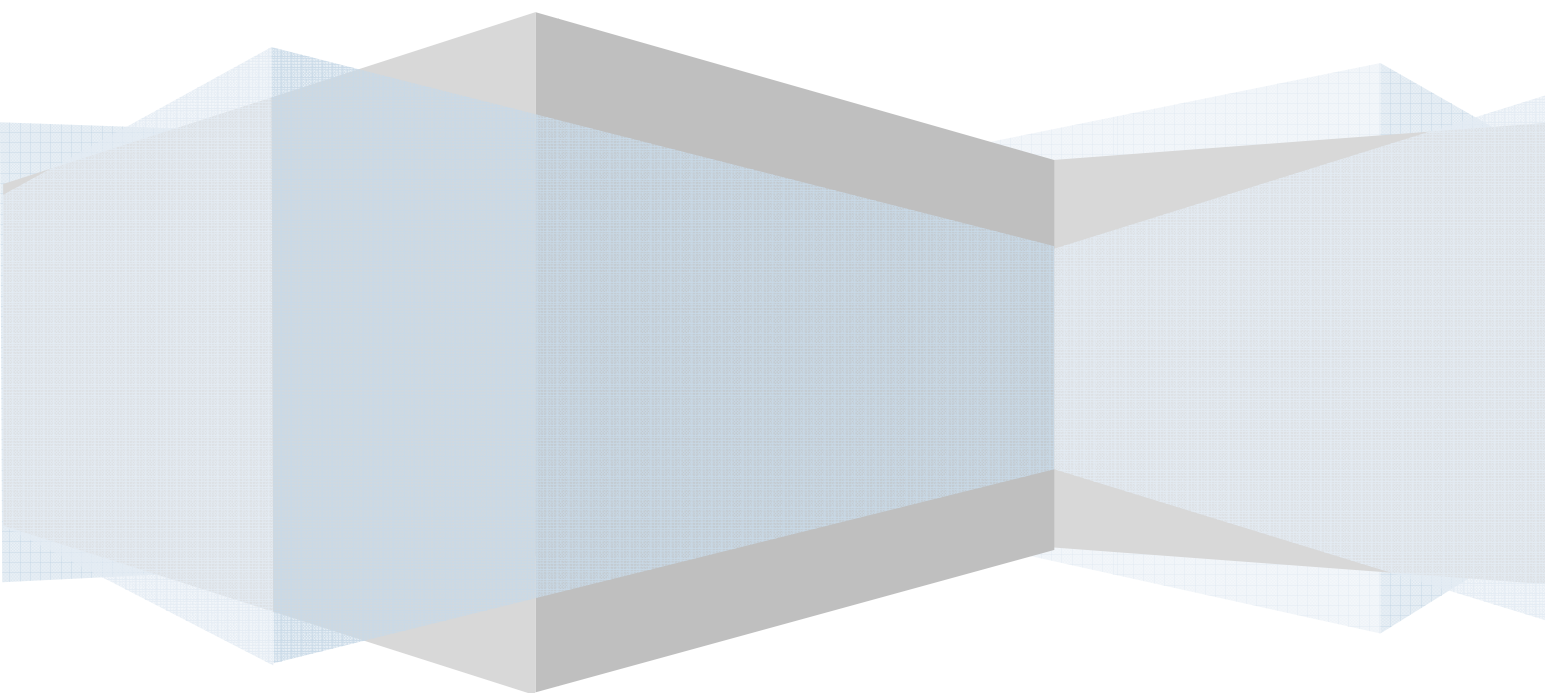




Sembawang Family Service Centre

Annual Report 2014



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	
\$50,001 to \$100,000	6
\$100,001 to \$150,000	1

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 2014 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

SFSC's Management Committee

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

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

Thank You, SFSC's Committed Staff!



Message from Ms Jacqueline Khoo, Management Committee Chairperson

Anchored by strong support from its community and partners, Sembawang Family Service Centre (SFSC) was able to extend its reach to 6,100 residents served in FY2014, a slight increase from 6,000 in FY2013. The centre saw a decline in numbers of residents it helped link to appropriate social services - a total of 407 in FY2014 and it held 3,446 sessions of casework and counselling sessions rendered to 561 families, compared to 3,491 sessions and 567 families in the previous year.

In FY2014, 122 clients were referred to SFSC under the Ministry of Social & Family Development's Mandatory Counselling Orders, a decline from 143 in FY2013. However there was a 35% increase (total 66) in cases closed – with victims and abusers in family violence situations reporting better awareness of community resources and support as well as safety and protection. In comparison in FY2013, only 49 cases were closed.

The past year also saw our team extend efforts to review the needs of its client community and in cases where appropriate, we have taken a decision to wind down programmes such as an early-age English literacy intervention effort. This stems from the recognition of a limit to our capability to cater to such needs and the growing availability of better resources offered by professionals. At the same time, we have intensified our efforts in empowering the vulnerable in society and encouraging volunteerism on their part – all with the view of encouraging communal bonding and self help. We are proud to have been able to persuade residents within the two rental blocks located in Wellington Circle to initiate a residents gathering to improve awareness of crime prevention.

Our joint programme with the Ministry of Social and Family Development's (MSF) Strengthening Family Together (SFT) programme which is in its second year has also paid off. Through the partnership, an MSF allocated social worker is stationed at SFSC for 3 years and as a result, we have been able to better serve vulnerable families and leverage on available resources to enhance our services to clients.

Through our partnership with the Covenant Community Methodist Church we have also been able to offer bursaries, mobilize volunteers and run meaningful initiatives such as the Banquet of Love and the Mayfair Park Christmas Party. We are furthermore grateful to esteemed corporations such as CapitalLand who have generously donated resources and time through their staff volunteers and to J.P. Morgan for their valued support of our Sowers Project.

With yet another eventful and fulfilling year behind us, I would like to take this opportunity and on behalf of our management committee, to thank all SFSC staff for their unceasing efforts and dedicated service.

(30 June 2015)

Sembawang Family Service Centre FY 2014 Annual Report

Overall Performance

Sembawang Family Service Centre (SFSC) provides Enhanced Information and Referral, and Casework and Counselling as its core services to the Canberra, Sembawang and Chong Pang Constituencies.

- In FY2014, SFSC served more than 6,100 residents through its many services and programmes and linked 407 residents to appropriate social services.
- We provided 3,446 sessions of Casework and Counselling to help 561 families manage their life challenges.
- Of the 226 cases closed in FY2014, 97.3% of the clients achieved enhanced problem solving or coping skills, 99.6% achieved enhanced relationship or network that improved their situation, 100% achieved improved ability to manage on their own. 96% of the clients indicated satisfaction with the services that they had received from SFSC.

Performance Highlights

6,100 residents served

3,446 casework and counselling sessions

96% client satisfaction

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

- In FY2014, SFSC provided 269 Mandatory Counselling sessions to assist 122 clients handle their family violence situations.
- Of the 66 cases closed in FY2014, 100% of the victims were aware of community resources and informal support, as well as safety measures to keep themselves safe. 100% of the perpetrators were aware of the available community resources and informal support and the violence-control plans they could use. 100% of these clients indicated satisfaction with the services that SFSC had provided to them.

Financial and Other Assistance Programmes

SFSC reaches out to the vulnerable and financially burdened within the community through various programmes or schemes.

These include;

- The Straits Times School Pocket Money Fund which helps low income clients shoulder educational and schooling expenses for their children. In 2013 the scheme was extended to Post-Secondary students and in FY2014 the total amount School Pocket Money Funds disbursed totalled \$161,620. The recipients include 220 Primary, 151 Secondary and 58 Post-Secondary students.
- In the past financial year also, our centre facilitated the issue of \$7,390.50 from the FSC ComCare Fund to cater to the emergency needs of clients which works out to an average of 3 to 4 recipients per month, either in the form of cash or supermarket vouchers where clients can purchase food items or necessities like milk powders, diapers, etc.
- The Financial Assistance Fund which is supported by SFSC's partner church, Covenant Community Methodist Church (CCMC), also provides financial assistance to low income clients who encounter financial needs that could not be met by other existing schemes. The amount disbursed in FY2014 had dipped to \$267 due to the needs being met mainly through the FSC ComCare Fund.
- The My Schoolbag Programme is jointly organised by People's Association (PA) and CapitaLand Hope Foundation (CHF) and managed by North West Community Development Council. In FY2014 SFSC helped facilitate 47 children from lower income families receive sponsorship of education supplies and materials for the new school term. The children divided into groups, were accompanied by CapitaLand staff volunteers during an event where they were treated to a ventriloquist performance called the "Captain Amazing Kids Show", which expounded on the 3-Rs, "Reduce", "Reuse" and "Recycle" that help protect the environment. After the show, the children were brought to Lot One Shopping Centre where they could purchase school shoes, stationery and

groceries. Lunch followed at McDonald's along with more entertainment. At the end of the event, the children were further presented with shopping vouchers and the children reported that they enjoyed themselves greatly.

- In commemoration of the 20th Anniversary of CCMC, a special bursary award presentation ceremony was held in November 2014 where 38 beneficiaries, 17 of which were Primary level and 21 were Secondary level, 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.
- The SFSC "SOWERS Project" initiative has grown and our centre continues to collaborate with agencies like the National Environment Agency (NEA) and People's Association (PA) which donate their used banners that are then recycled and where our low income female clients use them to sew bags which are durable and yet attractive. In FY2014, companies such as J.P. Morgan placed sizeable orders and helped to generate a source of income for our clients who are mostly unable to seek full-time employment due to childcare commitments.
- Since January 2014, SFSC was selected to help pilot the "Strengthening Families Together" (SFT) project which saw us working in closely with a MSF social worker stationed at our centre. These collaborations helped to significantly improve turnaround of cases with our family service centre (FSC) focusing on social interventions while the MSF worker on system interventions. As a result, the delivery of services is expedited and coordination is facilitated by the MSF worker working alongside the FSC officer within the same premises.

Empowering Communities

SFSC strongly believes in empowering those in need and it harnesses various different programmes to help in the enabling of our community.



LEAP Parent Talk

- Learning English At Pace (LEAP)

SFSC's LEAP programme will conclude after more than a decade's run. During that time our team helped foster phonics, reading, comprehension, vocabulary, grammar and writing skills to many children. With an enrolment of 19 children at the end of last year, parents also gave positive feedback of the impact on their children, particularly those from homes with limited use of the English language. Fluency in English helped cultivate children's self-esteem and morale and they can better relate and communicate with peers in school. One client in particular, shared that her son had benefitted from LEAP because his teacher was warm and patient, which facilitated improvement in her son's ability and confidence in the language. The child went on to achieve a Good Progress Award in school and has since graduated from his school's Learning Support Programme. Regular parenting talks and workshops are also organised to help parents better understand their children's developmental needs as well as their own roles and responsibilities with the aim of increasing their confidence and skills in parenting. In the last year, five such sessions were held for parents, with total attendance at 149.



KidsREAD volunteers at work

- KidsREAD

The national kidsREAD programme (kidsREAD) is a 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, particularly children from low-income families. The target audience are children between the ages of 4 to 8 years and SFSC has been on board the programme since 2009. SFSC's kidsREAD sessions are held every Tuesday afternoon, except public and school holidays, and in FY2014, we had an enrolment of 23 children in total. During each session which lasts for an hour, trained volunteers will read aloud from a selected book and guide children in interesting story-related activities including art and craft, games, poetry and songs, followed by independent reading of age appropriate story books. As of FY2014 SFSC has a dedicated team of 8 kidsREAD volunteers made up of CCMC members and the public and who have served with the programme for as long as 5 years. Books are selected by the NLB along with a resource guide for volunteers. At the end of the year, a graduation event will be held to celebrate the progress of the children and appreciate the efforts of the volunteers. In FY2014, a graduation outing was organised on 22 November 2014 at Explorerkids Ang Mo Kio Hub and 28 children and 13 parents attended joined by SFSC staff and volunteers. During that outing, the children put up a song and

poem recital and their confident and lively performance served to encourage their parents and siblings. A certificate of participation and a book sponsored by NLB was given to each child, and special gifts were presented to the children who demonstrated the best behaviours throughout the year. Volunteers also received a token gift of appreciation. The children were subsequently treated to two hours of play at the facility and the day ended with lunch and group photo-taking.

- Marriage Preparation Programme

SFSC's "Building a Strong Marriage" Marriage Preparation Programme (MPP) drew healthy response with 15 couples enrolled in FY2014. Our programme is distinguished by an informative and insightful approach, offering couples opportunities to explore topics essential to helping to build a joyful and thriving marriage. The success of MPP has encouraged us to further embark on the Special Marriage License Programme specially catered for couples below the age of 18 years.



SCC Alumni Club members with SFSC Centre Director

- Student Care Centre (SCC) Alumni Club
FY2014 was an exhilarating year for SFSC's SCC Alumni Club as they embarked on many projects to serve various stakeholders. On 27 June 2014, they organised the SFSC SCC Family Dinner, a fun-filled bonding session for 67 SCC children and their family members. The effort stems from a gesture on the part of SCC alumni to express gratitude towards the SCC's past years of care for them. Adding on to a bid to extend the spirit of service and inclusivity beyond SCC to the community, 13 Alumni Club

members initiated outreach to the less unfortunate through their Home Maintenance Project where 2 needy families got help with housekeeping chores in the year.

Engaging Stakeholders

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

- Asset Based Community Development (ABCD) Survey

In FY2014, SFSC initiated the ABCD Survey for residents of two blocks of rental flats at Block 512 and 513 Wellington Circle. The ABCD survey, conducted over several evenings, sought to identify skills and strengths of residents with a view to encouraging them to join an action group to help enhance the community. With 130 units in Block 512 and 156 units in Block 513 and after 5 rounds of interviews, 63.8% and 66% of units in Blocks 512 and 513 respectively were reached, with 15.4% and 23% of units in Blocks 512 and 513 respectively indicating interest in participating in the action group.

- ABCD Action Group

SFSC collaborated with the Sembawang Zone B Residents' Committee (RC) and obtained the support from the RC to use their premises for the ABCD Action Group meetings. Action Group members fed back that it was more convenient as the RC office is situated in their neighbourhood and attendance was higher as result.

During the meetings, the members were given the space to explore and discover skills and strengths as individuals and as a group. Common concerns and care for their community were highlighted through SFSC staff's facilitation and residents were encouraged to work together to address their concerns. The group finally decided to hold an event within the blocks' premises to educate fellow residents on crime prevention through collaboration with the Sembawang Neighbourhood

Police Centre and Sembawang Zone B RC.

- Ang Mo Kio Regional Family Violence Working Group

SFSC, as a member of the Ang Mo Kio Regional Family Violence Working Group, participated in the planning and implementation of a training programme on family violence intervention for the Ang Mo Kio Police Division held from 4 to 13 November 2014 at the Ang Mo Kio Police Divisional Headquarters. Four training sessions were held and participants of the training, who were from the police force, totalled 200. The training included an introduction to and myths concerning family violence, the workflow and processes of the management of family violence in Singapore, as well as knowledge and skills for attending to family violence victims and perpetrators.

- SFSC was involved in Canberra Day on 16 March 2014 which enabled us to increase our visibility to the community and raise awareness for our services and programmes to about 600 Sembawang residents.

In close collaboration with CCMC, SFSC held annual partnership outreach events, the Banquet of Love on 12 April and the Mayfair Park Christmas Party on 6 December.



CCMC's Annual Banquet of Love

Banquet of Love

The event saw participation by Canberra Grassroots Advisor, Dr Lim Wee Kiak, grassroots leaders, staff from Canberra

Community Club as well as CCMC members who engaged in a day of networking and bonding over a sumptuous buffet lunch with 207 SFSC clients. There were also performances by clients and invited guests and other activities.

Mayfair Park Christmas Party

Together with the Mayfair Park Neighbourhood Park Committee, CCMC members planned a Christmas celebration for 72 children from our Centre. The children participated in games, activities and face painting and were treated to a magic show. They also enjoyed MacDonald's Happy Meals and ice-cream for dinner while watching performances by the Mayfair Park residents, SFSC Student Care Centre children and Wesley Methodist Church members. The children went home each with Popular Bookstore vouchers and a present courtesy of the Mayfair Park Christmas Party Committee.



Pictured (top) SCC Activity (bottom) SCC current cohort

Sembawang Student Care Centre

- Our enrollment has seen a new peak at 64 children, aged 5 to 12 years old under our care, with a close-knit environment comprising of a student-to-teacher ratio of 16:1.
- We implement several comprehensive developmental programmes with an aim to fulfilling each child's academic potential while catering to their physical and emotional growth as well.
- We provide a conducive before-and-after-school care environment; ensuring children are well taken care of when their parents are at work.
- We work closely with SFSC to apply for higher 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 mainstay education activities include:
 - Guidance for homework according to school levels, which is offered in groups daily
 - Preparation for school examination
- Other miscellaneous enrichment programmes offered include;
 - Ad-hoc CIP volunteer services rendered by students from Raffles Institution
 - June Camp at the Boys Brigade / Girls Brigade Campsite from 7 to 8 June 2014
 - Half yearly visit to the elderly at the Singapore Christian Home
 - Outings and excursions to a variety of venues, such as Haw Par Villa, West Coast Park, Pasir Ris Park, Singapore Sports Hub, SAFRA Yishun, Westgate Wonderland, Jurong East Regional Library, Gardens by the Bay, National Library, Singapore Art Museum, Marine Life Workshop@Sentosa, volunteer visits to Singapore Christian Home, which serve to provide our children with a diverse range of activities to develop them holistically.

SEMBAWANG FAMILY SERVICE CENTRE
FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 MARCH 2015

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Statement of Changes in Accumulated Fund & Specified Funds	6
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Baker Tilly TFW LLP
Chartered Accountants of Singapore

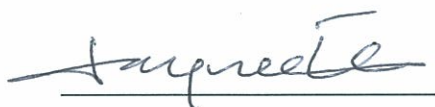
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THE MANAGEMENT COMMITTEE

SEMBAWANG FAMILY SERVICE CENTRE

STATEMENT BY THE MANAGEMENT COMMITTEE

On behalf of the Management Committee, we, Khoo Kim Geok Jacqueline and Cheong Boo Suan Nancy, being the 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 2015 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.



Khoo Kim Geok Jacqueline
Chairman

21 July 2015



Cheong Boo Suan Nancy
Treasurer



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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 2015, 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 2015, 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.

**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

21 July 2015

SEMBAWANG FAMILY SERVICE CENTRE

STATEMENT OF COMPREHENSIVE INCOME For the financial year ended 31 March 2015

	Note	2015 \$	2014 \$
Income			
Amortisation of capital grant	7	10,431	—
Donations	3	98,367	37,659
Government grants		1,012,680	984,148
Programme income		233,915	238,765
Tote Board grant		614,578	595,008
Other income		71,021	51,951
		2,040,992	1,907,531
Less expenditure			
Staff costs	4	1,355,894	1,272,879
Rental expenses		19,275	14,575
Depreciation	5	24,982	3,564
Foods and refreshments		24,526	23,004
Professional fees and services		32,610	32,687
Staff training		13,353	11,455
Other operating expenses		132,899	84,092
Total expenditure		1,603,539	1,442,256
Surplus and total comprehensive income for the financial year		437,453	465,275

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

SEMBAWANG FAMILY SERVICE CENTRE

BALANCE SHEET At 31 March 2015

	Notes	2015 \$	2014 \$
Non-current asset			
Plant and equipment	5	346,124	12,286
Current assets			
Other receivables	6	15,626	192,392
Cash and bank balances		2,150,151	1,658,255
		2,165,777	1,850,647
Total assets		2,511,901	1,862,933
Non-current liability			
Capital grant	7	171,458	—
Current liabilities			
Other payables	8	87,325	78,404
Capital grant	7	41,722	—
		129,047	78,404
Total liabilities		300,505	78,404
Net assets		2,211,396	1,784,529
Funds			
<i>Unrestricted Fund</i>			
Accumulated Fund		2,148,632	1,711,179
<i>Restricted Fund</i>			
School Pocket Money Fund	9	28,684	35,333
Financial Assistance Fund	10	2,038	3,200
Economic Relief Fund	11	6,939	7,206
Leap Fund	12	6,321	5,364
SOWERS Project Fund	13	9,217	13,262
FSC Comcare Fund	14	9,565	8,985
Total Funds		2,211,396	1,784,529

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 2015

	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 2013	1,245,904	42,087	800	2,756	6,896	9,565	6,082	1,314,090
Surplus/(deficit) and total comprehensive income for the financial year	465,275	(6,754)	2,400	4,450	(1,532)	3,697	2,903	470,439
Balance at 31 March 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

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 2015

	2015 \$	2014 \$
Cash flows from operating activities		
Surplus for the financial year	437,453	465,275
Adjustments for:		
Amortisation for capital grant	(10,431)	–
Depreciation	24,982	3,564
Operating cash flow before working capital changes	452,004	468,839
Receivables	176,766	(182,193)
Payables	8,921	7,199
Net cash from operating activities	637,691	293,845
Cash flows from investing activity		
Purchase of plant and equipment	(358,820)	(3,799)
Cash flows from restricted funds		
School Pocket Money Fund	(6,649)	(6,754)
Financial Assistance Fund	5,777	2,400
Economic Relief Fund	(7,206)	4,450
LEAP Fund	957	(1,532)
SOWERS Project Fund	(4,045)	3,697
FSC Comcare Fund	580	2,903
Proceeds from capital grant	223,611	–
Net cash from Restricted Funds	213,025	5,164
Net increase in cash and cash equivalents	491,896	295,210
Cash and cash equivalents at beginning of year	1,658,255	1,363,045
Cash and cash equivalents at end of year	2,150,151	1,658,255

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 2015

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 2015 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 \$95,541 (2014: \$36,559).

4 Staff costs

	2015 \$	2014 \$
Staff salaries and bonus	1,164,412	1,089,835
CPF	172,286	152,493
Other staff benefits	19,196	30,551
	1,355,894	1,272,879

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

	2015	2014
Number of key management personnel in remuneration bands:		
\$100,001 and above	1	1
Below \$100,000	6	6
	7	7

5 Plant and equipment

	Furniture fittings and fixtures \$	Computers \$	Office equipment \$	Renovation \$	Total \$
2015					
Cost					
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
Accumulated depreciation					
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
Net carrying value					
At 31.3.2015	11,028	12	28,678	306,406	346,124
2014					
Cost					
At 1.4.2013	872	3,011	7,491	7,480	18,854
Additions	3,799	—	—	—	3,799
At 31.3.2014	4,671	3,011	7,491	7,480	22,653
Accumulated depreciation					
At 1.4.2013	872	1,417	2,270	2,244	6,803
Depreciation charge	348	1,000	720	1,496	3,564
At 31.3.2014	1,220	2,417	2,990	3,740	10,367
Net carrying value					
At 31.3.2014	3,451	594	4,501	3,740	12,286

6 Other receivables

	2015 \$	2014 \$
Grant receivables	–	181,585
Sundry receivables	5,419	730
Sundry deposits	2,970	3,170
Prepayments	7,237	6,907
	15,626	192,392

7 Capital grant

	2015 \$	2014 \$
At 1 April	–	–
Additions	223,611	–
Current year amortisation	(10,431)	–
At 31 March	213,180	–
Represented by:		
Non-current	171,458	–
current	41,722	–
	213,180	–

Capital grant relates to government grant received during the financial year for purchase of furniture and equipment and 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

	2015 \$	2014 \$
Sundry payables	4,836	1,138
Accrued operating expenses	70,010	65,274
Deposits from students	12,479	11,992
	87,325	78,404

9 School Pocket Money Fund

	2015 \$	2014 \$
At 1 April	35,333	42,087
Receipts	155,546	115,236
Expenditure	(162,195)	(121,990)
At 31 March	28,684	35,333

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

10 Financial Assistance Fund

	2015 \$	2014 \$
At 1 April	3,200	800
Receipts	11,008	6,300
Expenditure	(12,170)	(3,900)
At 31 March	<u>2,038</u>	<u>3,200</u>

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

11 Economic Relief Fund

	2015 \$	2014 \$
At 1 April	7,206	2,756
Receipts	—	5,000
Expenditure	(267)	(550)
At 31 March	<u>6,939</u>	<u>7,206</u>

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

12 LEAP Fund

	2015 \$	2014 \$
At 1 April	5,364	6,896
Receipts	5,000	5,800
Expenditure	(4,043)	(7,332)
At 31 March	<u>6,321</u>	<u>5,364</u>

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

13 SOWERS Project Fund

	2015 \$	2014 \$
At 1 April	13,262	9,565
Receipts	18,809	9,604
Expenditure	(22,854)	(5,907)
At 31 March	<u>9,217</u>	<u>13,262</u>

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

14 FSC Comcare Fund

	2015 \$	2014 \$
At 1 April	8,985	6,082
Receipts	7,971	12,742
Expenditure	(7,391)	(9,839)
At 31 March	9,565	8,985

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:-

	2015 \$	2014 \$
Within 1 year	6,502	7,296
Within 2 to 5 years	—	6,502

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

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

	2015 \$	2014 \$
<i>Financial assets</i>		
Other receivables	8,389	185,485
Cash and bank balances	2,150,151	1,658,255
	2,158,540	1,843,740
<i>Financial liability</i>		
Other payables	87,325	78,404

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 2015 were authorised for issue in accordance with a resolution of the Management Committee dated 21 July 2015.