



**ANNUAL REPORT**

**FY 2020-2021**

*Touch. Train. Transform*



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## OUR VISION

### Every Home A Happy Home

We believe that every home and every individual we serve can be transformed into a happy home and a happy individual through the preventive care, developmental care, and remedial programmes we provide for the community.

## OUR MISSION

### Touch, Train, Transform

Our mission is to touch and train individuals to transform their families through the programmes we provide and by encouraging them to make a difference to our community.

## OUR VALUES

**Love Self, Love Family,  
Love Community**

# STRATEGIC VISION

En Community Services Society seeks to promote and provide social community services, advice, counselling services, guidance, and assistance to our service users in areas of education, career development and family through talks, seminars, workshops, and home visitations; aimed to grant or participate in granting aid to help the poor, sick, aged, and needy in the community.

## ABOUT US

Established in 2003, En Community Services Society (ECSS) is a non-profit Social Service Agency (SSA) that desires every home in the community to be a happy home, by touching and training individuals to transform themselves, their families, and the community.

We craft and deliver programmes that meet the needs of our service users, who are the youths, parents, seniors, and families through community projects, education, and counselling programmes.

As an advocate in preventive and development care, we promote active lifestyle amongst the seniors, engage with the youths in after-school activities, conduct family life education programmes for parents, as well as reach out and care for families in distress through our care and counselling programmes.

# CHAIRMAN'S REPORT

2020 was an unexpectedly challenging year for us and the world. For the first time in history, the world went into a lockdown simultaneously and concurrently almost overnight. Singapore itself was closed-up for two months, including its international borders.

As a service organisation, although we were not able to continue serving the community in close proximity, the way we did before, we could not stay away from them for long either, even during the Circuit Breaker. The team was tenacious in the way it adapted to the changes and everyone took it upon themselves to learn new skills and adopt new ways to carry on with our services. There was minimal disruption to the services even though we were all bounded to our homes.

I am very happy to be able to report that we have been able to transfer many of our programmes online successfully, and taught new digital skills to our seniors because of the situation.

We lost some good people in the past year, and it was a painful and hard decision for us. Nonetheless, we are grateful to the rest of the team who stayed on and I am proud that they were able to continue to upgrade and upskill themselves despite the adversities and helped to rejuvenate the workplace while enhancing service standards. With working from home being the default work arrangement since last year, the management has embarked on a series of internal training, championing the need to upskill our employees, to enable the learning of new and transferable skills, for an enhanced workforce performance, raising productivity.

“

***As we look back now on the past 12-18 months, we are grateful for how far we have come and how much we have overcome.”***



**Mr Eugene Tan Yew Keng**  
Chairman

# CHAIRMAN'S REPORT (CONTINUED)



***We also want to show our appreciation and special recognition to all our partners, donors and sponsors who have stood through the storm with us and saw us through a difficult year with great generosity and compassion.”***

As we look back now on the past 12 to 18 months, we are grateful for how far we have come and how much we have overcome. ECSS was able to bring our special fitness programmes onto the big screen and encourage active ageing to the senior audience of Mediacorp's Channel 8 daily programme “Get Fit with Me”. Our in-house sports expert, Nate Hsu, was invited to helm the fitness show after producers of the show saw video uploads of his exercises on YouTube just as the Circuit Breaker was implemented. We were also honoured to have received invitations from the broadcaster on other occasions for our Executive Director, Ms Chan Chui Han and volunteers of ECSS to go on air, its various programmes, to share on the importance and benefits of being vaccinated against Covid-19 and keeping fit.

Ms Chan was also interviewed and consulted several times for her views on

active ageing and preventive senior care by the programme's broadcaster.

All these activities have helped put ECSS on the forefront of media attention amongst similarly placed Social Service Agencies (SSAs) and increased our exposure to the general public. A series of online public concerts we organized last year for fundraising also increased our presence on the social media.

Hopefully with all the buzz of activities, services and media exposure, ECSS will be able to ride out this pandemic on the crest of the wave and emerge stronger and better than before to serve our seniors, youths, families and needy groups with greater resources and capabilities.

We also want to show our appreciation and special recognition to all our partners, donors and sponsors who have stood through the storm with us and saw us through a difficult year with great generosity and compassion. We would not have been able to do this much without the immense support we have received from all.

As we quiet ourselves and look back on the past achievements and accomplishments, we are also excited to share our vision and hopes for the future with you. It is our desire that we can continue to serve with greater abilities, altruism and passion. To do that, I seek your support and comradeship, so that the ultimate beneficiaries whom we serve are the ones who need a helping hand most from us.

# EXECUTIVE DIRECTOR'S REPORT

In 2020, shortly after the Chinese New Year, we have since overcome many challenges under the cloak of the pandemic. Now in 2021, it feels as if we have lived another lifetime; and it is exactly this life-changing experience of the vicissitudes of life that made us feel weary. In the past 20 months, although there were many unknowns for the future, We remained steadfast to the belief that our team and service users are hopeful for the future.

The team had been working selflessly during this time and undertook more than their fair share of their work; some are lonely guards on their watch, waiting for the time when they could rise to the occasion; some were perpetually on standby to answer any queries and doubts and to lend a listening ear to whomever needed one. Some learnt new skills in a very short time, in order to cope with new tasks and challenges at work. Others took the initiative to network and explore new possibilities for work operations and executions of our services and programmes. Some provided backend support, while others simply kept company. There were many moments of loneliness, disappointments, anxiety and worry, especially when one's loved ones or working partner falls prey to the virus, or was suspected to be infected.

Looking back on our track records for the last 12 months, our greatest achievement will be that we are still together today and have accomplished new records and breakthroughs for the various departments. Simply put, in the past year we have learnt how to lead and execute

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***In the past 20 months, although there were many unknowns for the future, I remained steadfast to the belief that our team and service users are hopeful for the future.”***

our many programmes online; learning how to communicate digitally via video and livestreaming, as well as the openly sharing of our thoughts and concerns. When the time came for us to return to our home-base at the office, there was a complicated and complex feeling of excitement. It is only in such an era that we are able to comprehend these emotions. Following is a short summary of our work in the respective departments:



# EXECUTIVE DIRECTOR'S REPORT (CONTINUED)

The Finance department was able to withstand the storms and come through unscathed with support and trust from all-round donors. Operations-wise we almost came to a halt, but we were still able to push through and continue with our programmes and services nonetheless. In Human Resources, we were blessed to be able to get much needed help and assistance despite the extreme shortage of manpower.

The next challenge for us will be to continually restructure and reinvent ourselves, optimising each individual, as we get use to this new norm, so as to create the future together. The organisation's goal is to continually provide community services, to help build harmonious family lives and to encourage active ageing lifestyles, emphasising on lifelong learning.

From 2003 till 2021, after all we have come through, whether it was to serve the schools or to organise the many family life education programmes, numerous of our service users have grown in many ways. Some have even become outstanding members in the society.

Those comrades who once marched alongside us in one way or another, they continue to play an important role in this industry, no matter where they are now.

What community service in ECSS needs is the means to pass it on. A steadfast and persevering spirit filled with ideals. I hope that in this unknown new norm, we will continue our goal of creating and building beautiful and fulfilled lives, always trying and procreating an even more wonderful future, a better life.

“ *The organisation's goal is to continually provide community services, to help build harmonious family lives and to encourage active ageing lifestyles, emphasising on lifelong learning.* ”



**Ms Chan Chui Han**  
Executive Director

# 行政执行长汇报

“ 接下来的挑战是，在面对无数的调整过程里我们需要的是上下一心，在这新常态下不断心意更新，共创未来。”

在2020 华人新年后，疫情笼罩下的我们经历几乎无所适从到如今，来到2021年的今天，有种劫后余生，也实在有种经历沧桑的感觉，更有种经历风暴之后的倦怠，在这似乎不是很久的大约20个月时间里，虽然对于未来仍然存有许多未知，但是我深信我们和我们的服务对象都有着对未来的憧憬。

工作团队在这段日子里的无私顶替更大的责任，有些是孤独的看守，候命；有些是随时应对询问、聆听，有些是学了即刻尝试在极短时间内成为能手，有的是主动探索，有的是跟着操作，有些在前，有些陪伴，有些支援。在很多时候也有寂寞和失望，紧张和不安，特别是当家人同事染病，质疑被感染的时候。

回顾过去12个月的足迹，我们最大的成就，就是今天我们仍然在一起，并且完成了以下各个部门的汇报，简单说这12个月里，我们学习了在网上带领不同的活动，尝试以线上的方式从影像，语音进行对内外的交流，交心，分享，引导思绪等。当时局来到允许我们回到实地的时候，那种复杂的心情和兴奋，只有在这个时代的我们才能够理喻。以下是我们上下各个部门的素描：

财务在困境当中，却得到信任与支持，  
我们有惊无险。

管制严峻当下，然能继续推动项目，  
我们感谢支持者。

人力资源极端短缺，及时得到了得力助手，  
我们恩惜机遇。

接下来的挑战是，在面对无数的调整过程里我们需要的是上下一心，在这新常态下不断心意更新，共创未来。机构的目标是不断提供社区服务，协助建立和谐的家庭生活，鼓励活跃乐龄生活，强调终身学习。

从2003到2021年，在我们所经历的时间轨迹里，无论是过去服务过的学校，或办过的无数类型的家庭生活教育项目，其中接触过的许多服务对象也和我们机构一样成长，有些已经是社会的中坚分子，曾经与我们同步而行的无论是直接或间接合作过的伙伴，有些仍然在这个行业扮演着不同的角色。

社区服务需要的是传承技巧，坚韧的精神和理想，盼望在这未知的新常态之中，我们本着创造美好生活和建立美满人生的目标下，继续以尝试、修整开创更加美好的未来。

曾翠娴女士  
行政执行长



# Council Board

## Council Profile

En Community Services Society (ECSS) is governed by a Council Board whose members are made up of volunteers according to its Constitution. The Council's role is to provide stewardship and directions to ECSS and strives to fulfil its mission and strategic vision according to its values and objectives.

The Council is responsible for maintaining good corporate governance and compliances to the Code of Governance for Charities and Institutions of a Public Character (IPC) guidelines recommended by the Charity Council.

It acts as one entity and represents the interest of ECSS, by governing its affairs on behalf of the Management and staff of ECSS.

The Council plans strategically for the organisation and elects members with diverse professional expertise and backgrounds who will contribute to the long-term development of ECSS. Board members do not receive any remuneration and benefits for their involvement in ECSS. No staff member of ECSS is a member of the Council and no Council Member holds any staff appointment.

Council meetings are held four times a year, excluding the Annual General Meeting. ECSS does not have related entities or other vested investments.

## Council Meetings Attendance for FY 2020-2021

Name	Designation	Attendance
**Eugene Tan Yew Keng	Chairman	4 out of 4
**Soh Pik Chuan	Honorary Secretary	4 out of 4
**Goh Chin Chuan	Honorary Treasurer	4 out of 4
Bridget Wong Teo Soh Peng	Member	3 out of 4
**Tan Toong Wuay	Member	3 out of 4
Helen Ong Hui Hui	Member	1 out of 4
Lam Tien Keong	Member	Resigned from the Council on 17 July 2021
Yap Li Ping	Member	1 out of 4
*Eileen Hoo	Volunteer	Co-opted after 3 April 2021
*Jenny Chui	Volunteer	Co-opted after 3 April 2021

*\*As some Council and Co-opted members were appointed during the financial year, the number of meetings scheduled may vary.*

*\*\*These are Council members who have served in the Council for more than 10 years. Given their track record in good governance of the Society and excellent character of integrity, the Society's members were satisfied and have been voting them in confidence to manage the Society.*

# Council Board (Continued)

## Council Renewal and Term Limits

The Council conducts renewal and succession planning. Under its Constitution, members hold office for a term of two years and are eligible for re-election at the end of each term, except for the office of the Treasurer; the Treasurer cannot be re-elected for a consecutive term.

Council Members of the ECSS Management Board are elected at the Annual General Meeting. Their term of office commences on 1 July following the Annual General Meeting.

## Council Committees

The Council oversees several committees, each with different and specific functions and responsibilities, and chaired by appointed/elected Council members. These committees include the Human Resource Committee, Finance Committee and Strategy & Programmes Committee. Staff members may sit in the committees to assist in the implementation and execution of plans by the committees.

Meetings are held regularly by these committees to provide advice and execute its responsibilities.

The Chairman of the Council is an ex-officio member of all Council Committees and has the right to attend all meetings.

## Council Committees 2021-22

Human Resource	Finance	Strategy & Programmes
Yap Li Ping (Chair) Eileen Hoo (co-opted) Jenny Chui (co-opted) Chan Chui Han (staff - ED) Julie Joseph (staff)	Tan Toong Wuay (Chair) Goh Chin Chuan Yap Li Ping Chan Chui Han (staff - ED)	Soh Pik Chuan (Chair) Goh Chin Chuan Chan Chui Han (staff - ED)

# Council Board (Continued)

## Members



**Eugene Tan Yew Keng**  
Chairman

*“恩群社区服务在疫情的冲击下仍然屹立不倒，是多亏同工们的群策群力，尽心尽力的共事，使恩群能持续的服务群众。让我们继续努力创造更多来造福社会!”*



**Soh Pik Chuan**  
Honorary Secretary

*“Despite the financially difficult times faced by ECSS due to the COVID-19 situation last year, we have remained steadfast in serving the community for all its needs.”*



**Tan Toong Wuay**  
Honorary Treasurer

*“ECSS continued to serve the community during the pandemic by bringing their programmes online and off-sites to ensure that the seniors were able to carry on with their exercises and socialising in safe environments.”*

# Council Board (Continued)

## Members



**Bridget Wong Teo  
Soh Peng**  
Member

“ *Impact  
& Transform!  
Together, We  
are One!*”



**Goh Chin Chuan**  
Member

“ *The  
current  
pandemic is  
like a coin with  
crisis on one  
side and  
opportunity for  
growth on the  
other.  
I am glad that  
while trying to  
overcome the  
challenges,  
we also took  
the  
opportunity to  
grow by taking  
steps of faith  
in new  
frontiers.*”



**Lim Hong Wee**  
Member

“ *It's  
exciting to  
see our active  
ageing elderly  
being  
transformed  
to serve as  
volunteers in  
the  
community  
with love in  
their actions!*”



**Helen Ong Hui Hui**  
Member

“ *It had  
not been  
easy  
engaging the  
elderly and  
the less  
privileged in  
the  
community  
during the  
pandemic.  
However,  
ECSS makes  
full use of  
technology to  
continue to  
engage them  
meaningfully.*”



**Yap Li Ping**  
Member

“ *It has not  
been an easy  
journey for  
ECSS for the  
past two years.  
But by the  
Grace of God,  
we were able to  
continue the  
journey to touch  
and train  
individuals.*”



# Council Board

## Management Chart 2021-2022

Chairman

1 Eugene Tan Yew Keng

Honorary Secretary

2 Soh Pik Chuan

Honorary Treasurer

3 Tan Toong Wuay

Members

4 Bridget Wong Teo Soh Peng

5 Goh Chin Chuan

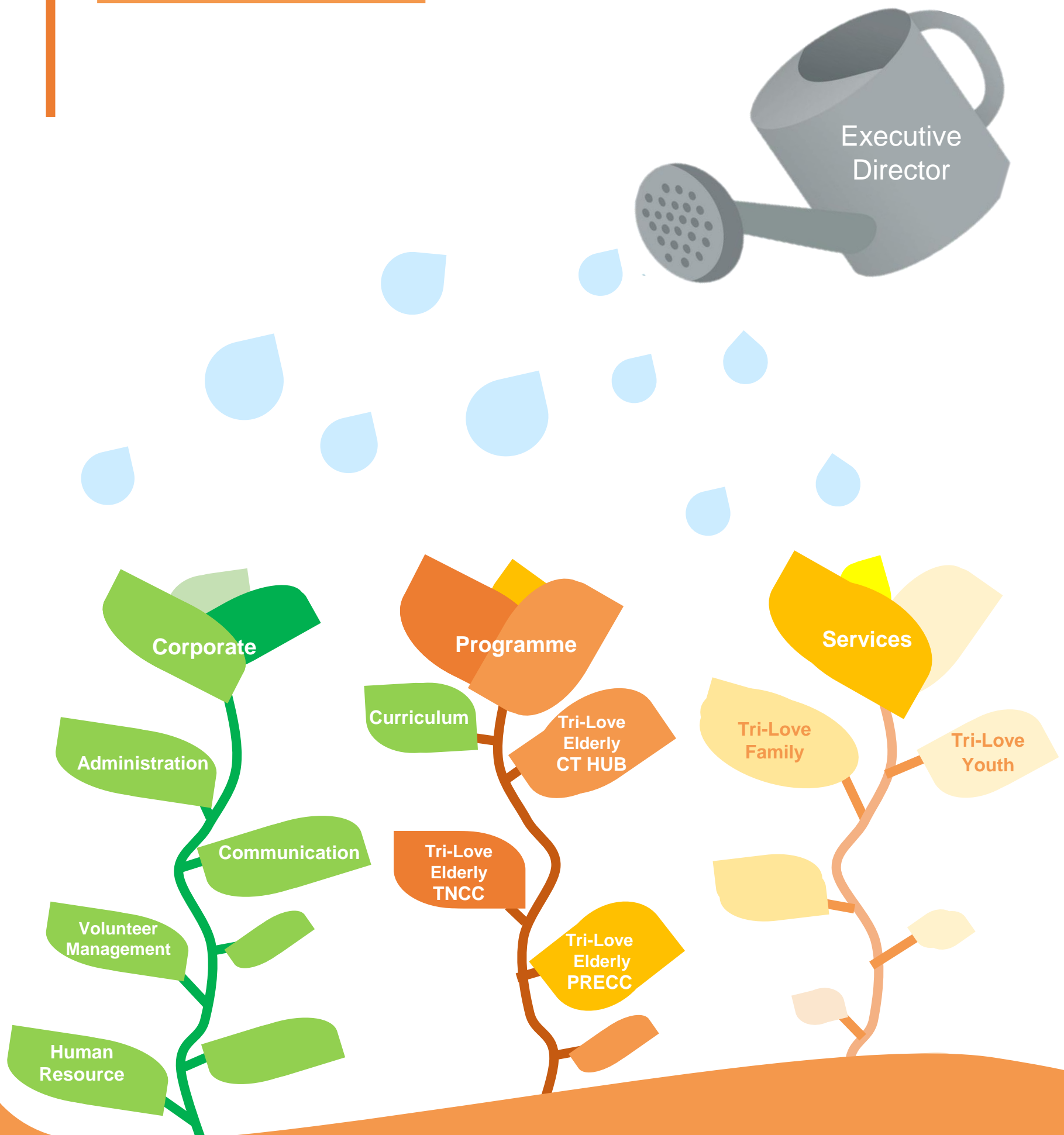
6 Helen Ong Hui Hui

7 Lim Hong Wee

8 Yap Li Ping



# ECSS Organisation Chart





# Corporate Governance

## Policies

### Conflict of Interest

Procurement of contracts for goods and services should be on an arm's length basis. For instance, En Community Services Society should not engage consulting services from a Council Member or Council Member's relative on less attractive terms than could have been obtained from the open market.

### Quotation Procedures and Financial Transactions

When a related party (i.e ECSS staff, council member, staff and/or council member's family) participates in the submission of quotations for any purchase, the designated person will ensure a minimum collation of 3 quotations including the quotation by the related party. The designated person will record details of the quotation price, assess company creditability and expertise, and submit these details for the council's approval.

During the selection process, any Council Member with conflict of interest (if quotation party is closely associated or related to council member) will not vote or participate in the selection process.

Only upon the Council's approval can then the designated person proceeds with the purchase.

### Reserve Policy

En Community Services Society's Reserve Policy is to maintain a reserve equivalent to 6 months of the annual operating expenditure. Any amount in excess of this may be invested in accordance with the decision of the Council.

### Council and Staff Remuneration Declaration

No paid staff received an annual remuneration of above \$100,000 (SGD) during the financial year July 2020 – June 2021.

No Council Members received any remuneration from En Community Services Society during the financial year of July 2020 – June 2021.

### Whistle Blowing Policy

En Community Services Society has established the Whistle Blowing Policy to enable staff, volunteers, service users or the public to report inappropriate

behavior or misconduct without fear of adverse consequences.

### ECSS Personal Data Protection Policy

#### Binding Agreement

En Community Services Society (ECSS), as an entity, commits itself to the suggested guidelines of Personal Data Protection Act (PDPA). ECSS respects, values and understands the importance of our service users, partners, donors, volunteers and employees' privacy.

If any party wish to access, update or otherwise change or remove any information that has been provided, they can contact ECSS at [encom@ecss.org.sg](mailto:encom@ecss.org.sg). ECSS reserves the right to verify your identity before handing over the data or correcting the data as requested.

### Code of Conduct

ECSS currently follows and adopts the Code of Conduct of the profession according to The Singapore Association of Social Workers.

#### Core Values

1. Service to Humanity
2. Social Justice
3. Dignity and Worth of the Person
4. Importance of Human Relationships
5. Integrity
6. Competence

#### Ethical Principles: Responsibilities

The core values of social work are embedded in the following ethical responsibilities, which are relevant to the professional activities of social workers. They include social workers' responsibility to

- a) clients,
- b) colleagues,
- c) practice settings,
- d) the social work profession, and
- e) society.

*Extracted from The Singapore Association of Social Workers (SASW) Code of Professional Ethics.*

# Governance Evaluation Checklist

S/N	Code guideline	Code ID	Response	Remarks
<b>BOARD GOVERNANCE</b>				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Compiled	
2	Are there governing board members holding staff* appointments?	NA	No	
3	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Compiled	
4	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Compiled	
5	The Board conducts self-evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Compiled	
6	Is there any governing board member who has served for more than 10 consecutive years?	NA	Yes	
7	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	Compiled	
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Compiled	
<b>CONFLICT OF INTEREST</b>				
9	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Compiled	
10	Governing board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Compiled	
<b>STRATEGIC PLANNING</b>				
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Compiled	

# Governance Evaluation Checklist (continued)

S/N	Code guideline	Code ID	Response	Remarks
<b>HUMAN RESOURCE AND VOLUNTEER MANAGEMENT</b>				
12	The Board approves documented human resource policies for staff.	5.1	Complied	
13	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
14	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
15	Are there volunteers serving in the charity?	NA	Yes	
16	There are volunteer management policies in place for volunteers.	5.7	Complied	
<b>FINANCIAL MANAGEMENT AND INTERNAL CONTROLS</b>				
17	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied	
18	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
19	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
20	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
21	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
22	Does the charity invest its reserves (e.g. in fixed deposits)?	NA	No	
<b>FUNDRAISING PRACTICES</b>				
23	Did the charity receive cash donations (solicited or unsolicited) during the financial year?	NA	Yes	
24	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
25	Did the charity receive donations in-kind during the financial year?	NA	Yes	
26	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	

# Governance Evaluation Checklist (continued)

S/N	Code guideline	Code ID	Response	Remarks
<b>DISCLOSURE AND TRANSPARENCY</b>				
27	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied	See page 9
28	Are governing board members remunerated for their services to the Board?	NA	No	
29	Does the charity employ paid staff?	NA	Yes	
30	No staff is involved in setting his own remuneration.	2.2	Complied	
31	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied	No staff has received annual remuneration exceeding \$100,000.
32	The charity discloses the number of paid staff who satisfies all of the following criteria: (a) the staff is a close member of the family* belonging to the Executive Head* or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family* belonging to the Executive Head* or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.	8.5	Complied	We have one paid staff who is a close member of the family to Chairman, whose annual remuneration exceeding \$50,000. This relationship is declared in our annual Conflict of Interest disclosure statement.
<b>PUBLIC IMAGE</b>				
33	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied	

# At A Glance

CT HUB

TNCC

PRECC

TLF/TLY



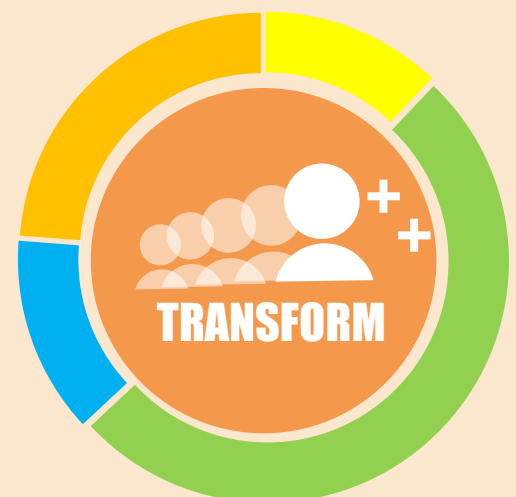
24,923

Online Engagements



17,940

On-site Participations

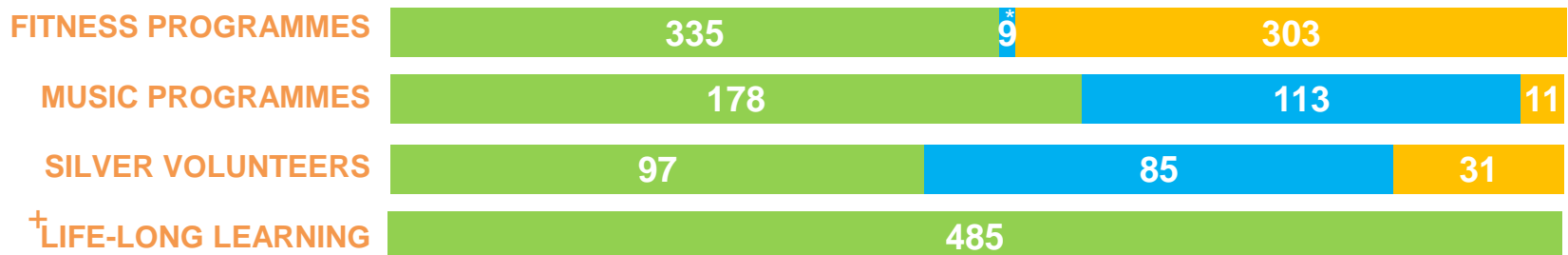


1,528

Unique Individuals

## TRI-LOVE ELDERLY

Data from taken from 1<sup>st</sup> July 2020 to 30<sup>th</sup> June 2021

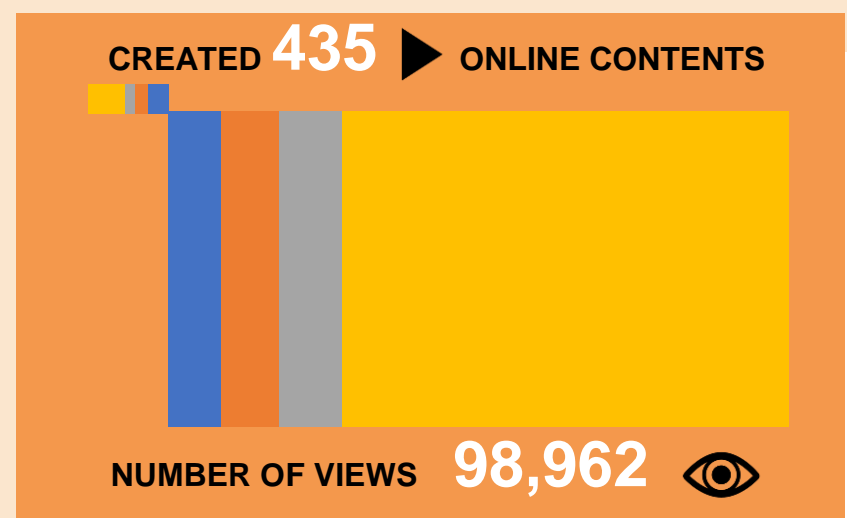


Notes: \*due to covid-19 restrictions, centre was not open for onsite physical activity, +includes online and onsite learning programmes

## TRI-LOVE FAMILY



## TRI-LOVE YOUTHS



■ number of senior beneficiaries at CT HUB  
 ■ number of senior beneficiaries at TNCC  
 ■ number of senior beneficiaries at PRECC  
 ■ number of beneficiaries under Tri-Love Family & Tri-Love Youth



# HIGHLIGHTS

Mediacorp Channel 8  
“Get Fit With Me Series”



27 Jul  
2020

14 Aug-  
16 Oct  
2020



ECSS Online Fundraising  
Concerts “The Golden Years”

24 Oct  
2020

HAMIDA Project



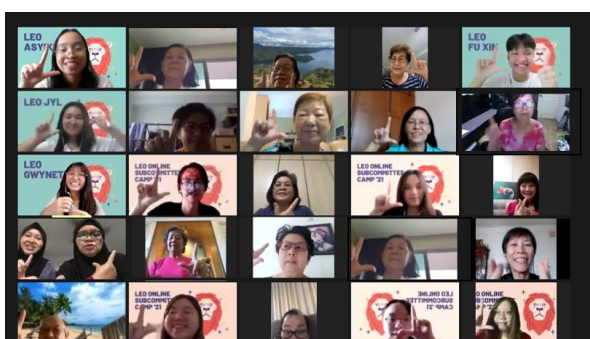
Onsite Functional  
Fitness Programme



27 Oct  
2020

2020 ECSS Virtual Flag Day &  
Thanksgiving Concert Online

12 Dec  
2020



Pilot Collaboration with Leo  
Club @ Ngee Ann Polytechnic  
for Intergenerational Learning

16 Jun  
2021



# Services and Programmes

## Tri-Love Pillars

En Community Services Society delivers its services through the Tri-Love programmes based on its values of “Love Self, Love Family, Love Community”. The programmes are provided according to the specific groups it serve:

Tri-Love Elderly (TLE), Tri-Love Family (TLF), Tri-Love Youth (TLY).

Under this three pillars, we reach out to the at-risk and needy in the community by catering to their mental, physical, emotional, and even financial needs; and impart important life skills and knowledge to them so that they will be able to meet and overcome their challenges independently in time to come. We work with government authorities, community organisations and corporate partners to run our services and programmes to ensure our assessments and service deliveries are evidence-based and goals-specific, relevant to current and pertinent needs in the society and compliant to governing policies.

## Every Home A Happy Home

### Tri-Love Elderly

Functional Fitness Programme

Music Programmes

Interest Groups –  
handicraft, ukulele etc.

Silver Volunteer Programme

National Silver Academy Courses

Intergenerational Learning Programme

### Tri-Love Family

Family Life Education –  
Triple P, Signpost

Care and Counselling –  
ProjeKawan, Academic Coaching Programme,  
Food Ration Support

Food Distribution Programme

### Tri-Love Youth

School Support Programme –  
After-School Engagement,  
Behavioural Change Programme

Youth Mentoring Programme

Youth Volunteering Programme

***“Love Self, Love Family, Love Community”***

# Tri-Love Elderly

## Introduction

Tri-Love Elderly (TLE) was formed to provide lifelong learning, promote active ageing and engage the seniors to give back to the society through volunteering. We believe that by guiding and supporting them in these three areas, the seniors will be able to age positively in their physical, mental and emotional states.

The programmes have provided seniors with new skills such as playing the ukulele, singing and handicrafts. It also built their self-confidence and gave them a sense of achievement. New and important knowledge like fall prevention and smartphone use were also taught to them to help benefit and improve their daily living. Through participation in physical and functional fitness exercises, we kept them fit and strengthened their physiology.

Under TLE, ECSS also conducts its own in-house programmes and courses such as the Functional Fitness Programme, Enriching Community Programme, Elderly Programme, as well as the various Interest Groups (IG) formed to provide a platform for the seniors to learn, interact, and socialize together. These groups cover a wide range of interests and topics from music appreciation, to craft making, and language appreciation, etc.

TLE also partners with the National Silver Academy (NSA) and the Council for Third Age (C3A) to run many of their courses in our centres.

ECSS has been a National Silver Academy (NSA) training partner since 2017. In FY 2020/2021, we offered a total of 21 course titles over 87 runs and catered 1475 enrolment spots for senior learners. NSA programmes have been run at CT Hub for the past three years. In 2020 a collaboration with Lakeside Family Services was signed to run the programmes in their Kaki Kampong Seniors Wellness Centre at Jurong East. These NSA programmes are also planned to be extended to our seniors in Tampines North Community Club and Pasir Ris Elias Community Club. In the long run, there will be more collaborations with other social service agencies and community clubs, reaching out to more seniors.

ECSS became an Intergenerational Learning Programme (ILP) Partner in June 2021 with nine approved programmes including “Smart Learn” series, “Striking the Same Chord”, “The Chopsticks People”, “From Pioneer to Merdeka” and “The Millennial Connection”. The senior participants came from our existing senior communities from all three TLE centres, while the youth participants were recruited as youth volunteers through our ILP Youth Volunteer Programme and in collaborations with tertiary institutions.

# Tri-Love Elderly

## Services & Activities Report

2020-2021 was a challenging year for ECSS but we are happy to be able to report that most of the services and programmes we have were able to continue with minimal disruption, in large part due to the maximum effort and innovation put in by our committed and passionate team of staff and volunteers.

### Functional Fitness Programme

Since March 2020, we have contributed to eight seasons of this national TV programme, of over 300 episodes of functional fitness exercises. The programme was broadcasted on Mediacorp Channel 8, twice a day from Mondays to Fridays, and the videos were archived and are now available on YouTube and MeWatch.

Due to the restrictions of the Covid-19 pandemic, our fitness programme were halted for a period of time. When it finally resumed, we had great responses from our participants on the first day of our onsite programme at all three sites, CT Hub, Tampines North Community Club (TNCC), and Pasir Ris Elias Community Club (PRECC).

Currently the sessions at CT Hub have been moved to the Sports Hub while TNCC has been halted for the time being till further notice. Sessions at PRECC continue thrice weekly.

### Interest Groups

In the past year, we served a total of 205 seniors, conducted close to 220 sessions of ukulele classes and 200 sessions of performance practise sessions, including the seniors at Kaki Kampong Wellness Centre.

There are currently nine active ukulele interest groups and performance groups in ECSS, with 191 seniors enrolled as of FY 2020-2021. The seniors meet weekly for their classes both onsite and online.

The singing classes which were popular amongst our seniors had to be suspended for the time being till further notice due to the pandemic restrictions.

We conducted 49 online sessions of the handicrafts programme on Facebook in the past year, while ten sessions of sewing and balloon sculpting classes were conducted onsite when the restrictions were relaxed.

Many of the other interest groups, like sewing, had to be halted because of the pandemic restrictions.

### Intergenerational Learning Programme

Intergenerational Learning Programme (ILP) is a learning programme for seniors under the NSA, managed by the C3A. NSA-ILP aims to encourage intergenerational bonding by matching youths and seniors in a group learning environment. Learning topics include practical lessons about smartphone applications, interactive cultural and fitness activities, and creative music engagements.



***As majority of our programmes focus on seniors, we want to explore more meaningful engagements with them beyond classes and lessons, to curate and provide more knowledge-based workshops for them to educate them and create awareness for them to help them in their daily lives.”***

**Allison Teo**  
ECSS Programme Executive, TNCC

# Tri-Love Elderly

## Our Services

### 1 Functional Fitness Programme



### Interest Group - Ukulele

### 4



### 6 Interest Group - Handicrafts



### NSA Active Ageing Ambassador

### 2



### 3

### NSA Wellness with TCM



### NSA Hanyu Pinyin

### 5



“

*No one should be left behind.”*

Alphonsus Matthias Yang  
ECSS Programme Executive, PRECC



## NSA My Story 7



## 8 NSA Community Ukulele



## 9 Music Groups



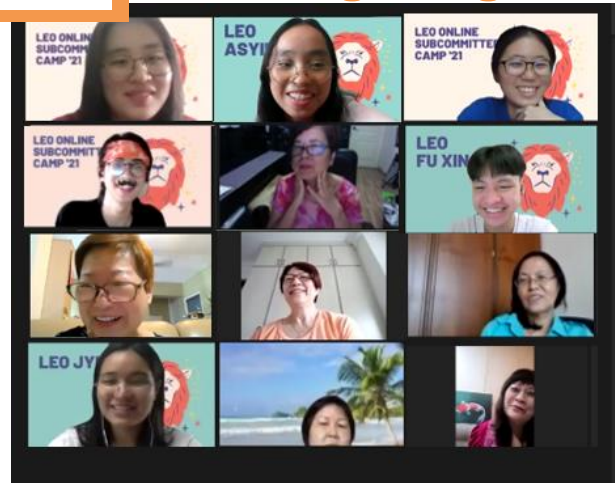
## NSA Fall Prevention & Functional Improvement 10



## NSA Smartphone Use 11



## 12 Intergenerational Learning Programme



## 13 Happy X-Fit



“

*I'm happy to be able to witness the change in the physical and mental health of the seniors after they partook in our services and programmes after a while.”*

# Tri-Love Family

## Introduction

The Care and Counselling (CNC) department comes under our pillar of Tri-Love Family (TLF). It is our vision for the community that every home is a happy home. We reach out to families that are facing emotional distresses and crises - low-income families, single-parent families, families that are dealing with various health issues amongst its members, and couples with marital issues.

Started in 2018, CNC provides a safe platform for our clients to express their needs and concerns authentically, where our counsellors help them to navigate through their issues and to draw plans to overcome difficulties. We journey with our clients, to meet their needs and enhance their support networks and well-being, empowering them to overcome their challenges independently.

In addition to counselling services, CNC, in tandem with TLF, provides workshops to benefit our clients in dealing with their challenges such as parenting, emotions management and financial planning under our Family Life Education programmes: Triple P and Signpost.

We work closely with various organisations and agencies such as the Ministry of Social and Family Development, Yayasan Mendaki, schools, hospitals, and community clubs, to deliver the programmes.



# Tri-Love Family

## Services & Activities Report

Tri-Love Family runs its services and programmes mainly under the Care and Counselling arm, under its various platforms such as ProjeKawan, Family Life Education programme (which runs Triple P and Signposts). To further support the families under these programmes, ECSS also collaborates with The Food Bank Singapore Ltd to supply them monthly food and groceries to help supplement their meagre incomes.

### Family Life Education

Triple P and Signpost are two evidence-based programmes under the Family Life Education that ECSS runs. These programmes include group and one-to-one sessions to help parents understand their children better and how to manage their difficult behaviours during the angsty teenaged years. For FY2020-2021, 20 sessions of Signpost were conducted, benefiting 27 parents. 98 online contents such as posters and animations, were created to promote good parenting tips and mental wellness for parents.

### Care and Counselling

For FY2020-2021, we have cared for a total of 29 families and individuals, 23 are existing cases continued from FY2019-2020, and 6 are new cases. The cases were referred from other organisations, and some service users have signed up with us through peer referral.

### Food Distribution Programme

In FY2020-2021, we collaborated with The Food Bank Singapore Ltd, to collect, repack and distribute a total of 180 food packs for 15 families, every month. The food distribution will be done every two months from FY 2021-2022 onwards. Grocery vouchers were also issued twice to these families in FY2020-2021.

### ProjeKawan

ProjeKawan is a support programme for families that covers and provides social-emotional and family bonding support to our clients, especially during the Covid-19 pandemic. It teaches our service users on how to manage family issues and problems, such as dealing with work stress and caregiving problems, and at the same time to bridge and bond the family together during difficulties. There are currently 13 families under ProjeKawan.

Through the programme, the members in the 13 families have shown closer bonding to each other and are more aware of their own emotions and recognising emotions in others. They now understand the causes of their current situations and the remedial actions necessary to mitigate them. They became more open to discuss the issues and to persevere through to resolve challenges. They are also now able to find the right people for support and are aware of the importance of education, for themselves and their children.

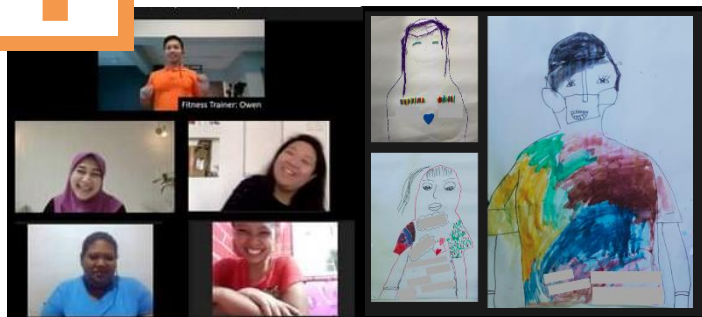
Groupwork was conducted with the clients and they are now better equipped with skillsets that can improve their lives and, also see how their children can break the cycle and be better than them.

The programme has also evolved and expanded to include an academic coaching and mentoring programme (Academic Coaching Programme) for their children (from Primary One to Secondary Four), in a collaboration with students from National University of Singapore under the Teach Singapore (Teach SG) initiative.

# Tri-Love Family

## Our Services

### 1 ProjeKawan



### Care and Counselling Services 4



### 6 Triple P



### Signpost 2

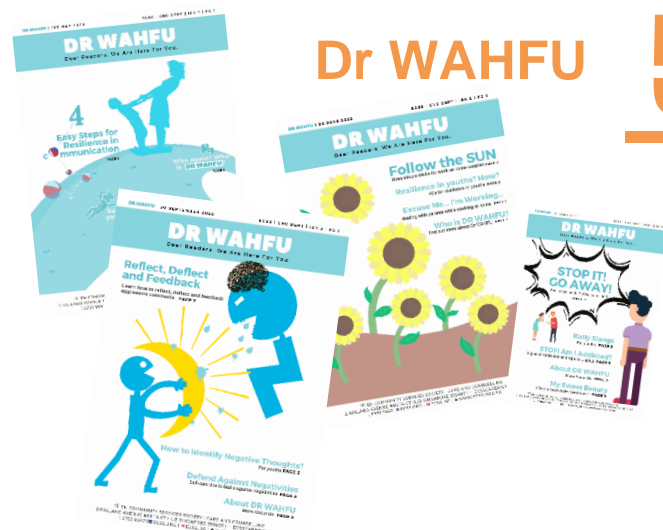


photo credits: Angshumann

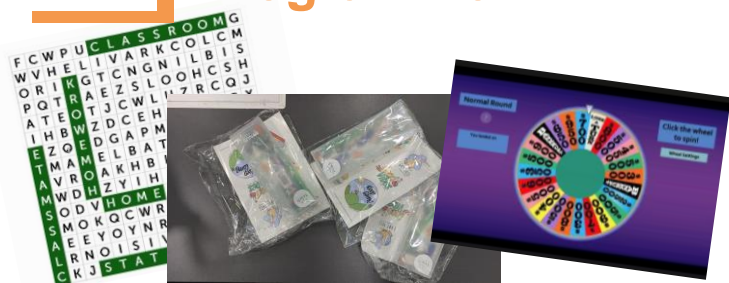
### 3 Food Distribution Programme



### Dr WAHFU 5



### 7 Academic Coaching Programme





# Tri-Love Youth

## Introduction

Tri-Love Youth (TLY) is the third pillar of service by ECSS. It is targeted at reaching out, engaging, mentoring and impacting youths. The services are delivered to students through the School Support Programme (SSP) platform, in partnership with schools.

Life skills, critical thinking and interpersonal skills are taught, imparting in the students the importance of discipline, positive thinking and self-awareness of their strengths and weaknesses, to help them develop and grow into responsible, independent and positive-thinking young adults.

Currently, ECSS is also providing the Behavioural Change Programme to the students of Bendemeer Secondary School under the SSP, to mentor and guide the students towards self-development and personal growth.

# Tri-Love Youth

## Services & Activities Report

Above catering to the basic and social needs of the people, we also tend to the self-actualised needs of others according to the Maslow's Hierarchy of Needs. This mentoring programme was designed to help students achieve their desired academic results by applying the SMART Model, Voice Out Challenges, Progress Tracking Record, Reward Systems, 6 Stages of Change and The Behavioural Change Statement. Beyond these sessions we follow up with each student's progress until the end-of-year examinations. We encourage the students to continue to use these methods for their future academic goals and to introduce it to the people close to them so as to achieve our mission "*To Touch and Train Individuals to Transform Families*".

### School Support Programme (SSP)

ECSS is currently in partnership with Bendemeer Secondary School to work with their students on our School Support Programme under their After-School Engagement (ASE) programme.

Within this programme is the **Behavioural Change Programme** that TLY conducts for the school. Held bi-weekly, this is to support, engage and instill in the students leadership skills.

Held weekly, from Mondays to Thursdays, we have conducted 83 sessions of the SSP, and reached out to 41 students to equip them with life-skills and social-emotional skills.

### Youth Mentoring

Started in June 2021, we have had conducted three group sessions to equip youths with study and goal-setting skills, as well as numerous one-to-one sessions to guide these youth participants towards achieving their goals in studies and life.

### Youth Volunteers

We have engaged with 24 volunteers in various roles, to assist Youth Mentoring programmes, in the hosting of Zoom sessions, and to assist ECSS to produce content for online publications, and conduct interviews, as well as translating and transcribing narratives of senior volunteers for our records and documentations.



# Tri-Love Youth

## Our Services

1

School  
Support  
Programme



Behavioural Change  
Programme

2



Youth Volunteers

4



3

Youth Mentoring



“

*Parental presence is very important  
to support the youths in their developmental years.”*

Jerome Lai  
ECSS Care Programme Executive

# New Initiatives

## New Initiatives

En Community Services Society (ECSS) was able to launch several new initiatives for FY 2020-2021 despite a demanding and tough year, with good responses and results to inspire us to continue in our works and services towards the society.

### Silver Volunteer Fund – HAMIDA Project

Despite the challenging circumstances, we managed to launch the **Silver Volunteer Fund** for the **HAMIDA** project in October 2020. HAMIDA is the acronym for **H**ealing through **A**rt and **M**usic Intervention for the **D**ifferently **A**bled.

This was a collaboration between ECSS, Asian Women's Welfare Association (AWWA) and Thye Hua Kwan Moral Society to reach out to caregivers of persons with special needs (physically and mentally challenged). Assisted by four arts therapy trainers who were referred by Singapore International Foundation, 28 silver volunteers were trained in conducting arts and music activities, and coaching of caregivers. 24 silver volunteers were eventually deployed to conducted six home visits to 16 caregivers and care-recipients.

### Online Fundraising

A series of online fundraising concerts were held in the months of August, September and October 2020. The production involved 15 musicians and singers, and garnered a total of 283 viewers. The themes for the online concerts were, "Let's Leave No One Behind.", "Let's Emerge Fitter and Stronger Together.", and "Let's Ignite Our Passion and Live Our Dreams!". Some behind-the-scenes photos were featured by National Council of Social Service in a corporate video.

The restrictions of the pandemic also saw the industry getting creative and turning digital to convert the annual street collection of Flag Day 2020 into a virtual one online. The Flag Day was held online over a week and concluded with a Thanksgiving Online Concert to appreciate our senior volunteers who have helped us along the way. The concert was streamed on Facebook Live Video and on Zoom.

### Care and Counselling - Academic Coaching Programme

This is a collaboration with NUS Office of Student Affairs (OSA), Community Engagement Department, where a team of NUS student volunteers under the Teach Singapore (Teach SG) initiative, to co-create and execute engagement sessions by providing academic coaching and mentoring to children and youth from ProjeKawan families. These student volunteers are equipped with the necessary coaching and mentoring skills as part of Teach SG initiative. The NUS students also have mentoring skills and techniques to provide regular and sustained engagements of at least 10 weeks, currently via Zoom. Needs assessments are conducted for the children followed by customised and targeted lesson plans that are experiential to make academic learning fun. The learning curriculum is also interspersed with non-academic activities for all-rounded development (e.g. arts, games, etc.) of the children to empower the children and youths in their learning process.



*I hope to see our services extended to more people in the society, regardless of race or religion."*

Tan Ee Huei  
ECSS Facilities Coordinator



# Community Partners

## Corporate Partners

APSN Katong School

AWWA Ltd

Bendemeer Secondary School

Council for Third Age

Dementia Singapore

En Community Church

Employment and Employability  
Institute Pte Ltd

Gardens by the Bay

Kheng Chiu Happy Lodge

Mediacorp Pte. Ltd.

Ministry of Health

Ministry of Social and Family  
Development

National Council of Social Service

NTUC Health Nursing Home

Pasir Ris Elias Community Club

Pearl Hill's Care Home

People's Association

Rainbow Centre Yishun Park School

Tampines Care Home

Tampines North Community Centre

The Food Bank Singapore Ltd

Thye Hua Kwan Moral Society

Yayasan Mendaki

## Corporate & Institutional Volunteers

Bodynits International Pte Ltd

Leo Club Ngee Ann Polytechnic

Singapore University of Social Sciences Music Interest Group

National University of Singapore - NUS Office of Student Affairs (OSA),  
Community Engagement Department

Teach Singapore (Teach SG)

Singapore Management University

“ Think of giving not only as  
a duty but as a privilege.”

John Davison Rockefeller  
American Business Magnate and Philanthropist

# Donors

“

What the poor need is  
not charity but capital,  
not caseworkers but co-workers.  
And what the rich need is  
a wise, honourable,  
and just way of  
divesting themselves of their  
overabundance.”

**Millard and Linda Fuller**  
Founders, Habitat for Humanity

**\$5001-\$10,000**

Lam Tien Keong  
Starlight Advertising (Pte) Ltd

**\$10,001-\$15,000**

Cheng Choon Mun  
Tan Yew Keng Eugene

**\$1000-\$5000**

Cheng Kwok Pang Jackie  
Good Neighbour Medical Hall  
Grange Heights Residence Pte Ltd  
Kim Mun Kang Pte Ltd  
Koh Kim Suak  
Lo Lee Eng  
Low Chwee Hock  
See Chun Wei Jonathan  
Thong Ji-En Joel  
Tan Siew Bee

**\$15,001-\$20,000**

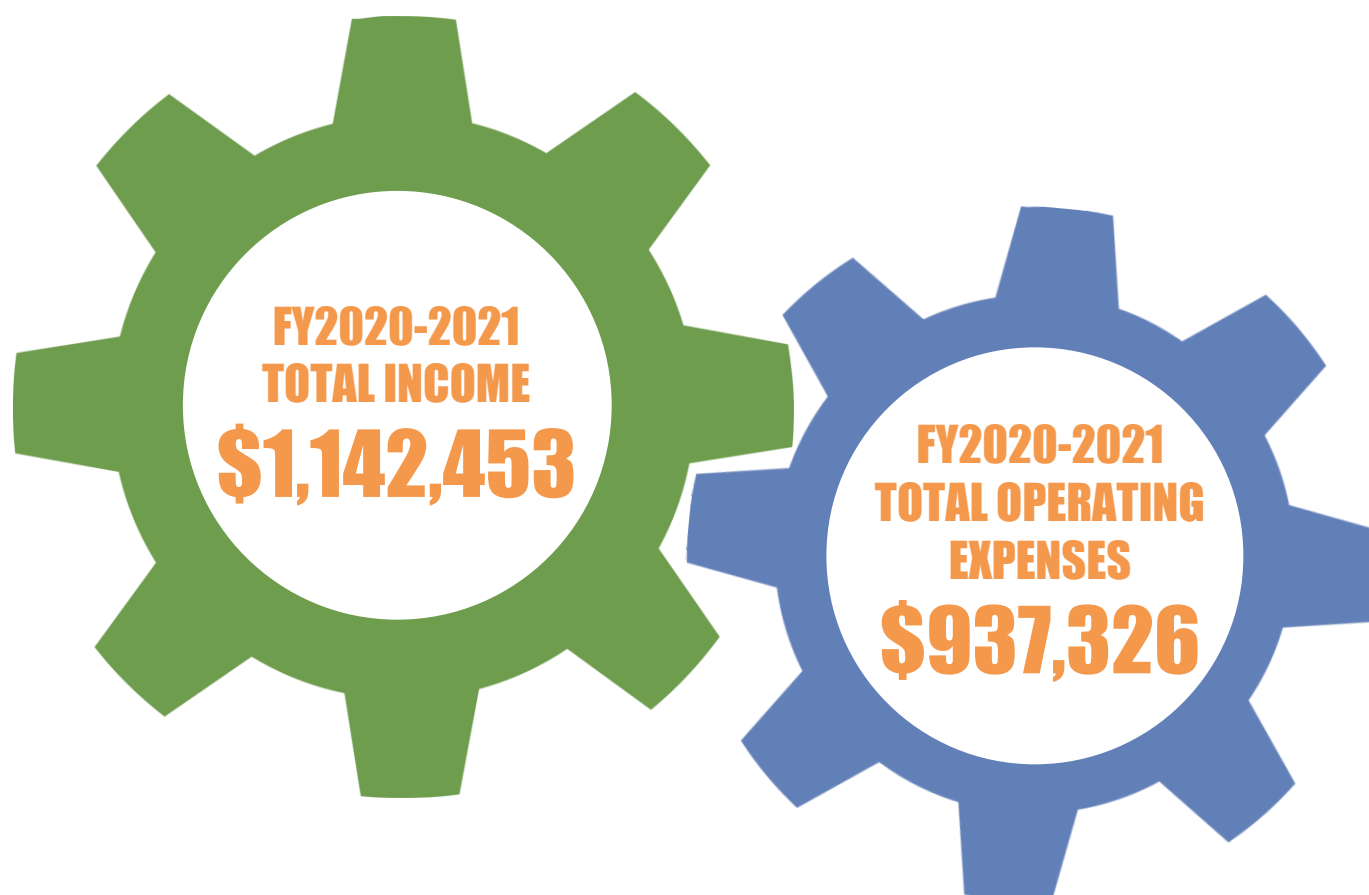
Hazard Control Engineering Pte Ltd  
Jan Tien-Fu (aka Thomas T.F. Jane)  
Lee Kah Hock  
Lynn Tan Poh Ling  
Molly Tan Poh Lai  
Tan Poh Kheng

**\$20,001-\$50,000**

Gee Tan Poh Kiang  
Kee You Kok Abraham

# Operating Expenses

## Income and Expenses



## Charity Dollars

Per \$100



\$53

### on Beneficiaries

Manpower costs for professional services  
Programmes fees for seniors, families, and youths  
Logistics and manpower costs for charitable activities



\$17

### on Facilities

Rental fees for onsite programmes and office space  
Computer and telecommunications equipment  
Repair and maintenance work, cleaning and sanitisation services



\$30

### on Corporate Services

Manpower costs for corporate services  
Insurance fees  
Accounting and professional services  
Transportation costs  
Auditor's fees

# Financial Report

## Statement by the Council of the Society

We, Tan Yew Keng, Soh Pik Chuan and Goh Chin Chuan, being Council Members of En Community Services Society (the “Society”), do hereby state that, in the opinion of the Board of Governors,

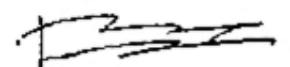
- (a) the accompanying financial statements are drawn up so as to give a true and fair view of the financial position of the Society as at 30 June 2021 and the financial performance, changes in funds and cash flows of the Society for the year ended on that date in accordance with the provisions of the Societies Act, Chapter 311, the Charities Act, Chapter 37 and Singapore Financial Reporting Standards; and
- (b) at the date of this statement, the ability of the Society to pay its debts as and when they fall due depends on the ability of the Society to raise funds from other sources.
- (c) the total fund-raising expenses for the financial year does not exceed 30% of the total gross receipts from fund-raising.



**Tan Yew Keng**  
Chairman



**Soh Pik Chuan**  
Honorary Secretary



**Goh Chin Chuan**  
Honorary Treasurer

Singapore  
12 September 2021

## Independent Auditor's Report to the members of En Community Services Society (UEN: T03SS0051L)

### Report on the Audit of the Financial Statement

#### Opinion

We have audited the financial statements of En Community Services Society (the “Society”), which comprise the statement of financial position as at 30 June 2021, and the statement of comprehensive income, statement of changes in fund and statement of cash flows for the 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 provisions of Societies Act, Chapter 311, Singapore Charities Act, Chapter 37 and other relevant regulations

(the Charities Act and Regulations) (the Acts) and Financial Reporting Standards in Singapore (FRSs) so as to give a true and fair view of the financial position of the Society as at 30 June 2021 and of the financial performance, changes in fund and cash flows of the Society for the 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



# Independent Auditor's Report to the members of En Community Services Society (Continued) (UEN: T03SS0051L)

## *Basis for Opinion (Continued)*

Regulatory Authority (ACRA) Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## *Other information*

Management is responsible for the other information. The other information comprises the Statement by Council but does not include the financial statements and our auditor's report thereon.

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

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

## *Responsibilities of the Council for the Financial Statements*

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

In preparing the financial statements, the Council 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 Council either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

The Council's responsibilities include overseeing the Society's financial reporting process.

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level 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 Council.
- Conclude on the appropriateness of the

# Independent Auditor's Report to the members of En Community Services Society (Continued) (UEN: T03SS0051L)

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

management'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.

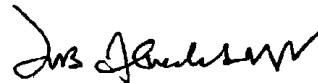
## *Report on Other Legal and Regulatory Requirements*

In our opinion,

- a) the accounting and other records required by the Act 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; and
- b) the fund-raising appeal held during the reporting year has been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeal.

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

- a) The Society has not used the donation monies in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- b) The Society has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.



**HLB Atrede LLP**

Public Accountants and  
Chartered Accountants

Singapore  
12 September 2021

# Statement of Financial Position as at 30 June 2021

	Note	2021 \$	2020 \$
<b>Non-current assets</b>			
Plant and equipment	4	73,862	91,724
Right-of-use assets	5	56,350	54,347
		<u>130,212</u>	<u>146,071</u>
<b>Current assets</b>			
Other receivables	6	390,749	187,130
Cash and cash equivalents		43,875	171,606
		<u>434,624</u>	<u>358,736</u>
<b>Current liabilities</b>			
Amount due to a related party	7	29,532	-
Other payables	8	187,070	364,728
Lease liabilities	9	55,245	49,418
		<u>271,847</u>	<u>414,146</u>
<b>Net current assets/(liabilities)</b>		162,777	(55,410)
<b>Non-current liabilities</b>			
Lease liabilities	9	4,094	6,893
		<u>4,094</u>	<u>6,893</u>
<b>Net assets</b>		<u>288,895</u>	<u>83,768</u>
<b>Funds</b>			
Accumulated fund		<u>288,895</u>	<u>83,768</u>

# Statement of Comprehensive Income for Financial Year ended 30 June 2021

	Note	2021 \$	2020 \$
Income	10	1,142,453	753,469
Expenditure	11	(937,326)	(1,230,940)
<b>Surplus/(deficit) before tax</b>		<u>205,127</u>	<u>(477,471)</u>
Income tax expense	12	-	-
<b>Surplus/(deficit) for the year</b>		<u>205,127</u>	<u>(477,471)</u>
Other comprehensive income		-	-
<b>Total comprehensive income/(loss) for the year</b>		<u>205,127</u>	<u>(477,471)</u>

The accompany accounting policies and explanatory notes form an integral part of financial statements.

# Statement of Comprehensive Income for Financial Year ended 30 June 2021 (Continued)

## Statement of Changes in Fund Year ended 30 June 2021

	Accumulated fund \$
Balance at 1 June 2019	561,239
Total comprehensive loss for the year	(477,471)
Balance at 30 June 2020	83,768
Total comprehensive income for the year	205,127
Balance at 30 June 2021	288,895

# Statement of Cash Flows for FY ended 30 June 2021

	2021 \$	2020 \$
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Surplus/(deficit) before tax	205,127	(477,471)
Adjustments for:		
Depreciation – plant and equipment	19,924	25,058
Depreciation – right-of-use assets	100,274	94,979
Interest expense on lease liabilities	7,817	7,220
Loss on disposal of plant and equipment	404	-
<b>Operating loss before working capital charges</b>	333,546	(350,214)
Increase in other receivables	(203,619)	(154,237)
Increase in amounts due to a related party	29,532	-
(Decrease)/increase in other payables	(177,658)	54,875
<b>Net cash flows used in operating activities</b>	(18,199)	(449,576)
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of plant and equipment	(2,566)	-
Proceed from disposal of plant and equipment	100	-
<b>Net cash flows used in investing activities</b>	(2,466)	-
<b>CASH FLOWS FROM FINANCING ACTIVITY</b>		
Repayment of lease liabilities	(107,066)	(100,932)
<b>Net cash flows used in financing activity</b>	(107,066)	(100,932)
		-
Net decrease in cash and cash equivalents	(127,731)	(550,508)
Cash and cash equivalents at beginning of year	171,606	722,114
<b>Cash and cash equivalents at end of year</b>	43,875	171,606



# Notes to the Financial Statements

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

## 1. GENERAL INFORMATION

En Community Services Society (the "Society") is registered under the Societies Act, Chapter 311 on 11 March 2003. The Society is also registered as a charity (Registration No. 1727) under the Charities Act, Chapter 37 on 11 September 2003.

The registered office of the Society is located at 2 Kallang Avenue CT Hub, #06-14, Singapore 339407.

The principal activities of the Society are to promote and to provide social community services, counselling activities, promote education, granting relief and aid to the poor, sick, aged and needy.

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

### (a) Basis of preparation

The financial statements have been prepared in accordance with Singapore Financial Reporting Standards (FRS) and the provisions of the Societies Act, Chapter 311, and the Singapore Charities Act, Chapter 37.

The financial statements have been prepared on the historical cost basis except where otherwise described in the accounting policies below.

The financial statements are presented in Singapore Dollar (SGD or \$) and all values are rounded to the nearest one-dollar unless otherwise stated.

The accounting policies adopted are consistent with those used in the previous financial year except in current financial year, the Society has adopted all applicable new and amended standards that are relevant to its operations and effective for the current financial year. The adoption of these standards did not have any material effect on the financial position or performance of the Society for the current or prior financial years.

### Standards issued but not yet effective

The Society has not adopted the following standards and interpretations that are potentially relevant to the Society that has been issued but not yet effective:

	Effective date (Annual periods beginning on or after)
Amendment to FRS 1: <i>Classification of Liabilities as Current or Non-current</i>	1 January 2023

The Council expect that the adoption of the standards and interpretations above will have no material impact on the financial statements in the period of initial application.

### (b) Plant and equipment

All items of plant and equipment are initially recorded at cost. Subsequent to recognition, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. The cost of an item of plant and equipment is recognised as an asset if, and only if, it is probable that future economic benefits associated with the item will flow to the Society and the cost of the item can be measured reliably.

Depreciation is calculated on a straight-line basis over the estimated useful lives of the assets as follows:

Air-conditioner	– 5 years
Computer	– 3 to 5 years
Furniture and fittings	– 5 years
Motor vehicle	– 10 years
Office equipment	– 5 years
Renovation	– 5 years

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

For acquisition and disposals of plant and equipment, depreciation is provided in the month of acquisition and no depreciation is provided in the month of disposal.

The carrying values of plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

The residual value, useful life and depreciation method are reviewed at the end of each reporting period, and adjusted prospectively, if appropriate.

An item of plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset is included in the profit or loss in the year the asset is derecognised.

### (c) Financial instruments

#### (i) Financial assets

##### Initial recognition and measurement

Financial assets are recognised when, and only when the entity becomes party to the contractual provisions of the instruments.

At initial recognition, the Society measures a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss (FVPL), transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at FVPL are expensed in profit or loss.

Trade receivables are measured at the amount of consideration to which the Society expects to be entitled in exchange for transferring promised goods or services to a customer,

# Notes to the Financial Statements

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### *Initial recognition and measurement (cont'd)*

excluding amounts collected on behalf of third party, if the trade receivables do not contain a significant financing component at initial recognition.

### *Subsequent measurement*

The Society's debt instruments mainly comprise of cash and cash equivalents and other receivables. These debt instruments are subsequently measured at amortised cost.

### *Amortised cost*

Financial assets that are held for the collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Financial assets are measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in profit or loss when the assets are derecognised or impaired, and through amortisation process.

### *Derecognition*

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of the consideration received and any cumulative gain or loss that had been recognised in other comprehensive income for debt instruments is recognised in profit or loss.

### *(ii) Financial liabilities*

#### *Initial recognition and measurement*

Financial liabilities are recognised when, and only when, the Society becomes a party to the contractual provisions of the financial instrument. The Society determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at FVPL, directly attributable transaction costs.

#### *Subsequent measurement*

After initial recognition, financial liabilities that are not carried at FVPL are subsequently measured at amortised cost using the effective interest method. Gains and losses are

recognised in profit or loss when the liabilities are derecognised, and through the amortisation process.

### *Derecognition*

A financial liability is de-recognised when the obligation under the liability is discharged or cancelled or expires. On derecognition, the difference between the carrying amounts and the consideration paid is recognised in profit or loss.

### *(iii) Offsetting of financial instruments*

Financial assets and financial liabilities are offset and the net amount is reported in the statement of financial position if there is a currently enforceable legal right to offset the recognised amounts and there is an intention to settle on a net basis, to realise the assets and settle the liabilities simultaneously.

### *(d) Impairment of financial assets*

The Society recognises an allowance for expected credit losses (ECLs) for all debt instruments not held at fair value through profit or loss and financial guarantee contracts. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Society expects to receive, discounted at an approximation of the original effective interest rate. The expected cash flows will include cash flows from the sale of collateral held or other credit enhancements that are integral to the contractual terms.

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

The Society considers a financial asset in default when contractual payments are 90 days past due. However, in certain cases, the Society may also consider a financial asset to be in default when internal or external information indicates that the Society is unlikely to receive the outstanding contractual amounts in full before taking into account any credit enhancements held by the Society. A financial asset is written off when there is no reasonable expectation of recovering the contractual cash flows.

# Notes to the Financial Statements

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (e) *Impairment of non-financial assets*

The Society assesses at each reporting date whether there is an indication that a non-financial asset, may be impaired. If any such an indication exists, or when annual impairment testing for an asset is required, the Society makes an estimate of the asset's recoverable amount.

For the purpose of impairment testing, the recoverable amount (i.e. the higher of the fair value less cost to sell and the value-in-use) is determined on an individual asset basis unless the asset does not generate cash inflows that are largely independent of those from other assets. If this is the case, the recoverable amount is determined for the cash generating unit to which the asset belongs.

The difference between the carrying amount and recoverable amount is recognised as an impairment loss in profit or loss, unless the asset is carried at revalued amount, in which case, such impairment loss is treated as a revaluation decrease.

### (f) *Cash and cash equivalents*

Cash and cash equivalents comprise cash on hand and at bank.

### (g) *Other payables*

Other payables are non-interest bearing and have an average term of six months.

### (h) *Provisions*

Provisions are recognised when the Society has a present obligation (legal or constructive) as a result of a past event, and when it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and the amount of the obligation can be estimated reliably.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources will be required to settle the obligation, the provision is reversed.

If the effect of the time value of money is material, provisions are discounted using a current pre tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

### (i) *Employees' benefits*

#### (i) *Defined contribution plans*

Defined contribution plans are post-employment benefit plans under which the Society pays fixed contributions into a separate entity (a fund) and will have no legal or constructive obligation to pay

further contributions if the fund does not hold sufficient assets to pay all employees' benefits relating to their services in the current and prior periods.

The Society makes contributions to the Central Provident Fund ("CPF") scheme in Singapore, a defined contribution pension scheme. These contributions are recognised as an expense in the period in which the related service is performed.

#### (ii) *Employees' leave entitlement*

Employees' entitlements to annual leave are recognised as a liability when they accrue to employees. The estimated liability for leave is recognised for services rendered by employees up to the end of the reporting period.

### (j) *Leases*

The Society assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. Reassessment is only required when the terms and conditions of the contract are changed.

#### (i) *As lessee*

The Society applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Society recognises lease liabilities representing the obligations to make lease payments and right-of-use assets representing the right to use the underlying leased assets.

##### ▪ *Right-of-use assets*

The Society recognises right-of-use assets at the commencement date of the lease (i.e. the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of use assets includes the amount of lease liabilities recognised, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the shorter of the lease term and the estimated useful lives of the assets, as follows:

Office premise – 1 year

Office equipment – 5 years

If ownership of the leased asset transfers to the Society at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The right-of-use assets are also subject to impairment.



# Notes to the Financial Statements

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### ▪ *Lease liabilities*

At the commencement date of the lease, the Society recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Society and payments of penalties for terminating the lease, if the lease term reflects the Society exercising the option to terminate.

Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

The initial measurement of lease liability is measured at the present value of the lease payments discounted using the implicit rate in the lease, if the rate can be readily determined. If that rate cannot be readily determined, the Society shall use its incremental borrowing rate.

After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g. changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

### ▪ *Short term and low value leases*

The Society applies the short-term lease recognition exemption to its short-term leases of machinery and equipment (i.e. those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). It also applies the lease of low-value assets recognition exemption to leases of office equipment that are considered to be low value. Lease payments on short-term

leases and leases of low value assets are recognised as expense on a straight-line basis over the lease term.

### (k) *Government grant*

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 over the expected useful life of the relevant asset to the profit or loss of Accumulated Fund to match the depreciation charge of the asset.

Government grant shall be recognised in profit or loss on a systematic basis over the periods in which the entity recognises as expenses the related costs for which the grants are intended to compensate. Grants related to income may be presented as a credit in profit or loss, either separately or under a general heading such as "Other income". Alternatively, they are deducted in reporting the related expenses.

### (l) *Revenue*

Revenue is measured based on the consideration to which the Society expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third parties.

Revenue is recognised when the Society satisfies a performance obligation by transferring the promised goods or services to the customer, which is when the customer obtains control of the goods or services. A performance obligation may be satisfied at a point in time or over time. The amount of revenue recognised is the amount allocated to the satisfied performance obligation.

#### (i) *Donations*

Donations are recognised when received.

#### (ii) *Programme fees*

The Society organises programmes to promote social community services, counselling activities, promote education, to the seniors, youth and family.

As participants simultaneously receives and consumes the benefits during the programme period, fees are recognised over time by reference to the period of services rendered.

### (m) *Related parties*

A related party is defined as follows:

- (a) A person or a close member of that person's family is related to the Society if that person:



# Notes to the Financial Statements

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (m) *Related parties (cont'd)*

- (i) Has control or joint control over the Society;
  - (ii) Has significant influence over the Society; or
  - (iii) Is a member of the key management personnel of the Society or of a parent of the Society.
- (b) An entity is related to the Society if any of the following conditions applies:
- (i) The entity and the Society are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
  - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
  - (iii) Both entities are joint ventures of the same third party;
  - (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
  - (v) The entity is a post-employment benefit plan for the benefit of employees of either the Society or an entity related to the Society. If the Society is itself such a plan, the sponsoring employers are also related to the Society;
  - (vi) The entity is controlled or jointly controlled by a person identified in (a);
  - (vii) A person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

## 3. SIGNIFICANT ACCOUNTING JUDGEMENTS AND ESTIMATES

The preparation of the Society's financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of the revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the end of reporting period. Uncertainty about these assumptions and estimates could result in outcomes that could require a material adjustment to the carrying amount of the asset or liability affected in the future periods.

### (i) *Judgement made in applying accounting policies*

There were no material judgements made by management in the process of applying the Society's accounting policies that have the most significant

effect on the amounts recognised in the financial statements.

### (ii) *Key sources of estimation uncertainty*

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

#### ▪ *Useful lives of plant and equipment*

The cost of plant and equipment is depreciated on a straight-line basis over the plant and equipment's estimated economic useful lives. Management estimates the useful lives of these plant and equipment to be within 3 to 10 years. These are common life expectancies applied in the industry. Changes in the expected level of usage and technological developments could impact the economic useful lives of these assets, therefore, future depreciation charges could be revised. The carrying amount of the plant and equipment at the end of each reporting period is disclosed in Note 4 to the financial statements.

#### • *Calculation of expected credit loss ("ECL")*

When measuring ECL, the Society uses reasonable and supportable forward-looking information, which is based on assumptions for the future movement of different economic drivers and how these drivers will affect each other.

Loss given default is an estimate of the loss arising on default. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, taking into account cash flows from collateral and integral credit enhancements.

Probability of default constitutes a key input in measuring ECL. Probability of default is an estimate of the likelihood of default over a given time horizon, the calculation of which includes historical data, assumptions and expectations of future conditions.

# Notes to the Financial Statements

## 4. PLANT AND EQUIPMENT

	Air conditioner \$	Computer \$	Furniture and fittings \$	Motor vehicle \$	Office equipment \$	Renovation \$	Total \$
<b>Cost:</b>							
At July 2019	3,424	43,712	24,980	91,800	30,816	1,049	195,781
Adoption of FRS 116	-	-	-	-	(16,457)	-	(16,457)
Written off	-	(1,156)	-	-	-	-	(1,156)
At 30 June 2020 and 1 July 2020	3,424	42,556	24,980	91,800	14,359	1,049	178,168
Addition	-	1,994	-	-	572	-	2,566
Disposal	-	(1,814)	-	-	-	-	(1,814)
At 30 June 2021	3,424	42,736	24,980	91,800	14,931	1,049	178,920
<b>Accumulated depreciation:</b>							
At 1 July 2019	3,424	24,209	18,707	9,180	10,636	1,049	67,205
Adoption of FRS 116	-	-	-	-	(4,663)	-	(4,663)
Charge for the year	-	11,351	1,896	9,180	2,631	-	25,058
Written off	-	(1,156)	-	-	-	-	(1,156)
At 30 June 2020 and 1 July 2020	3,424	34,404	20,603	18,360	8,604	1,049	86,444
Charge for the year	-	6,310	1,895	9,180	2,539	-	19,924
Disposal	-	(1,310)	-	-	-	-	(1,310)
At 30 June 2021	3,424	39,404	22,498	27,540	11,143	1,049	105,058
<b>Net carrying amount:</b>							
At 30 June 2020	-	8,152	4,377	73,440	5,755	-	91,724
At 30 June 2021	-	3,332	2,482	64,260	3,788	-	73,862

## 5. RIGHT-OF-USE ASSETS

### Leases (as a lessee)

	Office premise \$	Office equipment \$	Total \$
<b>Cost:</b>			
At July 2019	137,532	16,457	153,989
Additions	-	-	-
At 30 June 2020	137,532	16,457	153,989
Additions	102,277	-	102,277
Written off	(137,532)	-	(137,532)
At 30 June 2021	102,277	16,457	118,734
<b>Accumulated depreciation:</b>			
At 1 July 2019	-	4,663	4,663
Charge for the year	91,688	3,291	94,979
At 30 June 2020	91,688	7,954	99,642
Charge for the year	96,983	3,291	100,274
Written off	(137,532)	-	(137,532)
At 30 June 2021	51,139	11,245	62,384
<b>Net carrying amount:</b>			
At 30 June 2020	45,844	8,503	54,347
At 30 June 2021	51,138	5,212	56,350

The Society leases office equipment including office premise. The average lease term is 1 to 5 (2020: 1.5 to 5) years.

The maturity analysis of lease liabilities is presented in Note 9.

# Notes to the Financial Statements

## 5. RIGHT-OF-USE ASSETS (Cont'd)

	2021 \$	2020 \$
(i) <u>Amounts recognized in profit and loss</u>		
Depreciation expense on right-of-use assets	100,274	94,979
Interest expenses on lease liabilities	7,817	7,220
	<u>108,091</u>	<u>102,199</u>
(ii) <u>Lease expense not capitalized in the lease liabilities</u>		
Expense relating to non-lease components not included in the measurement of the lease liability	-	18,400

(iii) Total cash outflow

The Society had total cash flow for all the lease of \$107,066 (2020: \$100,932) in 2021.

## 6. OTHER RECEIVABLES

	2021 \$	2020 \$
Deposits	200	200
Grant receivables	361,361	155,302
Prepayments	10,168	15,576
Sundry receivables	19,020	16,052
	<u>390,749</u>	<u>187,130</u>

Included in grant receivables was an amount of \$361,361 (2020:\$Nil) and \$Nil (2020:\$126,499) relating to the Society's entitlement on the grant under Bicentennial Community Fund and Jobs Support Scheme (JSS) respectively.

## 7. AMOUNT DUE TO A RELATED PARTY

The amounts due are non-trade related, unsecured, interest-free, repayable upon demand and to be settled in cash.

## 8. OTHER PAYABLES

	2021 \$	2020 \$
Accrued liabilities	17,693	28,155
Advance received from program fee	2,699	417
Deferred grant income	-	59,090
Deposits received	50	550
Grant received in advance		
- Community Chest Charity Support Fund		-
- Community Silver Trust (CST)	136,278	182,285
- Jobs Support Scheme (JSS)	-	63,881
Provision for unutilized leave	30,3250	30,350
	<u>187,070</u>	<u>364,728</u>

The Community Silver Trust (CST) is a dollar-for-dollar donation matching grant provided by the government to enhance the services of Voluntary Welfare Organisations (VWO) in the intermediate and Long-Term Care (LTC) sector. The movement in amount is as follows:

Balance at beginning of year	182,285	236,629
Expenditures	(46,007)	(54,344)
Balance at end of year	<u>136,278</u>	<u>182,285</u>

# Notes to the Financial Statements

## 9. LEASE LIABILITIES

	2021 \$	2020 \$
Analysed as:		
Current	55,245	49,418
Non-current	4,094	6,893
	<u>59,339</u>	<u>56,311</u>
Maturity analysis:		
Year 2021	-	49,418
Year 2022	55,245	2,799
Year 2023	2,799	2,799
Year 2024	1,295	1,295
	<u>59,339</u>	<u>56,311</u>

The Society does not face a significant liquidity risk with regard to its lease liabilities.

A reconciliation of liabilities arising from financing activities is as follows:

	2020	Cash flows	Non-cash changes		2021
		Repayment	Interest	New lease liabilities	
	\$	\$	\$	\$	\$
Lease liabilities	<u>56,311</u>	<u>(107,066)</u>	<u>7,817</u>	<u>102,277</u>	<u>59,339</u>

## 10. INCOME

	2021 \$	2020 \$
Tax deductible donations:		
- General	116,755	177,672
- Flag day	133,168	-
	<u>249,923</u>	<u>177,672</u>
Non-tax deductible donations:		
- General	8,319	18,243
- Flag day	4,339	-
	<u>12,658</u>	<u>18,243</u>
Grants received:		
- Bicentennial Fund	361,361	-
- Community Silver Trust Fund	46,007	54,344
- CPF Board	-	1,270
- Jobs Support Scheme *	110,733	109,629
- National Council of Social Service	50,000	35,540
- Wage credit scheme	24,441	42,694
- Others	4,360	7,942
	<u>596,902</u>	<u>251,419</u>
CNY Cookies	3,200	-
Interest income	1	51
Miscellaneous	2,462	6,109
Program income	28,725	40,798
Project NSA	160,116	143,633
Silver Volunteer Fund	88,466	115,544
	<u>282,970</u>	<u>306,135</u>
Total	<u>1,142,453</u>	<u>753,469</u>

\* Jobs Support Scheme is a government grant that provides wage support to the Society to help retain its local employees during this period of economic uncertainty due to COVID-19 Pandemic.



# Notes to the Financial Statements

## 11. EXPENDITURE

	2021 \$	2020 \$
Accounting and professional fees	7,200	7,200
Auditor's remuneration	5,778	5,484
Bank charges	186	354
Central provident fund	31,693	31,946
CNY cookies expenses	2,390	-
Computer expenses	12,945	9,277
Depreciation – plant and equipment	19,924	25,058
Depreciation – fight-of-use assets	100,274	94,979
Designated project expenses	7,864	7,182
Entertainment and refreshment	-	109
Foreign worker levy	3,600	1,589
General expenses	539	887
Insurance	15,425	13,554
Interest expenses on lease liabilities	7,817	7,220
Loss on disposal of plant and equipment	404	-
Medical	613	1,867
NETs charges	631	624
Postages	40	128
Printing and stationery	3,405	5,330
Programme expenses	432,957	698,641
Rental	13,861	307
Repair and maintenance	3,344	6,929
Salaries and bonuses	248,375	241,283
Staff welfare	1,140	4,319
Telephone expenses	3,506	3,721
Training	5,535	16,033
Transport	6,208	4,155
Unutilised leave	-	30,350
Upkeep of office	1,672	12,414
	<b>937,326</b>	<b>1,230,940</b>

## 12. INCOME TAX EXPENSE

The Society has been registered as a Charity under the Charities Act since 11 September 2003 and is exempted from income tax under Section 13(1)(zm) of the Income Tax Act Chapter 134. Accordingly, no provision for income tax has been made in the financial statements.

## 13. EMPLOYEES' BENEFITS

	2021 \$	2020 \$
Salaries and bonuses	539,784	768,176
CPF contributions	72,035	111,485
Others	6,675	50,702
	<b>618,494</b>	<b>930,363</b>

## 14. RELATED PARTY DISCLOSURES

In addition to those related party information disclosed elsewhere in the financial statements, the following significant transactions between the Society and related parties that took place at terms agreed between the parties during the financial year:

### (i) Significant related party transactions

#### Related party

Rental of office	118,128	98,440
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### (ii) Compensation of key management personnel

Key management personnel of the Society are those persons having the authority and responsibility for planning, directing and controlling the activities, directly or indirectly, of the Society. The council of the Society are considered as key management personnel of the Society.

Short term employee benefits	59,348	63,393
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# Notes to the Financial Statements

## 15. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Society is exposed to financial risks arising from its operations and the use of financial instruments. The key financial risks include credit risk and liquidity risk. The Society's risk management policies focus on the unpredictability of financial markets and seek to, where appropriate, minimize potential adverse effects on the financial performance of the Society. The Society does not have any written financial risk management policies and guidelines, and there has been no change to the Society's exposure to these financial risks or the manner in which it manages and measures the risks.

The following sections provide details regarding the Society's exposure to the financial risks associated with financial instruments held in the ordinary course of business and the objectives, policies and processes for the management of these risks.

### (i) **Credit risk**

Credit risk is the risk of loss that may arise on outstanding financial instruments should a counterparty default its obligations. The Society's exposure to credit risk arises primarily from other receivables. For other financial assets (including cash and cash equivalents), the Society minimizes credit risk by dealing exclusively with reputable and well-established local and foreign banks, and companies with high credit ratings and no history of defaults.

The Society's objective is to seek continual revenue growth while minimizing losses incurred due to increased credit risk exposures.

The Society does not hold any collateral or other credit enhancements to cover its credit risks associated with its financial assets.

In order to minimize credit risk, the Society has developed and maintain the Society's credit risk gradings to categorise exposures according to their degree of risk of default. The Society's exposure and the credit ratings of its counterparties are continuously monitored and the aggregate value of transactions concluded is spread amongst approved counterparties.

The Society's current credit risk grading framework comprises the following categories:

Category	Description	Basis for recognizing expected credit losses (ECL)
Performing	The counterparty has a low risk of default and does not have any past-due amounts.	12-month ECL
Doubtful	Amount is >30 days past due or there has been a significant increase in credit risk since initial recognition.	Lifetime ECL – not credit-impaired
In default	Amount is >90 days past due or there is evidence indicating the asset is credit-impaired.	Lifetime ECL – credit-impaired
Write-off	There is evidence indicating that the debtor is in severe financial difficulty and has no realistic prospect of recovery.	Amount is written off

The tables below detail the credit quality of the Society's financial assets and other items, as well as maximum exposure to credit risk by credit risk rating grades:

	Note	External credit rating	Internal credit rating	12-month or lifetime ECL	Gross carrying amount \$	Loss allowance \$	Net carrying amount \$
<b>2021</b>							
Other receivables	6	N.A.	Performing	12m ECL	380,581	-	380,581
<b>2020</b>							
Other receivables	6	N.A.	Performing	12m ECL	171,554	-	171,554

### **Exposure to credit risk**

At the end of reporting period, the Society's maximum exposure to credit risk is represented by the carrying amount of each class of financial assets recognized in the statement of financial position. No other financial assets carry a significant exposure to credit risk.

### **Credit risk concentration profile**

At the end of the reporting period, there were no significant concentrations of credit risk due to the Society's many varied customers.

### **Financial assets that are neither past due nor impaired**

Trade and other receivables that are neither past due nor impaired are creditworthy debtors with good payment record with the Society. Cash and cash equivalents that are neither past due nor impaired are placed with or entered into with reputable financial institutions or companies with high credit ratings and no history of default.

### (ii) **Liquidity risk**

Liquidity risk is the risk that the Society will encounter difficulty in meeting financial obligations due to shortage of funds. The Society's exposure to liquidity risk arises primarily from possible mismatches of the maturities of financial assets and liabilities. The Society objective is to maintain a balance between continuity of funding and flexibility through the use of standby credit facilities.

### **Analysis of financial instruments by remaining contractual maturities**

The tables below analyses the maturity profile of the Society's financial liabilities at the end of reporting period, based on contractual undiscounted repayment obligations.

# Notes to the Financial Statements

## 15. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

### (i) Liquidity risk (continued)

	Total \$	Within one year \$	Within two to five years \$
<b>2021</b>			
Amounts due to a related party	29,532	29,532	-
Other payables	17,693	17,693	-
Lease liabilities	62,093	57,999	4,094
	<u>109,318</u>	<u>105,224</u>	<u>4,094</u>
<b>2020</b>			
Other payables	28,155	28,155	-
Lease liabilities	58,759	51,866	6,893
	<u>86,914</u>	<u>80,021</u>	<u>6,893</u>

## 16. CLASSIFICATION OF FINANCIAL ASSETS AND LIABILITIES

The following table summarises the carrying amount of financial assets and liabilities recorded at the end of the reporting period by FRS 109 categories.

	2021 \$	2020 \$
<i>Financial assets at amortised cost</i>		
Other receivables	380,581	171,554
Cash and cash equivalents	43,875	171,606
	<u>424,456</u>	<u>343,160</u>
<i>Financial liabilities at amortised cost</i>		
Amount due to a related party	29,532	-
Other payables	17,693	28,155
Lease liabilities	59,339	56,311
	<u>106,564</u>	<u>84,466</u>

## 17. FAIR VALUE OF ASSETS AND LIABILITIES

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participant at the measurement date.

The carrying amount of financial assets and liabilities are reasonable approximation of fair values, either due to their short-term nature or that they are floating rate instruments that are re-priced to market interest rates on or near the end of the reporting period.

However, the Society does not anticipate that the carrying amounts recorded at the end of the reporting period would be significantly different from the values that would eventually be received or settled.

At the end of the reporting period, the Society does not have any other financial instruments carried at fair value.

## 18. FUND MANAGEMENT

The primary objective of the Society is to ensure that it maintains a healthy working capital position through donations to sustain its operations.

The Society has its "Reserve Policy" to provide financial stability and the means for further improvement of its activities. The Society maintains the reserves at a level equivalent to 6 months of operating expenditures based on the past 5 years' actual operating expenses.

The Society's reserve position is as below:

	Current year	Previous year	Increase
Unrestricted funds (reserves)	<u>288,895</u>	<u>83,768</u>	<u>205,127</u>
Ratio of reserves to annual operating expenditure	<u>0.31</u>	<u>0.07</u>	<u>0.24</u>

## 19. AUTHORISATION OF FINANCIAL STATEMENTS

The financial statements for the year ended 30 June 2021 were authorized for issue in accordance with a resolution of the Council of the Society on 12 September 2021.

# Contact and Locations

## Office Contacts

Address: 2 Kallang Avenue #06-14 CT Hub Singapore 339407

Tel: 6788 6625 (For General Enquiry)

Tel: 87539047 (For Counselling Services)

Email: [encom@ecss.org.sg](mailto:encom@ecss.org.sg)

Operating Hours: 8.30am – 5.30pm

## Website Link

(Eng): [www.ecss.org.sg](http://www.ecss.org.sg)

(中): [www.cn.ecss.org.sg](http://www.cn.ecss.org.sg)

## Facebook, Instagram



[www.facebook.com/ecss.org/](https://www.facebook.com/ecss.org/)



[www.instagram.com/ecss\\_sg/](https://www.instagram.com/ecss_sg/)

## Locations

**Tri-Love Elderly @ CT Hub** - Rosalind Ong / May Lim

Address: 2 Kallang Avenue #06-14 CT Hub Singapore 339407

Tel: 9011 8125 (For NSA Courses and CT Hub Programmes)

Email: [tle@ecss.org.sg](mailto:tle@ecss.org.sg)      Operating hours: Mon – Fri 8.30am – 5.30pm

**Tri-Love Elderly @ TNCC** - Allison Teo / Lam Lee Chin

Address: Tampines North Community Centre Wellness Room  
#01-06 2 Tampines Street 41 Singapore 529204

Tel: 8200 0755 (For Ukulele Interest Group and TNCC Programmes)

Email: [tle@ecss.org.sg](mailto:tle@ecss.org.sg)      Operating hours: Please call to enquire

**Tri-Love Elderly @ PRECC** - Alphonsus Matthias Yang / Ou Mei Lan

Address: Pasir Ris West Wellness Centre  
605 Elias Road #01-200 Singapore 510605

Tel: 8776 4529 (EWC)

Email: [tle@ecss.org.sg](mailto:tle@ecss.org.sg)      Operating hours: Mon & Thurs 9am to 3.30pm, Tues 9am - 4.30pm  
Wed 10.30am – 4.30 pm, Fri 9 am - 12.30pm

# Corporate Data

**Mar 2003**

Registered Society  
on 11 March 2003

**Sep 2003**

Registered Charity  
on 1 September 2003

**Feb 2004**

NCSS Full Member  
on 1 February 2004

**2005**

Institute of Public  
Character since 2005

## Registration Numbers

IPC Registration Number

IPC000075

Charity Registration Number

001727

ROS Registration Number

0109/2003WEL

Unique Entity Number

T03SS0051L

Government Instrument

Constitution

## Status (Institute of Public Character)

En Community Services Society is an Institute of Public Character since year 2005, and entitled to issue tax-deductible receipt for donations of \$50 and above.

## Memberships

En Community Services Society is a full member with National Council of Social Service since 1<sup>st</sup> February 2004.

## Auditor

HLB Atrede LLP

Address: 20 Peck Seah Road #05-00 Singapore 079312

Tel: 6323 1928      Website: <http://www.hlbatrede.com/>