

Building an  
**INCLUSIVE**  
**HOME** for  
**ALL**



D. LAUCHENGL0 2020



Cover illustration by  

**DAREN  
 LAUCHENGCO**

Daren Lauchengo first experienced depression when he was 16, but it was not until 20 years later that he finally sought medical help. Diagnosed with bipolar disorder, Daren attributes the quality and subject matter of his art to his lived experience of the condition.

Married to a loving wife, with whom the artist has two sons. Art used to be a way for him to explain his condition during his darker days when they were younger. Now, Daren continues to express himself through art whilst living life fully with his family.



Photography by  

**ISABELLE  
 LIM**

Isabelle Lim, born Deaf, is not unlike any other photographer - wielding a camera to capture moments in time through her own unique perspective. While Isabelle's world is silent, the world she records with her lens speaks volumes about emotions, movement and more.

Standing at a slender 1.48m because of Nager Syndrome, Isabelle fearlessly pursued her dream of becoming a photographer and was the first recipient of the Dare to Dream scholarship for deserving students with special needs from the LASALLE College of the Arts. Since then, Isabelle has not only held her first solo exhibition, but has had photographs featured at several exhibitions in Singapore.

## 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.

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## PRESIDENT'S MESSAGE

2019 was certainly a year marked by exciting developments to strengthen our social service eco-system, and we at NCSS are proud to have continued our involvement in some of these longstanding efforts, while pushing frontiers to experiment with new ideas.

At this year's Social Service Summit, we responded to the sector's interest in innovation with a showcase featuring solutions from social service agencies, social enterprises, and technology partners. Alongside the adoption of technology, we also wanted to create future-ready mindsets that challenge traditional ways of thinking and doing, seek novel approaches, and learn from failure. The Sector Design Challenge was therefore launched to provide such a platform for aspiring minds to come together to solve social issues.

At the same time, we remained committed to supporting social service agencies in delivering quality services for better outcomes, while nurturing inspiring future leaders to continue the journey of adapting to changing needs. We partnered 29 NCSS members to start the Organisation Development Journey and brought together a community of bright and promising young individuals across the sector through our 40-Under-40 initiative.

It also gave me great pleasure to see our work in growing resources and developing capabilities that bear fruit at a national level this year. With the announcement of the Community Capability Trust, it will provide a sustained pool of funds for the social service sector

to build capability and capacity over the next decade.

However, our work does not stop here. As we round off 2019 with a world dealing with the COVID-19 pandemic and its ramifications, it is of paramount importance that we stay focused on ensuring social needs are met, keep ahead of the game, and respond swiftly to changes.

I was deeply moved by how quickly our sector acted to ensure the safety and health of our service users and professionals, all while striving to continue providing needed services. Within NCSS, members were provided with support to strengthen business continuity measures, carry out cleaning and disinfection of their premises and to obtain personal protective equipment. The Courage Fund raised more than \$8 million in mere weeks with the community's tremendous generosity.

As I write this message, our new Invictus Fund has just been announced so that public donations can be channelled to our social service agencies that deliver critical services to vulnerable groups in our community. What has been most heartening to me is how our members have come forward in camaraderie to connect one another with resources and have even offered manpower to help fellow members out. This is a touching lesson in the value of coming together, and I believe this experience will bring us closer and make us stronger.

Last but not least, I am pleased to welcome on board Ms Tan Li San as NCSS's new Chief Executive Officer in FY20. Li San joined us



in January 2020 as CEO Designate and has been instrumental in fronting our abovementioned Covid-19 efforts thus far. She will take over the reins from Gim Guan, who leaves NCSS after seven years of service. I am deeply grateful for all that Gim Guan has done for NCSS these past years and I wish him all the best for the future.

What an eventful year it has been! NCSS and her partners have come a long way together, and I hope that we will continue to build a more robust and impactful sector through our holistic, person-centred approach, so that service users can benefit from excellent services to improve their quality of life.

  
Anita Fam  
President

## CEOs' MESSAGE

In line with our desire to support our members in becoming more effective, NCSS continued to press forward with our efforts to be a bridge and enabler for our members.

Led by our President, Board and senior management, we sought to deepen our engagement with members and the sector through various platforms including Leadership Visits to social service agencies and meetings with members in small groups for more in-depth conversations.

With the COVID-19 crisis, we dropped in on some members to ensure that they were coping well, and – after Circuit Breaker measures kicked in – conducted a series of online chats with SSA leaders to understand their challenges faced, hear feedback on how our members might be better supported, and also invited members to share best practices on how they were using this opportunity to strengthen organisational practices. NCSS also coordinated the distribution of in-kind donations to members at a time when many items were in short supply. As we write this, we have distributed over 400,000 donated masks and more than 3,500 litres of hand sanitisers to social service agencies. In addition, we launched The Invictus Fund to support members that continue to provide critical services to vulnerable groups, yet face financial stress due to a drop in donations and other income.

Even as everything we are used to has been disrupted,

and NCSS and our members now pivot ourselves to work differently to continue meeting the needs of the community, the sector's vision to empower every person to live with dignity in a caring and inclusive society remains a key focus for us.

We are heartened that our continued efforts to engage stakeholders and the wider public through the Beyond the Label and See The True Me public education campaigns not only increased awareness about different needs, but encouraged everyone to be part of the solution in addressing the needs in our society, and in empowering service users.

We also kept up our work in sector innovation, capability building, and rallying the community through initiatives such as the Caregiver Public Forum; the Our Lives, Our Voices project; the Workplace Learning Programme and training for volunteer managers.

With digitalisation becoming a powerful driving force in improving processes, the digitisation of Flag Day applications and digital fundraising initiatives such as DonateNow! are examples of how our work can be simplified through technology, freeing up valuable resources for our members to focus on meeting the needs of service users more effectively. The Circuit Breaker measures introduced to deal with the COVID-19 situation have nudged many of our members towards technology adoption, from digitalising

office functions to enable their staff and volunteers to work remotely, to adopting cloud-based solutions so that their services and intervention can be delivered remotely, and they can continue to serve their end users. In the coming years, we intend to pursue this digitalisation journey, both within NCSS and with our members, to improve efficiency and achieve greater impact.

As we wrap up 2019, there are many exciting plans that NCSS has in store to strengthen the sector and support our members. Continuing to understand the needs of service users and the sector through research, developing new training courses to be delivered through blended learning, spearheading a vibrant and sustained giving culture in the community – these are but the tip of the iceberg of what we hope to work with members and partners on. With the changes in the sector's disability and research functions, we look forward to NCSS's refreshed roles as we chart new waters with our members for better service user outcomes in the years ahead.

  
Sim Gim Guan  
Chief Executive  
Officer

  
Tan Li San  
Chief Executive  
Officer (Designate)



## OUR APPRECIATION

We would like to express our heartfelt appreciation to Mr Sim Gim Guan and Ms Tina Hung for their invaluable contributions as Chief Executive Officer and Deputy Chief Executive Officer of the NCSS respectively. Their stewardship ensured that NCSS looked into unmet needs and filled gaps in the sector through innovative approaches, while fostering strong relationships with members and partners. We look forward to their continued contributions to the social service sector in their new capacities.

We also wish to thank Ms Fazlin Abdullah and Mr Tan Kok Hoe for helming the Research and Strategy Development and Finance teams in NCSS respectively, and wish them all the best as they embark on new journeys.

We warmly welcome our incoming Chief Executive Officer, Ms Tan Li San. She brings with her a wealth of experience from her various postings in the public service and was most recently the Deputy Secretary at the Ministry of Communications and Information before joining NCSS. Other new members of the NCSS senior management team include Ms Seah Yang Hee (Deputy Chief Executive Officer & Group Director, Service Planning & Funding), Dr Chu Chi Meng (Director, Translational Social Research Division), and Ms Jistine Choo (Director, Finance).

Our utmost gratitude to all our members, the professionals, volunteers, donors, and the wider community for their passion and support. We look forward to continued partnerships to build an inclusive home for all. Last but not least, we appreciate our staff who work tirelessly for our members and service users.

### Mr Sim Gim Guan

Chief Executive Officer

Since joining NCSS in 2013, Gim Guan led NCSS's efforts to catalyse the Social Service Strategic Thrusts, mobilise the community through the Care & Share and the SG Cares Movement, and strengthen sector leadership and competencies. These initiatives have allowed NCSS to work closely with partners in broadening and deepening our impact in the social service eco-system.

Under his leadership, NCSS pioneered new areas of work in volunteerism, enhancing sector leadership and competencies, education innovation, and continued to be a key resource provider to the sector through nationwide fundraising efforts to channel resources towards those in need. In addition, NCSS became a key driver of inclusion in the community, and now seeks to facilitate empowering principles across the sector through public education and service co-creation.

His time in NCSS included shaping the eco-system across different levels as well. Together with MSF, the Social Enterprise Association, and the Tote Board, Gim Guan pushed for the formation of raiSE to provide mentoring, funding, networking and consultancy services for social enterprises.



### Ms Tina Hung

Deputy Chief Executive Officer and Group Director,  
Service Planning & Funding Group

In her past two and a half decades with NCSS, Tina was instrumental in raising awareness of many needs long before they were recognised as critical areas and leading NCSS' efforts to address them, such as early intervention, special education, school social work, hospice care, and mental health. Today, the sector's support for many of these issues has blossomed from early efforts germinated in NCSS to mainstream programmes funded by the government.

NCSS went on to re-examine its perspective and approach to serving the needs of vulnerable groups holistically through the nationwide Quality of Life Study, and influenced the sector towards upholding the dignity of and promoting inclusion of service users. This would not have been possible without Tina's visionary leadership, dedication, and influence.

NCSS is delighted that Tina will continue to be part of NCSS in her new role as Senior Consultant, driving the adoption of the 4ST (Social Service Sector Strategic Thrusts) and growing mental health services.



# THE YEAR IN NUMBERS

## Outcome of Funding for Social Service Programmes



Ministry of Education SINGAPORE

**\$55.6m** + **\$174.2m** + **\$117.0m**

Allocated **\$346.8m** enabled **164** social service agencies

## Capability and Capacity Building



**\$71.95m** + **\$16.97m**

Allocated **\$88.92m** to support the **capability** and **capacity** building of **433** agencies

### Supporting

Persons with Disabilities	Vulnerable Families	Seniors	At-risk Children and Youth	Persons with Mental Health Conditions

with

<b>\$273.7m</b>	<b>\$40.8m</b>	<b>\$10.3m</b>	<b>\$15.3m</b>	<b>\$6.7m</b>
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through

<b>167</b> programmes	<b>129</b> programmes	<b>85</b> programmes	<b>85</b> programmes	<b>19</b> programmes
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empowering\*

<b>25k</b> individuals	<b>46k</b> individuals	<b>43k</b> individuals	<b>12k</b> individuals	<b>6k</b> individuals
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Towards

**Individual Potential, Social Inclusion and access to opportunities**

### Building a Skilled Sector

**14,274** training places filled

**666** training programmes delivered

**40** unique **online/blended** courses developed

**84.76%** of learners who are able to **apply competencies** from training to workplace

**532** individuals

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

### People Practice Consultancy

**101** participating agencies

**227** HR consultancy projects

**11** HR-related workshops

\*Data on the number of individuals empowered are correct as at 14 May 2020. Figures may not add up due to rounding.



## Empowering Persons Living with Mental Health Conditions

### Beyond the Label – Uniting Against Stigma

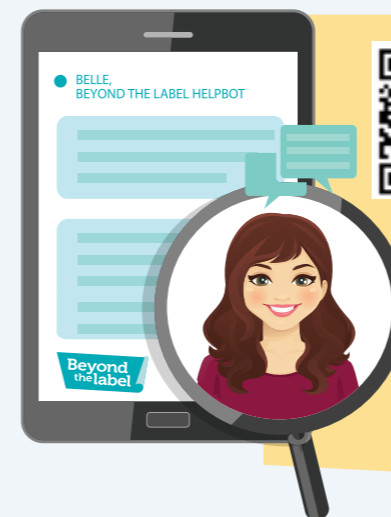
Since its launch in 2018, **Beyond the Label** has been an ongoing campaign to combat social stigma associated with mental health conditions in Singapore.

In FY19, the campaign reached out with customised messages to working adults, youth and caregivers through broadcast, outdoor, digital and social media platforms. Campaign videos garnered more than 8.6 million views to date, and over 400 articles on mental health and stories of persons in recovery were published in the media.

A partnership with a local theatre company, Pangdemonium also saw us supporting *The Son*, a play that explored youth mental health issues. The partnership engaged over 11,100 theatre-goers and a pre-show dialogue allowed members of the public to engage in deeper conversations on the topic with a panel including a person in recovery and a psychiatrist.



**EMPOWERING**  
individuals, their  
families and  
communities



To facilitate better access to mental health resources and services, Belle, the Beyond the Label helpbot was launched to connect the public to mental-health related resources such as 24-hour helplines, counselling services, caregiver support and relevant social services.





The inaugural Beyond the Label Fest was organised on 28 September 2019 at Timbre+. Over 1,500 attendees at the festival participated in workshops, activities and learnt more about mental health support services from our community partners. Youth Alliance, our key partner for the event, also conceptualised the Escape Room, which gave participants a glimpse into the life of a youth experiencing mental health challenges and emphasised the importance of peer support and seeking help early.

Recognising that it takes a community to effectively address stigma towards persons living with mental health conditions, 13 initiatives were supported via the Tote Board's Mental Health Public Education Grant Call over the year. One such initiative was the E-Pen Pal Befriending Programme, an e-learning curriculum for students created by Acceset in partnership with Republic Polytechnic, Singapore Polytechnic and the Singapore Red Cross Society. This initiative helped students better understand and manage stressors, and also equipped them with the ability to provide appropriate support to their peers.



2019 also saw Singapore become the first Southeast Asian country to host the international "Together Against Stigma," conference. Led by the Institute of Mental Health (IMH) and NCSS, and co-organised with the Agency for Integrated Care (AIC), Health Promotion Board (HPB), MINDSET Care Limited and the Singapore Psychiatric Association, the event saw more than 500 local and foreign delegates from 24 countries exchanging best practices and learnings to combat stigma towards persons with mental health conditions.





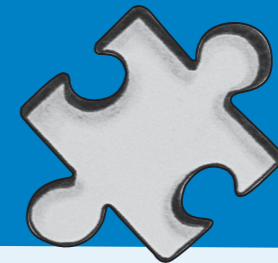
## Harnessing the Power of Technology

Funded through the Tote Board Social Service Fund, Do You M.I.N.D.? is a school outreach programme by TOUCH Community Services that provides a full spectrum of services to youths. The programme combines Virtual Reality (VR) and adventure-based learning to help students acquire knowledge on mental wellness and encourages help-seeking behaviours. The immersive VR experience allows youths to understand the signs and symptoms of mental health conditions and seeks to reduce stigma towards those living with these conditions. Over 2,400 secondary school students have been reached through this programme.



**2,499**  
secondary  
school students  
participated  
in do you  
M.I.N.D.?  
programme

**36** youths  
(aged 21 & below)  
sought mental health  
intervention after the  
programme



An inspiring individual who has continued to support others through her lived experiences is Sharon Wong. Sharon was previously in an abusive relationship when she was first introduced to drugs. In a short span of a year and a half, she had racked up debts, lost her career and was stuck in a cycle of self-pity and blame. Fortunately, her recovery was set in motion after her arrest.

## Peer Support Specialists in the Recovery Journey

The **Peer Support Specialist (PSS) Programme** was launched to enable persons with mental health conditions to provide formalised and structured support to others on their recovery journey. As of March 2020, 80 have been trained and 39 were employed as peer support specialists across 8 agencies.

12 programmes across 7 healthcare and social service agencies have enhanced their service delivery approaches and organisational practices to empower service users and incorporate peer support specialists (PSS) under the **Consultancy Project on Peer Roles Integration** programme. Agencies were guided on areas such as setting clear roles and boundaries for PSS, putting in place induction, supervision and mentoring structure to integrate the PSS, and co-creating a recovery environment together with service users that provide them with hope and identity.

PSS graduates have also contributed to NCSS-led Beyond the Label campaign activities by stepping forward as ambassadors to share their recovery journey with others, facilitating activities and engaging the public to reduce stigma and shift attitudes towards persons with mental health conditions.

After rehabilitation, she was encouraged to join the Peer Support Specialist Programme by her counsellors and friends. The programme gave her practical and versatile skills to engage and empower peers from all walks of life. She also did a practicum at the National Addictions Management Service (NAMS), which further honed her skills under the guidance of her supervisor. "Through the programme, I've personally gained a better understanding of myself through the topics covered and have, I believe, emerged more self-aware and resilient." said Sharon. Sharon hopes to continue to be involved in volunteer work and apply her skills that she has learnt in her daily interactions with peers in recovery.

**Sharon Wong**, 2019 Graduate from the Peer Support Specialist Programme





## Inclusive Workplaces for Persons in Recovery

To address employment issues that are often complex and multifaceted, a **Collective Impact Workgroup on Employment** was convened with representatives from NCSS, AIC, IMH, MSF Comcare, SACS and Singapore Association for Mental Health (SAMH). The workgroup aims to create a strong ecosystem to empower persons with mental health conditions to achieve their employment aspirations.



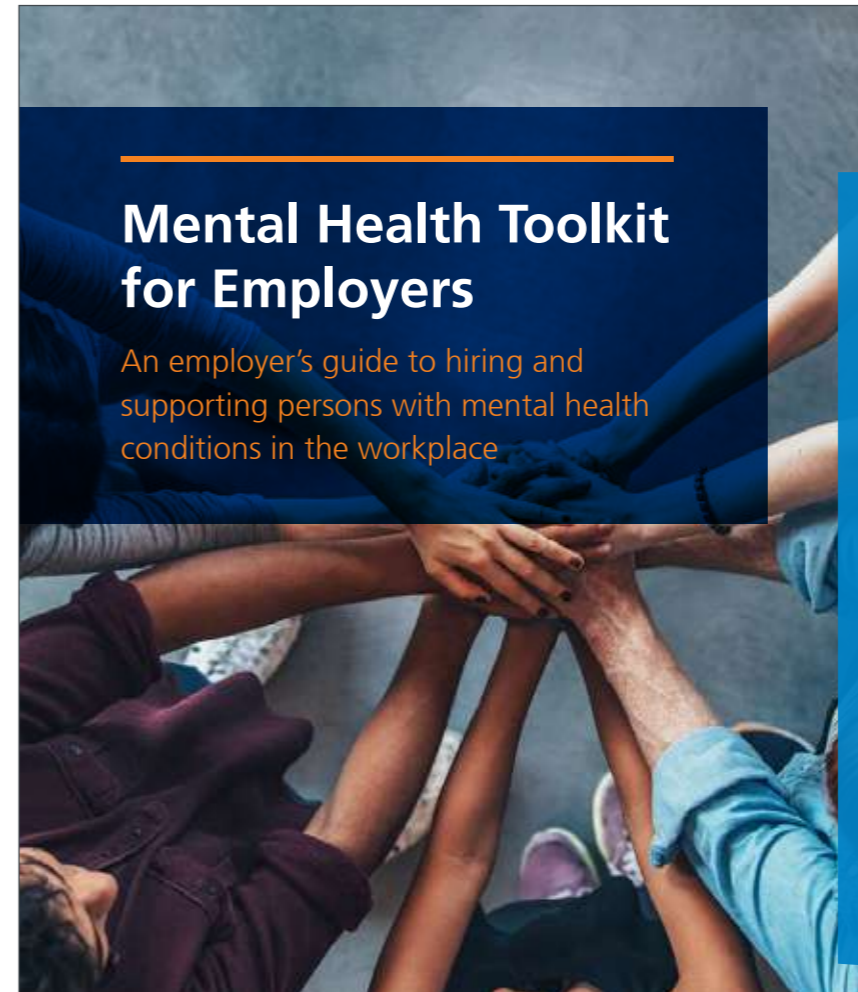
NCSS also partnered with Singapore Anglican Community Services (SACS) to **integrate its existing employment programmes into one programme**, allowing a smoother transition for service users.



## Mental Health Toolkit for Employers

An employer's guide to hiring and supporting persons with mental health conditions in the workplace

To build inclusive workplaces that enable persons with mental health conditions to achieve sustainable and meaningful employment, NCSS also co-created **The Mental Health Toolkit for Employers** with employers of persons with mental health conditions, social service agencies, and other stakeholders. It provides employers with information and resources to support their journey in employing and supporting persons with mental health conditions.



**388** copies distributed

shared with more than

**75** stakeholders, including social service agencies, national agencies and employers

Data as of Feb 2020



**Online version** is made accessible to employers as well



# Empowering Persons with Disabilities

## See the True Me - Looking Beyond Disabilities

In 2019, the campaign reached out to over 20 corporate and community partners to provide more opportunities for persons with disabilities to participate in socio-recreational activities and for the public to gain knowledge on how to support them.

As part of the campaign, People's Association PAssion WaVe held a series of Let's Play! carnivals islandwide. These activities created inclusive platforms where persons with disabilities could take part in sporting activities such as wheelchair fencing, wheelchair basketball, Hansa sailing and bell boating.

Partnering with Immigration and Checkpoints Authority, over 600 frontline officers serving at Changi Airport attended disability awareness training to gain knowledge and skills to better aid travellers with special needs.

SBS Transit also lent support to the campaign by holding a 10-day exhibition at Sengkang Bus Interchange in collaboration with the Singapore Kindness Movement to provide disability-specific tips to the public on how to support commuters with special needs.



In collaboration with The Purple Parade – the national platform promoting social inclusivity, a new segment titled “Conversations” was introduced to participants of the event. 24 persons with disabilities from Central Singapore Community Development Council, Disabled People’s Association, Down Syndrome Association (Singapore), Muscular Dystrophy Association (Singapore), NCSS, SPD, SG Enable, MSF, Singapore Association for the Deaf, Guide Dogs Singapore, Singapore Association of the Visually Handicapped, and their caregivers shared their personal stories. Through these heartfelt sharing, “Conversations” inspired discussions amongst members of the public and encouraged them to reflect on how their thoughts and actions can make persons with disabilities feel more socially included.

Amplifying on-ground efforts to positively shape public perception, attitudes and behaviours towards persons with disabilities, the NCSS social media platforms featured a series of videos of persons with disabilities at their workplaces. This reached out to a wider audience who may not have opportunities to interact with them in their daily lives and allowed better understanding of the abilities and needs of those with disabilities in the workplace.





## Developing the Potential of Persons with Disabilities

Jointly developed by MINDS and Down Syndrome Association (Singapore), “**Our Lives, Our Voices**” seeks to train and empower persons with intellectual and developmental disabilities to communicate their needs and aspirations, as well as confidently and actively contribute to decisions that affect them. The 8-week programme covers topics such as self-identity, personal hopes and ambitions, recognising emotions, setting goals and communication techniques.

To date, 77 participants have been through the programme, which has equipped them to be better able to express themselves to others. Post-programme evaluation also showed positive outcomes in participants’ oral language skills and well-being.



Born with Down Syndrome and a quiet personality, Judith Teo, 26, enjoys reading and spending time dancing with a small circle of family and friends. However, she lacked the confidence to conduct various activities in her life independently.

After Judith started attending the “Our Lives, Our Voices” programme, Judith’s mother recognised some positive changes in her daughter.

Other than travelling to work independently and planning an outing to the zoo for friends, Judith also learnt how to confidently advocate for herself. When asked to undergo a swab test to detect COVID-19 as part of her work at All Saints Home, Judith was apprehensive but took the initiative to inform nurses she has Down Syndrome and to be careful as she has narrow nostrils. “They heard her loud and clear and decided to swab her throat. Much more comfortable for her,” said Mrs Teo proudly.

In summarising her takeaway from the programme, Judith said, “This programme has taught me to be independent and to know my rights to speak up for myself and for others. I have also learnt how to set goals and take small steps to achieve my goals.”

**Judith Teo**, participant of Our Lives, Our Lives Programme

## Empowering Seniors

The NCSS Quality of Life Study conducted in 2017 found that seniors will have a better quality of life when they are given opportunities to participate. Started in 2018, the **Empowering Seniors Project** has encouraged service user participation in the design and implementation of eldercare services in the sector. Resources provided as part of the project include an Empowering Seniors Video and a step-by-step Empowering Seniors Resource Kit to inspire and guide eldercare agencies to adopt user participating principles based on the strengths and interests of their seniors.

Recognising the varying needs of seniors across the social and health domains, NCSS also partnered AIC in 2019 to co-drive a **workgroup** of 8 organisations and co-create empowerment-related initiatives at the sectoral level.



AIC’s mission is to empower our seniors and clients to live well and age gracefully. Together with a workgroup with representatives from the community care sector, we are working closely to analyse the diverse needs of seniors across the social and health domains and co-create senior empowering initiatives at the sectoral level. The partnership with NCSS in 2019 to co-drive the Empowering Seniors project is strategic and timely.

**Mr Tan Kwang Cheak**  
AIC CEO

## Supporting Caregivers of Vulnerable Individuals

As NCSS serves vulnerable populations, we are also aware of the increasing need to support the family members who labour quietly behind the scenes – our caregivers.

The Alzheimer’s Disease Association (ADA) recognises that supporting caregivers is crucial to ensuring that persons with dementia can achieve quality of life. The **ADA Specialised Caregiver Support Service** provides holistic support to caregivers through structured group work sessions, caregiver training programme, educational talks, counselling support, as well as a helpline. The programme also provides a platform for caregivers to seek peer support and discuss self-care. Through these support services, the programme aims to equip and enhance the skills of caregivers so that they can care better for their loved ones.

To better understand the barriers that prevent caregivers from accessing support services, NCSS has also partnered Montfort Care to conceptualise and implement the **Caregiver Community Lab** – a pilot project to uncover the needs of caregivers and co-create solutions with caregivers, residents and partners in the Radin Mas community.

## Supporting Vulnerable Individuals in the Community

To help marginalised and vulnerable individuals in the community, NCSS supported **Project SAFE 1.1 (Support for recovering Addicts and their Families through Empowerment)** to reduce the drug relapse and re-offending rates of the Short Sentence inmates. This pilot programme by WE CARE Community Services takes a holistic approach which considers not only the needs of the ex-offenders, but also the family as a whole and how families, as well as peers, can play a supportive role in the ex-offenders’ recovery.

Another programme is the **Appropriate Adult Scheme for Young Suspects (AAYS)** that provides additional emotional safeguard for young suspects (between ages 7-15), by having an independent adult accompany them to law enforcement interviews. The adult would be trained to provide support and facilitate conversations between the young suspect and investigation officer. The AAYS was rolled out nationwide in 2019 to all Land Divisions and other enforcement agencies, namely, Singapore Customs, Corrupt Practices Investigation Bureau and the Immigration & Checkpoints Authority.







## Effective SOCIAL PURPOSE ENTITIES

that Deliver  
Quality, Innovative  
and Sustainable  
Solutions

## Stimulating Innovation and Productivity in the Social Service Sector

The theme for the **Social Service Summit** in the FY19, "Impact Through Innovation," sought to foster the spirit of innovation and inspire the sector to adopt innovative solutions.

Held at the Marina Bay Sands Convention Centre, the Summit celebrated 60 years of structured social services in Singapore and brought together 1,000 social service professionals, corporations, donors and government representatives to discuss key opportunities to spur innovation in the sector.

Sector leaders like former NCSS Presidents RADM (Ret) Kwek Siew Jin and Mr Gerard Ee, former NCSS CEOs Mr Alex Lee, Mr Benedict Cheong and Ms Ang Bee Lian, as well as Social service veteran Mrs Laena Tambyah attended the Summit.



One of the key highlights of the event was the Innovation Showcase featuring leading solutions from over 50 social service agencies, social enterprises and technology partners. Our valued partners such as Lien Centre for Social Innovation, Quest Ventures,

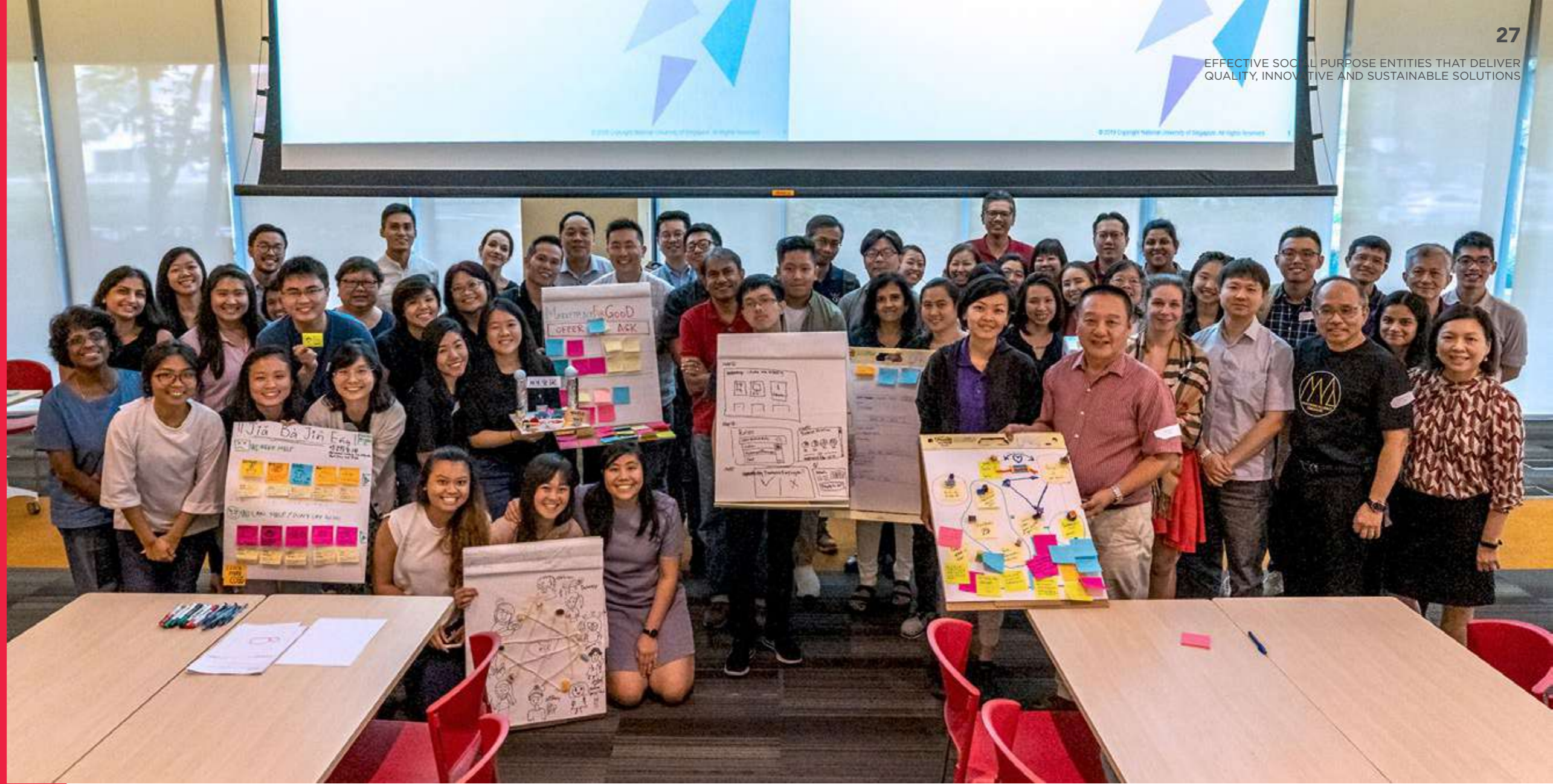
Participate in Design, Singapore Centre for Social Enterprise, HCSA Community Services and St Luke's Hospital were involved in six Breakout Tracks to discuss innovation in areas such as service delivery, organisational change and collaboration.





The **Sector Design Challenge** was also launched at the event and served as a platform for participants from the People, Private and Public (3-P) organisations to forge new partnerships, develop and build human-centred design skillsets as well as develop innovative solutions to address the needs of service users.

Over the course of 4 months, 13 teams underwent a total of 4 workshops and 2 mentoring clinics; and were engaged in the process of scoping, understanding user needs, and working in partnership with tri-sector partners to co-create solutions. After pitching their ideas to a panel of judges on November 2019, the top 3 teams received up to \$30,000 in seed grant to pilot their ideas which could be scaled up for greater impact in the sector.



## Boosting Productivity with Technology

With the **digitisation of Flag Day Application**, member agencies no longer need to submit signed hardcopy forms to attend a half-day manual balloting session. The convenience of applying for Flag Day online and the computerised balloting process allowed 54 agencies to save over 200 hours in 2019.



## Building and Enhancing the Capabilities of Our Social Service Agencies



### Embarking on Organisation Development Journey

15 Social Service Agencies have commenced their Organisation Development (OD) Journeys by embarking on a diagnostic test to identify areas in the organisation that required intervention and transformation over the next 3 to 5 years.

The OD Journey would include enhancing the Change Management capabilities of our service professionals, senior leaders and board members.

As part of the drive to build capabilities in the sector, Capability Circles was launched in January 2020, with participants from over 40 non-profit organisations. This integrated platform is designed to facilitate the sharing of best practices and networking in order to build capability, and improve organisational health and people practices of the sector as a whole, through both digital and non-digital means.

### Deepening Engagement with Member Agencies

In 2019, engagement with members was stepped up through increased agency visits and group discussions with social service leaders. Over the year, the President of NCSS, board members and senior management visited more than 15 social service agencies. The insight and feedback gathered from the sessions have been instrumental in shaping collaborative partnerships and uncovering emerging social service needs.

To better support the needs of members, engagement sessions focused on topics such as Fundraising and Governance, the Digital Transformation in Social Services, and Leading Impactful Change and Getting the Right Deals were arranged.

## Building a Future-Ready Sector Through Upskilling

Upskilling the capability and capacity of the management team in our social service agencies is a priority in building a future-ready sector. The **Expert Series** was a collaboration between the Social Service Institute (SSI) and various stakeholders – that included private training institutions, social service agencies and NCSS departments – to provide quality conferences and masterclasses. Topics covered ranged from leadership performance, strategy management and mindset change for Non-Profit Organisations (NPOs), to mass level outreach using behavioural insights, collective impact and design thinking.

### 1. Managing NPOs for High Performance

Conducted by Prof V. Kasturi Rangan from Harvard Business School, the course was a collaboration with the Society for the Physically Disabled (SPD). The 2-day masterclass saw 70 participants from more than 20 social service agencies.

### 2. Impact Strategy Evaluation and Management

Conducted by Prof Jasjit Singh, Professor of Strategy from the Institut Européen d'Administration des Affaires (INSEAD), the 2-day masterclass saw over 55 participants from more than 25 social service agencies. During the course, participants learned how to develop actionable business models and impact management strategies for better organisational efficiency.



## Enlarging Capacity of Social Service Agencies in Volunteer Management

As volunteers play an increasingly important role in augmenting manpower needs in social service agencies, increasing the agencies' capacities and capabilities in volunteer management are needed.

The Volunteer Engagement Tool (VET) was developed to gather volunteers' opinions to improve the understanding of volunteer satisfaction in social service agencies and identify areas of improvement, to strengthen volunteer retention. The VET also provides a standardised measurement of volunteer satisfaction across the sector at any given time on a year-on-year basis.



## Improving the Workforce with Curated Technology

With growing manpower needs but a shrinking and ageing workforce, the challenge of providing quality service in shorter timeframes to persons in need is being strategically addressed by providing our existing workforce with the appropriate curated technology, as well as through process and job redesign.

To enhance productivity and job satisfaction of our social service professions, 2 key initiatives were implemented in FY19:

1. **Tech Booster**, which served care workers in manpower-intensive MSF-funded homes and centres, and
2. **Back-to-Basics**, targeted at therapists, social workers and youth workers in the social service sector.



## Key activities that provided tech exposure and needs curation for close to 95 Social Service Agencies:

11

Tech Strategy/Design Thinking Workshops & Time Motion Studies to uncover tech needs



3

Tech Showcases that exhibited close to

55

technologies relevant to social service



1

Learning Journey @ Peacehaven to inspire possibilities



## Therapist-Specific Tech

Physical Therapy



All-in-one Endurance & Strength Training Equipment



**BTE PrimuRS**  
All-in-one rehab & progress tracking



**AlterG**  
Anti-gravity treadmill



**Body Spider Exercise Machine**

Exercise programme to build physical endurance

Cognitive Therapy

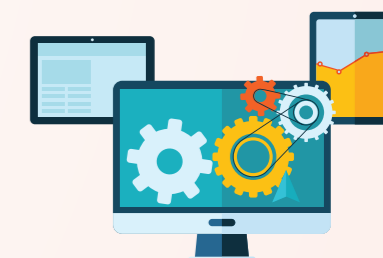


Cognitive Training Apps

Functional Literacy & Calculations

Operations

Digitisation & Automated Workflows



Digitise client records & documentations



## Attracting and Retaining Talent in the Social Service Sector



### Building a Community of Leaders

The **40-under-40** initiative aims to build and sustain a community of young and promising leaders, who are empowered to tackle challenges and drive changes to improve the social service ecosystem. The inaugural run of this programme from 7 to 9 October 2019 saw 40 young leaders participated in a 3 Days 2 Nights residential programme that sought to foster collective awareness and encourage the co-ownership and co-creation of solutions to evolving social issues. Participants were also able to engage in dialogue with President Halimah Yacob, Speaker Mr Tan Chuan-Jin, Mr Desmond Lee, Minister for Social and Family Development, Ms Euleen Goh, Mr Lucas Chow and Mr Koh Seng Choon, among others.

2019 also marked the 5th anniversary of the **Sun Ray scheme**. This scheme recruits, develops and deploys social service professionals to take on leadership positions in the social service sector. To date, more than 110 individuals from the Sun Ray scheme are seconded across over 40 agencies, including 11 CEOs or Executive Directors, and many other others in senior positions, contributing and

making an impact in their social service agencies. The source of Sun Rayz (individuals on the scheme) has also evolved over the years, and today, there is a healthy mix of Sun Rayz that join the scheme from the Public, Private and the social service sector in both specialist and corporate functions.

By bringing in individuals with diverse backgrounds and skill

sets over the last 5 years, the Sun Ray scheme has complemented the sector's efforts in talent attraction and leadership development, so as to meet increasingly complex needs.



When Andrea Chan decided to leave private healthcare practice to serve the community at large, her entry into the social service sector was made easier with the Sun Ray scheme, a career scheme administered by NCSS to develop individuals with strong leadership qualities and potential to head professional practices and organisations in the social service sector. "The Sun Ray team was able to match my skillset with a social service agency which best fit my desires and working style," said Andrea. When her portfolio in the sector grew, the scheme proceeded to match Andrea with a mentor who was able to further equip her with essential people management and strategic skills.

As Head of Intervention at TOUCH Integrated Family Group, Andrea develops new programmes and initiatives that serve children, youths and families by guiding them through matters related to financial, cyber, behavioural and mental health issues. Most recently, after TOUCH's discussion with UNESCO regarding the trend of excessive cyber usage by youths around the world, her team launched DigitalMindset, together with MINDSET, an intervention programme that aims to promote cyber wellness and address mental health issues in youths.

**Andrea Chan**, Head of Intervention, TOUCH Integrated Family Group





## Refining People Practices

As part of the **People Practice Consultancy (PPC) Extension**, more member organisations were engaged to enhance their people practices. Some of the new initiatives include helping social service agencies design a unique Organisation Value Proposition as part of employer branding, and deploying employee engagement surveys to have a better understanding of employees' opinions; a key factor in driving talent retention.

In addition, a 5-month programme that coaches managers of member agencies to formulate practical solutions to real work challenges was piloted in March 2019. This programme aims to reach out to more than 200 managers in the sector.



## Attracting Talent to the Social Service Sector

We continued to raise the profiles of our social service professionals for talent attraction through our strategic platform - **Social Service Tribe**. More than 150 professionals were featured in our Social Service Tribe digital platforms to highlight their roles and inspire others to join the sector.

To engage students, dialogue sessions, learning journeys and internships were launched under a new initiative called the Tribe experience.



## Enhancing the Capabilities of Our Social Service Professionals

### Bridging Gaps and Optimising Training

To ensure that courses provided by SSI remain aligned with the Skills Framework for Social Service, SSI conducted a sector-wide **Training Gap Analysis (TGA)**.

Based on insights from the study, SSI will re-develop its courses to enhance the capability and capacity of social service professionals, as well as meet the changing learning preferences of professionals. SSI will also collaborate with social service agencies and institutes of higher learning (IHLs) to ensure that courses provided are customised, up-to-date and effective.

SSI also piloted a **Training Network Model (TNM)** in 2019, which marked a significant milestone in its collaboration with partners in the social service ecosystem, to create greater impact in the areas of learning and development. SSI collaborated with seven key partners, including AWWA Ltd, Rainbow Centre, RSVP Singapore, SPD, Singapore Institute of Directors, Franklin Covey, and Decision Precision International, to provide training in their areas of expertise. The pilot achieved an increase in training capacity in the sector, with more than 1,500 sector professionals and volunteers receiving relevant training. An introduction of 33 new courses also ensured that the learning needs of the sector was met.





## Building the Capabilities of Volunteer Managers

The **Volunteer Manager Residential Learning Programme** was introduced in 2019, with the vision of empowering and enabling our community of volunteer managers. Volunteer management practitioners from 19 social service agencies came together to engage in design thinking and asset-based community development methodologies that would enable them to reframe daily work challenges and better practice change management.

**Volunteer Management Circuit Training** was also developed to help equip new volunteer management practitioners with basic knowledge such as key principles, perspectives and skills to enhance their organisation's volunteer programme. As of 2019, 64 volunteer managers from 60 organisations have undergone the circuit training.

To help volunteer managers forge lasting collaborative partnerships and effective volunteer management, NCSS also organised **Volunteer Management Networks** to share knowledge on the importance of volunteer leadership development, partnerships and retention. More than 400 volunteer management practitioners attended these sessions.

## Fostering Collaborations and Sharing Among Social Service Professionals



The **Singapore-Berkeley 2019 Series** is a multi-agency collaboration between University of California, Berkeley (UC Berkeley), MSF, SSI, Ang Mo Kio Family Service Centre Community Services and Tote Board. Designed for professionals in the social service sector, the series addresses a range of topics related to children and youth, disability and eldercare whilst exploring ground-breaking issues such as the ethical implications of remote monitoring technologies for eldercare and using data science for promotion of wellbeing. Over 250 participants heard from speakers from

leading institutions such as UC Berkeley over live telecast, and were also given the opportunity to interact with local facilitators. More than 90% of participants indicated they had found the sessions useful and relevant to their work.

NCSS also co-organised the inaugural **Disability Applied Research Forum** with Association for Person with Special Needs, Cerebral Palsy Alliance Singapore, Dyslexia Association of Singapore, MINDS, and Rainbow Centre in March 2019. The Forum provided a dedicated space for

practitioners to share research findings that might benefit similar services run by other disability service agencies, as well as a platform for discussing potential research collaborations.

A total of 280 social service professionals and partners from 42 organisations attended the forum and gained insights on practitioner-led, person-centred and inclusive research relevant to their organisations; and learnt how research can bring about tangible impact on their services.





A caring,  
collaborative and  
**IMPACTFUL**  
social service  
**ECOSYSTEM**

## Supporting Social Service Agencies During the COVID-19 Pandemic

The COVID-19 situation evolved rapidly at the start of 2020. To help offset part of the expenses incurred due to COVID-19, Community Chest provided \$3,000 per agency to 344 NCSS Members who submitted a claim. The funds supported these members in strengthening their business continuity measures, performing cleaning and disinfection works for their premises and procuring protective equipment to ensure the safety of their staff and clients. We also coordinated the distribution of essential supplies such as contactless thermometers, surgical masks, hand sanitisers, gloves and gowns to support social service agencies' (SSAs) programmes based on prioritised needs.

Constant communication through the sharing of regular email updates, advisories, and schemes, ensured that SSAs were kept up-to-date with the latest precautionary measures. NCSS' Board members, and senior management also visited some SSAs, with safe distancing measures in place, to better understand their needs on the ground. A series of online chats were also initiated to provide opportunities for SSAs to network and learn from each other during the crisis.

Based on feedback and suggestions from these engagements, a series of programmes and funding schemes were designed and rolled out to help SSAs stay prepared and resilient to tackle the unprecedented challenges. The Invictus Fund was launched to alleviate the financial challenges of SSAs; as the agencies experienced a steep drop in donations and income during this period but continued to provide critical services to vulnerable individuals and families. This Fund complements The Courage Fund, which supports healthcare, frontline workers and lower income families, directly affected by COVID-19.

As the global community continues to battle COVID-19, NCSS remains committed to serving and providing support to SSAs in the sector every step of the way.

When the COVID-19 circuit breaker measures first kicked in, there were families that struggled with the requirements of home-based learning while some had to grapple with income losses. SHINE Children and Youth Services (SHINE), an SSA which focuses on helping children, youth and their families, had to quickly rise up to the challenges of coping with the increased welfare concerns of their clients and adapting to different ways of delivering services. They were able to do so with NCSS's support that helped them with much needed essential supplies like masks and hand sanitisers, and sharing of relevant national advisories and schemes. SHINE also tapped on resources from The Invictus Fund to support the agency and its staff during this challenging period. These enabled SHINE to, not just, provide timely and much needed assistance to their clients, but also to move 14 out of 17 of their programmes online and allowed them to reach out to support children and youth from partner schools and fellow social service agencies.

“

NCSS staff team like all of us are also undergoing tremendous changes on work and personal fronts. We thank them for their continued focus on supporting agencies so that we can continue to provide effective and timely support for our clients.

**Mrs Tan-Wu Mei Ling**  
Executive Director of SHINE







**Coordination & distribution** of essential supplies (masks, sanitisers, contactless thermometers etc) to SSAs



**Visits to SSAs** pre Circuit Breaker

Together we **STAND UNITED** to **OVERCOME** COVID-19

**Online chats with SSAs**



**The Courage Fund**

Supporting families, individuals and SSAs impacted by COVID-19 through the Courage Fund and the Invictus Fund

**The Invictus Fund**





## First-time Partnership with Lazada for online fundraising

Community Chest partnered e-commerce giant Lazada Singapore for the first time in a fundraising campaign that encouraged the community to “Add A New Story” to their online shopping carts and bring hope to those in need.

Leveraging popular year-end shopping events such as the 11.11 Global Shopping Festival Black Friday, 12.12 and Christmas season, shoppers were given the option to purchase virtual gift boxes in support of social service programmes serving vulnerable groups.

The partnership enabled Community Chest to achieve a 56% increase in funds raised for its year-end campaign as compared to FY18.

Three short documentaries were also shared on the platform to give shoppers better insights on how their donations will benefit causes such as education for a child with special needs, befriending services for a vulnerable senior, job training for an adult with disabilities and support for persons with mental health conditions.



## Empowering the Disadvantaged with the President's Challenge

Recognising the need for customised solutions to empower the vulnerable in society, particularly in the area of employment, the **Empowering for Life Fund (ELF)** was created by President Halimah Yacob in 2018 to spearhead the development of effective employment programmes. Through funds raised by the President's Challenge and a matching amount from the Ministry of Finance, \$20 million was set aside to support the programmes for five years.

In 2019, the **President's Challenge** raised funds for 67 benefitting organisations, including 11 programmes supported by ELF. One such programme is the Transitional Employment and Work Integration Programme (TEWIP)

by Singapore Anglican Community Services (SACS) which prepares persons with mental health conditions to re-enter the workforce.

Mental health was designated as the focus area of President's

Challenge 2019. Programmes that focused on mental health encouraged members of society with mental health conditions to come forward to seek help, creating more awareness of the needs of persons with mental health conditions. This has allowed for timely intervention that facilitated better recovery outcomes, and better support for persons with mental health conditions.





## Celebrating Bicentennial with the Community



Held at Gardens by the Bay on 25 August 2019, **the Community Chest's Bicentennial Community Day Out and Charity Dinner**, was an opportunity for service users to enjoy a day out, and to celebrate caregivers and organisations who embody the enduring spirit of community giving.

Joined by our Guest of Honour President Halimah Yacob and Minister of Family and Social Development, Mr Desmond Lee, our service users visited the attractions within Gardens by the Bay, followed by a lantern painting session. The completed lanterns – the fruit of a collective community effort – were displayed at the Colonnade of Lights at the Gardens by the Bay during the Mid-Autumn Festival.

Donors and community partners also came together to share their talents and skills, as well as raise funds, at the Charity Dinner. Local celebrity chefs prepared a four-course menu that paid homage to the multi-cultural heritage

of Singapore. Guests were also treated to an inclusive fashion runway performance involving persons with disabilities and MediaCorp artistes, and a stellar performance from local jazz singer Joanna Dong. Glenn Phua, an artist with autism represented by social enterprise The Art Faculty, created a special photo wall for the Charity Dinner.

With support from the Bicentennial Community Fund, up to 20% of all funds raised by Community Chest from 1 April 2019 till 31 March 2020 were matched dollar-for-dollar.

In commemoration of the Singapore Bicentennial, 200 runners came together to clock 2,000 km within 200 hours and raised a total of \$1.6 million under the ground-up initiative, Relay Majulah. President Halimah Yacob and Speaker Mr Tan Chuan-Jin were also part of the run, and their baton passing segment was featured in the **President's Star Charity Show 2019**.

## Recognising Excellence in Community Giving

The **Community Chest Awards** recognises exemplary contributions from donors, community partners and volunteers and celebrates the impact of giving to empower our service users.

249 awards were given out to top donors and partners at the Istana on 9 October 2019. United Overseas Bank Limited (UOB) received the highest accolades and was conferred the Pinnacle and Charity Platinum Awards.

The awards event featured a special collaboration between 12 service users from APSN Bakery Enterprise and a collective of locally renowned chefs to create and serve a delicious dessert course to diners. Under the tutelage of these chefs, the 12 service users demonstrated not just their ability to work well, but also their passion to learn and excel when given the opportunity.



## Nurturing a Generation that Cares

We continue to nurture our next generation of volunteers by inviting youths for the first time to facilitate our activities.

**Sharity Day**, which was held on 14 August 2019, saw over 90 youth volunteers from St Patrick's School and River Valley High School who gave their time and talent to run carnival booths and ice-breaker games that created opportunities for meaningful interaction between children from mainstream and special education schools.

The secondary school students also volunteered their time at **Community Chest Fu Dai 2020** to pack *Fu Dai* ('bags of blessings' in Mandarin) with essential household items for families and seniors. About 40 students formed an assembly line to pack needful everyday items such as cooking oil, dried vermicelli, chicken essence and Lunar New Year snacks.





# Code of Governance for Charities & IPCs:

Governance Evaluation Checklist for NCSS (1 Apr 2019 - 31 Mar 2020)

(For Large IPCs – Advanced Tier)

	Key Code Guidelines	Code Guideline ID	NCSS Compliance	Remarks/Explanation
S/No	<b>Board Governance</b>			
1.	<b>Induction and orientation</b> are provided to incoming Board members on joining the Board	1.1.2	Not Applicable	There is no new incoming Board member joining the Board during FY19.
	<b>Are there Board members holding staff<sup>1</sup> appointments? (Skip items 2 and 3 if “No”)</b>		No	
4.	There is a <b>maximum limit of four consecutive years</b> for the Treasurer position (or equivalent, e.g. Finance Committee Chairman or person on Board responsible for overseeing the finances of the charity).  Should the charity not have an appointed Board member, it will be taken that the Chairman oversees the finances.	1.1.7	Complied	
5.	All Board members submit themselves for <b>re-nomination and reappointment</b> , at least once every three years.	1.1.8	Complied	
6.	The Board conducts regular <b>self-evaluation</b> to assess its performance and effectiveness once per term or every three years, whichever is shorter.	1.1.12	Complied	
	<b>Are there Board member(s) who have served for more than 10 consecutive years? (Skip item 7 if “No”)</b>		Yes	
7.	The charity discloses in its annual report the <b>reasons for retaining Board member(s) who have served for more than 10 consecutive years</b> .	1.1.13	Complied	
8.	There are <b>documented terms of reference</b> 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> are to declare actual or potential <b>conflicts of interest</b> to the Board at the earliest opportunity.	2.1	Complied	
10.	Board members <b>do not vote or participate</b> in decision-making on matters where they have a conflict of interest.	2.4	Complied	
	<b>Strategic Planning</b>			
11.	The Board <b>periodically reviews and approves the strategic plan</b> 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 <b>develop the capacity and capability</b> 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 <b>documented human resource</b> policies for staff <sup>1</sup> .	5.1	Complied	
14.	There is a <b>documented Code of Conduct</b> 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	
	<b>Are there volunteers serving in the charity? (Skip item 16 if “No”)</b>		Yes	
16.	There are <b>volunteer management policies</b> in place for volunteers <sup>2</sup> .	5.7	Complied	

**NCSS**  
CODE OF  
GOVERNANCE



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 <b>internal controls for financial matters</b> in key areas are in place with <b>documented procedures</b> .	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 <b>identify, regularly monitor and review</b> the charity's <b>key risks</b> .	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 <b>annual budget</b> for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied	
<b>Does the charity invest its reserves, including fixed deposits? (Skip item 22 if "No")</b>			Yes	
22.	The charity has a <b>documented investment policy</b> approved by the Board.	6.4.3	Complied	
<b>Fundraising Practices</b>				
<b>Did the charity receive cash donations (solicited or unsolicited) during the year? (Skip item 23 if "No")</b>			Yes	
23.	All collections received (solicited or unsolicited) are <b>properly accounted for</b> and <b>promptly deposited</b> by the charity.	7.2.2	Complied	
<b>Did the charity receive donations-in-kind during the year? (Skip item 24 if "No")</b>			Yes	
24.	All donations-in-kind received are <b>properly recorded</b> and <b>accounted for</b> 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	
<b>Are Board members remunerated for their Board services? (Skip items 26 and 27 if "No")</b>			No	
<b>Does the charity employ paid staff? (Skip items 28, 29 and 30 if "No")</b>			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 <b>each of its three highest paid staff<sup>1</sup></b> , who each receives remuneration <b>exceeding \$100,000</b> , 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.  OR  The charity discloses that <b>none</b> 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 <b>exceeding \$50,000</b> during the year, in bands of \$100,000.  OR  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 <b>documented communication policy</b> on the release of information about the charity and its activities across all media platforms.	9.2	Complied	

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## 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	FY18	FY19
<\$100,000	185	198
\$100,000 to \$200,000	107	86
\$200,001 to \$300,000	13	12
\$300,001 to \$400,000	1	1
\$400,001 to \$500,000	0	1
\$500,001 to \$600,000	1	1
\$600,001 to \$700,000	1	0
<b>Total</b>	<b>308</b>	<b>299</b>

\* Please note that Salary and bonus (including employer's CPF contribution). This excludes remuneration for Sun Ray staff & 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 FY2019	Total number of Board members	Remarks
NCSS Board of Council 2018/2020	1 April to 31 July 2019	1	22	20 attended the meeting.  Adj Assoc Prof Lee and Mr Puvan Ariaratnam were absent.
NCSS Board of Council 2018/2020	1 August 2019 to 31 March 2020	3	22	8 attended all 3 meetings.  The remaining 14, namely, Mr Phillip Tan, Ms Ooi Chee Kar, Ms Tan Khiaw Ngoh, Mr Chern Siang Jye, Dr Cheong Choong Kong, Mr Girija Pande, Mr Latiff bin Ibrahim, Mr Cyril Chua, Mr Eugene Seow, Mr Keith Chua, Mr Kevin Gerard Wong, Adj Assoc Prof Kevin Lim, Mr Puvan Ariaratnam, Adj Assoc Prof Mariam Aljunied 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, 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.

As Chairman of Care & Share @SG50 Steering Committee, Mr Tan led Community Chest in driving the national movement to encourage donations and volunteering in the social service sector, raising \$1.3 billion in donations with the Government matching to benefit over 240 charities. He has been pivotal in driving efforts to engage the community and encouraging holistic giving to enable the social service sector. Under his leadership, Community Chest has raised over \$50 million of donations each year and spearheaded innovative fund-raising initiatives. Mr Tan also played an important role in strengthening partnerships across the people-public-private sectors to cultivate philanthropic holistic giving for Singapore. The inaugural signing of the Enabling Employment Pledge under President's Challenge demonstrated corporates' commitment in building a more inclusive workforce for people with disabilities. Besides fund-raising and volunteerism, Mr Tan is also a strong advocate of nurturing the next generation of givers through the Sharity programme which inculcates the values of caring and sharing in school children and youths.

With his foresight, Mr Tan championed the set-up of the ComChest Emergency Fund to support social service agencies during times of crisis. In particular, during the COVID-19 outbreak, social service agencies were able to tap on the Fund to purchase essential items and strengthen business continuity plans.

Beyond NCSS, Mr Tan is also contributing extensively to other charitable organisations as an experienced volunteer.

# FINANCIAL Statements

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## Statement by the Members of the Board

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 57 to 102 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”), the 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 2020 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



**Tan Khiaw Ngoh**  
Honorary Treasurer

16 June 2020

## Independent Auditors' Report

### 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 2020, 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 57 to 102.

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”) the 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 2020 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 ‘Auditor’s 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, the Charities Act and Regulations 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

### 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:

- 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
- proper accounting and other records have been kept, including records of all assets of the Council whether purchased, donated or otherwise.

## Independent Auditors' Report

### Report on Other Legal and Regulatory Requirements *(cont'd)*

#### **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:

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



**KPMG LLP**  
Public Accountants and  
Chartered Accountants

Singapore  
16 June 2020



## Statement of Financial Position

As at 31 March 2020

	Note	2020 \$'000	2019 \$'000
<b>Non-current assets</b>			
Property, plant and equipment	4	8,874	7,985
Right-of-use assets	5	4,594	-
Intangible assets	6	374	762
Debt investments at amortised cost	7	44,254	48,338
Equity investments at fair value through other comprehensive income	8	593	1,573
Investments at fair value through profit or loss	9	324	-
<b>Total non-current assets</b>		<b>59,013</b>	<b>58,658</b>
<b>Current assets</b>			
Debt investments at amortised cost	7	5,709	-
Investments at fair value through profit or loss	9	165,914	162,984
Debtors, grant receivables and prepayments	10	36,810	35,933
Cash and bank balances	11	105,087	87,154
<b>Total current assets</b>		<b>313,520</b>	<b>286,071</b>
<b>Total assets</b>		<b>372,533</b>	<b>344,729</b>
<b>Funds of the Council</b>			
Statutory funds:			
- Endowment fund	13	191,884	191,884
- General fund	14	39,705	33,430
- ComChest fund	15	74,431	74,909
Fair value reserve		(7)	-
<b>Total funds</b>		<b>306,013</b>	<b>300,223</b>
<b>Non-current liabilities</b>			
Lease liabilities	5	2,518	-
Deferred capital grants	16	5,420	5,631
Provision for reinstatement cost	17	142	271
Sundry creditors and accruals	18	1,966	1,478
<b>Total non-current liabilities</b>		<b>10,046</b>	<b>7,380</b>
<b>Current liabilities</b>			
Derivative liabilities	20	1,137	-
Lease liabilities	5	2,044	-
Sundry creditors and accruals	18	53,293	37,126
		56,474	37,126
<b>Total liabilities</b>		<b>66,520</b>	<b>44,506</b>
<b>Total funds, reserve and liabilities</b>		<b>372,533</b>	<b>344,729</b>
<b>Net assets of trust funds</b>	12	<b>151,438</b>	<b>187,531</b>

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

## Statement of Comprehensive Income

Year ended 31 March 2020

	Note	2020 \$'000	2019 \$'000
<b>Operating and investment income:</b>			
Interest income from bank balances		1,785	1,785
Interest income from debt investments at amortised cost		1,893	484
Dividend income from investments at fair value through profit or loss		391	146
Net fair value gain/(loss) on investments at fair value through profit or loss:			
- investments held by the Council	9	-	(28)
- funds managed by fund managers	9	2,551	3,504
- derivatives		(2,071)	-
Gain/(Loss) on redemption of debt investments at amortised cost		6	(32)
Amortisation of premium on debt investments at amortised cost		(106)	(90)
Accretion income on debt investments at amortised cost		195	-
Subscriptions and miscellaneous income		13,734	7,490
<b>Total operating and investment income</b>		<b>18,378</b>	<b>13,259</b>
<b>Operating and investment expenditure:</b>			
Staff costs - salaries and related costs	23	(18,813)	(20,593)
Contributions to defined contribution plan	23	(2,505)	(2,864)
Operating lease expenses:			
- Temporary Occupation Licence fee		(60)	(1,001)
- Other operating lease expenses		(408)	(1,042)
Depreciation of property, plant and equipment	4	(1,410)	(1,023)
Depreciation of right-of-use assets	5	(942)	-
Amortisation of intangible assets	6	(369)	(1,368)
Property, plant and equipment written off		(1)	-
Funding of Community Chest operating expenses <sup>(1)</sup>		(1,657)	(2,763)
Building and system maintenance expenses		(3,707)	(3,526)
Project expenses		(35,634)	(29,254)
Utilities expenses		(120)	(133)
Other expenses		(3,879)	(4,911)
Finance costs		(63)	-
<b>Total operating and investment expenditure</b>		<b>(69,568)</b>	<b>(68,478)</b>
Operating deficit before government and other grants		(51,190)	(55,219)
<b>Government and other grants:</b>			
Operating Grants		46,472	43,756
MSF Capital Grant	16	449	407
Grants for Temporary Occupation Licence fee		911	898
Care & Share Grant		9,209	10,000
<b>Total government and other grants</b>		<b>57,041</b>	<b>55,061</b>
Operating surplus/(deficit) before SSI and Community Chest Operations		5,851	(158)

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



## Statement of Comprehensive Income

Year ended 31 March 2020

	Note	2020 \$'000	2019 \$'000
<b>Social Service Institute (“SSI”)</b>			
Proceeds and claims from SSI courses		7,110	7,288
Operating Grant		3,859	4,152
MSF Capital Grant	16	469	470
Care & Share Grant		529	231
Tote Board Grant		1,631	752
Other Income		130	96
Less: Direct SSI course expenditure		(2,579)	(3,020)
Staff costs – salaries and related costs	23	(5,320)	(6,576)
Contributions to defined contribution plan	23	(654)	(664)
Other administrative expenses		(3,014)	(2,006)
Operating lease expenses			
– Temporary Occupation Licence fee		(158)	(1,417)
Depreciation of property, plant and equipment	4	(463)	(509)
Depreciation of right-of-use assets	5	(1,039)	-
Amortisation of intangible assets	6	(2)	(2)
Finance costs		(75)	-
Net surplus/(deficit) from SSI		424	(1,205)
Operating surplus/(deficit) for the year before Community Chest Operations		6,275	(1,363)
<b>NCSS Charitable Fund (Community Chest Only)</b>			
Funding from NCSS operating income <sup>(1)</sup>		1,657	2,763
Direct donations for fund-raising operating expenses <sup>(1)</sup>		7,401	5,930
Other expenses		-	(9)
Less: Staff costs – salaries and related costs	23	(4,064)	(3,902)
Contributions to defined contribution plan	23	(675)	(654)
Depreciation of property, plant and equipment	4	(69)	(52)
Depreciation of right-of-use assets	5	(106)	-
Amortisation of intangible assets	6	(26)	(28)
Indirect fund-raising expenses		(4,111)	(3,940)
Operating lease expenses			
– Temporary Occupation Licence fee		-	(108)
Finance costs		(7)	-
Fund-raising proceeds from Community Chest	27	58,662	54,183
Less: Service allocations to Charitable activities	19	(59,140)	(52,046)
(Deficit)/Surplus from Community Chest		(478)	2,137
Surplus for the year	14	5,797	774
<b>Total comprehensive surplus for the year attributable to Council funds</b>		<b>5,797</b>	<b>774</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 these financial statements.

## Statement of Changes in Statutory Funds and Reserve

Year ended 31 March 2020

	Note	Statutory Funds			Fair value reserve \$'000	Total \$'000
		Endowment Fund \$'000	General Fund \$'000	ComChest Fund \$'000		
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
Balance as at 1 April 2019		191,884	33,430	74,909	-	300,223
Surplus for the financial year		-	5,797	-	-	5,797
Transfer	14,15	-	478	(478)	-	-
Net change in fair value – Equity investments at FVOCI		-	-	-	(7)	(7)
Balance as at 31 March 2020		191,884	39,705	74,431	(7)	306,013

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



## Statement of Cash Flows

Year ended 31 March 2020

	Note	2020 \$'000	2019 \$'000
<b>Cash flows from operating activities</b>			
Surplus for the year		5,797	774
Less: Grant income		(70,930)	(66,596)
Deficit before grant		(65,133)	(65,822)
Adjustments for:			
Depreciation of property, plant and equipment	4	1,942	1,584
Depreciation of right-of-use assets	5	2,087	-
Amortisation of intangible assets	6	397	1,398
Property, plant and equipment written off		1	-
Interest income from bank balances		(1,785)	(1,785)
Interest income from debt investments at amortised cost		(1,893)	(484)
Dividend income from investments at fair value through profit or loss		(391)	(146)
Gain/(Loss) on redemption of debt investments at amortised cost		(6)	32
Unrealised gain on investments at fair value through profit or loss		(1,313)	(3,418)
Unrealised loss on derivatives		1,137	-
Realised gain on sale of fair value through profit or loss		(1,238)	(58)
Realised loss on derivatives		934	-
Accretion income on debt investments at amortised cost		(195)	-
Amortisation of premium on debt investments at amortised cost		106	90
Finance cost		145	-
(Reversal)/Impairment loss on debtors and other receivables	25	(4)	2
<b>Operating loss before working capital changes</b>		(65,209)	(68,607)
Increase in debtors, grant receivables and prepayments		(11,506)	(1,059)
Increase in sundry creditors and accruals		31,867	3,484
Decrease in provision for reinstatement		(129)	-
<b>Net cash used in operating activities</b>		(44,977)	(66,182)

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

## Statement of Cash Flows

Year ended 31 March 2020

	Note	2020 \$'000	2019 \$'000
<b>Cash flows from investing activities</b>			
Purchase of property, plant and equipment	4	(2,832)	(90)
Expenditure on software development	6	(9)	(299)
Interest received on bank balances		2,199	1,405
Interest income from debt investments at amortised cost		-	282
Dividend income received		-	146
Withdrawal from investments at fair value through profit or loss		-	-
Purchase of investments at fair value through profit or loss		-	(14,000)
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 debt investments at amortised cost		-	10,556
Proceeds from disposal of investments at fair value through profit or loss		-	25,810
<b>Net cash generated used in investing activities</b>		(642)	(23,191)
<b>Cash flows from financing activities</b>			
Government and other grants received	18	65,816	53,363
Payment of lease liabilities	5	(2,119)	-
Interest paid	5	(145)	-
<b>Net cash generated from financing activities</b>		63,552	53,363
<b>Net increase/(decrease) in cash and cash equivalents</b>		17,933	(36,010)
Cash and cash equivalents at beginning of financial year		87,154	123,164
<b>Cash and cash equivalents at end of financial year</b>	11	105,087	87,154

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



## Notes to the Financial Statements

These notes form an integral part of the financial statements.

The financial statements were authorised for issue by the Board of the Council on 16 June 2020.

### 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. The NCSS Charitable Fund consist of Community Chest, President’s Challenge and The Wan Boo Sow Charity Fund.

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 2019 to 31 March 2020.

### 2. Summary of significant accounting policies

#### 2.1 Statement of compliance

The financial statements have been prepared 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 amended in September 2000) (the “Act”) the Charities Act, Chapter 37 and other relevant regulations (the “Charities Act and Regulations”) 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 116 *Leases* has been applied. The related changes to significant accounting policies are described in note 2.5.

#### 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

### 2. Summary of significant accounting policies *(cont’d)*

#### 2.4 Use of estimates and judgements *(cont’d)*

There are no critical judgements in applying accounting policies that have significant effect on the amounts recognised in the financial statements.

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 25 – Impairment of financial assets

Note 26 – 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 26.



## Notes to the Financial Statements

### 2. Summary of significant accounting policies *(cont'd)*

#### 2.5 Changes in significant accounting policies

##### New standards and amendments

The Council has applied the following SB-FRSs, amendments to and interpretations of SB-FRS for the first time for the annual period beginning on 1 April 2019:

- SB-FRS 116 *Leases*
- INT SB-FRS 123 *Uncertainty over Income Tax Treatments*
- *Prepayment Features with Negative Compensation* (Amendments to SB-FRS 109)
- *Income Tax Consequences of Payments on Financial Instruments Classified as Equity* (Amendments to SB-FRS 12)

Other than SB-FRS 116, the application of these amendments to standards and interpretations did not have a material effect on the financial statements.

##### SB-FRS 116 *Leases*

The Council applied SB-FRS 116 using the modified retrospective approach, under which the cumulative effect of initial application is recognised in general fund at 1 April 2019. Accordingly, the comparative information presented for 2019 is not restated – i.e. it is presented, as previously reported, under SB-FRS 17 and related interpretations. The details of the changes in accounting policies are disclosed below. Additionally, the disclosure requirements in SB-FRS 116 have not generally been applied to comparative information.

##### Definition of a lease

Previously, the Council determined at contract inception whether an arrangement was or contained a lease under INT SB-FRS 104 *Determining whether an Arrangement contains a Lease*. The Council now assesses whether a contract is or contains a lease based on the definition of a lease, as explained in SB-FRS 116.

On transition to SB-FRS 116, the Council elected to apply the practical expedient to grandfather the assessment of which transactions are leases. The Council applied SB-FRS 116 only to contracts that were previously identified as leases. Contracts that were not identified as leases under SB-FRS 17 and INT SB-FRS 104 were not reassessed for whether there is a lease under SB-FRS 116. Therefore, the definition of a lease under SB-FRS 116 was applied only to contracts entered into or changed on or after 1 April 2019.

##### As a lessee

As a lessee, the Council leases many assets including buildings and office equipment. The Council previously classified leases as operating or finance leases based on its assessment of whether the lease transferred significantly all of the risks and rewards incidental to ownership of the underlying asset to the Council. Under SB-FRS 116, the Council recognises right-of-use assets and lease liabilities for most of these leases – i.e. these leases are on-balance sheet.

At commencement or on modification of a contract that contains a lease component, the Council allocates the consideration in the contract to each lease component on the basis of its relative stand-alone price.

## Notes to the Financial Statements

### 2. Summary of significant accounting policies *(cont'd)*

#### 2.5 Changes in significant accounting policies *(cont'd)*

##### Leases classified as operating leases under SB-FRS 17

Previously, the Council classified leases of buildings as operating leases under SB-FRS 17. On transition, for these leases, lease liabilities were measured at the present value of the remaining lease payments, discounted at the respective lessee entities incremental borrowing rates applicable to the leases as at 1 April 2019. Right-of-use assets are measured at an amount equal to the lease liability.

The Council has tested its right-of-use assets for impairment on the date of transition and has concluded that there is no indication that the right-of-use assets are impaired.

The Council used a number of practical expedients when applying SB-FRS 116 to leases previously classified as operating leases under SB-FRS 17. In particular, the Council:

- did not recognise right-of-use assets and liabilities for leases for which the lease term ends within 12 months of the date of initial application;
- did not recognise right-of-use assets and liabilities for leases of low value assets (e.g. IT equipment);
- excluded initial direct costs from the measurement of the right-of-use asset at the date of initial application; and
- used hindsight when determining the lease term.

##### Impact on financial statements

##### Impact on transition\*

On transition to SB-FRS 116, the Council recognised additional right-of-use assets and additional lease liabilities. The impact on transition is summarised below.

	1 April 2019 \$'000
Right-of-use assets – property, plant and equipment	6,681
Lease liabilities	(6,681)

\* For the impact of SB-FRS 116 on profit or loss for the period, see note 5. For the details of accounting policies under SB-FRS 116 and SB-FRS 17, see note 3.11.



## Notes to the Financial Statements

### 2. Summary of significant accounting policies *(cont'd)*

#### 2.5 Changes in significant accounting policies *(cont'd)*

##### Impact on financial statements *(cont'd)*

##### Impact on transition\* *(cont'd)*

When measuring lease liabilities for leases that were classified as operating leases, the Council discounted lease payments using its incremental borrowing rate at 1 April 2019. The weighted-average rate applied is 2.66%.

	1 April 2019 \$'000
Operating lease commitments at 31 March 2019 as disclosed under SB-FRS 17 in the Council's financial statements	12,457
Discounted using the incremental borrowing rate at 1 April 2019	11,937
Commitment related to non-lease components	(2,283)
Commitment related to leases not fall under the definition of SB-FRS 116	(2,973)
Lease liabilities recognised at 1 April 2019	6,681

### 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 2.5, 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 translated 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.

## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 3.2 Financial instruments

##### (ii) Classification and subsequent measurement

##### Non-derivative financial assets

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.

##### 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.



## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 3.2 Financial instruments *(cont'd)*

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

###### Financial assets: Business model assessment

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.

###### Non-derivative financial assets: Assessment whether contractual cash flows are solely payments of principal and interest

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).

## Notes to the Financial Statements

### 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 *(cont'd)*

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

###### 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.

###### 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.

##### (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.



## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 3.2 Financial instruments *(cont'd)*

##### (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.

##### (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 six 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.

## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 3.3 Property, plant and equipment *(cont'd)*

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 $\frac{1}{3}$ %
Furniture and equipment	10% to 25%
Leasehold improvements	10% to 20%
Motor vehicles	20%
Other leasehold building	3 $\frac{1}{3}$ %

Property, plant and equipment costing less than \$5,000 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.

#### 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

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.



## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 3.5 Impairment *(cont'd)*

##### (i) Non-derivative financial assets *(cont'd)*

###### *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 debtor 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.

###### *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 debtor;
- 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 debtor will enter bankruptcy or other financial reorganisation; or
- the disappearance of an active market for a security because of financial difficulties.

## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 3.5 Impairment *(cont'd)*

##### (i) Non-derivative financial assets *(cont'd)*

###### *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.

##### (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.

#### 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.



## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 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.

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 recognised using the effective interest 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.

## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 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.

#### 3.11 Leases

The Council has applied SB-FRS 116 using the modified retrospective approach and therefore the comparative information has not been restated and continues to be reported under SB-FRS 17 and INT SB-FRS 104. The details of accounting policies under SB-FRS 17 and INT SB-FRS 104 are disclosed separately.

##### **Policy applicable from 1 April 2019**

At inception of a contract, the Council assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Council uses the definition of a lease in SB-FRS 116.

This policy is applied to contracts entered into, on or after 1 April 2019.

(i) **As a lessee**

At commencement or on modification of a contract that contains a lease component, the Council allocates the consideration in the contract to each lease component on the basis of its relative stand-alone prices.

The Council recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term, unless the lease transfers ownership of the underlying asset to the Council by the end of the lease term or the cost of the right-of-use asset reflects that the Council will exercise a purchase option. In that case the right-of-use asset will be depreciated over the useful life of the underlying asset, which is determined on the same basis as those of property and equipment.



## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 3.11 Leases *(cont'd)*

##### Policy applicable from 1 April 2019 *(cont'd)*

##### (i) As a lessee *(cont'd)*

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:

Buildings	Remaining lease term of 2 – 3 years
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In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Council's incremental borrowing rate. Generally, the Council uses its incremental borrowing rate as the discount rate.

The Council determines its incremental borrowing rate by obtaining interest rates from external financing sources and makes certain adjustments to reflect the terms of the lease and type of the asset leased.

Lease payments included in the measurement of the lease liability comprise the following:

- fixed payments, including in-substance fixed payments;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual value guarantee; and
- the exercise price under a purchase option that the Council is reasonably certain to exercise, lease payments in an optional renewal period if the Council is reasonably certain to exercise an extension option, and penalties for early termination of a lease unless the Council is reasonably certain not to terminate early.

The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Council's estimate of the amount expected to be payable under a residual value guarantee, if the Council changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

##### *Short-term leases and leases of low-value assets*

The Council has elected not to recognise right-of-use assets and lease liabilities for leases of low-value assets and short-term leases. The Council recognises the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

## Notes to the Financial Statements

### 3. Significant accounting policies *(cont'd)*

#### 3.11 Leases *(cont'd)*

##### Policy applicable before 1 April 2019

For contracts entered into before 1 April 2019, the Council determined whether the arrangement was or contained a lease based on the assessment of whether:

- fulfilment of the arrangement was dependent on the use of a specific asset or assets; and
- the arrangement had conveyed a right to use the asset. An arrangement conveyed the right to use the asset if one of the following was met:
  - the purchaser had the ability or right to operate the asset while obtaining or controlling more than an insignificant amount of the output;
  - the purchaser had the ability or right to control physical access to the asset while obtaining or controlling more than an insignificant amount of the output; or
  - facts and circumstances indicated that it was remote that other parties would take more than an insignificant amount of the output, and the price per unit was neither fixed per unit of output nor equal to the current market price per unit of output.

##### (i) As a lessee

In the comparative period, as a lessee the Council classified leases that transferred substantially all of the risks and rewards of ownership as finance leases. When this was the case, the leased assets were measured initially at an amount equal to the lower of their fair value and the present value of the minimum lease payments. Minimum lease payments were the payments over the lease term that the lessee was required to make, excluding any contingent rent. Subsequent to initial recognition, the assets were accounted for in accordance with the accounting policy applicable to that asset.

Assets held under other leases were classified as operating leases and were not recognised in the Council's statement of financial position. Payments made under operating leases were recognised in statement of comprehensive income on a straight-line basis over the term of the lease. Lease incentives received were recognised as an integral part of the total lease expense, over the term of the lease.

#### 3.12 New standards and interpretations not adopted

A number of new standards, interpretations and amendments to standards are effective for annual periods beginning after 1 April 2020 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 not expected to have a significant impact on the Council's statement of financial position:

- SB-FRS Conceptual Framework for Financial Reporting
- Amendments to SB-FRS 103 *Definition of a Business*
- Amendments to SB-FRS 1-1 and SB-FRS8 *Definition of Material*



## Notes to the Financial Statements

### 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 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
Additions	1,667	-	217	-	-	960	2,844
Write-off	-	(5)	-	-	-	-	(5)
Adjustments	-	(12)	-	-	-	-	(12)
At 31 March 2020	3,599	2,711	3,996	65	10,552	960	21,883
<b>Accumulated depreciation</b>							
At 1 April 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
Depreciation charge for the year	642	313	638	-	349	-	1,942
Write-off	-	(4)	-	-	-	-	(4)
At 31 March 2020	2,106	2,034	1,971	65	6,833	-	13,009
<b>Carrying amount</b>							
At 1 April 2018	615	241	3,046	-	4,417	1,160	9,479
At 31 March 2019	468	1,003	2,446	-	4,068	-	7,985
At 31 March 2020	1,493	677	2,025	-	3,719	960	8,874

Included within cost of leasehold improvements as at 31 March 2020 is a provision for reinstatement cost of \$142,000 (2019: \$271,000). See note 17.

	2020 \$'000	2019 \$'000
Depreciation expense charged to statement of comprehensive income:		
- Operating and investment expenditure	1,410	1,023
- SSI	463	509
- NCSS Charitable Fund (Community Chest Only)	69	52
	1,942	1,584

## Notes to the Financial Statements

### 5. Leases

#### Leases as lessee SB-FRS 116

The Council leases buildings and office equipment. The leases typically run for a period of 1 to 4 years, with an option to renew the lease after that date. Lease payments are renegotiated to reflect market rentals.

The Council leases office equipment with contract terms of one to four years. These leases are of low-value items. The Council has elected not to recognise right-of-use assets and lease liabilities for these leases.

#### Right-of-use assets

	Buildings \$'000
<b>Cost</b>	
At 1 April 2019	-
Recognition of right-of-use asset on initial application of SB-FRS 116	6,681
Adjusted balance at 1 April 2019 and 31 March 2020	6,681

#### Accumulated depreciation

At 1 April 2019	-
Recognition of right-of-use asset on initial application of SB-FRS 116	-
Adjusted balance 1 April 2019	-
Depreciation	2,087
Balance at 31 March 2020	2,087

#### Carrying amounts

At 1 April 2019	6,681
At 31 March 2020	4,594

	2020 \$'000
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Depreciation expense charged to statement of comprehensive income:

- Operating and investment expenditure	942
- SSI	1,039
- NCSS Charitable Fund (Community Chest Only)	106
	2,087

#### Lease liabilities

	2020 \$'000
Current	2,044
Non-current	2,518
	4,562



## Notes to the Financial Statements

### 5. Leases (cont'd)

#### Lease liabilities (cont'd)

Terms and conditions of outstanding lease liabilities are as follows:

	Effective interest rate	Year of maturity	Face value \$'000	Carrying amount \$'000
<b>31 March 2020</b>				
Lease liabilities	2.66%	2021 - 2022	4,694	4,562
<b>Amounts recognised in profit or loss</b>				
				<b>2020</b> \$'000
<b>2020 - Leases under SB-FRS 116</b>				
Interest on lease liabilities				145
Expenses relating to leases of low-value assets				206
<b>2019 - Operating leases under SB-FRS 17</b>				
Lease expense				2,453
<b>Amounts recognised in statement of cash flows</b>				
				<b>2020</b> \$'000
Total cash outflow for leases				2,264
<b>Reconciliation of movements of liabilities to cash flows arising from financing activities</b>				
				<b>Lease liabilities</b> \$'000
Balance as at 1 April 2019				-
Adjustment on initial application of SB-FRS 116				6,681
<b>Adjusted balance as at 1 April 2019</b>				<b>6,681</b>
<b>Changes from financing cash flows</b>				
Payment of lease liabilities			(2,119)	
Interest paid			(145)	
<b>Total changes from financing cash flows</b>			<b>(2,264)</b>	
<b>Other changes</b>				
Interest expense				145
<b>Total liability-related other changes</b>				<b>145</b>
<b>Balance as at 31 March 2020</b>				<b>4,562</b>

## Notes to the Financial Statements

### 5. Leases (cont'd)

#### Extension options

Some building leases contain extension options exercisable by the Council up to three years before the end of the non-cancellable contract period. Where practicable, the Council seeks to include extension options in new leases to provide operational flexibility. The extension option is subject to the availability of a similar extension option by the head tenant to renew the head tenancy with the landlord. The Council assesses at lease commencement date whether it is reasonably certain to exercise the extension options. The Council reassesses whether it is reasonably certain to exercise the options if there is a significant event or significant changes in circumstances within its control.

The Council has estimated that the potential future lease payments, should it exercise the extension option, would result in an increase in lease liability of \$1,592,000.

### 6. Intangible assets

	2020 \$'000	2019 \$'000
<b>Cost</b>		
At 1 April	6,542	6,243
Additions	9	299
At 31 March	6,551	6,542
<b>Amortisation</b>		
At 1 April	5,780	4,382
Amortisation for the year	397	1,398
At 31 March	6,177	5,780
<b>Net carrying amount</b>		
	374	762
Amortisation expense charged to statement of comprehensive income:		
- Operating and investment expenditure	369	1,368
- SSI	2	2
- NCSS Charitable Fund (Community Chest Only)	26	28
	397	1,398

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



## Notes to the Financial Statements

### 7. Debt investment at amortised cost

	2020 \$'000	2019 \$'000
<b>Current:</b>		
Unquoted bonds, at amortised cost	5,709	-
<b>Non-current:</b>		
Quoted bonds, at amortised cost maturing:		
- Within 2 to 5 years	5,301	10,479
- More than 5 years	1,000	1,001
	6,301	11,480
Unquoted bonds, at amortised cost maturing:		
- Within 2 to 5 years	32,023	36,858
- More than 5 years	5,930	-
	37,953	36,858
<b>Total non-current</b>	44,254	48,338
<b>Total debt investments at amortised cost</b>	49,963	48,338
Fair value of quoted bonds	6,742	11,591
Fair value of unquoted bonds	43,662	37,795
	50,404	49,386

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

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

	2020 \$'000	2019 \$'000
Singapore Dollars	14,816	14,105
United States Dollars	35,147	34,233
	49,963	48,338

## Notes to the Financial Statements

### 8. Equity investments designated as at fair value through other comprehensive income

	2020 \$'000	2019 \$'000
Equity investments at FVOCI	593	1,573

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 2020 \$'000	Interest income recognised during 2020 \$'000
<b>Equity investments</b>		
Singapore Real Estate Investment Trusts (S-REIT)	593	28

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

There were no transfers of any cumulative gain or loss within equity relating to these investments.



## Notes to the Financial Statements

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

	2020 \$'000	2019 \$'000
<b>Current:</b>		
Funds managed by fund managers	165,914	162,984
<b>Non-current:</b>		
Debt investments	324	-
Total investments at fair value through profit or loss	166,238	162,984

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:

	2020 \$'000	2019 \$'000
United States Dollars	97,832	113,155
Singapore Dollars	57,161	35,051
Korean Won	3,062	4,897
Hong Kong Dollars	5,804	4,522
Thai Baht	1,576	3,562
Others	803	1,797
	166,238	162,984
Net fair value gain for the financial year ended is as follows:		
- Realised gain	1,238	58
- Unrealised gain	1,313	3,418
	2,551	3,476

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

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

	2020 \$'000	2019 \$'000
Forward foreign exchange contracts	101,541	113,172

## Notes to the Financial Statements

### 9. Investments at fair value through profit or loss *(cont'd)*

The unrealised fair value loss from financial derivatives of \$3,207,000 (2019: unrealised fair value gain of \$174,000) 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 during the year \$'000	Dividend income \$'000	Carrying value of investment at end of the year \$'000
<b>2020</b>								
<b>Current:</b>								
Non principal guaranteed or capital protected funds	144,000	162,984	-	-	1,238	1,301	391	165,914
<b>Non-current:</b>								
Debt investments	312	-	312	-	-	12	-	324
	144,312	162,984	312	-	1,238	1,313	391	166,238
<b>2019</b>								
<b>Current:</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

### 10. Debtors, grant receivables and prepayments

	2020 \$'000	2019 \$'000
Debtors	380	712
Grant and other receivables	34,436	32,658
Interest receivable on bank balances	571	985
Interest receivable on debt instruments at amortised cost	505	481
Sundry deposits	702	801
Prepaid operating expenses	216	296
	36,810	35,933

#### 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

### 11. Cash and bank balances

	2020 \$'000	2019 \$'000
Cash at banks	79,793	50,714
Fixed bank deposits	25,294	36,440
Cash and cash equivalents	105,087	87,154

The Council participates in the Accountant General's Department's (AGD) Centralised Liquidity Management (CLM) Scheme whereby the Council's cash is pooled together and managed centrally by AGD, a related party. This balance with AGD is placed on overnight basis, and does not affect the daily liquidity of the Council. AGD pays interest on the Council's cash with AGD.

Fixed bank deposits bear interest at an average rate of 2% (2019: 2.23%) per annum and for tenure of approximately 185 days (2019: 183 days).

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

### 12. Trust Funds

	2020 \$'000	2019 \$'000
<b>VWOs - Charities Capability Fund:</b>		
- VWO Capability Fund 1	56	57
- VWO Capability Fund 2	675	675
- VWO Capability Fund 3	9,993	11,211
- VWO Capability Fund 4	5,906	9,919
Charities Fund	600	600
Charities Fund 2	2,783	2,904
Charities Fund 3	274	215
	20,287	25,581
MOE Special Education Fund	48,709	49,168
Tote Board Social Service Fund	3,224	9,968
Lee Wee Kheng Fund	26,648	27,042
Social Service Sector ICT Master Plan	-	(50)
Care & Share	12,455	37,909
IDA Digital Inclusion Fund	2,498	5,452
Wing Tai Foundation	10,722	8,567
SHARE as One	8,184	4,287
Tote Board Mental Health Strategic Initiative	179	460
	132,906	168,384
<b>NCSS Charitable Fund</b>		
The Wan Boo Sow Charity Fund	57	57
President's Challenge	18,475	19,090
	18,532	19,147
<b>Total</b>	<b>151,438</b>	<b>187,531</b>

## Notes to the Financial Statements

### 12. Trust Funds (cont'd)

	2020 \$'000	2019 \$'000
Represented by:		
Bank balances - Trust Funds	106,680	134,657
Bank balances - NCSS Charitable Fund	16,663	16,516
	123,343	151,173
Fixed bank deposits - Trust Funds	-	10,240
Sundry receivables - Trust Funds	1,139	562
Sundry receivables - NCSS Charitable Fund	1,872	2,643
	3,011	3,205
Investments - Trust Funds	27,921	23,759
	154,275	188,377
Less: Sundry creditors and accruals - Trust Funds	(2,521)	(834)
Sundry creditors and accruals - NCSS Charitable Fund	(2)	(12)
	(2,523)	(846)
Less: Derivatives - Trust Funds	(314)	-
	151,438	187,531

	Trust Funds \$'000	NCSS Charitable Fund \$'000	Total \$'000
Balance as at beginning of the financial year	168,384	19,147	187,531
Incoming resources	346,543	17,627	364,170
Outgoing resources	(381,994)	(18,242)	(400,236)
Net movement for the financial year	(35,451)	(615)	(36,066)
Fair value reserve	(27)	-	(27)
Balance as at end of the financial year	132,906	18,532	151,438



## Notes to the Financial Statements

### 13. Endowment Fund

	2020 \$'000	2019 \$'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.

### 14. General Fund

	Note	2020 \$'000	2019 \$'000
At 1 April		33,430	34,793
Surplus for the financial year		5,797	774
Transfer from/(to) ComChest Fund	15	478	(2,137)
At 31 March		39,705	33,430

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	2020 \$'000	2019 \$'000
At 1 April		74,909	72,772
Transfer to/(from) General Fund	14	(478)	2,137
At 31 March		74,431	74,909

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

## Notes to the Financial Statements

### 15. ComChest Fund *(cont'd)*

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.

### 16. Deferred capital grants

	2020 \$'000	2019 \$'000
Capital grant received	23,114	22,407
<b>Accumulated amortisation:</b>		
At 1 April	16,776	15,899
Amortisation for the year	918	877
At 31 March	17,694	16,776
Net carrying amount	5,420	5,631
Amortisation charged to statement of comprehensive income:		
<i>Government and other grants:</i>		
- MSF Capital Grant	449	407
SSI		
- MSF Capital Grant	469	470
	918	877

### 17. Provision for reinstatement cost

	2020 \$'000	2019 \$'000
At 1 April	271	271
Provision used during the year	(129)	-
At 31 March	142	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.



## Notes to the Financial Statements

### 18. Sundry creditors and accruals

	2020 \$'000	2019 \$'000
<b>Non-current</b>		
Accrued operating expenses	1,966	1,478
<b>Current</b>		
Sundry creditors	3,948	3,470
Accrued operating expenses	22,401	23,945
Advances held for designated projects	23,191	1,745
Deferred rental payable	-	103
Grant income received in advance	3,753	7,863
	53,293	37,126

#### Reconciliation of movements of assets and liabilities to cash flows arising from financing activities

	Assets		Liabilities			Total \$'000
	Debtors (Note 10) \$'000	Grant and other receivables (Note 10) \$'000	Deferred capital grants (Note 16) \$'000	Advances held for designated projects (Note 18) \$'000	Grant income received in advance (Note 18) \$'000	
<b>Balance as at 1 April 2018</b>	(685)	(26,387)	6,058	13,218	6,050	(1,746)
<b>Changes from financing cash flows</b>						
Grant and other grants received	599	41,030	-	-	11,734	53,363
<b>Total changes from financing cash flows</b>	599	41,030	-	-	11,734	53,363
<b>Other changes</b>						
Decrease/(Increase) in debtors, grant receivables and other receivables	90	(1,742)	-	-	-	(1,652)
Decrease/(Increase) in sundry creditors and accruals	-	-	450	(1,240)	(710)	(1,500)
Grant income	(716)	(45,559)	(877)	(10,233)	(9,211)	(66,596)
<b>Total other changes</b>	(626)	(47,301)	(427)	(11,473)	(9,921)	(69,748)
<b>Balance as at 31 March 2019</b>	(712)	(32,658)	5,631	1,745	7,863	(18,131)

## Notes to the Financial Statements

### 18. Sundry creditors and accruals (cont'd)

#### Reconciliation of movements of assets and liabilities to cash flows arising from financing activities

	Assets		Liabilities			Total \$'000
	Debtors (Note 10) \$'000	Grant and other receivables (Note 10) \$'000	Deferred capital grants (Note 16) \$'000	Advances held for designated projects (Note 18) \$'000	Grant income received in advance (Note 18) \$'000	
<b>Balance as at 1 April 2019</b>	(712)	(32,658)	5,631	1,745	7,863	(18,131)
<b>Changes from financing cash flows</b>						
Grant and other grants received	632	52,969	707	-	11,508	65,816
<b>Total changes from financing cash flows</b>	632	52,969	707	-	11,508	65,816
<b>Other changes</b>						
Decrease/(Increase) in debtors, grant receivables and other receivables	414	(11,820)	-	-	-	(11,406)
Increase in sundry creditors and accruals	-	-	-	31,184	1,015	32,199
Grant income	(714)	(42,927)	(918)	(9,738)	(16,633)	(70,930)
<b>Total other changes</b>	(300)	(54,747)	(918)	21,446	(15,618)	(50,137)
<b>Balance as at 31 March 2020</b>	(380)	(34,436)	5,420	23,191	3,753	(2,452)

### 19. Service allocations to Charitable activities

	2020 \$'000	2019 \$'000
Allocation to programmes/projects	56,647	51,603
Other allocations	2,493	443
Service allocations to Charitable activities charged as an expense to proceeds from Community Chest	59,140	52,046
Service allocations to Charitable activities	59,140	52,046

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.



## Notes to the Financial Statements

### 20. Derivatives

	Contract/ notional amount \$'000	Liabilities \$'000
<b>2020</b>		
Forward contracts	38,121	1,137
Total financial liabilities at fair value through profit or loss	38,121	1,137
<b>2019</b>		
Forward contracts	16,035	-
Total financial liabilities at fair value through profit or loss	16,035	-

The Council classifies derivative financial instruments as financial assets/liabilities at fair value through profit or loss. No financial liabilities were recognised in FY2019 as the amount was insignificant. The Council does not apply hedge accounting.

### 21. 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.

#### (a) Compensation of key management personnel

Key management personnel of the Council are those individuals having the authority and responsibility for planning, directing and controlling the activities at the Council. The CEO, Directors (senior management) and the Board of the Council are considered key management personnel of the Council. The Board of the Council do not receive any remuneration, benefits and allowances.

The remuneration of the CEO and Directors (senior management) during the year was as follows:

	2020 \$'000	2019 \$'000
Salaries and other employee benefits	5,232	4,843
Contributions to defined contribution plan	351	335
	5,583	5,178
Number of key management personnel	21	19

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

## Notes to the Financial Statements

### 21. 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:

	2020 \$'000	2019 \$'000
<b>Ministry of Social and Family Development</b>		
Grant income and income on provision of services received and recognised	47,381	41,691
Secondment fee, funding for service and training courses fees paid/payable	(7,973)	(5,178)
<b>Singapore Totalisator Board</b>		
Donation and grant income received and recognised	10,288	9,658
<b>Other Ministries</b>		
Grant income and income on provision of services received and recognised	1,026	1,354
Service fee, Licence fee paid/payable	(1,038)	(1,321)
<b>Other Public Agencies</b>		
Grant income and income on provision of services received and recognised	1,577	588
Service fee, Training courses fee paid/payable	(6,048)	(4,124)

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

### 22. Commitments and contingent assets

	2020 \$'000	2019 \$'000
(a) Approved funding to members	45,095	44,756

The Council has budgeted an approved funding of \$45,095,000 (2019: \$44,756,000) for disbursements to its Social Service Agencies for the subsequent financial year.

#### (b) Operating leases

Future minimum lease payments under low-value asset leases are as follows:

	2020 \$'000
Within one year	191
Two to five years	185
	376



## Notes to the Financial Statements

### 22. Commitments and contingent assets *(cont'd)*

#### Comparative information under SB-FRS 117

The Council has entered into commercial leases on its rental of office spaces and computer software. In 2019, 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 31 March 2019 were as follows:

	2019 \$'000
Within one year	3,851
Two to five years	8,606
	<u>12,457</u>

#### (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 \$66.2 million (2019: \$59.5 million), of which the Council has received \$61.6 million cumulative as at 31 March 2020 (2019: \$30.0 million).

### 23. Number of employees

The number of employees in the Council at the end of the year was 299 (2019: 308). Total staff costs of the Council amounted to \$32,031,000 (2019: \$35,253,000).

	2020 \$'000	2019 \$'000
Operating and Investment expenditure:		
Staff costs – Salaries and related costs	18,813	20,593
Contributions to defined contribution plan	2,505	2,864
SSI:		
Staff costs – Salaries and related costs	5,320	6,576
Contributions to defined contribution plan	654	664
NCSS Charitable Fund (Community Chest Only):		
Staff costs – Salaries and related costs	4,064	3,902
Contributions to defined contribution plan	675	654
	<u>32,031</u>	<u>35,253</u>

## Notes to the Financial Statements

### 24. Taxation

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

### 25. 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, 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:

	2020 \$'000	2019 \$'000
(Reversal of impairment losses)/Impairment losses on debtors	(4)	2

#### Debtors

##### Exposure to credit risk

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

	2020		2019	
	Not credit- impaired \$'000	Credit- impaired \$'000	Not credit- impaired \$'000	Credit- impaired \$'000
Not past due	269	–	589	–
Past due 1 – 30 days	61	–	69	–
Past due 31 – 90 days	42	–	35	–
Past due more than 90 days	8	5	19	9
<b>Total gross carrying amount</b>	<b>380</b>	<b>5</b>	<b>712</b>	<b>9</b>
Loss allowance	–	(5)	–	(9)
	<u>380</u>	<u>–</u>	<u>712</u>	<u>–</u>



## Notes to the Financial Statements

### 25. Financial risk management objectives and policies *(cont'd)*

#### Expected credit loss assessment for debtors

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.

	Weighted average loss rate %	Gross carrying amount \$'000	Impairment loss allowance \$'000	Credit impaired
<b>31 March 2020</b>				
Not past due	-	269	-	No
Past due 1 - 30 days	-	61	-	No
Past due 31 - 90 days	-	42	-	No
Past due more than 90 days	38	13	(5)	Yes
		<u>385</u>	<u>(5)</u>	
<b>31 March 2019</b>				
Not past due	-	589	-	No
Past due 1 - 30 days	-	69	-	No
Past due 31 - 90 days	-	35	-	No
Past due more than 90 days	32	28	(9)	Yes
		<u>721</u>	<u>(9)</u>	

#### 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	
	2020 \$'000	2019 \$'000
At 1 April	9	20
(Reversal of impairment loss)/Impairment loss recognised	(4)	2
Amount written off	-	(13)
At 31 March	<u>5</u>	<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.

## Notes to the Financial Statements

### 25. Financial risk management objectives and policies *(cont'd)*

#### 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.

The following table presents an analysis of the credit quality of debt investments at amortised cost. 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.

	At amortised cost 12-month ECL	
	2020 \$'000	2019 \$'000
No credit rating	7,851	5,870
Aa3 to Aaa	1,267	2,353
A3 to A1	30,159	29,471
Baa3 to Baa1	10,686	10,644
<b>Gross carrying amounts</b>	<b>49,963</b>	<b>48,338</b>
Less: Loss allowance	-	-
<b>Carrying amount</b>	<b>49,963</b>	<b>48,338</b>

The Council did not have any debt investments that were past due but not impaired as at 31 March 2020 and 31 March 2019.

#### Cash and cash equivalents

The Council held cash and cash equivalents of \$105,087,000 (2019: \$87,154,000). The cash and cash equivalents are held with bank and financial institution counterparties, which are rated Aa1 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.



## Notes to the Financial Statements

### 25. Financial risk management objectives and policies *(cont'd)*

#### 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.

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

The table below summarises the maturity profile of the Council'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>2020</b>					
Debtors, grant and other receivables*	36,594	36,594	36,594	-	36,594
Cash and bank balances	105,087	105,087	105,087	-	105,087
Total undiscounted financial assets	141,681	141,681	141,681	-	141,681
Sundry creditors and accruals#	(51,506)	(51,506)	(49,540)	(1,966)	(51,506)
Lease liabilities	(4,562)	(4,694)	(2,135)	(2,559)	(4,694)
Total undiscounted financial liabilities	(56,068)	(56,200)	(51,675)	(4,525)	(56,200)
Total net undiscounted financial assets/(liabilities)	85,613	85,481	90,006	(4,525)	85,481
<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

\* Exclude prepaid operating expenses

# Exclude grant income received in advance

## Notes to the Financial Statements

### 25. Financial risk management objectives and policies *(cont'd)*

#### 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.

#### 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 at 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 \$16,624,000 and \$59,000, respectively (2019: \$16,298,000 and \$157,000 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

### 26. Fair value of assets and liabilities

#### Assets and liabilities measured at fair value

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

	Fair value measurements at the end of the reporting period using			Total \$'000
	Quoted prices in active markets for identical instruments (Level 1) \$'000	Significant observable inputs other than quoted prices (Level 2) \$'000	Significant unobservable inputs (Level 3) \$'000	
<b>2020</b>				
<b>Financial assets measured at fair value</b>				
Investments at FVTPL:				
- Funds managed by fund managers	160,186	5,728	-	165,914
- Debt investments	324	-	-	324
Equity investments at FVOCI	593	-	-	593
<b>Financial assets as at 31 March 2020</b>	<b>161,103</b>	<b>5,728</b>	<b>-</b>	<b>166,831</b>
<b>Financial liabilities measured at fair value</b>				
Derivative	-	1,137	-	1,137
<b>Financial liabilities as at 31 March 2020</b>	<b>-</b>	<b>1,137</b>	<b>-</b>	<b>1,137</b>
<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>

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.

## Notes to the Financial Statements

### 26. Fair value of assets and liabilities

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

The fair value of the unquoted perpetual bonds are valued using the valuation techniques that reflect market participants' assumptions, maximising the use of relevant observable data including quoted prices for similar assets, benchmark yield curves and market corroborated inputs. To reflect current market conditions, the evaluated pricing applications incorporate market information obtained throughout the trading day from market sources and integrated relative credit rating information, observed market movements, and sector news.

#### Derivatives – Forward contracts

Where available, quoted market prices are used as a measure of fair value for the outstanding contracts. Where the quoted market prices are not available, the fair value are based on management's best estimate and are arrived at by reference to the market price of another contract that is substantially similar or the latest available rate.

#### Non-derivative financial assets and liabilities

The carrying amounts of financial assets and liabilities with a maturity of less than one year (including debtors and grant receivables, cash and cash equivalents, and sundry creditors) or those which reprice within six months are assumed to approximate their fair value because of the short period to maturity or repricing. All other financial assets and liabilities are discounted using the discounted cash flow valuation technique to determine their fair values.

### 27. Fund-raising proceeds and operating expenses for NCSS Charitable Fund

	Community Chest		The Wan Boo Sow Charity Fund		President's Challenge		Total	
	2020 \$'000	2019 \$'000	2020 \$'000	2019 \$'000	2020 \$'000	2019 \$'000	2020 \$'000	2019 \$'000
Tax deductible donations	31,466	26,896	-	-	11,539	8,992	43,005	35,888
Tax non-deductible donations	27,196	27,287	-	-	3,441	4,668	30,637	31,955
	58,662	54,183	-	-	14,980	13,660	73,642	67,843
Funding from NCSS operating income	1,657	2,763	-	-	-	-	1,657	2,763
Operating Grant	-	-	-	-	2,496	2,644	2,496	2,644
Direct donations for fund-raising operating expenses	7,401	5,930	-	-	-	-	7,401	5,930
Other income/(expense)	-	(9)	-	-	150	-	150	(9)
Less: Direct fund raising expenses	(2,002)	(2,600)	-	-	(1)	(2)	(2,003)	(2,602)
Indirect fund raising expenses	(7,056)	(6,084)	-	-	-	-	(7,056)	(6,084)
Service allocations to Charitable activities	(59,140)	(52,046)	-	-	(18,240)	(12,202)	(77,380)	(64,248)
Net (deficit)/surplus	(478)	2,137	-	-	(615)	4,100	(1,093)	6,237



## Notes to the Financial Statements

### 28. Fund-raising activities

In accordance with the Charities (Institution of a Public Character) Regulations, the Council is required to disclose fund-raising appeals with gross receipts of more than \$1 million.

	Fund-raising proceeds \$'000	Fund-raising expenses \$'000	Net fund-raising proceeds \$'000
<b>2020</b>			
SGX Bull Charge - Outright donation	3,451	918	2,533
UOB Heartbeat Run/Walk 2019	1,252	1	1,251
	<u>4,703</u>	<u>919</u>	<u>3,784</u>
<b>2019</b>			
SGX Bull Charge - Outright donation	3,427	969	2,458
35th Anniversary ComChest TV shows	3,395	972	2,423
	<u>6,822</u>	<u>1,941</u>	<u>4,881</u>

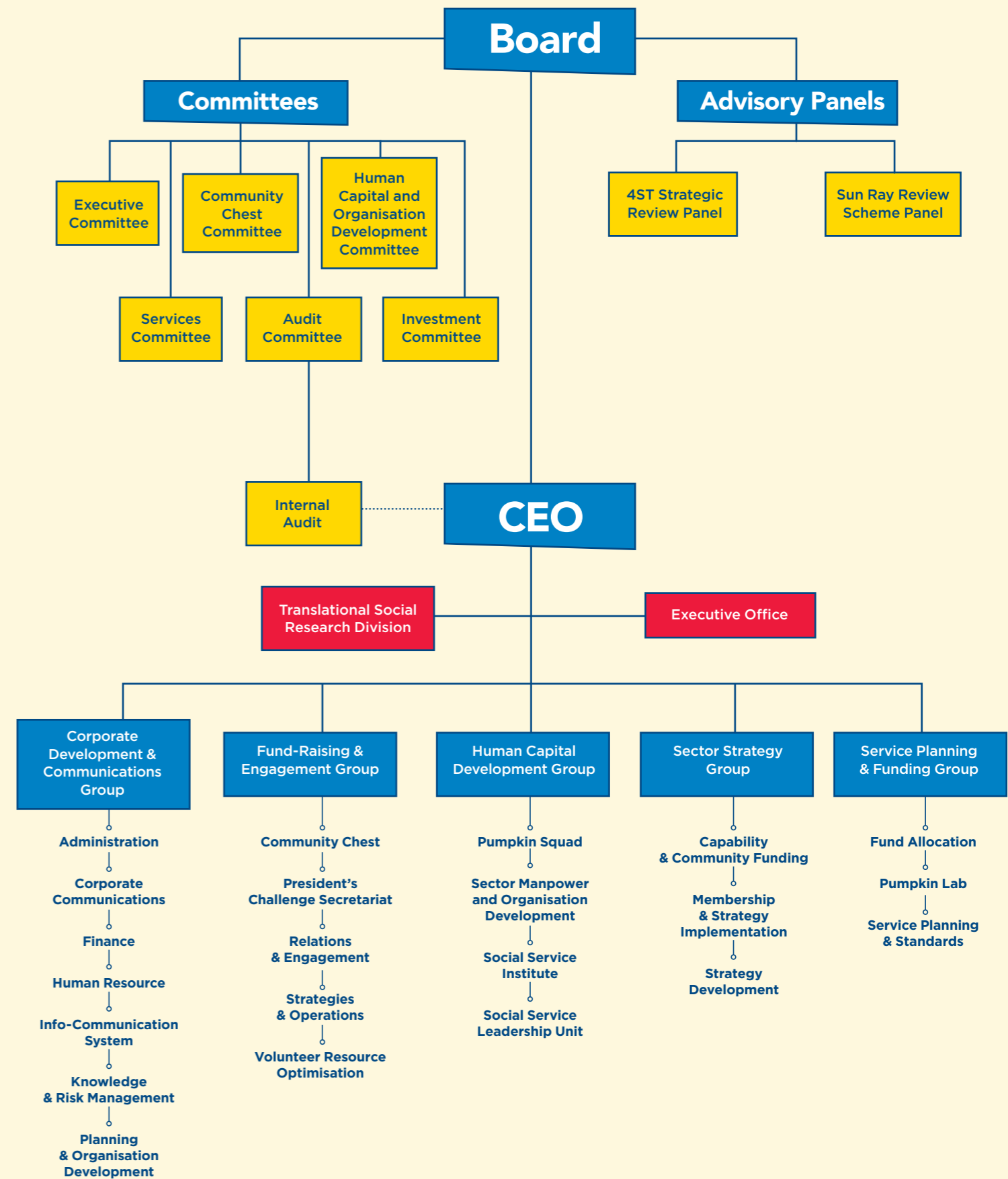
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### 29. Authorisation of financial statements for issue

The financial statements for the financial year ended 31 March 2020 were authorised for issue by the Board of the Council on 16 June 2020.



# Organisational Chart



**NCSS**  
 BOARD OF COUNCIL,  
 MANAGEMENT,  
 COMMITTEES,  
 and LISTINGS



# 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**

BBM, PBM  
Member

**16 Latiff bin Ibrahim**

PBM  
Member

**17 Adj Assoc Prof Lee Cheng**

PPA(G), 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), PBS, PPA(G)  
Member

**21 Seow Choke Meng**

BBM, PBM  
Member

**22 Adj Assoc Prof Mariam Aljunied**

PPA (P), PPA (G)  
Member



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# NCSS SENIOR MANAGEMENT



## 1 Sim Gim Guan

PPA(P), PPA(P)(T)  
Chief Executive Officer, NCSS  
(until 31 May 2020)  
Group Director, Corporate  
Development &  
Communications  
(until 31 May 2020)

## 2 Tan Li San

Chief Executive Officer -  
Designate, NCSS  
(until 31 May 2020)  
Chief Executive Officer, NCSS  
(from 1 June 2020)  
Group Director, Corporate  
Development &  
Communications  
(from 1 June 2020)

## 3 Dr Fermin Diez

Deputy Chief Executive  
Officer, NCSS  
Group Director, Human  
Capital & Organisation  
Development Group

## 4 Tina Hung

PPA(P)  
Deputy Chief Executive  
Officer, NCSS  
(until 31 March 2020)  
Group Director, Service  
Planning & Funding Group  
(until 31 March 2020)  
Senior Consultant  
(from 1 April 2020)

## 5 Angela Yak

PPA(G)  
Group Director,  
Sector Strategy Group

## 6 Charmaine Leung

Group Director, Fund-raising &  
Engagement Group  
Managing Director,  
Community Chest

## 7 Dr Andrew Lim

Director, Volunteer Resource  
Optimisation

## 8 Anjan Ghosh

Director, Sector Manpower  
and Organisation  
Development

## 9 Belinda Tan

Director, Fund Allocation

## 10 Bruce Liew

Director, Corporate Services

## 11 Chan Whee Peng

Director, Service Planning &  
Standards

## 12 Dr Chu Chi Meng

Director, Translational Social  
Research Division  
(from 1 February 2020)

## 13 Elaine Loo

Director, Membership &  
Strategy Implementation

## 14 Fazlin Abdullah

Director, Research & Strategy  
Development  
(until 31 January 2020)

## 15 Jestine Choo

Director, Finance  
(from 1 November 2019)

## 16 Low Wan Ve

Director, Human Resource  
and Planning & Organisation  
Development

## 17 Pearlyn Tseng

Director, Corporate  
Communications

## 18 Priscilla Gan

Director, Relations &  
Engagement

## 19 Rae Lee

Director, Strategies &  
Operations

## 20 Tan Kok Hoe

Director, Finance  
(until 28 October 2019)

## 21 Tan Suan Ee

Head, Internal Audit

## 22 Dr Victor Goh

Director, Social Service  
Institute

## 23 Yong Siow Yin

Director, Social Service  
Leadership Unit  
(from 1 April 2019)





# NCSS 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)  
**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), PBS, PPA(G)

## 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**, JP

Honorary General Secretary  
**Ms Ooi Chee Kar**

Honorary Treasurer  
**Ms Tan Khiaw Ngoh**, JP

Members

**Mr Andrew da Roza**  
**Ms Audrey Tan**, PPA(G)  
**Mr Chew Sutat** (from 1 August 2019)  
**Mr Chris Chong**  
**Mr Foo Say Thye**  
**COL Goh Si Mien**, PPA(G)(T)  
(from 1 August 2018 to 9 January 2020)  
**Ms Lee Mui Ling**  
**Ms Ng Ling Ling**, PPA(P)  
**Mr Nicholas Kong**, PPA(P)  
**Ms Pearlyn Phau**  
**Mr Peter Wee**, PPA(G)(T), PBS(T)  
**Mr Puvan Ariaratnam**, PPA(P), PBS, PPA(G)  
**Mr Richard Sim**, BBM, PBM  
**Mr Robert Chew**, BBM, PBM  
**Ms Suree Rohan**  
**Mr Tan Kwang Hwee**  
**COL Tan Tiong Keat**, PPA(G)(T)  
(from 10 January 2020)  
**Mr Wilson Lim**, PBS  
**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  
**Prof Tsui Kai Chong**  
**Mr Robert Chew**, BBM, PBM  
**Mr Eugene Seow**, PBM  
**Mr Eric Teng**, BBM, PBM  
**Mr Seow Choke Meng**, BBM, PBM

## 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 Bin Abdul Kadir**, JP, BBM, PBM

Service Advisor, Disability Services  
**Adj Assoc Prof Kevin Lim**, BBM, PBM

Service Advisor, Disability Services  
**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**, PPA(G), JP

Members  
**Mr Bernard Chew**, P.Kepujian  
MOE Representative  
(till 31 December 2019)  
**Mrs Boon-Ngee Sebastian**,  
Tote Board Representative  
**Ms Carol Chua**,  
MSF Representative  
**Mr Chew Kwee San**, PBM  
Community Chest Representative  
**Mr Kevin Gerard Wong**  
**Mrs Lucy Toh**,  
MOE Representative  
(from 1 January 2020)  
**Dr Radiah Salim**

## 4ST Strategic Review Panel

**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

## 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** (until 31 August 2019)  
**Ms Ang Bee Lian**, PPA(E)  
**Mr Anjan Ghosh**  
**Ms Audrey HG Tan**, PPA(G)  
(from 15 March 2018)  
**Mr Benjamin Jeyaraj William**, PBS  
**Ms Clare Yeo**, P.Kepujian  
**Ms Han Yah Yee**  
**Mr Ho Siew Cheong**  
**Mrs Irene Loi**  
(until 31 August 2019)  
**Mr James Tan**  
**Ms Jennifer Teoh**, P.Kepujian, PBS  
**Mrs Jenny Bong**  
(until 31 August 2019)  
**Mrs June Tham-Toh Syn Yuen**  
**Ms Junie Foo**  
(from 1 September 2019)  
**Ms Kang Poh Sim**  
**Ms Karen Sik**, P.Kepujian  
**Mr Karthikeyan J R**  
**Ms Lee Sin Yi**  
**Ms Lee Yean Wun**  
**Mr Leng Chin Fai**  
**Ms Lili Tan**  
(until 31 August 2019)  
**Ms Long Chey May**, P.Kepujian, PBS  
(from 1 September 2019)  
**Ms Low Ching Voon Geraldine**

**Ms Nancy Ng**  
**Mdm Neo Lay Tin**  
(until 31 December 2019)  
**Dr Ng Chee Keong Vincent**  
**Ms Ngo Lee Yan**  
(from 1 September 2019)  
**Mr Pathnapuram Manoj**  
**Ms Peng Hai Ying**  
**Mr Peter Tan**  
**Ms Porsche Poh Sow Chan**  
**Dr Roland Yeow Theng Nam**  
(from 1 September 2019)  
**Ms Ruth Chua**  
**Dr Soon Su-Chuin**  
(from 1 September 2019)  
**Mrs Stephenie Khoo**  
**Ms Tan Peng Chian**  
**Ms Tan Sze Wee**  
**Mr Teo Tee Loon**  
**Ms Vivienne Ng**, P.Kepujian, PBS  
**Mr Yap Poh Kheng**

## VCF Evaluation Panel

Chairpersons  
**Prof Ho Lai Yun**, JP, BBM, PBM, PBS  
**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)  
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)  
Ascending Hope Community Services Ltd  
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  
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  
Brain Tumour Society (Singapore) Limited  
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  
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  
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