

ANNUAL REPORT

FOR

FINANCIAL YEAR 2005



爱之病行动小组

Issued on 3rd September 2006

ANNUAL REPORT FY 2005

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STATEMENT OF ACCOUNTS AND AUDITOR'S REPORT
FOR THE YEAR ENDED DECEMBER 31, 2005

President's message

2005 may be remembered as the year when AfA came under intense scrutiny following the malicious allegations on the conduct of our volunteers at the Anonymous test site and the MSM (men who have sex with men) outreach programme. The organization, staff and volunteers went through and survived the fire, emerging stronger and more united.

At the same time we expanded our programmes. The Kuala Lumpur to Singapore AIDS awareness and fund raising marathon bike ride Riding for Life was successfully organized in collaboration with the Malaysian AIDS Foundation. The annual AIDS Candlelight memorial was held in May in the serene surroundings of the Botanic Gardens. Volunteers were in full force manning our booth at the SEXPO convention. In order to meet higher attendance we increased the frequency of anonymous ADS testing from 2 to 3 times a week.

In the area of education we entered into agreements with the Health Promotion Board to plan and implement AIDS intervention programmes targeting MSM, youth, and heterosexual male clients of sex workers. The Nikki mass media campaign was a resounding success when measured by public response as well as industry awards – winning the coveted Effie's award for 2005.

Patient welfare and support programmes were also expanded; more activities were introduced to help PWAs (people living with AIDS) and their families. We provided \$69,700 in funds for ARV medications, including \$5,688 for 3 HIV positive pregnant mothers in 2005.

Our fund raising activities were ramped up to meet higher expenses and demands of the programmes, and we welcomed more individuals and businesses into our roll of sponsors.

2006 is already looking to be an even more exciting and busy year.

I would like to express my personal gratitude to AfA staff, executive committee, Board of Trustees of the AfA Endowment Fund, the volunteers, supporters and sponsors for sticking together and staying true to our mission. I would also like to thank HSBC and Deloitte & Touche for providing investing and auditing services respectively.

EXECUTIVE DIRECTOR'S REPORT

Volunteer Management

In 2005, AfA implemented control mechanisms in managing volunteers. All existing and newly recruited volunteers will need to sign a “Code of Conduct” upon recruitment and training. The volunteer database continues to grow both for the anonymous test site as well as other programs like Heterosexual Males Outreach. In 2005, we also see an increase in younger volunteers in view of our Youth Outreach Program.

Programme Management

Under programme management, AfA has progressed to implement new programmes in 2005 for high risk groups. Some of the new programmes implemented in 2005 were as follows:

1. Heterosexual Males Outreach

This is a programme targeted at high risk heterosexual males going to Riau islands on weekends for the sex trade. Project Coordinator Lionel Lee operates this programme with his group of dedicated volunteers twice a month at the Harbor Front and Tanah Merah ferry terminals giving away condoms and IEC materials to these men who maybe at risk while engaging in commercial sex in Batam , Bintan and Tanjung Pinang. He also conduct surveys on these group of men to measure their level of risk and understanding of HIV transmission.

2. Youth Outreach Program

The Youth Outreach Programme was conducted by our very own youth coordinator Justin Ng. This programme targets at out-of-school and in-school youths who maybe at risk of HIV transmission. Justin conducts talks in schools and works with organizations like The Singapore Red Cross and Red Crescent Society as well as the National Youth Council.

3. MSM Outreach Programme (Men having Sex with Men)

This is an existing programme within AfA targeting at high risk men who have sex with other men. Abdul Hamid Hassan, our in-house Programme Manager manages this programme with various MSM stakeholders. This programme outreached to MSM saunas, bars, pubs, portals as well as cruising sites.

4. HEW Programme (HIV in the Workplace)

The project coordinator for this programme is Benedict Thambiah who works with Standard Chartered Bank on their “Bridges of Hope” programme. In 2005, this programme outreach mainly to the civil services like the SAF, RSAF, The Navy, Civil Deference as well as Polytechnics and Junior Colleges.

Care Management

Under Care Management, AfA continues with her current Medical Subsidy Programme for HIV+ individuals as well as their HIV+ Pregnant Mother's Fund. In addition, AfA also have its Buddies programme and People with HIV/AIDS Support Groups.

1. Medical Subsidy Programme

In 2005, AfA has paid out a total of SGD\$68,100 for the period of January to December 2005 for medication subsidies. This figure continues to climb as more individuals are being infected and seeking subsidies for their monthly anti-retroviral treatment. AfA medical subsidy programme is extended to any persons living with HIV who is on anti-retroviral treatment to apply. Besides staff, EXCO members and those involved in media and educational talk, all other subsidy applicants are subjected to ballot in view of limited available funds. Till date AfA has paid out close to SGD\$450,000 to our needy patients.

2. HIV+ Pregnant Mother's Fund

The HIV+ Pregnant Mother's Fund was set up through the generosity of some anonymous donors who believes in the cause of saving a child's life. The HIV+ Pregnant Mother's Fund provides financial aid to any HIV+ Pregnant Mother under the PMTCT Programme (Prevention of Mother-to-Child Transmission). In 2005 alone, AfA supported 4 HIV+ Pregnant Mother with a total of SGD\$6,695 for the anti-retroviral treatment to prevent their babies from being infected. To date, AfA has paid out a total of SGD\$37,714.20 under its HIV+ Pregnant Mother's Fund.

3. Buddies Programme

The Buddies Programme is a Care Management programme operated by our project coordinator Alan Chye. Alan manages this programme with his group of dedicated volunteers who visits the AIDS wards at Communicable Disease Center twice a week to bring them food and comfort to the patients. Alan works closely with PCC(Patient Care Center) at CDC as well as the nurses and doctors at CDC to conduct this programme.

4. PWA Support Groups

AfA has 4 official support groups under its auspices, they are LGO(Life Goes On), a PWA support group for heterosexual men, CG(Club Genesis), a PWA support group for MSM, M+(Muslim Plus) a PWA Support group for infected Muslims, FSN(Family Support Network), a PWA Support group for infected individuals and their families. Each support group is given a budget by AfA to operate their activities. Each group generates their own projects and expenditure to be submitted to AfA on a quarterly basis.

Events Management

Candlelight Memorial

The Candlelight Memorial 2005 was held in the open spaces of the newly renovated Botanic Gardens. This is the first time AfA has decided to organize the Candlelight Memorial here to bring in the serenity of the place against the event. The Guest of Honour is none other than Bridger General Winston Choo who actually came with his family including his grandchildren.

The AIDS Candlelight Memorial is our annual affirmation of our commitment to the objective of reducing the transmission and impact of AIDS in our community. There are a total of 9 religious leaders present at this Candlelight Memorial. The Candlelight Memorial is observed by patients, families, friends and loved ones.

SEXPO

AfA participated in the first Sex Exhibition SEXPO in Singapore. We shared a booth with DSC(Department of Sexually Transmitted Infections Control) to promote our services and outreach to people attending this exhibition. A total of 8000 condoms were given out to participants. AfA together with DSC also had a Counseling Room for those who needs on site counseling on HIV/STI infection. The AfA/DSC booth was one of the more popular booth mentioned by the media which has gained more attention from its participants.

Riding for Life

Riding for Life is a bi-annum event where volunteers riders rides from Kuala Lumpur, Malaysia to Singapore to raise funds and awareness of HIV/AIDS. In 2005, RFL was organized in collaboration with MAC(Malaysian AIDS Council) It's a week long event involving 52 riders from Malaysia and Singapore.

World AIDS Day

World AIDS Day 2005 commemorated with the theme " STOP AIDS : KEEP THE PROMISE" AfA celebrated World AIDS Day with the launch of Kiehl's Youth Grapefruit Hand and Body wash as well as the Orasure Test Kit. In addition, AfA also work with various bars and pubs mainly the Indochine group and some MSM bars for outreach events. There were media coverage on TV, radio interviews in English, Chinese and Malay on the awareness of HIV/AIDS in Singapore. The media highlight was on more pregnant mothers being infected by their husbands and voluntary HIV testing for pregnant mothers are recommended islandwide.

Fundraising

In 2005 AfA managed raised a total of SGD\$154, 322 from fundraising events like The Bubble Ball, Bars Outreach, Riding for Life, Toni & Guys Anniversary Celebrations, Celebrity Portraits by MediaCorp, World AIDS Day events, web portal and individual donations. AfA also had financial assistance from a government statutory board amounting to SGD\$111,850

Communications

Issue 30 of The ACT newsletter was printed in 2005 along with our email newsletter The Voice on a monthly basis to keep our friends, volunteers, business partners and collaborators updated on the issue of HIV/AIDS. AfA also maintains its website at www.afa.org.sg to communicate with the outside world. In 2005, AfA also engaged in an advertising campaign “Nikki” targeting at blue collar workers. This advertising campaign which generated close to half a million responses managed to win a gold in the Effie’s Award in 2005.

Staff Management and Office Barriers

Action for AIDS increased its full time staff strength to 3 persons with 3 additional part-timers working on various projects in 2005. This include the Executive Director, Program Manager and the Office administrators with 3 project coordinators mainly handling the Heterosexual Males Outreach, Youth Outreach and HIV in the Workplace program. Accounting procedure has also been altered in view of the NKF saga to tighten up control on the flow of funds within AfA. The AfA administration office have also been moved from 22 Rowell Road to 21 Norris Road Singapore 208263 incorporating the programmatic department as well as administration.

AfA Phone Counseling Hotline

Background

The hotline service was et up to provide information on HIB/AIDS and other STIs to members of the public who call in.

This hotline is current man by 3 of AfA staffs on a daily basis.

Client Profile

In 2005, we received a total of 590 calls. The tables below states the breakdown of the callers based on their sex, race and sexual orientation :

SEX	Number	%
Male	460	78%
Female	130	22%

Race	Number	%
Chinese	525	89%
Malay	30	5%
Indian	20	3.5%
Eurasian	6	1%

Others	9	1.5%
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SEXUAL ORIENTATION	NUMBER	%
Heterosexual	412	69.9%
Homosexual	148	25.1%
Bisexual	30	5%
Unknown	-	-

There was an increase in the number of calls in comparison to 2004 in view of higher awareness and publicity. English remains the main mode of disseminating information and advice although the number of Mandarin callers have also increased in 2005.

Conclusion

2005 have been a challenging year for Action for AIDS. On the programmatic front, we have covered many areas of the risk groups in terms of prevention and care. On volunteer management, AfA faces the challenge of tightening up controls in various segments ensuring better governance. On fundraising, AfA has done better in assessing donors including the local government. On engagement, AfA has managed to collaborate with various stakeholders and the local government on prevention and care.

High Risk Heterosexual Men Outreach Program

High Risk Heterosexual Men Outreach Program (HR-HMOP) is a brand new program initiated in January 2005 aimed at educating and raising public awareness of HIV/AIDS amongst heterosexual men to keep infections in this group to a minimal in the long-run. The program objective is to implement risk reduction interventions and education for high risk heterosexual men who engage in casual and/or commercial sex by encouraging safer sex practices through partnership with relevant stakeholders by means of safer sex talks and/or distribution of safer sex materials at or near entry points of venues for casual/commercial sex activities, and also harnessing technology for education, awareness and counseling.

The key activities/projects of the program accomplished for FY2005/2006 include:

- Distribution of safer sex materials at Ferry Terminals both at Harbour Front Cruise Center and Tanah Merah Ferry Terminal – at least once a month for men traveling to the Riau-islands for commercial sex;
- Taking a two-prong approach to tackle Singaporeans going over to Riau-islands for commercial sex, collaboration with NGOs in the Riau-islands were in place to distribute IEC materials at places frequented by Singaporeans at hotels, brothels, health centers to raise the level of alertness on HIV/AIDS;
- Distribution of safer sex materials to clients of commercial sex at red light districts at Geylang;
- Outreach through our online outreach program on Sammyboy forum, via email, posting forum messages, email and chat rooms - offering education, awareness and counseling services as well as encourage early tests and detection via our anonymous test sites;
- Researching on the profile of men traveling overseas for sex. The quantitative survey profile men going to Riau-island for sex – including demographic characteristics, travel behaviour and safer sex behaviour.

- Researching on the attitudes of PWAs towards HIV education and awareness pre- and post-attitudes – comparing qualitative differences and possible suggestions for next marketing campaign or advertising.

Summary of key achievements:

Distribution of safer sex packs	<ul style="list-style-type: none"> • 10,300
Online Outreach	<ul style="list-style-type: none"> • 78 emails • 104 forum postings • 56 chat logs
Riau-island study trip	<ul style="list-style-type: none"> • Tanjung Balai & Tanjong Batu – understanding commercial sex activities on the island including agreement on IEC material distribution • Tanjung Pinang – follow up on status on IEC material distribution including kick start survey of profile of Singapore men visiting Riau-island for commercial sex • Batam – Feedback session on the full year program including IEC materials and survey
Research	<ul style="list-style-type: none"> • Profile of Singaporeans going Riau-island for sex – Sample size of 1,000 • Pre- and post-attitudes of PWA towards HIV/AIDS campaign

Prepared by Lionel Lee, Program Coordinator
High Risk Heterosexual Male Outreach Program

HIV Youth Programme

Justin Ng founded this programme and has devised unique outreach methods to address the vacuum in the HIV/AIDS education among Singaporean youth – the out-of-school and at-risk teenagers.

1.Objectives

- Disseminate HIV/AIDS information to at-risk and out-of-school youth through working with MCYS and various family service centers such as the Student Advisory Centre (SAC) and Children At-Risk Empowerment (CARE). Furthermore, continued cooperation with MTV to disseminate AIDS awareness information.
- Recruitment of more volunteers committed to the programme.

2.Targets achieved

More than 3750 youth participated in and benefited from over 50 youth outreach programme activities such as:

- Consultations with out-of-school and at-risk youth
- HIV/AIDS information sharing sessions with students (from secondary school, ITEs, polytechnics, universities) and juvenile offenders

The Youth Programme has the support from the following groups:

- Ministry for Community Development, Youth and Sports (MCYS)
- Children-at-Risk Empowerment Association (CARE)
- Young Men's Christian Association of Singapore (YMCA)
- Bukit Batok Hostel

BUDDIES ANNUAL REPORT 2005

In the year 2005, the Buddies continued their work in the aim of creating a better environment for understanding and coping with HIV/AIDS. This is achieved by maintaining a support network of volunteers with whom PWHA and their loved ones can share their experiences and feelings and from whom they can draw emotional and practical support.

Following the underlying principle of respect for the dignity and rights of all participants in the programme regardless of HIV status, background or religion, the programme continued to recruit new Buddies who are discreet, caring and committed, non-judgmental, sensitive, and comfortable about working with HIV/AIDS. The typical duties for the Buddies include doing ward and home visits, and being a Personal Buddy

Training:

- In 2005, 6 Buddies attended the compulsory Volunteer Training Programme organised by the Patient Care Centre of the Communicable Disease Centre, Tan Tock Seng Hospital but only 4 of them completed it.

Expenses Incurred

- The Buddies Programme is allocated an annual Budget so, if any costs are incurred, Buddies should fill out and submit claims forms for reimbursement whenever possible.
- In 2005, \$1293.02 was spent solely on client welfare.

Our Work

- An average of 6 volunteers visited PWHA in the wards in CDC every Tuesday to provide emotional support and other practical supports such as bringing them food and drinks and giving aromatherapy massage.
- Apart from ward visits, Buddies continued to help PCC distribute food ration once every month to the homes of 8 PWHA.
- The Buddies also followed up with 2 PWHA who require regular home visits.

Updates:

- As of 31 Dec 2005, there were 29 Buddies.
- 15 new volunteers were recruited in 2004 and 6 volunteers left the Programme due to work commitments and personal reasons.

Future Plans:

- To continue to send volunteers for training in aromatherapy massage, hair cutting and nutrition organized by PCC as there is an increase in demand in these areas.
- To work with home care services to provide more home support for PWHA.
- To recruit new Buddies who are able to volunteer during the weekdays.

Alan Tan Chye Soon
Coordinator
The Buddies
Programme

HEW PROGRAMME REPORT FOR FY 2005

Singapore Management University – Project-kNOw-AIDS

As part of their school curriculum, a team of SMU students approached AFA to help educate them on the basics of HIV/AIDS. The intent of this group was to roll out a HIV/AIDS education package targeted at schools.

I met with the group at HPB on 7 October for a short meeting at HPB, to assess their awareness of the current and available HIV/AIDS programmes conducted by AFA, HPB's School Health Education and Standard Chartered Bank and hopefully get them to use these avenues rather than just create new project.

The group nonetheless wanted to understand more about the disease and peripheral issues surrounding it. They felt very strongly that they would like to undertake HIV/AIDS education at schools as part of their SMU work.

A 2-hour session was held for members of this project at AFA Office on 15 October. The session involved the use of -

- a. HIV/AIDS Educational video screening
- b. explanation of the safer sex materials used by AFA and HPB
- c. condom use – demonstration and desensitization
- d. collection of AFA posters for use in the schools that the team hoped to reach out to.
- e. questions and answers.

The first session rolled by the team was held on 19 October 2005 at Mayflower Secondary School. AFA's Youth programme coordinator was on hand to assist them there.

United Workers of Electronic & Electrical Industries (UWEEI)

In August 2005, NTUC Quality Worklife Department emailed AFA and asked for a 3-hour workshop to be conducted for union leaders of the UWEEI on 21 October 2005 as part of NTUC's effort to scale-up HIV/AIDS awareness among union leaders. This was a follow-up to the session held with other Unions in the earlier part of 2005.

UWEEI invited Mdm Halimah Yacob, NTUC's Assistant Secretary General and UWEEI's advisor as Guest of Honour.

The workshop was split into 5 parts with 10 minute breaks in between

- a. Video – 48 on AIDS
- b. Basics of HIV/AIDS
- c. Video – Hope Lives/ Moment of truth
- d. Condom use – demonstration and desensitization and role play
- e. Questions and Answers

The session was very well received and Union leaders requested that similar talks be conducted at their individual workplaces. QWD will communicate with AFA on expanding this outreach effort.

2 other sessions were held in conjunction with the Quality Worklife Department at NTUC Headquarters.

Singapore Civil Defense Force

As part of SCDF's ongoing programme to educate new recruits on the basics of HIV/AIDS a talk cum condom use demonstration was conducted at the SCDF camp in Jalan Bahar on bi-monthly schedule. Each batch consisted of recruits from about 4 platoons. On average about 150 boys attend.

Each two hour session involved the use of -

- a. HIV/AIDS Educational video screening
 - b. explanation of the safer sex materials used by AFA and HPB
 - c. condom use – demonstration and role playing
 - d. questions and answers.
-

SEXPO™ – Singapore EXPO 18 – 20 November 2005

In July 2005, Adrian Heok and Eunice Yong from the Health Promotion invited AFA to participate in SEXPO™. An exhibition cum trade fair on sex.

HPB sponsored a booth costing \$5000.00 for use by AFA and DSC.

Over the course of 3 days, AFA and DSC staff and volunteers gave away various HIV/AIDS/STD edu-materials. An estimated 20000 pieces in English, Mandarin and Malay were give out. Close to 15000 condoms were also distributed. In fact, according to ChannelNewsAsia (CNA) news reports, we were the most popular non-commercial booth at the SEXPO™.

Also, using privately owned lap-tops, HPB videos and DSC's STD PowerPoint presentations were played on the 2nd and 3rd day of the SEXPO™.

Talks on HIV and STDS were also conducted by Paul Toh, Daniel Tung and Sean Lim. The session by benedict had to be cancelled due to a technical fault.

Mr Kenny Goh, the brand owner of the SEXPO™ has invited AFA to participate in SEXPO™ 2006, scheduled for November 24-26.

HIV talks at military bases

Republic of Singapore Air Force

The following talks were conducted at the various air bases in Singapore

28 November	Tengah Air Base	150 pax	Susan Wendy Solomon
29 November	Paya Lebar Air Base	50 pax	Benedict Jacob-Thambiah
1 December	ADSD – Chong Pang Camp	120 pax	Benedict Jacob-Thambiah
1 December	Sembawang Air Base	120 pax	Benedict Jacob-Thambiah
2 December	Changi Air Base (East Camp)	50 pax	Benedict Jacob-Thambiah

Republic of Singapore Navy

14 December	Tuas Naval Base	100 pax	Paul Toh
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Project Protect – 26 November 2005

UNIFEM's General Manager Faslin Abdullah approached AFA and asked if we could do HIV screening as part of the multiple screenings for their End Violence Against Women Day 2005. As clinic manager for the Saturday clinics, this event came under my charge.

The other screenings for Project Protect included -

- a. BMI testing
- b. Breast Cancer Screening
- c. Blood sugar and cholesterol screening
- d. STI screening at DSC via free vouchers
- e. Blood Pressure checks

Talks on osteoporosis and HIV/AIDS/STDs were also conducted. (DSC's Lalitha Nair presented the talks for the latter).

AFA's part in this was to provide volunteer counselors to do only HIV testing and counseling and to help distribute HIV/AIDS materials and to ensure that the women attendees had all their queries and doubts cleared.

The other component parties were the Singapore Nurses Association, and the Women Doctors Association. Venue sponsor was KK Hospital. The GOH for the event was to Ms Irene Ng, MP for Tampines GRC. The event ran from 2.00pm to 6.00pm at the KKH Women Specialist Clinic, Women Tower Level 1.

100 women attended the clinic with 99 doing HIV screening. None tested positive.

ANONYMOUS HIV TESTING AND COUNSELING CLINIC

Summary

The Anonymous HIV counseling and testing service has been provided by Action for AIDS since 1991. To date, close to 25000 tests have been conducted.

The provision of this service was necessitated by a *perceived* lack of confidentiality and privacy in conventional test environments such as clinics and hospitals. It helped those who would not have stepped forward for testing to ascertain their sero-status anonymously.

Report for 2005

In 2005, 5349 tests were carried out. Out of these 255 were found to be HIV-positive.

Weekday testing

As in previous years, testing on weekdays has proven to be far more popular. As such, from July 2005, the clinic opening days was expanded to include Tuesday. This increased our capacity by 43%. And this increase is reflected in the number of clients who used the test site in FY2005.

Anecdotally, the popularity of the weekday testing can be attributed to the fact that the majority of the clients are working adults who prefer having a test done after work and before returning home and we can safely conclude that the service provided on the weekdays is very well received as evidenced by the growing numbers.

Gender

The gender breakdown of the clients remains similar to previous reports. Overall 90.9% were male and 9.1% were female. For those tested HIV positive, its 92.6% male and 7.4% female. (See Table A).

Age group

We have also seen more people in the age group of 20-29 (2460 out of 5349 or 46% of overall) testing, whereas those who tested HIV-positive tended to be in the age group of 30-39. It's good to note that younger clients are indeed coming in for testing and this could be the result of increased outreach to places where this age group tends to hang-out i.e. clubs, bars and pubs. (Table B)

Sexual Orientation

The sexual orientation of the clients who test as remain somewhat constant with previous reported figures.

In 2005, among the male clients, 69.9% stated that they were heterosexual, 29.2% were men who had sex with both men and women and/or were men who have sex only with men. The remaining 0.9% refused to state their sexual orientation. (See Table C)

Conclusion

The Anonymous HIV Counseling and Testing service is much needed as evidenced by the increasing numbers who use it.

Data from the test site can help us recognize the risk groups that need this service and will guide the development of HIV prevention programs for the community.

Table A

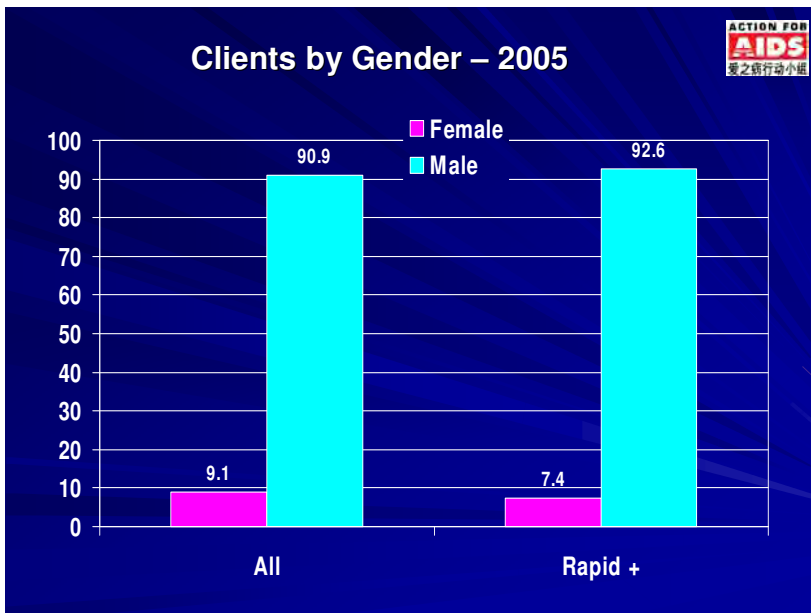
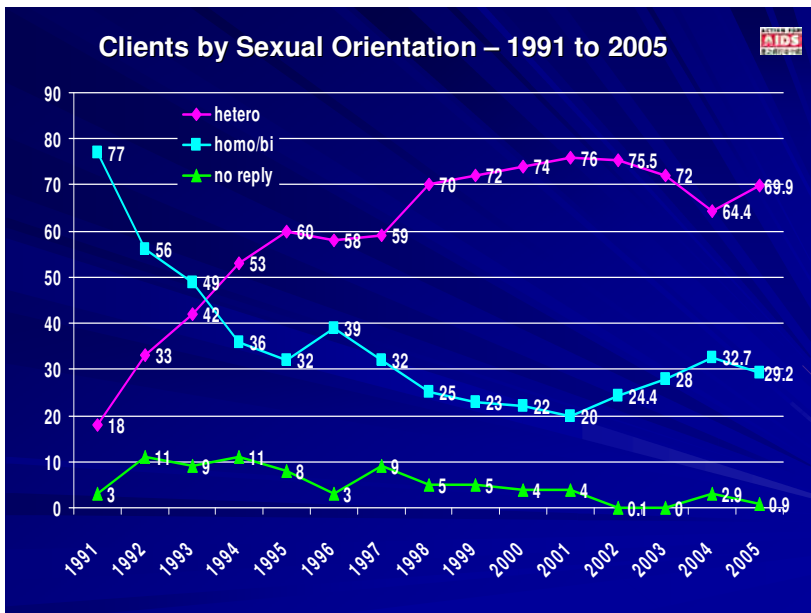


Table B



Table C



Data collated by Paul Toh Executive Director
 Report by Benedict Jacob-Thambiah, Project Coordinator

MSM HIV/AIDS SUPPORT NETWORK

Membership

The membership of Club Genesis(CG) currently stands at 50 or thereabouts. Active membership, defined by those who attend meetings and programs regularly, is slightly over 30. For the year 2005, the group saw an increase in new membership and a decrease in older members who have since left the support network. On average, a new member joins the support group when monthly meetings are held.

The monthly meetings are held every last Friday of the month at the AfA premises. The new members are aged 20 to 48. We also introduced a new CG membership form and guidelines, which was signed by all current and new members. The new form stressed the importance of confidentiality and a code of conduct for members pertaining to how they should interact with the media should they need to as well as practicing safer sex. This was in response to the articles published in The New Paper in 2005.

Monthly CG Meetings

The format of the meeting format has changed since last year as more members would like to have a structured educational segment in the meeting. A learning segment was thus incorporated at the beginning of the meeting followed by a sharing session. At the sharing session, each member would introduce themselves and update the group on their health status. The group also covered informative subject matters which included sexually transmitted infections (STI), legal issues (especially with regards to the Infectious Diseases Act), new anti-retroviral (ARV) medication and areas concerning health which were of interest to members. Since the conviction of five HIV+ individuals for supplying false information under the Infectious Diseases Act while donating blood, CG has therefore responded by educating its members on the dos and don'ts. As mentioned, the average attendance for each meeting is about 30 members.

Weekly Cell Group Meetings

CG started a weekly cell meeting in August 2005 with six members. This was in response to members who wanted a more intimate session where they could share challenges they faced living with HIV and those who did not feel comfortable in a larger group setting. Mr Joselito Dela Cruz, a volunteer counsellor and osteopath, volunteered to be the facilitator for the cell meeting. He also trained a group of five CG members to be facilitators of weekly cell meetings. Mr Dela Cruz is not HIV+ but has signed the confidentiality agreement with CG to protect the identity of the members.

After 10 intensive training sessions, CG launched a *Positive Prevention weekly cell group* for newly diagnosed individuals. There were two groups of six new members and two facilitators each. The first programme was very well received and members were able to share about many of their fears while learning about the basics of HIV and how to keep themselves and those around them safe.

Buddy Programme

Under the buddy programme, The more experienced members continuing to counsel and meet newly diagnosed individuals. CDC has been introducing newly diagnosed MSM men to CG.

Other CG Activities in the year

CG had their annual *CG Candlelight Memorial* in August 2005 to honour members who have passed on and those who are still fighting with HIV. Dr. Lee Cheng Chuan and Ms Iris Verghese from CDC graced the occasion as guests of honour. The memorial was followed by a dinner with over 30 members in attendance.

CG also celebrated Lantern Festival, Christmas, and Chinese New Year at the homes of some of the members. In December, CG along with AFA, Oogachaga and Safehaven organized the '*Lets Talk About Sex*' talk. CG members formed part of the discussion panel as well as assisting in giving out the materials for the talk. The talk was held at the Safehaven Free Community Church in Chinatown with attendance of over 100. Although CG members helped organize the event and attended the event, their identities as positive individuals were kept confidential.

Positive Prevention Workshop

CG conducted its first Positive Prevention (PP) series of workshops for HIV infected individuals at the Changi Village Hotel on the 22nd to 23rd April 2006. The retreat, which incorporates four workshops, was jointly sponsored by Bristol-Myers Squibb and AFA. This PP workshop targeted MSM (Men having Sex with Men) individuals diagnosed with HIV. A total of four workshops were conducted, touching on a spectrum of subjects ranging from self-esteem, safe sex, ARV medication, and relationship issues to facing stigma and discrimination as a result of being positive. A total of 22 individuals attended the workshop.

By sharing with others in an environment that they are comfortable with, it is beneficial to both the organisers and participants; this retreat has left many to think more deeply about issues, which affect them. The end of the retreat has set in motion the start to leading a more positive and fulfilling life for all the participants.

A similar workshop is being discussed jointly with other HIV+ support organization in the region to bring together positive individuals together.

Conclusion

CG is giving more comprehensive support to HIV+ individuals, encompassing the personal and educational aspect. CG also hopes to form a new extended committee in 2006 comprising dedicated individuals within CG to be more involved with the programmes and expand its activities and outreach to the positive community.

Raphael Meyer - Coordinator CG

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Mobile number: 91068634

LIFE GOES ON(LGO).....Challenges for 2005

The year 2005 had been challenging for infections amongst the heterosexual community recording at 69.9%.Men continues to dominate the main bulk of infections from sex workers overseas and locally. LGO as a support group for infected heterosexual men faces various challenges in 2005, one of which is still the access to treatment issue. Most of the LGO members face the issue of affordability while others faces the issue of adherence. Currently the group members buy their anti-retroviral drugs from buyers clubs within Singapore but for those whose wife and kids are infected, the cost of treatment gets more challenging.

Job stability is another challenge which LGO members faced. Most of their members are middle aged and once they left their current industry, they have a problem trying to get re-skilled to find a job in a new industry considering their infections and treatment.

Despite all these challenges, LGO as a group still makes an effort to meet twice a month at the AfA premises to share and discuss their problems. LGO may take up the Positive Prevention training which the other support groups have undergo in the future

Muslim+

This peer support group brings together Muslim patients within a safe and emotionally supportive environment. Members meet every 1st Saturday of the month and during these meetings, various activities are organized, e.g. speakers have been invited to talk on religious issues.

The support group membership has increased in 2005 and members found it a useful platform to come together and share their thoughts and experiences with others especially in coming to grips with their infection from an Islamic perspective.

Nooraini Abdul Rahim/Abdul Hamid Hassan
Coordinators (FY 2005)

AMPUH (Anak Melayu Melawan Penyakit Unik HIV/AIDS)

AMPUH which was set up in Nov 1999 to tackle the rising numbers of Muslim patients infected with HIV virus or suffering from AIDS, has made significant progress since the inception.

AMPUH's aims are to raise community awareness of HIV/AIDS; encourage active community participation; and enhance community support for Muslim HIV/AIDS patient.

In 2005, AMPUH continued to dedicate awareness efforts by collaborating with Malay/Muslim NGOs.

The Malay/Muslim self help group, Yayasan MENDAKI, invited AMPUH to conduct a talk for volunteers in April 2005 as part of an induction session for new volunteers.

AMPUH presented at talk on 'Sexuality and You' for participants of a students camp organized by Association of Muslim Professionals (AMP) in June 2005.

In December, AMPUH and Association of Islamic Scholars (PERGAS) agreed on organizing an awareness workshop with Muslim religious leaders and involving religious leaders in patient care.

This was all in addition to the on-going public education efforts through commentaries, letters and broadcast appearances on Malay language media. Our public education strategy continued to highlight the importance of personal responsibility in HIV prevention as well as the importance to strengthen community care and support for HIV/AIDS patients and the loved ones.

It is heartwarming to note that the support from the Malay media has increased significantly in 2005. AMPUH was featured and staff member and coordinator were interviewed on three television programmes on SURIA and four radio programmes on WARNA.

AMPUH will continue to garner support from Malay/Muslim organizations in raising awareness of HIV/AIDS and hopes to work with these organizations to reach out to Muslim heartlanders. As the pandemic continues to take its toll on the Muslim community, it is important for the relevant stakeholders to commit themselves in prevention and care work.

Abdul Hamid Hassan
Coordinator (FY 2005)

THE BIKE RIDE BUILT FOR TWO NATIONS

- A REPORT ON RIDING FOR LIFE 2005

On 3 September, 18 cyclists from Singapore and 32 from Malaysia took off on a 650km bike tour over eight days to raise funds for and awareness of people with HIV & AIDS. *Riding for Life 2005 (RFL)* is the fourth such biennial sports event for the AIDS cause which, is coordinated by volunteers from Action for AIDS Singapore.

In this second NGO-partnership with the Malaysia AIDS Foundation, this year's cross-country ride flagged off by MAF Chairman, Ms Datin Paduka Marina Mahathir at the K.L. Tower, Kuala Lumpur. The 50-member cycling team was supported by at least 20 support crew members as they traverse a rigorous route through *Temerluh, Tasek Cini, Pekan, Mersing, Kota Tinggi* and *Desaru* before arriving in Singapore.

This year, at least four people with HIV/ AIDS participated in the ride, reinforcing the point that PLWA can go about leading normal and fruitful lives like any other person. During the ride, the cyclists held a sharing session to reinforce their own understanding on HIV & AIDS as well as relate their own experiences in their contact with people who are infected or affected by the pandemic. In addition to the workshop by the speakers, the team also supported the Malaysia AIDS Council in their outreach programmes held at midway destinations such as a town centre in Temerluh as well as a secondary school in Mersing. In the last ride in 2003, the Malaysian counterparts only ended the ride in Johore Bahru as the SARS had cut-short the tour. In what is to be the first in RFL history, the ride concluded not only in Singapore, but with a mass-ride to the finish line involving more than a hundred cyclists trailing one kilometer-long escorted by auxiliary police. A number of independent mountain bike and road-cycling groups such as *MTB and Precision Cycling* joined the RFL team in its final 30km from Changi Village to Orchard Road. The primarily scenic coastal and beachfront Singapore ride was co-organised by

the *Siglap Community Sports Club* who provided logistical assistance and planning. For the first time, the two-nation RFL team was also greeted by local performers and pop/rock bands. National sportsman, Mr PJ Thum, the first Singapore athlete to swim across the English Channel graced the event together with Datin Paduka Marina Mahathir in welcoming and congratulating the riders for completing the ride.

The ride collectively raised a total of SGD \$56,000 in pledges for the beneficiaries with HIV/AIDS through AFA Singapore & Malaysia AIDS Foundation in their respective countries. (Please check with Paul Toh)

This year, the ride received prizes in part of the encouraging support from new corporate sponsors such as *Camelbak*, *Bike Story*, *Faith Community Church* and the *Bike Shop*. RFL also drew interest and support from on-line communities, such as *togoparts.com*, a major cycling interest group in Singapore as well as *Ola-lola* and on-line retailer, as well as *guapunya.com*, a web-hosting and internet service provider.

The event also drew support from the local and regional media, such as The Sunday Times, Today, Channel News Asia, The Star, Suria MediacorpTV 12 and Warna FM 94.2, among 20 other media and on-line write-ups compiled in Malaysia.

Report by

Sukri Kadola

RFL 2005 Project Coordinator

For Action for AIDS Singapore

Performance Review for the period from December 31, 2004 to December 31, 2005

Action For Aids, Singapore
A/C No: 8221-327379-9001

The portfolio recorded a return of 5.49% in 2005 or 10.92% since its inception in January 2004. Asset allocation, stock selection and currency management have all contributed to the return.

2005 was a challenging year for portfolio investment, especially with the portfolio denominated in SGD which had held firm or strengthened against major currencies over the year as shown in the following table:

Currency	% Change
AUD	-4.12%
EUR	-11.72%
GBP	-9.07%
HKD	2.14%
JPY	-11.15%
KRW	4.69%
USD	1.87%

During the year, the price of crude oil rose 40%, gold rallied close to 20% and most industrial commodities almost doubled in price. Such sharp spikes in prices increased the risk of inflation, so OECD central banks became less accommodative in their monetary policies. At the same time, strong oil prices had also significantly increased the amount of "petrol-dollars". These funds increased demand for high yielding assets which include non-investment grade and emerging market bonds. As a result, the market price for risk collapsed, leading to rich valuations in risky assets which were priced essentially to perfection.

Given the importance in capital preservation, our strategy was to be extremely selective in taking on additional risk in the portfolio, especially bearing in mind the potential negative currency impact from the strong SGD. Hence, we reduced the allocation to equities and fixed income marginally and used part of the cash holding to invest in two capital protected structured products (one yielding 15% p.a. and another 9% p.a.) to enhance the return of the portfolio. These yields compared favourably against the average 2.99% p.a. Singapore inter-bank borrowing rate in 2005 as well as most of the SGD denominated bond yields of below 2%. We have also hedged back some of the foreign currency exposure into SGD.

The global financial markets are likely to mark time as central bankers attempt to strike a balance between keeping inflation contained and economic growth intact. With prices of oil, commodities and precious metals staying high, the risk to financial markets would not be limited to central banks overtightening which could choke off economic growth but also extend to the erosion of corporate profit margins. Having said that, we are comfortable with our current portfolio position which enables us to stay invested while having sufficient cash to take advantage of any sell off in the markets.

Rebekah Chuan, CFA
Head of Discretionary Portfolio Management
HSBC Private Bank (Suisse) S.A.



Deloitte.

ACTION FOR AIDS (SINGAPORE)
(Charities Registration No. 1050)

REPORT AND FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2005

ACTION FOR AIDS (SINGAPORE)

REPORT AND FINANCIAL STATEMENTS

C O N T E N T S

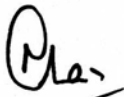
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ACTION FOR AIDS (SINGAPORE)

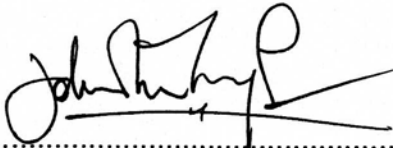
STATEMENT BY THE EXECUTIVE COMMITTEE

We, Associate Professor Roy Chan and John Woo, being the President and Treasurer respectively, do hereby state that in our opinion, the accompanying balance sheet and the related income and expenditure statement, the statement of changes in funds and cash flow statement together with the notes thereto, are drawn up according to the best of our knowledge and belief so as to give a true and fair view of the state of affairs of Action For Aids (Singapore) (the "Society") as at December 31, 2005 and of the results, changes in funds and cash flows of the Society for the financial year ended December 31, 2005 and are in agreement with the accounting records of the Society.

ON BEHALF OF THE EXECUTIVE COMMITTEE



.....
Associate Professor Roy Chan
President



.....
John Woo
Treasurer

Singapore
August 11, 2006

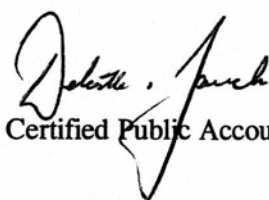
REPORT OF THE AUDITORS TO THE MEMBERS OF

ACTION FOR AIDS (SINGAPORE)

We have audited the financial statements of Action For Aids (Singapore) (the "Society") for the year ended December 31, 2005 set out on pages 3 to 17. These financial statements are the responsibility of the Executive Committee of the Society. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Singapore Standards on Auditing. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by Executive Committee, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements are properly drawn up in accordance with Singapore Financial Reporting Standards so as to give a true and fair view of the state of affairs of the Society as at December 31, 2005 and of the results, changes in funds and cash flows of the Society for the year ended on that date.



Certified Public Accountants

Singapore
August 11, 2006

ACTION FOR AIDS (SINGAPORE)**BALANCE SHEET**
December 31, 2005

	<u>Note</u>	<u>2005</u> \$	<u>2004</u> \$
Current assets:			
Cash and bank balances	6	804,054	495,361
Fixed deposits	7	318,848	314,393
Other receivables	8	<u>24,760</u>	<u>608</u>
		<u>1,147,662</u>	<u>810,362</u>
Non-current assets:			
Fixed assets	9	5,756	-
Available-for-sale investments	10	<u>729,637</u>	<u>803,931</u>
		<u>735,393</u>	<u>803,931</u>
Current liabilities:			
Accrued expenses		33,544	19,051
Advances received		64,400	-
Miscellaneous fund	11	<u>-</u>	<u>12,530</u>
		<u>97,944</u>	<u>31,581</u>
Net assets		<u>1,785,111</u>	<u>1,582,712</u>
Financed by:			
Endowment fund	10	866,010	817,446
Accumulated funds		<u>919,101</u>	<u>765,266</u>
		<u>1,785,111</u>	<u>1,582,712</u>

See accompanying notes to the financial statements.

ACTION FOR AIDS (SINGAPORE)

INCOME AND EXPENDITURE STATEMENT
Year ended December 31, 2005

	<u>Note</u>	<u>2005</u> \$	<u>2004</u> \$
Income:			
Donations		212,248	261,399
Fund-raising campaigns		154,322	9,237
Interest on autosave accounts		3,342	1,156
Interest on fixed deposits		4,673	1,566
Interest on bonds		16,229	21,851
Anonymous blood testing income	12	67,553	44,983
Net gain on disposal of investments		31,871	5,281
Dividend income		8,129	6,326
Other income		<u>7,179</u>	<u>9,349</u>
		505,546	361,148
Less: Expenditures:			
Project and programme expenses	13	(151,610)	(158,670)
Administrative expenses	14	<u>(166,908)</u>	<u>(157,250)</u>
Surplus for the year		187,028	45,228
Tax	4	<u>-</u>	<u>-</u>
Surplus		<u>187,028</u>	<u>45,228</u>
Transferred to:			
Accumulated funds		153,835	27,782
Endowment fund		<u>33,193</u>	<u>17,446</u>
		<u>187,028</u>	<u>45,228</u>

See accompanying notes to the financial statements.

ACTION FOR AIDS (SINGAPORE)

STATEMENT OF CHANGES IN FUNDS
Year ended December 31, 2005

	<u>Endowment fund</u>		
	<u>Accumulated surplus</u>	<u>Accumulated funds</u>	<u>Total</u>
	\$	\$	\$
Balance at January 1, 2004	-	1,537,484	1,537,484
Transfer	800,000	(800,000)	-
Surplus for the year	<u>17,446</u>	<u>27,782</u>	<u>45,228</u>
Balance at January 1, 2005	817,446	765,266	1,582,712
Effect of adoption of FRS 39	<u>15,371</u>	-	<u>15,371</u>
As restated	832,817	765,266	1,598,083
Surplus for the year	<u>33,193</u>	<u>153,835</u>	<u>187,028</u>
Balance at December 31, 2005	<u>866,010</u>	<u>919,101</u>	<u>1,785,111</u>

See accompanying notes to the financial statements.

ACTION FOR AIDS (SINGAPORE)

CASH FLOW STATEMENT Year ended December 31, 2005

	<u>2005</u>	<u>2004</u>
	\$	\$
Cash flows used in operating activities:		
Surplus for the year	187,028	45,228
Adjustments for:		
Depreciation	164	-
Interest income	<u>(24,244)</u>	<u>(24,573)</u>
Operating surplus before working capital changes	162,948	20,655
Other receivables	(23,934)	-
Advances	64,400	-
Miscellaneous funds	(12,530)	-
Accrued expenses	<u>14,493</u>	<u>16,344</u>
Net cash from operating activities	<u>205,377</u>	<u>36,999</u>
Cash flows from investing activities:		
Purchase of fixed assets	(5,920)	-
Purchase of available-for-sale investments (net)	89,665	(803,931)
Interest received	<u>24,026</u>	<u>23,965</u>
Net cash from (used in) investing activities	<u>107,771</u>	<u>(779,966)</u>
Net increase (decrease) in cash and cash equivalents	313,148	(742,967)
Cash and cash equivalents at beginning of year	<u>809,754</u>	<u>1,552,721</u>
Cash and cash equivalents at end of year	<u><u>1,122,902</u></u>	<u><u>809,754</u></u>
Cash and cash equivalents comprised:		
Cash and bank balances	804,054	495,361
Fixed deposits	<u>318,848</u>	<u>314,393</u>
	<u><u>1,122,902</u></u>	<u><u>809,754</u></u>

See accompanying notes to financial statements.

ACTION FOR AIDS (SINGAPORE)

NOTES TO FINANCIAL STATEMENTS

December 31, 2005

1 GENERAL

Action for Aids (Singapore) (the "Society") (Charities Registration No. 1050) is registered under the Societies and Charities Act with its registered address at c/o DSC Clinic, 31 Kelantan Lane #02-16, Singapore 200031. The financial statements are expressed in Singapore dollars.

The Society's mission is to prevent transmission of HIV/AIDS through continuous education targeted at vulnerable groups; to advocate for access to affordable care and against HIV/AIDS discrimination; and to provide support for People With Aids (PWAs), caregivers and volunteers.

The financial statements of the Council for the year ended December 31, 2005 were authorised for issue by the Executive Committee on August 11, 2006.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING - The financial statements are prepared in accordance with the historical cost convention, except as disclosed in the accounting policies below, and are drawn up in accordance with the provisions of the Singapore Companies Act and Singapore Financial Reporting Standards ("FRS").

In the current financial year, the society has adopted all the new and revised FRSs and Interpretations of FRS ("INT FRS") issued by the Council on Corporate Disclosure and Governance that are relevant to its operations and effective for annual periods beginning on or after January 1, 2005. The adoption of these new/revised FRSs and INT FRSs has no material effect on the financial statements except as disclosed below.

(a) ***FRS 39 - Financial Instruments: Recognition and Measurement***

FRS 39 requires the recognition and measurement of financial assets and liabilities. The new accounting standard moves measurement from a cost base to a fair value base for certain categories of financial assets and liabilities. The change in accounting policy has been accounted for prospectively in accordance with the transitional provisions of FRS 39. The adoption of FRS 39 has resulted in certain investments being carried at their respective fair values with the corresponding adjustments being taken to the accumulated surplus.

Consequently, a fair value adjustments of available-for-sale investments amounting to \$15,371 was taken to accumulated funds in statement of changes in fund as at January 1, 2005.

At the date of authorisation of these financial statements, the following FRSs, INT FRSs and amendments to FRSs were issued but not effective:

FRS 40	-	Investment Property
FRS 102	-	Share-based Payment
FRS 106	-	Exploration for and Evaluation of Mineral Resources
FRS 107	-	Financial Instruments : Disclosures
INT FRS 104	-	Determining whether an Arrangement contains a Lease.
INT FRS 105	-	Rights to interests arising from Decommissioning, Restoration and Environmental Rehabilitation Funds.
INT FRS 106	-	Liabilities Arising from Participating in a Specific Market-Waste Electrical and Electronic Equipment
INT FRS 107	-	Applying the Restatement Approach under FRS 29 Financial Reporting in Hyperinflationary Economies
INT FRS 108	-	Scope of FRS 102 Share-based Payment
INT FRS 109	-	Reassessment of Embedded Derivatives

Amendments to FRS 1 Presentation of Financial Statements on Capital Disclosures.

Amendments to FRS 19 Employee Benefits on Actuarial Gains and Losses, Group Plans and Disclosures.

Amendments to FRS 21 The Effects of Changes in Foreign Exchange Rates on net investment in a foreign operation.

Amendments to FRS 39 Financial Instruments: Recognition and Measurement on hedge accounting provisions, fair value option and financial guarantee contracts.

Amendments to FRS 101 First-time adoption of Financial Reporting Standards on comparative disclosures for FRS 106 Exploration for and Evaluation of Mineral Resources.

Amendments to FRS 104 Insurance Contracts on financial guarantee contracts.

The management anticipate that the adoption of the above mentioned FRSs, INT FRSs and amendments to FRSs that were issued but not yet effective until future periods will not have a material impact on the financial statements of the society. The management anticipate that the adoption of these FRSs and INT FRSs in future periods will have no material impact on the financial statements of the society.

FINANCIAL INSTRUMENTS - Financial assets and financial liabilities are recognised on the society's balance sheet when the society becomes a party to the contractual provisions of the instrument.

Other receivables

Other receivables are measured at initial recognition at fair value, and are subsequently measured at amortised cost using the effective interest rate method. Appropriate allowances for estimated irrecoverable amounts are recognised in the profit and loss statement when there is objective evidence that the asset is impaired. The allowance recognised is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the effective interest rate computed at initial recognition.

Cash and cash equivalents

Cash and bank balances comprise cash on hand and demand deposits that are readily convertible to a known amount of cash and are subject to an insignificant risk of changes in value.

Financial liabilities

Financial liabilities are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability. The accounting policies adopted for specific financial liabilities are set out below.

Other payables

Other payables are initially measured at fair value, and are subsequently measured at amortised cost, using the effective interest rate method.

Derivative financial instruments

The society invests in derivative financial instrument under the endowment fund which is managed by a fund manager.

Changes in the fair value of derivative financial instruments are recognised in the profit and loss as they arise.

Derivative financial instruments are initially measured at fair value on the contract date, and are measured to fair value at subsequent reporting dates.

LEASES - Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

Rental payable under operating leases are charged to profit or loss on a straight-line basis over the term of the relevant lease. Benefits received and receivable as an incentive to enter into an operating lease are also spread on a straight-line basis over the lease term.

PLANT AND EQUIPMENT - Plant and equipment are carried at cost, less accumulated depreciation and any accumulated impairment losses.

Depreciation is charged so as to write off the cost over their estimated useful lives, using the straight-line method, on the following bases:

Furniture, fittings and equipment	33%
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The gain or loss arising on disposal or retirement of an item of plant and equipment is determined as the difference between the sales proceeds and the carrying amounts of the asset and is recognised in the profit and loss statement.

IMPAIRMENT OF ASSETS - At each balance sheet date, the society reviews the carrying amounts of its assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in the profit and loss statement, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised in the profit and loss statement.

PROVISIONS - Provisions are recognised when the society has a present obligation as a result of a past event, and it is probable that the society will be required to settle that obligation. Provisions are measured at the management's best estimate of the expenditure required to settle the obligation at the balance sheet date, and are discounted to present value where the effect is material.

REVENUE RECOGNITION - General donations are recognised as income as and when received. Sponsorships and donations for fund raising campaigns are recognised as income on an accrual basis. Income from operation of the anonymous blood testing centre is recognised upon completion of service. Interest income is accrued on a time proportionate basis, by reference to the principal outstanding and at the interest rate applicable, on an effective yield basis. Dividend income from investments is recognised when the right to receive payment has been established.

RETIREMENT BENEFIT COSTS - Payments to defined contribution retirement benefit plans are charged as an expense as they fall due. Payments made to state-managed retirement benefit schemes, such as the Singapore Central Provident Fund, are dealt with as payments to defined contribution plans where the society's obligations under the plans are equivalent to those arising in a defined contribution retirement benefit plan.

EMPLOYEE LEAVE ENTITLEMENT - Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the balance sheet date.

FOREIGN CURRENCY TRANSACTIONS AND TRANSLATION - The financial statements of the society are presented in the currency of the primary economic environment in which the entity operates. The financial statements of the society are presented in Singapore dollars, which is the functional currency of the society, and the presentation currency for the financial statements.

In preparing the financial statements of the society, transactions in currencies other than its functional currency are recorded at the rates of exchange prevailing on the date of the transactions. At each balance sheet date, monetary items denominated in foreign currencies are retranslated at the rates prevailing on the balance sheet date. Non-monetary items carried at fair value that are denominated in foreign currencies are retranslated at the rates prevailing on the date when the fair value was determined. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences arising on the settlement of monetary items, and on retranslation of monetary items are included in profit or loss for the period. Exchange differences arising on the retranslation of non-monetary items carried at fair value are included in profit or loss for the period except for differences arising on the retranslation of non-monetary items in respect of which gains and losses are recognised directly in equity. For such non-monetary items, any exchange component of that gain or loss is also recognised directly in accumulated funds.

3 CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Critical judgements in applying the entity's accounting policies

In the process of applying the society's accounting policies, which are described in Note 2 to the financial statements, management are not aware of any areas of judgement that would be of significance to the amounts recognised in the financial statements.

Key sources of estimation uncertainty

The management did not make any key assumption concerning the future and other key sources of estimation uncertainty at the balance sheet date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

4 TAXATION

Action For Aids (Singapore) ('Society') is an approved charity under the Charities Act, Cap. 37. As such, under the Singapore Income Tax Act, Cap. 134, the income received by the Society is tax exempt provided that 80% of its income derived in the year preceding the year of assessment is utilised for charitable purposes.

5 FINANCIAL RISKS AND MANAGEMENT

Foreign Exchange Risk

The Society incurs foreign currency risks on investments in the AFA endowment fund that are denominated in currencies other than Singapore dollars. The currencies giving rise to this risk are primarily the US dollars and Euro. The board of trustees for the endowment fund and a financial institution manages the endowment fund on a prudent and on-going basis to ensure that the net exposure is kept to an acceptable level.

Interest Rate Risk

The Society's exposure to changes in interest rates relates primarily to its fixed deposits and bank balances in financial institutions. The Society's policy is to place surplus funds on fixed deposits having favourable interest rates with financial institutions in Singapore.

Credit Risk

At the balance sheet date, there were no significant concentrations of credit risk. The Society's cash, fixed deposits and endowment funds are placed with reputable financial institutions which are regulated.

Liquidity Risk

The Society practices prudent liquidity risk management by maintaining adequate liquid funds to meet its liabilities and its exposure to liquidity risk is minimal.

Fair Value of Financial Assets and Financial Liabilities

The carrying values of cash and bank balances, other receivables, accrued expenses, advance received and miscellaneous funds approximates their fair value due to the relatively short-term maturity of these financial instruments. The fair values of other classes of financial assets and liabilities are disclosed in the respective notes in the financial statements.

6 CASH AND BANK BALANCES

	<u>2005</u>	<u>2004</u>
	\$	\$
Cash on hand	8,965	5,122
Cash at bank	<u>795,089</u>	<u>490,239</u>
	<u>804,054</u>	<u>495,361</u>

The society's cash and bank balances that are not denominated in the functional currency of the society are as follows:

	<u>2005</u>	<u>2004</u>
	\$	\$
Australian dollars	-	9,761
Euro	8	2,643
British pounds	505	68
Hong Kong dollars	56	1,204
Japanese Yen	10,343	3,769
United States dollars	<u>23</u>	<u>41</u>

7 FIXED DEPOSITS

Fixed deposits bear interest at an average rate of 1.3103% (2004 : 0.5375%) per annum and are for a tenure of approximately 140 days (2004 : 138 days).

8 OTHER RECEIVABLES

	<u>2005</u>	<u>2004</u>
	\$	\$
Deposits	6,800	-
Other receivables	17,134	-
Accrued interest receivables	<u>826</u>	<u>608</u>
	<u>24,760</u>	<u>608</u>

9	FIXED ASSETS		Furniture, fittings and equipment
			\$
	Cost:		
	Additions		<u>5,920</u>
	At December 31, 2005		<u>5,920</u>
	Accumulated depreciation:		
	Depreciation for the year		<u>164</u>
	At December 31, 2005		<u>164</u>
	Carrying amount:		
	At December 31, 2005		<u>5,756</u>
	At December 31, 2004		<u>-</u>
10	AVAILABLE-FOR-SALE INVESTMENTS/ENDOWMENT FUND		
		<u>2005</u>	<u>2004</u>
		\$	\$
	Quoted investments at cost:		
	Bonds	378,991	218,024
	Equity shares	305,697	318,315
	Unit trusts	<u>43,216</u>	<u>267,592</u>
		<u>727,904</u>	<u>803,931</u>
	Market value of quoted investments:		
	Bonds	365,086	220,964
	Equity shares	321,238	337,382
	Unit trusts	<u>43,313</u>	<u>260,956</u>
		<u>729,637</u>	<u>819,302</u>

The AFA Endowment Fund is set up in 2004 to foster and support all educational activities in relation to AIDS/HIV infection; to promote research in all fields relating to AIDS/HIV infection; and to support welfare activities in the prevention and alleviation of suffering of persons with AIDS/HIV infection. The investments under the Endowment Fund are managed by a professional fund manager.

The balance sheet and profit and loss statement of the endowment fund are as follows:

	<u>2005</u>	<u>2004</u>
	\$	\$
<u>Balance Sheet</u>		
Current assets:		
Cash and bank balances	144,913	17,703
Non-current assets:		
Investments	729,637	803,931
Current liabilities:		
Accrued expenses	<u>(8,540)</u>	<u>(4,188)</u>
Net assets	<u>866,010</u>	<u>817,446</u>
Financed by:		
Original fund	800,000	800,000
Accumulated surplus	<u>66,010</u>	<u>17,446</u>
	<u>866,010</u>	<u>817,446</u>
 <u>Income and expenditure statement</u>		
Income:		
Net gain on disposal of investments	31,871	5,281
Dividend income	8,129	6,326
Interest income	<u>16,229</u>	<u>21,851</u>
	56,229	33,458
Less: Expenditures:		
Fund management fees	(9,599)	(8,093)
Others	-	(7,919)
Loss on fair value of investments	<u>(13,437)</u>	<u>-</u>
Surplus for the year	33,193	17,446
Accumulated surplus at beginning of year	17,446	-
Effect of adoption of FRS 39	<u>15,371</u>	<u>-</u>
Accumulated surplus at end of year	<u>66,010</u>	<u>17,446</u>

11 MISCELLANEOUS FUND		
	<u>2005</u>	<u>2004</u>
	\$	\$
<u>HIV Education and Workplace Fund:</u>		
Balance at beginning of year	12,530	12,530
Amount utilised	<u>(12,530)</u>	<u>-</u>
Balance at end of year	<u>-</u>	<u>12,530</u>

The above fund was received from a corporation for specific projects relating to awareness and education. In 2005, it has been fully utilised.

12 ANONYMOUS BLOOD TESTING INCOME		
	<u>2005</u>	<u>2004</u>
	\$	\$
Receipts from anonymous blood testing centre	111,140	77,660
Less: HIV test kits	<u>(43,587)</u>	<u>(32,677)</u>
	<u>67,553</u>	<u>44,983</u>

13 PROJECT AND PROGRAMME EXPENSES		
	<u>2005</u>	<u>2004</u>
	\$	\$
AFA newsletter – The Act	5,000	11,295
Medical subsidy	69,700	54,900
Candlelight memorial	1,800	7,813
Buddies and friends	-	1,500
Life goes on	1,500	2,080
Club Genesis	1,318	2,574
Harvey avenue halfway house	-	2,009
MSM project	19,242	18,581
Family support network	512	400
Youth education programme	6,263	22,978
HIV/STD talks	-	952
Standard chartered programme	-	21,130
Aids conference - net	10,005	5,450
World aids day	-	7,008
Pregnant mother's fund	5,688	-
Riding for life	14,785	-
Kiehl launch	1,200	-
Heterosexual programme	12,146	-
Mediacorp portrait fundraising expense	500	-
Endowment fund expense	900	-
HPB talks	760	-
Library	291	-
	<u>151,610</u>	<u>158,670</u>

14 ADMINISTRATIVE EXPENSES

	<u>2005</u>	<u>2004</u>
	\$	\$
Bank charges	174	880
Media advertisement	2,827	8,133
Rental of office premises *	27,600	24,940
Refreshments	2,031	4,788
Office maintenance	364	397
Purchase of office equipment	(168)	795
Postages and courier services	2,000	2,479
Printing and stationery	6,241	2,635
Staff costs (excluding CPF)**	101,648	58,797
CPF	22,303	16,972
Telecom charges	1,964	3,144
Travelling and accommodation	1,838	2,488
Training	10,078	1,802
Utilities	2,794	2,390
Website maintenance	8,915	2,167
Fund management fees	9,599	8,093
Miscellaneous	24,518	16,350
Depreciation	164	-
	<u>224,890</u>	<u>157,250</u>
Less: Reimbursement from HPB	<u>(57,982)</u>	<u>-</u>
	<u>166,908</u>	<u>157,250</u>

* The rental agreements are signed between a member of the Executive Committee and a staff member with the respective landlords.

** The key managerial personal are executive committee members who are not paid any remuneration.

15 OPERATING LEASE COMMITMENTS

	<u>2005</u>	<u>2004</u>
	\$	\$
Minimum lease payments under operating leases recognised as an expense in the year	<u>27,600</u>	<u>24,940</u>

At the balance sheet date, the society has outstanding commitments under non-cancellable operating leases, which fall due as follows:

	<u>2005</u>	<u>2004</u>
	\$	\$
Within one year	36,000	27,600
In the second to fifth years inclusive	<u>72,000</u>	<u>-</u>

Operating lease payments represent rentals payable by the society for its office premises. Rentals are fixed for a term of two years.