



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



Volunteers from JOL zone serving at Willing Hearts



# About Us

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.

## Corporate Information

**IPC Number**

IPC000181

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

**Charity Registration Number**

1419

**UEN Number**

S97SS0106L

**Auditor**

Precursor Accounting Services  
Private Limited

**Registered Address**

12 Pine Close #01-85  
Singapore 391012



Official opening HOJ Tampines Greenweave Eldercare Centre on 21 May 2022. Pastor Daniel Lim (First from the left)

2021 was a challenging year, given the global COVID-19 crisis that began in 2020. There were many changes in the protocol of safety measures over this past year, and we are thankful for the CHCSA staff and volunteers who adapted well and remained steadfast in our mission to do good in our community. **The COVID-19 pandemic presented new challenges to the running of community services, but it also strengthened our resolve to continue to creatively innovate our services to stay in touch with the disadvantaged and distressed.**

This past financial year, we focused on consolidating our services and improving our frameworks and processes. Our staff members are constantly encouraged to enrol in courses to learn new skills, and we have reaped much improvement in the workplace, thanks to new initiatives they have introduced. These initiatives increase our capacity for service delivery to our beneficiaries. As an agency, we have built meaningful networks and collaborated with other charity organisations to inspire our volunteers to continue sowing their time and efforts into good works in Singapore.

Under the leadership of our Executive Director, Mr Kenny Low, CHCSA now has a second House of Joy. We are grateful and pleased to have held the official opening HOJ Tampines Greenweave Eldercare Centre on 21 May 2022. HOJ brought an immediate positive impact to the

## President's Message

*Let's continue to find a hurt to heal and a need to meet!*

estate during the pandemic, befriending every senior in need, addressing social isolation and building up the new Greenweave community.

**Birthing out of City Harvest Church's purpose to "love God wholeheartedly and love people fervently", CHCSA was set up 25 years ago to reach out to and assist the needy and marginalised, regardless of race or religion.**

I would like to take this opportunity to thank all the Board Members, staff, volunteers and generous donors (both past and present) for your love, dedication and invaluable contributions that have shaped us to be who we are today.

**Let's continue to find a hurt to heal and a need to meet!**

Pastor Daniel Lim  
President

# Executive Director's Message

*As we come together again, let's build a stronger community.*

As I am writing this, House of Joy Tampines Greenweave will be holding its official opening ceremony in two days, graced by the Minister for Social and Family Development and Second Minister for Health, Mr Masagos Zulkifli.

This event was postponed twice in 2021—such was the tone of this past year. Each time we thought we were out of the woods with a successful vaccination drive, something new came along: first Delta, then Omicron. Today, a large part of the world has decided to simply live with Covid, while some countries are still adamant about stamping it out. In addition, we are seeing war in Europe and rising prices even as stocks are being dumped, and investors and economists are predicting a recession.

**Yet through all the challenges and uncertainties the world has faced, we learnt some precious lessons: that we need to celebrate while we can, engage with each other while we can and take care of each other always.** While external factors may disrupt our plans and programmes, the decision and will to do good must remain firm and consistent.



We are grateful for all the donors who continued to support our cause through the year. We are proud of our team of staff and our partners who have continued to provide essential support and services to our beneficiaries against the backdrop of the pandemic. We are inspired by our volunteers who gave their time and hearts to shower care on the community in allowable ways.

**As we come together again, let's build a stronger community. As we remove our masks, let us smile more and tell each other, "Well done."**

Kenny Low  
Executive Director



# Eldercare Services

Wisdom is with the aged, and understanding in length of days.

– Job 12:12 (ESV)

## COPE - Community Outreach Programme for the Elderly

Our Community Outreach Programme for the Elderly (COPE) reaches out to seniors who are living independently and ensures that they are not socially isolated.

When she became her mother's primary caregiver, **Li Min Maggie Hoe** decided to join COPE as a **volunteer befriender** to gain knowledge on how to speak and interact with the elderly. Through volunteering, she has learned to be more patient, and more aware of the needs of older folks.

Our volunteer befrienders engage our seniors through weekly phone and house calls that uplift and inspire them. **"Many seniors may say that they don't need anything or any help, but they are always quietly waiting for company, or for someone to talk to,"** says Li Min **"Being one of the people they can turn to, giving them a listening ear, and words of affirmation, lets me make a difference."**

Having been a COPE befriender for over a year, Li Min has found it to be fulfilling. **"When the elderly strike up a conversation with you, they share their own stories and words of encouragement, which brighten my day. Such interactions remind me that I can always do more for them."**



### Mountbatten

**461** elderly persons in **21** blocks cared for.

### Tampines

**327** elderly persons in **10** blocks cared for.

In 2021, we made **1,506** calls and visits to **440** seniors in Mountbatten and Tampines, and distributed masks to **700** homes in both areas



**1506** calls/visits to engage **440** seniors



Masks distribution to **700** units in Mountbatten and Tampines



# HOJ - House Of Joy

As its name suggests, House of Joy (HOJ) brings joy and a sense of “home” to our seniors through activities and programmes that foster a sense of community and self-development. These activities keep them actively engaged and help them develop a positive mindset towards healthy aging.



Chair Yoga is also a popular class at HOJ Mountbatten. Many seniors enjoy these exercises which was conducted with safety in mind, and paced for the elderly.



**139**  
Seniors reached



**15**  
Programmes



**299**  
Visitation Engagement

Other activities they enjoy include outdoor gardening, cooking sessions and even chess.



Recovered stroke patient **Per Kim Eng, 76**, has been attending our weekly exercise classes for seven years now. Through these classes, he recovered strength in his left hand.



**Chow Chee Cheong, 76**, was intrigued when he first walked past HOJ Mountbatten's outdoor garden. That led him to join our Gardening Club, where he would share his abundant gardening knowledge with the rest of the members. In addition, our chess sessions ignited his passion for the game, and now, he looks forward to weekly sessions where he gets to learn new techniques from different Masters.



Our team is working hard to increase programming capacity as all the spaces are getting filled up!



House Of Joy

Tampines Greenweave



150

Seniors reached



13

Programmes



327

Visitation Engagement



Retired senior **Choo Lee Hong, 74**, finds that she is even more active and busy than before, now that she is exercising at HOJ Tampines Greenweave. She loves going shopping with her newfound friends, and often boasts how lucky she is to have found HOJ.







# Family Services

Look at how good and pleasing it is when families live together as one!

– Psalm 133:1 (CEB)

**Our case workers work hard to strengthen and support underprivileged families in our community.** Due to various circumstances, these families may not have access to the necessary resources to find jobs or provide for their family.

We work with **24** social service partners like the Social Service Office and Family Service Centers to provide interim financial assistance to our shared clients. In 2021, we helped over **172** families in need and disbursed over **\$37,000** in financial aid.

A client came to us for financial support when she was unable to find a job. CHCSA's social worker, Jeannette guided the client through the application process, which allowed her to attain stable accommodation while she focused on finding employment. **Thank you, Jeannette, for the support.**

Yeo Yiyin, Lynn  
Social Worker  
Cheng San Family Service Center



**172**  
Families helped



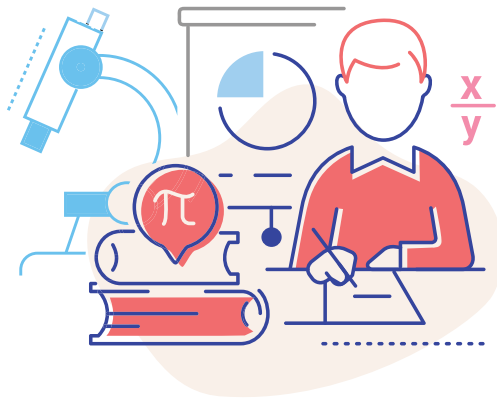
**58**  
Received information and referral services



**47**  
Received financial assistance



**41**  
Received casework counselling



# Youth – City College

Let my teaching fall like rain and  
my words descend like dew,  
like showers on new grass, like  
abundant rain on tender plants.

– Deut 32:2

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 'N' and 'O' Level examinations and spur them on to higher learning. In 2021, a total of 37 students were enrolled and 33 graduated.



37 Students enrolled



33 graduated



156 online learning  
videos produced



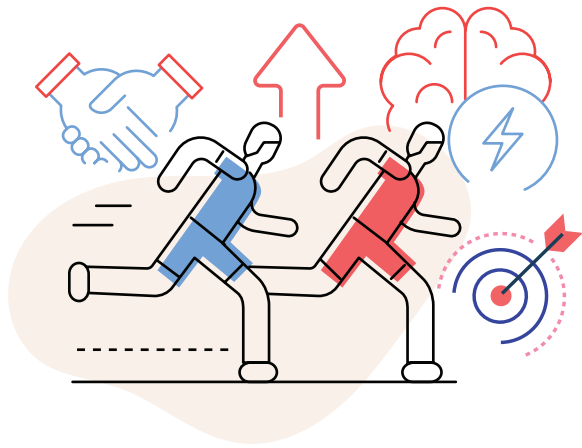
More than 2,900 subscribers  
More than 160,000 views



**Rufus Rakesh Kumar Kalaiselvan** enrolled into City College last year. He was most nervous about Principle of Accounts (POA) as he did not have any knowledge of this new subject. However, thanks to the guidance of Ms Gloria Gerrard, he managed to score a B3 during his final exam.

*"I was pleased to have Ms Gloria guiding and teaching me—she pushed us forward from the very beginning. She explained every theory clearly and even went the extra mile by making videos to help us understand a particular topic clearly. She never gave up on us."*





# Youth – Higher

At Higher, we bring our youth to new heights through the Higher Growth Track and community events that are engaging and inspiring. These events would in turn serve as opportunities for volunteerism, skill development and relationship building, moulding these young people into the leaders of tomorrow.



2 Events



74 Participants

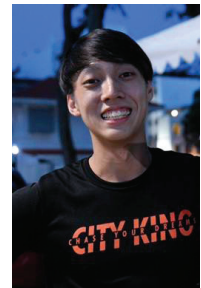


2 Youth volunteer leaders



13 Youth volunteers

Quinton Lim, 25 joined one of our family events as a volunteer. He was given the opportunity to work alongside other youths. *“Through this event, I gained new insights and growth in my work ethic, especially in the areas of teamwork, attentiveness and leadership. Overall, the whole Higher experience has been very enjoyable and I believe that it’s one everybody should experience.”*





# 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

**Our volunteers are part of the backbone of CHCSA. They are our first touchpoints with our clients, and they are always there to help.**



**646**  
Total volunteers



**236**  
New volunteers



**36**  
Core volunteers



**101**  
Events



**1**  
Training programme developed



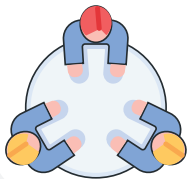
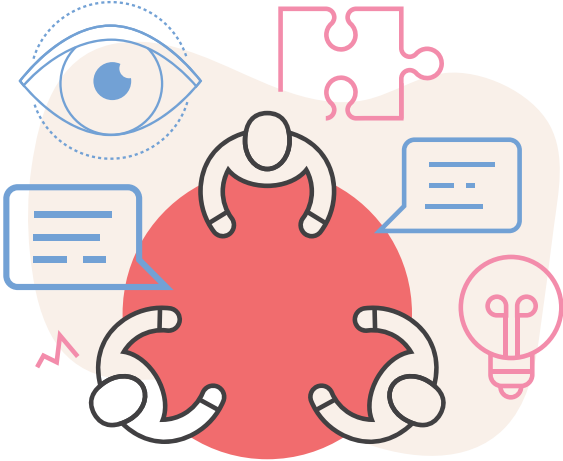
**Gideon and Siew Ling**, a dating couple, love serving together as **COPE befrienders**, visiting and interacting with the elderly. One memorable experience they had was when a client shared about her mini garden along her corridor, and told them about her different plants. **“She also told us about the kampung spirit in the neighborhood, where everyone would often gift each other pots of plants. As a result, we became genuinely interested in her life and the lives of her friends. We hope to continue making a difference in this community!”**



**Gideon and Siew Ling (First two from the left)**



# 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 2021. 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. The 3 highest paid staff do not serve as governing board members of the charity.

## Conflict of Interest Policy

CHCSA has put in place a Conflict of Interest Policy (COI) to safeguard the organization's mission and interest. The COI governs that no staff and board members may engage in any external interest of business which might conflict with the objects and mission of CHCSA. A COI declaration form will be given to all staff/board members at the earliest opportunity to agree and comply. Annual declaration of interest will be declared to the executive director or the Board in the event a conflict of interest may arise.

# Leadership



## Governing Board

Name	Occupation	Board Role	Board Term
Lim Joon Hian Daniel	Pastor (City Harvest Church)	President (since 1 July 2021)	4th
Ong Chi Jian Allan	Retiree (former General Manager)	Vice President (since 26 April 2017)	7th
Fong Ling Lee	Senior Manager	Treasurer (since 1 July 2021)	2nd
Lim Meng Koon Kenneth	Systems Architect	Secretary (since 1 July 2021)	3rd
Yen-Sullivan Cynthia	Corporate Communications Lead	Member	3rd
Lynn Tan Li Leng	Pastor (City Harvest Church)	Member	1st
Jasper Tong Weng Kong	Director	Member	1st
Toh Poh Chin Eileen*	Pastor (City Harvest Church)	Member	15th
Tan Lee San Theresa	Head of Corporate Communications	Member	7th

\*Toh Poh Chin Eileen is serving her for 15th and final term for period 2021-2022 to facilitate the transition of board leadership to Lim Joon Hian Daniel.

## Charity Executive Leadership

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

# Management Committee & Sub Committees

## CHCSA Management Board 2021/2022

		Annual General Meeting June 2021	Board Meeting July 2021	Board Meeting October 2021	Board Meeting December 2021
<b>President</b>	Lim Joon Hian Daniel	☑	☑	☑	☑
<b>Vice President</b>	Ong Chi Jian Allan	☑	☑	☑	☑
<b>Treasurer</b>	Fong Ling Lee Karen	☑	☑	☑	☑
<b>Secretary</b>	Lim Meng Koon Kenneth	☑	☑	☑	☑
<b>Members</b>	Toh Poh Chin Eileen	☑	☑	☑	☑
	Tan Lee San Theresa	☑	☑	☑	
	Yen-Sullivan Cynthia	☑		☑	☑
	Tong Weng Kong Jasper	☑	☑	☑	☑
	Tan Li Leng Lynn	☑	☑	☑	☑

## 2021/2022 Sub-Committees

<b>Audit Committee</b>	<b>Finance Committee</b>	<b>Programmes &amp; Services Committee</b>
<b>Chairman</b> Tan Li Leng Lynn <b>Members</b> Tan Sun Sun Shannon Ruth Yong Lee Ee	<b>Chairman</b> Fong Ling Lee Karen <b>Members</b> Ong Chi Jian Allan Leong Yin Yu Joann Lim Han Sin Francis	<b>Chairman</b> Tong Weng Kong Jasper <b>Members</b> Ong Chi Jian Allan Lim Meng Koon Kenneth Luen Wai Sum Low Heng Khuen Kenny (staff) Lim Hui Ching Tammy (staff)
<b>Appointment &amp; Nomination Committee</b>	<b>Human Resource Committee</b>	
<b>Chairman</b> Tan Lee San Theresa <b>Members</b> Toh Poh Chin Eileen Yen-Sullivan Cynthia	<b>Chairman</b> Lim Joon Hian Daniel <b>Members</b> Tong Weng Kong Jasper Florence Liew Chin Meng	



## Consolidated Statement Of Financial Activities For The Financial Year Ended 31 December 2021

	NOTE	GROUP 2021			GROUP 2020		
		UNRESTRICTED FUND	RESTRICTED FUND	TOTAL	UNRESTRICTED FUND	RESTRICTED FUND	TOTAL
		\$	\$	\$	\$	\$	\$
<b>INCOME</b>							
Voluntary income	3	1,691,593	-	1,691,593	1,422,368	-	1,422,368
Income from charitable activities	4	23,628	109,957	133,585	412,499	50,000	462,499
Income from fund generating activities	5	176,878	-	176,878	191,413	-	191,413
Other income	6	118,547	-	118,547	288,662	-	288,662
<b>TOTAL INCOME</b>		<b>2,010,646</b>	<b>109,957</b>	<b>2,120,603</b>	<b>2,314,942</b>	<b>50,000</b>	<b>2,364,942</b>
<b>EXPENDITURE</b>							
Cost of charitable activities	7	561,289	273,454	834,743	678,988	77,741	756,729
Cost of fund generating activities	8	201,157	-	201,157	238,535	-	238,535
Governance and administrative costs	9	727,190	54,010	781,200	760,568	98,445	859,013
Finance cost	10	505	-	505	1,153	-	1,153
<b>TOTAL EXPENDITURE</b>		<b>1,490,141</b>	<b>327,464</b>	<b>1,817,605</b>	<b>1,679,244</b>	<b>176,186</b>	<b>1,855,430</b>
Surplus/(Deficit) before tax		520,505	(217,507)	302,998	635,698	(126,186)	509,512
Taxation	11				468		468
<b>SURPLUS/(DEFICIT) AFTER TAX</b>		<b>520,505</b>	<b>(217,507)</b>	<b>302,998</b>	<b>635,230</b>	<b>(126,186)</b>	<b>509,044</b>

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

### Key management personnel remuneration

Key management personnel remuneration of the Group are those persons having the authority and responsibility for planning, directing and controlling the activities of the Group.

The remuneration of key management personnel during the year are as follows:

GROUP AND ASSOCIATION	2021	2020
	\$	\$
Salaries, wages and bonuses	119,600	120,950
Employer's contribution to defined contribution plans	13,804	14,034
	<b>133,404</b>	<b>134,984</b>

## Statements Of Financial Position As At 31 December 2021

	NOTE	GROUP		ASSOCIATION	
		31/12/2021	31/12/2020	31/12/2021	31/12/2020
		\$	\$	\$	\$
<b>ASSETS</b>					
<b>NON-CURRENT ASSETS</b>					
Plant and equipment	12	248,239	322,360	223,187	280,795
Investment in subsidiary	13	-	-	-	-
		<b>248,239</b>	<b>322,360</b>	<b>223,187</b>	<b>280,795</b>
<b>CURRENT ASSETS</b>					
Cash and cash equivalents	14	2,105,733	1,847,678	1,869,557	1,637,720
Trade and other receivables	15	285,812	247,761	232,001	218,190
		<b>2,391,545</b>	<b>2,095,439</b>	<b>2,101,558</b>	<b>1,855,910</b>
<b>TOTAL ASSETS</b>		<b>2,639,784</b>	<b>2,417,799</b>	<b>2,324,745</b>	<b>2,136,705</b>
<b>FUNDS</b>					
<b>UNRESTRICTED FUND</b>					
General fund	16	2,516,060	2,078,330	2,267,104	1,872,574
<b>RESTRICTED FUNDS</b>					
Care and share fund	17	32,299	117,031	7,819	92,551
Invictus fund	17	-	50,000	-	50,000
MS Care fund	17	-	-	-	-
Transition fund	17	-	-	-	-
<b>TOTAL FUNDS</b>		<b>2,548,359</b>	<b>2,245,361</b>	<b>2,274,923</b>	<b>2,015,125</b>
<b>LIABILITIES</b>					
<b>NON-CURRENT LIABILITIES</b>					
Lease liabilities	18	-	4,689	-	-
<b>CURRENT LIABILITIES</b>					
Lease liabilities	18	4,690	7,687	-	-
Trade and other payables	19	86,735	159,584	49,822	121,580
Income tax liabilities		-	478	-	-
		<b>91,425</b>	<b>167,749</b>	<b>49,822</b>	<b>121,580</b>
<b>TOTAL LIABILITIES</b>		<b>91,425</b>	<b>172,438</b>	<b>49,822</b>	<b>121,580</b>
<b>TOTAL FUNDS AND LIABILITIES</b>		<b>2,639,784</b>	<b>2,417,799</b>	<b>2,324,745</b>	<b>2,136,705</b>

## Statements Of Changes In Funds For The Financial Year Ended 31 December 2021

GROUP	GENERAL FUND	CARE AND SHARE FUND	INVICTUS FUND	MS CAREFUND	TRANSITION FUND	TOTAL
	\$	\$	\$	\$	\$	\$
Balance as at 01 January 2020	1,615,003	115,591	-	5,723	-	1,736,317
Net surplus/(deficit) for the year	635,230	(170,463)	50,000	(5,723)	-	509,044
Transfer of funds	(171,903)	171,903	-	-	-	-
<b>BALANCE AS AT 31 DECEMBER 2020</b>	<b>2,078,330</b>	<b>117,031</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>2,245,361</b>
Balance as at 01 January 2021	2,078,330	117,031	50,000	-	(82,775)	2,245,361
Net surplus/(deficit) for the year	520,505	(84,732)	(50,000)	-	82,775	302,998
Transfer of funds	(82,775)	-	-	-	-	-
<b>BALANCE AS AT 31 DECEMBER 2021</b>	<b>2,516,060</b>	<b>32,299</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,548,359</b>

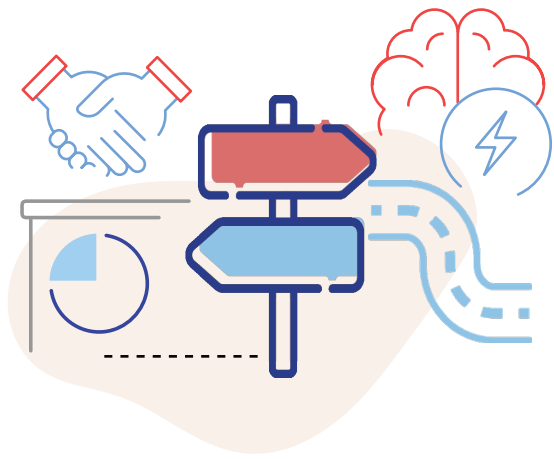
ASSOCIATION	GENERAL FUND	CARE AND SHARE FUND	INVICTUS FUND	MS CAREFUND	TRANSITION FUND	TOTAL
	\$	\$	\$	\$	\$	\$
Balance as at 01 January 2020	1,446,566	92,551	-	5,723	-	1,544,840
Net surplus/(deficit) for the year	597,911	(171,903)	50,000	(5,723)	-	470,285
Transfer of funds	(171,903)	171,903	-	-	-	-
<b>BALANCE AS AT 31 DECEMBER 2020</b>	<b>1,872,574</b>	<b>92,551</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>2,015,125</b>
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)	-	(82,775)	259,798
Transfer of funds	(82,775)	-	-	-	82,775	-
<b>BALANCE AS AT 31 DECEMBER 2021</b>	<b>2,267,104</b>	<b>7,819</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,274,923</b>

### The Association's reserve position for the financial year ended 31 December 2021

ASSOCIATION	2021	2020	INCREASE/(DECREASE)
	\$	\$	\$
<b>UNRESTRICTED FUND</b>			
General fund	2,267,104	1,872,574	21
<b>RESTRICTED FUND</b>			
Care and share fund	7,819	92,551	(92)
Invictus fund	-	50,000	
	7,819	142,551	
<b>TOTAL FUND</b>	<b>2,274,923</b>	<b>2,015,125</b>	<b>13</b>
<b>TOTAL ANNUAL OPERATING EXPENDITURE (NOTE A)</b>	<b>1,622,412</b>	<b>1,597,220</b>	<b>2</b>
<b>RATIO OF FUND TO ANNUAL OPERATING EXPENDITURE</b>	<b>1.40</b>	<b>1.17</b>	

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

Reserve Policy: The Association's reserve policy is to build up reserves to meet up to two years' operational expenses.



# The Road Ahead

With great gratitude to our donors and volunteers, our team is able to afford the lease, operations, administration and programming expenses for our current eldercare services, family support programmes and youth development projects.

As the landscape of education changes, we will also be exiting from the provision of full-time 'O' level preparatory programmes for premature school leavers and move towards producing youth development programmes focusing on development of skills and confidence.

We are working on receiving more government support grants for our eldercare services from the Ministry of Health so that we are able to expand our number of active aging centers to a total of 3-5 centers within the next 5 years.

We hope that you will continue to be with us on this journey of touching hearts, changing lives. For the goodness of God to be shown.



**Touching Hearts,  
Changing Lives.**

## City Harvest Community Services Association



12 Pine Close, #01-85,  
Singapore 391012



+65 6835 9916



[www.chcsa.org.sg](http://www.chcsa.org.sg)



[info@chcsa.org.sg](mailto:info@chcsa.org.sg)



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