

Philanthropy Guide - Amplify Your Impact With CFS

About Us

Established in 2008, The Community Foundation of Singapore (CFS) is the nation's first community foundation and leading provider of donor-advised funds, dedicated to effecting tangible change and advancing philanthropy across Singapore.

CFS embraces a data-driven, evidence-based approach in guiding donors towards their philanthropic goals. Believing in the transformative power of collaboration, the Foundation has partnerships with government ministries, agencies, corporations, and over 400 charities and non-profit organisations. Through the strategic disbursement of grants, CFS champions impactful programmes that span a diverse array of causes.

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Donor-Advised Fund: A Modern Philanthropy Tool

Donor-Advised Funds (DAF) are the fastest-growing option for giving in Singapore, because they enable you to:



Support a wide range of charities in Singapore.



Begin or continue Legacy Giving.



Receive valuable advice and support to make your philanthropy more effective.

With a DAF, you can choose to make grants anonymously or with recognition. Donations into your DAF are eligible for upfront tax deductions in Singapore at the prevailing tax deduction rate.

[Contact us to set up your DAF](#)

How a Donor-Advised Fund with The Community Foundation of Singapore Works

*Structure, donate and disburse grants –
an efficient way to create impact.*



DAFs - A Comparison With Setting Up Your Standalone Private Foundation

TOPIC	DONOR-ADVISED FUND	STANDALONE PRIVATE FOUNDATION
Startup time & cost	<ul style="list-style-type: none"> Can be established within 4 weeks No set up cost May incur some administrative cost 	<ul style="list-style-type: none"> Requires significant time and resources to set up e.g. wealth planners/lawyers; setting up board; employing staff for grantmaking and administrative expertise High administrative costs
Tax deductibility	<ul style="list-style-type: none"> The Community Foundation of Singapore (CFS) is a charity with Institution of a Public Character (IPC) status Tax deduction may be given to donations, subject to IRAS regulations 	<ul style="list-style-type: none"> Foundation needs to apply to become a charity with IPC status
Typical minimum to start	<ul style="list-style-type: none"> Minimum pledge of \$200,000 	<ul style="list-style-type: none"> Assets exceeding \$10 million (preferably)
Administrative support	<ul style="list-style-type: none"> CFS carries out administrative duties 	<ul style="list-style-type: none"> Requires complex administrative management, usually carried out by paid professional staff Donor may be required to sit on board
Anonymity and public disclosure	<ul style="list-style-type: none"> Grants can be made anonymously, if desired 	<ul style="list-style-type: none"> Anonymity is not guaranteed, especially if foundation has a family name or family members sit on the board
Governance and reporting	<ul style="list-style-type: none"> CFS takes care of governance and regulatory reporting requirements 	<ul style="list-style-type: none"> Donor controls selection of board/trustees Foundation responsible for own reporting
Fiduciary responsibility	<ul style="list-style-type: none"> CFS has full fiduciary responsibility 	<ul style="list-style-type: none"> Board/trustees have full fiduciary responsibility
Grantmaking control	<ul style="list-style-type: none"> Donor may recommend grants to locally registered charities which are secular and non-political¹ 	<ul style="list-style-type: none"> Donor has control of grantmaking decisions subject to internal policies, mandates and board approvals
Grant disbursement	<ul style="list-style-type: none"> CFS encourages active grantmaking CFS conducts due diligence and identifies suitable programmes in line with donor's interests 	<ul style="list-style-type: none"> No legal requirement for grant disbursement; subject to internal policies Paid professional staff required for grantmaking expertise
Family involvement	<ul style="list-style-type: none"> Family members can be involved in grantmaking conversations or appointed as successors of donor's fund 	<ul style="list-style-type: none"> Formal involvement of family members Family members usually serve on the board or as staff Donor may select successor board or trustees
Asset growth potential and investment decisions	<ul style="list-style-type: none"> Yes, for endowment funds All investments are managed by CFS 	<ul style="list-style-type: none"> Assets may grow if invested Donor has decision-making powers for investments; subject to internal policies and board approvals
Valuation of gifts	<ul style="list-style-type: none"> Fair market value 	<ul style="list-style-type: none"> Fair market value (in general)

¹ Subject to The Community Foundation of Singapore's charitable objectives. Note: Gifts to a DAF constitute an outright donation and may qualify for tax deduction subject to IRAS regulations.

Disclaimer: The content of this document is strictly for informational purposes only. It is not intended to be, nor should it be relied upon as legal, financial or other professional advice. You should consult a qualified professional before taking or omitting to take any action relating to anything discussed. CFS shall also not be liable for any damage or loss, of any kind, resulting directly or indirectly from this document. This includes, but is not limited to, any damage or loss suffered as a result of your reliance on information from CFS.

4

Critical Educational Gaps for Disadvantaged Children & Youth in *Singapore*

While abilities and talents are distributed equally across the population, access to educational resources is often not. Children from lower-income families are the ones who pay the price. Without the right educational opportunities, they underperform in school and end up with lower-paying jobs. Studies show that students from lower-income families are more than four times as likely to be low performers than their affluent peers (OECD, 2016). Without intervention, this cycle of income inequality will persist.

The growing special needs community is also in need of our urgent attention. One key area that we highlight is the need for integration with mainstream students. There needs to be greater awareness about creating better school and work opportunities for this community while preparing them to function independently as adults.

In this article, we highlight critical educational gaps for disadvantaged and vulnerable children and ways to level the playing field and improve their opportunities for social mobility.



1 Funding for Early Education



The pre-school landscape presents over 1,900 childcare centres and kindergartens. They offer a wide-ranging fee structure that can range from a few dollars to over S\$2,000 a month, depending on whether they are full or half-day programmes and with or without subsidies.

During these early childhood years, pre-school education provides the foundation for children. It helps them develop the confidence and social skills to get them ready for formal education. However, lower-income families may struggle even with subsidised fees. Children from families that can set aside additional resources for pre-school education have more opportunities to strengthen their social and behavioural skills than those from disadvantaged backgrounds.

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it is critical to ensure that all children get off the starting block of formal school without too much difficulty

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As the child is placed into a learning environment earlier in pre-school, they are weaned into the academic lifestyle earlier, which also aids their performance in formal education. Studies show that social-economically advantaged children in Singapore outperformed disadvantaged students in reading by 104 points (PISA, 2018).

While pre-school education is not compulsory, it is critical to ensure that all children get off the starting block of formal school without too much difficulty. Therefore, parents must understand the importance of pre-school education and available financial assistance schemes. It ensures that the children have access to critical education in their formative years.

2 Developing Life Skills

A child's home environment has a powerful impact on school readiness. Parents or caregivers in lower-income homes tend to be busy working or absent; they have little time to support their children's learning needs. Children often do not receive the stimulation they need and do not learn the social skills required to prepare them for school.

The resulting lower self-confidence, lower motivation, and reduced resilience pose further obstacles in their struggle for social mobility.

Activities such as team sports, drama, and public speaking encourage interaction. They are great for boosting confidence, self-esteem, and socio-emotional skills. We need funding for programmes to provide alternative avenues for these children to develop these essential skills.

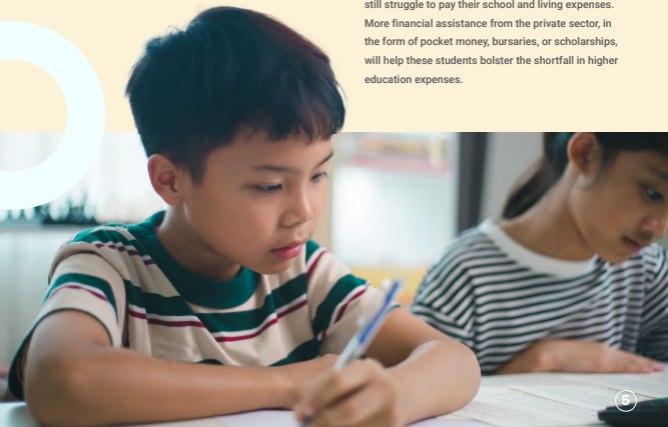
3 Rising Cost of Higher Education

Education has not been spared, with consumer prices increasing steadily over the years.

Singapore's average annual education inflation rate from 2001 to 2021 was 2.87%. Higher education, specifically polytechnic diploma fees, rose 20% between 2015 and 2022. The average cost of a 3-year polytechnic education is close to \$37,000 (MOE, 2022).

Although statistics show that a polytechnic graduate earns 1.4 times more than an ITE graduate, many students will not choose to study at a polytechnic. One reason for this is due to the high school fees. Those who do may drop out of school for the same reason.

Even with existing public financial aid programmes, students from financially disadvantaged backgrounds still struggle to pay their school and living expenses. More financial assistance from the private sector, in the form of pocket money, bursaries, or scholarships, will help these students bolster the shortfall in higher education expenses.



4 Lack of Integration

For the special needs community, a critical piece that is sorely lacking is inclusivity. Special education schools are separate from mainstream schools in Singapore, and students do not intermingle.

However, research shows that special needs children benefit from interacting with peers with stronger academic abilities. This benefit goes both ways, as children who have interacted with people with special needs from young develop greater empathy and respect for diversity

(Association for Psychological Science, 2014).

This is a strong push for special education and mainstream schools to work together to create opportunities for meaningful interaction between their students. Children with disabilities are given a chance to develop their potential and thrive in the same environment as their peers. Funding is required to beef up resources, training and partnerships to facilitate exchange among educators from different backgrounds.

We could achieve greater harmonisation across mainstream primary schools, special education, pre-schools and early intervention sectors. An inclusive educational environment would offer a curriculum that caters to different needs, paces of learning as well as provide the facilities and resources required.

Other than school, these children tend to spend less time in public spaces or in recreational activities. Sometimes it is due to practical reasons like access difficulties, which is a great pity as they miss out on opportunities to connect to the larger community. Funding can be directed towards the intentional design of public spaces, sports, and cultural activities so that those with special needs can feel that they are truly a part of society.

To enable every child to shine to their fullest potential and better support the disadvantaged, CFS can help you make a positive impact by aligning your donations with the needs of this community.

Support access to quality education through a DAF with us



5

Critical Gaps in Caring for Vulnerable Seniors in Singapore



Singapore is fast reaching superaged status. Life expectancy is going up while the birth rate is heading south. By 2030 – not many years from where we are today – one in four Singaporeans will be 65 years or older. More worryingly, a fifth of that cohort will be over 80 (Population in Brief 2021).

Ageing well and quality of life are huge concerns for our elderly. The biggest challenges centre on health: physical frailty or disability, sensory impairment such as hearing loss, or chronic conditions such as dementia or diabetes. However, ageing is not just a matter of biophysical health. It is also about bolstering psychological, emotional and community support.

Mental wellness issues, such as depression and loneliness, are a real threat to the older demographic. On top of this, many older Singaporeans worry about financial security, due to escalating care costs, inadequate retirement income and limited earning opportunities.

Many people prefer to age at home but that too has its challenges. In this article, we highlight the critical gaps in caring for vulnerable seniors and what can be done to support them so that ageing can be enabling, empowering and meaningful.

1

Funding rising healthcare needs

Singapore's healthcare expenses could jump tenfold between 2016 and 2030 to over \$66 billion. Family is typically the first line of support but families are getting smaller and relationships may be estranged. Income caps also mean not everyone qualifies for government aid.

Even when fees are subsidised, lower-income seniors may struggle with costs. Women, in particular, face more financial insecurity as they tend to have interrupted employment or be in low-wage or unpaid care work. Women also tend to outlive men and are more likely to be single, widowed or divorced in old age.

The burden lands on welfare organisations to meet the shortfall. However, causes that help the elderly don't attract as much funding as say, education, which in Singapore receives the lion's share of donations: in 2019, they accounted for 52.9% of total receipts of \$20.8 billion (Commissioner of Charities 2020).

2

Access to home care and assisted living

Letting people age at home or in the community and delaying institutional care is a universal goal. But as the number of seniors with mobility issues or age-related ailments increases, demand for home nursing, home therapy, meal deliveries, assistive devices and home safety and modification services (to prevent falls) will rise.

There will also be a much bigger role for centre-based eldercare, such as day care, and initiatives for assisted living.



3

Depression and suicide

Aside from physical ill health, many seniors grapple with loneliness, loss of loved ones or dependence on others. The number of elderly living alone doubled to 63,800 in 2020 from a decade ago and is set to hit 83,000 by 2030 (Singapore Department of Statistics).

According to the Samaritans of Singapore, the number of people aged 60 and above who took their own lives reached a high at 154 deaths in 2020. That's a 26% increase from the year before and is the highest elderly suicide death rate since 1991. There is an urgent need to support charities that connect with seniors, organise social outings or wellness activities for them, offer intergenerational bonding or assist beneficiaries with their healthcare needs such as medical appointments and screenings.

4

Dementia support

Dementia is our nation's most prevalent neurodegenerative disease today, affecting one in 10 seniors. By 2030, the number of dementia patients is set to reach 92,000 – a doubling from 2015 (Dementia in the Asia Pacific Region). Dementia additionally imposes a huge burden on caregivers, many of whom are ageing themselves.

We need more funding to support early diagnosis and intervention, community dementia care services such as exercise and cognitive activities as well as training and support for caregivers.

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There is an urgent need to support charities that connect with seniors

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Better awareness and improved options for inpatient, home or day care hospice services are needed.
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5 *End of life Care*

Discussions about death or end of life remain taboo. There is insufficient advance care planning as well as a lack of healthcare workers and expertise in the palliative care system. Better awareness and improved options for inpatient, home or day care hospice services are needed.



Of the 400-plus charities we evaluate and make grants to, close to 30% work with seniors. If you would like to help seniors who have fallen through the cracks or would like to make ageing more empowering and inclusive, we at CFS can align your giving goals with the needs of this community.

Support vulnerable seniors through a DAF with us

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Charities must also demonstrate measurable outcomes and good stewardship of funds.

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How CFS Maximises Your Giving

CFS is a cause-neutral organisation that supports grantmaking to a wide range of charitable areas that match the donors' interests and uplift diverse communities in Singapore.

We partner with charities that focus on clearly identified problem areas or social gaps which might be under-supported. Charities must also demonstrate measurable outcomes and good stewardship of funds.

A simple and effective way to contribute to a variety of causes in Singapore is by setting up a Donor-Advised Fund (DAF).

A DAF can be set up by an individual, a beneficiary of a will, a trust, or a family office. CFS will handle all fund administration and leverage our unparalleled insight into Singapore's charitable landscape to provide philanthropy advice that ensures your giving is targeted, accountable and impactful. CFS strives to ensure that every grant which goes out creates positive change.

As a donor, you will save on legal expenses and enjoy upfront tax deductions at the prevailing rate on eligible donations. Donors will also receive regular statements tracking incoming donations to the DAF and outgoing disbursements to charities.

If you would like to begin your giving journey with CFS, **get in touch with us**



Donor Learning Trip *St. Joseph's Home's Inspirational Inter-Generation Programme*

At CFS, we work closely with over 400 well-governed charities to link donors to programmes that achieve meaningful impact. Through Donor Learning Trips, we enable donors to personally connect with charities and gain insights into how they support communities in need. In this trip, we visited St Joseph's Home (SJH) to learn more about their inspiring programme.



About *St. Joseph's Home (SJH)*

SJH is a not-for-profit organisation set up by the Catholic Welfare Services in 1978 to provide shelter, care and love for the aged and destitute, regardless of race or religion.

Since then, SJH has innovated to pioneer unique models of care that meet the community's evolving needs. This includes the hydrotherapy, night respite care for persons with dementia and the co-located Infant and Childcare Centre (ICC). SJH's beautiful premise is situated at the heart of the Jurong Innovation District. It has wheelchair-accessible playgrounds, walkways and community spaces such as Café Verona and Funhouse to encourage chance interactions. Spaces are also configurable to accommodate structured programmes that require more privacy and comfort.



Gladys and Nathan (children on the right) learning about the dragon boat festival with Mdm Quek (resident on the left)*

**Names changed to protect confidentiality*

An Intergenerational Care Community

In August 2017, SJH pioneered Singapore's first intergenerational community with an Infant and Childcare Centre (ICC) co-located in a nursing home.

Infants as young as two months old to children up to age six get daily opportunities lasting 45 to 90 minutes to interact with nursing home residents. Children and residents engage in activities such as shared newspaper reading, puzzles, LEGO building, singing and storytelling.

These interactions form part of the children's curriculum, where they learn about culture, and pick up motor and literacy skills. They also form part of the resident's daily care, which is made possible only because of the close collaboration between the ICC and the clinical team of SJH.

Our donors were recently invited to visit St Joseph's Home and witnessed their recently-launched intergenerational art therapy programme. Joy was evident on the faces of both residents and children as they waved to one another.

Intergenerational Programmes as a Therapeutic Intervention

With all the buzz around intergenerational programmes (IGPs), here's what sets SJH apart.

Every programme has a therapeutic outcome and St Joseph's Home Infant and Childcare Centre teachers work closely with SJH's clinical team to develop IGPs that:

- 1 Resonate with both generations
- 2 Intentionally facilitate conversations and relationship-building
- 3 Have therapeutic outcomes such as improve mood and increased social wellbeing

Our visit coincided with the fifth of eight sessions conducted by an Occupational Therapy Assistant. Residents and children were collaborating on a calligraphy painting.

Mdm Tan*, one of the participants who had been hesitant to join social activities, is observed laughing and making eye contact with Estelle, the spritely five-years-old that she's paired with.

The donors of CFS witnessed the energy within the group and comfortable interactions. These took hours to foster, and cannot be justly put in words.

Developing such results is an art. It calls for a careful integration of the medical and psychosocial needs of the residents, their unique interests and the developmental stage and disposition of the child that they're paired with.


Teachers need to be equipped with an understanding of the residents and constantly communicate with the therapist before and throughout the IGP to ensure that the therapeutic outcomes are met.

“

It's inspiring to hear about Mdm Wee's progress. She used to take two hours for lunch, often breathless and discouraged, preferring to stay in her bedroom. Now, after just a few sessions, she's more motivated, energetic, and engaged, even asking about the children. She can now finish her meal in half an hour ”

Imelda Anthony

Principal of St Joseph's Home Infant & Childcare Centre



Estelle (left) sharing a conversation with Mdm Tan (right). She has learned to move closer to Mdm Tan as the resident is hard of hearing.*

**Names changed to protect confidentiality*



Intergenerational Programmes *as Education*

Since its inception in 2017, the teachers at St Joseph's Home Infant and Childcare Centre have focused on investing in the character of the children. Empathy, kindness, and respect are not just taught but also demonstrated.

Children observe the staff and teachers interacting with residents, learning to respectfully gain the attention of those who may be weak or frail. They also practise handling wheelchairs and being considerate in their movements and volume around residents.

Intergenerational Programmes *as an Innovative Care Model*

As pioneers in integrating the preschool curriculum with elderly-inclusive activities, SJH has learned and experimented along the way, all while remaining committed to their vision of providing person-centred, dignified care.

Their experience has since inspired other organisations. Looking ahead, SJH envisions the intergenerational programme as an integrated part of person-centred, holistic care for elderly residents. They continue to experiment with various programme types and structures, monitoring their impact and collaborating with research partners.

During the IGP, children will progressively pick up the residents' names, interests, or areas in which they might need help with. For example, children might help residents by repeating instructions closer to their ears or uncapping the tools that require more fine motor skills.



*Educating the mind
without educating the
heart is no education at all.*

-Aristotle



How You Can Help

St Joseph's seeks \$150,000 annually to run the programme, which involves childcare teachers, music, art, and occupational therapists that serve 20 children and 40 to 60 elderly residents.

Support the impactful work of these charities through a DAF with us

Keith Chua,
*Embracing My Family's Tradition
of Generosity*



Through the Mrs Lee Choon Guan Fund, Keith Chua continues the philanthropic work his great-grandmother started.

Growing up, Keith Chua did not know much of his great-grandmother's philanthropic work – just stories his mother told him.

To him, his Cho Cho Ma was a stern matriarch of the family. As a young boy, he approached her with respect, as well as some reservation. The pair became closer as Keith spent more time with her as he got older. She passed away in 1978 when he was 25.

Keith, who is the executive chairman of ABR Holdings, said, "Through the stories my mother told me, I knew about some of her philanthropic work, but not to what extent she did it. It was only until I started my first steps into philanthropy that I came to know what she did."

The "rediscovery" of his great-grandmother came after he read Song Ong Siang's 1923 book, 'One Hundred Years' History of the Chinese in Singapore'. His mother often talked about the book, which was partly a catalyst for her to set up a trust fund in the 1980s.

But Keith only picked up the book about 12 years ago. He found out that his great-grandmother was featured prominently for her philanthropy work. "I rediscovered my great-grandmother through this book. It became quite clear to me that she was a pioneer in many ways."

He learnt that she was a keen supporter of education for women and girls – a bold move at that time as education wasn't always an option for them.

As such, he was inspired to start the Mrs Lee Choon Guan charitable fund with the Community Foundation Singapore (CFS) in 2011 and made education and healthcare some of the key areas it supports. Keith said, "In continuing the legacy of my great-grandmother, I looked at how she approached philanthropy in her time and tried to include some of her practices in what we're doing today. It has indeed come full circle."

Keith also credits his parents as strong influences who inspired him to get involved in philanthropy. He said "They were my role models. They didn't tell me that I should help people. I just watched and learnt how they were generous in their own way."



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I rediscovered my great-grandmother through this book. It became quite clear to me that she was a pioneer in many ways.

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And just like his parents did, he too is leading by example with his four children. Keith is heavily involved in charity work in the community and has been “personally changed” by his experiences. He said, “If anything, philanthropy has made me a more compassionate and caring person. I have tried as much as I can to pass along to my children the qualities such as generosity, frugality and compassion that have been imparted to me.” One reason why Keith decided to set up the fund with CFS was to ensure that future generations would be able to continue the philanthropic work.

He said, “The objective of CFS flowed nicely with ours of wanting to continue the legacy of giving. It allows family members to be involved and ensure that the funds will carry on for a period of time.”

“By setting up a fund with CFS, we can help the community over time, and also help future generations of our family to carry through this philanthropic legacy.”

Looking forward, Keith said, “The seed of philanthropy took root from earlier generations. Now, with the structure of CFS, the funds will carry on past my lifetime. Once you’ve set certain things in place, you can bring the next generation along for the ride and trust them with the responsibility when it’s their turn.”

“

***Behind every act of generosity,
there’s a story of life and the
wisdom of good advice.***

”

Begin your giving journey with CFS

Stefanie Yuen Thio

*Maximising Impact With Her
Purpose-Driven Philanthropy*



When COVID-19 first hit in early 2020, Stefanie Yuen Thio was appalled that healthcare workers had trouble getting a taxi or a Grab. It didn't seem fair: front liners in our fight against the pandemic were shunned because people were afraid they would transmit the virus. So Stefanie decided to do something about it.

Through her family's #GivingBack Foundation, she donated \$20,000 to start the Sayang Sayang Fund (SSF). One of the fund's first initiatives was to give out taxi vouchers to nurses and hospital staff. SSF has since ballooned to over \$9.7 million thanks to the generosity of Singaporeans and financially helped close to 401,000 people hard hit by the pandemic. But the outreach that remains closest to Stefanie's heart is helping weary essential workers get a ride home.

SSF is one of several community impact funds under the Community Foundation of Singapore (CFS), designed to tackle unmet needs on the ground. Stefanie's #GivingBack Foundation, meanwhile, is one of a growing number of personal foundations that CFS has facilitated.

"CFS provides a guiding hand to people starting on their journey of giving, or those who want to be more purposeful and effective in their donations," notes Stefanie, who is joint managing partner at TSMP Law Corporation.

Stefanie chose CFS as it is a cause-neutral, one-stop philanthropy advisory platform. It can set up funds quickly and cost-effectively. It works with over 400 registered charities in Singapore and can enlighten and match donors with the causes they are most passionate about – as well as highlight charities that have the greatest needs. Moreover, it conducts due diligence, which builds trust in giving. As Stefanie sees it, "CFS helps donors to structure their giving for maximum impact and sustainability."

The #GivingBack Foundation has centred on children, the elderly and foreign workers. Among the charities, it has funded is Smile Asia, which provides free cleft operations to disadvantaged children in the region. And while Stefanie donates a tenth of her income to charity and the church, she believes writing a cheque is not the only way to contribute.



“

CFS helps donors to structure their giving for maximum impact and sustainability.

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She makes an effort to volunteer in person and has involved her son Jonathan from an early age. When he was in primary school, she brought him along on all of her law firm's charity events. This included learning to cook with intellectually disabled kids and a day out at the Outward Bound School with boys from Boys' Town. When he was 15, Jonathan accompanied her on a trip to Uzbekistan to serve on a Smile Asia trip. "Now that he's older, we involve him in discussions on how to allocate funds from the foundation," she adds.

Exposing the next generation to philanthropy early will help institutionalise giving, making it less ad hoc and more strategic, she believes. "I would like giving to be a default. So that the question of "can I afford to give?" or "why should I donate when I already pay taxes?" is no longer a legitimate response," she says.

She is already seeing this in Singapore. "It's in the young people. They may not yet have built up a hefty bank balance but they give their time and with their hearts. I see it in older folks who want to leave some of their assets to charity when they pass because they are thinking about their legacy. And for the others, they want to invest in a better world for their children."

Support a cause close to your heart with CFS

Optimise Your *Impact* with Us Today



Philanthropy advisory

Leveraging CFS's expertise in grantmaking, our philanthropy consultants will work with you to identify funding opportunities. We match your charitable interests to areas of need in the community where your giving can create impact.



Safeguarding your grants

CFS ensures all grants are made with high levels of care and accountability, along with reporting on major grants.



Fund administration

Leveraging CFS's expertise in grantmaking, our philanthropy consultants will work with you to identify funding opportunities.



Keeping you engaged

CFS provides you with opportunities to deepen your understanding of the local landscape in Singapore.

Make an impact with CFS

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Never doubt that a small group of thoughtful committed citizens can change the world: indeed, it's the only thing that ever has.

-Margaret Mead

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