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The ST Guide To... giving to charity

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Many people think of giving to charity when they are stopped on the streets during flag days.

Or perhaps they know someone who is raising funds for a particular cause. Or they feel moved to help after hearing about someone's heart-rending plight.

Invariably, people equate giving to charity with donating money. But there is so much more than money that one could give.

Here is a guide to the various ways you can contribute resources to those in need.

1. What to give?

Besides money, you could give of your time by volunteering.

Think about the cause you are passionate about, how much time you can commit and the skills you can share when considering volunteering, said a spokesman for the National Volunteer and Philanthropy Centre (NVPC).

For example, those who enjoy interacting with people can volunteer to befriend lonely seniors, or plan and carry out activities for adults with disabilities.

If you prefer to work behind the scenes, you can volunteer to plan the logistics for an event or write for a charity's newsletter.

To look for volunteer opportunities, go to Singapore Cares, a national movement to build a more caring and inclusive society.

Their website is www.sg/SingaporeCares, or you can also check out giving.sg, which is set up by the NVPC.

You can also give donations in-kind.

If you want to donate your secondhand goods which are in good and resaleable condition, you could give to charities like the Salvation Army and the Singapore Council of Women's Organisation's (SCWO) thrift shop.

The Salvation Army accepts items from clothes to furniture and they sell donated items at its Family Thrift Stores. You can visit their website.

The SCWO's New2U Thrift Shop accepts items like clothes, books and toys in good condition. For more information, you can visit their website.

2. Who to give to?

With over 2,000 charities here, donors have their pick of which organisation to support.

You may want to take the approach of informed giving, that is asking questions to find out where your donation is going to, who it is helping and what impact it will make, said the NVPC spokesman.

For a start, identify the causes you want to support. Once you have some charities in mind, it may be worthwhile to visit their websites and go through their annual reports, which are posted on it.

Find out if the work they do fulfils their mission and vision and if they provide any information on the outcomes achieved, said Mr Gerard Ee, chairman of the Charity Council.

He said: "If the charity is producing good outcomes, it certainly deserves close attention for your support."

Another thing to note: how much reserves a charity has, Mr Ee pointed out. If a charity has substantial reserves, donors may want to consider giving to others that are more in need of funding.

So what is considered substantial? They have enough reserves to cover between three and five years of operating expenditure, depending on how critical the service they are providing, said Mr Ee.

3. When to give?

You can give when you are asked (a one-off donation), give on a monthly basis or even give in a more sustained fashion.

For those with fatter wallets and who hope to create a greater impact with their gift, they can even consider setting up a charitable fund to give to causes close to their hearts.

For example, the Community Foundation of Singapore (CFS), a non-profit group, helps donors find a more structured and sustainable way of giving by providing advice and managing their charitable fund.

To set up a named charitable fund in the CFS, where the donor decides on the fund's name and the causes to give to, donors must pledge at least \$200,000.

For those with slimmer bank accounts, there is no minimum sum to give if they want to donate directly to the Community Impact Funds that have been set up by the CFS to support lesser known causes, such as helping migrant workers in distress and taking home-bound seniors on outings.

Their website is www.cfs.org.sg

4. Why give?

Well, that answer can only come from your heart. Happy giving!