

Note from Chairman, Board of Directors

(The Courage Fund was converted to a Company Limited by Guarantee on 25 Nov 2013.)

The Courage Fund was established in 2003 during the SARS outbreak with the generous donations from fellow Singaporeans to help SARS victims, and to show appreciation for the courage and dedication of our healthcare professionals who put their lives on the line to care for SARS patients. The Fund was supported by the Singapore Government with matching grants.

A Board of Trustees was set up to ensure that The Courage Fund was used to help victims of SARS as well as to recognize and support healthcare professionals in accordance with the intentions of the donors of the Fund.

From its inception, the fund has been providing education grants to children of the deceased SARS victims, as well as bursary awards for nurses and allied healthcare professionals. It is also used to fund professorships/fellowships, conferences and focus groups for infectious disease and epidemiology. There are currently 8 children who remain under the Education Grant scheme. The Visiting Professorship/Fellowships scheme and the Courage Fund Infectious Diseases Conference have enabled various international experts to share their knowledge and expertise in epidemiology and infectious diseases, serving as platforms for the infectious diseases community to integrate and build collaborative partnerships to be better prepared for the inevitable next outbreak.

The fund seeded the formation of the Singapore Immunocompromised Infections Intensive Care Group - a multi-disciplinary and inter-institutional group focused on transforming the model of care for infection management in immunocompromised or critically ill patients. It also sponsored the Courage Fund (Infectious Disease) PhD Scholarship which aims to build up public health expertise and capacity in communicable diseases to be able to handle future threats from such diseases. The PhD training would enhance the skills of current practitioners, build research capabilities in related areas, and nurture future leaders who can pass on related skills and train the next generation.

In addition, the Fund continues to support the annual Healthcare Humanity Awards which serves to recognize and honour healthcare professionals who have gone beyond the call of duty in providing care for their patients and those in need. This year, the Healthcare Humanity Awards will be presented to 53 exemplary healthcare professionals out of whom 6 will receive the Honourable Mention Awards. In this edition, the Awards would also honour 15 extraordinary Caregivers and 15 Volunteers in our midst out of whom 4 will receive the Honourable Mention Awards.

The Financial Summary 2018 booklet will offer you a summary of The Courage Fund schemes and the financial status of each scheme. On behalf of the healthcare professionals in Singapore, I would like to thank everyone for your support of The Courage Fund.

Kay Kuok Oon Kwong
Chairman, Board of Directors
The Courage Fund Ltd

Patron

President Halimah Yacob

Joint Organisers

MOH Holdings (MOHH)
National Healthcare Group (NHG)
Singapore Health Services (SingHealth)
Singapore Medical Association (SMA)
Singapore Nurses Association (SNA)

Board of Directors

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Chairman, National Healthcare Group
- **Mr Abdullah Bin Tarmugi**
Former Speaker of Parliament (2002 – 2011)
- **Prof Philip Choo Wee Jin**
Group Chief Executive Officer, National Healthcare Group
- **Ms Kuttiammal Sundarasan**
Vice President, Singapore Nurses' Association
- **Mr Deric Liang Shih Tyh**
Chief Operating Officer, MOH Holdings
Chief Financial Officer, MOH Holdings
- **Clinical Prof Low Cheng Hock**
Former President, Singapore Medical Association (2001 – 2003)
- **Ms Ng Bee Lan**
Chief Financial Officer, Institute of Mental Health
- **Ms Woon Lai Har**
Board Member, Singapore Health Services

Working Committee

Prof Philip Choo Wee Jin (Chairman)
Management representatives from National Healthcare Group

The History of The Courage Fund

The Courage Fund was formed in April 2003 when Singapore was hit by SARS. The Fund was named in honour of our healthcare workers who were making tremendous self-sacrifices in the battle against SARS. Many of them fell ill from SARS. Five died in the line of duty. Despite the personal dangers, our healthcare workers continued to stay at their posts. This was not always the case elsewhere in the world.

The Board of Trustees knew that some donors donated with the intent of helping the people stricken with SARS. Others donated to recognize and support the healthcare workers.

At that time, people were also fearful that SARS was here to stay, or that it could return or mutate into something else. The crisis brought home the important lesson that as a nation, we are very vulnerable to widespread infectious diseases and we must be well prepared to face any emerging infectious diseases.

The Fund's Objectives

In setting out the objectives of the Fund, the Board of Trustees wanted to ensure that it included all the donor intentions. The 3 main objectives set out for The Courage Fund are:

Objective 1

To provide relief to SARS victims and healthcare workers and their dependents, and any persons placed under quarantine orders as a result of SARS.

Under this objective, the Fund disbursed financial aid to SARS victims and healthcare workers through the following schemes:

- Relief Schemes for SARS victims
- Education Grants for children of deceased SARS victims

Objective 2

To support any charitable purposes for the benefit of healthcare workers, especially in relation to the advancement of education, the protection of health and the relief of poverty, distress and sickness.

Under this objective, The Fund introduced the following schemes:

- Bursary Awards for Nurses and Allied Health Professionals
- Healthcare Humanity Awards
- The Courage Fund Infectious Diseases Conference

Objective 3

To support any charitable purposes for the benefit of the general Singapore community who may be affected by widespread infectious diseases.

Under this objective, The Fund set up the following schemes:

- Professorship/Fellowship in Epidemiology and Infectious Disease, in collaboration with the National University of Singapore
- Singapore Immunocompromised Infections Intensive Care Group
- The Courage Fund PhD (Infectious Disease) Scholarship with the Saw Swee Hock School of Public Health, National University of Singapore.

Financial Summary (as at 31 December 2018)

Donations

Public	\$ 15.544 mil
Government Pledge	\$ 1.000 mil
Government Dollar Match	\$ 15.544 mil
TOTAL	\$ 32.088 mil

Disbursements, Expenses & Allocation

1	<p>Relief Schemes for SARS victims</p> <p>Objective To provide financial relief to SARS victims who were hospitalised or quarantined during the SARS outbreak in 2003.</p> <p>Details of Schemes</p> <ul style="list-style-type: none"> Lump Sum Relief for SARS victims who had contracted SARS or died of SARS; Hospitalisation Bill Relief for SARS victims who had contracted SARS or died of SARS, to cover hospitalisation for those whose bills were not covered by employers or insurance companies; Hospitalisation Relief for unemployed and self-employed persons who were hospitalised for SARS-related reasons as Observation or Suspect cases; Hospital Quarantine Relief for self-employed persons who were quarantined in hospital for extended stay beyond being certified as "fit for discharge". <p>Beneficiaries 796 patients and families</p>	\$ 1.575 mil	Expended
2	<p>Expenditure for welfare of TTSH healthcare workers and SARS patients (expended in accordance with designated usage of donation specified by donors)</p> <p>E.g. hampers and pillows for patients, meals for TTSH staff</p>	\$ 0.650 mil	Expended
3	<p>Courage Awards</p> <p>Objective To recognise healthcare workers for their extraordinary courage and selfless dedication in the fight against SARS. The awards were given out only in 2003.</p> <p>Award categories</p> <ul style="list-style-type: none"> Courage Star - minted medal and \$2,000 cash Courage Medal - minted medal and \$500 cash <p>Beneficiaries Over 5,500 awardees</p>	\$ 5.907 mil	Expended

4	<p>Education Grants for Children of deceased SARS victims</p> <p>Objective To cater to the educational needs of the children of those who had lost their lives to SARS, where the deceased was one of the income contributors to the family.</p> <p>Details of Grant The Education Grant supports educational needs of the child, pegged to local costs, as far as the child can go, up to basic degree level.</p> <p>Grants for each child have been revised with effect from 01 January 2017 as follows:</p> <ul style="list-style-type: none"> Nursery - \$2,500 per year Kindergarten - \$2,500 per year Primary - \$2,500 per year Secondary - \$3,500 per year Pre-University / Institute of Technical Education - \$4,200 per year Polytechnic - \$7,600 per year University - full tuition capped at the highest prevailing amount at any local university of equivalent course + annual living allowance of \$6,300 per year <p>Beneficiaries FY 2018: 8 children of deceased SARS victims.</p>	\$ 1.859 mil \$ 0.510 mil \$ 1.349mil*	Total Allocated Expended Balance
5	<p>Bursary Awards for Nurses & Allied Health Professionals</p> <p>Objective To enable nurses and allied health professionals to pursue diploma, degree and postgraduate qualifications in nursing and healthcare sciences.</p> <p>Details of Awards Awards administered by the Singapore Nurses' Association. Awardees are required to sign a bond to serve a minimum of 12 months within the healthcare service in Singapore.</p> <p>Value of the awards are:</p> <ul style="list-style-type: none"> Advanced/Graduate Diploma - \$3,000 Diploma - \$ 5,000 Bachelor - \$ 8,000 Master - \$ 9,000 PhD - \$12,000 <p>Beneficiaries</p> <ul style="list-style-type: none"> 2004 - 31 awardees 2005 - 30 awardees 2006 - 34 awardees 2007 - 35 awardees 2008 - 49 awardees 2009 - 63 awardees 2010 - 69 awardees 2011 - 97 awardees 2012 - 92 awardees 2013 - 74 awardees 2014 - 82 awardees 2015 - 88 awardees 	\$ 5.481 mil	Expended

6	<p>Visiting Professorship/Fellowship Scheme for Infectious Disease and Epidemiology</p> <p>Objective To build up Singapore's expertise and capability in epidemiology and infectious diseases management and control.</p> <p>Details of Scheme Fund administered by the Faculty of Medicine of the National University of Singapore (NUS). Eminent international experts in Infectious Disease and Epidemiology are appointed by NUS to conduct learning programmes to share and impart knowledge to Singapore's healthcare professionals.</p> <p>Visiting Professors</p> <ul style="list-style-type: none"> Professor David Heymann from London School of Hygiene and Tropical Medicine, London, is the Chairman of Public Health England and was previously Assistant Director-General for Health Security and Environment of the World Health Organization, Geneva. He visited in Oct-Nov 2013, Nov 2014, May 2015, Sep 2015, Oct-Nov 2015, Jan 2016, Jul 2016, Nov 2016, Oct-Nov 2017, Mar 2018 and Sept 2018 to play an advisory role in infectious disease management and control policies, impart his knowledge on infectious disease and global health, as well as mentor faculty members, provide research direction and facilitate high-level dialogue with policymakers in Asia. He has just been appointed as Associate Provost (Health Affairs) in NUS, and his appointment as Courage Fund Visiting Professor is tenable to 31 Oct 2018. Dr David Allen, President of ID Specialist, P.A., a private company in Dallas, Texas, specializing in infectious disease and internal medicine visited in Sep 2011, Jan 2012, Aug 2012, Jan-Mar 2013, Apr 2016, Sep-Nov 2016, Aug-Oct 2017 and Oct-Dec 2018. His appointment as The Courage Fund Visiting Senior fellow is tenable to 31 Aug 2020. Professor Naoki Yamamoto is Professor Emeritus in Tokyo Medical and Dental University, and Visiting Professor in Yokohama City University School of Medicine and Juntendo University School of Medicine in Japan. He is working on a novel anti-viral treatment based on synthetic polyamines which possess potent antiviral effects against dengue virus (DENV) with extremely high selectivity indices. These agents are also effective in preventing infections of several other types of viruses including Chikungunya virus, SARS-CoV, Herpes simplex viruses and enterovirus 71. He visited in Jul 2015 to interact with NUS faculty members, A*STAR scientists and collaborators from ST Dynamics, as well as deliver a lecture on "Attempts to discover broad spectrum antiviral inhibitors through cell biological and chemical approach" at the Duke-NUS Graduate Medical School. His appointment as Courage Fund Visiting Professor is tenable to 31 Mar 2016. Professor Eduardo Massad from University of Sao Paulo, Brazil, visited in 2005, 2006 and 2007 to share insights in mathematical modeling of infectious diseases (e.g. dengue) and future developments for infectious disease modeling. Professor Trish M Perl from John Hopkins Hospital, USA, visited in 2007, 2008, 2009, 2010 and 2011 to conduct training in Infection Control. He also conducted a seminar in Infectious Diseases and advised on Infection Control in Epidemiology. 	<p>\$ 3.000 mil</p> <p>\$ 0.672 mil</p> <p>\$ 2.328 mil</p>	<p>Total Allocated Expended Balance</p>
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	<ul style="list-style-type: none"> Professor Ian Lipkin from Columbia University, USA visited in 2009 to assist in the review and development of the Emerging Infectious Disease Programme. Dr Victor Lin-Kai Yu from University of Pittsburg, USA visited in 2009 and 2010 to provide consultation and advice on the development and revision of antimicrobial guidelines, and on the key research areas in antimicrobial. 		
7	<p>The Courage Fund Infectious Diseases Conference</p> <p>Objective The conference serves as a platform for Infectious Diseases specialists, scientists and public health professionals to network and advance the science at a regional level through cooperation and partnerships. This is vital to expand the knowledge base of the scientific and public health communities in the rapidly evolving landscape of infectious diseases to increase organizational and outbreak management capabilities for future pandemics and epidemics of infectious diseases.</p> <p>TCFL provided an upfront seed funding of \$475,196 to TTSH for organizing the Courage Fund Infectious Disease Conference (CFIDC) in 2015 and 2016. The unutilized funding of \$110K was returned to TCFL in 2017.</p>	\$ 0.365 mil	Expended
8	<p>Singapore Immunocompromised Infections Intensive Care Group</p> <p>Objective To create a multi-disciplinary "think tank" for infection management in the immunocompromised patient. This platform will consolidate and disseminate expertise in infection management for better integration of diagnostics and therapeutics and optimizing antimicrobial utilization via therapeutic drug monitoring. The purpose is to transform the model of care for infectious diseases management for this group of patients.</p>	<p>\$ 0.718 mil</p> <p>\$ 0.196 mil</p> <p>\$ 0.522 mil</p>	<p>Total Allocated Expended Balance</p>
9	<p>The Courage Fund PhD (Infectious Disease) Scholarship</p> <p>Objective To build up the public health expertise and capacity in communicable diseases to be able to handle future threats from such diseases. The PhD training would enhance the skills of current practitioners, build research capabilities in related areas, and nurture future leaders who can pass on related skills and train the next generation.</p> <p>Details of Scholarship Administered by the Saw Swee Hock School of Public Health, National University of Singapore (NUS-SSHSPH). A total of 3 full-time and 9 part-time scholarships would be awarded over a span of 3 years starting from AY2017.</p>	<p>\$ 0.873 mil</p> <p>\$ 0.169 mil</p> <p>\$ 0.704 mil</p>	<p>Total Allocated Expended Balance</p>

10	<p>Remaining Balance of Donations</p> <p>Objective The remaining balance and its interest income generated are to provide for any future infectious disease outbreak (e.g. dengue, ebola) as well as to support the annual Healthcare Humanity Awards.</p> <p>Details of Awards The Healthcare Humanity Awards were given out from 2004 to honour and recognise outstanding healthcare workers who are inspirational role models exemplifying the values of courage, extraordinary dedication, selflessness, steadfastness in ethics, compassion and humanity. The awards were extended to our healthcare community of caregivers and volunteers in 2016.</p> <p>Healthcare Humanity Awardees</p> <ul style="list-style-type: none"> • 2004 – 34 awardees • 2005 – 49 awardees • 2006 – 49 awardees • 2007 – 51 awardees • 2008 – 48 awardees • 2009 – 50 awardees • 2010 – 61 awardees • 2011 – 60 awardees • 2012 – 61 awardees • 2013 – 54 awardees • 2014 – 76 awardees • 2015 – 62 awardees • 2016 – 101 awardees • 2017 – 98 awardees • 2018 – 73 awardees 	\$9.745 mil	
11	<p>Other Grants</p> <ul style="list-style-type: none"> • \$30,000 to NUS for Masters of Nursing programme (2004) • \$6,000 to Sigma Theta Tau Singapore Honor Society of Nursing (2005) • \$50,000 to Academy of Medicine, Singapore (2005, 2006, 2008, 2009 and 2010) • \$13,000 to Singapore Medical Association (2008 and 2013) • \$10,000 to Occupational & Environment Health Society (2008) 	\$ 0.109 mil	Expended
12	<p>Fund-raising Expenses</p> <p>Expenses incurred by BayWatch Association for an event held at Marina as part of donation drive in 2003.</p>	\$ 0.181 mil	Expended
13	<p>Other Operating Expenses</p> <ul style="list-style-type: none"> • Expenses related to administering Bursary Awards and Healthcare Humanity Awards • Audit fees and auditor’s out-of-pocket expenses • Bank charges <p>Other secretariat functions are provided by volunteers from NHG, SingHealth and SNA.</p>	\$ 1.625 mil	Expended
TOTAL		\$ 32.088 mil	