

Annual Report

2023 / 2024



**Sembawang
Family
Service Centre**

Content Page



About us



Overall Performance



Key Programmes & Events



Student Care Centre



**Message from
Management
Committee
Chairperson**



**Management
Committee**



SFSC Family



Acknowledgements



**Corporate
Governance**



**Audited Financial
Report**

About Us



Sembawang Family Service Centre (SFSC) is a Voluntary Welfare Organisation incorporated under the Societies and Charities Acts of Singapore. We are also a registered Charity and an Institution of a Public Character (IPC) under the Ministry of Social and Family Development, and are governed by our Constitution. Covenant Community Methodist Church (CCMC) is a strategic and founding partner to SFSC.

Registered Address

326 Sembawang Crescent #01-52
Singapore 750326

Unique Entity Number

TI1SS0143D

Auditors

Helmi Talib LLP
133 Cecil Street #15-02
Keck Seng Tower Singapore 069535

Bankers

Oversea-Chinese Banking Corporation (OCBC Bank), United Overseas Bank (UOB), Standard Chartered Bank, Maybank

Our Purpose

To provide relevant services to support the needs of low income and/or vulnerable individuals and families in the community in Singapore.

Our Values

Integrity

We act in ways that are consistent with the values, beliefs and principles we claim to hold.



Teamwork

We believe that our greatest potential can only be achieved in a collaborative environment of common purpose and shared success.

Professionalism

We adhere to high standards of professional ethics and moral principles in our work and practice.

Our Vision

To be a values-driven Centre, building strong families and forming a caring community.

Our Mission

To reach out and touch lives, meeting the needs of the community and providing relevant services with respect, warmth and professionalism.

Respect

We regard each person as unique, with his/her inherent dignity and worth regardless of individual differences or cultural ethnicity.

Care

We serve others with a heart of compassion and have their best interests at heart.

Message from Management Committee Chairperson



Building Resilience for Growing Needs, Dedication to Exceed Expectations

Dear Friends and Supporters,

I am honoured to present this annual report, that charts a year of both significant challenges and remarkable achievements for Sembawang Family Service Centre (SFSC). The past 12 months have been a testament to the unwavering resilience of the families we serve, and the dedication of our phenomenal team.

A Surge in Need

SFSC experienced a staggering *18% increase in new cases* compared to the previous financial year. This surge highlights the growing need for our services in the local community. *Cases of family violence*, a complex and sensitive issue, registered a particularly concerning *rise of 7%*. These figures underscore SFSC's critical role in empowering families, and fostering a safe and supportive environment.

Exceeding Benchmarks, Empowering Families

In the face of both the increasing number and complexity of cases, our dedicated team met and exceeded the benchmarks set by the Ministry of Social and Family Development (MSF) service standards for casework. One notable achievement was the significant improvement in clients' *self-reliance and resilience at case closure*, which rose from 70% to an impressive 86%. In addition, clients' *ability to manage and reduce needs upon case closure* reached a remarkable 94%, up from an already high 87% the previous year.

These improvements demonstrate the effectiveness of SFSC's programmes, and the exceptional skills and efforts of our staff. They testify to SFSC's steadfast commitment to empowering families in the community, and equipping them with the tools to build brighter futures.

Building Resilience: A Year in Action

At SFSC, we seek to understand and meet the needs of the local community based on our vision, mission and values. This overarching purpose motivated the strategy that we pursued through our varied programmes – we adapted and innovated in our efforts to *build resilience through both technology and basic needs support*.

Given the importance of digital literacy in today's world, we collaborated with the Singapore Computer Society to successfully implement the "Ready, Get-Teched, Go!" programme. This initiative empowers lower-income families with essential technology hardware, software and skills.

Recognising the increasingly significant impact of food insecurity due to the external environment, we expanded the *B.A.I.K. Shop programme*. This ensures access to basic necessities for struggling families.

As the needs of our community evolved, we strategically reallocated our resources. Due to the growing number of student support centres and similar facilities set up in the area, our Student Care Centre (established in 2001) had experienced decreasing enrolment over the past few years. This year, we made the decision to close SCC because that allowed us to focus on areas of greater need.

To manage the increasing demands of the casework effectively, SFSC invested in our *staff growth and well-being*. We strategically *recruited additional social workers and counsellors*, as their expertise strengthens our team's capacity to provide exceptional support to families. Given the paramount importance of our staff well-being, we actively participated in the NCSS's "Caring for Social Service Professionals" scheme, bolstering our Employee Assistance Programme. Additionally, we organized in-house self-care workshops to support staff mental health.

Building a Brighter Future, Together

Looking ahead to the new year, we at SFSC see both *challenges and opportunities*. The most significant of these would be in addressing the rising complexity of cases, while still maintaining the highest quality service standards.

However, our team is committed to continuous improvement. In the year just ended, we have prioritized investments in *IT infrastructure and security* to enhance staff support and streamline operations. We will continue to *actively explore IT tools to increase efficiency and improve processes*, allowing our staff to dedicate more time to direct client support.

Investing in our staff remains a priority. We will continue to review our *HR structure and initiatives* to attract and retain top talent, and foster a supportive work environment that prioritises well-being.

We also recognise the importance of digital literacy for our clients. We plan to expand our *technology skills training programmes*, empowering families to navigate the digital world with more confidence.

A Call to Action

We are pleased with the headway we have made this past year in realising our purpose. But we know we cannot achieve our goals alone. Your continued support, through volunteering, donations, or simply spreading awareness about our work, is crucial. We invite you to *visit our website at www.sfsc.org.sg* to learn more about our programmes, and how you can get involved.

Together, we can build a stronger, more resilient community where all families have the opportunity to thrive.

Thank you for believing in our mission.

Sincerely,
Eddie Chau
Chairperson of Management Committee
Sembawang Family Service Centre

Management Committee

SFSC Management Committee

Chairperson

Lee Mei Li April (*until 24.08.2023*)
Chau Shing Chi Eddie (*since 24.08.2023*)

Vice Chairperson

Chau Shing Chi Eddie (*until 24.08.2023*)
Low Wee Him Adrian (*since 24.08.2023*)

Secretary

Hau Wei Qee Rachel

Treasurer

Chia Yuan Ming Gerald

Assistant Treasurer

Cheong Boo Suan Nancy (*until 24.08.2023*)
Tham Bok Mun Kenneth (*since 24.08.2023*)

Members

Khoo Kim Geok Jacqueline (*until 24.08.2023*)
Tan Chue Loon Michelle (*until 24.08.2023*)
Tay Siok Wan Joanne
Lee Mei Li April
Chui Tau Siong (*since 24.08.2023*)
Chan En Liang Anton (*since 24.08.2023*)
Wong Pakshong Jennifer (*since 24.08.2023*)

Ex-officio

Chia Choon Hoong
Cheryl Kee-Giam Mun-Ye (*until 31.03.2024*)
Khong Chee Ping Brenda

Finance Sub-Committee

Chairperson

Chia Yuan Ming Gerald

Members

Cheong Boo Suan Nancy (*until 24.08.2023*)
Tham Bok Mun Kenneth (*since 24.08.2023*)

Human Resource Sub-Committee

Chairperson

Khoo Kim Geok Jacqueline (*until 24.08.2023*)
Lee Mei Li April (*since 24.08.2023*)

Members

Cheong Boo Suan Nancy (*until 24.08.2023*)
Chan En Liang Anton (*since 24.08.2023*)
Bo Chai Hiah

Name	Designation	Date of Appointment on Management Committee	Attendance at Management Committee Meetings	Attendance at Annual General Meeting	Occupation and Experience
Lee Mei Li April	Chairperson (Outgoing) Chairperson, HR Sub-Committee (Incoming)	20.06.2011	4/6	✓	Retired. Former SVP, Head of Corporate Communications, Mapletree Investments Pte Ltd
Chau Shing Chi Eddie	Vice Chairperson (Outgoing) Chairperson (Incoming)	22.09.2022	6/6	✓	Entrepreneur and Angel Investor, V-Key Pte Ltd
Low Wee Him Adrian	Vice Chairperson (Incoming)	22.09.2022	5/6	✓	Executive President, Fosun Hive Capital Management
Hau Wei Qee Rachel	Secretary	31.07.2019	4/6	✓	Assistant Director, Ministry of Trade and Industry
Chia Yuan Ming Gerald	Treasurer Chairperson, Finance Sub-Committee	13.08.2020	6/6	✓	Finance Manager, Manulife (Singapore) Pte Ltd
Cheong Boo Suan Nancy	Assistant Treasurer (Outgoing) Member, Finance Sub-Committee and Human Resource Sub-Committee (Outgoing)	20.06.2011	1/1	✓	Retired. Former Director of Administration and Director of Human Resource, Ernst & Young
Tham Bok Mun Kenneth	Assistant Treasurer (Incoming) Member, Finance Sub-Committee	19.11.2020	2/6	✓	Managing Director - Singapore & ASEAN, Bibby Financial Services (Singapore) Pte Ltd
Khoo Kim Geok Jacqueline	Member (Outgoing) Chairperson, HR Sub-Committee (Outgoing)	20.06.2011	1/1	✓	Director, JC Trust Ltd
Tan Chue Loon Michelle	Member (Outgoing)	20.06.2011	1/1		Retired. Former Banker, UBS

Name	Designation	Date of Appointment on Management Committee	Attendance at Management Committee Meetings	Attendance at Annual General Meeting	Occupation and Experience
Tay Siok Wan Joanne	Member	22.09.2022	6/6	✓	Retired. Former Adjunct Professor, School of Business, Singapore University of Social Sciences
Chui Tau Siong	Member	24.08.2023	5/5	✓	CEO, Jebsen & Jessen Packaging (S) Pte Ltd
Wong Pakshong Jennifer	Member	24.08.2023	5/5	✓	General Counsel, Group Company Secretary, Great Eastern Holdings Limited
Chan En Liang Anton	Member	24.08.2023	3/5	✓	Assistant Manager, HR Shared Services, Far East Organization
Chia Choon Hoong	Ex-officio	25.01.2018	3/6		Investment Officer, Pavilion Capital International
Cheryl Kee-Giam Mun-Ye	Ex-officio	01.12.2021	2/5		Church Counsellor, Covenant Community Methodist Church

*Attendance is indicated as the number of meetings attended over the number of meetings scheduled. As the Management Committee members might be appointed or could resign during the financial year, the number of meetings scheduled would vary.

**Ex-officio, Cheryl Kee-Giam was on maternity leave from May to September 2023 and her duties were covered by Mr Anton Chan, Lay Ministry Staff of Covenant Community Methodist Church.

***As at 31 March 2024, Ms April Lee has served on the SFSC Management Committee for more than 10 consecutive years. Her extensive experience in corporate communications, stakeholder engagement, fundraising and contributions during Management Committee and Sub-committee meetings continue to make her invaluable to the Management Committee.

****Ms Cheong Boo Suan, Ms Jacqueline Khoo and Ms Michelle Tan had also served on the SFSC Management Committee for more than 10 consecutive years and had stepped down on 24 August 2023.

Finance Sub-Committee Meeting Attendance

Name	Designation	Attendance at Committee Meetings
Chia Yuan Ming Gerald	Chairperson	1/1
Tham Bok Mun Kenneth	Member	1/1
Cheong Boo Suan Nancy	Member (Outgoing)	NA

Human Resource Sub-Committee Meeting Attendance

Name	Designation	Attendance at Committee Meetings
Khoo Kim Geok Jacqueline	Chairperson (Outgoing)	NA
Lee Mei Li April	Chairperson (Incoming)	2/2
Cheong Boo Suan Nancy	Member (Outgoing)	NA
Bo Chai Hiah	Member	2/2
Chan En Liang Anton	Member	2/2

Meeting Attendance of SFSC Executive Director

Name	Designation	Date of Appointment	Attendance at Management Committee Meetings*	Qualification and Experience
Khong Chee Ping Brenda	Executive Director	1 September 2020	6/6	<ul style="list-style-type: none"> Over 20 years of experience in social work and managing teams Registered Social Worker Master of Social Work, Singapore University of Social Sciences Alumni, National University of Singapore

*The Executive Director will attend all meetings as an ex-officio member of the Management Committee but does not vote at the meetings.

SFSC Family




Total Annual Remuneration of our Top Three Senior Staff

Remuneration Bands	No. of Staff
\$150,001 to \$200,000	2
\$100,000 to \$150,000	1

* None of our three most senior and highest paid staff serves as a governing board member of SFSC.

* One of the paid staff is a close member of the family belonging to the Executive Director and has received remuneration exceeding \$50,000 during the financial year, between \$100,000 to \$150,000.

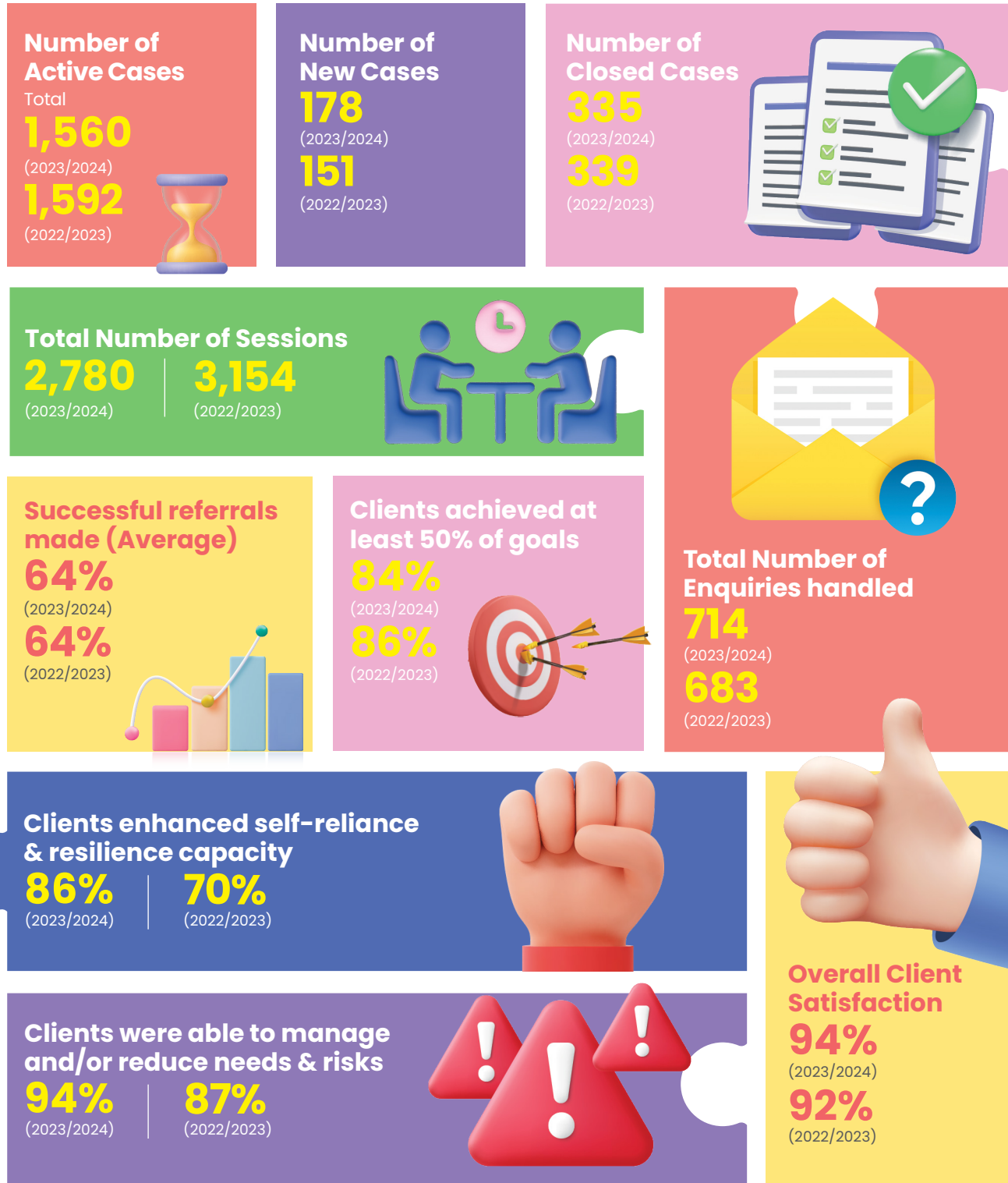
A hand in a blue suit sleeve holds a large red puzzle piece. The puzzle piece has a quote on it. In the bottom left corner, there is another smaller pink puzzle piece.

"Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around."

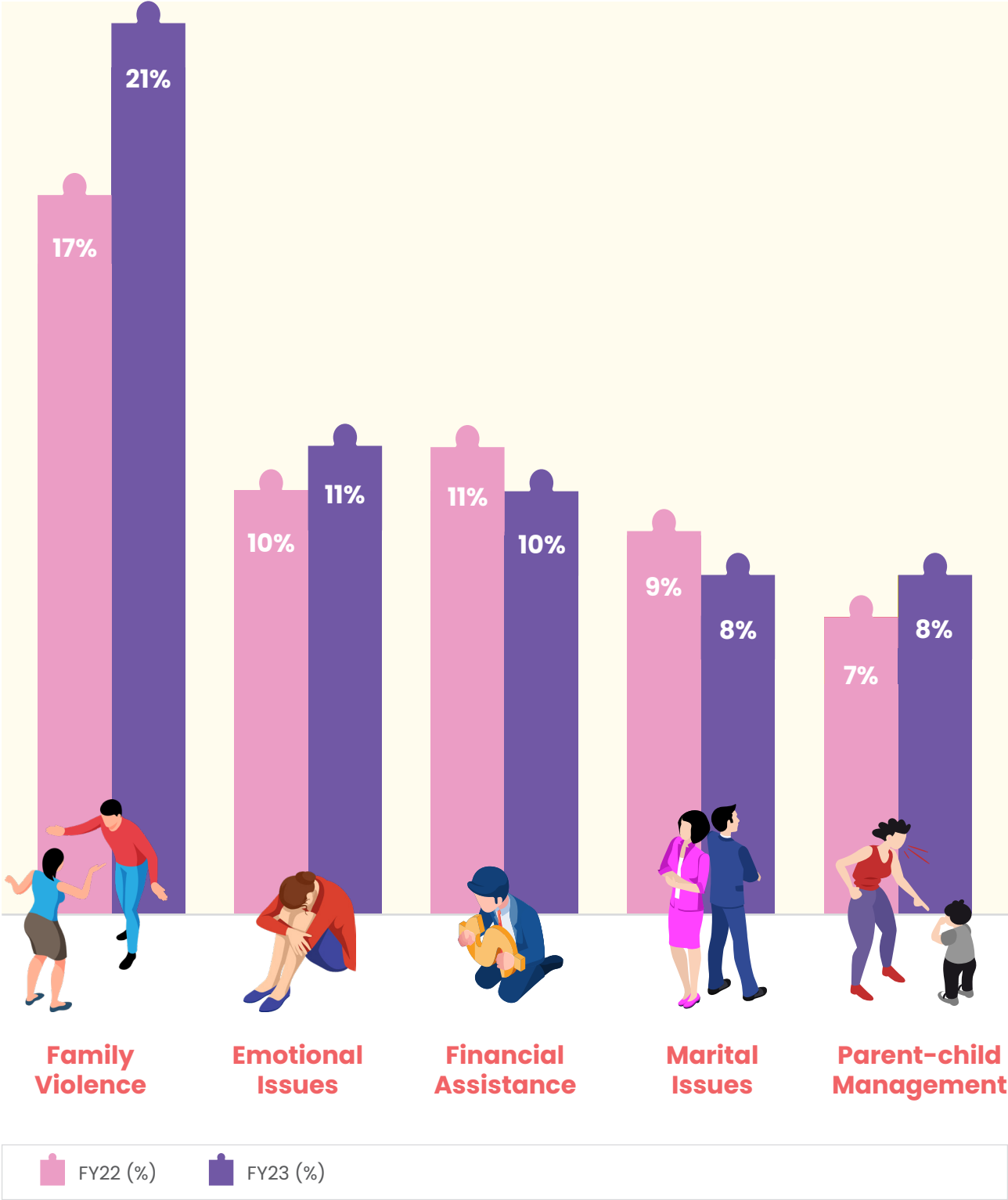
Leo Buscaglia

Overall Performance

Key Performance Indicators



Top 5 Presenting Issues Managed



Financial Disbursement

\$108,591.68 was disbursed to those in need.

The Straits Times School Pocket Money Fund (STSPMF)

20 students (9 Primary School students, 4 Secondary School students and 7 Post-Secondary School students)

\$9,095.00

FSC ComCare Fund (FCF)

- Government funding for FSCs to serve as Disbursing Agencies to assist households that require urgent and temporary financial relief, based on caseworkers' assessment

58 families received the aid in cash

\$16,586.00

Community Outreach Fund (COF)

- since Oct 2020
- Financial disbursement to Pocket Fitness Group Work & Family Development Programme (FDP) participants (\$1,920.00)
- Cash aid to low-income clients (\$3,871.28)

7 families received the cash disbursement through their participation in Pocket Fitness Group Work & FDP

18 families received the aid in cash

\$5,791.28

Lee Foundation's financial assistance to support 4 low-income families with monthly cash assistance

4 families

\$5,100.00

SFSC B.A.I.K. Shop to support low-income families with groceries via a self-service vending machine

87 families

\$16,591.08

Festive Food Vouchers from Covenant Community Methodist Church (CCMC)

- \$200 for each family for Christmas and \$150 for each family for Chinese New Year. This annual support serves to bring festive joy to the low-income and vulnerable families.

25 families (Christmas 2023) & 20 families (CNY 2024)

\$8,000.00

SFSC-CCMC Bursary Award 2024

68 students - 45 recipients for primary level (\$300 each) & 23 recipients for secondary level (\$400 each). Each recipient also received \$20 Popular bookstore vouchers for primary level and \$30 Popular bookstore vouchers for secondary level.

\$24,290.00

Children's Outing at Bird Paradise (Collaboration with Bibby Financial Services)

16 children

\$348.00

Ready, Get-Teched, Go! Run 2 programmes

20 families

\$16,591.08

SFSC Sunday

\$546.00

Banquet of Love

22 families with 163 participants together

\$5,653.24

Event Participation

Type	Date	Name of Programme / Event	No. of Participants
Group Work	31/05/2023 - 23/06/2023	Children's Resilience Group Work	8
	08/06/2023 - 17/08/2023	Pocket Fitness Group Work	7
Community Work	22/03/2023 - 07/11/2023	Tuition & Character Building Programme	11
	01/04/2023 - 31/03/2024	SOWERS Project	8
	01/04/2023 - 31/03/2024	Bringing Abundance In Kindness (B.A.I.K.) Shop	87
	18/07/2023	Meeting with ABCD members for collaboration	3
	08/09/2023	Children's Outing at Bird Paradise (Collaboration with Bibby Financial Services)	28
	16/09/2023	Banquet of Love	163
	23/09/2023 - 17/02/2024	Ready, Get-Teched, Go! (Run 2)	64
	17/10/2023	Meeting with ABCD member for collaboration	1
	22/10/2023	Food Ration Distribution to Canberra residents	9
	01/03/2023 - 31/03/2024	CCMC Gift of Love Grocery Programme (Run 2 and Run 3)	68
	09/12/2023	SFSC-CCMC Bursary Award 2024	87
	20/01/2024	SFSC Community Engagement Day 2024	53
10/03/2024	Canberra Adventurefest Day 2024	700 (joint event with Canberra Community Club)	
Student Care Centre	28/04/2023, 12/05/2023	Indoor & outdoor activities by Crescent Girls Secondary School	71
	15/05/2023 - 31/05/2023	WeCareArts (6 session)	31
	06/06/2023	Volunteering programme by Kingdom's Heart Church volunteers games/activities	40
	12/06/2023 - 14/06/2023	Robotic Workshop by The Centre for Computing for Social Good and Philanthropy, National University of Singapore (NUS)	97
	15/06/2023	Online Homework Clinic by Singapore Management University (SMU)	31
	19/06/2023, 21/06/2023	2 Days Coding Camp by Nanyang Technological University (NTU)	55
	21/07/2023	Games & Activities Event by Sembawang Secondary School	65
	05/09/2023	School Holiday Workshop programme by Singapore Management University (SMU)	29
	31/10/2023	Indoor Games Activities by Singapore Management University (SMU)	29
	13/12/2023	Christmas Party	15

Total No. of Participants
(including beneficiaries and volunteers)

1,760

A large, 3D-rendered purple puzzle piece is the central focus. It has a quote and a signature on it. Below the puzzle piece, a hand in a blue suit sleeve is shown holding it from the bottom right. The background is a soft, abstract green and white pattern.

"Our actions, no matter how small, can make a big difference in someone else's life. It's about showing kindness and compassion in everyday moments."

Boon Hui Lu

Key Programmes & Events *Content Page*

Group Work



Children's Resilience



Pocket Fitness



Gift of Love (GOL) 2023



Ready, Get-Teched, Go! Run 2

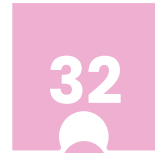


Food Ration Distribution

Community



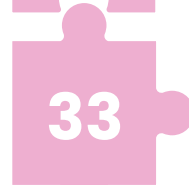
ABCD Community Engagement Day



SFSC-CCMC Bursary Award 2024



B.A.I.K. Shop



Sowers Project



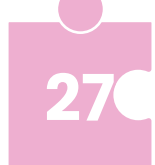
Banquet of Love (BOL) 2023



Tuition and Character Building 2023



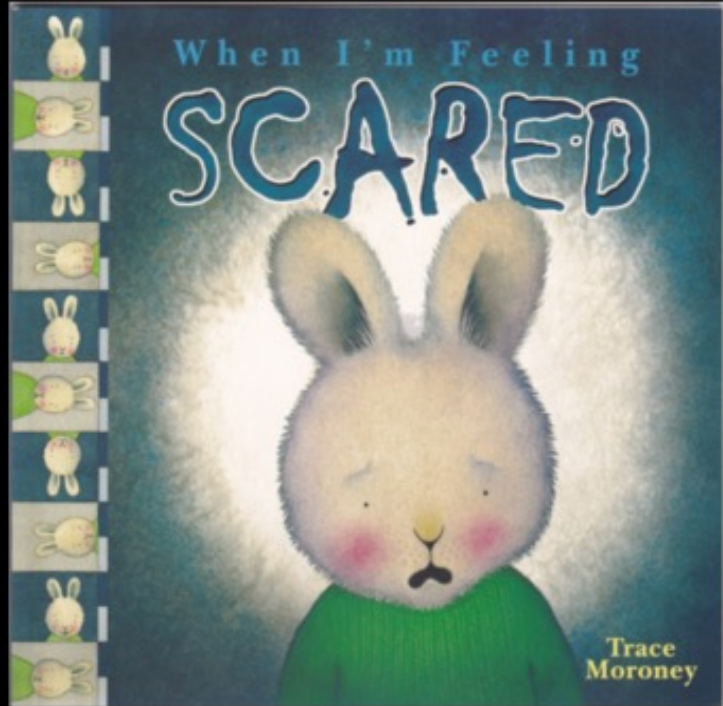
Bird Paradise Outing



Canberra Day 2024

Children's Resilience

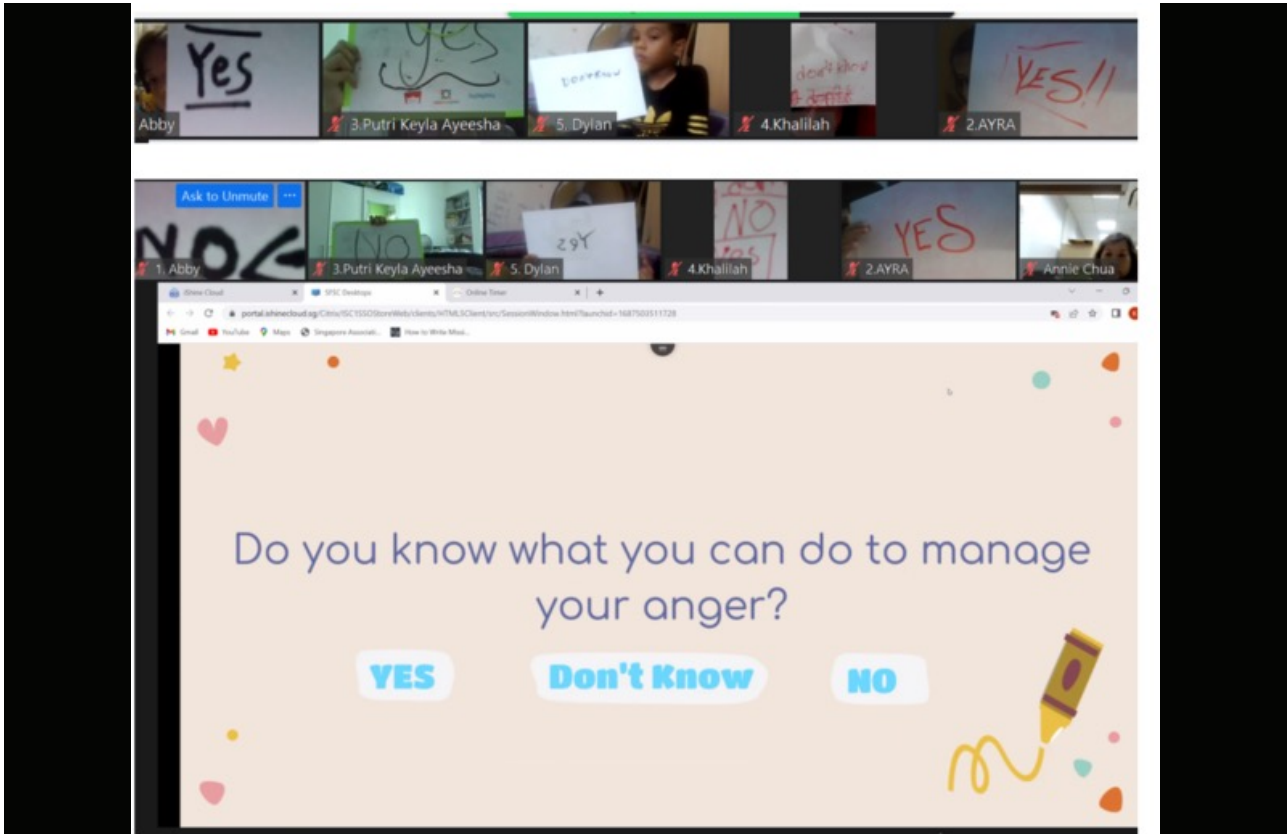
When
I'm
feeling
Scared



SFSC has mounted the Children's Resilience Group Work since 2021, to support children from the families served by SFSC.

This psycho-educational group work programme is designed to equip children aged 8 to 10 years with knowledge and skills to regulate their emotions, so they can enhance their resiliency to better cope with stress and negative emotions.

A needs assessment survey conducted prior to this year's third run had determined that remote delivery was preferred to physical sessions. Thus six on-line sessions were conducted from May to June 2023, alternating between one session a week and two sessions the subsequent week. Eight children registered for the programme, and all of them attended all the sessions and make-up sessions to complete the programme.



During each session, story books authored by Trace Moroney were read: “When I’m Feeling Happy”, “When I’m Feeling Scared”, “When I’m Feeling Angry” and “When I’m Feeling Kind”. During the reading, facilitators highlighted certain themes for the children to discuss – (i) What body reactions might they experience when they are feeling happy, scared or angry? (ii) What could they do to help themselves feel better? (iii) How could they express kindness to themselves as well as to their family and friends?



Over the course of the programme, facilitators observed an overall improvement across the group on the following indicators: positive responses; listened to and respected the ideas of others; completed the task given; and actively engaged in discussion. Some indicators increased up to 20 per cent!

There were other encouraging feedback and data from the pre-and-post surveys conducted for the programme. 71.5 per cent of the children enjoyed the programme; 100 per cent of them reported that they knew what to do to manage their feelings; 62.5 per cent of their parents saw improvements in their children’s emotional resilience at the end of the six sessions; and 25 per cent of parents saw a sustained change in their children’s emotional resilience two months after the group work ended.

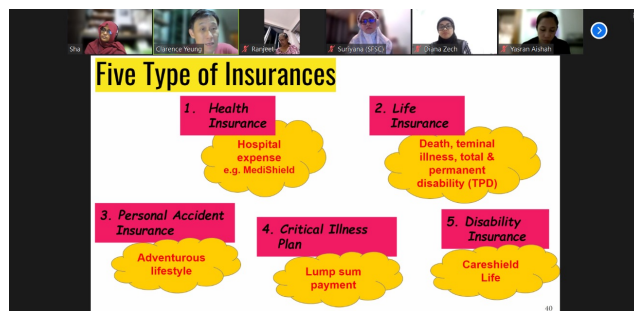
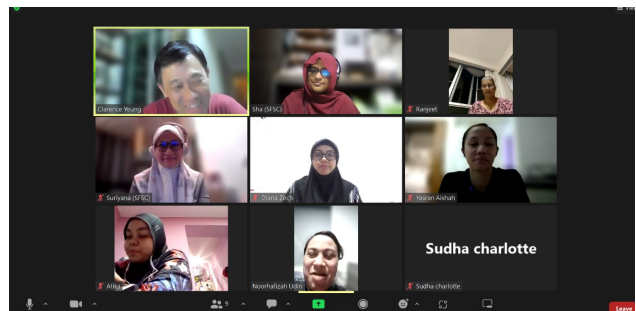
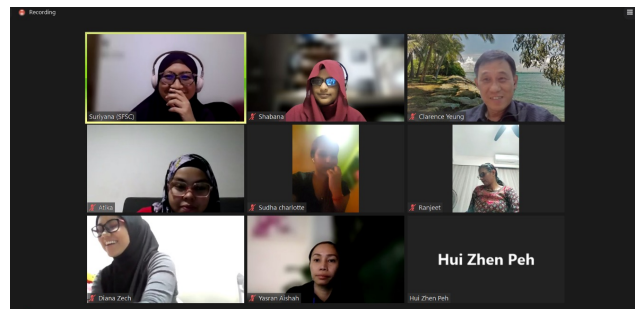
Pocket Fitness



SFSC conducts the Pocket Fitness programme on a regular basis to enable clients to acquire a simple financial literacy framework.

Topics covered, such as exploring ways to reduce household expenditure and increase incomes, budgeting, and setting financial goals are relevant to clients so that they can consistently improve their financial circumstances.

In 2023, Pocket Fitness was held from 8 June to 17 August 2023 over Zoom. The bi-weekly sessions provided a safe platform for the seven clients who signed up to share their experiences and learn from one another. After each session, clients were tasked to complete assignments, and encouraged to practise what they had learnt. Feedback gathered showed that clients rated a tremendous 9.7/10 on their satisfaction level with the programme!



ABCD Community Engagement Day



39 children from the rental blocks 364A and 364B really enjoyed themselves during the ABCD Community Engagement Day on 20 January 2024.



Two ABCD action group members, five guitar volunteers and seven community volunteers worked hard to provide a variety of fun activities.

At the Blk 364 Pavilion, the children found a number of games booths to complete. They could also participate in the drawing competition, which was judged by Mr. Alvin s/o C Ragavan Reggie, the Chairperson of Canberra SkyLife Resident Network, our ABCD member Jennifer Tan, and community volunteer Mira Pavitra. Many happy children also won prizes in the lucky draw.



The day was a win-win for all participants! The children had a great time, and ABCD members and volunteers were glad for the opportunity to engage the children from the rental blocks.

B.A.I.K. Shop



SFSC launched the B.A.I.K. Shop (“Bringing Abundance In Kindness”) in August 2022, as part of its 20th anniversary celebration.

Since then, about 125 clients have benefitted from the Food B.A.I.K. operation. Via a vending machine located just outside SFSC, disadvantaged clients and others in need can access a variety of food items 24/7. The beneficiaries, identified by SFSC staff, are given a QR code to obtain various food items from the machine. The QR code is topped up with 5 credits per month on a needs basis.

SFSC obtains regular feedback from the beneficiaries, to ensure that the items provided through the Food B.A.I.K. operation are appropriate for their needs. Canned food, noodles and rice are available, and include healthier food options for them to try.

Banquet of Love (BOL) 2023



The Banquet of Love (BOL) was held at Canberra Community Club on 16 September 2023. This annual event, organised by SFSC in partnership with CCMC, aims to support and uplift the underprivileged community and encourage bonding among families of SFSC clients and CCMC volunteers. It has been held every year since 2014.

For BOL 2023, families with young children were treated to a sumptuous meal hosted by volunteers. They enjoyed activities including a magic show that evoked much laughter, and a balloon man who drew long queues.



Singing performances by volunteers and SFSC clients were inspiring in the display of strengths and talents showcased! At the end of the afternoon, each family brought home a prize from the "sure-win" Blessed Draw, in the form of electronic items and household appliances.

In all, about 22 families and 25 CCMC volunteers participated in BOL 2023. SFSC is grateful and heartened by the strong support from CCMC donors and volunteers.

Bird Paradise Outing



16 community children enjoyed a fun-filled trip to Bird Paradise on 8 September 2023, jointly organised by SFSC and Bibby Financial Services. Exciting activities included watching bird shows, exploring different bird species in the aviaries, and eating delicious food at A&W.

The children were especially amazed by the different abilities that the birds displayed during the bird show. One of the children had a memorable birthday, as the yellow-naped Amazon Parrot sang the birthday song for the audience!



We are glad that the children shared that they not only made great memories with their peers, but also appreciated experiencing the wonders of nature and the wide variety of bird species. We are grateful to Bibby Financial Services for the collaboration and sponsorship they provided. Like the community children, we look forward to more such initiatives and adventures to enrich their lives!

Canberra Day 2024



Canberra Adventurefest 2024 was the theme for this year's Canberra Day held on 10 March. The annual event to celebrate families in the community was organised by the Canberra Community Club in collaboration with community agencies and other vendors. Families enjoyed the games, activities and performances lined up for them at the open space in front of Block 320 Sembawang Close.



SFSC participated with a booth to spread awareness of the centre's programmes and services. We are glad that 450 residents came by to learn more. Through the Spinning Wheel Game, staff also shared about how to help children or youth who are victims of bullying.

Gift of Love (GOL) 2023



The beneficiaries appreciated the generosity and support shown. "The programme assisted us whenever we were in need of food and when we lacked money," said Mdm SSBJ. "It was very helpful. My volunteer is very kind," she added. "She still visits me often after the programme ended, and shared with me some resources such as food aid."

"My volunteer would always ask what is needed before purchasing, and it has helped a lot in reducing wastage as I only received what I need," recounted Mdm RBR, another beneficiary of the GOL. "My volunteer is such a blessing. She is the nicest and such a great person. She always checks up on me and makes time when I am unable to reschedule my work."

On their part, the volunteer-givers were thankful for the opportunity to befriend the families and give back to the community.



Gift of Love (GOL) is a 6-month groceries delivery programme that was started in 2022.

SFSC pairs volunteer-givers from CCMC with nominated families who require interim assistance and support to tide over their challenging circumstances. The volunteer-givers buy groceries and deliver the items to the families once a month.

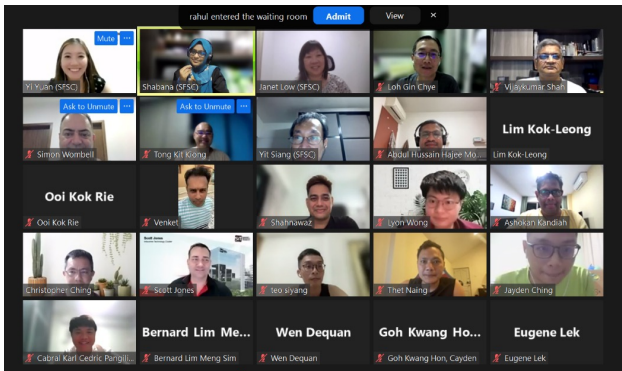
In 2023, two runs of the GOL were conducted. During Run 2 (March – August 2023), 26 volunteer-givers delivered groceries to 10 families. Run 3 (October 2023 – March 2024) saw 22 volunteer-givers deliver groceries to another 10 families.



Ready, Get-Teched, Go! Run 2

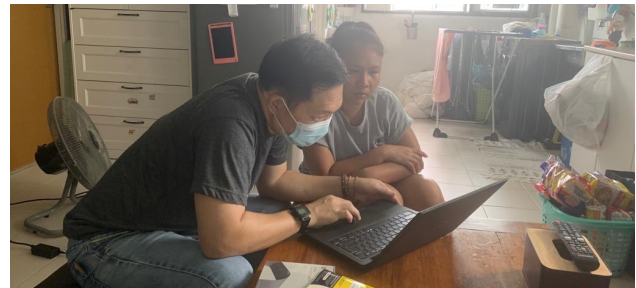


In 2022, SFSC partnered with Singapore Computer Society (SCS) to launch the Ready, Get-Teched, Go! programme. Within the community, low-income families with school-going children received a tech boost through the provision of laptops and technical know-how.



Orientation Meeting with volunteers

The success of the first programme prompted the second run, which completed in February 2024. This time, 20 families were enabled to strengthen their digital literacy through learning about topics on Microsoft Office, government services/lifestyle apps and cybersecurity. SFSC and SCS collaborated to recruit 44 volunteers to assist the families with laptop set-up, and impart I.T. knowledge and skills via tech education sessions.



Engagement with clients

The programme empowered the families with essential components to enable them to function in today's digital age. At the same time, volunteers appreciated the opportunity to use their knowledge and skills to support SFSC clients on their learning journey.

Food Ration Distribution



In September 2023, Mira Pavitra (known simply as Pavi) approached SFSC on behalf of a group of friends with a noble intention.

Motivated by heartwarming compassion and the spirit of giving, they recognised the importance of addressing basic needs of vulnerable families. Thus the group had a clear objective – they wanted to provide food assistance to SFSC clients facing challenging times.

After one Zoom meeting with SFSC staff and several WhatsApp exchanges, five families from amongst SFSC's clients were identified. Then the group put together a meticulous action plan: they pooled their financial resources and collectively purchased five sets of food rations comprising essential items including rice, biscuits, bee hoon and canned goods. This thoughtful selection ensured that each family would receive a diverse assortment of provisions.



In October, our caseworker accompanied Pavi and three other members of the group – Fay, Siong Tee and Sylvia – to deliver the food rations to the identified families. As they journeyed to each household, they offered both material support and words of encouragement and solidarity.

The compassion they displayed conveyed a demonstration of empathy and community support that fostered a sense of belonging among the clients. On their part, Pavi and her group of friends were buoyed by the success of their endeavour! Recognizing the ongoing needs within the community, they resolved to continue their efforts to support those facing hardship.

To commemorate Chinese New Year 2024, the group extended assistance to needy families once again. They carefully prepared Chinese New Year goodie bags that included Chinese New Year crackers, hot pot seasoning and bottles of soft drinks. By 7 February, the bags were delivered to SFSC to distribute to our Chinese clients, so that they could partake in the joyous celebrations despite their circumstances.

SFSC extends our heartfelt gratitude to Pavi and her group of friends for their selfless dedication to serving others. Their compassion and generosity made a meaningful difference in the lives of those they have touched.

SFSC-CCMC Bursary Award 2024



For the SFSC-CCMC Bursary Award 2023, 68 children from low-income families known to SFSC received financial assistance in the form of cash and Popular vouchers.

45 primary school students each received \$300 and Popular vouchers worth \$20, while 23 secondary school students received \$400 and Popular vouchers worth \$30. The presentation ceremony, held on 9 December 2023 at the MGS Chapel, was a successful collaboration between SFSC staff and CCMC members. Their hard work to coordinate the awards presentation was much appreciated by the award recipients and their parents. Happy faces and smiles expressed thankfulness for both the financial assistance and the motivation provided to sustain their academic performance.

Sowers Project



SOWERS is a social enterprise project SFSC started in 2010. It equips clients from disadvantaged backgrounds with sewing skills, teaching them how to design and create attractive products from recycled materials.

It also provides avenues for them to earn supplementary income, through collaboration with partners who share SFSC's values of supporting and giving back to those in need. The sewing services provided by the sewists are commissioned to produce made-to-order items for schools, corporates and other organisations. Alternatively, the range of products is sold at community events.



Our trainee sewists working hard to learn the sewing craft, with guidance from our head trainer

In 2023, Sowers saw participation from four sewists, one cleaner and three volunteers, and different partner organisations. Several of the projects revolved around the theme of sustainability:

- Together with a member of the National Day Parade Committee, Sowers showcased the sewists' capabilities to upcycle NDP banners into 100 beautiful reusable pencil cases and 100 A4 folders.
- Sowers was approached by Great Eastern Life to upcycle the banners from the Great Eastern Women's Run 2023 into eye-catching reusable totebags.



National Day banner upcycled into pencil case and A4 folders by Sowers' graduated trainee and volunteer



- Likewise, Henry Park Parent's Association partnered with Sowers to give new life to their Primary 6 School Graduation banner as attractive tote bags. This project demonstrated their satisfaction with the results of a previous collaboration with Sowers in 2022.



Sowers was also commissioned to produce food carriers for a 60th birthday party, and gift bags for Teacher's Day.



Sowers Booth at Covenant Community Methodist Church (CCMC), on Mother's Day 2023

Besides these collaborations, Sowers put up booths for specific events in partnership with Covenant Community Methodist Church (CCMC), Republic Polytechnic and social enterprise R3-W. The booths enabled Sowers to raise awareness for its cause, and garner sales for the products made by our sewists.



Sowers Booth at Covenant Community Methodist Church (CCMC), on SFSC Sunday 2023



MAKE A DIFFERENCE
HOSTED BY REPUBLIC POLYTECHNIC

Sowers Booth at Republic Polytechnic, Make a Difference (M.A.D) event on 22 – 24 Nov 2023

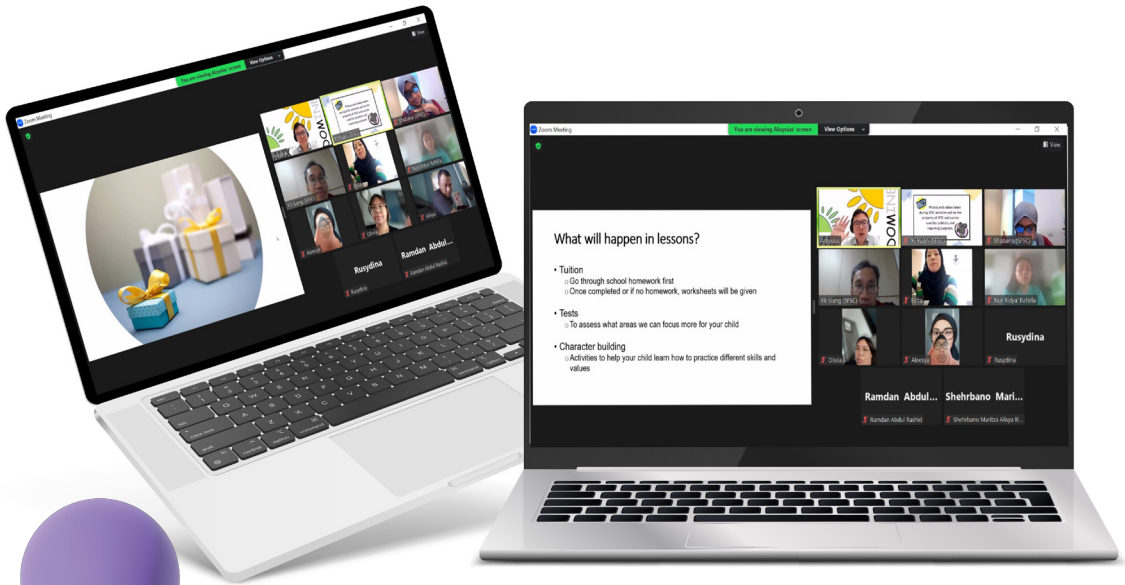


Sowers booth at R3-W's Christmas with a Cause Pop-up Booth 2023 at Centre Point

2023 was a fruitful year for Sowers! We are very thankful for the support from our partners and patrons for the project and our sewists.

If you wish to collaborate with SOWERS, kindly email us at admin@sfsc.org.sg.

Tuition and Character Building 2023



SFSC has collaborated since 2017 with Auxilium Domine Pte Ltd to provide the Tuition and Character Building programme (TCB) for primary school children from low-income families.

these sessions, SFSC and Auxilium Domine discussed the children’s progress and gathered feedback from the parents.

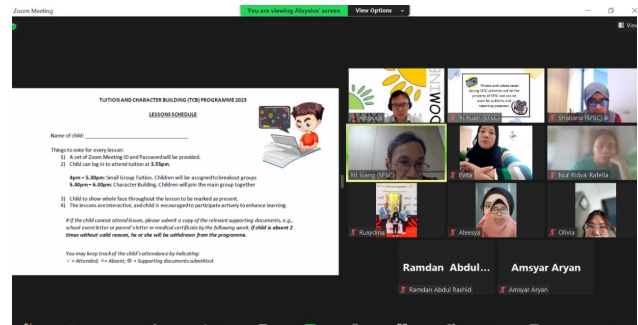
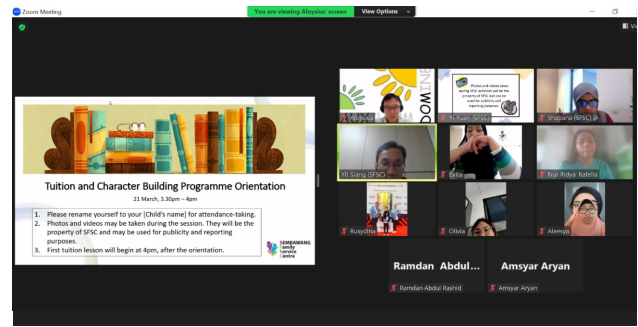
The average weekly attendance for the programme is about 50%. Data gathered from parents’ feedback showed that 88% of clients were satisfied with the programme.

Orientation held on 21/3/24 for parents by Auxilium Domine

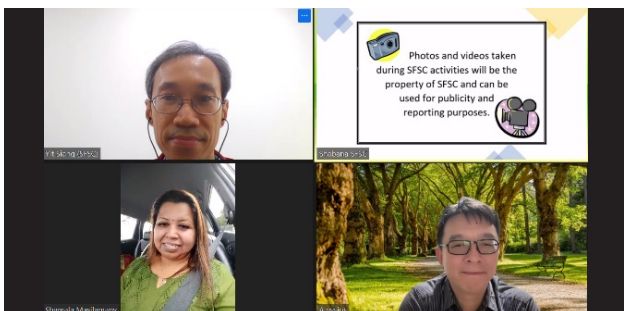
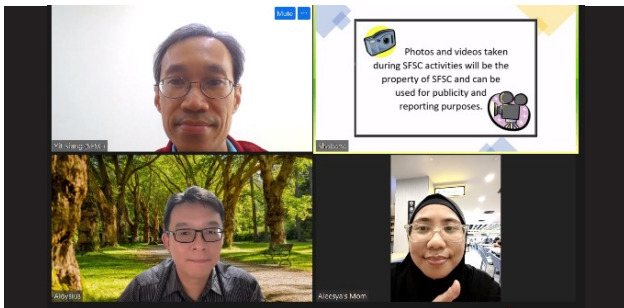
TCB aims to provide both academic assistance to children from Primary 3 to 6, as well as activities to help in character-building.

As with previous runs, the 2023 TCB was a fruitful partnership. 11 children from the families of SFSC clients participated in the weekly online sessions held from 21 March to 7 November 2023.

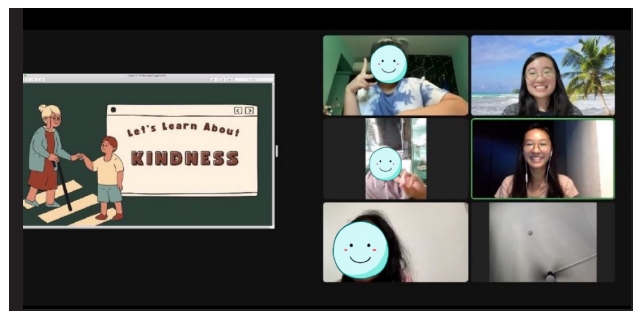
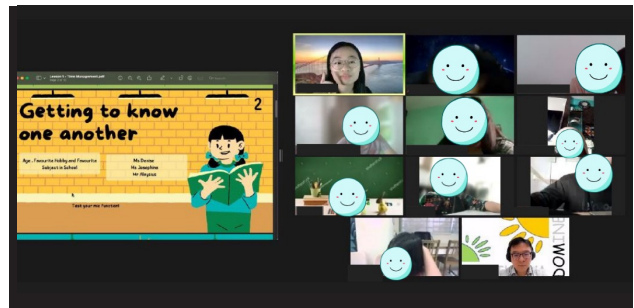
During each 2.5 hour TCB session, the children were grouped by their school levels and assisted by Auxilium Domine’s qualified tutors for the first 1.5 hours. The character-building component was taught over the following hour, comprising activities designed to teach values and practical skills to help the children develop into competent individuals. Two Meet-The-Parents sessions were conducted: mid-way through the programme on 20 July, and on 18 December after the programme ended. During



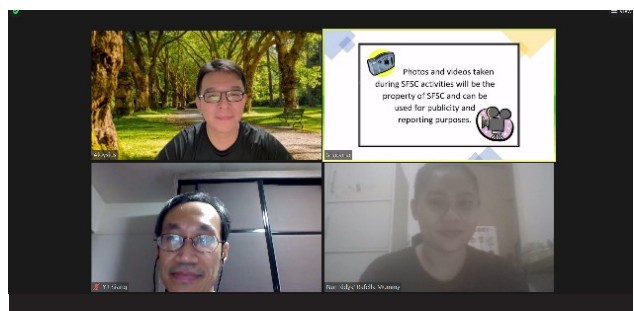
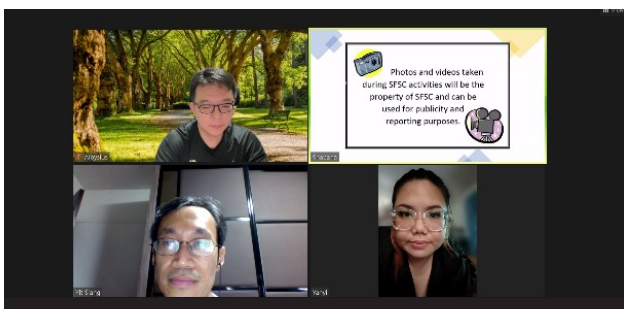
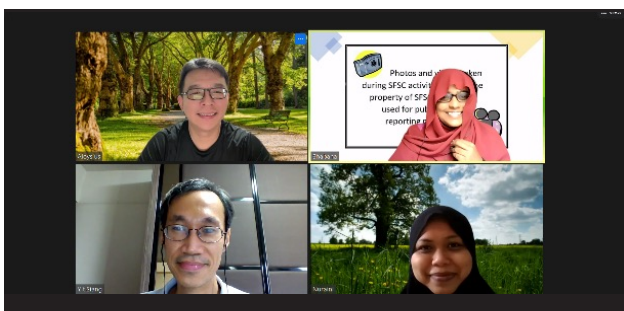
Meet-the-Parents session on 18 December 2023



Lessons held online



Meet-The-Parents session on 20 July 2023



Student Care Centre



Activities conducted by Sembawang Secondary School

SFSC's Student Care Centre (SCC) was founded in 2001 to provide before and-after-school care for the children of SFSC clients and other community children.

From the beginning, parents who needed financial assistance to pay the SCC fees, or children who were observed to experience psycho-social-emotional challenges, were referred to SFSC caseworkers to render the necessary support to the children and their families. From April to December 2023, the SCC had an average enrolment of 43 children, aged 7 to 12 years old, and a student-to-teacher ratio of 14:1.

Falling enrolment over the past few years led SFSC to make the decision to cease operations. With much regret, SCC thus closed its doors for the last time at the end of December 2023. But not before it provided a final year of care and meaningful activities for the children!

Throughout the year, SCC partnered with different groups of volunteers to organise various fun-filled and enriching activities for the children, including art and craft, painting, coding and memory techniques. For the second year, SCC also collaborated with volunteers from Singapore Management University (SMU) to conduct the SMU daily homework clinic via Zoom, so that the children could receive homework coaching from the volunteers during their study time.

Besides the homework coaching, SMU volunteers came onsite to SCC to interact with the children through games and craft during the June and



NTU Coding Workshop

September school breaks. Also, during the June holidays, the children enjoyed a Robotics Workshop run by students from the National University of Singapore (NUS) Centre for Computing for Social Good and Philanthropy. Over the three days of sessions, the children learned how to program virtual and physical robots, and participated in a mini challenge. The June holidays ended with volunteers from Nanyang Technological University (NTU) 'Engineers without Borders' conducting a two-day Coding Workshop with the children. SFSC is grateful to have been able to collaborate with these three autonomous universities to provide enriching activities for the children.

The children were exposed to a slightly different type of skill in March and April, through the efforts of local student Dhruv Manoj, a World Memory Championship winner. He conducted two sessions of Memory Workshop, teaching the children techniques to memorise spelling words, and skills to master multiplication while having fun with numbers.

SFSC applied for the government grant for a programme conducted by artist Joanne Lio in May. Over six sessions, the children learned how to use acrylic paints. At the end of the programme, each child received a certificate and a sketchbook as a gift. The children also did clay craft and played games when SCC collaborated with Kingdom Heart Church in June. The Pastor and his youth volunteers kindly bought tidbits for the children!

The children enjoyed time with volunteers from different secondary schools. Crescent Girls School



NUS Robotics Workshop



Outdoor activities by Crescent Girls School

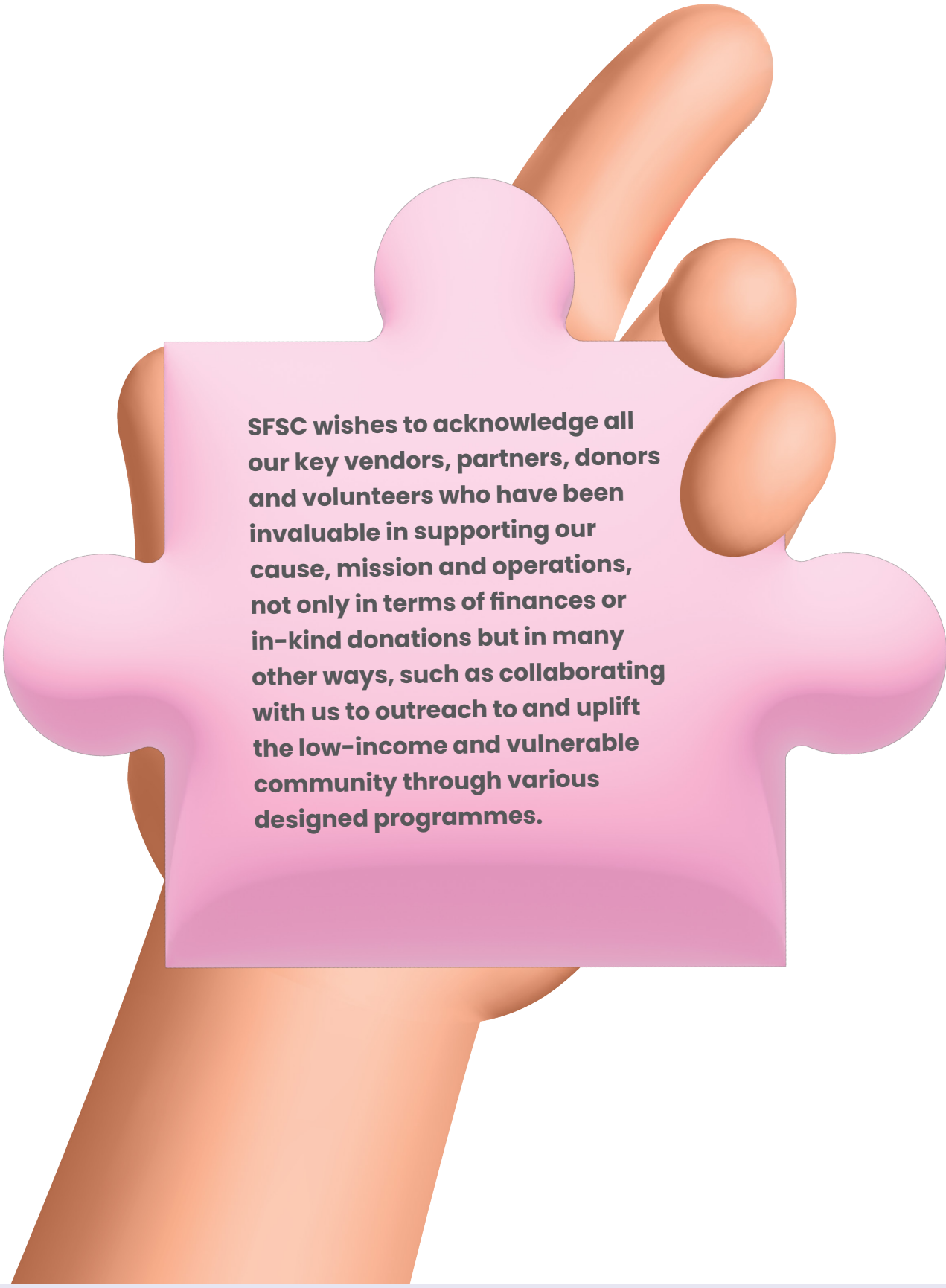
came in April and May, to conduct one indoor and one outdoor activity with the children. In July, Sembawang Secondary School students planned an afternoon of activities with a National Day theme! 39 students with their two teachers came to set up carnival-style games stalls, complete with prizes, for the children to participate in. They also prepared goodie bags with activity books and stationery for each child. The day ended with the volunteers performing a National Parade March and some song items to entertain the children.

Besides these groups of volunteers, SCC was also grateful that throughout the year, there were nine individual tutors who volunteered their time and energy to help the children in their academic studies, conduct activities, as well as provide support to the SCC staff. We are truly thankful for their contribution, and are full of admiration for their heart for the children!

Towards the end of the year, when the SMU volunteers learnt that SCC was closing, they came to enjoy some final games with the children and helped them to prepare Thank You cards for the SCC teachers. The year ended with a Christmas Party for the last ten children, who were joined by three ex-students/ alumni and the last two staff, Lucy and Auntie Ing.

It was indeed a fruitful final year for SCC. We truly value the efforts of our volunteers and partners, and hope that their lives were enriched even as they enriched the lives of the children!

Acknowledgements

A 3D-rendered hand in a light orange color is shown from the side, holding a large, pink puzzle piece. The puzzle piece is the central focus and contains the text. The hand's fingers are curled around the piece, and the thumb is visible at the bottom left. The background is plain white.

SFSC wishes to acknowledge all our key vendors, partners, donors and volunteers who have been invaluable in supporting our cause, mission and operations, not only in terms of finances or in-kind donations but in many other ways, such as collaborating with us to outreach to and uplift the low-income and vulnerable community through various designed programmes.

Corporate Governance

The Management Committee of Sembawang Family Service Centre (SFSC or the Centre) places great importance on and is committed to upholding high standards of corporate governance in the operations of the Centre.

SFSC is a member of the National Council of Social Service, a registered charity and Institution of a Public Character (IPC). SFSC also conforms to the Code of Governance for Charities and Institutions of a Public Character issued by the Charity Council in April 2017.

SFSC's Governance Evaluation Checklist (Enhanced Tier) is set out at the end of this report.

Management Committee Matters

Roles & Responsibilities of Management Committee

1. SFSC is governed by a Management Committee (MC) which is responsible for the overall policies and direction of SFSC.
2. The members of the Management Committee are elected volunteers and possess diversified backgrounds, skillsets and leadership experience across private and social service sectors, such as finance, accounting, legal, human resource management, information technology, corporate communications and research. This diversity in composition helps the Management Committee to make better-informed decisions and provide oversight of and strategic direction and guidance to the Executive Director and the Management Team in the formulation of strategic plans and SFSC's day-to-day operations in accordance with relevant laws and regulations and internal policies and procedures.
3. All Management Committee members are volunteers and do not receive any remuneration for their services. No employed staff of SFSC is a member of the Management Committee, except for the Executive Director who is an ex-officio member but does not have any voting rights.
4. The key roles and functions of the Management Committee, as set out in SFSC's Constitution, include the following:
 - (a) overseeing the management of the affairs and activities of SFSC and making policies and decisions on matters affecting its running;
 - (b) having full power to incur capital expenditure on development, purchase all machinery, equipment, furniture and to incur all necessary expenditure in connection with the management upkeep and maintenance of SFSC and its facilities on behalf of SFSC, including expenses relating to the engagement and dismissal of employees of SFSC;
 - (c) being vested with the authority to:
 - (i) act in all matters pertaining to the general affairs of SFSC;
 - (ii) delegate such duties or responsibilities, as it considers appropriate, to person(s) or sub-committee(s) in the fulfilment of the objectives or activities of SFSC, and to appoint person(s) to sit on such sub-committee(s);
 - (iii) approve the human resources policies for employees and personnel, including, without limit, to employ or dismiss personnel as may be necessary to carry out the functions of SFSC;
 - (iv) dismiss any person for neglect of duty, dishonesty, incompetence or refusal to carry out the decision(s) of the Management Committee or for any other reasons, in the interest of SFSC;
 - (v) instruct the trustees in respect of any sale, charge, mortgage or other disposition of the immovable property of SFSC provided such sale, charge, mortgage or other disposition has been approved by SFSC at a General Meeting as signified by a resolution of not less than three quarters (3/4) of the members present at that General Meeting;
 - (vi) approve the annual budget and supplementary budget of SFSC;
 - (vii) approve and implement internal control systems for financial matters; and authorise the expenditure of such sums from SFSC's funds for SFSC's purposes, in accordance with SFSC's approved budget;
 - (viii) review and approve the vision and mission of SFSC from time to time and submit proposals for amendment or repeal of the provisions of this Constitution for the consideration of

the members at the AGM;

- (ix) make such other rules, regulations and/or bye-laws as it considers appropriate, in relation to the conduct of any affairs or functions of SFSC in furtherance of its stated mission/objects;
- (x) not act contrary to the expressed wishes of a General Meeting (as reflected in the decisions of such a meeting) without prior reference to it, and shall always remain subordinate to decisions made at the General Meetings;
- (xi) approve and conduct reviews of SFSC's controls, processes, key programmes and events;
- (xii) complete the Governance Evaluation Checklist applicable to SFSC for each of its financial years and submit the same to the Charity Portal or such relevant authorities for their review; and
- (xiii) if SFSC is an institution of a public character within the meaning of the Charities Act, Chapter 37, apply for the approval as such institution of a public character to be extended from time to time prior to the expiry of its current approval.

5. On an annual basis, each Management Committee member will complete a self-evaluation checklist to assess the MC's performance and effectiveness. The evaluation questionnaire will focus on areas such as the Centre's Vision and Mission, Strategic Planning, Monitoring and Evaluation, Financial Control, Fund Raising, Relationship with Executive Head and Staff, Board Effectiveness, Board Recruitment and Orientation, and Public Relations. Management Committee members' feedback and suggestions for improvements will be reviewed and discussed.

Sub-committees

6. While the Management Committee has ultimate responsibility for the affairs of SFSC, it has also established Sub-committees with specific functions to assist it in carrying out more efficiently and effectively its oversight of the operations of the Centre. For the financial year ended 31 March 2024, the Sub-committees consisted of the Finance Sub-committee and Human Resource Sub-committee.

7. All the Sub-committees have been constituted with Terms of Reference to carry out their authority, duties and responsibilities in the stewardship of SFSC. Any changes thereto will require the Management Committee's approval. The composition and details of the key roles and responsibilities of the Sub-committees are set out below.

Finance Sub-committee

8. The SFSC Finance Sub-committee comprises the following Management Committee members who hold the role of Treasurer and Assistant Treasurer:
- Mr Chia Yuan Ming Gerald, Chairperson
 - Ms Cheong Boo Suan Nancy, Member (until 24 Aug 2023)
 - Mr Tham Bok Mun Kenneth, Member
9. The Finance Sub-committee's Terms of Reference include ensuring regular and accurate monitoring and accountability for funds and expenditures and reporting any financial irregularities and concerns to the Management Committee, reviewing budgets to ensure soundness and consistency between the budget and the organization's plans, recommending financial guidelines, overseeing short and long-term investments, and advising the Executive Director and the finance staff on financial policies and priorities.
10. SFSC conducts a budgeting exercise for all programmes and events before the beginning of the financial year and submits the budget for review by the Finance Sub-committee and approval by the Management Committee. Monthly financial statements are generated by the finance staff and circulated to the Finance Sub-committee to have an overview of the financial performance against the budget.
11. The Finance Sub-committee held one meeting in FY2023/2024.

Human Resource (HR) Sub-committee

12. The SFSC HR Sub-committee comprises the following:
- Ms Khoo Kim Geok Jacqueline, Chairperson (until 24 Aug 2023)
 - Ms Lee Mei Li April, Chairperson
 - Ms Cheong Boo Suan Nancy, Member (until 24 Aug 2023)
 - Ms Bo Chai Hiah, Member
 - Mr Chan En Liang Anton, Member
13. The HR Sub-committee's Terms of Reference include providing guidance on HR policies and operations relating to recruitment, performance, compensation and benefits, and acting as a grievance board for employee complaints. No employee in SFSC is involved in deciding his or her own remuneration and the proposals for remuneration for all employees is reviewed and approved by the HR Sub-committee with reference to the National Council of Social Service salary guidelines and relevant market salary surveys.
14. The HR Sub-committee held two meetings in FY2023/2024.

Re-nomination & Re-appointment

15. SFSC's Constitution sets each term of office for the Management Committee as 2 years. Hence, all Management Committee members will submit themselves for re-nomination and re-appointment, at every alternate Annual General Meeting.
16. All office bearers, except the Chairperson and Treasurer, may be re-elected to the same post for consecutive terms of office. The Chairperson cannot serve more than three consecutive terms and the Treasurer (also the Finance Sub-committee Chairperson) for more than two consecutive terms. Re-appointment to the Treasurer position can be considered after a lapse of at least two years.

Meetings & Attendance

17. Throughout the year, the Management Committee will meet regularly to review the organization's performance and key activities and deliberate on proposals presented by the Management. All Management Committee members participate actively in the discussions and decisions are made objectively in the interests of the organization. The Management Committee works with the Management to achieve its stated goals and the Management remains accountable to the Management Committee. Where warranted by circumstances, ad-hoc Management Committee or Sub-committee meetings will be convened. Annually, the Management Committee and Management Team will also meet to review and develop strategic plans for the Centre. In FY2023/2024, the Management Committee and its Sub-committees held a total of 9 meetings, including the Strategic Planning meeting.
18. The contributions of the Management Committee members go beyond the scheduled meetings. They individually or collectively engage with other Management Committee members or Sub-committee members, as well as the Management on ad-hoc basis to discuss matters related to the organization.
19. Meetings of the Management Committee and Sub-committees via electronic means, other than face-to-face, are permitted by SFSC's Constitution. If a Management Committee member is unable to attend any meeting, he will still receive all the materials to be tabled for discussion and approval at the meeting. The Executive Director, Management Team and key staff who can provide additional information and insight or clarifications to queries raised are usually present during the discussions at the meetings. Apart from interaction during Management Committee meetings, the Management Committee and Sub-committee members have access to the Management and key staff and are able to approach them to request for, discuss and review information relating to SFSC.

Orientation & Development

20. SFSC has developed an induction kit for new Management Committee members which contains organisational information such as SFSC's vision, mission, services, programmes and strategic plans, as well as the Constitution, Terms of Reference, the Code of Conduct, Conflict of Interest Policy, Whistle-blowing Policy, amongst other materials. In addition, new Management Committee members will be invited to do a site visit and meetings at SFSC office where they will be introduced to SFSC's operations, the Executive Director, the Management Team and other SFSC staff.
21. Other than SFSC's events and activities for staff and/or beneficiaries to allow for a more comprehensive understanding of the Centre, all the Management Committee members are encouraged to attend an annual strategic planning session and undergo external training and seminars relevant to their role from time to time.

Code of Conduct

22. SFSC is committed to conduct its activities and operations lawfully and ethically to the highest standards possible, and has developed a Code of Conduct that sets out the guiding principles and standards expected of its Management Committee members, Sub-committee members and staff. The Code of Conduct covers areas such confidentiality, handling of personal data, conflict of Interests and appropriate disclosures to be made, the Centre's position against fraudulent conduct and maintaining confidentiality of information.
23. The Code of Conduct is available on the shared drive and folder for access by staff and Management Committee members.
24. Members of the Management Committee and staff will need to sign a Conflict of Interest declaration annually and update the Secretary (in the case of the Management Committee) or the Executive Director (in the case of staff) of any change in personal or professional interests which may be construed as being a real, potential or apparent conflict with their official duties and role within SFSC. In the event a conflict of interest arises, full disclosure must be made and the interested member or staff must abstain from any discussion and voting on the matter.

Internal Controls & Audit

25. The Management Committee is committed to ensuring that SFSC's risk management and internal controls are adequate for the interests of the Centre. In 2021, the Management Committee appointed an external consultant, RHT Governance, Risk & Compliance (Singapore)

Pte. Ltd. to perform an internal audit review and this was conducted for the period Jan 2021 to Oct 2021. RHT was also engaged from 2021 to 2023 to conduct a risk assessment exercise to identify key risks as part of the overall review of SFSC's governance process, including Personal Data Protection Act, review of its HR and Finance Manuals, and internal controls over specific processes. SFSC is in the process of appointing an internal auditor for the financial year FY2024/2025 to provide the Management Committee and Management Team with an independent appraisal of the reliability, adequacy and effectiveness of the risk management and internal controls system.

Key Policies

Reserves Policy

26. SFSC's Reserves Policy provides for financial stability and the means for further improvement of our activities. It maintains minimum reserves of 6 months of the annual operating expenditures, up to maximum reserves of 24 months of annual operating expenditures based on the previous financial year. The Management Committee reviews the accumulated reserves regularly to ensure long-term sustainability of SFSC's activities.

Whistle-blowing Policy

27. SFSC is committed to a high standard of Corporate Governance and compliance with all laws, regulatory requirements and internal policies. Hence, its whistle-blowing policy aims to establish a trusted avenue available for all staff and external parties to raise concerns in good faith on any activity that is an actual, suspected, or anticipated wrong-doing within or by SFSC that is within SFSC's ability to manage and control. SFSC assures its staff and external parties that through this policy, they will be protected from reprisals and confidentiality for whistle-blowing in good faith. SFSC's Whistle-blowing Policy is available on its website for reference.

Personal Data Protection Policy

28. SFSC has implemented processes to comply with the Personal Data Protection Act enacted in 2012 and updated from 2020.

29. Unless otherwise permitted by law, SFSC obtains consent for the collection, use, disclosure and processing of personal data. Consent given may be withdrawn by notification to SFSC. Data is also used only for purposes disclosed unless otherwise permitted under the law. Practices are also put in place to prevent the unauthorized access, collection, use, disclosure, copying, modification or disposal of the personal data.

Engagement with Stakeholders

Transparency

30. After the end of each financial year, SFSC uploads its Annual Report with the summary of its financial information and the outcome of the services and programmes carried out over the past year on its website and on the Charity Portal for access by members of the public.
31. SFSC treats feedback and complaints from its stakeholders seriously and has instituted channels whereby stakeholders may provide feedback or complaints. The organization aims to resolve feedback and complaints professionally and fairly.

Cultural Competency & Diversity

32. SFSC is committed to building inclusivity through our hiring policies, services and programmes offered and organization practices. The Centre strives to demonstrate respect towards the differences in age, religious and cultural beliefs and the abilities of the people whom it works with.

Volunteer Management & Development

33. SFSC recognizes the significant role that volunteers can play in providing skills, expertise and time to support SFSC and its beneficiaries. SFSC has recruited a Programme & Communications Executive, as well as a Programme & Transformation Manager to look at building up its Volunteer Management Policy and Framework and re-designing its programmes to include more volunteering opportunities to attract potential and existing volunteers.
34. In recent years, SFSC has been reviewing and refining its volunteer recruitment and management processes, including the digitalisation and streamlining of volunteer forms and enabling remote volunteering via the use of technology. Pre-orientation briefings and post-session debriefs were also introduced to better guide the volunteers and enhance their volunteering journey. These measures have enabled SFSC to continuously provide volunteering opportunities and engage the volunteers during and after the COVID-19 pandemic.

Governance Evaluation Checklist

Governance Evaluation Checklist (Enhanced Tier) Submission for FY2023/2024

Applicable to large charities with gross annual receipts or total expenditure of **\$10 million or more**;
And IPCs with gross annual annual receipts or total expenditure **from \$500,000 to less than \$10 million**.

S/N	Code Guideline	Code ID	Response	Explanation (if Code Guideline is not complied with)
Board Governance				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
	Are there governing board members holding staff appointments? (skip items 2 and 3 if "No")		No	
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3		
3	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5		
4	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairperson or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years . If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairperson oversees the finances of the charity.	1.1.7	Complied	
5	All governing board members must submit themselves for re-nomination and re-appointment , at least once every 3 years.	1.1.8	Complied	
6	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	
	Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if "No")		Yes	

S/N	Code Guideline	Code ID	Response	Explanation (if Code Guideline is not complied with)
7	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	Complied	
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	
Conflict of Interest				
9	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied	
10	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	
Strategic Planning				
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied	
Human Resource and Volunteer² Management				
12	The Board approves documented human resource policies for staff.	5.1	Complied	
13	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
14	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
	Are there volunteers serving in the charity? (skip item 15 if "No")		Yes	
15	There are volunteer management policies in place for volunteers.	5.7	Complied	
Financial Management and Internal Controls				
16	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied	
17	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
18	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
19	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
20	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 21 if "No")		Yes	
21	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	

S/N	Code Guideline	Code ID	Response	Explanation (if Code Guideline is not complied with)
Fundraising Practices				
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 22 if "No")		Yes	
22	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
	Did the charity receive donations in kind during the financial year? (skip item 23 if "No")		Yes	
23	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	
Disclosure and Transparency				
24	The charity discloses in its annual report – (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied	
	Are governing board members remunerated for their services to the Board? (skip items 25 and 26 if "No")		No	
25	No governing board member is involved in setting his own remuneration.	2.2		
26	The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. OR The charity discloses that no governing board member is remunerated.	8.3		
	Does the charity employ paid staff? (skip items 27, 28 and 29 if "No")		Yes	
27	No staff is involved in setting his own remuneration.	2.2	Complied	
28	The charity discloses in its annual report – (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied	
29	The charity discloses the number of paid staff who satisfies all of the following criteria: (a) the staff is a close member of the family ³ belonging to the Executive Head ⁴ or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year.	8.5	Complied	

S/N	Code Guideline	Code ID	Response	Explanation (if Code Guideline is not complied with)
	The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.			
Public Image				
30	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied	

Notes:

- ¹ Staff: Paid or unpaid individual who is involved in the day to day operations of the charity, e.g. an Executive Director or administrative personnel.
 - ² Volunteer: A person who willingly serves the charity without expectation of any remuneration.
 - ³ Close member of the family: A family member belonging to the Executive Head or a governing board member of a charity –
 - (a) who may be expected to influence the Executive Head's or governing board member's (as the case may be) dealings with the charity; or
 - (b) who may be influenced by the Executive Head or governing board member (as the case may be) in the family member's dealings with the charity.
- A close member of the family may include the following:
- (a) the child or spouse of the Executive Head or governing board member;
 - (b) the stepchild of the Executive Head or governing board member;
 - (c) the dependant of the Executive Head or governing board member.
 - (d) the dependant of the Executive Head's or governing board member's spouse.
- ⁴ Executive Head: The most senior staff member in charge of the charity's staff.

An illustration of two hands, one on the left and one on the right, holding a large green puzzle piece. The hands are wearing blue sleeves and white cuffs. In the upper right corner, a yellow puzzle piece is shown floating. The background is a light, textured pinkish-orange. The green puzzle piece contains a quote in white text.

**"Do your little bit of good
where you are; it's those
little bits of good put
together that overwhelm
the world."**

Desmond Tutu

Audited Financial *Report*

Financial Statements for the financial year ended 31 March 2024

Contents

Statement by the Management Committee

Independent Auditor's Report

Balance Sheet

Statement of Financial Activities

Statement of Cash Flows

Notes to the Financial Statements

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 MARCH 2024

Contents	Page
Statement by the Management Committee	1
Independent Auditor's Report	2 – 4
Balance Sheet	5
Statement of Financial Activities	6
Statement of Cash Flows	7
Notes to the Financial Statements	8 – 28

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

STATEMENT BY THE MANAGEMENT COMMITTEE

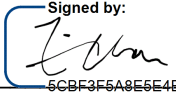
For the financial year ended 31 March 2024

In the opinion of the Management Committee,

- (i) the financial statements of Sembawang Family Service Centre (the "Society") are drawn up in accordance with the provisions of the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations"), the Societies Act 1966 (the "Societies Act") and Charities Accounting Standard, so as to give a true and fair view of the financial position of the Society as at 31 March 2024 and the financial activities and cash flows of the Society for the financial year then ended;
- (ii) at the date of this statement, there are reasonable grounds to believe that the Society will be able to pay its debts as and when they fall due;
- (iii) the accounting and other records required to be kept by the Society have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, the Charities Act and Regulations;
- (iv) the use of the donation moneys was in accordance with the objectives of the Society as required under Regulation 11 of the Charities (Institution of a Public Character) Regulations; and
- (v) the Society has complied with the requirement of Regulations 15 of the Charities (Institutions of a Public Character) Regulations.

The Management Committee approved and authorised these financial statements for issue.

On behalf of the Management Committee,

Signed by:

6CBF3F5A8E6E4B6...
CHAU SHING CHI
Chairman

DocuSigned by:

E01277CE7B4B430...
GERALD CHIA YUAN MING
Treasurer

Date: 18 July 2024



Helmi Talib LLP

Chartered Accountants of Singapore
Registration Number: T20LL1986E

133 Cecil Street
Keck Seng Tower 15-02
Singapore 069535
T: +65 6339 2776
F: +65 6339 6716
enquiry@helmitalib.com.sg
www.helmitalib.com



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SEMBAWANG FAMILY SERVICE CENTRE

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Sembawang Family Service Centre (the "Society"), which comprise the balance sheet of the Society as at 31 March 2024, the statement of financial activities, and statement of cash flows for the financial year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Societies Act, 1966 (Chapter 311, Section 34) ("Societies Act"), the Charities Act, 1994 and other relevant regulations ("the Charities Act and Regulations") and Charities Accounting Standard ("CAS") so as to give a true and fair view of the financial position of the Society as at 31 March 2024 and of the financial performance, and cash flows of the Society for the financial year then ended.

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

Management committee is responsible for the other information. The other information comprises the Statement by Management Committee set out on page 1.

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.

Helmi Talib LLP

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

The management committee is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Societies Act, Societies Regulations, the Charities Act and Regulations and CAS, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

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 comprise the management committee. Their responsibilities include 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 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.
- 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.

Helmi Talib LLP

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)


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

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Society have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, 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 Society has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (b) The Society has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

Signed by:

266493B3BA2149F...

HELMI TALIB LLP
Public Accountants and
Chartered Accountants

Singapore

Partner-in-charge : Suriyati binti Mohamed Yusof
PA No. : 01627

Date: 18 July 2024

SEMBAWANG FAMILY SERVICE CENTRE LIMITED

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

BALANCE SHEET

As at 31 March 2024

	NOTE	2024 \$	2023 \$
ASSETS			
Non-Current Assets			
Property, plant and equipment	9	3,818	15,298
Total Non-Current Assets		3,818	15,298
Current Assets			
Receivables	10	108,168	127,470
Cash and cash equivalents	11	5,828,699	6,049,827
Total Current Assets		5,936,867	6,177,297
TOTAL ASSETS		5,940,685	6,192,595
LIABILITIES			
Current Liabilities			
Funds received as disbursement agent	12	11,789	21,350
Payables	13	92,391	166,284
Total Current Liabilities		104,180	187,634
TOTAL LIABILITIES		104,180	187,634
NET ASSETS		5,836,505	6,004,961
FUNDS			
Unrestricted Fund			
Community Outreach Fund		265,979	302,047
General Fund		(64,281)	20,000
SCC Accumulated Fund		-	6,061
Total Unrestricted Fund	14	201,698	328,108
Restricted Funds			
FSC Accumulated Fund		5,605,394	5,653,831
SOWERS Project Fund		16,678	12,969
Care and Share Fund		2,058	4,803
Capital Grants Fund		2,250	5,250
BOL Gift Fund		541	-
Bursary Fund		7,886	-
Total Restricted Funds	15	5,634,807	5,676,853
TOTAL FUNDS		5,836,505	6,004,961

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

SEMBAWANG FAMILY SERVICE CENTRE LIMITED

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

STATEMENT OF FINANCIAL ACTIVITIES

For the financial year ended 31 March 2024

	NOTE	2024					2023	
		Unrestricted Funds			Restricted Funds		Total	Total
		Student Care Centre	General Fund	Community Outreach Fund	Family Service Centre	Others		
\$	\$	\$	\$	\$	\$	\$		
INCOME								
Income from generated funds								
Voluntary income	4	10,635	543	39,529	89,879	33,254	173,840	311,679
Investment income	5	-	-	-	132,757	-	132,757	66,682
		10,635	543	39,529	222,636	33,254	306,597	378,361
Income from charitable activities	6	101,215	-	-	2,545,735	11,072	2,658,022	2,781,744
TOTAL INCOME		111,850	543	39,529	2,768,371	44,326	2,964,619	3,160,105
EXPENDITURE								
Charitable activities	7	202,824	-	75,597	2,798,737	32,190	3,109,348	2,998,697
Governance costs	8	(89)	-	-	23,816	-	23,727	15,630
TOTAL EXPENDITURES		202,735	-	75,597	2,822,553	32,190	3,133,075	3,014,327
Net income/(expenditure) before taxation		(90,885)	543	(36,068)	(54,182)	12,136	(168,456)	145,778
Taxation		-	-	-	-	-	-	-
Net Income/(expenditure)		(90,885)	543	(36,068)	(54,182)	12,136	(168,456)	145,778
Gross transfer of funds								
Funds allocated to/(from)		84,824	(84,824)	-	-	-	-	-
Reconciliation of funds								
Total funds brought forward		6,061	20,000	302,047	5,663,884	12,969	6,004,961	5,859,183
Total funds carried forward		-	(64,281)	265,979	5,609,702	25,105	5,836,505	6,004,961

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

SEMBAWANG FAMILY SERVICE CENTRE LIMITED

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

STATEMENT OF CASH FLOWS

For the financial year ended 31 March 2024

	NOTE	<u>2024</u> \$	<u>2023</u> \$
Cash flows from operating activities			
Net income before taxation		(168,456)	145,778
Adjustments for:		(121,477)	(53,854)
Depreciation of plant and equipment	9	11,442	12,729
(Gain)/loss on disposal of property, plant and equipment		(162)	99
Interest income	5	(132,757)	(66,682)
Operating cash flows before changes in working capital		(289,933)	91,924
Total changes in working capital		(44,266)	183,808
Decrease in receivables		39,188	106,702
(Decrease)/increase in payables		(73,893)	76,821
Net (decrease)/increase in funds received as disbursement agent		(9,561)	285
Net cash flows from operations		(334,199)	275,732
Interest received		112,871	21,699
Net cash flows (used in)/generated from operating activities		(221,328)	297,431
Cash flows from investing activities			
Proceeds from disposal of property, plant and equipment		200	-
Net cash flows generated from investing activities		200	-
Net (decrease)/increase in cash and cash equivalents		(221,128)	297,431
Cash and cash equivalents at beginning of financial year		6,049,827	5,752,396
Cash and cash equivalents at end of financial year	11	5,828,699	6,049,827
Net cash flows			
Net cash flows (used in)/generated from operating activities		(221,328)	297,431
Net cash flows generated from investing activities		200	-

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

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

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

1 GENERAL INFORMATION

Sembawang Family Service Centre (the "Society") is registered under the Societies Act, 1966 and domiciled in Singapore. The registered office and principal place of business is Blk 326 Sembawang Crescent, #01-52, Singapore 750326.

The Society is an approved charity under the Charities Act, 1994, Singapore since 26 September 2011 and an approved Institution of a Public Character ("IPC") for the period from 1 April 2022 to 31 March 2025.

The principal activities of the Society involve provision of student care services, casework and counselling, information and referral services, preventive and development programmes and activities for individuals and families in need. The objective of the programmes and services is to develop and strengthen client's resilience and social support networks within family and community.

The last day of operations for the student care centre was on 31 December 2023. Apart from the closure of the student care centre, there have been no significant changes in the nature of the other activities during the financial year.

The financial statements of the Society for the financial year ended 31 March 2024 were authorised for issue in accordance with a resolution as at the date of the Statement by the Management Committee.

2 MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Basis of preparation

The financial statements are prepared in accordance with the provisions of the Societies Act, 1966, Charities Act, 1994 and other relevant regulations ("the Charities Act and Regulations") and Charities Accounting Standard ("CAS").

The financial statements are prepared under the historical cost basis except as disclosed in the accounting policies below.

The financial statements are presented in Singapore Dollar ("S\$"), which is the Society's functional currency.

Significant accounting judgements and estimates

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets, liabilities, income and expenses. All these judgements, estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances. Actual results may ultimately differ from those estimates.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)

2.1 Basis of preparation (Continued)

Significant accounting judgements and estimates (Continued)

(i) Judgements made in applying accounting policies

Management is of the opinion that there are no critical judgements (other than those involving estimates) that have a significant effect on the amounts recognised in the financial statements.

(ii) Key sources of estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the end of the reporting period are discussed below. The Society based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising beyond the control of the Society. Such changes are reflected in the assumptions when they occur.

Useful lives of property, plant and equipment

The useful life of an item of property, plant and equipment is estimated at the time the asset is acquired and is based on historical experience with similar assets and takes into account anticipated technological or other changes. If changes occur more rapidly than anticipated or the asset experiences unexpected level of wear and tear, the useful life will be adjusted accordingly. The carrying amount of the Society's property, plant and equipment as at 31 March 2024 is disclosed in Note 9.

2.2 Adoption of accounting policies

The accounting policies have been consistently applied by the Society and are consistent with those used in the previous financial year.

2.3 Functional currency

The management has determined the currency of the primary economic environment in which the Society operates i.e. functional currency, to be Singapore Dollar ("S\$").

2.4 Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation.

The cost of property, plant and equipment initially recognised includes its purchase price and any directly attributable costs of bringing the property, plant and equipment to working condition for its intended use. Subsequent expenditure relating to property, plant and equipment that has already been recognised is added to the carrying amount of the asset only when it is probable that future economic benefits associated with the item will flow to the Society and the cost of the item can be measured reliably. All other repair and maintenance expense is recognised in the statement of financial activities when incurred.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)**2.4 Property, plant and equipment (Continued)**

Depreciation is calculated on a straight-line basis to allocate the cost of the assets less residual values over their estimated useful lives. The estimated useful lives are as follows:

	<u>Years</u>
Computers	- 3
Renovation	- 5
Office equipment	- 10
Furniture, fittings and fixtures	- 10

The residual values, useful life and depreciation method are reviewed at the end of each reporting period to ensure that the amount, method and period of depreciation are consistent with the expected pattern of consumption of the future economic benefits embodied in the items of property, plant and equipment.

An item of property, plant and equipment is de-recognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on de-recognition of the asset is included in the statement of financial activities in the year the property, plant and equipment is de-recognised. Fully depreciated items are retained in the financial statements until they are no longer in use.

2.5 Financial assets

Financial assets are any asset that is either cash or equity instrument of another entity of which the Society has a contractual right:

- To receive cash or another financial asset from another entity; or
- To exchange financial assets or financial liabilities with another entity under conditions that are potentially favourable to the Society.

Financial assets are recognised on the balance sheet when, and only when the Society becomes a party to the contractual provisions of the financial instrument.

Financial assets are measured initially at the transaction price excluding transaction costs. Transaction costs shall be recognised as expenditure in the statement of financial activities as incurred. Subsequent to initial measurement, financial assets are measured at cost less any accumulated impairment losses.

The Society classifies its financial assets into the following categories:

(a) *Receivables*

Receivables comprises of government funding receivables, accrued income, deposits, and other receivables.

(b) *Cash and cash equivalents*

Cash and cash equivalents comprise of fixed deposits, cash at bank and cash on hand.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)**2.6 Prepayments**

Prepayments shall be initially recognised at the amount paid in advance for the economic resources expected to be received in the future. After initial recognition, prepayments shall be measured at the amount paid less the economic resources received or consumed during the financial year.

2.7 Impairment of financial assets

At the end of each reporting period, the Society shall assess whether there is objective evidence of impairment of its financial assets. If there is objective evidence of impairment (including significant changes with an adverse effect that have taken place in the technological, market, economic or legal environment in which the issuer operates), the Society shall recognise an impairment loss (i.e. expenditure) immediately in the statement of financial activities.

Objective evidence that a financial asset or group of financial assets is impaired includes observable data that comes to the attention of the Society about the following loss events:

- (i) Significant financial difficulty of the debt/bond issuer or obligor.
- (ii) A breach of contract, such as a default or delinquency in interest or principal payments.
- (iii) The creditor, for economic or legal reasons relating to the debtor's financial difficulty, granting to the debtor a concession that the creditor would not otherwise consider.
- (iv) It has become probable that the debtor will enter bankruptcy or other financial re-organisation.
- (v) Observable data indicating that there has been a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of those assets, even though the decrease cannot yet be identified with the individual financial assets in the group, such as adverse national or local economic conditions or adverse changes in industry conditions.

An impairment loss is only reversed to the extent that the assets' carrying amount of the financial asset (net of any allowance account) that exceeds what the carrying amount would have been had the impairment not been previously recognised. The Society shall recognise the amount of the reversal in the statement of financial activities immediately.

2.8 Financial liabilities

Financial liabilities are any liability that is a contractual obligation by the Society to:

- Deliver cash or another financial asset to another entity; or
- Exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavourable to the Society.

Financial liabilities are recognised on the balance sheet when, and only when the Society becomes a party to the contractual provisions of the financial instrument.

Financial liabilities shall be recognised at their transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transaction costs shall be recognised as expenditure in the statement of financial activities as incurred.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)**2.8 Financial liabilities (Continued)**

The Society classifies its financial liabilities into the following category:

Payables

Payables comprise accrued operating expenses and other payables. Accruals shall be recognised at the best estimate of the amount payable.

2.9 Deferred income

Income may also be subject to donor-imposed conditions that specify the time period in which the expenditure can take place. Such a pre-condition for use limits the Society's ability to expend the income until the time condition is met. For example, the receipt in advance of a grant for expenditure that must take place in a future financial period should be accounted for as deferred income and recognised as a liability until the financial period in which the recipient Society is allowed by the condition to expend the income.

2.10 Provisions

Provisions are recognised when the Society has a present legal or constructive obligation as a result of past events where it is probable that it will result in an outflow of economic benefits to settle the obligation and the amount of the obligation can be estimated reliably.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

2.11 Funds*(a) Unrestricted Fund*

These represent funds received by the Society that are expendable for any activity within the Society at the discretion of the Management Committee in furtherance of the Society's charitable objectives.

(b) Restricted Funds

Restricted funds are funds subject to specific funded programmes by government, charity bodies and donors, but still within the wider objects of the Society.

Restricted funds may only be utilised in accordance with the purposes established by the sources of such funds whereas unrestricted fund can be used in a manner the Society sees fit in achieving its institutional purposes.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)**2.11 Funds (Continued)****(b) *Restricted Funds* (Continued)**

The Society classifies the following funds as restricted funds:

- FSC Accumulated Fund
- SOWERS Project Fund
- Care and Share Fund
- Capital Grants Fund
- BOL Gift Fund
- Bursary Fund

2.12 Funds received as disbursement agent

Funds received as disbursement agent are funds received but do not belong to the Society where it acts as agent or trustee of another charity or for the donor. The Society will act in line with the instructions of the principal and it has no discretion about the use to which the funds received are put. It does not have legal responsibility for ensuring the charitable application of the funds.

The Society has the following funds received as agent:

- Straits Times School Pocket Money Fund
- Lee Foundation Financial Assistance Fund
- FSC Comcare Fund

2.13 Income recognition

Income shall be recognised in the statement of financial activities when the effect of a transaction or other event results in an increase in the Society's net assets. This normally arises when there is control over the rights or other access to the resource, enabling the Society to determine its future application, virtually certain that income will be received, and the amount of the income can be measured with sufficient reliability.

(a) *Income from generated funds*

- Voluntary income

i. Donations

Donations are recognised on receipt. However, donations received and subject to donor-imposed pre-conditions are deferred as liabilities until the Society is able to meet the terms of the donations.

Donations-in-kind

Donations-in-kind that can be estimated with sufficient reliability are accounted for at a reasonable estimate of the price that the Society would have to pay in the open market for an equivalent item or at the amount actually realised.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)

2.13 Income recognition (Continued)

(a) *Income from generated funds (Continued)*

- Voluntary income (Continued)

ii. Grants

Grants which provide core funding or are of a general nature provided by government and charitable foundations but not including those grants which are specifically for the performance of a service or production of charitable goods, for instance a service agreement with a local authority.

(b) *Income from charitable activities*

- Grants from government organisations

Grants from government organisations are recognised as income only when there is sufficient evidence that the Society has complied with the conditions attached to them and there is reasonable certainty that they will be received. These grants are recognised on an accrual basis. Additionally, grants recognised in the statement of financial activities are calculated based on the funding principles set by the individual organisations. Adjustments to the grants which are made on finalisation by the relevant organisations are recognised in the statement of financial activities in the financial year in which they are finalised. Grants with specific conditions are recognised either when they have been conformed to, or when there is sufficient evidence that they will be met. In instances where there is uncertainty about the ability of the Society to meet the conditions set by grantors, the recognition of the grant as income is deferred until conditions imposed at the time of the grants can be complied with. Grants for capital expenditures are recognised in the statement of financial activities when the Society has entitlement to the income and not deferred over the useful life of the asset.

- Programme income

Programme income is recognised when services are rendered.

2.14 Employee benefits

(a) *Defined contribution plan*

As required by law, the Society contributes to the employees' Central Provident Fund ("CPF") accounts monthly. CPF contributions are recognised as compensation expenses in the same period as the employment that gives rise to the contribution.

(b) *Employee leave entitlement*

Employee entitlements to annual leave are recognised when they accrue to employees. An accrual is made for the estimated liability of annual leave as a result of services rendered by employees up to the year ended.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)**2.15 Expenditures**

All expenditures are accounted for on an accrual basis, aggregated under the respective areas as soon as there is a legal or constructive obligation committing the Society to make payment. Direct costs are attributed to the activity where possible. Where costs cannot be wholly attributable to an activity, they have been apportioned on a basis consistent with the use of resources.

(a) Costs of generating funds

These costs are directly attributable to generating voluntary income and income from fund-raising activities, separate from those costs incurred in undertaking charitable activities. These costs are met by contributions in the form of cash sponsorships and grants.

(b) Charitable activities

Costs of charitable activities comprise all costs incurred in the pursuit of the charitable objects of the Society. The total costs of charitable expenditure include an apportionment of overhead and shared costs.

(c) Governance costs

Includes costs of preparation and examination of statutory accounts, expenses arising from convening board meetings, strategic planning processes that contribute to future development of the Society, consultancy fees incurred for the review of corporate governance, internal processes and controls; and fees pertaining to corporate secretarial and governance matters.

2.16 Operating leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the lease term, are classified as operating leases.

Operating lease payments are charged to the statement of financial activities on a straight-line basis over the term of the lease.

When an operating lease is terminated before the lease period has expired, any payment required to be made to the lessor by way of penalty is recognised as an expense in the year in which termination takes place.

2.17 Related party

Related parties include all of the following:

- (a) A person or a close member of that person's family is related to the Society if that person:
 - (i) has control or joint control over the Society;
 - (ii) has significant influence over the Society; or
 - (iii) is a governing board member, trustee or member of the key management personnel of the Society or of a parent of the Society.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

2 MATERIAL ACCOUNTING POLICY INFORMATION (Continued)

2.17 Related party (Continued)

- (b) An entity is related to the Society if any of the following conditions applies:
- (i) the entity and the Society are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
 - (ii) the entity is an associate or joint venture of the Society (or an associate or joint venture of a member of a group of which the Society is a member) and vice versa;
 - (iii) the entity and the Society are joint ventures of the same third party;
 - (iv) the entity is a joint venture of a third entity and the Society is an associate of the third entity and vice versa;
 - (v) the entity is controlled or jointly controlled by a person identified in (a); and
 - (vi) a person identified in (a)(i) has significant influence over the entity or is a governing board member, trustee or member of the key management personnel of the entity (or of a parent of the entity).
- (c) Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the Society and include:
- (i) that person's children and spouse or domestic partner;
 - (ii) children of that person's spouse or domestic partner; and
 - (iii) dependants of that person or that person's spouse or domestic partner.
- (d) A charity and another entity are not related parties simply because they have a governing board member, trustee, or other member of key management personnel in common or because the governing board member, trustee or other member of key management personnel of the charity has significant influence over the entity and vice versa.

3 RELATED PARTY DISCLOSURES

The following are significant transactions between the Society and related parties that took place during the financial year. The effects of these transactions are reflected in the financial statements on the basis determined between the parties.

Significant related party transactions

During the financial year, except for remuneration of key management personnel disclosed in Note 19, the Society has no significant related party transactions (2023: Nil).

- Intentionally left blank -

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

4 VOLUNTARY INCOME

	Unrestricted Funds			Restricted Funds		Total 2024 \$	Total 2023 \$
	Student Care Centre \$	General Fund \$	Community Outreach Fund \$	Family Service Centre \$	Others \$		
Donations							
- Tax deductible	-	543	6,508	-	15,197	22,248	29,270
- Non tax deductible	-	-	33,021	-	18,057	51,078	72,123
Donations-in-kind	-	-	-	-	-	-	4,666
Grants income	10,635	-	-	89,879	-	100,514	205,620
	<u>10,635</u>	<u>543</u>	<u>39,529</u>	<u>89,879</u>	<u>33,254</u>	<u>173,840</u>	<u>311,679</u>

5 INVESTMENT INCOME

	Unrestricted Funds			Restricted Funds		Total 2024 \$	Total 2023 \$
	Student Care Centre \$	General Fund \$	Community Outreach Fund \$	Family Service Centre \$	Others \$		
Bank interest income	-	-	-	132,757	-	132,757	66,682

6 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds			Restricted Funds		Total 2024 \$	Total 2023 \$
	Student Care Centre \$	General Fund \$	Community Outreach Fund \$	Family Service Centre \$	Others \$		
Programme income	101,215	-	-	1,100	11,072	113,387	149,720
MSF grant	-	-	-	2,009,299	-	2,009,299	1,993,943
Tote Board grant	-	-	-	535,764	-	535,764	531,722
ComChest grant	-	-	-	(428)	-	(428)	106,359
	<u>101,215</u>	<u>-</u>	<u>-</u>	<u>2,545,735</u>	<u>11,072</u>	<u>2,658,022</u>	<u>2,781,744</u>

The Society assists lower income families to apply for Student Care Fee Assistance ("SCFA") from MSF. During the financial year, included within SCC programme income, the total SCFA disbursed to the Society by MSF amounted to \$11,903 (2023: \$17,718).

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

7 CHARITABLE ACTIVITIES EXPENDITURE

	Unrestricted Funds			Restricted Funds		Total 2024	Total 2023
	Student Care Centre	General Fund	Community Outreach Fund	Family Service Centre	Others		
	\$	\$	\$	\$	\$	\$	\$
Depreciation expense	-	-	-	11,442	-	11,442	12,729
Food and refreshment	9,792	-	2,909	3,450	-	16,151	15,882
Financial assistance	-	-	45,394	-	24,608	70,002	46,575
Loss/(gain) on disposal of property, plant and equipment	(200)	-	-	38	-	(162)	99
Non financial assistance	-	-	-	-	-	-	4,086
Others	22,308	-	1,400	87,852	1,887	113,447	104,125
Professional fees and services	5,160	-	18,970	33,375	5,695	63,200	55,693
Rental expenses	2,502	-	6,924	10,445	-	19,871	19,529
Repair and maintenance	1,926	-	-	6,719	-	8,645	12,069
Staff costs*	161,261	-	-	2,631,356	-	2,792,617	2,713,320
Staff training	75	-	-	14,060	-	14,135	14,590
	<u>202,824</u>	<u>-</u>	<u>75,597</u>	<u>2,798,737</u>	<u>32,190</u>	<u>3,109,348</u>	<u>2,998,697</u>

*** STAFF COSTS**

	Unrestricted Funds			Restricted Funds		Total 2024	Total 2023
	Student Care Centre	General Fund	Community Outreach Fund	Family Service Centre	Others		
	\$	\$	\$	\$	\$	\$	\$
Salaries and bonus	93,735	-	-	2,241,785	-	2,335,520	2,323,685
Retrenchment benefits	51,242	-	-	-	-	51,242	-
CPF & SDL	11,705	-	-	340,288	-	351,993	345,028
Foreign Worker Levy	-	-	-	6,100	-	6,100	4,800
Other benefits	4,579	-	-	43,183	-	47,762	39,807
	<u>161,261</u>	<u>-</u>	<u>-</u>	<u>2,631,356</u>	<u>-</u>	<u>2,792,617</u>	<u>2,713,320</u>

8 GOVERNANCE COSTS

	Unrestricted Funds			Restricted Funds		Total 2024	Total 2023
	Student Care Centre	General Fund	Community Outreach Fund	Family Service Centre	Others		
	\$	\$	\$	\$	\$	\$	\$
Audit fees	(89)	-	-	15,588	-	15,499	13,879
Internal audit fees	-	-	-	6,410	-	6,410	-
Miscellaneous expenses	-	-	-	860	-	860	782
Insurance	-	-	-	958	-	958	969
	<u>(89)</u>	<u>-</u>	<u>-</u>	<u>23,816</u>	<u>-</u>	<u>23,727</u>	<u>15,630</u>

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

9 PROPERTY, PLANT AND EQUIPMENT

	<u>Computers</u>	<u>Furniture, fittings and fixtures</u>	<u>Office equipment</u>	<u>Renovation</u>	<u>Total</u>
	\$	\$	\$	\$	\$
Cost					
At 31 March 2022	14,052	7,917	32,858	392,987	447,814
Disposal	-	(540)	-	-	(540)
At 31 March 2023	14,052	7,377	32,858	392,987	447,274
Disposal	-	(270)	-	(29,185)	(29,455)
At 31 March 2024	14,052	7,107	32,858	363,802	417,819
Accumulated depreciation					
At 31 March 2022	14,052	5,806	23,808	376,022	419,688
Charge for the financial year	-	783	3,139	8,807	12,729
Disposal	-	(441)	-	-	(441)
At 31 March 2023	14,052	6,148	26,947	384,829	431,976
Charge for the financial year	-	717	3,034	7,691	11,442
Disposal	-	(232)	-	(29,185)	(29,417)
At 31 March 2024	14,052	6,633	29,981	363,335	414,001
Net carrying amount					
At 31 March 2023	-	1,229	5,911	8,158	15,298
At 31 March 2024	-	474	2,877	467	3,818

Depreciation charge for the financial year is taken to:

	<u>2024</u>	<u>2023</u>
	\$	\$
FSC Accumulated Fund	5,697	6,984
Care and Share Fund	2,745	2,745
Capital Grants Fund	3,000	3,000
	<u>11,442</u>	<u>12,729</u>

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

10 RECEIVABLES

	<u>2024</u>	<u>2023</u>
	\$	\$
Interest receivables	66,719	46,833
Grant receivables	16,261	2,384
Sundry receivables	15,320	66,299
Prepayments	8,128	8,294
Sundry deposits	1,740	3,660
	<u>108,168</u>	<u>127,470</u>

11 CASH AND CASH EQUIVALENTS

	<u>2024</u>	<u>2023</u>
	\$	\$
Fixed deposits	4,132,229	4,022,356
Cash at bank	1,695,943	2,025,870
Cash on hand	527	1,601
	<u>5,828,699</u>	<u>6,049,827</u>

Cash at bank and on hand

Cash at bank held in interest bearing account earns interest at a rate of 0.28% (2023: 0.28%) per annum.

Out of the total cash at bank balance, \$11,789 (2023: \$21,350) are funds received by the Society as disbursement agent (Note 12).

Fixed deposits

The Society places excess cash on short term deposits usually for a period of up to 12 months (2023: up to 12 months) depending on the immediate cash requirements of the Society.

Fixed deposits earn interest at rates ranging from 1.73% to 3.62% (2022: 0.50% to 3.58%) per annum.

For the purpose of the statement of cash flows, cash and cash equivalents comprise the balances as shown above.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

12 FUNDS RECEIVED AS DISBURSEMENT AGENT

	Strait Times School Pocket <u>Money Fund</u> \$	Lee Foundation Financial <u>Assistance Fund</u> \$	FSC Comcare <u>Fund</u> \$	<u>Total</u> \$
<u>2024</u>				
Balance at the beginning of the financial year	17,960	600	2,790	21,350
Funds received during the financial year	4,460	7,500	17,210	29,170
Disbursement during the financial year	(9,095)	(5,100)	(16,586)	(30,781)
Funds returned during the financial year	<u>(7,950)</u>	<u>-</u>	<u>-</u>	<u>(7,950)</u>
Balance at the end of the financial year	<u>5,375</u>	<u>3,000</u>	<u>3,414</u>	<u>11,789</u>
	Strait Times School Pocket <u>Money Fund</u> \$	Lee Foundation Financial <u>Assistance Fund</u> \$	FSC Comcare <u>Fund</u> \$	<u>Total</u> \$
<u>2023</u>				
Balance at the beginning of the financial year	19,480	-	1,585	21,065
Funds received during the financial year	27,655	3,300	18,415	49,370
Disbursement during the financial year	(29,175)	(2,700)	(17,210)	(49,085)
Balance at the end of the financial year	<u>17,960</u>	<u>600</u>	<u>2,790</u>	<u>21,350</u>

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

12 FUNDS RECEIVED AS DISBURSEMENT AGENT (Continued)

Funds received as disbursement agent are funds received but do not belong to the Society where it acts as an agent or trustee of another charity or for the donor. The Society will act in line with the instructions of the principal, and it has no discretion about the use to which the funds received are put to. It does not have legal responsibility for ensuring the charitable application of the funds.

(a) *Straits Times School Pocket Money Fund ("SPMF")*

The SPMF is a charity fund-raising project organised by The Straits Times to heighten public awareness of the plight of children from low-income families who were attending school without proper breakfast or pocket money to sustain their day in school. The fund raised is distributed to all Family Service Centres ("FSCs") through NCSS to benefit the eligible clients of FSCs.

(b) *Lee Foundation Financial Assistance Fund*

Lee Foundation provides financial assistance to named individuals or families as income supplement for daily living expenses or children's education use based upon request by the social workers. The Society will disburse an equal monthly sum to beneficiaries over a prescribed period.

(c) *FSC Comcare Fund ("FCF")*

Established by the Ministry of Social and Family Development to support the FSCs role in helping needy Singaporeans. FCF provides immediate assistance to clients of FSCs who require urgent and temporary financial relief to tide over their current situation.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

13 PAYABLES

	<u>2024</u>	<u>2023</u>
	\$	\$
Accrued operating expenses	81,592	79,763
Sundry payables	7,999	7,248
Deposits received and advance fees from students	2,800	11,970
Grant refund	-	67,303
	<u>92,391</u>	<u>166,284</u>

14 UNRESTRICTED FUNDS

	<u>Balance at</u> <u>1.4.2023</u>	<u>Income</u>	<u>Expenditure</u>	<u>Net income/</u> <u>(expenditure)</u>	<u>Transfer</u> <u>of funds</u>	<u>Balance at</u> <u>31.3.2024</u>
	\$	\$	\$	\$	\$	\$
Community Outreach Fund	302,047	39,529	(75,597)	(36,068)	-	265,979
General Fund	20,000	543	-	543	(84,824)	(64,281)
SCC						
Accumulated Fund	6,061	111,850	(202,735)	(90,885)	84,824	-
	<u>328,108</u>	<u>151,922</u>	<u>(278,332)</u>	<u>(126,410)</u>	<u>-</u>	<u>201,698</u>

	<u>Balance at</u> <u>1.4.2022</u>	<u>Income</u>	<u>Expenditure</u>	<u>Net income/</u> <u>(expenditure)</u>	<u>Transfer</u> <u>of funds</u>	<u>Balance at</u> <u>31.3.2023</u>
	\$	\$	\$	\$	\$	\$
Community Outreach Fund	298,207	71,712	(67,872)	3,840	-	302,047
General Fund	-	20,000	-	20,000	-	20,000
SCC						
Accumulated Fund	35,680	142,207	(171,826)	(29,619)	-	6,061
	<u>333,887</u>	<u>233,919</u>	<u>(239,698)</u>	<u>(5,779)</u>	<u>-</u>	<u>328,108</u>

The Society maintains separate accounts for funds designated by management committee for specific designated use. The balance and movements in these funds are presented above.

The Community Outreach Fund is set up to provide financial assistance to the Society's low income clients to help them meet their educational, medical and daily grocery and any other necessities. It is also to fund ad-hoc programmes and community outreach programmes.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

15 RESTRICTED FUNDS

	Balance at <u>1.4.2023</u>	<u>Income</u>	<u>Expenditure</u>	Net income/ <u>(expenditure)</u>	Balance at <u>31.3.2024</u>
	\$	\$	\$	\$	\$
FSC Accumulated Fund	5,653,831	2,768,371	(2,816,808)	(48,437)	5,605,394
SOWERS Project Fund	12,969	11,275	(7,566)	3,709	16,678
Care and Share Fund	4,803	-	(2,745)	(2,745)	2,058
Capital Grants Fund	5,250	-	(3,000)	(3,000)	2,250
BOL Gift Fund	-	2,450	(1,909)	541	541
Bursary Fund	-	30,601	(22,715)	7,886	7,886
	<u>5,676,853</u>	<u>2,812,697</u>	<u>(2,854,743)</u>	<u>(42,046)</u>	<u>5,634,807</u>

	Balance at <u>1.4.2022</u>	<u>Income</u>	<u>Expenditure</u>	Net income/ <u>(expenditure)</u>	Balance at <u>31.3.2023</u>
	\$	\$	\$	\$	\$
FSC Accumulated Fund	5,499,939	2,913,695	(2,759,803)	153,892	5,653,831
SOWERS Project Fund	9,558	12,491	(9,080)	3,411	12,969
Care and Share Fund	7,549	-	(2,746)	(2,746)	4,803
Capital Grants Fund	8,250	-	(3,000)	(3,000)	5,250
BOL Gift Fund	-	-	-	-	-
Bursary Fund	-	-	-	-	-
	<u>5,525,296</u>	<u>2,926,186</u>	<u>(2,774,629)</u>	<u>151,557</u>	<u>5,676,853</u>

- (a) The assets with carrying amounts as shown below are funded by the Capital Grants Fund and Care and Share Fund:

	<u>2024</u>	<u>2023</u>
	\$	\$
Assets		
Property, plant and equipment		
- Furniture, fittings and fixtures	2,250	5,250
- Renovation	<u>2,058</u>	<u>4,803</u>
	<u>4,308</u>	<u>10,053</u>

- (b) The purposes of the major restricted funds are set out below:

- *FSC Accumulated Fund*

The restricted fund has been established for the purpose of operating the following programmes of the Centre in accordance with the Family Service Centre Service Model as approved by the Ministry of Social and Family Development ("MSF"):

- Casework and counselling
- Group work and community work services

This is funded by the MSF, Tote Board and ComChest.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

15 RESTRICTED FUNDS (Continued)

(b) The purposes of the major restricted funds are set out below: (Continued)

- *Care and Share Fund*

The Grant which is given out under the Care and Share movement, is managed by the Ministry of Social and Family Development ("MSF") and is called the Care and Share Matching Grant. As per the Variation to the Funding Agreement dated 30 September 2015 (the "Agreement"), this represents a dollar and twenty-five cents for every eligible donation dollar for the first \$1,000,000 and a dollar for every eligible donation dollar for the subsequent \$1,000,000 that the Society raises between 1 December 2013 and 31 March 2016. The Grant shall be used to develop social service related VWOs and their programmes to better serve the beneficiaries. The Grant can be used for the following areas:

- (i) Capability Building
- (ii) Capacity Building
- (iii) New Initiatives/Expansion of existing services
- (iv) Critical Existing Needs (up to 20%)

Where the grant relates to an asset, the fair value is deferred in the balance sheet and is amortised to statement of financial activities over the expected useful life of the relevant asset by equal annual instalments.

Based on the Agreement dated 30 September 2015 and the 2nd Variation Agreement to the Funding Agreement dated 24 May 2020, the Society can utilise the grants up to 31 March 2021. The Society participates in the Care and Share Matching Grant scheme and is subjected to the terms and conditions of the Agreement and the Operating Rules.

- *Capital Grants Fund*

This fund comprises capital grants to fund purchase of property, plant and equipment. Grants are transferred to Capital Grants Fund when amounts are utilised for purchases of property, plant and equipment using funds which are specifically received for purchases of property, plant and equipment. The depreciation charge of the assets purchased with the related grants are taken to the Capital Grants Fund over the useful lives of the related assets.

- *SOWERS Project Fund*

This fund aims to empower homebound women from disadvantaged backgrounds to earn some money to supplement their family income. Under this project, the women are given training on how to sew and are able to earn an income from the sewing work.

- *Banquet of Love ("BOL") Gift Fund*

Banquet of Love ("BOL") is an annual event initiated by the Covenant Community Methodist Church ("CCMC") and co-organised with the Society. The event has been held since 2014 to share love with the disadvantaged community and encourage bonding among families and volunteers. The fund was set up in 2023 from donations from CCMC members and is used to purchase gifts for families who turn up for the event.

- *Bursary Fund*

The SFSC-CCMC Bursary Award is an annual event hosted by the Covenant Community Methodist Church ("CCMC"). Primary and secondary school children receive \$300 and \$400 each respectively. The fund was set up in 2023 from donations from CCMC members. The bursary award is disbursed from this fund.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

16 TAX DEDUCTIBLE RECEIPTS

The Society issued tax deductible receipts for donations for the financial year ended 31 March 2024 amounting to \$22,248 (2023: \$29,270).

17 INCOME TAX

The Society is registered as a charity organisation under the Charities Act, 1994. As an approved charity, it is exempted from income tax under Section 13(1) of the Income Tax Act, 1947.

18 OPERATING LEASE COMMITMENTS

The Society has entered into operating lease agreements on its premises, photocopier machines and vending machine.

Rental expenses for premises, photocopier machines and vending machine for the Society recognised in the statement of financial activities for the financial year ended 31 March 2024 amount to \$8,010, \$4,937 and \$5,975 (2023: \$8,397, \$4,891 and \$6,241) respectively.

Premises

The Society has entered into two lease agreements with the Housing Development Board ("HDB"). Under the arrangement, the Society has continued to utilise the premises on the understanding with HDB that the rental of premises may be terminated by either lessee or lessor without assigning any reason thereof by giving the other one month's notice in writing. During the financial year, the Society has terminated one of its lease agreement with HDB on 8 February 2024 but currently has no intention to terminate the other HDB lease on its premises in the subsequent year. The lease agreements do not include any contingent rent provision in the contracts.

Photocopier Machine

The leases on the photocopier machines have an average tenure of 5 years with no renewal clause. The lease agreement does not include any contingent rent provision in the contracts.

Vending Machine

The vending machine has a lease term of 6 months with no renewal clause. The lease agreement does not include any contingent rent provision in the contracts.

Future minimum lease payments payable under non-cancellable operating leases for the office equipment as of 31 March 2024 are as follows:

	<u>2024</u>	<u>2023</u>
	\$	\$
Within one financial year	6,400	9,160
Within two to five financial years	1,140	5,700
	<u>7,540</u>	<u>14,860</u>

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

19 REMUNERATION OF KEY MANAGEMENT PERSONNEL

	<u>2024</u>	<u>2023</u>
	\$	\$
Salaries and bonus	426,400	417,142
CPF & SDL	52,051	50,489
Other benefits	600	2,120
	<u>479,051</u>	<u>469,751</u>

Key management personnel consist of the Executive Director, 1 Assistant Director and 1 Clinical Director (2023: Executive Director, 1 Assistant Director and 1 Clinical Director from social work, community engagement and corporate services). The team collectively plans, directs, and manages the Society's vision, strategic plans and programmes. Salaries and bonus comprise gross annual salary, annual wage supplement, annual variable component, performance and other bonuses and contributions to Central Provident Fund. Fringe benefits are excluded.

During the current financial year, 1 employee received a total annual remuneration within the range of \$100,000 to \$150,000 (2023: 1 employee) and 2 employees have received a total annual remuneration within the range of \$150,001 to \$200,000 (2023: 2 employees).

20 FUND-RAISING*(a) Fund-raising appeals*

The Society does not have any donations arising from public fund-raising activities during the financial year (2023: Nil).

(b) Fund-raising efficiency ratio

The Society does not have any donations arising from fund-raising activities during the financial year (2023: Nil).

21 MANAGEMENT OF RESERVES

The Society's reserve policy is to maintain its reserves of at least six months of operating expenses to ensure that services can continue to function during lean years.

Net cash resources of the Society are as follows:

	<u>2024</u>	<u>2023</u>
	\$	\$
Receivables - excluding prepayments (Note 10)	100,040	119,176
Cash and cash equivalents (Note 11)	5,828,699	6,049,827
Payables (Note 13)	(92,391)	(166,284)
	<u>5,836,348</u>	<u>6,002,719</u>

The Society's overall approach to management of reserves remain unchanged from the previous financial year.

The Society is not subject to any externally imposed reserve requirements.

SEMBAWANG FAMILY SERVICE CENTRE

UEN: T11SS0143D

(Registered under the Societies Act, 1966, Singapore)

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2024

22 DONATIONS-IN-KIND


During the financial year, the Society did not receive pro bono services and vouchers from corporates and the public.


The following items of donations-in-kind are captured in the above statement of financial activities of the Society:


Description	<u>2024</u>	<u>2023</u>
	\$	\$
Sundry	-	3,586
Vouchers	-	1,080
Total	-	<u>4,666</u>

- Intentionally left blank -

Sembawang Family Service Centre

 Block 326 Sembawang Crescent #01-52
Singapore 750326

 6754 7050

 6754 0112

 admin@sfsc.org.sg

 www.sfsc.org.sg

 [Sembawang Family Service Centre](#)

 [sembawangfsc](#)