

CCSS

care community
services society
singapore



Annual Report 2021
Empowering Generations

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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.



CCSS BOARD & MANAGEMENT

Management Team

EXECUTIVE DIRECTOR	DIRECTOR OF PROGRAMMES	DIRECTOR OF PROGRAMME (CARELIBRARY)
Mr Dewin Lee	Ms Sarah-Jane Tan	Ms Han Cheryl

CCSS Board

PRESIDENT AND CHAIRPERSON	VICE PRESIDENT
Rev Dominic Yeo	Mr Melvin Lim (appointed in May 2021)
HONORARY SECRETARY	HONORARY TREASURER
Mr Brian Koh	Mr Poh Teong Eng
MEMBERS	
Ms Lauren Ong (resigned in May 2021) Rev Beatrice Kang Mr Benjamin Goh Ms Angelique Khoo Mr Michael See Ms Chen Tze Hui (resigned in May 2021) Ms Mey Chan Ms Chang Wai Wai Mr Victor Yeow (resigned in September 2021) Ms Liew Wei Li (appointed in May 2021)	

Disclosure of board meeting and attendance

During the financial year ended 31 December 2021 there were six board meetings held. The attendance of the Board members at these meetings are as shown:

BOARD MEMBERS	ATTENDANCE
Rev Dominic Yeo	4
Mr Melvin Lim (appointed in May 2021)	4
Rev Beatrice Kang	5
Ms Lauren Ong (resigned in May 2021)	2
Mr Poh Teong Eng	6
Mr Benjamin Goh	6
Ms Mey Chan	6
Ms Angelique Khoo	5
Mr Michael See	6
Ms Chen Tze Hui (resigned in May 2021)	1
Mr Brian Koh	6
Mr Victor Yeow (resigned in September 2021)	4
Ms Chang Wai Wai	5
Ms Liew Wei Li (appointed in May 2021)	3

POLICY AND COMPLIANCE

Reserves Policy

The Society's ratio of general reserves to annual operating expenditure for the financial year ended 31 December 2021 was 2.03 (2020:2.07).

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.

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 2018 and Code of Governance of the Charity Council, the Society hereby discloses that two (2) of its Board members, namely Dominic Yeo and Beatrice Kang 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) Beatrice Kang provides her skills, competence and experience to the corporate governance and business affairs of the Society. Her 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



2021 was a significant year for CCSS as we celebrated our 25th anniversary. It marked a momentous point having grown from serving a humble senior meal 25 years ago, to becoming an organisation that currently meets the varied social needs of different generations.

25 YEARS OF SERVICE

In 1996, CCSS was founded with a humble vision to

empower the lives of the disadvantaged in our society.

It started with an Elderly Meal Service at Leng Kee Community Centre for more than 30 seniors. Today, CCSS serves more than 1,500 beneficiaries and clients ranging from disadvantaged children, at-risk youths, seniors, older individuals with or at risk of dementia, ex-offenders, and their families.

The growth of CCSS in the last 25 years is attributed to the collective effort of our committed staff, partners, donors, and volunteers who have given generously of their time and resources. These accomplishments inspire us to touch more lives and to see communities transformed in the years to come.

NEW APPOINTMENT AS AN SG CARES VOLUNTEER CENTRE

The good work of CCSS has not gone unnoticed. In February 2021, CCSS signed a Memorandum of Understanding to officiate its appointment as the SG Cares Volunteer Centre @ Geylang. The signing was witnessed by Deputy Prime Minister Mr Heng Swee Keat, Minister for Culture, Community and Youth and Second Minister for Law Edwin Tong, and SG Cares Lead Adviser for Geylang town Ms Tin Pei Ling.

In the past year, SG Cares VC @ Geylang has engaged over 1,000 volunteers, 70 community partners and impacted more than 3,000 beneficiaries through services and time. Moving forward, the team will continue to recruit more volunteers and broker more sustained partnerships with private and public organisations to effectively meet the changing needs of Geylang town.

DEDICATED FORMER VOLUNTEERS

Reverend Beatrice Kang stepped down as Vice-President of CCSS in May 2021 after 19 years of service to the organisation. She has been instrumental to the growth of

CCSS in many ways and will continue to serve CCSS as a board member.

Ms Lauren Ong has stepped down as Honorary Secretary and board member in May 2021 after serving for 25 years. Lauren assisted in establishing CCSS in 1996 and has served on the board since then in various capacities ensuring proper governance and compliance in statutory and legal obligations.

Ms Chen Tze Hui has stepped down as a board member of the Investment and Fundraising Sub-Committees. Tze Hui joined the board in 2017. She helped direct and monitor the investment of CCSS's assets and oversaw our organisation's overall fundraising.

Mr Victor Yeow has stepped down as a member of the Finance Sub-Committee in September 2021. He aided in the evaluation of our financial performance and ensured accountability in the use of our financial resources.

We thank each of them for their valued service and deeply appreciate their commitment to grow CCSS's reach to a wider pool of beneficiaries and clients as well as deepen its support to empower them.

ONBOARDING NEW VOLUNTEERS

We are delighted to have Pastor Melvin Lim onboard as Vice-President of CCSS from May 2021. We are confident he will take CCSS to greater heights as a social service organisation that will empower many more generations of individuals and families.

We also welcome Ms Liew Wei Li as a member of the Investments Sub-Committee. With more than 25 years of experience in the education sector of the civil service, we look forward to her valued contribution as a board member.

I thank every single one who has partnered with CCSS in serving the disadvantaged with compassion and excellence these 25 years. Let's continue to do what we can and all we can to make a positive impact in our communities for generations to come.

Yours sincerely,

Rev Dominic Yeo
President

EXECUTIVE DIRECTOR'S MESSAGE



The Covid-19 pandemic continued to disrupt our programmes, but with the creativity, flexibility and adaptability of our staff, we managed to continue to engage and sustain our beneficiaries' interests both online and onsite. Kudos to staff, volunteers and partners of CCSS for not only persevering despite trying circumstances but also stepping up to increase

the support provided to our beneficiaries and clients during these times.

VALUED PARTNERSHIPS

UOB, our partner since 2020, has invested in our beneficiaries through active volunteerism, fundraising and sponsoring digital resources to aid children's learning and development. UOB's dedicated volunteers invested over 140 hours of e-reading sessions, sign-language lessons, and art workshops to build and strengthen language literacy and a love for the arts. UOB donated a total of 42 digital learning kits to our four CareHut student care centres, each consisting of a new laptop, a Wi-Fi dongle, and a complimentary online subscription to The Straits Times, including the student's choice of a vernacular newspaper such as Lianhe Zaobao, Berita Harian, or Tamil Murasu. This donation will equip these students with digital learning tools and skills.

We are also immensely grateful for our partnership with Trafigura Singapore. Their generous funding in 2020 has supported more than 220 Project Liven individuals and families through family case management sessions, employment, and financial planning support, this year.

Amidst the many success stories is Naresh Kumar. Through and with the support of Trafigura Singapore, Project Liven caseworker Chan Soon Onn was able to journey with Naresh and support him through financial planning, career advice, guidance, and connection to community resources to support his needs. *(Read Naresh's story on page 22).*

KICKSTARTING NEW PROGRAMMES

This year, our CareCounselling team geared up to conduct multiple corporate wellness talks for different organisations. The team impacted more than 500 individuals with information and strategies on stress management, supporting teamwork through change and stress, and self-care while working from home. Moving forward, they have plans to increase their variety of topic offerings to benefit corporate organisations and individuals alike.

In August, CareLibrary launched a new programme, Brain Gym, in a bid to increase the variety of its activities for its participants during the pandemic. Our trained dementia care staff spent hours of dedicated research and meticulous planning to implement useful activities that support the slowing down of cognitive and functional decline for our clients in face of pandemic challenges.

TRANSFORMING LIVES

For the first time, CCSS came together as an organisation to fundraise for our beneficiaries through *25 for 25*, a CCSS campaign aimed to encourage 25 acts of kindness or fundraise with the number 25. I am so proud of our staff for executing creative ideas as well as their enthusiastic participation. Many used their talents in singing, sewing, craft-making, and entrepreneurship to contribute to the needs of the community.

Our caregiver and Singapore Patient Action Awards 2020 recipient Nicholas Sim was invited to speak at Singapore Patient Conference Let's Chat 2021. Nicholas shared his joy in volunteering at CareLibrary to motivate and train other caregivers. We thank him for his steady support towards our caregivers and participants.

THE ROAD AHEAD

The pandemic has impressed upon us the importance of strategic agility for a social service organisation like us. The community needs were new, many, and intense. The demand for us to rise to meet those pressing needs was acute. We have learned much and will continue to build on this. I am confident that with the support of our committed staff, volunteers, donors coupled with our strategic partners we will continue to provide effective programmes and meaningful resources to our community in need. With a united mission, we will continue breaking new ground and equip vulnerable lives for empowered living.

Yours sincerely,

Dewin Lee
Executive Director

25 YEARS OF MILESTONES



1996

- Registered as a Society. Since 1998, CCSS holds status of an Institution of a Public Character.
- Started first "Before-After School Care Centre" now known as **CareHut** at Townsville Primary School to provide care and supervision to children from all backgrounds, including those from low-income and/or single-parent families.



1997

Launched **d'Klub**, a tuition and mentoring programme for youths, providing a safe environment for disadvantaged children in six primary schools: Bukit View, Pei Hwa, Ghim Moh, Yanzheng, Jurong, and Bukit Batok.

1999

Raised more than \$135,000 during its first Charity Golf fundraising event.



2002

Launched Ask Carey, an SMS counselling service that reached out to troubled youths who were not comfortable seeing a counsellor.



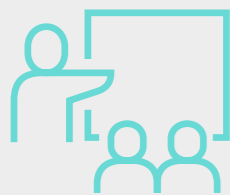
2007

Formed **CarePrison** to serve ex-offenders and their families to make lasting and positive changes through reintegration and rehabilitation.



2008

Renamed as **CareCounselling and Training** to support individuals and corporates through one-to-one counselling, webinars, and talks.



2009

Opened its first **CareElderly** Seniors Activity Centre (SAC) to serve single and low-income elderly living in MacPherson. Today, CCSS operates three SACs in the MacPherson and Serangoon districts.



2021

Signed a Memorandum of Understanding to officiate its appointment as the **SG Cares Volunteer Centre @ Geylang** in February.



2020

Contributed more than 350 manhours to support the Ministry of Social and Family Development's National CARE Hotline during the Covid-19 pandemic.



2018

- Refreshed branding of CCSS and changed its mascot to that of a fingerprint. This signifies the positive marks CCSS leaves on the precious lives served.
- Received support from President's Challenge as one of the chosen beneficiary organisations for the first time and consecutively in 2020 and 2021.

2017

- Assumed the management of **CareLibrary**, a cognitive care programme, tailored to stimulate and improve the cognitive well-being of older individuals.



- Started **SWISH Youth**, a community-based outreach programme to meaningfully engage youths aged 13 to 17 years old in MacPherson through basketball. Today, CareYouth engages youths through a range of programmes such as **Group Work**, **Hearty Time** and **Project Thrive**.



2014

Carefé Express was launched to serve food and beverages to Trinity Christian Centre's congregants using a donate-as-you-wish policy.

2021 HIGHLIGHTS

JANUARY

**Providing regular support to caregivers**

Delivered six Caregivers Online Chatroom sessions on a bi-monthly basis to address caregiving challenges, teach coping strategies and empower caregivers with knowledge and skills to provide better care.

**Organised first virtual walkathon**

Walk to Empower, CCSS's first virtual walkathon raised more than \$75,000 with the support of 3,800 participants and donors. Almost 800 million steps were clocked in, 30 times more than its initial goal.

FEBRUARY

**Corporates conduct e-reading sessions for children**

Over 155 CareHut children benefitted from 58 e-reading sessions with corporates such as JLL Group, Trust Energy (TATA Group), UBS Investment Bank, and UOB. These aim to instil a love for and curiosity in reading as well as help improve English literacy.

MARCH

**Inculcating life skills such as emotional literacy and effective communication in children and parents**

Project Thrive conducted five class-based

workshops to support about 80 Stamford Primary School children in understanding their emotions and managing their negative feelings.

A talk was also organised for more than 30 parents to equip them with useful strategies to strengthen their communication and relationship with their children.

Supporting seniors' health through Community Health Post

Continuing its collaboration with Tan Tock Seng Hospital Community

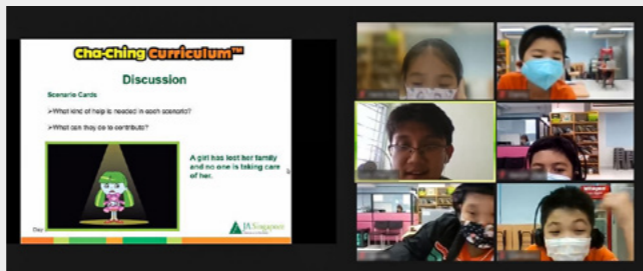
Health Post, health coaches conducted 44 virtual sessions with more than 45 seniors of the three Seniors Activity Centres. They shared on maintaining a healthy diet and active lifestyle and screened for chronic illnesses.



APRIL

Encouraging financial literacy with Prudential Cha-Ching programme

Continuing its collaboration with Prudential for a second year, 90 Primary three students were introduced to the concepts of earning, saving, spending, and donating during three sessions of the Cha-Ching programme.



MAY

Cognitive Activity CarePack (CACP) keeps clients with dementia engaged at home

Fifty sets of CACP were given out to 20 CareLibrary participants who signed up. The pack included worksheets to stimulate their memory and various areas of cognitive domains while they are at home.

**Making digital literacy accessible to less privileged students**

To make digital literacy accessible to more than 115 less privileged students, CCSS

collaborated with Deutsche Bank, National Youth Council (NYC), and Youth Corps Singapore to provide CareHut students with 28 hours of hands-on coding.

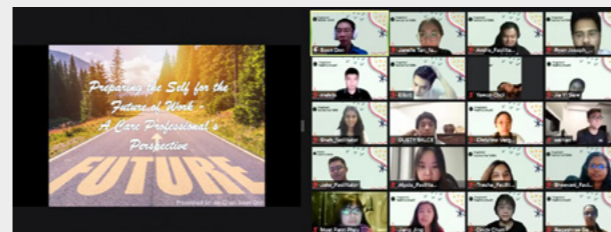
**First hybrid volunteer appreciation month**

To appreciate CCSS's volunteers, a month-long celebration was held from May to June. More than 90 volunteers celebrated through a terrarium workshop, Facebook quizzes and a virtual closing ceremony recognising volunteers who had served for at least three years.

JULY

Keynote speaker for Singapore Institute of Management Student Conference

A staff from CareCounselling and Training's team was invited to speak to 45 tertiary undergraduates on Preparing the Self for the Future of Work: A Care Professional's Perspective.

**Piloted Hearty Time to encourage healthy eating habits**

In partnership with MacPherson Youth Network, CareYouth piloted the Hearty Time programme to enhance knowledge on food

health and food security amongst 11 to 12-year-old children through life skill lessons and family bonding activities.

**CCSS staff support the less privileged with their talents**

For the first time, CCSS staff used their talents and hobbies in singing, sewing, craft-making and



entrepreneurship to contribute to the needs of the community. More than \$60,000 was raised collectively for the 25 for 25 campaign.

**CareLibrary caregiver speaks at TTSH Singapore Patient Conference (SPC) virtual talk**

As a panel speaker at SPC 2021's virtual talk show organised by Tan Tock Seng Hospital, Nicholas Sim shared his caregiving journey and how he uses his experience to support other caregivers at CareLibrary.

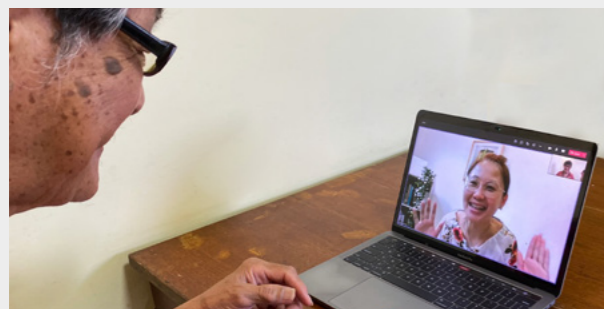
**Established an interest group in horticulture at SAC@Golden Ginger**

With the support of Serangoon's Member of Parliament, Mr Leon Perera, SAC@GG was given a plot by the town council to plant herbs and vegetables outside the centre. CCSS collaborated with Republic Polytechnic and National Parks to engage seniors by planting grass heads and imparting knowledge on gardening and hydroponics through a workshop.

AUGUST

BrainGym keeps clients with dementia connected

CareLibrary launched BrainGym to increase its variety of services provided to clients during the pandemic. Brain Gym incorporates music to enhance physical fitness, hand-eye coordination, and mentally stimulating movements to improve focus and attention.



Success of Project Trafigura Liven

Through the funding from Trafigura Singapore, more than 220 beneficiaries of Project Liven

collectively received 300 hours of case management sessions, employment, and financial planning support.

Provided mental health resources to corporate staff

Equipped almost 200 corporate individuals with resources and guidance in managing stress, supporting mental health, and fostering a healthy workplace culture through three corporate wellness talks.



Supported employees in adapting to change caused by the pandemic

In partnership with Workforce Singapore, two 1.5-hour workshops on managing change and overcoming family stresses were conducted to help more than 20 staff bounce back in the face of setback.



SEPTEMBER

Making the September holidays memorable

Republic Polytechnic's third annual run of Project CareKids benefitted 400 children through educational activities during the September holidays. One hundred and fifty volunteers from 15 student clubs ranging from sports to academics, conducted activities such as taekwondo, circuitry engineering, and art-jamming.

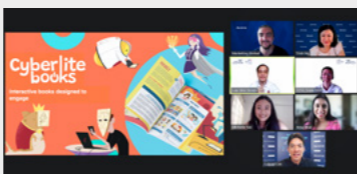


Trinity Christian Centre's (TCC) youth ministry fundraises for the less privileged

CCSS was presented a cheque of \$166,666.67, raised through BE THE MOVE campaign by TCC's youth ministry IGNYTE.

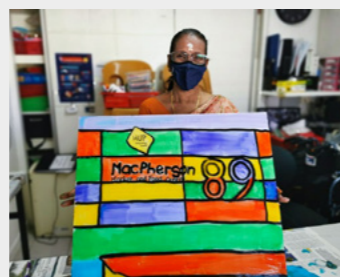
Being cyber-safe in a tech-savvy era

Through a cyber-safety workshop with Acronis Cyber Foundation, 50 children from CareHut, d'Klub and Project Liven as well as their parents were equipped with the knowledge on possible dangers of the cyber world and how one can protect their/their child's privacy in the digital space.



Seniors from SAC@Circuit walking down memory lane

In partnership with LiteWerkz, six seniors created art pieces through acrylic pouring to replicate a memory from their past. The six art pieces were displayed as part of the Arts@MacPherson showcase.



OCTOBER

A Children's Day to remember

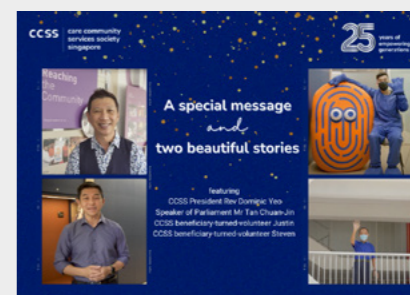
A generous donation by GLP Pte Ltd gave more than 415 CareHut students a memorable Children's Day. The event consisted of a hearty meal, and a Children's Day gift.

NOVEMBER



Resumed yearly CCSS week onsite

Held CCSS Week onsite at Trinity Christian Centre from 8 to 14 November. Staff shared with the congregation how they can support vulnerable lives. Partnering with Republic Polytechnic, three short stories on CCSS's beneficiaries, champions and volunteers were produced and launched on the Catalogue of Change microsite to garner online brand awareness.



Celebrating CCSS's 25th anniversary

CCSS celebrated its 25th anniversary with a special video message featuring CCSS's President Reverend Dominic Yeo, Speaker of

Parliament Mr Tan Chuan-Jin and two short films about CCSS's beneficiaries-turned-volunteers. Almost 700 memorabilia gifts were sent out to staff, volunteers, donors and partners to share the milestones achieved through the years.

DECEMBER



Kickstarted corporate webinars

Conducted 4.5 hours of seminars to more than 240 servicemen on building relationships, communicating positively, and conflict resolution.

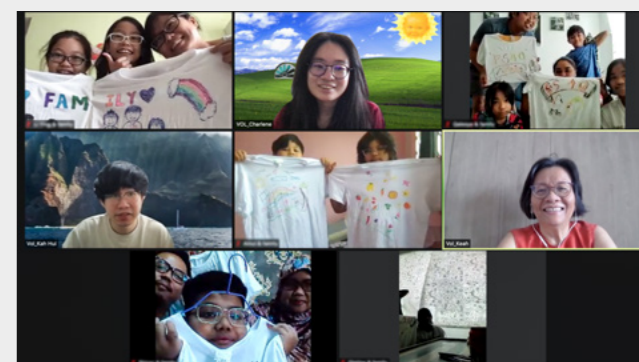


Corporate partners raise funds during SG Cares Giving Week

During the SG Cares Giving Week, seven corporate partners came on board to support CCSS through various fundraising initiatives. Almost \$30,000 was raised from this project.

Celebrated SAC@Merpati's 10th anniversary

To commemorate SAC@Merpati's 10th anniversary, 90 seniors were gifted with a personalised memories book, meals, and fruits. The items were personally delivered to their households by CCSS's Executive Director Dewin Lee, CCSS's Board Member Reverend Beatrice Kang, Member of Parliament Ms Tin Pei Ling and CCSS's Director of Programmes Sarah-Jane Tan (left to right).



Year-end family bonding programmes

Fun-filled itineraries activities were conducted for various programmes to promote family bonding during the festive period. d'Klub organised a virtual family day for all centres; Hearty Time arranged a family bonding baking session and Project Thrive sent each family a jigsaw puzzle set to encourage quality family time away from technology.



Ration for the Season

As part of SG Cares Giving Week, SG Cares VC @ Geylang coordinated Ration Distribution events involving corporates such as the Agency for Science, Technology and Research (A*STAR), Puma, and SAFRA in December, providing close to 1,000 vulnerable households in Geylang town with food staples, daily necessities and healthcare items.

OVERVIEW OF 2021

CareKids



Creating a caring and nurturing environment for children to learn and grow.

- 438** children reached
- 92,880** hours of homework supervision provided
- 7 in 10 children** are CareHut student care FAS students with subsidised fees by MSF
- 199,692** hours of character-building lessons executed
- More than 500** volunteers
- More than 400** online engagements
- 111,456** hours of assisted reading programmes conducted

CareYouth



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

- 242** individuals touched
- 3,358** hours of client engagements through casework, groupwork, community-based programmes
- 52** regular volunteers
- 126** virtual engagements
- 7 in 10 youths** come from financially challenging backgrounds

CareElderly



Expanding the world of the seniors beyond the four walls of their home.

- 600** seniors reached
- 7 in 10 seniors** stay in a rental unit
- 270,000** hours of onsite exercise
- 73** online and onsite engagements conducted
- 38** regular volunteers
- 5** hybrid events across all three centres were conducted to foster togetherness

CareLibrary



Keeping senior adults with dementia integrated within their communities.

- 53** participants with or at risk of dementia
- 55,968** hours of CareLibrary sessions
- 18,656** hours of multi-sensory fitness exercises
- 204** virtual sessions conducted
- 6** sessions of virtual caregiver support provided

CarePrison



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

- 160** individuals and families empowered
- 441** hours of casework invested
- More than \$3,000** of financial aid dispersed

CareCounselling and Training



Supporting individuals, families and corporates going through personal and work-related challenges.

- 81** one-to-one counselling sessions provided
- 500** individuals impacted through talks and workshops
- 7,500** hours of corporate talks and workshops conducted

Community Partnership



Strengthening and acquiring current and new partnerships to support the operational needs of CCSS's programmes.

- 1,074** online and onsite volunteers
- 453** hours of corporate volunteerism
- 69** CSR activities

SG Cares VC @ Geylang



Growing and coordinating volunteer supply, building volunteer management capabilities, and brokering partnerships for Geylang town.

- 1,064** volunteers engaged
- More than 4,000** volunteer hours dedicated to helping vulnerable individuals and families
- 3,318** beneficiaries impacted through services and time
- 70** community partners engaged in Geylang town
- 14** Get-Together sessions to identify and address community partners' needs
- 3** volunteer training sessions

OUR STORIES



Madam Assikin sharing about Amanthy's positive developments in CareHut

CareHut gave me a chance to be a better parent

When working mother Madam Assikin had to pull her sons out of an after-school student care centre in the middle 2018 due to unforeseen circumstances, she struggled to care for her family of three.

She had to cope with both the emotional and financial pressures of being a single parent. However, in January 2019, her 10-year-old son Amanthy and his brother Iman enrolled in CareHut@Eunos.

"I am very thankful Amanthy and Iman were offered a place at CareHut. I could go to work with peace of mind knowing they were being cared for," affirmed Madam Assikin.

The variety of programmes and activities at CareHut@Eunos sparked new interests in Amanthy. He fondly

"Thank you for caring for my sons and giving them a safe and conducive environment after school while I was at work."

recalls kayaking with his CareHut friends and being introduced to aviation.

"I have just joined Singapore Youth Flying Club in my Secondary School. CareHut introduced aviation to me and because of that, I have a bit more knowledge than my peers," revealed Amanthy who had graduated from CareHut in 2021.

Besides giving the two boys after-school care, CCSS also sponsored part of their CareHut fees in 2021 due to the family's financial difficulties.

"I have cried many times in gratitude as CareHut has faithfully supported me throughout the years. Thank you for caring for my sons and giving them a safe and conducive environment after school while I was at work."



Former CareHut@Eunos student Amanthy

Aiming to be a better version of myself

Having to adapt to challenging family dynamics, 11-year-old Shiraz struggled with self-confidence, emotional expression, and aggression.

After learning about d'Klub from his school, his grandmother who was his primary caregiver Madam Nora enrolled him in 2020. She hoped that this would give Shiraz the opportunity to spend his time constructively.

Having to endure family conflict, Shiraz was often troubled. He did not know how to express his emotions, nor could he focus on school. However, the change Madam Nora witnessed in Shiraz after a month of d'Klub exceeded her expectations.

"Now, he is not afraid to verbally express his feelings to me and has become a happier child," revealed Madam Nora.

Shiraz benefits from the weekly character-building activities and sharing. His confidence has grown and

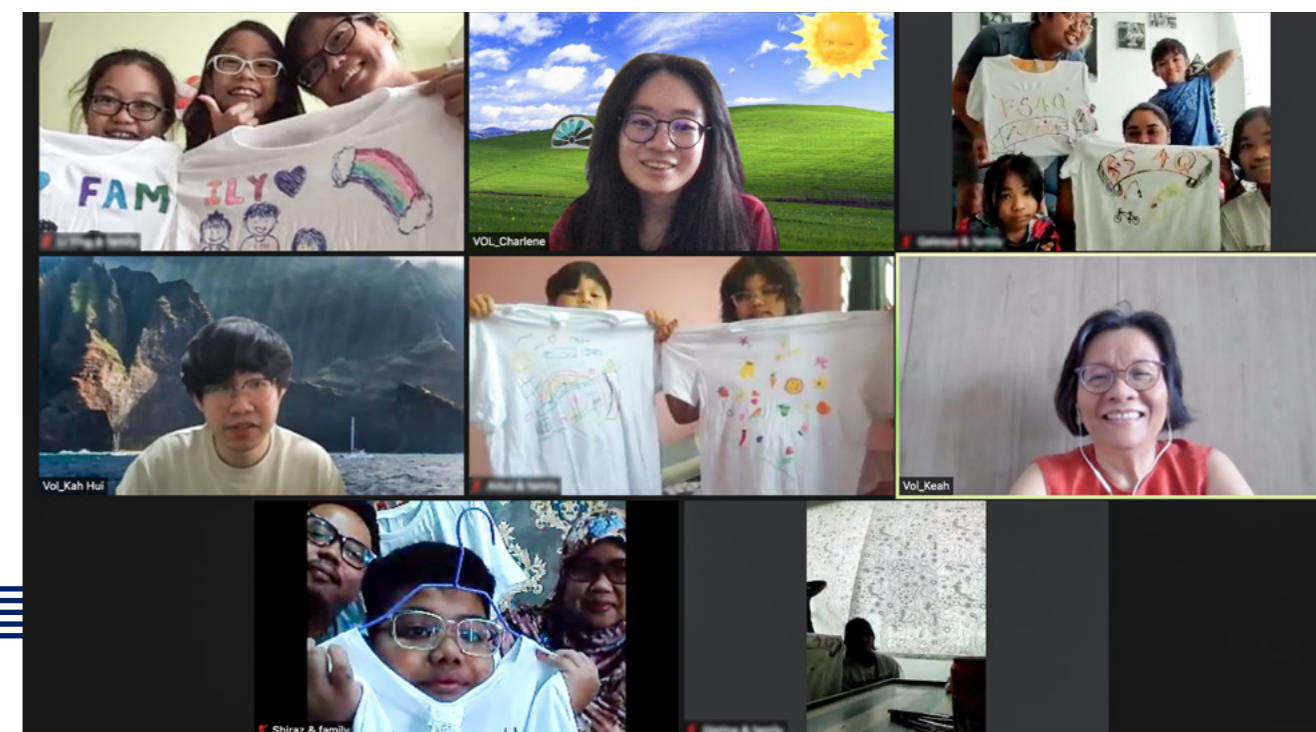
is very responsive resulting in him clinching d'Klub's "Most Improved in Character" award in December 2021.

"Whenever I walk past his room and hear him engaging during online d'Klub sessions, I feel proud seeing this version of Shiraz. He looks forward to logging in for sessions every week," reassured Madam Nora.

d'Klub places great emphasis on instilling positive character values in the children. Shiraz shared, "In the past, I would get angry easily, especially with my siblings and friends. My grandma and d'Klub have helped me to be more respectful."



Shiraz, Most Improved Character Award winner



Shiraz enjoying family bonding day with family and d'Klub volunteers



Shirley making lanterns using red packets

Finding community in lonely times

75-year-old Shirley Chan was devastated when her husband passed away in March 2021. Her difficult family situation left her staying in a number of different homes before she decided to live on her own. Living alone after 50 years of living with her husband, left her depressed and withdrawn.

"I lost 7kg from not eating because my sadness killed my appetite", teared Shirley as she shared.

In July 2021, Shirley was referred to Seniors Activity Centre@Circuit (SAC@Circuit) with the help of her sister. Since then, she has regularly attended daily activities to keep herself occupied and socially engaged.

"Coming to the centre helps me a lot. I get to exercise, do crafts, and play musical instruments with people instead of being at home alone," shared Madam Chan.

Shirley enjoys coming to the centre to meet her 'kakis' - close friends. She regularly reminisces about the past, her family and life with her newfound friends.

She often feels sad when it is time to bid goodbye for the day and resorts to taking long bus rides to pass some time before going home.

Occasionally, SAC@Circuit organises lunches after sessions for seniors who live alone. The first time a CCSS staff invited Shirley she was so touched she cried tears of joy.

"The people here are not related to me, but they care for me so much and it makes me very happy," Shirley smiled contently.

The SAC@Circuit community of staff and other seniors has given her much emotional and social support and Shirley feels a lot more joyful. Enrolling in the centre has helped her cope better with her loss and Shirley looks forward to continuing connecting with like-minded individuals through the recreational activities and interest groups of SAC.

Shirley posing in front of artwork done by seniors at SAC@Circuit



"The people here are not related to me, but they care for me so much and it makes me very happy."

Finding hope and joy while living with dementia



Nelly practising Chinese calligraphy at CareLibrary

The late Nelly Lim is one of the many participants who benefitted from CareLibrary's cognitive activities and engagements.

77-year-old Nelly was a primary school educator. She was diagnosed with dementia in 2015. When Nelly realised her memory was failing her, she felt confused and frustrated at her loss of independence.

Nelly's son was recommended to enrol her at CareLibrary in May 2017 to have her cognitively engaged by trained dementia care staff.

"Initially, my mother was resistant to joining CareLibrary as she was sceptical about how the programme could help her. She had already resigned to her fate that dementia was her new normal," shared her son Gary Ho.

Eventually Nelly agreed to attend CareLibrary after her son's constant encouragement. In the four years of regularly attending CareLibrary, Gary witnessed a marked improvement in his mother's mood and behaviour.

"My mother was willing to try new activities like playing musical instruments and most importantly she grew to be content and was always in a better mood after coming home from the sessions," Gary shared.

Music therapy was Nelly's favourite time, she enjoyed singing with her friends and learning to play a variety of musical instruments. During her time at CareLibrary, Nelly publicly performed English and Mandarin medleys using djembe, handbells, rainstick and tambourine.

Gary is appreciative of CareLibrary's dedicated care and concern for his mother. He is grateful for the regular updates the staff provides and the passion they exhibit in their work.

Nelly passed away on 10 December 2021. Gary affirmed, "CareLibrary brought a lot of joy to my mother and at that age, all we really wanted was for her to be happy."



Performing the djembe at World Alzheimer's Day performance in 2018

"CareLibrary brought a lot of joy to my mother and at that age, all we really wanted was for her to be happy."

A second chance at a purposeful life

Growing up in a single-parent family, Naresh Kumar described his childhood as often lonely. Turning to his friends for solace, Naresh found himself mixing with the wrong crowd and began to participate in illegal activities.

Naresh was incarcerated multiple times between the ages 18 to 30. In 2020, he decided to make a decisive change for himself and applied for financial assistance to support his transport and food expenses as he looked for a job.

Reintegrating into society is no easy task for ex-offenders like Naresh. Project Liven caseworker Chan Soon Onn reiterated, "It is a long and difficult journey that may be unsuccessful for some without the right support."

Soon Onn supported Naresh through financial planning, career advice, guidance, and connection to community resources to meet his needs over a period of 22 months.

"I wanted to continue studying but felt discouraged as it was too expensive. Soon Onn encouraged and advised me to apply for the Yellow Ribbon Fund STAR Bursary to defray my expenses," shared Naresh.



Naresh and CCSS's caseworker Chan Soon Onn



Naresh working with horses in his current job

Naresh received of the Yellow Ribbon Fund STAR Bursary 2021 with the guidance and support of Soon Onn during the application process. With the bursary, he was able to support himself financially while pursuing further studies.

Today, Naresh is pursuing his passion for animals through his full-time job while taking a diploma in applied science veterinary technology.

Naresh shared, "It is not easy for ex-offenders like me to continue from where we left off after coming out of prison. I am very thankful to CCSS and Soon Onn for giving me a chance to live a life with purpose."

"It is a long and difficult journey that may be unsuccessful for some without the right support."

MEDIA PRESENCE

24 FEBRUARY

New volunteer centre in Geylang to bring partners together

Deputy Prime Minister Mr Heng Swee Keat and Minister for Culture, Community and Youth, Edwin Tong witnessed the signing of a memorandum of understanding which appoints CCSS as the operator of the SG Cares Volunteer Centre @ Geylang. Mr Heng and Mr Tong also interacted with CareLibrary's beneficiaries during the visit.

This article was featured in The Straits Times, Print and Online.

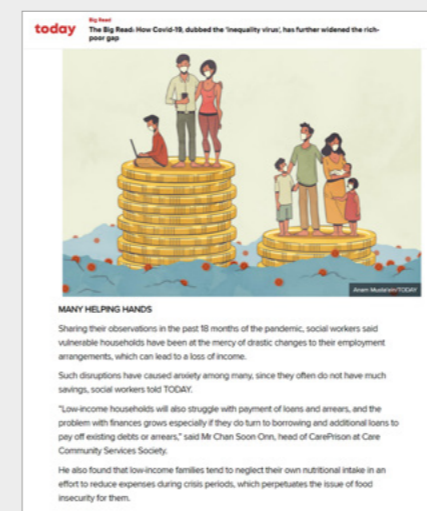


21 AUGUST

The Big Read: How Covid-19, dubbed the 'inequality virus', has further widened the rich-poor gap

CCSS's staff Mr Chan Soon Onn was quoted on how low-income families struggle with the payment of loans and arrears, and neglected their own nutritional intake to financially cope during the pandemic.

This article was featured on Today Online.



UOB distributes more than 2,700 laptops to students



13 DECEMBER

UOB distributes more than 2,700 laptops to students

CCSS's beneficiaries were one of the recipients of UOB's laptop donation. Quoted in The Business Times and Berita Harian, Print, CCSS's beneficiary Dominic shared that the laptop has helped make his home-based learning much more conducive.

UOB blasted through PR Newswire their partnership featuring CCSS, with multiple online news outlets namely Singapore Business Review, AsiaNewsDay and MSN Singapore picking up on the news.

CARE COMMUNITY SERVICES SOCIETY
FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 DECEMBER 2021

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

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 26 are properly drawn up in accordance with the Societies Act 1966, Charities Act 1994 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 2021 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

25 April 2022



Poh Teong Eng
Honorary Treasurer

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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
CARE COMMUNITY SERVICES SOCIETY**
(Registered under the Societies Act 1966)

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 26, which comprise the balance sheet as at 31 December 2021, 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 1966 (the "Societies Act"), the Charities Act 1994 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 2021 and of the financial performance, changes in accumulated and other funds and cash flows of the Society for the financial 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 2021 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 1966)

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 1966, Charities Act 1994 and Regulations and FRSs, and for such internal control as the Board determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
CARE COMMUNITY SERVICES SOCIETY (cont'd)**
(Registered under the Societies Act 1966)

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 1966, the Charities Act 1994 and Regulations; and
- the fund-raising appeals held during the financial year ended 31 December 2021 have been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act 1966 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

25 April 2022

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

STATEMENT OF COMPREHENSIVE INCOME
For the financial year ended 31 December 2021

		←	2021	→	2020
	Note	Accumulated fund \$	Other funds \$	Total funds \$	Total funds \$
Income					
Donations		2,263,358	63,504	2,326,862	1,816,452
Project income	3	108,909	—	108,909	422,892
Program income	4	1,619,079	371,043	1,990,122	1,709,148
Other grant income		349,788	531,492	881,280	1,034,248
Interest income		40,009	—	40,009	93,453
Total income	5	4,381,143	966,039	5,347,182	5,076,193
Less expenditure					
Program expenses	6	2,508,917	462,161	2,971,078	2,962,392
Project expenses	3	11,773	—	11,773	56,804
Other expenses	7	1,208,831	310,574	1,519,405	1,095,165
Total expenditure		3,729,521	772,735	4,502,256	4,114,361
Surplus and total comprehensive income for the financial year		651,622	193,304	844,926	961,832

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

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

BALANCE SHEET
At 31 December 2021

	Note	2021 \$	2020 \$
Non-current asset			
Property, plant and equipment	9	235,263	329,149
Current assets			
Trade and funding receivables		222,910	194,864
Other receivables	10	203,880	85,029
Fixed deposits	11	8,060,541	7,415,660
Bank and cash balances		2,013,710	1,752,126
Total current assets		10,501,041	9,447,679
Total assets		10,736,304	9,776,828
Non-current liability			
Lease liabilities		119,405	194,524
Total non-current liability		119,405	194,524
Current liabilities			
Accrued operating expenses		484,584	217,775
Amount due to related party	12	8,762	–
Grant received in advance		64,000	173,303
Deposits and fees received in advance		186,483	163,694
Lease liabilities		75,119	74,507
Total current liabilities		818,948	629,279
Total liabilities		938,353	823,803
Net assets		9,797,951	8,953,025
Funds			
Accumulated Fund	13	9,161,674	8,510,052
<i>Restricted funds</i>			
Deferred capital grant	14	55,379	72,886
Community Silver Trust Fund	15	149,674	154,100
Care and Share Grant Fund	16	(225,987)	(171,394)
Seniors Activity Centre Accumulated Fund	17	485,722	283,380
School Start-up Grant Fund	18	11,604	11,604
President's Challenge Fund	19	93,493	20,561
SG Cares Volunteer Centre Fund	20	66,392	65,136
Other funds		–	6,700
Total funds		9,797,951	8,953,025

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

STATEMENT OF CHANGES IN ACCUMULATED AND OTHER FUNDS
For the financial year ended 31 December 2021

	Restricted funds									
	Seniors									
	Deferred Capital Grant	Community Silver Trust Fund	Care and Share Grant Fund	Activity Centre Accumulated Fund	School Start-up Grant Fund	President's Challenge Fund	SG Cares Volunteer Centre Fund	Other Funds	Total	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Balance at 1 January 2020	146,555	117,167	19,569	104,570	12,079	128,353	—	6,223	7,991,193	
Surplus/(deficit) and total comprehensive income/(loss) for the financial year	(81,116)	38,759	(185,342)	178,810	(475)	(107,792)	65,136	477	961,832	
Transfer of funds during the financial year	7,447	(1,826)	(5,621)	—	—	—	—	—	—	
Balance at 31 December 2020	72,886	154,100	(171,394)	283,380	11,604	20,561	65,136	6,700	8,953,025	
Surplus/(deficit) and total comprehensive income/(loss) for the financial year	(45,544)	(1,426)	(35,023)	202,342	—	78,399	1,256	(6,700)	844,926	
Transfer of funds during the financial year	28,037	(3,000)	(19,570)	—	—	(5,467)	—	—	—	
Balance at 31 December 2021	55,379	149,674	(225,987)	485,722	11,604	93,493	66,392	—	9,797,951	

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

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

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

STATEMENT OF CASH FLOWS
For the financial year ended 31 December 2021

	2021 \$	2020 \$
Cash flows from operating activities:		
Surplus for the financial year	844,926	961,832
Adjustments for:		
Depreciation of property, plant and equipment	123,914	166,375
Interest income	(40,009)	(93,453)
Interest expense	11,772	15,138
Operating surplus before working capital changes	940,603	1,049,892
Receivables	(146,897)	(101,323)
Payables and grant received in advance	189,057	(235,283)
Net cash generated from operating activities	982,763	713,286
Cash flows from investing activities		
Interest received	40,009	93,453
Purchases of property, plant and equipment	(30,028)	(9,658)
Net cash generated from investing activities	9,981	83,795
Cash flows from financing activities		
Interest paid on lease liabilities	(11,772)	(15,138)
Repayment of lease liabilities	(74,507)	(71,254)
Net cash used in financing activities	(86,279)	(86,392)
Net increase in cash and cash equivalents	906,465	710,689
Cash and cash equivalents at beginning of financial year	9,167,786	8,457,097
Cash and cash equivalents at end of financial year	10,074,251	9,167,786
Cash and cash equivalents comprise:		
Bank and cash balances	2,013,710	1,752,126
Fixed deposits	8,060,541	7,415,660
	10,074,251	9,167,786

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

CARE COMMUNITY SERVICES SOCIETY
(Registered under the Societies Act 1966)

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 December 2021

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 Societies Act 1966, Charities Act 1994 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 that are adopted

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.

2 Significant accounting policies (cont'd)

a) Basis of preparation (cont'd)

New and revised standards not yet effective

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 2021 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 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.

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.

2 Significant accounting policies (cont'd)

d) Leases (cont'd)

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

Right-of-use assets (cont'd)

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 *Provisions, Contingent Liabilities and Contingent Assets*. 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 *Impairment of Assets* 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.

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.

2 Significant accounting policies (cont'd)

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.

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").

2 Significant accounting policies (cont'd)

h) Financial assets (cont'd)

Impairment (cont'd)

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 lease liabilities, 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.

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.

2 Significant accounting policies (cont'd)

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 Project income and project expenses

Project income and project expenses comprise the proceeds and expenses from major fundraising events.

4 Program income

Program income is derived from the following:

	Total funds	
	2021	2020
	\$	\$
Children services	1,338,189	1,140,925
Care Family services	80,141	108,878
The Care Library	199,348	131,764
Seniors Activity Centre - Golden Ginger	110,548	60,596
Seniors Activity Centre - Merpati and Circuit Road	261,896	266,985
Total program income	1,990,122	1,709,148

The above Program Income for Children services comprised of fees income of \$625,695 (2020: \$488,537), SCC subsidies of \$712,494 (2020: \$652,388).

5 Total income

Included in total income are the following:

	Total funds	
	2021	2020
	\$	\$
Tax-deductible donations	1,575,648	1,678,892
Government grant income	363,053	791,614

6 Program expenses

Program expenses comprise the following:

	Total funds	
	2021	2020
	\$	\$
Children services	1,938,096	1,773,048
Care Family services	383,243	505,741
Seniors Activity Centre	399,723	433,422
The Care Library	250,016	250,181
	2,971,078	2,962,392

Included in program expenses are the following:

	Total funds	
	2021	2020
	\$	\$
Employee benefits expense	2,369,442	2,365,355
Depreciation (Note 9)	47,677	81,981
Rental of equipment	5,869	7,413
Interest expense on lease liabilities	1,404	6,847

7 Other expenses

These include:

	Total funds	
	2021	2020
	\$	\$
Employee benefits expense	1,215,360	736,412
Donations to Mindset	—	147,158
Depreciation (Note 9)	76,237	80,394
Management fee	18,000	18,000
Interest expense on lease liabilities	6,887	8,291

8 Employee benefits expense

Total employee benefits expenses of the Society is as follows:

	← Accumulated fund	2021 Other funds	→ Total funds	2020 Total funds
	\$	\$	\$	\$
Salaries and bonus	2,597,175	432,191	3,029,366	2,608,588
Contribution to defined contribution plans	399,185	69,676	469,491	414,093
Other benefits	53,798	32,147	85,945	79,086
	3,050,158	534,014	3,584,802	3,101,767

Employee benefits expense is recognised in the following:

Accumulated fund	3,050,788	2,569,941
Care and Share Grant Fund	26,889	182,255
Seniors Activity Centre Accumulated Fund	181,166	190,342
Community Silver Trust Fund	53,353	55,965
President Challenge Grant Fund	28,208	88,400
SG Cares Volunteer Centre	244,398	14,864
	3,584,802	3,101,767

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

<i>\$100,001 to \$200,000</i>		
- Executive Director	1	1

9 Property, plant and equipment

	Office equipment \$	Furniture & fittings \$	Computers \$	Renovation \$	Motor vehicle \$	Right-of-use assets \$	Total \$
2021							
Cost							
At 1.1.2021	27,471	44,849	319,320	294,005	91,888	375,702	1,153,235
Additions	—	—	25,037	4,991	—	—	30,028
At 31.12.2021	27,471	44,849	344,357	298,996	91,888	375,702	1,183,263
Accumulated depreciation							
At 1.1.2021	15,791	40,558	297,814	254,533	87,296	128,094	824,086
Depreciation charge	3,596	1,502	29,135	12,171	4,593	72,917	123,914
At 31.12.2021	19,387	42,060	326,949	266,704	91,888	201,011	948,000
Net carrying value							
At 31.12.2021	8,084	2,789	17,407	32,292	—	174,691	235,263
2020							
Cost							
At 1.1.2020	33,075	90,569	387,198	318,225	91,888	343,781	1,264,736
Additions	5,548	1,826	7,832	—	—	31,921	47,127
Write-off	(11,152)	(47,546)	(75,710)	(24,220)	—	—	(158,628)
At 31.12.2020	27,471	44,849	319,320	294,005	91,888	375,702	1,153,235
Accumulated depreciation							
At 1.1.2020	23,239	86,859	349,799	232,386	68,918	55,138	816,339
Depreciation charge	4,316	1,245	23,725	45,755	18,378	72,956	166,375
Write-off	(11,764)	(47,546)	(75,710)	(23,608)	—	—	(158,628)
At 31.12.2020	15,791	40,558	297,814	254,533	87,296	128,094	824,086
Net carrying value							
At 31.12.2020	11,680	4,291	21,506	39,472	4,592	247,608	329,149

9 Property, plant and equipment (cont'd)

Depreciation charge are allocated as follows:

	2021 \$	2020 \$
Program expenses		
- Accumulated fund	17,053	80,770
- Seniors Activity Centre (Note 17)	30,624	1,211
	47,677	81,981
Project expenses	—	4,000
Other expenses (Note 7)	76,237	80,394
	123,914	166,375

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

	2021 \$	2020 \$
<u>Classified within property, plant and equipment</u>		
Office premises and centres	174,691	247,608

Amounts recognised in balance sheet

	2021 \$	2020 \$
<i>Carrying amount of lease liabilities</i>		
Current	75,119	74,507
Non-current	119,405	194,524
	194,524	269,031

9 Property, plant and equipment (cont'd)*Amounts recognised in statement of comprehensive income*

	2021 \$	2020 \$
<i>Depreciation charge for the financial year</i>		
Office premises and centres	72,917	72,956
<i>Lease expense not included in the measurement of lease liabilities</i>		
Lease expenses - short term leases	7,488	7,495
Lease expenses - low value assets leases	8,388	8,529
Interest expense on lease liabilities	11,772	15,138

Total cash flow for leases amounted to \$102,155 (2020: \$102,416).

Reconciliation of movements of liabilities to cash flows arising from financing activities:

	2021 \$	2020 \$
Balance at 1 January	269,031	302,427
Changes from financing cash flows:		
- Repayments	(74,507)	(71,254)
- Interest paid	(11,772)	(15,138)
Non-cash changes		
- Interest expense	11,772	15,138
- Additions of new leases	—	37,858
Balance at 31 December	194,524	269,031

10 Other receivables

	2021 \$	2020 \$
Deposits	39,463	38,402
Prepayments	144,437	18,211
Interest receivables	19,980	28,416
	203,880	85,029

11 Fixed deposits

The fixed deposits are placed with banks with varying maturity periods of not more than 12 months from the balance sheet date.

12 Amount due to a related party

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

13 Accumulated fund

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

14 Deferred capital grant

	2021 \$	2020 \$
<i>Grant - related to assets</i>		
Balance at beginning of financial year	72,886	146,555
Grant amortised during the financial year		
- Accumulated Fund	(44,029)	(80,242)
- Seniors Activity Centre (Note 17)	(1,515)	(874)
	(45,544)	(81,116)
Fund transferred during the financial year		
- Community Silver Trust Fund (Note 15)	3,000	1,826
- Care and Share Grant Fund (Note 16)	19,570	5,621
- President Challenge Fund (Note 19)	5,467	—
	28,037	7,447
Balance at end of financial year	55,379	72,886

15 Community Silver Trust Fund

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

	2021 \$	2020 \$
Balance at beginning of financial year	154,100	117,167
Community Silver Trust - Matching Grant Expenditure	113,339	138,809
	(114,765)	(100,050)
	(1,426)	38,759
Fund transferred during the financial year		
- Deferred Capital Grant (Note 14)	(3,000)	(1,826)
Balance at end of financial year	149,674	154,100

15 Community Silver Trust Fund (cont'd)

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

	2021 \$	2020 \$
<i>Seniors Activity Centre</i>		
Tax-deductible donations	58,837	112,569
Non-tax deductible donations	4,668	770
Total	63,505	113,339

The CST Funding of \$63,505 (2020: \$113,339) will only be recorded as income in the Community Silver Trust Fund in the financial year ending 31 December 2022 (2020: financial year 2021) 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.

16 Care and Share Grant Fund

	2021 \$	2020 \$
Balance at beginning of financial year	(171,394)	19,569
Expenditure	(35,023)	(185,342)
Fund transferred during the financial year - Deferred Capital Grant (Note 14)	(19,570)	(5,621)
Balance at end of financial year	(225,987)	(171,394)

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 2022 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 2021, grant of approximately \$2,610,000 (2020: \$2,610,000) has been received. The Government has withheld \$290,000 until such time when the grant has been fully utilised. The deficit of \$225,987 (2020: \$171,394) was funded by accumulated funds of the Society.

17 Seniors Activity Centre Accumulated Fund

	2021 \$	2020 \$
Balance at beginning of financial year	283,380	104,570
Donation received	63,505	113,939
Recurrent funding and service income (Note 4)	372,444	266,985
Expenditure	(249,170)	(241,725)
Other grants received	15,563	39,611
Balance at end of financial year	485,722	283,380

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

The funding of the Senior Activity Centre at Golden Ginger commenced from 1 February 2021 and there was no such funding in 2020.

Included in expenditure are the following:

	2021 \$	2020 \$
Depreciation (Note 9)	30,624	1,211
Amortisation of Deferred Capital grant (Note 14)	(1,515)	(874)
Employee benefits expense (Note 8)	181,166	190,342

18 School Start-up Grant Fund

	2021 \$	2020 \$
Balance at beginning of financial year	11,604	12,079
Expenditure	—	(475)
Balance at end of financial year	11,604	11,604

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.

19 President's Challenge Fund

	2021 \$	2020 \$
Balance at beginning of financial year	20,561	128,353
Grant received during the financial year	142,590	—
Expenditure	(64,191)	(107,792)
	78,399	(107,792)
Fund transferred during the financial year - Deferred Capital Grant (Note 14)	(5,467)	—
Balance at end of financial year	93,493	20,561

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.

20 SG Cares Volunteer Centre Fund

	2021 \$	2020 \$
Balance at beginning of financial year	65,136	–
Grant received during the financial year	260,000	80,000
Expenditure	(258,744)	(14,864)
	1,256	65,136
Balance at end of financial year	66,392	65,136

The purpose of the grant is to provide funding for the Volunteer Centre in Geylang Town for the project titled “SG Cares Volunteer Centre Development Programme” from 23 November 2020 to 22 November 2021. The objectives of the project are to grow and develop sustainable volunteerism, develop and train volunteer leaders, forming and facilitate effective partnerships, and to make an impact to the community with the volunteer programmes.

The society also received enhanced grant for the project for the period from 1 August 2021 to 31 October 2022 for the purposes of staff recruitment to accelerate the development of the above-mentioned programme.

21 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:

	2021 \$	2020 \$
Management fee paid	18,000	18,000
Rental of premises paid	72,748	60,623
Donations received	(496,667)	(430,000)

22 Key management personnel compensation

Total key management personnel compensation is analysed as follows:

	2021 \$	2020 \$
Salaries and bonus cost	439,014	393,258
Contribution to defined contribution plans	62,908	59,826
	501,922	453,084

The above key management personnel compensation is in respect of top 5 (2020: 5) key executives.

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

23 Financial instruments**a) Categories of financial instruments**

Financial instruments at their carrying amounts at the balance sheet date are as follows:

	2021 \$	2020 \$
<i>Financial assets</i>		
Financial assets at amortised cost	10,356,603	9,429,468
<i>Financial liabilities</i>		
Financial liabilities at amortised cost	687,870	486,806

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.

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

23 Financial instruments (cont’d)

b) Financial risk management (cont’d)

Credit risk (cont’d)

Credit risk exposure in relation to financial assets at amortised costs as at 31 December 2021 is insignificant and accordingly no credit loss allowance is recognised as at 31 December 2021 except for trade receivables which the Society has recognised a loss allowance of \$12,236 (2020: \$1,431) 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.

Interest rate risk

The Society’s income and operating cash flows are substantially independent of changes in market interest rate as it has no variable interest-bearing assets or liabilities.

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.

24 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, grants and programmes income. 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.

25 Capital commitments

As at balance sheet date, capital commitments authorised but not provided for in the financial statements are as follow:

	2021	2020
	\$	\$
Contracted amounts for intangible assets	104,160	–

26 Authorisation of financial statements

The financial statements of the Society for the financial year ended 31 December 2021 were authorised for issue by the Board on 25 April 2022.

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