



Annual Report FY2018



SIM RAHIM

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## Mission

To provide leadership and direction in enhancing the capabilities and capacity of our members, advocating for social service needs and strengthening strategic partnerships, for an effective social service ecosystem.

## Vision

Compassionate Society.  
Impactful Sector.  
Dignified Lives.

## Core Values

### Passion

Our passion is the fuel that drives us through challenges and difficulties.

We care intensely about improving the lives of the persons we serve.

We believe strongly in what we do and are united as one in our common cause.

### Impact

We seek to make the world a better place for our beneficiaries.

We dream big, because even if we fall short, we will have made positive changes.

### Collaboration

We collaborate internally and externally because we achieve more together.

We reach across boundaries to help each other progress.

### Courage

We are committed to listening and speaking up.

We challenge the status quo to inspire breakthroughs.

We do what is right, and not because it is popular or easy.



Cover Illustration by  
**Sim Kah Lim**



A painter with no formal training, Sim Kah Lim's paintings are borne of raw talent, practice and passion. Diagnosed with schizophrenia at a young age, Mr Sim is a long-stay patient at the Institute of Mental Health (IMH) for over 30 years. His prolific paintings of Singapore in the olden days are striking and have since made their way into the world at large.

Apart from being on display at the National University Hospital and IMH, Mr Sim's paintings have also been sought by buyers in the United States, New Zealand, France, Germany, Australia and India.



Born deaf with a rare genetic condition that affects her physical development, Isabelle Lim's world is silent but vivid. A photographer who trained at the LASALLE College of the Arts, Isabelle was also the first recipient of LaSalle's Dare to Dream scholarship set up for deserving students with special needs.

In 2016, Isabelle held her first solo exhibition titled 'See What I See' which was quickly followed by a joint exhibition-cum-fundraiser titled 'Living with Grace' in 2017. She can be seen patiently capturing moments at events, on the street and for various projects such as visual documentaries.



Photography by  
**Isabelle Lim**

## President's Message



2018 was a significant year for the National Council of Social Service (NCSS) as it marked 60 years since our inception as the then-Singapore Council of Social Service (SCSS). In 1958, SCSS was formed to coordinate nationwide efforts to support 20,000 affected residents in rebuilding their lives after a massive fire in Tiong Bahru and Bukit Ho Swee. Social service agencies rose to the occasion. They came together to provide assistance and resources to meet the needs of the community. Till today, I am constantly heartened and inspired by the same fervour demonstrated by our Social Service Tribe—always pushing boundaries and giving of their best, so that we can be more impactful in empowering individuals, families and the communities whom we serve.

We need this spirit to ensure that our work remains relevant and impactful in a rapidly changing landscape. In 1998, we launched the 'Vision for Social Services in the 21<sup>st</sup> Century' to develop and re-position social services for the 21<sup>st</sup> century. As a result of this plan, the sector strengthened corporate governance in charities and enhanced its capabilities in volunteer recruitment and management. We have since made noteworthy developments in these areas, and are continually developing the sector in new ways. For example, leveraging on Artificial Intelligence, the Caring and

Resourceful Assistant (CARA) chat bot, developed recently by NCSS, helps match volunteers to social service agencies and their causes online and so much faster! The sector's approach to service delivery has also changed over time, so that the focus is not only to provide help, but to empower service users to achieve their potential and advocate for their needs.

As the social service landscape changes, we need to adapt accordingly. The Social Service Sector Strategic Thrusts guides the development of the sector over the next five years and beyond, where we will need to work more closely together to address social needs holistically. We need to grow our resources, even as we strive to become more efficient and effective. Capabilities too have to be developed so that we can do more and do better.

As I look back on the years that have passed, I see the significant developments which the social service sector has made over the years and the difference it has made to all the people served. Together, we have worked hard, turning aspirations into breakthroughs; breakthroughs into significant change. I look forward to the journey ahead, working with our members and partners to build a more caring and inclusive society, where all are empowered to live with dignity.

## CEO's Message

With the support from our members and partners, NCSS spearheaded a range of initiatives with the end-goal of empowering individuals, families and communities to live with dignity in a caring and inclusive society.

Guided by the findings from the Quality of Life study conducted by NCSS in 2016, we continued to promote the social inclusion of vulnerable individuals, as this is an important factor contributing to one's quality of life. Thus, as part of our public education efforts, we encouraged interaction among persons with and without disabilities, addressed stigma around mental health conditions and grew public awareness about how each person could play their part in building an inclusive society. In addition, through our initiatives, we sought to empower service users with knowledge and skills that would enable them to serve as active agents of change in the community.

As we steward our resources to address social needs, it is crucial that we invest in building the sector's capabilities and capacity to stay relevant and enhance its impact. To do so, NCSS spearheaded efforts to attract and develop talent in the sector, as well as support skills development of social service professionals. At the Social Service Institute, we leveraged technology to increase training

capacity and grow opportunities for the sector to connect, network and learn online at GatherHere, the online space for the Social Service Tribe. Apart from developing the sector's human capital, NCSS also worked with partners such as Tote Board to support social service agencies in efforts to improve their organisational health and increase their effectiveness to deliver quality, innovative and sustainable solutions to social needs.

We are heartened to see that as a society, we are giving more and meaningfully to the work in the sector. Volunteer managers in social service agencies have been working with corporates to curate regular opportunities for volunteers to assist in social service programmes. Many of these meaningful volunteering experiences are captured in The SG Cares Photo Stories publication. We hope that the stories will inspire even more volunteering projects. In celebration of Community Chest's 35<sup>th</sup> Anniversary, we compiled #StoriesOfCare to showcase the spirit and efforts of corporate organisations, schools, volunteers, and social service agencies in contributing to a caring and inclusive society. This is an endeavour that all stakeholders in our society will have to take together, and NCSS is glad to be a part of this journey. Collectively, I believe we will make a larger impact in our society and in the lives we serve.

## Our Appreciation

We would like to express our heartfelt appreciation to Mr Hsieh Fu Hua, for the invaluable guidance as President of the NCSS Board for the past six years. We also wish to thank the outgoing members of the previous NCSS Board for their counsel and support these past two years: Mr Albert Lim Song Khiang, Mr Chew Kwee San, Mr Kelvin Wong, Dr Radiah Salim, Mr Richard Sim Hwee Cher and Prof Tsui Kai Chong. We warmly welcome the incoming Board members who have joined us from August 2018 and look forward to working together: Dr Cheong Choong Kong, Mr Eric Teng, Mr Kevin Gerard Wong, Adj Assoc Prof Kevin Lim, Mr Latiff bin Ibrahim, Adj Assoc Prof Mariam Aljunied, Mr Martin Tan, Ms Ooi Chee Kar and Mr Puvan Ariaratnam.

Our heartfelt appreciation also to all our members, the professionals and volunteers who work alongside us in the sector, as well as our donors and the wider community for their contributions. We look forward to continue working closely with all to build an inclusive home for all.

Anita Fam  
President

Sim Gim Guan  
Chief Executive Officer

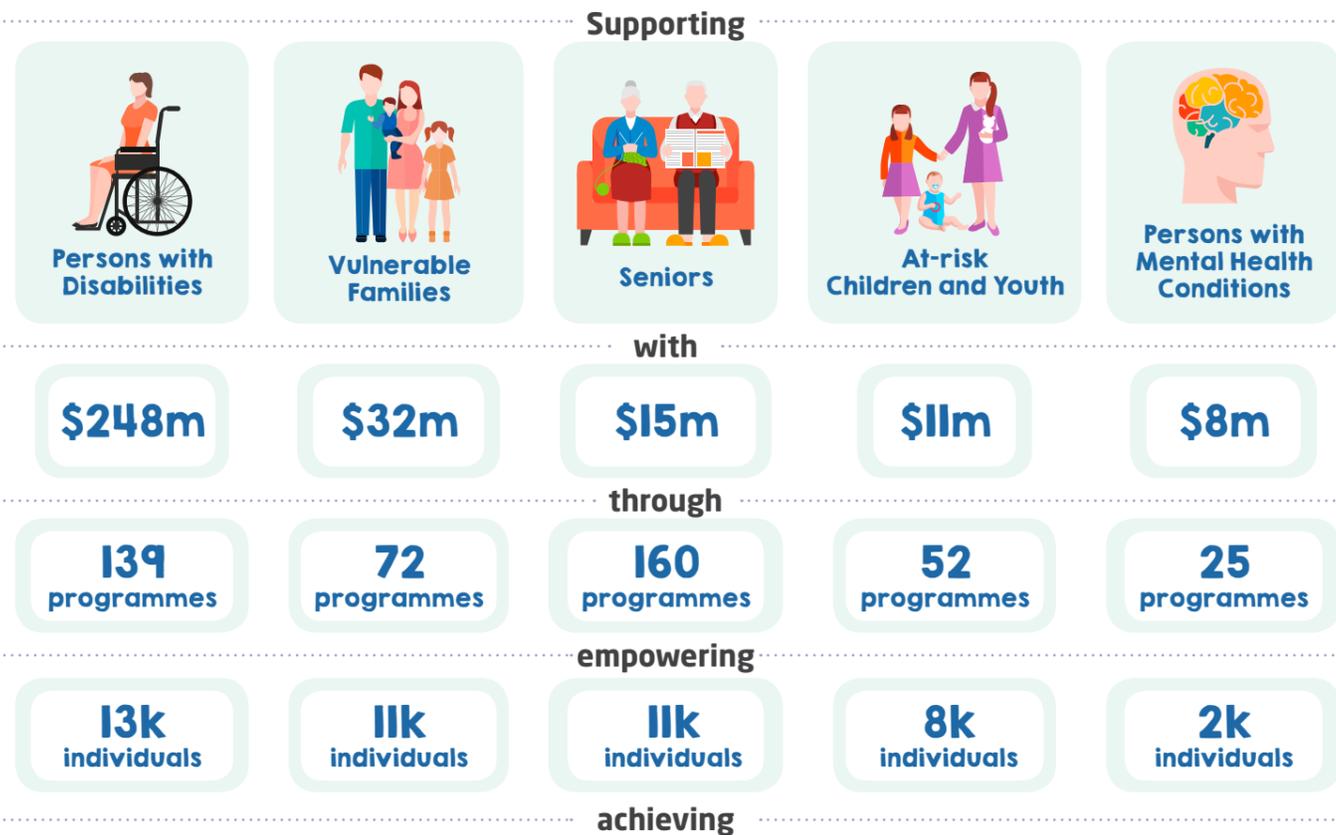
# The Year in Numbers

Data on the number of individuals empowered are correct as at 24 May 2019  
 Figures may not add up due to rounding

## Outcome of Funding for Social Service Programmes



Allocated **\$313m** enabled **114** social service agencies



Personal potential, social inclusion and access to opportunities

## Capability and Capacity Building



Allocated **\$66m** to support the **capability and capacity** building of **376** agencies

### Building a Skilled Sector



**452** individuals supported through various leadership schemes like Sun Ray, Social Service Scholarships and Awards

### People Practice Consultancy



# Empowering

## Individuals, Families and Communities

“

Singaporeans need not face life's uncertainties alone, and help is available to better support and uplift these individuals and families. This is possible only with the strong partnership of individuals, families, the community, the social service sector and the government. ”

**MR DESMOND LEE**

Minister for Social and Family Development

## Shifting Public Mindsets and Social Inclusion of Vulnerable Individuals in the Community

Making Singapore a more inclusive society requires the effort of society as a whole. In the 3<sup>rd</sup> Enabling Masterplan, a comprehensive approach was developed to ensure that persons with disabilities, their caregivers and various communities are given the support needed for them to achieve their fullest potential.

How to interact and include persons with disabilities or persons with mental health conditions is something society at large continues to grapple with. The stigma and lack of inclusivity at work or in community is something these vulnerable groups have to deal with on a daily basis. In order to address misconceptions and promote empathy towards these two groups, NCSS spearheaded *See The True Me* and *Beyond the Label* - two nationwide campaigns to support their social inclusion.

**6 in 10**  
**persons with disabilities**  
**do not feel** that they are socially included, accepted or are given opportunities to contribute and to achieve personal potential<sup>^</sup>

**1 in 2**  
**persons**  
**are not willing** to live with, live nearby or work with a person with mental health condition\*

<sup>^</sup> NCSS Quality of Life Study 2016  
<sup>\*</sup> NCSS 2017 Study on Attitudes towards Persons with Mental Health Conditions in Singapore

## See the True Me

Recognising that a collaborative eco-system approach is needed to sustain the inclusion of persons with disabilities in the community, we partnered with 10 corporate and community partners to support the See the True Me, a disability inclusion public education campaign.

They included companies and retailers like Adrenalin Group Pte Ltd, KFC Singapore, LiHO TEA, McDonald's Singapore, OUE Social Kitchen, and Shangri-La's Rasa Sentosa Resort & Spa; and public agencies like the National Library Board, North East Community Development Council (CDC), South West CDC, and PAssion WaVe. These partners have provided over 100 platforms and touchpoints to promote inclusion, such as featuring inclusive messages in their stores, adopting inclusive hiring practices and organising activities like inclusive reading, sports and volunteering, to empower persons with disabilities, and facilitate interaction with them.

The campaign also featured a fully inclusive music video, performed by persons with disabilities, their caregivers, special education teachers and friends, directed by local filmmaker Royston Tan. The song "Fire in the Rain" was composed by Singapore singer-songwriter Don Richmond and featured rap lyrics by rapper ShiGGa Shay.

In FY2018, NCSS also organised thematic Let's Chat experiences specially curated in partnership with various public agencies and institutes of higher learning (IHLs), to enable members of the public to interact with inclusion ambassadors from Disabled People's Association. These nine sessions enabled over 300 members of the public to deepen their understanding of persons with disabilities in work, social and community settings, through experiential activities and the sharing of inspiring personal stories.

NCSS also curated a series of three learning sessions on Inclusive Employment, Inclusive Play and Inclusive Community and brought together the people, public and private sectors, to enhance awareness and understanding on how to support and enable change for adults with disabilities.



“Inclusion can only happen if partners in the ecosystem believe in the value that persons with disabilities bring. Look beyond a person’s disability, get to know a person for who he or she is, discover their strengths and talents, and value their contributions.”

**MR TAN CHUAN-JIN**  
Speaker of Parliament and Advisor to NCSS

**10**  
corporate  
and  
community  
partners  
provided over  
**100**  
touchpoints  
to promote inclusivity

“Fire in the Rain” music  
video garnered close to  
**500k views** over  
**278k engagements**

**5%**  
increase in public attitudes  
towards persons with disabilities

## Beyond the Label

Guided by findings from the Quality of Life study conducted by NCSS in 2016, we co-created with persons in recovery Beyond the Label, a campaign which strives to change the attitudes, perceptions and behaviour of the public towards persons with mental health conditions as well as facilitate conversations about mental health and stigma.

We also saw representatives from public agencies, private organisations, social service agencies and IHLs come together to spearhead sustainable efforts to support persons with mental health conditions, through partnerships with the Youth Alliance and the Workwell Leaders Workgroup.

In 2018, NCSS catalysed the formation of the Youth Alliance, co-led by Campus PSY and TOUCH Community Services, and includes representatives from 10 public agencies, social service agencies and IHLs. The Youth Alliance connected IHLs and youth agencies with various resources like short film screenings, mental health talks, peer support training programme conducted by the Health Promotion Board and Virtual Reality experiences specially designed to enhance public understanding of what persons with mental health conditions go through.

The Workwell Leaders Workgroup, initiated by Nominated Member of Parliament Ms Anthea Ong, brought together like-minded private and public sector leaders keen to champion workplace wellbeing as a leadership priority.

Other outreach efforts included a roving mental health skit, a conversation tool distributed to organisations, as well as a Mental Health Public Education Grant to support relevant initiatives by social service agencies.

“

It has been a wonderful experience co-leading the Youth Alliance, where partners from the ecosystem share generously to achieve collective impact for a common cause – encouraging youths to seek help early for mental health issues and reducing stigma.”

### MRS ANITA LOW-LIM

Senior Director, Children & Youth, Impact & Research, Partnership & Communications, TOUCH Community Services



## Beyond the Label

Social experiment video  
garnered over **3m views**  
and more than **145k engagements**

More than **30 social media influencers**  
**shared their lived experiences** of mental health  
conditions on a pro bono basis

Workwell Leaders Workgroup rallied  
**60 employers**  
to pledge their commitment to the cause

**\$2m worth of PR coverage**  
across print, broadcast and online platforms

**9% increase in positive feelings**  
towards persons with mental health conditions

**5% decrease in negative feelings**  
towards persons with mental health conditions

### Accolades include:

#### PR Award 2019

**Gold Award** in the category of 'Best Media Relations Strategy'; **Silver Award** in the category of 'Best PR Campaign: Government/ Public Services'; and **Bronze Award** in the category of 'Best Insights-driven PR'

#### IPRS PRISM Awards 2019

**Merit Award** in the category of 'Outstanding Public Sector Campaign'

#### MARKies Awards 2019

**Bronze Award** in the category of 'Most Effective Use - Integrated Media'

The social experiment video was recognised as the **most watched YouTube advertisement in Singapore for second half of 2018**

### Re-integrating Ex-offenders into the Community

Another area of focus was to reintegrate ex-offenders into the community. Findings from an ongoing NCSS-led study of ex-offenders in the community were presented at the Yellow Ribbon Conference in 2019. The study measured different aspects of ex-offenders' in-care and aftercare needs, which can be targeted by social services to further promote their reintegration into society following release. Post-release community efforts must continue to address challenges faced by ex-offenders in areas such as housing, family and employment. These findings will be used to co-create innovative and effective solutions that adopt an evidence-informed approach in addressing the challenges faced by ex-offenders.

“

We are truly inspired and excited by NCSS' research on the rehabilitation and reintegration of ex-offenders and we are hopeful to make changes in our own sphere of influence and work, and to support the offenders under our care in their rehabilitation and reintegration. ”

**MR DESMOND CHIN**

Commissioner of Prisons, Singapore

## Empowering Persons with Mental Health Conditions

NCSS believes in the power of peer support in improving the quality and outcomes of mental health service delivery. This includes developing the potential of persons with mental health conditions, and increasing opportunities for them to contribute to the community.

The **Peer Support Specialist Programme** is Singapore's first national training framework to train persons with mental health conditions to leverage their lived experiences to provide formalised and structured support to others on their recovery journeys. Launched in 2016 by NCSS with strong support from the Institute of Mental Health (IMH) and other mental health agencies, the programme features structured training and supervised practical experiences that equip participants with the skills and knowledge to support others on their journey to recovery.

The **Apprenticeship Scheme** provides graduates of the Peer Support Specialist Programme a work trial opportunity at an organisation for up to nine months. During this trial period, organisations are given the opportunity to explore the incorporation of peer roles in their services before considering formal employment.

To integrate peer support roles and a recovery culture within organisations, NCSS introduced **consultancy services** to support social service and healthcare agencies in the review of their existing structures and processes. Agencies that have benefitted from the consultancy included AMKFSC Community Services, Club HEAL, Resilience Collective, Singapore Anglican Community Services, Silver Ribbon (Singapore) and IMH.

In line with the concept of empowering persons with mental health conditions, four persons with mental health conditions were engaged to co-produce and run the programme **Our HEALing Voice**. Its first run saw 16 persons with mental health conditions empowered to share their stories and trained in peer mentoring.

NCSS also mooted the idea of a peer-driven organisation to actualise empowerment and promote recovery. Binjai Tree and Caregivers Alliance then founded the **Resilience Collective**, which had engaged 37 persons with mental health conditions to collectively identify needs and co-develop solutions.

“ NCSS helped to lay the foundation and introduced concepts which Resilience Collective was able to build on and use to frame its work. This enabled us to empower persons with mental health conditions to co-develop solutions for the mental health community. ”

**MS GOH SHUET-LI**  
Executive Director, Resilience Collective

**80**  
Peer  
Support  
Specialists  
trained since 2016

**40%**  
employed  
in a peer support role  
to help others in their  
recovery journeys



## Empowering Seniors

The NCSS Quality of Life study found that independence and opportunities to create purpose and meaning in life were significant drivers of quality of life for seniors. Apart from initiating **Empowering Seniors Strategic Workshops** to empower our seniors, we also reached out to other stakeholders so that we could collectively create a robust and participative social service ecosystem that would benefit our service users.

The Empowering Seniors Strategic Workshops held on 14 May and 18 July 2018 saw 130 leaders, practitioners and seniors across 43 organisations from the eldercare and healthcare sectors learn how to utilise the Ladder of User Participation tool to enable seniors as active contributors to society.



Through  
**Our Kitchen Programme**  
**347**  
**seniors**

are empowered to  
**form new support**  
**networks** and  
participate meaningfully  
in the community

**75%**  
**of seniors**  
at risk of social  
isolation reported  
**improvement in**  
**relationships** with  
family, neighbours  
and/or friends.

### A Learning Journey to Sree Narayana Mission Home

57 eldercare practitioners from 18 agencies learned how the Sree Narayana Mission Home's Resident's Committee were empowered to advocate for changes in the way services were planned and delivered at the Home. The Home believes that their residents are capable of making decisions and can play a greater role in the running of the Home to support their quality of life and aspirations. The Resident's Committee members are provided with opportunities to become co-decision makers with the Home's management team on the needs and desires of the residents, and co-delivery of services by running the Home's programmes that were previously led by staff and volunteers. The Home observed reduction in resident's depressive behaviours and the residents felt respected and empowered through the decision-making process.

### A Kitchen of Our Own

**Our Kitchen Programme** is a 12-week semi-structured and small-group based programme that engages seniors at-risk of social isolation through a journey that promotes seniors' participation, learning and forming of new friendships. For instance, the seniors were involved in the design of the kitchen, and were engaged in the planning of food menus and activity ideas in small groups.

Our Kitchen Programme has been implemented at seven kitchen sites in 2018 with another seven slated in 2019.

“

The Ladder of User Participation provides some guidance and framework on how to increase participation of seniors in rental flats from being passive recipients of services to senior ambassadors who can encourage other seniors to become volunteers and contribute in the neighbourhood.”

**MS MAHESWARI RADHAKRISHNAN**  
Centre Supervisor, Senior Activity Centre, AWWA

## Helping Our Youth Attain Success

The United Nations Convention on the Rights of the Child has identified education as an important facet of building a caring and inclusive society.

**The Scaffold Programme** by NCSS is an upstream school social work intervention, which aims to help students achieve positive outcomes in school, at home and with peers. NCSS saw 578 student participants gain a better understanding of their own strengths and chart the paths they can take to achieve their future aspirations.

**ELEVATE** is a mentoring programme that empowers students to conceptualise and execute initiatives to benefit the community using skills related to their course of study. The programme is provided at all three ITE colleges by AWWA Ltd., TOUCH Community Services and YMCA Singapore, and to date, has seen 245 graduate from the programme. The students also reported positive relationships with their mentor. Through the programme, a group of students from the Facilities Technology course learnt about energy-saving technology from CE Engineering and in turn, shared their knowledge with families in need. They also assisted families with the switch to energy-saving light bulbs to lower utility bills in the long-run.

NCSS also recognised the importance of the social service ecosystem where partners in the community collaborate to effectively meet the needs of children and youth. In 2018, NCSS facilitated the development of Collective Impact @ Spooner run by SHINE Children and Youth Services so that families and youths in the Spooner Road Community would be able to receive more holistic support. Through integrated case management and community events organised by various partners of Collective Impact @ Spooner, children and youth would have better access to resources available in the community to help them realise their potential.



Through **The Scaffold Programme**,  
**1 in 2 students**  
 showed **improvements in academic efficacy**  
 and were better able to **regulate their emotions,**  
**build social relationships and set future goals.**

**1 in 2 students**  
 from **ELEVATE** experienced increased  
**academic motivation and willingness**  
**to contribute to the community**

## Empowering Individuals through Employment

In February 2018, President Halimah Yacob announced the **Empowering for Life Fund** as part of the President's Challenge, to support vulnerable groups through skills upgrading, capacity building and employment. NCSS recognised the need to shift from supporting generic schemes and programmes to more customised and innovative wrap-around solutions for different service users. As the appointed secretariat of the Fund, NCSS

selected 11 programmes to serve more than 1,600 people over the next three years. One supported programme is **Project 1,2,3!** by TOUCH Community Services, which seeks to empower individuals from low-income families and/or with special needs to gain financial independence through employment by addressing the underlying motivational issues and working towards attaining a stable employment.

## Supporting Caregivers of Vulnerable Individuals

Through **Project SPIN**,  
**67** single parents  
and their families **developed greater self-reliance** and had better access to relevant information

CAL reached out to  
**3,887** caregivers  
and **provided counselling** and/or relevant information

“ NCSS supported CAL's strategic direction of enhancing outreach to caregivers and to empower caregivers through grounds-up initiatives so that they can contribute and have an identity beyond that of a caregiver. ”

**MR TIM LEE**

Executive Director, Caregivers Alliance Limited

In Singapore, an estimated 210,000 people aged 18 to 69 provide regular care to family and friends. This number is expected to rise with smaller family sizes. Caregiving is also expected to be increasingly difficult with family members living apart<sup>1</sup>.

To better understand the needs and experiences of caregivers, an ethnographic study involving social service agencies, health and social care professionals and caregivers was designed to facilitate the co-creation of solutions to improve the quality of support for caregivers. The study, **“Who Cares? Transforming the Caregiving Experience in Singapore”**, was awarded the Design of the Year Award at the President's Design Award 2018.

One of the co-created solutions from the study was **The Caregivers Hub**. Piloted by SG Enable and Caregivers Alliance Limited (CAL), these are spaces where caregivers can receive respite and connect with other fellow caregivers. This enables caregivers to improve their quality of life and better manage the caregiving burden in the long term.

Other forms of socio-emotional support include **Project SPIN** for single parents and caregiver support programmes by CAL.



1. Basu, R. (2013, September 27). Singapore's caregiver crunch. Straits Times. Retrieved from <http://www.straitstimes.com/singapore/singapores-caregiver-crunch>

# Enabling

## The Social Service Sector

“

More will be expected of social service professionals as Singapore faces an ageing population in the years to come.

They will need to remain nimble and relevant, collaborate across silos and be equipped with the skills and knowledge to handle growing challenges in the social service sector. ”

**MR SAM TAN**

*Minister of State for Social and Family Development*

## Attracting and Retaining Talent

NCSS commissioned two research studies with Singapore Management University and Nanyang Technological University to understand talent attraction and retention issues. Positive word-of-mouth and empowerment along with opportunities to learn and grow through engaging and supportive leaders were identified as key factors for talent attraction and retention respectively. These findings were shared with sector leaders to support them in strengthening their capabilities to attract and retain talent.

### Raising the Profile of Our Sector Professionals

Officially launched in March 2018, **Social Service Tribe** is a strategic platform for the sector to raise its profile for talent attraction.

Apart from sharing inspiring stories from sector professionals, the Social Service Tribe website also details over 30 diverse roles in the industry, as well as education and career development pathways. A job portal with up-to-date career openings has also allowed the public to view the available jobs.

In addition, curated content is available on Facebook and LinkedIn to engage the public about the impact social service professionals can make.

More than  
**5k**  
**individuals**  
applied for jobs in the  
social service sector via  
NCSS Job Portal in 2018

Attracted an average of  
**10k** visitors  
per month since its  
official launch

## Inspiring Others to Make Lives Count

Inspired by a true story, “The Team that Makes Lives Count” video showed how different social service professionals worked together to empower members of the Singapore Cerebral Palsy Football Team to become a team of champions in small and big ways. The video created significant awareness of the careers available in the social service sector.

“The team that makes lives count” video has more than **4.9m views** across digital platforms like **YouTube, Facebook and LinkedIn, etc.**

*as at March 2019*

## Enhancing HR Practices

The **People Practice Consultancy** is a three-year HR capability building project that NCSS started in October 2016 to enhance HR practices in our social service agencies to attract and retain talent. Since its inception, more than 100 agencies have been supported through a total of 231 consultancy projects.

The **People Practice Maturity Index** was also established to help agencies measure and benchmark their HR practices within the sector. In addition, 43 HR-related workshops were carried out with 135 member agencies to further enhance their HR capabilities.

# Enhancing Professionalism in Social Services

Jointly developed by MSF, NCSS, SkillsFuture Singapore and Workforce Singapore and validated by representatives from various social service agencies, the **Skills Framework for Social Service** aims to help professionals from five career tracks, namely social work, youth work, psychology, early intervention teaching, and care and programme, make informed decisions about career choices and take responsibility for their skills upgrading and career planning. New entrants or mid-career switchers can also expect to benefit from the revamped and newly developed courses which are aligned with the Skills Framework.

“The Framework will help individuals and employers in our sector identify key skills and competencies necessary to stay future-ready and well-equipped to better help those in need.”

**MR SAM TAN**

*Minister of State for Social and Family Development*

## Providing High Quality Training

**SSI's Training Network Model (TNM)** aims to develop a credible network of partners that champion training in their respective areas of expertise, and build capacity and capability in the social service sector. The TNM pilot expects to equip 1,300 learners with high-quality knowledge and skills by end April 2020.

Through this, we expect to bring about changes at three levels:

### 1 Sector Level:

Social service agencies are open to the idea of sending staff for training at another agency, and the sector benefits from the sharing of resources and breaking down of silo mind-set.

### 2 Organisation Level:

Partner social service agencies will expand their capability to conduct training for the sector. This enterprising model of generating revenue is also more sustainable.

### 3 Individual Level:

The sector will see an increased number of skilled and enterprising professionals equipped with the abilities and knowledge to cater to the needs of the community.

SSI has partnered key social service agencies, AWWA, Franklin Covey, Rainbow Centre, RSVP Singapore and SPD, and training organisations, Decision Precision International Asia and Singapore Institute of Directors, to provide courses in their areas of expertise.



## Leveraging Technology for More Efficient Learning

The growing capabilities and professionalism of the social service sector is the result of a multi-agency collaboration between NCSS, MSF and various statutory boards. As we continue to develop a skilful and robust social service sector, we also need to ensure that our social service agencies are able to transit smoothly into the digital age. This is in line with Smart Nation, the national push to serve the citizens better through the use of technology.

SSI learners have lauded the use of **blended learning** as a step in the right direction. Learners can now access interactive activities hosted on Learning Cloud at their convenience before lessons even begin. By doing so, learners have a chance to develop a broad understanding of what will be covered which then allow for in-depth case analyses in the physical classroom. After lessons, learners can look forward to reviewing their training materials available online in their own time.

**7 out of 10**  
Learners

improved learning experience with blended learning because of:

- **More opportunities** to learn from the discussions in class
- **Greater understanding** of how to apply their new knowledge and skills

## Bringing Like-Minded Individuals Together

Whether one is a board member, executive, psychologist, social worker, therapist or volunteer manager, GatherHere is the first of its kind online space for everyone in the industry to get connected. Officially launched on 21 March 2019, **GatherHere** continues to attract professionals looking for opportunities to work, communicate, network and reach differently. More than 1,200 professionals have signed up as GatherHere members and are engaged across 72 groups.

## Harnessing the Power of Social and Visual Media

With social and visual media being such an integral part of how we communicate and receive information, SSI has set up CreateHere, the **Media Production Studio**, to facilitate the recording of high quality videos for e-learning and blended learning courses as part of its Education Innovation initiative.

Social service agencies are encouraged to use the studio to create their own digital training materials such as bite-sized training videos or co-create media content with their partners for use on social media and more.



## Sustaining Effective Social Service Agencies

### Transforming Our Member Agencies

An organisation's ability to succeed hinges on efficient processes and good practices that allow the organisation to capitalise on its strengths and function optimally. At NCSS, we have adopted a multi-pronged approach to transforming our social service agencies into self-sustaining and progressive enterprises.

**Organisation Development (OD) Journey** improves the organisational health of social service agencies to deliver quality, innovative and sustainable solutions. Using the Business Excellence framework by Enterprise SG as a tool, agencies are guided to establish a current-state understanding of their organisational health, and conceptualise time-bound strategic plans. Agencies will then prioritise specific domains from their strategic plans - such as leadership, culture, strategy and/or processes - to be implemented in the next phase of their OD journey. From 2018, the programme is expected to gradually roll out to 30 agencies, equipping them with well-grounded roadmaps to keep the transformation going.

NCSS-VCF Organisational Development Grant (ODG) supports social service agencies in reviewing and refining their organisational processes and practices through the engagement of consultants.

Sun Ray is a NCSS centralised scheme that aims to develop high calibre leaders for the social service sector to better tackle complex and multi-faceted social issues in the future. Members of Sun Ray are holistically developed through structured rotation across social service agencies to develop broader perspectives and gain deeper knowledge of the different sub-sectors.

### Building a Transformative Culture at SUN-DAC

For **SUN-DAC**, a social service agency serving persons with disabilities, utilising the NCSS-VCF ODG began with engaging the expertise of Dr John Stahl-Wert to incorporate the Serving Leader Model to their organisational development plan. SUN-DAC's assimilation of the model was successful thanks to individuals like Hai Ying, who is a member of the NCSS Sun Ray Scheme.

Seconded to SUN-DAC as its Executive Director, Hai Ying used the Serving Leader Model to build a strong leadership team and develop a staff culture where all believed in and was aligned with the agency's vision, mission and core values. With good workplace culture came a low turnover employment rate and a core team that continues to be inspired even after four years of working together since 2015.

In 2017, SUN-DAC received Special Recognition from Aon Hewitt for being one of the Best Employers in Singapore for social service agencies. SUN-DAC has also seen its clients double, with numbers expected to increase from 100 to 240 with their fourth Day Activity Centre opening in Kovan by end 2019.

Good workplace culture has proven to be the gift that keeps on giving as SUN-DAC is now looking into collaborating and sharing training resources with other social service agencies.



### Growing Innovative and Future-Ready Organisations

As Singapore continues to grow as a Smart Nation, we make it easier for social service agencies to serve our community responsively through productivity initiatives like the **Bite-size Projects**, and technological advancements like **Ka-Ching** and **DonateNow!**

Through Bite-size Projects, social service agencies were able to identify processes to be re-designed and/or automated, to enhance productivity and improve service delivery.

Through Ka-Ching, agencies can better track and process donations thanks to the smart tool that reduces duplicate data entries and generates more accurate donation reports. Agencies can also more efficiently offer that special touch to their donors by creating customisable receipts and thank you letters.

DonateNow! is a fully-funded initiative by NCSS to help social service agencies automate their donation collection process. This allows the agencies to harness the power and convenience of technology to increase productivity. Over 70 agencies have been trained to implement DonateNow! at fundraising events.

**155**  
projects  
across  
**119**  
agencies

Total man-day and  
other cost savings of  
**\$2m**  
per annum

Total project cost  
breakeven in less than  
**1 year**

**57%**  
increase in  
productivity

## Building an

# Inclusive Home for All

“

It is clear that we are of one mind and heart in wanting to close the last mile to support vulnerable families. I believe that by working together and leveraging each of our community partner's strengths, we can collectively make a positive impact on families. ”

**ASSOCIATE PROFESSOR  
MUHAMMAD FAISHAL IBRAHIM**

*Senior Parliamentary Secretary for Social and Family Development*

## Expanding our Reach and Support

To enable strong and sustained fundraising efforts, we are constantly on the lookout for innovative methods that would facilitate donations to support critical social services. With the use of technology, we have been able to make donating and volunteering easier and fuss-free.

### Reaching Out to the Tech-Savvy Generation

A new feature of the Community Chest Charity TV Show 2018 and Community Chest Heartstrings Walk 2018 was the use of cashless payment technologies that enabled the public to make donations via DBS PayLah! instead of dialling traditional tele-poll lines, and allowing participants to scan QR codes to donate at the latter event.

We also partnered the National University of Singapore Students' Union (NUSSU) to adopt the SGQR – a unified QR e-payment option – during the NUSSU Rag & Flag Day 2018, when student volunteers hit the streets to ask for donations island-wide.

Over  
**\$54.1m**  
raised  
to support about  
**80**  
social service  
agencies

### Matchmaking Volunteers with their Preferred Causes

Our volunteers are a strategic manpower resource for social service agencies, enabling our agencies to address manpower challenges and serve more service users. We continue to provide leadership in advocating volunteer resource optimisation to our agencies through capability enhancement and strategic partnerships towards sustainable volunteerism in support of SG Cares, a national movement that guides and supports the goodwill of all Singaporeans.

**CARA**, the Caring And Resourceful Assistant chatbot, acts as a social broker that matches group volunteers to social service agencies based on factors such as needs, location and preference for a cause. With more accurate matching, we hope to build a sustainable and synergetic service ecosystem that sees agencies and volunteers driven by a common purpose to enhance service delivery.

## Better Support for our Volunteers

Another key NCSS initiative is the pilot **Volunteer Manager Funding Scheme**, which supported the funding of a dedicated Volunteer Manager for 10 social service agencies from 2016 to 2018. The overwhelmingly positive outcomes have led agencies to see the value in retaining a Volunteer Manager and allocating more resources for volunteer management.

**140%**  
increase in number of  
regular volunteers<sup>2</sup>

Delta increase in  
regular volunteer  
hours clocked is  
equivalent to almost

**12**  
full-time  
employees<sup>3</sup>  
per agency

**60%**  
increase in number of  
service users impacted

2. Regular volunteers refer to those who dedicate a minimum of 24 volunteer-hours with at least 4 engagements in a year.

3. Full-time employee count is based on 2,000 working hours per year (i.e. 40 hours work week and 50 weeks per year).

**Service-based volunteering** provides manpower resources to a social service agency to complement the practitioners. An example of service-based volunteering is the partnership between PSA Corporation Ltd and HCA Hospice Care. PSA volunteers prepare lunch and organise centre-based activities and outings for the service users of HCA Hospice Care monthly. A pool of PSA volunteer drivers also help to ferry HCA's Star PALS (Paediatric Advanced Life Support) service users to and fro the hospitals for their medical appointments. As a result of their regular volunteering, service users are meaningfully engaged in activities that are planned with their health condition in mind and volunteers develop a sense of empathy and understand the diverse needs of the community.

More than 1,100 volunteer management practitioners and senior management were also engaged to co-create solutions and share best practices in volunteer management through conferences, training programmes, online and networking engagements. The process of training volunteers has also been given renewed life online as **e-learning** modules have been created to complete agencies' efforts in providing basic training to new and interested volunteers to conveniently access in their own time.



In 2018,  
**4.7k**  
service-based  
volunteering  
opportunities were  
curated by  
**20**  
social service  
agencies

Over  
**1.2k**  
volunteers  
enrolled to  
be trained  
via e-learning  
modules

“ Volunteerism is really an extension of the work that we do and we appreciate the meaningful support and time given to us by all our volunteers! ”

**MS ANGELINE WEE**  
CEO of HCA Hospice Care

Since the launch of the **SHARE as One** programme in 2016, over 220 volunteering-related initiatives and activities from about 70 social service agencies had received approval to tap on the matching grant to build their volunteer capability and capacity. With the grant, social service agencies had rolled out volunteer-led social service programmes for service-based volunteering, organised ad-hoc volunteering events, provided training to upskill their volunteers and built up their volunteering capability through consultancy projects and upgrading of their volunteer management software or websites.

NCSS also worked with MINDS and Be Kind SG<sup>4</sup>, to run a trial pilot of the **"Kindness Box"**, one of the concept ideas from "The Path To...", a design ethnography project on adults with disabilities<sup>5</sup>. The Kindness Box is a curated box of items containing a range of items - from various craft items to game activities that volunteers can carry out together with their buddy, an adult with intellectual disability. The project aims to build friendships between volunteers and their buddies, so as to increase the social network of socially isolated adults with disabilities and to help prevent mental and health deterioration. It also hopes to give some relief to caregivers.

### Telling Our Stories of Care

To celebrate Community Chest's 35<sup>th</sup> Anniversary, the **#StoriesOfCare** project encapsulated the spirit of care in Singapore through the capturing of myriad voices from different parts of the community.

They include personalities, corporate organisations, social service agencies, schools, volunteers and members of the public. A commemorative book with 35 curated stories was produced, and launched at the Community Chest Awards 2018, a platform where we recognise holistic giving and celebrate exemplary contributions from the community. Some of these stories were illustrated by artists from Pathlight School's Artist Development Programme. As a whole, these stories remind us that building a caring and inclusive society that allows everyone to live with dignity requires the collective effort of all.

The **#StoriesOfCare** Project garnered over **900k views** in its digital outreach



4. Be Kind SG is a ground-up movement that aims to improve volunteerism of working adults.

5. "The Path To... Better Life by Design: Designing for Persons with Disabilities" project used a design ethnography approach to uncover insights into the lives of persons with disabilities. It also provides fresh ideas and perspectives on how to better support them and their caregivers. The study was commissioned by DesignSingapore Council, in collaboration with NCSS and several social service agencies.

## Champions of Change

With NCSS and our partners leading the way through nationwide initiatives, our efforts have encouraged more organisations and individuals to come on board and offer their time and services to the underserved in our community in many different ways.

### Ministry of Manpower

#### Towards a More Inclusive Workforce

The Ministry of Manpower (MOM) seeks to enable all workers to thrive at work. It works closely with SG Enable and SPD to reach out to persons with special needs on job vacancies. It also redesigns work spaces to improve comfort, accessibility and safety for its employees with special needs. For supervisors and co-workers in the Ministry, MOM taps on training by SG Enable to help them better manage the needs of their colleagues with special needs.

MOM has also put in place initiatives which have resulted in over 80% staff participation in SHARE, Community Chest's monthly giving programme, and close to 90% of staff volunteering at Lions Befrienders Senior Activity Centres.

For exemplary contributions to inclusive employment, giving and volunteering, MOM was presented the Pinnacle Award at the Community Chest Awards 2018.

### Ms Susan Ng

#### Gift of the Gab

A radio host on 938NOW, Ms Susan Ng has served as master of ceremonies at Community Chest events since 1985. Successfully engaging audience from all walks of life, her gift has allowed us to effectively communicate our key messages of care, compassion and inclusivity in a light-hearted and memorable way. For her contributions, Susan was presented the Enabler Award at the Community Chest Awards 2018.

### SP Group

#### Lighting up the Way

Apart from reliably providing efficient energy utility services to Singapore, SP Group has several initiatives that have consistently contributed to underserved segments of society. This include the SP Heartware Fund, which helps about 25,000 seniors annually, and SP Heart Workers - SP's staff volunteers who contributed more than 7,000 hours in over 30 initiatives last year. For its donations to Community Chest and exemplary efforts in volunteerism, SP Group was presented the Charity Platinum Award and Volunteer Partner Award respectively at the Community Chest Awards 2018.

### CapitaLand

#### Building a Land of Opportunity for All

CapitaLand launched the CapitaLand Silver Empowerment Fund in 2018, to improve the quality of life for vulnerable seniors in Singapore through healthcare, more meaningful social integration activities and better living conditions. For CapitaLand's 6<sup>th</sup> annual volunteer day, 170 CapitaLand staff volunteers visited homes of 500 vulnerable seniors to spring clean and celebrate an early National Day with food and music. For their donations to Community Chest, CapitaLand was presented the Charity Bronze Award at the Community Chest Awards 2018.

### Maybank

#### Committed to Empowering the Community

Putting its mission of humanising financial services into action, Maybank goes beyond fundraising and philanthropy, to drive employee volunteerism for various social causes. Through its Maybank Global Corporate Responsibility Day in 2018, it raised over \$500,000 for Community Chest and President's Challenge. More than 1,800 Maybank employees also contributed over 8,000 volunteer hours in 50 activities organised for selected charities that support stay-alone seniors, vulnerable children and families, persons with mental health conditions and persons with intellectual disabilities. For their donations to Community Chest, Maybank was presented the Charity Bronze Award at the Community Chest Awards 2018.

# Code of Governance

## Code of Governance for Charities & IPCs:

Governance Evaluation Checklist for NCSS (1 Apr 2018 - 31 Mar 2019)

(For Large IPCs - Advanced Tier)

	Key Code Guidelines	Code Guideline ID	NCSS Compliance	Remarks/Explanation
S/No	<b>Board Governance</b>			
1.	Induction and orientation are provided to incoming Board members on joining the Board	1.1.2	Complied	
	Are there Board members holding staff <sup>1</sup> appointments? (Skip items 2 and 3 if "No")		No	
4.	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman or person on Board responsible for overseeing the finances of the charity).	1.1.7	Complied	
5.	All Board members submit themselves for re-nomination and re-appointment, at least once every three years.	1.1.8	Complied	
6.	The Board conducts regular self-evaluation to assess its performance and effectiveness once per term or every three years, whichever is shorter.	1.1.12	Complied	
	Are there Board member(s) who have served for more than 10 consecutive years? (Skip item 7 if "No")		Yes	
7.	The charity discloses in its annual report the reasons for retaining Board member(s) who have served for more than 10 consecutive years.	1.1.13	Complied	
8.	There are documented terms of reference for the Board and each of its Board committees.	1.2.1	Complied	
	<b>Conflict of Interest</b>			
9.	There are documented procedures for Board members and staff <sup>1</sup> to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied	
10.	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied	
	<b>Strategic Planning</b>			
11.	The Board periodically reviews and approves the strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied	
12.	There is a documented plan to develop the capacity and capability of the charity and the Board monitors the progress of this plan.	3.2.4	Complied	
	<b>Human Resource and Volunteer<sup>2</sup> Management</b>			
13.	The Board approves documented human resource policies for staff <sup>1</sup> .	5.1	Complied	
14.	There is a documented Code of Conduct for Board members, staff <sup>1</sup> and volunteers <sup>2</sup> (where applicable) which is approved by the Board.	5.3	Complied	
15.	There are processes for regular supervision, appraisal and professional development of staff <sup>1</sup> .	5.5	Complied	
	Are there volunteers <sup>2</sup> serving in the charity? (Skip item 16 if "No")		Yes	
16.	There are volunteer management policies in place for volunteers <sup>2</sup> .	5.7	Complied	

S/No	Key Code Guidelines	Code Guideline ID	NCSS Compliance	Remarks/Explanation
<b>Financial Management and Internal Controls</b>				
17.	There is a documented policy to seek Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of its core charitable programmes.	6.1.1	Complied	
18.	The Board ensures internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
19.	The Board ensures reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
20.	The Board ensures that there is a process to identify, regularly monitor and review the charity's key risks.	6.1.4	Complied	The Senior Management Team identifies key risks and monitors them every three to six months. On an annual basis, the EXCO – and subsequently the Board – reviews NCSS' key risks and endorses the risk mitigation plans.
21.	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied	
	Does the charity invest its reserves, including fixed deposits? (Skip item 22 if "No")		Yes	
22.	The charity has a documented investment policy approved by the Board	6.4.3	Complied	
<b>Fundraising Practices</b>				
	Did the charity receive cash donations (solicited or unsolicited) during the year? (Skip item 23 if "No")		Yes	
23.	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
	Did the charity receive donations-in-kind during the year? (Skip item 24 if "No")		Yes	
24.	All donations-in-kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	
<b>Disclosure and Transparency</b>				
25.	The charity discloses in its annual report: i) Number of Board meetings in the year; and ii) Individual Board member's attendance.	8.2	Complied	
	Are Board members remunerated for their Board services? (Skip items 26 and 27 if "No")		No	
	Does the charity employ paid staff <sup>1</sup> ? (Skip items 28, 29 and 30 if "No")		Yes	
28.	No staff <sup>1</sup> is involved in setting his or her own remuneration.	2.2	Complied	

S/No	Key Code Guidelines	Code Guideline ID	NCSS Compliance	Remarks/Explanation
<b>Disclosure and Transparency</b>				
29.	The charity discloses in its annual report: i) The total annual remuneration (including any remuneration received in its subsidiaries), for each of its three highest paid staff <sup>1</sup> , who each receives remuneration exceeding \$100,000 in bands of \$100,000; and ii) If any of the three highest paid staff <sup>1</sup> also serves on the Board of the charity.  <u>OR</u> The charity discloses that none of its staff <sup>1</sup> receives more than \$100,000 in annual remuneration each.	8.4	Complied	i) The annual remuneration of all NCSS staff, in salary bands, is disclosed in the Annual Report.  ii) NCSS staff do not serve on the Board.
30.	The charity discloses the number of paid staff <sup>1</sup> who are close members of the family <sup>3</sup> of the Executive Head or Board Members, who each receives remuneration exceeding \$50,000 during the year, in bands of \$100,000.  <u>OR</u> The charity discloses that there is <b>no</b> paid staff <sup>1</sup> who are close members of the family <sup>3</sup> of the Executive Head or Board Member, who receives more than \$50,000 during the year.	8.5	Complied	There is 1 staff who is a family member of a Board member whose remuneration is between \$100,000 - \$200,000.
<b>Public Image</b>				
31.	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied	

## Staff Remuneration

In compliance with item 29 of the Code of Governance, in terms of remuneration band, the breakdown below shows a two-year comparison by headcount.

Annual Remuneration*		
Remuneration Band	FY17	FY 18
<\$100,000	205	185
\$100,000 to \$200,000	100	107
\$200,001 to \$300,000	11	13
\$300,001 to \$400,000	2	1
\$400,001 to \$500,000	0	0
\$500,001 to \$600,000	2	1
\$600,001 to \$700,000	0	1
<b>Total</b>	<b>320</b>	<b>308</b>

\* Salary and bonus (including employer's CPF contribution).

This excludes remuneration for Sun Ray staff and NCSS staff who are on secondment to other agencies but includes secondment charges for staff who are seconded to NCSS.

References:

1. Staff: Paid or unpaid individuals who are involved in the day-to-day operations of the charity, e.g. an Executive Director or Administrative personnel.
2. Volunteer: Persons who willingly give up time for charitable purposes, without expectation of any remuneration. For volunteers who are involved in the day-to-day operations of the charity, they should also abide by the best practices set out in the Code applicable to 'staff'.
3. Close members of the family: Those family members who may be expected to influence, or be influenced by, that person in their dealings with the charity. In most cases, they would include:
  - That person's children and spouse;
  - Children of that person's spouse; and
  - Dependants of that person or that person's spouse.

## Board Attendance and Reasons

In compliance with items 7 and 25 of the Code of Governance, information below states the reasons for retaining Board member(s) who have served for more than 10 consecutive years, as well as the number of Board meetings and Board members' attendance.

	Period	Number of meetings in FY2018	Total number of Board members	Remarks
NCSS Board of Council 2016 / 2018	1 April to 31 July 2018	1	20	18 attended the meeting.  Mr Girija Pande and Prof Tsui Kai Chong were absent.
NCSS Board of Council 2018 / 2020	1 August 2018 to 31 March 2019	3	22	11 attended all 3 meetings.  The remaining 11, namely, Ms Chan Chia Lin, Mr Chern Siang Jye, Mr Eugene Seow, Adj Assoc Prof Lee Cheng, Dr Lee Tung Jean, Adj Assoc Prof Mariam Aljunied, Mr Martin Tan, Ms Ooi Chee Kar, Mr Phillip Tan, Mr Puvan Ariaratnam and Mr Robert Chew, attended 2 out of the 3 meetings.

Mr Phillip Tan has served on the NCSS Board since 2002. He has served in various capacities as Board member, Honorary Treasurer and Board Vice-President (2006 – 2018). He has been the Chairman of Community Chest since 2013 till present, a role appointed by the Minister for Social and Family Development. Mr Tan's various appointments on the NCSS Board are in compliance with the requirements and term limits set out in the NCSS Act, which requires a review of the Board appointments every term of two years.

Mr Phillip Tan has been pivotal in driving efforts to enable the social service sector and encouraging holistic giving within the community. As Chairman of Care & Share @SG50 Steering Committee, he led Community Chest in driving the national movement to encourage donations and volunteering in the social service sector, raising \$1.3b with the Government matching dollar-for-dollar to donations received. He is also contributing extensively in other charitable organisations and volunteering capacities.

# Financial Statements

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Notes to the Financial Statements

## Statement by the Members of the Board

In our opinion,

- (a) the accompanying financial statements of the National Council of Social Service (the "Council"), set out on pages 52 to 96 are properly drawn up in accordance with the provisions of the Public Sector (Governance) Act 2018, Act 5 of 2018 (the "PSG" Act), the National Council of Social Service Act, Chapter 195A (the "Act"), Singapore Charities Act (Chapter 37) and other relevant regulations (the "Charities Act and Regulations") and Statutory Board Financial Reporting Standards ("SB-FRSs") so as to present fairly, in all material respects, the state of affairs of the Council as at 31 March 2019 and the results, changes in statutory funds and reserve and cash flows of the Council for the year ended on that date;
- (b) the receipts, expenditure, investment of moneys and the acquisition and disposal of assets by the Council during the financial year are, in all material respects, in accordance with the provisions of the PSG Act, the Act, and the requirements of any other written law applicable to moneys of or managed by the Council; and
- (c) proper accounting and other records have been kept, including records of all assets of the Council whether purchased, donated or otherwise.

The members of the Board have, on the date of this statement, authorised these financial statements for issue.

On behalf of the Board



**Anita Fam**  
President

11 June 2019



**Tan Khiaw Ngoh**  
Honorary Treasurer

## Independent Auditors' Report

For the financial year ended 31 March 2019

### Members of the Council

#### National Council of Social Service

Established in Singapore under the National Council of Social Service Act

### REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

#### Opinion

We have audited the financial statements of National Council of Social Service (the "Council"), which comprise the statement of financial position as at 31 March 2019, the statement of comprehensive income, statement of changes in statutory funds and reserve and statement of cash flows of the Council for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, as set out on pages 52 to 96.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Public Sector (Governance) Act 2018, Act 5 of 2018 (the "PSG" Act), the National Council of Social Service Act, Chapter 195A (the "Act") and Statutory Board Financial Reporting Standards ("SB-FRSs") so as to present fairly, in all material respects, the state of affairs of the Council as at 31 March 2019 and the results, changes in statutory funds and reserve and cash flows of the Council 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 'Auditors' responsibilities for the audit of the financial statements' section of our report. We are independent of the Council in accordance with the Accounting and Corporate Regulatory Authority 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

Management is responsible for the other information contained in the annual report. Other information is defined as all information in the annual report other than the financial statements and our auditors' report thereon.

We have obtained all other information prior to the date of this auditors' report.

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.

#### Responsibilities of management and the Board of the Council for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the PSG Act, the Act and SB-FRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

A statutory board is constituted based on its constitutional act and its dissolution requires Parliament's approval. In preparing the financial statements, management is responsible for assessing the Council'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 there is intention to wind up the Council or for the Council to cease operations.

The Board of the Council are responsible for overseeing the Council's financial reporting process.

# Independent Auditors' Report

For the financial year ended 31 March 2019

## REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS (cont'd)

### Auditors' 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 auditors' 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 scepticism 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 controls.
- Obtain an understanding of internal controls 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 Council's internal controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management'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 Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 the date of our auditors' report. However, future events or conditions may cause the Council 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 the Board of the Council regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.

## REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

### Opinion

In our opinion:

- (a) the receipts, expenditure, investment of moneys and the acquisition and disposal of assets by the Council during the financial year are, in all material respects, in accordance with the provisions of the PSG Act, the Act and the requirements of any other written law applicable to moneys of or managed by the Council; and
- (b) proper accounting and other records have been kept, including records of all assets of the Council whether purchased, donated or otherwise.

# Independent Auditors' Report

For the financial year ended 31 March 2019

### Basis for opinion

We conducted our audit in accordance with SSAs. Our responsibilities under those standards are further described in the 'Auditors' responsibilities for the compliance audit' section of our report. We are independent of the Council in accordance with the 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 on management's compliance.

### Responsibilities of management for compliance with legal and regulatory requirements

Management is responsible for ensuring that the receipts, expenditure, investments of moneys and the acquisition and disposal of assets, are in accordance with the provisions of the PSG Act, the Act and the requirements of any other written law applicable to moneys of or managed by the Council. This responsibility includes monitoring related compliance requirements relevant to the Council, and implementing internal controls as management determines are necessary to enable compliance with the requirements.

### Auditors' responsibilities for the compliance audit

Our responsibility is to express an opinion on management's compliance based on our audit of the financial statements. We planned and performed the compliance audit to obtain reasonable assurance about whether the receipts, expenditure, investments of moneys and the acquisition and disposal of assets, are in accordance with the provisions of the PSG Act, the Act and the requirements of any other written law applicable to moneys of or managed by the Council.

Our compliance audit includes obtaining an understanding of the internal control relevant to the receipts, expenditure, investments of moneys and the acquisition and disposal of assets; and assessing the risks of material misstatement of the financial statements from non-compliance, if any, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control. Because of the inherent limitations in any internal control system, non-compliances may nevertheless occur and not be detected.

### Requirements under Charities (Institutions of a Public Character) Regulations

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

- (a) the Council 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
- (b) the Council has not complied with the requirements of Regulation 15 (fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

### Other matters

The financial statements for the financial year ended 31 March 2018 were audited by other auditors whose report dated 5 June 2018 expressed an unmodified opinion on those statements.



KPMG LLP

Public Accountants and Chartered Accountants

Singapore

11 June 2019

## Statement of Financial Position

As at 31 March 2019

	Note	2019 \$'000	2018 \$'000
<b>Non-current assets</b>			
Property, plant and equipment	4	7,985	9,479
Intangible assets	5	762	1,861
Held-to-maturity financial assets	6	-	6,588
Debt investments at amortised cost	7	48,338	-
Investments at fair value through profit or loss	8	-	5,034
Equity investments at fair value through other comprehensive income	9	1,573	-
<b>Total non-current assets</b>		<b>58,658</b>	<b>22,962</b>
<b>Current assets</b>			
Held-to-maturity financial assets	6	-	7,000
Investments at fair value through profit or loss	8	162,984	166,284
Debtors, grant receivables and prepayments	10	35,933	28,953
Cash and bank balances	11	87,154	123,164
<b>Total current assets</b>		<b>286,071</b>	<b>325,401</b>
<b>Total assets</b>		<b>344,729</b>	<b>348,363</b>
<b>Funds of the Council</b>			
Statutory funds:			
- Endowment fund	13	191,884	191,884
- General fund	14	33,430	34,793
- ComChest fund	15	74,909	72,772
<b>Total funds</b>		<b>300,223</b>	<b>299,449</b>
<b>Non-current liabilities</b>			
Deferred capital grants	16	5,631	6,058
Provision for reinstatement cost	17	271	271
Sundry creditors and accruals	18	1,478	1,262
<b>Total non-current liabilities</b>		<b>7,380</b>	<b>7,591</b>
<b>Current liabilities</b>			
Sundry creditors and accruals	18	37,126	41,323
<b>Total liabilities</b>		<b>44,506</b>	<b>48,914</b>
<b>Total funds, reserve and liabilities</b>		<b>344,729</b>	<b>348,363</b>
<b>Net assets of trust funds</b>	12	<b>187,531</b>	<b>121,789</b>

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

## Statement of Comprehensive Income

Year ended 31 March 2019

	Note	2019 \$'000	2018 \$'000
<b>Operating and investment income:</b>			
Interest income from bank balances		1,785	1,901
Interest income from held-to-maturity financial assets		-	938
Interest income from debt investments at amortised cost		484	-
Dividend income from investments at fair value through profit or loss		146	287
Net fair value gain/(loss) on investments at fair value through profit or loss:			
- investments held by the Council		(28)	(145)
- funds managed by fund managers	8	3,504	4,640
Loss on redemption of held-to-maturity financial assets		-	(87)
Loss on redemption of debt investments at amortised cost		(32)	-
Amortisation of premium on held-to-maturity financial assets		-	(14)
Amortisation of premium on debt investments at amortised cost		(90)	-
Subscriptions and miscellaneous income		7,490	5,660
<b>Total operating and investment income</b>		<b>13,259</b>	<b>13,180</b>
<b>Operating and investment expenditure:</b>			
Staff costs – salaries and related costs	22	(20,593)	(20,718)
Contributions to defined contribution plan	22	(2,864)	(3,308)
Operating lease expenses			
- Temporary Occupation Licence fee		(1,001)	(1,128)
- Other operating lease expenses		(1,042)	(807)
Depreciation of property, plant and equipment	4	(1,023)	(749)
Amortisation of intangible assets	5	(1,368)	(1,253)
Property, plant and equipment written off		-	(4)
Intangible assets written off		-	(11)
Funding of Community Chest operating expenses <sup>(1)</sup>		(2,763)	(806)
Building and system maintenance expenses		(3,526)	(3,049)
Project expenses		(29,254)	(29,187)
Utilities expenses		(133)	(135)
Other expenses		(4,911)	(4,229)
<b>Total operating and investment expenditure</b>		<b>(68,478)</b>	<b>(65,384)</b>
Operating deficit before government and other grants		(55,219)	(52,204)
<b>Government and other grants:</b>			
Operating Grants		43,756	42,184
MSF Capital Grant	16	407	468
Grants for Temporary Occupation Licence fee		898	1,001
Care & Share Grant		10,000	10,118
<b>Total government and other grants</b>		<b>55,061</b>	<b>53,771</b>
Operating (deficit)/surplus before SSI and Community Chest Operations		(158)	1,567

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

# Statement of Comprehensive Income

Year ended 31 March 2019

	Note	2019 \$'000	2018 \$'000
<b>Social Service Institute ("SSI")</b>			
Proceeds and claims from SSI courses		7,288	7,575
Operating Grant		4,152	3,847
MSF Capital Grant	16	470	415
Care & Share Grant		231	259
Tote Board Grant		752	1,720
Other Income		96	263
Less: Direct SSI course expenditure		(3,020)	(2,620)
Staff costs – salaries and related costs	22	(6,576)	(5,881)
Contributions to defined contribution plan	22	(664)	(680)
Other administrative expenses		(2,006)	(2,513)
Operating lease expenses			
– Temporary Occupation Licence fee		(1,417)	(1,333)
Depreciation of property, plant and equipment	4	(509)	(486)
Amortisation of intangible assets	5	(2)	(10)
Net (deficit)/surplus from SSI		(1,205)	556
Operating (deficit)/surplus for the year before Community Chest Operations		(1,363)	2,123
<b>NCSS Charitable Fund (Community Chest Only)</b>			
Funding from NCSS operating income <sup>(1)</sup>		2,763	806
Direct donations for fund-raising operating expenses <sup>(1)</sup>		5,930	6,917
Other Income		(9)	80
Less: Staff costs – salaries and related costs	22	(3,902)	(3,944)
Contributions to defined contribution plan	22	(654)	(651)
Depreciation of property, plant and equipment	4	(52)	(60)
Amortisation of intangible assets	5	(28)	(13)
Other fund-raising expenses		(3,940)	(3,005)
Operating lease expenses			
– Temporary Occupation Licence fee		(108)	(130)
		-	-
Fund-raising proceeds from Community Chest	26	54,183	57,198
Less: Service allocations	19	(52,046)	(50,310)
Surplus from Community Chest		2,137	6,888
Surplus for the year	14	774	9,011
<b>Total comprehensive surplus for the year attributable to Council funds</b>		<b>774</b>	<b>9,011</b>

(1) All expenses of the NCSS Charitable Fund (Community Chest only) are covered by donations and sponsorships for fund-raising expenses and NCSS operating income for the year.

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

# Statement of Changes in Statutory Funds and Reserve

Year ended 31 March 2019

	Note	Statutory Funds			Total \$'000
		Endowment Fund \$'000	General Fund \$'000	ComChest Fund \$'000	
Balance as at 1 April 2017		191,884	32,670	65,884	290,438
Surplus for the financial year		-	9,011	-	9,011
Transfer	14, 15	-	(6,888)	6,888	-
Balance as at 31 March 2018		191,884	34,793	72,772	299,449
Balance as at 1 April 2018		191,884	34,793	72,772	299,449
Surplus for the financial year		-	774	-	774
Transfer	14, 15	-	(2,137)	2,137	-
Balance as at 31 March 2019		191,884	33,430	74,909	300,223

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

# Statement of Cash Flows

Year ended 31 March 2019

	Note	2019 \$'000	2018 \$'000
<b>Cash flows from operating activities</b>			
Surplus for the year		774	9,011
Less: Grant income		(66,596)	(66,929)
Deficit before grant		(65,822)	(57,918)
Adjustments for:			
Depreciation of property, plant and equipment	4	1,584	1,295
Amortisation of intangible assets	5	1,398	1,276
Interest income from bank balances		(1,785)	(1,901)
Interest income from held-to-maturity financial assets		-	(938)
Interest income from debt investments at amortised cost		(484)	-
Dividend income from investments at fair value through profit or loss (held by the Council)		(146)	(287)
Property, plant and equipment written off		-	4
Intangible assets written off		-	11
Loss on redemption of held-to-maturity financial assets		-	87
Loss on redemption of debt investments at amortised cost		32	-
Unrealised gain on investments at fair value through profit or loss		(3,418)	(4,469)
Realised gain on sale of fair value through profit or loss		(58)	(26)
Amortisation of premium on held-to-maturity financial assets		-	14
Amortisation of premium on debt investments at amortised cost		90	-
Impairment loss on debtors and other receivables	24	2	4
<b>Operating loss before working capital changes</b>		(68,607)	(62,848)
Increase in debtors, grant receivables and prepayments		(1,059)	(6,086)
Increase/(Decrease) in sundry creditors and accruals		3,484	(842)
<b>Net cash used in operating activities</b>		(66,182)	(69,776)

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

# Statement of Cash Flows

Year ended 31 March 2019

	Note	2019 \$'000	2018 \$'000
<b>Cash flows from investing activities</b>			
Purchase of property, plant and equipment	4	(90)	(1,595)
Expenditure on software development	5	(299)	(793)
Interest received on bank balances		1,405	1,334
Interest received on held-to-maturity financial assets		-	1,054
Interest income from debt investments at amortised cost		282	-
Dividend income received		146	287
Purchase of investments at fair value through profit or loss		(14,000)	(50,000)
Purchase of debt investment at amortised cost		(45,428)	-
Purchase of equity investment at fair value through other comprehensive income		(1,573)	-
Proceeds from redemption of held-to-maturity financial assets		-	11,619
Proceeds from redemption of debt investments at amortised cost		10,556	-
Proceeds from disposal of investments at fair value through profit or loss		25,810	21,493
<b>Net cash used in investing activities</b>		(23,191)	(16,601)
<b>Cash flows from financing activity</b>			
Government and other grants received		53,363	54,110
<b>Net cash generated from financing activity</b>		53,363	54,110
<b>Net decrease in cash and cash equivalents</b>			
Cash and cash equivalents at beginning of financial year		(36,010)	(32,267)
<b>Cash and cash equivalents at end of financial year</b>	11	123,164	155,431
		87,154	123,164

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

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

These notes form an integral part of the financial statements.

The financial statements were authorised for issue by the Board of the Council on 11 June 2019.

## 1. GENERAL

National Council of Social Service (the "Council") was established as a statutory body on 1 May 1992 under the National Council of Social Service Act (Chapter 195A amended in September 2000) (the "Act") and is domiciled in Singapore. The registered office of the Council and principal place of operations is at NCSS Centre, Ulu Pandan Community Building, 170 Ghim Moh Road #01-02, Singapore 279621.

The NCSS Charitable Fund was established on 1 May 2003, as an Institution of a Public Character ("IPC") under the Charities Act (Chapter 37) and comprises all the charitable activities of NCSS, including the Community Chest.

The principal activities of the Council are to provide, develop and promote efficient and effective social services and encourage voluntary work to meet current and future needs.

The current financial year of the Council is from 1 April 2018 to 31 March 2019.

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

### 2.1 Statement of compliance

The financial statements have been prepared in accordance with the applicable requirements of the Public Sector (Governance) Act 2018, Act 5 of 2018 (the "PSG" Act), the National Council of Social Service Act (Chapter 195A amended in September 2000) (the "Act") and Statutory Board Financial Reporting Standards ("SB-FRS"). SB-FRS includes Statutory Board Financial Reporting Standards, Interpretations of SB-FRS and SB-FRS Guidance Notes as promulgated by the Accountant-General.

This is the first set of the Council's annual financial statements in which SB-FRS 115 *Revenue from Contracts with Customers* and SB-FRS 109 *Financial Instruments* have been applied.

### 2.2 Basis of measurement

The financial statements have been prepared based on the historical cost basis except as disclosed in the accounting policies below.

### 2.3 Functional and presentation currency

The financial statements are presented in Singapore Dollar (S\$) which is the functional currency of the Council. All financial information presented in Singapore Dollars have been rounded to the nearest thousand (S\$'000), except when otherwise stated.

### 2.4 Use of estimates and judgements

The preparation of the financial statements in conformity with SB-FRSs requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenditure. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 2.4 Use of estimates and judgements (cont'd)

Information about assumptions and estimation uncertainties that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities within the next financial year are included in the following notes:

Note 24 – Impairment of financial assets

Note 25 – Valuation of assets and liabilities

#### Measurement of fair values

A number of the Council's accounting policies and disclosures requires the measurement of fair values, for both financial and non-financial assets and liabilities.

The Council has an established control framework with respect to the measurement of fair values. This includes an investment team that has overall responsibility for all significant fair value measurements, including Level 3 fair values, and reports directly to the Finance Director.

The investment team regularly reviews significant unobservable inputs and valuation adjustments. If third party information, such as broker quotes or pricing services, is used to measure fair values, then the investment team assesses and documents the evidence obtained from the third parties to support the conclusion that these valuations meet the requirements of SB-FRS, including the level in the fair value hierarchy in which the valuations should be classified.

Significant valuation issues are reported to the Investment Committee.

When measuring the fair value of an asset or a liability, the Council uses observable market data as far as possible. Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level of input that is significant to the entire measurement (with Level 3 being the lowest).

The Council recognises transfers between levels of the fair value hierarchy as of the end of the reporting period during which the change has occurred.

Further information about the assumptions made in measuring fair values is included in note 25.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES

The accounting policies adopted have been applied consistently to all periods presented in these financial statements, except as explained in note 27 which addresses changes in accounting policies.

### 3.1 Foreign currency transactions

Transactions in foreign currencies are translated to the functional currency of Council at exchange rates at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies at the reporting date are retranslated to the functional currency at the exchange rate at that date. The foreign currency gain or loss on monetary items is the difference between amortised cost in the functional currency at the beginning of the financial year, adjusted for effective interest and payments during the year, and the amortised cost in foreign currency translated at the exchange rate at the end of the financial year.

Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are translated to the functional currency at the exchange rate at the date that the fair value was determined. Non-monetary items in a foreign currency that are measured in terms of historical cost are translated using the exchange rate at the date of the transaction. Foreign currency differences arising on translation are recognised in statement of comprehensive income.

### 3.2 Financial instruments

#### (i) Recognition and initial measurement

##### Non-derivative financial assets and financial liabilities

Debtors and other receivables and debt investments issued are initially recognised when they are originated. All other financial assets and financial liabilities are initially recognised when the Council becomes a party to the contractual provisions of the instrument.

A financial asset (unless it is a trade receivable without a significant financing component) or financial liability is initially measured at fair value plus, for an item not at fair value through profit or loss (FVTPL), transaction costs that are directly attributable to its acquisition or issue. A trade receivable without a significant financing component is initially measured at the transaction price.

#### (ii) Classification and subsequent measurement

##### Non-derivative financial assets - Policy applicable from 1 April 2018

On initial recognition, a financial asset is classified as measured at: amortised cost; fair value through other comprehensive income (FVOCI) – debt investment; FVOCI – equity investment; or fair value through profit or loss (FVTPL).

Financial assets are not reclassified subsequent to their initial recognition unless the Council changes its business model for managing financial assets, in which case all affected financial assets are reclassified on the first day of the first reporting period following the change in the business model.

##### Financial assets at amortised cost

A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as at FVTPL:

- it is held within a business model whose objective is to hold assets to collect contractual cash flows; and
- its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.2 Financial instruments (cont'd)

#### (ii) Classification and subsequent measurement (cont'd)

##### Non-derivative financial assets - Policy applicable from 1 April 2018 (cont'd)

##### Equity investments at FVOCI

On initial recognition of an equity investment that is not held-for-trading, the Council may irrevocably elect to present subsequent changes in the investment's fair value in OCI. This election is made on an investment-by-investment basis.

These assets are subsequently measured at fair value. Dividends are recognised as income in profit or loss unless the dividend clearly represents a recovery of part of the cost of the investment. Other net gains and losses are recognised in OCI and are never reclassified to profit or loss.

##### Financial assets at FVTPL

All financial assets not classified as measured at amortised cost or FVOCI as described above are measured at FVTPL. On initial recognition, the Council may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or at FVOCI as at FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

##### Financial assets: Business model assessment - Policy applicable from 1 April 2018

The Council makes an assessment of the objective of the business model in which a financial asset is held at a portfolio level because this best reflects the way the business is managed and information is provided to management. The information considered includes:

- the stated policies and objectives for the portfolio and the operation of those policies in practice. These include whether management's strategy focuses on earning contractual interest income, maintaining a particular interest rate profile, matching the duration of the financial assets to the duration of any related liabilities or expected cash outflows or realising cash flows through the sale of the assets;
- how the performance of the portfolio is evaluated and reported to the Council's management;
- the risks that affect the performance of the business model (and the financial assets held within that business model) and how those risks are managed;
- how managers of the business are compensated – e.g. whether compensation is based on the fair value of the assets managed or the contractual cash flows collected; and
- the frequency, volume and timing of sales of financial assets in prior periods, the reasons for such sales and expectations about future sales activity.

Transfers of financial assets to third parties in transactions that do not qualify for derecognition are not considered sales for this purpose, consistent with the Council's continuing recognition of the assets.

Financial assets that are held-for-trading or are managed and whose performance is evaluated on a fair value basis are measured at FVTPL.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.2 Financial instruments (cont'd)

#### (ii) Classification and subsequent measurement (cont'd)

##### **Non-derivative financial assets: Assessment whether contractual cash flows are solely payments of principal and interest - Policy applicable from 1 April 2018**

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as a profit margin.

In assessing whether the contractual cash flows are solely payments of principal and interest, the Council considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making this assessment, the Council considers:

- contingent events that would change the amount or timing of cash flows;
- terms that may adjust the contractual coupon rate, including variable rate features;
- prepayment and extension features; and
- terms that limit the Council's claim to cash flows from specified assets (e.g. non-recourse features).

A prepayment feature is consistent with the solely payments of principal and interest criterion if the prepayment amount substantially represents unpaid amounts of principal and interest on the principal amount outstanding, which may include reasonable additional compensation for early termination of the contract. Additionally, for a financial asset acquired at a significant discount or premium to its contractual par amount, a feature that permits or requires prepayment at an amount that substantially represents the contractual par amount plus accrued (but unpaid) contractual interest (which may also include reasonable additional compensation for early termination) is treated as consistent with this criterion if the fair value of the prepayment feature is insignificant at initial recognition.

##### **Non-derivative financial assets: Subsequent measurement and gains and losses - Policy applicable from 1 April 2018**

###### *Financial assets at FVTPL*

These assets are subsequently measured at fair value. Net gains and losses, including any interest or dividend income, are recognised in statement of comprehensive income.

###### *Financial assets at amortised cost*

These assets are subsequently measured at amortised cost using the effective interest method. The amortised cost is reduced by impairment losses. Interest income, foreign exchange gains and losses and impairment are recognised in statement of comprehensive income. Any gain or loss on derecognition is recognised in statement of comprehensive income.

###### *Equity investments at FVOCI*

These assets are subsequently measured at fair value. Dividends are recognised as income in statement of comprehensive income unless the dividend clearly represents a recovery of part of the cost of the investment. Other net gains and losses are recognised in OCI and are never reclassified to statement of comprehensive income.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.2 Financial instruments (cont'd)

#### (ii) Classification and subsequent measurement (cont'd)

##### **Non-derivative financial assets - Policy applicable before 1 April 2018**

The Council classifies non-derivative financial assets into the following categories: financial assets at FVTPL, loans and receivables and held-to-maturity financial assets.

##### **Non-derivative financial assets: Subsequent measurement and gains and losses - Policy applicable before 1 April 2018**

###### *Financial assets at FVTPL*

A financial asset was classified at FVTPL if it was classified as held-for-trading or was designated as such upon initial recognition. Financial assets were designated at FVTPL if the Council managed such investments and made purchase and sale decisions based on their fair value in accordance with the Council's documented risk management or investment strategy. Directly attributable transaction costs were recognised in profit or loss as incurred. Financial assets at FVTPL were measured at fair value, and changes therein, which took into account any dividend income, were recognised in statement of comprehensive income.

Financial assets classified as held-for-trading comprised equity investments actively managed by the Council's treasury department to address short-term liquidity needs.

Financial assets designated at FVTPL comprised equity investments that otherwise would have been classified as available-for-sale.

###### *Loans and receivables*

Loans and receivables were financial assets with fixed or determinable payments that were not quoted in an active market. Such assets are initially measured at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, loans and receivables were measured at amortised cost using the effective interest method, less any impairment losses.

Loans and receivables comprised cash and bank balances and debtors and other receivables.

###### *Held-to-maturity financial assets*

If the Council had the positive intent and ability to hold debt investments to maturity, then such financial assets were classified as held-to-maturity. Held-to-maturity financial assets are initially measured at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, held-to-maturity financial assets were measured at amortised cost using the effective interest method, less any impairment losses.

Held-to-maturity financial assets comprised quoted and unquoted bonds.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.2 Financial instruments (cont'd)

#### (ii) Classification and subsequent measurement (cont'd)

##### Non-derivative financial liabilities: Classification, subsequent measurement and gains and losses

Financial liabilities are classified as measured at amortised cost or FVTPL. A financial liability is classified as at FVTPL if it is classified as held-for-trading or it is designated as such on initial recognition. Financial liabilities at FVTPL are measured at fair value and net gains and losses, including any interest expense, are recognised in statement of comprehensive income. Directly attributable transaction costs are recognised in statement of comprehensive income as incurred.

Other financial liabilities are initially measured at fair value less directly attributable transaction costs. They are subsequently measured at amortised cost using the effective interest method. Interest expense and foreign exchange gains and losses are recognised in statement of comprehensive income. These financial liabilities comprised sundry creditors and accruals.

#### (iii) Derivative financial instruments

The Council holds derivative financial instruments to hedge its foreign currency risk exposures.

Derivatives are recognised initially at fair value, attributable transaction costs are recognised as an expense when incurred.

Subsequent to initial recognition, derivatives are measured at fair value, and the changes are recognised in the statement of comprehensive income.

#### (iv) Derecognition

##### Financial assets

The Council derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the Council neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.

The Council enters into transactions whereby it transfers assets recognised in its statement of financial position, but retains either all or substantially all of the risks and rewards of the transferred assets. In these cases, the transferred assets are not derecognised.

##### Financial liabilities

The Council derecognises a financial liability when its contractual obligations are discharged or cancelled, or expire. The Council also derecognises a financial liability when its terms are modified and the cash flows of the modified liability are substantially different, in which case a new financial liability based on the modified terms is recognised at fair value.

On derecognition of a financial liability, the difference between the carrying amount extinguished and the consideration paid (including any non-cash assets transferred or liabilities assumed) is recognised in statement of comprehensive income.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.2 Financial instruments (cont'd)

#### (v) Offsetting

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Council currently has a legally enforceable right to set off the amounts and it intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

#### (vi) Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and fixed bank deposits with maturities of three months or less from the date of acquisition that are subject to an insignificant risk of changes in value, and are used by Council in the management of its short-term commitments.

### 3.3 Property, plant and equipment

All items of property, plant and equipment are initially recorded at cost. Subsequent to recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation is based on the cost of an asset less its residual value. Significant components of individual assets are assessed and if a component has a useful life that is different from the remainder of that asset, that component is depreciated separately. Assets classified as construction-in-progress are not depreciated, as these assets are not available for use.

Depreciation is recognised as an expense in the statement of comprehensive income on a straight-line basis over the estimated useful lives of the assets as follows:

Computer equipment	33 ⅓%
Furniture and equipment	10% to 25%
Leasehold improvements	10% to 20%
Motor vehicles	20%
Other leasehold building	3 ⅓%

Property, plant and equipment costing less than \$5,000 (2018: \$500) are charged to the statement of comprehensive income in the year of purchase.

The carrying values of property, plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

Depreciation methods, useful lives and residual values are reviewed at the end of each reporting period and adjusted prospectively, if appropriate.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on de-recognition of the asset is included in the statement of comprehensive income in the year the asset is derecognised.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.4 Intangible assets

Intangible assets represent software expenditure directly attributable to the development of a computer system. The development expenditures are capitalised and carried at cost less accumulated amortisation and any accumulated impairment losses. Amortisation of the intangible asset begins when development is complete and the asset is available for use. The intangible assets have finite useful lives and are amortised over estimated useful life of three years on a straight-line basis.

### 3.5 Impairment

#### (i) Non-derivative financial assets - Policy applicable from 1 April 2018

The Council recognises loss allowances for expected credit losses ("ECLs") on financial assets measured at amortised costs.

Loss allowances of the Council are measured on either of the following bases:

- 12-month ECLs: these are ECLs that result from default events that are possible within the 12 months after the reporting date (or for a shorter period if the expected life of the instrument is less than 12 months); or
- Lifetime ECLs: these are ECLs that result from all possible default events over the expected life of a financial instrument or contract asset.

#### *Simplified approach*

The Council applies the simplified approach to provide for ECLs for all debtors. The simplified approach requires the loss allowance to be measured at an amount equal to lifetime ECLs.

#### *General approach*

The Council applies the general approach to provide for ECLs on all other financial instruments. Under the general approach, the loss allowance is measured at an amount equal to 12-month ECLs at initial recognition.

At each reporting date, the Council assesses whether the credit risk of a financial instrument has increased significantly since initial recognition. When credit risk has increased significantly since initial recognition, loss allowance is measured at an amount equal to lifetime ECLs.

When determining whether the credit risk of a financial asset has increased significantly since initial recognition and when estimating ECLs, the Council considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Council's historical experience and informed credit assessment and includes forward-looking information.

If credit risk has not increased significantly since initial recognition or if the credit quality of the financial instruments improves such that there is no longer a significant increase in credit risk since initial recognition, loss allowance is measured at an amount equal to 12-month ECLs.

The Council considers a financial asset to be in default when the borrower is unlikely to pay its credit obligations to the Council in full, without recourse by the Council to actions such as realising security (if any is held).

The maximum period considered when estimating ECLs is the maximum contractual period over which the Council is exposed to credit risk.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.5 Impairment (cont'd)

#### (i) Non-derivative financial assets - Policy applicable from 1 April 2018 (cont'd)

#### *Measurement of ECLs*

ECLs are probability-weighted estimates of credit losses. Credit losses are measured at the present value of all cash shortfalls (i.e. the difference between the cash flows due to the entity in accordance with the contract and the cash flows that the Council expects to receive). ECLs are discounted at the effective interest rate of the financial asset.

#### *Credit-impaired financial assets*

At each reporting date, the Council assesses whether financial assets carried at amortised cost are credit-impaired. A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable data:

- significant financial difficulty of the borrower or issuer;
- a breach of contract such as a default;
- the restructuring of a loan or advance by the Council on terms that the Council would not consider otherwise;
- it is probable that the borrower will enter bankruptcy or other financial reorganisation; or
- the disappearance of an active market for a security because of financial difficulties.

#### *Presentation of allowance for ECLs in the statement of financial position*

Loss allowances for financial assets measured at amortised cost are deducted from the gross carrying amount of these assets.

#### *Write-off*

The gross carrying amount of a financial asset is written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when the Council determines that the debtor does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. However, financial assets that are written off could still be subject to enforcement activities in order to comply with the Council's procedures for recovery of amounts due.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.5 Impairment (cont'd)

#### (i) Non-derivative financial assets - Policy applicable from 1 April 2018 (cont'd)

##### Policy applicable before 1 April 2018

*Financial assets carried at amortised cost*

The Council considered evidence of impairment for loans and receivables and held-to-maturity financial assets at both a specific asset and collective level. All individually significant loans and receivables, and held-to-maturity financial assets were assessed for specific impairment. All individually significant loans and receivables, and held-to-maturity investment found not to be specifically impaired were then collectively assessed for any impairment that had been incurred but not yet identified. Loans and receivables, and held-to-maturity financial assets that were not individually significant were collectively assessed for impairment by grouping together loans and receivables and held-to-maturity financial assets with similar risk characteristics.

In assessing collective impairment, the Council used historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgement as to whether current economic and credit conditions were such that the actual losses were likely to be greater or less than suggested by historical trends.

An impairment loss in respect of a financial asset measured at amortised cost was calculated as the difference between its carrying amount and the present value of the estimated future cash flows, discounted at the asset's original effective interest rate. Losses were recognised in the statement of comprehensive income and reflected in an allowance account against loans and receivables or held-to-maturity investments. Interest on the impaired asset continued to be recognised. When a subsequent event (e.g. repayment by a debtor) caused the amount of impairment loss to decrease, the decrease in impairment loss was reversed through the statement of comprehensive income.

#### (ii) Non-financial assets

The carrying amounts of the Council's non-financial assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognised if the carrying amount of an asset or its related cash-generating unit ("CGU") exceeds its estimated recoverable amount.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU. For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGUs.

Impairment losses are recognised in statement of comprehensive income. Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.6 Trust Funds

Monies received where the Council is not the owner and beneficiaries are accounted for as trust funds. The receipts and payments in respect of trust funds are taken directly to the funds accounts and the net assets relating to these funds are shown as a separate line item in the statement of financial position.

### 3.7 Provisions

A provision is recognised if, as a result of a past event, the Council has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability. The unwinding of the discount is recognised as finance cost.

### 3.8 Government grants

Government grants are recognised when there is reasonable assurance that the grant will be received and all attaching conditions will be complied with. Where the grant relates to an asset, the fair value is recognised as deferred capital grant on the statement of financial position and is amortised to statement of comprehensive income over the expected useful life of the relevant asset by equal annual instalments.

Grants from the government to meet the Council's operating expenses are recognised as income to match the related operating expenditure.

Government grants for the purchase of depreciable assets are taken to the Deferred Capital Grant Account. The grants are recognised as income over the useful lives of the related assets to match the depreciation of those assets.

Both operating and capital grants are accounted for on an accrual basis.

### 3.9 Revenue recognition

Revenue from rendering of service is recognised when the Council satisfies a performance obligation ("PO") by transferring control of a promised service. The amount of revenue recognised is the amount of the transaction price allocated to the satisfied PO.

The transaction price is allocated to each PO in the contract on the basis of the relative stand-alone selling prices of the promised services.

Transaction price is the amount of consideration in the contract to which the Council expects to be entitled in exchange for transferring the promised services.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.9 Revenue recognition (cont'd)

The following specific recognition criteria must also be met before revenue is recognised:

- (a) *Donation*  
A donation of cash or assets is recognised in the statement of comprehensive income when the Council obtains control of the donation or the right to receive the donation; it is probable that the economic benefits comprising the donation will flow to the Council; and the amount of the donation can be measured reliably.
- (b) *Dividend income*  
Dividend income is recorded in the statement of comprehensive income when the right to receive the dividend has been established.
- (c) *Interest income*  
Interest income from bank deposits and bonds is accrued on a time proportion basis with reference to the principal outstanding and at the rate applicable on an effective yield method.
- (d) *Training programme income*  
Training programme income is recognised when the services are rendered. The income is recorded as part of the proceeds and claims from Social Service Institute ("SSI") courses in the statement of comprehensive income.
- (e) *Sun Ray income*  
Sun Ray income refers to revenue generated from secondment of employees to respective Social Service Agencies. The income is recognised when services are rendered to Social Service Agencies and recorded as part of the subscriptions and miscellaneous income in the statement of comprehensive income.

### 3.10 Employee benefits

#### *Defined contribution plans*

The Council makes contributions to the Central Provident Fund scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as expenditure in the period in which the related service is performed.

#### *Employee leave entitlement*

Employee entitlements to annual leave are recognised as a liability when they are accrued to the employees. The undiscounted liability for leave expected to be settled wholly before twelve months after the end of the reporting period is recognised for services rendered by employees up to the end of the reporting period. The liability for leave expected to be settled beyond twelve months from the end of the reporting period is determined using the projected unit credit method. The net total of service costs, net interest on the liability and re-measurement of the liability are recognised in the statement of comprehensive income.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 3. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### 3.11 Leases

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date: whether fulfilment of the arrangement is dependent on the use of a specific asset or assets or the arrangement conveys a right to use the asset, even if that right is not explicitly specified in an arrangement.

Finance leases which transfer to the Council substantially all the risks and rewards incidental to ownership of the leased item, are capitalised at the inception of the lease at the fair value of the leased asset or, if lower, at the present value of the minimum lease payments. Any initial direct costs are also added to the amount capitalised. Lease payments are apportioned between the finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged to statement of comprehensive income. Contingent rents, if any, are charged as expenses in the periods in which they are incurred.

Capitalised leased assets are depreciated over the shorter of the estimated useful life of the asset and the lease term, if there is no reasonable certainty that the Council will obtain ownership by the end of the lease term.

Operating lease payments are recognised as an expense in statement of comprehensive income on a straight-line basis over the lease term. The aggregate benefit of incentives provided by the lessor is recognised as a reduction of rental expense over the lease term on a straight-line basis.

### 3.12 New standards and interpretations not adopted

A number of new standards, amendments to standards and interpretations are not yet effective and have not been applied in preparing these financial statements. An explanation of the impact, if any, on adoption of these new requirements is provided in note 28.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 4. PROPERTY, PLANT AND EQUIPMENT

	Computer equipment \$'000	Furniture and equipment \$'000	Leasehold improvements \$'000	Motor vehicles \$'000	Other leasehold building \$'000	Assets under construction \$'000	Total \$'000
<b>Cost</b>							
At 1 April 2017	2,039	2,240	3,779	65	10,552	-	18,675
Additions	408	27	-	-	-	1,160	1,595
Write-off	(735)	(502)	-	-	-	-	(1,237)
At 31 March 2018	1,712	1,765	3,779	65	10,552	1,160	19,033
Additions	79	11	-	-	-	-	90
Write-off	-	(67)	-	-	-	-	(67)
Reclassification	141	1,019	-	-	-	(1,160)	-
At 31 March 2019	1,932	2,728	3,779	65	10,552	-	19,056
<b>Accumulated depreciation</b>							
At 1 April 2017	1,581	1,934	126	65	5,786	-	9,492
Depreciation charge for the year	251	88	607	-	349	-	1,295
Write-off	(735)	(498)	-	-	-	-	(1,233)
At 31 March 2018	1,097	1,524	733	65	6,135	-	9,554
Depreciation charge for the year	367	268	600	-	349	-	1,584
Write-off	-	(67)	-	-	-	-	(67)
At 31 March 2019	1,464	1,725	1,333	65	6,484	-	11,071
<b>Carrying amount</b>							
At 1 April 2017	458	306	3,653	-	4,766	-	9,183
At 31 March 2018	615	241	3,046	-	4,417	1,160	9,479
At 31 March 2019	468	1,003	2,446	-	4,068	-	7,985

Included within cost of leasehold improvements as at 31 March 2019 is a provision for reinstatement cost of \$271,000 (2018: \$271,000). See note 17.

	2019 \$'000	2018 \$'000
<b>Depreciation expense charged to statement of comprehensive income:</b>		
- Operating and investment expenditure	1,023	749
- SSI	509	486
- NCSS Charitable Fund	52	60
	1,584	1,295

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 5. INTANGIBLE ASSETS

	2019 \$'000	2018 \$'000
<b>Cost</b>		
At 1 April	6,243	13,663
Additions	299	793
Write-off	-	(8,213)
At 31 March	6,542	6,243
<b>Amortisation</b>		
At 1 April	4,382	11,308
Amortisation for the year	1,398	1,276
Write-off	-	(8,202)
At 31 March	5,780	4,382
<b>Net carrying amount</b>	762	1,861
Amortisation expense charged to statement of comprehensive income:		
- Operating and investment expenditure	1,368	1,253
- SSI	2	10
- NCSS Charitable Fund	28	13
	1,398	1,276

The intangible assets consist of software expenditure that is directly attributable to the development of a computer system.

## 6. HELD-TO-MATURITY FINANCIAL ASSETS

	2019 \$'000	2018 \$'000
<b>Current:</b>		
Quoted bonds, at amortised cost	-	7,000
Fair value of quoted bonds	-	7,105
<b>Non-current:</b>		
Quoted bonds, at amortised cost maturing:		
- Within 2 to 5 years	-	2,000
- More than 5 years	-	4,588
	-	6,588
Fair value of quoted bonds	-	6,598
Total held-to-maturity financial assets	-	13,588

## Notes to the Financial Statements

For the Financial Year ended 31 March 2019

### 6. HELD-TO-MATURITY FINANCIAL ASSETS (cont'd)

In 2018, the bonds had fixed coupon rates ranging from 3.49% to 5.25% per annum. The maturity dates ranged from October 2018 to January 2026.

Bonds whose maturity falls due within the next 12 months were disclosed as current assets.

The Council's held-to-maturity financial assets were all denominated in Singapore Dollars.

The bonds previously classified as held-to-maturity are now classified as debt investments at amortised cost. Refer to note 7.

### 7. DEBT INVESTMENT AT AMORTISED COST

	2019 \$'000	2018 \$'000
<b>Non-current:</b>		
Quoted bonds, at amortised cost maturing:		
- Within 2 to 5 years	10,479	-
- More than 5 years	1,001	-
	11,480	-
Unquoted bonds, at amortised cost maturing:		
- Within 2 to 5 years	36,858	-
Total debt investments at amortised cost	48,338	-
Fair value of quoted bonds	11,591	-
Fair value of unquoted bonds	37,795	-
	49,386	-

In 2019, the bonds have fixed coupon rates ranging from 2.125% to 7.25% per annum. The maturity dates range from April 2020 to September 2076.

There are no bonds whose maturity falls due within the next 12 months.

The Council's debt investments at amortised cost are denominated in the following currencies:

	2019 \$'000	2018 \$'000
Singapore Dollars	14,105	-
United States Dollars	34,233	-
	48,338	-

## Notes to the Financial Statements

For the Financial Year ended 31 March 2019

### 7. DEBT INVESTMENT AT AMORTISED COST (cont'd)

Notional principal of the financial derivatives entered into to hedge the foreign currency risk on USD-denominated debt investments are as follows:

	2019 \$'000	2018 \$'000
Forward foreign exchange contracts	16,035	-

### 8. INVESTMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS

	2019 \$'000	2018 \$'000
Investments held by the Council:		
- Quoted equity securities	-	5,034
- Funds managed by fund managers	162,984	146,321
- Short term funds	-	19,963
Total investments at fair value through profit or loss	162,984	171,318
Non-current	-	5,034
Current	162,984	166,284
	162,984	171,318

The investments comprise groups of financial assets that are managed and designated as financial assets at fair value through profit or loss because this designation eliminates or significantly reduces the accounting mismatch that would otherwise arise from measuring assets or recognising the gains and losses on them on different bases.

The performance of the investments held by the Council and funds managed by fund managers is actively monitored and managed on a fair value basis.

The Council's investments at fair value through profit or loss are denominated in the following currencies:

	2019 \$'000	2018 \$'000
United States Dollars	113,155	104,370
Singapore Dollars	35,051	54,038
Korean Won	4,897	2,891
Hong Kong Dollars	4,522	5,955
Thai Baht	3,562	1,086
Others	1,797	2,978
	162,984	171,318

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 8. INVESTMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS (cont'd)

Funds managed by fund managers

	2019 \$'000	2018 \$'000
Net fair value gain for the financial year ended is as follows:		
- Realised gain upon maturity/disposal of funds	86	26
- Unrealised gain during the financial year	3,418	4,614
	3,504	4,640

During the financial year, two of the funds managed by funds managers were redeemed for consideration of \$20,804,000.

In prior financial year, one of the funds managed by funds managers matured and redeemed for consideration of \$21,493,000.

Notional principal of the financial derivatives entered into to hedge the foreign currency risk on USD-denominated investments are as follows:

	2019 \$'000	2018 \$'000
Forward foreign exchange contracts	113,172	91,953

The unrealised fair value gain from financial derivatives of \$174,000 (2018: unrealised fair value loss of \$427,000) is included in the net fair value gain on investment at fair value through profit or loss - funds managed by fund managers.

The movement of the carrying value of funds at 31 March is as follows:

	Cost of investment at end of the year \$'000	Carrying value of investment at beginning of the year \$'000	Addition of investment during the year \$'000	Disposal of investment during the year \$'000	Realised gain/(loss) during the year \$'000	Unrealised gain/(loss) during the year \$'000	Carrying value of investment at end of the year \$'000
<b>2019</b>							
Quoted equity securities	5,000	5,034	-	(5,006)	(28)	-	-
Non principal guaranteed or capital protected funds	144,000	166,284	14,000	(20,804)	86	3,418	162,984
	149,000	171,318	14,000	(25,810)	58	3,418	162,984
<b>2018</b>							
Quoted equity securities	5,000	5,179	-	-	-	(145)	5,034
Principal guaranteed funds (a)	-	21,467	-	(21,493)	26	-	-
Non principal guaranteed or capital protected funds	155,000	111,670	50,000	-	-	4,614	166,284
	160,000	138,316	50,000	(21,493)	26	4,469	171,318

(a) As at 31 March 2018, the principal guaranteed funds was \$21,467,000 of the carrying amounts above, of which the fund managers had guaranteed the aggregate principal balance amounted to \$20,000,000. There is no principal guaranteed fund in the current year.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 9. EQUITY INVESTMENTS DESIGNATED AS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	2019 \$'000	2018 \$'000
Equity investments at FVOCI	1,573	-

At 1 April 2018, the Council designated the equity investments shown below as FVOCI because these equity investments are intended to be held for long-term for strategic purposes.

	Fair value as at 31 March 2019 \$'000	Interest income recognised during 2019 \$'000
<b>Equity investments</b>		
Singapore Real Estate Investment Trust (S-REIT)	600	3
Financials Sector	316	2
Energy Sector	657	4
	1,573	9

No strategic investments were disposed of during 2019, and there were no transfers of any cumulative gain or loss within equity relating to these investments.

## 10. DEBTORS, GRANT RECEIVABLES AND PREPAYMENTS

	2019 \$'000	2018 \$'000
Debtors	712	685
Grant and other receivables	32,658	26,387
Interest receivable on bank balances	985	605
Interest receivable on held-to-maturity financial assets	-	279
Interest receivable on debt instruments at amortised cost	481	-
Sundry deposits	801	801
Prepaid operating expenses	296	185
Advances to suppliers	-	11
	35,933	28,953

Grant and other receivables

The grant and other receivables mainly consist of grant receivables from the Ministry of Social and Family Development (MSF) for NCSS operating cost, Tote Board for SSI and ComChest operating cost, receivables from trust funds, donation from President's Challenge and income from SSI courses.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 11. CASH AND BANK BALANCES

	2019 \$'000	2018 \$'000
Cash at banks	50,714	113,084
Fixed bank deposits	36,440	10,072
Cash on hand	-	8
Cash and cash equivalents	87,154	123,164

Cash at banks earns interest at floating rates based on daily bank deposit rates.

Fixed bank deposits bear interest at an average rate of 2.23% (2018: 1.50%) per annum and for tenure of approximately 183 days (2018: 184 days).

The Council's cash and bank balances are denominated in Singapore Dollars.

## 12. TRUST FUNDS

	2019 \$'000	2018 \$'000
VWOs – Charities Capability Fund:		
- VWO Capability Fund 1	57	57
- VWO Capability Fund 2	675	675
- VWO Capability Fund 3	11,211	13,694
- VWO Capability Fund 4	9,919	2,166
ComCare and Others	-	2
Charities Fund	600	600
Charities Fund 2	2,904	3,130
Charities Fund 3	215	(151)
IMCDF – Reinvestment Fund for SWTS	-	374
	25,581	20,547
MOE Special Education Fund	49,168	22,054
Tote Board Social Service Fund	9,968	5,249
Lee Wee Kheng Fund	27,042	26,975
The Wan Boo Sow Charity Fund	57	58
President's Challenge	19,090	14,990
Social Service Sector ICT Master Plan	(50)	434
Care & Share	37,909	11,783
IDA Digital Inclusion Fund	5,452	7,016
Wing Tai Foundation	8,567	8,214
SHARE as One	4,287	4,469
Tote Board Mental Health Strategic Initiative	460	-
Total	187,531	121,789

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 12. TRUST FUNDS (cont'd)

	2019 \$'000	2018 \$'000
Represented by:		
Bank balances	151,173	139,926
Fixed bank deposits	10,240	-
Sundry receivables	3,205	682
Investments	23,759	23,199
	188,377	163,807
Less: Sundry creditors and accruals	(846)	(42,018)
	187,531	121,789
Balance as at beginning of the financial year	121,789	126,612
Incoming resources	414,149	327,290
Outgoing resources	(348,407)	(332,113)
Net movement for the financial year	65,742	(4,823)
Balance as at end of the financial year	187,531	121,789

## 13. ENDOWMENT FUND

	2019 \$'000	2018 \$'000
At beginning and end of the financial year	191,884	191,884

The Endowment Fund, which was established under Section 12 of the National Council of Social Service Act (Chapter 195A amended in September 2000) (the "Act") and in accordance with the provision of the Act, consists of:

- all donations and gifts accepted by the Council for the Endowment Fund;
- all reserves of the Council in excess of two years of its operating expenditure; and
- such other monies as the Council may determine to transfer to the Endowment Fund.

Interest, dividends and other income derived from the Endowment Fund are credited to the General Fund. The Endowment Fund may be used for such purposes as may be approved by the Minister in writing. The Endowment Fund is intended to provide a safeguard towards continuity of funding for all member Social Service Agencies in the event the Council has difficulties in raising funds. During any financial year, the aggregate amount of General Fund and ComChest Fund that is in excess of two years of the Council's operating expenditure will be transferred from the General Fund to the Endowment Fund. No transfer has been made in the current and prior financial year.

## Notes to the Financial Statements

For the Financial Year ended 31 March 2019

### 14. GENERAL FUND

	Note	2019 \$'000	2018 \$'000
At 1 April		34,793	32,670
Surplus for the financial year		774	9,011
Transfer to ComChest Fund	15	(2,137)	(6,888)
At 31 March		33,430	34,793

The General Fund represents accumulated surplus and is for the purpose of meeting operating expenses incurred by the Council.

The General Fund, together with the ComChest Fund, does not exceed two years of the Council's operating expenses.

### 15. COMCHEST FUND

	Note	2019 \$'000	2018 \$'000
At 1 April		72,772	65,884
Transfer from General Fund	14	2,137	6,888
At 31 March		74,909	72,772

The ComChest Fund was established by the Board, effective from the financial year commencing 1 April 2007.

The purpose of ComChest Fund is to fund programmes of the Council's members supported by Community Chest, in the event that there is a shortfall in fund-raising in future years.

The amount equivalent to the surplus of Community Chest in any financial year is transferred from the General Fund to the ComChest Fund. In the event of a deficit in the fund-raising proceeds from Community Chest in any financial year, the amount equivalent to the deficit is transferred from the ComChest Fund to the General Fund to cover service allocations due to members.

## Notes to the Financial Statements

For the Financial Year ended 31 March 2019

### 16. DEFERRED CAPITAL GRANTS

	2019 \$'000	2018 \$'000
Capital grant received	22,407	21,957
<b>Accumulated amortisation:</b>		
At 1 April	15,899	15,016
Amortisation for the year	877	883
At 31 March	16,776	15,899
Net carrying amount	5,631	6,058
Amortisation charged to statement of comprehensive income:		
<i>Government and other grants:</i>		
- MSF Capital Grant	407	468
SSI		
- MSF Capital Grant	470	415
	877	883

### 17. PROVISION FOR REINSTATEMENT COST

	2019 \$'000	2018 \$'000
At 1 April and at 31 March	271	271

Provision for reinstatement cost is determined based on quotation from the quantity surveyor for the renovation project. The cost is capitalised as part of property, plant and equipment and is depreciated over the lease terms.

### 18. SUNDRY CREDITORS AND ACCRUALS

	2019 \$'000	2018 \$'000
<b>Non-current</b>		
Deferred rental payable	-	103
Accrued operating expenses	1,478	1,159
	1,478	1,262
<b>Current</b>		
Sundry creditors	3,470	867
Accrued operating expenses	23,945	20,940
Advances held for designated projects	1,745	13,218
Deferred rental payable	103	248
Grant income received in advance	7,863	6,050
	37,126	41,323

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 19. SERVICE ALLOCATIONS

	2019 \$'000	2018 \$'000
Allocation to programmes/projects	51,603	49,534
Other allocations	443	776
Service allocations charged as an expense to proceeds from Community Chest	52,046	50,310
Service allocations	52,046	50,310

Allocation to programmes and projects includes disbursements to member Social Service Agencies, project expenditure to build capability of Social Service Agencies, raise public awareness of social services and disbursements under ComChest Care Programme.

Other allocations refer to transfer of funds to trust accounts ring-fenced for specific purposes.

## 20. SIGNIFICANT RELATED PARTY TRANSACTIONS

For the purposes of these financial statements, parties are considered to be related to the Council if the Council has the direct and indirect ability to control the party, jointly control or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Council and the party are subject to common control or common significant influence. Related parties may be individuals or other entities. The Council considers government agencies to be related parties.

The Council considers the CEO and directors of the Council to be key management personnel in accordance with SB-FRS 24 Related Party Disclosures.

### (a) Compensation of key management personnel

The remuneration of key management personnel during the year was as follows:

	2019 \$'000	2018 \$'000
Salaries and other employee benefits	4,843	4,591
Contributions to defined contribution plan	335	341
	5,178	4,932

	2019	2018
Number of key management personnel	19	18

The remuneration of key management personnel is determined by the Board of the Council.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 20. SIGNIFICANT RELATED PARTY TRANSACTIONS (cont'd)

### (b) Other related party transactions

Other than disclosed elsewhere in the financial statements, the transactions with related parties based on agreed terms are as follows:

	2019 \$'000	2018 \$'000
<b>Ministry of Social and Family Development</b>		
Grant income and income on provision of services received and recognised	41,691	43,240
Secondment fee, funding for service and training courses fees paid/payable	(5,178)	(3,562)
<b>Singapore Totalisator Board</b>		
Donation and grant income received and recognised	9,658	10,967
<b>Other Ministries</b>		
Grant income and income on provision of services received and recognised	1,354	2,164
Service fee, Licence fee paid/payable	(1,321)	(386)
<b>Other Public Agencies</b>		
Grant income and income on provision of services received and recognised	588	575
Service fee, Training courses fee paid/payable	(4,124)	(3,413)

The Council also transacts with other government agencies in its normal day-to-day operations, where the amounts are individually and collectively not significant.

## 21. COMMITMENTS AND CONTINGENT ASSETS

	2019 \$'000	2018 \$'000
(a) Approved funding to members	44,756	44,330

The Council has budgeted an approved funding of \$44,756,000 (2018: \$44,330,000) for disbursements to its Social Service Agencies for the subsequent financial year.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 21. COMMITMENTS AND CONTINGENT ASSETS (cont'd)

### (b) Operating leases

The Council has entered into commercial leases on its rental of office spaces and computer software. These leases have an average tenure of two and a half years with no contingent rent provision included in the contracts.

Future minimum rental payable under non-cancellable operating leases at the end of the reporting period are as follows:

	2019 \$'000	2018 \$'000
Within one year	3,851	3,685
Between one and five years	8,606	13,790
	12,457	17,475

### (c) Contingent assets

The Care & Share Movement is a national fund-raising and volunteerism movement for the social service sector which was launched in December 2013. The Council will be able to claim matching grants for funds raised by Community Chest from Ministry of Social and Family Development over the next few years until 31 March 2021, for eligible projects which were approved by the Board and the Ministry of Social and Family Development. The eligible donations raised (\$118.8 million) by Community Chest during the matching period (1 December 2013 to 31 March 2016) were capped at \$100 million. At the end of the reporting period, approved projects amounted to \$59.5 million (2018: \$49.3 million), of which the Council has received \$30.0 million as at 31 March 2019 (2018: \$30.0 million).

## 22. NUMBER OF EMPLOYEES

The number of employees in the Council at the end of the year was 308 (2018: 320). Total staff costs of the Council amounted to \$35,253,000 (2018: \$35,182,000).

	2019 \$'000	2018 \$'000
Operating and Investment expenditure:		
Staff costs – Salaries and related costs	20,593	20,718
Contributions to defined contribution plan	2,864	3,308
SSI:		
Staff costs – Salaries and related costs	6,576	5,881
Contributions to defined contribution plan	664	680
NCSS Charitable Fund:		
Staff costs – Salaries and related costs	3,902	3,944
Contributions to defined contribution plan	654	651
	35,253	35,182

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 23. TAXATION

The Council is exempted from income tax under Section 13(1)(e) of the Income Tax Act, Cap. 134.

## 24. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Council is exposed to credit risk, liquidity risk and market risk (including interest rate and market prices risks) arising from its operations. The Council's risk management approach seeks to minimise the potential material adverse effects from these exposures. As a whole, the Council has implemented risk management policies and guidelines which set out its tolerance of risk and its general risk management philosophy. In connection with this, the Council has established a framework and process to monitor the exposures so as to ensure appropriate measures can be implemented in a timely and effective manner.

### Credit risk

Credit risk is the risk of financial loss to the Council if a counterparty to a financial instrument fails to meet its contractual obligations.

The carrying amount of financial assets represent the Council's maximum exposure to credit risk in the statement of financial position, before taking into account any collateral held. The Council does not require any collateral in respect of their financial assets.

Debtors that are neither past due nor impaired are with creditworthy debtors with good payment record with the Council.

Impairment losses on financial assets recognised in statement of comprehensive income were as follows:

	2019 \$'000	2018 \$'000
Impairment losses on debtors	2	4

### Debtors

Exposure to credit risk

A summary of the Council's exposures to credit risk for debtors is as follows:

	2019		2018
	Not credit-impaired \$'000	Credit-impaired \$'000	\$'000
Not past due	589	–	507
Past due 1 – 30 days	69	–	147
Past due 31 – 90 days	35	–	12
Past due more than 90 days	28	9	39
<b>Total gross carrying amount</b>	721	9	705
Loss allowance	(9)	(9)	(20)
	712	–	685

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 24. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (cont'd)

### Credit risk (cont'd)

#### Comparative information under SB-FRS 39

An analysis of the ageing of debtors that were not impaired is as follows:

	2018 \$'000
Not past due	507
Past due 1 – 30 days	147
Past due 31 – 90 days	12
Past due more than 90 days	19
<b>Total not impaired debtors</b>	<b>685</b>

#### Expected credit loss assessment for debtors as at 1 April 2018 and 31 March 2019

The Council uses an allowance matrix to measure the ECLs of debtors which comprise a very large number of small balances.

The allowance matrix is based on actual credit loss experience over the past three years. The ECL computed is purely derived from historical data which management is of the view that the historical conditions are representative of the conditions prevailing at the reporting date.

The following table provides information about the exposure to credit risk and ECLs for debtors and other receivables as at 31 March 2019:

	Weighted average loss rate %	Gross carrying amount \$'000	Impairment loss allowance \$'000	Credit impaired
Not past due	0%	589	–	No
Past due 1 – 30 days	0%	69	–	No
Past due 31 – 90 days	0%	35	–	No
Past due more than 90 days	32%	28	(9)	Yes
		<u>721</u>	<u>(9)</u>	

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 24. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (cont'd)

### Credit risk (cont'd)

#### Movements in allowance for impairment in respect of debtors

The movement in the allowance for impairment losses in respect of debtors during the year was as follows:

	Lifetime ECL \$'000
At 1 April 2018 per SB-FRS 39	20
Adjustment on initial application of SB-FRS 109	–
At 1 April 2018 per SB-FRS 109	20
Impairment loss recognised	2
Amount written off	(13)
At 31 March 2019 per SB-FRS 109	<u>9</u>

The Council has performed an analysis on the credit risk exposure on other receivables based on general approach and assessed that no impairment loss was required to be recognised.

#### Debt investments

The Council limits its exposure to credit risk on investments held by investing only in liquid debt securities and only with counterparties that have a credit rating of at least BBB- from Standard & Poor's and Fitch and Baa3 from Moody's.

The Council monitors changes in credit risk by tracking published external credit ratings provided by the custodian and the fund managers. To determine whether published ratings remain up to date and to assess whether there has been a significant increase in credit risk at the reporting date that has not been reflected in published ratings, the Council supplements this by reviewing changes in bond yields and, where available, credit default swap ("CDS") prices together with available press and regulatory information about issuers.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 24. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (cont'd)

### Credit risk (cont'd)

#### Debt investments (cont'd)

The following table presents an analysis of the credit quality of debt investments at amortised cost (2018: held-to-maturity). It indicates whether assets measured at amortised cost were subject to a 12-month ECL or lifetime ECL allowance and, in latter case, whether they were credit-impaired.

	2019	2018
	At amortised cost	
	12-month ECL	Held-to-maturity
	\$'000	\$'000
No credit rating	5,870	-
Aa3 to Aaa	2,353	7,000
A3 to A1	29,471	3,001
Baa3 to Baa1	10,644	3,587
<b>Gross carrying amounts</b>	<b>48,338</b>	<b>13,588</b>
Loss allowance	-	-
<b>Carrying amount</b>	<b>48,338</b>	<b>13,588</b>

The Council did not have any debt investments that were past due but not impaired as at 31 March 2019 and 1 April 2018.

#### Cash and cash equivalents

The Council held cash and cash equivalents of \$87,154,000 (2018: \$123,164,000). The cash and cash equivalents are held with bank and financial institution counterparties, which are rated A1 to Aa2 based on Moody's ratings.

Impairment on cash and cash equivalents has been measured on the 12-month expected loss basis and reflects the short maturities of the exposures. The Council considers that its cash and cash equivalents have low credit risk based on the external credit ratings of the counterparties. The amount of the allowance on cash and cash equivalents was negligible.

12-month probabilities of default are based on data supplied by Moody for each credit rating. Loss given default (LGD) parameters generally reflect an assumed recovery rate of 40% except when a bank or financial services company is credit-impaired, in which case the estimate of loss is based on the instrument's current market price and original effective interest rate.

#### Liquidity risk

Liquidity risk is the risk that the Council will encounter difficulty in meeting financial obligations due to shortage of funds. The Council's exposure to liquidity risk arises primarily from mismatches of the maturities of financial assets and liabilities. In the management of liquidity risk, the Council monitors and maintains a level of cash and bank balances deemed adequate to finance the Council's operations and to mitigate the effects of fluctuations in short-term cash flows.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 24. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (cont'd)

### Liquidity risk (cont'd)

#### Analysis of financial instruments by remaining contractual maturities

The table below summarises the maturity profile of the Company's financial assets and liabilities at the end of the reporting period based on contractual undiscounted repayment obligations.

	Cash flows				Total \$'000
	Carrying amount \$'000	Contractual cash flows \$'000	One year or less \$'000	More than one and less than five years \$'000	
<b>2019</b>					
Debtors, grant and other receivables*	35,637	35,637	35,637	-	35,637
Cash and bank balances	87,154	87,154	87,154	-	87,154
Total undiscounted financial assets	122,791	122,791	122,791	-	122,791
Sundry creditors and accruals#	(30,741)	(30,741)	(29,263)	(1,478)	(30,741)
Total undiscounted financial liabilities	(30,741)	(30,741)	(29,263)	(1,478)	(30,741)
Total net undiscounted financial assets/(liabilities)	92,050	92,050	93,528	(1,478)	92,050
<b>2018</b>					
Debtors, grant and other receivables*	28,757	28,757	28,757	-	28,757
Cash and bank balances	123,164	123,164	123,164	-	123,164
Total undiscounted financial assets	151,921	151,921	151,921	-	151,921
Sundry creditors and accruals#	(36,535)	(36,535)	(35,273)	(1,262)	(36,535)
Total undiscounted financial liabilities	(36,535)	(36,535)	(35,273)	(1,262)	(36,535)
Total net undiscounted financial assets/(liabilities)	115,386	115,386	116,648	(1,262)	115,386

\* Exclude prepaid operating expenses and advances to suppliers

# Exclude grant income received in advance

#### Reserves management

The reserves of the Council comprise the ComChest Fund, General Fund and Endowment Fund. The ComChest Fund is an internally established reserve to track the fund-raising proceeds that are yet to be distributed to the member Social Service Agencies in any financial year. The sum of the ComChest Fund and General Fund as at the financial year reporting date is capped at an amount not exceeding two years of the Council's annual operating expenditure (including service expenditure). All reserves of the Council in excess of two years of its annual operating expenditure are transferred to the Endowment Fund. Utilisation of the reserves from the Endowment Fund would require written approval from the Minister.

There were no changes in the Council's approach to reserves management during the financial year. The Council is not subject to externally imposed capital reserve requirements.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 24. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (cont'd)

### Market price risk

Market price risk is the risk that the fair value or future cash flows of the Council's financial instruments will fluctuate because of changes in market prices (other than interest or exchange rates). The Council's exposure to changes in market prices relates primarily to the investments at fair value through profit or loss.

The Council's objective is to manage and control market risk exposures within acceptable parameters, while optimising the return on risk. It is the Council's policy to achieve an appropriate diversification in its investment portfolio in order to mitigate such risk.

At the reporting date, if market prices for the investments fair value through profit or loss and equity investments designated at fair value through other comprehensive income had declined by 10%, assuming all other variables remain constant, the Council's surplus/ reserve for the financial year would decrease by approximately \$16,298,000 and \$157,000, respectively (2018: \$17,132,000 and \$Nil respectively). An increase in 10% of the equity prices would have an equal but opposite effect. The above sensitivity analysis is inclusive of decrease/ increase in the net fair value loss/ gains for financial derivatives.

Derivatives are financial contracts whose values are derived from the value of underlying assets. Forwards contracts used for hedging purposes to manage portfolio risk and for efficient portfolio management to improve risk-adjusted performance.

Approved guidelines detail the permissible derivative instruments and their risk limits. Ongoing monitoring and reporting are undertaken at various levels to ensure that investment activities are in accordance with the investment guidelines.

### Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of the Council's financial instruments will fluctuate because of changes in market interest rates.

As the Council's investments in bonds and placements of fixed bank deposits are fixed rate instruments, the Council has no exposure to interest rate volatility for these financial assets.

For the financial instruments held through the fund managers, the Council relies on professional fund managers to monitor and mitigate the adverse effects of interest rate changes on its investment portfolios.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 25. FAIR VALUE OF ASSETS AND LIABILITIES

### Assets and liabilities measured at fair value

The following table shows an analysis of each class of assets measured at fair value at the end of the reporting period:

	\$'000			Total
	Fair value measurements at the end of the reporting period using			
	Quoted prices in active markets for identical instruments (Level 1)	Significant observable inputs other than quoted prices (Level 2)	Significant unobservable inputs (Level 3)	
<b>2019</b>				
<b>Financial assets measured at fair value</b>				
Investments at FVTPL:				
– Funds managed by fund managers	157,714	5,270	–	162,984
Equity investments at FVOCI	600	973	–	1,573
<b>Financial assets as at 31 March 2019</b>	<b>158,314</b>	<b>6,243</b>	<b>–</b>	<b>164,557</b>
<b>2018</b>				
<b>Financial assets measured at fair value</b>				
Investments at FVTPL:				
– Quoted equity securities	5,034	–	–	5,034
– Funds managed by fund managers	138,757	7,564	–	146,321
– Short term funds	19,963	–	–	19,963
<b>Financial assets as at 31 March 2018</b>	<b>163,754</b>	<b>7,564</b>	<b>–</b>	<b>171,318</b>

There have been no transfers between the levels during the financial year.

### Level 2 fair value measurements

The following is a description of the valuation techniques and inputs used in the fair value measurement for assets that are categorised within Level 2 of the fair value hierarchy:

#### Investments at fair value through profit or loss

The fair value is a combination of quoted instruments and funds at published market bid price at the reporting date and unquoted funds based on the net asset value of the investees provided by non-related fund managers.

#### Equity investments designated at fair value through other comprehensive income

The fair value of the unquoted perpetual bonds are valued using the Bloomberg Fair Value Model based on comparable bonds with similar characteristics i.e. currency, market type, industry type and credit rating.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 26. FUND-RAISING PROCEEDS FROM COMMUNITY CHEST

	2019 \$'000	2018 \$'000
Tax deductible donations	26,896	31,843
Tax non-deductible donations	27,287	25,355
	54,183	57,198

## 27. EXPLANATION OF ADOPTION OF NEW STANDARDS

The Council has applied the following SB-FRSs, amendments to and interpretations of SB-FRSs for the first time for the annual period beginning on 1 April 2018:

- SB-FRS 115 *Revenue from Contracts with Customers*;
- Clarifications to SB-FRS 115 *Revenue from Contracts with Customers* (Amendments to SB-FRS 115);
- SB-FRS 109 *Financial Instruments*;
- Applying SB-FRS 109 *Financial Instruments* with SB-FRS 104 *Insurance Contracts* (Amendments) to SB-FRS 104.

Other than SB-FRS 109, the adoption of the above standards and interpretations does not have a material effect on the financial statements.

### SB-FRS 109 *Financial Instruments*

SB-FRS 109 sets out requirements for recognising and measuring financial assets, financial liabilities and some contracts to buy or sell non-financial items. It also introduces a new ECL model.

As a result of the adoption of SB-FRS 109, the Council has adopted consequential amendments to SB-FRS 107 *Financial Instruments: Disclosures* that are applied to disclosures about 2018 but have not been generally applied to comparative information.

The Council has used an exemption allowed in SB-FRS 109 on not restating comparative information for prior periods with respect to classification and measurement (including impairment) requirements.

The following assessments have been made on the basis of the facts and circumstances that existed at 1 April 2018:

- The determination of the business model within which a financial asset is held;
- The determination of whether the contractual terms of a financial asset give rise to cash flows that are solely payments of principal and interest on the principal amount outstanding; and
- The designation and revocation of previous designations of certain financial assets and financial liabilities as measured at FVTPL.
- The designation of certain investments in equity investment that is not held for trading as at fair value through other comprehensive income.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 27. EXPLANATION OF ADOPTION OF NEW STANDARDS (cont'd)

### SB-FRS 109 *Financial Instruments* (cont'd)

If a debt investment had low credit risk at the date of initial application of SB-FRS 109, then the Council has assumed that the credit risk on the asset has not increased significantly since its initial recognition.

Details of how the Council classifies and measures financial assets and related gains and losses under SB-FRS 109 are disclosed in note 3.2.

The adoption of SB-FRS 109 does not have a significant effect on the Council's accounting policies for financial liabilities.

### (i) Classification and measurement of financial assets and financial liabilities

Under SB-FRS 109, financial assets are classified in the following categories: measured at amortised cost, FVOCI – debt instrument, FVOCI – equity instrument or FVTPL. The classification of financial assets under SB-FRS 109 is generally based on the business model in which a financial asset is managed and its contractual cash flow characteristics. SB-FRS 109 eliminates the previous classifications under SB-FRS 39: held-to-maturity, loans and receivables and available-for-sale.

SB-FRS 109 largely retains the existing requirements in SB-FRS 39 for the classification and measurement of financial liabilities. The adoption of SB-FRS 109 does not have a significant effect on the Council's accounting policies for financial liabilities.

The following table and the accompanying notes below explain the original measurement categories under FRS 39 and the new measurement categories under SB-FRS 109 for each class of the Council's financial assets as at 1 April 2018.

	Note	Original classification under SB-FRS 39	New classification under SB-FRS109	1 April 2018	
				Original carrying amount under SB-FRS 39 \$'000	New carrying amount under SB-FRS109 \$'000
<b>Financial assets</b>					
Held-to-maturity financial assets (current and non-current)	(a)	Held-to-maturity	Amortised cost	13,588	13,588
Debtors and grants receivables	(b)	Loans and receivables	Amortised cost	28,757	28,757
Cash and bank balances	(b)	Loans and receivables	Amortised cost	123,164	123,164
<b>Total financial assets</b>				<b>165,509</b>	<b>165,509</b>

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 27. EXPLANATION OF ADOPTION OF NEW STANDARDS (cont'd)

### SB-FRS 109 Financial Instruments (cont'd)

#### (i) Classification and measurement of financial assets and financial liabilities (cont'd)

- (a) Debt investments that were previously classified as held-to-maturity are now classified at amortised cost. The Council intends to hold the assets to maturity to collect contractual cash flows and these cash flows consist solely of payments of principal and interest on the principal amount outstanding.
- (b) Debtors and grant receivables and cash and bank balances were classified as loans and receivables under SB-FRS 109 are now classified at amortised cost.

#### (ii) Impairment of financial assets

SB-FRS 109 replaces the 'incurred loss' model in SB-FRS 39 with an ECL model. The new impairment model applies to financial assets measured at amortised cost and debt investments at FVOCI, but not to equity investments.

Based upon the analysis performed, the application of ECL model does not have material impact on each class of financial assets.

### SB-FRS 115 Revenue from Contracts with Customers

SB-FRS 115 establishes a comprehensive framework for determining whether, how much and when revenue is recognised. It replaced SB-FRS 18 Revenue and related interpretations. Under SB-FRS 115, revenue is recognised when a customer obtains control of the goods or services. Determining the timing of the transfer of control – at a point in time or over time – requires judgement.

The Council has adopted SB-FRS 115 using the cumulative effect method to contracts that are not completed contracts at the date of initial application (i.e. 1 April 2018), with the effect of initially applying this standard recognised at the date of initial application. Accordingly, the information presented for 2018 has not been restated – i.e. it is presented, as previously reported, under SB-FRS 18 and related interpretations, as applicable. Additionally, the disclosure requirements in SB-FRS 115 have not generally been applied to comparative information.

SB-FRS 115 did not have a significant impact on the Council's accounting policies with respect to the revenue streams. For additional information about the Council's accounting policies relating to revenue recognition, see Note 3.9.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 28. NEW STANDARDS AND INTERPRETATIONS NOT YET ADOPTED

A number of new standards and interpretations and amendments to standards are effective for annual periods beginning after 1 April 2018 and earlier application is permitted. However, the Council has not early adopted the new or amended standards and interpretations in preparing these financial statements.

The following new SB-FRSs, interpretations and amendments to SB-FRSs are effective for annual periods beginning after 1 January 2018:

Description	Effective for annual periods beginning on or after
SB-FRS 116 Leases	1 January 2019
Amendments to SB-FRS 109: Prepayment Features with Negative Compensation	1 January 2019

The Council has assessed the estimated impact that initial application of SB-FRS 116 will have on the financial statements. The Council's assessment of SB-FRS 116, which is expected to have a more significant impact on the Council is as described below.

### SB-FRS 116 Leases

SB-FRS 116 introduces a single, on-balance sheet lease accounting model for lessees. A lessee recognises a right-of-use (ROU) asset representing its right to use the underlying asset and a lease liability representing its obligation to make lease payments. There are recognition exemptions for short-term leases and leases of low-value items. Lessor accounting remains similar to the current standard – i.e. lessors continue to classify leases as finance or operating leases. SB-FRS 116 replaces existing lease accounting guidance, including SB-FRS 17 Leases, INT SB-FRS 104 Determining whether an arrangement contains a lease, INT SB-FRS 15 Operating Leases – Incentives and INT SB-FRS 27 Evaluating the Substance of Transactions Involving the Legal Form of a Lease. The standard is effective for annual periods beginning on or after 1 April 2019, with early adoption permitted.

The Council plans to apply SB-FRS 116 initially on 1 April 2019, using the modified retrospective approach. Therefore, the cumulative effect of adopting SB-FRS 116 will be recognised as an adjustment to the opening balance of general fund as at 1 April 2019, with no restatement of comparative information. The Council plan to apply the practical expedient to grandfather the definition of a lease on transition. This means that the Council will apply SB-FRS 116 to all contracts entered into before 1 April 2019 and identified as leases in accordance with SB-FRS 17 and INT SB-FRS104.

The Council has performed a preliminary impact assessment based on currently available information.

# Notes to the Financial Statements

For the Financial Year ended 31 March 2019

## 28. NEW STANDARDS AND INTERPRETATIONS NOT YET ADOPTED *(cont'd)*

### *The Council as lessee*

The Council expects to measure lease liabilities by applying a single discount rate to its portfolio of rental leases. Furthermore, the Council is likely to apply the practical expedient to recognise amounts of ROU assets equal to their lease liabilities at 1 April 2019. For lease contracts that contain the option to renew, the Council is expected to use hindsight in determining the lease term.

The Council expects its existing operating lease arrangements to be recognised as ROU assets with corresponding lease liabilities under SB-FRS116.

As at 1 April 2019, the Council expects an increase in ROU assets and lease liabilities of \$6,975,000.

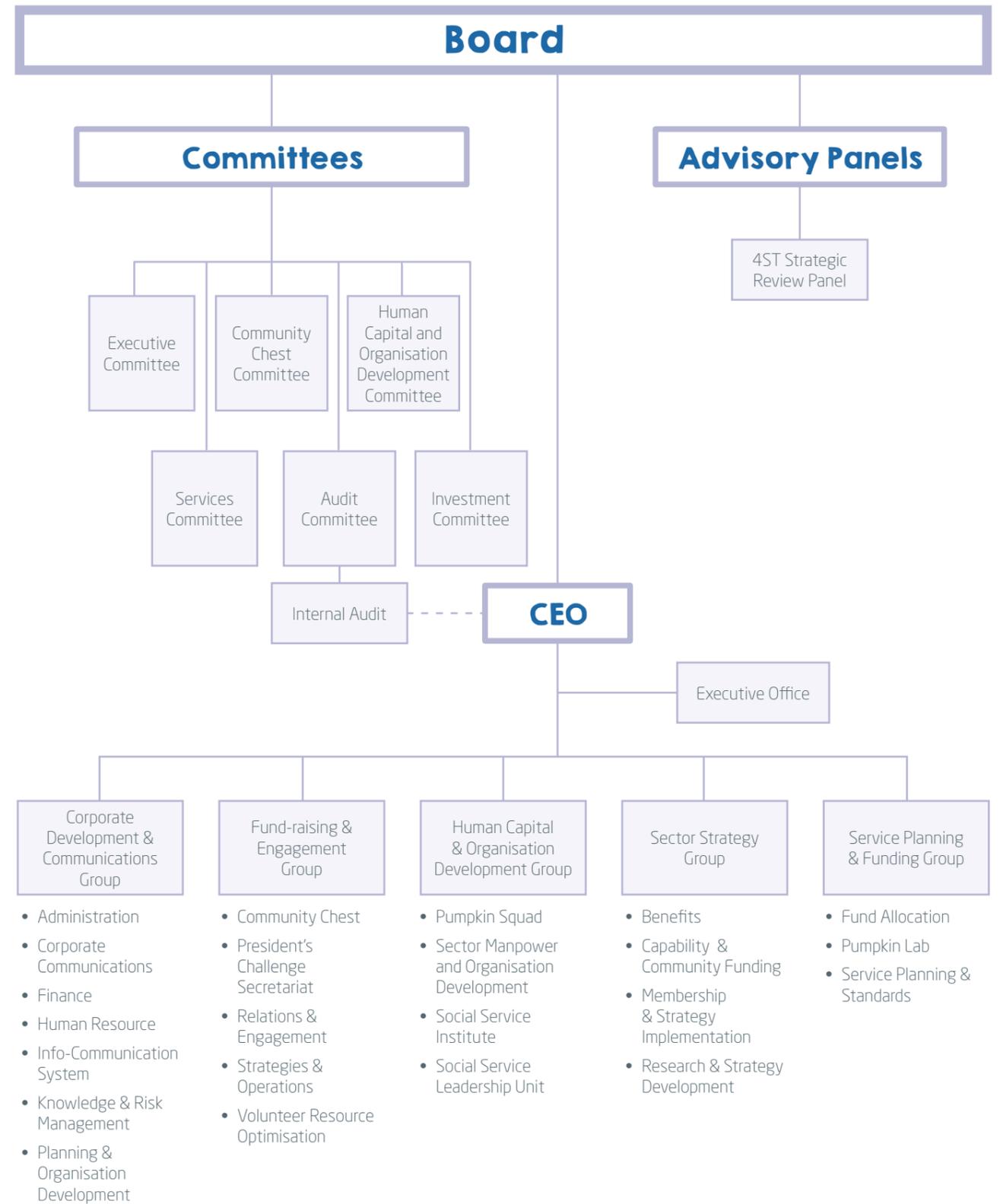
The nature of expenses related to those leases will change as SB-FRS 116 replaces the straight-line operating lease expense with depreciation charge for ROU assets and interest expense on lease liabilities.

## 29. AUTHORISATION OF FINANCIAL STATEMENTS FOR ISSUE

The financial statements for the financial year ended 31 March 2019 were authorised for issue by the Board of the Council on 11 June 2019.

# NCSS Board of Council, Management, Committees, and Listings

## Organisational Chart



# NCSS Board of Council



**1 Anita Fam Siu Ping**  
JP, BBM, PBM  
President

**2 Chan Chia Lin**  
Vice President

**3 Robert Chew** BBM, PBM  
Vice President

**4 Phillip Tan**  
PJG, JP, BBM(L), BBM, PBM  
Chairman of Community Chest

**5 Ooi Chee Kar**  
Honorary General Secretary

**6 Tan Khiaw Ngoh** JP  
Honorary Treasurer

**7 Dr Cheong Choong Kong** BBM  
Member

**8 Chern Siang Jye** PPA(G)  
Ministry of Health Representative

**9 Cyril Chua** BBM, PBM  
Member

**10 Eric Teng** BBM, PBM  
Member

**11 Eugene Seow** PBM  
Member

**12 Girija Pande**  
Member

**13 Keith Chua** PBM  
Member

**14 Kevin Gerard Wong**  
Member

**15 Adj Assoc Prof Kevin Lim** PBM  
Member

**16 Latiff bin Ibrahim** PBM  
Member

**17 Adj Assoc Prof Lee Cheng** JP  
Member

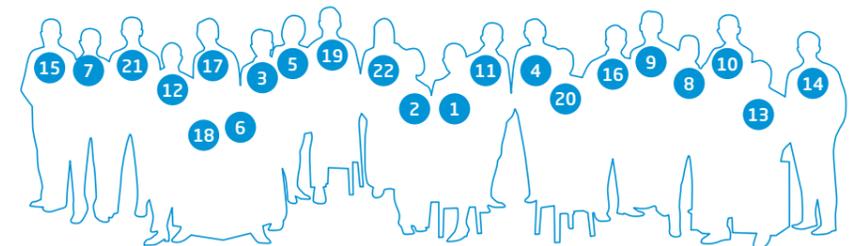
**18 Dr Lee Tung Jean** PPA (P)  
Ministry of Social and Family  
Development Representative

**19 Martin Tan**  
Member

**20 Puvan Ariaratnam** PPA(P)  
Member

**21 Seow Choke Meng** BBM, PBM  
Member

**22 Adj Assoc Prof Mariam  
Aljunied** PPA (P), PPA (G)  
Member



**Not in photo**

**Hsieh Fu Hua**  
President (until 31 Jul 2018)

**Richard Sim** PBM  
Honorary General Secretary (until 31 Jul 2018)

**Albert S.K. Lim**  
Member (until 31 Jul 2018)

**Chew Kwee San**  
Member (until 31 Jul 2018)

**Kelvin Wong**  
Member (until 31 Jul 2018)

**Dr Radiah Salim**  
Member (until 31 Jul 2018)

**Prof Tsui Kai Chong**  
Member (until 31 Jul 2018)

# NCSS Senior Management



**1 Sim Gim Guan**  
PPA(P), PPA(P)(T)  
Chief Executive Officer, NCSS  
Group Director, Corporate  
Development & Communications

**2 Dr Fermin Diez**  
Deputy CEO, NCSS  
Group Director, Human Capital  
& Organisation Development

**3 Tina Hung** PPA(P)  
Deputy CEO, NCSS  
Group Director, Service Planning  
& Funding

**4 Angela Yak** PPA(G)  
Group Director, Sector Strategy  
Director, Membership (until 30 Jun 2018)

**5 Charmaine Leung**  
Group Director, Fund-raising &  
Engagement (from 1 Jul 2018)  
Managing Director, Community Chest  
(from 1 Jul 2018)

**6 Dr Andrew Lim**  
Director, Volunteer  
Resource Optimisation

**7 Anjan Ghosh**  
Director, Sector Manpower &  
Organisation Development  
Director, Service Planning &  
Development (until 30 Apr 2018)

**8 Belinda Tan**  
Director, Fund Allocation

**9 Bruce Liew**  
Director, Corporate Services

**10 Chan Whee Peng**  
Director, Service Planning & Standards  
(from 1 May 2018)

**11 Elaine Loo**  
Director, Membership & Strategy  
Implementation (from 1 Jul 2018)

**12 Fazlin Abdullah**  
Director, Research &  
Strategy Development

**13 Low Wan Ve**  
Director, Human Resource and  
Planning & Organisation Development

**14 Pearlyn Tseng**  
Director, Corporate Communications

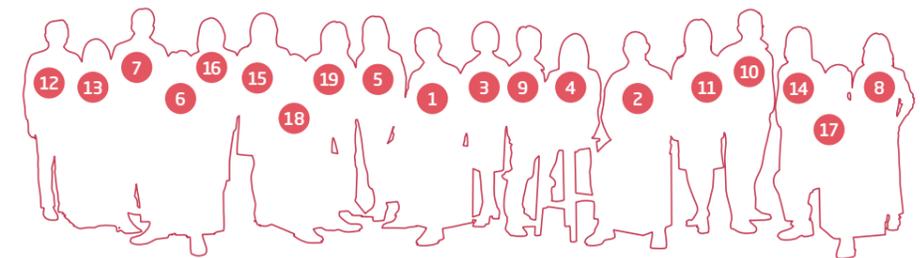
**15 Priscilla Gan**  
Director, Relations & Engagement

**16 Rae Lee**  
Director, Strategies & Operations

**17 Tan Kok Hoe**  
Director, Finance (from 1 Nov 2018)

**18 Dr Victor Goh**  
Director, Social Service Institute

**19 Tan Suan Ee**  
Head, Internal Audit (from 1 Nov 2018)



**Not in photo**

**Ng Ling Ling**  
Assistant CEO, NCSS (until 30 Jun 2018)  
Group Director, Fund-raising & Engagement  
(until 30 Jun 2018)  
Managing Director, Community Chest  
(until 30 Jun 2018)

**Quek Boon Kien**  
Director, Finance (until 31 Jul 2018)  
**Adrian Cheong**  
Head, Internal Audit (until 31 Oct 2018)

**Loh Chin Hui**  
Head, Social Service Leadership Unit (until 17 Mar 2019)

# Committees

## Executive Committee

Chairman

**Ms Anita Fam Siu Ping**, JP, BBM, PBM

Vice Chairmen

**Ms Chan Chia Lin**

**Mr Robert Chew**, BBM, PBM

Honorary Treasurer

**Ms Tan Khiaw Ngoh**, JP

Member

**Mr Eugene Seow**, PBM

**Mr Girija Pande**

**Dr Lee Tung Jean**, PPA (P), MSF Representative

**Mr Phillip Tan**, PJG, JP, BBM(L), BBM, PBM

## Audit Committee

Chairman

**Ms Ooi Chee Kar**

Members

**Mr Danny Koh**

**Mr Gerard Tan**, PBM

**Mr Keith Chua**, PBM

**Mr Latiff bin Ibrahim**, PBM

**Mr Puvan Ariaratnam**, PPA(P)

## Community Chest Committee

Chairman

**Mr Phillip Tan**, PJG, JP, BBM(L), BBM, PBM

Advisor

**Ms Jennie Chua**, JP, PJG, BBM, PPA(P), PBM

Vice-Chairmen

**Mr Chew Kwee San**, PBM

**Mr Eric Ang**, BBM, PBM

**Mr Tan Puay Kern**, PBM, PPA(P), AMBCI

**Mr Guy Daniel Harvey-Samuel**

Honorary General Secretary

**Ms Ooi Chee Kar**

Honorary Treasurer

**Ms Tan Khiaw Ngoh**, JP

Members

**Mr Andrew da Roza**

**Ms Audrey Tan**

**Mr Chris Chong**

**Mr Foo Say Thye**

**COL Goh Si Mien**, PPA(G)(T)

**Ms Lee Mui Ling**

**Ms Ng Ling Ling**

**Mr Nicholas Kong**

**Ms Pearlyn Phau**

**Mr Peter Wee**, PPA(G)(T), PBS(T)

**Mr Puvan Ariaratnam**, PPA(P)

**Mr Richard Sim**, PBM

**Mr Robert Chew**, BBM, PBM

**Ms Suree Rohan**

**Mr Tan Kwang Hwee**

**Mr Wilson Lim**

**Mr Yang Tse Pin**

**Mr Yek Boon Seng**

**Ms Young Jin Yee**

## Human Capital and Organisation Development Committee

Chairman

**Dr Cheong Choong Kong**, BBM

Members

**Mr Eric Teng**, BBM, PBM

**Mr Eugene Seow**, PBM

**Ms Ong Toon Hui**

**Mr Robert Chew**, BBM, PBM

**Mr Seow Choke Meng**, BBM, PBM

**Prof Tsui Kai Chong**

## Investment Committee

Chairman

**Ms Chan Chia Lin**

Members

**Mr Bryan Yeo**

**Mr Lee Ming San**

**Mr Ng Yong Ngee**

**Ms Tan Khiaw Ngoh**, JP

## Services Committee

Chairperson

**Mr Robert Chew**, BBM, PBM

Vice-Chairperson and Service Advisor,  
Children, Youth & Family Services

**Mr Cyril Chua**, BBM, PBM

Service Advisor, Caregiver & Eldercare Services  
and MOH Representative

**Mr Bernard Lee**, P.Kepujian

Service Advisor, Caregiver & Eldercare Services  
and AIC Representative

**Mr Chern Siang Jye**, PPA(G)

Service Advisor,

Children, Youth & Family Services

**Mr Sallim Abdul Kadir**, JP, BBM, PBM

Service Advisors, Disability Services

**Adj Assoc Prof Kevin Lim**, PBM

**Adj Assoc Prof Mariam Aljunied**, PPA(P), PPA(G)

Service Advisor, Mental Health Services  
and Community Chest Representative

**Mr Andrew da Roza**

Service Advisor, Mental Health Services

**Adj Assoc Prof Lee Cheng**, JP

Members

**Mr Bernard Chew**, P.Kepujian, MOE Representative

**Mrs Boon-Ngee Sebastian**, Tote Board Representative

**Ms Carol Chua**, MSF Representative

**Mr Chew Kwee San**, PBM, Community Chest Representative

**Mr Kevin Gerard Wong**

**Dr Radiah Salim**

## Volunteer Resource Committee

(till 11 Jun 2018)

Chairman

**Mr Eugene Seow**, PBM

Members

**Mr Andrew Buay**

**Dr Ang Seng Bin**

**Ms Janice Ang**

**Mr Koh Juay Meng**

**Ms Melissa Kwee**

**Ms Poh Hwee Hian**

**Mr Richard Sim**, PBM

**Mr Robert Chong**

**Mr Steve Lee**

## 4ST Strategic Review Panel

(from 10 Oct 2018)

**Ms Anita Fam Siu Ping**, JP, BBM, PBM (Chairperson)

**Mr Andrew Buay**

**Ms Ang Bee Lian**, PPA (E)

**Ms Chan Chia Lin**

**Ms Chew Seow-Chien**

**Mr Eugene Seow**, PBM

**Mr Girija Pande**

**Mr Martin Tan**

**Mr Nicholas Lee**

**Mr Robert Chew**, BBM, PBM

## Advocacy & Research Panel

(till 19 Jul 2018)

Chairman

**Dr Gerard Ee**

Members

**Mr Leo Chen Ian**

**Mr Chua Chin Kiat**

**Professor David Matchar**

**Dr Mustafa Izzuddin**

**Mr Seow Choke Meng**

**Dr Lee Cheng**

**Dr Kanwaljit Soin**

## Social Service Innovation Advisory Panel (till 31 Jul 2018)

Chairperson

**Mr Robert Chew**, BBM, PBM

Members

**Mr Albert Lim**

**Ms Anthea Ong**

**Ms Audrey Tan** (from Jan 2018)

**Mr Chern Siang Jye**

**Ms Felicia Wee**

**Mr Harish Pillay**

**Dr Jeffrey Jaensubhakij**

**Dr Lim Jui**

**Mr Moh Hon Meng**

**Dr Wong Sweet Fun**

## ACE Capstone Leadership Programme for Non-Profits Steering Committee

Chairman

**Dr Fermin Diez**

Members

**Ms Anthea Ong**

**Ms Boon-Ngee Sebastian**

**Ms Joyce Koh**

**Dr Roland Yeow**

**Mrs Rosana Quek**

**Dr Victor Goh**

## Leadership Selection Panel

Chairpersons

**Mr Sim Gim Guan**, PPA(P), PPA(P)(T)

**Dr Fermin Diez**

**Ms Tina Hung**, PPA(P)

Members

**Mr Abhimanyau Pal**

**Ms Adrienne Sng Hwi Cheng**

**Ms Agatha Tan**

**Ms Agnes Chia**

**Ms Ang Bee Lian**, PPA(P)

**Mr Anjan Ghosh** (from 1 Apr 2018)

**Ms Audrey HG Tan**

**Mr Benjamin Jeyaraj William**, P.B.S

**Adj Assoc Prof Clare Yeo**, P.Kepujian

**Ms Han Yah Yee**

**Mr Ho Siew Cheong**

**Mrs Irene Loi**

**Mr James Tan**

**Ms Jennifer Teoh**, P.Kepujian

**Mrs Jenny Bong**

**Mrs June Tham-Toh Syn Yuen**

**Ms Kang Poh Sim**

**Ms Karen Sik**, P.Kepujian

**Mr Karthikeyan Jambulingam**

**Rajamanickam**

**Ms Lee Sin Yi**

**Ms Lee Yean Wun**

**Mr Leng Chin Fai**

**Ms Lili Tan**

**Ms Low Ching Voon Geraldine**

**Mr Mohd Ali Bin Mahmood**

**Ms Nancy Ng**

**Mdm Neo Lay Tin**

**Mr Pathnapuram Manoj**

**Ms Peng Hai Ying**

**Mr Peter Tan**

**Ms Porsche Poh**

**Mr Raveendran Vijayalakshamma Joice**

**Ms Ruth Chua**

**Mrs Stephenie Khoo**

**Mr Tan Cheen Chong**

**Ms Tan Peng Chian**

**Ms Tan Sze Wee**

**Mr Teo Tee Loon**

**Dr Vincent Ng**

**Ms Vivienne Ng**

**Mr Yap Poh Kheng**

## VCF Evaluation Panel

Chairpersons

**Prof Ho Lai Yun**

**Ms Ang Bee Lian**, PPA(P)

Members

**Mr Eugene Seah**

**Dr Mathew Mathews**

**Mr Sim Gim Guan**, PPA(P), PPA(P)(T)

**Dr Soon Su-Chuin**

**Ms Tina Hung**, PPA(P)

**Dr Victor Tong**

# Listings

## Full Members

\*SCAPE CO., LTD.

365 Cancer Prevention Society  
Abilities Beyond Limitations And Expectations Limited  
Action For AIDS (Singapore)  
ADAM Association  
Adullam Life Counselling  
Adventist Community Services  
Adventist Home for the Elders  
Adventist Nursing and Rehabilitation Centre  
Agape Counselling And Training Centre  
AGORA@WESTCOASTPLAZA LTD  
Aidha Ltd  
Ain Society  
ALIFE Ltd  
Alive Community Network  
All Saints Home  
Alzheimer's Disease Association  
AMKFSC Community Services Ltd  
Ang Mo Kio - Thye Hua Kwan Hospital Ltd  
Aoxiang Counselling Service  
Apex Day Rehabilitation Centre For Elderly  
Apex Harmony Lodge  
Arc Children's Centre Co Limited  
Art Therapists' Association (Singapore)  
Asia Philanthropy Circle Ltd.  
Asian Venture Philanthropy Network Limited  
Asian Women's Welfare Association  
Assemblies of God Community Services Society  
Assisi Hospice  
Association For Early Childhood Educators (Singapore)  
Association For Persons With Special Needs  
Association Of Muslim Professionals  
Association Of Women For Action And Research  
Assumption Pathway School  
Autism Association (Singapore)  
Autism Resource Centre (Singapore)  
Awful Grace Ltd.  
AWWA LTD.  
Babes Pregnancy Crisis Support Ltd.  
Bartley Community Care Services  
Beautiful Mind Charity  
Beautiful People Sg Ltd.  
Bethel Community Services  
Bethesda Care Services  
Bethesda Community Assistance and Relationship Enrichment Centre  
Bethesda Community Services Society  
Beyond Social Services  
Bible-Presbyterian Welfare Services, Singapore

Binjaitree  
Bishan Home for the Intellectually Disabled  
Bizlink Centre Singapore Ltd  
Bless Community Services  
Blessed Grace Social Services Limited  
Blossom Seeds Limited  
Blossom World Society  
Blue Cross Charitable Institution  
Bo Tien Welfare Services Society  
Bone Marrow Donor Programme, The Boys' Brigade in Singapore  
Boys' Town  
Brahm Centre Ltd  
Breadline Group  
Breakthrough Missions Ltd  
Breast Cancer Foundation  
Breastfeeding Mothers' Support Group (Singapore)  
Bright Hill Evergreen Home  
Bright Vision Hospital  
Brighton Connection  
Buddha Of Medicine Welfare Society  
Buddhist Compassion Relief Tzu-Chi Foundation (Singapore)  
Calvary Community Care  
CampusImpact  
Canossa Mission Singapore  
Canossian Daughters of Charity  
Care Community Services Society  
Care Corner Seniors Services Ltd  
Care Corner Singapore Ltd  
Care For The Elderly Foundation (Singapore)  
Caregivers Alliance Limited  
Caregivers' Association of the Mentally-ill (CAMI)  
Caregiving Welfare Association  
Caring Fleet Services Limited  
Caritas Singapore Community Council Limited  
Casa Raudha Women Home  
Catholic Aids Response Effort  
Catholic Welfare Services, Singapore  
Centre For Fathering Limited  
Centre for Seniors  
Cerebral Palsy Alliance Singapore  
Change Community Services Limited  
Charis Centre  
Chen Su Lan Methodist Children's Home  
Cheng Hong Welfare Service Society  
Child At Street 11 Ltd  
Children-At-Risk Empowerment Association (CARE Singapore)  
Children's Aid Society  
Children's Cancer Foundation  
Children's Wishing Well  
Chinese Counselling Society (Singapore)

Chinese Development Assistance Council  
Chinese Women's Association  
Chong Hua Tong Tou Teck Hwee  
Christian Outreach To The Handicapped  
City Harvest Community Services Association  
Clarity Singapore Limited  
Club HEAL  
Club Rainbow (Singapore)  
Coalition Against Bullying for Children and Youth (CABCY)  
Compassion Fund Ltd.  
Concern & Care Society  
Conjunct Consulting (Singapore) Limited  
Cornerstone Community Services Council for Third Age  
Counselling and Care Centre  
Credit Counselling Singapore  
Crime Library (Singapore)  
Crohn's & Colitis Society Of Singapore  
DAS Academy Ltd.  
Daughters Of Tomorrow Limited  
Deaf and Hard-of-Hearing Federation (Singapore)  
Diabetes Singapore  
Disabled People's Association  
Dover Park Hospice  
Down Syndrome Association (Singapore)  
Dyslexia Association Of Singapore  
Eden Community Services Centre  
EMCC  
Empower Ageing Limited  
EN Community Services Society  
Epilepsy Care Group (Singapore)  
Epworth Community Services  
EQUAL-ARK Singapore Ltd.  
Equestrian Federation of Singapore (E.F.S)  
Eurasian Association, The  
Extraordinary People Limited  
FaithActs  
Family Life Society  
Fei Yue Community Services  
Fei Yue Family Service Centre  
Filos Community Services Ltd  
Focus on The Family Singapore Limited  
Foo Hai Buddhist Cultural and Welfare Association  
Food From the Heart  
Foreign Domestic Worker Association for Social Support and Training (FAST)  
Foundation Of Rotary Clubs (Singapore) Ltd  
Franciscan Missionaries Of Mary  
Friends of the Disabled Society  
Friends-In-Deed Counselling Society  
GEM New Start Centre Limited  
Geylang East Home For The Aged

Glory Centre Community Services Association  
Golden Years Fellowship  
Good News Community Services  
Grace Lodge  
Halogen Foundation (Singapore)  
Handicaps Welfare Association  
HCA Hospice Care  
HCSA Community Services  
Healthserve Ltd  
Heartware Network  
HEB - Ashram Halfway House  
HELP Family Service Centre  
Helping Hand, The  
Home Nursing Foundation  
Hope Centre (Singapore)  
Hope Community Services Centre  
HOPE Worldwide (Singapore)  
HUG Community Services Limited  
Humanitarian Organization for Migration Economics  
IC@RE Hub Ltd.  
IC2 Prephouse Limited  
Image Mission Ltd.  
Infant Jesus Homes And Children's Centres  
Inmates' Families Support Fund  
Jewish Welfare Board, Singapore, The  
Jia Ying Community Services Society  
Ju Eng Home for Senior Citizens  
Kampong Kapor Community Services  
Kampung Senang Charity and Education Foundation  
Kang Ming Free Clinic  
Kheng Chiu Loke Tin Kee Home  
Kidney Dialysis Foundation Limited  
Kwan-In Welfare Society  
Kwong Wai Shiu Hospital  
Lakeside Family Services  
Law Society Pro Bono Services  
Lawn Bowls Association for the Disabled (Singapore)  
Lejia Society  
Lembaga Biasiswa Kenangan Maulud (Prophet Muhammad 's Birthday Memorial Scholarship Fund Board)  
Leukemia and Lymphoma Foundation  
Life Community Services Society  
Light and Love Charity  
Ling Kwang Home for Senior Citizens  
Lions Befrienders Service Association (Singapore)  
Lions Community Service Foundation (Singapore)  
Lions Home For The Elders  
Lotus Light Charity Society (Singapore)  
Loving Heart Multi-Service Centre

Loving Heart Multi-Service Centre (Jurong)  
Lutheran Community Care Services Limited  
Majlis Pusat Singapura  
Make-A-Wish Foundation (Singapore) Limited  
Mamre Oaks Limited  
Man Fut Tong Nursing Home  
Man Fut Tong Welfare Society  
Marine Parade Leadership Foundation  
Marymount Centre  
Methodist Welfare Services  
Metropolitan Young Men's Christian Association Of Singapore  
Metta Welfare Association  
MILK (Mainly I Love Kids) Fund  
Montfort Care  
Moral Home For The Aged Sick Limited  
Morning Star Community Services Ltd.  
Mount Alvernia Hospital  
Movement for the Intellectually Disabled of Singapore (MINDS)  
Muhammadiyah Welfare Home  
Muscular Dystrophy Association (Singapore)  
Muslim Kidney Action Association (MKAC Association)  
Muslim Missionary Society, Singapore, The  
Muslimin Trust Fund Association  
Nam Hong Welfare Service Society  
National Volunteer And Philanthropy Centre  
Neighbour Ring Community Services  
New Charis Mission, The  
New Hope Community Services  
New Life Community Services  
New Life Stories Limited  
New Redeemer's Fellowship Society  
NTUC Health Co-Operative Ltd  
NTUC-U Care Fund  
NuLife Care & Counselling Services Limited  
Oikos.Community@Sengkang Ltd  
O'Joy Care Services  
One Hope Centre  
Operation Renewal (Singapore)  
Parkinson Society Singapore  
Pasir Panjang Hill Community Services Centre  
PAVE  
Persatuan Pemuda Islam Singapura (PPIS)  
Persatuan Persuratan Pemuda Pemuda Melayu (Malay Youth Literary Association)  
PERTAPIS Education and Welfare Centre  
Philippine Bayanihan Society (Singapore)  
PLAYEUM LTD  
Potter's Place Community Services Society  
Presbyterian Community Services  
Prison Fellowship Singapore Limited  
Promisedland Community Services

Providence Care Limited  
PSALT CARE LIMITED  
Pu Ti Lian She  
Quantedge Foundation (Singapore) Ltd.  
Queenstown Multi-Service Centre  
Rainbow Centre, Singapore  
Ramakrishna Mission, The  
REACH Community Services Society  
Realm of Tranquility  
Red Swastika Charity Foundation  
Ren Ci Hospital  
Resilience Collective Ltd.  
Riding For The Disabled Association Of Singapore  
RiverLife Community Services Limited  
Ronald McDonald House Charities Singapore  
RSVP Singapore The Organisation of Senior Volunteers  
SAGE Counselling Centre  
Salem Welfare Services Ltd  
Salvation Army, The  
Samaritans Of Singapore  
SASCO Senior Citizens' Home  
SATA CommHealth  
Sathya Sai Social Service (Singapore)  
Self Help Groups Student Care Limited  
Sembawang Family Service Centre  
Sembawang Tamils' Association  
Serangoon Moral Family Service Centre  
SG Enable Ltd.  
Shan You  
Shared Services for Charities Limited  
SHINE Children And Youth Services  
Sian Chay Medical Institution  
Sikh Welfare Council  
Silver Ribbon (Singapore)  
Singapore After-Care Association  
Singapore Anglican Community Services  
Singapore Anti-Narcotics Association  
Singapore Association For Counselling  
Singapore Association for Mental Health, The  
Singapore Association For The Deaf, The  
Singapore Association For The Study Of Obesity  
Singapore Association Of Social Workers  
Singapore Association Of The Visually Handicapped  
Singapore Buddhist Free Clinic  
Singapore Buddhist Lodge Welfare Foundation  
Singapore Buddhist Welfare Services  
Singapore Cancer Society  
Singapore Children's Society  
Singapore Christian Home  
Singapore Chung Hwa Medical Institution

Singapore Corporation of Rehabilitative Enterprises  
 Singapore Council Of Women's Organisations  
 Singapore Disability Sports Council  
 Singapore Heart Foundation  
 Singapore Hospice Council  
 Singapore Indian Development Association (SINDA)  
 Singapore Indian Education Trust  
 Singapore Leprosy Relief Association  
 Singapore Life Saving Society, The  
 Singapore National Stroke Association  
 Singapore Planned Families Association  
 Singapore Psychological Society  
 Singapore Red Cross Society  
 Singapore Tenkasi Muslim Welfare Society, The  
 Singapore Thong Chai Medical Institution  
 Singapore Women's Association (Persatuan Wanita Singapura)  
 SMA Charity Fund  
 Social Health Growth Ltd.  
 Society For Continence (Singapore)  
 Society For The Aged Sick  
 Society for the Promotion of Attention Deficit Hyperactivity Disorder Research and Knowledge  
 Society for WINGS  
 Society Of Sheng Hong Welfare Services  
 Society of St. Vincent De Paul (National Council of Singapore)  
 South Central Community Family Service Centre Limited  
 SPD  
 Special Needs Trust Company Limited  
 Special Olympics Asia Pacific, Ltd.  
 Special Olympics, Singapore  
 Speech And Language Therapy Singapore (SALTS)  
 Sree Narayana Mission (Singapore)  
 Sri Krishna Mandir Welfare Society  
 St Andrew's Cathedral Home For The Aged

St Andrew's Mission Hospital  
 St Gabriel's Foundation  
 St Luke's ElderCare Ltd  
 St Luke's Hospital  
 St. Hilda's Community Services Centre  
 St. John Singapore  
 St. John's Home for Elderly Persons  
 Stroke Support Station Ltd  
 SUN-DAC  
 Sunlove Abode For Intellectually-Infirmed Ltd  
 Sunshine Welfare Action Mission (SWAMI)  
 Tabung Amal Aidilfitri Trust Fund  
 Tai Pei Old People's Home  
 Taman Bacaan Pemuda Pemudi Melayu Singapura (Singapore Malay Youth Library Association)  
 Tasek Jurong Limited  
 Teen Challenge (Singapore)  
 Tent, The  
 The Community Foundation of Singapore  
 The Community Justice Centre Limited  
 The Food Bank Singapore Ltd.  
 The Hiding Place (Christian Home Mission) Ltd  
 The National Kidney Foundation  
 The Ray Of Hope Initiative Limited  
 The Red Pencil (Singapore)  
 The Silver Lining Community Services Ltd  
 The Singapore Cheshire Home  
 Thong Kheng Welfare Services Society  
 Thye Hua Kwan Moral Charities Limited  
 Thye Hua Kwan Nursing Home Limited  
 TOUCH Community Services Limited  
 TOUCH Family Services Limited  
 TRANS Family Services  
 Transient Workers Count Too (TwC2)  
 Trybe Limited  
 Tsao Foundation  
 Tung Ling Community Services  
 Turning Point, The  
 Very Special Arts Singapore Ltd

Viriya Community Services  
 Wan Min Community Services  
 WE CARE Community Services Limited  
 Wicare Support Group  
 Willing Hearts  
 Woodlands Social Centre  
 Xin Yuan Community Care  
 XiSer CareServe  
 Yayasan Mendaki  
 Yong-en Care Centre  
 Young Men's Christian Association Of Singapore  
 Young Women's Christian Association Of Singapore  
 Youth Guidance Outreach Services  
 Zion Home for the Aged

### Associate Members

American Women's Association of Singapore  
 Apex Club Of Singapore (Bukit Timah)  
 Apex Club Of Singapore (City), The  
 Apex Club Of Singapore (Radin Mas)  
 Association For Psychiatric Rehabilitation (Singapore)  
 Association of Psychotherapists and Counsellors (Singapore)  
 Australian & New Zealand Association (Singapore)  
 BoP Hub Ltd  
 British Association of Singapore, The  
 Buddhist Union, The  
 Centre Of Activity and Recreation For The Elders (CARE)  
 Chartered Secretaries Institute Of Singapore  
 Chen Su Lan Trust  
 Children's Charities Association Of Singapore, The  
 City College Holdings Ltd  
 Federation Of Youth Clubs, Singapore  
 Fu Hui Buddhist Cultural Centre  
 Gerontological Society

Girl Guides Singapore  
 Girls' Brigade, Singapore, The  
 Global Compact Network Singapore  
 Global Institute Of Social Work Limited  
 Guide Dogs Singapore Ltd.  
 Habitat For Humanity Singapore Ltd  
 Haemophilia Society Of Singapore  
 Healthy Aging Association (Singapore)  
 I Love Children  
 Inner Wheel Club Of Singapore  
 Inner Wheel Club Of Singapore East  
 Inner Wheel Club Of Singapore West  
 International Y's Men's Club of Singapore (Alpha Chapter), The  
 Joyful Charity  
 Junior Chamber Of Singapore  
 Kamala Club, Singapore, The  
 Leap Foundation Ltd  
 Lee Foundation  
 Lioness Club Of Singapore, The  
 Lions Club Of Singapore Jurong  
 Lions Club Of Singapore North  
 Lions Club Of Singapore Raffles City  
 Lions Club Of Singapore Serangoon Gardens  
 Lions Club Of Singapore Tanah Merah  
 Lions Club Of Singapore Tanglin  
 Mercy Relief Limited  
 Musical Theatre Ltd.  
 Nanyang Technological University Welfare Services Club  
 National Arthritis Foundation  
 National Association of Apex Clubs of Singapore  
 National Gallery Singapore  
 National Safety Council of Singapore, The  
 National University Of Singapore Students' Union  
 Netherlands Charity Association, The  
 NUHS Fund Limited  
 OnePeople.sg  
 Restroom Association (Singapore)  
 Rotary Club Of Singapore

Sikh Sewaks Singapore  
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 Singapore Committee of the World Organisation for Early Childhood Education (OMEPE), The  
 Singapore Dental Health Foundation  
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