

Care Community Services Society

Celebrating Lives

ANNUAL REPORT 2016



TABLE OF CONTENTS

MISSION, VISION & CORE VALUES	2
GOVERNANCE	3
Management Committee	3
Management Staff	3
DECLARATIONS.....	4
Reserves Policy	4
Code Of Governance Compliances	4
PRESIDENT’S MESSAGE.....	5
DEPARTMENT REPORTS.....	8
CARE Kids	8
CARE Youth	11
CARElderly.....	13
CARE Prison.....	14
Community Partnership.....	16
MINUTES OF TWENTIETH AGM	21
FINANCIAL STATEMENTS	24

MISSION, VISION & CORE VALUES

Mission

CCSS is called to **serve** the community and to **influence** and **equip** individuals and families for ***empowered living*** through all generations

Vision



Core Values



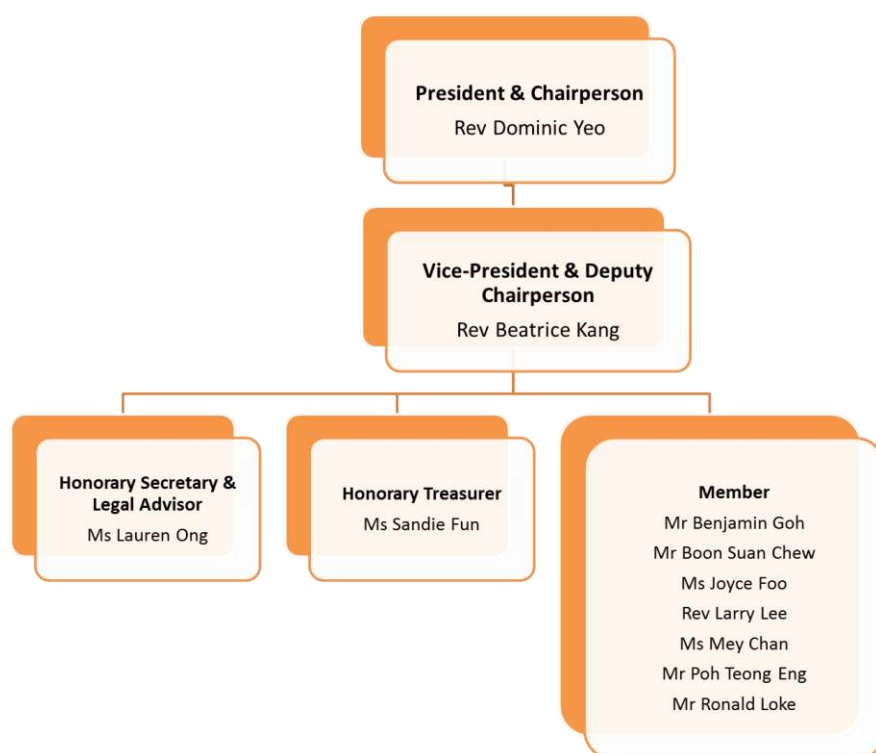
GOVERNANCE

Unique Entity Number (UEN):	S96SS0195L
Registered Address:	247 Paya Lebar Road #03-02 Trinity@Paya Lebar Singapore 409045
Bank:	United Overseas Bank
Auditors:	Baker Tilly TFW LLP

Patron

Mrs Kay Iswaran

MANAGEMENT COMMITTEE



MANAGEMENT STAFF

Name of Staff	Designation	Date of Appointment
Mr David Chan	Executive Director	01 Apr 2013 – 14 Oct 2016
Ms Sally Choo	Director of Programmes	01 Jan 2015 - present

DECLARATIONS

RESERVES POLICY

The Society's ratio of general reserves to annual operating expenditure for the financial year ended 31 December 2016 was 1.43 (1.34 for financial year ended 31 December 2015). The Management Committee intends to build and maintain the Society's reserves at a level which is at least equivalent to two times of annual operating expenditure in the coming years.

CODE OF GOVERNANCE COMPLIANCES

Care Community Services Society has complied with 19 out of 19 applicable guidelines of the Code of Governance Evaluation Checklist for Institutions of a Public Character (IPCs). Full checklist is available at www.charities.gov.sg.

Care Community Services Society has been approved as an IPC for a further four years from 1 July 2013 to 30 June 2017.

PRESIDENT'S MESSAGE



In 2016, CCSS celebrated 20 years of service by *Celebrating Lives*. What started as a dream among friends 20 years ago has become an organization that is making an impact across the nation. As a social service organization, our purpose is to assist and empower the disadvantaged in the community.

Celebrating the lives of our Beneficiaries

20 years is the time it takes for children to become young adults. These years are so vital because they determine the foundations of a person's character and the values they will live out for the rest of their lives.

Justin was 11 when he joined one of our CareHut student care centers. His mother, a single-parent who worked during the day, didn't have the luxury of family support and was uncomfortable with leaving him home alone. Now 25, Justin is a police officer doing his part to keep law and order in Singapore. He has this to share about his time at CareHut.

"In the two years I was at CareHut, the friends and staff there became like family to me. I remember my CareHut teachers and keep in touch with them. I even messaged one of the staff, Auntie Fong Min, when I decided to enter into the Police Force. Although it's been 13 years since I graduated from CareHut, I still volunteer there from time to time."

We are excited to see CCSS impact more communities in the coming year.

- In January 2017, CCSS will open its fifth and sixth CareHuts in Macpherson Primary School and Jiemin Primary School. The expansion of two additional CareHuts increases our community outreach to more than 500 children across the nation.
- To minimize the disruption and trauma associated with incarcerated parents, CCSS will also start partnering with the Community Action for Rehabilitation of Ex-offenders (CARE) Network to identify vulnerable children of ex-offenders in order to connect them with a suitable and supportive community.
- Our CARElderly services will expand with the opening of a Seniors Activity Centre in the new Golden Ginger estate of Serangoon.

Celebrating the lives of our staff

Behind every CCSS success story is a team of people with a strong sense of calling to serve the disadvantaged. We are proud to have staff like Choong Fong Min who has faithfully served CCSS's children for the past 16 years.

Fong Min started as a CareHut staff in her late 40s. Now in her early 60s, she is currently a Projects Manager planning large-scale events for CareHut. She continues to keep in touch with many of her former beneficiaries. Though many of them are all grown up, she still considers them her children.

Apart from Fong Min, there are six other staff who have served for more than 10 years in CCSS. I applaud the dedication and commitment demonstrated by them and all our staff – men and women who serve with a heart of compassion and an attitude of belief. Without them, CCSS could not be what she is today.

Celebrating our volunteers and partners

In reflecting over the past 20 years, we want to honor every volunteer and partner that has made it possible for us to meet the changing needs of those we serve.

We are also grateful to share 20 years of service with long-term supporters like Dairy Farm Singapore, an organization that has been with us since 2001. Their support, such as providing space at their checkout counters for our donation boxes, mean a great deal to us. Another long-term partner, Deutsche Bank celebrated 15 years of partnership with us by hosting a party for 200 of our beneficiaries last year. There are also many other individual and corporate sponsors who have journeyed with us these past 20 years.

CCSS also relies on partnerships with schools and agencies that open the doors for us to make a difference in the lives of the disadvantaged. We are grateful for the trust they have demonstrated and the willingness to work with us to impact individuals, communities, and families.

“Volunteering is simply an expression of a desire in my heart to empower the lives of children in need.” – Alex, d’Klub volunteer

We also want to honor our volunteers – men and women from all walks of life who give their time, talents, and treasures to partner with us. I applaud the sacrifice that they make to see lives transformed and empowered.

CCSS has accomplished so much over the past 20 years. As we look forward to the next 20 years and beyond, our beneficiaries will continue to be at the heart of everything we do. As our programs evolve and influence grows, we will continue to celebrate the transformation of individuals, families, and communities for the better.

A handwritten signature in black ink, appearing to read 'Dominic Yeo', with a long horizontal stroke extending from the end.

Rev Dominic Yeo
President

DEPARTMENT REPORTS

CARE KIDS

Repositioning ourselves as CARE Kids, we embarked on 2016 with goals to bring depth to the programmes and curriculum marked out for the children under our care.

CareHut Enrolment as at 31 December 2016

CareHut	Enrolment (in Dec 2015)	Enrolment (in Dec 2016)	P6 Students who graduated in Dec 2016
Eunos	38	37	4
New Town	62	73	4
Stamford	63	83	8
Queenstown	100	105	1
Zhonghua	58	Contract expired on 31 Mar 2016	N.A.

On 31 March 2016, our contract in Zhonghua Primary School expired. Following the closure of our centre in this school, we focused on our remaining four CareHuts and made plans for expansion in 2017. For the entire year of 2016, we served more than 380 children and their families. The percentage of children who were on Student Care Fee Assistance (SCFA) subsidies was 65%.

Partnership with Organizations

Many organizations have come alongside CCSS to engage our students through their Corporate Social Responsibilities (CSR) initiatives. Amongst these initiatives were speech and drama lessons, dance classes, art & craft sessions as well as educational outings. We are truly grateful for the exposure these children have to see the world around them as given their family circumstances, many of them may not have such opportunities.

Other organizations and sponsors have also partnered us by providing sponsorships of groceries, Children's Day gifts, Christmas gifts as well as vouchers for the purchase of daily necessities for the families of our children. There were also meal treats, goodie-bags and even monthly birthday cakes for children in each centre.

Reading Assistant Programme

Our signature Reading Assistant Programme was well received by our stakeholders, affirming its effectiveness in helping the children in their literacy skills. We were thankful to be able to continue with this reading programme as a result of the funding support of Bank of America Merrill Lynch. This programme provides real-time corrective feedback via speech recognition, enabling students to self-correct as they read aloud. It develops fluency through regular reading practice using a combination of unique and patented speech verification recognition technology and expert knowledge of the reading process. Our partners in the schools where CareHuts are situated assist in the facilitation of this programme through providing the use of computer labs and the equipment needed.

CareHut Sports Day

Our very first combined CareHut Sports Day 2016 was held on 18 March, at Toa Payoh Stadium. We were thankful for the partnership of ActiveSG and Ministry of Culture, Community and Youth (MCCY) who made this event possible for our children. Coming together with the theme for the day—“We are Champions!”, our children had the opportunity to experience three sports clinics, namely: Tennis, Track and Field, and Soccer. In addition, the children had the opportunity to meet Singapore Sports Legends and learnt from them firsthand what Sportsmanship is all about. We would like to express our appreciation to these sports heroes, Mr C. Kunalan, Mr Terry Pathmanathan and Mr Aleksandar Duric who graced this event and made it memorable for our children. The children went away from the event with a medal for participation, lessons on Sportsmanship as well as a day of fun.

Milestone Programmes

Milestone programmes were introduced to all CareHuts. These were funded by Bank of America Merrill Lynch and were targeted at different age groups. We had Dialogue in the Dark for Primary 4 students, Dialogue in Families and Motivational Workshops for Primary 5 students and an Overnight Camp for Primary 6 students.

For Dialogue in the Dark, participants experienced everyday situations such as crossing streets, visiting hawker centres and going to the market in complete darkness with the help of a visually blind tour guide. Through this experiential learning, our students gained confidence in overcoming fears of the unknown, acquired non-visual communication skills and learned empathy for those who are visually impaired.

Dialogue in Families was an experiential learning opportunity to enhance communication in families. Specially designed activities encouraged participants to interact not only with their own families, but also with the other participants. Bonds between parents and their children were strengthened as family values and effective communication skills were emphasized.

Our Primary 5 students were also enriched by motivational workshops namely, “Profiling Workshop”, “Unlocking My Creative Motivation” and “Unstoppable Self-Confidence & Self-Esteem”. Conducted by Mr Nick Jarvis Tan, an accomplished entrepreneur, coach and speaker, these workshops empowered many of our students to make sense of their current life stories and recognise that each of them have an inner ability to live a better story.

The overnight camp for our Primary 6 students aimed to prepare those who were graduating with new life skills to make the transition to secondary school. Conducted by our in-house trained youth workers and counsellors, the camp not only added value to the participants, but brought about camaraderie and fun.

Developments and Expansion in 2016

Our contract to operate CareHut@New Town expired on 31 December 2016. In November, we were awarded the tender to continue our services at New Town Primary School for up to 6 years. We were also awarded new contracts to operate school-based student care centres at MacPherson Primary School and Jiemin Primary School with effect from 1 January 2017. We have named our two newly established centres as CareHut@MacPherson and CareHut@Jiemin respectively.

Enhanced STEP-UP (ESU)

ESU is a programme initiated by the Ministry of Social and Family Development (MSF) to support both primary and secondary schools with cases of students at-risk of dropping out of school and out-of-school youth. This programme is delivered by appointed Voluntary Welfare Organisations (VWOs).

In 2016, CCSS continued to serve the following primary and secondary schools with ESU programme;

- | | |
|------------------------------------|--------------------------------------|
| • Eunus Primary School | • Holy Innocence Secondary School |
| • Opera Estate Primary School | • St Hilda's Secondary School |
| • Zhonghua Primary School | • Geylang Methodist Secondary School |
| • Geylang Methodist Primary School | • Damai Secondary School |
| • Ping Yi Secondary School | • Tanjong Katong Secondary School |
| • Peicai Secondary School | • Paya Lebar Methodist Girls' School |

The programme served total of 39 clients in 2016.

ReARTiculate

ReARTiculate is a CCSS' initiative, partnering with the National Arts Council (NAC) to engage at-risks youths through art forms selected by the school. It was piloted in 2015 at Eunus Primary School and was continued in 2016 after it received positive evaluation feedback and results from its students and staff. The programme was also run in Clementi Primary School which opted for Garage Band as the art form and likewise led to a positive evaluation report. The programme served 48 youths from the two schools and both schools will carry on with the programme in 2017.

d'Klub Mentoring Programme

d'Klub is a mentoring programme that aims to inspire and motivate children from disadvantaged family backgrounds to rise above the challenges faced and to develop and achieve their potential. In 2016, a new d'Klub Centre was launched at Queenstown Primary School. This started with 11 students and nine volunteers and gradually grew to 15 students and 12 volunteers.

The programme with four centres served 90 children in 2016.

Events and activities for the d'Klub beneficiaries included the following:

- Children's Day
- Intergenerational Day (with CARElderly)
- Parents' Day
- Combined Outing to River Safari, Sentosa and Singapore Zoo
- Teachers' Day
- Outing to Universal Studios for graduating Primary Six students
- Games Day

Chemical X

Chemical X is a group work that uses strengths-based and experiential learning approaches, targeted at Secondary 2 and 3 students who face issues such as weak academic performance, school absenteeism, behavioural concerns, or low self-confidence and low self-esteem. It is a DISC-based group work that reveals personality profile, to help the students be aware of their personality styles that lead to better self-confidence and esteem.

In 2016, Chemical X was piloted in Yuan Ching Secondary School with eight sessions of group work plus an additional one-to-one session for individualized interpretation of DISC. This programme served 15 at-risk students.

CARELDERLY

2016 was a busy but fruitful year for CARElderly. Both centres, SAC@Circuit and SAC@Merpati grew in numbers of elderly beneficiaries served. With space constraints and increased numbers, staff had to creatively work out solutions to accommodate everyone through conducting afternoon sessions to enable more elderly to participate in our activities.

There was an increase in the number of elderly beneficiaries from 267 to 310 attributed to the regular outreach efforts made by staff with volunteers through home visits and events. In 2016, we also launched a CARElderly outreach booklet featuring the stories of some of our beneficiaries and how their lives have changed for the better after regularly attending our centres. Staff and volunteers use this booklet to introduce our centres to encourage other elderly to attend.

There were collaborations through the year with corporations, carecells from Trinity Christian Centre, and individuals who came with their families and friends to organise a variety of activities for the elderly. These ranged from games, craftwork, outings and special meals. Their enthusiasm and passion for the elderly beneficiaries were seen in the meticulously planned programmes, joyful disposition and serving hearts which warmed the hearts of our elderly beneficiaries.

Staff and volunteers development was also an important aspect we focused on in 2016. There were volunteer training workshops as well as bonding sessions. Staff continued to attend training sessions as well as on-the-job training to ensure their competencies remained relevant.

We were awarded a tender for a third SAC which will commence operations in the third quarter of 2017.

Total no. of beneficiaries served:

WITH SERVICE BOUNDARY

286

OUTSIDE SERVICE BOUNDARY

24*

**Outside Service Boundary: Serving beyond the four allocated HDB rental blocks*

CARE PRISON

At the start of 2016, this newly-formed department-- coming out of the former Care Family Services department-- came together and formulated its mission statement, which is “Through provision of reintegration and rehabilitation services, we inspire hope and empower clients to make lasting, positive changes.” And so, with the clear mission of to ‘inspire hope, empower change’, we set out to continue our work with offenders/ex-offenders and their families whom we term as our clients.

Resettlement Programme

Since 2013, we have served the first and second-time drug offenders who are released from prison to a community-based supervision programme, by offering case management services to support the reintegration efforts of these inmates. Through case management, the case workers work collaboratively with the inmates to identify and meet their unique needs after release from prison. These needs could include finance, skills to coping with stresses of work-life, relationship issues, counselling on addiction, etc. Over the years, we have forged a close partnership with officers from Singapore Prison Service who supervise the progress of these inmates while the latter are released in the ‘on tagging programme’. This Resettlement Programme with Singapore Prison Services ended in June 2016, having served more than 500 inmates, including 65 between January to June 2016.

Long-Term Work Release Programme

This is a pilot project initiated by Singapore Prison Service toward the latter part of 2016. The programme targets about 40 long-term drug offenders who are given an opportunity to start their reintegration process earlier, by being emplaced on a work-release programme while continuing to be under supervision by Prisons. In this programme, our team of caseworkers looks into the basic needs and other socio-emotional aspects of these inmates for at least one year, so that they are better poised to reintegrate to society and continue their rehabilitation when they are finally released. We also contact these inmates’ families to encourage closer familial support and acceptance by their loved ones, and address the issues that affect the rebuilding of these relationships.

Yellow Ribbon Community Project (YRCP)

This year, we collaborated with YRCP to support families in the MacPherson grassroots division affected by the incarceration of their loved ones. While this has been a

grassroots-led initiative, the grassroots volunteers surface needy cases to our attention, and we provide casework support to assist these families through their hardships and transitional challenges resulting from incarceration. This year, we helped a number of families with financial assistance and budgeting, childcare arrangements, employment assistance, and reconnecting of ties through family bonding activities.

CARE Network Children Support Programme

This is a two-year pilot programme to support families of inmates with young children (3-12 years old), through casework, counselling and other support programmes. Our team will be responsible for providing casework and counselling support services for families referred to us from MacPherson grassroots volunteers. We will channel families with primary school-going children to our d'Klub Mentoring Programme so they receive tuition and character building intervention. This pilot is set to be launched in the first quarter of 2017, targeting 20 needy families.

1. Corporate Events

a. Care Community Services Society (CCSS)/Dairy Farm Singapore (DFSG) Charity Golf 2016

Our annual CCSS/DFSG Charity Golf event saw a total of 136 golfers tee off at Seletar Country Club on 14 July. The Guest-of-Honor was Mr Sim Gim Guan, CEO of National Council of Social Service. This year we had special performances by our very own Dynamite Kids from CareHut@Eunos performing a hip hop dance number, and our elderly folks from CARElderly with a special Handbell and Ukelele performance. We also recorded new corporate partners this year, including several individual partners from Trinity Christian Centre.

b. CCSS Weekend

CCSS Weekend was held on 15 & 16 October. The theme was 'Celebrating Lives'. As CCSS celebrated its 20th anniversary, various faces of CCSS staff, volunteers, beneficiaries and champions who have served and partnered CCSS over these past 20 years were featured at the roadshow. We also showcased our programmes and services, and presented the various opportunities for individuals and families to volunteer and partner with CCSS. Promotional activities and publicity was heightened to draw everyone to the different CCSS booths and activity points.

A total of 513 Trinitarians signed up with CCSS, indicating their interest to partner us in various ways.

c. CCSS 20th Anniversary Celebration

CCSS celebrated her 20th Anniversary with partners from all walks of life. A total of 260 guests, including staff turned up for the event held at the Ballroom of Swissotel Merchant Court on 1 November. Guests comprised regular volunteers, sponsors, donors, champions and corporate partners. Minister Grace Fu, Minister for Culture, Community and Youth was the Guest-of-Honor for our event that evening. The anniversary dinner celebration also launched a unique cookbook called '20 Chopping Boards' – which was made up of life memoirs and home recipes from twenty of our elderly folks from CARElderly. A total of 1,000 books were printed and all were taken within two weeks of the launch by generous donors.

2. Donor Management

a. Long-term Corporate Partners of CCSS

We are grateful for the strong partnership with various corporations this year. These corporate partners, both long-term and new, brought joy to our beneficiaries by sponsoring, organizing and participating in outings and activities for them.

We have corporations such as Monetary Authority of Singapore (MAS), NParks, Merrill Lynch, New Toyo International Holdings Ltd, MINDEF, Brookfield GRS, TripAdvisor, DBS Bank, Standard Chartered Bank, HoST Pte Ltd, BCA Academy, Bureau Van Dijk and JP Morgan partnering CCSS in various CSR activities to bless and engage our beneficiaries. These activities include learning trips, art and craft sessions and fundraising efforts.

Some of our long term partners such as, Deutsche Bank, British Council, Tan Chin Tuan Foundation, The Body Shop, Khoo Teck Puat Foundation, Ministry of Culture, Community and Youth, Unlisted Collection, Baker & Cook, Shin Minori and Dairy Farm Singapore have continued to support our programmes this year.

Programmes such as outings, reading programme, sponsored meals and activities conducted at the centres have benefited many of our beneficiaries from various programmes and services.

b. Make Their Day (MTD)

We partnered with individuals and corporates to make the day of some of our beneficiaries through various meaningful projects. They went the extra mile to foster stronger family bonds by sponsoring trips or dinner treats for our beneficiaries and their families.

A group of family and friends <ul style="list-style-type: none">- Sponsored and accompanied three Care Prison clients and their families to Alive Museum Sentosa
JPpepperdine <ul style="list-style-type: none">- Sponsored \$1,000 dining vouchers that could be used at cafes/restaurants
MINDEF <ul style="list-style-type: none">- A team of MINDEF soldiers helped spring clean seven of our beneficiaries' homes. Five were beneficiaries of CARElderly, and two were beneficiaries of CareHut
Unlisted Collection <ul style="list-style-type: none">- Sponsored three families for a 2D1N hotel stay at New Majestic Hotel in the months of Jun, Aug and Dec 2016

MTD Donor's Monetary Donation

- Sponsored:
 - New Bedding comprising mattresses, bedsheets, pillows and pillow cases for a family with a bed bug infestation in their home
 - Sponsored a family on a River Safari trip

3. Volunteer Management**a. Regular Volunteers**

As at December 2016, a total of 391 volunteers* served together with us.

Programmes	Volunteers (from Trinity Christian Centre)	Volunteers (Others)	Total
CareHuts	31	72	103
d'Klub	50	45	95
SAC	100	40	140
Corporate Communications	10	0	10
Carefe Express	42	1	43
Grand Total	233	158	391

*Some volunteers participated in more than one programme

b. Volunteer Training and Equipping

d'Klub and CARElderly programmes conducted training sessions for their volunteers to equip them in their roles as they served.

Programmes/Depts.	Name of Events	No. of Volunteers Involved:	Brief Description of Events
d'Klub & CareHut	Volunteer Training 16 Jan	20	Volunteer Training for new volunteers joining the programmes in 2016
d'Klub	Volunteer Bonding 28 May	26	A time of bonding and alignment of d'Klub's purpose for all volunteers across the 4 d'Klub centres.
d'Klub	Volunteer Retreat 5 Nov	30	Annual 1 day retreat for volunteers from the various centres. Conducted DISC Profiling

			workshop for them to know themselves and their team's strengths better, shared d'Klub programme for 2017 and ended the retreat with dinner.
CARElderly	Communications 30 Apr	32	In-house training conducted by CCSS staff where volunteers were taught ways to engage and communicate with the elderly.
CARElderly	Understanding the Elderly 19 Apr	18	Volunteers were taught on the common ailments the elderly faced and to how to understand and attend to their needs.

c. Volunteer Recruitment

CCSS uses various platforms to recruit volunteers to serve the needs of our programmes and services.

Source	CCSS Recruitment	TCC	SG Cares	Website	Others*	Total
CareHuts	13	1	8	1	11	34
d'Klub	16	0	10	4	13	43
SAC	33	5	0	1	15	54
Carefe Express	5	1	0	0	3	9
Grand Total	67	7	18	6	42	140

*Others: (walk-in, referral, etc.)

4. Corporate Communications

a. Newsflash

TOTAL NO. OF NEWSFLASH SENT OUT

11

TOTAL NO. OF RECIPIENTS

1,411

(1,624 in FY2015)

(Internal info: Reason for the drop in the no. of recipients was because we did a round of clean up to the mailing list by removing duplicates and categorizing the recipients according to their affiliation to TCC (i.e. TCC Volunteers, Non-TCC Volunteers).

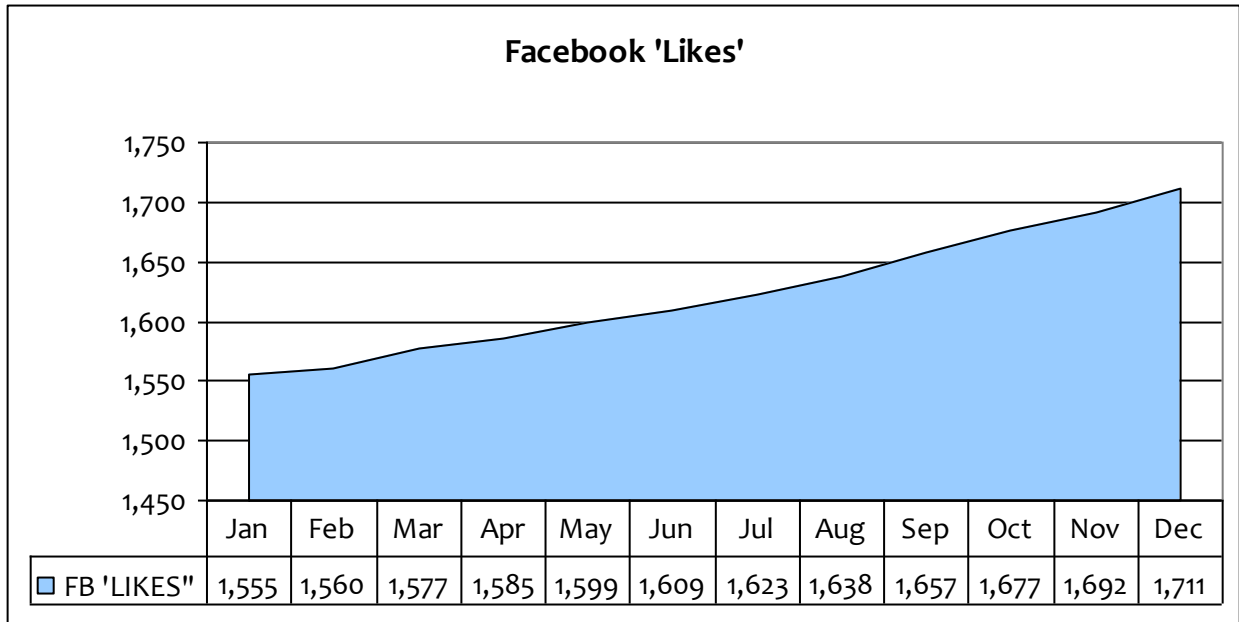
b. Facebook



TOTAL NO. OF FACEBOOK POSTS

108

(204 in FY2015)



c. Carefé Express Instagram



TOTAL NO. OF INSTAGRAM POSTS

90

(91 in FY2015)

TOTAL NO. OF FOLLOWERS

215

(170 in FY 2015)

FINANCIAL STATEMENTS

The full audit report for the year ended 31 December 2016 is attached in the following pages.

CARE COMMUNITY SERVICES SOCIETY

**FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2016**

CONTENTS

Statement by the Management Committee	1
Independent Auditor's Report	2
Statement of Comprehensive Income	5
Balance Sheet	6
Statement of Changes in Accumulated and Other Funds	7
Statement of Cash Flows	8
Notes to the Financial Statements	9



**BAKER TILLY
TFW**

Baker Tilly TFW LLP
Chartered Accountants of Singapore

An independent member of Baker Tilly International

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act, Cap. 311)

STATEMENT BY THE MANAGEMENT COMMITTEE

On behalf of the Management Committee, we do hereby state that in our opinion, the financial statements of Care Community Services Society (the "Society") as set out on pages 5 to 22 are properly drawn up in accordance with the Societies Act, Chapter 311, Charities Act, Chapter 37 and other relevant regulations and Financial Reporting Standards in Singapore so as to present fairly, in all material respects the financial position of the Society as at 31 December 2016 and of the financial performance, changes in funds and cash flows of the Society for the financial year ended on that date.

On behalf of the Management Committee,



Dominic Yeo
President

24 April 2017



Sandie Fun
Honorary Treasurer



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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CARE COMMUNITY SERVICES SOCIETY (Registered under the Societies Act, Cap. 311)

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Care Community Services Society (the "Society") as set out on pages 5 to 22, which comprise the statement of financial position of the Society as at 31 December 2016, and the statement of comprehensive income, statement of changes in accumulated and other funds and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the Societies Act, Chapter 311 (the "Societies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and Financial Reporting Standards in Singapore ("FRSs") so as to present fairly, in all material respects, the financial position of the Society as at 31 December 2016 and the financial performance, changes in accumulated and other funds and cash flows of the Society for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Society in accordance with the Accounting and Corporate Regulatory Authority (ACRA) *Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities* (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

The Management Committee is responsible for the other information. The other information comprises the information included in the Annual Report 2016 and the Statement by the Management Committee, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
CARE COMMUNITY SERVICES SOCIETY (cont'd)**
(Registered under the Societies Act, Cap. 311)

Report on the Audit of the Financial Statements (cont'd)

Responsibilities of Management Committee and Those Charged with Governance for the Financial Statements

The Management Committee is responsible for the preparation and fair presentation of these financial statements in accordance with the Societies Act, Charities Act and Regulations and FRSs, and for such internal control as the Management Committee determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management Committee is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management Committee.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
CARE COMMUNITY SERVICES SOCIETY (cont'd)**
(Registered under the Societies Act, Cap. 311)

Report on the Audit of the Financial Statements (cont'd)

Auditor's Responsibilities for the Audit of the Financial Statements (cont'd)

- Conclude on the appropriateness of Management Committee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other Legal and Regulatory Requirements

In our opinion,

- (i) the accounting and other records required by the Societies Regulations enacted under the Societies Act to be kept by the Society have been properly kept in accordance with those regulations; and
- (ii) the fund raising appeals held during the financial year ended 31 December 2016 have been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeals.

During the course of our audit, nothing has come to our attention that causes us to believe that during the financial year:

- (i) the Society has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (ii) the Society has not complied with the requirements of Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.



Baker Tilly TFW LLP
Public Accountants and
Chartered Accountants
Singapore

24 April 2017

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act, Cap.311)

STATEMENT OF COMPREHENSIVE INCOME
For the financial year ended 31 December 2016

		← Accumulated fund \$	2016 Other funds \$	→ Total funds \$	2015 Total funds \$
	Note				
Income					
Donations		2,391,163	39,993	2,431,156	1,570,505
Project income	3	704,954	–	704,954	556,538
Program income	4	1,205,245	251,166	1,456,411	1,458,733
Other grant income		190,434	306,618	497,052	849,958
Interest income		49,295	–	49,295	36,618
Total income	5	4,541,091	597,777	5,138,868	4,472,352
Less expenditure					
Program expenses	6	2,350,904	563,991	2,914,895	2,436,115
Project expenses	7	106,748	–	106,748	73,875
Other expenses	8	832,183	86,078	918,261	767,222
Total expenditure		3,289,835	650,069	3,939,904	3,277,212
Surplus and total comprehensive income for the financial year		1,251,256	(52,292)	1,198,964	1,195,140

The accompanying notes form an integral part of these financial statements.

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act, Cap. 311)

BALANCE SHEET
At 31 December 2016

	Note	2016 \$	2015 \$
Non-current assets			
Property, plant and equipment	10	167,697	58,241
Current assets			
Trade and funding receivables	11	177,143	54,800
Other receivables	12	49,822	34,330
Fixed deposits	13	3,654,730	3,305,435
Bank and cash balances		2,905,325	1,886,311
Total current assets		6,787,020	5,280,876
Total assets		6,954,717	5,339,117
Current liabilities			
Accrued operating expenses		204,354	146,654
Amount due to related party	14	298,420	—
Grant received in advance	15	35,500	20,533
Deposits and fees received in advance		84,920	39,371
Total current liabilities		623,194	206,558
Net assets		6,331,523	5,132,559
Funds			
Accumulated Fund	16	5,632,258	4,381,002
<u>Other funds:</u>			
CCSS Benevolent Fund	17	10,958	13,101
<i>Restricted funds</i>			
Deferred capital grant	18	40,766	17,394
Community Silver Trust Fund	19	57,499	42,772
Charities Aid Foundation of America Grant Fund	20	97,820	233,574
Care and Share Grant Fund	21	371,136	317,400
Seniors Activity Centre Accumulated Fund	22	121,086	127,316
Total funds		6,331,523	5,132,559

The accompanying notes form an integral part of these financial statements.

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act, Cap.311)

STATEMENT OF CHANGES IN ACCUMULATED AND OTHER FUNDS
For the financial year ended 31 December 2016

		← Other funds →						
				← Restricted funds →				
	Accumulated Fund \$	CCSS Benevolent Fund \$	Deferred capital grant \$	Community Silver Trust Fund \$	Charities Aid Foundation of America Grant Fund \$	Care and Share Grant Fund \$	Seniors Activity Centre Accumulated Fund \$	Total \$
Balance at 1 January 2015	3,603,672	14,541	640	47,159	151,019	–	120,388	3,937,419
Surplus/(deficit) and total comprehensive income for the year	777,330	(1,440)	16,754	(4,387)	82,555	317,400	6,928	1,195,140
Balance at 31 December 2015	4,381,002	13,101	17,394	42,772	233,574	317,400	127,316	5,132,559
Surplus/(deficit) and total comprehensive income for the year	1,251,256	(2,143)	23,372	14,727	(135,754)	53,736	(6,230)	1,198,964
Balance at 31 December 2016	5,632,258	10,958	40,766	57,499	97,820	371,136	121,086	6,331,523

The accompanying notes form an integral part of these financial statements.

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act, Cap.311)

STATEMENT OF CASH FLOWS
For the financial year ended 31 December 2016

	2016	2015
	\$	\$
Cash flows from operating activities:		
Surplus for the financial year	1,198,964	1,195,140
Adjustments for:		
Depreciation of property, plant and equipment (note 10)	78,764	45,531
Interest income	(49,295)	(36,618)
Operating surplus before working capital changes	1,228,433	1,204,053
Receivables	(137,835)	128,178
Payables and grant received in advance	416,636	74,127
Net cash from operating activities	1,507,234	1,406,358
Cash flows from investing activities		
Interest received	49,295	36,618
Purchases of property, plant and equipment (note 10)	(188,220)	(61,487)
Net cash used in investing activities	(138,925)	(24,869)
Net increase in cash and cash equivalents	1,368,309	1,381,489
Cash and cash equivalents at beginning of financial year	5,191,746	3,810,257
Cash and cash equivalents at end of financial year	6,560,055	5,191,746
Cash and cash equivalents comprise:		
Bank and cash balances	2,905,325	1,886,311
Fixed deposits	3,654,730	3,305,435
	6,560,055	5,191,746

The accompanying notes form an integral part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2016

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1 General information

The principal activities of the Society consist of providing assistance, education, training, therapy and counselling services to individuals and families and to network with recognised bodies, religious organisation and other welfare agencies to achieve the object of the Singapore Society.

The Society's place of administration is located at 247 Paya Lebar Road #03-02, Trinity@Paya Lebar, Singapore 409045.

2 Significant accounting policies

a) Basis of preparation

The financial statements are presented in Singapore dollar (\$), which is the Society's functional currency. The financial statements have been prepared in accordance with the Singapore Societies Act, Singapore Charities Act and Financial Reporting Standards in Singapore ("FRS"). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with FRS requires the use of estimates and assumption that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management's best knowledge of current events and actions and historical experiences and various other factors that are believed to be reasonable under the circumstances, actual results may ultimately differ from those estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods. There were no significant judgments made in applying accounting policies and no estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

The carrying amounts of receivables, cash and cash equivalents and payables approximate their respective fair values due to the relatively short-term maturity of these financial instruments.

In the current financial year, the Society has adopted all the new and revised FRS and Interpretations of FRS ("INT FRS") that are relevant to its operations and effective for the current financial year. The adoption of these new/revised FRS and INT FRS did not have any material effect on the financial results or position of the Society.

2 Significant accounting policies (cont'd)

a) Basis of preparation (cont'd)

New standards, amendments to standards and interpretations that have been issued at the reporting date but are not yet effective for the financial year ended 31 December 2016 have not been applied in preparing these financial statements. None of these are expected to have a significant effect on the financial statements of the Society except as follows:

FRS 116 Leases

FRS 116 replaces the existing FRS 17: *Leases*. It reforms lessee accounting by introducing a single lessee accounting model. Lessees are required to recognise all leases on their balance sheets to reflect their rights to use leased assets (a "right-of-use" asset) and the associated obligations for lease payments (a lease liability), with limited exemptions for short term leases (less than 12 months) and leases of low value items. The accounting for lessors will not change significantly.

The standard is effective for annual periods beginning on or after 1 January 2019. The Society will assess the potential impact of FRS 116 and plans to adopt the standard on the required effective date.

b) Income

Donations are accounted for when received.

Fees and service income are recognised over the period when services are rendered.

Subsidies, grant and funding income are recognised in accordance with the policy in note 2(m).

Interest income is recognised on a time proportion basis.

c) Property, plant and equipment

Property, plant and equipment are initially recognised at cost and subsequently carried at cost less accumulated depreciation and any impairment in value.

The cost of property, plant and equipment initially recognised includes its purchase price and any cost that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Dismantlement, removal or restoration costs are included as part of the cost of property, plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the asset.

On disposal of a property, plant and equipment, the difference between the net disposal proceeds and its carrying amount is taken to profit or loss.

Property, plant and equipment are depreciated on a straight line basis so as to write off the cost of the assets over their expected useful lives as follows:

	No. of years
Office equipment	5
Furniture and fittings	3 - 5
Computers	2
Renovation	3 - 5
Motor vehicle	5

2 Significant accounting policies (cont'd)

c) Property, plant and equipment (cont'd)

The residual values, estimated useful lives and depreciation method of property, plant and equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in profit or loss when the changes arise.

Fully depreciated assets are retained in the financial statements until they are no longer in use.

d) Impairment of non-financial assets

Non-financial assets are reviewed for impairment at each balance sheet date or whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. Whenever the carrying amount of an asset exceeds its recoverable amount, an impairment loss is recognised in profit or loss.

Reversal of impairment losses recognised in prior years is recorded when there is an indication that the impairment losses recognised for the asset no longer exist or have decreased. The reversal is recorded in income. However, the increased carrying amount of an asset due to a reversal of an impairment loss is recognised to the extent it does not exceed the carrying amount that would have been determined (net of amortisation or depreciation) had no impairment loss been recognised for that asset in prior years.

e) Funds

Income and expenditure relating to the various funds set up for specific purposes are accounted for directly in those funds.

Unless specifically indicated, fund balances are not represented by any specific assets, but are represented by all assets of the Society.

All other income and expenditure are reflected in profit or loss of the Accumulated Fund.

f) Operating leases

Leases where a significant portion of the risks and rewards incidental to ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to profit or loss on a straight-line basis over the period of the lease.

When an operating lease is terminated before the lease period expires, any payment required to be made to the lessor by way of penalty is recognised as an expense in the period in which termination takes place.

g) Income tax

The Society, being a charity, is exempted from tax under the Income Tax Act.

h) Financial assets

The Society's only financial assets are loans and receivables which comprise trade and funding receivables, other receivables (excluding prepayments), fixed deposits, bank and cash balances.

Loans and receivables are measured at initial recognition at fair value, and are subsequently measured at amortised cost using the effective interest method. The Society assesses at each balance sheet date whether there is objective evidence that a financial asset or a group of financial assets is impaired. When such evidence exists, the carrying amount of the asset is reduced through the use of an allowance account, and the amount of the loss is recognised in profit or loss. 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. When a receivable is uncollectible, it is written off against the allowance account for receivables. Subsequent recoveries of amounts previously written off are credited in profit or loss.

2 Significant accounting policies (cont'd)

i) Cash and cash equivalents

For the purposes of the statement of cash flows, cash and cash equivalents comprise cash on hand, fixed deposits which are subject to an insignificant risk of changes in value and bank balances.

j) Financial liabilities

Financial liabilities, which comprise accrued operating expenses and amount due to a related party are initially measured at fair value, and are subsequently measured at amortised cost, using the effective interest method.

A financial liability is derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in profit or loss when the liabilities are derecognised and through the amortisation process.

k) Employee benefits

Defined contribution plans

The Society makes contributions to the Central Provident Fund in Singapore ("CPF"), a defined contribution plan. Contributions to CPF are charged to profit or loss in the period in which the contributions relate.

Employee leave entitlement

Employee entitlements to annual leave are recognised when they accrue to employees. An accrual is made for the estimated liability for leave as a result of services rendered by employees up to the balance sheet date.

l) Foreign currency translations

Functional and presentation currency

Items included in the financial statements are measured using the currency of the primary economic environment in which the Society operates ("functional currency").

Transactions and balances

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the date of the transactions. Foreign currency monetary assets and liabilities are translated into the functional currency at the rates of exchange prevailing at the balance sheet date. Profits and losses arising on exchange are dealt with in the profit or loss.

m) Government grants

Government grants are recognised at their fair value where there is reasonable assurance that the grant will be received and all attaching conditions will be complied with. Where the grant relates to an asset, the fair value is recognised as deferred capital grant on the balance sheet and is amortised over the expected useful life of the relevant asset to the profit or loss of Accumulated Fund or the Seniors Activity Centre Accumulated Fund respectively to match the depreciation charge of the asset.

Where a grant received under the Community Silver Trust Fund and Care and Share Grant Fund is utilised to purchase an asset, the amount of the grant utilised is amortised over the expected useful life of the relevant asset to the profit or loss of Accumulated Fund or the Seniors Activity Centre Accumulated Fund, to match the depreciation charge of the relevant asset.

When the grant relates to an expense item, it is recognised in profit or loss over the period necessary to match them on a systematic basis to the costs that it is intended to compensate.

3 Project income

Project income comprises the following:

	Accumulated Fund	
	2016	2015
	\$	\$
Donations from fund-raising events		
- DFS Donation box	318,359	261,368
- Golf Tournament	248,424	213,378
Donations for Carefe Express	71,656	81,792
20 th Anniversary Dinner	66,515	—
	704,954	556,538

4 Program income

Program income comprises the following:

	Total funds	
	2016	2015
	\$	\$
<i>Children services</i>		
Fees income	499,549	428,842
SCC subsidies and grant income	612,879	656,240
Other income	500	—
	1,112,928	1,085,082
<i>Care Family services</i>		
Service income	76,024	109,718
Grant income (Note 15)	16,293	24,325
	92,317	134,043
<i>Seniors Activity Centre</i>		
Recurrent funding	251,166	239,608
	251,166	239,608
Total program income	1,456,411	1,458,733

5 Total income

Included in total income are the following:

	Total funds	
	2016	2015
	\$	\$
Tax exempt donations	2,554,371	1,709,261
Other grant income includes:		
- SEC/Wage Credit	189,934	120,010
Interest income	49,295	36,618

6 Program expenses

Program expenses comprise the following:

	Total funds	
	2016	2015
	\$	\$
Children services	1,660,172	1,394,360
Care family services	927,549	722,851
Seniors Activity Centre	327,174	318,904
	2,914,895	2,436,115

Included in program expenses are the following:

	Total funds	
	2016	2015
	\$	\$
Rental of office	89,268	103,109
Rental of equipment	3,377	—
Depreciation (Note 10)	26,732	27,752
Employee expense (Note 9)	2,227,808	1,842,180
Management fee	21,571	21,571

7 Project expenses

Project expenses comprise the following:

	Total funds	
	2016	2015
	\$	\$
DFS Donation box	8,306	7,034
Golf Tournament	38,109	35,772
Carefe Express	28,746	31,069
20 th Anniversary Dinner	31,587	—
	106,748	73,875

8 Other expenses

These include:

	Total funds	
	2016	2015
	\$	\$
Depreciation (Note 10)	47,112	12,860
Management fee	23,369	23,369
Rental of office	70,593	70,595
Rental of equipment	3,955	3,955
Employee benefits expense (Note 9)	677,917	534,308

9 Employee benefits expense

	← Accumulated fund \$	2016 Other funds \$	→ Total funds \$	2015 Total funds \$
Total employee benefits expenses of the Society is as follows:				
Salaries and bonus	2,157,206	307,956	2,465,162	2,020,570
Contribution to defined contribution plans	349,584	35,980	385,564	310,455
Other benefits	54,999	–	54,999	45,463
	2,561,789	343,936	2,905,725	2,376,488

Employee benefits expense is recognised in the following:

Accumulated fund	2,561,789	2,004,194
Charities Aid Foundation of America Grand Fund (Note 20)	36,858	21,698
Care and Share Grant Fund (Note 21)	79,000	135,000
Seniors Activity Centre Accumulated Fund (Note 22)	228,078	215,596
	2,905,725	2,376,488

10 Property, plant and equipment

	Office equipment \$	Furniture & fittings \$	Computers \$	Renovation \$	Motor vehicle \$	Total \$
2016						
Cost						
At 1.1.2016	17,487	73,479	154,727	156,718	45,000	447,411
Additions	8,126	12,698	66,373	9,135	91,888	188,220
Disposal	–	–	–	(5,680)	(45,000)	(50,680)
At 31.12.2016	25,613	86,177	221,100	160,173	91,888	584,951
Accumulated depreciation						
At 1.1.2016	16,719	58,103	125,098	144,250	45,000	389,170
Depreciation charge	921	9,655	44,468	9,936	13,784	78,764
Disposal	–	–	–	(5,680)	(45,000)	(50,680)
At 31.12.2016	17,640	67,758	169,566	148,506	13,784	417,254
Net carrying value						
At 31.12.2016	7,973	18,419	51,534	11,667	78,104	167,697

10 Property, plant and equipment (cont'd)

	Office equipment \$	Furniture & fittings \$	Computers \$	Renovation \$	Motor vehicle \$	Total \$
2015						
Cost						
At 1.1.2015	17,487	65,629	105,830	151,978	45,000	385,924
Additions	–	7,850	48,897	4,740	–	61,487
At 31.12.2015	17,487	73,479	154,727	156,718	45,000	447,411
Accumulated depreciation						
At 1.1.2015	16,515	52,210	98,253	131,661	45,000	343,639
Depreciation charge	204	5,893	26,845	12,589	–	45,531
At 31.12.2015	16,719	58,103	125,098	144,250	45,000	389,170
Net carrying value						
At 31.12.2015	768	15,376	29,629	12,468	–	58,241

Depreciation charge are allocated as follows:

	2016 \$	2015 \$
Program expenses		
- Accumulated fund	16,549	17,177
- Seniors Activity Centre	10,183	10,575
Project expenses	4,920	4,919
Other expenses	47,112	12,860
	78,764	45,531

11 Trade and funding receivables

Included in trade and funding receivables is funding receivable from Trinity Christian Centre Limited of \$42,258 (2015: \$Nil).

12 Other receivables

	2016 \$	2015 \$
Deposits	36,191	30,825
Prepayments	13,631	3,505
	49,822	34,330

13 Fixed deposits

The fixed deposits are placed with banks with varying maturity periods of not more than 12 months. The average interest rate at 31 December 2016 was 1.27% (2015: 1.44%) per annum.

14 Amount due to a related party

This amount represents expenses paid on behalf by Trinity Christian Centre Limited and is unsecured, interest free and repayable on demand.

15 Grant received in advance

	2016 \$	2015 \$
Balance at beginning of financial year	20,533	10,815
Grant received during the financial year	32,385	40,793
Excess grant refunded during the financial year	(1,125)	(6,750)
Grant utilised and taken to income (Note 4)	(16,293)	(24,325)
Balance at end of the financial year	<u>35,500</u>	<u>20,533</u>

This represents MSF grant for Care Family Services.

16 Accumulated fund

Included in Accumulated Fund is net surplus from the fund raising endeavour of the Society at 247 Paya Lebar Road #01-03, Singapore, known as Carefe Express. Donations and seed moneys received towards this endeavour are placed in a designated fund in the Society's accounts.

Details of the receipts and expenditure of Carefe Express included in the statement of comprehensive income of the Society are as follows:

	2016 \$	2015 \$
<u>Income:</u>		
Cash donation	71,656	81,792
<u>Expenditure:</u>		
Operating expenses	23,813	26,136
Rental of premise	13	13
Depreciation	4,920	4,919
	<u>28,746</u>	<u>31,068</u>
Net surplus	42,910	50,724
Fund balance at beginning of financial year	97,397	46,673
Fund balance at end of financial year	<u>140,307</u>	<u>97,397</u>

17 CCSS Benevolent fund

	2016 \$	2015 \$
Balance at beginning of the financial year	13,101	14,541
Add: Grant received during the financial year	1,000	—
Less: expenditure	(3,143)	(1,440)
Balance at end of the financial year	10,958	13,101

The purpose of the CCSS Benevolent fund is to provide financial assistance to needy individuals and their families under the Society's programmes and services.

This amount was set up in 2004 by transfer of fund from the Accumulated Fund.

18 Deferred capital grant

	2016 \$	2015 \$
<i>Grant – related to assets</i>		
Balance at beginning of financial year	17,394	640
Grant received during the financial year	42,500	49,251
Property, plant and equipment expensed off	(2,155)	(17,152)
Grant amortised during the financial year		
- Accumulated Fund	(15,943)	(14,652)
- Seniors Activity Centre (Note 22)	(1,030)	(693)
	(16,973)	(15,345)
Balance at end of financial year	40,766	17,394

Deferred capital grant represents capital grant received from the Ministry of Social and Family Development to renovate, develop and purchase of furniture and equipment relating to the Seniors Activity Centre, New Town Carehut and Zhonghua Carehut. The grant will be amortised over the useful lives of the property, plant and equipment which it is subsidising.

19 Community Silver Trust Fund

Details of Community Silver Trust ("CST") Fund which is for the Seniors Activity Centre are as follows:

	2016 \$	2015 \$
Balance at beginning of financial year	42,772	47,159
Add: Community Silver Trust - Matching Grant	41,660	38,466
Less: Grant amortised during the financial year (Note 22)	(9,127)	(8,486)
Expenditure	(17,806)	(34,367)
Balance at end of financial year	57,499	42,772

19 Community Silver Trust Fund (cont'd)

The following shows the amount of donations received during the financial year for eligible programme under the CST Funding.

	2016 \$	2015 \$
<i>Seniors Activity Centre</i>		
Tax-deductible donations	31,995	36,595
Non-tax deductible donations	7,998	5,065
Total	39,993	41,660

The above donations eligible for CST Funding of \$39,993 (2015: \$41,660) will only be recorded as income in the Community Silver Trust Fund in the financial year ending 31 December 2017 (2015: financial year 2016) upon approval from the National Council of Social Service.

The CST Funding can be used for new programmes/initiatives to extend the range of Intermediate and Long Term Care ("ILTC") services, to enhance or improve the existing capabilities, increase the capacity of existing services and to fund recurrent operating expenses or to offset the existing co-funding component of Government-funded services.

20 Charities Aid Foundation of America Grant Fund

	2016 \$	2015 \$
Balance at beginning of financial year	233,574	151,019
Grant received during the financial year	–	125,927
Excess grant refunded during the financial year	(70,201)	–
Expenditure	(65,553)	(43,372)
Balance at end of financial year	97,820	233,574

The Charities Aid Foundation of America ("CAF") Grant Fund is a fund set up to segregate all income and expenditure pertaining specifically to the charitable activities described in the Grant Purpose section of the CAF Grant Eligibility Application as a Restricted Fund. These are for:

- Set up of a CareHut (after school Student Care Centre);
- Set up of 2 additional d'Klub Programmes; and
- Reading Assistant Program.

21 Care and Share Grant Fund

	2016 \$	2015 \$
Balance at beginning of financial year	317,400	–
Grant received during the financial year	291,659	512,394
Amortisation during the financial year	(39,634)	(7,333)
Expenditure	(198,289)	(187,661)
Balance at end of financial year	371,136	317,400

21 Care and Share Grant Fund (cont'd)

This represents a dollar and twenty-five cents matching grant for every eligible donation dollar for the first \$1,000,000 and a dollar matching grant for every eligible donation dollar for the subsequent \$1,000,000 that the Society raises between 1 December 2013 and 31 March 2016. The grant shall be used to develop social service related VWOs and their programmes to better serve the beneficiaries. The grant can be used for the following areas:

- (i) Capability Building
- (ii) Capacity Building
- (iii) New Initiatives/Expansion of existing services
- (iv) Critical Existing Needs (up to 20% of the grant)

The Society has up to 31 March 2019 to utilise the grant.

22 Seniors Activity Centre Accumulated Fund

	2016 \$	2015 \$
Balance at beginning of financial year	127,316	120,388
Donation received	39,993	41,660
Recurrent funding received	251,166	239,608
Expenditure	(297,389)	(274,340)
Balance at end of financial year	<u>121,086</u>	<u>127,316</u>

The Seniors Activity Centre ("SAC") Accumulated Fund represents accumulated funds for the operations of the Seniors Activity Centre.

Included in expenditure are the following:

	2016 \$	2015 \$
Depreciation (Note 10)	10,183	10,575
Amortisation of Community Silver Trust grant (Note 19)	(9,127)	(8,486)
Amortisation of Deferred Capital grant (Note 18)	(1,030)	(693)
Employee benefits expense (Note 9)	228,078	215,596
Rental of office	<u>938</u>	<u>921</u>

23 Lease commitments

At the end of the financial year, the Society has commitments in relation to non-cancellable operating leases contracted for rental of property but not recognised as liabilities as follows:

	2016 \$	2015 \$
Not later than one financial year	173,123	157,057
Later than one financial year but not later than five financial years	178,663	305,461
	<u>351,786</u>	<u>462,518</u>

24 Related party transactions

- a) The following transactions took place between the Society and an organisation in which the President and a board member of the Society are the directors during the financial year on terms agreed by the parties concerned:

	2016 \$	2015 \$
Management fee paid	44,940	44,940
Rental of premises paid	135,758	135,761
Donations received	(330,422)	(360,300)

- b) Key management personnel compensation

Total key management personnel compensation is analysed as follows:

	2016 \$	2015 \$
Salaries and bonus cost	64,438	74,340
Contribution to defined contribution plans	9,602	9,693
	74,040	84,033

The above key management personnel compensation is in respect of 1 (2015: 1) top key executive.

Annual remuneration of the top three key executives is in the “under S\$100,000” salary band.

The board members of the Society do not receive any remuneration.

25 Financial instruments

- (i) **Categories of financial instruments**

Financial instruments as at balance sheet date are as follows:

	2016 \$	2015 \$
Loans and receivables	6,773,389	5,277,371
Financial liabilities at amortised cost	502,774	146,654

- (ii) **Financial risk management**

Risk management is carried out under policies approved by the Management Committee. The Management Committee approves guidelines for overall risk management, as well as policies covering these specific areas.

Foreign exchange risk

The Society has no significant exposure to foreign exchange risk as its transactions are substantially in Singapore dollar and it has no foreign currency denominated assets or liabilities.

25 Financial instruments (cont'd)

(ii) Financial risk management (cont'd)

Credit risk

The Society has no significant concentration of credit risk exposure. The carrying amounts of receivables, fixed deposits and bank and cash balances as presented on the balance sheet represent the Society's maximum exposure to credit risk.

Fixed deposits and bank balances are deposited with reputable banks in Singapore. Receivables that are neither past due nor impaired are substantially entities with good collection track record. There are no financial assets that are past due and/or impaired.

Interest rate risk

The Society's income and operating cash flows are substantially independent of changes in market interest rate as it has no interest bearing assets or liabilities except for fixed deposits as disclosed in Note 13.

Sensitivity analysis of the Society's interest rate risk exposure is not presented as a reasonably possible change of 50 basis point in interest rates would not have a significant impact on the Society's net surplus.

Liquidity and cash flow risk

The Management Committee exercises prudent liquidity and cash flow risk management policies and aims at maintaining an adequate level of liquidity and cash flow at all times.

(iii) Fair values

The carrying amounts of the Society's financial assets and liabilities approximate their fair values.

26 Fund management

The Society's objectives when managing its funds are to safeguard and maintain adequate working capital to continue as a going concern and to develop its principal activities over the longer term from donations. The Society's funds comprise its accumulated and other funds.

The Society's objective is to build up its reserves to a level equivalent to two times of annual operating expenditure.

27 Authorisation of financial statements

The financial statements of the Society for the financial year ended 31 December 2016 were authorised for issue by the Management Committee on 24 April 2017.

