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inspiring young lives

Beneficiaries who have made a difference in their lives and in the community. Page 08 & 12



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vision and mission

Our Mission

Care Community Services Society is called to serve the community and to influence and equip individuals and families for empowered living through all generations.

Our Vision Pillars



ccss board & management

Management Team

Mr Dewin Lee

Executive Director
Management Staff

Ms Sarah-Jane Tan

Director of Programmes
Management Staff

Ms Han Huey Charn

Director of Programmes (CareLibrary)
Management Staff

CCSS Board

President and
Chairperson

Rev Dominic Yeo

Vice President and
Deputy Chairperson

Rev Beatrice Kang

Honorary Secretary
and Legal Advisor

Ms Lauren Ong

Honorary Treasurer

Mr Poh Teong Eng

Ms Angelique Khoo

Member

Mr Benjamin Goh

Member

Ms Chen Tze Hui

Member

Ms Mey Chan

Member

Mr Michael See

Member

Ms Sandie Fun

Member

Mr Ronald Loke

Member

Ms Chang Wai Wai

Member

Disclosure of board meeting and attendance

During the financial year ended 31 December 2018, there were 6 board meetings held.
The attendance of the Board members at these meetings are as shown:

Board Members	Attendance
Dominic Yeo	4
Beatrice Kang	6
Lauren Ong	5
Poh Teong Eng	6
Sandie Fun	5
Michael See	6
Benjamin Goh	4
Mey Chan	6
Angelique Khoo	4
Chen Tze Hui	5
Ronald Loke	5
Chang Wai Wai (appointed March 2018)	4 (out of five)

policy and compliance

Reserves Policy

The Society's ratio of general reserves to annual operating expenditure for the financial year ended 31 December 2018 was 1.32 (2017: 1.27). The Board 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 the guidelines of the Code of Governance Evaluation Checklist for an Institution of a Public Character (IPC).

The full checklist is available at www.charities.gov.sg

Care Community Services Society is approved as an IPC for a further four years from 1 July 2017 to 30 June 2021.

Bank

United Overseas Bank

Auditors

Baker Tilly TFW LLP

Patron

Mrs Kay Iswaran

Unique Entity Number (UEN)

S96SS0195L

Registered Address

247 Paya Lebar Road

#03-02

Trinity@Paya Lebar

Singapore 409045

Disclosure

- 1 None of the Board members of the society are remunerated.
- 2 Pursuant to and in compliance with Governance Evaluation Checklist 2018 and Code of Governance of the Charity Council, the Society hereby discloses that four (4) of its Board members, namely Dominic Yeo, Beatrice Kang, Sandie Fun and Lauren Ong have served for a period of more than ten (10) years as at the date of this Report. The reasons for retaining these Board members are:
 - (i) Dominic Yeo (President) – under the provisions of the Society's Constitution, the Chairman of the Board of Trinity Christian Centre (to which the Society is affiliated) shall be ex-officio the President of the Society.
 - (ii) The remaining three (3) above-stated Board members provide their respective skills, competence and experience to the corporate governance and business affairs of the Society. Their presence, passion and participation lend stability to some extent to the organisation even as it constantly seeks renewal at its management level.

The Board will continue to look out for new people with varying expertise and backgrounds who are suitable candidates to be office-bearers of the Society.
- 3 There is no paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the Society who has received remuneration exceeding \$50,000 during the financial year.
- 4 The Society has in place a Whistle-Blowing Policy.



a word from our president

In 2018, Care Community Services Society (CCSS) continued to leave positive marks in the lives of our beneficiaries with the support of various partners and supporters.

Leaving a distinctive mark

2018 was an exciting year for CCSS as we pursued several opportunities to increase our prominence and reach in the local community.

New look, same values

We started the year with a refresh of our logo and mascot, reflecting our ongoing desire to leave a positive mark in the community. The new logo and mascot are now displayed at every programme centre and on all print and online platforms.

A new centre for seniors

In June, we expanded our reach with the launch of our third CareElderly Seniors Activity Centre (SAC). Known as SAC@Golden Ginger, the new centre focuses on meeting the social and psychological needs of retired professionals living in these new estates.

SAC@Merpati and SAC@Circuit continue to leave a mark on our elderly beneficiaries by providing financial and literacy support to low-income individuals.

A new fundraising initiative

To boost our fundraising efforts, we organised our very first Charity Movie screening in a 515-seat movie theatre in March, raising more than \$70,000 for our beneficiaries.

Rallying others to leave positive marks

CCSS continues to leave positive marks in lives through the combined efforts of our 70 staff, and volunteers. In 2018, 328 men and women committed three months to a year to

bring joy and hope into the lives of our beneficiaries – an extension of our heart and service to the community. We saw this happen in the life of Paul* (age 12), a beneficiary of our Saturday d'Klub programme. Inspired by the weekly encouragements of a d'Klub volunteer, Paul gained the confidence needed to study and do well for his examinations.

I was heartened to learn that our long-time volunteer Eric Tan was featured in The Straits Times where he shared about his joy and satisfaction from volunteering at our SACs. Indeed it is volunteers like Eric and Paul's mentor who have left a mark in many lives.

Social circles have also used volunteering as a way of bonding and building relationships.

In July, a group of friends organised three days of activities for our elderly beneficiaries at SAC@Circuit and SAC@Merpati. They conducted leisure activities, cleaned cluttered homes, and refreshed old gates with a new coat of paint.

Corporate volunteerism is also on the rise. This year, individuals from nearly 40 companies invested over 3,800 hours in conceptualising and executing personalised curriculum for CCSS beneficiaries.

In October, 11 volunteers from MediaMath organised a Children's Day party for over 40 CareHut children, including the sponsorship of new school bags and school supplies for each child.

Joining hands to expand our impact

CCSS was honored to be one of 50 organisations chosen as beneficiaries of the President's Challenge in 2018 – our first time receiving support and funds from the Challenge.

We are also grateful for the support of men and women with hearts to leave a lasting impact. Upon hearing that Desiree's* mother struggled to pay for her CareHut fees, one individual agreed to sponsor Desiree (age 12) for 12 months so that she would continue to have a safe environment to go to after school.

Leaving marks, changing lives

CCSS is in the business of transforming lives by leaving positive marks. We are grateful for the support of individuals and organisations who give of their time and finances to touch lives.

As we head into 2019, we remain committed to improving our programmes and services for the ever-evolving needs of society, leaving positive marks that will extend into the generations.

*Names have been changed to protect identities

Yours sincerely,

Rev Dominic Yeo
President

carekids

a year in review

386 children reached



19,300

hours of reading
assistance programme

414

character-building
lessons

92,640

lunch meals
provided

100,360

hours of homework
supervision

\$530,519

student care subsidies
from Ministry of Social
and Family Development
(MSF) disbursed

CareKids seeks to provide opportunities for children to develop their fullest potential and grow in character in a caring and nurturing environment.

CareHut is a school-based student care centre by CareKids that aims to provide care and supervision for children after school. CareHut also supports children from low-income and/or single-parent families, by providing quality services for children regardless of family background.

2018 Highlights

Celebrating As One

More than 500 guests comprising CareHut children, family members and school personnel attended CareHut's Year End Party (YEP) across the five CareHut centres between November and December. These parties bring communities together to celebrate the improvements and successes that the children have accomplished throughout the year.

Guests were treated to CareHut performances and families received gifts specially made by the children. Each child received an individualised certificate highlighting a positive attribute they possess, and solo awards were given for the Best CareHut student, Best Progress, and Best Conduct. Everyone enjoyed a meal together towards the end of the event.



01



02



03

01 A CareHut student posing for a photo with his mother

02 Happy CareHut students at YEP

03 A CareHut family poses for a photo at YEP

“

... CareHut has taught my children how to be responsible and take care of themselves...

”

They are more well-behaved at home after attending CareHut. I also noticed that they have developed discipline in their studies, especially in finishing their homework.

Alvin*

Father of two CareHut children

“

... I feel very encouraged when the volunteers praise me for improving in my reading ...

”

Sarah* could not converse well in English when she first joined CareHut in Primary One. After attending weekly reading sessions with volunteers from the British Council, Sarah has shown great improvement in her reading. This has boosted her self-confidence and helped her gain better understanding of school subjects that are taught in English.

*Names have been changed to protect identities



Milestone Programme - Primary Five Motivational Workshop

A total of 19 Primary Five students from CareHut@Eunos, CareHut@Stamford and CareHut@New Town attended a motivational workshop from 15-16 October. Conducted by a guest speaker, the workshop encouraged the children to explore their dreams and future aspirations.

They created sculptures with lego bricks to represent their dreams. One child formed an airplane as his ambition is to be a pilot.

The workshop also aimed to mentally prepare and motivate the children to study hard to take the Primary School Leaving Examinations (PSLE) in 2019.



Capturing Precious Moments

CareHut believes that families play an important role in a child's development. Thus we always look out for opportunities to strengthen family bonds.

On 28 April, seven families from CareHut@Eunos, CareHut@Jiemin and CareHut@MacPherson had the chance to take professional family portraits at a Family Bonding event organised by over 30 volunteers. Held at Mountbatten Community Club, volunteer make-up artists and hair stylists helped the families prepare for their photoshoots.

Mr and Mrs John* were excited to participate in activities with their son. "I am very happy to spend time with my family and be a part of today's event," shares Mrs John. "I really appreciate the volunteers for planning today's meaningful activities."

Volunteers also organised lunch, games, a paper cutting workshop and a magic show for the families.

*Names have been changed to protect identities



A Primary Five CareHut child with the telescope he made with Lego bricks

“

The help my family received from CareHut motivated me to return and volunteer there after I graduated.

Giving back to CareHut sparked the spirit of volunteering in me, and I expanded my community service to other self-help groups and grassroots activities.

”



Shaul Hameed with CCSS Executive Director Dewin Lee at CCSS' Volunteer Appreciation Day 2018

Inspiring Young Lives

Shaul Hameed was nine years old when he and his younger sister joined one of the CareHut student care centres. CareHut gave his single-parent mother peace of mind that her children were in a safe environment when she was at work. Now at 23, Hameed is an Architecture Diploma graduate serving his National Service.

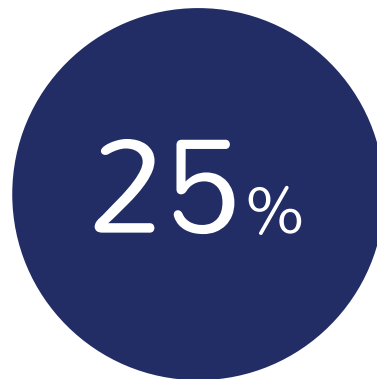
careyouth

a year in review

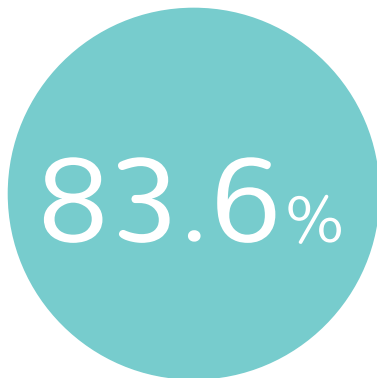
250 youths mentored



social outings



increase in youth
beneficiaries



of CareYouth
beneficiaries on
financial assistance



sessions conducted

CareYouth provides school- and community-based social work programmes for children and youth between the ages of seven to 17 years old.

2018 Highlights

ReARTiculate (ReART) Performances

Students from CCSS' ReART programme, a school-based programme that engages at-risk students through performing arts, performed for school events in 2018.

On 30 August, seven students from Yu Neng Primary School (YNPS) overcame stage fright to perform a Hip-Hop dance for Teachers' Day. The children received dance training from a local dance company prior to the performance.

Eleven New Town Primary School (NTPS) students attended six months of vocal training before performing a lively beatbox item at NTPS' Children's Day concert on 4 October. The children learnt that every individual effort counts in a team performance.

Geylang Methodist School's (GMS) principal and teachers were impressed by the guitar skills of 16 students who performed for the school on 24 October. The children felt a sense of achievement for performing their new skill onstage.



01



02



03

01 Hip-hop dance performance at YNPS' Teachers' Day

02 Beatbox performance at NTPS' Children's Day

03 GMS' ReART guitar ensemble

SWISH Youth beneficiaries leaving their mark on seniors

On 8 September, seven SWISH Youth beneficiaries planned and conducted a three-hour intergenerational session with seniors from CCSS' CareElderly SAC@Circuit.

Planning for the intergenerational event is part of SWISH Youth's curriculum that aims to develop the teenagers' desire to give back to the MacPherson community.

SWISH Youth is a community-based outreach programme that seeks to meaningfully engage youths in MacPherson through basketball.

This was their first time volunteering at an SAC.



d'Klub child distributing a loaf of bread to a resident

d'Klub 'Bless the Community' initiative

On 1 September, d'Klub organised the first combined 'Bless the Community' bread distribution exercise for the five d'Klub centres.

A total of 74 d'Klub children and 49 volunteers distributed loaves of bread to families living in rental units along MacPherson Road.

The children went door-to-door to almost 900 households within two hours. Many enjoyed their interactions with the residents and looked forward to participating again.

The exercise was a good opportunity for the children to experience the joy of giving back to the community.



Commendations from Schools

d'Klub received two 'Good Partners Awards' from Queenstown Primary School and Stamford Primary School, for providing free tuition and mentoring services to low-income students in their schools.

d'Klub staff were invited to the respective school's Speech Day ceremonies to receive the awards.

“

I was inspired to try harder by one of the volunteers who always encouraged me.

His words gave me confidence to do better for my exams.

”



Sid receiving his d'Klub awards from a staff

Inspiring Young Lives

When Sid* first joined d'Klub in 2017, he was prone to using vulgarities, being mean to the other children, and disobeying the instructions of staff and volunteers.

Over his two years in d'Klub, Sid learnt to be careful with his words and was able to control his outbursts. He even got along better with his peers.

His change was inspired by one volunteer whose affirmation and relentless belief in him helped develop his sense of self-worth. He was eventually awarded with the 'Best Improvement Award' by his school.

When Sid graduated from d'Klub in 2018, he was honoured with the 'Best Role Model' award to recognise his positive transformation. He also received the 'Best Attendance' award for attending every d'Klub session that year.

*Name has been changed to protect identity

“ ... d’Klub has helped our students build social-emotional skills to regulate their emotions. This results in improved relationships with their peers. ... ”

Ms Hee Fei Ling
Teacher at Stamford Primary School

“ ... SWISH Youth is successful in engaging youths through their interest in basketball. It gives them a purpose to pursue ... ”

Chua Wei Xuan,
Volunteer at SWISH Youth

“ ... I enjoy my new friendships with the other youths and the volunteers. It’s nice to meet more people who enjoy the same sport ... ”

Krystal*
14-year-old SWISH Youth beneficiary

*Name has been changed to protect identity

careelderly

a year in review

466 seniors served



health check-ups



hours of exercise



meal deliveries



seniors who stay in
rental units



home visits

CareElderly believes in keeping seniors active and empowering them with a renewed sense of purpose so that they can become channels of support for others in the community. We promote active ageing through our CareElderly Seniors Activity Centres (SACs) that operate six days a week from Mondays to Saturdays.

Our centres at Merpati Road and Circuit Road serve low-income elderly who stay in rental units in the vicinity. A third centre located within Golden Ginger estate in Serangoon North serves seniors who stay in the estate.



01



02

2018 Highlights

Official Launch of Newest SAC

CCSS's newest CareElderly Seniors Activity Centre (SAC) at Golden Ginger estate in Serangoon North was officially opened on 2 June with a ribbon cutting ceremony graced by Member of Parliament Ms Sylvia Lim.

Among the 70 guests were seniors, staff, volunteers, and partners from the Silver Generation Office, Ministry of Health and Aljunied-Hougang Town Council. Guests engaged in games and trivia, and enjoyed a buffet lunch together.

SAC@Golden Ginger provides senior residents with opportunities for meaningful interaction with a variety of daily group activities such as light exercise and workshops.

A Christmas Collaboration

A hundred elderly beneficiaries of CareElderly SAC@Circuit and SAC@Merpati attended a Christmas party specially organised for them by a group of 20 volunteers.

Held on 8 December, MacPherson Community Club also generously availed their multi-purpose hall for the festive celebration.

The seniors participated in Christmas-themed activities and a lucky draw. The celebration ended on a sweet note with a sumptuous meal catered for them. All costs incurred from the event were sponsored by the volunteers.



03

-
- 01 Volunteers singing Christmas Carols
 - 02 A senior receiving the lucky draw item she won at the Christmas Party
 - 03 Seniors at the official opening of SAC@Golden Ginger



Ms Sylvia Lim (in red) and CCSS Vice President Rev. Beatrice Kang (right) at the ribbon cutting ceremony

From Beneficiaries to Volunteers

“
... I wanted to do more
to meaningfully spend
my time ...

”

Mdm Wong (left) and her husband used to join the centre's activities together. As his main caregiver, she had more time on her hands after he passed away. She wanted to spend her time meaningfully, and thus decided to do more to help at the centre. She is now an SAC volunteer, preparing breakfast and serving fruits and lunch to her peers.



“
... I enjoy the company
of like-minded friends
and learning from one
another at SAC ...

”

Mdm Low Yoke Chan (in black) joined SAC because she was curious about the activities they had to offer. She enjoys learning new skills in the centre like playing the Ukulele and has made friends with neighbours who also attend SAC. Now, she volunteers in the centre as an art and craft facilitator, imparting her handicraft skills to her peers.



Mdm Chan York Choi working on a craft

“

... My mother is a much happier person since joining SAC.

I am relieved that my mom has a community and is not alone ...

”

After my father passed away, my mother became a quiet person who keeps to herself.

Now she interacts with her peers every day at the centre and even stays back after lunch to play 'Rummy-O' with her friends.

As I am the only child and a single-mother, it is a relief for me to know that my mom has a community and is not alone.

Daughter of Mdm Chan York Choi

Mdm Chan is a CareElderly beneficiary

“

... when I moved to MacPherson and heard about SAC, I thought it would be a good opportunity to engage in charity work in my own backyard ...

”

Volunteering with the elderly has allowed me to have a clearer perspective of what ageing is like, particularly the challenges faced by less privileged seniors living in our communities. I have learned many virtuous values from the older folk as I listen to their life stories and how they overcame all odds to be where they are today. I am motivated to carry on volunteering when I see that lives are impacted through small acts of kindness, such as attending to their medical needs.

Manuel Lan

Volunteer of CareElderly SAC



CareElderly SAC Volunteer Manuel Lan

careprison

a year in review

174 families empowered



327

individuals touched



835

hours of casework

CarePrison aims to inspire hope and empower clients to make lasting, positive changes through the provision of reintegration and rehabilitation services. CarePrison supports inmates in their journey of reintegrating to society and breaking out of behaviour patterns that lead them back to prison.

The team comprised of five staff, all of whom are trained in one of these disciplines - Social Work, Psychology and Counselling. Three staff are also accredited Certified Substance Abuse Therapists.



01

2018 Highlights

Uplifting Lives through Collaboration

'Make Their Day' is a CCSS initiative to bless needy families in the community. From December 2017 to January 2018, CCSS partnered a corporate to help make the day of a family going through the incarceration of their breadwinner.

David* was incarcerated for drug-related offences, leaving behind a wife and two teenage daughters.

With meagre income from his wife's ad-hoc jobs, she struggled to balance support for her family and to pay for much needed basic fixtures in their new HDB flat.

This 'Make Their Day' was made possible through the collaboration of Weiken.com and six partnering sponsors that include Adamas Pte, Arova Singapore Pte Ltd, Caserstone, Infinity Core Pte Ltd, Nueva Curtain Gallery Pte Ltd and Teka Singapore Pte Ltd.

Within two months, the beneficiary's

home was equipped with lighting, carpentry, plumbing, electrical work, a kitchen sink and a gas hob. Gone are the days they get by with the use of candles. They received close to \$6,000 worth of products and services.

This not only made their day, but also left a lasting impact in their daily lives.

*Names have been changed to protect identities



02

01 Light fixture installation at the hallway

02 Installing kitchen sink and gas hob



Installing sliding windows at the service yard

Leaving Our Mark in Generations



Daniel* is in his late teens and grew up with an absentee father who was serving time in prison for drug-related offences.

Daniel himself was incarcerated in 2017 for engaging in criminal activities. In the beginning of 2018, CCSS' CarePrison services received his case from Singapore Prison Service (SPS) and a CCSS social worker began walking with him through the process of rehabilitation and reintegration.

To ensure that Daniel is financially independent when he is released, our social worker connected him with resources to aid his job search. The social worker also discovered that Daniel's mother, Mdm Jane* had been experiencing panic attacks and depressive episodes and referred her to a CCSS colleague to receive assistance.

Case management for Mdm Jane began in the second half of 2018. After identifying that much of her stress came from being the sole bread-winner of the family, her case worker delivered food rations to her and helped her apply for financial assistance with the Social Service Office in her neighbourhood.

Mdm Jane was also concerned for her daughter, Sheila*, whose academic performance deteriorated after she witnessed domestic abuse in the family.

One month after Mdm Jane started receiving assistance, her daughter Sheila was referred to CCSS' d'Klub programme. The weekly d'Klub programme provided Sheila with an hour of tuition and another hour of character-building activities. After a few months in d'Klub, staff observed that Sheila was not as shy and reserved as before, and began to open up to her peers and the volunteers.

*Names have been changed to protect identities



Ministry of Social & Family Development Commendation

"... I would like to thank Ms Jaena for her professionalism and hard work which has definitely contributed to the overall well-being of my client and her family ... while extensive case management was not part of the assigned project, she still made the effort to reach out to the client and keep us updated on the family's living situation and accommodation needs..."

Nooraisha Osman
Assistant Manager,
Social Service Office (Sembawang)

CCSS received an email commending Senior Social Worker Jaena Teo for her exemplary participation in a Joint Case Conference with Social Service Office @ Sembawang and Sembawang Family Service Centre.

I am grateful that my case worker assisted me throughout the process of applying for financial aid when I was released from Prison. I felt like I was not alone. This crucial step helped me and my family survive during the hardest period when I was searching for employment. I will never forget his helpfulness in our time of need.

Paul*

CarePrison beneficiary

*Name has been changed to protect identity

“

... I really appreciate the regular phone calls my social worker made to find out how I am ...

”

“

... CCSS has symbolised the epitome of a good partnership ...

”

Since the conceptualisation of the CARE Network Children Support Programme in 2016, we have forged closer relationship with CCSS. We are impressed by the passion and enthusiasm displayed by each of their staff, in supporting our cause and attaining the shared goal of helping ex-offenders and their families in their reintegration journey.

Gladys

Singapore Corporation of Rehabilitative Enterprise (SCORE) representative

carelibrary

a year in review

75 participants benefited



types of cognitive
activities used



hours of music
therapy



hours of
multi-sensory
fitness exercises

CareLibrary provides person-centred care for senior adults with or at risk of cognitive impairment through non-pharmacological methods by trained dementia care staff in a vibrant, safe and supportive environment.

CareLibrary strives to reduce cognitive decline of participants through multi-sensory stimulating activities to enable the client to retain their functional abilities and stay integrated within the community.

2018 Highlight

Enjoying New Experiences in Their Prime

On 8 September, 15 CareLibrary participants performed for the public at Tan Tock Seng Hospital's annual World Alzheimer's Day event held at Mountbatten Community Club.

The performers sang along while playing a medley of songs on handbells, Djembe drums and tambourines. Family members, caregivers and volunteers came to show their support for the performers. The participants trained for a few months under the guidance of music professionals from a local music school in preparation for this performance.

For many, it was their first time picking up a new instrument and performing before a public audience. The sight of the participants showcasing their new skills with confidence was such an encouragement for caregivers, and a testament that seniors who suffer from mild cognitive impairment still have the capacity to learn.



CareLibrary performers onstage at Tan Tock Seng Hospital's annual World Alzheimer's Day event

“

... I attended the first session with my mother and experienced first-hand the care that CareLibrary staff show to the participants ...

”

LY Han

Daughter of a CareLibrary participant

Service Posture

CareLibrary staff were so pleasant and caring with my mother during our first visit, that she was prepared to attend further sessions even though she is an introvert who usually avoids unfamiliar social environments. She looks forward to her sessions every week, and enjoys her interactions with her peers and CareLibrary staff.

“

... The cognitive activities stimulate my husband's mind and I see an improvement in his ability to concentrate ...

”

Engaging Curriculum

My husband looks forward to CareLibrary's singing sessions the most, as they bring back pleasant memories and he enjoys singing. Reading the lyrics from the TV screen and singing along to the music helps coordinate his senses of sight, hearing and vocalising. There is marked improvement in his attention span after just three months of attending CareLibrary sessions.

Irene Chua

Wife of a CareLibrary participant

“

... Now my mom has something to look forward to - in fact, she literally lives for her time in CareLibrary.

CareLibrary is warm and optimistic in everything they do. It's impossible not to feel the love the moment you walk through the door ...

”

From mere existence to vibrant living

My mother was withdrawn and disconnected from others. In her own words, she was “just existing”. She had very little drive and interest to do or try new things.

Since attending CareLibrary, her span of concentration has shown slight improvement and her cognitive abilities have remained stable.

But beyond the positive cognitive effects, her outlook on life is more positive. She has even begun to sing at home, something I have never heard her do. Her overall mood at home has improved and she has experienced fewer irritable episodes.

My mother relishes her interactions with her peers in CareLibrary, and is open to trying new activities that the programme offers. She may not be able to remember the specifics of each session, but she never forgets the positive and uplifting emotions she experiences in CareLibrary.

Robert Tsao

Son of CareLibrary participant

community partnership

The Community Partnership team seeks to support the financial and operational needs of CCSS' programmes by acquiring new partnerships across industry sectors, while strengthening and deepening existing relationships to widen their scope of giving to CCSS.

Our objective is to create and increase awareness of CCSS in Singapore, and CCSS' contribution in the social service sector.

2018 Highlights

Brand Refresh

CCSS publicly launched our brand refresh in February, introducing a new logo and mascot.

The new CCSS logo consists of a four-letter wordmark 'ccss'. The circles at the tip of each character symbolise our touchpoints in the communities we serve. The CCSS mascot has evolved from a hand to a fingerprint, to represent the positive marks we make in lives.

The bright orange continues to reflect our vibrant services and the deep blue mirrors our depth of care for our beneficiaries. We have added the colour turquoise to signify the extension of our reach in the community.



Participating golfers at CCSS/DFSG Charity Golf event

"Your Putt-nership. Their Future" Charity Golf event

On 4 July, we hosted 200 golfers and guests at our annual CCSS/Dairy Farm Singapore (DFSG) Charity Golf at Seletar Country Club.

Guest of Honour Minister for Social and Family Development Mr Desmond Lee praised CCSS and DFSG for the 17 years of partnership. He added that such long standing relationships assure "social service providers like CCSS that they have the backing to persist in their service to the community".



Guests taking their seats in Golden Village's 515-seat cinema

CCSS' children and elderly beneficiaries performed a medley of songs together to appreciate partners at the dinner.

*Sam, one of the children beneficiaries shared that "it is a dream come true to finally watch a Marvel movie from start to finish".

The event raised more than \$420,000, the highest amount raised through a single golf event in the history of CCSS.

This was his first time catching a movie in a cinema.

*Name has been changed to protect identity

Inaugural Charity Movie screening

CCSS' first charity movie 'Avengers: Infinity War' was screened in Golden Village's 515-seat cinema at Great World City on 26 April.

The charity movie was a successful sell-out and a total of \$73,000 was raised through the contributions from individual donors and corporate packages.

Community Partnership

Media Presence

CCSS was featured on various national media platforms and publications worth an estimated media value of \$95,000.

Joy and satisfaction from volunteering



29 July 2018

The Straits Times

CCSS long time volunteer Eric Tan shared about his experience with our CareElderly services since 2006.

Source: "Joy and satisfaction from volunteering". The Straits Times, Sunday 29 July 2018, p.50

25 September 2018

The Straits Times

CCSS children beneficiaries attended a Mid-Autumn Festival picnic with President Halimah Yacob at the Istana

Source: "A Mid-autumn stroll at the Istana". The Straits Times, 25 September 2018, p.A1



27 September 2018

8 DAYS Magazine

Children from CCSS joined MediCorp's Radio Gives Back initiative at Sentosa Sandsation on 5 September.

Source: "Sandy Day Out". 8 DAYS, 27 September 2018, p.92-93

September - October 2018

MediCorp Television Broadcast

Promotional video for MediCorp's Radio Gives Back on MediCorp television channels

11 December 2018

The Straits Times

CCSS children were on the Home Page of The Straits Times for participating in a Christmas party organised by Singapore Press Holdings and The Boys' Brigade on 10 December.

Source: Needy kids have ball of a time at SPH party. The Straits Times, 11 December 2018, p.B1



President's Challenge 2018

CCSS is privileged to be selected as a beneficiary of the President's Challenge (PC) for 2018.

In addition to receiving funds from the Challenge, our beneficiaries also participated in several events organised by them.

Picnic at the Istana

On 12 March, 20 children from seven to eight years old were invited to attend an exclusive 'Picnic @ Istana' with President Halimah Yacob. For many of the children, it was their first visit to the Istana and meeting the President of Singapore. They enjoyed talking to Madam Halimah and interacting with Singapore's first female President.

'Mickey Gets Local' Exhibition

Ten seniors and nine children visited the 'Mickey Gets Local' exhibition on 31 July to see Mickey Mouse figurines designed by fellow Singaporeans that include President Halimah Yacob, who was also present at the event.

Joyride on RSAF C-130 Plane

In celebration of The Republic of Singapore Air Force's (RSAF) Jubilee Year, four CareYouth beneficiaries and three CCSS staff went on a joyride in an RSAF C-130 plane on 7 September.

This is the first time that the RSAF has hosted PC beneficiaries from various charities.

Lantern Festival at the Istana

Thirty children and their families enjoyed a Mid-Autumn Festival picnic with President Halimah Yacob at the Istana on 24 September.



01



02



03

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- 01 CareHut families having a picnic at the Istana
 - 02 CareHut children carrying lanterns with President Halimah Yacob
 - 03 CareYouth beneficiaries and CCSS staff with RSAF pilots



Memorable joyride experience for all in an RSAF C-130 plane
Photo credit: President's Challenge

Corporate Partnerships in 2018

35

Corporate Social
Responsibility (CSR)
partners

41

CSR activities

3,864

hours of corporate
volunteerism

\$807,222

of corporate donations
and sponsorships

Long-term Partners

We would like to show our appreciation to these partners who have shown their support and generosity towards the programmes and services of CCSS.

For more than three consecutive years, they have touched the lives of many CCSS beneficiaries through various activities. These are their contributions in 2018.

Deutsche Bank (DB)

DB Interns Project

Twenty-nine interns from DB organised a team-building session for 50 children from CareHut@MacPherson on 17 May. Activities included five game stations and craft booths.

DB Healthy Lifestyle

On 17 August, 15 DB staff took 41 CareHut@MacPherson children on a tour at Bollywood Veggies. The children enjoyed a guided farm tour and went on a vegetable treasure hunt.



Participants at Believe B60 Charity Run

Believe B60

CCSS was chosen as the adopted charity for the Believe B60 Charity Run in 2018. This is the fifth year of adoption with Believe B60, a volunteer group that raises funds through donations and sponsorship packages.

The fundraising event on 1 December raised a total of \$138,678 for CCSS. Ninety elderly beneficiaries and their families were invited to participate in the 'fun run' race category along the Kallang River.

The Esplanade Co Ltd (TECL)

Esplanade's Angklung 'Mini-Project' For Seniors

TECL conducted Angklung music classes for 28 seniors at SAC@Circuit. The project, which was conducted for four Fridays from 20 April to 11 May, aimed to develop the seniors' interest and skills in the Angklung.

Octoburst! 2018: Upside Down

Thirty-eight CareHut children were invited to watch 'Upside Down', a non-verbal play, at the Esplanade on 5 October. For many of the children, it was their first time catching a performance at the Esplanade.

Dairy Farm Singapore (DFSG)

CCSS / DFSG Charity Golf 2018

On 4 July, CCSS celebrated 14 years of co-organising the charity golf event with DFSG. Rallying their own business contacts for support, DFSG and their partners contributed more than \$80,000 worth of donations and sponsorships to the event.

DFSG Adoption

CCSS has been selected as one of DFSG's adopted charities for 17 years running. As part of the adoption, about 900 CCSS donation boxes have been installed in DFSG retail stores islandwide. CCSS also received \$50,000 worth of essential food items for our beneficiaries.

DFSG Family and Community Day 2018

For the fourth consecutive year, CCSS beneficiaries and their families were invited to join DFSG in their annual Family and Community Day event on 28 July at Wild Wild Wet@Downtown East. Along with guest-of-honour Minister for Manpower Mrs Josephine Teo, a total of 300 CCSS guests attended the event.



DFSG Family and Community Day 2018



Esplanade's Angklung 'Mini-Project' for seniors of CareElderly SAC
Photo credit: The Esplanade Co Ltd

New Partners

It was our privilege to embark on new partnerships with the following partners in 2018. We hope that our collaborative relationships will continue to deepen in the years ahead.

January 2018

1 Jan
Lee Foundation sponsored programme needs for all Carehuts from 2018 to 2020

1 Jan
Micron Semiconductor Asia Pte Ltd sponsored 1 year of lunch for CareHut@New Town

14 May
J.P. Morgan painted a wall mural for SAC@Golden Ginger

22 Jun
Kimberly-Clark volunteers supported CareHut@Eunos with their in-house carnival games

20 Jul
Abbott volunteers packed hampers for d'Klub@Queenstown families during their 'All Employee Meeting'

Sep
South East CDC partnered Ernst & Young to sponsor new rehabilitation equipment for SAC@Circuit and SAC@Merpati

6 Sep
Micron Semiconductor Asia Pte Ltd organised games and art activities for CareHut@Jiemin

15 Sep
Abbott invited CareHut@New Town families to the Science Centre Singapore for Abbott's 'Family Science Day'

26 Oct
Kemin Industries distributed rice to seniors from SAC@Circuit and SAC@Merpati

29 Nov
Temenos conducted a robotics workshop for CareHut@Eunos

11 & 12 Dec
LVMH Fashion Group Singapore conducted games and activities for CareHut@Stamford and CareHut@New Town

21 Dec
NUS Athletics carried out Carnival Games with CareHut@New Town

1 Jan
Capital Group sponsored 1 year of programme needs for five d'Klub centres

1 Jan
Samwoh Corporation Pte Ltd sponsored 1 year of lunch and refreshments for CareHut@MacPherson

7 May
Trust Energy Resources Pte Ltd refurbished activity areas in CareHut@Jiemin

21 Jun
The Nielson Company conducted games and art activities for SAC@Circuit and CareHut@Stamford

29 Jun
OCBC Bank Singapore distributed fruit hampers to seniors from SAC@Circuit and SAC@Merpati

31 Jul
CapitaLand Hope Foundation donated \$300,000 to the President's Challenge that benefits six charities which includes CCSS

5 Sep
Mediacorp Pte Ltd and Daikin Singapore brought CareHut@Eunos to Sentosa Sandsation

7 Sep
Interface Singapore Pte Ltd brought CareHut@MacPherson on the 'Organic Farm Tour and Microgreens' farm programme

18 Oct
Abbott invited CCSS to set up a pop-up store selling crafts made by beneficiaries to fundraise at Abbott's 'CSR Day'

27 Nov
CapitaLand Group invited CCSS to set up a pop-up store selling crafts to fundraise at their Giving Marketplace in Raffles City

30 Nov
Tetra Pak South East Asia conducted games and sponsored the Duck Tours for d'Klub@New Town and d'Klub@Queenstown

14 - 24 Dec
Love For A Dollar (LoveFAD) raised funds for CCSS by providing gift wrapping services for a donation

December 2018

Volunteer Management

Volunteers in CCSS serve in various capacities alongside our staff on either a regular or ad hoc basis. We strive to create a family culture with our volunteers by staying connected with them through our annual Volunteer Appreciation Day and bonding sessions with staff.

40,481 volunteer hours



regular volunteers



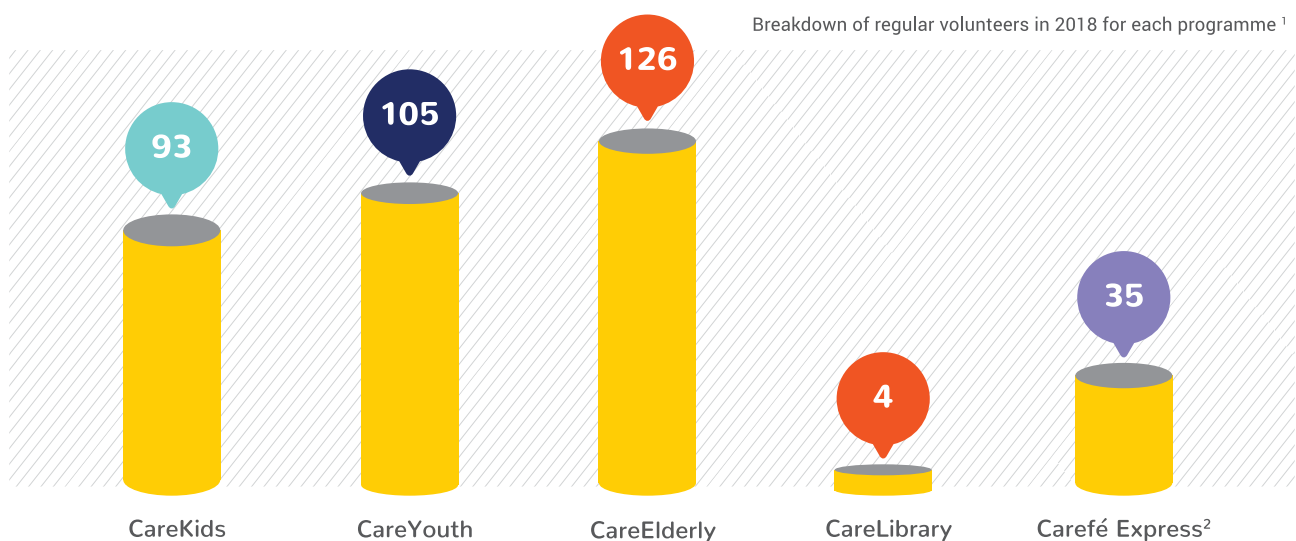
ad hoc volunteers



regular male volunteers



regular female volunteers



¹ Numbers may include duplicate unique headcounts as some volunteers serve in more than one programme

² Carefé Express is a volunteer-run cafe hosted by CCSS



01



02

01 Volunteers at VAD

02 A volunteer receives a VAD token of appreciation from CCSS Vice President Rev. Beatrice Kang (right)

2018 Highlights

Volunteer Appreciation Day (VAD)

Every year, CCSS organises a VAD luncheon to appreciate regular volunteers for their commitment and service for our beneficiaries. The theme for VAD 2018 was 'Leaving Our Mark', to represent the positive marks that volunteers have left in the lives of our beneficiaries. A total of 130 volunteers attended the luncheon on 21 April, and 43 were awarded Long Service Awards for three, five, and 10 years of service with CCSS.

Two Ration Distributions in a year

Ad hoc volunteers organised, packed and delivered close to \$50,000 worth of essential food items to Aljunied Crescent and Eunos Crescent residents living in rental apartments. This rations distribution exercise was completed across six days in January and November.

"This is the second time that my friends and I have volunteered," shares Ben Chew, who rallied his peers for the January exercise. "We are happy that the rations were distributed in time for Chinese New Year."

Ad Hoc Volunteer Groups

A group of volunteers organised karaoke, game, and craft activities for SAC@Circuit and SAC@Merpati seniors from 26 to 28 July. The team also did spring cleaning in the seniors' homes, and painted old gates. On the third day, they brought a group of about 30 elderly on a trip down memory lane to visit nostalgic places in Singapore.

In May, another group of volunteers organised activities for CareHut@Stamford children focusing on the theme 'I Am Special'. The three-day programme included games that promote teamwork and creativity, and activities to remind them about their potential and ability to achieve their goals. The children were also treated to lunch and given goodie bags.

A third team of volunteers conducted a three-day programme for CareHut@MacPherson children with the theme 'Calling all Superheroes'. The activities touched on personal grooming and road safety. The children also participated games like amazing race, charades and quizzes.



CCSS volunteer distributing rice to a resident

financial statements

CARE COMMUNITY SERVICES SOCIETY
FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2018

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Balance Sheet	6
Statement of Changes in Accumulated and Other Funds	7
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CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act, Cap. 311)

STATEMENT BY THE BOARD

On behalf of the Board, 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 28 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 2018 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 Board,



Dominic Yeo
President

16 April 2019



Poh Teong Eng
Honorary Treasurer

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 28, which comprise the balance sheet as at 31 December 2018, 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 2018 and of 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 Board is responsible for the other information. The other information comprises the information included in the Annual Report 2018 and the Statement by the Board, 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 the Board and Those Charged with Governance for the Financial Statements

The Board 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 Board 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, the Board 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 Board 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 the Board.

**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 the Board'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 to be kept by the Society have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, the Charities Act and Regulations; and
- (ii) the fund raising appeals held during the financial year ended 31 December 2018 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

16 April 2019

CARE COMMUNITY SERVICES SOCIETY

(Registered under the Societies Act, Cap.311)

STATEMENT OF COMPREHENSIVE INCOME**For the financial year ended 31 December 2018**

		←	2018	→	
	Note	Accumulated fund \$	Other funds \$	Total funds \$	2017 Total funds \$
Income					
Donations		1,378,179	173,604	1,551,783	2,043,067
Project income	3	1,016,124	–	1,016,124	638,325
Program income	4	1,568,938	261,152	1,830,090	1,956,376
Other grant income		165,195	1,014,457	1,179,652	184,223
Interest income		76,934	–	76,934	60,843
Total income	5	4,205,370	1,449,213	5,654,583	4,882,834
Less expenditure					
Program expenses	6	2,382,832	1,175,788	3,558,620	3,689,582
Project expenses	3	171,421	–	171,421	92,079
Other expenses	7	1,252,482	143,995	1,396,477	1,223,957
Total expenditure		3,806,735	1,319,783	5,126,518	5,005,618
Surplus/(deficit) and total comprehensive income/(loss) for the financial year		398,635	129,430	528,065	(122,784)

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 2018**

	Note	2018 \$	2017 \$
Non-current asset			
Property, plant and equipment	9	185,409	304,478
Current assets			
Trade and funding receivables		168,309	111,465
Other receivables	10	46,511	39,406
Fixed deposits	11	5,866,476	5,157,410
Bank and cash balances		1,278,770	1,385,878
Total current assets		7,360,066	6,694,159
Total assets		7,545,475	6,998,637
Current liabilities			
Accrued operating expenses		320,576	329,602
Amount due to related party	12	370,010	408,361
Grant received in advance		13,573	2,835
Deposits and fees received in advance		104,512	49,100
Total current liabilities		808,671	789,898
Net assets		6,736,804	6,208,739
Funds			
Accumulated Fund	13	6,762,968	6,364,333
<u>Other funds:</u>			
CCSS Benevolent Fund	14	—	—
<i>Restricted funds</i>			
Deferred capital grant	15	161,579	269,915
Community Silver Trust Fund	16	73,824	42,340
Charities Aid Foundation of America Grant Fund	17	—	—
Care and Share Grant Fund	18	(321,457)	(480,909)
Seniors Activity Centre Accumulated Fund	19	40,905	(19,997)
School Start-up Grant Fund	20	19,676	32,197
Other funds		(691)	860
Total funds		6,736,804	6,208,739

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 2018

	<div> <div>←</div> <div>Other funds</div> <div>→</div> </div>									
	<div> <div>←</div> <div>Restricted funds</div> <div>→</div> </div>									
	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 \$	School Start-up Grant Fund \$	Other Funds \$	Total \$
Balance at 1 January 2017	5,632,258	10,958	40,766	57,499	97,820	371,136	121,086	–	–	6,331,523
Surplus/(deficit) and total comprehensive income for the financial year	721,119	(2)	(20,073)	4,237	(97,125)	(621,184)	(141,083)	30,467	860	(122,784)
Transfer of funds during the financial year	10,956	(10,956)	249,222	(19,396)	(695)	(230,861)	–	1,730	–	–
Balance at 31 December 2017	6,364,333	–	269,915	42,340	–	(480,909)	(19,997)	32,197	860	6,208,739
Surplus/(deficit) and total comprehensive income for the financial year	398,635	–	(129,362)	31,484	–	175,288	60,902	(7,331)	(1,551)	528,065
Transfer of funds during the financial year	–	–	21,026	–	–	(15,836)	–	(5,190)	–	–
Balance at 31 December 2018	6,762,968	–	161,579	73,824	–	(321,457)	40,905	19,676	(691)	6,736,804

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 2018**

	2018	2017
	\$	\$
Cash flows from operating activities:		
Surplus/(deficit) for the financial year	528,065	(122,784)
Adjustments for:		
Depreciation of property, plant and equipment (Note 9)	140,095	80,263
Interest income	(76,934)	(60,843)
	<hr/>	<hr/>
Operating surplus/(deficit) before working capital changes	591,226	(103,364)
Receivables	(63,949)	76,094
Payables and grant received in advance	18,773	166,704
	<hr/>	<hr/>
Net cash generated from operating activities	546,050	139,434
	<hr/>	<hr/>
Cash flows from investing activities		
Interest received	76,934	60,843
Purchases of property, plant and equipment (Note 9)	(21,026)	(217,044)
	<hr/>	<hr/>
Net cash generated from/(used in) investing activities	55,908	(156,201)
	<hr/>	<hr/>
Net increase/(decrease) in cash and cash equivalents	601,958	(16,767)
Cash and cash equivalents at beginning of financial year	6,543,288	6,560,055
	<hr/>	<hr/>
Cash and cash equivalents at end of financial year	7,145,246	6,543,288
	<hr/>	<hr/>
Cash and cash equivalents comprise:		
Bank and cash balances	1,278,770	1,385,878
Fixed deposits	5,866,476	5,157,410
	<hr/>	<hr/>
	7,145,246	6,543,288
	<hr/>	<hr/>

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

CARE COMMUNITY SERVICES SOCIETY

(Registered under the Societies Act, Cap. 311)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 December 2018

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 ("S\$"), 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 ("FRSs"). 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 FRSs 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.

Use of estimates and judgements

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.

New and revised standards

In the current financial year, the Society has adopted all the new and revised FRSs and Interpretations of FRSs ("INT FRSs") that are relevant to its operations and effective for the current financial year.

2 Significant accounting policies (cont'd)

a) Basis of preparation (cont'd)

New and revised standards (cont'd)

The adoption of these new/revised FRSs and INT FRSs did not have any material effect on the financial results or position of the Society:

FRS 115: Revenue from Contracts with Customers

FRS 115 replaces FRS 18 'Revenue', FRS 11 'Construction contracts' and other revenue-related interpretations. It applies to all contracts with customers, except for leases, financial instruments, insurance contracts and certain guarantee contracts and non-monetary exchange contracts. FRS 115 provides a single, principle-based model to be applied to all contracts with customers. An entity recognises revenue in accordance with the core principle in FRS 115 by applying a 5-step approach.

Under FRS 115, an entity recognises revenue when (or as) a performance obligation is satisfied, i.e. when "control" of the goods or services underlying the particular performance obligation is transferred to the customer. The entity is required to exercise judgement, taking into consideration all of the relevant facts and circumstances when applying each step of the model; to contracts with their customers. The standard also specifies the accounting for incremental costs of obtaining a contract and the costs directly related to fulfilling a contract.

The Society adopted FRS 115 using the modified retrospective approach without restating prior periods' information and recognises any difference between the previous carrying amount and the carrying amount at the beginning of the annual reporting period at the date of initial application in the opening retained earnings as at 1 January 2018.

Under this method, the standard can be applied either to all contracts at the date of initial application or only to contracts that are not completed as at this date. The Society has elected the practical expedient to apply the standard to contracts that are not completed at the date of initial application.

At the date of initial application 31 December 2018, the Society has assessed that the adoption of FRS 115 does not have any material impact to the financial position and results of the Society.

FRS 109 Financial Instruments

FRS 109 replaces FRS 39 *Financial Instruments: Recognition and Measurement* for annual periods beginning on or after 1 January 2018. It includes guidance on (i) the classification and measurement of financial assets and financial liabilities; (ii) impairment requirements for financial assets; and (iii) general hedge accounting. Financial assets are classified according to their contractual cash flow characteristics and the business model under which they are held. The impairment requirements in FRS 109 are based on expected credit loss model and replace FRS 39 incurred loss model.

The Society applied FRS 109 using a modified retrospective approach, with date of initial application on 1 January 2018. The Society have not restated the comparative information, which continues to be reported under FRS 39. Differences arising from the adoption of FRS 109 have been recognised directly in retained earnings and other components of equity.

Under FRS 109, the Society classify its financial assets based on entity's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. The assessment of the Society's business model was made as of the date of initial application on 1 January 2018. The assessment of whether contractual cash flows on debt instruments are solely comprised of principal and interest was made based on the facts and circumstances as at the initial recognition of the assets.

2 Significant accounting policies (cont'd)

a) Basis of preparation (cont'd)

New and revised standards (cont'd)

FRS 109 Financial Instruments (cont'd)

Loans and receivables (including trade and funding receivables, other receivables (excluding prepayments) and cash and cash equivalents) as at 31 December 2017 are held to collect contractual cash flows and give rise to cash flows representing solely payments of principal and interest. These are classified and measured as debt instruments at amortised cost beginning 1 January 2018.

The Society has not designated any financial liabilities as at fair value through profit or loss. There are no changes in classification and measurement for the Society's financial liabilities.

At the date of initial application and 31 December 2018, the Society has assessed that the adoption of FRS 109 does not have any material impact to the financial position and results of the Society.

FRS 109 requires the Society to record expected credit losses on all of its financial assets at amortised cost, either on a 12-month or life time basis. Upon adoption of FRS 109, there was no impact to the impairment provided as at 1 January 2018.

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 2018 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. In addition, the nature of expenses related to those leases will change as FRS 116 replaces the straight-line operating lease expense with depreciation charge of right-of-use asset and interest expense on lease liability. The accounting for lessors will not change significantly.

The Society plans to adopt the new standard on the required effective date using the modified retrospective approach and recognises any differences in the carrying amounts of financial assets and financial liabilities resulting from the adoption of FRS 116 at the date of initial application in the opening retained earnings as at 1 January 2019. Right-of-use assets recognised at an amount equal to the lease liability (adjusted for any prepaid or accrued lease payments) on adoption.

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.

2 Significant accounting policies (cont'd)

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

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.

2 Significant accounting policies (cont'd)

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 accounting policy for financial assets before 1 January 2018 are as follows:

Classification

The Society classifies its financial assets according to the nature of the assets and purpose for which the assets were acquired. The Board determines the classification of its financial assets at initial recognition. The Society's only financial assets are loans and receivables.

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They are included in current assets, except those maturing later than 12 months after the balance sheet date which are classified as non-current assets. Loans and receivables comprise trade and other receivables (excluding prepayments) and cash and cash equivalents. Cash and cash equivalents comprise bank and cash balances.

Recognition and derecognition

Regular purchases and sales of financial assets are recognised on trade-date - the date on which the Society commits to purchase or sell the asset. Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Society has transferred substantially all risks and rewards of ownership.

On disposal of a financial asset, the difference between the net sale proceeds and its carrying amount is recognised in profit or loss.

Initial measurement

Loans and receivables are initially recognised at fair value plus transaction costs.

Subsequent measurement

Loans and receivables are carried at amortised cost using the effective interest method.

2 Significant accounting policies (cont'd)

h) Financial assets (cont'd)

The accounting policy for financial assets before 1 January 2018 are as follows (cont'd):

Impairment

The Society assesses at each reporting date whether there is objective evidence that a financial asset or a group of financial assets is impaired.

Loans and receivables

Significant financial difficulties of the debtor, probability that the debtor will enter bankruptcy or financial reorganisation, and default or delinquency in payments are considered indicators that the receivable is impaired.

The carrying amount of these assets is reduced through the use of an impairment allowance account, and the amount of the loss is recognised in profit or loss. The allowance amount is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the original effective interest rate. When the asset becomes uncollectible, it is written off against the allowance account. Subsequent recoveries of amounts previously written off are recognised against the same line item in profit or loss.

The accounting policy for financial assets from 1 January 2018 onwards are as follows:

Recognition and derecognition

Regular way purchases and sales of financial assets are recognised on trade date - the date on which the Society commits to purchase or sell the asset. Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Company has transferred substantially all risks and rewards of ownership.

Financial assets are initially measured at fair value. Transaction costs that are directly attributable to the acquisition of financial assets (other than financial assets at fair value through profit or loss) are added to the fair value of the financial assets on initial recognition. Transaction costs directly attributable to acquisition of financial assets at fair value through profit or loss are recognised immediately in profit or loss.

Classification and measurement

All financial assets are subsequently measured in their entirety at either amortised cost or fair value, depending on the classification of the financial assets.

The Society classifies its financial assets at amortised cost. The classification is based on the entity's business model for managing the financial asset and the contractual cash flow characteristics of the financial assets.

The Society reclassifies financial assets when and only when its business model for managing those assets changes.

2 Significant accounting policies (cont'd)

h) Financial assets (cont'd)

The accounting policy for financial assets from 1 January 2018 onwards are as follows (cont'd):

Subsequent measurement

The Society's financial assets at amortised cost include cash and cash equivalents comprising bank and cash balances, and trade and other receivables. The Society measures financial assets at amortised cost if both of the following conditions are met:

- The financial asset is held within a business model with the objective to hold financial assets in order to collect contractual cash flows; and
- The contractual terms of the financial asset give rise on specific dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Financial assets at amortised cost are subsequently measured using the effective interest rate (EIR) method and are subject to impairment. Gains and losses are recognised in profit or loss when the asset is derecognised, modified or impaired. Interest income from these financial assets is included in interest income using the EIR method.

Impairment

The Society recognises an allowance for expected credit losses ("ECLs") for financial assets carried at amortised cost. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Society expects to receive, discounted at an approximation of the original effective interest rate.

The impairment methodology applied depends on whether there has been a significant increase in credit risk. For credit exposures for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12-months (a 12-month ECL). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is required for credit losses expected over the remaining life of the exposure, irrespective of the timing of the default (a lifetime ECL).

For trade receivables that do not have a significant financing component, the Society applies a simplified approach to recognise a loss allowance based on lifetime ECLs at each reporting date. The Society has established a provision matrix that is based on its historical credit loss experience, adjusted as appropriate for current conditions and forward-looking factors specific to the debtors and the economic environment.

If the Society has measured the loss allowance for a financial asset at an amount equal to lifetime ECL in the previous reporting period, but determines at the current reporting date that the conditions for lifetime ECL are no longer met, the Society measures the loss allowance at an amount equal to 12-month ECL at the current reporting date.

The Society recognises an impairment gain or loss in profit or loss for its financial assets with a corresponding adjustment to their carrying amount through a loss allowance account.

Offset

Financial assets and liabilities are offset and the net amount presented on the Statement of financial position when, and only when the Society has a legal right to offset the amounts and intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

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) 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.

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, Charities Aid Foundation of America Grant Fund and Care and Share Grant Fund ("other funds") is utilised to purchase an asset, the amount of the grant utilised is transferred to the deferred capital grant. The deferred capital grant 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. In the previous financial years, the grants under other funds utilised to purchase an asset are amortised directly to Accumulated Fund or the Senior Activity Centre Accumulated Fund.

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 and Project expenses

Project income of \$1,016,124 (2017: \$638,325) and Project expenses of \$171,421 (2017: \$92,079) comprise the proceeds and expenses from major fund raising events like DFSG Mindset donation box, golf tournament, charity movie, charity run and donations for Carefe Express.

4 Program income

Program income comprises the following:

	Total funds	
	2018	2017
	\$	\$
<i>Children services</i>		
Fees income	529,588	814,768
SCC subsidies and grant income	575,375	687,526
School Start-up grant income	—	45,000
	1,104,963	1,547,294
<i>Care Family services</i>		
Service income	145,833	69,302
Grant income	27,283	17,420
	173,116	86,722
<i>Seniors Activity Centre - Golden Ginger</i>		
Service income	2,335	31
<i>The Care Library</i>		
Service income	301,494	48,855
<i>Seniors Activity Centre - Merpati and Circuit Road</i>		
Recurrent funding and service income (Note 19)	248,182	273,474
Total program income	1,830,090	1,956,376

5 Total income

Included in total income are the following:

	Total funds	
	2018	2017
	\$	\$
Tax exempt donations	1,499,379	1,944,572
Other grant income includes:		
- SEC/Wage Credit	152,617	137,460
Interest income	76,934	60,843

6 Program expenses

Program expenses comprise the following:

	Total funds	
	2018	2017
	\$	\$
Children services	1,998,757	2,287,397
Care family services	742,364	804,607
Seniors Activity Centre	579,860	565,322
The Care Library	237,639	32,256
	3,558,620	3,689,582

Included in program expenses are the following:

	Total funds	
	2018	2017
	\$	\$
Rental of office	64,379	37,782
Rental of equipment	9,429	6,942
Depreciation	48,799	20,440
Employee expense	2,856,505	3,020,431

7 Other expenses

These include:

	Total funds	
	2018	2017
	\$	\$
Depreciation (Note 9)	91,092	56,418
Management fee	42,000	42,490
Rental of office	124,484	128,356
Rental of equipment	3,181	3,739
Employee benefits expense	992,647	890,293
Donations to Mindset	89,197	—

8 Employee benefits expense

	← Accumulated fund \$	2018 Other funds \$	→ Total funds \$	2017 Total funds \$
Total employee benefits expenses of the Society is as follows:				
Salaries and bonus	2,340,149	885,673	3,225,822	3,253,622
Contribution to defined contribution plans	397,027	101,484	498,511	517,836
Other benefits	83,033	41,786	124,819	139,267
	2,820,209	1,028,943	3,849,152	3,910,725

Employee benefits expense is recognised in the following:

Accumulated fund	2,820,209	2,824,342
Charities Aid Foundation of America Grand Fund	—	92,820
Care and Share Grant Fund	756,578	555,933
Seniors Activity Centre Accumulated Fund	263,613	435,782
Community Silver Trust Fund	8,752	1,848
	3,849,152	3,910,725

Staff receiving annual remuneration exceeding \$100,000 shown in salary bands as follows:

\$100,001 to \$200,000

- Executive Director	1	1
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9 Property, plant and equipment

	Office equipment \$	Furniture & fittings \$	Computers \$	Renovation \$	Motor vehicle \$	Total \$
2018						
Cost						
At 1.1.2018	25,613	87,889	336,643	259,962	91,888	801,995
Additions	1,541	–	14,296	5,189	–	21,026
At 31.12.2018	27,154	87,889	350,939	265,151	91,888	823,021
Accumulated depreciation						
At 1.1.2018	19,887	78,282	211,590	155,596	32,162	497,517
Depreciation charge	2,401	6,449	75,024	37,843	18,378	140,095
At 31.12.2018	22,288	84,731	286,614	193,439	50,540	637,612
Net carrying value						
At 31.12.2018	4,866	3,158	64,325	71,712	41,348	185,409
2017						
Cost						
At 1.1.2017	25,613	86,177	221,100	160,173	91,888	584,951
Additions	–	1,712	115,543	99,789	–	217,044
At 31.12.2017	25,613	87,889	336,643	259,962	91,888	801,995
Accumulated depreciation						
At 1.1.2017	17,640	67,758	169,566	148,506	13,784	417,254
Depreciation charge	2,247	10,524	42,024	7,090	18,378	80,263
At 31.12.2017	19,887	78,282	211,590	155,596	32,162	497,517
Net carrying value						
At 31.12.2017	5,726	9,607	125,053	104,366	59,726	304,478

Depreciation charge are allocated as follows:

	2018 \$	2017 \$
Program expenses		
- Accumulated fund	46,528	14,650
- Seniors Activity Centre (Note 19)	2,271	5,790
Project expenses	204	3,405
Other expenses (Note 7)	91,092	56,418
	140,095	80,263

10 Other receivables

	2018 \$	2017 \$
Deposits	39,866	37,842
Prepayments	6,645	1,564
	46,511	39,406

11 Fixed deposits

The fixed deposits are placed with banks with varying maturity periods of not more than 12 months from the balance sheet date. The average interest rate at 31 December 2018 was 1.67% (2017: 1.28%) per annum.

12 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.

13 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:

	2018 \$	2017 \$
<u>Income:</u>		
Cash donation	60,452	64,866
<u>Expenditure:</u>		
Operating expenses	22,489	20,418
Rental of premise	12	12
Depreciation	204	3,405
	22,705	23,835
Net surplus	37,747	41,031

14 CCSS Benevolent fund

	2018	2017
	\$	\$
Balance at beginning of the financial year	—	10,958
Grant received during the financial year	—	4,170
Expenditure	—	(4,172)
Fund transferred during the financial year		
- Accumulated Fund	—	(10,956)
	<hr/>	<hr/>
Balance at end of the financial year	—	—
	<hr/>	<hr/>

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 and the fund is closed as of 2017.

15 Deferred capital grant

	2018	2017
	\$	\$
<i>Grant - related to assets</i>		
Balance at beginning of financial year	269,915	40,766
Property, plant and equipment expensed off	—	(948)
Grant amortised during the financial year		
- Accumulated Fund	(127,409)	(18,125)
- Seniors Activity Centre (Note 19)	(1,953)	(1,000)
	(129,362)	(19,125)
Fund transferred during the financial year		
- Community Silver Trust Fund (Note 16)	—	19,396
- Charities Aid Foundation of America Grant Fund (Note 17)	—	695
- Care and Share Grant Fund (Note 18)	15,836	230,861
- School Start-up Grant Fund (Note 20)	5,190	(1,730)
	21,026	249,222
	<hr/>	<hr/>
Balance at end of financial year	161,579	269,915
	<hr/>	<hr/>

16 Community Silver Trust Fund

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

	2018	2017
	\$	\$
Balance at beginning of financial year	42,340	57,499
Community Silver Trust - Matching Grant	76,395	39,993
Grant amortised during the financial year (Note 19)	–	(4,472)
Expenditure	(44,911)	(31,284)
Fund transferred during the financial year		
- Deferred Capital Grant (Note 15)	–	(19,396)
Balance at end of financial year	73,824	42,340

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

	2018	2017
	\$	\$
<i>Seniors Activity Centre</i>		
Tax-deductible donations	170,120	73,437
Non-tax deductible donations	3,484	2,958
Total	173,604	76,395

The above donations eligible for CST Funding of \$173,604 (2017: \$76,395) will only be recorded as income in the Community Silver Trust Fund in the financial year ending 31 December 2019 (2017: financial year 2018) upon approval from Ministry of Health (MOH).

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.

17 Charities Aid Foundation of America Grant Fund

	2018	2017
	\$	\$
Balance at beginning of financial year	–	97,820
Amortisation during the financial year	–	(695)
Excess grant refunded during the financial year	–	–
Expenditure	–	(96,430)
Fund transferred during the financial year		
- Deferred Capital Grant (Note 15)	–	(695)
Balance at end of financial year	–	–

17 Charities Aid Foundation of America Grant Fund (cont'd)

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:

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

18 Care and Share Grant Fund

	2018 \$	2017 \$
Balance at beginning of financial year	(480,909)	371,136
Grant received during the financial year	935,947	–
Amortisation during the financial year	–	(42,947)
Expenditure	(760,659)	(578,237)
Fund transferred during the financial year - Deferred Capital Grant (Note 15)	(15,836)	(230,861)
Balance at end of financial year	<u>(321,457)</u>	<u>(480,909)</u>

This represents a dollar and twenty-five cents matching grant for every eligible donation dollar for the first \$1,000,000, a dollar matching grant for every eligible donation dollar for the subsequent \$1,000,000 and sixty-five cents matching grant for every eligible donation dollar for the next 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 2021 to utilise the grant.

Subject to the terms and conditions of the Care and Share matching grant agreement and the operating rules, the expected total Care and Share grant to be received by the Society is \$2,900,000. As at 31 December 2018, grant of approximately \$1,740,000 (2017: \$804,053) has been received and the Society expects to receive further disbursements for the grant receivable of \$321,457 (2017: \$480,909).

19 Seniors Activity Centre Accumulated Fund

	2018	2017
	\$	\$
Balance at beginning of financial year	(19,997)	121,086
Donation received	173,604	103,695
Recurrent funding and service income (Note 4)	248,182	273,474
Expenditure	(362,999)	(520,852)
Other grant received	2,115	2,600
Balance at end of financial year	40,905	(19,997)

Subsequent to the financial year ended 31 December 2017, there is a receipt of donation amounting to \$30,000 designated for Seniors Activity Centre from one donor on 26 February 2018.

The Seniors Activity Centre ("SAC") Accumulated Fund represents accumulated funds for the operations of the Seniors Activity Centre at Merpati and Circuit Road.

Included in expenditure are the following:

	2018	2017
	\$	\$
Depreciation (Note 9)	2,271	5,790
Amortisation of Community Silver Trust grant (Note 16)	–	(4,472)
Amortisation of Deferred Capital grant (Note 15)	(1,953)	(1,000)
Employee benefits expense	263,613	435,783
Rental of office	9,569	9,521

20 School Start-up Grant Fund

	2018	2017
	\$	\$
Balance at beginning of financial year	32,197	–
Grant received during the financial year	–	45,000
Expenditure	(7,331)	(14,533)
Fund transferred during the financial year - Deferred Capital Grant (Note 15)	(5,190)	1,730
Balance at end of financial year	19,676	32,197

The purpose of the School Start-up Grant Fund is to provide funding by subsidising start-up costs associated with the operations of the School-based Student Care Centre (SCC) for the care and supervision of students.

21 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:

	2018	2017
	\$	\$
Not later than one financial year	97,676	148,703
Later than one financial year but not later than five financial years	42,004	43,228
	139,680	191,931

22 Related party transactions

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:

	2018	2017
	\$	\$
Management fee paid	42,000	42,490
Rental of premises paid	142,026	128,356
Donations received	(330,000)	(595,200)

23 Key management personnel compensation

Total key management personnel compensation is analysed as follows:

	2018	2017
	\$	\$
Salaries and bonus cost	260,575	179,226
Contribution to defined contribution plans	36,543	23,264
	297,118	202,490

The above key management personnel compensation is in respect of 3 (2017: 3) top key executives.

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

24 Financial instruments

(i) Categories of financial instruments

Financial instruments as at balance sheet date are as follows:

	2018 \$	2017 \$
Loans and receivables	7,353,421	6,692,595
Financial liabilities at amortised cost	690,586	737,963

(ii) Financial risk management

Risk management is carried out under policies approved by the Board. The Board 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.

Credit risk

Credit risk refers to the risk that a counterparty will default on its contractual obligations resulting in financial loss to the Society. The Society manages these risks by monitoring credit collection and limiting the aggregate risk to any individual counterparty. As the Society does not hold any collateral, the maximum exposure to credit risk is the carrying amount of each class of financial instruments presented on the balance sheet. Cash and cash equivalents are placed in financial institution with good credit rating.

It is the Society's policy that all customers who transact on credit terms are subject to credit verification procedures.

The following sets out the Society's internal credit evaluation practices and basis for recognition and measurement of expected credit losses (ECL):

Description of evaluation of financial assets	Basis for recognition and measurement of ECL
Counterparty has a low risk of default and does not have any past due amounts	12-month ECL
Contractual payments are more than 30 days past due or where there has been a significant increase in credit risk since initial recognition	Lifetime ECL - not credit-impaired
Contractual payments are more than 90 days past due or there is evidence of credit impairment	Lifetime ECL - credit-impaired
There is evidence indicating that the Society has no reasonable expectation of recovery of payments such as when the debtor has been placed under liquidation or has entered into bankruptcy proceedings.	Write-off

24 Financial instruments (cont'd)

(ii) Financial risk management (cont'd)

Credit risk (cont'd)

Credit risk exposure in relation to financial assets at amortised costs as at 31 December 2018 is insignificant and accordingly no credit loss allowance is recognised as at 31 December 2018 except for trade receivables which the Society has recognised a loss allowance of \$10,160 because historical experience has indicated that these receivables are generally not recoverable. A trade receivable is written off when there is information indicating that there is no realistic prospect of recovery from the debtor.

Previous accounting policy for impairment of financial assets

The Society has no significant concentration of credit risk exposure. The maximum exposure to credit risk is represented by the carrying value of each class of financial assets recognised in the balance sheet. The Society places its cash and fixed deposit with reputable bank in Singapore. 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 11.

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 Board 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.

25 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.

26 Authorisation of financial statements

The financial statements of the Society for the financial year ended 31 December 2018 were authorised for issue by the Board on 16 April 2019.



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