

# CHANGE

## Navigating Transitions

### CHAIRMAN'S MESSAGE



*On the other side of a storm is the strength that comes from having navigated through it. Raise your sail and begin.*

**Gregory S. Williams**



This FY has been one of the most challenging times especially for the poor and needy who are most vulnerable in this Covid-19 situation. It has been a season of change as we navigate the many transitions in this pandemic. With the circuit breaker, we saw issues amplified in the community like family violence, anxiety, depression and social isolation. We had to innovate and digitise our services to continue to provide support to clients during the disruptions to on-site operations. In our commitment to helping families experiencing financial difficulties, BCS also set aside a BCS Care Grant to help them weather this crisis. With the closure of Elderly Day Care Centres, the demand for our Meals-on-Wheels (MOW) services has increased. We are proud of our team of home help staff and volunteers who tirelessly served as front line workers during this pandemic.

2020 has also been a year filled with many first experiences going digital amidst the pandemic. Going digital marked a significant milestone as we celebrate 25 years of serving the community. In June, we held our first-ever Zoom webinar where our panel of social workers uncovered their findings based on a needs assessment survey on understanding Covid-19 impact on our existing clients. In November, we held our first-ever virtual Bursary Award Ceremony and were honoured to have Deputy Prime Minister, Mr Heng Swee Keat as the guest of honour.

### CELEBRATING 25 YEARS

Another transition BCS made was to move our fundraising campaigns fully online. We held our first month-long BCS Awareness #Sharehope Campaign as well as End of Year #AllIWantForChristmas fundraiser to remind people that there is still hope, to look beyond themselves and give back to the community. We are grateful to our donors and all who have made a difference in the community.

As we transited from phase 2 to phase 3, we were able to resume some of our services on-site with safe management measures while continuing to engage our clients online with virtual health talks, workshops and mentorship programmes. Our Drop-in centre remains open for community youths to come in every week.

With that, we would love to introduce you to our first-ever digital annual report. We appreciate all who have given your time and efforts in serving the community. We hope that together we can embrace this season of change and be a blessing to the community.

**Dr Peng Chung Mien**  
Chairman, Bethesda Care Services

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# Our Mission

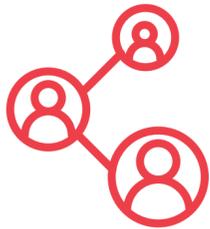
To enhance the well-being of families and individuals by delivering quality and professional social services

## Our Aims

- Supports the unity and nurturing functions of families
- Empowers families and individuals with skills to meet life's challenges
- Instils values through the provision of relevant and integrated social services
- Strives to enhance service effectiveness through staff development



## HIGHLIGHTS OF THE YEAR



**2604**  
**TOTAL BENEFICIARIES**  
**SERVED AND OUTREACHED**



**379**

senior clients served with our Elderly Services (Meals-on-Wheels delivery and Medical Escort and Transport services)



**827**

participants engaged through our Active Ageing programmes & activities



**217**

families & individuals were assisted through our Casework and Counselling Services



more than  
**\$500,000**

worth of donations raised through online fundraising campaigns



**152**

students were enrolled in our student care centre with 2 students with special needs



more than  
**600**

students were reached through our daily activities, programmes and workshops at excITE@Colleague East Youth Centre

# OUR SERVICES AT A GLANCE

## ELDERLY SERVICES

This FY, Singapore was in her transition closing her doors to curb the spread of COVID-19 with a circuit breaker, this move led to the closure of many of our services till 4 May 2020. As the Elderly Services involves supporting the vulnerable in our society, we continued to serve our elderly clients with our Meals-on-Wheels (MOW) programme as an essential service with many stepping up to volunteer to meet the need of the hour.



Meals-on-Wheels

192

SENIORS SERVED  
WITH MOW



Medical Escort  
and Transport

138

SENIORS SERVED  
WITH MET



MOW & MET  
Services

49

SENIORS SERVED  
WITH BOTH  
SERVICES



Referral Cases

148

NEW REFERRAL  
CASES\*

*\*This increase required additional man hours to make initial contact with clients and to conduct home visit intake assessment.*

## ACTIVE AGEING

During the Covid-19 period, our Active Ageing activities had to be suspended according to government measures that encouraged the elderly to stay at home as they are a vulnerable group. Also, with Elderly Day Care Centres closed, the issue of social isolation was amplified as they were confined to their homes. To mitigate this social issue, the Active Ageing staff explored new ways of engaging our seniors, from having periodic phone calls to check in on the seniors to conducting virtual weekly exercises for our active seniors.



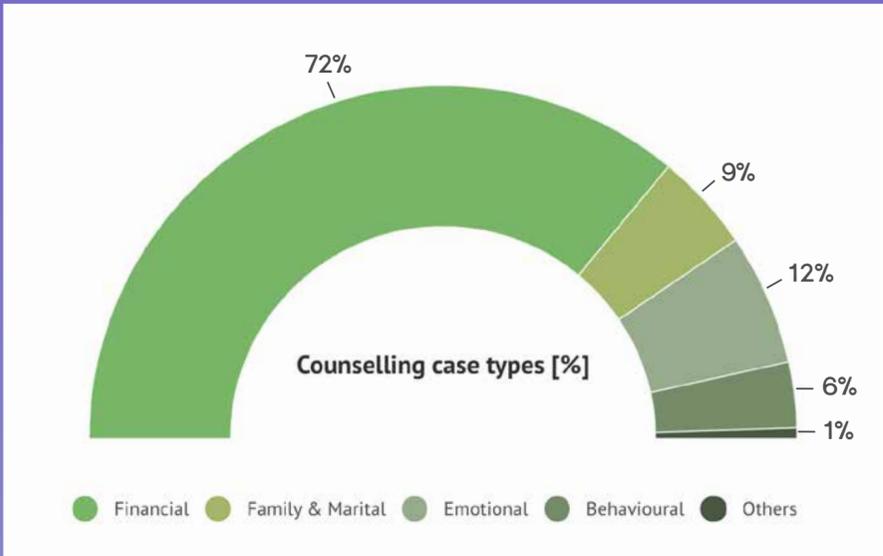
more than  
800

participants engaged  
through our Active Ageing  
programmes & activities

It took the seniors time to warm up to and accept the idea of using the digital platform to join the activities. In June 2020, the first weekly Zoom exercise was started. Online participants gradually increased as more seniors found the exercise session beneficial and started inviting other seniors along to join. As we entered phase 3, our regular Active Ageing programmes such as Low Impact Aerobics, Rummy-O and Zumba Gold sessions were resumed on-site with safe management measures in place.

# FAMILY SERVICES

This FY has been one of the most challenging times. This pandemic has caught many of our clients off guard. Many were asked to leave their jobs, take involuntary no pay leave or even suffer a huge pay cut. Youth at-risk faces issues that have been amplified during the Covid-19 period. The youths had to cope with being confined to their homes during the circuit breaker period. Students from underprivileged families had difficulty adjusting to home-based learning. Also, in light of the Covid-19 situation, we saw an increase in the number of financial cases. During the pandemic, our social workers rose to the occasion to support families, children and youths facing socio-emotional challenges.



**217**  
families & individuals were assisted through our Casework and Counselling Services

*Although many approached BCS seeking financial services, our caseworkers went on to assess other forms of support that they needed. Other case types also included clients who sought family and marital counselling and support for emotional and mental health issues.*

## Welfare Services

### FOOD RATIONS PROGRAMME

In FY20/21, food rations worth an estimated value of **\$9,307** were given out to families and individuals in dire need. A total of **35 families & individuals** benefited from this service.

### BCS CARE GRANT

In light of the pandemic, BCS provided financial support to families and individuals that had a loss of income or loss of job. Under this funding, BCS has supported **20 cases** with **more than \$15,000** between August 2020 to March 2021.

### M.I.L.K SCHOLARSHIP PROGRAMME

In FY20/21, **more than \$13,000** was disbursed to tertiary students. The "Mainly I Love Kids" scholarship was founded by the Mainly I Love Kids (M.I.L.K) Fund to provide bursaries for tertiary students such as polytechnic students and university undergraduates.

## excITE @ COLLEGE EAST

This pandemic has brought about new challenges with keeping youths connected. excITE @ College East had to adapt to new ways of delivering our services to ensure the students were given the emotional support they needed especially during the lockdown period.



more than  
**600**

students were reached through our daily activities, programmes and workshops



excITE@College East have turned to

**online platforms**

to engage the students

In FY20/21, we managed to reach out to more than 600 students. During the early phase of the pandemic, we moved our programmes and activities online to Zoom and social media platforms to keep students engaged. There was constant communication with the students to understand their challenges and tailor our programmes to meet their needs. As the situation improved, we gradually resumed on-site programmes.

## STUDENT CARE CENTRE

During FY 20/21, Singapore went into the circuit breaker (CB) phase to curb the transmission of Covid-19. As such, the June holiday programmes could not be carried out with the closure of our Student Care Centre (SCC). Our staff had to quickly learn how to use online platforms and created a simple week-long holiday programme in May. Our staff brainstormed non-contact games such as mass exercises and pop quizzes and moved our engagement online via Zoom to connect with students and their parents. Many students withdrew in the few months after the end of the CB as more parents were now working from home. While our enrolment numbers went down and the centre grew quieter, we still received unwavering support from many parents who let their children stay on.



**152**

students were enrolled in our student care centre with 2 students with special needs



**21**

Comcare Students were enrolled

*\*ComCare students are those from needy families receiving subsidies from MSF for their student care fees.*

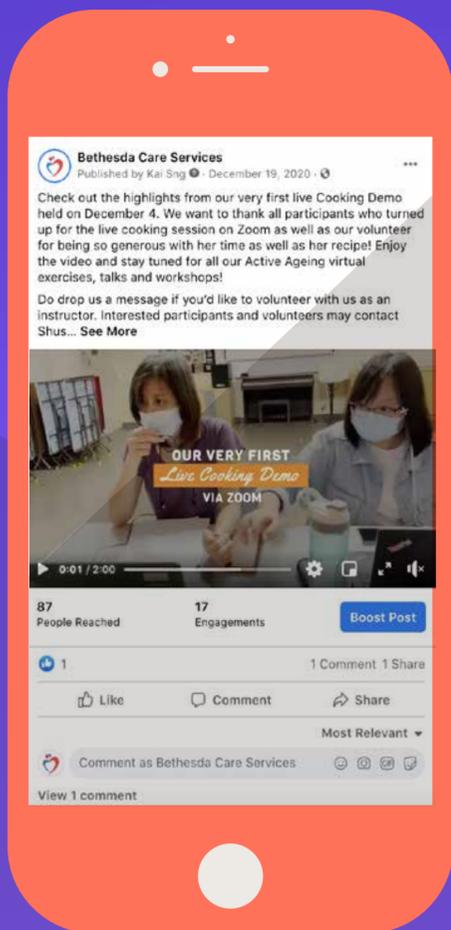
As the pandemic situation improved, SCC resumed its operations with safety measures in place, we gradually saw more students returning to our centre. The reopening of our centre also saw many challenges with the stringent social distancing measures put in place. There had to be minimal physical contact between students and outings had to be suspended. Volunteers were not allowed to enter and staff were instructed to keep a distance from one another. Volunteers returned to befriend our students and helped them in their studies. Besides wearing masks and safe distancing, our centre was gradually returning to how it looked before the pandemic.

# GOING DIGITAL AMIDST THE COVID-19 PANDEMIC

## Active Ageing

### Active Ageing first-ever live cooking demo

We conducted our first-ever live virtual cooking demo session on 4 December 2020. Our volunteer, Ms Iris Lim, showed more than 80 elderly participants online how to make pumpkin kueh using simple steps. The session was well received with positive responses that encouraged us to do a subsequent Zoom cooking demo session on 29 January 2021. The active ageing staff were equipped and trained to set up and use the digital equipment needed to carry out these virtual cooking sessions. The equipment was acquired using South East CDC (SECDC) Digitalisation Fund.



first-ever  
**virtual**  
cooking demo held  
on Zoom



more than  
**80**  
elderly participated in this  
cooking demo session

For more updates about Active Ageing programmes, follow us on

 bethesdacare.sg

 bethesdacare



*I am grateful for the virtual activities organized by BCS. The Zoom exercises, cooking demo and health talks are encouraging and they help to keep the elderly mentally and physically active and fit. The ease of accessibility through Zoom from anywhere in my home makes it more convenient for me, allowing me to participate and keep watch over my grandchild at the same time. I enjoyed the virtual cooking classes very much.*

**Irene Sng, 69**  
Active Ageing Participant



# Collaboration with Changi General Hospital Virtual Health Talks

June 2020 - March 2021

In FY 20/21, we continued to collaborate with Changi General Hospital (CGH) Community Nursing team to organise health talks for our seniors. In the midst of the pandemic, these online health talks on Zoom provided an avenue for social interaction among seniors and equipped them with useful healthcare information. The health talks covered a range of topics for the elderly from mental wellness to practical tips like caring for our eyes and sleeping well. This series of health talks were conducted by CGH community nurses in partnership with BCS.

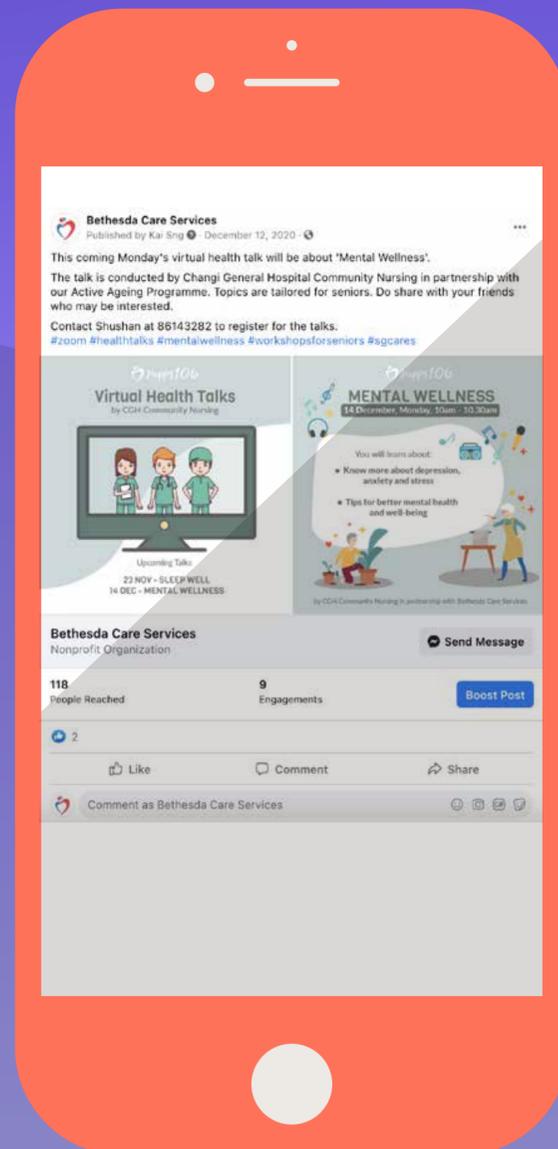
## Deep Breathing Tips to Sleep Well

- 1 Sit or lie down in a comfortable position
- 2 Close your eyes and place one hand on your stomach, and one hand on your chest  
*(optional step, not necessary once you have mastered the breathing technique well)*
- 3 Take a deep breath through your nose and feel your stomach rise up slowly
- 4 Hold your breath for about 3 seconds
- 5 Slowly breathe out gently through your mouth, making a quiet whooshing sound like the wind  
*(breathe out time should be slightly longer than breathe in time)*
- 6 Focus on your breathing and feel the air moving in and out of your body
- 7 Repeat this exercise several times until you feel relax

Tips were shared at a "Sleep Well" talk by Changi General Hospital in partnership with Bethesda Care Services.

Happy106

Changi General Hospital SingHealth



Check out the Facebook link for more info on the health talks

<http://bit.ly/CGHhealthtalks>



The two CGH health talks on 'Caring for Your Skin' & 'Caring for Your Eyes' were both very clearly presented with excellent detailed explanations on why we need to take care of the skin and eyes. There were very good examples and illustrations of problems that arise with lack of care, what to do and when to seek help. I really learnt a lot about how I can better take care of my skin and eyes and when to see the doctor.

**Luan Koay, 70**

Active Ageing Participant



# Family Services

## Online Counselling



reached a total of

12

new clients

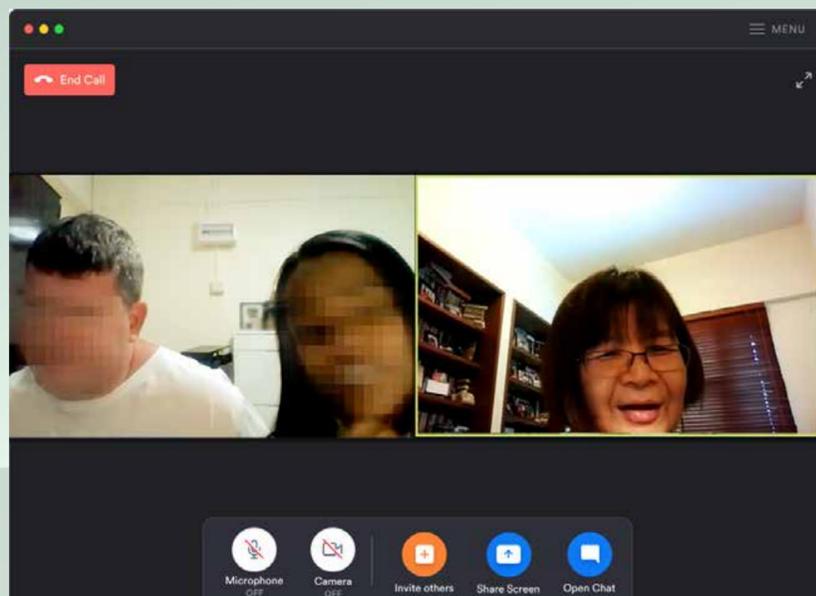


served an average of

18

per month

Since 7 April 2020, we have moved our counselling services online in light of the pandemic. We used the Zoom platform that provides industry-standard privacy and security measures. The security feature helped to overcome initial apprehension and is positively accepted by many clients as they see it as a convenient and viable option. With telecommunication, clients have the flexibility of fixing counselling appointments around their work schedule or family obligations. Without the need for commuting time, this has enabled our clients to schedule more frequent sessions and face lesser challenges with juggling their schedules.



Furthermore, they can have the session in a comfortable environment of their choice instead of being in a clinical setting which eliminates some social stigma towards counselling. This move has allowed more consistent therapy and as a result, our clients experienced increased progress and well-being.



20 – 22 May 2020

This is one of our many inter-departmental collaborations between Family Services and SCC. The talk was conducted by our social workers for the Primary 3 and 4 students during the circuit breaker period. The purpose of the talk was to educate students about the importance of protecting their bodies and addressing issues concerning boundaries in their body parts. It was delivered through the psychoeducation\* process with the use of engaging PowerPoint slides. We received positive feedback that the talk was very useful for the child's awareness and empowerment of their body safety.

\*Psychoeducation is an evidence-based therapeutic intervention that provides information and support to better understand and cope with issues.

## Online Body Safety Talk

First online body safety talk held for Student Care Centre (SCC) students during circuit breaker



a total of

19

students benefitted from the talk



online

talk held on Zoom

For more updates, follow us on

 [bethesdacare.sg](https://www.facebook.com/bethesdacare.sg)

 [bethesdacare](https://www.instagram.com/bethesdacare)

# Bursary Awards



20th

year giving out annual bursaries to students



first-ever

virtual

Bursary Award Ceremony held on Zoom



a total of

\$129,750

was disbursed to the Bursary Award recipients



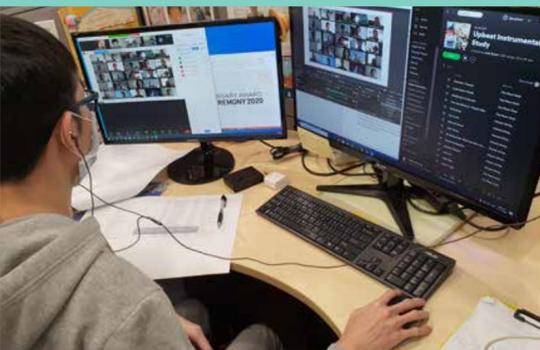
323

recipients from Primary, Secondary Schools and ITE College East were awarded

No. of Bursary Award Recipients



- Primary School - 70
- Secondary School - 99
- ITE - 154



On 13 November 2020, BCS held its first-ever virtual 20th Bursary Award Ceremony via Zoom and we were honoured to have Deputy Prime Minister, Mr Heng Swee Keat present as the guest of honour.

We would like to extend our heartfelt thanks to Phillips 66 International Trading Pte Ltd, Crédit Industriel et Commercial (CIC) and Care and Share for their generous contribution and partnership in this initiative. It was our very first virtual event on such a big scale. Thank you to all who have helped make this event a success!

Over the years, there has been a significant increase in the number of bursaries and amount dispensed (e.g In 2015, we disbursed 197 bursaries amounting to \$67,450. In 2018, 260 bursaries amounting to \$100,400).

Check out our 20th Bursary Award Ceremony Highlights video on facebook

<https://bit.ly/bursaryaward2020>

For more updates, follow us on

bethesdacare.sg

bethesdacare

# YouthSpace Online Engagement

Amid a global pandemic, YouthSpace innovated its operations and moved our engagement online during the circuit breaker period. Since then, YouthSpace continues to engage youths through various popular social media platforms such as Instagram, Tik Tok and Discord with content videos and live interviews sessions.



YouthSpace reached more than  
**60,694**  
views



**91**  
TIK TOK VIDEOS



**152**  
FOLLOWERS SINCE  
APRIL 2020



## Tik Tok

YouthSpace leveraged Tik Tok's influential power as the most downloaded app in 2020 to increase reach to youths in Singapore. YouthSpace created content that covered topics such as anti-bullying, tips to handle exam stress, time management, healthy living and mental health. The content creation strategy was to include youth participation in the video and it turned out to be a success. Tik Tok is also used to publicise YouthSpace's events and activities.

## Instagram

YouthSpace's Instagram @YouthSpaceOnline has 448 followers and engages youths regularly through IG stories, posts and live. YouthSpace IG live sessions include talent shows and games while sharing values. The team collaborated with influencers to conduct value-centred live interviews, giveaways and study tips. Influencers such as Benzo from Wahbanana!, Wilson from Cold Cut Duo, Alif, Syukri and Daryl Tan came on board as guests.



**448**  
FOLLOWERS ON  
YOUTHSPACE IG



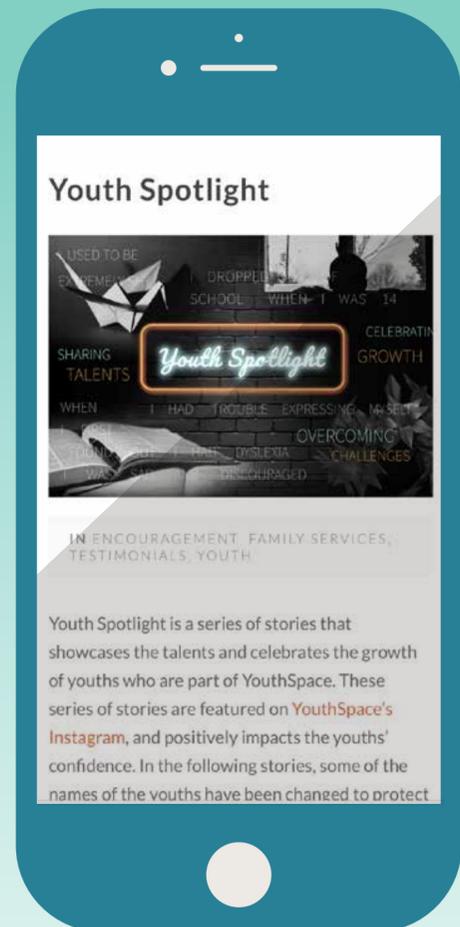
**21**  
IG LIVE SESSIONS

Youth Spotlight

“Youth Spotlight” series featured stories of youths who excelled in talents, overcame challenges or served the community. There was positive feedback from the online community, and the stories boosted the youths' confidence.

This FY, YouthSpace Instagram rolled out quarterly themed content series “Youth Spotlight” reflecting YouthSpace's 5 core values:

| Date             | Youth Spotlight Content                   |
|------------------|---|
| July - Sept 2020 | Empowering youths (Confidence/Competence) |
| Oct - Dec 2020   | Restoring youths (Connection/Character)   |
| Jan - Mar 2021   | Impacting youths (Contribution)           |



For more info about the Youth Spotlight series, check out this article

<http://bit.ly/ystalents>



YOUTHSPACE DISCORD  
CHANNEL ENGAGES  
**48**  
FOLLOWERS REGULARLY

**10**

## Discord

YouthSpace Discord channel engages 48 followers regularly including 29 youths. Amid the circuit breaker, YouthSpace Discord channel became a platform to start discussions topics, reconnect with youths and build an online community for those who feel safer interacting online. YouthSpace Discord channel also serves as a platform of outreach to new youths.

For more updates, follow us on

youthspaceonline  
 youthspaceonline

# Online YouthSpace Programmes



## Online Dance Workshop & Breaking Space Mentorship Programme

In collaboration with Elevate the Streets (ETS), BCS organised a two-part online workshop series on breaking in September 2020. From October 2020 to March 2021, BCS continued to engage ETS on a pilot run of "Breaking Space" - a six months mentorship programme. Training sessions and bi-monthly support groups were provided by BCS to equip the instructors with handles as they mentored and journeyed with the youths. Through these programmes, the mentors helped the youths to develop their character, competence and confidence.



a total of  
**7 youths**  
**9 volunteers**  
were impacted

For more info about Breaking Space Mentorship Programme, check out this article

 <http://bit.ly/breakingspace>

**“** In Breaking Space, we engage youths through teaching breaking moves and more importantly, we taught them values and created a safe space for them to learn. My biggest takeaway from this journey is having fun while feeling like I'm giving back. I enjoyed my time interacting and learning about different youths.

**Justin**

*ETS Breaking Space mentor, Street Dancer*

**”**

**“** In this 6 month programme, we taught our mentee the value of perseverance and inculcated kindness and empathy through the ways we interacted with one another. On the whole, this has been an extremely heartwarming experience.

**Yong Xin**

*ETS Breaking Space mentor  
Street Dancer*

**”**

**“**

Throughout the six months, it was nice seeing my mentee open up about troubles in his school life and personal life to me. I gave a listening ear and got to share my perspective on how I would have dealt with the issues.

**Brandon**

*ETS Breaking Space mentor  
Street Dancer*

**”**



# excITE@College East

## Citi-YMCA Youth For Causes 2020 #CountMeIn



Team YOUth Counts  
received

YFC 2020 Distinction Award  
Best Fundraiser Award



raised a total of

**\$43,190**

*Citi-YMCA Youth For Causes (YFC) is a community initiative started by Citibank and the YMCA of Singapore in 2003. Funded by Citi Foundation, the programme is a catalyst to promote social entrepreneurship and community leadership development among Singaporean youths.*

2020 marked our third year of collaboration with students from ITE College East. With a year of uncertainty and an onslaught of changes presented by the Covid-19 pandemic landscape, we were unsure if the goals could be achieved.

Despite the roadblocks, we saw the need to assist the ITE students who had been adversely affected by the pandemic. A team of student councillors banded together to form Team YOUthCounts. The funds were raised to support their peers and to help further the cause of our youth work in the ITE.

To circumvent the restrictions of not being able to conduct street sales and physical events, we switched our modus operandi to running an online crowdfunding campaign #countmein\* via Giving.sg and a social media campaign to appeal to our fellow Singaporeans. The key highlight was a video campaign showcasing heartfelt stories of students whose lives were affected by Covid-19.

We are proud to report that the team raised a total of \$43,190. To top it off, they were awarded the Distinction Award & Best Fundraiser Award for their outstanding efforts. We are thankful to everyone who has supported us in this trying time, especially to Francis and Ember who agreed to help us unconditionally in crafting the campaign video from scratch.

*\*This #CountMeIn fundraising campaign qualified for the Enhanced Fundraising Programme as part of the Fortitude Budget FY20/21 where Tote Board and the Government provided joint support at a dollar-for-dollar matching.*

Check out the link for the #Countmein campaign video

 <http://bit.ly/YOuthcounts>



The 2020 YFC journey was indeed challenging for us. There were cancelled plans, multiple changes regarding our activities, late nights talks and many more. But it was never hard for us to cope as the support from Bethesda Care Services enabled us to overcome the challenges we encountered. The excITE team Mr Chris and Ms Michelle guided us throughout our journey, from planning to decision making. I can see how passionate they are in helping other people just like us.



**Margie Ybanez**

Team leader of team YOUth Counts  
School of Business, Nitec in Business Services



30

students participated in this workshop



online

workshop series held on Zoom

## Credit Suisse Mentoring Workshop

On 15 August 2020, we conducted our first-ever virtual Credit Suisse Mentoring Workshop series to get around the restrictions of meeting up face to face. This FY marks our 6th year of partnership with Credit Suisse (CS). Going virtual pushed us to think of creative ways to plan and deliver the programme flow. This move was well-received by our participants and even allowed the mentors from Hong Kong to join us.

Our central theme for this workshop was GRIT, learning to thrive and not just survive amid uncertainty. Our mentors helped to anchor conversations and students were engaged and open to share. We would like to thank Credit Suisse and the mentors for their continual support. It was truly a memorable year and we look forward to future collaborations with Credit Suisse.

Check out the link for the CS Mentoring Workshop Highlight video

<http://bit.ly/CSmentor2020>



*With strong partnership and support from BCS, the CS excITE 2020 mentoring program enabled our staff from Singapore and even Hong Kong to effectively connect and share with students their experiences and values on GRIT. The meaningful sessions received positive feedback and we look forward to continued collaboration with BCS.*



**Tan Yen San**

*Credit Suisse Lead for Mentoring Programme*

## Online Financial Literacy Workshop – Prudence in Spending

On 17 July 2020, we conducted a Financial Literacy Workshop to share on financial tips on saving early and being prudent with finances. The students benefited from practical tips and developed an interest in investing. An online quiz was conducted to engage the students and reinforce the knowledge they have learnt. We thank Mr Wong Chee Boon, our management committee treasurer for gracing this event and all who have contributed to the success of this workshop.

### Key components of Financial Literacy



25

students participated in this workshop



For more updates, follow excITE on

excITE@College East

excite\_ce

# Student Care Centre Online Programmes

## Online SCC Holiday Programme

In April and May 2020, our centre had to suspend operations due to measures to curb the spread of the Covid-19 pandemic. To continue to engage the Student Care Centre (SCC) children, our staff had to rely on telecommunication means such as phone calls and online calls to connect with the children. The staff had to pick up new skills in conducting online chats for engagement. Our staff were assigned to check in on how families were coping mentally and emotionally with Home-Based Learning (HBL) and Working from Home (WFH).



### online

programmes are held  
on Zoom to engage  
SCC children

### Online SCC May Holiday Programme

| Date      | Activity   | Level |
|-----------|--|-------|
| 11 MAY    | Informal Catch Up Session  | P6    |
| 12 MAY    | Online catch-up session - "What Has Circuit Breaker Done to Me?" | P3    |
| 13 MAY    | Story Time   | P1-P2 |
| 15 MAY    | Character Teaching   | P1-P4 |
| 20-22 MAY | Online Body Safety Talk  | P3-P4 |
| 27 MAY    | Riddles  | P3    |
| 29 MAY    | Character Teaching   | P4-P5 |



## Online Catch-up Session "What Has Circuit Breaker Done to Me?"

Especially during the Circuit Breaker period when the children had to stay home for an extended period of time, social and emotional issues are amplified. Many needed much emotional support to cope with these changes, as well as academic support.

In light of these concerns, a session was held online on 12 May 2020 for our staff to engage with the Primary 3 students. It was a meaningful time where the children shared their thoughts and feelings about staying at home. Many of them had mixed feelings, they were happy to be at home but felt tension with their siblings and were frustrated from the lack of human interaction. Many students said they were eager to go back to school so that they could get more academic support from their teachers on their homework and understanding concepts. Parents also took this opportunity to communicate with us. Some expressed their concerns as they were stressed from work and managing their children's home-based learning, while others shared that they were coping well. A parent shared that she made sure her child followed our student care timetable at home so that he would be able to adapt quickly once our centre reopens.

## Online Story Telling

An online storytelling session was held via Zoom as a circuit breaker 'holiday' programme on 13 May 2020 for P1 and P2 students. Ms Candi Teng, our SCC volunteer stepped out of her comfort zone by learning the Zoom platform to interact and engage with the children. During the online storytelling session, she even included questions and quizzes for the students to make the session interactive and engaging. It was heartening to see the students join this new programme. Her efforts paid off as the students were focused and enthusiastic in sharing their answers.



*It was quite a challenge for me at first. Because Zoom is fairly new to me. I had to think about how to make it interesting for the children, to make sure they are paying attention.*

**Candi Teng**  
SCC Volunteer

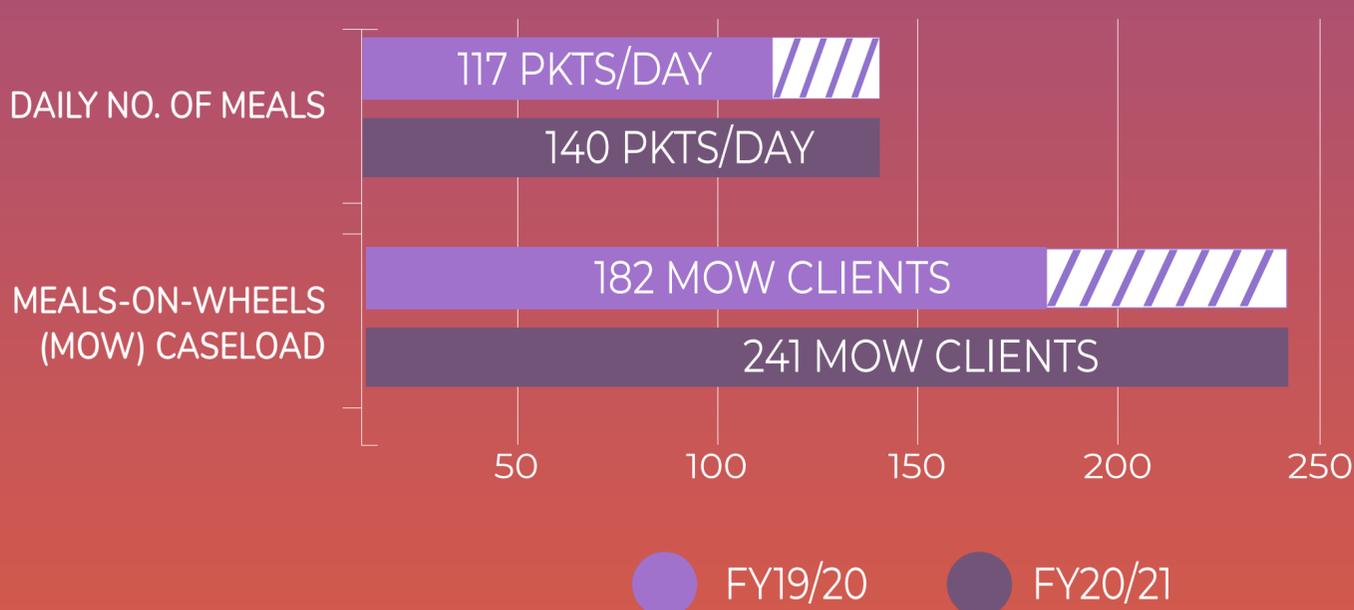


# ON-SITE PROGRAMMES & ACTIVITIES

## ELDERLY SERVICES

### Meals-On-Wheels (MOW)

On 7 April 2020, with the circuit breaker implemented, we continued to serve our Meals-On-Wheels (MOW) clients with their daily meals. We saw an increase in the number of meals we had to deliver to elderly clients who were advised to stay home as they were a vulnerable group. The daily number of meals delivered reached 140 packets which was 16% more than our usual load. During the circuit breaker, we had regular volunteers who took a break due to their age and vulnerability. Despite that, we had new volunteers come on board and have volunteered regularly ever since. Due to the overwhelming response, BCS had to stop new MOW referral cases from June 2020 as we had reached service capacity.



*We realised that it was really quite a heavy load for the full-timers and there were really many households that needed the food delivered to them. It is meaningful in the sense that these are people who are homebound or even bedridden. So we hope that there'll be more people to come on board and volunteer to deliver meals to them.*

**Beng Khoon & Siew Mui**

*Meals-on-Wheels Volunteers*

### Medical Escort & Transport (MET)

Due to the circuit breaker, our Medical Escort and Transport (MET) service ceased till 4 May 2020. We continued to serve only existing clients who had critical medical appointments. All other medical appointments that were not critical were rescheduled to later dates as the national healthcare facilities were battling the rising number of Covid-19 cases.

For more volunteering opportunities, find out more at



<http://bethesdacare.sg/volunteer/>

## ACTIVE AGEING



Thank you for the delightful workshop. I appreciate you guys for giving your precious time to teach us something new and interesting. I enjoyed the session and I really like what I made.

**Mona Nalpon, 80**  
Active Ageing Participant



10  
elderly beneficiaries  
participated in  
this workshop



partnership with  
**Group AID**  
for the social enterprise  
project TerrAIDium



## Terrarium-making Workshop

5 February 2021

Group AID, a Social Enterprise, conducted a free terrarium-making workshop for 10 elderly beneficiaries. The seniors greatly enjoyed the one-hour session of creating their own terrarium with the materials provided and were happy to bring back the personalized craft with them.

## FAMILY SERVICES



a total of  
**27 hours**  
in engaging youths



a total of  
**54**  
youths participated



cycling  
**trips**  
to Marina Bay, Punggol &  
East Coast Park

## YouthSpace Cycling

From November 2020, YouthSpace gradually resumed with some on-site activities such as the cycling programme. The purpose of the programme is to create a safe environment where youths can have fun, de-stress as well as forge positive friendships. It also serves as a platform for volunteers to bond with the youths and mentor them. Looking ahead, YouthSpace hopes to instil a sense of ownership and belonging amongst the regular youths and the volunteers so that eventually this group can be independent and be self-empowered. YouthSpace is also looking at volunteer training to equip volunteers with the skills for effective mentoring with the youths.





Planning and organising these cycling outings for the youths have always been a joy to me. I enjoy spending time with the youths, hearing their stories and guiding them in their lives. What gives meaning to volunteering experience is being able to share my life with them and giving them a place for them to be heard.



**Don**  
Volunteer from  
Singapore Youth for Christ (SYFC)



a total of  
**160**  
youths were spotted  
during street outreach

## Street Outreach

In February 2021, YouthSpace started conducting youth street outreach in the community. With an increase in cases of family conflicts and violence at home, more youths stay up late outside their home. This would also mean that they are at the risk of being exposed to negative peer influences.

During the street outreach, our social workers and volunteers headed out to the neighbourhood to identify vulnerable youths and their hangout spots. There were about a total of 160 youths spotted at different times. Our staff engaged some of these youths and acted as a bridge to connect these youths to our services and resources in the community. YouthSpace hopes that the youths impacted through the street outreach will pay it forward by joining the team for future street outreach to help other vulnerable youths in need.

## FAMILY CONNECT

### Terrarium Parent-Child Bonding event

13 March 2021

This FY, we held our first on-site parent-child bonding activity since the circuit breaker to reach out to our BCS clients in the community. The 2-hour terrarium making workshop included icebreakers and a guided workshop with Mr Darrel Chua, co-founder of Group AID. It was a heartwarming session seeing the families come together in mutual support as they exchanged words of encouragement and wrote notes of appreciation after completing the terrariums. This activity has been a success and it has reinforced the importance of cultivating and strengthening family ties.



a total of  
**15**  
participants attended  
the event



partnership with  
**Group AID**  
for the social enterprise  
project TerrAIDium



It is especially heartwarming to see family members helping one another out in building the terrariums and writing appreciation notes for one another after the activity. We look forward to future collaboration opportunities with BCS.

**Darrel Chua**  
Co Founder  
Group AID



I found the session helpful as I got to spend precious time with my children. It created an opportunity for me and my children to continue talking about the activity after the event.

**Rina**  
Workshop Participant  
Family Services Client



Check out the link for the event photos on this terrarium workshop

<http://bit.ly/terrAIDium>

# CORPORATE HIGHLIGHTS

## BCS Zoom Webinar



**20 June 2020**

*Coping with COVID-19: Understanding its impact on the vulnerable within our community*

20 June 2020 marked our first-ever Zoom webinar to share about the needs and challenges faced by the vulnerable in our community. This Covid-19 pandemic has brought an unprecedented disruption to the world including our nation.

Recognising that the poor and elderly are among the most vulnerable during this crisis, Bethesda Care Services carried out a needs assessment survey in April and May for our existing clients in Bedok and Chai Chee area. These findings were then shared over our Zoom webinar by our Social Workers who made observations of how families and individuals were impacted both financially and socially as a result of social distancing. Recommendations for social support were also presented in the webinar.



### Our Panel

**William Loke**  
Executive Director of BCS

**Kathleen Yee**  
Senior Social Worker

**Hannah Chow**  
Senior Social Worker



43

attendees participated in the webinar



163

families were surveyed for the needs assessment



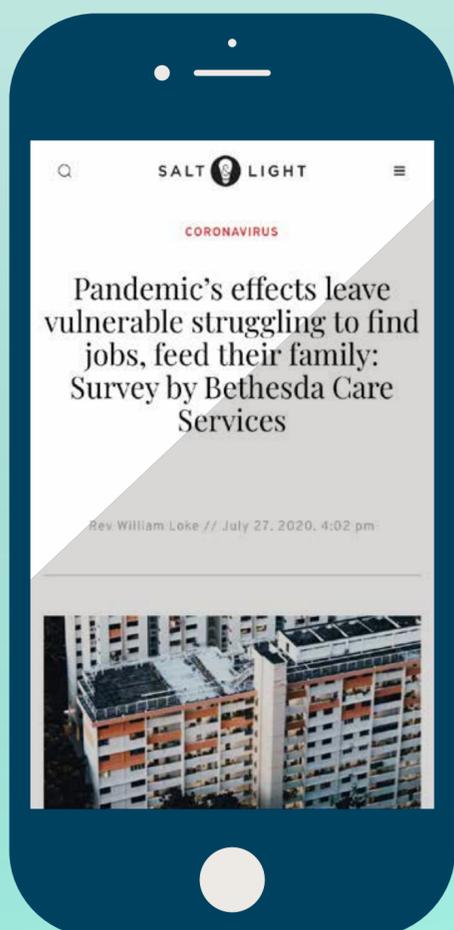
62%

of families suffered income loss due to the Covid-19 pandemic



44%

of families had insufficient finances



Check out this article by Salt & Light on more information about the needs assessment survey done

<http://bit.ly/covid19needssurvey>

# BCS Awareness Month 2020



This FY, we held our first month-long BCS Awareness #sharehope campaign. This year's online "ShareHope" campaign covered stories of volunteers and staff bringing hope to the poor and needy especially during the pandemic. It also brought awareness to the public on financial and social issues faced by the vulnerable in our community and how BCS has helped #reachoutandtouch lives.

#REACHOUTANDTOUCH CAMPAIGN  
END JUNE 2020 - MARCH 2021



AMOUNT RAISED  
S\$329,779



In our commitment to help those in need weather this pandemic crisis, we also set aside a BCS Care Grant for families experiencing financial difficulties. We were able to tap on the dollar-for-dollar matching for online donations raised through our digital platforms with the Enhanced Fund-raising programme by Tote Board and the Singapore Government Fortitude Budget. Hence, with every \$300 donated, we were able to provide 1 month worth of financial assistance to 2 families instead of 1 family.

Check out the link for the #Sharehope campaign stories

<https://bit.ly/sharehopefb>

For more updates, follow us on

bethesdacare.sg

bethesdacare

# Collaboration with Essence Singapore



From September 2020, Essence Singapore Pte Ltd embarked on a CSR initiative project “Essence Impact” with BCS. Through this project, the global media agency tripled online traffic to our website from November 2020 to March 2021. Leveraging on Google Ad Grants for non-profits, Essence applied their expertise in data, analytics and technology to create and optimize Google Ad campaigns for us. The ad campaigns went live in November, and subsequently Essence also conducted a website audit for BCS. With the valuable inputs from the Essence team, our BCS communications team continues to work together with Essence to strategize and execute our digital marketing efforts.



5X

increase in overall traffic  
Year on Year from  
March 2020 to March 2021



paid Media traffic accounts for

57.7%

of all traffic for BCS in  
March 2021



over

11,344

new users to the BCS website in  
less than 5 months

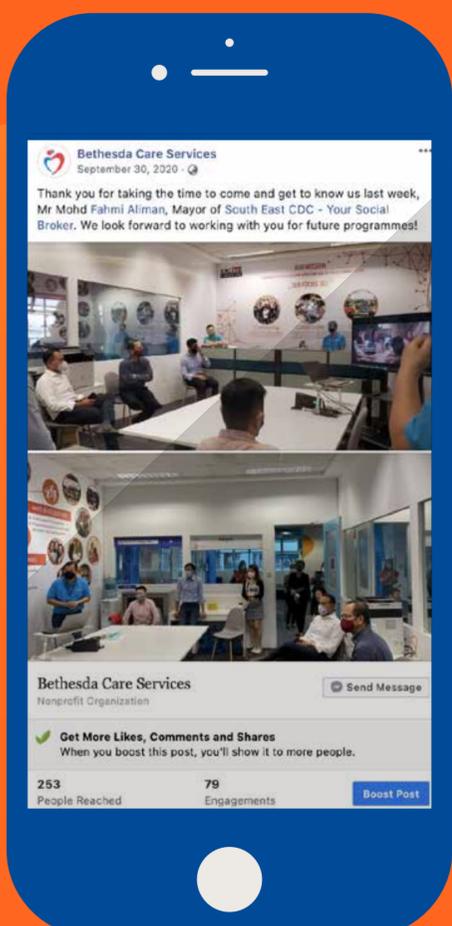


*Essence and Bethesda Care Services have been collaborating to help drive awareness and donations to the BCS website. It has been great seeing the improvements in BCS visibility in the past 6 months and we have a fantastic working relationship and look forward to close collaboration in the future to help BCS grow their online presence.*



**Matthew Holland**

*Associate Vice President  
Essence Singapore Pte Ltd*



## Mayor of South East CDC Visit to excITE @ College East Student Activity Centre

On 24 September 2020, the Mayor of South East Community Development Council, Mr Mohammad Fahmi Aliman made a visit to the excITE @ College East Student Activity Centre to learn about how excITE is reaching out to ITE students and about the works of BCS and programmes that we offer.

We hope to be able to explore possible collaborations with South East CDC in the near future, and It was a fruitful time of sharing as the Mayor and his team toured the premises and engaged with the excITE team and ITE staff.

# #AllIWantForChristmas Fundraising Campaign



The #AllIWantForChristmas campaign was about making Christmas others-centred and not me or we-centred. The campaign highlighted the needs of the vulnerable in our community, namely the low-income families, homebound seniors and individuals or youths who struggle emotionally. During the Christmas season, we encouraged our donors to look beyond themselves and give back to the community. This online campaign encouraged our followers participating in #AllIWantForChristmas to invite their friends and family to consider giving to the community needs instead of spending on Christmas gifts or conducting gift exchanges. They were given the option to choose one out of three causes to support, namely – BCS Care Grant, Food rations and more, Festive Gifts.

#ALLIWANTFORCHRISTMAS CAMPAIGN  
END NOVEMBER - 31 DECEMBER 2020



AMOUNT RAISED  
S\$20,316

## 3 CAUSES TO SUPPORT



BCS CARE GRANT  
\$6,725



FOOD RATIONS  
AND MORE  
\$7,511



FESTIVE GIFTS  
\$6,080



Check out the #AllIWantforChristmas festive gifts distribution highlight video on Facebook

 <https://bit.ly/AIWFUpdate>

# Collaboration with The Social Co.



On special festive occasions like CNY, Hari Raya, Deepavali and Christmas, BCS distributes festive gift packs of food and other necessities on top of the daily meals we send to our elderly clients. This FY, we collaborated with The Social Co. for a year-long fundraising project with their new initiative – Shop by The Social Co. – a platform where donors can purchase items for those in need.



With the help of The Social Co., we raised funds for 110 Chinese New Year festive gift packs for our Medical Escort & Transport (MET) clients. The festive bundles were then packed and distributed with the help of our staff and volunteers during CNY. The fundraising campaign was a success with all 110 bundles snapped up within a couple of hours. We are thankful for the support of all who have sponsored and distributed our CNY Festive bundles. We look forward to the continual partnerships with The Social Co. to raise festive bundles for subsequent festive occasions to bless the community.

Check out this link for more on our collaboration with The Social Co.

<http://bit.ly/bcsxsocialco>

# OUR VOLUNTEERS AT A GLANCE

This FY has been one of the most challenging times due to the Covid-19 situation. Despite that, we saw many who rose to the occasion to contribute their time and effort amid this pandemic. You are our unsung heroes. With heartfelt gratitude, we are truly thankful for those who have joined us to share hope to the poor and needy in times like this.



## TOTAL NUMBER OF VOLUNTEERS FOR FY20/21



197

Elderly Services



58

Family Services



10

Student Care Centre



9

excITE @ College East



7

group volunteers



7

corporate partners

# CORPORATE INFORMATION

The organisation was registered under the Registry of Societies in Singapore on 21 June 1996 and registered as a Charity on 19 April 1997 as Bethesda Care and Counselling Services Centre (BCCSC). On 7 February 2018, our name change to Bethesda Care Services was effected. The organization is a full member of the National Council of Social Service and has an Institution of a Public Character (IPC) status.

Name in Chinese: 恩典之家

ROS Registration Number: ROS 164/96 WEL

Charity Registration Number: 01253

Institution of a Public Character (IPC) Registration Number: IPC 000 227

IPC Sector Administrator: Ministry of Social and Family Development

Unique Entity Number (UEN): S96SS0146D

## 25TH MANAGEMENT COMMITTEE

The Management Committee sets the direction, decides on our policies, administrative procedures and provides leadership and counsel relating to the management of The Society. The following Committee Members were appointed at The Society's **25th Annual General Meeting** on 8 Sept 2020.

|                           |   |
|---------------------------|---|
| <b>Chairman</b>           | Dr Peng Chung Mien  |
| <b>Vice Chairman</b>      | Mr Lok Vi Ming  |
| <b>Honorary Treasurer</b> | Mr Wong Chee Boon   |
| <b>Honorary Secretary</b> | Mr Lai Choy Tong  |
| <b>Committee Members</b>  | Ms Bok Hai Choo Christine<br>Ms Wong Li Tein<br>Ms Tan Jee Nah<br>Ms Wong Phui Hong<br>Mr Chua Seng Lee<br>Mr Foo Ming-En, Mark<br>Mr Peng En Wei<br>Mr Eio Wee Hiong, Joseph |

## SENIOR MANAGEMENT TEAM

|  |   |
|--|---|
| <b>Executive Director</b>                                  | Mr William Loke<br><i>(Appointed to position since 1 July 2015)</i> |
| <b>Senior Social Worker<br/>- Family Services</b>          | Ms Kathleen Yee<br><i>(Appointed on 6 Jan 2020)</i>                 |
| <b>Acting Supervisor<br/>- Elderly Services</b>            | Mr William Loke   |
| <b>Acting Supervisor<br/>- Student Care Services</b>       | Mr William Loke<br><i>(Appointed on 1 Sep 2020)</i>                 |
| <b>Assistant Supervisor<br/>- Student Care Services</b>    | Mr Chua Jun Ping<br><i>(Appointed on 1 Jan 2021)</i>                |
| <b>Programme Manager<br/>- Soul-Care Services – excITE</b> | Ms Michelle Low   |
| <b>Support Operations Manager<br/>(HR/Admin/Comms)</b>     | Mr Tu Huai Chieh<br><i>(Appointed on 1 Jan 2021)</i>                |

# **DISCLOSURE REPORT**

## **REGISTERED IPC STATUS**

Bethesda Care Services' IPC status, renewed under the Ministry of Social and Family Development, is valid from 01/04/2020 to 31/03/2023.

## **BOARD AND EXECUTIVE MANAGEMENT**

1. The governing instrument of Bethesda Care Services is the Constitution. Bethesda Care Services is governed by a Management Committee consisting of voluntary members. The Management Committee members and Office-Bearers are elected at an Annual General Meeting every two years.
2. There are no Management Committee Members (i.e. Board Members) holding staff appointments.
3. The governing instrument does not expressly permit staff to become board members. Hence, the rule of staff not comprising more than one-third of the board is not applicable.
4. Staff do not participate in Board decision-making.
5. No Management Committee Members received any remuneration from Bethesda Care Services during the Financial Year. As such, no Board Member is involved in setting his or her own remuneration.
6. The governing instrument sets out the Board's Composition, Appointment Process, Objectives and Tenure of office bearers.
7. The Honorary Treasurer has a term limit of four consecutive years, as stipulated in the Governing Instrument.
8. There are no staff (employees) who are close members of the family of a Director or the Chief Executive Officer (i.e. Executive Director equivalent).
9. The governing instrument sets out the number of times the board meets and quorum required.
10. The Board regularly reviews Bethesda Care Services' controls, processes, key programmes and events through reports and information provided by its Committees, Board Members and the Management.
11. A total of 4 board meetings were held in FY20/21 (this excludes the AGM held on 8 September 2020) on the following dates: 25 June 2020, 8 September 2020, 1 December 2020 and 23 March 2021.
12. All board members were re-appointed or newly appointed at the AGM held on 8 September 2020.

## **DISCLOSURE AND TRANSPARENCY**

1. Bethesda Care Services makes available to its stakeholders an annual report that includes information on its programmes, activities, audited financial statements, Directors and Executive Management.
2. Bethesda Care Services' Assets including the passenger vans listed below are held for the sole purpose of supporting its charitable community programmes and activities:

Passenger van plate no. PC1737X

Passenger van plate no. PC2391C

| Name                             | Position      | Date Assumed Position | Board Director Since | Company (Designation)  | Previous Appointment and Tenure         |
|----------------------------------|---------------|-----------------------|----------------------|--|---|
| PENG CHUNG MIEN<br>●●●●          | CHAIRMAN      | 29 JUNE 2015          | 8 JAN 1998           | CEO<br>The Farrer Park Company   |   |
| LOK VI MING<br>●●●●              | VICE-CHAIRMAN | 29 JUNE 2015          | 1 JAN 1997           | Managing Director<br>LVM Law Chambers LLC  |   |
| LAI CHOY TONG<br>●●●●            | SECRETARY     | 22 MAR 2016           | 13 JULY 2013         | Accountant<br>Tye Soon Limited   | Treasurer<br>13 July 2013 – 22 Mar 2016 |
| WONG CHEE BOON<br>●●●●           | TREASURER     | 26 JUNE 2018          | 26 JUNE 2018         | Finance Director<br>Orange Applications for<br>Business Singapore Pte Ltd              |   |
| BOK HAI CHOO CHRISTINE*<br>●●●●  | MEMBER        | 29 JUNE 2010          | 29 JUNE 2010         | Teacher<br>Anglo- Chinese School (Independent)   |   |
| TAN JEE NAH (GINA)*<br>●●●●      | MEMBER        | 8 SEPT 2010           | 8 SEPT 2010          | Integration Manager<br>ANZ Bank  |   |
| WONG LI TEIN (MONICA)<br>●●●●    | MEMBER        | 13 JULY 2013          | 13 JULY 2013         | Assistant Registrar<br>Supreme Court   |   |
| WONG PHUI HONG (IVY TAN)<br>●●●● | MEMBER        | 29 JUNE 2015          | 29 JUNE 2015         | Director<br>Noel Gifts International Ltd   |   |
| CHUA SENG LEE<br>●●●●            | MEMBER        | 26 JUNE 2018          | 26 JUNE 2018         | Deputy Senior Pastor<br>Bethesda (Bedok-Tampines)<br>Church Ltd                        |   |
| FOO MING-EN, MARK<br>●●●●        | MEMBER        | 8 SEPT 2020           | 8 SEPT 2020          | Legal Counsel<br>Citibank N.A., Singapore  |   |
| PENG EN WEI<br>●●●●              | MEMBER        | 8 SEPT 2020           | 8 SEPT 2020          | Analyst<br>BP Singapore Pte Ltd  |   |
| EIO WEE HIONG, JOSEPH<br>●●●●    | MEMBER        | 8 SEPT 2020           | 8 SEPT 2020          | Deputy Director<br>(Mental Health & Counselling Services)<br>Care Corner Singapore Ltd |   |

● Denotes Board Meeting attendance. There were 4 Board Meetings in FY20/21.

\* Christine and Gina stepped down as members of BCS Management Committee (MC) at the end of FY20/21. BCS appreciates them for their 10 years of service as MC members.

#### Reason for retaining governing board members who have served for more than 10 consecutive years:

MC members have been among the founding members of the charity. They have been key to the foundation, growth and direction of the Charity. It has been difficult to find comparably dedicated people with the key skillsets in the Healthcare and Law sectors for renewal.

## STRATEGIC DIRECTION AND PROGRAMME MANAGEMENT

- The Board reviews and approves the vision and mission of Bethesda Care Services through Board and Committee meetings.
- The Board approves and reviews a strategic plan for Bethesda Care Services to ensure that the activities are in line with its objectives.
- These are documented and communicated to its members through corporate and management meetings, and to the public through publicity materials such as Bethesda Care Services' website, annual report and community networking.

## WHISTLE-BLOWING POLICY

- Bethesda Care Services' Whistle-blowing policy aims to provide an avenue for employees and external parties to raise concerns and offer reassurance that they will be protected from victimisation for whistle-blowing in good faith.

## RESERVE POLICY

- Bethesda Care Services' Reserve Policy is to maintain a reserve of not less than 6 months of operating costs. This is to protect the interests of the beneficiaries in the event of a dip in donations. The amount of reserve will be regularly reviewed by the Management Committee.

## PUBLIC IMAGE

- Bethesda Care Services accurately portrays its image to its members, donors and the public and has guidelines on how mediums of communication is to be used and how stakeholders are to be engaged.

## HUMAN RESOURCE MANAGEMENT

- Bethesda Care Services employs paid staff.
- No staff is involved in setting his or her own remuneration.
- There are HR policies and annual appraisal system.
- The annual remuneration of key management personnel are classified as follows:

| Remuneration Band            | FY 20/21 | FY19/20* | FY18/19 |
|------------------------------|----------|----------|---------|
| \$S\$100,000 TO \$S\$200,000 | 1        | 1        | 1       |

Key management staff are personnel having authority and responsibility for planning, directing and controlling the activities of Bethesda Care Services, directly or indirectly. Key management staff comprise of the Executive Management Team.

\*Annual Report FY19/20 erroneously indicated 1 key management staff in the remuneration band of \$50,001 to \$150,000. The correct remuneration band should be \$S\$100,000 to \$S\$ 200,000.

- There is no paid staff, being a close member of the family belonging to the Chief Executive Officer (ie. Executive Director equivalent) or members of the Board of Directors of Bethesda Care Services, who has received remuneration exceeding \$50,000 during the financial year.

## MANAGEMENT OF CONFLICT OF INTEREST

- There are documented procedures for Board Members and staff to declare actual or potential conflicts of interests to the Board.
- Board Members make annual declarations of actual or potential conflicts of interests to the Board.
- Board Members abstain and do not vote or participate in decision-making on matters where they have a conflict of interest.

## FINANCIAL MANAGEMENT AND INTERNAL CONTROL

1. The Board ensures internal control systems for financial matters are in place with documented procedures.
  - i. The Board approves the annual budget and the Treasurer is updated via monthly reports of expenditure.
  - ii. Internal control policies and management review controls are practiced to ensure compliance and key controls are reviewed regularly to ensure its effectiveness.
  - iii. The financial records have been properly maintained and the financial statements give a true and fair view of Bethesda Care Services' operations and finances.
2. In the Financial Year 2020/2021, Bethesda Care Services did not provide loans to any persons, establishments or related parties.

## INVESTMENT GUIDELINES

1. Bethesda Care Services adopts a conservative stance towards investing of Bethesda Care Services' reserves. In the Financial Year 2020/2021, reserves set aside for investment were placed in fixed deposits.

## CONDUCT OF FUNDRAISING ACTIVITIES

1. Donor's intent with regards to funds received (donations) made for specific or identified designated purposes are strictly observed. Funds in designated accounts will be used for the sole intention of which the designated funds had been established. Any change of use of such funds will only be administered after attaining the consent of the donor who had stipulated the original intention of that donated sum.
2. Bethesda Care Services maintains a high level of confidentiality with respect to donor information. Donors' name or other details will not be published in any corporate collaterals or publications unless there is a partnership agreement between Bethesda Care Services and the donor.
3. Donations collected are properly recorded on the IPC Link System (IRAS), Bethesda Care Services' accounting system, and promptly deposited by Bethesda Care Services.
4. The total fund-raising expenses of Bethesda Care Services did not exceed 30% of the total receipts from fund-raising and sponsorships for the Financial Year 2020/2021.
5. Bethesda Care Services did not engage the services of commercial fund-raisers in Financial Year 2020/2021.

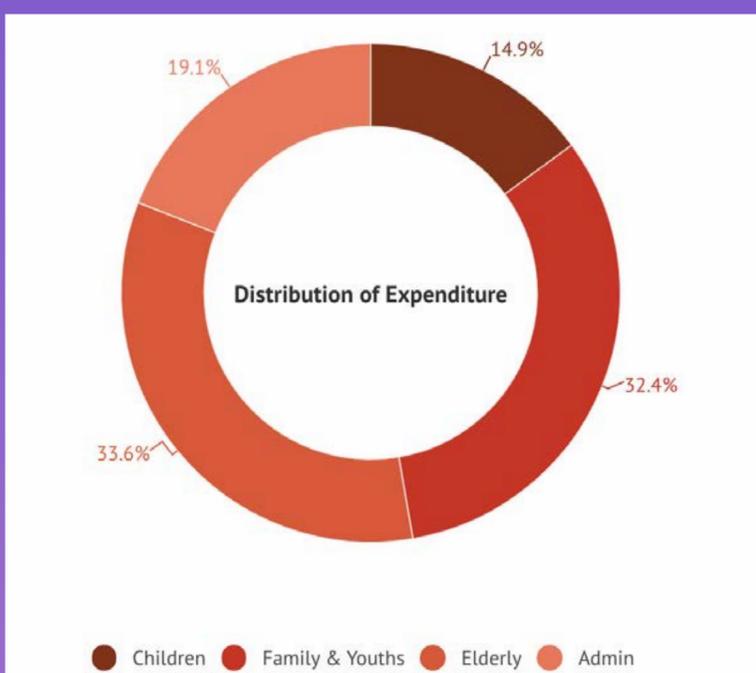
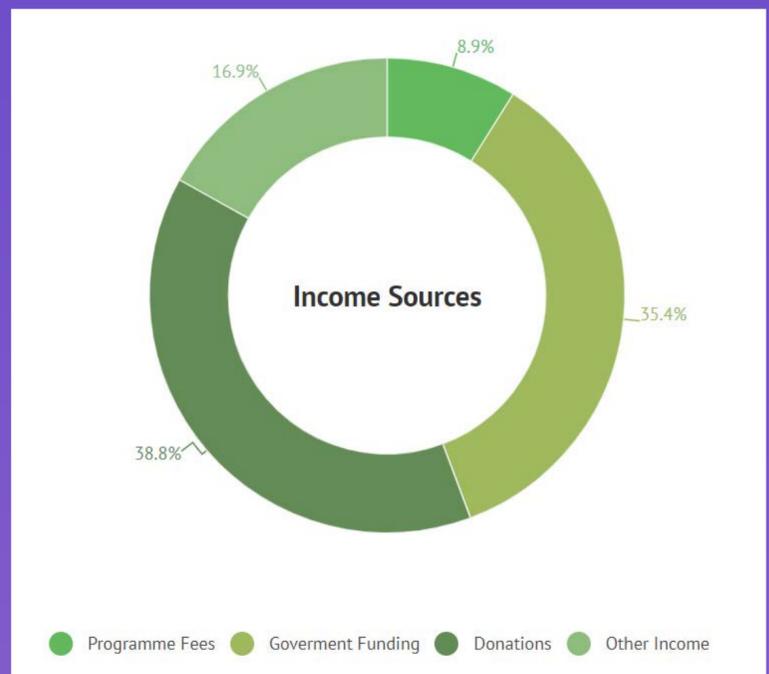
## REVIEW OF FINANCIAL STATUS

BCS receives 35.4 % of its annual funding from government grants and relies more on its own programme fees and donations received to meet the rest of its financial needs. In FY2020/2021, BCS received income totalling \$3,967,854.

## INCOME SOURCES

|                    |                         |       |
|--------------------|-------------------------|-------|
| Programme Fees     | 352,628                 | 8.9%  |
| Government Funding | 1,404,739               | 35.4% |
| Donations          | 1,540,626               | 38.8% |
| Other Income*      | 669,862                 | 16.9% |
| <b>Total</b>       | <b><u>3,967,855</u></b> |       |

\*Other Income refers to funding from supplementary government subsidies to defray organisation employment cost (e.g. MOM-Special Employment Credit), assistance programmes targeted at specific groups of individuals (e.g. Elderly COPE - SECDC Reimbursement) as well as other miscellaneous sources of income (e.g. interest earned from Fixed Deposit).



## DISTRIBUTION OF EXPENDITURE

|                 |                         |       |
|-----------------|-------------------------|-------|
| Children        | 426,949                 | 14.9% |
| Family & Youths | 923,932                 | 32.4% |
| Elderly         | 959,337                 | 33.6% |
| Admin           | 544,036                 | 19.1% |
| <b>Total</b>    | <b><u>2,854,254</u></b> |       |

## **BREAKDOWN OF CHARITY DOLLAR**

For FY2020/2021, out of every \$1.00 spent, 80¢ went directly to fund programmes and activities that benefit our clients.

**Direct Charitable Expenses** - Include programme staff cost and cost of providing services and running programmes for clients.

**Indirect Charitable Expenses** - comprising of: operations/administration cost, which includes printing, stationery, transport, telecommunications, IT expenses, professional fees and administrative staff cost.

## **MANPOWER STATUS**

As of 31 March 2021, BCS had a team of 52 staff comprising of 37 full-time staff and 15 part-time staff (including 4 temporary staff) for FY2020/2021.

## **PURPOSES OF ORGANISATIONAL ASSETS**

From April 2020, 10 laptops were purchased to provide staff with remote work capabilities and to provide our services via online means.

In November 2020, digital equipment were purchased using South East CDC (SECDC) Digitalisation Fund for the purpose of conducting virtual Active Ageing activities such as online cooking demo sessions.

In December 2020, a new burner was purchased to replace the old burner in the kitchen.

In March 2021, a water dispenser with hot, ambient and cold water was purchased for the Student Care Centre (SCC) to provide convenience and access to drinking water for SCC students and staff.

## **CALENDAR OF EVENTS**

Key Developments for FY2020/21

### **12 May 2020**

“What Has Circuit Breaker Done to Me?” online session conducted with P3 students. Through this catch up session, our SCC staff checked on how students were coping with the stresses brought about by the circuit breaker and if they were adjusting well to home-based learning.

### **13 May 2020**

An online storytelling session was held via Zoom as a circuit breaker holiday programme on 13 May for P1 and P2 students by Volunteer Ms Candi Teng.

### **20 – 22 May 2020**

Online body safety talk held for Student Care Centre (SCC) students during circuit breaker. An inter-departmental collaboration between Family Services and SCC, the 10 minutes talk was conducted by our social workers for 19 students.

### **May - August 2020**

2020 marked our third year of collaboration with students from ITE College East for the Citi-YMCA Youth for Causes Project. A team of ITE College East students, Team YOUthCounts was formed and took part in this YFC project. The funds were raised to support their peers and to help further the cause of our youth work in ITE. The team ran an online crowdfunding campaign via Giving.sg and a social media campaign. The key highlight was a video campaign showcasing heartfelt stories of students whose lives were affected by Covid-19. A total of \$43,190 was raised. Team YOUthCounts was awarded the Distinction Award & Best Fundraiser Award for their outstanding efforts.

### **20 June 2020**

This FY marked our first-ever Zoom webinar to share about the needs and challenges faced by the vulnerable in our community due to the Covid-19 pandemic. Bethesda Care Services carried out a needs assessment survey in April and May for our existing clients in Bedok and Chai Chee area. These findings were then shared over our first-ever Zoom webinar by our Social Workers and recommendations for social support were also presented in the webinar.

### **August 2020**

This FY, we held our first month-long BCS Awareness #sharehope campaign. This year’s online “ShareHope” campaign covered stories of volunteers and staff bringing hope to the poor and needy especially during the pandemic. It also brought awareness to the public on financial and social issues faced by the vulnerable in our community and how BCS #reachoutandtouch lives. We were able to tap on the dollar-for-dollar matching for online donations raised through our digital platforms with the Enhanced Fund-raising programme.

### **August - September 2020**

This FY, we conducted our first-ever virtual Credit Suisse Mentoring Workshop. This marks our 6th year of partnership with Credit Suisse (CS). Going virtual allowed students from various ITE Colleges to join the programme and also enable CS mentors from Hong Kong to join us. Our central theme for this workshop was GRIT, learning to thrive and not just survive amid uncertainty. Our mentors helped to anchor conversations and students were engaged and open to share.

### **October 2020 – March 2021**

From October 2020 to March 2021, BCS continued to engage Elevate the Streets (ETS) on a pilot run of “Breaking Space” - a six months mentorship programme. Training sessions and bi-monthly support groups were provided by BCS to equip the instructors with handles as they mentored and journeyed with the youths. Through these programmes, the mentors helped the youths to develop their character, competence and confidence. In collaboration with ETS, BCS organised a two-part online workshop series on breaking in September 2020.

**13 November 2020**

On 13 November 2020, BCS held its first-ever virtual 20th Bursary Award Ceremony held online and we were honoured to have Deputy Prime Minister, Mr Heng Swee Keat present as the guest of honour. A total of \$130,250 was disbursed to 324 Bursary Award recipients. We would like to extend our heartfelt thanks to Phillips 66 International Trading Pte Ltd, Crédit Industriel et Commercial (CIC) and Care and Share for their generous contribution and partnership in this initiative.

**November 2020**

As Singapore enters phase 3, YouthSpace gradually resumed with some on-site activities such as the cycling programme. The purpose of the programme is to create a safe environment where youths can have fun, de-stress as well as forge positive friendships. It also serves as a platform for volunteers to bond with the youths and mentor them.

**November 2020 - March 2021**

With the help of Essence Singapore Pte Ltd, we started running Google Ad campaigns to increase online traffic to our BCS website. Through continued support and communications with the Essence team, there has been a 3X Year-on-Year increase in overall traffic to our BCS website from November 2020 to March 2021.

**December 2020**

In December, we launched the #AllIWantForChristmas campaign. All BCS staff, volunteers and donors were asked to invite friends and family to give to the community needs instead of buying Christmas gifts. The campaign highlighted the needs of the vulnerable in our community, namely the low-income families, homebound seniors and individuals or youths who struggle emotionally. Funds were raised for the BCS Care Grant, Festive Gifts for seniors, Food Ration supplies and more.

**December 2020**

We conducted our first-ever live virtual cooking demo session on 4 December 2020. Our volunteer, Ms Iris, showed more than 80 elderly participants online how to make pumpkin kueh using simple steps. The session was well received with positive responses that encouraged us to do a subsequent Zoom cooking demo session on 29 January 2021. The active ageing staff were equipped and trained to set up and use the digital equipment needed to carry out these virtual cooking sessions. The equipment was acquired using SECDC's Digitalisation Fund.

**February 2021**

This FY, we collaborated with The Social Co. for a year-long fundraising project with their new initiative – Shop by The Social Co. – a platform where donors can purchase items for those in need. With the help of The Social Co., we raised funds for 110 Chinese New Year festive gift packs for our Medical Escort & Transport (MET) clients. We are thankful for the support of all who sponsored and distributed our CNY Festive bundles. We look forward to the continual partnerships with The Social Co. to raise festive bundles for our subsequent festive occasions to bless the community.

**13 March 2021**

We held our first on-site parent-child bonding activity since the circuit breaker. The 2-hour terrarium making workshop included icebreakers and a guided workshop with Mr Darrel Chua, co-founder of Group AID. It was a heartwarming session seeing the families come together in mutual support as they exchanged words of encouragement and wrote notes of appreciation after completing the terrariums. The activity was a success and has reinforced the importance of cultivating and strengthening family ties.

**BETHESDA CARE SERVICES**  
**FINANCIAL STATEMENTS**  
**FOR THE FINANCIAL YEAR ENDED**  
**31 MARCH 2021**

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**BETHESDA CARE SERVICES**  
(Registered with Registry of Societies, Singapore)

**STATEMENT BY THE MANAGEMENT COMMITTEE**

On behalf of the Management Committee, we, Dr. Peng Chung Mien and Wong Chee Boon, being the Chairman and Honorary Treasurer of Bethesda Care Services (the “Society”) respectively, do hereby state that in our opinion, the financial statements set out on pages 5 to 19 are properly drawn up in accordance with the Societies Act, Chapter 311, the Charities Act, Chapter 37 and other relevant regulations and Financial Reporting Standards in Singapore so as to present fairly, in all material respects, the financial position of the Society as at 31 March 2021 and the financial performance, changes in accumulated fund and cash flows of the Society for the financial year ended on that date.

  
Dr. Peng Chung Mien  
Chairman  
25 JUN 2021

  
Wong Chee Boon  
Honorary Treasurer

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF  
BETHESDA CARE SERVICES**

(Registered with Registry of Societies, Singapore)

**Report on the Audit of the Financial Statements*****Opinion***

We have audited the accompanying financial statements of Bethesda Care Services (the "Society") as set out on pages 5 to 19, which comprise the balance sheet as at 31 March 2021, and the statement of comprehensive income, statement of changes in accumulated fund and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the Societies Act, Chapter 311 (the "Societies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and Financial Reporting Standards in Singapore ("FRSs") so as to present fairly, in all material respects, the financial position of the Society as at 31 March 2021 and the financial performance, changes in accumulated fund and cash flows of the Society for the financial year ended on that date.

***Basis for Opinion***

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Society in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") *Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities* ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

***Other Information***

The Management Committee is responsible for the other information. The other information comprises the Statement by the Management Committee as set out on page 1 and the information included in the Annual Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF  
BETHESDA CARE SERVICES (cont'd)**  
(Registered with Registry of Societies, Singapore)

**Report on the Audit of the Financial Statements (cont'd)**

***Responsibilities of the Management Committee and Those Charged with Governance for the Financial Statements***

The Management Committee is responsible for the preparation and fair presentation of these financial statements in accordance with the Societies Act, Charities Act and Regulations and FRSs, and for such internal control as the Management Committee determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

***Auditor's Responsibilities for the Audit of the Financial Statements***

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

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional 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 control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management Committee.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF  
BETHESDA CARE SERVICES (cont'd)**

(Registered with Registry of Societies, Singapore)

**Report on the Audit of the Financial Statements (cont'd)**

*Auditor's Responsibilities for the Audit of the Financial Statements (cont'd)*

- Conclude on the appropriateness of Management Committee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Report on Other Legal and Regulatory Requirements**

In our opinion, the accounting and other records required to be kept by the Society have been properly kept in accordance with the Societies Act and the Charities Act and Regulations.

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

- a) the use of the donation moneys was not in accordance with the objectives of the Society as required under regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- b) the Society has not complied with the requirements of regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.



Baker Tilly TFW LLP  
Public Accountants and  
Chartered Accountants  
Singapore

25 June 2021

**BETHESDA CARE SERVICES**  
(Registered with Registry of Societies, Singapore)

**STATEMENT OF COMPREHENSIVE INCOME**  
**For the financial year ended 31 March 2021**

|  | Note | 2021<br>\$       | 2020<br>\$     |
|--|------|------------------|----------------|
| <b>Income</b>  |      |                  |                |
| Donations  | 3    | 1,540,626        | 1,586,943      |
| Program fees   |      | 352,628          | 480,509        |
| Government funding   |      | 498,522          | 431,893        |
| Government grants  |      | 906,217          | 539,260        |
| Interest from fixed deposits   |      | 44,472           | 56,466         |
| Other income   | 9    | 625,390          | 91,211         |
|  |      | <hr/>            | <hr/>          |
|  |      | 3,967,855        | 3,186,282      |
|  |      | <hr/>            | <hr/>          |
| <b>Less expenditure</b>  |      |                  |                |
| Depreciation of property, plant and equipment                            | 5    | 80,534           | 79,227         |
| Program expenses   |      | 543,891          | 501,134        |
| Staff costs  | 4    | 2,194,354        | 2,081,309      |
| Other expenses   |      | 35,475           | 44,843         |
|  |      | <hr/>            | <hr/>          |
|  |      | 2,854,254        | 2,706,513      |
|  |      | <hr/>            | <hr/>          |
| <b>Surplus and total comprehensive income<br/>for the financial year</b> |      | <b>1,113,601</b> | <b>479,769</b> |
|  |      | <hr/>            | <hr/>          |

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

**BETHESDA CARE SERVICES**  
(Registered with Registry of Societies, Singapore)

**BALANCE SHEET**  
At 31 March 2021

|  | Note | 2021<br>\$ | 2020<br>\$ |
|--|------|------------|------------|
| <b>Non-current asset</b>                       |      |            |            |
| Property, plant and equipment                  | 5    | 132,838    | 175,340    |
|  |      | <hr/>      | <hr/>      |
| <b>Current assets</b>                          |      |            |            |
| Sundry receivables                             | 6    | 345,808    | 224,669    |
| Fixed deposits                                 | 7    | 3,700,000  | 3,150,000  |
| Bank and cash balances                         |      | 1,019,415  | 828,594    |
|  |      | <hr/>      | <hr/>      |
| <b>Total current assets</b>                    |      | 5,065,223  | 4,203,263  |
|  |      | <hr/>      | <hr/>      |
| <b>Total assets</b>                            |      | 5,198,061  | 4,378,603  |
|  |      | <hr/>      | <hr/>      |
| <b>Non-current liabilities</b>                 |      |            |            |
| Community Silver Trust Grant                   | 10   | 125,353    | 235,505    |
| Community Silver Trust deferred capital grant  | 11   | 3,174      | 5,561      |
| Care And Share Matching Grant                  | 12   | –          | 39,269     |
| Care And Share Matching deferred capital grant | 13   | 112,546    | 165,612    |
|  |      | <hr/>      | <hr/>      |
| <b>Total non-current liabilities</b>           |      | 241,073    | 445,947    |
|  |      | <hr/>      | <hr/>      |
| <b>Current liabilities</b>                     |      |            |            |
| Accrued operating expenses                     |      | 58,927     | 48,831     |
| Deposits - student care                        | 8    | 23,702     | 26,377     |
| Deferred grant                                 | 9    | 80,574     | 177,264    |
|  |      | <hr/>      | <hr/>      |
| <b>Total current liabilities</b>               |      | 163,203    | 252,472    |
|  |      | <hr/>      | <hr/>      |
| <b>Total liabilities</b>                       |      | 404,276    | 698,419    |
|  |      | <hr/>      | <hr/>      |
| <b>Net assets</b>                              |      | 4,793,785  | 3,680,184  |
|  |      | <hr/>      | <hr/>      |
| <b>Accumulated fund</b>                        |      | 4,793,785  | 3,680,184  |
|  |      | <hr/>      | <hr/>      |

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

**BETHESDA CARE SERVICES**

**STATEMENT OF CHANGES IN ACCUMULATED FUND  
For the financial year ended 31 March 2021**

|   | \$                      |
|---|-------------------------|
| Balance at 1 April 2019                                       | 3,200,415               |
| Surplus and total comprehensive income for the financial year | 479,769                 |
| Balance at 31 March 2020                                      | <u>3,680,184</u>        |
| Surplus and total comprehensive income for the financial year | 1,113,601               |
| <b>Balance at 31 March 2021</b>                               | <b><u>4,793,785</u></b> |

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

**BETHESDA CARE SERVICES**  
(Registered with Registry of Societies, Singapore)

**STATEMENT OF CASH FLOWS**  
**For the financial year ended 31 March 2021**

|  | 2021<br>\$       | 2020<br>\$       |
|--|------------------|------------------|
| <b>Cash flows from operating activities</b>  |                  |                  |
| Surplus for the financial year   | 1,113,601        | 479,769          |
| Adjustments for:   |                  |                  |
| Amortisation of deferred capital grants  | (75,530)         | (77,242)         |
| Depreciation of property, plant and equipment                                      | 80,534           | 79,227           |
| Interest income  | (44,472)         | (56,466)         |
| Operating cash flows before movements in working capital                           | 1,074,133        | 425,288          |
| Receivables  | (121,139)        | (159,568)        |
| Payables   | (218,613)        | 95,835           |
| Cash generated from operations   | 734,381          | 361,555          |
| Interest received  | 44,472           | 56,466           |
| <b>Net cash generated from operating activities</b>                                | <b>778,853</b>   | <b>418,021</b>   |
| <b>Cash flows from investing activity</b>  |                  |                  |
| Purchases of property, plant and equipment and net cash used in investing activity | (38,032)         | (29,842)         |
| <b>Net increase in cash and cash equivalents</b>                                   | <b>740,821</b>   | <b>388,179</b>   |
| Cash and cash equivalents at beginning of financial year                           | 3,978,594        | 3,590,415        |
| <b>Cash and cash equivalents at end of financial year</b>                          | <b>4,719,415</b> | <b>3,978,594</b> |
| <b>Cash and cash equivalents comprise:</b>   |                  |                  |
| Fixed deposits   | 3,700,000        | 3,150,000        |
| Bank and cash balances   | 1,019,415        | 828,594          |
|  | <b>4,719,415</b> | <b>3,978,594</b> |

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

**BETHESDA CARE SERVICES**  
(Registered with Registry of Societies, Singapore)

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

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

**1 General information**

The Society is registered under the Societies Act Cap. 311 and is domiciled in Singapore.

The principal activities of the Society are to initiate, assist and organise activities and schemes of social service for the alleviation of poverty, suffering, ignorance or ill-health through the allowance of assistance, education, training services or counselling.

The Society is a registered Charity under Charities Act since 1997. The Society is an Institute of Public Character (“IPC”) since 1 October 2008.

The Society’s registered address and principal place of activities is at 300 Bedok North Avenue 3, Singapore 469717.

**2 Significant accounting policies**

**a) Basis of accounting**

The financial statements, expressed in Singapore dollar (“\$”), which is the Society’s functional currency, have been prepared in accordance with the Societies Act, Chapter 311, the Charities Act, Chapter 37 and other relevant regulations and Financial Reporting Standards in Singapore (“FRSs”). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with FRSs requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management’s best knowledge of current events and actions, historical experiences and various other factors that are believed to be reasonable under the circumstances, actual results may ultimately differ from those estimates.

*Use of estimates and judgements*

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods. There were no significant judgments and estimates made during the financial year.

The carrying amounts of cash and cash equivalents, current receivables and payables approximate their respective fair values due to the relatively short-term maturity of these financial instruments.

## 2 Significant accounting policies (cont'd)

### a) Basis of accounting (cont'd)

#### *New and revised standards*

In the current financial year, the Society has adopted all the new and revised FRSs and Interpretations of FRSs ("INT FRSs") that are relevant to its operations and effective for the financial year. The adoption of these new and revised FRSs and INT FRSs has no material effect on the financial statements.

New standards, amendments to standards and interpretations that have been issued at the reporting date but are not yet effective for the financial year ended 31 March 2021 have not been applied in preparing these financial statements. None of these are expected to have a significant effect on the financial statements of the Society.

### b) Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation and any impairment in value. Depreciation is calculated on a straight-line basis to write off the assets over their estimated useful lives.

The estimated useful lives of property, plant and equipment are as follows:

|                        | No. of years |
|------------------------|--------------|
| Furniture and fittings | 5            |
| Computers              | 5            |
| Motor vehicles         | 5            |
| Renovation             | 5            |

The residual values, estimated useful lives and depreciation method of property, plant and equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in income and expenditure when the changes arise.

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

Fully depreciated property, plant and equipment are retained in the financial statements until they are no longer in use.

### c) Financial assets

#### *Recognition and derecognition*

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

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

## 2 Significant accounting policies (cont'd)

### c) Financial assets (cont'd)

#### *Classification and measurement*

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

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

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

#### *Subsequent measurement*

Debt instruments include fixed deposits, bank and cash balances and sundry receivables (excluding prepayments and grant receivable). These are subsequently measured at amortised cost based on the Society's business model for managing the asset and cash flow characteristics of the asset.

The Society measures financial assets at amortised cost if both of the following conditions are met:

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

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

#### *Impairment*

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

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

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

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

## **2 Significant accounting policies (cont'd)**

### **d) Financial liabilities**

Financial liabilities include accrued operating expenses and deposits received from student care which are initially measured at fair value, and are subsequently measured at amortised cost, using the effective interest method.

A financial liability is derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in income and expenditure when the liabilities are derecognised as well as through the amortisation process.

### **e) Provisions**

Provisions are recognised when the Society has a present obligation as a result of a past event, and it is probable that the Society will be required to settle that obligation. Provisions are measured at the directors' best estimate of the expenditure required to settle the obligation at the balance sheet date, and are discounted to the present value where the effect is material.

### **f) Funds**

Unless specifically indicated, fund balances are not represented by any specific accounts, but are represented by all assets of the Society.

### **g) Income recognition**

#### *Donations income*

Donations are recognised on a cash basis and are recognised as income as and when received.

#### *Program fees*

Program fees includes revenue from rendering of services including childcare services, providing food and services to elderly in need and two-way transportation for elders to their medical appointment.

Revenue from services rendered is recognised as a performance obligation satisfied over time. Program fees revenue is recognised over the duration of the programmes and in the period in which the service is provided, having regard to the stage of completion of the service. Unearned income relating to the service to be rendered in future periods are included in deferred income.

#### *Interest income*

Interest from fixed deposits is recognised on time-proportion basis, by reference to the principal outstanding and at the interest rate applicable.

### **h) Impairment of non-financial assets**

Non-financial assets are reviewed for impairment at each balance sheet date or whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. Whenever the carrying amount of an asset exceeds its recoverable amount, an impairment loss is recognised in the income and expenditure.

Reversal of impairment losses recognised in prior years is recorded when there is an indication that the impairment losses recognised for the asset no longer exist or have decreased. The reversal is recorded in income. However, the increased carrying amount of an asset due to a reversal of an impairment loss is recognised to the extent it does not exceed the carrying amount that would have been determined (net of amortisation or depreciation) had no impairment loss been recognised for that asset in prior years.

**2 Significant accounting policies (cont'd)****i) Employee benefits***Defined contribution plans*

Defined contribution plans are post-employment benefit plans under which the Company pays fixed contributions into separate entities such as the Central Provident Fund, and will have no legal or constructive obligation to pay further contributions once the contributions have been paid. Contributions to defined contribution plans are recognised as an expense in the period in which the related service is performed.

*Employee leave entitlements*

Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the balance sheet date.

**j) Taxation**

The Society is exempted from income tax under the provisions of the Income Tax Act.

**k) Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and with banks and fixed deposits. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and that are subject to insignificant risk of changes in value.

**l) Government grants**

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

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

**3 Donations**

|                              | 2021<br>\$       | 2020<br>\$       |
|------------------------------|------------------|------------------|
| Tax-deductible donations     | 1,338,885        | 1,525,687        |
| Non-tax deductible donations | 201,741          | 61,256           |
|                              | <u>1,540,626</u> | <u>1,586,943</u> |

**4 Staff costs**

|                       | 2021<br>\$       | 2020<br>\$       |
|-----------------------|------------------|------------------|
| <i>Program</i>        |                  |                  |
| Salaries and bonus    | 1,506,040        | 1,424,972        |
| CPF                   | 228,483          | 217,537          |
| Others                | 35,503           | 33,081           |
|                       | <u>1,770,026</u> | <u>1,675,590</u> |
| <i>Administrative</i> |                  |                  |
| Salaries and bonus    | 362,321          | 339,629          |
| CPF                   | 53,791           | 50,895           |
| Others                | 8,216            | 15,195           |
|                       | <u>424,328</u>   | <u>405,719</u>   |
|                       | <u>2,194,354</u> | <u>2,081,309</u> |

Included above is an amount of \$325,288 (2020: \$328,550) paid to key management personnel.

**5 Property, plant and equipment**

|                                 | Furniture<br>and<br>fittings<br>\$ | Computers<br>\$ | Motor<br>vehicles<br>\$ | Renovation<br>\$ | Total<br>\$    |
|---------------------------------|------------------------------------|-----------------|-------------------------|------------------|----------------|
| <b>2021</b>                     |                                    |                 |                         |                  |                |
| <b>Cost</b>                     |                                    |                 |                         |                  |                |
| At 1 April 2020                 | 276,877                            | 153,268         | 125,140                 | 93,436           | 648,721        |
| Additions                       | 5,083                              | 32,949          | –                       | –                | 38,032         |
| Written off                     | (4,548)                            | (16,570)        | –                       | –                | (21,118)       |
| At 31 March 2021                | <u>277,412</u>                     | <u>169,647</u>  | <u>124,140</u>          | <u>93,436</u>    | <u>665,635</u> |
| <b>Accumulated depreciation</b> |                                    |                 |                         |                  |                |
| At 1 April 2020                 | 216,784                            | 82,139          | 125,140                 | 49,318           | 473,381        |
| Depreciation charge             | 34,419                             | 31,259          | –                       | 14,856           | 80,534         |
| Written off                     | (4,548)                            | (16,570)        | –                       | –                | (21,118)       |
| At 31 March 2021                | <u>246,655</u>                     | <u>96,828</u>   | <u>125,140</u>          | <u>64,174</u>    | <u>532,797</u> |
| <b>Net carrying value</b>       |                                    |                 |                         |                  |                |
| At 31 March 2021                | <u>30,757</u>                      | <u>72,819</u>   | <u>–</u>                | <u>29,262</u>    | <u>132,838</u> |

**5 Property, plant and equipment (cont'd)**

|                             | Furniture<br>and<br>fittings<br>\$ | Computers<br>\$ | Motor<br>vehicles<br>\$ | Renovation<br>\$ | Total<br>\$ |
|-----------------------------|------------------------------------|-----------------|-------------------------|------------------|-------------|
| 2020                        |                                    |                 |                         |                  |             |
| Cost                        |                                    |                 |                         |                  |             |
| At 1 April 2019             | 260,384                            | 144,388         | 125,140                 | 93,436           | 623,348     |
| Additions                   | 16,493                             | 13,349          | –                       | –                | 29,842      |
| Written off                 | –                                  | (4,469)         | –                       | –                | (4,469)     |
| At 31 March 2020            | 276,877                            | 153,268         | 125,140                 | 93,436           | 648,721     |
| Accumulated<br>depreciation |                                    |                 |                         |                  |             |
| At 1 April 2019             | 180,539                            | 60,452          | 125,140                 | 32,492           | 398,623     |
| Depreciation charge         | 36,245                             | 26,156          | –                       | 16,826           | 79,227      |
| Written off                 | –                                  | (4,469)         | –                       | –                | (4,469)     |
| At 31 March 2020            | 216,784                            | 82,139          | 125,140                 | 49,318           | 473,381     |
| Net carrying value          |                                    |                 |                         |                  |             |
| At 31 March 2020            | 60,093                             | 71,129          | –                       | 44,118           | 175,340     |

The additions of property, plant and equipment of \$Nil (2020: \$2,787) were funded by the Community Silver Trust managed by Ministry of Health (Note 11).

The additions of property, plant and equipment of \$20,077 (2020: \$23,861) were funded by the Care And Share Matching Grant managed by Ministry of Social and Family Development (Note 13).

**6 Sundry receivables**

|                                     | 2021<br>\$     | 2020<br>\$     |
|-------------------------------------|----------------|----------------|
| Other receivables                   | 292,115        | 33,751         |
| Prepayments                         | 14,434         | 13,654         |
| Job support scheme grant receivable | 39,259         | 177,264        |
|                                     | <b>345,808</b> | <b>224,669</b> |

**7 Fixed deposits**

Fixed deposits are placed with the banks and mature within 3 to 12 months (2020: 11 months) after balance sheet date. The fixed deposits bear interest rates ranging from 0.45% to 1.15% (2020: 1.75% to 2.00%) per annum.

## 8 Deposits - student care

Deposits are paid by each student who attends the student care and are refundable when a student withdraws from the student care.

## 9 Deferred grant

Deferred grant income pertains to Jobs Support Scheme ("JSS"). Under the JSS, the Singapore Government will co-fund gross monthly wages paid to each local employee through cash subsidies with the objective of helping employers retain local employees during the period of economic uncertainty. In determining the recognition of the JSS grant income, management has evaluated and concluded that the period of economic uncertainty commenced in April 2020 when the COVID-19 pandemic started affecting the Society's operations. JSS grant income of \$501,859 (2020: \$Nil) was recognised and presented as part of other income in the Statement of Comprehensive Income during the financial year.

## 10 Community Silver Trust Grant

Details of Community Silver Trust Grant are as follows:

|  | 2021<br>\$     | 2020<br>\$     |
|--|----------------|----------------|
| Balance at beginning of the financial year                             | 235,505        | 31,242         |
| Community Silver Trust - Matching Grant receipts                       | –              | 296,908        |
| Refund of unutilised grant   | (15,943)       | –              |
| Transfer to Community Silver Trust deferred capital grant<br>(Note 11) | –              | (2,787)        |
| Expenditure  | (94,209)       | (89,858)       |
| Balance at end of the financial year                                   | <u>125,353</u> | <u>235,505</u> |

The following shows the amount of donations received during the financial year for eligible programme under Community Silver Trust Funding.

|                                | 2021<br>\$     | 2020<br>\$     |
|--------------------------------|----------------|----------------|
| <i>Elderly Services Centre</i> |                |                |
| Tax deductible donations       | 103,895        | 267,841        |
| Non-tax deductible donations   | 147,270        | 25,891         |
|                                | <u>251,165</u> | <u>293,732</u> |

The Community Silver Trust is a donation matching grant from the Government aimed at enhancing and expanding the Intermediate and Long-Term Care ("ILTC") services in Singapore.

The Government will provide a matching grant of one dollar for every donation dollar raised by eligible organisations for ILTC services (i.e. 1:1 matching grant).

The Society refunded unutilised grant amounting to \$15,943 (2020: Nil) which has expired on 31 March 2020 to the government.

**11 Community Silver Trust deferred capital grant**

|  | 2021    | 2020    |
|--|---------|---------|
|  | \$      | \$      |
| <i>Grant - related to assets</i>                     |         |         |
| Balance at beginning of the financial year           | 5,561   | 7,888   |
| Transfer from Community Silver Trust Grant (Note 10) | –       | 2,787   |
| Grant amortised during the financial year            | (2,387) | (5,114) |
|  | <hr/>   | <hr/>   |
| Balance at end of the financial year                 | 3,174   | 5,561   |
|  | <hr/>   | <hr/>   |

The grant was given to fund the purchase of property, plant and equipment for the Elderly Services Centre of the Society. The grant will be amortised over the useful lives of the property, plant and equipment.

**12 Care And Share Matching Grant**

Details of Care And Share Matching Grant are as follows:

|  | 2021      | 2020      |
|--|-----------|-----------|
|  | \$        | \$        |
| Balance at beginning of the financial year                           | 39,269    | 343,332   |
| Care And Share Matching Grant receipts                               | 260,217   | 91,957    |
| Transfer to Care And Share Matching deferred capital grant (Note 13) | (20,077)  | (23,861)  |
| Expenditure  | (279,409) | (372,159) |
|  | <hr/>     | <hr/>     |
| Balance at end of the financial year                                 | –         | 39,269    |
|  | <hr/>     | <hr/>     |

The Care And Share Matching Grant is a donation matching grant from the Government aimed at enhancing and expanding the social services sector in Singapore.

The Government will provide a matching grant of 1.25 dollar for every donation dollar for the first million raised and 1 dollar for second million raised, and 0.65 dollar for third million raised by eligible organisation. The Care and Share grant utilisation's deadline was extended to 31 March 2022.

**13 Care And Share Matching deferred capital grant**

|   | 2021     | 2020     |
|---|----------|----------|
|   | \$       | \$       |
| <i>Grant - related to assets</i>                      |          |          |
| Balance at beginning of the financial year            | 165,612  | 213,879  |
| Transfer from Care And Share Matching Grant (Note 12) | 20,077   | 23,861   |
| Grant amortised during the financial year             | (73,143) | (72,128) |
|   | <hr/>    | <hr/>    |
| Balance at end of the financial year                  | 112,546  | 165,612  |
|   | <hr/>    | <hr/>    |

The grant was given to fund the purchase of property, plant and equipment for social service sector of the Society. The grant will be amortised over the useful lives of the property, plant and equipment.

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

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

|   | 2021<br>\$ | 2020<br>\$ |
|---|------------|------------|
| <i>Financial assets</i>                 |            |            |
| Financial assets at amortised cost      | 4,751,313  | 4,012,345  |
| <i>Financial liabilities</i>            |            |            |
| Financial liabilities at amortised cost | 82,629     | 75,208     |

**b) Financial risk management**

The Society's activities expose it to minimal financial risks and overall risk management is determined and carried out by the Management Committee.

***Foreign exchange risk***

The Society transacts mainly in its functional currency and as such its exposure to foreign exchange risk is minimal.

***Credit risk***

Credit risk is the risk of loss that may arise on outstanding financial instruments should a counterparty default on its obligations. The Society's exposure to credit risk arises primarily from cash and cash equivalents and other receivables. For financial assets, including cash and cash equivalents, the Society minimises credit risk by dealing exclusively with high credit rating counterparties.

The Society does not have any significant concentration of credit risk exposure. The maximum exposure to credit risk is represented by the carrying value of each class of financial assets recognised on the balance sheet. Credit risk exposure in relation to financial assets at amortised costs as at 31 March 2021 and at 31 March 2020 is insignificant, and accordingly no credit loss allowance is recognised as at 31 March 2021 and at 31 March 2020. There are no financial assets that are past due and/or impaired.

***Interest rate risk***

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

The Society is not exposed to significant interest rate risk.

***Liquidity and cash flow risk***

The Management Committee exercises prudent liquidity and cash flow risk management policies and aims at maintaining an adequate level of liquidity and cash flow at all times.

The Society's financial liabilities at the balance sheet are all due within 1 year after balance sheet date and approximate contractual undiscounted payments.

**c) Fair values of financial instruments**

The carrying amounts of the financial assets and liabilities recorded in the financial statements of the Society approximate their fair values due to their relatively short-term maturity.

## **15 Fund management**

The Society's objectives when managing its funds are to safeguard and to maintain adequate working capital to continue as going concern and to develop its principal activities over the longer term through significant support in the form of donations, government grants and funding, and program fees. The fund of the Society consists of accumulated fund. No changes were made in the objectives, policies or processes during the financial years ended 31 March 2021 and 31 March 2020.

## **16 Authorisation of financial statements**

The financial statements of the Society for the financial year ended 31 March 2021 were authorised for issue in accordance with a resolution of the Management Committee dated 25 June 2021.