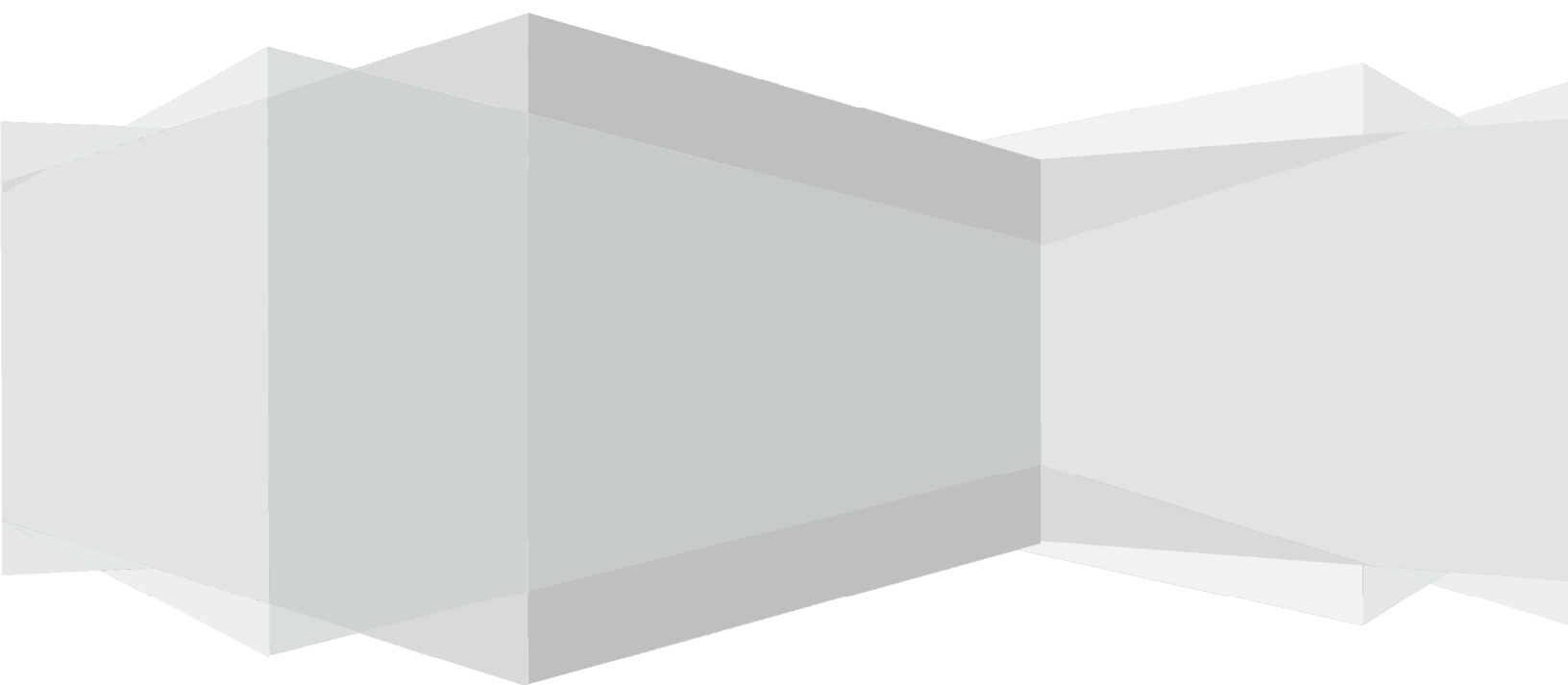




# Sembawang Family Service Centre

Annual Report 2015



Sembawang Family Service Centre (SFSC), a member of the National Council of Social Service, has been operating as a voluntary welfare organisation, registered as a society under the Societies Act. We are also a charity under the Charities Act, as well as an Institute of Public Character (IPC) under the supervision of the Ministry of Social and Family Development. The Covenant Community Methodist Church is a strategic 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

**Reserve Policy**  
SFSC’s Reserve Policy is to have 2 to 3 years of the Centre’s projected operational expenses and the reserved amount will be reviewed annually by the Management Committee.

Number of key management in remuneration bands	
<b>\$50,001 to \$100,000</b>	<b>6</b>
<b>\$100,001 to \$150,000</b>	<b>1</b>

**OUR VISION**

To be a value driven Centre, in 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.
- Integrity** – We act in ways that are consistent with the values, beliefs, and principles we claim to hold.
- Professionalism** – We adhere to high standards of professional ethics and moral principles in our work and practice.
- Respect** – We esteem each person as unique, with his/her inherent dignity and worth regardless of individual differences, cultural and ethical diversity.
- Teamwork** – We believe that our greatest potential can only be achieved in a collaborative environment of common purpose and shared success.



*Pictured, SFSC 2015 Management Committee members*

*Standing from left to right: Michelle Tan, Chui Tau Siong, Rosalind Sun, Jacqueline Khoo (Chairperson) and Raymond Chow*

*Seated from left to right: Anita Fam, Wee Ghim Choo (front), April Lee, Nancy Cheong (front) and Koh Guek Eng*

*Absent: Lee Mina Yina. Liesl. Mason Tan*

## SFSC Management Committee

Members	Office
Khoo Kim Geok, Jacqueline	<b>Chairman</b>
April Lee Mei Li	<b>Vice Chairman</b>
Tan Chue Loon, Michelle	<b>Secretary</b>
Cheong Boo Suan, Nancy	<b>Treasurer</b>
Koh Guek Eng	<b>Assistant Treasurer</b>
Rosalind Sun Peng Lee	<b>Member</b>
Wee Ghim Choo	<b>Member</b>
Lee Ming Ying, Liesl	<b>Member</b>
Chui Tau Siong	<b>Member</b>
Fam Siu Ping, Anita	<b>Member</b>
Chow Chee Wai, Raymond	<b>Ex-officio</b>
Mason Tan	<b>Ex-officio</b>

Finance Sub-Committee		HR Sub-Committee	
Member	Office	Member	Office
Cheong Boo Suan, Nancy	Chairman	Lee Ming Ying, Liesl	Chairman
Koh Guek Eng	Member	Cheong Boo Suan, Nancy	Member
		Chai Hiah Bo	Member

## *Message from Ms Jacqueline Khoo*

### *Management Committee Chairperson*

In FY2015 the Sembawang Family Service Centre (SFSC) recorded 4,405 residents served and 1,763 sessions of casework and counselling sessions rendered to 707 families. As with preceding years, almost all clients reported that they had achieved enhanced problem solving or coping skills, enhanced relationship or networks, improved ability to manage on their own. This year and in line with the high standards SFSC constantly aspires to, we have attained 100% satisfaction based on all client feedback forms completed.

The total number of residents served and casework and counselling sessions have however declined compared to previous years and this is due to the streamlining of focus required of Family Service Centres (FSCs) in Singapore. In 2015, the Ministry of Social and Family Development (MSF) led the implementation of Code of Social Work Practice (CSWP) and Social Service Net (SSNet). The former to help guide intervention and raise practice standards and professional development for social work while the latter, is to foster better-coordination across different social service segments and provide more timely assistance for clients all via an integrated database.

In 2015, SFSC also welcomed more staff to its fold and a staff retreat was held in November to help our team members better align with our Centre's mission and values. At the same time, this provided an opportunity for our staff to bond, refresh and formulate strategies to cope with increasing complexity of community issues and transitions the FSCs were undergoing. It is heartening to note that SFSC staff continued to display professionalism and meticulousness in handling their cases despite facing increased workloads, higher demand for Centre's services from the community and having to adjust to the changes in restructuring under the new CSWP Framework.

Going forward, our management will focus on motivating and providing support to our staff as they work towards minimising service gaps and ensuring that our Centre maintains its efficiency and effectiveness in delivering services to our clients. In doing so, SFSC will continue to capitalize on community work to reach out to our constituent communities and collaboration with our various stakeholders and volunteers.

(30 June 2016)





## Sembawang Family Service Centre FY2015 Annual Report

### Overall Performance

Sembawang Family Service Centre (SFSC) provides enhanced Information and Referral and Casework and Counselling as its main services to Canberra, Chong Pang and Sembawang constituencies in Singapore.

- In FY2015, SFSC served more than 4,405 residents through its many programmes and services and linked 407 residents to appropriate social services.
- Provided 1,763 sessions of casework and counselling to help 707 families manage their life challenges.
- Of the 305 cases closed in FY2015, 96.5% of the clients achieved enhanced problem solving or coping skills, 100% achieved enhanced relationship or network that improved their situation, 99.5% achieved improved ability to manage on their own. 100% of the clients indicated satisfaction on the client feedback form.

### FY2015 Scorecard

#### Performance Highlights

**4,405 residents served**

**1,763 casework and counselling sessions**

**96% client satisfaction**

SFSC also handles Mandatory Counselling for Counselling Orders referred by the Ministry of Social & Family Development.

- In FY2015, our centre provided 175 of mandatory counselling sessions to assist 126 clients handle their family violence situations.
- Of the 25 cases closed in FY2015, 100% of victims are aware of community resources and informal support, 100% of victims are aware of safety measures to keep themselves safe, 100% of abusers are aware of the available community resources and informal support and, 83.5% of abusers are aware of violence-control plans. 96.5% of these clients indicated satisfaction on the client feedback form.

SFSC is further poised to extend a helping hand to the needy and financially burdened within our community and we help match our clients to appropriate social programmes or schemes.

Some of these programmes include:

- The Straits Times School Pocket Money Fund for education and schooling expenses for children of low income clients. Since 2013 the scheme has been extended to Post-Secondary students and the total funds disbursed through SFSC in FY2015 was \$120,575. The recipients include 797 Primary, 421 Secondary and 273 Post-Secondary students.
- In FY 2015 SFSC further facilitated the disbursement of \$7,665 from the FSC ComCare Fund to alleviate emergency needs of clients - with an average of 3 to 4 recipients per month. Assistance rendered was either in the form of cash or in supermarket vouchers.
- The Financial Assistance Fund which is supported by SFSC's partner church, the Covenant Community Methodist Church (CCMC), also provides financial assistance to low income clients who could not access existing schemes. The amount disbursed in FY2015 declined to \$3,308.30 as most of the needs had been met by the FSC ComCare Fund.
- My Schoolbag Programme is jointly organised by the North West Community Development Council and CapitaLand Hope Foundation. In FY2015 SFSC helped 31 children from low income families receive education supplies and materials for school. The children were accompanied by CapitaLand staff volunteers during a special event and participated in games relating to Singapore's Jubilee (SG50) and they got to dress up and perform on stage. Afterwards, the children were brought to Lot One Shopping Centre to purchase school shoes, stationery and groceries. They had lunch at McDonald's along with more entertainment. Shopping vouchers were also distributed and the children reported that they enjoyed the day greatly.



Congratulations to the recipients of the 2015 CCMC Bursaries!

- The Covenant Community Methodist Church (CCMC) SFSC Bursary Award presentation ceremony was held on November 2015 where 47 beneficiaries, 20 Primary level and 27 Secondary level students, received cash and Popular Bookstore vouchers. The objective was to provide encouragement and motivation to the children of SFSC clients who had made academic progress.
- SOWERS Project  
SOWERS Project is in its sixth year involving 47 beneficiaries. The project equips beneficiaries with commercial sewing skills and aims to provide an income through home-based sewing assignments. The Centre will continue to develop the project to provide opportunities for more clients who are otherwise unable to seek employment for various reasons, to have the opportunity to generate income.
- Strengthening Families Together  
The Strengthening Families Together (SFT) Pilot programme is an initiative by the Ministry of Social and Family Development (MSF) to enable vulnerable families to access resources to increase resilience and raise developmental prospects for their children. The pilot involved various government agencies to provide holistic and coordinated assistance to these families who often face multiple needs. It also aims to provide more comprehensive case coordination along with longer term support to help break out of their circumstances. This programme will be evaluated and if successful, aspects incorporated into mainstream social work in Singapore. An MSF assigned social worker is stationed full time at SFSC to work with two of our social workers to jointly assess and provide support to families under the pilot. The programme is in its second of its three-year phase and 29 families are under the scheme.

## **SOWERS BEARS FRUIT**

*Yusrina joined the SOWERS Project in September 2015. Although she has a part-time job in the morning, she wanted to be able to better her family's financial situation by taking on an added part-time job. At the same time, Yusrina needs to care for her three school-going children. When Yusrina shared her struggle with our SFSC caseworker, she was introduced to the project and she has demonstrated interest and commitment to sewing.*



*After joining the project, Yusrina is happy that she is able to work from home and at the same time fulfil her role as a nurturing and caring mother. She shared that her main concern is looking after her children and to help them perform academically as well as to keep them away from bad influences. She said that her presence is very important as her husband works long hours.*

*Yusrina is looking forward to more assignments from the project and is keen to purchase an industrial sewing machine which will enable her to take on different job assignments and further supplement the household income.*

- **KidsREAD**  
Since 2009, SFSC has been keenly supporting the national kidsREAD programme. The programme is collaboration between the National Library Board (NLB) and the People's Association (PA), along with five self-help groups to promote the love of reading and cultivate good reading habits among young Singaporeans. The target participants are children from low-income families aged 4 to 8 years.

At SFSC kidsREAD hourly sessions are held on Tuesday afternoons where our trained volunteers will read a selected book to children and guide them in story-related activities such as arts and crafts, games, poetry and songs. This is then followed by independent reading of age appropriate story books. In FY2015, 19 children enrolled for kidsREAD and they were supported by a dedicated team of 10 volunteers comprising CCMC members and the public - some of which have been with the programme for as long as 6 years.

On 14 November 2015, a graduation outing was organised at KidsSTOP at the Singapore Science Centre to celebrate the children's progress as well as show appreciation for our volunteers. 17 kidsREAD participants along with their siblings, 11 parents and 2 volunteers attended the event. Each kidsREAD graduate received a certificate of participation, a story book from NLB and stationery. Special gifts were also presented to the children for politeness and punctuality. Volunteers also received a token of appreciation from SFSC for their contribution and the outing ended with lunch at McDonald's and free play for the children where they could learn Science concepts from the exhibits and other activities at KidsSTOP.

- **Marriage Preparation Programme (MPP)**  
SFSC has been conducting MPP to prepare newly wedded couples and sometimes even married couples for almost 5 years. In FY2015, 20 couples who underwent MPP all gave very satisfactory feedback to the programme.





SFSC's cherished kidsREAD Volunteers

### **A Volunteering Spirit**

*SFSC hopes that more individuals will make a difference to the community by offering their time and talents. Apart from encouraging volunteer sign-ups on our website, aspiring volunteers are also referred to us through the National Volunteer and Philanthropy Centre (NVPC), Youth Bank, SG Cares and NLB. In addition, members of our partnering church, Covenant Community Methodist Church (CCMC) have stepped forward as volunteers for our various programmes. In FY2015, our volunteers provided coaching for school work, conducted enrichment workshops, facilitated kidsREAD, befriending and they even assisted with holiday excursions at our Student Care Centre. Some of our volunteers also contribute their service across several of our programmes.*

*Ms. Leong Yiat Teng, a member of CCMC, has been volunteering with SFSC since 2010. She first started volunteering with kidsREAD and subsequently signed up to be a befriender to one of the families that SFSC worked with. Ms. Leong paid regular visits to the family and other than providing emotional support; she together with her daughter also coached the family's children and helped them achieve significant improvements in their academic performance. Although Ms. Leong is now unable to volunteer regularly due to the fact that she is staying with her daughter overseas, her dedication to serve the people in need remains strong and she would continue to volunteer with SFSC at our Student Care Centre whenever she returns to Singapore for a break. We are truly grateful and inspired by Ms. Leong's contribution, compassion and spirit of volunteerism, as well as that of all our volunteers.*



## Engaging Stakeholders



Wellington Circle Residents' Group

SFSC also actively participates in outreach and engagement within the general community.

### *Asset Based Community Development (ABCD)*

SFSC has been conducting outreach to two blocks of rental flats at Wellington Circle blocks 512 and 513. In this effort, we adopt an Asset-Based-Community-Development (ABCD) approach which builds on the available assets of local residents, tapping on resources and support of various stakeholders so as to build strong and sustainable communities towards the future.

Our efforts to engage the residents over the span of the previous year have paid off and an action group comprising 11 residents was formed. The residents are very passionate and they make efforts to regularly attend meetings and discuss ways to develop their dream community.

The group planned two community events in FY2015. The first event was a collaboration involving the Sembawang Zone B RC, Sembawang Community Centre and SFSC. The fun-filled event aimed to engage the residents and successfully reached out to 152 residents within the two blocks.

Another community event, "NorthWest Care & Repair @ Sembawang for Blks 512 and 513" was held on 13 December 2015. This was a collaboration involving Sembawang Zone B RC, Sembawang Community Centre, North West Community Development Council and Lim Kim Hai Electric Co (S) Pte Ltd, a subsidiary of Tai Sin Electric Limited and SFSC. The total number of residents outreached was 159 and this was a tremendous encouragement to the action group who planned and implemented the programme and activities of the day.



NorthWest Care and Repair

Members were positively impacted by the knowledge that they could also give back to society despite their own social circumstances and this helps to further motivate and keeps them involved in the ABCD.



CCMC's Banquet of Love 2015

### *Banquet of Love*

The annual event was held on 29 August 2015, at Canberra Community Club and a total of 198 clients attended the banquet. Participants were treated to a ukulele performance put up by CCMC and they were invited to join in which provided fun and enjoyment for all the participants. A sumptuous lunch buffet followed and all 198 clients each received a polo shirt and a "Blessed Draw" gift which were donated by CCMC members.

The event was a memorable one for the clients and their families who got to spend time together and enjoy a meal and also to feel the love and warmth from CCMC.

## Sembawang Student Care Centre

- Enrolment at the centre has reached a new peak with 68 children, aged between 7 to 12 years, with one student from APSN Chao Yang Special School. SCC's student-to-teacher ratio stands at 17:1 which provides for a close-knit environment.
- We implement several comprehensive developmental programmes with the aim to fulfil each child's academic potential while catering to their physical and emotional growth as well.
- We provide a conducive before and afterschool care environment; ensuring children are well taken care of when their parents are at work.
- We also work closely with SFSC caseworkers to apply for subsidies such as Higher Student Care Fee Assistance (SCFA), to help children in need of additional aid to pay for the student care fees.
- Our core educational activities include:
  - Guidance for homework in accordance to academic levels, which is offered daily in groups
  - Preparation for school examinations
- Other enrichment programmes offered include:
  - North West Student Wise Enrichment Workshop 2015 where 15 upper primary students participated. Upon graduation, they were invited to receive their certificates on the award ceremony held by the Mayor of the North West CDC on 24 January 2016.
  - Half yearly visit to interact with the elderly at the Singapore Christian Home.
  - Children Christmas Party in December when parents were invited to watch performance by their children and enjoy fun-filled activities together.
  - Outings and excursions to the Science Centre, Singapore Botanic Gardens, Marina Barrage, National Museum, Jurong West Swimming Complex, Punggol Park, SAFRA Yishun for bowling, the Esplanade and Merlion Park.



SFSC SCC Student Outing

**SEMBAWANG FAMILY SERVICE CENTRE**

**FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED  
31 MARCH 2016**

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**BAKER TILLY  
TFW**

Baker Tilly TFW LLP  
Chartered Accountants of Singapore

An independent member of Baker Tilly International



**THE MANAGEMENT COMMITTEE**

**SEMBAWANG FAMILY SERVICE CENTRE**

**STATEMENT BY THE MANAGEMENT COMMITTEE**

On behalf of the Management Committee, we, April Lee Mei Li and Cheong Boo Suan Nancy, being the Vice Chairman and Treasurer of Sembawang Family Service Centre (the “Society”) respectively, do hereby state that in our opinion, the financial statements on pages 4 to 15 are properly drawn up in accordance with the Societies Act, Singapore Charities Act and Singapore Financial Reporting Standards so as to give a true and fair view of the financial position of the Society as at 31 March 2016 and of its financial performance, changes in accumulated fund and specific funds and cash flows of its operations for the financial year ended on that date.



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April Lee Mei Li  
Vice Chairman

24 June 2016



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Cheong Boo Suan Nancy  
Treasurer



## BAKER TILLY TFW

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

#### **Report on the Financial Statements**

We have audited the accompanying financial statements of Sembawang Family Service Centre (the "Society") as set out on pages 4 to 15, which comprise the balance sheet as at 31 March 2016, the statement of comprehensive income, statement of changes in accumulated fund and specific funds and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

#### *Management Committee's Responsibility 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, the Charities Act and Singapore Financial Reporting Standards and, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

#### *Auditor's Responsibility*

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### *Opinion*

In our opinion, the financial statements of the Society are properly drawn up in accordance with the Societies Act, the Charities Act and Singapore Financial Reporting Standards so to present fairly, in all material respects of the financial position of the Society as at 31 March 2016, and the financial performance, changes in accumulated fund and specific funds and cash flows of the Society for the financial year ended on that date.



**BAKER TILLY  
TFW**

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

**Report on Other Legal and Regulatory Requirements**

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

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

- a) the use of the donation moneys was not in accordance with the objectives of the Society as required under regulation 16 of the Charities (Institutions of a Public Character) Regulations; and
- b) the Society has not complied with the requirements of regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

**Baker Tilly TFW LLP**  
Public Accountants and  
Chartered Accountants  
Singapore

24 June 2016



**SEMBAWANG FAMILY SERVICE CENTRE**

**STATEMENT OF COMPREHENSIVE INCOME**  
**For the financial year ended 31 March 2016**

	Note	2016 \$	2015 \$
<b>Income</b>			
Amortisation of capital grant	7	54,024	10,431
Donations	3	35,391	98,367
Government grants		1,720,942	1,012,680
Programme income		201,221	233,915
Tote Board grant		425,901	614,578
Other income		99,033	71,021
		<b>2,536,512</b>	<b>2,040,992</b>
<b>Less expenditure</b>			
Staff costs	4	1,549,413	1,355,894
Rental expenses		16,914	19,275
Depreciation	5	72,795	24,982
Foods and refreshments		24,035	24,526
Professional fees and services		25,995	32,610
Staff training		11,687	13,353
Other operating expenses		83,977	132,899
<b>Total expenditure</b>		<b>1,784,816</b>	<b>1,603,539</b>
<b>Surplus and total comprehensive income for the financial year</b>		<b>751,696</b>	<b>437,453</b>

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

# SEMBAWANG FAMILY SERVICE CENTRE

## BALANCE SHEET

At 31 March 2016

	Notes	2016 \$	2015 \$
<b>Non-current asset</b>			
Plant and equipment	5	297,266	346,124
<b>Current assets</b>			
Other receivables	6	19,427	15,626
Cash and bank balances		2,991,071	2,150,151
		3,010,498	2,165,777
<b>Total assets</b>		3,307,764	2,511,901
<b>Non-current liability</b>			
Capital grant	7	206,513	171,458
<b>Current liabilities</b>			
Other payables	8	60,048	87,325
Capital grant	7	63,992	41,722
		124,040	129,047
<b>Total liabilities</b>		330,553	300,505
<b>Net assets</b>		2,977,211	2,211,396
<b>Funds</b>			
<i>Unrestricted Fund</i>			
Accumulated Fund		2,900,328	2,148,632
<i>Restricted Fund</i>			
School Pocket Money Fund	9	48,485	28,684
Financial Assistance Fund	10	11,643	2,038
Economic Relief Fund	11	–	6,939
Leap Fund	12	–	6,321
SOWERS Project Fund	13	9,090	9,217
FSC Comcare Fund	14	7,665	9,565
<b>Total Funds</b>		2,977,211	2,211,396

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

# SEMBAWANG FAMILY SERVICE CENTRE

## STATEMENT OF CHANGES IN ACCUMULATED FUND AND SPECIFIC FUNDS

For the financial year ended 31 March 2016

	Unrestricted Fund	Restricted Funds						
	Accumulated Fund \$	School Pocket Money Fund \$	Financial Assistance Fund \$	Economic Relief Fund \$	Leap Fund \$	SOWERS Project Fund \$	FSC Comcare Fund \$	Total Funds \$
Balance at 1 April 2014	1,711,179	35,333	3,200	7,206	5,364	13,262	8,985	1,784,529
Surplus/(deficit) and total comprehensive income for the financial year	437,453	(6,649)	(1,162)	(267)	957	(4,045)	580	426,867
Balance at 31 March 2015	2,148,632	28,684	2,038	6,939	6,321	9,217	9,565	2,211,396
Surplus/(deficit) and total comprehensive income for the financial year	751,696	19,801	9,605	(6,939)	(6,321)	(127)	(1,900)	770,315
<b>Balance at 31 March 2016</b>	<b>2,900,328</b>	<b>48,485</b>	<b>11,643</b>	<b>–</b>	<b>–</b>	<b>9,090</b>	<b>7,665</b>	<b>2,981,711</b>

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 2016

	2016 \$	2015 \$
<b>Cash flows from operating activities</b>		
Surplus for the financial year	751,696	437,453
Adjustments for:		
Amortisation for capital grant	(54,024)	(10,431)
Depreciation	72,795	24,982
Operating cash flow before movements in working capital	770,467	452,004
Receivables	(3,801)	176,766
Payables	(27,277)	8,921
<b>Net cash from operating activities</b>	<b>739,389</b>	<b>637,691</b>
<b>Cash flows from investing activity</b>		
Purchase of plant and equipment	(23,937)	(358,820)
<b>Cash flows from restricted funds</b>		
School Pocket Money Fund	19,801	(6,649)
Financial Assistance Fund	9,605	5,777
Economic Relief Fund	(6,939)	(7,206)
LEAP Fund	(6,321)	957
SOWERS Project Fund	(127)	(4,045)
FSC Comcare Fund	(1,900)	580
Proceeds from capital grant	111,349	223,611
<b>Net cash from Restricted Funds</b>	<b>125,468</b>	<b>213,025</b>
<b>Net increase in cash and cash equivalents</b>	<b>840,920</b>	<b>491,896</b>
Cash and cash equivalents at beginning of year	2,150,151	1,658,255
<b>Cash and cash equivalents at end of year</b>	<b>2,991,071</b>	<b>2,150,151</b>

Cash and cash equivalents is represented by the cash and bank balances as shown on the balance sheet.

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 2016**

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 is registered in Singapore under the Societies Act.

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 dollars (\$), which is the functional currency of the Society have been prepared in accordance with Singapore Financial Reporting Standards ("FRS") and the Societies Act. 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 FRS 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.

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 judgment and estimates made during the financial year.

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

In the current financial year, the Society has adopted all the new and revised FRS and Interpretations of FRS ("INT FRS") that are relevant to its operations and effective for the current financial year. The adoption of these new/revised FRS did not have any material effect on the financial results or position of the Society.

New standards, amendments to standards and interpretations that have been issued at the balance sheet date but are not yet effective for the financial year ended 31 March 2016 have not been applied in preparing these financial statements. None of these are expected to have a significant effect on the financial statements of the Society.

## 2 Significant accounting policies (cont'd)

### b) Plant and equipment

Plant and equipment are stated at cost less accumulated depreciation and any impairment loss. Depreciation is charged on the straight-line method to write off the assets over their estimated useful lives as follows:

Computers	- 3 years
Furniture, fittings and office equipment	- 10 years
Renovations	- 5 years

On disposal of plant and equipment, the difference between the net disposal proceeds and its carrying amount is taken to profit or loss.

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

### c) Income recognition

Donations	- when received
Programme income	- over the period of provision of services to clients

### d) Government grants

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

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

### 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 to profit or loss 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) Impairment of non-financial assets

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

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



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

### **g) Income tax**

The Society is exempt from income tax under the Income Tax Act. As such, no provision for income tax has been made in the financial statements of the Society.

### **h) Provision for liabilities**

Provisions are recognised when the Society has a legal or constructive obligation as a result of past events, it is probable that an outflow of resources will be required to settle the obligation and a reliable estimate of the amount can be made. Where the Society expects a provision to be reimbursed, the reimbursement is recognised as a separate asset but only when the reimbursement is virtually certain.

### **i) Financial assets**

The Society's only financial assets are "loans and receivables". Loans and receivables include other receivables (excluding prepayments) and cash and bank balances in the balance sheet.

These financial assets are initially recognised at fair value plus transaction cost and subsequently carried at amortised cost using the effective interest method. They are presented as current assets, except for those maturing later than 12 months after the balance sheet date which are presented as non-current assets.

The Society assesses at each balance sheet date whether there is objective evidence that these financial assets are impaired and recognises an allowance for impairment when such evidence exists. Allowance for impairment is calculated as the difference between the carrying amount and the present value of estimated future cash flows, discounted at the original effective interest rate.

### **j) Financial liabilities**

Financial liabilities comprise other payables and accruals which are initially measured at fair value and are subsequently measured at amortised cost, using the effective interest rate method.

### **k) Leases**

#### *Operating lease*

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.

## **3 Donations**

Included in donations are tax deductible receipts of \$3,200 (2014: \$95,541).

**4 Staff costs**

	2016 \$	2015 \$
Staff salaries and bonus	1,342,632	1,164,412
CPF	199,253	172,286
Other staff benefits	7,528	19,196
	<b>1,549,413</b>	<b>1,355,894</b>

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

	2016	2015
Number of key management personnel in remuneration bands:		
\$100,001 and above	1	1
Below \$100,000	6	6
	<b>7</b>	<b>7</b>

**5 Plant and equipment**

	Furniture fittings and fixtures \$	Computers \$	Office equipment \$	Renovation \$	Total \$
<b>2016</b>					
<b>Cost</b>					
At 1.4.2015	12,902	3,011	33,067	332,493	381,473
Additions	–	–	–	23,937	23,937
At 31.3.2015	<b>12,902</b>	<b>3,011</b>	<b>33,067</b>	<b>356,430</b>	<b>405,410</b>
<b>Accumulated depreciation</b>					
At 1.4.2015	1,874	2,999	4,389	26,087	35,349
Depreciation charge	1,203	–	3,092	68,500	72,795
At 31.3.2016	<b>3,077</b>	<b>2,999</b>	<b>7,481</b>	<b>94,587</b>	<b>108,144</b>
<b>Net carrying value</b>					
At 31.3.2016	<b>9,825</b>	<b>12</b>	<b>25,586</b>	<b>261,843</b>	<b>297,266</b>
<b>2015</b>					
<b>Cost</b>					
At 1.4.2014	4,671	3,011	7,491	7,480	22,653
Additions	8,231	–	25,576	325,013	358,820
At 31.3.2015	12,902	3,011	33,067	332,493	381,473
<b>Accumulated depreciation</b>					
At 1.4.2014	1,220	2,417	2,990	3,740	10,367
Depreciation charge	654	582	1,399	22,347	24,982
At 31.3.2015	1,874	2,999	4,389	26,087	35,349
<b>Net carrying value</b>					
At 31.3.2015	<b>11,028</b>	<b>12</b>	<b>28,678</b>	<b>306,406</b>	<b>346,124</b>

**6 Other receivables**

	2016 \$	2015 \$
Sundry receivables	9,004	5,419
Sundry deposits	2,230	2,970
Prepayments	8,193	7,237
	<b>19,427</b>	<b>15,626</b>

**7 Capital grant**

	2016 \$	2015 \$
At 1 April	213,180	—
Additions	111,349	223,611
Current year amortisation	(54,024)	(10,431)
At 31 March	<b>270,505</b>	<b>213,180</b>
Represented by:		
Non-current	206,513	171,458
current	63,992	41,722
	<b>270,505</b>	<b>213,180</b>

Capital grant relates to government grant received during the financial year for cyclical maintenance works located at Blk 326, #01-52 Sembawang Crescent, Singapore 750326. The grant received is amortised over the useful life of the related property, plant and equipment.

**8 Other payables**

	2016 \$	2015 \$
Sundry payables	4,754	4,836
Accrued operating expenses	39,655	70,010
Deposits from students	15,639	12,479
	<b>60,048</b>	<b>87,325</b>

**9 School Pocket Money Fund**

	2016 \$	2015 \$
At 1 April	28,684	35,333
Receipts	141,046	155,546
Expenditure	(121,245)	(162,195)
At 31 March	<b>48,485</b>	<b>28,684</b>

This is the fund received from National Council of Social Service to finance needy students.

**10 Financial Assistance Fund**

	2016 \$	2015 \$
At 1 April	2,038	3,200
Receipts	16,400	11,008
Expenditure	(20,055)	(12,170)
Transfer from Economic Relief Fund	6,939	—
Transfer from LEAP Fund	6,321	—
At 31 March	11,643	2,038

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

**11 Economic Relief Fund**

	2016 \$	2015 \$
At 1 April	6,939	7,206
Expenditure	—	(267)
Transfer to Financial Assistance Fund	(6,939)	—
At 31 March	—	6,939

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

**12 LEAP Fund**

	2016 \$	2015 \$
At 1 April	6,321	5,364
Receipts	—	5,000
Expenditure	—	(4,043)
Transfer to financial Assistance Fund	(6,321)	—
At 31 March	—	6,321

This fund is set up to support English Language program which open to students from non-English speaking background.

**13 SOWERS Project Fund**

	2016 \$	2015 \$
At 1 April	9,217	13,262
Receipts	12,168	18,809
Expenditure	(12,295)	(22,854)
At 31 March	9,090	9,217

This fund was previously known as Banner Bag Fund. This fund is set up to support Banner Bag project.

**14 FSC Comcare Fund**

	2016 \$	2015 \$
At 1 April	9,565	8,985
Receipts	7,074	7,971
Expenditure	(8,974)	(7,391)
At 31 March	7,665	9,565

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

**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:

	2016 \$	2015 \$
Within one financial year	10,020	6,502
Within two to five financial years	21,025	–

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

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

	2016 \$	2015 \$
<i>Financial assets</i>		
Other receivables	11,234	8,389
Cash and bank balances	2,991,071	2,150,151
	3,002,305	2,158,540
<i>Financial liability</i>		
Other payables	60,048	87,325

**b) Financial risk management**

Overall risk management is determined and carried out by the Management Committee. Due to the nature of the Society's activities, it has minimal financial risks exposure.

*Foreign exchange risk*

The Society's exposure to foreign exchange risk is minimal as nearly all of its transactions are in Singapore dollars.



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

### ***b) Financial risk management (cont'd)***

#### *Credit risk*

Credit risk arises mainly from the risk that counterparties defaulting on its obligations. The carrying amounts of other receivables and cash and bank balances represent the Society's maximum exposure to credit risk in relation to financial assets. Bank balances are placed with banks that are regulated.

The Society monitors the exposure to credit risk on an going basis and deals with approved counterparties with good credit rating.

#### *Interest rate risk*

The Society's income and operating cash flows are substantially independent of changes in market interest rates as it has no significant interest bearing assets or liabilities except for cash and bank balances where interest earned is not significant.

The sensitivity analysis for interest rate is not disclosed as the effect on the financial statements is not expected to be significant.

#### *Liquidity risk*

The Management Committee exercises prudent liquidity and cash flow risk management policies and aims to maintain sufficient level of liquidity and cash flows at all times.

The financial liabilities of the Society as presented in the balance sheet are due within twelve months from the balance sheet and approximate the contractual undiscounted repayment obligations.

### ***c) Fair values***

The carrying amounts of the financial assets and liabilities recorded in the financial statements of the Society approximate their fair values.

## **17 Authorisation of financial statements**

The financial statements of the Society for the financial year ended 31 March 2016 were authorised for issue in accordance with a resolution of the Management Committee dated 24 June 2016.