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# TOTE BOARD ENHANCED FUND-RAISING PROGRAMME (EFR) *for FY2024*

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Apply via OurSG Grants Portal:

<https://oursqgrants.gov.sg/grants/fr/instruction>

EFR Information on Tote Board's Website:

<https://www.toteboard.gov.sg/grants/fund-raising-programme>



*Updated as of 31 March 2024. The contents of this document and the programme terms are not exhaustive and Tote Board reserves the right to revise these from time to time in its discretion. Kindly refer to [www.toteboard.gov.sg](http://www.toteboard.gov.sg) for the latest updates.*

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Please note that each application is subject to Tote Board's approval and we reserve the right to reject any application in our sole discretion without providing any reason.

Tote Board takes a serious view of, and will take action against, any abuse of its EFR Programme.

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### Key Updates to EFR (for FY2024 and future FYs' projects)

*FY2024 projects refer to projects with an approved start date during the period from 1 April 2024 to 31 March 2025.*

Matching donations from Key Officers, Related Parties and Other EFR Grantees (collectively, "Covered Donors") will be capped at up to \$5,000 per Covered Donor for EFR matching.

- Cap is applied on a per-donor basis.
- Multiple donations to the project from the same Covered Donor may be aggregated up to the \$5,000 cap.

*[see Section XI (Covered Donors) for details, definitions and worked examples]*

If another charity has donated >\$5,000 in total to your project but you are unsure whether that donor charity is an Other EFR Grantee, please highlight such donors during claim submission and Tote Board can assist to advise.

For the avoidance of doubt,

- funds raised from donors who are not Covered Donors will continue to be considered for EFR matching as before; and
- the matching of donations from Covered Donors, if any, forms part of the dollar-for-dollar matching cap of \$250,000 for FY2024.

### New EFR claims submission requirements (for claims submitted from 1 April 2024)

For smoother and faster claims evaluation and approval, grantees are required to complete and submit a Supplementary Claim Form for EFR claims submitted from 1 April 2024 (e.g. a claim submitted on 1 April 2024 for an FY2023 project).

The Supplementary Claim Form can be downloaded from the [Tote Board EFR website](#).

Please submit the completed Supplementary Claim Form together with your EFR claim through OurSG Grants (OSG) portal.

# Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

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## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### SECTION I: GENERAL QUESTIONS ABOUT EFR

#### 1. How much support would charities enjoy from EFR from FY2022-FY2024 (01 April 2022 – 31 March 2025, both dates inclusive)?

Tote Board and the Government will continue to provide the **dollar-for-dollar matching** support for charities' eligible\* fund-raising projects under EFR for another three years from FY2022 to FY2024 (01 April 2022 to 31 March 2025, both dates inclusive). The joint matching support\* for each Financial Year (FY) is as follows:

- Tote Board will provide matching contributions of 40% of funds raised (excluding both Tote Board and Government's contribution), capped at \$100,000 per application for a maximum of 5 applications; and
- The Government will top up EFR to provide additional matching contribution of 60% of funds raised (excluding both Tote Board and Government's contribution), capped at \$150,000 per charity applicant.

Tote Board's **40%** matching, capped at **\$100,000\*\*** + Additional **60%** government matching, capped at **\$150,000\*\*\*** = **Dollar-for-dollar** matching, capped at \$250,000 per charity applicant

\* This matching is applicable to eligible fund-raising projects with Expenditure/Income (E/I) Ratio  $\leq$  35%, and with start date within the respective Financial Year (FY). This applies to funds raised on physical platforms and/or on approved digital crowdfunding platforms.

\*\* [For Tote Board's matching component] Charity applicants can qualify for Tote Board's 40% matching, capped at \$100,000 per application, for a maximum of five applications for each FY.

\*\*\* [For Government's matching component] Each charity applicant is entitled to a cumulative cap of \$150,000 per charity applicant for each FY.

All caps will be reset at the start of each FY. FY2022 is defined as the period from 01 April 2022 to 31 March 2023. FY2023 is defined as the period from 01 April 2023 to 31 March 2024. FY2024 is defined as the period from 01 April 2024 to 31 March 2025.

Please see the following illustrated examples for EFR matching in the following diagram (next page).

#### **[New]** For large charities<sup>1</sup> with 'Institutions of a Public Character (IPC)' status:

If your charity is intending to apply for EFR matching once for the entire FY and the fund-raising target of this project is above \$250,000, please write to [grants@toteboard.gov.sg](mailto:grants@toteboard.gov.sg) to find out more about how Tote Board can better support your charity.

<sup>1</sup> As per Commissioner of Charities (COC) guidelines, a large charity refers to one with gross annual receipts of not less than \$10 million in each of the last 2 financial years immediately preceding the current financial year.

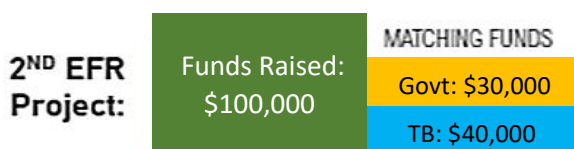
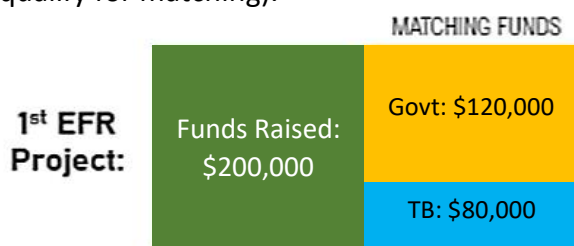
## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

Funding formula (Govt): **60% of the actual total sum raised** (excluding Govt & Tote Board's contribution), **capped at \$150,000 per charity applicant**, on the condition it fulfils Expenditure/Income ratio of not more than 35%.

Funding formula (TB): **40% of the actual total sum raised** (excluding Govt & Tote Board's contribution), **capped at \$100,000 per application**, on the condition it fulfils Expenditure/Income ratio of not more than 35%.

### Example 1:

In FY2022, Charity **A** fund-raises \$200,000 for its first EFR project and another \$100,000 for its second EFR project (assuming all funds raised qualify for matching).

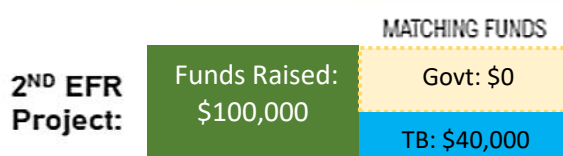
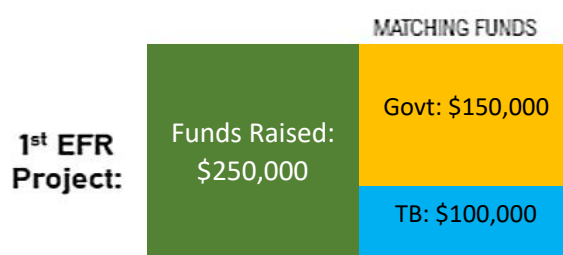


In view that Govt has matched \$120,000 for the 1<sup>st</sup> EFR project, only \$30,000 of Govt funds would be used to match the 2<sup>nd</sup> EFR project alongside TB funds.

Since the Govt cap will reset for FY2023, Charity **A** will be eligible for a further \$150,000 Govt funding for new applications with start dates between 1 April 2023 and 31 March 2024.

### Example 2:

In FY2022, Charity **B** fund-raises \$250,000 for its first EFR project and another \$100,000 for its second EFR project (assuming all funds raised qualify for matching).



In view that Govt has matched its full \$150,000 cap for the first EFR project, only TB funds will be used to match the 2<sup>nd</sup> EFR project.

Since the Govt cap will reset for FY2023, Charity **B** will be eligible for a further \$150,000 Govt funding for new applications with start dates between 1 April 2023 and 31 March 2024.

## 2. What do we mean by "fund-raising project"?

This refers to a project that seeks to raise funds for a charity within a fixed time period (a maximum of 12 months) via supportable platform(s). This can come in the form of one or a series of:

- physical event(s) where people come together to fund-raise (e.g. Charity Walk, Gala Dinners, Fun Fair, Walkathon, Charity Auction, Charity Golf, Flag Day etc); and/or
- digital fund-raising campaigns(s) on approved platform(s) (see Question 3). This includes fund-raising campaigns on approved digital crowdfunding platforms or on charities' corporate websites.

An EFR application may consist of one or more fund-raising projects on different supportable platforms.

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

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### 3. What do we mean by “digital fund-raising project”?

A digital fund-raising project is a fund-raising campaign held on:

- (a) an approved digital crowdfunding platform\* that has signed a Memorandum of Understanding with the Commissioner of Charities to adhere to the Code of Practice for Charitable Online Fund-Raising Appeals. Please refer to the Charity Portal for the updated list of approved digital crowdfunding platforms: <https://www.charities.gov.sg/Pages/Fund-Raising/Use-of-OFR-and-CFR/Code-of-Practice-for-Online-Charitable-FR.aspx>
- (b) charities' corporate websites. The charities' corporate websites should provide clear and direct access to the payment gateway by which the donors can make donations to the charities directly. It should not lead to any other third-party/non-approved crowdfunding platforms.

A digital fund-raising project should be time-bound and not longer than one year. Tote Board will not match funds raised on a perennial basis with indefinite time frames.

\* Note: A crowdfunding platform is one that can be used by multiple charities to make their respective fundraising appeals, and the platform collects public donations on behalf of these charities. Please note that only funds that are collected through the **approved** crowdfunding platforms are eligible for EFR matching. **Funds collected on non-approved crowdfunding platforms will not be eligible for EFR matching.**

### 4. What are the types of funds/payment modes eligible for EFR matching?

For approved fund-raising projects, funds collected in the following forms can be considered for EFR matching:

- (a) cash and cheque donations;
- (b) e-payments collected through approved digital crowdfunding platforms; and
- (c) **direct** e-payments from donors to charities. This can include but are not limited to: **direct** electronic fund transfers from donors to charities [e.g. PayNow, Fast And Secure Transfers (FAST), telegraphic transfer, GIRO], credit and debit card payments, and payments via e-wallets.

Funds collected for a project shall be raised and received between the project start date and the project end date (both dates inclusive).



## **SECTION II: ELIGIBILITY CRITERIA**

### **5. Is my charity's fund-raising project eligible for EFR?**

To be eligible for EFR, the following criteria needs to be fulfilled:

(a) Your fund-raising projects for local charitable causes should have well-defined outcomes that support Tote Board's strategic outcomes:

- Healthy lives and well-being
- Empowered communities
- Caring, cohesive and resilient society
- Sustainable and liveable home

Examples of purposes that are not permitted include:

- Project(s) that benefit only an individual;
- Religious activities for the promotion of religion;
- Political activities for the promotion of political ideology or party;
- Commercial project(s) for the sole purpose of profit making; and
- Debt / loan repayments.

(b) The total expenditure for your fund-raising project should be no more than 35% of the total funds raised, excluding Tote Board's contribution and Government's additional EFR matching; and

(c) Only funds that have not been matched from other Government matching grants (such as, but not limited to, Community Silver Trust, Cultural Matching Fund and One Team Singapore Fund) will be considered for EFR matching.

### **6. Without considering EFR matching, the Expenditure/Income ratio for my fund-raising project expenditure exceeds 35%. Am I still eligible for the matching from Tote Board?**

No. The Office of Commissioner of Charities recommends for all charities and Institutions of Public Character (IPC) to keep their fund-raising efficiency ratio to below 30%. That is, charities should not spend more than 30 cents to raise a dollar. This is to ensure that there is resource stewardship during fund-raising. Tote Board has allowed up to 35% Expenditure/Income ratio, considering that EFR matching are not yet included.

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### 7. How is the Expenditure/Income ratio calculated?

Please see the worked examples in the table below. To qualify for EFR matching, the total expenditure for your project should be no more than 35%\* of the total funds raised, excluding Tote Board's contributions and Government's additional EFR matching\*\*.

Description	Example 1 Expenditure/Income Ratio $\leq$ 35%	Example 2 Expenditure/Income Ratio $>$ 35%
Project Expenditure (A):	\$40,000	\$90,000
Income from funds raised (B):	\$150,000	\$150,000
E/I Ratio (A/B):	$\$40,000 / \$150,000 = 26.67\%$	$\$90,000 / \$150,000 = 60\%$
Status	Project is eligible for Tote Board's contributions and Government's additional EFR matching	Project is <i>not</i> eligible for Tote Board's contributions and Government's additional EFR matching

\* Please note that calculations of the E/I ratio will be rounded up.

\*\* All income and expenditure (excluding in-kind items/contributions) are to be reported on a gross basis (i.e. no netting-off of items).

### 8. Can funds be provided on an upfront basis?

No. Tote Board provides matching funding after the project, based on accounts submitted to determine if the Expenditure/Income ratio is 35% or less.

### 9. When do I have to submit my application?

Applications must be received by Tote Board **at least 30 days before the actual event date of your fund-raising project** to provide sufficient lead time for reviewing the applications.

For fund-raising projects with a physical event (e.g. physical gala dinner) and/or virtual fund-raising event (e.g. online concerts, virtual dinners, e-walkathons, etc.), the 'actual event date' is the date on which the event is held. For fund-raising projects with neither a physical nor virtual fund-raising event, the start date of the fund-raising project is deemed the 'actual event date'.

## **SECTION III: WHO CAN APPLY TO FUND-RAISE?**

### **10. Who can apply to fund-raise under the EFR?**

Only EFR applications from Singapore-registered charities that are fund-raising for themselves will be accepted (i.e., the charity must be the beneficiary of all proceeds raised from the approved project).

If your charity works with a 3<sup>rd</sup> party fund-raiser (e.g. a corporate bank or company) to fund-raise for your local charitable cause, please note that your charity will need to directly submit the application, and not the 3<sup>rd</sup> party fund-raiser. Each charity can apply for EFR matching for any permutation of charity self-fund-raisers and/or 3<sup>rd</sup> party fund-raisers, up to a cap of 5 applications per charity applicant per FY.

### **11. My company and/or my friends and I (an informal group) wish to fund-raise for a charity. Is our fund-raising project eligible for EFR matching?**

No. Only Singapore-registered charities are allowed to apply for EFR. Please ask the charity to apply directly to Tote Board for EFR matching.

## **SECTION IV: SUPPORTABLE PLATFORMS**

### **12. My fund-raising project has a mix of funds raised on physical platforms and digital platforms. Is my project still eligible?**

Yes. Please include all funds raised on both physical and approved digital platforms in your application and claim forms.

### **13. Which digital crowdfunding platforms are approved under EFR?**

Please refer to the Charity Portal for the updated list of approved digital crowdfunding platforms: <https://www.charities.gov.sg/Pages/Fund-Raising/Use-of-OFR-and-CFR/Code-of-Practice-for-Online-Charitable-FR.aspx>.

### **14. If my charity is conducting digital fund-raising on an approved digital platform, can cheques and cash donations to the fund-raising project qualify for matching?**

Yes. Cheques, cash and direct e-payments collected via corporate websites and approved crowdfunding platforms would qualify for EFR matching. Please refer to [Question 4](#).

An AUP report may be required. Please refer to [Section X \(Agreed-Upon Procedures\)](#).

## SECTION V: CAP OF 5 APPLICATIONS PER CHARITY APPLICANT PER FINANCIAL YEAR

### 15. Why is there a cap of 5 applications per charity applicant per Financial Year?

EFR is a broad-based fund which seeks to benefit as many charities as possible. The cap of 5 applications enables more charities to benefit from the EFR.

## SECTION VI: GOVERNMENT MATCHING FUNDS

### 16. My fund-raising project intends to seek other Government matching funds or has already received other Government matching funds. Is my project still eligible for further matching under EFR?

Only funds that have not been matched from other Government matching grants will be considered for EFR matching. **Tote Board does not allow matching of the same dollar raised, regardless of the matching level or percentage.**

Example A: if a project raises \$500,000 and enjoys a one-for-one matching of up to \$400,000 from Cultural Matching Fund, only the remaining \$100,000 will be eligible for EFR matching.

Example B: if a project raises \$500,000 and enjoys a 20% matching on \$400,000 from a government matching fund, only \$100,000 from the remaining unmatched funds raised is eligible for EFR matching.

## SECTION VII: MINIMUM AMOUNT OF FUNDS RAISED

### 17. Is there a minimum amount to be raised before EFR would match the funds raised?

To qualify for EFR matching, the minimum amount to be raised is \$2,500 per application.

## SECTION VIII: WHICH FINANCIAL YEAR DOES MY APPLICATION FALL UNDER?

### 18. How will an EFR project be categorised to the respective FYs?

A project's FY-categorisation will be based on its original approved start date, regardless of any subsequent postponement and provided that the postponement is approved by Tote Board.

### 19. Will the new policy changes for FY2024 projects affect my past projects?

No. The policy changes in this set of FAQs are effective for FY2024 projects (projects that are approved to start during the period from 1 April 2024 to 31 March 2025).

For FY2023 projects, please refer to the document titled "FAQs about Enhanced Fund-Raising Programme FY2023", which can be downloaded from the Tote Board EFR website:

<https://www.toteboard.gov.sg/grants/fund-raising-programme>

## SECTION IX: GOVERNMENT MATCHING CAPS IN THE RESPECTIVE FINANCIAL YEARS

### 20. Does my project utilise the FY2023 (or earlier) or FY2024 government matching cap?

To ascertain whether your project will be utilising the FY2023 (or earlier) matching cap or FY2024 matching cap, it is key to identify the **start date** of your project, namely:

- (a) Projects that start before 1 April 2024 will, if eligible for government matching, utilise your FY2023 or earlier government matching cap.
- (b) Projects that start between 1 April 2024 and 31 March 2025 (both dates inclusive) will, if eligible for government matching, utilise your FY2024 government matching cap.

The scenarios (**A to C** in the following diagram) illustrate an applicant's utilisation of its government matching cap for the respective FYs. For illustrative purposes, Tote Board's matching is not included in the diagram.

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

Funding formula (Govt): **60% of the actual total sum raised** (excluding Govt & Tote Board's contribution), **capped at \$150,000 per charity applicant**, on the condition it fulfils Expenditure/Income ratio of not more than 35%.

*Note: Tote Board's matching is not included in the diagram.*

### Scenario A:

A project that starts in FY2023 and ends in FY2024 will be regarded as an FY2023 project. Hence, Govt-matching for such projects will be drawn from only the FY2023 (and not FY2024) matching cap.

		FY2023	FY2024	
Project #1: starts in FY2023	Funds raised: \$200,000		Project #3: starts in FY2024	Funds raised: \$400,000
	Govt-matching: \$120k from FY2023 matching; \$0 from FY2024 matching			Govt-matching: \$0 from FY2023 matching; \$150k from FY2024 matching
Project #2: starts in FY2023 and ends in FY2024		Funds raised: \$200,000		
		Govt-matching: \$30k from FY2023 matching; \$0k from FY2024 matching		

### Scenario B:

A charity applicant's unutilised FY2023 Govt-matching cap balance is not eligible for carry-forward to FY2024.

Project #1: starts in FY2023	Funds raised: \$100,000		Project #3: starts in FY2024	Funds raised: \$300,000
	Govt-matching: \$60k from FY2023 matching; \$0 from FY2024 matching			Govt-matching: \$0 from FY2023 matching; \$150k from FY2024 matching
Project #2: starts in FY2023 and ends in FY2024		Funds raised: \$100,000		
		Govt-matching: \$60k from FY2023 matching; \$0k from FY2024 matching		

### Scenario C:

A charity applicant's unutilised FY2024 Govt-matching cap balance is not eligible for carry-back to FY2023.

Project #1: starts in FY2023	Funds raised: \$300,000		Project #3: starts in FY2024	Funds raised: \$100,000
	Govt-matching: \$150k from FY2023 matching; \$0 from FY2024 matching			Govt-matching: \$0 from FY2023 matching; \$60k from FY2024 matching
Project #2: starts in FY2023 and ends in FY2024		Funds raised: \$100,000		
		Govt-matching: \$0k from FY2023 matching; \$0k from FY2024 matching		

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

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21. My charity is organising a physical fund-raising project (gala dinner). The project starts on 1 March 2024 and ends on 30 June 2024; the actual event (the gala dinner) will be held on 1 June 2024.
- (i) Will this project, if approved by Tote Board, count towards the FY2023 or FY2024 cap of 5 applications per charity applicant per FY?
  - (ii) Will the government's additional 60% matching for funds raised by the project be utilised from my charity's FY2023 matching cap or FY2024 matching cap?

For (i), as the project start date of your charity gala dinner is 1 March 2024, it will be regarded as an FY2023 project and will count towards the cap of 5 applications per charity applicant for FY2023.

For (ii), the funding will be utilised from the FY2023 matching cap. Please refer to the worked examples for the FY-allocation of government matching in Question 20.

22. My charity's fund-raising application has been approved and the project was originally scheduled to start on 1 March 2024 and end on 31 March 2024. Due to delays, I would now like to postpone the actual event date and end date of the project to 30 June 2024 (no change to the start date). Will my project still be eligible for EFR matching?

**You should submit an appeal to amend the dates within 15 days of forming the intention to postpone the project and prior to the original approved end date of the project.** To qualify for EFR matching, no change of the nature and details of the event/project shall be made without the prior written approval of Tote Board. Please note that this project will continue to be categorised as a FY2023 project since its start date was in FY2023.

23. My charity did not fully utilise our annual cap for FY2023. Will the unutilised cap be brought forward to the subsequent FY?

The annual cap is FY-specific and non-transferrable. Any unutilised cap from the current FY will not be carried forward to the next FY. Similarly, any unutilised cap from the current FY will not be carried backwards to the previous FY.

24. What are some best practices for online fund-raising that my organisation should adhere to?

The Charities Unit in Singapore has a set of best practices for online fund-raising activities: Code of Practice for Online Charitable Fund-Raising Appeals ([charities.gov.sg](http://charities.gov.sg)). We recommend that you adhere to their set of best practices.

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### SECTION X: AGREED-UPON PROCEDURES

#### 25. Why does Tote Board require selected charities to submit an Agreed-Upon Procedures (AUP) report performed by an external Certified Public Accountant during claims submission?

Tote Board is committed towards enabling our charity partners, while ensuring robust governance of public funds. In reviewing how the eligible modes of EFR matching can be expanded to better support charities, Tote Board has considered many factors, including governance/risk management as well as the additional cost involved.

The requirement of an AUP allows for the expansion of the eligible modes of EFR matching to benefit charities, whilst providing governance assurance. Details on AUP exemptions can be found in Question 26.

#### 26. Is my charity required to submit the AUP report during claims submission?

During claims submission, charities are required to submit an Agreed-Upon Procedures (AUP) report completed by an external Certified Public Accountant, unless:

- (a) your charity is an 'Institution of a Public Character' (IPC). Please note that your charity's IPC status must be 'live' throughout the entire duration from the point of EFR application to the point of claims submission. OR

IPCs are exempted, as IPCs are already subjected to governance checks and held to high standards of governance and accountability by the Commissioner of Charities (COC).

- (b) your charity is collecting funds **solely** through fundraising campaigns on approved digital crowdfunding platforms that have signed a Memorandum of Understanding with the COC to adhere to the Code of Practice for Charitable Online Fund-Raising Appeals.

These approved digital crowdfunding platforms are already subjected to governance checks and are periodically audited for adherence to the Code.

The following scenarios illustrate whether your charity will be required to submit an AUP report.

Scenario	Description	AUP report required?
A	My charity is an IPC who is raising funds via the supportable platforms*.	No
B	My charity is not an IPC. My project will be raising funds only via fund-raising campaign(s) on approved digital crowdfunding platforms.	No
C	My charity is not an IPC. My project will be raising funds via a hybrid of the supportable platforms*.	Yes

\* Supportable platforms for fund-raising can be found in Section 1 Question 2. These refer to: (i) physical fund-raising events; (ii) fund-raising campaigns on charities' corporate websites; and (iii) fund-raising campaign(s) on approved digital crowdfunding platforms.



## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

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27. **My charity (not an IPC) will be using multiple supportable platforms for our fund-raising project. We will be raising funds via a combination of (i) a fund-raising campaign on an approved digital crowdfunding platform e.g. giving.sg, (ii) a fund-raising campaign on our corporate website and (iii) a physical gala event.**

**Will my charity be required to submit a different set of AUP report for each platform used? Will funds raised through the approved digital crowdfunding platform (e.g. giving.sg) be "exempted" from the AUP?**

Only one AUP report will be required for each approved EFR application. The scope of this AUP report should cover all supportable platforms used by your charity to collect funds, including funds raised via the fund-raising campaign on approved digital crowdfunding platforms (e.g. giving.sg).

28. **Does Tote Board have a prescribed/preferred panel of auditors? Will the cost of the AUP engagement be incurred by Tote Board or my charity?**

No, charities have the flexibility to appoint their preferred auditors for this AUP engagement, as long as the AUP is performed by an external Certified Public Accountant.

All costs and expenses incurred in relation to or in connection with the completion of the AUP shall be borne solely by the charity applicant. The cost shall be excluded for the purpose of calculating the Expenditure/Income ratio.

29. **When should the completed AUP report be submitted to Tote Board?**

Please attach the completed AUP report along with all other supporting documents during claims submission through the OurSG Grants Portal (OSG) portal. Claims for all approved projects will need to be submitted to Tote Board within nine months of the "project end date".

Please note that funds will only be disbursed on condition that there are no exceptions, discrepancies or deviations in the AUP report.

## SECTION XI: COVERED DONORS

### 30. What is the limit on funds raised from Covered Donors?

If:

- i) your EFR project is categorised as an FY2024 project; and
  - ii) it has raised funds from
    - your charity's Key Officers; and/or
    - Related Parties; and/or
    - Other EFR Grantees,
- } (collectively, "Covered Donors")

**Only up to \$5,000 of funds raised from each Covered Donor, if any, will be considered for EFR matching.\***

For the avoidance of doubt,

- funds raised from donors who are not Covered Donors will continue to be considered for EFR matching as before; and
- the matching of donations from Covered Donors, if any, forms part of the dollar-for-dollar matching cap of \$250,000 set out in Section I.

*\* This restriction will also apply to FY2025 and subsequent FYs' fund-raising projects.*

### 31. Who are my charity's Key Officers and Related Parties? Who are considered Other EFR Grantees?

**"Key Officer"** or **"Key Officers"** shall have the same meaning as that of "key officer" in Clause 2(1) of the Charities Act 1994.

*Image extract from Clause 2(1) of the Charities Act*

<p>"key officer", in relation to —</p> <ul style="list-style-type: none"><li>(a) a charity;</li><li>(b) a person that is a governing board member of a charity; or</li><li>(c) a person that is a member of a charity.</li></ul> <p>means an individual who, whether or not an employee of the charity or person (as the case may be) and by whatever name called, and whether acting alone or together with any other person —</p> <ul style="list-style-type: none"><li>(d) has general control and management of all or any aspect (including the financial aspect) of the administration of the charity or person; or</li><li>(e) provides advice to the charity or person on the control and management mentioned in paragraph (d), other than as a professional engaged or retained pursuant to a contract for service to provide such advice in that professional capacity;</li></ul>
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## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

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**“Related Party”** or **“Related Parties”** means a third party that has common shareholders/directors/management staff with your charity, or a third party where any shareholder/director/management staff has a family relationship with any shareholder/director/management staff of your charity.

**“Other EFR Grantee”** or **“Other EFR Grantees”** means a donor who has received/will receive matching under the EFR programme.

(If in doubt whether a donor is an EFR Grantee, please highlight such donors during claim submission.)

### **32. How is the \$5,000 limit applied? Can the limit be applied on an aggregated basis if my project has multiple donations from the same Key Officer/ same Related Party/ same Other EFR Grantee?**

The \$5,000 limit for donations from each Covered Donor is applied on a per-donor basis for each FY2024 project using the donor's unique identifier – NRIC/FIN for Key Officers; UEN for Related Parties and for Other EFR Grantees.

Yes, multiple donations to the project from the same Covered Donor may be aggregated up to the \$5,000 limit. (See Question 38 below for worked examples.)

### **33. Several charities have donated to my project. Does my charity need to establish whether each donor charity is an Other EFR Grantee?**

You do not need to identify whether a donor charity is an Other EFR Grantee unless that charity has donated >\$5,000 in total to your project. If in doubt whether a donor charity is an Other EFR Grantee, please highlight such donors to Tote Board during claim submission.

### **34. Does the restriction apply to my FY2023 and earlier FYs' projects?**

No, the above applies to your charity's FY2024 projects (and future FYs' projects) only. (See Section VIII on how projects are categorised to the respective FYs.)

### **35. Why is Tote Board imposing this restriction on donations from Key Officers and Related Parties?**

The restriction is being introduced to motivate charities to raise funds from a more diversified donor pool and encourage community giving from the wider public.

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

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### **36. Why is Tote Board imposing this restriction on the donations my charity has raised from Other EFR Grantees?**

Tote Board wishes to motivate charities to attract fresh donations into the sector.

Donations of up to \$5,000 per Other EFR Grantee will still be considered for EFR matching as a concession to relieve donors from having to trace the source of their donations, as Tote Board recognises that the donations that Other EFR Grantees make may be from a common pool that comprises both matched and unmatched funds.

### **37. Charity A has received EFR matching for its FY2022 project. It does not have any other EFR projects. If Charity A donates to Charity B's FY2024 project, will the donation be subject to restriction?**

Yes, it will be restricted. Charity A is regarded as an "Other EFR Grantee" as it has received dollar-for-dollar matching under the EFR programme. Only up to \$5,000 of the donation from Charity A will be considered for Charity B's EFR matching.

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### 38. My charity has two FY2024 projects. How will the \$5,000 limit affect the donations eligible for EFR matching?

#### Project Green

Received donations of \$50,000 including:

Donor	Donation
Key Officer B*	Three donations \$1,000 + \$500 + \$2,500
General public (non-Covered Donors)	Donations totalling \$46,000

\* Key Officer B has donated to both projects

#### Project Red

Received donations of \$260,000, including:

Donor	Donation
Key Officer A	One donation \$3,000
Key Officer B*	Two donations \$2,000 + \$4,000
Related Party C	One donation \$81,000
Other EFR Grantee D	One donation \$40,000
General public (non-Covered Donors)	Donations totalling \$130,000

\* Key Officer B has donated to both projects

The following donations can be considered for EFR matching:

#### Project Green

Donor	Donation amount	Considered for EFR matching	Remarks
Key Officer B	Three donations \$1,000 + \$500 + \$2,500	\$4,000	The three donations may be aggregated as they are from the same Key Officer.
General public (non-Covered Donors)	Donations totalling \$46,000	\$46,000	The \$5,000 limit does not apply.
<b>Total for Project Green</b>	<b>\$50,000</b>	<b>\$50,000</b>	

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### Project Red

Donor	Donation amount	Considered for EFR matching	Remarks
Key Officer A	One donation \$3,000	\$3,000	The donation of \$3,000 is eligible as it is $\leq$ \$5,000.
Key Officer B	Two donations \$2,000 + \$4,000	\$5,000	The two donations may be aggregated up to the limit of \$5,000.
Related Party C	One donation \$81,000	\$5,000	The amount is capped at \$5,000 as the donation is $>$ \$5,000.
Other EFR Grantee D	One donation \$40,000	\$5,000	The amount is capped at \$5,000 as the donation is $>$ \$5,000.
General public (non-Covered Donors)	Donations totalling \$130,000	\$130,000	The \$5,000 limit does not apply.
<b>Total for Project Red</b>	<b>\$260,000</b>	<b>\$148,000</b>	

## SECTION XII: APPLICATIONS AND CLAIMS PROCESS

### 39. How can my charity submit an application for EFR?

Tote Board will only accept applications from charities through the OurSG Grants Portal (OSG) (Link: <https://oursggrants.gov.sg>). CorpPass login will be required for all grant applications.

Applications must be received by Tote Board at least 30 days before the actual event date of your fund-raising project.

All income and expenditure declared in the Application Form must be specific to the particular fund-raising project submitted and should be reported on a gross basis.

For matters relating to EFR, please email the Grants Division at: [grants@toteboard.gov.sg](mailto:grants@toteboard.gov.sg).

### 40. How can my charity submit a claim for EFR?

**Claims for all approved projects must be submitted within nine (9) months after the “project end date”.** Late claim submissions, amendments, and/or appeals will not be accepted. For claims that are not submitted on time or are incomplete, Tote Board reserves the right to withdraw support for the project.

You may submit your claims ahead of the 9-month deadline, but it should not be submitted any earlier than the “project end date”. The project end date refers to the date on which your charity ceases raising funds and receiving donations for the fund-raising project.

Please submit your claim only after the project has been completed and after all relevant transactions and documentation to support the claim have been finalised (for example, after all donation cheques have been encashed, and all pledges have been received).

During claims, the dollar-for-dollar matching cap for the respective FY will be allocated (until fully utilised) in the order that Tote Board receives the claim submissions for the respective approved EFR projects for each FY.

#### ***(I) Where can I file a claim?***

If your application was submitted before 31 Aug 2020 or via FormSG, please submit your claim from a recognised email address of the organisation to [grants@toteboard.gov.sg](mailto:grants@toteboard.gov.sg).

All other claims shall be submitted on the OurSG Grants (OSG) portal. CorpPass login will be required. All approved claims submitted via the OSG portal will be paid via PayNow Corporate.

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

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### To receive matching grant payments via OSG

Check and ensure that you and/or the charity you are raising funds for, have an existing bank account with one of the PayNow Corporate participating banks in Singapore. For the updated list of PayNow Corporate participating banks in Singapore, please click here: <https://www.abs.org.sg/consumer-banking/pay-now>

If your charity is not registered for the PayNow Corporate service, please register for the service at your bank's online banking platform and link your Unique Entity Number (UEN) to your corporate bank account.

Please ensure that the UEN of your charity provided on the OSG Portal is accurate, and that the PayNow Corporate service has been set up.

### **(II) What do I have to submit in a claim?**

The following documents are to be submitted in a claim:

- a. The Statement of Accounts for all income and expenditure of the event/project certified true and correct by the Highest Authority (HA) or equivalent, or by the Authorised Representative (AR), on Annex B (PDF) of the claim form attached in the Approval Letter.
- b. The electronic claim form (in Microsoft Excel file format).
- c. Audited Statement of Accounts for this project (if applicable or available).
- d. The Agreed-Upon Procedures (AUP) report completed by an external Certified Public Accountant for this project (if applicable. Please refer to Question 26 for details).
- e. Other supporting documentation, e.g.:
  - i. Physical fund-raising projects – photographs of the physical fund-raising event;
  - ii. Digital fund-raising projects – screenshots which include the URL/campaign IDs of the relevant campaign pages/virtual events.

For documents (a) and (d), the HA or his/her equivalent, or his/her AR, is required to certify the hardcopy documents using wet-ink signature along with the organisation stamp before scanning and submitting them to Tote Board. For claim submissions via email, the person who had certified/signed the documents must be copied in the submission email).



## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

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### ***(III) How do I complete the Statement of Accounts template?***

The items of income and expenditure declared in the Statement of Accounts should be specific to the approved event/project only. These items should fall within the approved project period. The approved project period is the period during which your Organisation will be raising funds/ receiving donations and incurring expenses for the approved project.

All items of income and expenditure should be reported on a gross basis (i.e. no netting-off of items).

You are responsible for ensuring that the information disclosed in your submission is accurate, timely, complete and has been prepared in compliance with all applicable laws.

You may wish to refer to the websites of the respective competent authorities for more information (e.g. to the write-ups and guides on the Charity Portal and on the Inland Revenue Authority's website, to the relevant statutes, etc.). If in doubt, please consult your professional accounting, tax, legal or other competent advisors.

### ***(IV) What are the documents and records that I should keep?***

Proper accounting records should be maintained, and made available to Tote Board upon request, to support the claims submitted.

You are encouraged to use the sample template available on the Tote Board website to track and keep a timely record of items of income and expenditure relating to the project, and to consider submitting it to us when filing your claim. (The document 'Breakdown of Income and Expenditure Details' can be found here: <https://www.toteboard.gov.sg/grants/fund-raising-programme#Claims%20Submission> )

Do note that you may be selected for an audit by Tote Board to validate your compliance with the terms and conditions of our Approval Letter and/or to inspect your accounts and all documents necessary for us to assess the accuracy and completeness of your claims.

For matters relating to EFR, please email the Grants Division at: [grants@toteboard.gov.sg](mailto:grants@toteboard.gov.sg).

Please note that each application is subject to Tote Board's approval and we reserve the right to reject any application in our sole discretion without providing any reason.

Tote Board takes a serious view of, and will take action against, any abuse of its EFR Programme, including the clawback of funds if necessary.

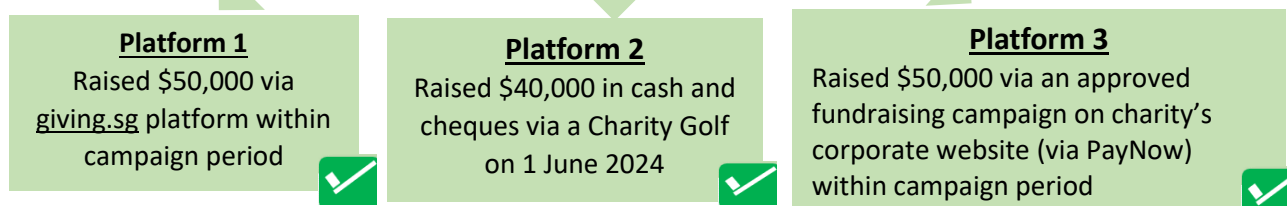
## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### SECTION XIII: MORE WORKED EXAMPLES

All examples in this section assume that the projects fulfil all the eligibility criteria to be supported under EFR.

#### Example #1:

Charity A has made a fund-raising application for its fund-raising project (from 1 May 2024 to 31 July 2024) on the following platforms:

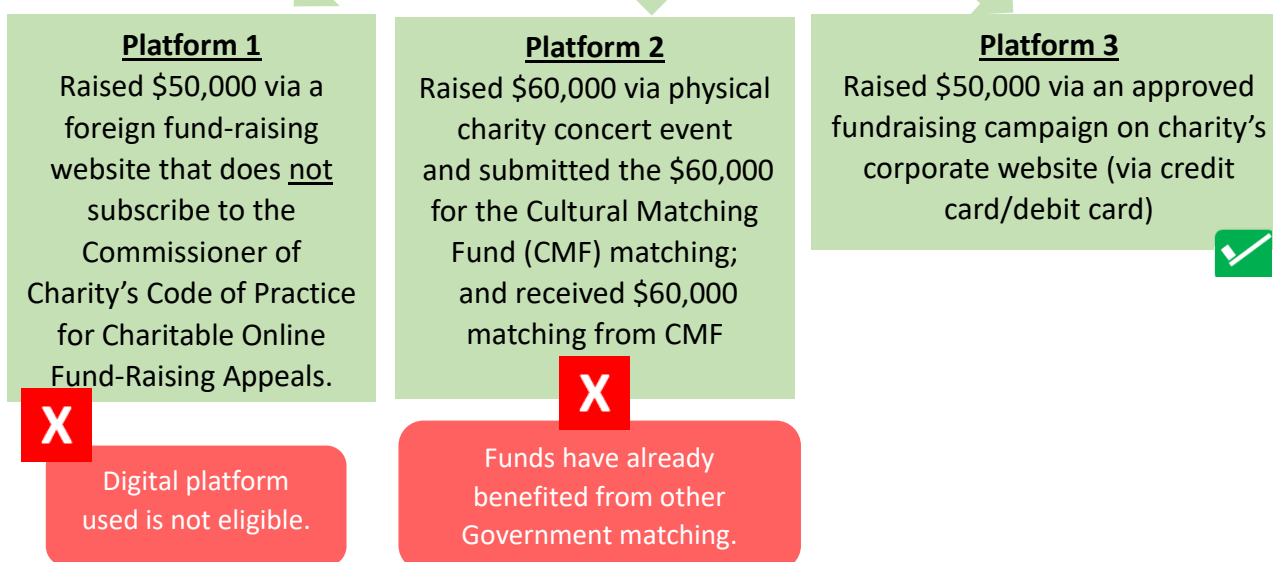


**Total qualifying amount:**  
**\$140,000**

**Tote Board & additional Government Matching:**  
**\$140,000 from FY2024 matching**

#### Example #2:

Charity B has made a fund-raising application for its fund-raising project (from 1 May 2024 to 31 July 2024) on the following platforms:



**Total qualifying amount:**  
**\$50,000**

**Tote Board & additional Government Matching:**  
**\$50,000 from FY2024 matching**

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### Example #3:

Charity C has made a fund-raising application for its fund-raising project (from 1 May 2024 to 31 July 2024) on the following platforms:

**Platform 1**  
Raised \$50,000 via Simplygiving.com platform within campaign period



**Platform 2**  
Raised \$20,000 via online concert on 1 June 2024, with donations made through rayofhope.sg platform



**Platform 2**  
Raised \$25,000 via Encore concert held on 15 August 2024



Encore concert exceeds project period.

**Total qualifying amount:  
\$70,000**

**Tote Board & additional Government Matching:  
\$70,000 from FY2024 matching**

### Example #4:

Charity D has made a fund-raising application for its fund-raising projects (from 1 May 2024 to 31 July 2024) on the following platforms:

**Platform 1**  
Raised \$50,000 via rayofhope.sg platform within campaign period



**Platform 2**  
Raised \$200,000 via Charity Golf on 1 June 2024



**Platform 3**  
Raised \$100,000 via Gala Dinner on 30 June 2024



**Total qualifying amount:  
\$350,000**

**Tote Board and Government EFR Matching:  
\$250,000 from FY2024 matching**

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### Example #5:

Charity E has made a fund-raising application for its fund-raising project (from 1 May 2024 to 31 July 2024) on the following platforms:

#### Platform 1

Raised during Charity Golf held on 1 June 2024:

- \$10,000 in cash;
- \$10,000 in cheque;
- \$10,000 in digital funds collected through a campaign on [giving.sg](#) created for the Charity Golf event



#### Platform 2

Received a cheque of \$20,000 made in response to a campaign on [GIVE.asia](#) within campaign period



Total qualifying amount:  
\$50,000

Tote Board & additional Government Matching:  
\$50,000 from FY2024 matching

FY2023

Charity F has made a fund-raising application (from 15 Dec 2023 to 15 Jan 2024) on the following platform:

#### Platform 1

Raised \$300,000 via gala dinner on 01 Jan 2024



Total qualifying amount:  
\$300,000

Tote Board & additional Government Matching:  
\$250,000 from FY2023 matching

### Example #6:

FY2024

Charity F has made a fund-raising application (from 1 May 2024 to 30 July 2024) on the following platform:

#### Platform 1

Raised \$300,000 via charity golf on 30 June 2024



Total qualifying amount:  
\$300,000

Tote Board & additional Government Matching:  
\$250,000 from FY2024 matching

Government matching cap reset for FY2024

## Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)

### Example #7:

**NOTE:** Example #7 is meant to illustrate the FY-allocation of Govt matching and hence Tote Board's matching is not shown. If the project is eligible for Tote Board's matching, Tote Board will provide the 40% matching contribution for the qualifying amounts raised.

