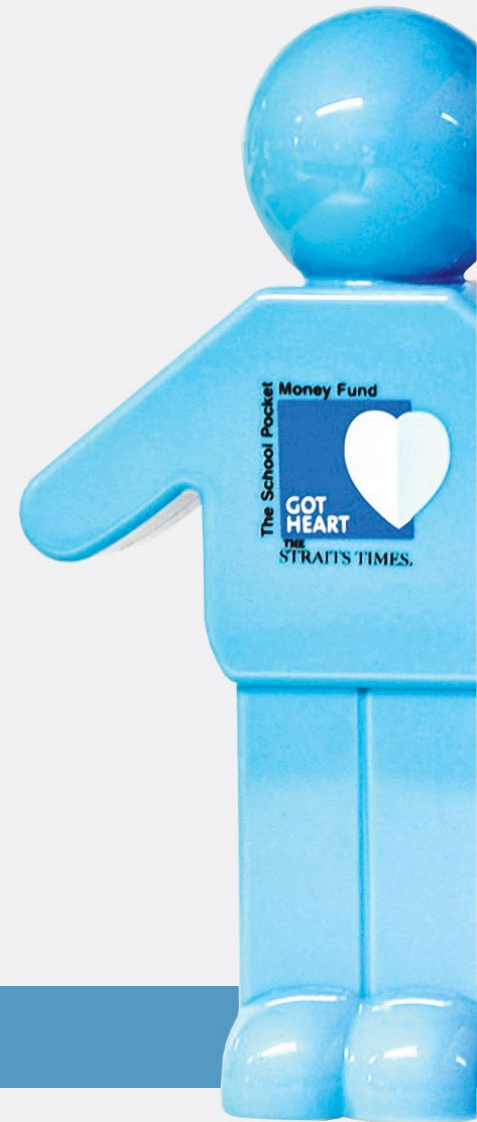




The Straits Times School Pocket Money Fund

**ANNUAL
REPORT** | 2013



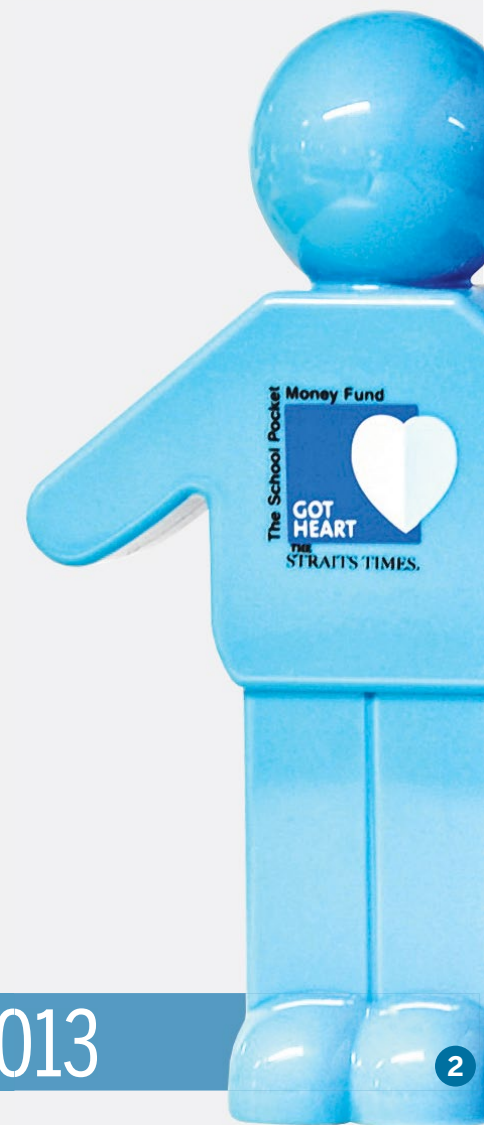
contents

VISION
Give every
child a
promising
future

MISSION
To reach out to
every child in
need and
provide them
with resources
to do well in
school — and
beyond



milestones	3
message	4
Chairman's message	5
General Manager's message	6
partnering with NCSS	7
how we work	8
from our beneficiaries and their families	9
success story	
Rotary Family Service Centre	10
Care Corner Family Service Centre	11
13 year trend	12
top donors and fundraisers	13
key events	
First quarter	14
Second quarter	15
Third quarter	16
Fourth quarter	17,18
visiting a top engineering university in Germany	19
the Great Singapore Sale Home Makeover 2013	20
#GivingTuesday SG	21
beyond pocket money	
From the coaches of SStep-Up	22
From the students of SStep-Up	23
SStep-Up sponsored trip	24
income and expenditure	25



milestones

1 October 2000

Community project initiated by
The Straits Times

20 October 2011

Established as a
charitable trust

5 July 2013

Received the ASEAN
Inaugural Award

1 January 2012

Commenced
operations as an IPC



From left (standing)

Mr Han Jok Kwang (Board trustee), **Sumiko Tan** (Secretary),
Martina Wong, (General Manager), **Sia Cheong Yew** (Board trustee)

From left (seated)

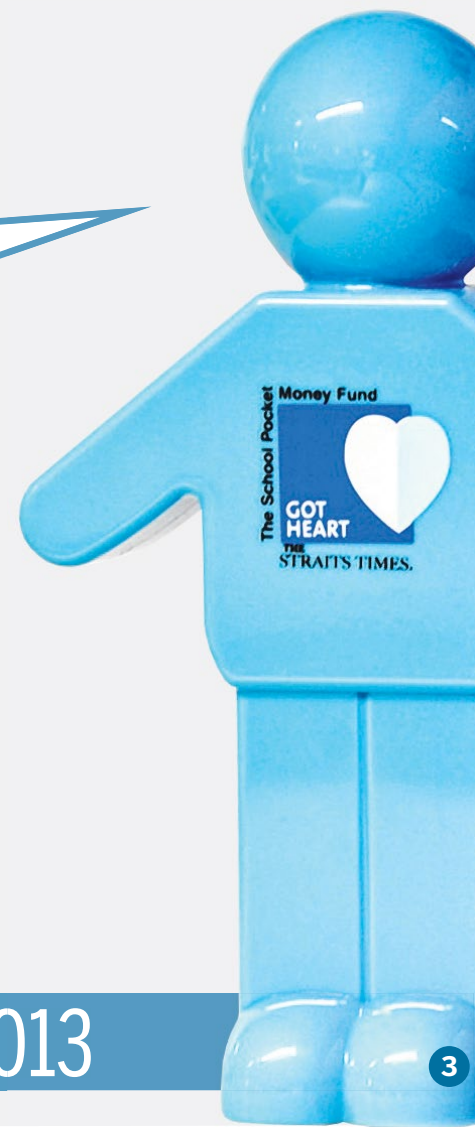
Mr Han Fook Kwang (Chairman), **Mr Gerard Ee** (Treasurer)

SPMF received the Inaugural ASEAN Rural Development and Poverty Eradication Leadership Award in July 2013.

The Award was presented to SPMF Chairman at the 8th ASEAN Ministers' Meeting on 3rd July in Yogyakarta, Indonesia.

Nominated by the Ministry of Social & Family Development and the National Council of Social Service, the Award recognises the significant contributions that the charity has made to the community development and poverty alleviation in Singapore.

SPMF has helped close to 120,000 cases of children and youth since October 2000.



message



When I went to Yogyakarta, Indonesia, in July last year to receive an Asean award on behalf of The Straits Times School Pocket Money Fund, it was indeed a proud moment for the fund and for Singapore.

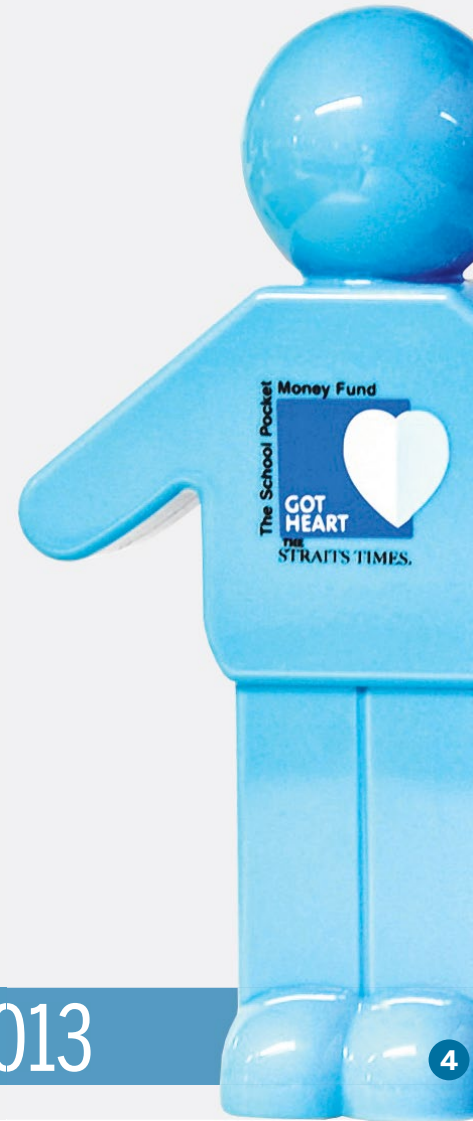
The Inaugural Asean Rural Development and Poverty Eradication Leadership Award was given to one organisation each from the Asean countries. SPMF was nominated by the Ministry of Social and Family Development (MSF) to recognise the work we have done over the last 13 years for students in Singapore who are in need of the most basic financial assistance to help them through school.

As I mingled with the other award recipients from South East Asia who were there to represent their countries, I could sense the passion and commitment from all of them. Each country's circumstances are different, and there are so many areas that need attention and action. But whatever the needs, what drives people to help the less unfortunate is the same — a sense of commitment and duty to help fellow members of our community who are in difficulty. When we do so, we strengthen our sense of community.

SPMF has helped close to 120,00 cases, disbursing more than \$40m since it began as a community project by The Strait Times in 2000. Over the years, we have extended our reach and increased our financial help. From 1 January 2013, we extended our help to post secondary students in junior college, polytechnic, and Institute of Technical Education (ITE). From 1 January 2014, we increased the monthly allowance to primary and secondary students by \$5.

None of this would have been possible without the support and generous contributions from our many donors and supporters. On behalf of all our beneficiaries, a very big thank you to all of them.

Han Fook Kwang
Chairman



message



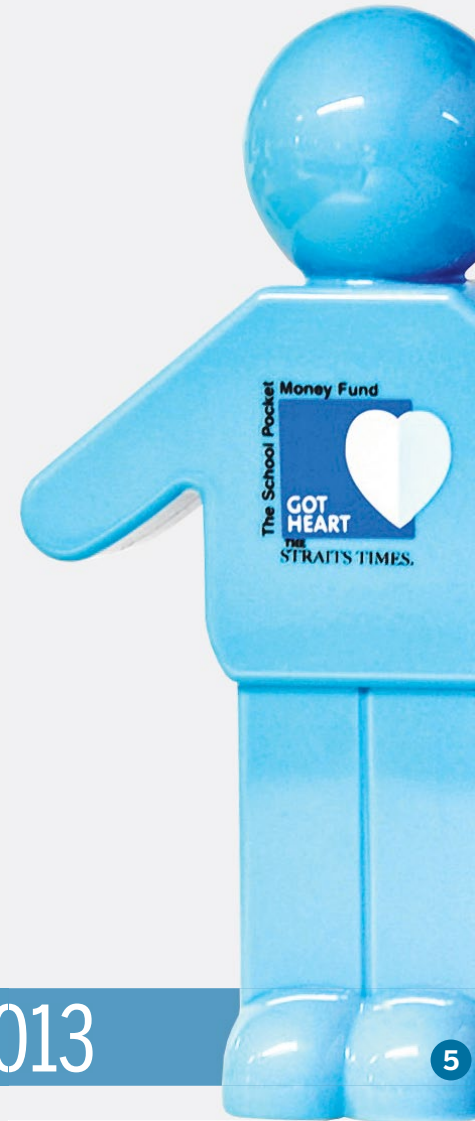
2013 was a record year for SPMF in many ways. We disbursed \$6.3m which reached out to 13,557 children and youth with pocket money. It was the highest outreach in the last 13 years since SPMF started as a community project in 2000.

In 2013, we also extended the assistance beyond primary and secondary school students to students from Polytechnic, Junior Colleges and the Institute of Technical Education. The amount provided to post-secondary students came to \$0.8m. Excluding this, the disbursement to primary & secondary school students was still a record high of \$5.5m. The increase primarily reflected the higher number families with exceptional needs where assistance was extended beyond 24 months.

The number of activities and outings for our SPMF children and youth was also an all-time high. Many of these experiences were also a first for our beneficiaries. Two of our youths from the Polytechnics had the opportunity to travel to Munich for a learning attachment, and 6 children were rewarded with a 3D2N trip to HK Disneyland sponsored by Walt Disney Asia, with the tickets sponsored by Singapore Airlines. For 10-year old Brian, he quipped it was his first time to Orchard Road when he visited the Krispy Kreme outlet. Many of these activities helped in the social and educational development of the children and youth we support.

I am very grateful for the tremendous support from the National Council of Social Service, our Disbursing Agencies, donors, fundraisers and volunteers in 2013.

Martina Wong
General Manager



partnering with NCSS



Mr Hsieh Fu Hua
President
National Council
of Social Service

The National Council of Social Service (NCSS) has been a close partner of the Straits Times School Pocket Money Fund (SPMF) since its inception as a community project in October 2000. Together, we have been working to alleviate some of the financial difficulties faced by students from low-income families. We hope this will enable them to attend school without worrying about bus fares or food for recess.

The collaboration between NCSS and SPMF is as strong as ever as we work to reach out to more needy children and youth and increase the range of service touch-points. Since 2001, the number of students we helped has increased more than three-fold, with a corresponding seven-fold increase in pocket money disbursed. In 2013, more than 13,500 students received over \$6.27 million of pocket money through our network of family service centres, children's homes and special education schools.

We are very pleased to be serving with SPMF in helping so many students and their families, and look forward to continuing this fulfilling work with SPMF.

Supported
13,557
cases of children & youth in 2013

46

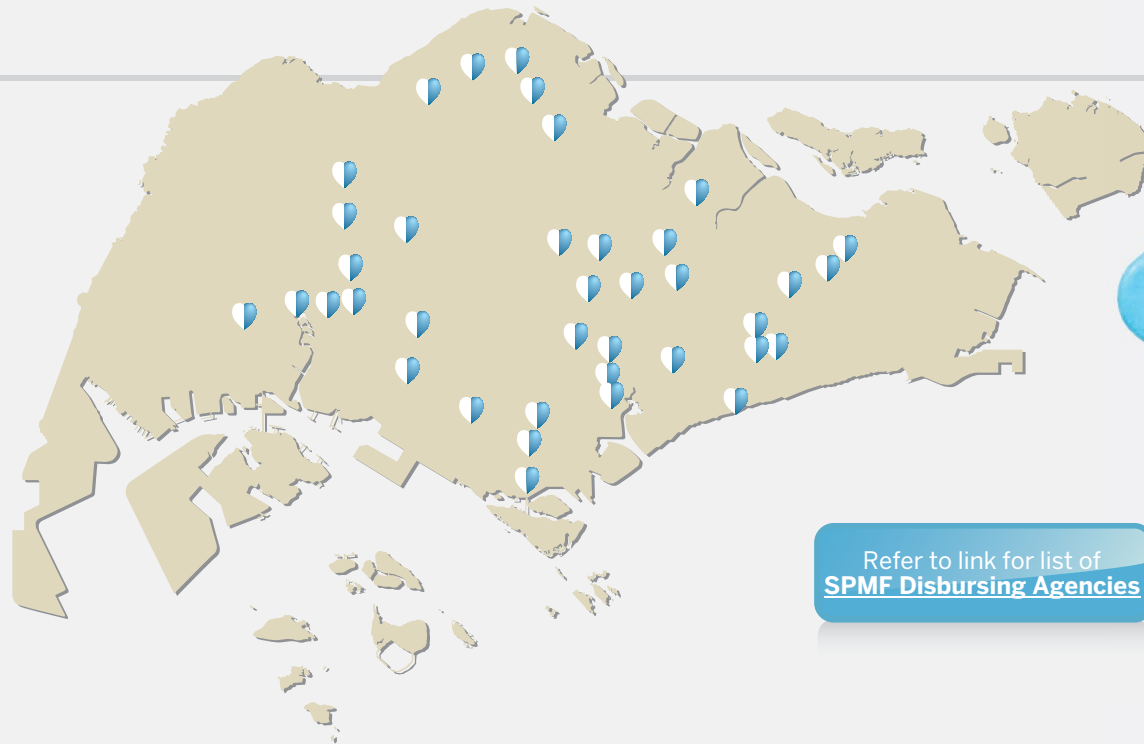
Family
Service
Centres

17

SPED Schools,
Disability
VWOs &
Specialised
School

6

Children's
Homes



[Refer to link for list of
SPMF Disbursing Agencies](#)



how we work

Donors, Sponsors & Volunteers



SPMF

- Facilitate and manage funds to be disbursed to students in need
- Identifies partners and programmes for the social and educational development of children & youth
- Creates public awareness of SPMF and its activities



NCSS

- Appoints Disbursing Agencies (DAs) and monitors fund utilisation.
- Conducts onsite assurance checks and assists DAs
- Monitors needs of SPMF beneficiaries and families
- Reviews and recommends changes to SPMF policies



Disbursing agencies

Family Service Centres

Target beneficiaries

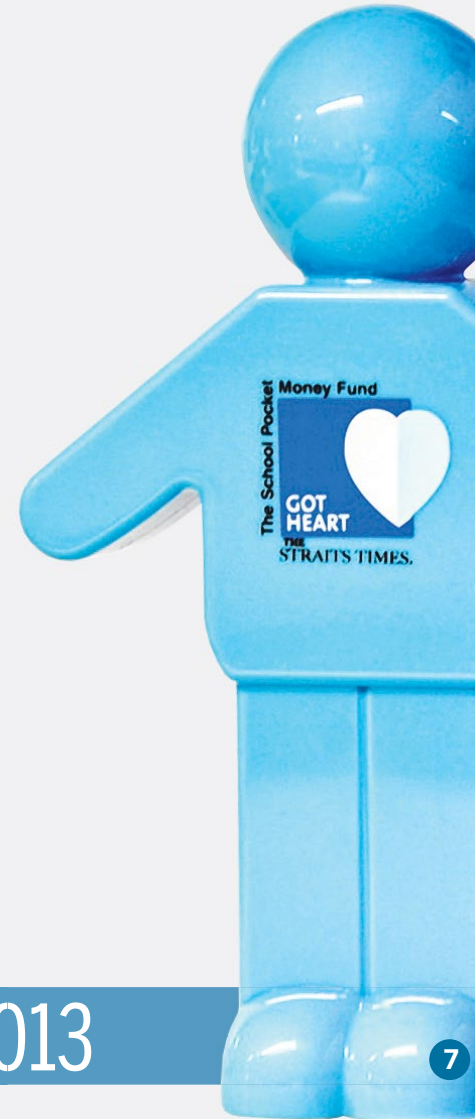
Students from low-income families in need (e.g. single parent, family and/or marital issues, chronic illness)

SPED & Specialised Schools, Disability VWOs

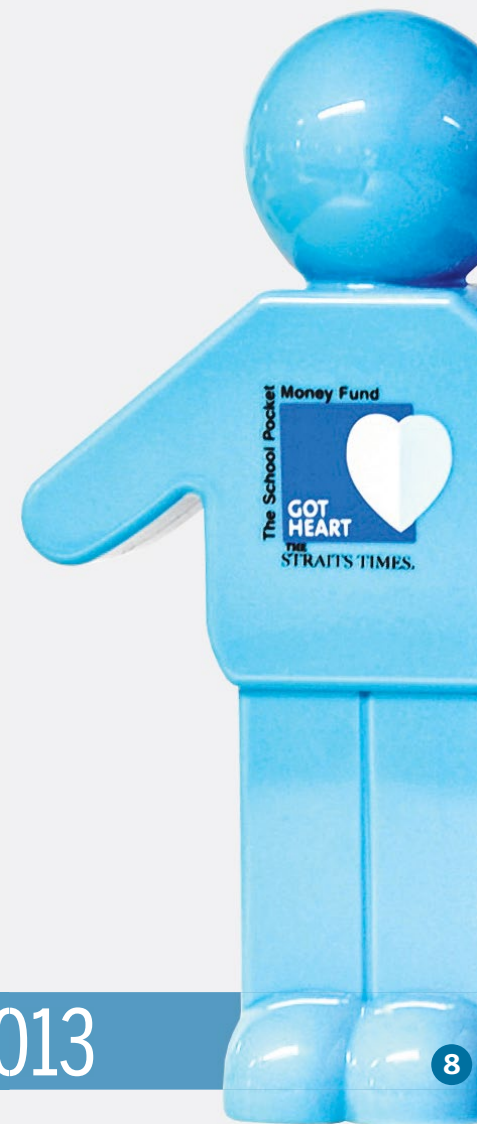
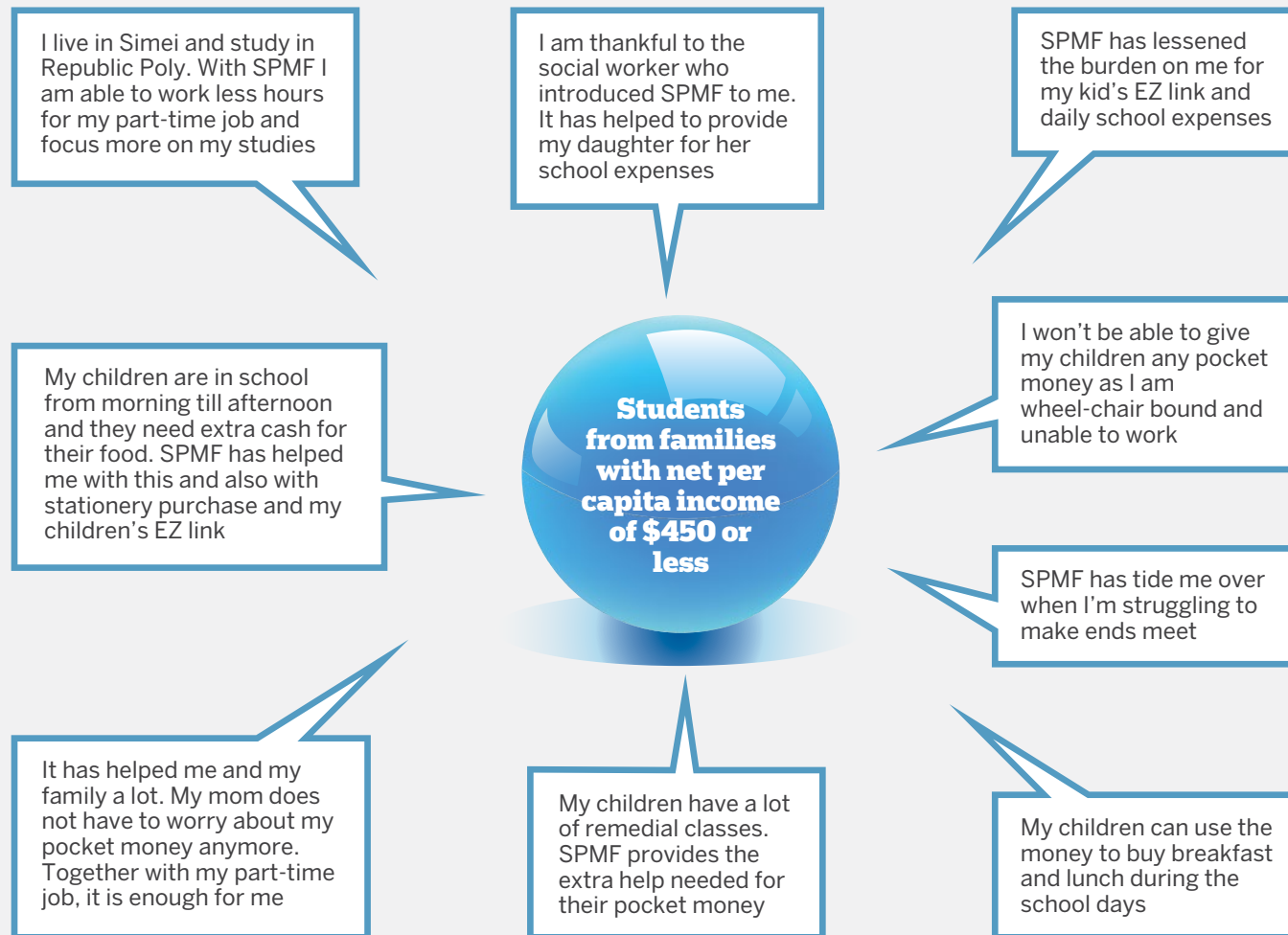
Students from low-income families with special needs

Children's Homes

Students in need of shelter, care and protection, in conflict with the Law or under Beyond Parental Control order



from our beneficiaries and their families



success story

Rotary Family Service Centre

When Billy met Madam Norishah* in February 2012, she was expecting a baby. For the ex-inmate of the Drug Rehabilitation Centre who has another child Yusri starting Primary One in January 2013, it would be one more mouth to feed.

Her husband was the sole breadwinner and the monthly take-home income of \$1,040 was insufficient to support the newborn baby.

Billy helped Madam Norishah to apply for SPMF and provided some counselling to help her cope with her daily challenges, including care giving and parenting.

Madam Norishah shared that she feels proud to be able to give Yusri his daily pocket money from the assistance received from SPMF. With this, she is assured that Yusri will not go hungry during recess and at lunch. She also encouraged Yusri to save his pocket money whenever he had left-over.

The family is very grateful for the assistance from the School Pocket Money Fund, especially given the increased expenses from a new born and a school-going child. The money from SPMF has enabled the couple to stay committed to Yusri's education.

SPMF is not just about the financial assistance. It has enabled Billy and other social workers to counsel and render other areas of assistance to the affected families. Billy worked closely with the hospitals and school to strengthen the support for the family. He helped them focus on family relationship, financial budgeting, employment and school-bullying issues.

The couple completed their mandatory urine tests recently, and Mdm Norishah is ready to take on short courses to help her start on some flexi-scheme employment.

* Not her real name to protect her privacy

Behind every family needing financial help, lives a story waiting to be uncovered and the opportunity for breakthroughs. SPMF as a resource tool has enabled the helping process for clients, to be in a dignified way, which has far-reaching effects.

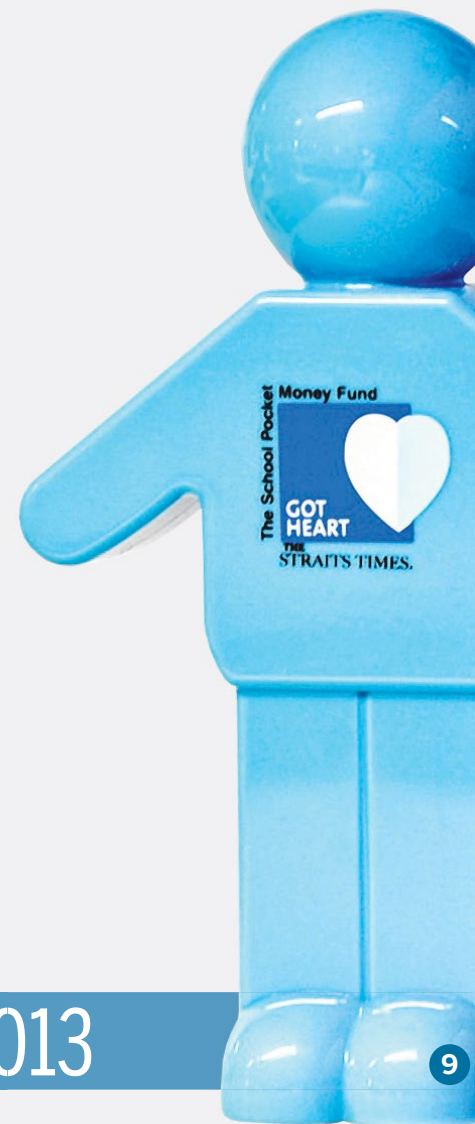


Ms Clara Lee
Executive Director
Mr Billy Loh
Social Worker
Rotary Family Service Centre
Foundation of Rotary Clubs (S) Ltd



Madam Norishah has kindly agreed for her story to be featured. She hopes it will inspire others with similar problems.

As a social worker, it is important to go beyond financial disbursement, to understand the client's family's predicament, and to have a quiet confidence to know the strengths that lies within.



success story

Care Corner Family Service Centre



Mr Christopher Chiam

Centre Manager
Care Corner FSC
(Tampines)

Pam* came to Care Corner Family Service Centre (FSC) Tampines in January 2013 to request for School Pocket Money Fund (SPMF) for her 3 children who are in secondary and post-secondary education. Pam was made a bankrupt in 2011 as she was the named guarantor to her husband's failed business. He had been missing since, leaving Pam and the three teenage children on their own.

Resilient and unwilling to surrender to her circumstances, homemaker Pam found work initially as a food stall helper. Her 'past' as a certified bankrupt limited her job options.

In seeking help from a FSC, her three children received financial support through the School Pocket Money Fund. Pam's eldest child also had the opportunity to take part in programmes organised by SPMF in collaboration with other partners which enhanced her self confidence and worldviews.

Sheron, the caseworker, provided basic counselling, explored better work options and upgrading of skills with Pam to improve her family finances. After 3 to 4 months of job search, Pam found a better job as a junior chef which pays \$1,600 a month before CPF. With this new job, she has more quality time to spend with her 3 children. After deducting all the family's household expenses, she is left with \$50 a month for any emergency spending on her children who are currently now at Poly, ITE and secondary schools.

Despite the family's tight financial situation and bankruptcy status, Pam dutifully pays all her household expenses on time. In addition, she has the bankruptcy debt to pay off which amounts to some \$12,000, which she pays at a rate of \$50 per month over the next 20 years.

* Not her real name to protect her privacy



Miss Sheron

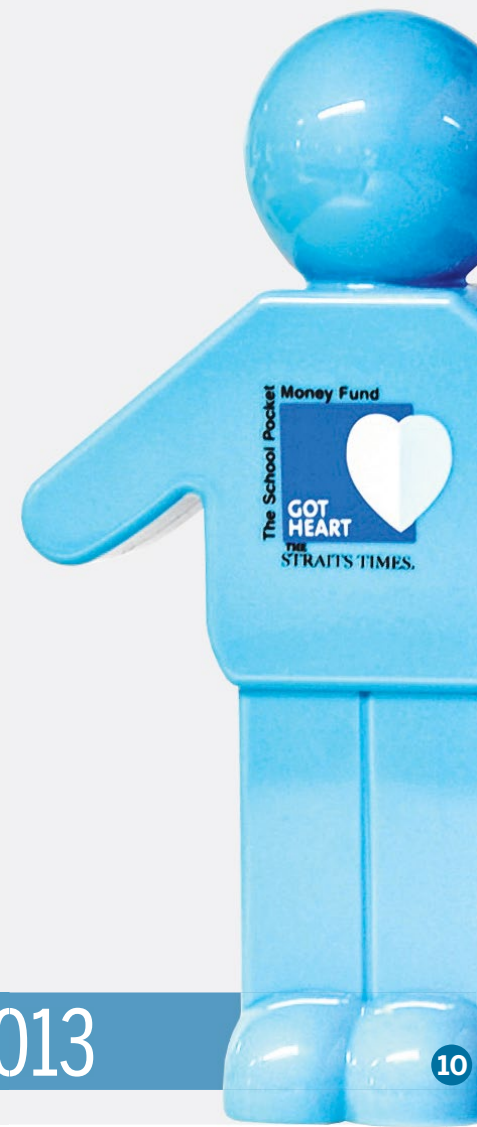
Social Worker
Care Corner FSC
(Tampines)

Pam's resilience and openness to seek support in improving her family situation is one of the main factors her improving family financial stability.

Pam's daughter shared, "As I live in the east and study in the west, travelling expenses will be a concern for my family. Ever since I have received the financial

assistance from SPMF, my travel expenses from home to school is no longer a problem for us. Moreover, there are still some money left after purchasing concession I required. Those leftover balances acts as a portion of my daily allowance and thus, I am able to work less hours for my part time job and focus more on my studies."

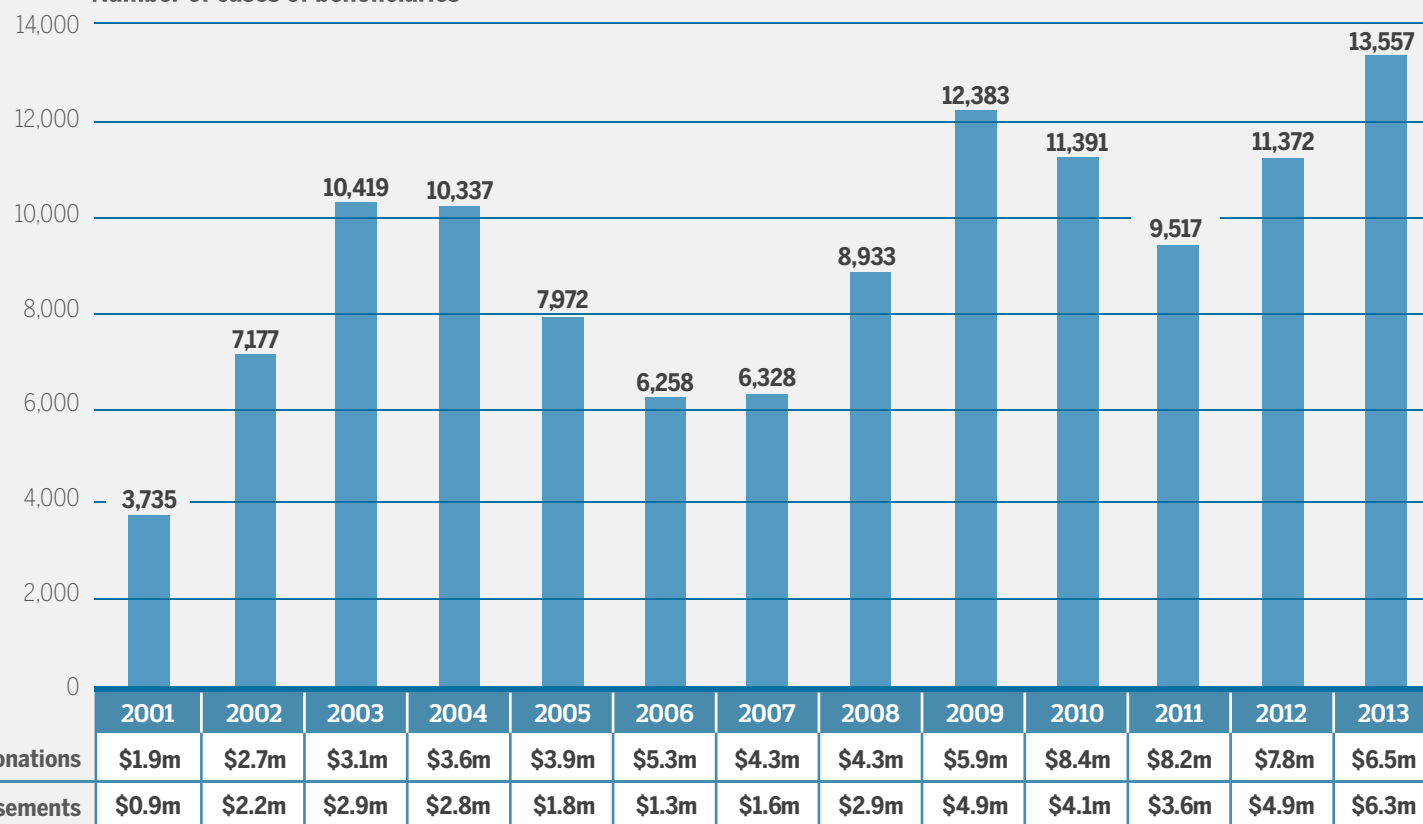
As a social worker, I see many cases of how School Pocket Money Fund plays an important role in filling up the gaps and help in enhancing family's overall well being.



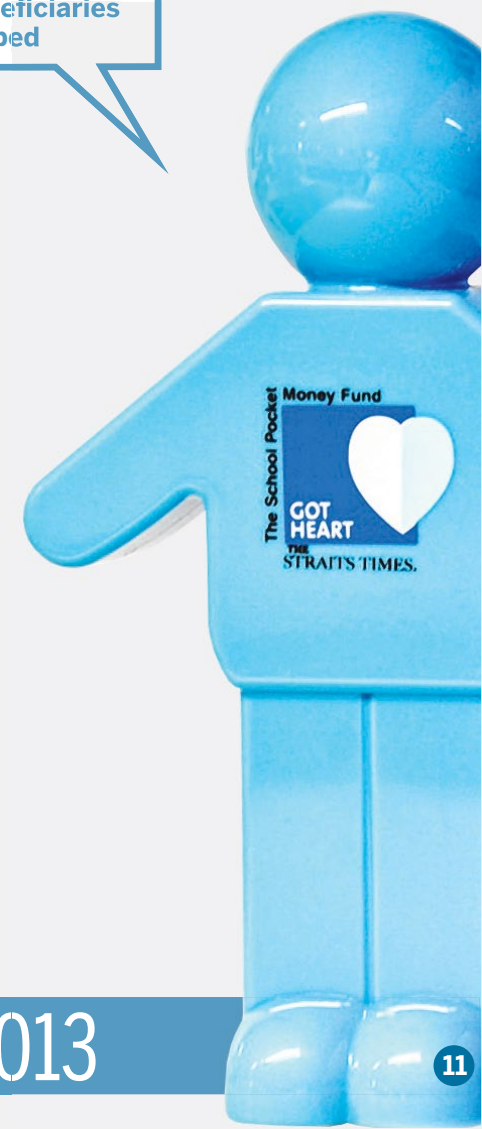
13 year trend

Beneficiaries, Donations and Disbursements

Number of cases of beneficiaries



2013 was a record year for amount disbursed and beneficiaries helped



top donors and fundraisers



Corporate donors	
Ron Sim Foundation	1,000,000
Citibank Singapore Limited	430,666
HSBC Limited	316,843
Cerebos Pacific Limited	314,182
Changi Foundation (Changi Airport Group)	144,000
Creative Technology Ltd	100,000
Super Galvanising Pte Ltd	100,000
Real Estate Developers' Association of Spore	88,000
Keppel REIT Management Limited	77,500
Capitaland Hope Foundation	50,000
Temasek Holdings (Private) Limited	50,000

Individual donors	
Mr Mohamed Abdul Jaleel	500,000
Dr Ong Hian Eng	200,000
Mr & Mrs Prajogo Pangestu	123,800
Anonymous	100,000
Anonymous	60,000
Ms Jennifer Khoo	50,000
Mr Chua Soon Hock	50,000
Anonymous	50,000
Anonymous	49,020
Heng Family	36,500

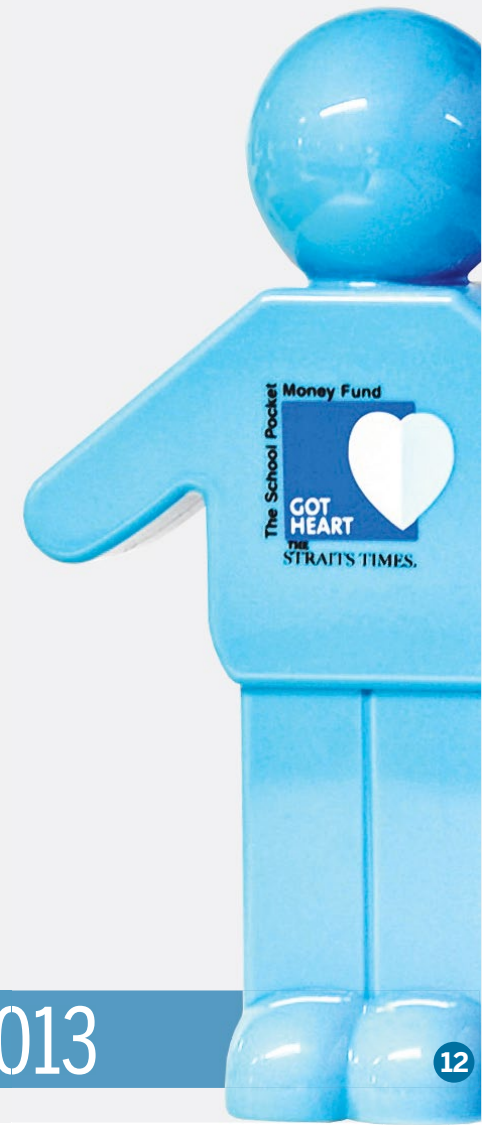
Fundraisers	
ChildAid 2013*	892,107
Children for Children	155,200
Insurance & Financial Practitioners Association of Singapore	134,399
Brushes from the Swan	123,000
Goodwood Park	105,000
Ngee Ann Polytechnic	100,000
Keppel Charity Golf**	88,000
My Singapore 2013: Shine Singapore***	52,823
Anonymous	34,353
Premier Financial Planners****	28,914

*Total raised at \$937,963; \$45,856 received in 2014

**Total raised at \$97,000; \$9,000 received in 2014

***Total raised at \$135,776; \$82,130 received in 2014

****Total raised at \$60,000; \$31,086 received in 2014



key events

First Quarter

- Brushes from the Swan
- Japanese Association Cheque Presentation
- Alfestco Cheque Presentation
- Clarins Cheque Presentation
- Huttons Cheque Presentation
- KPMG Movie Premier: Ah Boys to Men 2
- 7-Eleven Hello Kitty Contest
- STep-Up Coaches' Workshop
- Flamenco Performance – The House
- Hello! I am 2013 – I Can Fly Preview



■ Clarins Cheque Presentation



■ Alfestco Cheque Presentation



■ Hello! I am 2013 – I Can Fly Preview



■ Brushes from the Swan



■ Japanese Association Cheque Presentation



■ Huttons Cheque Presentation



key events

Second Quarter

- Newstead Technologies Bid To Give
- Ngee Ann Poly P50 Charity Performance
- Shinnyo-En's The Sound of Music Charity
- CNBC - Universal Cares Day
- Tim Ho Wan Buy a Bao for Charity Day
- Kao (Singapore) Product Sales Fundraising

- MOE Curriculum Planning Development Day
- Westpac Golf Day 2013
- NLB Book Exchange Initiative
- SP Phototouch Photography Seminar
- RWS – Recycle for a Cause
- Tembusu Globe Trekkers Gobi March

- Kids Wishlist GSS Shopping Day
- The Kidz Academy 2013
- SRA Make-Over Shopping with Each Family
- Ngee Ann Secondary – Youth for Environment Day
- 7-Eleven: Hello Kitty x Tokidoki Prize Presentation
- Give a Heart by Batter Fluffy Flaps Pancake



■ The Kidz Academy 2013

Newstead Bid-To-Give Roadshow

1st – 7th April 2013
Jurong Point Shopping Cen
JP1 Centre Stage, Level

Join our Bid-To-Give Charity Auction on 6th & 7th April 2013
Registration starts at 5pm.
Auction Starts from 5:30pm to 7pm.

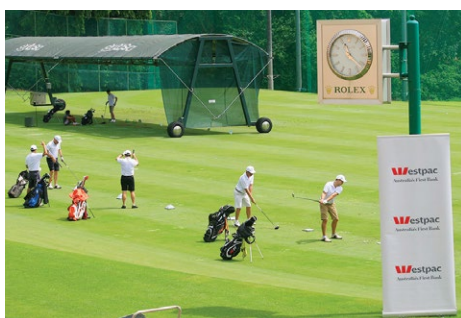
■ Newstead Technologies Bid To Give



■ Ngee Ann Secondary – Youth for Environment Day



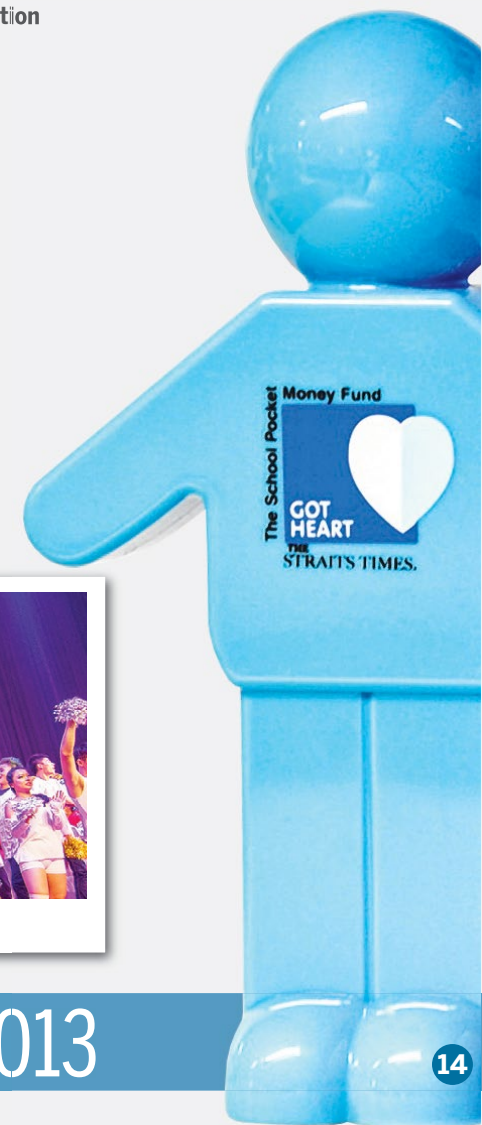
■ Kids Wishlist GSS Shopping Day



■ Westpac Golf Day 2013



■ Ngee Ann Poly P50 Charity Performance



key events

Third Quarter

- ASEAN RDPE Leadership Award
- Growing Up With Less – Comes Alive
- Beautex “Life’s Beautiful” Art Competition
- Ngee Ann Secondary – Honour A Teacher
- My Singapore 2013: Shine Singapore
- LWH Gallery – Muse & Musing
- Premier Financial Planner Charity Night
- Cheers Shopping Trip
- Cheers – Heaven & Earth Fundraising
- Citi Charity Golf & Dinner
- Cerebos BRAND’s Charity Sales 2013
- How To Read the Roads
- Super Galvanising Cheque Presentation
- SICC May Day Charity Appreciation Lunch



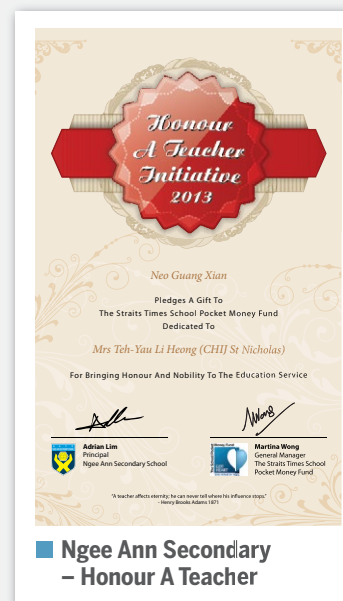
■ Cerebos BRAND’s Charity Sales 2013



■ Cheers Shopping Trip



■ My Singapore 2013: Shine Singapore



key events

Fourth Quarter

- SPMF Appreciation Day
- Mr Mohamed Abdul Jaleel Cheque Presentation
- IFPAS Cheque Presentation
- IFPAS Launch of SEED Financial Literacy Programme
- Global Logistic Properties – SEA Aquarium Outing
- Children for Children
- Goodwood Park Christmas Deli 2013
- US Embassy Basketball Coaching Workshop
- VJC Day Outing
- Masterreign Fundraising Festival
- Pro-Matrix Charity Run



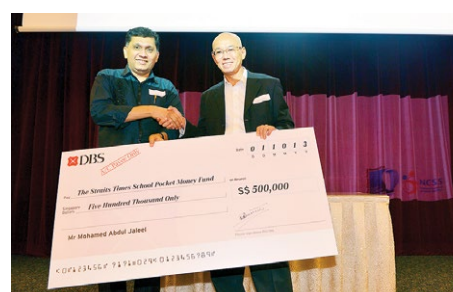
■ SPMF Appreciation Day for SMPF Disbursing Agencies



■ Goodwood Park Christmas Deli 2013



■ IFPAS Cheque Presentation & Launch of Financial Literacy Programme



■ Mr Mohamed Abdul Jaleel Cheque Presentation



■ Children for Children



■ IFPAS Launch of SEED Financial Literacy Programme



■ Pro-Matrix Charity Run



key events

Fourth Quarter

- Star Learners Childcare Centre – Carnival
- KPMG open-top bus ride
- ChildAid Concert
- GivingTuesday SG Outings & Events
- Tipex Cheque Presentation
- Food Junction Gift Vouchers Fundraising
- Lightseeker Musical Treat
- Step-Up Outing
- West Grove Primary Art Auction
- Keppel Club Charity Golf 2013
- Cerebos Cheque Presentation
- Krispy Kreme 200 dozens doughnuts treat



■ Tipex Cheque Presentation



■ Star Learners Childcare Centre – Kids for Kids Carnival



■ Cerebos Cheque Presentation



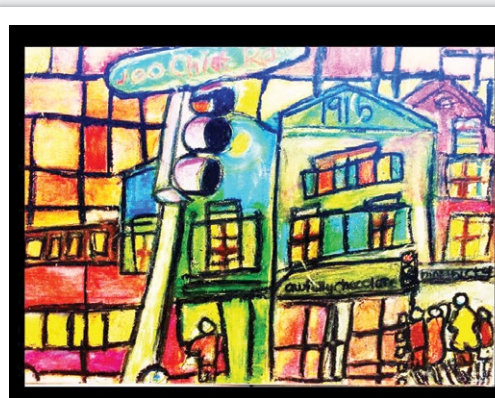
■ Keppel Club Charity Golf 2013



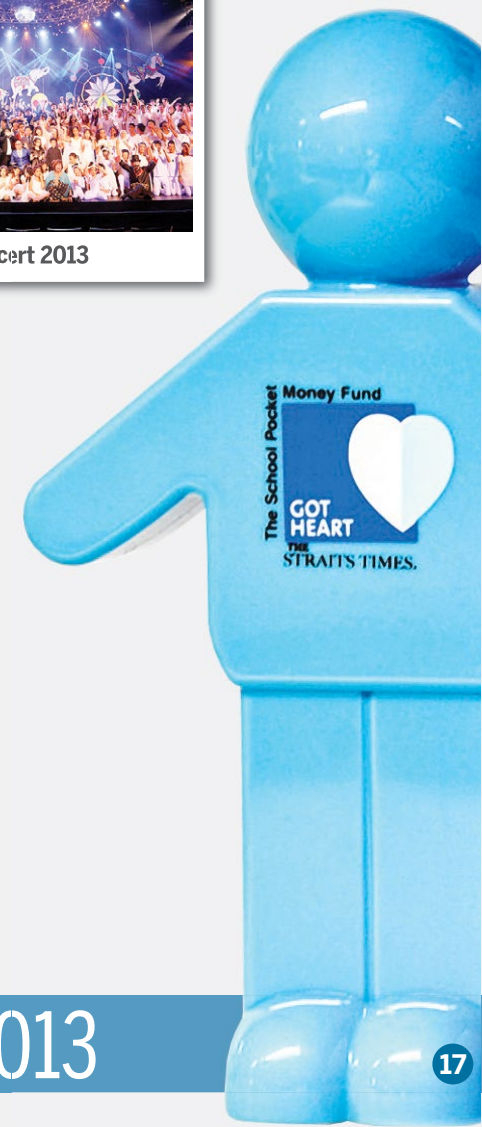
■ HSBC Cheque Presentation to ChildAid



■ ChildAid Concert 2013



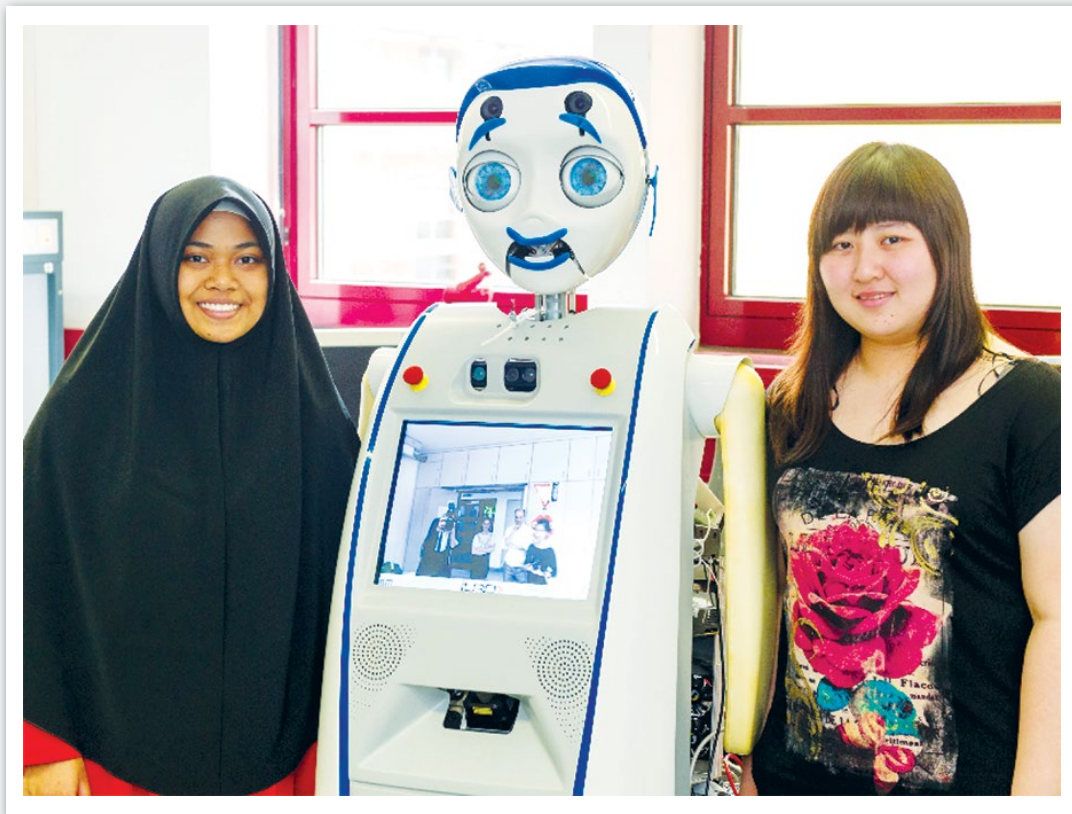
■ West Grove Primary Art Auction



visiting a top engineering university

In Germany

Ms. Ong Zi Xuan from Republic Polytechnic and Ms. Asmaa Binte Hamdan from Ngee Ann Polytechnic had the opportunity of a lifetime – a visit to the Technische Universität München (TUM) campus in Germany, and met several Nobel Laureates in person. The trip in June 2013 to one of the top engineering universities in Germany, was fully sponsored by TUM. They sat in on lectures, and visited the laboratories – giving them the opportunity to interact with some of the best experts in their field.

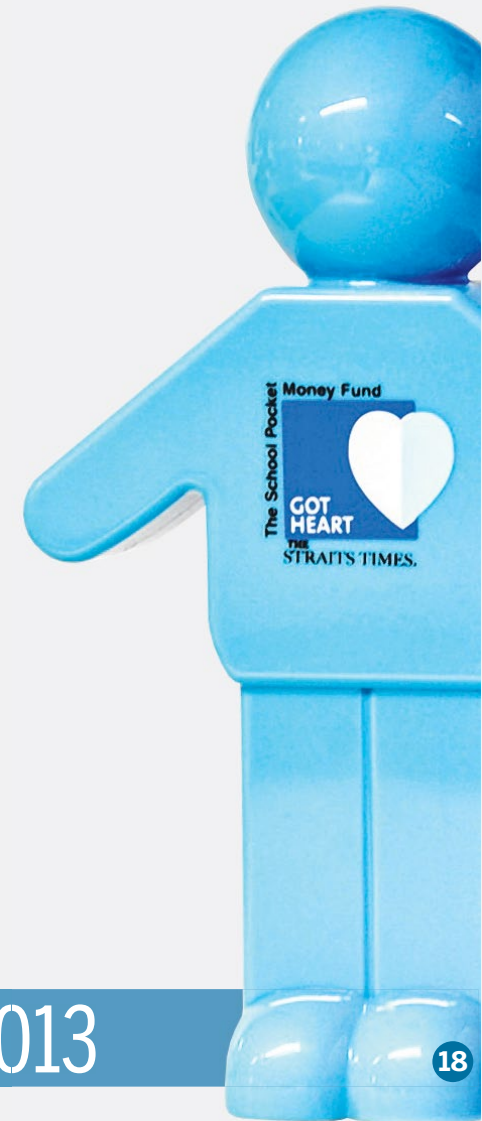


I applied for this TUM opportunity as it offers me a chance to see more of the world and gain new experience. Attending the 63rd Nobel Laureates meeting was an honour and eye-opener for me. This trip has broadened my horizon. I thought that I will never get to places like Germany.

From this trip, I gained a new perspective. Anything is possible, as long as we are willing to give it a try.

Zi Xuan

2nd year Industrial
& Operations
Management student
Republic Polytechnic
October 2013



the GSS home makeover 2013

Singapore Retailers Association sponsored 5 families for a Home Makeovers at \$2,000 per family as part of the Great Singapore Sale 2013. The children were selected based on the improvements for their school's English examinations.

I was jumping for joy in my bedroom. Do you know why?

I was chosen to receive a \$2000 budget to buy new furniture for my house. I am very thankful for my form teacher, Mr Tan who helped me improved my English from Band 2 to Band 1.

When the shopping day came, I was very excited. I changed my study table to a very cool type.

My previous study table was very small and messy.

Now it is more spacious and organised. I have shelves and cupboards to place my books. I am able to find the things I need for my studies easily now.

I am very happy and want to say special thanks to everyone who helped in making this possible.

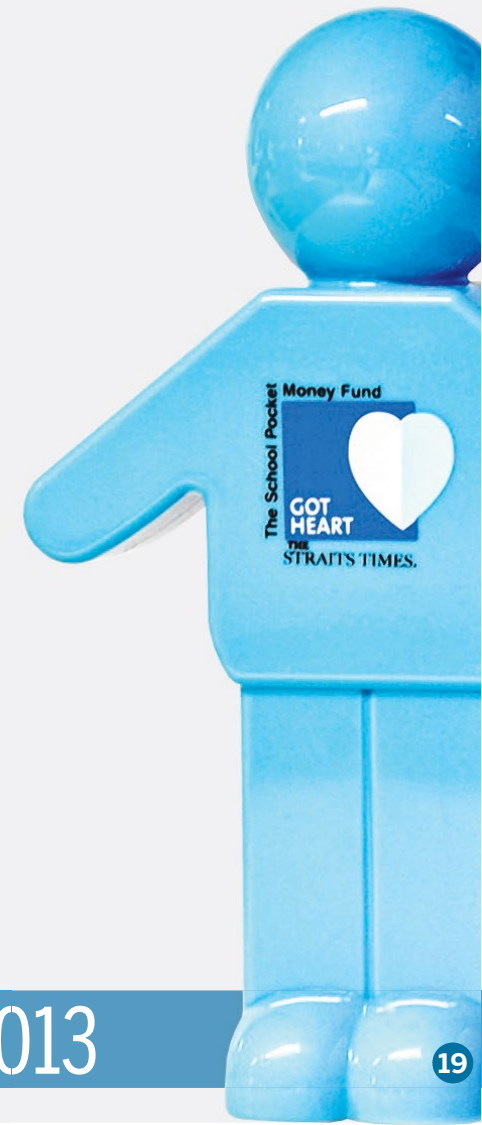
Tan Zheng Jie

Primary 6
June 2013

Before



After



the GSS home makeover 2013

Yu Xuan is another child that was selected for the Great Singapore Sale Home Makeover in 2013.

Now when I step into a furniture mall, I am reminded of a very memorable shopping experience.

That day in May 2013, I was jumping for joy when I was told that I was selected for a home-makeover and was given \$2,000 to spend on furniture for my house.

The organisers brought my mom and I to a furniture mall to look for furniture for our flat. I was overwhelmed when the designer showed me the computer table. My mom and I tried a few sofa chairs and selected one that was very comfortable.

I am very thankful and promise that I will study extremely hard to achieve very good results for the kindness that was shown to me and my family.

Ng Yu Xuan

Primary 6
June 2013

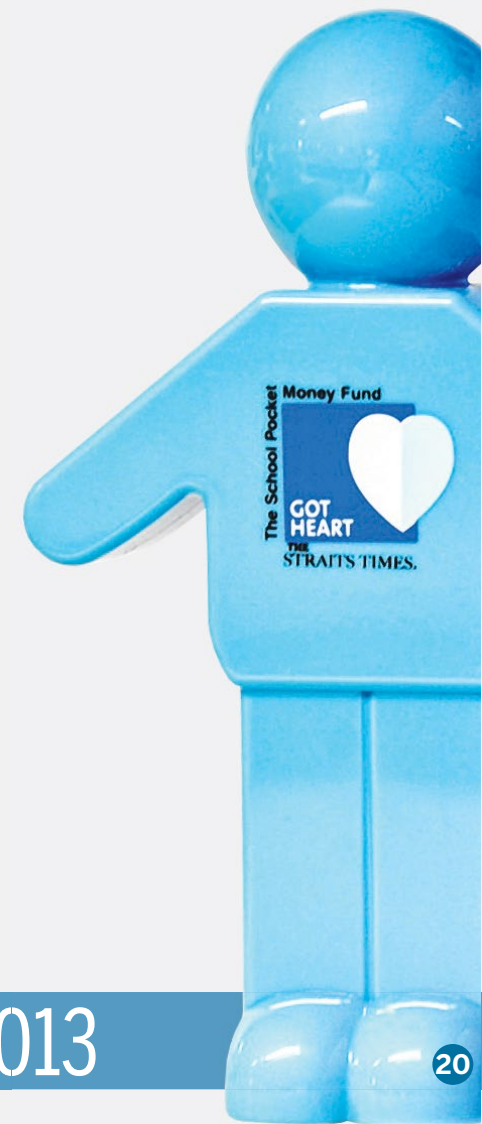
Before



After



Left: Yu Xuan with her mother, Mdm Tan



#GIVINGTUESDAY_{SG}

SPMF Celebrated
GivingTuesday SG
with 6 outings for
270 children in
December
2013



■ Krispy Kreme Doughnuts Theatre

SPMF is a
founding partner
for GivingTuesday
SG in Singapore.

To celebrate
#GivingTuesday,
SPMF invited
partners to host
activities and
parties for SPMF
children.



■ Karaoke at Tangs Music Box



■ Keisuke Tori King Ramen Treat



■ Cerebos Christmas Wish Party



■ Open-top bus ride downtown by KPMG



■ Cadbury Joyride and SEA Aquarium Tour

The School Pocket
Money Fund
GOT
HEART
THE STRAITS TIMES.

beyond pocket money

From the coaches of STep-Up



I thought coaching students was not exactly my cup of tea as I felt that I was bad at teaching students and had very little patience for students who made mistakes. Looking back, it was actually quite fulfilling. It made me proud that they were trying their best to give their answer for the activities that I am working with them.

This experience has changed my views on the spirit of community volunteerism. I feel a deep sense of satisfaction and pride seeing the smiles and the successes from volunteering in this programme.

Mohamed Adam

Jurong Junior College



Being a STep-Up coach has been very challenging. We end school tired and drained but each week, I'd concentrate on how to impart knowledge, inculcate good learning habits and instil a love for learning. It is also a great joy to build a rapport with the children around, and to see incremental improvement, no matter how small. I have learnt that service is really about being able to put aside the self, to focus on another person before you. It will be hard for me to leave, and my hope is that my child will have been and will continue to be impacted positively.

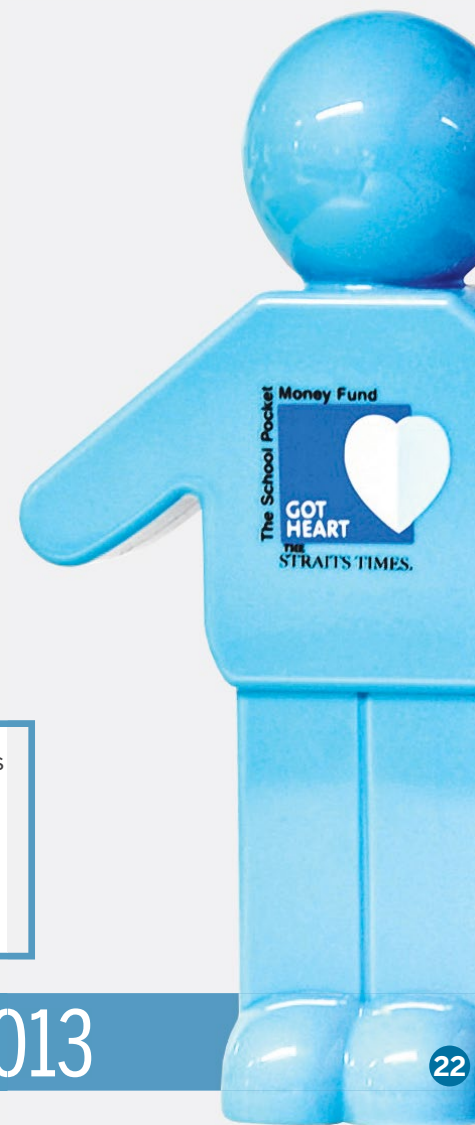
Tabitha Ng

Raffles Institution

It is rewarding to see the hunger in the kids to learn, and the Coaches dedication to share, and the trust and care that develops between them. I am also touched by the selfless acts of some of the kids who would keep their gifts or prizes for their siblings and parents.

Mrs Carryn Lim Kok Ngee

Volunteer Coordinator & Coach for AMK FSC



beyond pocket money

From the students of Step-Up



The coaches really guide me when I need help in my English. I'm happy and thankful.

Ruth Nimrod

Primary 6

She's happy and I'm happy for her. Her English has improved. Thanks for the guidance and coaching

Mr Rodney Nimrod

Ruth's dad

STep-Up helps me a lot to improve my English. The excursions are fun too because I can see that teamwork is important as we coordinate together.

**Siti Nur Asyuhrah
Bte Jumade**

STep-Up programme has helped my daughter to improve her English subject. I'm glad that she looks forward to making new friends and enjoying the weekly sessions

Mdm Jamilah Bte Kasslin

Siti's mom

I enjoyed all the sessions and look forward to attend it weekly. I'm happy as the coach guides me patiently and with points given, I get to choose the rewards that I want.

Vivion Low

Primary 6

He has improved in his English and looks forward to attend STep-Up without me even forcing him to go. I'm happy that he enjoys it.

Mdm Sumeily Merry

Vivion's mom

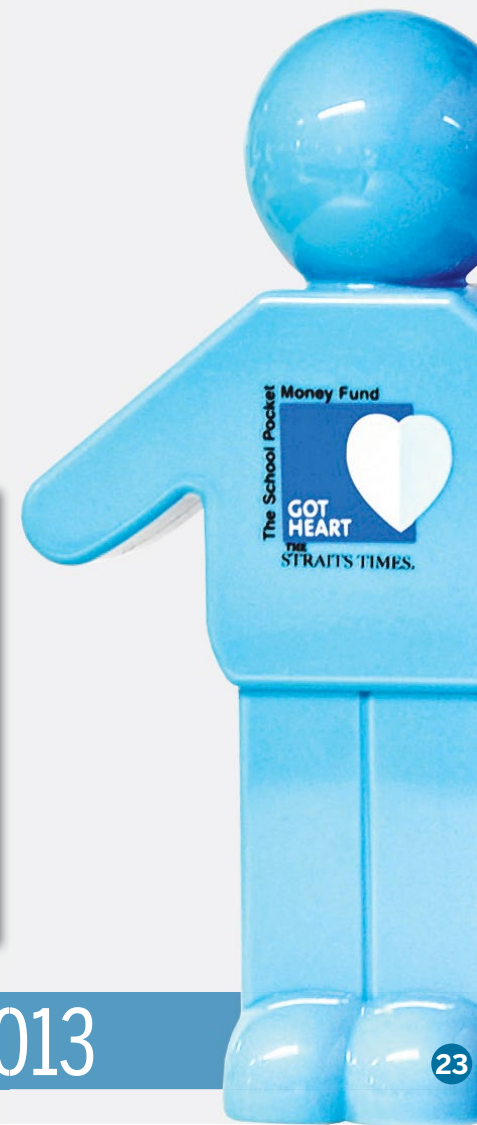
I like the stories in the Little Red Dot. It is interesting and exciting. The Little Red Dot has helped me improved my English.

Noor Liman

He was diagnosed with learning difficulty and having lower IQ. I was at a loss of guiding him to read. Although my son is in his school's reading programme, he is still struggling. I'm so glad and appreciative of the STep-Up programme support for him. He had shown improvements in his English and even started to read since he joined the programme.

Mdm Sara Binte Sally

Noor Liman's mom



SStep-Up sponsored trip

Six students from the SStep-Up programme won an all-expense paid trip to Hong Kong with their guardians. They were selected based on their weekly assessment and an English test held in March. The 3D2N stay at HK Disneyland in June 2013 was sponsored by Walt Disney Asia. The air-tickets were sponsored by Singapore Airlines.



The six children, Anisah, Ashilah, Sandy, Ain, Natasha & Nadya, with their parents/guardians before the flight to Hong Kong.

I am afraid of flying but the thought of the fun from the rides and shows at Disneyland helped me overcome my fear. Thank you for the trip.

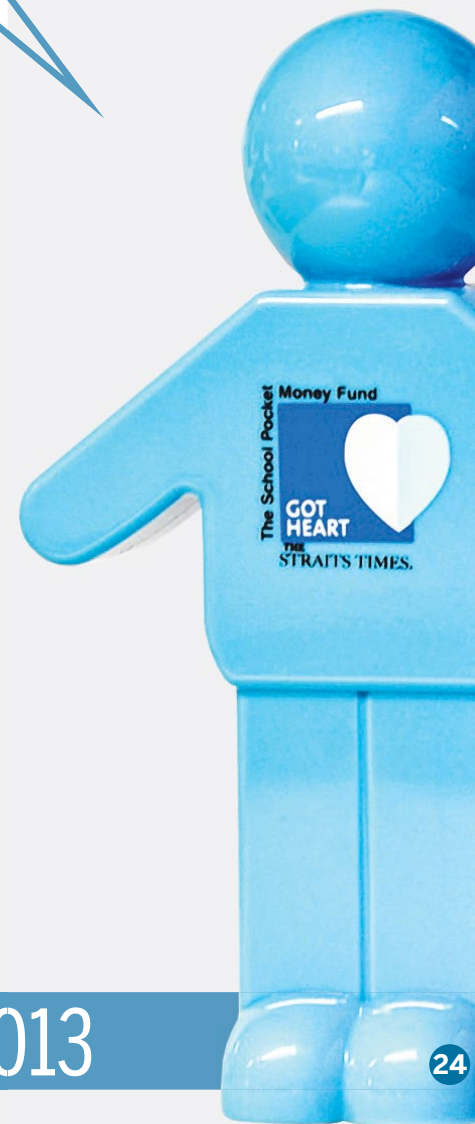
Asilah
Primary 5

I am very happy that my hard work and results were rewarded with a trip to HK Disneyland. This is my first time flying on an aeroplane. I enjoyed the rides and taking pictures with my favourite cartoon characters.

Sandy Sung
Primary 6

We felt very blessed for the opportunity given. The fireworks were phenomenal and we enjoyed our stay tremendously. We can't thank you enough for this special trip. It will always remain in our hearts.

Natasha & Nadya Adam Tan

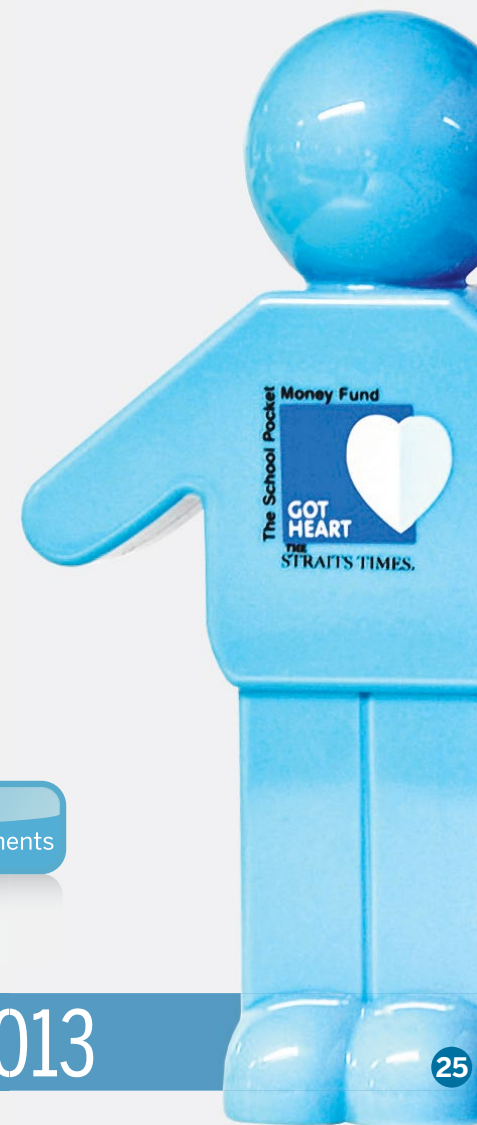


income and expenditure

Income	FY 2013 (\$)	FY 2012 (\$)
Donations	6,599,545	7,829,126
Interest and Other Income	380,701	258,961
Total	6,980,246	8,088,087

Expenditure	FY 2013 (\$)	FY 2012 (\$)
Disbursements of School Pocket Money	6,271,981 (86%)	4,916,689 (80%)
Fundraising Expenses	205,397 (3%)	315,823 (5%)
Cost of Disbursement		
– Administrative charges to NCSS	293,268 (4%)	302,241 (5%)
– Processing fees to Disbursing Agencies	142,800 (2%)	136,584 (2%)
Expenditure of Manpower	216,296 (3%)	217,614 (4%)
Governance Costs		
– Accounting Charges & Audit Fees	100,931 (1%)	113,931 (2%)
Others	66,084 (1%)	152,578 (2%)
Total	7,296,757 (100%)	6,155,460 (100%)
Net (Deficit)/Surplus	(316,511)	1,932,627

Please refer to the PDF [link](#)
for SPMF audited financial statements



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