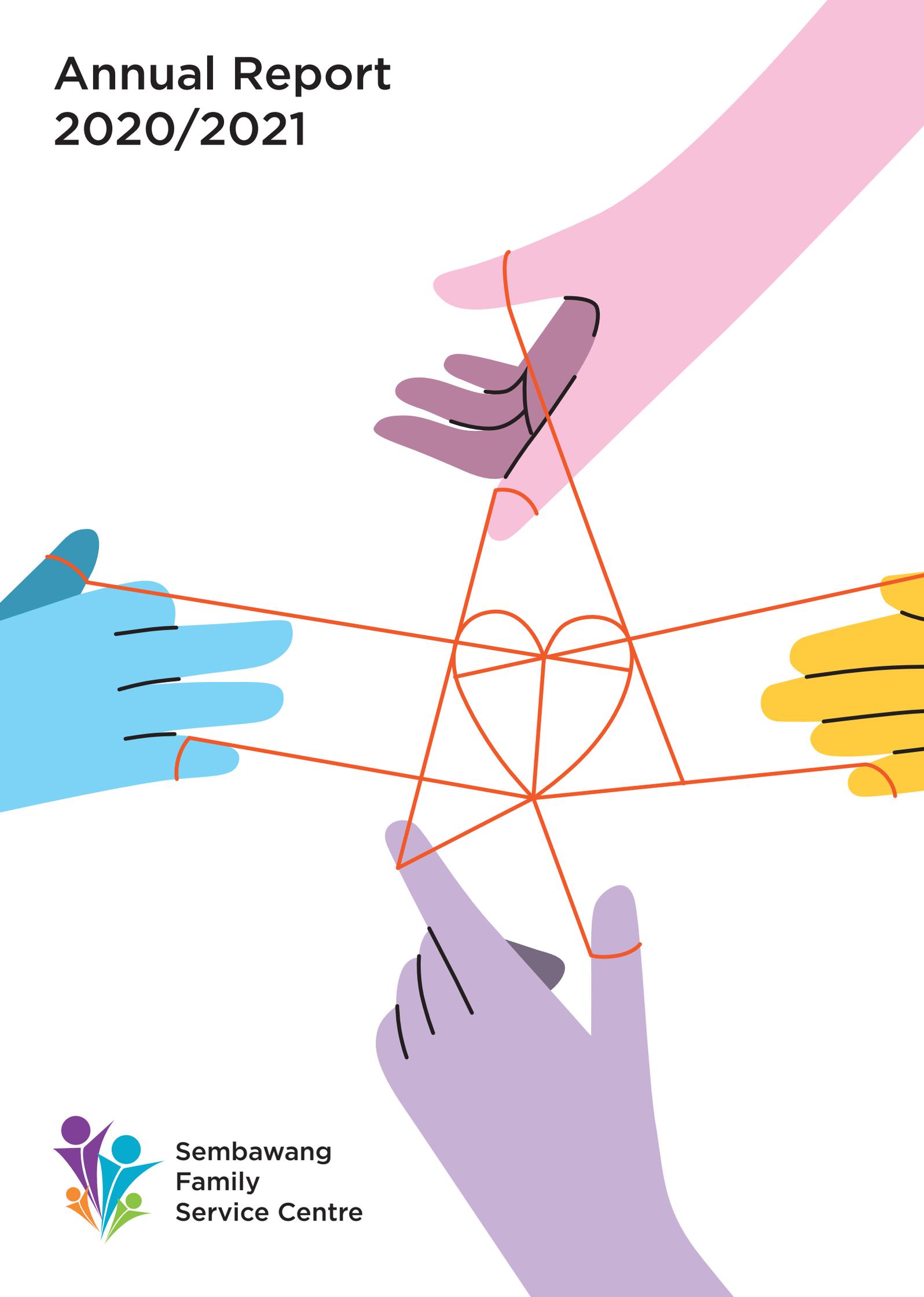


Annual Report 2020/2021



**Sembawang
Family
Service Centre**

“It’s not how much
we give, but how much
love we put into giving.”

- Mother Teresa

TABLE OF CONTENTS

About Us	2
Message from Management Committee Chairperson	4
Leadership Team	6
SFSC Family	7
Overall Performance	8
Report on Programmes & Services	13
Tuition & Character Building Programme	14
Pocket Fitness Groupwork & Family Development Programme	16
SOWERS Project	18
SFSC-CCMC Bursary Awards 2021	20
Trackers Outreach	22
Case MAP Community Of Practice	24
Student Care Centre	26
Audited Financial Report	29

ABOUT US

About Sembawang Family Service Centre

Sembawang Family Service Centre (SFSC) is a Voluntary Welfare Organisation incorporated under the Societies and Charities Acts of Singapore. We are furthermore a registered Charity and Institution of A Public Character (IPC) under the Ministry of Social and Family Development. The 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:	T11SS0143D
Auditors:	Baker Tilly TFW LLP Chartered Accountants of Singapore 600 North Bridge Road #05-01 Parkview Square, Singapore 188778

Reserves Policy

SFSC's Reserves Policy provides for financial stability and the means for further improvement of our activities. We maintain reserves equivalent to 24 months of operating expenditures based on the previous year.

Conflict of Interest Policy

SFSC adheres to its Conflict of Interest Policy to provide guidance in the decisions made by our Management Committee, Finance and Human Resource Sub-Committees and staff and this is set out in the Centre's Code of Conduct.

Members of our Management Committee, Sub-Committees and staff will need to sign a Conflict of Interest declaration annually and update the Secretary (in the case of the Management Committee and Sub-Committees) 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.

ABOUT US

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.

OUR VALUES

CARE

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



PROFESSIONALISM

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



TEAMWORK

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



RESPECT

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

INTEGRITY

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



MESSAGE FROM MANAGEMENT COMMITTEE CHAIRPERSON

Early in 2020, SFSC restructured our social work and counselling teams by appointing a Clinical Director and setting up a dedicated Intake Team. The measures, to boost efficiency, proved well timed and they expanded our bandwidth and capacity to help us cope with rising caseloads and increasing case complexity caused by the Covid pandemic.

FY 2020/21 saw a 17.9% increase in total cases handled by SFSC along with 'Family Violence' now tipping over to be the leading issue. 'Emotional Issues' has furthermore joined the fore as a top five presenting issue. For the latter, clients are presenting depressed moods, distress, worries, stress, grief, suicidal ideation, self-harm and difficulties with emotional regulation. It is sad that this now seems an increasingly 'new normal' for vulnerable families and the disadvantaged in our community.

TOTAL CASES

Year	Total Cases	% Increase YoY
FY2020/21	1,845	17.9%
FY2019/20	1,565	18%
FY2018/19	1,324	22%

* In 2017/18, total cases handled was 1082



Heartfelt outreach despite the pandemic

In the same year, financial needs appear to have lessened but this is owing to the slew of support grants given by the Singapore Government to help citizens cope with the on going health and economic crises. Additional assistance was also availed by the Straits Times School Pocket Money Fund to existing recipients while our partner, Covenant Community Methodist Church did not once waiver in its support and continued providing bursaries, gifts of cash and vouchers to our clients. Thanks furthermore to sizeable donations received from church members, we consolidated our Community Outreach Fund to incorporate its precursor, the Financial Assistance Fund, and re-purposed it with a wider mandate.

Pandemic precautionary measures have constrained and almost re-defined ways of client-engagement but notwithstanding,

MESSAGE FROM MANAGEMENT COMMITTEE CHAIRPERSON

our teams persisted and intensified the total number of sessions conducted with our clients, keeping close tabs and to continue rendering support. Previously we would try to get clients to attain self-reliance within a shorter time but given the prevailing challenges, we are mindful the wellbeing of vulnerable families can take sudden and adverse turns.

FY2020/21 will also be looked back upon as a milestone year where our services and programmes successfully went online and flourished. Our Tuition and Character Building programme was conducted via Zoom. This enabled for good attendance and parents could keep tabs of their children's academic progress while being at home together. An added benefit was parents reported that they learned how to coach their children in their studies after observing the online tuition sessions.



SCC kids enjoying the Online Book Club organised with MGS Girls' Brigade'

A breakthrough was also made in helping to promote better money management for our clients. During the year, we conducted our Pocket Fitness Group Work Programme to impart financial literacy and mindful spending. Given the online format, the programme drew strong engagement as seen through a 96% attendance and completion of assignments and surveys. This helped prepare our clients to move on to the Family Development Programme SFSC runs in partnership with Methodist Welfare Services and which is to help build longer-term improvement for our clients' financial welfare.

While we have all deviated far from normalcy in so many aspects of daily life, SFSC strives to bring to its clients our familiar and consistent touch. We continue to do so through long-standing initiatives like the Sowers Programme, Student Bursaries and even Volunteer Outreach. Driving all the effort are our dedicated and industrious staff. On behalf of our management committee, I would like to thank them for their perseverance, commitment and hard work. We look forward to continuing to work together to realise a better and brighter future for all our clients.

April Lee



SFSC' FY2020/21
Management Committee
Group Photo

LEADERSHIP TEAM

MANAGEMENT COMMITTEE

Chairman

Lee Mei Li April

Secretary

Hau Wei Qee Rachel

Assistant Treasurer

Cheong Boo Suan Nancy

Vice Chairman

Chui Tau Siong
(until 13.8.2020)
Chau Siew Lin
(since 13.8.2020)

Treasurer

Koh Guek Eng
(until 13.8.2020)
Chia Yuan Ming Gerald
(since 13.8.2020)

Members

Khoo Kim Geok Jacqueline
Tan Chue Loon Michelle
Sun Peng Lee Rosalind
Eliza Lian-Ding
Tham Bok Mun Kenneth
(since 19.11.2020)

FINANCE SUB-COMMITTEE

Chairman

Koh Guek Eng
(until 13.8.2020)
Gerald Chia Yuan Ming
(since 13.8.2020)

Member

Cheong Boo Suan Nancy

HR SUB-COMMITTEE

Chairman

Khoo Kim Geok Jacqueline

Members

Cheong Boo Suan Nancy
Bo Chai Hiah

EX-OFFICIO

Chia Choon Hoong
Chow Chee Wai Raymond
(until 27.11.2020)
Lim Chu Un Joseph
(since 21.1.2021)

Name	Designation	Attendance at MC meetings	Attendance (%)
Lee Mei Li April	Chairman	6/6	100%
Chui Tau Siong	Vice Chairman	1/2	50%
Chau Siew Lin	Member / Vice Chairman	6/6	100%
Hau Wei Qee Rachel	Secretary	6/6	100%
Koh Guek Eng	Treasurer	0/2	0%
Chia Yuan Ming Gerald	Member / Treasurer	6/6	100%
Cheong Boo Suan Nancy	Assistant Treasurer	5/6	83%
Khoo Kim Geok Jacqueline	Member	6/6	100%
Tan Chue Loon Michelle	Member	6/6	100%
Rosalind Sun Peng Lee	Member	3/6	50%
Eliza Lian-Ding	Member	5/6	83%
Tham Bok Mun Kenneth	Member	3/3	100%

* No governing member of the SFSC Management Committee is remunerated.

SFSC FAMILY

REMUNERATION BANDS OF OUR THREE MOST SENIOR STAFF OFFICERS

\$151,001 to \$200,000 - 1

\$100,001 to \$150,000 - 3 (including one senior staff who resigned in FY20)

36
NO. OF
EMPLOYEES

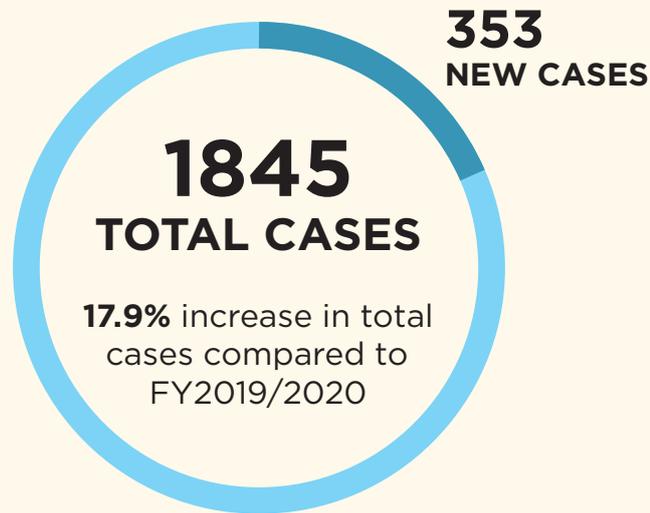


* None of our three most senior and highest paid staff serves as a governing board member of SFSC.

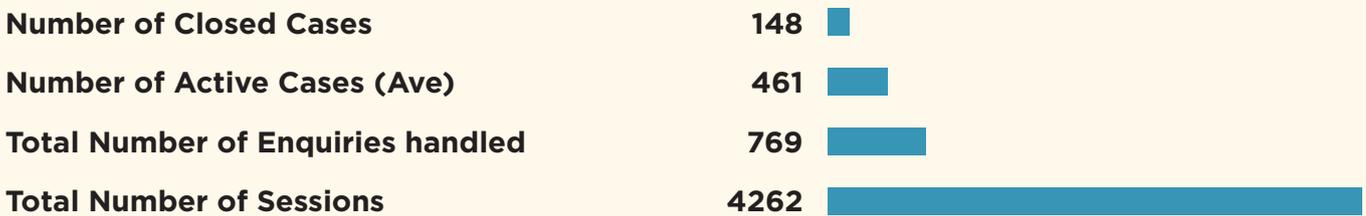
* One of the paid staff is a close member of the family belonging to the Executive Director and has received remuneration exceeding \$50,000 during the financial year.

OVERALL PERFORMANCE

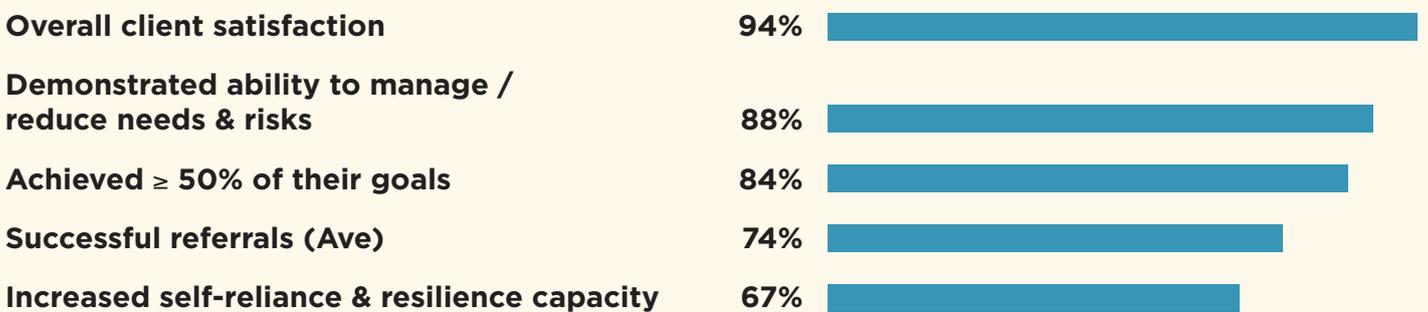
KEY PERFORMANCE INDICATORS



BY CASES

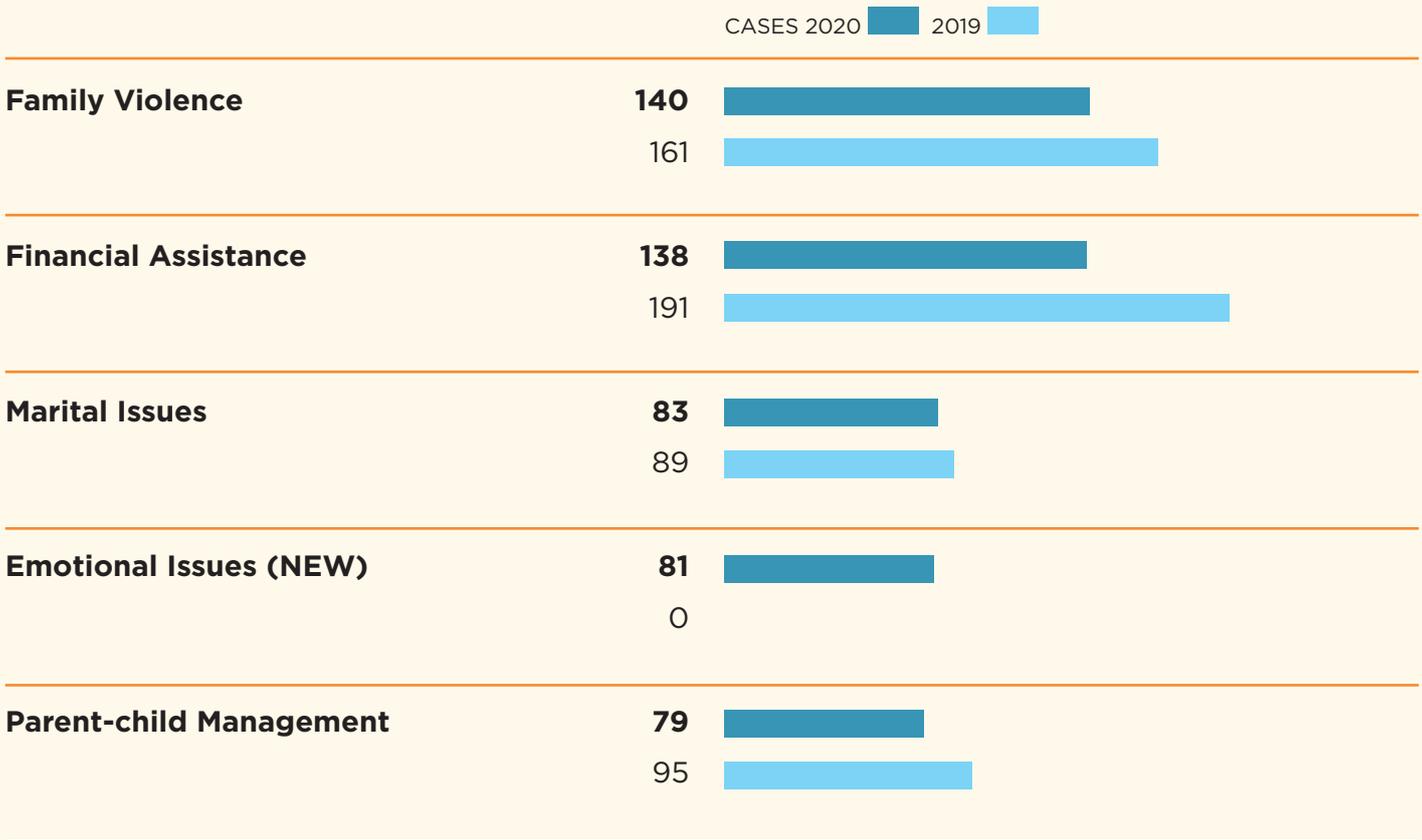


BY PERCENT %



OVERALL PERFORMANCE

TOP 5 ISSUES MANAGED



OVERALL PERFORMANCE

EVENTS PARTICIPANTS

COMMUNITY WORK
GROUP WORK
STUDENT CARE CENTRE



OVERALL PERFORMANCE

FINANCIAL DISBURSEMENTS

\$140,314

SFSC disbursed a total of \$140,314* to those in need of help

Additional 3 tranches of disbursement of \$50, \$50 and \$100 to each STSPMF recipient in May, Aug and Dec 2020 due to COVID-19

\$4,686.39
FINANCIAL ASSISTANCE FUND (FAF)

is supported by our strategic partner, Covenant Community Methodist Church (CCMC) to provide cash and food rations assistance to support low-income clients - ceased on 30 Sep 2020

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

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

\$17,550
THE STRAITS TIMES SCHOOL POCKET MONEY FUND (STSPMF)

\$8,000
FESTIVE FOOD VOUCHERS FROM CCMC

25 FAMILIES (CHRISTMAS 2020) & **20 FAMILIES** (CNY 2021)

\$8,610
FSC COMCARE FUND (FCF)
29 HOUSEHOLDS RECEIVED THE AID IN CASH

\$5,000
CCMC LOVE GIFT IN JULY 2020

10 FAMILIES
\$500 PER LOW INCOME FAMILY

\$4,102.50
COMMUNITY OUTREACH FUND (COF) - SINCE OCT 2020

- FINANCIAL DISBURSEMENT TO POCKET FITNESS GROUPWORK & FDP PARTICIPANTS (\$3,200)
- CASH AID TO LOW-INCOME CLIENTS (\$902.50)

\$29,860
SFSC-CCMC BURSARY AWARDS 2021

83 STUDENTS
50 RECIPIENTS FOR PRIMARY LEVEL (\$300 EACH) & 33 RECIPIENTS FOR SECONDARY LEVEL (\$400 EACH). EACH RECIPIENT RECEIVED \$20 DONATED POPULAR BOOKSTORE VOUCHERS (TOTAL \$1660)

\$62,505
THE STRAITS TIMES SCHOOL POCKET MONEY FUND (STSPMF)

127 STUDENTS
(60 PRIMARY SCHOOL STUDENTS, 45 SECONDARY SCHOOL STUDENTS AND 22 POST SECONDARY STUDENTS)

* NOTE: THE AMOUNTS DISBURSED ARE OVER AND ABOVE FINANCIAL ASSISTANCE GIVEN BY THE SSOs TO OUR CLIENTS.

“There are those who give
with joy, and that joy is
their reward.”

- Khalil Gibran

REPORT ON PROGRAMMES & SERVICES

Group Work

- 1 Tuition & Character Building Programme
- 2 Pocket Fitness Groupwork & Family Development Programme

Community Work

- 1 SOWERS Project
- 2 SFSC-CCMC Bursary Awards 2021
- 4 Trackers Outreach
- 3 Case MAP Community Of Practice

Student Care Centre

- 1 Student Care Centre

TUITION & CHARACTER BUILDING PROGRAMME



20
WEEKS
JUL - NOV '20

15
STUDENTS
8 TO 12 YEARS OLD

Since 2017, partnership with Covenant Community Methodist Church (CCMC) and Auxilium Domine Pte. Ltd. had brought about the success of Tuition and Character Building (TCB) programme. This weekly programme supports vulnerable and disadvantaged children in both education and character building. They were taught skills to manage their academic workload, values for everyday life application and appropriate response to stressors.

TUITION & CHARACTER BUILDING PROGRAMME

In 2020, due to the COVID-19 pandemic, TCB was pushed back from the initial scheduled timeline in March to July. Over the span of 20 weeks from 7 July to 17 November 2020, classes were held on every Tuesday from 4pm to 6.30pm. 15 children aged between 8 and 12 years old were selected from our Student Care Centre and SFSC's cases. Based on the Ministries' sector-related advisories for COVID-19 situation, alternative arrangements were made to the lesson format. Out of the 15 children, 4 children attended the face-to-face lessons held at SFSC while 11 children attended the online lessons through Zoom.

For the last four years, the TCB programme has consistently received positive feedback from parents and children. Hence it will be continued in FY 2021/2022.



POCKET FITNESS GROUPWORK & FAMILY DEVELOPMENT PROGRAMME

The Pocket Fitness Programme was conducted with many firsts in October and November 2020. It was the first groupwork to be conducted over the virtual Zoom platform because of the Covid-19 pandemic restriction where no physical meeting was allowed. The team needed to set up a digital learning environment for the participants to attend the six groupwork sessions as well as to complete the dissemination and collection of assignments and feedback surveys through the digital means. It was an entirely new experience both to the team and the nine participants. The overall observation was that

6
GROUPWORK
SESSIONS



POCKET FITNESS GROUPWORK & FAMILY DEVELOPMENT PROGRAMME



Tips on Cutting Down Expenses

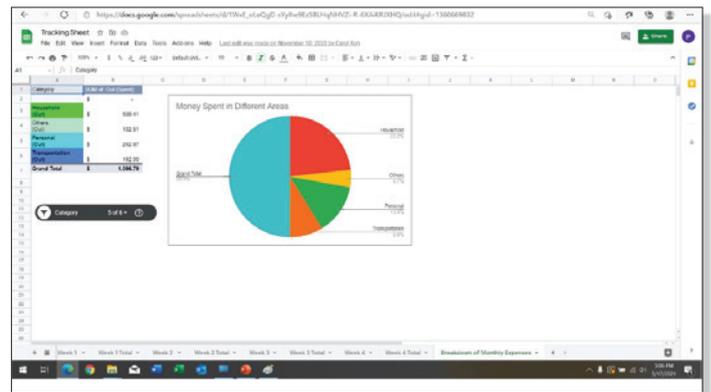
Recap - 4th Session

- Keeping an eye out for discounts on essentials (tap on Price
- Cut unnecessary spending
- Change to house brands when shopping for food or essential items
- Commute economically - Opt for the bus or train instead of taxis
- Stop buying items you don't need
- Have more home-cooked meals instead of eating out / take aways
- Review monthly subscriptions that you may no longer need
- Other tip: Buy pre-loved



FC

the participants had achieved 96% average attendance due to the flexibility of the virtual learning platform as some attended the groupwork sessions from their workplaces. The participants were also able to complete the assignments and feedback surveys promptly through their mobile phones. Most importantly, the participants shared that they were implementing the newly acquired knowledge in managing their family finances and some even instilled such practices to their children. It was encouraging to see six of the nine participants sign up for the MWS' Family Development Programme (FDP) to make a long term commitment to improve their family financial situation.



Date	Category	Description	In (Received)	Out (Spent)	Total Spent:	Category	Relevant Description
16/10/2020	Other	Carry out		17.00		Expense Item	
16/10/2020	Transportation	Public Transport		30.00			
17/10/2020	Personal	Convenience		120.25			
18/10/2020	Personal	Eating out		6.00		Variable Expenses	
18/10/2020	Personal	Eating out (weekend)		21.80			
18/10/2020	Transportation	Public Transport		20.00			
19/10/2020	Personal	Eating out		17.40		Fixed Expenses	
20/10/2020	Personal	Eating out		6.00			
21/10/2020	Transportation	Eating out		35.00			
24/10/2020	Personal	children (school fees)		144.00		Waste	
24/10/2020	Other	Eating out		6.70			
	Employee Recruit	FMC Pocket Fitness Program	800.00				

SOWERS PROJECT



With SFSC Sowers Project reaching its 10th year, it continues its objective of empowering home-bound women from low-income families with an opportunity to supplement their household income. Since 2010, participants are taught and equipped with sewing skills to produce items which were sold to various customers including school, corporates, organizations and communities.

In 2020, 500 upcycled banner pencil cases were successfully produced for Nee Soon Town Council.

With COVID-19 situation in the year, SOWERS project collaborated with local home décor & custom quilter Kate & Avie to sew good quality face masks. With this extension, SOWERS embarked on its first mask project and 235 children and adult face masks for CCMC children's ministry, Covenant Kids were

500
UPCYCLED
BANNER PENCIL
CASES

SOWERS PROJECT

made. The three layered face masks were embroidered with a customised Covenant Kids logo and were washable and reusable. In FY2020/2021, 7 participants participated in the face mask sewing training. The sewing face mask training which was initially held weekly, turned into two times a week through time to ensure participants were given more slots to train and practice.

The partnership of One Faber Group with SOWERS which is aimed at promoting meaningful community spirit, gave rise to ideas to create face masks with cable car theme. The first batch of 750 cable car themed face masks were completed in FY2020/2021.



985
FACE MASKS
HAVE BEEN MADE



SFSC-CCMC BURSARY AWARD 2021

SFSC-CCMC Bursary Award 2021 was opened for application from 2 October to 28 October 2020. SFSC Caseworkers were required to collect the consent forms and relevant documents from clients. In view of the COVID-19 situation, the online Google consent form was introduced so that clients were able to sign them without meeting their caseworkers. This was done to ensure both parties' safety and well-being. The personal particulars of the Clients were then filled up by the caseworkers to minimise the possibility of data breach online.

There were a total of 86 nominations for Primary and Secondary school children. 83 out of 86 nominations were found to have met the criteria for CCMC Bursary and they were selected to be the recipients of the CCMC Bursary Award. The 83 nominations consisted of 50 Primary school children and 33 Secondary school children. Primary school children received \$300 each and Secondary school children received \$400 each.

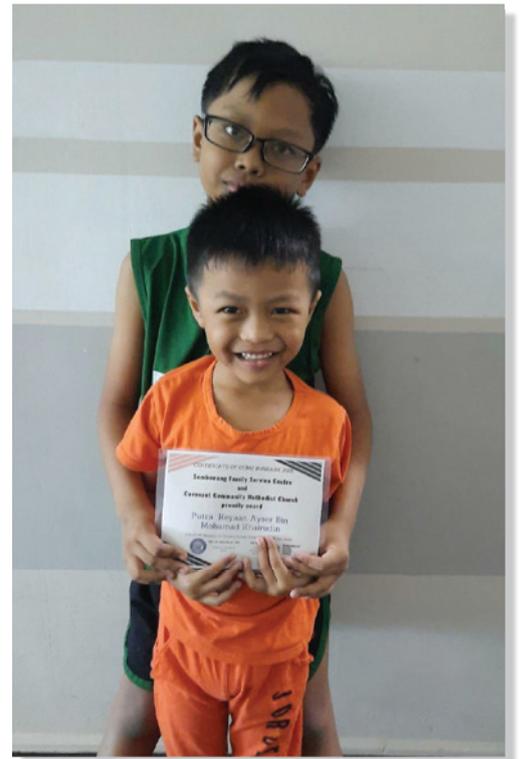
As we were unable to organize a physical award ceremony session like in previous years due to COVID-19, the recipients of the bursary were sent a certificate as an encouragement



for the children's good conduct and academic results for 2020. Each recipient also received a \$20 Popular Bookstore voucher from a donor. Many of the clients expressed gratitude towards the CCMC and Sembawang Family Service Centre for giving out this annual bursary award to assist the families in meeting the educational needs of their children.

83

RECIPIENTS OF
THE BURSARY
AWARD



TRACKERS OUTREACH



From late February to early March 2021, Sembawang Family Service Centre hosted a local outreach programme involving five youth volunteers (known as Trackers) and two mentors from Methodist churches. In a span of two weeks, we brainstormed and planned an outreach targeted at three rental blocks i.e. 363C, 364A and 364B at Sembawang Crescent.

Trackers conducted door to door distribution of home baked cookies and food rations consisting of rice, instant noodles, milo packets, sardines and biscuits. Along with the items distributed, Trackers designed a flyer which provided details about SFSC's services and the impact of Family Violence. At the same time, we conducted a survey to ascertain community awareness of our Centre. Of the 163 households surveyed, about half had heard about SFSC.

SEMBAWANG FAMILY SERVICE CENTRE
Caring For Families & Communities

Information and Referral
We link families to appropriate social services to meet their needs and help address pressing issues.

Casework & Counselling
We support and strengthen families by teaching them problem-solving skills and improving relations between family members, allowing them to be independent.

Student Care
We provide before and after school care for children between 7 to 14 years old.

SFSC
Block 32 Sembawang Crescent
#01-32 Singapore 750324
(1) 6744 9696 (F) 6744 0192
(E) admin@sfsc.org.sg
Opening Hours:
Monday - Friday 9am - 6pm
*Evening operation hours are suspended temporarily due to COVID-19
Closed on weekends & public holidays

STUDENT CARE
Block 37B Sembawang Crescent
#01-44 Singapore 750324
(1) 6744 2890
(E) admin@sfsc.org.sg
Opening Hours:
Monday to Friday 7am - 7pm
Closed on weekends/public holidays

Read more at <https://www.sfsc.org.sg>

FAMILY VIOLENCE

What is family violence?

- Continual abuse physically, verbally, emotionally or psychologically.
- Placing fear or hurt onto family members.
- Wrongfully restraining a family member against their will.

22% increase in family violence reports since start of circuit breaker period.

How to know one could be in an abusive relationship?

- a partner is overly controlling of one's actions and movements.
- a partner has an explosive temper.
- a partner isolates one and is very possessive.
- a partner often blames.
- a partner often verbally or emotionally abuses.
- a partner may use suicide threats as a form of control.

IMPACT OF FAMILY VIOLENCE

- Control one's life by instilling fear through threats and abuse.
- Could possibly lead one to hospitalisation or even death.
- People constantly live in fear in their own homes.
- Some lose their social networks as well because of the controlling lives they live.
- Extreme cases can lead to helplessness, and sadness, confusion and possible suicide thoughts.
- Children may learn to use aggression in their relationships and may abuse others including siblings and friends.

SEEK HELP!

- Do not ignore relationship problems as it will only worsen over time.
- Report to the police and seek medical attention if needed.
- Break the cycle of family violence and seek counselling or legal protection.

SAFETY PLAN

- Call "999" when necessary or "1800 777 0000" for the family violence helpline.
- Pack an emergency bag with necessities.
- Be prepared to leave the house in cases of emergency.
- Avoid running to the kitchen in events of attack as you are exposed to knives or other weapons.
- Inform and engage with SFSC for more assistance.

163
HOUSEHOLDS
OUTREACHED

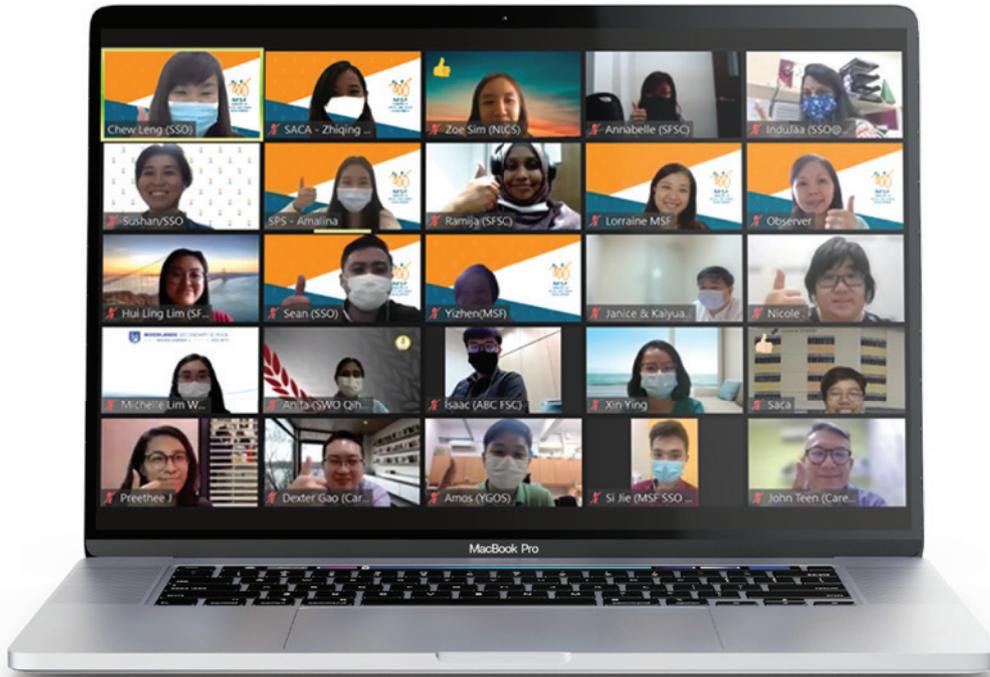
TRACKERS OUTREACH



Due to ministries' advisories for COVID-19 situation, we had a limited number of volunteers as compared to our 2018 collaboration. Nevertheless, this outreach helped to forge new bonds and strengthen those that already existed. This outreach was a success and we look forward to working with Trackers again in future.



CASE MAP COMMUNITY OF PRACTICE



The Case Master Action Planning (CASE MAP) Community of Practice was held on 25 March 2021 from 2.30pm to 4.30pm via Zoom. There were 21 participants from various social service agencies and community partners from Woodlands and Sembawang Towns who attended the session. The event was a collaboration between several agencies such as the Social Service Office (Sembawang/Woodlands), Sembawang Family Service Centre, Care Corner Family Service Centre (Woodlands and Admiralty) as well as Woodlands Health Campus.

The objective of the community of practice session was to ensure sustainability in training community partners on the principles of Case MAP, to equip all community partners with the knowledge and skillset of Case MAP and to ensure that the principles of Case MAP are continuously reinforced within the community

through the sharing of best practices. In return, this would increase the competency of community partners in facilitating/participating in case conferences for complex cases.

This session was targeted towards the newcomers in the sector. Therefore, apart from sharing on the CASE MAP principles, they were also briefed on the facilitation skills in conducting a case conference. In order to allow the participants to experience a case conference utilizing their facilitation skills and CASE MAP principles, a role play segment was integrated during the session. Participants were divided into 3 groups and were all given the same case study. They were also randomly assigned the roles and were given a script to help them with the role play. After the role play segment, the 3 groups came together to discuss about their experience as well as their

CASE MAP COMMUNITY OF PRACTICE

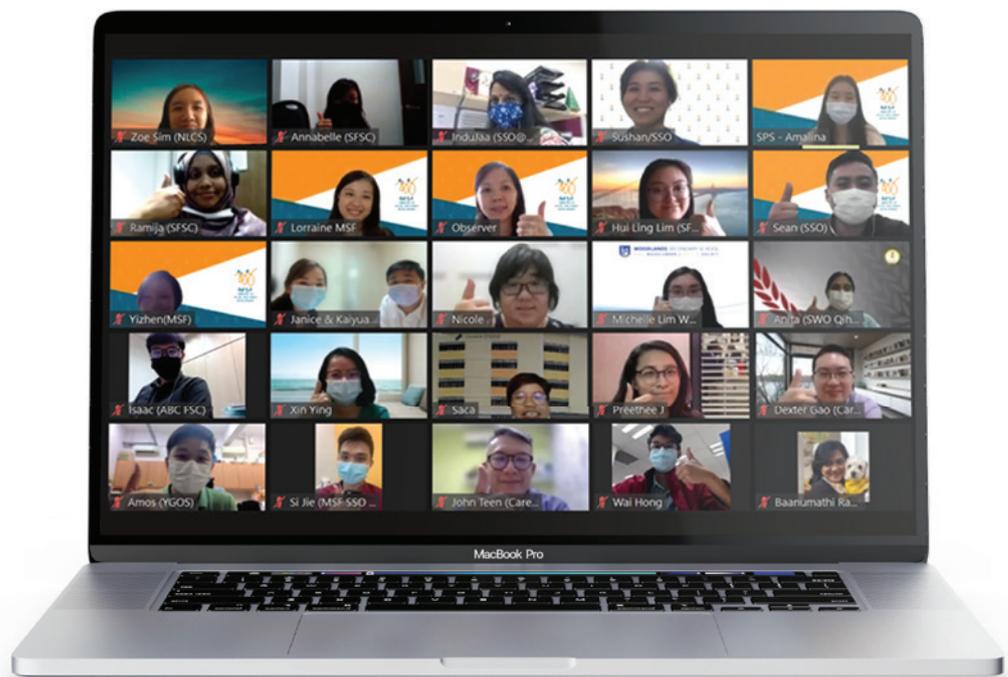
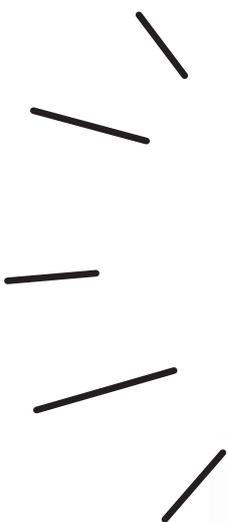
learning points. They were also given some time to address their queries regarding the presentation.

The session ended with the organizing committee encouraging all to utilize the CASE MAP principles in order to ensure that low income families, with multiple risk/needs, receive a holistic support. Participants were also informed of the importance of having a lead agency to organize the case conferences and to coordinate the case plans of the various agencies.

The participants gave feedback that they had found the session useful and the role-playing component allowed various agencies to understand more about the application of CASE MAP and how different agencies may have different concerns regarding the clients' needs.

The organizing committee is looking into organizing more of such sessions in 2021.

21
PARTICIPANTS



SEMBAWANG STUDENT CARE CENTRE

In FY 2020, our average enrolment was 57 children aged 7 to 12 and our student-to-teacher ratio was at 19:1.

The SFSC caseworkers continue to apply for higher Student Care Fee Assistance (SCFA) to help children in need of financial assistance to pay for the student care programme fees.

Volunteers used to provide homework coaching to the children to complement the daily guidance for homework offered in groups by the teachers according to school levels but it had to be suspended for a long duration in 2020 due to Covid-19.

Other enrichment programmes for the children:

Our regular half yearly visits to interact with the elderly at the Singapore Christian Home were suspended due to Covid-19.



Character building and social skills programme was conducted weekly to inculcate values of independence and responsibility to the children from an early age.

The children had the opportunity to participate in art & craft activities related to different festivals of the year. Children were taught how to make Thank You cards and Christmas cards to show appreciation to the volunteers and donors.

Volunteers from Covenant Community Methodist Church Women's Ministry were unable to conduct Easter Celebration programme due to Covid-19 and so on 2 April 2020, they delivered gifts and individual snack packs for our children. On 10 December 2020, they sponsored gifts and refreshments and conducted activities for the children to celebrate Christmas involving Christmas carols, games and interactive story-telling.



SEMBAWANG STUDENT CARE CENTRE

Outings and excursions had to be suspended due to Covid-19 but we organized 6 sessions (one group in the morning and one group in the afternoon) of In-house Workshop funded by WeCare Arts grant for kids to practise different techniques of water colour painting during the December 2020 holidays.

Children's Christmas Party was scaled down without inviting parents. We prepared special lunch and snacks to treat our children. Some kids got to make pancakes for their snacks. Indoor games were also organized for the kids to enjoy within the safe measures.

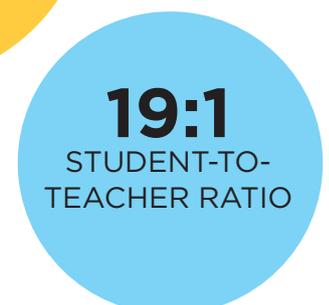
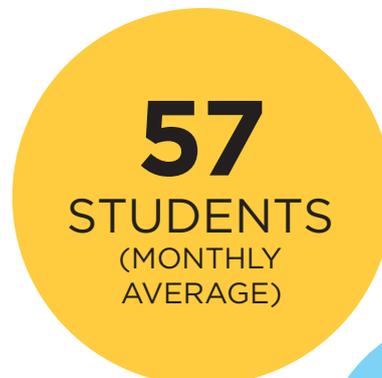
During the March school holidays on 19 March 2021, we arranged with HEN (Helping & Empowering our Neighbours) Charity to do a Recycling Workshop in our student care centre. The volunteers taught the children 3 'R' and engaged them with fun activities.

The year 2020 was very unforgettable due to Circuit Breaker implemented by our



Government. Our Student Care Centre was closed from 8 April 2020 to 1 June 2020 and the June holidays were brought forward to May 2020. When we reopened on 2 June 2020, we had only the Upper Primary kids who came back to student care and the Lower Primary kids continued to be on home-based learning.

We spent some time demarcating the floor area for safe distance queuing and setting up boundaries at the children's seating desks to ensure that the children are seated apart within the stipulated guidelines. We also carried out thorough cleaning and disinfection to ensure a clean and virus free environment for staff and children. We ensured children and staff wear masks and observe safe distancing. Thankfully, we are all safe from covid-19.



“Giving is the master key
to success,
in all applications of
human life.”

- Bryant McGill

AUDITED FINANCIALS

Financial Statements for the financial year
ended 31 March 2021

Contents

Statement by Management Committee

Independent Auditor's Report

Statement of Financial Activities

Balance Sheet

Statement of Cash Flows

Notes to the Financial Statements

SEMBAWANG FAMILY SERVICE CENTRE

**FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 MARCH 2021**

CONTENTS

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

SEMBAWANG FAMILY SERVICE CENTRE
(Registered in Singapore under the Societies Act, Cap. 311)

STATEMENT BY MANAGEMENT COMMITTEE

On behalf of the Management Committee, we, April Lee Mei-Li and Gerald Chia Yuan Ming, being the Chairman and Treasurer of Sembawang Family Service Centre (the "Society") respectively, do hereby state that in our opinion, the financial statements as set out on pages 5 to 21 are properly drawn up in accordance with the Societies Act, Chapter 311, Charities Act, Chapter 37 and other relevant regulations and Singapore Charities Accounting Standard so as to present fairly, in all material respects, the financial position of the Society as at 31 March 2021, and of the financial performance of the Society and cash flows of the Society for the financial year then ended.



April Lee Mei-Li
Chairman



Gerald Chia Yuan Ming
Treasurer

22 July 2021

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
SEMBAWANG FAMILY SERVICE CENTRE**
(Registered in Singapore under the Societies Act, Cap. 311)

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Sembawang Family Service Centre (the "Society") as set out on pages 5 to 21 which comprise the balance sheet as at 31 March 2021, and the statement of financial activities of the Society and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

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

Basis for Opinion

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

Other Information

The Management Committee is responsible for the other information. The other information obtained at the date of the auditor's report is the Statement by Management Committee as 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 on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
SEMBAWANG FAMILY SERVICE CENTRE (cont'd)**
(Registered in Singapore under the Societies Act, Cap. 311)

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

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

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

In preparing the financial statements, the 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 the 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 is responsible for overseeing the Society's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
SEMBAWANG FAMILY SERVICE CENTRE (cont'd)**
(Registered under the Societies Act, Cap. 311)

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

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

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

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

Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Society have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, 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:

- (i) 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
- (ii) the Society has not complied with the requirements of Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.



Baker Tilly TFW LLP
Public Accountants and
Chartered Accountants
Singapore

22 July 2021

SEMBAWANG FAMILY SERVICE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES

For the financial year ended 31 March 2021

	Note	Unrestricted Funds		Restricted Funds		Total \$
		Student Care Centre \$	Others \$	Family Service Centre \$	Others \$	
2021						
Income						
Income from generated funds:						
Voluntary income	3	45,317	47,139	457,168	500	550,124
Investment income	4	574	–	28,934	–	29,508
Income from charitable activities	5	165,166	–	2,911,773	74,031	3,150,970
Total income		211,057	47,139	3,397,875	74,531	3,730,602
Less expenditure						
Charitable activities	6	204,356	50,482	2,285,622	91,917	2,632,377
Governance costs	7	1,272	–	15,022	–	16,264
Total expenditure		205,628	50,482	2,300,644	91,917	2,648,671
Net income, representing net movements in funds		5,429	(3,343)	1,097,231	(17,386)	1,081,931
Total funds brought forward		70,643	67,913	3,814,885	72,980	4,026,421
Transfer of funds		–	7,614	–	(7,614)	–
Total funds carried forward		76,072	72,184	4,912,116	47,980	5,108,352
2020						
Income						
Income from generated funds:						
Voluntary income	3	6,459	55,070	51,575	27,459	140,563
Investment income	4	51	–	41,409	–	41,460
Income from charitable activities	5	219,565	–	2,620,205	117,688	2,957,458
Other income		–	–	296	–	296
Total income		226,075	55,070	2,713,485	145,147	3,139,777
Less expenditure						
Charitable activities	6	216,061	11,323	2,266,484	121,272	2,615,140
Governance costs	7	1,190	–	8,391	–	9,581
Total expenditure		217,251	11,323	2,274,875	121,272	2,624,721
Net income, representing net movements in funds		8,824	43,747	438,610	23,875	515,056
Total funds brought forward		61,819	24,166	3,376,275	49,105	3,511,365
Total funds carried forward		70,643	67,913	3,814,885	72,980	4,026,421

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

SEMBAWANG FAMILY SERVICE CENTRE

BALANCE SHEET
At 31 March 2021

	Note	2021 \$	2020 \$
Non-current asset			
Property, plant and equipment	9	41,011	57,293
Current assets			
Other receivables	10	833,935	497,563
Cash and cash equivalents	11	4,467,484	3,685,922
		5,301,419	4,183,485
Total assets		5,342,430	4,240,778
Current liability			
Other payables and accruals	12	234,078	214,357
Net assets		5,108,352	4,026,421
Funds			
<u>Unrestricted funds</u>			
Unrestricted non-designated fund	13a	76,072	70,643
Unrestricted designated fund	13b	72,184	67,913
Total unrestricted funds		148,256	138,556
<u>Restricted funds</u>			
FSC Accumulated Fund	14	4,885,182	3,768,689
FSC Comcare Fund	14	5,390	8,940
School Pocket Money Fund	14	35,900	45,330
Financial Assistance Fund	14	–	11,800
SOWERS Project	14	12,080	15,850
Care and Share Fund	14	10,294	23,006
Deferred Capital Fund	14	11,250	14,250
Total restricted funds		4,960,096	3,887,865
Total funds		5,108,352	4,026,421

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

SEMBAWANG FAMILY SERVICE CENTRE**STATEMENT OF CASH FLOWS****For the financial year ended 31 March 2021**

	2021 \$	2020 \$
Cash flows from operating activities		
Net income	1,081,931	515,056
Adjustments for:		
Depreciation	16,282	65,739
Interest income	(29,508)	(41,460)
Loss on disposal of property, plant and equipment	–	152
Operating cash flow before movements in working capital	1,068,705	539,487
Receivables	(345,681)	(454,934)
Payables	19,721	94,871
Cash generated from operations	742,745	179,424
Interest received	38,817	35,494
Net cash from operating activities	781,562	214,918
Cash flows from investing activity		
Purchase of property, plant and equipment, representing net cash used in investing activity	–	(4,875)
Net increase in cash and cash equivalents	781,562	210,043
Cash and cash equivalents at beginning of the financial year	3,685,922	3,475,879
Cash and cash equivalents at end of the financial year	4,467,484	3,685,922

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

SEMBAWANG FAMILY SERVICE CENTRE

NOTES TO THE FINANCIAL STATEMENTS

For the financial year ended 31 March 2021

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

1 General information

Sembawang Family Service Centre (the “Society”) is registered in Singapore under the Societies Act. The Society is an approved Institution of a Public Character.

The Society provides student care services, casework and counseling, 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 clients’ resilience and social support networks within family and community. It is located at Blk 326 Sembawang Crescent, #01-52, Singapore 750326.

2 Significant accounting policies

a) Basis of preparation

The financial statements, expressed in Singapore dollar (“\$”), which is the functional currency of the Society have been prepared in accordance with the Societies Act, Chapter 311, the Charities Act, Chapter 37 and other regulations (“Charities Act and Regulations”) and Singapore Charities Accounting Standard (“CAS”). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

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

Use of estimates and judgements

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There were no significant judgements made in applying accounting policies and no estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

b) Revenue recognition

Income is recognised in the statement of financial activities to the extent that the Society becomes entitled to the income, when it is probable that the income will be received; and when the amount of the income can be measured with sufficient reliability.

2 Significant accounting policies (cont'd)

b) Revenue recognition (cont'd)

Voluntary income

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.

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.

Investment income

Interest income

Interest income is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable.

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 recognitions of the grants 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 have entitlement to the income and not deferred over the useful life of the asset.

Programme income

Programme income are recognised when services are rendered.

2 Significant accounting policies (cont'd)

c) Expenditure

Charitable activities

Expenditure on charitable activities comprises all costs incurred in undertaking work to meet the charitable objects of the Society. Such costs include the direct costs of the charitable activities of the Society together with those support costs incurred that enable these activities to be undertaken.

Governance costs

Governance costs include the costs of governance arrangement, which relate to the general running of the Society as opposed to the direct management functions inherent in generating funds, service delivery and programme or project work. Governance costs will normally include both direct costs such as internal and external audit, legal advice for the Society and costs associated with constitutional and statutory requirements, and related support costs which where material, would comprise apportionment of shared and indirect costs involved in supporting the governance activities.

d) Operating leases

Leases where a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to profit or loss on a straight-line basis over the period 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 period in which termination takes place.

e) Employee benefits

Defined contribution plans

The Society contributes to the Central Provident Fund ("CPF"), a defined contribution plan regulated and managed by the Singapore Government. Contributions to CPF are charged as expenses in the period in which the related service is performed.

Employee leave entitlements

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

f) Taxation

The Society is a registered charity under the Charities Act and is exempted from income tax under the Income Tax Act.

2 Significant accounting policies (cont'd)

g) Property, plant and equipment

Property, plant and equipment are carried at cost less accumulated depreciation. Depreciation is charged on the straight-line method to write off the assets over their estimated useful lives as follows:

	Years
Computers	3
Furniture, fittings and fixtures	10
Office equipment	10
Renovation	5

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

The gain or loss arising on disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the statement of financial activities.

Fully depreciated assets are retained in the financial statements until they are no longer in use.

h) Receivables

Receivables, excluding prepayments, are measured at initial recognition at transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the statement of financial activities. 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, receivables, excluding prepayments, shall be measured at cost less any accumulated impairment losses. Prepayments shall be measured at the amount paid less the economic resources received or consumed during the financial period.

At each balance sheet date, where there is objective evidence that a receivable is impaired, the carrying amount of the asset is reduced through the use of an allowance account, and the amount of the loss is recognised in the statement of financial activities. The allowance recognised is measured as the difference between the asset's carrying amount and the undiscounted future cash flows that the Society expects to receive from the receivables. When a receivable is uncollectible, it is written off against the allowance account for receivables. Subsequent recoveries of amounts previously written off are credited in the statement of financial activities.

i) Payables

Payables are initially measured at transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transactions costs shall be recognised as expenditure in the statement of financial activities as incurred. Accruals shall be recognised at the best estimate of the amount payable.

j) Cash and cash equivalents

For the purpose of presentation in the statement of cash flows, cash and cash equivalents comprise cash on hand, deposits with financial institutions which are subject to insignificant risk of change in value, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to insignificant risk to changes in value.

2 Significant accounting policies (cont'd)

k) Unrestricted funds

Unrestricted funds are classified into two categories:

Unrestricted non-designated funds

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.

Unrestricted designated funds

These represent funds that have been received by the Society specifically for one of its many programmes, or have been ear-marked for a specific programme or a specific purpose within a programme by the Management Committee. If part of the unrestricted designated fund of a programme is set aside for a particular purpose by the Management Committee, it may be designated as a separate fund within the programme but the designation has an administrative purpose only, and does not restrict the Management Committee from transferring or re-designating the fund for another purpose within the same programme. Funds that have been transferred from unrestricted non-designated funds by the Management Committee and designated for a specific purpose or programme, may at its discretion be transferred back to the non-designated unrestricted funds.

l) Restricted funds

Restricted funds are funds subject to specific trusts, which may be declared by the donors or with their authority such as in the literature of a public appeal or created through legal process, but still within the wider objects of the Society.

m) Funds

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

n) Deferred Capital Fund and Care and Share Fund

Deferred Capital Fund and Care and Share Fund, which are part of the Society's restricted funds, comprise capital grants to fund purchase of property, plant and equipment. The depreciation of the assets purchased with the related grants are taken to the Deferred Capital Fund and Care and Share Fund over the useful lives of the related assets.

3 Voluntary income

	← Unrestricted Funds →		← Restricted Funds →		Total 2021 \$	Total 2020 \$
	Student Care Centre \$	Others \$	Family Service Centre \$	Others \$		
Donations	460	47,139	13,000	500	61,099	103,479
Donations-in-kind	778	—	4,551	—	5,329	1,050
Grants income	43,229	—	433,618	—	476,847	21,709
Care and share grant	—	—	—	—	—	13,485
Others	850	—	5,999	—	6,849	840
	45,317	47,139	457,168	500	550,124	140,563

3 Voluntary income (cont'd)

During the financial year, the Society issued tax deductible receipts for the donations collected totalling \$67,160 (2020: \$66,440) of which \$45,000 (2019: Nil) is recognised as deferred income.

	2021 \$	2020 \$
Unrestricted funds comprise:		
- Non-designated	45,317	6,459
- Designated	47,139	55,070
	92,456	61,529

Included in grants income is an income of \$421,068 (2020: \$Nil) recognised during the financial year under the Jobs Support Scheme (the "JSS"). Under the JSS, the Singapore Government co-funded gross monthly wages paid to each local employee through cash subsidies with the objective of helping employers retain local employees during the period of economic uncertainty. In determining the recognition of the JSS grant income, management has evaluated and concluded that the period of economic uncertainty commenced in April 2020 when the COVID-19 pandemic started affecting the Society's operations.

4 Investment income

	← Unrestricted Funds →		← Restricted Funds →		Total 2021 \$	Total 2020 \$
	Student Care Centre \$	Others \$	Family Service Centre \$	Others \$		
Bank interest income	574	-	28,934	-	29,508	41,460

5 Income from charitable activities

	← Unrestricted Funds →		← Restricted Funds →		Total 2021 \$	Total 2020 \$
	Student Care Centre \$	Others \$	Family Service Centre \$	Others \$		
Programme income*	165,166	-	10,312	3,061	178,539	227,838
MSF grant	-	-	2,190,207	-	2,190,207	1,970,155
ComChest grant	-	-	116,810	-	116,810	104,910
Tote Board grant	-	-	584,054	-	584,054	524,545
Receipts as disbursing agent	-	-	5,060	70,970	76,030	126,985
Miscellaneous income	-	-	5,330	-	5,330	3,025
	165,166	-	2,911,773	74,031	3,150,970	2,957,458

5 Income from charitable activities (cont'd)

The Society assists lower income families to apply for Student Care Fee Assistance (“SCFA”) from MSF. During the financial year, the total SCFA disbursed to the Society by MSF amounted to \$24,664 (2020: \$37,915).

	2021 \$	2020 \$
Unrestricted funds comprise:		
- Non-designated	165,166	219,565

6 Charitable activities

	← Unrestricted Funds →		← Restricted Funds →		Total 2021 \$	Total 2020 \$
	Student Care Centre \$	Others \$	Family Service Centre \$	Others \$		
Depreciation of property, plant and equipment (Note 9)	-	-	16,282	-	16,282	65,739
Donations-in-kind to clients	-	-	1,050	-	1,050	1,050
Financial assistance to clients	450	33,963	21,610	85,086	141,109	153,897
Food and refreshment	14,127	-	2,171	-	16,298	22,807
Loss on disposal of property, plant and equipment	-	-	-	-	-	152
Others	10,968	319	49,418	1,100	61,805	53,834
Professional fees and services	9,139	16,200	32,838	5,731	63,908	30,079
Repair and maintenance	1,992	-	4,439	-	6,431	6,497
Rental expenses	4,250	-	8,727	-	12,977	13,570
Staff costs (Note 8)	163,430	-	2,141,352	-	2,304,782	2,248,477
Staff training	-	-	7,735	-	7,735	19,038
	204,356	50,482	2,285,622	91,917	2,632,377	2,615,140

Included in charitable activities expenditure are staff costs of \$163,430 (2020: \$171,296) and staff training of \$Nil (2020: \$342) for Student Care Centre, as well as staff costs of \$2,141,352 (2020: \$2,077,181) and staff training of \$7,735 (2020: \$18,696) for Family Service Centre.

	2021 \$	2020 \$
Unrestricted funds comprise:		
- Non-designated	204,356	216,061
- Designated	50,482	11,323
	254,838	227,384

7 Governance costs

	← Unrestricted Funds →		← Restricted Funds →		Total 2021 \$	Total 2020 \$
	Student Care Centre \$	Others \$	Family Service Centre \$	Others \$		
Audit fees						
- current year	1,265	–	11,370	–	12,635	8,920
- under/(over) accrual in prior year	7	–	–	–	7	(457)
Internal audit fees	–	–	2,730	–	2,730	–
Insurance	–	–	862	–	862	947
Training	–	–	60	–	60	171
	1,272	–	15,022	–	16,294	9,581

8 Staff costs

	← Unrestricted Funds →		← Restricted Funds →		Total 2021 \$	Total 2020 \$
	Student Care Centre \$	Others \$	Family Service Centre \$	Others \$		
Salaries and bonuses	141,991	–	1,841,365	–	1,983,356	1,925,303
CPF & SDL	17,850	–	271,659	–	289,509	279,093
Other benefits	3,589	–	28,328	–	31,917	44,081
	163,430	–	2,141,352	–	2,304,782	2,248,477

Included in the above are remuneration paid to key management personnel as follows:

	2021 \$	2020 \$
Salaries and bonuses	420,198	276,642
CPF & SDL	49,862	30,871
Other benefits	966	1,474
	471,026	308,987

During the financial year, the Society paid out a Special Appreciation Payment of \$62,366 in October to recognise efforts and heavier workload placed on staff to assist clients during the COVID-19 pandemic.

9 Property, plant and equipment

	Computers \$	Furniture fittings and fixtures \$	Office equipment \$	Renovation \$	Total \$
2021					
Cost					
At 1.4.2020 and 31.3.2021	14,052	7,917	32,858	392,987	447,814
Accumulated depreciation					
At 1.4.2020	13,442	4,222	17,236	355,621	390,521
Depreciation charge	610	792	3,286	11,594	16,282
At 31.3.2021	14,052	5,014	20,522	367,215	406,803
Net carrying value					
At 31.3.2021	–	2,903	12,336	25,772	41,011
2020					
Cost					
At 1.4.2019	14,052	8,232	32,858	388,112	443,254
Additions	–	–	–	4,875	4,875
Disposals	–	(315)	–	–	(315)
At 31.3.2020	14,052	7,917	32,858	392,987	447,814
Accumulated depreciation					
At 1.4.2019	9,086	3,568	13,950	298,341	324,945
Depreciation charge	4,356	817	3,286	57,280	65,739
Disposals	–	(163)	–	–	(163)
At 31.3.2020	13,442	4,222	17,236	355,621	390,521
Net carrying value					
At 31.3.2020	610	3,695	15,622	37,366	57,293

Depreciation charge for the year is taken to:

	2021 \$	2020 \$
Unrestricted accumulated fund	–	3,892
Restricted accumulated fund	570	5,288
Care and Share Fund (Note 14)	12,712	24,517
Deferred Capital Fund (Note 14)	3,000	32,042
	16,282	65,739

10 Other receivables

	2021 \$	2020 \$
Sundry receivables	43,801	24,102
Sundry deposits	3,700	1,450
Grant receivables	779,227	465,139
Prepayments	7,207	6,872
	833,935	497,563

11 Cash and cash equivalents

	2021 \$	2020 \$
Cash and bank balances	1,422,433	1,096,033
Fixed deposits	3,045,051	2,589,889
	4,467,484	3,685,922

Fixed deposits are placed with banks and mature on varying dates within 3 months to 9 months (2020: 3 months to 11 months) after the balance sheet date with the interest rates ranging from 0.22% to 0.48% (2020: 1.25% to 1.68%) per annum.

12 Other payables and accruals

	2021 \$	2020 \$
Sundry payables	9,550	4,910
Accrued operating expenses	61,859	53,047
Deferred grant income	60,609	143,000
Deferred income	90,000	-
Deposits and fees from students	12,060	13,400
	234,078	214,357

13 Unrestricted funds*(a) Unrestricted non-designated fund*

	Balance at 1.4.2020 \$	Income \$	Expenditure \$	Net income \$	Balance at 31.3.2021 \$
2021 SCC Accumulated Fund	70,643	211,057	(205,628)	5,429	76,072
	Balance at 1.4.2019 \$	Income \$	Expenditure \$	Net income \$	Balance at 31.3.2020 \$
2020 SCC Accumulated Fund	61,819	226,075	(217,251)	8,824	70,643

(b) Unrestricted designated fund

The Society maintains separate accounts for funds designated by Management for specific designated use. The balance and movements in these funds are presented below:

	Balance at 1.4.2020 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Transfer \$	Balance at 31.3.2021 \$
2021 Community Outreach Fund	67,913	47,139	(50,482)	(3,343)	7,614	72,184
	Balance at 1.4.2019 \$	Income \$	Expenditure \$	Net income \$	Balance at 31.3.2020 \$	
2020 Community Outreach Fund	24,166	55,070	(11,323)	43,747	67,913	

This fund is set up to provide financial assistance to SFSC's low income clients to help them meet their educational, medical and daily grocery needs etc. It is also to fund expenses for ad-hoc programmes and community outreach programmes.

14 Restricted funds

	Balance at 1.4.2020 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Transfer \$	Balance at 31.3.2021 \$
2021						
FSC Accumulated Fund	3,768,689	3,392,815	(2,276,322)	1,116,493	–	4,885,182
FSC Comcare Fund	8,940	5,060	(8,610)	(3,550)	–	5,390
School Pocket Money Fund	45,330	70,970	(80,400)	(9,430)	–	35,900
Financial Assistance Fund	11,800	500	(4,686)	(4,186)	(7,614)	–
SOWERS Project Fund	15,850	3,061	(6,831)	(3,770)	–	12,080
Care and Share Fund [Note 2(n)]	23,006	–	(12,712)	(12,712)	–	10,294
Deferred Capital Fund [Note 2(n)]	14,250	–	(3,000)	(3,000)	–	11,250
Total	3,887,865	3,472,406	(2,392,561)	1,079,845	(7,614)	4,960,096

	Balance at 1.4.2019 \$	Income \$	Expenditure \$	Net income/ (expenditure) \$	Balance at 31.3.2020 \$
2020					
FSC Accumulated Fund	3,293,775	2,685,600	(2,210,686)	474,914	3,768,689
FSC Comcare Fund	2,170	14,400	(7,630)	6,770	8,940
School Pocket Money Fund	19,140	112,585	(86,395)	26,190	45,330
Financial Assistance Fund	16,606	27,459	(32,265)	(4,806)	11,800
SOWERS Project Fund	13,359	5,103	(2,612)	2,491	15,850
Care and Share Fund [Note 2(n)]	34,038	13,485	(24,517)	(11,032)	23,006
Deferred Capital Fund [Note 2(n)]	46,292	–	(32,042)	(32,042)	14,250
Total	3,425,380	2,858,632	(2,396,147)	462,485	3,887,865

14 Restricted funds (cont'd)

(a) The Deferred Capital Fund and Care and Share Fund are represented by the following:

	2021 \$	2020 \$
Assets		
Property, plant and equipment		
- Furniture fittings and fixtures	11,250	14,250
- Renovation	10,294	23,006
	21,544	37,256

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

- *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 comprehensive income 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.

- *FSC Comcare fund*

This fund is set up to help genuinely needy who require urgent, temporary assistance to tide over their current situation.

- *School Pocket Money fund*

This fund is administered by The Straits Times School Pocket Money Fund to finance needy students.

14 Restricted funds (cont'd)

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

- *Financial Assistance fund*

The fund is set up to provide financial assistance to needy families.

- *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 sale of the products that they sew.

- *Deferred Capital fund*

This fund comprise capital grants to fund purchase of property, plant and equipment. Grants are transferred to Deferred Capital 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 Deferred Capital fund over the useful lives of the related assets.

15 Operating lease commitment

At balance sheet date, minimum lease payments for non-cancellable operating lease not provided for in the financial statements are as follows:

	2021 \$	2020 \$
Within one financial year	4,560	1,840
Within two to five financial years	14,820	-
	19,380	1,840

16 Authorisation of financial statements

The financial statements of the Society for the financial year ended 31 March 2021 were authorised for issue in accordance with a resolution of the Management Committee dated 22 July 2021.