# TOTE BOARD ENHANCED FUND-RAISING PROGRAMME (EFR)

Apply via OurSG Grants Portal: https://oursggrants.gov.sg EFR Information on Tote Board's Website: https://www.toteboard.gov.sg/grants/fund-raisingprogramme





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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 reasons.

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

## About the Enhanced Fund-Raising Programme (EFR)

Tote Board's Fund-Raising Programme was conceived in 2006 to catalyse community support. Our aim was to support charities in doing more to serve the vulnerable groups, to build cohesive and caring communities and to make Singapore a more vibrant and liveable home.

Since the inception of the Fund-Raising Programme, Tote Board has supported numerous fund-raising projects benefitting the charity sector.

Here is a brief chronology of how the programme had developed, and how Tote Board plays a role in the digital transformation of the non-profit ecosystem:

Prior to April 2020	The fund-raising formula was 20% of the actual total sum raised (excluding Tote Board's contribution), capped at \$50,000 per application, on the condition it fulfils Expenditure/Income ratio (E/I) of not more than 35%. Only physical fund-raising projects were supported.
C In FY2020	To help charities galvanise community giving during COVID-19 period, Tote Board and the Government provided joint support through EFR at a dollar-for- dollar matching.
	To build a resilient and future-ready non-profit ecosystem, Tote Board also seized the opportunity to catalyse and accelerate the charity sector's digitalisation during this COVID-19 period. It was a time when many safe- distancing measures were implemented, and charities found it challenging to conduct physical fund-raising events. Hence, EFR expanded its matching contributions beyond physical fund-raising projects to include digital fund- raising projects on the approved platforms that had signed a Memorandum of Understanding with the Commissioner of Charities to adhere with the Code of Practice for Charitable Online Fund-raising.
<b>O</b> In FY2021	The Deputy Prime Minister, Coordinating Minister for Economic Policies and then- Minister for Finance, Mr Heng Swee Keat, announced in his Budget Speech on 16 February 2021 that the Government and Tote Board would maintain and extend its support for charities through EFR for an additional year.
<b>E</b> From FY2022-FY2024 [NEW]	The Minister for Finance, Mr Lawrence Wong, announced in his Budget Speech on 18 February 2022 that the Government and Tote Board would further extend our dollar-for-dollar matching for EFR for three additional years, to continue catalysing charities' fundraising efforts so that they can better support their beneficiaries.



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## **SECTION I: GENERAL QUESTIONS ABOUT EFR FY2022-FY2024**

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



\* This matching is applicable to eligible fund-raising projects with Expenditure/Income (E/I) Ratio  $\leq$  35%; and with start date within the respective 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. Each charity applicant is entitled to a maximum of five applications for each Financial Year (FY).

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

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



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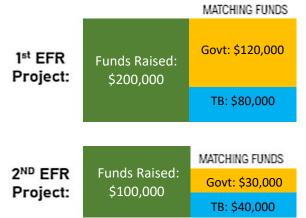
Please see the following illustrated examples for EFR matching in the following diagram:

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%. Each charity applicant is entitled to a maximum of five applications for each Financial Year.

### Example 1:

In FY22, 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  $1^{st}$  EFR project, only \$30,000 of Govt funds would be used to match the  $2^{nd}$  EFR project alongside TB funds.

Since the Govt cap will reset for FY23, Charity **A** will be eligible for a further \$150,000 Govt funding for new applications with start dates between 01 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). This can come in the form of one or a series of:

- **a.** 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
- **b.** digital fund-raising project on an approved platform (see Question 3).

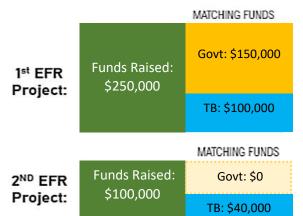
An EFR application can consist of one or more fund-raising projects on different supportable platforms.



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### Example 2:

In FY22, 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 FY23, Charity **B** will be eligible for a further \$150,000 Govt funding for new applications with start dates between 01 April 2023 and 31 March 2024.

## 3. What do we mean by "digital fund-raising project" and what are the approved digital crowdfunding platforms?

A digital fund-raising project is one that takes place on an approved digital crowdfunding platform where donations are collected.

From 01 April 2022 onwards, to strengthen governance for digital fund-raising projects, Tote Board will only match funds raised on the **approved digital crowdfunding platforms**. The approved digital crowdfunding platforms are those which have signed a Memorandum of Understanding with the Commissioner of Charities to adhere with the Code of Practice for Charitable Online Fund-raising. Please note that the platforms may levy a fee/charge for their services.

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

**[NEW]** Please note that funds raised electronically through charities' corporate websites will **no longer** be matched under EFR. For charities to benefit from EFR, charities' corporate website could direct donors to the approved digital crowdfunding platforms instead.

In addition, the 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.

## 4. Why are funds raised electronically through my charity's corporate website no longer matched under the EFR?

Given the growing multitude of crowdfunding platforms and payment gateways, for better governance and compliance, Tote Board will only match funds raised on approved digital crowdfunding platforms. These platforms have signed a Memorandum of Understanding with the Commissioner of Charities to adhere with the Code of Practice for Charitable Online Fund-raising.

Any funds raised through charities' corporate websites will not be matched under the EFR. Charities' corporate websites could direct donors to the approved digital crowdfunding platforms instead to enjoy the matching.



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### about Tote Board's Enhanced Fund-Raising Programme (EFR)

## **SECTION II: ELIGIBILITY CRITERIA**

- 5. Is my charity's fund-raising project eligible for EFR?
- (a) Your fund-raising projects for local charitable causes should have well-defined outcomes that support Tote Board's strategic outcomes:
  - Equitable Opportunities for Vulnerable Groups
  - Cohesive and Caring Community
  - Vibrant and Liveable Home

Examples of purposes that are <u>not</u> permitted would 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 <u>not</u> been matched from other Government matching grants (such as, but not limited to, Community Silver Trust, Community Capability 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. We have allowed up to 35% Expenditure/ Income ratio, considering that EFR matching are not yet included.

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

No. As Tote Board would provide matching after the project is over and we require for accounts to be submitted to determine if the Expenditure/Income ratio is 35% or less, hence we are unable to provide funds upfront.



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### 8. 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.** 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 the event is held; and 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?**

### 9. Who can apply to fund-raise?

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

If your charity works with a 3rd 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 3rd party fund-raisers, up to an annual cap of 5 applications per charity applicant per FY.

## **10.** 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?

Thank you for your contribution to our community! As only Singapore-registered charities are allowed to apply for EFR, please approach your charity to consider including your fund-raising project as one of their cap of 5 applications per charity per FY.

## **SECTION IV: SUPPORTABLE PLATFORMS**

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

Yes. For digital fund-raising applications, funds raised on the approved digital crowdfunding platforms can be considered for EFR matching (*see Question 3*). For physical fund-raising applications, cash and/or cheque donations collected by charities can be considered for EFR matching. Please include all funds raised on both physical and digital platforms in your application and claim forms. You should maintain proper accounting records for all the funds raised and expenses incurred as Tote Board reserves the right to audit your accounts.



### 12. Which digital crowdfunding platforms are approved under EFR?

Tote Board will <u>only match funds raised on the approved digital crowdfunding platforms</u> listed under Question 3. In your application, you should state the campaign ID and/or URL of your project on the approved crowdfunding platforms, for our verification.

13. If my charity is conducting digital fund-raising on an approved digital platform, can cheques and cash donations to the fund-raising project qualify as funds raised through a digital platform?

Yes, if your charity is able to demonstrate that such donations through offline channels were made in response to the approved digital fund-raising campaign. During application, the campaign ID and/or URL to your project details on the digital fund-raising platform should be included for subsequent claim verification.

You should maintain proper accounting records for all the funds raised and expenses incurred, as Tote Board reserves the right to audit your accounts.

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

14. Why is Tote Board only accepting applications from charities, and why is there a cap of 5 applications per charity applicant per Financial Year?

We want the EFR funds to benefit as many charities as possible. A consideration we took in capping the number of applications is so that all charities would benefit similarly from EFR. Balancing the above, we arrived at a cap of 5 applications per charity applicant per FY.

## **SECTION VI: GOVERNMENT MATCHING FUNDS**

15. 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. We do 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

16. 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?

17. 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.

Please refer to table below:

FY categorisation Description	
FY21 project	A project originally approved to start in FY2021*
FY22 project	A project originally approved to start in FY2022*
FY23 project	A project originally approved to start in FY2023*
FY24 project	A project originally approved to start in FY2024*

\*This is regardless of whether the project will end within the same FY.

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

### 18. Does my project utilise the FY21 or FY22 government matching cap?

To ascertain whether your project will be utilising the FY21 matching cap or FY22 matching cap, it is key to identify the <u>start date</u> of your project, namely:

(i) Projects that start before 01 April 2022 will, if eligible for government matching, utilise your FY21 government matching cap.

(ii) Projects that start between 01 April 2022 and 31 Mar 2023 (both dates inclusive) will, if eligible for government matching, utilise your FY22 government matching cap.

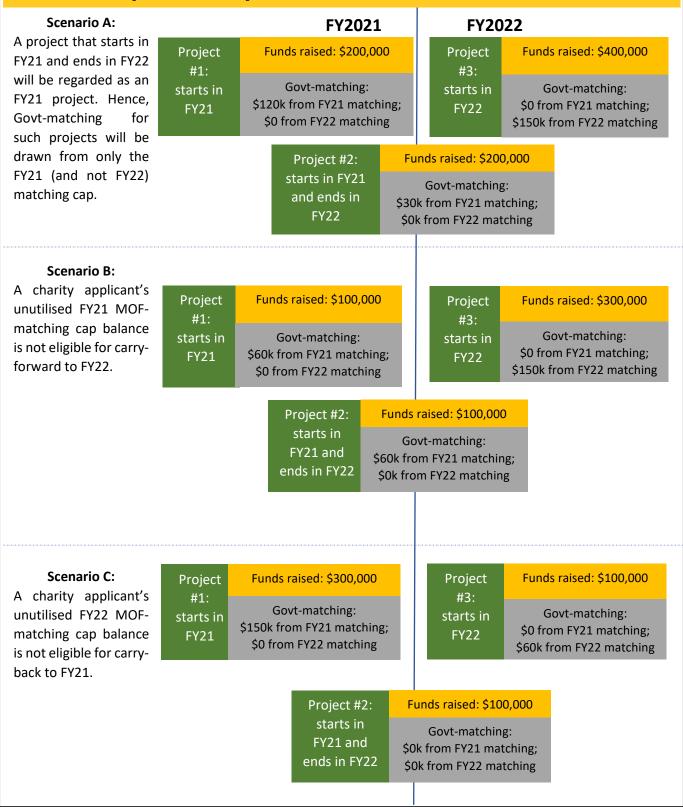
The scenarios (**A to C** in the following diagram) illustrate an applicant's utilisation of its government matching cap for the respective FYs. For illustrative purposes, Tote Board's matching is not included in the diagram.



### 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.





- My charity is organising a physical fund-raising project a gala dinner. The project starts on 01 March 2022 and ends on 30 June 2022; the actual event (the gala dinner) will be held on 01 June 2022.
  - (i) Will this project, if approved by Tote Board, count towards the FY21 or FY22 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 FY21 matching cap or FY22 matching cap?

For (i), as the project start date of your charity gala dinner is 01 March 2022, it will be regarded as an FY21 project and will count towards the cap of 5 applications per charity applicant for FY21. For (ii), the fundings will be utilised from the FY21 matching cap. Please refer to the worked examples for the FY-allocation of government matching in Question 18.

20. My charity's fund-raising application has been approved and the project was originally scheduled to start on 1 March 2022 and end on 30 June 2022. Due to delays, I would now like to postpone the start date of the project to 1 May 2022 (no change to the end date). Will my project still be eligible for EFR matching?

You should submit an appeal to amend the start date 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 categorized as a FY21 project since its original start date was in FY21.

## 21. My charity did not fully utilise our annual cap for FY21. 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.

### 22. 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 (<u>charities.gov.sg</u>). We recommend that you adhere to their set of best practices.



## **SECTION X: APPLICATIONS AND CLAIMS PROCESS**

#### 23. How can my charity submit an application and claims for EFR?

Tote Board will only accept new applications from charities on the OurSG Grants Portal (OSG). CorpPass login will be required for all grant applications. The link is <u>https://oursggrants.gov.sg</u>.

Applications and related claims submitted before 31 August 2020 (Submitted via Form.SG on Tote Board's website) will not be processed on OSG. Please use the excel claim form to submit claims for applications submitted before 31 August 2020.

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

For matters relating to Enhanced Fund-raising Programmes, please email the Grant Management Division at: grants@toteboard.gov.sg.

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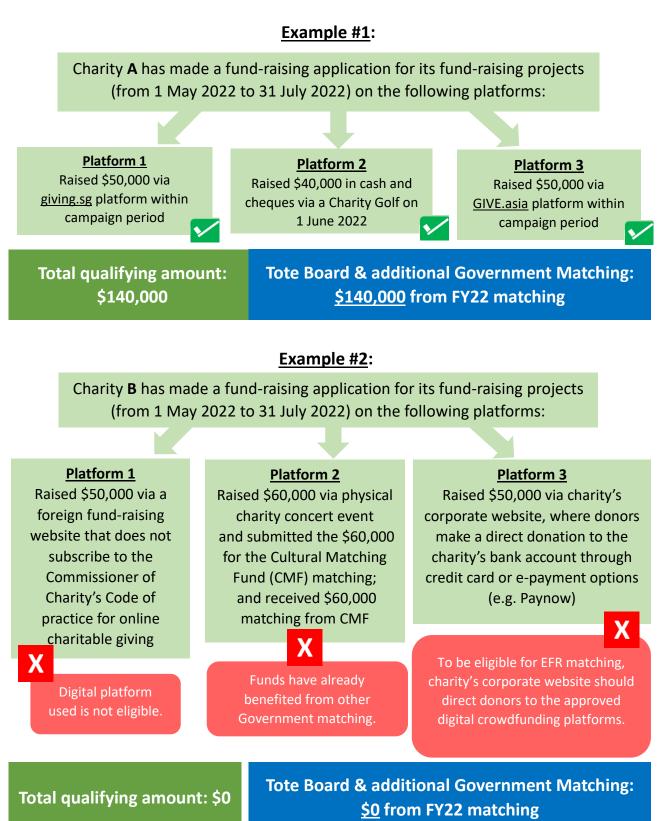
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### Frequently Asked Questions (FAQs)

about Tote Board's Enhanced Fund-Raising Programme (EFR)

## **SECTION XI: MORE WORKED EXAMPLES**

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



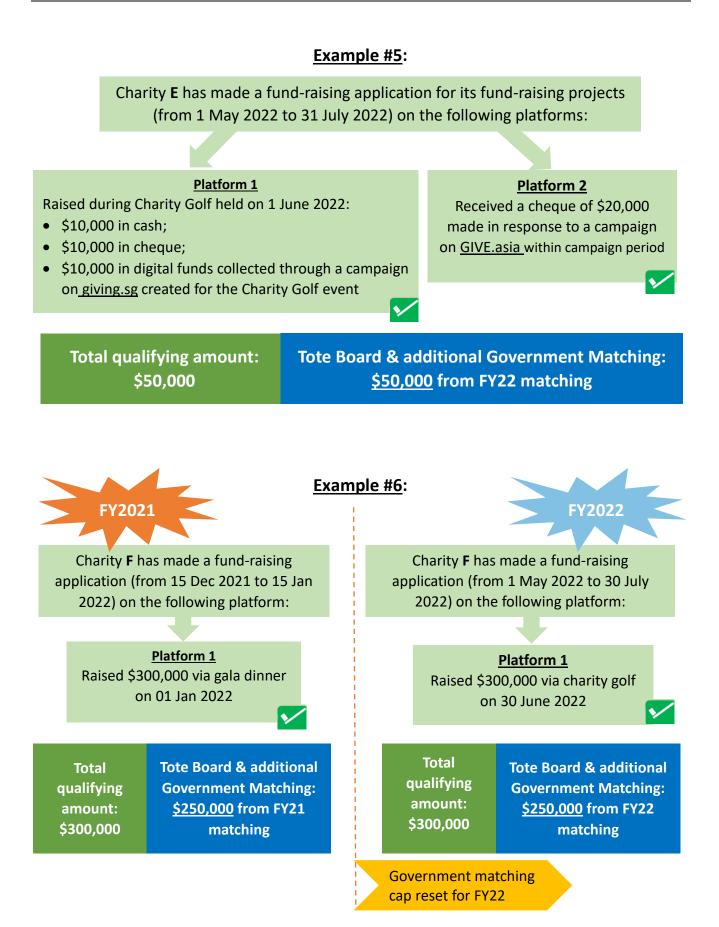






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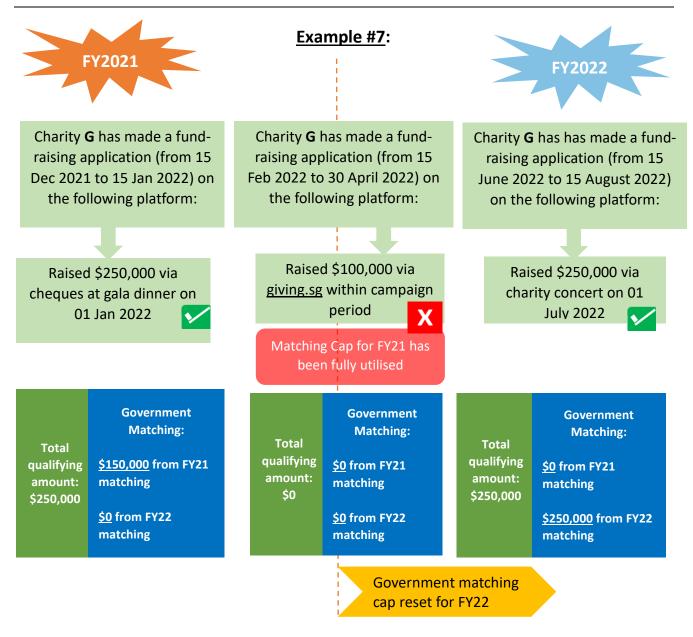
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### Frequently Asked Questions (FAQs) about Tote Board's Enhanced Fund-Raising Programme (EFR)



Examples #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.



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