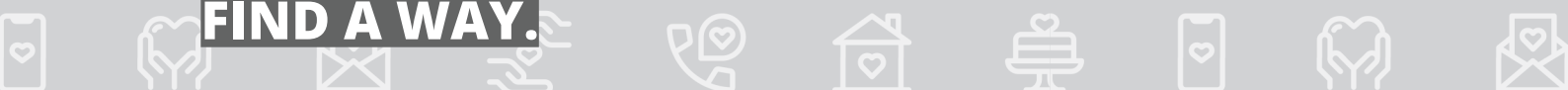
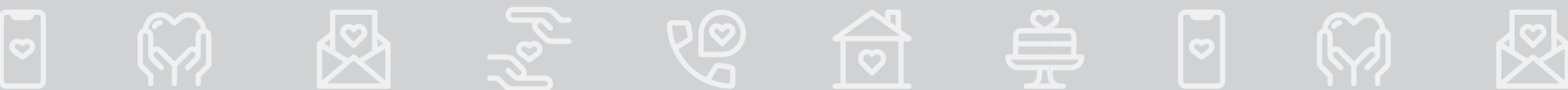
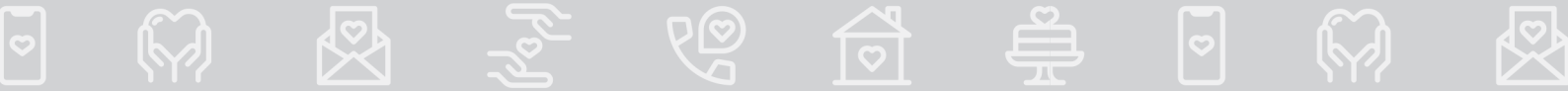


ANNUAL REPORT FY2020



**LET'S CHOOSE LIFE.
BE ENCOURAGED AND
HOPEFUL TO WITNESS
HOW LIFE WILL ALWAYS
FIND A WAY.**





**DOING GOOD
IN OUR
COMMUNITIES,
AS THE SOCIAL
SERVICE ARM OF
CITY HARVEST
CHURCH.**

ABOUT US

CORPORATE INFORMATION

**AND LET US CONSIDER HOW
WE MAY SPUR ONE ANOTHER
ON TOWARD LOVE AND
GOOD DEEDS.
- HEBREWS 10:24 (NIV)**

To do good to all people, with every opportunity given to us.

This is the ethos of the City Harvest Community Services Association (CHCSA). Our work began in 1994 when members of City Harvest Church began to reach out to communities in need. These works grew and CHCSA was officially registered as a society in 1997; we gained charity (IPC) status in 2000.

As the social service arm of City Harvest Church, we are tasked with doing good in the community through reaching out to and assisting the needy and the marginalised, regardless of race or religion.

We focus on three people groups -



Elderly



Youth



Families facing
transitional challenges

We support them with a mindset to find a hurt and heal it, to find a need and meet it.

By partnering with various organisations and community stakeholders, we are able to provide a holistic and two-pronged approach to supporting our community.

IPC Number

IPC000181

(IPC Effective Date: 21 January 2020 - 20 January 2023)

Charity Registration Number

1419

UEN Number

S97SS0106L

Auditor

Fiducia LLP

Registered Address

12 Pine Close #01-85 Singapore 391012



2020 was a year in which the world was placed under tremendous pressure from an unseen enemy. In under three months, a virus that reportedly started in a wet market had reached many parts of the globe, killing many and necessitating lockdowns, mask-wearing and social distancing.

As a community service agency committed to encouraging volunteerism, providing meaningful engagement for seniors and developing potential in youth, all of our programmes were put to the test.

Within two months, our team had to learn how to work effectively through telecommuting, how to set up video recording studios and engage our seniors and youths via video conferencing. None of our staffers are IT-trained or infocomm specialists. Nevertheless everyone broke out of their comfort zones to acquire new skills so that we could continue to serve our beneficiaries in this "new norm".

How do we still keep ourselves socially engaged, continue to meet societal needs while maintaining social distancing? That was the constant question CHCSA had to answer the whole year.

While 2020 had not been convenient, the crucible of challenges caused us to forge new strategies which will strengthen our service deliveries.

City College launched its online learning programme, "Project Lightboard", which allows lessons and learning to take place anytime and anywhere.

House of Joy Tampines Greenweave opened its doors to the community in November 2020 and gained more than 100 members within a three-month period.

EXECUTIVE DIRECTOR'S MESSAGE

Chair yoga lessons are now being recorded in House of Joy Mountbatten and simulcasted to our centre at Tampines. Seniors also participate at home, allowing the programme to go beyond geographic boundaries without losing that personal touch.

While large scale events were not possible, numerous small-sized volunteering events and initiatives were produced, creating 55 volunteering opportunities for almost 500 volunteers to contribute meaningfully.

It's easy to be gloomy and downcast in these unprecedented pandemic times, but let's reframe our world and be grateful for the availability of technology, governmental support, committed donors and a resilient community.

**LET'S CHOOSE LIFE.
BE ENCOURAGED AND
HOPEFUL TO WITNESS
HOW LIFE WILL ALWAYS
FIND A WAY.**

**Kenny Low,
Executive Director**

ELDERCARE SERVICES

WISDOM IS WITH THE AGED,
AND UNDERSTANDING IN
LENGTH OF DAYS.
- JOB 12:12 (ESV)



Volunteers doing care calls at House of Joy Mountbatten.

A total of



3,000 calls
were made
to engage



296 seniors

MOUNTBATTEN

We cared
for



353
elderly persons
staying in



21 blocks

TOA PAYOH

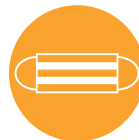
We cared
for



55
elderly persons
staying in



12 blocks



Masks were distributed to

411 units
in Mountbatten
and Toa Payoh



COPE – COMMUNITY OUTREACH PROGRAMME FOR THE ELDERLY

We are always looking for ways to befriend and reach out to the elderly and those who are at risk of social isolation, through our Community Outreach Programme for the Elderly, also known as COPE.

2020 was a life-changing year for our seniors. When CHCSA could not run its regular programmes due to the Circuit Breaker, we, along with our volunteers, continued to engage them via phone calls and mask distributions via post. We managed to engage a total of 296 seniors, making over 3,000 calls to them. We also distributed masks to residents in 411 units in Mountbatten and Toa Payoh.



Uncle Lim (not his real name) is an elderly single man who lives alone; he had been attending Chair Yoga exercises regularly at House of Joy. In 2020, due to a change in his hypertension medication, Uncle Lim had to go for regular doctor's appointments. This caused him stress, which was amplified by long periods of staying home. His strength also deteriorated, causing him to become more homebound, creating mobility issues.

Our staff and SGH community nurses worked together with Uncle Lim and his niece to help him with daily blood pressure monitoring, eventually empowering Uncle Lim to use the machine and record his own blood pressure. They also provided additional support in the form of daily meals delivery from the Thye Hua Kwan Meals-on-Wheels programme. Staff and volunteers also supported the family by providing medical escorts.

We are happy to report that Uncle Lim now has a stable and well-managed blood pressure. He is happy to be independent in managing himself at home and has started returning to House of Joy for Chair Yoga. With support from various partners and caregivers, we were able to fulfil Uncle Lim's wish to remain independent and active in the community.



CONNECT AND PROVIDE SOCIAL SUPPORT

HOUSE OF JOY



"I like the staff and instructors at House of Joy, they called me during the Circuit Breaker and kept me hopeful. They also created many programmes for us. Without them, I would not have much to do or have made so many friends."

Yeoh Kim Bee, 84

Our House of Joy aims to keep seniors actively engaged through programmes that foster a sense of community and self-development. Despite the pandemic and the necessity for safe distancing, we still managed to connect with them and provide social support to them. We are so thankful to have opened a second House of Joy centre at Tampines' GreenWeave estate in November 2020.

We also partnered with the Infocomm Media Development Authority (IMDA) in August, who sent digital ambassadors to help our seniors to adopt a digital lifestyle.



HOJ MOUNTBATTEN



150

Unique seniors reached



19

Programmes



3493

Senior engagement hours

"I was happy to be able to learn about phone functions and phone applications through the digital learning at House of Joy. Though I was slow, the staff and instructors were very patient and helpful in my learning. I am grateful to them."

Per Kim Eng, 75





This allowed us to launch various programmes via Zoom, such as exercise classes, online bingo and Chinese calligraphy.

Programme instructors presented their lessons in our video recording studio, lessons were live-streamed to centres and stay-at-home seniors. This allowed us to continue engagements while adhering to social distancing guidelines.

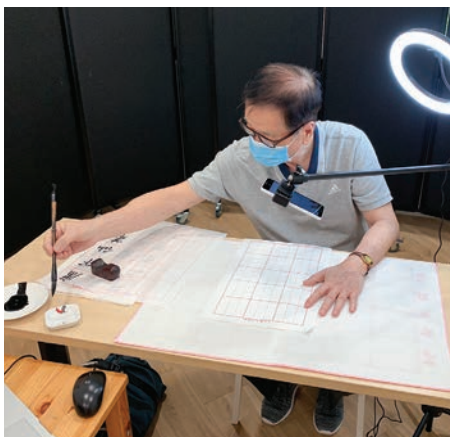


“During Phase 2, my wife and myself were happy that House of Joy created exercise and calligraphy programmes for us. We are very grateful for their care and communication in this period of time.”

Foo Heok Kiow, 82



We also collaborated with Singapore General Hospital, where they took care of the seniors in their homes. They also hosted health talks at the House of Joy.



FAMILY SERVICES

LOOK AT HOW GOOD AND PLEASING IT IS WHEN FAMILIES LIVE TOGETHER AS ONE!
- PSALM 133:1 (CEB)

A family is what makes a home. We experienced a large peak in cases coming in due to the impact of the pandemic on the livelihoods of many people.

In 2020, we collaborated with City Harvest Church (CHC) and started the first ever CHC Care Fund, to financially support the members of CHC and the public who suffered financially due to the COVID-19 pandemic.

We also worked with 17 social service partners to provide interim financial assistance to our shared clients. These partners include the Social Service Office, Family Service Centres and Hospital Medical Social Services.

In total, our case workers helped over 330 families and our agency disbursed over \$82,000 as financial aid, double the amount in 2019. We were glad to have helped these households tide over their financial crises during the challenging season.

SUPPORT THOSE WHO
 SUFFERED FINANCIALLY DUE
 TO THE COVID-19 PANDEMIC

Angeline (not her real name) is a single mother with a young child in preschool. She is also the sole breadwinner and caregiver of her family, on top of being a part-time student. We worked with Angeline's social workers to support her with interim financial assistance for seven months. Angeline has now shifted into her own rental flat and is financially independent.

"Despite everything that life throws at you, stay focused on your goals in the present and count your little blessings. As long as you're willing to help yourself and seek help along the way, help shall be provided during the times of need. I believe that the pillars of support from friends, family and even the community is important. I'm glad that I am not alone during this midst of such circumstances," she shared.

We helped



330
families



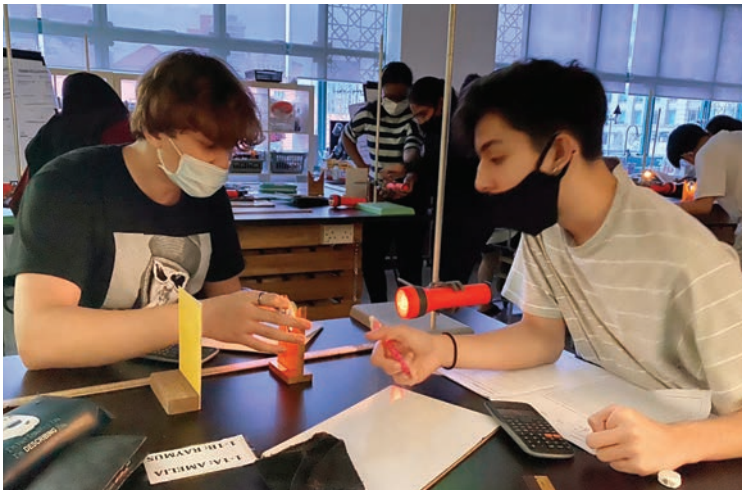
82
received
information and
referral services



99
received
financial assistance



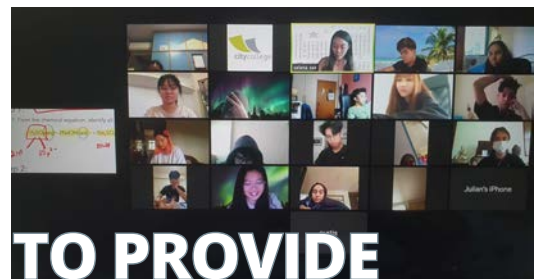
271
received
casework counselling



LET NO ONE DESPISE YOU FOR YOUR YOUTH, BUT SET THE BELIEVERS AN EXAMPLE IN SPEECH, IN CONDUCT, IN LOVE, IN FAITH, IN PURITY. - 1 TIMOTHY 4:12 (ESV)

YOUTH (CITY COLLEGE)

City College was founded in 2002 with a mission to provide students a second chance at an education. The 2020 batch of students faced unique challenges due to the COVID-19 pandemic, but they rose above their circumstances to continue their learning. We provided them with the preparation needed to take their national GCE 'N' and 'O' Level examinations, gaining the certification to spur them on to higher learning. A total of 45 students were enrolled and 43 graduated in 2020.



TO PROVIDE STUDENTS A SECOND CHANCE AT AN EDUCATION



A year of curriculum disruptions due to sudden home-based learning arrangements would mean that students required more support academically. However, the forced adaptation of online learning also provided opportunities for us to reach more students through social media.

In 2020, City College produced a total of 70 videos for its YouTube channel, gaining more than 1,000 subscribers and receiving more than 150,000 views.

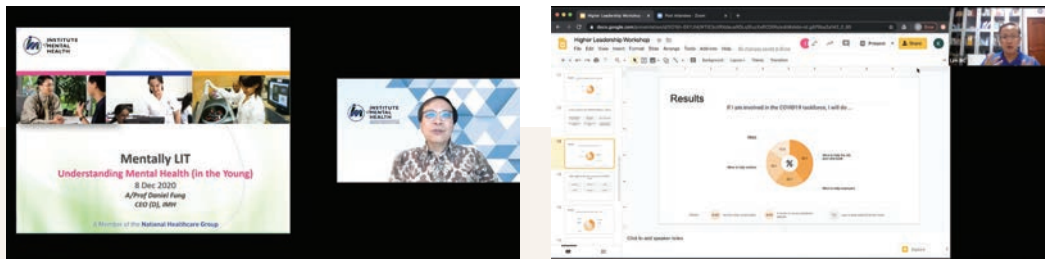


YOUTH (HIGHER)

Higher aims to bring youth to new heights with the Higher Growth Track, creating new and fresh experiences for the youth of our generation, moulding them into the leaders of tomorrow.

After a successful run of our milestone event in 2019, City King, we organised various online developmental workshops to impact and educate youth. Titled **Higher Conversations**, they focused on Christian marketplace leadership, making an impact in the community and youth mental health. **Higher Conversations** hosted a total of 492 participants.

One notable workshop featured Mr Lim Biow Chuan, Member of Parliament for Mountbatten SMC, who shared his personal experience with the youth.



Session with Mr David Chua, CEO of National Youth Council.



HIGHER CONVERSATIONS



492
Participants

Apart from **Higher Conversations**, we also empowered the youths to go out and volunteer in the community and make a difference.

“Last year, thanks to Higher, I had the opportunity to attend the talk by David Chua and to serve at Willing Hearts.



Seeing how fervent and passionate Mr Chua was about serving youth from all backgrounds inspired me to do what I could to make a difference in the community I am in. To me, it meant not just my family and friends but those I may not know very well or at all. It encouraged me that even my little can go a long way!”

Zara, 16

“I really enjoyed volunteering at Willing Hearts. It was a lot of manual labour; from handling raw chicken to chopping vegetables. Seeing so many people coming together to help prepare meals for the less fortunate and watching my fellow members stepping up to serve was very moving. My day spent at Willing Hearts reminded me that everything we have is truly a blessing from God. Even things that may seem common to us, like meals, should not be taken for granted. I can't wait to go back!”



Jet, 19

MOULDING YOUTH INTO THE LEADERS OF TOMORROW

VOLUNTEER MANAGEMENT

EACH OF YOU SHOULD USE WHATEVER GIFT YOU HAVE RECEIVED TO SERVE OTHERS, AS FAITHFUL STEWARDS OF GOD'S GRACE IN ITS VARIOUS FORMS.
- 1 PETER 4:10



**GIVING THEIR BEST
 IN SERVING THE
 COMMUNITY**

Our volunteers never fail to give their best in serving the community.

When we could not go about our usual volunteer activities, we partnered with four other organisations such as Food From The Heart and Willing Hearts. This gave our volunteers opportunities to serve the community. Our service volunteers went the extra mile to keep in touch with our clients through care calls; they even write personalised cards and packed masks to be distributed to them.

We are so thankful to all 571 of our event and service volunteers who took the time out to help those in need.



"Before the pandemic, we were able to sit and talk with the elderly. However, the Circuit Breaker was a good chance for us to call and build rapport with the elderly, serving as a form of social network support for them. I was also glad to be able to help connect some of the elderly clients to access financial schemes available for them. I'm grateful to be able to help them in small, practical ways."

Karin Chua
 Service volunteer leader



“During one of our care calls, the client was very happy that we called to see how he was doing. He also told us that he missed our visits and events. This reminded us of how important our roles are as volunteers, making an impact in the lives of the elderly.”

Max Hong
Service volunteer



571

Total volunteers



117

New volunteers



32

Core volunteers



55

Events



1

Training programme developed



GOVERNANCE



BOARD MEETINGS

The Board is supported by six working committees. They have the authority to examine issues related to their portfolio and report back to the Board on their findings and recommendations. One Annual General Meeting and four board meetings were held over the period of July 2020 to April 2021.



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.



HUMAN RESOURCE MANAGEMENT

The performance appraisal exercise for staff members was completed in December 2020. The remuneration committee reviewed the performance, salary structure and guidelines. The annual remuneration for each of the top three key executives in CHCSA remains within the \$100,000 salary band.

MANAGEMENT COMMITTEE & SUB COMMITTEES

CHCSA MANAGEMENT BOARD 2020/2021

		ANNUAL GENERAL MEETING SEPTEMBER 2020	BOARD MEETING JULY 2020	BOARD MEETING SEPTEMBER 2020	BOARD MEETING FEBRUARY 2021	BOARD MEETING APRIL 2021
PRESIDENT	Toh Poh Chin Eileen	☑	☑	☑	☑	☑
VICE PRESIDENT	Ong Chi Jian Allan	☑	☑	☑	☑	☑
TREASURER	Ng Chern Nee Sherie	☑		☑		
SECRETARY	Wong Kon How	☑	☑	☑	☑	☑
MEMBERS	Fong Ling Lee Karen	☑	☑	☑	☑	☑
	Lim Joon Hian Daniel	☑	☑	☑		☑
	Lim Meng Koon Kenneth	☑	☑	☑	☑	☑
	Tan Lee San Theresa	☑	☑	☑	☑	☑
	Yen-Sullivan Cynthia	☑	☑	☑	☑	

2020/2021 SUB-COMMITTEES

AUDIT COMMITTEE

CHAIRMAN | Lim Joon Hian Daniel
MEMBERS | Lynn Tan
Shannon Tan

FINANCE COMMITTEE

CHAIRMAN | Allan Ong
MEMBER | Joann Leong
Francis Lim

PROGRAMMES & SERVICES COMMITTEE

CHAIRMAN | Allan Ong
MEMBERS | Kenny Low
Tammy Lim
Luen Wai Sum
Tong Weng Kong Jasper
Lim Meng Koon Kenneth

FUND RAISING COMMITTEE

CHAIRMAN | Sherie Ng
MEMBERS | Karen Fong
Cynthia Yen
Cindy Koh

APPOINTMENT & NOMINATION COMMITTEE

CHAIRMAN | Theresa Tan
MEMBERS | Eileen Toh
Wong Kon How

HUMAN RESOURCE COMMITTEE

CHAIRMAN | Eileen Toh
MEMBERS | Lim Joon Hian Daniel
Janelle Tan

* Board member Ms Eileen Toh will be stepping down from her role of President with effect from 1 July 2021. She will remain in the board for her 15th term to ensure a smooth transition.

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

GROUP	NOTE	UNRESTRICTED FUND	RESTRICTED FUNDS			TOTAL FUNDS S\$
		ACCUMULATED FUND S\$	CARE AND SHARE FUND S\$	MS CARE FUND S\$	INVICTUS FUND S\$	
INCOME						
ACTIVITIES FROM GENERATED FUNDS						
VOLUNTARY INCOME						
- Donations - tax exempt		807,196	0	0	0	807,196
- Donations - non-tax exempt		611,591	0	0	0	611,591
- General receipts		3,581	0	0	0	3,581
- Grants and funding						
- Bicentennial community fund		400,000	0	0	0	400,000
- NCSS invictus fund		0	0	0	50,000	50,000
- Others		12,499	0	0	0	12,499
ACTIVITIES FOR GENERATING FUNDS						
- Registration and laboratory fees		4,403	0	0	0	4,403
- School fees		183,802	0	0	0	183,802
- Subscription fees		3,208	0	0	0	3,208
		2,026,280	0	0	50,000	2,076,280
OTHER INCOME						
Gain on disposal of property, plant and equipment		0	0	0	0	0
Jobs support scheme		213,418	0	0	0	213,418
MISCELLANEOUS INCOME						
- COVID-19 related rent concessions		31,750	0	0	0	31,750
- Employment credit scheme		26,426	0	0	0	26,426
- Profit sharing scheme		4,700	0	0	0	4,700
- School administrative fees		569	0	0	0	569
- Others		11,799	0	0	0	11,799
		288,662	0	0	0	288,662
TOTAL INCOME		2,314,942	0	0	50,000	2,364,942
EXPENDITURE						
COST OF CHARITABLE ACTIVITIES						
PROGRAM EXPENSES						
- Care and share project	4	0	0	0	0	0
- Casework		169,929	67,859	0	0	237,788
- COPE		54,193	0	0	0	54,193
- Elderly services		267,130	3,665	0	0	270,795
- MS Care		0	0	5,723	0	5,723
- HIV Care		0	0	0	0	0
- Volunteer management		118,824	494	0	0	119,318
- Youth services		46,162	0	0	0	46,162
- HOJ Tampines		22,750	0	0	0	22,750
GENERATING FUNDS - TRADING DIRECT AND OTHER COSTS						
- Contractual services		84,655	0	0	0	84,655
- CPF and SDL charges		22,179	0	0	0	22,179
- Laboratory supplies		831	0	0	0	831
- Salaries and related costs		130,749	0	0	0	130,749
- Others		121	0	0	0	121
		917,523	72,018	5,723	0	995,264

GROUP	NOTE	UNRESTRICTED FUND	RESTRICTED FUNDS			TOTAL FUNDS S\$
		ACCUMULATED FUND S\$	CARE AND SHARE FUND S\$	MS CARE FUND S\$	INVICTUS FUND S\$	
EXPENDITURE (CONT'D)						
GOVERNANCE AND ADMINISTRATIVE COSTS						
Accessories and supplies		4,582	0	0	0	4,582
Accounting fees		27,090	0	0	0	27,090
Advertising and promotions		3,943	0	0	0	3,943
Annual leave		7,728	0	0	0	7,728
Auditors' remuneration		17,441	0	0	0	17,441
Bad debts expense		0	0	0	0	0
Bank charges		2,305	0	0	0	2,305
Consultancy and professional charges		14,028	9,050	0	0	23,078
Contractual service		210	0	0	0	210
Courier and postages		200	0	0	0	200
Credit card and NETS charges		1,483	0	0	0	1,483
Data and communications		12,483	775	0	0	13,258
Depreciation	9	33,414	64,913	0	0	98,327
Expenditure – computers		0	21,240	0	0	21,240
Event expense		2,424	0	0	0	2,424
Food and refreshments		537	0	0	0	537
General expenses		2,321	0	0	0	2,321
Insurance		12,497	0	0	0	12,497
License		2,246	0	0	0	2,246
Loss on disposal of property, plant and equipment		84	0	0	0	84
Office supplies		533	0	0	0	533
Printing, publicity and stationeries		1,372	0	0	0	1,372
Rental of equipment		0	0	0	0	0
Rental of office		194,160	0	0	0	194,160
Repairs and maintenance		5,960	0	0	0	5,960
Staff salaries and bonuses	5	325,866	0	0	0	325,866
Staff CPF, SDL and Levy	5	52,844	0	0	0	52,844
Staff welfare	5	14,186	2,299	0	0	16,485
Subscriptions		517	168	0	0	685
Telecommunications		6,855	0	0	0	6,855
Transport		1,239	0	0	0	1,239
Utilities		8,970	0	0	0	8,970
Volunteers Training		1,985	0	0	0	1,985
Welfare		980	0	0	0	980
Others		85	0	0	0	85
		760,568	98,445	0	0	859,013
FINANCE CHARGES						
Interests on finance lease		1,153	0	0	0	1,153
TOTAL EXPENDITURE		1,679,244	170,463	5,723	0	1,855,430
NET INCOME / (EXPENDITURE) BEFORE TAX		635,698	(170,463)	(5,723)	50,000	509,512
INCOME TAX EXPENSE	6	468	0	0	0	468
NET INCOME / (EXPENDITURE) AFTER TAX		635,230	(170,463)	(5,723)	50,000	509,044

STATEMENTS OF FINANCIAL POSITION AS AT 31 DECEMBER 2020

	NOTE	GROUP		ASSOCIATION	
		2020 S\$	2019 S\$	2020 S\$	2019 S\$
ASSETS					
CURRENT ASSETS					
Cash and cash equivalents	7	1,847,678	1,463,315	1,637,720	1,311,997
Trade and other receivables	8	247,761	282,940	218,190	220,552
		2,095,439	1,746,255	1,855,910	1,532,549
NON-CURRENT ASSETS					
Property, plant and equipment	9	322,360	157,168	280,795	127,605
Investment in subsidiary	10	0	0	0	0
		322,360	157,168	280,795	127,605
TOTAL ASSETS		2,417,799	1,903,423	2,136,705	1,660,154
LIABILITIES					
CURRENT LIABILITIES					
Trade and other payables	11	155,314	143,193	121,580	115,314
Contract liabilities		4,270	4,025	0	0
Finance lease liabilities	12	7,687	7,542	0	0
Income tax liabilities	6	478	474	0	0
		167,749	155,234	121,580	115,314
NON-CURRENT LIABILITIES					
Finance lease liabilities	12	4,689	11,872	0	0
TOTAL LIABILITIES		172,438	167,106	121,580	115,314
NET ASSETS					
NET ASSETS		2,245,361	1,736,317	2,015,125	1,544,840
FUNDS					
UNRESTRICTED FUND					
Accumulated general fund	13	2,078,330	1,615,003	1,872,574	1,446,566
RESTRICTED FUNDS					
Care and share fund	13	117,031	115,591	92,551	92,551
MS Care fund	13	0	5,723	0	5,723
Invictus fund	13	50,000	0	50,000	0
		167,031	121,314	142,551	98,274
TOTAL FUNDS		2,245,361	1,736,317	2,015,125	1,544,840

CONSOLIDATED STATEMENT OF CHANGES IN FUNDS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

GROUP	NOTE	UNRESTRICTED FUND	RESTRICTED FUNDS			TOTAL FUNDS S\$
		ACCUMULATED FUND S\$	CARE AND SHARE FUND S\$	MS CARE FUND S\$	INVICTUS FUND S\$	
2020						
Balance at beginning of financial year		1,615,003	115,591	5,723	0	1,736,317
Net income / (expenditure) for the year		635,230	(170,463)	(5,723)	50,000	509,044
Transfer of funds	13	(171,903)	171,903	0	0	0
BALANCE AT END OF FINANCIAL YEAR		2,078,330	117,031	0	50,000	2,245,361

GROUP	NOTE	UNRESTRICTED FUND	RESTRICTED FUNDS			TOTAL FUNDS S\$
		ACCUMULATED FUND S\$	CARE AND SHARE FUND S\$	MS CARE FUND S\$	INVICTUS FUND S\$	
2019						
Balance at beginning of financial year		1,795,265	98,311	4,139	0	1,897,715
Net income / (expenditure) for the year		24,037	(187,019)	1,584	0	(161,398)
Transfer of funds	13	(204,299)	204,299	0	0	0
BALANCE AT END OF FINANCIAL YEAR		1,615,003	115,591	5,723	0	1,736,317



**TOUCHING
HEARTS,
CHANGING
LIVES. 🗨️**

AR
20

**CITY HARVEST
COMMUNITY SERVICES
ASSOCIATION**



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Singapore 391012



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@chcsa