

Former ST S'porean of the Year nominee opens minimart for the needy

Fatimah Mujibah

Canteen vendor Asanul Fariq Sani has been giving out groceries to the needy for years but has now stepped up his charity work by selling his family car to open a minimart.

Located in Block 201D Tampines Street 21 and called Riqmah Putraz, it is stocked with items like frozen foods and staples like cereal, milk and noodles that have been paid for by donors and Mr Fariq himself.

Needy families who have registered with Mr Fariq, 50, can make an appointment and pick up these items without having to pay for them. No income slips or any other form of verification is required – he relies on people's goodwill and trust, saying he will help whomever he can.

Walk-in customers can also make purchases at the shop, which opened on Dec 1.

To set up the minimart, Mr Fariq sold the family's Proton Exora multi-purpose vehicle for \$13,000, using the money for rent, utilities, equipment and food items.

Two years ago, Mr Fariq and his wife Norhasyimah Awaludin were nominated for the Singaporean of the Year award, organised by The Straits Times and supported by investment bank UBS. At the time, the couple had started Riqmah Kindness Corner, putting groceries and food outside their second-storey flat in Block 268 Tampines Street 21 for anyone who needed them, no questions asked.

Mr Fariq then dreamt of taking



Mr Asanul Fariq Sani and his wife, Madam Norhasyimah Awaludin, at their Tampines minimart, which is stocked with items like frozen foods and staples that have been paid for by donors and Mr Fariq himself. Two years ago, the couple were nominated for The Straits Times Singaporean of the Year award after starting Riqmah Kindness Corner, where they put groceries and food outside their second-storey flat in Tampines for anyone who needed them, no questions asked. ST PHOTO: SHINTARO TAY

the idea and turning it into something bigger, and that is how the minimart was born.

But the project has had its share of challenges.

Mr Fariq, who sells food in a primary school tuckshop with his wife, said: "I have no experience in running a shop like this. So, several weeks before opening, I went all over Singapore to do market research, and plan my budget and costs."

The rental for the minimart is a mid-four-figure sum, he said, and

he sets aside 30 per cent of the income from the tuckshop for the shop each month.

He receives support from sponsors – usually in sums of between \$100 and \$300 – once in a while, and keeps a close eye on the books, to make sure he stays afloat and keeps his costs low.

In total, he said he has invested about \$30,000 in the shop, which is open every day from 9am to 9pm.

To cut costs, he got his four sons, aged 15 to 21, to pitch in with cleaning and giving the outlet a fresh

coat of paint, skipping the need for a full renovation.

Family members take turns to man the outlet.

Even though he does not get a discount when he gets supplies from vendors, Mr Fariq prices his goods between 10 per cent and 20 per cent lower for his walk-in customers.

He said: "At the end of the day, my family and I just want to help people. By selling the car and setting money aside for these initiatives, I don't feel regretful or

The Straits Times Singaporean of the Year award, now in its ninth edition, is presented by UBS Singapore.

Nominations are open till Dec 31 at <https://www.straitstimes.com/soty23>

Nominees must be Singapore citizens, and recognised for performing their act of service in 2023.

The award recipient will get:

- \$20,000 in cash;
- A pair of Singapore Airlines business-class tickets, or up to three pairs for a group; and
- A five-night stay at any of Millennium Hotels and Resorts' properties globally, for up to three people.

Finalists will receive:

- \$5,000 cash for each person or group;
- A pair of Singapore Airlines economy-class tickets, or up to three pairs for a group; and
- A three-night stay at one of Millennium Hotels and

THE STRAITS TIMES SINGAPOREAN OF THE YEAR 2023

PRESENTED BY UBS

Resorts' global properties, for up to three people.

The Straits Times Singaporean of the Year award is given to a Singaporean or group of citizens who have made a significant contribution to society. This can be through achievements that put Singapore on the world stage, or by going beyond the call of duty to selflessly improve the lives of others in the community, among other ways.

The annual award is organised by The Straits Times and presented by UBS Singapore. The official airline partner is Singapore Airlines and the global hotel partner is Millennium Hotels and Resorts.

scared. I am certain that there will be blessings in other ways for us."

His children also appreciate the importance of being compassionate, and learn the value of giving back to the community, not just in terms of money, but also in any small way that they can, he added.

Mr Fariq said he welcomes any help, and hopes more donors will

come forward.

His family is also involved in an initiative to help children prepare for school in 2024, by getting them school bags and stationery items.

"My family and I always say: 'We are not rich, but we can always help in any way we can.'"

fatimah@sph.com.sg

Heart failure kit to be adapted to spot risk of severe dengue

It could produce quick results and ease the healthcare burden during outbreaks

Judith Tan
Correspondent

A team of doctors and researchers is looking to adapt a test kit for heart failure to help doctors single out which dengue patients are at risk of severe dengue during the early stages of the disease.

The kits, which are commercially available, can be modified to take advantage of a recent finding by a team from Nanyang Technological University (NTU) and the National Centre for Infectious Diseases (NCID), who identified two compounds in the blood of dengue patients that could determine if a patient is at risk of severe dengue.

Called sST2 and suPAR, the compounds are also present in heart

failure patients, causing inflammation and fluid overload in the body.

"What we found was that these two proteins can be identified early in dengue infection, and they are actually quite useful in identifying patients who may progress to experience severe dengue," said Dr Andrew Teo, lead author of the study and a dean's postdoctoral fellow at NTU's Lee Kong Chian School of Medicine.

During a dengue infection, the body's immune response is triggered, elevating the levels of the two compounds. The team found that most severe dengue cases tended to have higher levels than non-severe cases.

Dr Chia Po Ying, a consultant at NCID who led the clinical recruitment for the study, said: "Heart fail-

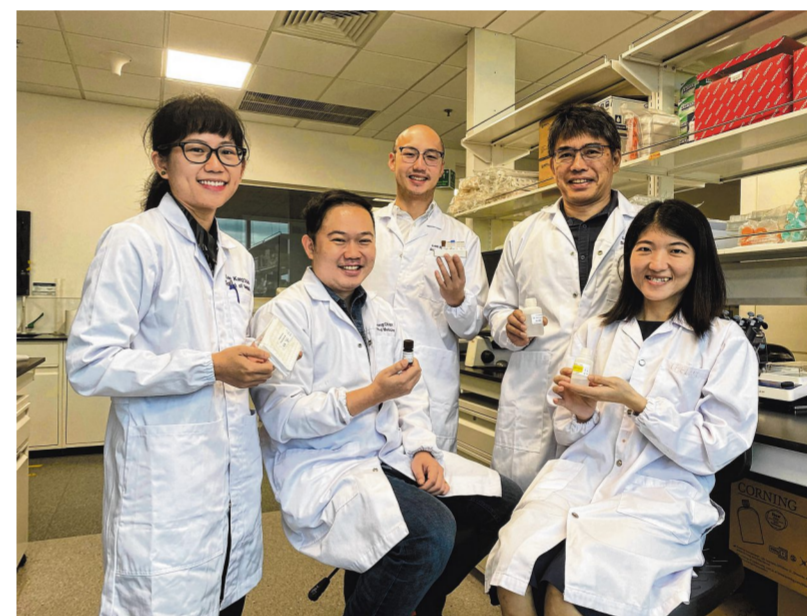
ure is a complication of severe dengue. So when we were looking at these components, we found that even in early dengue infection, these two proteins were higher than usual. That was why we pivoted to look at this in terms of potential biomarkers for dengue."

The findings from the study were published in peer-reviewed scientific publications Journal Of Infection and Clinical Infectious Diseases in October.

Dengue, which is endemic in Singapore, is a mild disease, but three in 20 infected people (15 per cent) progress to severe dengue, which is life-threatening.

Dr Teo said the current methods of testing for dengue infection are inconsistent and take longer to predict the progress of the disease in patients.

He said the current standard practice is to send blood tests of suspected dengue patients to a central laboratory, and it takes some 24



The team who identified two compounds in the blood of dengue patients that could determine if a patient is at risk of severe dengue. They comprise (from far left) Dr Chia Po Ying from the National Centre for Infectious Diseases (NCID); Dr Andrew Teo from Nanyang Technological University's Lee Kong Chian School of Medicine; Dr Trevor Tan, a senior resident at NCID; Associate Professor Yeo Tsin Wen from the Lee Kong Chian School of Medicine; and Ms Diong Shiau Hui, a research assistant at NCID. PHOTO: NTU SINGAPORE

hours for the results to be ready.

Dr Chia noted that this is not efficient, as the warning signs of dengue infection for the majority of patients occur one day before or on the day itself.

Citing the outbreaks in 2020 and 2022, she said the current recommendation to monitor dengue infected patients daily, which requires the patients to take blood tests every day until they recover, "can be quite a significant burden on our healthcare system."

Describing the heart failure test kit as similar to the antigen rapid test (ART) kit, Associate Professor Yeo Tsin Wen, an infectious diseases specialist at the Lee Kong Chian School of Medicine, said: "The test would be easy, and an inexpensive

point-of-care tool to help doctors avoid unnecessary hospitalisation of patients suffering from mild dengue, relieving the healthcare burden and costs during dengue outbreaks.

"It would also improve the management of dengue cases, as it would help prioritise resources to treat severe cases."

However, unlike ART kits, a small machine is needed to confirm the two compounds, so the kit is a useful tool for general practitioner clinics and polyclinics to have and not for home testing, Prof Yeo said.

Dr Teo added: "The turnaround time for the kit is between 10 and 15 minutes, and this is actually quite a game changer."

More than 32,000 dengue cases

were reported in 2022 – the second-highest number, after a record of more than 35,000 cases were reported in 2020.

According to the National Environment Agency, 183 dengue cases were reported in the week ended Dec 9, with the cumulative number of cases for the year at 9,229.

Prof Yeo said that with dengue being endemic not only in Singapore but also in the region, there are plans to work with regional collaborators to use the test.

Dr Chia said the team would need time to validate the current heart failure kit's efficacy for testing dengue and it would be some five years before the kit is ready.

judith@sph.com.sg

Woman avoids losing \$338,000 to scammer after Maybank intervenes



Ian Cheng
Correspondent

Maybank Singapore has saved its customers nearly \$1 million by intervening in scam cases in 2023.

The bank, which began keeping tabs on its scam intervention cases during the year with help from the Singapore Police Force, intervened in 14 cases from March to November, preventing the loss of \$975,800.

In one case, a Maybank staff member at its Jurong Point branch acted promptly after spotting red flags when a customer requested to issue a cashier's order. This prevented the customer from losing a total of \$338,000 – her life savings – to a government official impersonation scam.

The customer, a 61-year-old woman, had requested a \$130,000 cashier's order on Oct 25.

"When I attended to her, she seemed to be in a hurry when she applied for the cashier's order under her own name," Ms Nurul Amaleena, 30, an assistant service man-

ager at the branch, told The Straits Times.

When Ms Amaleena probed further, the customer became agitated.

Noting the customer's behaviour, as well as the large amount of funds being moved, Ms Amaleena took her to a private room to better understand her request.

After initially insisting on proceeding with the cashier's order, the customer eventually revealed that she was following instructions from someone claiming to be a police inspector who told her she was a suspect in a money laundering case.

He had threatened to prosecute her family members if she did not comply.

The woman had already made a transfer to the "inspector" the previous day from another bank account, and had also applied for two other cashier's orders from other banks, intending to send these to him.

After Ms Amaleena learnt of this, she escalated the matter to Maybank's digital banking fraud team, who advised the customer to encash the two other cashier's orders

– amounting to \$208,000 – made from two other banks into her Maybank account, to safeguard the money.

The team also worked with the police's Anti-Scam Centre to quickly freeze the scammer's foreign bank account, which contained funds transferred the previous day, and notified the other banks involved to take the necessary measures to safeguard the customer's accounts.

The victim subsequently lodged a police report on the matter.

In response to ST's queries, Maybank said it "does not have clarity" on the amount and outcome of funds that were transferred to the scammer's foreign bank account, citing the ongoing police investigation.

There were 22,339 scam cases reported in Singapore from January to June 2023, with victims losing a total of \$334.5 million.

Among the top 10 scam types, the government official impersonation scam, which was the ninth-most common scam in the first half of 2023, had the highest average loss at about \$116,000 per victim.

Scammers stole an estimated \$1.4 trillion globally between August 2022 and August 2023, with victims in Singapore losing the most money on average, at US\$4,031 (S\$5,370) per victim.

iancheng@sph.com.sg

Ex-mufti warns of possible scam using his name and photo

Gabrielle Chan

Former mufti Fatris Bakaram has alerted his followers to a possible scam in which an insurance and investment company falsely labels him as an adviser and uses his picture in an advertisement.

Dr Fatris, who served as Singapore's third mufti from 2011 to 2020, said in a Facebook post on Dec 15 that it was "unethical" that his picture and name were used without his knowledge and permission.

"I would like to emphasise that I am not an adviser to an investment company as described in this advertisement," he said.

He added: "It is regrettable that a company claiming to be a halal investment agency exploits my name and picture without my knowledge or permission."

In Dr Fatris' screengrab of the sponsored post by a page called Halal Investment Agent, he is de-

scribed as "Pafa top adviser 2023".

An ad with his image carries the caption "invest smart, minimise risk, maximise reward", and includes promises like a 100 per cent success rate in copy trading, full control and visibility, and syariah compliance.

The Halal Investment Agent post that appears in Dr Fatris' screengrab was still up as at noon on Dec 17, with its date stamp showing it was posted on Dec 13. The page has 1,100 followers.

A search on Facebook also turns up a company called Pafa Financial Advisory, which has a logo similar to Halal Investment Agent's.

Pafa is described on its page as an investment management and insurance company, and has 11,000 followers on Facebook.

The Straits Times has contacted Dr Fatris and Pafa for more information.

gabchan@sph.com.sg