on an annual basis. Where a conflict of interest arises, the Board member concerned are abstained from decision-making so as to allow a fair and transparent decision making process.

STRATEGIC PLANNING

The Board is involved in the review of any shift in YRF's corporate strategy to stay relevant to its changing environment and needs. The Board is also informed of any changes to the focus area and resources required through approval at its respective committees. This information is communicated to the members of the public through the annual report and corporate website.

FINANCIAL MANAGEMENT CONTROLS AND INTERNAL CONTROLS

The work plan and budget of YRF are submitted for approval by the Board in the fourth Main Committee meeting annually. Analysis of financial reports are also tabled quarterly at the Main Committee meetings. YRF has established a set of Financial Rules and Regulations to govern financial matters in key areas such as budget planning, operating of bank accounts, receipts and records of payment. The Board monitors regularly the budget income and expenditure to ensure YRF operates efficiently and adheres to the financial governance policies. The annual accounts are also audited by internal audit, Shared Services for Charities and external professional audit firm.

RESERVE POLICY

The Board has established a Reserve Policy in the YRF's financial statements 2017. YRF aims to build a reserve that is equivalent to three years, and no more than five times, of its annual operating expenses. This is to provide financial stability and the means to support its ongoing programmes and develop its principal activities. We are currently not at three years of reserve but desire to reach this goal by increasing the level of donations.

FUNDRAISING PRACTICES

YRF has established guidelines on fundraising. These guidelines are reviewed regularly and donations are received in compliance with the procedures.

DISCLOSURE AND TRANSPARENCY

All YRF Main Committee and Sub-committee members are volunteers and do not receive remuneration from YRF. The annual report is published on the Yellow Ribbon Fund website.

PUBLIC IMAGE

The Board has established procedures relating to releasing information about YRF and its activities to the media, its stakeholders and the public. Information is made available on Yellow Ribbon website, and its annual reports are sent to various stakeholders.

RISK MANAGEMENT

The Board has established procedures and systems to identify, review and manage any major risks YRF may be exposed.

OTHER POLICIES

YRF has in place policies covering cash and donation, procurement, management of meetings, fund disbursement and Personal Data Protection Act.

YELLOW RIBBON FUND GOVERNANCE EVALUATION CHECKLIST

S/N	DESCRIPTION	CODE ID	RESPONSE (SELECT ONE OPTION)	REASONS FOR NON-COMPLIANCE
BOARD GOVERNANCE				
1	Induction and orientation are provided to incoming Board members on joining the Board	1.12	Complied	
	Are there board members holding staff appointments? (Skip items 2 and 3 if "No")		No	
2	Staff do not chair the board	1.13	Not Applicable	
3	There are written job descriptions for their executive functions and operational duties which are distinct from their Board roles	1.15	Not Applicable	
4	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman)	1.17	Complied	
5	All Board members submit themselves for re-nomination and re-appointment	1.18	Complied	
6	The Board conducts regular self-evaluation to assess its performance and effectiveness	1.1.12	Complied	
	Are the Board member(s) who have served for more than 10 consecutive years? (Skip item 7 if "No")		No	
7	The charity discloses in its annual report the reasons for retaining Board member(s) who have served for more than 6 consecutive years	1.1.13	Not Applicable	
8	There are documented terms of reference for the Board	1.2.1	Complied	
CONFLICT OF INTEREST				
9	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied	
10	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied	
STRATEGIC PLANNING				
11	The Board reviews and approves the strategic plan to ensure the activities re in line with its objectives	3.2.2	Complied	
HUMAN RESOURCE MANAGEMENT				
12	The Board approves documented human resource policies for staff.	5.1	Not Applicable	YRF follows SCORE's HR policy and practices
13	There is a documented Code of Conduct for Board members, staff and volunteers	5.3		
14	There are processes for regular supervision, appraisal and professional development of staff.	5.5		
	Are there volunteers serving in the Charity (Skip item 15 if "No")		No	
15	There are volunteer management policies in place for volunteers	5.7	Not Applicable	
FINANCIAL MANAGEMENT AND CONTROLS				
16	There is a documented policy to seek Board's approval for any loans, donations, grants or financial assistance provided by the Charity	6.1.1	Complied	
17	The Board ensures internal control systems for financial matters are in place with documented procedures.	6.1.2	Complied	

S/N	DESCRIPTION	CODE ID	RESPONSE (SELECT ONE OPTION)	REASONS FOR NON-COMPLIANCE
18	The Board ensures reviews on the charity's internal controls, processes, key programmes and events.	6.1.3	Complied	
19	The Board ensure that there is a process to identify, regularly monitor and review key risks	6.1.4	Complied	
20	The Board approves an annual budget for the Charity's plans and regularly monitors its expenditure	6.2.1	Complied	
	Does the charity invest its reserves, including fixed deposits? (Skip item 21 if "No")		No	
21	The Charity has a documented investment policy approved by the Board	6.4.3	Not Applicable	
FUNDRAISING PRACTICES				
	Did the charity receive cash donations (Solicited or unsolicited) during the year? (Skip item 22 if "No")		Yes	
22	All donations received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
	Did the charity receive donations-in-kind during the year? (Skip item 23 if "No")		No	
23	All donations-in-kind received are properly recorded and accounted for by the charity	7.2.3	Not Applicable	
DISCLOSURE AND TRANSPARENCY				
24	The charity discloses in its annual report: i) Number of Board meetings in the year; and ii) Individual Board member's attendance	8.2	Complied	
	Are Board members remunerated for their Board services? (Skip items 25 and 26 if "No")		No	
25	No Board member is involved in setting his or her own remuneration.	2.2	Not Applicable	
26	The charity discloses the exact remuneration and benefits received by each Board member in the annual report OR The charity discloses that no Board members are remunerated	8.3	Not Applicable	
	Does the charity employ paid staff? (Skip items 27, 28 and 29 if "No")		Yes	
27	No staff is involved in setting his or her own remuneration.	2.2	Complied	
28	The charity discloses in its annual report: i) The total annual remuneration (including any remuneration received in its subsidiaries), for each of its three highest paid staff, who each receives remuneration exceeding \$100,000, in bands of \$100,000; and ii) If any of the three highest paid staff also serves on the Board of the charity. OR The Charity discloses that none of its staff receives more than \$100,000 in annual remuneration each.	8.4	Complied	
29	The charity discloses the number of paid staff who are close members of the family of the Executive Head or Board Members, who each receives remuneration exceeding \$50,000 during the year, in bands of \$100,000 OR The charity discloses that there is no paid staff who are close members of the family of the Executive Head or Board Member, who receives more than \$50,000 during the year.	8.5	Complied	
PUBLIC IMAGE				
30	The charity has a documented communication policy on the release of information above the charity and its activities across all media platforms.	9.2	Complied	

YRF MAIN COMMITTEE MEMBERS 2017

Chairman	Mrs Wong Ai Ai Principal, Baker & McKenzie Wong & Leow Global Executive Committee, Baker & McKenzie
Vice-Chairman	Mr Manraj S. Sekhon Chief Investment Officer, Franklin Templeton Investments
Vice-Chairman	Dr Lucas Chow Wing Keung* Volunteer
Vice-Chairman	Mr Keith Tan Keng Soon* Founding and Managing Partner, Dymon Asia Capital (Singapore) Pte Ltd
Secretary	Mr Stanley Tang Soong Jing Chief Executive Officer, SCORE
Treasurer	Mr Christopher Woo Woh Kuan Head of Tax, PwC Singapore Pte Ltd
Members	Mdm Shie Yong Lee Deputy Commissioner, Singapore Prison Service
	Mr Ajay Kanwal* MD & CEO, Jana Small Finance Bank Ltd
	Ms Liok Wei Theng Natasha Marie Volunteer
	Mr Mohamed Abdul Jaleel Chief Executive Officer, MES Group Investment Holding Pte Ltd & Group of Companies
	Ms Lai Siu Chiu Senior Judge, Supreme Court of Singapore
	Ms Charlotte Yew Li Lin Volunteer, Prison Fellowship Singapore
	Mr Asad Jumabhoy Chief Executive Officer, The Scotts Group Pte Ltd.
	Mr How Kwang Hwee Director, Operations, Singapore Police Force
	Mr Nazri Hadi Saparin Assistant to Editor, Berita Harian Berita Minggu
	Mr Goh Soo Lim* Volunteer
Advisor	Mr Phillip Tan Vice-President, National Council of Social Service Chairman, Community Chest Group Finance Director, Citystate Capital Asia Pte Ltd

There were four YRF Main Committee Meetings in 2017. There is a minimum quorum of at least eight committee members required for each meetings. In 2017, YRF achieved an average attendance of 61% of all YRF Main Committee Members.

*Mr Ajay Kanwal was a member of YRF Committee until 30 Sep 2017.
*Dr Lucas Chow was the vice-chairman of YRF Committee until 30 Sep 2017.
*Mr Keith Tan was a member of YRF Committee until 30 Sep 2017 and was appointed as the vice chairman on 1 Oct 2017.
*Mr Goh Soo Lim was appointed as a member of YRF Committee on 1 Nov 2017 and stepped down as Group Chief Financial Officer, Ascendas-Singbridge in Aug 2017.

YRF ADVANCEMENT COMMITTEE

The YRF Advancement Committee is responsible for the planning and execution of appropriate fundraising efforts that go towards funding a variety of rehabilitation and reintegration programmes as well as family support programmes to aid ex-offenders in their successful reintegration.

Co-Chairman	Mr Keith Tan Keng Soon Founding and Managing Partner, Dymon Asia Capital (Singapore) Pte Ltd
Co-Chairman	Dr Lucas Chow Wing Keung* Volunteer
Members	Mr Mohamed Abdul Jaleel Chief Executive Officer, MES Group Investment Holding Pte Ltd & Group of Companies
	Ms Liok Wei Theng Natasha Marie Volunteer
	Mr Asad Jumabhoy Chief Executive Officer, The Scotts Group Pte Ltd.
	Mr Pithambar Gona Chief Financial Officer, Bridge Data Centres (International) Pte Ltd
	Mr Ajay Kanwal* MD & CEO, Jana Small Finance Bank Ltd
	Ms Christina Teo Tze Wei Chief Executive Officer, uCare.io Pte. Ltd.

There were two YRF Advancement Committee Meetings in 2017. There is a minimum quorum of at least three committee members required for each meeting. In 2017, YRF achieved an average attendance of 56% of all YRF Advancement Committee Members.

*Dr Lucas Chow was the co-chairman of Advancement Committee until 30 Sep 2017.
*Mr Ajay Kanwal was a member of Advancement Committee until 30 Sep 2017.

YRF FUND ALLOCATION COMMITTEE

The YRF Fund Allocation Committee reviews and evaluates the current programmes and services to ensure that they meet the needs of the targeted clientele and aftercare sector. The Committee assists in making recommendations to the YRF Committee in the areas of allocation and disbursement of funds to programmes and services.

Chairman	Mr Manraj S. Sekhon Chief Investment Officer, Franklin Templeton Investments
Vice-Chairman	Mr Asad Jumabhoy Chief Executive Officer, The Scotts Group Pte Ltd.
Members	Mr Stanley Tang Soong Jing Chief Executive Officer, SCORE
	Ms Lai Siu Chiu Senior Judge, Supreme Court of Singapore
	Mr How Kwang Hwee Director, Operations, Singapore Police Force
	Mr Nazri Hadi Saparin Assistant to Editor, Berita Harian Berita Minggu

There was one YRF Fund Allocation Committee Meetings in 2017. There is a minimum quorum of at least three committee members required for the meeting. In 2017, YRF achieved an average attendance of 50% of all YRF Fund Allocation Committee Members.

YRF STAR BURSARY COMMITTEE

The Yellow Ribbon Fund STAR (Skills Training Assistance to Restart) Bursary aims to provide bursaries to financially needy ex-offenders for vocational and skills training to help them achieve employability and self-sufficiency. The YRF Bursary Selection Committee interviews and recommends applicants for the programme.

Chairman	Mdm Shie Yong Lee Deputy Commissioner, Singapore Prison Service
Members	Dr Lucas Chow Wing Keung* Volunteer
	Mr Lee Tzu Yang Chairman, The Esplanade Co Ltd
	Ms Charlotte Yew Li Lin Volunteer, Prison Fellowship Singapore
	Ms Celeste Ang Associate Principal, Baker & McKenzie Wong & Leow
	Mr Keith Tan Keng Soon Founding and Managing Partner, Dymon Asia Capital (Singapore) Pte Ltd
	Ms Staphnie Tang Mun Ching Volunteer
	Mr Joshua Tay Volunteer

*Dr Lucas Chow was a member of YRF STAR Bursary Committee until 30 Sep 2017.

YRF AUDIT COMMITTEE

The YRF Audit Committee facilitates the external and internal audit of the organisation to obtain independent information about the organisation's activities.

Chairman	Mr Ajay Kanwal* MD & CEO, Jana Small Finance Bank Ltd
Members	Ms Lai Siu Chiu Senior Judge, Supreme Court of Singapore
	Mr Leow Tze Wen Chairman, EQ Insurance Company Ltd Group Managing Director, Citystate Group Pte Ltd
	Mr Bernard Peh Managing Director, University of Chicago
	Mr Khushroo Dastur Managing Director, SIRRUS Advisory
	Mr Goh Soo Lim* Volunteer
	Ms Charlotte Yew Li Lin Volunteer, Prison Fellowship Singapore

There were two YRF Audit Committee Meetings in 2017.

There is a minimum quorum of at least three committee members required for each meeting. In 2017, YRF achieved an average attendance of 71% of all YRF Audit Committee Members.

*Mr Ajay Kanwal was a member of YRF Audit Committee until 30 Sep 2017.

*Mr Goh Soo Lim was appointed as a member of YRF Audit Committee until 1 Nov 2017 and stepped down as Group Chief Financial Officer, Ascendas-Singbridge in Aug 2017.

YRF FAMILY & CHILDREN'S WELFARE COMMITTEE

The YRF Family & Children's Welfare Committee looks at developing programmes to meet the needs for family and children of the incarcerated.

Co-Chairman	Mr Woo Woh Kuan Christopher Head of Tax, PwC Singapore Pte Ltd
Co-Chairman	Ms Liok Wei Theng Natasha Marie Volunteer
Members	Ms Lim Shu Ting, Laura Director Circulations & Promotions, Burda Magazine
	Mr Nazri Hadi Saparin Assistant Editor, Berita Harian Berita Minggu
	Dr Adelia Low Volunteer
	Mr Goh Soo Lim* Volunteer
	Ms Stephanie Lee Volunteer
	Ms Michelle Eng Volunteer
	Ms Tan Min Li Volunteer
	Ms Marilyn Lum Wan Kay Volunteer
	Lynn Yeow Volunteer

There were two YRF Family & Children's Welfare Committee Meetings in 2017.

There is a minimum quorum of at least three committee members required for each meeting. In 2017, YRF achieved an average attendance of 63% of all YRF Family & Children's Welfare Committee Members.

*Mr Goh Soo Lim was appointed as a member of YRF Family & Children's Welfare Committee until 1 Nov 2017 and stepped down as Group Chief Financial Officer, Ascendas-Singbridge in Aug 2017.

YELLOW RIBBON FUND
(UEN: T04CC1808H) (IPC No: IPC000045)
STATEMENT OF COMPREHENSIVE INCOME
For the financial year ended 31 December 2017

	Note	2017 S\$	2016 S\$
Income			
Donation income		841,244	962,596
Events income		1,176,870	450,741
Grants and bursary		466,745	643,307
Sales of items		3,596	10,687
Miscellaneous income		11,704	199,984
Total income	10	<u>2,500,159</u>	<u>2,267,315</u>
Less: General expenditure			
Audit fee		4,718	33,019
Bank charges		2,842	1,902
Charity golf expenses	-	62,008	-
Charity management system maintenance fee		4,280	2,140
Community art exhibition expenses		1,469	3,813
Depreciation of equipment	4	18,047	12,032
Fund raising expenses		221,210	12,974
General and miscellaneous expenses		34,927	26,742
Other event expenses		5,494	22,909
Printing and stationery		1,954	4,303
Production of yellow ribbon pack		-	7,448
Research fee		-	10,000
Staff costs	11	443,415	376,154
Supplies and material cost		-	3,493
Transport		7,306	16,409
Volunteer expenses		-	1,727
YBR programme expenses		64,387	-
YBR tuition fee		264,724	44,936
YMCA youth for course expenses		785	1,095
Total general expenditure		<u>1,075,558</u>	<u>643,104</u>
Operating surplus for the year		<u>1,424,601</u>	<u>1,624,211</u>
Add/(less): Other income/(expenditure)			
Disbursement of funds	12	(1,013,895)	(2,260,921)
Interest income		12,118	8,695
		<u>(1,001,777)</u>	<u>(2,252,226)</u>
Surplus/(deficit) for the year		<u>422,824</u>	<u>(628,015)</u>
Surplus/(deficit) for the year is attributable as follows:			
Unrestricted Fund:			
- General fund		228,071	(240,556)
Designated Fund:			
- Emergency fund		(194,023)	(272,522)
- SCORE Skills Training		-	-
Restricted Fund:			
- SAL STAR Bursary		7,808	86,983
- Springer Singapore STAR Bursary		(3,406)	(6,064)
- Subhas Anandan STAR Bursary		(39,862)	(33,698)
- Surbana Jurong STAR Bursary		(14,089)	(4,785)
- MES STAR Bursary		203,867	-
- Temasek Cares Bursary		(9,321)	29,011
- Care and Share Grant		(52,883)	179,972
- VCF Consultancy Grant		-	(9,800)
- Yellow Ribbon Prestige Children		194,212	(46,036)
- ISCOS Fairy Godparent Programme		92,450	(315,520)
- STAR Bursary		10,000	5,000
		<u>422,824</u>	<u>(628,015)</u>

The accompanying notes form an integral part of these financial statements.

YELLOW RIBBON FUND
(UEN: T04CC1808H) (IPC No: IPC000045)
STATEMENT OF FINANCIAL POSITION
As at 31 December 2017

	Note	2017 S\$	2016 S\$
Assets			
Non-current asset			
Equipment	4	24,064	42,111
Current assets			
Other receivables	5	359,960	541,577
Prepayments		5,564	37,921
Fixed deposits	6	1,339,960	1,329,700
Cash at banks and on hand	7	3,563,049	2,779,131
		<u>5,268,533</u>	<u>4,688,329</u>
Total assets		<u>5,292,597</u>	<u>4,730,440</u>
Funds and liabilities			
Funds			
Unrestricted Fund:			
- General fund		2,775,102	2,741,054
Designated Fund:			
- Emergency fund		-	-
- SCORE Skills Training		20,650	20,650
Restricted Fund:			
- SAL STAR Bursary		470,645	462,837
- Springer Singapore STAR Bursary		11,622	15,028
- Subhas Anandan STAR Bursary		235,815	275,677
- Surbana Jurong STAR Bursary		41,525	55,614
- MES STAR Bursary		203,867	-
- Temasek Cares Bursary		76,615	85,936
- Care and Share Grant		427,089	479,972
- VCF Consultancy Grant		-	-
- Yellow Ribbon Prestige Children		541,267	347,055
- ISCOS Fairy Godparent Programme		92,450	-
- STAR Bursary		113,521	103,521
Total funds		<u>5,010,168</u>	<u>4,587,344</u>
Current liabilities			
Other payables	9	282,429	143,096
Total funds and liabilities		<u>5,292,597</u>	<u>4,730,440</u>

The accompanying notes form an integral part of these financial statements.

THANK YOU FOR YOUR SUPPORT!

Thank you for being such a passionate and caring Yellow Ribbon Champions. Together, we can lead the way in helping to unlock the second prison.



SUPPORT US

If you would like to make a donation to us,
please make your cheque payable to Yellow Ribbon Fund:

Yellow Ribbon Fund Secretariat
Prisons HQ
980 Upper Changi Road North
Blk B, Level 2
Singapore 507708

For more information, please go to our website:
www.yellowribbon.org.sg