

# Muslims receive help to set up trust funds for special needs kin

**Muis to sponsor eligible families with initial outlay of \$5,000 needed to set up the trust**

**Vanessa Liu**

A few months before Nur Harlina Mohamad Nahar turned 16 last year, her mother Lenny Marlina Kamsani started to worry for her daughter's future.

The girl is intellectually disabled and needs help with everyday functions such as bathing and brushing her teeth.

Madam Lenny, 34, who works as a shipping coordinator, said: "I worry about who will take care of her when I'm gone. If she's sick or bedridden, will there be a place for her to stay? She won't be able to stay at a hospital, so the only place I can think of is a home."

Six months ago, Madam Lenny decided to set up a trust fund for her daughter with the non-profit Special Needs Trust Company (SNTC),

which was established in 2008 with the support of the Ministry of Social and Family Development and National Council of Social Service.

Aside from trust services, SNTC assists with drawing up a care plan that details possible alternative care arrangements and financial requirements for the disabled person if the primary caregiver is unable to continue.

"With this (trust fund), I know that at least when I'm gone, there will be a home to take care of her until she passes on," Madam Lenny said.

She and her husband, Mr Mohamad Nahar Johari, 37, who is a prime mover driver, found it difficult initially to raise the \$5,000 needed for setting up the trust fund, as they struggled to make ends meet for their family of five.

But then Madam Lenny came to know about the Muis Special Needs Trust Scheme, a collaboration between the Islamic Religious Council of Singapore (Muis) and SNTC, aimed at low- and middle-income Muslim families.

"Currently, less than 2 per cent of trusts in SNTC have been set up by Muslim families. The feedback on the ground was that the capital

needed to create the trust was one factor that proved to be challenging for interested families," said Mr Esa Masood, chief executive of Muis.

In April last year, Muis announced that it was allocating \$1 million for the scheme, financed using funds that was paid to Baitulmal – the general endowment fund managed by Muis.

Yesterday, Muis and SNTC signed a memorandum of understanding for the scheme at the Muis Academy in Braddell Road. Minister-in-charge of Muslim Affairs Masagos Zulkifli, who is also Minister for the Environment and Water Resources, witnessed the signing ceremony.

The Muis special needs scheme will see the Islamic body sponsoring eligible families with the initial outlay of \$5,000 required to set up the trust. Muis will also channel an additional \$5,000 to these families on a one-to-one matching basis to encourage them to take ownership of the trust and plan for regular top-ups.

A hundred families are expected to benefit from the initiative, which will also be applied retrospectively to families with SNTC trusts such as Madam Lenny's.

The scheme will be made available until Dec 31, 2021 and will be open to SNTC's existing Muslim clients who are eligible for it.

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Number of families that are expected to benefit from the initiative