

# Annual Report FY2022



**Doing Good In  
Our Communities**



**Doing Good in our Communities,  
as the Social Service Arm of  
City Harvest Church.**

# About Us

Let your light shine before others, that they may see your good deeds and glorify your Father in heaven.

- Matthew 5:16

## Healing Hurts, Meeting Needs.

This is the ethos of the City Harvest Community Services Association (CHCSA), which began in 1994 as an outreach by the members of City Harvest Church to communities in need. These works grew and CHCSA was officially registered as a society in 1997. We attained charity (IPC) status in 2000.

As the social service arm of City Harvest Church, CHCSA sets out to do good in the community by reaching out and assisting the needy and the marginalised, regardless of race or religion. Our focus is on three groups:



Elderly



Youth



Families facing transitional challenges

and our passion is to find a hurt and heal it, to find a need and meet it.

We do this not by ourselves, but by partnering with various organisations and community stakeholders and volunteers to provide a holistic approach to supporting our community. Through acts of kindness and service, we hope to inspire others to join us in making a meaningful difference, thereby cultivating a community where everyone feels valued, cared for, and empowered to thrive.

## Corporate Information

### IPC Number

IPC000181

(IPC Effective Date: 21 January 2023 - 20 July 2024)

### Charity Registration Number

1419

### UEN Number

S97SS0106L

### Auditor

Precursor Accounting Services Private Limited

### Registered Address

12 Pine Close #01-85, Singapore 391012

### Banker

DBS

12 Marina Boulevard, DBS Asia Central, Marina Bay Financial Centre Tower 3, Singapore 018982

# President's Message



**Together, let us continue to find a need and meet it; to find a hurt and heal it.**

Dear Friends of CHCSA,

In 2022, despite the uncertainty and many obstacles presented by the pandemic, we were able to reach a greater number of people in need and surpass our pre-pandemic numbers. I am grateful for the dedication and determination of our team, who, under the leadership of our Executive Director Kenny Low, has passionately answered the call to make a difference in the lives of those entrusted to our care. From a simple home visit, to fixing a light bulb for an isolated elderly person who is physically challenged, to delivering a home-cooked meal to someone living alone, all of these acts of kindness are meant to bring a glimmer of hope and bring a smile back to our beneficiaries and let them know that they are not alone.

Firstly, I would like to acknowledge the Board and the Staff for bringing about another fruitful year and for being a steady hand despite the challenges we all faced during these unprecedented times of the pandemic. It has tested our resilience and resolve as an agency. I am very proud of the progress and achievements we have made over the past year.

I would also like to express my sincere gratitude to all

our donors who have generously supported our various programmes. Thank you for believing in our mission and placing your trust in us. Not only have you sustained our work, but you have also enabled us to expand our reach in the community.

Last but not least, I would like to express my deepest gratitude to our pool of more than 600 volunteers who so generously sow their time and efforts into CHCSA, year after year. Working alongside all of you, we are constantly encouraged and energised by your giving spirit.

*“Trust in the Lord and do good, dwell in the land, and feed upon his faithfulness.” – Psalm 37:3*

As we look to the future, may we remain faithful to the course of our mission to do good in this land in which we dwell and call home. Together, let us continue to find a need and meet it; to find a hurt and heal it.

Daniel Lim  
President

City Harvest Community Services Association (CHCSA)

# Executive Director's Message

## Dear Friends and Supporters,

I am honoured to present the annual report of City Harvest Community Services Association (CHCSA) and to share with you the significant progress we have made in the past year. Your unwavering support and generosity have been instrumental in enabling us to continue our mission of providing essential services and support to the community.

## Overcoming Pandemic Challenges

Despite the challenges posed by the pandemic and social distancing protocols, I am proud that our House of Joy centres have emerged stronger than ever. Through the collective effort of our staff and volunteers, we have been able to reach out to a greater number of individuals in need, surpassing our pre-pandemic outreach numbers. This achievement is a testament to our resilience and unwavering commitment to serving the community. I am also thrilled to update that our House of Joy Mountbatten centre has been onboarded to the Ministry of Health Eldercare Grant Scheme from April 2022. This milestone not only supplements the operating cost of the centre but also serves significantly as acknowledgement from the Ministry of our services for the elderly.

## Embracing Technology for Enhanced Care

I am delighted to report that we have successfully implemented innovative technology solutions for the administration of our House of Joy eldercare centres. By leveraging technology, we have streamlined administrative processes, enabling our dedicated staff members to focus their energy and time on engaging with our clients. This transformation has greatly enhanced the quality of care and support we provide to our elderly beneficiaries.



Your **unwavering support and generosity** have been instrumental in enabling us to continue our mission of providing essential services and support to the community.

## Executive Director's Message (cont'd)

### Gratitude for the Generosity of Donors

We extend our deepest gratitude to all our donors who have generously contributed to the running of our various programs in eldercare, youth development and family support. Your donations have been instrumental in empowering us to expand and sustain our initiatives, making a tangible difference in the lives of those we serve. Your unwavering support is truly commendable, and we are grateful for the trust you have placed in us.

### Appreciation for Our Dedicated Volunteers

I would like to express my heartfelt appreciation to the more than 600 volunteers who have selflessly dedicated their time, skills and passion to support our programmes and events. Your commitment and enthusiasm have been invaluable in creating meaningful experiences and positive outcomes for our beneficiaries. Your contributions embody the spirit of community and inspire us to continue our mission.

### Responding to Education Reforms

As Singapore's Ministry of Education continues to evolve the education landscape, our City College 'O' Level preparatory programme has made a timely exit. We remain vigilant in observing the developments and identifying needs and gaps for new service offerings. Our team is dedicated to adapting and expanding our programmes to meet the changing demands in education to ensure holistic outcomes for the youths.



In conclusion, I want to express my deepest gratitude to each and every one of you who has contributed to the success of CHCSA. Your support, whether through donations, volunteerism or partnerships, has been the cornerstone of our achievements. Together, we have made a positive impact on the lives of countless individuals and families in our community.

As we look ahead, we are committed to furthering our mission, embracing innovation and expanding our services to address the evolving needs of our community. With your continued support, we can build a brighter future for those we serve.

Thank you once again for your continued support and belief in our cause.

*“The Lord bless you and keep you; the Lord make his face shine on you and be gracious to you; the Lord turn his face toward you and give you peace.”*

*- Numbers 6:24-26*

Just as the Lord has kept us through three years of global pandemic, we pray for the same blessings and covering upon you.

Kenny Low  
Executive Director  
City Harvest Community Services Association (CHCSA)

# Eldercare Services



Grey hair is a crown of splendour; it is attained in the way of righteousness. – Proverbs 16:31

CHCSA ElderCare Services is dedicated to providing comprehensive care for our senior citizens. Our approach includes two key initiatives: the COPE Visitation Programme and our House of Joy centres. The COPE Visitation Programme connects volunteers with seniors, offering regular companionship. Our House of Joy centres provide personalised care and engaging activities, fostering social interaction and a sense of belonging. At CHCSA ElderCare Services, we prioritise enhancing the quality of life for our elderly community members.

## COPE - Community Outreach Programme for the Elderly

The COPE programme is supported by 77 volunteers who identify vulnerable seniors in the estate and reach out to them through regular visitations.

### Mountbatten

142 elderly persons in 21 blocks befriended monthly

### Tampines

197 elderly persons in 10 blocks befriended monthly



4,393 visits to befriend 339 seniors

It began in 2018 when we joined in ad hoc CHCSA events, distributing dumplings to the seniors at Mountbatten and helping out at a mini-carnival. Subsequently we decided to sign up as COPE volunteers. It used to be that we would send our daughter to childcare on Saturdays so that we could enjoy a date at the movies. But that year we decided that our couple time would be spent volunteering together.

When visitation to the elderly resumed after COVID, we decided to bring our daughter—coincidentally her name is Joy—with us to witness the lives of the seniors. Little kids tend to bring joy to the elderly too. Volunteering as a family is great for family bonding, and through volunteering with CHCSA, we are able to show our daughter how to show love and support to the seniors by getting to know them and lending them a listening ear. We hope Joy will learn to respect the elderly, and that she will also have a heart to volunteer when she grows up. Recently we visited an elderly lady and Joy presented her a flower for Mother’s Day. She was so happy, and that made our day.



**Daniel & Sherine Foo**  
Service Volunteers



## “Gift-a-Little-Festive”(GLF) Programme

Besides the COPE visitation programme, event volunteers were also activated to participate in the “Gift-a-Little-Festive”(GLF) programme, in which we distribute festivity gifts to a wider pool of seniors at their homes.



In 2022, a total of **929** seniors in Mountbatten and Tampines benefitted from the GLF programme.





## HOJ - House Of Joy

At our HOJ centres, we believe seniors' involvement in active aging programmes is a vital component in ensuring a healthy and positive aging experience. We offer seniors the opportunity to remain physically fit, mentally sharp and socially active through our range of activities and programmes. Activities like calligraphy lessons, Rummikub and Chinese fan dance offer seniors opportunities to interact socially, explore culture, and strengthen their physical and cognitive capabilities.

By engaging in these activities, our seniors find joy, purpose, and a sense of fulfillment, contributing to their overall well-being and quality of life.



House Of Joy  
Mountbatten



**286** Seniors engaged regularly through **23** programmes and **1,432** programme sessions



**383** Weekly senior engagement hours



**250%** increase from year 2021 of **109** senior engagement hours

I joined House of Joy more than 10 years ago. I love the activities here, such as Dance, Chair Yoga, International Mahjong, Gardening and Nagomi Art. Activities here are plentiful and there have been lots of things to learn and do. This is why I love it and have continued to join in the activities for such a long time. During the year of my husband's passing in 2016, I overcame my low moments by joining the activities here. A big thank you to House of Joy for giving me a place to feel fulfilled in life.



Lee Ng Moi, 77



I have difficulty hearing. Some periods, I get noise inside my ear which causes me distress (tinnitus). It has helped me a lot to be able to talk heart-to-heart with the staff at House of Joy, and I feel they have really supported me.

They engage me in cooking refreshments for my friends here at House of Joy, and that makes me smile. The activities I join in are Tai Chi, Chair Zumba and Chair Yoga. I am glad I have found something to do here that allows me to be useful to society.



Seah Hong Eng, 71



House Of Joy  
Tampines



336 Seniors engaged regularly through 25 programmes and 1,331 programme sessions



364 Weekly senior engagement hours



304% increase from year 2021 of 90 senior engagement hours





Mdm Leela Menon, 74, is single and lives alone. She suffers from epileptic fits, which causes her to faint and fall, often injuring herself. In addition, she is going through many transitions: retiring from active volunteering, no longer having a helper, and having her sister move away.

We met and befriended her in Sep 2022, and found ways to help her. We offered handyman services for her household, and helped her get home monitoring set up through Red Cross Home+ so she could get help when she suffered a fit. We also offered her medical escort services to see the doctor, and helped install a bed rail to prevent her falling. All this has ensured that she had not sustained any injuries thus far.

Mdm Leela has also joined in activities at House Of Joy Tampines, and has become an active and passionate Rummikub player. She is also making new friends. At the centre we are able to monitor her closely and keep an eye on her medical condition. She tells us that her sisters notice that she is more cheerful now, and less anxious.



**Leela Menon, 74**

Mr Mohamed, 82, says, "Before I joined House of Joy two years ago, I was alone. But after making friends at the Centre, I became more cheerful about life. The activities here are great, and I love to talk to the staff here because they care for me. Since I joined, the staff and volunteers have visited me many times at home, even fixing things around my flat. I am grateful for all this. And I know I can turn to House of Joy whenever I need help or assistance."



**Mohamed Aris Bin Hashim, 82**



# Family Services

Let each of you look not only to his own interests, but also to the interests of others.

- Philippians 2:4

At CHCSA, we are committed to offering comprehensive Family Support Services to families within our service boundaries. We understand that families may face various challenges, such as financial struggles, housing instability, domestic issues, and other hardships. Our dedicated case workers provide direct support to these families, assisting them with their unique needs and challenges. In addition, we extend our support beyond our immediate scope by collaborating with partner agencies. Our case workers offer financial support to clients of these agencies, working closely with their social workers to ensure holistic care for those in need. At CHCSA, we strive to empower families and promote their overall well-being through our collaborative and compassionate approach.



**119**  
Families helped



**84**  
Received information and referral services



**26**  
Received financial assistance



**28**  
Received casework counselling



**28**  
Partner Agencies supported

Through referral from a social worker from another organisation, we met a 52-year-old widow with no children. She had been a full-time caregiver of her husband, who passed away in 2019, and is now struggling to pay off accumulated financial debts. She has dental issues, having only eight teeth remaining, and she suffers from pain, low energy and poor nutrition due to her condition. Due to her health issues, she has only been able to work part time. Under our Fresh Start scheme, our team assisted her in having dentures fitted so that her health and her work situation can improve, and our hope is that the dentures will also help lift her self-image and build her confidence to return to full-time employment.

**Our Fresh Start scheme disburses a one-time fund to help families break out of chronic poverty and bring about change to their economic circumstances.**

Amount: Up to \$2,000 per disbursement

Period of support: Up to 3 Months

# Youth – City College

Listen to advice and accept instruction,  
that you may gain wisdom in the future.  
– Proverbs 19:20

City College was founded in 2002 with a mission to provide students a second chance at an education. We give them the preparation they need to take their GCE 'O' Level examinations and spur them on to higher learning. In 2022, a total of 37 students enrolled and 33 graduated.

When Ng Shong Yee first came to City College in 2021, her attitude towards education was to do the bare minimum. Her time at City College transformed her thinking, and the 2022 graduate has this to say about her time there:

"Before enrolling in City College, my goal was merely to obtain an 'O' Level certificate. However, upon joining City College, I gained a profound understanding of the true essence and significance of studying. This realisation led me to decide on taking another year at City College—in 2022—to strive for exceptional grades.

"I would also like to express my gratitude to all the teachers for their innovative and creative approaches that enhance students' comprehension of the lessons. Their unwavering passion for their respective subjects is undeniably inspiring and has a huge impact on students like myself."



Ng Shong Yee  
Student



37 Students enrolled



33 graduated



15 of our graduates shared their GCE O Levels exams results with us. Among these 15 students, 100% received 1 credit. Additionally, 67% of them earned 3 credits.



26 online learning videos produced



More than 4,200 subscribers

More than 155,535 views



# Volunteer Management

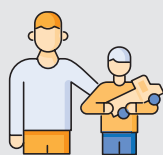


Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God.  
- Hebrews 13:16

At CHCSA, we strongly believe that everyone has the desire to contribute in their own capacity and availability towards a cause they care about. We understand that each individual brings unique skills, talents, and interests that can make a significant impact. With this belief in mind, we are dedicated to designing volunteer opportunities that align with these motivations and abilities. We strive to create meaningful and fulfilling experiences for our volunteers, ensuring that their time and efforts are utilised effectively towards the area or cause they are passionate about. At CHCSA, we value and appreciate the contributions of each volunteer, recognising that together, we can make a positive difference in the lives of those we serve.



622  
Volunteers



256  
New volunteers



4,175.5  
Volunteer hours



67  
Events



7  
Trainings



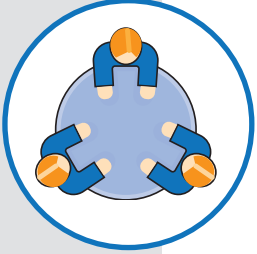
As a retired individual, I joined House of Joy as a senior befriender, together with my sister. It brings me joy to motivate other seniors to participate in activities at the centre. One senior,

who struggled with speech and was hesitant to leave her home, caught my attention. I visited her often and encouraged her to join our classes. Eventually, she mustered the courage to attend our Jelly Art and Nagomi Art classes, which I taught. Witnessing her emotional response to my support and her brother's happiness upon seeing her venture outside her house was truly heartwarming.

**Chris Koh**  
Service Senior Volunteer



# Governance



## CHCSA's Management Board

The Board oversees decisions relating to policy, strategic issues and the governance of CHCSA and is supported by five working committees. The Board's role is to steer the charity towards fulfilling its vision and mission through good governance.

The Board's decision and approval is required for the following matters:

- Policies, standard operating procedures and manuals
- Annual budget and funding
- Annual report and accounts
- Corporate and services strategies
- Strategic direction of CHCSA
- Identify, regularly monitor and review CHCSA's key risks

The Board met at least three times with a quorum of three members over the period of June 2022 to April 2023. The Annual General Meeting was conducted and important decisions which required the Board's approval were circulated in writing.

Board members serve on a voluntary basis and are not remunerated for their services. There is no staff member of CHCSA on the current Board.



## Disclosure and Transparency

CHCSA's annual financial statements are prepared in accordance with the provisions of the Societies Act (Chapter 311), Charities Act (Chapter 37) and the Charities Accounting Standards.



## Governance (cont'd)



### Human Resource Management

The performance appraisal exercise for staff members was completed in December 2022. This exercise helped to evaluate staff progress and provide constructive feedback on their performance. This enables us to recognize their accomplishments, identify areas for improvement, and jointly develop strategies for their professional growth.

The remuneration committee reviewed the performance, salary structure and guidelines. There are no paid staff members who are close members of the family of the Executive Head or Board members, who received remuneration exceeding \$50,000 during the year.

Disclosure of remuneration of the three highest paid staff

Remuneration Band	Number of Staff
Between \$100,000 to \$200,000	1

Only 1 out of the 3 highest paid staff members received more than \$100,000 in annual remuneration as disclosed above. The three highest paid staff do not serve as governing board members of the charity.

CHCSA has policies and procedures in place to ensure that no staff member is involved in setting or approving his/her own remuneration.

## Statements Of Policy

### Conflict of Interest Policy

At CHCSA, we uphold the highest standards of integrity and transparency. We have put in place a Conflict of Interest Policy (COI) to ensure that any conflicts between personal interests and the best interests of the CHCSA are identified and managed appropriately. All Staff/Board members are required to disclose any potential conflicts of interest by completing a COI declaration form upon appointment, annually and on an as-needed basis. Annual declarations will be declared to the executive director or the Board in the event a conflict of interest may arise. Staff/Board members are to abstain from decision-making or voting on matters where they have a conflict of interest.

### Reserves Policy

CHCSA is committed to maintaining a strong and sustainable financial foundation to support our mission and ensure long-term sustainability. Our Reserves Policy establishes guidelines for the accumulation, management and utilisation of reserves and donated funds by CHCSA. These reserves serve as a safeguard against unexpected financial challenges, support programme continuity and facilitate strategic initiatives. We strive to build up and maintain reserves equivalent to a maximum of two years' worth of operational expenses and uphold transparency and accountability in our financial management practices. The Board of Directors will receive periodic reports on reserve levels, including comparisons to the target and updates on the utilisation of funds.

## Statements Of Policy (cont'd)

### Investment Policy

The Investment Policy of CHCSA aims to preserve the value of the cash surplus while generating reasonable returns to support our charitable objectives. Our primary objective is long-term capital preservation, and we strive to generate returns that maintain the purchasing power of the surplus against inflation. We prioritise the financial stability of CHCSA and ensure that our charitable assets are not exposed to significant risks.

### Code of Conduct

At CHCSA, we uphold a strong Code of Honor and Ethics that guides our actions and decisions. Our commitment to integrity, transparency and accountability forms the foundation of our work. We prioritise ethical conduct, respect for diversity and the highest standards of professionalism. Our Code fosters an inclusive and supportive environment, ensuring fairness, compliance with applicable laws and regulations, honesty and responsible stewardship of resources. By upholding this Code, we maintain the trust of our stakeholders and strive to make a positive and lasting impact on the lives of those we serve.

### Whistle-Blowing Policy

At CHCSA, we are committed to observe high standards of business and personal ethics in the conduct of staff and representatives' duties and responsibilities. The purpose of this policy is to provide a safe and secure environment and a reporting channel for reporting any suspected illegal or unethical conduct in a confidential and protected manner. The policy covers issues of fraud, corruption, bribery, theft and concealment, failure to comply with regulations, laws and ethical guidelines and/or any abuse of corporate resources. We prohibit any form of retaliation against whistleblowers and are committed to safeguarding the rights and well-being of individuals who report in good faith, ensuring that they are protected from adverse actions or repercussions. CHCSA is dedicated to fostering an environment where individuals can raise concern without fear of reprisal. Our Whistle-blowing Policy demonstrates our commitment to integrity, accountability and the well-being of our charity and stakeholders.

### Volunteer Management Policy

Volunteers play a vital role in CHCSA's mission and our Volunteer Management Policy ensures a positive and fulfilling experience for all. We value the contributions of our volunteers and are committed to their well-being and professional growth. Our policy provides guidelines for volunteer recruitment, training, supervision and retention of volunteers. We strive to create meaningful volunteer engagement opportunities that make a lasting impact and contribute to the success of our charity. We also hold volunteer appreciation events each year to celebrate our achievements and express gratitude to our volunteers.

### Loan Policy

CHCSA does not have a loan policy as we do not grant loans to any party.

# Leadership

## CHCSA Board Profile

Name	Occupation	Past Board Roles	Current Board Role	Board Term
Lim Joon Hian Daniel	Pastor (City Harvest Church)	Member (since June 2018)	President (since 1 July 2021)	5th
Ong Chi Jian Allan	Retiree (former General Manager)	Member (since April 2015)	Vice President (since 26 April 2017)	8th
Fong Ling Lee Karen	Senior Manager	Member (since September 2020)	Treasurer (since 1 July 2021)	3rd
Lim Meng Koon Kenneth	Solution Architect	Member (since September 2020)	Secretary (since 1 July 2021)	3rd
Tan Sun Sun	Regional Finance Director	NIL	Member (since 1 July 2022)	1st
Tan Li Leng Lynn	Pastor (City Harvest Church)	NIL	Member (since 1 July 2021)	2nd
Tong Weng Kong Jasper	Director, Allied Health	NIL	Member (since 1 July 2021)	2nd
Ong Tiong Sing Martin	Managing Director	NIL	Member (since 1 July 2022)	1st
Tan Lee San Theresa	Head of Corporate Communications	NIL	Member (since 13 April 2016)	7th

## Charity Executive Leadership

Name	Title	Appointed Since
Low Heng Khuen Kenny	Executive Director	1 October 2015

# Management Committee & Sub Committees

## CHCSA Management Board 2022/2023

	Annual General Meeting June 2022	Board Meeting July 2022	Board Meeting October 2022	Board Meeting February 2023	Board Meeting April 2023
Lim Joon Hian Daniel	✓	✓	✓	✓	✓
Ong Chi Jian Allan	✓	✓	✓	✓	✓
Fong Ling Lee Karen	✓	✓		✓	
Lim Meng Koon Kenneth	✓	✓			✓
Tan Sun Sun	✓	✓	✓	✓	
Tan Li Leng Lynn	✓	✓	✓	✓	✓
Tong Weng Kong Jasper	✓	✓	✓	✓	✓
Ong Tiong Sing Martin	✓	✓	✓	✓	✓
Tan Lee San Theresa	✓	✓		✓	✓

## 2022/2023 Sub-Committees

Committee members are appointed by the Board and are accountable to the Board. The decisions of the Committees are to be reported at Board meetings. These are their responsibilities towards the mission and vision of CHCSA:

### Audit Committee

#### Chairman

Tan Li Leng Lynn

#### Members

Tong Weng Kong Jasper

Yong Lee Ee Ruth

### Audit Committee

- Oversees the financial reporting and internal control systems of CHCSA to ensure transparency and accountability
- Reviews the financial statements to ensure compliance with applicable laws, regulations and accounting standards
- Plays a vital role in identifying and mitigating financial risks, monitoring the effectiveness of the charity's internal controls and providing independent oversight to safeguard CHCSA's assets and maintain the public's trust.

### Finance Committee

#### Chairman

Fong Ling Lee Karen

#### Members

Ong Chi Jian Allan

Leong Yin Yu Joann

### Finance Committee

- Responsible for overseeing and managing CHCSA's financial activities and ensuring sound financial management.
- Monitors CHCSA's budget, providing guidance on resource allocation, financial planning and strategic decision-making to ensure financial sustainability.

### Programmes & Services Committee

#### Chairman

Ong Chi Jian Allan

#### Members

Ong Tiong Sing Martin

Tan Sun Sun

Luen Wai Sum

Low Heng Khuen Kenny (staff)

Lim Hui Ching Tammy (staff)

## Programme and Services Committee

- Responsible for overseeing the implementation and evaluation of CHCSA's programmes and services.
- Collaborates with staff and stakeholders to identify community needs and ensure alignment with CHCSA's mission and vision.
- Monitors programme effectiveness, assesses outcomes and makes recommendations for improvement, aiming to deliver high-quality services.
- Review funding opportunities to support program sustainability and expansion.

### Appointment & Nomination Committee

#### Chairman

Tan Lee San Theresa

#### Members

Lim Joon Hian Daniel

Lim Meng Koon Kenneth

## Appointment and Nomination Committee

- Responsible for the selection, appointment and nomination of qualified individuals to serve on the board of directors and key leadership positions within CHCSA.

### Human Resource Committee

#### Chairman

Lim Joon Hian Daniel

#### Members

Tong Weng Kong Jasper

Liew Chin Meng Florence

## Human Resources Committee

- Reviews and provides guidance on CHCSA's human resources policies and practices to support CHCSA's workforce, ensuring qualified and diverse candidates are hired for various positions within the organisation.

## Term Limit of Board

To enable succession planning and steady renewal in the spirit of sustainability of the charity, the Board has a term limit of 10 years. In particular, the Treasurer or the Financial Committee Chairman (or equivalent) has a term limit of 4 years.

## Consolidated Statement Of Financial Activities For The Financial Year Ended 31 December 2022

NOTE	GROUP 2022			GROUP 2021			
	UNRESTRICTED FUND	RESTRICTED FUND	TOTAL	UNRESTRICTED FUND	RESTRICTED FUND	TOTAL	
	\$	\$	\$	\$	\$	\$	
<b>INCOME</b>							
Voluntary income	3	1,974,461	-	1,974,461	1,691,593	-	1,691,593
Income from charitable activities	4	26,626	379,343	405,969	23,628	109,957	133,585
Income from fund generating activities	5	163,978	-	163,978	176,878	-	176,878
Other income	6	85,444	-	85,444	118,547	-	118,547
<b>TOTAL INCOME</b>		<b>2,250,509</b>	<b>379,343</b>	<b>2,629,852</b>	<b>2,010,646</b>	<b>109,957</b>	<b>2,120,603</b>
<b>EXPENDITURE</b>							
Cost of charitable activities	7	356,496	775,751	1,132,247	561,289	273,454	834,743
Cost of fund generating activities	8	274,142	-	274,142	201,157	-	201,157
Governance and administrative costs	9	888,240	45,866	934,106	727,190	54,010	781,200
Finance cost	10	89	-	89	505	-	505
<b>TOTAL EXPENDITURE</b>		<b>1,518,967</b>	<b>821,617</b>	<b>2,340,584</b>	<b>1,490,141</b>	<b>327,464</b>	<b>1,817,605</b>
Surplus/(Deficit) before tax		731,542	(442,274)	289,268	520,505	(217,507)	302,998
Taxation	11	551	-	551			
<b>SURPLUS/(DEFICIT) AFTER TAX</b>		<b>732,093</b>	<b>(442,274)</b>	<b>289,819</b>	<b>520,505</b>	<b>(217,507)</b>	<b>302,998</b>

Name of Banker: Development Bank of Singapore Limited (DBS)

## Statements Of Financial Position As At 31 December 2022

	NOTE	GROUP		ASSOCIATION	
		31/12/2022	31/12/2021	31/12/2022	31/12/2021
		\$	\$	\$	\$
<b>ASSETS</b>					
<b>NON-CURRENT ASSETS</b>					
Plant and equipment	12	198,011	248,239	198,011	223,187
Investment in subsidiary	13	-	-	-	-
		198,011	248,239	198,011	223,187
<b>CURRENT ASSETS</b>					
Cash and cash equivalents	14	2,399,556	2,105,733	2,256,566	1,869,557
Trade and other receivables	15	381,384	285,812	333,148	232,001
		2,780,940	2,391,545	2,589,714	2,101,558
<b>TOTAL ASSETS</b>		<b>2,978,951</b>	<b>2,639,784</b>	<b>2,787,725</b>	<b>2,324,745</b>
<b>FUNDS</b>					
<b>UNRESTRICTED FUND</b>					
General fund	16	3,477,047	2,598,835	3,337,536	2,349,879
<b>RESTRICTED FUND</b>					
Care and share fund	17	-	32,299	-	7,819
Invictus fund	17	-	-	-	-
Transition fund	17	(638,869)	(82,775)	(638,869)	(82,775)
<b>TOTAL FUNDS</b>		<b>2,838,178</b>	<b>2,548,359</b>	<b>2,698,667</b>	<b>2,274,923</b>
<b>LIABILITIES</b>					
<b>CURRENT LIABILITIES</b>					
Lease liability	18	-	4,690	-	-
Trade and other payables	19	140,773	86,735	89,058	49,822
<b>TOTAL LIABILITIES</b>		<b>140,773</b>	<b>91,425</b>	<b>89,058</b>	<b>49,822</b>
<b>TOTAL FUNDS AND LIABILITIES</b>		<b>2,978,951</b>	<b>2,639,784</b>	<b>2,787,725</b>	<b>2,324,745</b>

## Statements Of Changes In Funds For The Financial Year Ended 31 December 2022

GROUP	GENERAL FUND	CARE AND SHARE FUND	INVICTUS FUND	TRANSITION FUND	TOTAL FUNDS
	\$	\$	\$	\$	\$
Balance as at 01 January 2021	2,078,330	117,031	50,000	-	2,245,361
Net surplus/(deficit) for the year	520,505	(84,732)	(50,000)	(82,775)	302,998
<b>BALANCE AS AT 31 DECEMBER 2021</b>	<b>2,598,835</b>	<b>32,299</b>	<b>-</b>	<b>(82,775)</b>	<b>2,548,359</b>
Balance as at 01 January 2022	2,598,835	32,299	-	(82,775)	2,548,359
Net surplus/(deficit) for the year	732,093	113,820	-	(556,094)	289,819
Transfer of funds	146,119	(146,119)	-	-	-
<b>BALANCE AS AT 31 DECEMBER 2022</b>	<b>3,477,047</b>	<b>-</b>	<b>-</b>	<b>(638,869)</b>	<b>2,838,178</b>

ASSOCIATION	GENERAL FUND	CARE AND SHARE FUND	INVICTUS FUND	TRANSITION FUND	TOTAL FUNDS
	\$	\$	\$	\$	\$
Balance as at 01 January 2021	1,872,574	92,551	50,000	-	2,015,125
Net surplus/(deficit) for the year	477,305	(84,732)	(50,000)	-	259,798
<b>BALANCE AS AT 31 DECEMBER 2021</b>	<b>2,349,879</b>	<b>7,819</b>	<b>-</b>	<b>(82,775)</b>	<b>2,274,923</b>
Balance as at 01 January 2022	2,349,879	7,819	-	(82,775)	2,274,923
Net surplus/(deficit) for the year	866,018	113,820	-	(556,094)	423,744
Transfer of funds	121,639	(121,639)	-	-	-
<b>BALANCE AS AT 31 DECEMBER 2022</b>	<b>3,337,536</b>	<b>-</b>	<b>-</b>	<b>(638,869)</b>	<b>2,698,667</b>



## The Association's Reserve Position For The Financial Year Ended 31 December 2022

<b>ASSOCIATION</b>	<b>2022</b>	<b>2021</b>	<b>INCREASE/(DECREASE)</b>
	\$	\$	%
<b>UNRESTRICTED FUND</b>			
General fund	3,337,536	2,349,879	42
<b>RESTRICTED FUND</b>			
Care and share fund	-	7,819	(100)
Transition fund	(638,869)	(82,775)	672
<b>TOTAL FUND</b>	<b>2,698,667</b>	<b>2,274,923</b>	<b>19</b>
<b>TOTAL ANNUAL OPERATING EXPENDITURE (NOTE A)</b>	<b>1,985,981</b>	<b>1,622,412</b>	<b>22</b>
<b>RATIO OF FUND TO ANNUAL OPERATING EXPENDITURE</b>	<b>1.681</b>	<b>1.448</b>	

*Note A: Total annual operating expenditure includes cost of generating funds, cost of charitable activities and governance and administrative costs.*

*The Association's reserve policy is to build up reserves up to a maximum of two years' operational expenses.*

# Future plans and commitments of CHCSA

In the coming years, CHCSA is fully committed to expanding and strengthening our services to meet the evolving needs of the community. Our primary focus will be on the expansion of our ElderCare Services by establishing up to 3 additional House of Joy centres. This expansion will allow us to provide personalised care, engaging activities, and a supportive environment for more seniors in multiple locations. Furthermore, we are dedicated to maintaining our Family Support Services in areas that align with the locations of our House of Joy centres, ensuring comprehensive care and support for families.

We also recognise the importance of technology and online resources in today's digital age. To better support youths and families, we will continue to develop accessible online learning materials. These resources

will provide valuable information, guidance and support, empowering individuals to navigate challenges and enhance their well-being.

Moreover, we are excited to pilot projects that create opportunities for youth leaders to ideate, take risks, and learn through real-life experiences. By fostering innovation and leadership among the youth, we aim to empower them to make a positive impact in their communities.

As we look to the future, CHCSA remains committed to our mission of serving our communities with compassion, dedication, and innovation. We are confident that these strategic plans and commitments will enable us to reach more individuals, empower families, support seniors, and positively shape the lives of those we serve.





**Touching Hearts, Changing Lives**

## City Harvest Community Services Association



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