

Annual Report 2019

Leaving Our Mark for Generations

INSIDE THIS REPORT: Generations Empowered to Give

**Beneficiaries of all ages giving back to
the community. Page 19 & 24**

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Vision & 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

1

SERVICE POSTURE
Serving with compassion and selfless dedication.

2

STRATEGIC POSITIONING
Staying relevant to benefit society.

3

ACTIVE PARTNERSHIP
Partnering individuals and organisations to meet needs.

4

EMPOWERED PEOPLE
Lives restored and transformed to bless others.

CCSS Board & Management

Management Team

MR DEWIN LEE
Executive Director
Management Staff

MS SARAH-JANE TAN
Director of Programmes
Management Staff

MS HAN CHERYL
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

Member

Mr Benjamin Goh | Ms Sandie Fun | Ms Angelique Khoo | Mr Michael See | Ms Chen Tze Hui
Ms Mey Chan | Ms Chang Wai Wai | Mr Victor Yeow

Disclosure of board meeting and attendance

During the financial year ended 31 December 2019 there were 6 board meetings held. The attendance of the Board members at these meetings are as shown:

Board Members	Attendance
Dominic Yeo	3
Beatrice Kang	6
Lauren Ong	6
Poh Teong Eng	5
Sandie Fun	5
Michael See	6
Benjamin Goh	6
Mey Chan	2
Angelique Khoo	6
Chen Tze Hui	4
Chang Wai Wai	5
Victor Yeow (appointed July 2019)	3

Policy and Compliance

Reserves Policy

The Society's ratio of general reserves to annual operating expenditure for the financial year ended 31 December 2019 was 1.59 (2018: 1.32).

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

103 Lavender Street
#01-02
CarePoint
Singapore 338725

Disclosure

- 1 None of the Board members of the society are remunerated.
- 2 Pursuant to and in compliance with Governance Evaluation Checklist 2019 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.

President's Message



In 2019, CCSS embarked on several key partnerships to leave indelible marks in the lives of our beneficiaries and those around them.

Volunteers Empowered to Lead

I am incredibly encouraged by the dedication of 10 volunteers who organised CCSS's first large-scale carnival for 214 d'Klub children and their families on 7 December.

In six months, the team arranged for 80 more volunteers to run carnival attractions that included an inflatable playground, laser tag games, and virtual reality activities. It was a unique experience for them since many of these beneficiaries come from low-income backgrounds.

Through personal connections, the carnival raised more than \$10,000 for other d'Klub activities.

Bringing Healthcare Services to the Community

In support of the national movement towards managing population health for Singapore's rapidly ageing society, CareElderly partnered with Tan Tock Seng Hospital (TTSH) to form a Community Health Team – providing nursing, occupational services, and physiotherapy services to residents living in MacPherson. The partnership includes initiatives such as a weekly Community Health Post at CareElderly's Seniors Activity Centre (SAC) in Circuit Road for residents to drop by for basic health services.

Leading Companies in CSR

To promote conducive homes for healthy development, we also partnered with Courts Singapore to provide 57 households with \$69,000 worth of home furniture and appliances.

Madam Ida, a single mother of four, can now cook for her family with fresh ingredients after receiving a brand-new fridge that replaces their faulty one. Her children can also rest comfortably on their new sofa and dispose of their old hand-me-down couch.

In addition, Courts also raised more than \$175,000 for CCSS programmes through various in-store initiatives and fundraising events.

Nation-wide Movement by Young Adults

This year, CCSS collaborated once more with Love For A Dollar's ("LoveFAD") fundraising movement helmed by five young adults. This volunteer project raised more than \$22,000 by providing gift wrapping services for a donation. Over 12 days, a total of 195 LoveFAD volunteers wrapped 9,099 gifts at five Christmas gift wrapping counters located island-wide.

Service that Inspires Generations to Give

We pride ourselves on staff who serve with a posture of excellence. Their example of genuine compassion and selfless service has inspired generations to give back.

14-year-old Kang Kiet and Keiff are former CareHut students who returned to volunteer at the student care centre during their school holidays. These youth volunteers are familiar with the centre's processes and assist in tasks such as serving refreshments, chaperoning children for group outings, assisting in the setup and pack up of CareHut events, and encouraging children's participation in centre activities. They are also role models to the younger children, as they displayed good conduct during their time in CareHut.

We are also proud to have Justin Lee, a 28-year-old civil servant who fondly recalls his time in CareHut and has volunteered on various occasions. He takes time off from work to drive our CCSS van for events, and even dons our mascot costume – an idea that he believed would benefit our branding and marketing efforts!

A volunteer who really exemplifies the heart of service is CareElderly senior Steven Chew. This 72-year-old was a member of our SAC for seven years before stepping up as a peer volunteer from 2016. Steven's involvements include accompanying staff for house visits and serving lunch to his peers. On 25 October he was invited to speak on his volunteer experience at the Singapore Patient Conference in TTSH.

A Life Transformed to Help Others

Ex-offender Sunny Swee also experienced transformation in his life and believes in passing it on to others.

After his release from prison, our caseworker worked with him as he pursued a bachelor's degree locally. To prepare him for working life, he also attended a personal grooming and social etiquette workshop conducted by a CCSS corporate sponsor. Since starting work in March 2019, he continues to give free tuition to at-risk youth.

Leaving Our Mark in Generations

These examples are an embodiment of CCSS's mission to see beneficiaries living empowered lives that are defined by their service unto others.

Read this report to see how your support facilitates transformational change across generations through CCSS's programmes and services – works that will create a positive impact in the future.

Yours sincerely,

Rev Dominic Yeo
President


carekids

*Creating conducive
settings for children to
grow in a caring and
nurturing environment*


09

A year in review

379 
children beneficiaries

67% 
beneficiaries under SCFA
(Student Care Financial Assistance)

More than **\$20,000** 
worth of sponsored outings and events

23 
Primary Six CareHut children
graduated to Secondary Schools

58% 
of CareHut children are boys

42% 
of CareHut children are girls

CareHut is a school-based student care centre by CareKids that aims to provide care and supervision for children after school. CareHut also has specialised programmes and services to support children from disadvantaged and low-income backgrounds, to see them bloom where they are planted.



- 01 Lego workshop with CareHut
- 02 Football clinics for children
- 03 Children holiday programme with RP

HIGHLIGHT EVENTS OF 2019

With generous support from partners and sponsors, we were able to provide unique holiday programmes for the children in 2019.

1 Growing Through Play in June

More than 40 CareHut children participated in a special football programme during the June holidays. Volunteer coaches from the Football Association of Singapore conducted 16 sessions of professional coaching with the children. They learnt the importance of teamwork and developed a love for the game. This programme was in partnership with Singapore Corporation of Rehabilitative Enterprises' (SCORE) CARE Network initiative.

CareHut children from all four centres also tapped on the power of their imagination at a creative-play workshop conducted by LEGO Singapore. The children were split into groups to build their dream park using LEGO bricks. They shared their creations in a 'show and tell', pointing out special features like swimming pools and even a ship. Through play, the children practiced their visualisation skills, turning their ideas into physical form.

2 Encouraging Self-discovery in September

Students discovered their strengths and talents during the September school holidays. More than 250 students participated in activities such as body percussion, hip hop masterclass, and cupcake decorating over three days. This holiday programme was organised by student volunteers from Republic Polytechnic (RP) for all four of CCSS's CareHut student care centres.

About 45 upper primary CareHut students (Primary 4-6) completed an Adventure Learning programme that included a high-element obstacle course and kayaking at RP's campus on 10 September.

“

CareHut has given **personalised care** to my sons.

I have seen positive improvements in my sons after attending CareHut for a few months. CareHut staff were proactive to observe and encourage my eldest, who now shows greater determination to complete his homework. My younger son, who is seven years old, has grown in confidence when interacting with others.

Mdm Nur Assikin,
mother of two boys in CareHut



School Principal's Commendation for CareHut

CareHut received an 'Appreciation to Partners' award from the Principal of Stamford Primary School, for providing student care services to more than 80 children in 2019. CareHut@Stamford supervisor Ng Hui Shan received the award at the school's Prize Presentation Day on 15 November.

”



Zi You and his family having their family photo taken professionally

“

I feel **secure** in CareHut.

I will miss CareHut when I move on to secondary school next year. I am grateful for my CareHut experience that is an opportunity not all students get to enjoy.

Lim Zi You,
12-year-old CareHut child

”

With both parents working as coffee shop assistants, CareHut was a safe place for Zi You and his younger brother to be after school ends. They received subsidies for student care fees under the Student Care Financial Assistance (SCFA) scheme. In 2018, Zi You and his family were selected to benefit from CCSS's 'Make Their Day' project that organised a professional family photoshoot for them. They were also recipients of CCSS's yearly rations distribution, and the boys enjoyed sponsored trips and activities provided by CCSS's donors.


Zi You, the older of the two, was a good role model for his peers in the centre. A well-mannered boy, he was always respectful towards CareHut staff and willingly participated in centre activities. From a shy and reserved child, he learnt to express his thoughts and feelings confidently with others, writing long letters of appreciation to staff in 2019 on his last day in CareHut. The following year, he returned to volunteer during the Chinese New Year.

careyouth


*Providing safe
spaces for at-risk
youths in primary and
secondary schools.*


15

A year in review

229 
children & youth beneficiaries

103 
volunteers

329 
session hours

70% 
of CareYouth beneficiaries
on financial assistance

More than **\$34,000** 
worth of sponsored outings and events

CareYouth provides school-based and community-based social work programmes for children and youth between the ages of seven to 20 years old.

HIGHLIGHT EVENTS OF 2019

1 d'Klub Leaves a Mark in CCSS's History

History was made on 7 December when a total of 90 volunteers organised our first volunteer-run d'Klub Carnival. More than 200 children and their family members participated in attractions that included an inflatable playground, a laser tag game, virtual reality activities, and henna painting. The carnival activities, along with prizes, were fully sponsored by various partners and donors who were enlisted by d'Klub volunteers. Many families expressed their gratitude to staff and volunteers for arranging this rare bonding time for them. Additional funds raised through the event will support d'Klub programmes in 2020.



2 SWISH Cares: Youth Beneficiaries Care for Children

On 27 November, eight SWISH Youth participants organised a two-hour fun-learning session for 30 children from Bethel Student Care Centre. They conducted activities such as learning the value of resilience with the 'Ice Cube Challenge' and playing six game stations that contained a basketball skill or value to be learnt. This event is the second 'SWISH Cares' initiative in 2019 and is part of the SWISH Youth curriculum that aims to develop the teenagers' desire to give back.

3 Guitar Recital by ReARTiculate students

Primary 5 and Primary 6 students from CCSS's ReARTiculate (ReART) programme at Geylang Methodist School (Primary) performed in a guitar ensemble for the school's Teachers' Day celebration on 6 September. ReART is a school-based programme that engages at-risk students through the performing arts. The 14 participants attended 25 ReART sessions that included guitar classes by professional music teachers and character-building lessons by the CareYouth team.



“The support my family receives from d’Klub has been very reassuring.”

I have nothing but praises for our experiences with d’Klub. The staff and volunteers are always there for my children, teaching them important values such as generosity and teamwork.

Mdm Rafidah,
mother of two d’Klub children



Kelvin teaching a new board game to the seniors at an intergenerational event

“CCSS staff were very patient and showed genuine care and concern for students.”

CCSS staff had individual sessions for students with behaviour challenges which created rapport so that it was easier to engage them in a classroom setting. The participants also grew in confidence after giving a guitar performance to the whole school.

Mrs Ng May Nar,
Teacher at Geylang Methodist School (Primary)

“Every volunteering session is enjoyable and fulfilling.”

It’s satisfying to see the youths coming to learn and grow in their character and basketball skills. Nothing beats the possibility that they will grow up fulfilling their passions.

David Chua,
SWISH Youth volunteer

“SWISH Youth basketball trainings were tough but fun!”

I enjoy every session as I like basketball and the volunteers and staff who help us prepare for competitions. I look forward to more food, competition games and outings next year!

Kelvin,
13-year-old SWISH Youth participant

“They are enthusiastic in their efforts to serve the children.”

We have been providing a space to run the Saturday d’Klub programme since 2016. I am amazed at the great efforts d’Klub staff and volunteers put in for the children, especially at the recent Carnival that utilised our CC’s multipurpose hall.

Cheng Yong Joo,
People’s Association representative for MacPherson Community Club (CC)



Commendation from Schools

d’Klub Programme received two Partner Awards from Queenstown Primary School (QTPS) and Stamford Primary School (SPS), for providing free tuition and mentoring to low-income students in these schools.

d’Klub staff were invited to each respective school’s Prize Presentation Day to receive the awards.



01 Staff receiving the award from QTPS's Principal Ms Pearly Ng Por Joo (far left) on 14 November

02 Principal of SPS Mdm Cassie Fan (left) presenting the award to staff

Journeying Through Adolescence

CCSS staff have seen Kelly transform since she started attending d’Klub sessions in 2015. Then a 10-year-old, she kept to herself and was afraid to speak up or participate in programme activities. Volunteers noticed a significant difference in her demeanor when she turned 12. She was able to make friendly conversation with others without hesitation. She also showed more enthusiasm when participating in activities, contributing ideas and even taking the lead for group discussions.

In 2019, after graduating from d’Klub in Primary 6, she joined CCSS’s SWISH Youth programme for youths living in MacPherson. Even though she had no prior experience with the sport, she decided to step out of her comfort zone and learn to play basketball.

Within three months, Kelly’s determination paid off and she was able to dribble, pass and shoot the ball. Her self-confidence improved even more as she mastered her newfound skill. She is now comfortable with public speaking and has represented SWISH Youth to share her experiences with graduands in her former d’Klub programme. All this practice prepared her for her biggest achievement yet – facilitating a table activity with President Halimah Yacob and a group of seniors during an intergenerational event on 22 March.



Kelly meeting President Halimah Yacob at a CCSS intergenerational event.

“Thank you for believing in me and encouraging me to keep trying.”


Kelly,
14-year-old SWISH Youth participant, and former d’Klub student


careelderly


*Expanding the world
of the elderly beyond
the four walls of their
homes*

21

A year in review

508 
elderly served in 2019

More than **\$2,900** 
raised from fundraising craft

13,000 
lunch meals served in a year

4 
new programme initiatives

20 
sponsored outings

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 (SAC) 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's studio apartments.

HIGHLIGHT EVENTS OF 2019

1 Moving towards Population Health

Aligning to the direction of population health in our services and programmes, CareElderly featured new active-ageing programmes, and brought healthcare services to its community of seniors.

The new active-ageing programmes adapted elements with the aim to delay cognitive, physical and social ageing. These included music intervention programmes and brain exercises like Sudoku, simple Mathematics, and hand-eye coordination. We also collaborated with medical partners for a preventive dementia programme – namely with Memory Works, Nero, and ProAge.

For healthcare services, TTSH and CCSS partnered to form the only Community Health Post (CHP) in MacPherson consisting of TTSH affiliate nurses, an Occupational Therapist and a Physiotherapist. Located in CareElderly's SAC@Circuit Road, the CHP provides health care services care every Monday afternoon.



2 Senior-friendly Carnival

A group of 40 Republic Polytechnic (RP) student volunteers organised a mini-carnival for 43 CareElderly seniors on 4 October. The elderly participants played 'Pass the Ball', weaved Rainbow Looms with colourful rubber bands, and participated in a sing-along. The event was held on RP's campus, which gave many seniors the opportunity to visit a local polytechnic for the first time.

3 Taking Seniors Behind-The-Scenes of Broadcasting

The National Healthcare Group (NHG) invited 29 seniors to step into the world of broadcasting at the MediaCorp Experience Tour on 17 September. The seniors were accompanied by 15 NHG volunteers on the 60-minute interactive journey that provided the experience of filming a television show on set. The tour and a lunch buffet were sponsored by NHG.



Seniors accompanied by NHG volunteers taking a tour into the world of broadcasting

“

I am **happy** and **content** in SAC.

Interacting with my peers at the centre brings me much joy everyday. I have something to look forward to when I wake up. We do activities together, and we laugh together. It has only been a year, but my days are no longer dull.

Mdm Wong Lee Ai,
71-year-old beneficiary

”

“

Volunteering with CareElderly SAC is **energising**.

I am energised whenever I see seniors come alive when they're in the company of friends at SAC. I recall a new participant who was reserved and kept to himself at the start of the activity. Towards the end of the session, he warmed up to the others and was engaged in friendly banter with them. His happy demeanour was such a contrast to the cautiousness he displayed earlier!

Imelda Lie,
CareElderly SAC volunteer

”



Steven sharing his volunteering journey as a CareElderly peer volunteer at the SPC event at TTSH

“

SAC has become my second home. I enjoy every moment I spend here.

Steven Chew,
72-year-old, CareElderly Volunteer

”

From Beneficiary to Spokesperson

CCSS beneficiary-turned-volunteer Steven Chew began volunteering in the CareElderly SAC in 2016, seven years after joining the centre as a member. The 72-year-old's involvements include accompanying staff for house visits and serving lunch to his peers. Even though he is only scheduled to volunteer every Friday, he still helps out on other days when he is attending SAC as a member.

Steven was even invited by TTSH to talk about the care journey as a CareElderly peer volunteer at the Singapore Patient Conference (SPC) on 25 October.

“Volunteering has made a difference in Steven's life,” observes SAC staff Caslin Ong. “His self-esteem has improved and he has found a sense of purpose by serving others.”


careprison


*Helping ex-offenders
re-integrate into their
families and society
to start life afresh*

27


A year in review

More than **1,200** 
case work sessions and home visits

133 
individuals and families served

9:1 
ratio of male to female inmates served

23% 
of clients are youth offenders
below 25 years old

More than **\$2,000** 
of financial support for clients
from Yellow Ribbon Emergency Fund

CarePrison aims to inspire hope and empower clients to make lasting, positive changes through the provision of reintegration and rehabilitation services for inmates. CarePrison also supports families of inmates to strengthen their resilience and cope with the incarceration of a loved one.



CarePrison clients, also recipients of the Yellow Ribbon Fund STAR Bursary, attending the personal grooming workshop sponsored by Benjamin Barker

HIGHLIGHT EVENT OF 2019

Dressing Mind and Body for Success

CarePrison partnered with Benjamin Barker, an apparel company, to conduct two personal grooming workshops for CarePrison clients. These former offenders are Yellow Ribbon Fund STAR Bursary recipients who received a study award for their tertiary education. The three-hour workshop prepares graduands for working life with recommendations for work-appropriate styles from Benjamin Barker staff and social etiquette tips from a motivational speaker. One participant was inspired to plan for life after studies as he had never held a corporate job before. Another learnt how to manage people and situations positively which will help him as he pursues a career in customer relations.

My case worker was very **attentive** to me.

We talked a lot about my thoughts and experiences, and I feel like I have discovered more about myself during the case sessions. Now I know that I need to grow in patience and determination to succeed in my plans for the future.

Sam*,
32-year-old CarePrison beneficiary and ex-offender

He was **earnest** in his support for me and my family.

The case worker was very proactive in helping my 68-year-old father-in-law settle his arrears by writing to agencies. I also appreciated how he showed care when he visited him in hospital.

Sheryl*,
wife of an inmate



Sunny giving
free tuition to
at-risk youth

My case worker was
always **ready to
listen** and genuinely
concerned about my
well-being.

Sunny Swee,
37-year-old CarePrison beneficiary

Ex-offender Sunny Swee has experienced transformation in his life and longs to pass it on to others.

He was serving time for drug-related offences when a CCSS caseworker counselled him on issues like family relationships, education, and financial concerns. To prepare him for the marketplace, he attended a personal grooming and social etiquette workshop conducted by a CCSS corporate sponsor. In March, he started work as a data scientist and in July graduated with a Bachelor of Science with Honours from Nanyang Technological University. Now he gives free tuition to at-risk youth whom he says reminds him of himself in his youth.

His encouragement to others is to persevere despite the odds. "It is never too late. I have been given a second chance. We can show that we can change for the better and even contribute back to society."

carelibrary

*Keeping senior
adults with dementia
integrated within
their communities*

33

A year in review

80 

senior adults served in 2019

77.5 

years old - Average age of participants

9 

types of multi-sensory fitness exercises

346 

hours of cognitive activities

CareLibrary provides person-centred care for senior adults with dementia or at risk of cognitive impairment through non-pharmacological interventions. In a vibrant, safe and supportive environment, our trained dementia care staff strive to reduce the cognitive decline of our clients through multi-sensory stimulating activities, with the aim of retaining their functional abilities and social engagement within the community.

HIGHLIGHT EVENTS OF 2019

1 Making Music for the President

Ten CareLibrary participants and their caregivers played a medley of songs at the CCSS / Dairy Farm Singapore (DFSG) Charity Golf dinner on 4 July. Guests included President Halimah Yacob and over 200 sponsors and golfers. The performers made joyful music on handbells and djembe drums, with several seniors singing solos. Participants were also delighted to meet President Halimah who took time to chit-chat and take pictures. They practised for a few months under the guidance of a local music school, as part of CareLibrary's music engagement programme.



01 CareLibrary participants and their caregivers with President Halimah Yacob at the CCSS/DFSG annual charity golf event

02 CareLibrary participants and their caregivers performing a music piece for the attendees at the event



2 Inaugural Caregivers Forum "Your Mind Matters"

More than 18 caregivers participated in CareLibrary's first caregivers forum on 14 September. Entitled "Your Mind Matters: Nourish to Flourish", the event provided tips for caregivers on staying physically and mentally strong as they care for loved ones with dementia. Two speakers, one from Caregivers Alliance Limited (CAL), and another a family member of a CareLibrary participant, spoke about their caregiving journey.

Caregivers sharing their journey at the CareLibrary's first caregivers forum

The CareLibrary team is **attentive** to my mother's needs.

My mother started attending CareLibrary's programme in 2018 when her behaviour became erratic and uncontrollable. The CareLibrary team is attentive to her needs and we have learnt to better care for her.

Joanna Lim,
daughter of a CareLibrary participant with Alzheimer's Disease

It is a **joy** to see their bright smiles during the sessions!

It is heart-warming to see the participants enjoy moving to music and socialising. Besides partner dancing, we also have a special segment for participants to speak words of blessings to their dance partners. This creates a positive environment that improves the mood of the participants.

Elaine Chan,
volunteer dance instructor with CareLibrary since April 2019

Engagement with CareLibrary has been **pleasant** and **positive**.

The mutual support we provide each other show great synergy in our partnership – with CareLibrary participating in CAL's Caregivers Connect 2019 and CAL giving a talk at CareLibrary's caregivers forum.

Jared Goh,
staff of Caregivers Alliance Limited (CAL)

One Success Story

CareLibrary staff forged a close friendship with Mdm Wee and her daughter from 2015 till her passing. Mdm Wee was enthusiastic about attending CareLibrary sessions twice a week, frequently asking if her following session was the next day. She also impressed the team by completing all the brain exercise worksheets she took home to do. Over time the behavioural issues she exhibited due to dementia, such as mild delusion and anxiety, gradually improved.

It was with a heavy heart that we bade farewell to Mdm Wee when she passed on in November 2019. We treasure the four years of laughter and memories we shared with her. We continue to maintain our friendship with her daughter, Jesmin.

For all our friends at CareLibrary, a place of so much love and care.

Thank you dear ones for taking such good care of our late Mother. Through your **passionate care, joyful and meaningful engagement**, Mum's overall being did see a tremendous improvement. Thank you so much! May you continue to grow as you move on to impact and bring joy to more.

A letter of appreciation from **Jesmin,**
daughter of the late Mdm Wee, a former CareLibrary participant

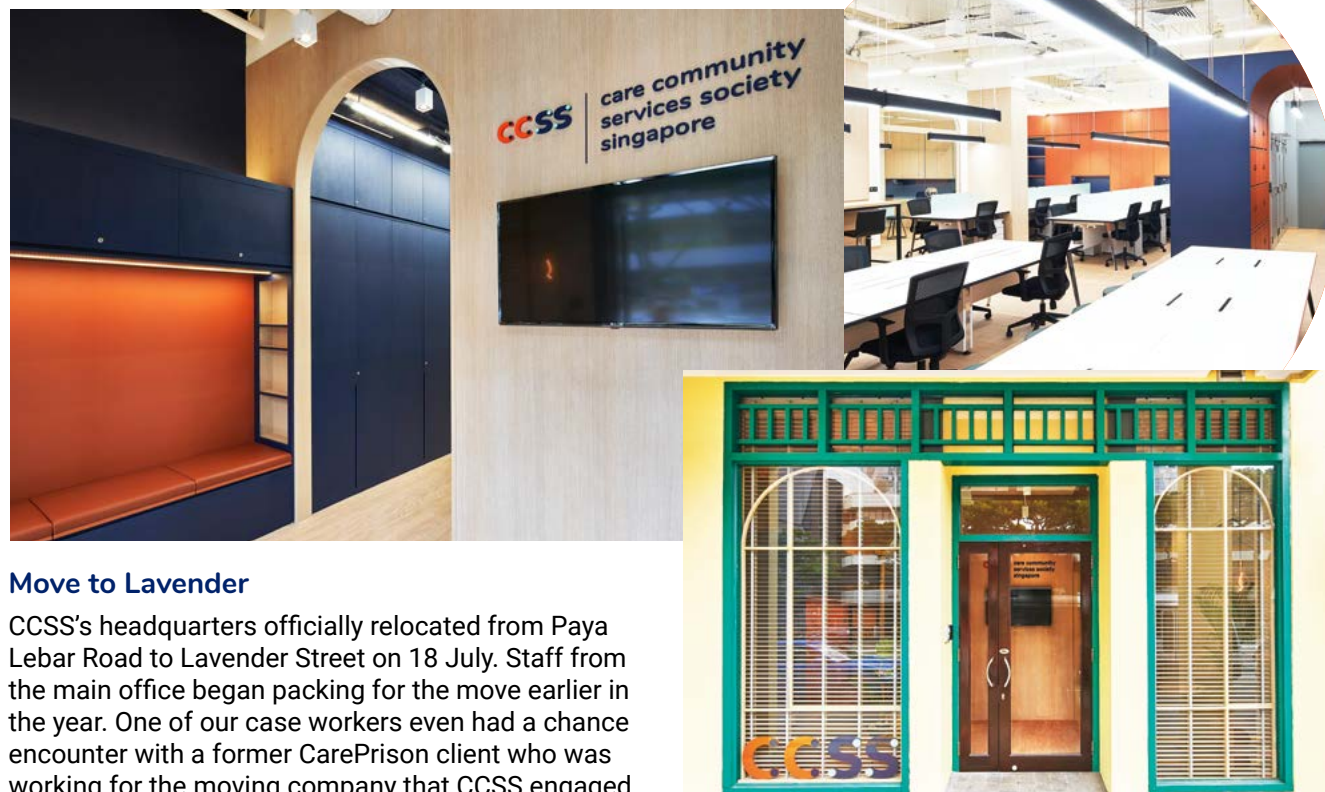
Community Partnership

39

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 an increased awareness of CCSS and our contribution to the social service sector.

2019 Highlights



Move to Lavender

CCSS's headquarters officially relocated from Paya Lebar Road to Lavender Street on 18 July. Staff from the main office began packing for the move earlier in the year. One of our case workers even had a chance encounter with a former CarePrison client who was working for the moving company that CCSS engaged.

Annual Charity Golf Fundraising Event

Over 140 golfers participated in CCSS / DFSG's Charity Golf at the Singapore Island Country Club's championship course on 4 July.



President Halimah Yacob meeting CCSS's children beneficiaries

President Halimah Yacob was the guest-of-honour at the dinner held in the evening for a total of 200 guests. The fundraising event garnered more than \$330,000 of donations from CCSS and DFSG partners who supported through golf flights and sponsorship packages.

To appreciate guests for their support, 13 children beneficiaries performed a lively dance and 12 seniors played a musical medley.

President Halimah interacted with two CareElderly seniors when she viewed their handmade crafts that were displayed for fundraising. These items included sock animals and wooden decoupage boxes.



Buzzing activities at CCSS Weekend

CCSS Weekend

Trinity Christian Centre (TCC) dedicated three days to CCSS to extend our volunteer recruitment and fundraising efforts to members of the church. Held on 7, 9 & 10 November, the event was known as 'CCSS Weekend'. CCSS was given a platform to raise awareness of our cause at TCC's various centre locations – Trinity@Orchard, Trinity@Bukit Batok, Trinity@CBD and Trinity@Paya Lebar. Thirty CCSS staff were deployed to engage members of the church and encourage them to be a volunteer, donor, sponsor, or champion. Close to 100 church members signed up as volunteers at the event.

Media Presence

CCSS was featured on various national media platforms and publications in 2019.

Courts partnership

Courts Singapore sponsored over \$69,000 worth of household furniture and appliances for 57 beneficiary homes as part of Courts Charity Home programme.

Featured on 31 January 2019 in:

The Straits Times, Berita Harian, Lianhe Wanbao



Featured on 1 February 2019 in:

Shin Min Daily News



Featured on 4 February 2019 in:

The Business Times, The New Paper



Featured on 9 May 2019 in:

The Straits Times



President's visit to SAC

President Halimah Yacob showed her support towards active ageing with a visit to our CareElderly Seniors Activity Centre at Merpati Road on 22 March. Playing with the seniors, she participated in table games led by CCSS youth beneficiaries.

Featured on 22 March 2019 in:

Channel NewsAsia

Singapore

President Halimah Yacob plays board games with elderly to promote intergenerational bonding



President Halimah Yacob plays Hamster Rolle with elderly participants at the Merpati CareElderly Seniors Activity Centre on Friday (Mar 22). (Photo: Cindy Co)

Featured on 23 March 2019 in:

Lianhe Zaobao

社区银桌游乐计划 鼓励年长居民保持活跃

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哈莉玛总统昨天上午走访关怀社区服务协会位于美芭蒂路的爱乐龄活动中心，与约50名年长受惠人士交流。

爱乐龄活动中心昨天为将在下个月推行的社区银色桌游计划（Community Silver Table Top），举行首阶段开幕仪式。

根据这项计划，社区的年长居民可以到该中心玩纸牌游戏（board games）。这项计划鼓励乐龄人士保持活跃，以及通过玩互动游戏与其他年长者交流。

来自关怀社区服务协会（Care Community Services Society）SWISH计划的10多名青少年，以及参加d'Klub计划的儿童，昨天到场与中心年长者玩游戏，场面热闹温馨。

位于美芭蒂路（Merpati Road）的爱乐龄活动中心（SAC@Merpati）主要服务对象是住在该区第12、13以及14座组屋的低收入家庭年长者，他们的年龄介乎68岁至89岁。



哈莉玛总统（左二）昨天走访美芭蒂路的爱乐龄活动中心时，观赏中心年长者和SWISH计划的青少年玩纸牌游戏。（陈佩珊摄）

这是关怀社区服务协会SWISH计划的青少年，第二次志愿参与活动。在青少年的带动下，哈莉玛总统和年长人士一起

参与活动和交流。关怀社区服务协会执行董事李文豪说：“每年一次，青少年会用三个星期的时间，跟爱乐

龄活动中心的受惠者（也是邻里的居民）一起策划时代活动。”哈莉玛总统过后也和参与活动的青少年交流。

Corporate Partnerships in 2019



37

Corporate Social
Responsibility
(CSR) partners



45

CSR activities



4,050

hours of Corporate
Volunteerism



over \$1.09 Mil

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 the various activities. These are their generous contributions in 2019.

Dairy Farm Singapore

CCSS / DSFG Charity Golf 2019

On 4 July, CCSS celebrated 15 years of co-organising the charity golf event with DSFG. They rallied business partners for support to raise close to \$70,000 worth of donations and sponsorships for the event.

DFSG Adoption

CCSS was selected as one of DFSG's adopted charities for the 18th year. As part of the adoption, more than 1,000 CCSS donation boxes were installed in DFSG retail stores located island-wide. CCSS also received \$50,000 worth of essential food items for our beneficiaries.

DFSG Family & Community Day

More than 300 CCSS beneficiaries and their family members participated in DFSG's Family and Community Day on 27 July. It is the fifth year that DFSG has invited CCSS beneficiaries to join the annual family-bonding event. The beneficiaries enjoyed a range of activities at ORTO multi-recreational park that included fishing, go-kart racing and laser tag games.



Deutsche Bank

CareHut@Stamford Classroom Refurbishment

On 28 June, a team of 20 Deutsche Bank (DB) volunteers refurbished two classrooms with new fixtures that included book shelves and storage cabinets. The children also participated in an art jamming session by the DB team and their canvas paintings were then put up on the classroom walls.



Sojern

Mid-Autumn Festival with SAC@Circuit

Twenty volunteers from Sojern celebrated the Mid-Autumn Festival with 35 seniors on 5 September. Activities included making Chinese lanterns and playing bingo games. This is Sojern's third year of partnership with CCSS.



Monetary Authority of Singapore

National Day Celebration with the Pioneer Generation

On 8 August, 19 CareElderly seniors celebrated National Day with the Monetary Authority of Singapore (MAS). The seniors performed a medley of local songs to guests that included Senior Minister Mr Tharman Shanmugaratnam, Minister for Education Mr Ong Ye Kung and MAS Managing Director Mr Ravi Menon. CCSS is one of MAS's adopted charity and it is our fourth year joining this celebration.

The Esplanade Co Ltd

Shadow Puppetry Workshop with CareHut@Jiemin

Thirty-one children were introduced to the art of shadow puppetry on 13 June in a workshop conducted by the Esplanade. They explored self-expression with the puppets and presented puppetry skits at the end of the workshop.

Community Indian Drumming Workshop with CareHut@Jiemin

The energetic workshop provided 25 children with an introductory and immersive experience of playing Indian drums and percussions. Led by professional percussionists, the children learnt to follow rhythmic patterns on instruments.

Chinese Drumming Workshop with CareHut@Stamford

Twenty-four children were introduced to fun facts about Chinese drums and played basic rhythms on the percussion instrument. Playing the drums together, they experienced the joy of making music in an ensemble while enhancing their motor skills and learning the importance of teamwork.



Lego Singapore

LEGO™ 'Build the Change' event with CareKids

A total of 215 CareHut children from three centres were invited to experience Lego's 'Build the Change' event where they took up the challenge of building their vision of a Green City through LEGO bricks. The little engineers used their imagination for this hands-on activity at the National Design Centre over three days in November.

Lego Bricks for All

A total of 421 CCSS children beneficiaries from our CareHut centres and d'Klub programmes were each given a box of Lego bricks from Lego Singapore.

CareKids Building Their Dream Playground

LEGO Singapore conducted four creative-play workshops in June for 340 CareHut children at the centres. The children were challenged to be creative and build their dream park using LEGO bricks. Through play, the children learnt to resolve conflicts within their teams when disagreements arose.



Community Partners

CCSS works closely with Government agencies, community organisations and healthcare institutions to bring quality services to the individuals and families that we serve. We would like to acknowledge these community partners who have made significant contributions to our cause in 2019.

Caregivers Alliance Limited

Caregivers Connect 2019

CareLibrary was invited to participate in CAL's Caregivers Connect 2019 event. CareLibrary hosted an information booth and 10 of CareLibrary participants performed a musical medley on drums and handbells.

CareLibrary Caregivers Forum

A speaker from the CAL spoke about his caregiving journey at CareLibrary's first caregivers forum titled "Your Mind Matters: Nourish to Flourish".

Hwi Yoh Ville Residents' Committee

CareElderly's SAC@Golden Ginger co-organised three Law Awareness talks with Hwi Yoh Ville Residents' Committee. Thirty seniors attended the talks conducted by Law Society Pro Bono Services of the Law Society of Singapore. The talks covered topics such as personal protection orders, consumer protection, and protection from harassment.

National Healthcare Group

NHG Adopted Charity for 2019

CCSS participated in NHG Headquarters' Charity Carnival on 14 January as the Group's adopted charity. NHG staff raised more than \$11,000 for CCSS from booth sales at the event. CCSS Executive Director Dewin Lee was invited to speak at the event.

NHG CSR activity with CareElderly Seniors

NHG also brought 29 seniors on a tour of MediaCorp's media and broadcasting studios at the MediaCorp Experience Tour on 17 September.

People's Association, MacPherson Community Club

The People's Association at MacPherson Community Club (MPCC) has partnered with CCSS in a myriad of ways in 2019. They include:

- Free hall usage for CareElderly's Chinese New Year party for 100 seniors.
- Co-organised, and provided usage of MPCC's premises, for a Financial Literacy Workshop with The Financial Tree for 29 d'Klub children.
- Free hall usage for a d'Klub and CareElderly intergenerational activity where 85 d'Klub students and 55 seniors jointly designed 60 canvas tote bags that were to be sold for fundraising.
- Free usage of the Pavilion of Block 90 Circuit Road, for a Christmas dinner organised by Courts Charity Home for 13 d'Klub children and their families.
- More than 20 case referrals for the Yellow Ribbon Community Project, managed by CarePrison.



- 01 Seniors enjoying behind-the-scenes tour at the MediaCorp Experience Tour
- 02 Activity booths at MPCC during the Chinese New Year celebration
- 03 Caregiver from CAL sharing his journey at CareLibrary

Tan Tock Seng Hospital Community Health Post

The only CHP in MacPherson was formed through a partnership with TTSH. Every Monday afternoon, nursing care is made available to the community at CareElderly's SAC@Circuit.

TTSH Speaker at CareLibrary Event

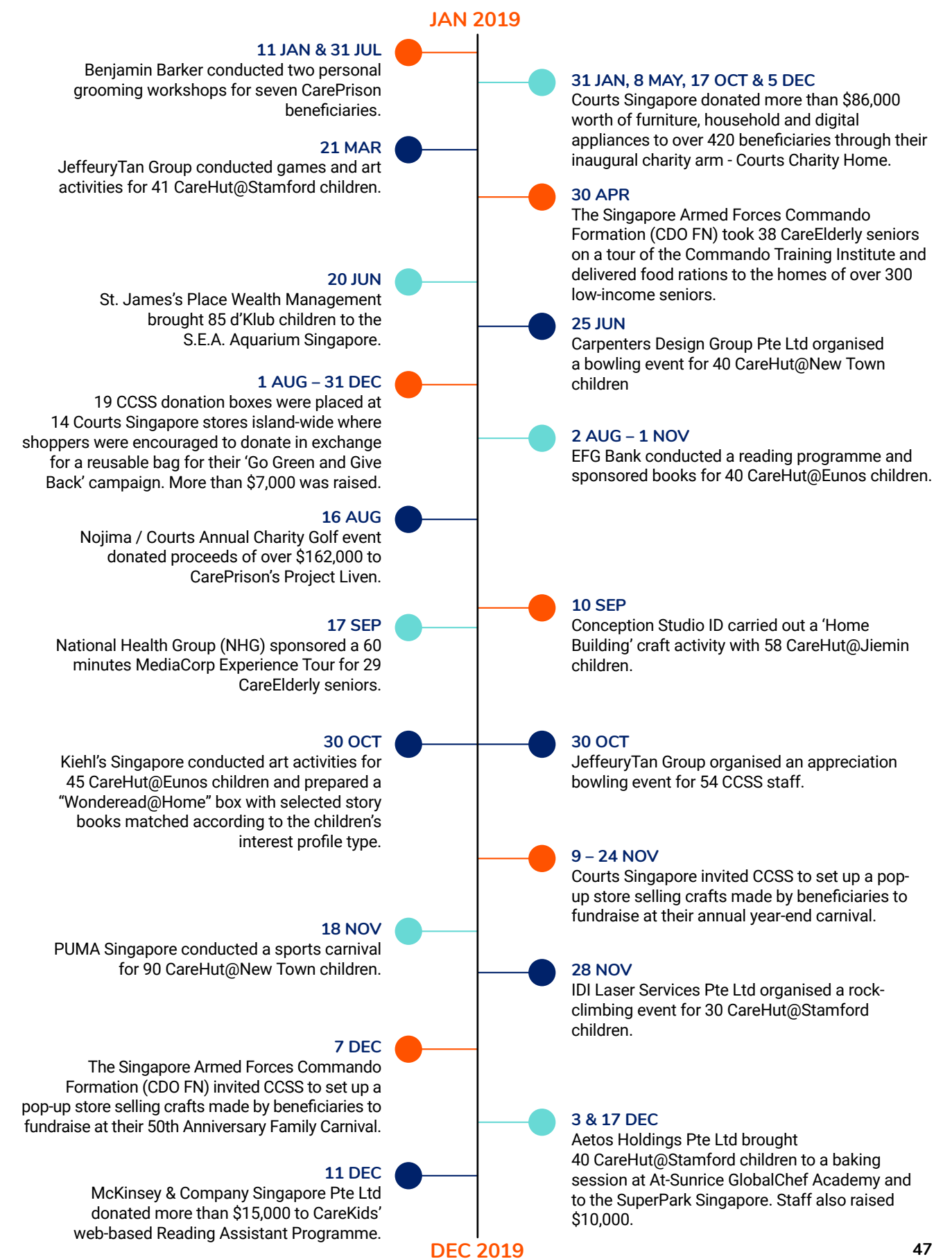
Dr Noorhazlina, a consultant in the Department of Geriatric Medicine at TTSH, spoke at CareLibrary's first community engagement event "Your Mind Matters - Cognitive Wellness for All". More than 45 seniors and caregivers attended the event that gave tips on keeping a person's mind active and caring for seniors.

International Day of Older Persons 2019

CareLibrary was invited to participate in the annual event organised by TTSH. CareLibrary hosted an information booth, and 10 CareLibrary participants performed a musical medley on drums and handbells.

New Partners

We were privileged to embark on new partnerships with the following groups in 2019. We hope that our collaborative relationships will continue to deepen in the years ahead.



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 bonding sessions with our staff.

273 

Regular Volunteers

202 

Ad-hoc Volunteers

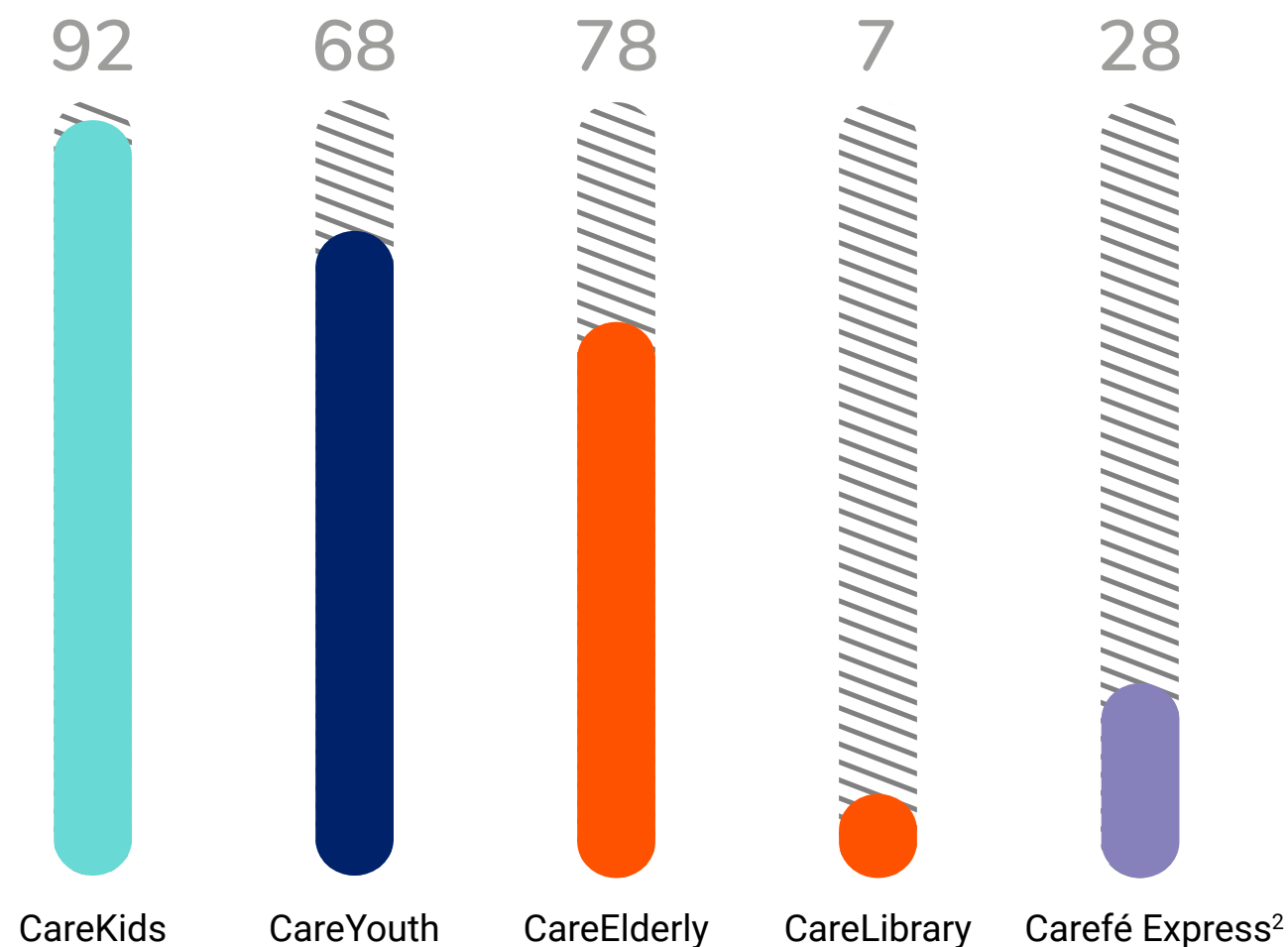
95 

Regular Male Volunteer

178 

Regular Female Volunteer

Breakdown of regular volunteers in 2019 for each programme¹



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

2019 HIGHLIGHTS

Volunteer Appreciation Day

CCSS hosted 120 volunteers at our annual Volunteer Appreciation Day on 13 April. This is an event that appreciates regular volunteers for their commitment and service.

The theme “Leaving Our Mark for Generations” was chosen to represent the positive marks volunteers leave in the lives of our beneficiaries that lasts for generations to come. A total of 44 volunteers received Long Service Awards.



Ration Distribution

Close to 200 volunteers sorted, packed and delivered provisions to 637 low-income households on 1 December. Residents living in one and two-room flats in Beach Road received these provisions donated by DFSG at this annual event.



Volunteer Bonding

Building a community of volunteers within CareElderly

CCSS organised a Volunteer Bonding Day for 30 active CareElderly volunteers and staff to create a sense of community among them. The sponsored event on 22 June included an appreciation lunch and a tour to local farms.

Strengthening the Identity of d'Klub volunteers

Thirty-four volunteers were inspired to display courage, commitment, and confidence in their identity as mentors at the Volunteer Bonding Day on 1 June. An online survey conducted at the event revealed that more than 80% of mentors will continue to volunteer for as long as they can.

d'Klub Annual Summit

Thirty-two volunteers attended the Summit where volunteers evaluate the programme as staff report on the year's achievements and shared goals for the coming year.



Volunteer Training CareElderly Volunteer's Training and Empowerment

On 7 September, CareElderly staff conducted a one-day session for 30 active volunteers to train them in eldercare skills such as attending to falls in the elderly, wheelchair handling and safe usage



of walking aids. To increase efficiency in the utilisation of volunteer time and talents, they were also introduced to new categories for volunteering - Operations, Specialised and Projects.

Motivating and Developing d'Klub volunteers

d'Klub invited professional host and radio presenter Lee Qing Hong to train volunteers in public speaking on 10 January. The 46 attendees participated in a group exercise to practice skills such as vocal variety, vocal projection and body language to help them facilitate lessons with d'Klub children.

Financial Statements

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CARE COMMUNITY SERVICES SOCIETY

**FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2019**

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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 2019 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

17 April 2020



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 2019, 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 2019 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 2019 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.

STATEMENT OF COMPREHENSIVE INCOME
For the financial year ended 31 December 2019

	Note	← Accumulated fund \$	2019 Other funds \$	→ Total funds \$	2018 Total funds \$
Income					
Donations		1,636,680	115,949	1,752,629	1,551,783
Project income	4	877,581	22,860	900,441	1,016,124
Program income	5	1,535,240	268,846	1,804,086	1,830,090
Other grant income		76,205	1,291,604	1,367,809	1,179,652
Interest income		113,714	–	113,714	76,934
Total income	6	4,239,420	1,699,259	5,938,679	5,654,583
Less expenditure					
Program expenses	7	2,268,193	1,022,730	3,290,923	3,558,620
Project expenses	4	111,201	–	111,201	171,421
Other expenses	8	1,166,317	115,849	1,282,166	1,396,477
Total expenditure		3,545,711	1,138,579	4,684,290	5,126,518
Surplus and total comprehensive income for the financial year		693,709	560,680	1,254,389	528,065

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

**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.

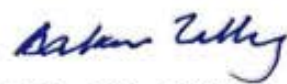
Report on other Legal and Regulatory Requirements

In our opinion,

- 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
- the fund-raising appeals held during the financial year ended 31 December 2019 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:

- 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
- 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

17 April 2020

BALANCE SHEET
At 31 December 2019

	Note	2019 \$	2018 \$
Non-current asset			
Property, plant and equipment	10	448,397	185,409
Current assets			
Trade and funding receivables		79,565	168,309
Other receivables	11	99,005	46,511
Fixed deposits	12	6,504,144	5,866,476
Bank and cash balances		1,952,953	1,278,770
Total current assets		8,635,667	7,360,066
Total assets		9,084,064	7,545,475
Non-current liability			
Lease liabilities		242,937	–
Current liabilities			
Accrued operating expenses		325,562	320,576
Amount due to related party	13	334,496	370,010
Grant received in advance		17,889	13,573
Deposits and fees received in advance		112,497	104,512
Lease liabilities		59,490	–
Total current liabilities		849,934	808,671
Total Liabilities		1,092,871	808,671
Net assets		7,991,193	6,736,804
Funds			
Accumulated Fund	14	7,456,677	6,762,968
<i>Restricted funds</i>			
Deferred capital grant	15	146,555	161,579
Community Silver Trust Fund	16	117,167	73,824
Care and Share Grant Fund	17	19,569	(321,457)
Seniors Activity Centre Accumulated Fund	18	104,570	40,905
School Start-up Grant Fund	19	12,079	19,676
President's Challenge	20	128,353	–
Other funds		6,223	(691)
Total funds		7,991,193	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 CHANGES IN ACCUMULATED AND OTHER FUNDS
For the financial year ended 31 December 2019

[illegible]

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 2019

	2019 \$	2018 \$
Cash flows from operating activities:		
Surplus for the financial year	1,254,389	528,065
Adjustments for:		
Depreciation of property, plant and equipment (Note 10)	179,946	140,095
Interest income	(113,714)	(76,934)
Loss on disposal of property, plant and equipment	494	—
Interest expense	9,399	—
Operating surplus before working capital changes	1,330,514	591,226
Receivables	36,250	(63,949)
Payables and grant received in advance	(18,227)	18,773
Net cash generated from operating activities	1,348,537	546,050
Cash flows from investing activities		
Interest received	113,714	76,934
Purchases of property, plant and equipment (Note 10)	(99,765)	(21,026)
Proceeds from disposal of property, plant and equipment	118	—
Net cash generated from investing activities	14,067	55,908
Cash flows from financing activities		
Interest paid on lease liabilities	(9,399)	—
Repayment of lease liabilities	(41,354)	—
Net cash used in financing activities	(50,753)	—
Net increase in cash and cash equivalents	1,311,851	601,958
Cash and cash equivalents at beginning of financial year	7,145,246	6,543,288
Cash and cash equivalents at end of financial year	8,457,097	7,145,246
Cash and cash equivalents comprise:		
Bank and cash balances	1,952,953	1,278,770
Fixed deposits	6,504,144	5,866,476
	8,457,097	7,145,246

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 2019

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 103 Lavender Street #01-02 CarePoint, Singapore 338725.

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.

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 except as disclosed in Note 3.

2 Significant accounting policies (cont'd)

a) Basis of preparation (cont'd)

New and revised standards (cont'd)

New standards, amendments to standards and interpretations that have been issued at the balance sheet date but not yet effective for the financial year ended 31 December 2019 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.

b) Income

Donations are accounted for when received.

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

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

Interest income is recognised on a time proportion basis.

c) Property, plant and equipment

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

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

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

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

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

	No. of years
Office equipment	5
Furniture and fittings	3 - 5
Computers	2
Renovation	3 - 5
Motor vehicle	5
Right-of-use assets	Over the lease term

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.

2 Significant accounting policies (cont'd)

d) Leases

The accounting policy for operating leases before 1 January 2019 are as follows:

When the Society is a lessee:

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. Contingent rents, if any, are charged as expenses in the periods in which they are incurred.

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.

The accounting policy for leases after 1 January 2019 are as follows:

The Society assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

When the Society is a lessee:

The Society applies a single recognition and measurement approach for all contracts that are, or contain, a lease, except for short-term leases (ie: for leases that have a lease term of 12 months or less from commencement date and do not contain a purchase option) and lease of low-value assets (e.g. leases of office equipment). For these exempted leases, the Society recognises the lease payments as an operating expense on a straight-line basis over the term of the lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased assets are consumed.

Lease liabilities

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Society uses its incremental borrowing rate.

Lease payments included in the measurement of the lease liability comprise fixed lease payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Society and payments of penalties for terminating the lease, if the lease term reflects the Society exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

The lease liability is presented as a separate line in the balance sheets.

The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability using the effective interest method, and reducing the carrying amount to reflect the lease payments made.

The Society remeasures the lease liability (and makes a corresponding adjustment to the related right-of-use asset) whenever there is a modification, a change in the lease term, a change in the lease payments (e.g., changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

2 Significant accounting policies (cont'd)

d) Leases (cont'd)

The accounting policy for leases after 1 January 2019 are as follows (cont'd):

When the Society is a lessee (cont'd):

Right-of-use assets

The Society recognises right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement date, initial direct cost, less any lease incentive received.

Whenever the Society incurs an obligation for costs to dismantle and remove a leased asset, restore the site on which it is located or restore the underlying asset to the condition required by the terms and conditions of the lease, a provision is recognised and measured under FRS 37. To the extent that the cost relates to a right-of-use asset, the costs are included in the related right-of-use asset, unless those costs are incurred to produce inventories.

Right-of-use assets are subsequently measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the shorter period of the lease term and useful life of the underlying asset. If ownership of the leased asset transfers to the Society at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The depreciation starts at the commencement date of the lease.

The right-of use assets are presented within "Property, plant and equipment" in the balance sheets.

The Society applies FRS 36 to determine whether a right-of-use asset is impaired and accounts for any identified impairment loss.

e) 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.

2 Significant accounting policies (cont'd)

f) 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.

g) Income tax

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

h) Financial assets

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.

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.

2 Significant accounting policies (cont'd)

h) Financial assets (cont'd)

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.

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 include accrued operating expenses and amount due to a related party. Financial liabilities are recognised on the balance sheet when, and only when, the Society becomes a party to the contractual provisions of the financial instruments. Financial liabilities are initially recognised at fair value plus directly attributable transaction costs and subsequently measured at amortised cost using the effective interest rate 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.

2 Significant accounting policies (cont'd)

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"). The financial statements of the Society is presented in Singapore Dollar, which is the Society's 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 when there is a 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 other funds respectively to match the depreciation charge of the asset.

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

3. Interpretations and amendments to published standards effective in 2019

FRS 116 Leases

When the Society is a lessee

FRS 116 replaces the existing FRS 17 *Leases* for the financial period beginning 1 January 2019. It reforms lessee accounting by introducing a single lessee accounting model. Lessees are required to recognise all leases on their balance sheet 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.

3. Interpretations and amendments to published standards effective in 2019 (cont'd)

FRS 116 Leases

When the Society is a lessee

On adoption of FRS 116, the Society recognised lease liabilities in relation to leases which had previously been classified as "Operating leases" under FRS 17 *Leases*. These lease liabilities were measured at the present value of the remaining lease payments, discounted using its incremental borrowing rate as at 1 January 2019. The lessee's incremental borrowing rate applied to lease liabilities on 1 January 2019 was 5%.

The difference between operating lease commitments disclosed as at 31 December 2018 and the lease liability as at 1 January 2019 are not significant.

The associated right-of-use assets were measured at the amount equal to the lease liability (adjusted for any prepaid or accrued lease payment) on adoption. Arising from the adoption of FRS 116, rights-of-use asset and lease liability of \$162,716 were recognised on the balance sheet on 1 January 2019.

In applying FRS 116 for the first time, the Company has used the following practical expedients permitted by the standard:

- account for operating leases with a remaining lease term of less than 12 months as at 1 January 2019 as short-term leases.
- use of hindsight in determining the lease term where the contract contains options to extend or terminate the lease.

4 Project income and Project expenses

Project income of \$900,441 (2018: \$1,016,124) and Project expenses of \$111,201 (2018: \$171,421) comprise the proceeds and expenses from major fundraising events like DFSG Mindset donation box, golf tournament, charity movie, charity run and donations for Carefe Express.

5 Program income

Program income comprises the following:

	Total funds	
	2019	2018
	\$	\$
Children services	1,143,165	1,104,963
Care Family services	101,636	173,116
Seniors Activity Centre - Golden Ginger	1,735	2,335
The Care Library	305,766	301,494
Seniors Activity Centre - Merpati and Circuit Road	251,784	248,182
Total program income	1,804,086	1,830,090

The above Program Income for Children services comprised of Fees income of \$563,399 (2018: \$529,588), SCC subsidies of \$579,016 (2018: \$575,375) and Grant income of \$750 (2018: NIL).

6 Total income

Included in total income are the following:

	Total funds	
	2019	2018
	\$	\$
Tax exempt donations	1,615,776	1,499,379
Other grant income includes:		
- SEC/Wage Credit	76,577	152,617
Interest income	113,714	76,934

7 Program expenses

Program expenses comprise the following:

	Total funds	
	2019	2018
	\$	\$
Children services	1,810,634	1,998,757
Care family services	662,484	742,364
Seniors Activity Centre	546,899	579,860
The Care Library	270,906	237,639
3,290,923	3,558,620	

Included in program expenses are the following:

	Total funds	
	2019	2018
	\$	\$
Rental of office	23,946	64,379
Rental of equipment	7,875	9,429
Depreciation	80,836	48,799
Employee expense	2,584,474	2,856,505
Interest expense on lease liabilities	6,587	-

8 Other expenses

These include:

	Total funds	
	2019	2018
	\$	\$
Depreciation (Note 10)	98,954	91,092
Management fee	25,500	42,000
Rental of office	62,645	124,484
Rental of equipment	4,820	3,181
Employee benefits expense	825,693	992,647
Donations to Mindset	135,107	89,197
Interest expense on lease liabilities	2,812	–

9 Employee benefits expense

	← Accumulated fund	2019 Other funds	→ Total funds	2018 Total funds
	\$	\$	\$	\$
Total employee benefits expenses of the Society is as follows:				
Salaries and bonus	2,141,035	692,178	2,833,213	3,225,822
Contribution to defined contribution plans	357,347	89,356	446,703	498,511
Other benefits	94,484	35,767	130,251	124,819
	2,592,866	817,301	3,410,167	3,849,152

Employee benefits expense is recognised in the following:

	2019	2018
	\$	\$
Accumulated fund	2,592,866	2,820,209
Care and Share Grant Fund	429,485	756,578
Seniors Activity Centre Accumulated Fund	220,916	263,613
Community Silver Trust Fund	59,300	8,752
President Challenge Grant Fund	107,600	–
	3,410,167	3,849,152

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

	2019	2018
	\$	\$
\$100,001 to \$200,000		
- Executive Director	1	1

10 Property, plant and equipment

	Office equipment	Furniture & fittings	Computers	Renovation	Motor vehicle	Right-of-use assets	Total
	\$	\$	\$	\$	\$	\$	\$
2019							
Cost							
At 1.1.2019							
Cost	27,154	87,889	350,939	265,151	91,888	–	823,021
Recognition of right-of-use asset on initial application of FRS 116	–	–	–	–	–	162,716	162,716
Cost at 1.1.2019, restated	27,154	87,889	350,939	265,151	91,888	162,716	985,737
Additions	7,752	2,680	36,259	53,074	–	181,065	280,830
Disposal	(1,831)	–	–	–	–	–	(1,831)
At 31.12.2019	33,075	90,569	387,198	318,225	91,888	343,781	1,264,736
Accumulated depreciation							
At 1.1.2019	22,288	84,731	286,614	193,439	50,540	–	637,612
Depreciation charge	2,170	2,128	63,185	38,947	18,378	55,138	179,946
Disposal	(1,219)	–	–	–	–	–	(1,219)
At 31.12.2019	23,239	86,859	349,799	232,386	68,918	55,138	816,339
Net carrying value							
At 31.12.2019	9,836	3,710	37,399	85,839	22,970	288,643	448,397
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

10 Property, plant and equipment (cont'd)

Depreciation charge are allocated as follows:

	2019 \$	2018 \$
Program expenses		
- Accumulated fund	80,444	46,528
- Seniors Activity Centre (Note 18)	392	2,271
Project expenses	156	204
Other expenses (Note 8)	98,954	91,092
	<u>179,946</u>	<u>140,095</u>

Nature of the Society's leasing activities

The Society's leasing activities comprise the following:

- The Society leases various office premises and centres from related and non-related parties. The leases have an average tenure of between one to five years; and
- In addition, the Society leases certain premises and office equipments with contractual terms of one to five years. These leases are short-term or low-value items. The Society has elected not to recognise right-of-use assets and lease liabilities for these leases.

Information about leases for which the Society is a lessee is presented below:

Carrying amount of right-of-use assets

	31.12.2019 \$	1.1.2019 \$
<u>Classified within Property, plant and equipment</u>		
Office premises and centres	<u>288,643</u>	<u>162,716</u>

Amounts recognised in profit or loss

	2019 \$
<u>Depreciation charge for the year</u>	
Office premises and centres	<u>55,138</u>
<u>Lease expense not included in the measurement of lease liabilities</u>	
Lease expenses – short term leases	67,338
Lease expenses – low value assets leases	<u>12,695</u>
<u>Interest expense on lease liabilities</u>	<u>9,399</u>

Total cash flow for leases amounted to \$127,277.

10. Property, plant and equipment (cont'd)**Reconciliation of movements of liabilities to cash flows arising from financing activities:**

	Lease liabilities \$
Balance at 1 January 2019	–
Adoption of FRS 116	162,716
Changes from financing cash flows:	
- Repayments	(41,354)
- Interest paid	(9,399)
Non-cash changes	
- Interest expense	9,399
- Additions of new leases	181,065
Balance at 31 December 2019	<u>302,427</u>

11 Other receivables

	2019 \$	2018 \$
Deposits	36,959	39,866
Prepayments	7,770	6,645
Interest receivables	54,276	–
	<u>99,005</u>	<u>46,511</u>

12 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 2019 was 1.91% (2018: 1.67%) per annum.

13 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.

14 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:

	2019 \$	2018 \$
Income:		
Cash donation	59,783	60,452
Expenditure:		
Operating expenses	20,613	22,489
Rental of premise	12	12
Depreciation	156	204
	20,781	22,705
Net surplus	39,002	37,747

15 Deferred capital grant**Grant - related to assets**

	2019 \$	2018 \$
Balance at beginning of financial year	161,579	269,915
Grant amortised during the financial year		
- Accumulated Fund	(114,657)	(127,409)
- Seniors Activity Centre (Note 18)	(73)	(1,953)
	(114,730)	(129,362)
Fund transferred during the financial year		
- Community Silver Trust Fund (Note 16)	2,622	-
- Care and Share Grant Fund (Note 17)	95,978	15,836
- School Start-up Grant Fund (Note 19)	1,106	5,190
	99,706	21,026
Balance at end of financial year	146,555	161,579

16 Community Silver Trust Fund

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

	2019 \$	2018 \$
Balance at beginning of financial year	73,824	42,340
Community Silver Trust - Matching Grant	173,604	76,395
Expenditure	(127,639)	(44,911)
Fund transferred during the financial year		
- Deferred Capital Grant (Note 15)	(2,622)	-
Balance at end of financial year	117,167	73,824

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

	2019 \$	2018 \$
Seniors Activity Centre		
Tax-deductible donations	103,116	170,120
Non tax-deductible donations	35,693	3,484
Total	138,809	173,604

The CST Funding of \$138,809 (2018: \$173,604) will only be recorded as income in the Community Silver Trust Fund in the financial year ending 31 December 2020 (2018: financial year 2019) 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 Care and Share Grant Fund

	2019 \$	2018 \$
Balance at beginning of financial year	(321,457)	(480,909)
Grant received during the financial year	870,000	935,947
Amortisation during the financial year	-	-
Expenditure	(432,996)	(760,659)
Fund transferred during the financial year		
- Deferred Capital Grant (Note 15)	(95,978)	(15,836)
Balance at end of financial year	19,569	(321,457)

17 Care and Share Grant Fund (cont'd)

This represents a dollar and twenty-five cents matching grant for every eligible donation dollar for the first \$1,000,000, 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 SSOs ("Social Service Organisation") 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 2019, grant of approximately \$2,610,000 (2018: \$1,740,000) has been received.

18 Seniors Activity Centre Accumulated Fund

	2019 \$	2018 \$
Balance at beginning of financial year	40,905	(19,997)
Donation received	138,809	173,604
Recurrent funding and service income (Note 5)	250,549	248,182
Expenditure	(326,928)	(362,999)
Other grant received (Note 5)	1,235	2,115
Balance at end of financial year	104,570	40,905

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:

	2019 \$	2018 \$
Depreciation (Note 10)	392	2,271
Amortisation of Deferred Capital grant (Note 15)	(73)	(1,953)
Employee benefits expense	220,916	263,613
Rental of office	9,616	9,569

19 School Start-up Grant Fund

	2019 \$	2018 \$
Balance at beginning of financial year	19,676	32,197
Grant received during the financial year	—	—
Expenditure	(6,491)	(7,331)
Fund transferred during the financial year - Deferred Capital Grant (Note 15)	(1,106)	(5,190)
Balance at end of financial year	12,079	19,676

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.

20 President's Challenge Fund

	2019 \$	2018 \$
Balance at beginning of financial year	—	—
Grant received during the financial year	248,000	—
Expenditure	(119,647)	—
Fund transferred during the financial year	—	—
Balance at end of financial year	128,353	—

The purpose of the President's Challenge Fund acts as a call to all Singaporeans in doing their part in building a more caring and inclusive society. It is an annual community outreach and fundraising campaign for charities selected every year by the President's Office.

21 Lease commitments

As at 31 December 2018, the Society has commitments in relation to non-cancellable operating leases contracted for rental of property but not recognised as liabilities as follows:

	2018 \$
Not later than one financial year	97,676
Later than one financial year but not later than five financial years	42,004
	139,680

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:

	2019 \$	2018 \$
Management fee paid	25,500	42,000
Rental of premises paid	87,373	142,026
Donations received	(330,000)	(330,000)

23 Key management personnel compensation

Total key management personnel compensation is analysed as follows:

	2019 \$	2018 \$
Salaries and bonus cost	421,924	260,575
Contribution to defined contribution plans	63,910	36,543
	485,834	297,118

The above key management personnel compensation is in respect of 5 (2018: 3) top key executives.

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

24 Financial instruments**(a) Categories of financial instruments**

Financial instruments as at balance sheet date are as follows:

	2019 \$	2018 \$
Loans and receivables	8,627,897	7,353,421
Financial liabilities at amortised cost	962,485	690,586

(b) 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.

24 Financial instruments (cont'd)**(b) Financial risk management (cont'd)****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

Credit risk exposure in relation to financial assets at amortised costs as at 31 December 2019 is insignificant and accordingly no credit loss allowance is recognised as at 31 December 2019 except for trade receivables which the Society has recognised a loss allowance of \$20,318 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.

24 Financial instruments (cont'd)

(b) Financial risk management (cont'd)

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 12.

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.

(c) 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 2019 were authorised for issue by the Board on 17 April 2020.



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