




ANNUAL REPORT
For the financial year
ended 31 March 2018





Published in October 2019 by O'Joy Care Services

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admin@ojoy.org

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About Us

WHO WE ARE AND WHAT WE DO

O'Joy Care Services is a voluntary welfare organisation that help to promote the psycho-emotional health of the older person, and to empower his or her family and caregiver to accomplish the same goal through a holistic perspective on wellness. We provide counselling services and active ageing programmes to enhance the well-being of older persons, and also provide training programmes to professionals, volunteers and family caregivers to support the growing population of older persons.

OUR MISSION

Be a leading organization in the field of psychological care to enhance the well-being of older persons and their families.

OUR OBJECTIVES

- ♦ To help fulfill the psychological needs of older persons, their families and/or their caregivers through our counselling services.
- ♦ To enhance the availability and skills level of volunteer help in gerontological psychosocial services through our training and management of volunteers.
- ♦ To promote the professional development of gerontological practices through our training programmes.

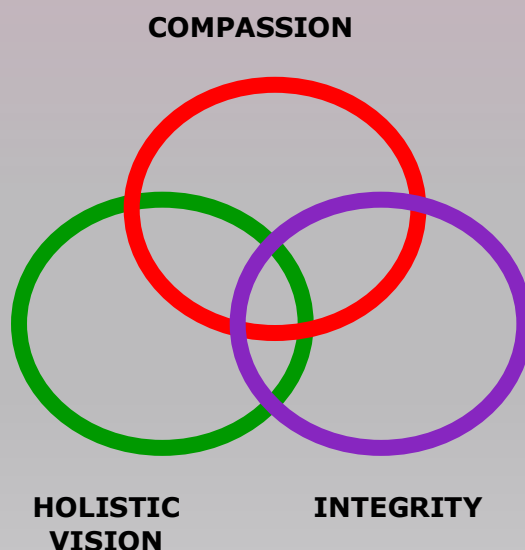


Figure 1:
OUR VALUES

Overview of O'Joy

Charity Name: O'Joy Care Services

Charity Registration Number: 01806 (with IPC status)

Society Registration Number: ROS 0363/2003 WEL

(Registered under the Societies Act on 19 January 2004, with the Registry of Societies).

Institution of a Public Character (IPC) Registration number: 000573

(Attained IPC status from the Commissioner of Charities and the Inland Revenue Authority on 1 March 2007. The IPC status allows a charity to issue tax-exempt receipts for donations made to the organisation.)

Full Membership with the National Council of Social Service: 1 April 2005

Registered Address: Block 5 Upper Boon Keng Road #02-10 Singapore 380005

UEN: T04SS0047J

Auditor:

Corpwerk Pac

60 Paya Lebar Road,
#12-05 Paya Lebar Square,
Singapore 409051

Bank:

Standard Chartered Bank

(Battery Road Branch)

6 Battery Road

Singapore 049909

President's Message

True to its mission of becoming a leading organization in the field of psychosocial care to enhance the well-being of older persons and their families, O'Joy Care Services (or O'Joy Limited) has provided quality professional counselling and clinical case management services to over 5,600 elderly clients since 2004.

Its flagship programme, Health Oriented Ageing (HOA) has grown from strength to strength. This programme reaches out to active ageing residents staying at Upper Boon Keng area. These active HOA members are engaged in exercises, singing, Wushu, Angklung and visual arts during weekdays. Such community learning opportunities enable the elderly to make new friends and learn new knowledge and skills. This defies that age is a limit. Through longer term of relationship building, we also manage to empower some of the more active HOA members to become HOA facilitators. We provide professional development for these HOA members and transform them to become volunteers and facilitators for the activities. This truly light up the spirit of elderly for elderly.

Besides HOA facilitators, O'Joy continues to focus on the professional development of another group volunteers namely the para-counsellors. The pride of O'Joy is in developing its proprietary basic counselling course to equip and enhance these volunteers with effective counselling skills to support older persons who may be depressed, lonely or isolated during their regular home visits.

As a small voluntary welfare organization, we need the public to support us in terms of resources and expertise to sustain the programme. In this financial year, through media outreach and forums, we actively share our services and commitments in supporting the elderly through our community mental health intervention programme. We will continue our efforts in appealing to the public to support us so that we can sustain our commitments to serve the elderly persons in need.

I would like to express our deepest appreciation to all donors, committed volunteers, MOH, AIC, C3A, MSF, NCSS, PA and other supporters, Management Committee members and staff for your faith and for illuminating the impact of bringing oceans of joy to those we serve.

I look forward to your continued support. Striding in steady steps, I believe the strong visionary leadership and committed team will bring O'Joy Care Services to greater heights!

A stylized, handwritten signature in black ink, appearing to read 'Alan Goh'.

Mr Alan Goh Jiang Wee
President
Management Committee

Leadership

Management Committee

Name	Current Management Committee Appointment and Dates	Occupation	Past Management Committee Appointments and Dates
Goh Jiang Wee, Alan	President (18 Sep 2017)	Educator	President (26/09/2015 to 18/09/2017) Treasurer (28/09/2013 to 26/09/2015) Secretary (17/09/2011 to 28/09/2013)
Chung Soon Bee	Hon. Secretary (18 Sep 2017)	Educator	Secretary (26/09/2015 to 18/09/2017) V President (28/09/2013 to 26/09/2015) President (17/09/2011 to 28/09/2013)
Chee Teng Hsiu, Terrence	Hon. Treasurer (18 Sep 2017)	Retired Banker	Member (26/09/2015 to 18/09/2017) Member (28/09/2013 to 26/09/2015) Member (17/09/2011 to 28/09/2013)
Cheong Chong Khiam, Max	Member (18 Sep 2017)	CEO	Treasurer (26/09/2015 to 18/09/2017) Member (28/09/2013 to 26/09/2015) A. Treasurer (17/09/2011 to 28/09/2013)

Executive Director

Choo Jin Kiat

Appointed to position since 01 Apr 2011

Clinical Director

Teo Puay Leng

Appointed to position since 01 Apr 2010

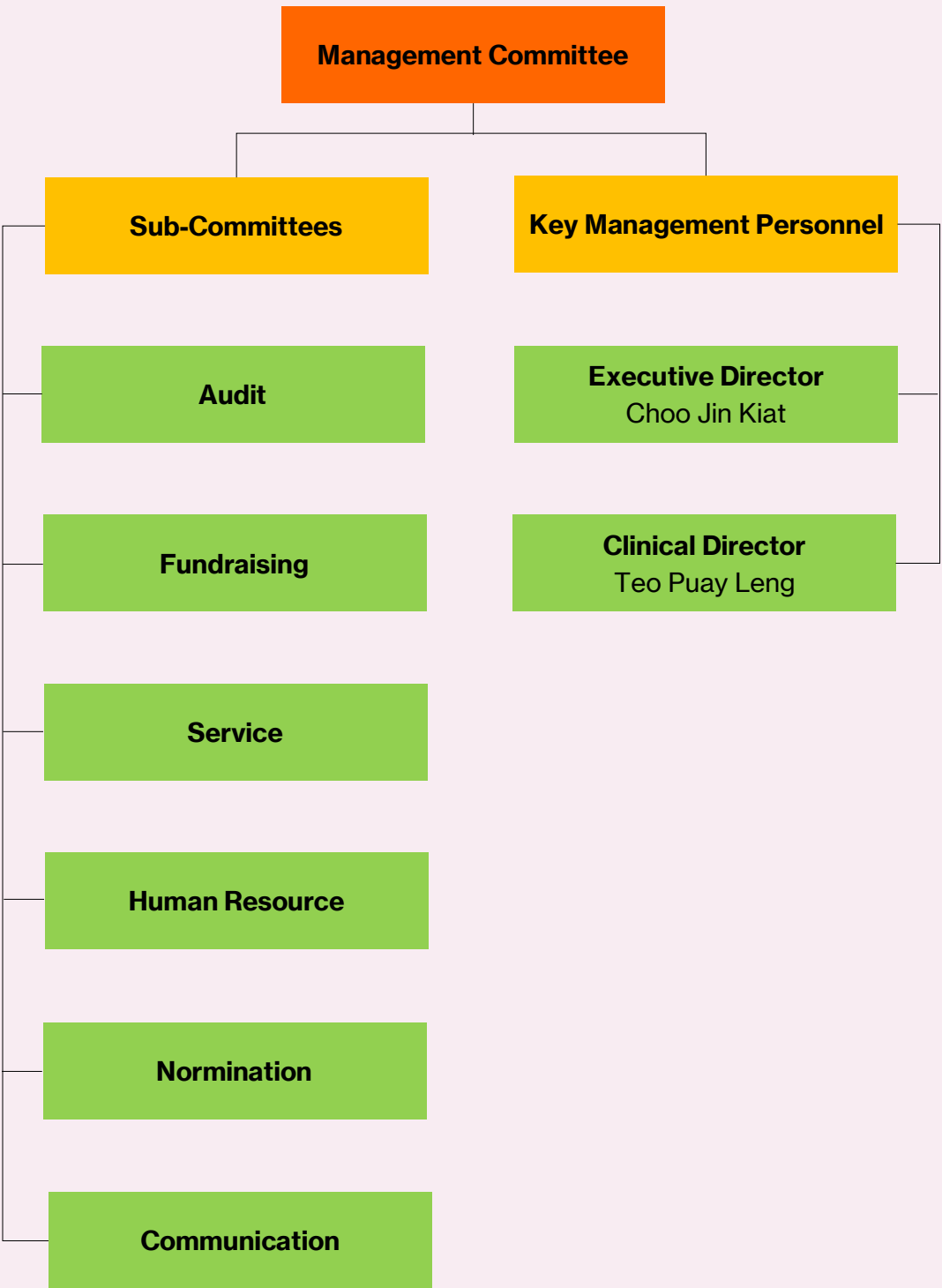
Clinical Advisory Board

Dr Ng Li Lin

International Clinical Consultant

Dr John Banmen

Organisation Structure

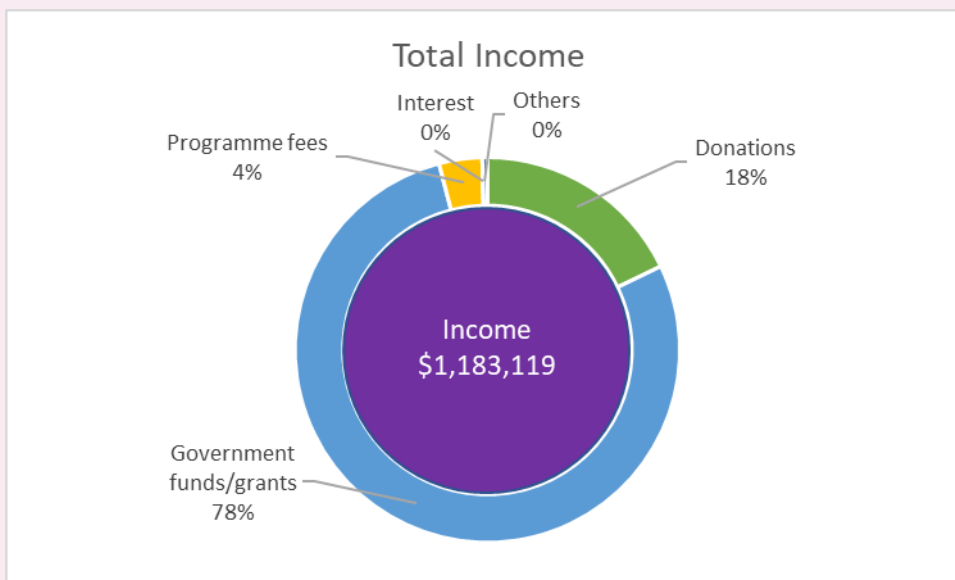


Highlights of the Year

Summary Financial Performance

- Total Income: \$1,183,119
- Total Expenditure: \$1,207,573
- Donations increased by \$152,778 in this year, due to larger appeal letter base.
- Expenses increased by \$105,272 in this year, due to
 - ⇒ serving more clients under our PEAN program,
 - ⇒ investing more in our iCPF scheme to better support volunteers, and
 - ⇒ starting new Community Partnership to reach out to current and new donors.

Total Income



Total Expenditure

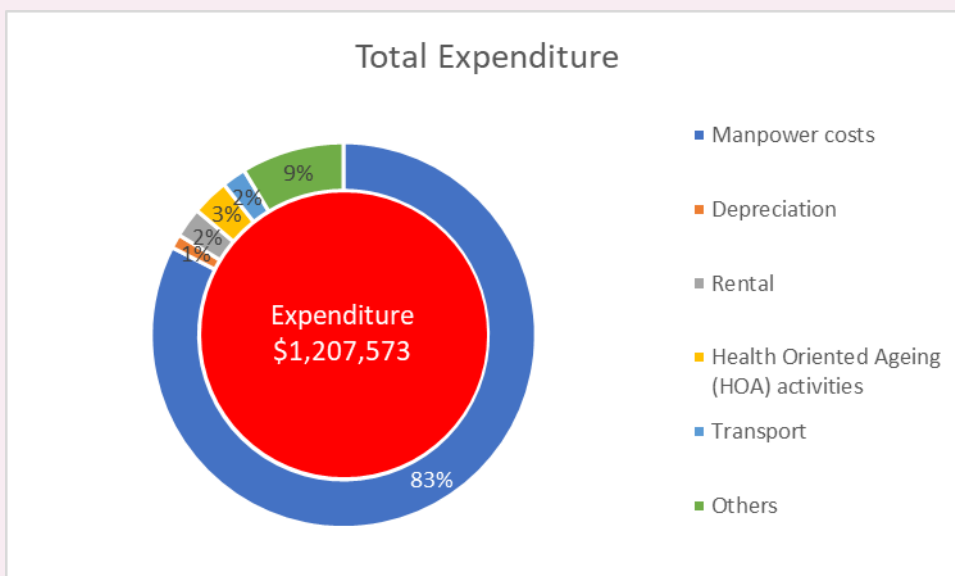


Table 1: At a Glance

How we helped

956
older persons
served by
all
programmes,
of which

744
are **unique**
individuals

88
active
volunteers

240
clients served
by our
volunteers

482
people
supported
through
**Community
Mental Health
Intervention**

18
people
supported
through
**Prevention
and
Intervention of
Elderly Abuse
and Neglect**

216
people
supported
through
**Counselling
Services**

174
people actively
participating
**Health Oriented
Ageing**

Correction: 867 older persons were served by all programmes in FY2017, instead of 1089 as reported in the annual report 2017.



Our Work

Programmes & Activities

COMMUNITY MENTAL HEALTH INTERVENTION

GERONTOLOGICAL COUNSELLING

HEALTH-ORIENTED AGEING

O'Joy Care Services aims to fulfil the psychological needs of older persons and their caregivers, and we do so through our myriad of programmes.

From the treatment of psychological disorders to the promotion of healthy and active lifestyles, our programmes ensure that our beneficiaries receives holistic and integrated services to enhance their well-being.



COMIT

COMMUNITY

MENTAL HEALTH

INTERVENTION

Launched in January 2012, our Community Mental Health Intervention (COMIT) programme serves people aged 18 and above who are at-risk-of, or diagnosed with mental health conditions, such as anxiety, depression and dementia. The counselling service is also open to their caregivers.

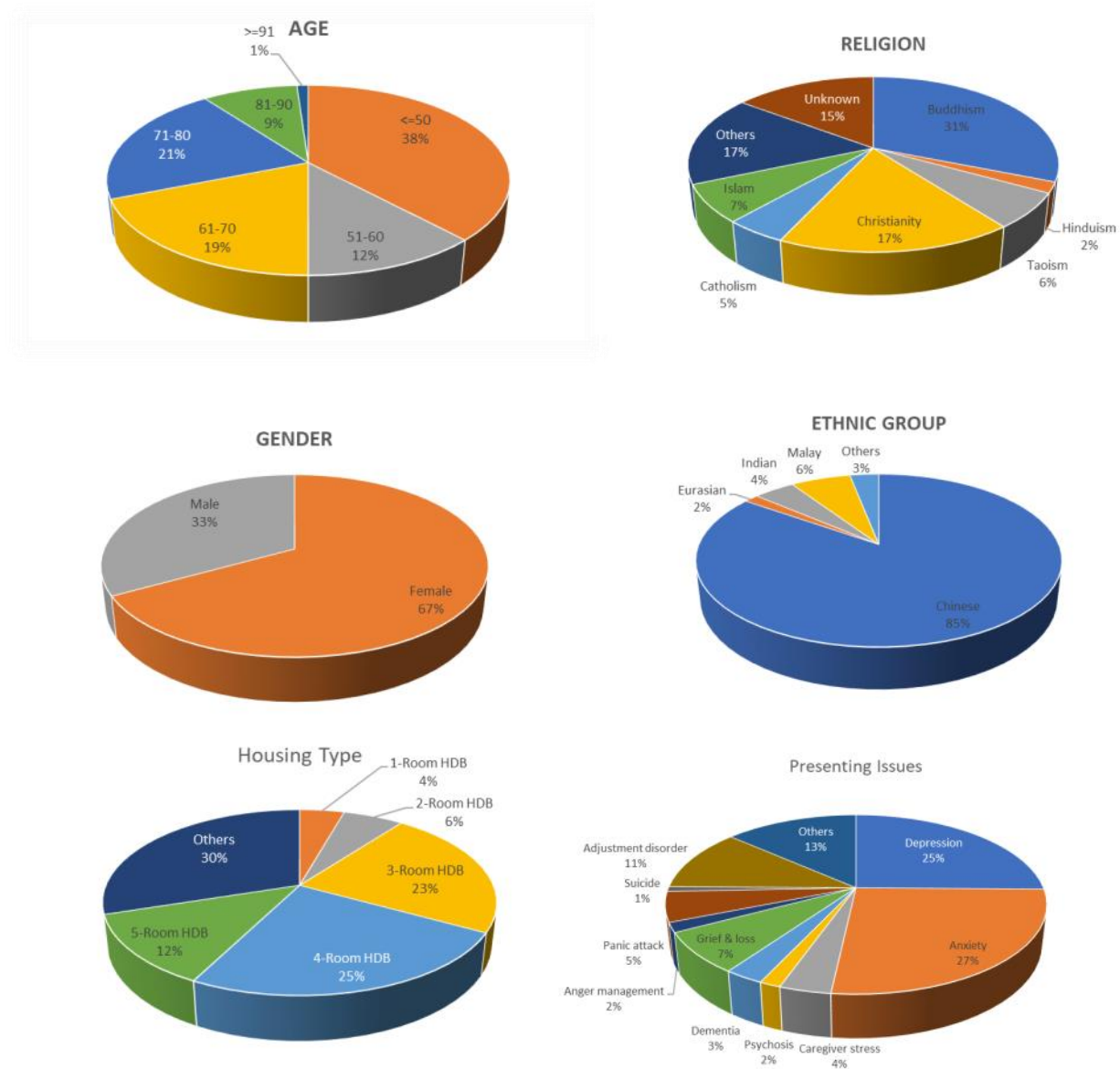
Established by Agency for Integrated Care and supported by the Ministry of Health, the programme provides intervention, information, tools, and resources to support families and caregivers so they can better care for their loved ones. The programme scope includes developing individualized intervention plans, counselling and casework. Casework

can include appropriate referrals for General Practitioners or hospitals to follow-up.

To ensure accessibility of service, the programme includes home visits for close follow-ups on older persons and caregivers for effective ageing. We also provide education and support, for example, coping skills, understanding of mental conditions, use of medications, management and care for those with dementia, and support for caregivers. The programme utilizes a multidisciplinary approach through an intervention team that includes occupational therapists, nurses, and community mental health counsellors.

Table 2: Breakdown and Status of COMIT Cases	FY18	FY17
Total number of sessions	2150	3283
Number of cases brought forward from last FY	100	97
Number of new cases in this FY	382	262
Number of cases closed during this FY	314	254
Number of cases brought forward to next FY	168	94

Figure 3: PROFILE OF COMIT CLIENTS



COMIT statistics

A total of 368 new clients out of 485 total clients of COMIT were seen in FY18 – 152 males and 307 females. Majority of the clients (38%) were less than 50 years old, and most (23%) live in 4-room flats. The typical client was Buddhist (31%) and Chinese (85%), with anxiety being the most common illness (27%).



COUNSELLING FOR OLDER PERSONS

GERONTOLOGICAL COUNSELLING SERVICES (GC)

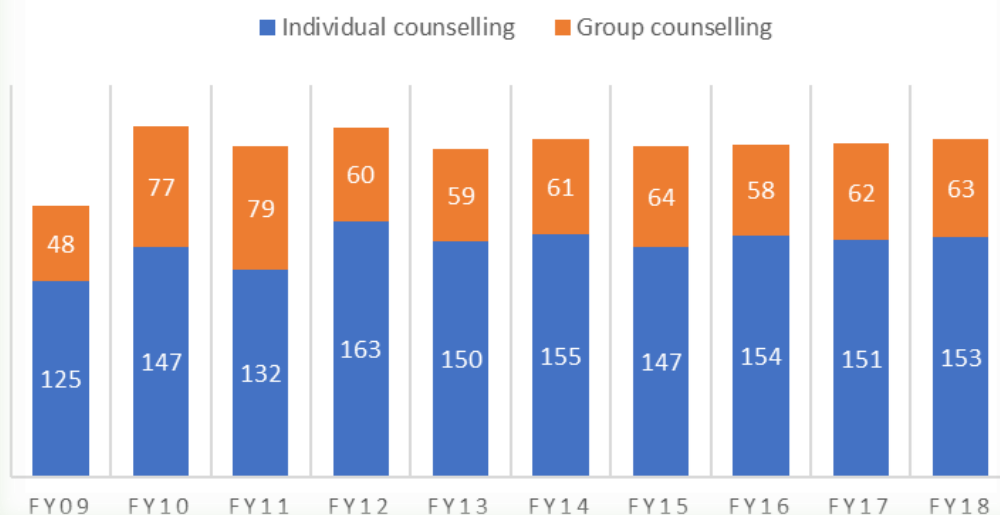
Counselling for the Older Persons is the cornerstone of O'Joy Care Services. We offer individual, family and group counselling services in English, Mandarin and local dialects. O'Joy Care Services serves anyone aged 50 and above, or any individual who has issues related to an older person.

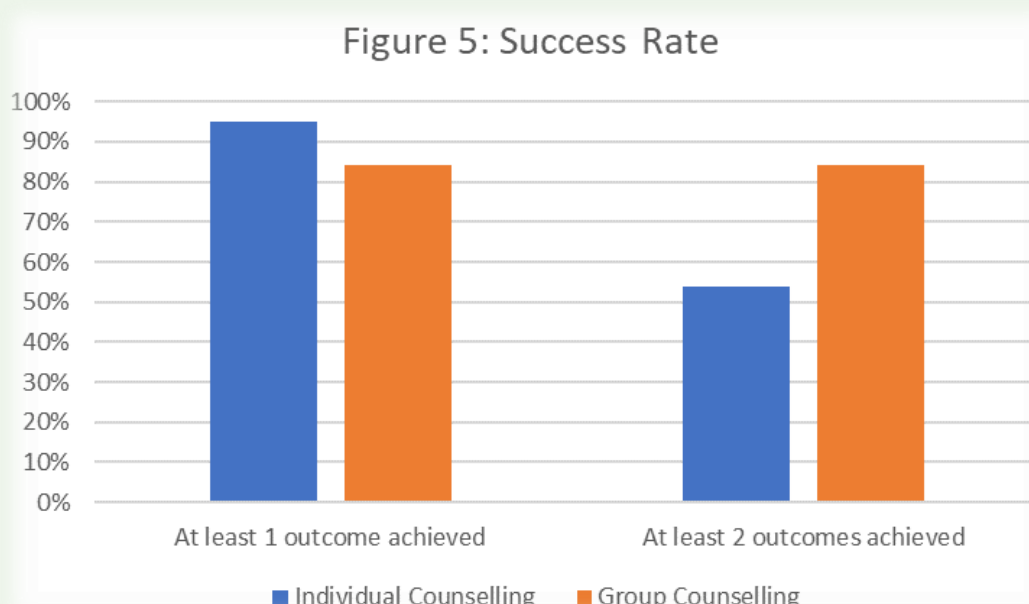
Beyond centre visits, we also make home visits and provide our services at day care centres, senior activity centres and nursing homes. Counselling is given to an individual who may be experiencing stress; feeling anxious, overwhelmed, feels hopeless or depressed; worrying about

relationships or children; unable to sleep properly; not coping well with change or uncertainty; experiencing bereavement; unable to adjust to changes in health; and worrying about end-of-life concerns.

O'Joy Care Services continues to provide first-rate gerontological counselling to our clients in FY2018 while holding the sizable number of clients served (216 clients) - 153 and 63 clients have been attended to, for the individual counselling and group counselling programmes respectively (Figure 4).

FIGURE 4: COUNSELLING STATISTICS





In both individual and group counselling, the following outcome statements are adopted:

- ◆ better understanding of his/her issues with reduction in emotional and/or psychological distress,
- ◆ acknowledge and discuss, express their feelings and/or needs, greater awareness of resources – internal and/or external and
- ◆ demonstrate improvement in coping skills with regard to difficult situations.

A counselling case is considered successful when at least two of the above mentioned outcomes are met. Parametrically, we have been immensely successful with our achievement rates (Figure 5), with almost all (95%) of clients from individual counselling attaining at least one outcome, whilst an 54% of clients captured two or more outcomes. Achievement rates for group counselling is comparable with 84% of clients achieving two or more outcomes.

COUNSELLING SESSIONS

A total of 751 individual counselling sessions were conducted for 153 clients in FY 2018, with an average of 4.9 sessions per client. 64 cases were brought forward from FY 2017, while 89 cases were new referrals (Table 3). Out of these cases, O’Joy Care Services closed 74 cases, with 79 cases carried over to the next fiscal year. Group Counselling saw no change in the number of clients.

Table 3: Breakdown and Status of GC Cases	FY18	FY17
Individual Counselling		
Total number of sessions	751	715
Number of cases brought forward from last FY	64	72
Number of new cases in this FY	89	79
Number of cases closed during this FY	74	87
Number of cases carried over to next FY	79	64
Group Counselling		
Total number of cases	62	62

Figure 6: PROFILE OF GC CLIENTS

INDIVIDUAL

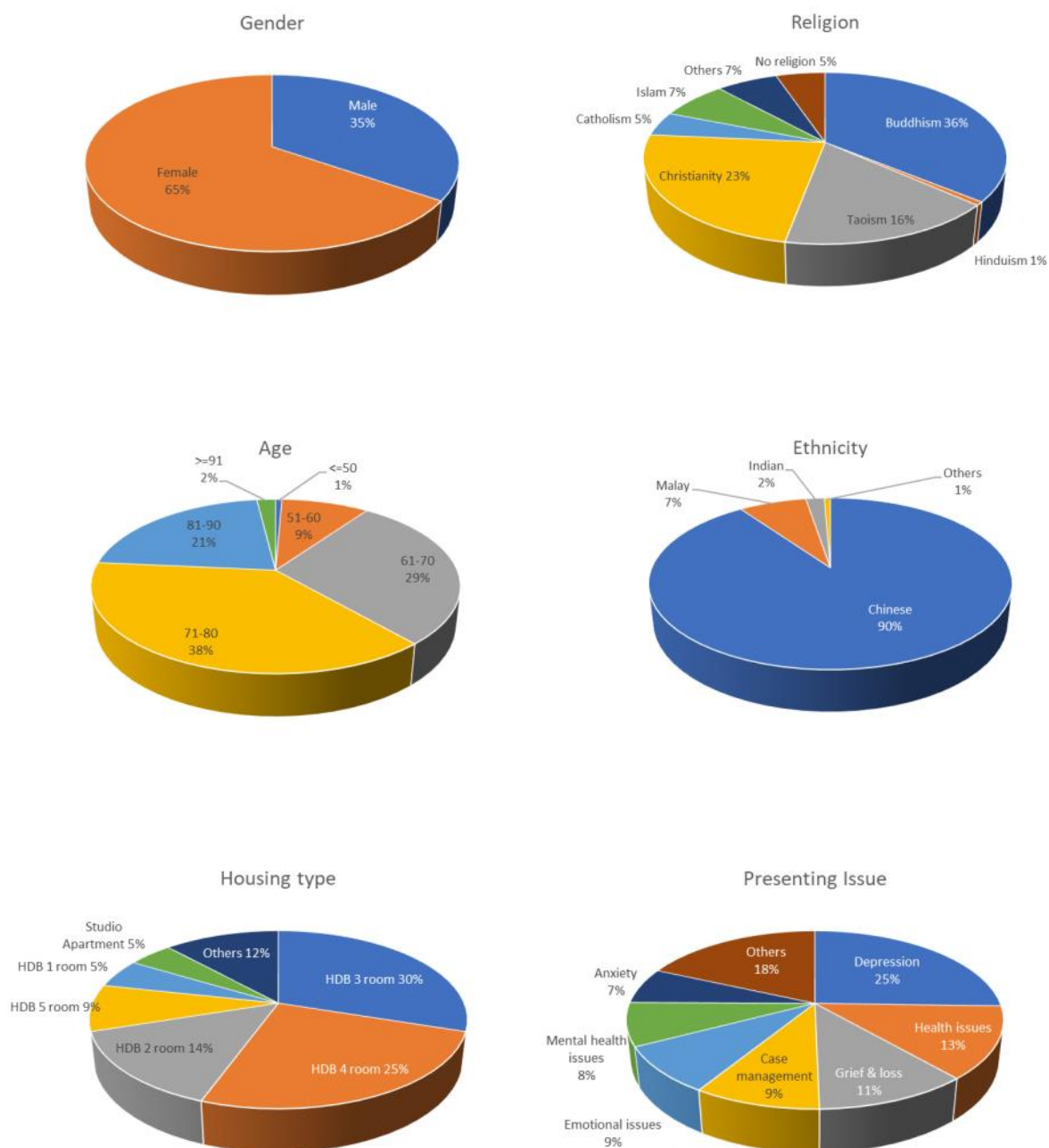
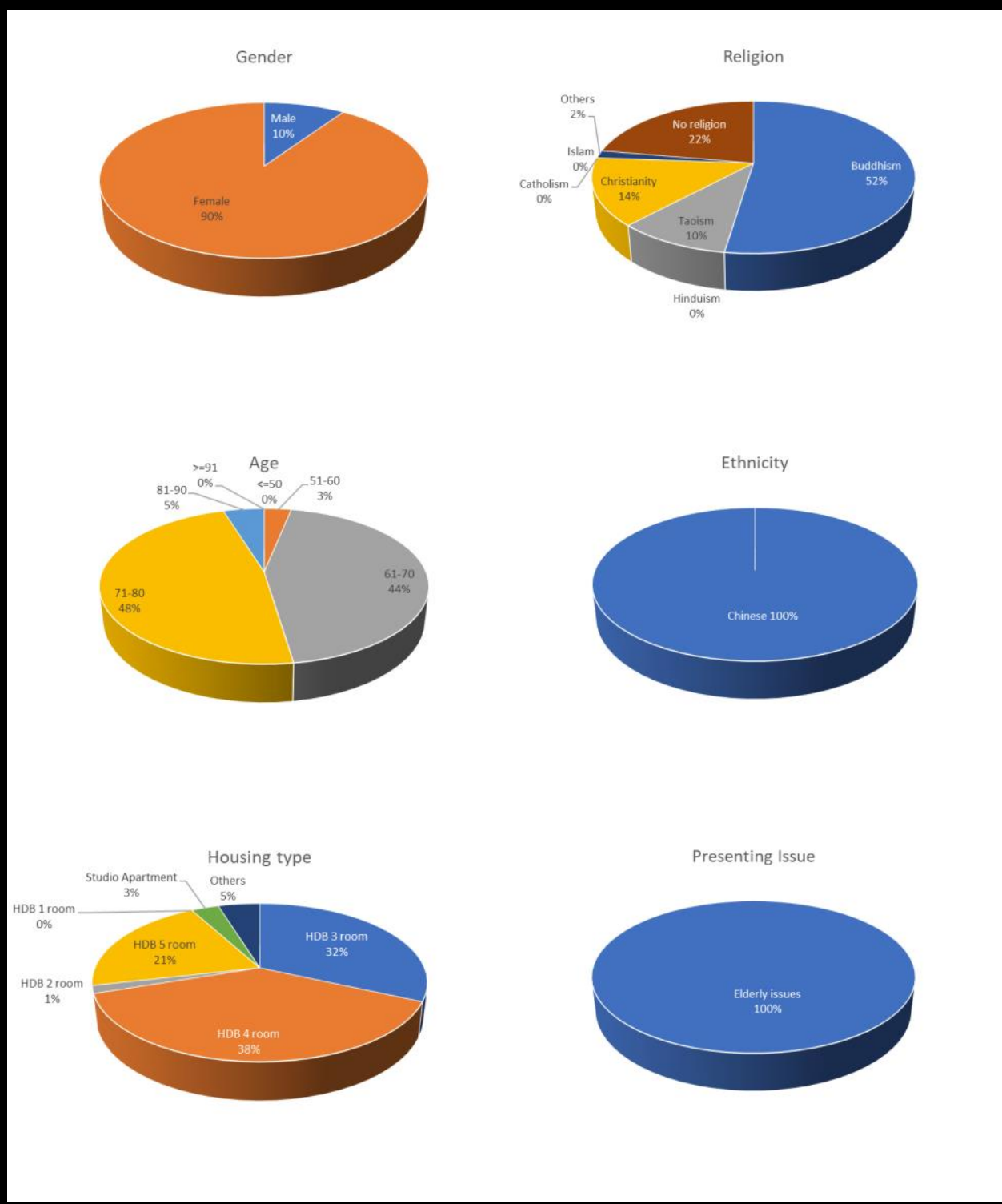


Figure 7: PROFILE OF GC CLIENTS

GROUP



To summarize, majority of clients are females. Majority of the clients are aged between 61-80, and most individual clients live in 3-room and most group clients live in 4 room flats. The typical client is Buddhist and Chinese.



HEALTH ORIENTED AGEING (HOA)

Health Oriented Ageing (HOA) is an arts activity-based community counselling programme that aims to strengthen the physical and mental wellness of older persons.

This year, we continue to run our HOA program at Geylang West Community Centre scheduled as follows:

Monday: Healthy exercises, Singing

Tuesday: Lala exercise, Movement

Wednesday: Lala exercise, Wu Shu

Thursday: Lala exercise, Ang Klung

Friday: Lala exercise, Art & Crafts

To cater to varying interests, new activities are introduced after 4 runs of 8 sessions.

HOA is designed as an integrated programme that reshapes and transforms the health of the aged by helping them uncover and develop their personal abilities and skills. The participant are encouraged to improve on their physical functions and stay socially and physically active.

Daily engagement through group activities and sharing of their day-to-day lives allow participants to bond, helping to improve their social support for each other in the very community they live in. This is an important aspect of our work, as an increasing number of elderly persons are living alone and require a good network of support.

Launched in July 2013, the Health Oriented Ageing (HOA) programme reaches out to residents aged 50 and above, within the Upper Boon Keng area. Modelled after the Self-Mandala framework of the late Virginia Satir, this programme has been the axis of physical and psychosocial fitness for many of the older person residing here. Group physical exercises – Healthy Exercises and Lala Workout are conducted in the morning and are free of charge. Arts-related activities continues after a short break in the late morning for paid members (\$10 per month). These activities are selected based on the Self-Mandala framework,

which includes Acappella singing, Movement, Wushu, Ang Klung and Art (Table 4).

Besides, we have other activities that is catered for healthy ageing. Mass events such as excursions are frequently planned ranging from performances to workshops (Table 5).

In FY2018, O'Joy reached a cumulative attendance of 2553 participants for all programmes/events, of which 174 are active participants. Of these people who are active participants, 89% of them were females, 48% were between 71-80 years of age, and 99% of them were Chinese.

Figure 8: PROFILE OF HOA CLIENTS

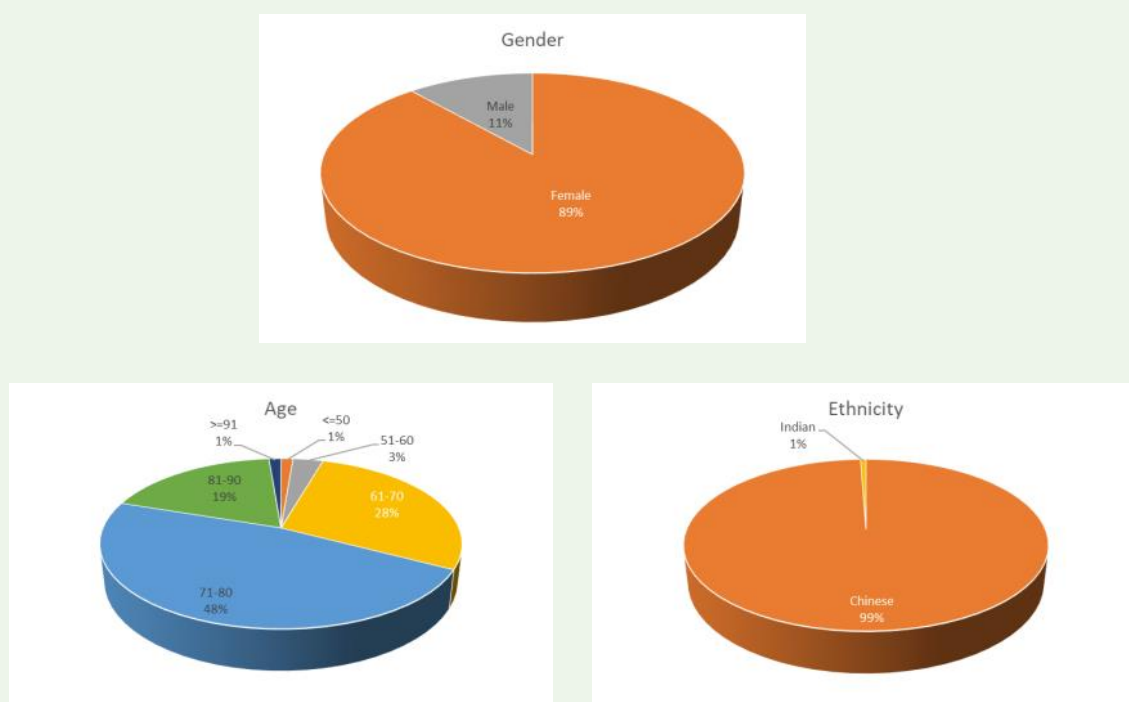


Table 4: NUMBER OF HOA SESSIONS

Description	Date
Singing	
Run 1 (8 Sessions)	2/04/18 – 21/05/18
Run 2 (8 Sessions)	2/07/18 – 13/08/18
Run 3 (8 Sessions)	24/09/18 – 26/11/18
Run 4 (8 Sessions)	7/01/19 – 11/03/19
Movement	
Run 1 (8 Sessions)	3/04/18 – 22/05/18
Run 2 (8 Sessions)	3/07/18 – 28/08/18
Run 3 (8 Sessions)	18/09/18 – 20/11/18
Run 4 (8 Sessions)	8/01/19 – 2/04/19
Wu Shu	
Run 1 (8 Sessions)	4/04/18 – 23/05/18
Run 2 (8 Sessions)	4/07/18 – 29/08/18
Run 3 (8 Sessions)	26/09/18 – 14/11/18
Run 4 (8 Sessions)	2/01/19 – 6/03/19
Ang Klung	
Run 1 (8 Sessions)	5/04/18 – 7/06/18
Run 2 (8 Sessions)	12/07/18 – 27/09/18
-	-
Run 4 (8 Sessions)	3/01/19 – 7/03/19
Arts	
Run 1 (8 Sessions)	6/04/18 – 25/05/18
Run 2 (8 Sessions)	6/07/18 – 31/08/18
Run 3 (4 Sessions)	28/09/18 – 16/11/18
Run 4 (8 Sessions)	4/01/19 – 8/03/19

Table 5: HOA MASS EVENTS

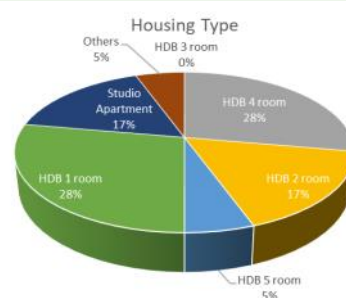
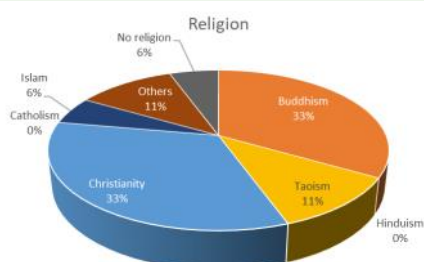
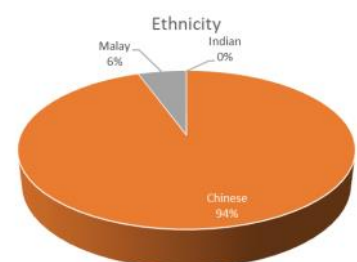
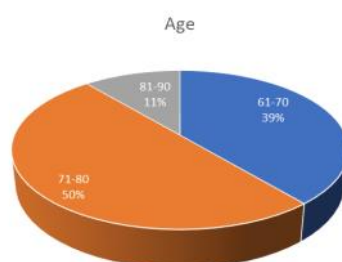
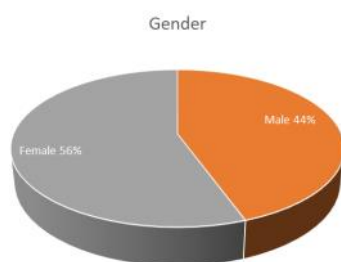
No.	Description	Date	Attendees
1	Garden By The Bay - Sakura Matsuri Floral Display	4/04/18	92
2	Mother's Day Special: Songs for Mothers with Love	13/05/18	46
3	Theatre Performance - The Village	27/05/18	22
4	LASALLE - Making Connection: Grooming and Photo taking	9/05/18 16/05/18 23/05/18	13
5	HOA Celebration cum Outreach	5/06/18	170
6	Singapore Garden Festival	24/07/18	93
7	Patch! A Festival of Artful Play - "The Ordinary and The Unspectacular"	18/08/18	39
8	97.2 Birthday Show	24/08/18	50
9	Moving Generation - Regular rides for elderly	Jul – Dec	78
10	Moving Generation - Official Launch	8/08/18	7
11	Moving Generation - Week for the Seniors	04/09/18	30
12	HOA Celebration cum Outreach	13/09/18	170
13	Tote Board 30th Anniversary	14/09/18	30
14	Silver Arts 2018 - "Singing Market the Musical"	21/09/18	40
15	SING 2018 - Exergames	Sep – Nov 2018	24
16	HOA Celebration cum Outreach	29/11/18	170
17	Xinyao Sing-Along	8/12/18	46
18	Esplanade: Huayi 2019 - The Way of Zhuang Zi	24/02/19	40
19	Silver Parade @ ITE Central	16/03/19	40
20	HOA Celebration cum Outreach	21/03/18	170



PREVENTION AND INTERVENTION OF ELDERLY ABUSE AND NEGLECT (PEAN)

The Prevention and Intervention of Elderly Abuse and Neglect (PEAN) takes a multiple disciplinary team approach to support vulnerable elderlies (age 62 and above) in the community. Support provided is typically longer term, i.e. 20 sessions and more, including home based clinical case management and counselling.

In FY2018, O'Joy saw an 80% increase in clients served (total 18 elderlies), with an average age of 73 years old. Of these elderlies served, of which 56% were females and between 71-80 years of age. 94% of clients served were Chinese, most are Buddhists (33%) or Christians (33%) and stays in 1-room (28%) or 4-room flats (28%).



Outreach

Through continuous outreach activities, we seek to promote the mission of O'Joy and raise public awareness of the issues related to ageing and mental health.

Table 9: Outreach Events			
No.	Outreach Description	Date	Participants
1	Lunchtime Takeaway, Swire Pacific	5/4/2018	Mr. Choo Jin Kiat, Speaker
2	Roadshow at Tampines Polyclinic (SingHealth Polyclinics)	13/8/2018	Mr. Choo Jin Kiat & Ms Teo Puay Leng, Speakers
3	Roadshow to Dr Chew (Memory Clinic/TTSH)	20/8/2018	Mr. Choo Jin Kiat & Ms Teo Puay Leng, Speakers
4	AIC – World Mental Health Day 2018 Mental Health Learning Series – Be Understood • Be Supported – Kreta Ayer Sq	15/10/2018	
5	AIC – World Mental Health Day 2018 Mental Health Learning Series – Be Understood • Be Supported – Jln Bukit Merah	17/10/2018	
6	AIC – World Mental Health Day 2018 Mental Health Learning Series – Be Understood • Be Supported – Jln Bukit Merah	19/10/2018	
7	Mental Health Public Education at Geylang West Community Centre (Talks on Depression, Anxiety and Dementia)	27/3/2019 – 29/3/2019	Mr. Choo Jin Kiat, Speaker

Networking

We continue to provide a platform for youths and elderly to learn from one another. Such cross-generation programmes are mutually beneficial for both sets of participants, with the elderly taking on roles as mentors and for the youths to learn from them. It also bridges the gaps between both generations as they learn to appreciate views and opinions from different perspectives.

Table 12: Networking events		
No.	Networking Description	Date
1	NCSS – Celebrating Social Service Tribe Journey	10/1/2018
2	Graduation Ceremony of 2nd Cohort of Diploma in Buddhist Psychotherapy and Counselling (DBPC) – Dot Connection	19/1/2018
3	NCSS - Community Chest 35th Anniversary Charity TV Show	20/5/2018
4	Istana - National Day Reception 2018	10/8/2018
5	Kwong Wai Shiu Hospital - Launch of Community Training Institute	7/9/2018
6	MSF - SG Cares Community Network Session @ Serangoon and Hougang	19/9/2018
7	Kwong Wai Shiu Hospital - Bendemeer & Balestier Neighbourhood Conversation – Co-building of the desired care model	28/9/2018
8	Tsao Foundation - Results of study on Household Budgets for Elderly People in Singapore (Closed Door)	5/10/2018
9	Kwong Wai Shiu Hospital - Official Opening of Redeveloped KWSH	6/10/2018
10	raiSE - President's Challenge Social Enterprise Networking Event	18/10/2018
11	NVPC - President's Volunteerism & Philanthropy Awards 2018	24/10/2018
12	AIC - Launch of Dementia Friends mobile app at the "Healthy Mind, Better Life Seminar"	25/10/2018
13	SGA@Jalan Besar - Appreciation Night 2018	3/11/2018
14	NVPC - Private Screening of 15 Shorts	29/11/2018
15	Woh Hup Charity Luncheon for the Aged	9/12/2018
16	Sharing session by Shawn - Embarking a Career in the Non-Profit Industry (Private)	23/1/2019
17	Central Singapore CDC - Inaugural Silver Parade 2019	26/3/2019

Seminars & Conferences

When exploring the psychological needs of older persons and their families through our counselling services, it is apparent that psychological well-being has intricate ties with ones' biological and social needs. This is a gap we have yet to bridge. The challenge we face now is alluded by Dr. Rudolf Virchow's (a German physician, 1821-1902) quote: "Medicine is a social science, and politics is nothing else but medicine on a large scale...the physicians are the natural attorneys of the poor, and the social problems should largely be solved by them." Is it pragmatic to expect a physician who adopt the biopsychosocial model – for the sake of patient well-being and wellness – to know everything? If not, where does biology end and psychology begin? And where does psychology meet the social? In short, the current challenge is 'Who do what?'. In this context, it's not hard to see that a diffusion of knowledge, expectations and training (for example, for physician training to include personality and sociological factors associated with health) will inevitably lead to problems – well-meaning health and social care workers in a passionate pursuit of holistic care losing sight of clear boundaries regarding their knowledge and expertise, leading to duplication of services or systematic gaps in service provision.

Since opening our doors in 2004, we operate from an understanding of this holistic vision which guides our clinical practice decisions towards collaborative practice and directly impacting how we engage community partners in our clinical (COMIT, GC, HOA) and volunteer (PC) programs, and maintains our openness to collaborate with experts of various disciplines. With opportunities to speak at various conferences (see table 12), we shared about our experience of what holistic psychological care for older persons and their families can look like, and also shared our reflections on continuity of care and service provision.

Seminars & Conferences

Table 13: Conferences

No.	Conference/Seminar/Workshop Description	Date
1	NCSS – People Practice Consultancy Forum – Update on People Practice Maturity Index & findings from sector-wide studies	25/1/2018
2	IMH, NCSS, AIC and HPB – Opening of Singapore Mental Health Conference 2019	30/1/2018
3	Inaugural A*STAR Digital Emotions Symposium	22/3/2018
4	Masterclass with Lean Guru, Mr John Y. Shook	19/4/2018
5	ILTC Workplan Seminar (AIC)	11/5/2018
6	9th International Ageing Asia Innovation Forum 2018	15/5/2018
7	Lien Foundation – Community and Home-based Care for Older Adults – Validation	18/5/2018
8	COC – Annual Reports; Communicating Value Creation To Stakeholders	31/5/2018
9	Lien Foundation – Doing Good Index 2018	21/6/2018
10	NCSS – Social Service Summit & Annual General Meeting	24/7/2018
11	Ashoka Changemaker Forum	28/8/2018
12	2018 Annual Seminar – Governance, Risk Management & Internal Controls – Adding Value across the organisation	31/8/2018
13	NHG – Quality Day	19/9/2018
14	Law Society, Pro Bonus – 21st Century Risk Insuring Against It	8/10/2018
15	iSHINE – Why should you be concerned about cyber security? Be Safe Online – How To Defend Against Cyber Threats	23/10/2018
16	NHG – Singapore Health & Biomedical Congress 2018	25/10/2018
17	Singapore Hospice Council – Inaugural Grief and Bereavement Conference – Opening Ceremony	31/10/2018
18	WSG - LED Symposium 2018	9/11/2018
19	SMU – Inaugural Janice Bellace Professorship: Good Deeds Done in Silence: Legitimacy Management & Stakeholder Conflict	15/11/2018
20	SMU – Innovating. Creating Value. Scaling for Impact – Masterclass	19/11/2018

Media Coverage

Table 14: Media Coverage			
No.	Media Coverage	Date	Speaker
1	FM93.8 NOW – Night Chat with Susan Ng – Depression/Anxiety	18/4/2018	Mr. Choo Jin Kiat
2	FM95.8 Capital – Night Chat with Liu Xuan	20/4/2018	Mr. Choo Jin Kiat Mr. Tan Rong Chun
3	FM95.8 Capital – Interview on Kampong Admiralty	15/5/2018	Mr. Choo Jin Kiat
4	FM95.8 Capital – Night Chat with Liu Xuan	18/5/2018	Mr. Choo Jin Kiat Mr. Tan Rong Chun
5	FM96.3 HAO	2/7/2018	Mr. Choo Jin Kiat
6	FM95.8 Capital – Night Chat with Liu Xuan	20/7/2018	Mr. Choo Jin Kiat Mr. Tan Rong Chun
7	FM95.8 Capital – iShine Cloud	26/7/2018	Mr. Choo Jin Kiat
8	FM96.3 HAO – SOS suicide rate 2017	1/8/2018	Mr. Choo Jin Kiat
9	FM95.8 Capital – Lien Foundation/ NUS finding on home/centre based vs nursing home demand	16/8/2018	Mr. Choo Jin Kiat
10	Channel NewsAsia – Interview	13/9/2018	Mr. Choo Jin Kiat

Fundraising

Our operating cost for this financial year was \$1,202,573 and is expected to rise due to the nation's ageing population. As our programmes are only partially-funded by Government agencies, we still need to raise funds to make up for the operating shortfall. Every donation will go into enabling us to provide care for the less fortunate and needy elderly persons, particularly in our counselling and HOA services.

This year, we continued our efforts

through running a campaign of postal appeal letters in October 2018, online campaigns on NVPC's Giving.SG platform, and participating in NVPC Giving Week's fundraising events at Sports Hub and Club Street.

We are grateful for the community's support, and encouraged to see the compassion towards the elderly. This year through the combined efforts of staff and volunteers, we raised a total of \$211,274.

Table 10: Fundraising Events

No.	Fundraising Description	Date
1	NVPC – Giving Week - Sports Hub and Club Street	27 November 2018 to 5 December 2018
2	Appeal letters	October 2018
3	"Lonely & Ageing without Purpose" campaign on NVPC – Giving.SG platform	14 September 2018 to 13 February 2019



Resource Development

Volunteer Engagement (iCPF)

PARA-COUNSELLORS

HOA FACILITATORS

In line with the second objective of O'Joy Care Services, we provide opportunities for the community to participate in volunteerism for most of our programmes.

iCPF is our volunteer development scheme, integrating our volunteers: COMIT-Aides, Para-counsellors and HOA Facilitators. This year, the role of COMIT-Aide is subsumed into Para-counsellors.

Our volunteers complements our work by supporting our clients in a variety of non-critical matters such as forging of personal connections and emotional

and social support. Such support enables our staff to serve our clients more effectively in spite of the increasing demands for our services.

Our volunteers undergo training sessions conducted by professionals. They are also supervised by professional throughout their volunteering journey.

The data shown in the following subsections are quantitative indicators of the achievements that our volunteers have attained.

Para-Counsellors

Para-counsellors are a group of trained volunteers complementing our staff in the Counselling for Older Persons programme. Our devoted and caring volunteers reach out to lonely and underprivileged elderly, closely supervised by our professional counsellors. Our para-counsellors are continually trained through in-house workshop, talks, and support groups. The number of active para-counsellors have steadily increased over the past years, with the number at 54 para-counsellors this year.

Consequently, our para-counsellors were able to conduct 576 client visits over the financial year, averaging 11 visits per client. 16 cases were new cases, and 5 cases were closed within the financial year.

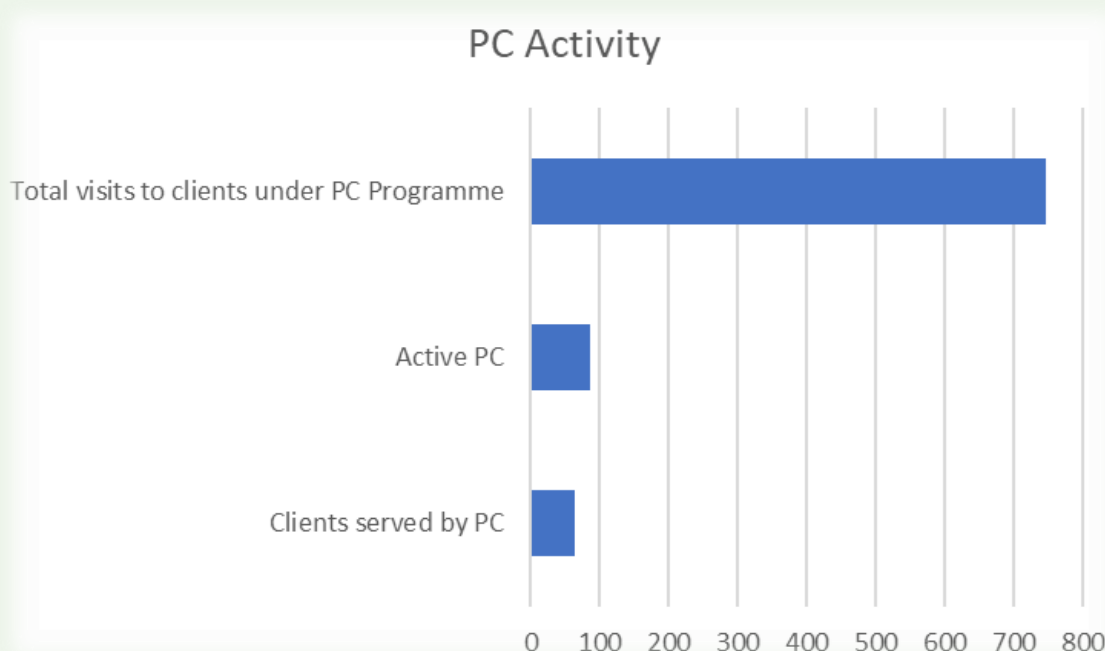


Table 6: Breakdown of para-counselling Cases

Cases	FY2018
Brought forward from previous year	44
New Referrals	20
Case Closed	8
Carried forward to next year	56
Total cases served	64

Para-Counsellors

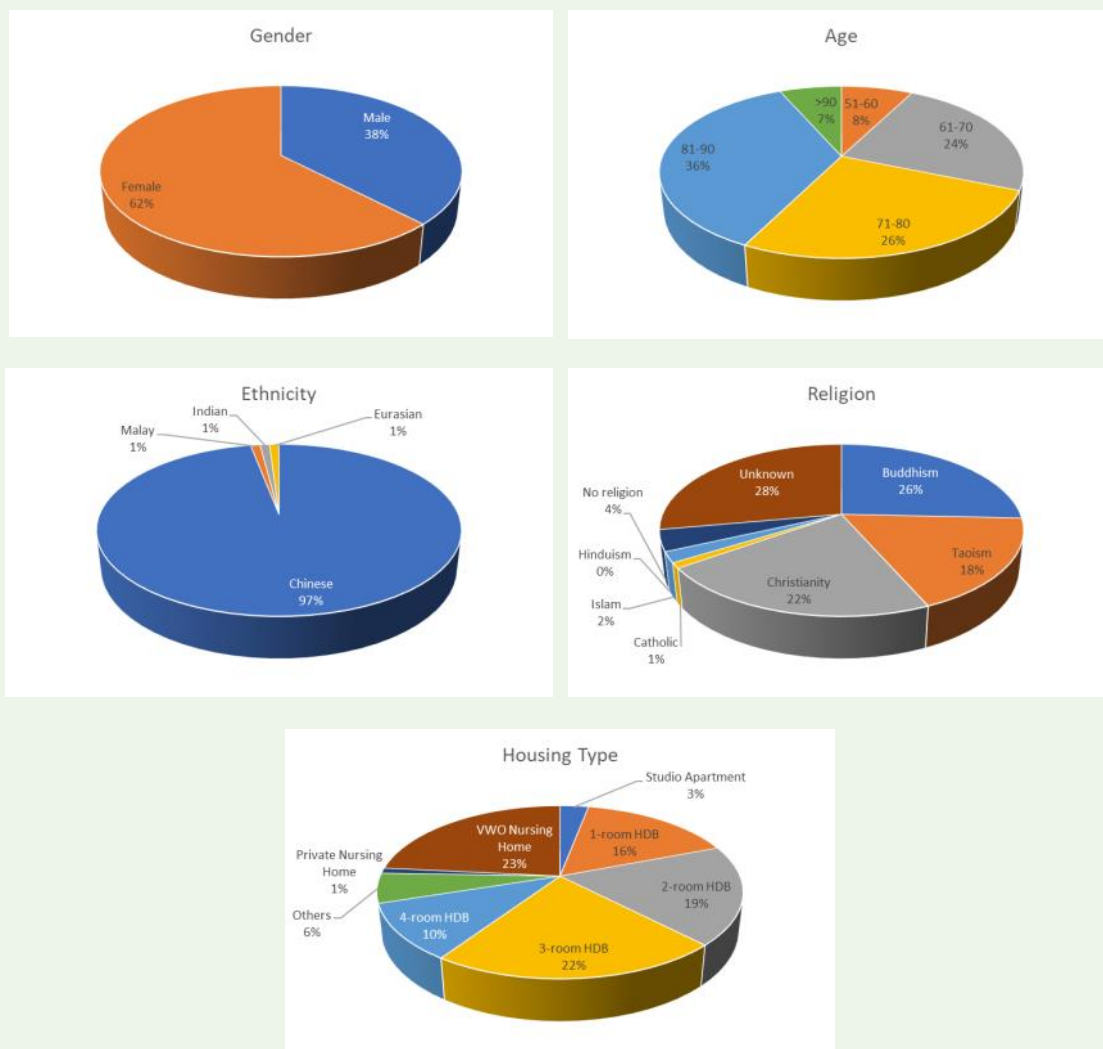
Table 7: PARA-COUNSELLING TRAINING		
DATE(S)	SESSIONS	NUMBER OF ATTENDEES
02-Jun-2018	Movie Appreciation & Discussion Facilitated by Yat Peng	14 pax
18-Aug-2018	One Day PC Training Facilitated by Puay Leng and Yat Peng	33 pax
8, 22 Sept-2018	COMIT Aide Training Facilitated by Michelle Tan (OT)	13 pax
3-Nov-2018	Workshop on Fundamental Principles for Healthier Knees and Strong Bones Facilitated by Beacon LOHAS	22 pax
30-Mar-2019	Eight Brocades Qi Gong Facilitated by Kai Kit	20 pax
	PC Support Group (x4) Facilitated by Puay Leng, Yat Peng, Poh Yee, Fiona, Jon	



Para-Counsellors

Table 8: PROFILE OF PARA-COUNSELLORS CLIENTS

The profile of our clients in FY18 for the Para-Counselling programme is as follows: The bulk of PC clients are Chinese, between the ages 71-90 and staying in HDB flats. More female clients were served than males, with most clients being Buddhist or Christians.



HOA Facilitators

We have a band of 30 dedicated HOA facilitators (acknowledged in Annex 2) whom embodies the spirit of health-oriented ageing, and are indispensable for the programme's self-sufficiency and efficacy. These facilitators are the pillars for the HOA program. Working closely with our Programme Executive, they are dedicated towards creating an inclusive environment for elderly living in the community. Aside from daily commitments of guiding participants, leading activities, handling logistics and making assessments of their well-being, facilitators are also committed to staff-led monthly facilitator meetings. During which they reflect, discuss, and evaluate the finer points of maintaining

and promoting a welcoming and warm HOA community.

Our facilitators' valuable contributions have undoubtedly assisted in the structural evolution of HOA, and their commitment to the HOA community is admirable and heart-warming. Our team of compassionate, unselfish, caring, patient, and loving facilitators is what distinguishes our HOA program from other programs. Our facilitators have shown through their actions the kind of community they want to build, and we will continue to provide a platform and support for the facilitators to build their ideal community



Staff Profile

Our employees, be it our counsellors or case workers, work with enthusiastic zest to keep the cogs of the organization running at full force. Training programmes pertinent to their line of work are constantly conducted for skill enhancement, ensuring the maximal level of professionalism of our staff.

All the aforementioned services we provide are run by our dedicated team of 15 full-time staff, of which 73% are below 50 years old. Majority of them are females (73%) and graduates (93%), whilst 73% of the staff are Singaporean citizens (Table 11). This year we also employed 2 part-time staff.

Table 11: Staff Profile	
Full-time	15
Below 50 years old	11
Female	11
Graduate	14
Singaporean / PR / EP	11 / 3 / 1
Average length of service	5.4 years

Staff

Full-time Staff

Executive Director	-	Mr Choo Jin Kiat
Clinical Director	-	Ms Teo Puay Leng
Senior Counsellor	-	Dr Chew Yat Peng
Senior Counsellor	-	Ms Germaine Chua
Counsellor	-	Ms Yoong Min Yi Melissa
Counsellor	-	Ms Ong Chin Yee Fiona
Counsellor	-	Mr Jon Tan Siu Yueh
Counsellor	-	Ms Elizabeth Pan Min En
Social worker	-	Ms Ng Poh Yee
Caseworker	-	Ms Ong Ying Ying
Programme Executive	-	Mr Lua Chee Hong
Programme Executive	-	Ms Wong Kai Kit
Administrative Executive	-	Mdm Qui Siew Kee

Part-time Staff

Counsellor	-	Mr Royston Lau
Counsellor	-	Mrs Lek Lee Tiang

Staff Training

No.	Staff Training	Date	Training Provider	Participant
1	EY - Compensation and Benefits (C&B)	26/4/2018 3/8/2018	Earnst & Young	Choo Jin Kiat
2	Grief & its complications: loss & search for meaning & techniques for grief therapy	07/05/2018 – 09/05/2018	Children's Cancer Foundation	Teo Puay Leng
3	Grief therapy from an insider's view	10/05/2018	Children's Cancer Foundation	Melissa Yoong
4	EMDR basic training course	22/7/2018 – 24/7/2018	EMDR institute	Melissa Yoong Germaine Chua
5	LEAN Project	Aug 2018 – Jan 2019	Singapore Institute of Technology	Choo Jin Kiat
6	CMHD Seminar	21/11/2018	Agency for Integrated Care	Chew Yat Peng
7	Empathy Masterclass	26/11/2018 – 27/11/2018	Caper Spring	Germaine Chua
8	Solution Focused Brief Therapy	29/11/2018 – 30/11/2018	Academy of Human Development	Germaine Chua
9	Grief and Bereavement Conference	31/10/2018 – 01/11/2018	Singapore Hospice Council	Melissa Yoong Ng Poh Yee

Staff Training (continue...)

No.	Staff Training	Date	Training Provider	Participant
10	Sharing by Hadi, COMIT nurse, on Malay Muslim perspective on death, dying and grieving	10/1/2019	In-house	All staff
11	CTI Work Place Trainer Development Programme with coaching	14 – 16/01/2019, 14 – 15, 21, 28/022019	Institute for Adult Learning	Choo Jin Kiat
12	Training to use EBAS/AMT screening tools by CPGP psychologist Joy	22/01/2019 – 22/01/2019	Community Psychogeriatric Programme (Changi General Hospital)	Chew Yat Peng Melissa Yoong Teo Puay Leng
13	Employment Act (HR)	22/2/2019	Social Service Institute	Choo Jin Kiat
14	Inspire Leadership Course	25/2/2019	Agency for Integrated Care	Choo Jin Kiat
15	2019 Singapore Series: Meaning Reconstruction in Loss by Prof Robert Neimeyer	11/03/2019 – 15/03/2019	Children's Cancer Foundation	Chew Yat Peng Melissa Yoong Teo Puay Leng
16	Motivational Interviewing (Foundational Skills)	14/01/2019 – 15/01/2019 17/01/2019 – 18/01/2019	Shan You Counselling Center	Germaine Chua



The Year Ahead

MOVING FORWARD to 2019



Mr Choo Jin Kiat
Executive Director

A study recently released by Ministry of Health (MOH) found that as at 2017, life expectancy of Singapore population has increased to over 84 years – the longest in the world; yet the number of years living with disabilities have lengthened from 9 to 10 years. This study has concurred with our ground observations. Combining these latest findings with an earlier projection that by 2030, 25% of Singapore population will be of age 65 years or above, it means by year 2030, we expect 960,000 older residents in Singapore, suffering one or even more years of disabilities.

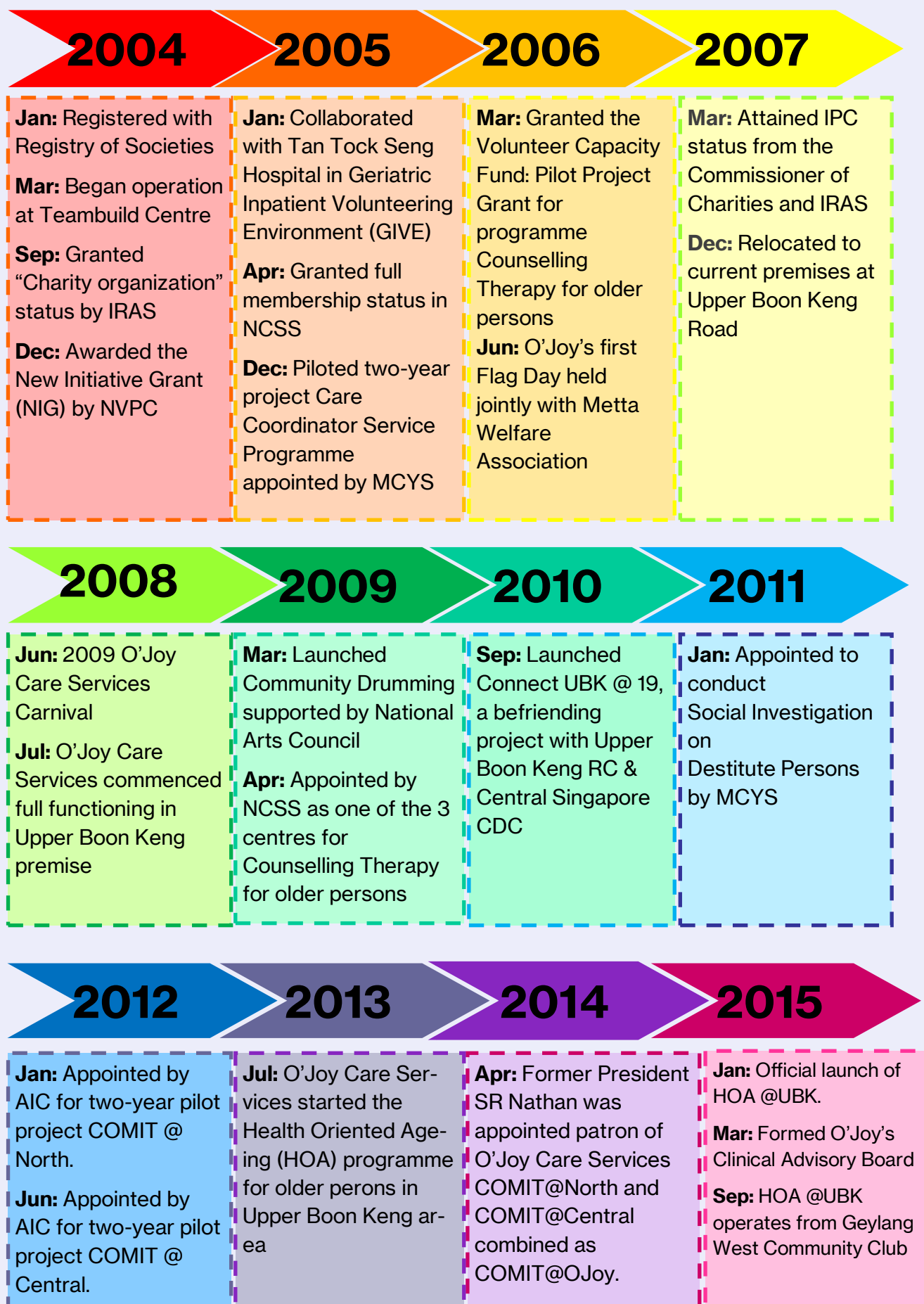
Since our service users are mainly seniors, O'Joy needs to adapt in order to face up to this apparent grim future.

Firstly, in order to meet the bio-psycho-social needs of our senior residents and their caregivers in a more holistic manner, we will be embarking on a project to leverage upon technology to increase the inclusiveness of the Upper Boon Keng community. This project will be a catalyst in the integration of health, social and community care. In order to kickstart this project, a major funding campaign will be launched in line with this Bicentennial year.

Secondly, our LEAN journey began last year with the strong support from Singapore Institute of Technology (SIT) and funding support from National Council of Social Service (NCSS) and Tote Board under our "Transformation Initiative: Organisation Development Programme". The LEAN transformation will enable us to improve the safety and quality of our service delivery to our clients at lower cost.

Finally, with the kind support of Commissioner of Charities (COC), we are transiting from O'Joy Care Services – a society registered with Registry of Societies (ROS) to O'Joy Limited – a company limited by guarantee incorporated with Accounting and Corporate Regulatory Authority (ICRA). This will strengthen our governance (which is shortlisted for Charity Governance Award finalists' interview in 2019) and attract more talents to join our governing board.

Milestones



Milestones

2016

Jun: Expert Panelist at LeapForGood Expert Panel First Public Workshop - Singapore Centre for Social Enterprise (raiSE). Speaker at The 8th International Conference on Social Work in Health and Mental Health (ICSW 2016) - SASW.

Sep: Speaker at Singapore Health & Biomedical Congress 2016 - National Healthcare Group (NHG)

2017

Apr: O'Joy Care Services started the Prevention and Intervention of Elderly Abuse and Neglect (PEAN) programme to enable older persons with long term mental and social care to continue living in the community.

Jul: O'Joy Care Services incorporated "Jolly Companion Limited", as an social enterprise to serve older persons across the entire social economic status.

2018

O'Joy Limited is incorporated.

Governance

Management Committee

Our Management Committee comprises of four members, who are elected to serve for a term of two-year period. They meet quarterly to discuss O'Joy Care Services' strategic direction and policies. Our current Committee members come from a variety of professional backgrounds, and possess key skills such as organisational and financial management. Experienced in working with the elderly, they complement our work by providing perspectives and insights in the way we operate.

Term Limit of the Management Committee

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

Management Committee Meetings and Attendance

A total of four management committee meetings and one AGM were held during the financial year. The following sets out the individual management committee member's attendance at the meetings:

Names of Management Committee Member	% of attendance
Goh Jiang Wee, Alan	80
Chung Soon Bee	100
Chee Teng Hsiu, Terrence	100
Cheong Chong Khiam, Max	80

Disclosure of Remuneration and Benefits received by Management Committee Members

No management committee members, or people connected to them, to receive remuneration, or other benefits, from O'Joy Care Services.

Sub-Committees

Audit Sub-Committee: Mr Chung Soon Bee Mr Choo Jin Kiat	Its main responsibility is to ensure compliance with current financial regulations – a role which has become even more crucial given the implementation of the “Code of Governance for Non-Profit Organisations”.
Fundraising Sub-Committee: Mr Chung Soon Bee Mr Choo Jin Kiat	Its main role is to ensure that all fundraising activities comply with legal and other regulatory requirements.
Service Sub-Committee: Mr Chung Soon Bee Ms Teo Puay Leng	Its main role is to shape the programmes and activities of O’Joy, to ensure that current social and health needs of the population are met, while at the same time aligning the services with O’Joy’s own mission and values. Members are also involved in the identification of staff training and development needs, clarifying professional issues, as well as evaluating the quality of services provided by O’Joy.
Human Resource Sub-Committee: Mr Chung Soon Bee Mr Choo Jin Kiat	Its function is to ensure that human resource policies are carefully considered whilst addressing the needs of paid employees and volunteers.
Nomination Sub-Committee: Mr Chung Soon Bee Mr Choo Jin Kiat Mr Chee Teng Hsiu, Terrence	Its purpose is to work on matters related to nominations and policies.
Communication Sub-Committee: Mr Chee Teng Hsiu, Terrence Mr Choo Jin Kiat	This is a sub-committee whose role is to coordinate O’Joy Care Services’ communications with external stakeholders.

Clinical International Consultant

In order to maintain the quality of our services and ensure that international standards are met in the process, the Service Sub-Committee occasionally consults with our clinical consultant – Dr John Banmen. He is the director of training of the Satir Institute of the Pacific, British Columbia, Canada. He has an international reputation as an author, therapist and educator. Dr Banmen is the founding president of the British Columbia Association for Marriage and Family Therapy.

Clinical Advisory Board

Dr Ng Li Lin has kindly accepted reappointment to O'Joy Care Services' Clinical Advisory Board, thus continuing to provide professional insights to us. The consultative expertise provided has proven to be invaluable towards our clinical work and strategic directions.

Disclosure of Remuneration of three highest paid staff

One of the staff at O'Joy draws an annual salary exceeding \$100,000, none of which serve in the management committee.

Disclosure of the number of paid staff who are close members of the family of the Executive Head or Management Committee members, who each receives remuneration exceeding \$50,000 during the year, in bands of \$100,000:

One paid staff are close members of the family of the Executive Head who each receive total remuneration of more than \$100,000 during the year.

Reserves Policy

Our reserve policy is a maximum of two years of annual total expenditure.

Conflict of Interest Policy

Management committee and senior management members are also required to report actual or potential conflicts of interest to the management committee at the earliest opportunity, and subsequently, deal with the source of such problems.

Whistle-blowing policy

Our charity has in place, a informal whistle-blowing policy to address concerns about possible wrongdoing or improprieties in financial or other matters within the charity.

Risk Management

As an organisation that is strongly dependent on public funding, it is necessary to closely abide by the Standard Operating Procedures (SOPs) for key areas such as financial control, fundraising, incident/accident reporting, etc.

In effect, both the Management Committee and staff play a crucial role in the further development of O'Joy Care Services as an organisation. The professional experience and skill set of the Management Committee have proven valuable in terms of the strategic progress of the agency as a whole.

Similarly, our staff whose roles are to provide direct counselling, referral services, training and volunteer management, all have several years of field experience and formal education in their respective domains. Regular supervision, group and individual are implemented. In addition, staff and volunteers are encouraged to regularly upgrade their skills and knowledge, professional standards are constantly refined through the use of expert guidance as well as the Service Sub-Committee.

Key Performance Indicators (KPI) are closely tracked so as to ensure that any programmes and services that are publicly-funded are duly noted. We target to meet or even surpass our set expectations.

In addition, all accounting procedures are heavily scrutinised, with internal controls put in place so as to prevent any risk of abuse. Thus, standard official financial requirements are met through yearly reviews by external auditors.

In compliance with Health and Safety Regulations, active measures are taken into consideration for staff, volunteers, clients and visitors to the centre.

As a result of these measures with regard to procedural guidelines and continuous performance appraisal, O'Joy Care Services remains confident with our adherence to the standard of delivery stated in the guidelines for a local VWO.

*Our
Heartfelt
Thanks*



Annex 1 – Donors

Individuals

A big thank you to all our donors...

Abhijeet K Vadera
 Acosta Calderon Carlos Antonio
 Adelle Lim
 Adrian Lim
 Adrian Ng Say Khoon
 All Anonymous Donors
 Anonymous Donors – HOA outreach
 Anonymous Donors – Office
 Donation Box
 Au Mun Jie
 Babur Rais Akbar
 Beng Hong Tye
 Bessie Lim
 Chan Kok Hua
 Chan Wai Mun
 Chee Hui Tai
 Chen Shi Yan Stephanie
 Chen Zuo Hui
 Cheryl Lim
 Cheung Weng Maan
 Chia Chan Wah
 Chia Khiam Huat
 Ching Sor Kheng
 Chiu Christopher Anthony
 Chng Hung Hwee
 Chong Tse Feng Gabriel
 Choo Jin Kiat
 Chow Joo Ming (Wing Ship Marine
 Services Pte Ltd)
 Chua Bee Hoon
 Chua Chin Hwee Kenneth
 Chua San San
 Chua Sok Ai
 Chua Wan Teng
 Clara Khoo
 David Leong
 Dor Ngi Ting
 Ee MingLi

Foo Hui Shien Catherine
 Fu Yingqi
 Gan Kam Yik Faith
 Geraldine Goh
 Geraldine Lai Ming Yan
 Goh Chai Suan
 Goh Jiang Wee
 Goh Sheng Wei Milton
 Heng Mok Kwee Derrick
 Ho Jimin Gabriel
 Ho Kok Wah
 Ho Soo Boi, Betty
 Ho Wai Han
 Hon Miles Lucy Victoria
 Htar Htar Nu
 James Leong Wai Yeen
 Jan Phaik See
 Javier Banderas Lee
 Julius Khoo Jun Sheng
 Justin Koh Chuang Hor
 Kabra Aayush
 Keh Lee Ching
 Ker Shing Lee
 Khaing Le Le Kyi
 Khoo Bee Kuan
 Koh Kiat Ching
 Koh Thong Cher Melvyn
 Kong Weng Keong
 Koungh Shihui
 Kwok Lih
 Lai Xin Yi
 Late Chow Twee
 Lau Lee Leng
 Lee Chia Ying
 Lee Hui Yi
 Lee Ke Fun

Lee Mei Ee
 Lee Shu Min
 Lee Siu Ling
 Lee Zi Ying
 Leong Pei Pei, Wendy
 Liaw Hock Chuan
 Liew Li Sean
 Lim Choon Huat
 Lim Choy Har @ Lin Cai Xia
 Lim Han Sin
 Lim Hualen Adelina
 Lim Kee Hong
 Lim Kok Wee
 Lim Lei Theng
 Lim Pei Pei Serena
 Lim Teck Chai Danny
 Loh Chee Shyong
 Loh Hwuei Foong
 Loo Kuen Feng
 Loo Ya Lee
 Low Chien Chong Peter
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 Lucy Seraphina Gwee Lay Kim
 Lynette Koh Hwee Ching
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 Mohana Rani Suppiah
 Mok Chee Keong
 Neo Tiong Tian
 Ng Chay Nee
 Ng Hwee Boon
 Ng Kai Wing
 Ng Koon Seng
 Ng Li Ling
 Ng Lip Kiang

Annex 1 – Donors (continue...)

Individuals (continue...)

Ng Tai Hwa
 Ng Woo Hong
 Ng Wye Yin Karen
 Old friend's group
 Ong Boon Kwee
 Ong Chee Hoon
 Ong Chew Hong
 Ong Lee Yau Fo
 Ong Weixiang
 Phua Boon Kok
 Por Yu Li
 Priya Dudeja
 Quek Gim Cheng
 Ronak Marolia
 Say Kin Ee
 See Yun Yann
 Seo Yue Siang
 Shan
 Siddharth Thirumalai Vinjamur
 Simon Lee Wombell
 Soh Ai Lay Shyan
 Soh Yoke Chan
 Sridharan Vinodh
 Stanley Siew Kum Seng
 Tam Shiyun Noelle Camelia
 Tan Ah Pa
 Tan Choon Hong
 Tan Ee Joo
 Tan Haikang
 Tan Hiong Mui
 Tan Koon Yeow
 Tan Mang Lie
 Tan Meng Lan

A big thank you to all our donors...

Tan Pey Yin
 Tan Pheck Lan Jeannie
 Tan Shee Ying
 Tan Tai Ngiap
 Tan Tandi Wijaya
 Tan Xue Ying
 Tan Yi Xun Adeline
 Tan Yina
 Tan Yoke Yuan
 Teng Mui Kia
 Teng Tian Keum
 Teo Jing
 Teo Soon Ann Spencer
 Ter Tze How
 Tuen Run Qing
 Willson Amalraj Arokiasami
 Wong Geok Kim
 Wong Nyet Min
 Yap Jia Hao
 Yap Yee Kuan
 Yeap Ai May
 Yee Wai Ming Ellen
 Yong Ming Hwa Stephanie
 Zhang Lingbo
 Zhang Zhengling
 Zhou JiaJia
 Zhou Jingying Diana

Corporate/Organisations

AL Tyres Pte Ltd
 Alco Sunshade Pte Ltd
 AMT AG Pte Ltd

Anonymous Donors-Hong Wen School
 Chew How Teck Foundation
 Christ Methodist Church
 Chye Seng Paints & Hardware Co
 Dharma Cakra Society (Chan Poh Swai)
 Equation Technology & Cabling Pte Ltd
 (Ong Siong Seng)
 Gencorp Management Pte Ltd Ms Sylvia
 Lim)
 Hougang Assembly of God Church
 Kele & Associates Pte Ltd
 Knight Auto Precision Engineering Pte
 Kwan Im Thong Hood Cho Temple
 Lasofi Investments Pte Ltd
 Lee Foundation
 Lee Kim Tah Foundation
 Lu Shang Pte Ltd (Mr.K C Toh)
 MES Mining Corporation Pte Ltd (Mr.
 Mohamed Abdul Jaleel)
 MKT Dynamics Pte Ltd
 Nex CorporateIT Pte Ltd
 Pei Hwa Foundation Limited
 Porcelain Pte Ltd
 PSA Corporation Ltd
 SBS Transit Ltd
 Singex Holdings Pte Ltd
 T T J Design & Engineering Pte Ltd
 Tampines Chinese Temple
 Tan Chin Tuan Foundation
 Tan Ean Kiam Foundation
 Tang's Engineering Pte Ltd
 The Rightway Corporation (Pte) Ltd (Ng
 Poh Cheng)
 U & P Pte Ltd
 Vimalakirti Buddhist Centre
 Wing Ship Marine Services Pte Ltd
 Woh Hup Trust

O'JOY CARE SERVICES
(Registered as a Charity under Charities Act, Cap 37)
Unique Entity Number: T04SS0047J

Audited Annual report for the financial year ended
31 March 2019

CORPWERK PAC
Public Accountants and Chartered Accountants
Singapore

STATEMENT BY MANAGEMENT COMMITTEE AND FINANCIAL STATEMENTS

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O'JOY CARE SERVICES

(Registered as a Charity under Charities Act, Cap 37)

MANAGEMENT COMMITTEE MEMBERS**Executive Committee**

Chairman : Goh Jiang Wee, Alan
Hon. Secretary : Chung Soon Bee
Hon. Treasurer : Chee Teng Hsiu, Terrence

Audit Committee

Chairman : Chung Soon Bee
Members : Choo Jin Kiat

STATEMENT BY MANAGEMENT COMMITTEE

The Management Committee is responsible for the preparation and fair presentation of these financial statements in accordance with the Singapore Charities Act, Cap. 37 (the "Singapore Charities Act"), Singapore Societies Act, Cap. 311 (the "Singapore Societies Act") and the Singapore Charities Accounting Standards. This responsibility includes selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in these circumstances.

In the opinion of the Management Committee, the accompanying financial statements together with the notes thereto are drawn up so as to give a true and fair view of the financial position of O'Joy Care Services (the "Society") as at 31 March 2019 and of the financial performance, changes in funds and cash flows of the Society for the year ended on that date

On behalf of the Management Committee,



Goh Jiang Wee, Alan
President



Chee Teng Hsiu, Terrence
Hon. Treasurer

Singapore
27 August 2019

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF O'JOY CARE SERVICES

(Registered as a Charity under Charities Act, Cap 37)
Unique Entity Number: T04SS0047J

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of O'Joy Care Services (the "Society"), which comprise the statement of financial position as at 31 March 2019, and the statement of financial activities, statement of changes in accumulated fund and statement of cash flows for the financial 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 provision of the Singapore Charities Act, Singapore Societies Act and Singapore Charities Accounting Standards so as to give a true and fair view of the financial position of the Society as at 31 March 2019 and of the financial performance, changes in accumulated funds 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 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

The Management Committee is responsible for other information. The other information comprises information included in the annual report 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 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 material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF O'JOY CARE SERVICES

(Registered as a Charity under Charities Act, Cap 37)

Unique Entity Number: T04SS0047J

Responsibilities of the Management Committee for the Financial Statements

The Management Committee is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Singapore Charities Act, Singapore Societies Act and Singapore Charities Accounting Standards, 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 Management Committee 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 Management Committee either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

The Management Committees' responsibilities include overseeing the Society's financial reporting

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.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF O'JOY CARE SERVICES

(Registered as a Charity under Charities Act, Cap 37)

Unique Entity Number: T04SS0047J

Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management Committee.
- Conclude on the appropriateness of Management Committee'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 the Management Committee, 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, the accounting and other records required by the regulations enacted under the Singapore Charities Act and Singapore Societies Act to be kept by the Society, have been properly kept in accordance with those regulations.

During the course of our audit, nothing came to our attention that caused us to believe that during the year:

1. The use of the donation monies was not in accordance with the objectives of the Society as required under regulation 16 of the Society (Institutions of a Public Character) Regulations; and
2. The Society has not complied with the requirements of regulation 15 (Fund-Raising Expenses) of the Charities (Institutions of a Public Character) Regulations.



CORPWERK PAC
Public Accountants and Chartered Accountants
Singapore
27 August 2019

STATEMENT OF FINANCIAL POSITION
As at 31 March 2019

NET ASSETS	Notes	2019 S\$	2018 S\$
Non-current assets			
Plant and equipment	5	10,399	16,156
Total non-current assets		<u>10,399</u>	<u>16,156</u>
Current assets			
Other receivables and deposit	6	254,172	199,936
Cash and cash equivalents	7	7,820	88,770
Total current assets		<u>261,992</u>	<u>288,706</u>
Current Liabilities:			
Accruals	8	31,354	39,371
Total net assets		<u>241,037</u>	<u>265,491</u>
FUNDS			
Unrestricted Funds:			
General fund		400,983	352,056
Counselling program		(43,257)	-
Total unrestricted funds		<u>357,726</u>	<u>352,056</u>
Restricted Funds;			
Counselling Program for Elder Persons		50,067	76,837
AIC Comit		(5,661)	(196,357)
Comit Aide		-	-
WeCare		-	-
Health Oriented Approach		(80,313)	(45,229)
PEAN		(48,459)	56,363
ICPF		(32,323)	21,821
Total restricted funds		<u>(116,689)</u>	<u>(86,565)</u>
Total funds		<u>241,037</u>	<u>265,491</u>

The accompanying notes form an integral part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES
Year ended March 31, 2019

	Unrestricted Funds		Restricted Funds					
Note	General Funds \$	Community Partnership \$	Counselling Program for Older Persons \$	AIC Commit \$	Health Orientated Approach \$	PEAN \$	ICPF \$	Total \$
INCOME								
Voluntary income								
Direct donations	18,000	-	-	180,000	13,274	-	-	211,274
Agency for Integrated Care	-	-	-	471,673	-	-	-	471,673
National Council of Social Service	-	-	248,114	-	-	40,000	10,000	298,114
People's Association	-	-	-	-	99,155	-	-	99,155
Community Development Fund	-	-	-	-	-	-	54,309	54,309
Council for Third Age-Silver Volunteer Fund	660	-	-	-	-	-	-	660
Singtel Sponsorship	18,660	-	248,114	651,673	112,429	40,000	64,309	1,135,185
Activities for generating funds								
Membership fees	120	-	-	-	9,450	-	-	9,570
Counselling fees	10,785	-	-	-	-	-	-	10,785
Rental income	13,995	-	-	-	-	-	-	13,995
Training fees	7,440	-	-	-	-	-	1,080	8,520
	32,340	-	-	-	9,450	-	1,080	42,870
Investment Income								
Interest	13	-	-	-	-	-	-	13
Other income								
Wage Credit scheme	2,335	-	-	-	-	-	-	2,335
Others	743	1,765	-	-	208	-	-	2,716
	3,078	1,765	-	-	208	-	-	5,051
TOTAL INCOME								
	54,091	1,765	248,114	651,673	122,087	40,000	65,389	1,183,119

These accompanying notes form an integral part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES (CONT'D)
Year ended March 31, 2019

Note	Unrestricted Funds		Restricted Funds					Total
	General Funds	Community Partnership	Counselling Program for Older Persons	AIC Commit	Health Orientated Approach	PEAN	ICPF	
	\$	\$	\$	\$	\$	\$	\$	\$
EXPENDITURE								
Charitable activities:								
Allowances	1,500	-	-	-	-	-	-	1,500
Bank Charges	100	-	-	-	-	-	-	100
Books and periodicals	18	8	33	45	8	17	8	137
Cleaning services	422	427	2,577	3,632	777	1,287	660	9,782
Copier rental charges	-	69	417	588	126	208	107	1,515
Copier usage charges	-	127	600	831	163	310	151	2,182
CPF and SDL Contribution	-	5,086	26,273	55,240	6,007	18,652	7,754	119,012
Delivery charge	119	4	24	159	3	27	79	415
Depreciation	-	973	3,891	5,350	973	2,042	973	14,202
Entertainment	-	29	395	563	139	193	2,408	3,727
FA in kind	-	-	4,717	-	-	-	-	4,717
Fund raising expenses	370	3,515	40	56	11	21	10	4,023
HOA activities	-	-	-	-	37,635	-	-	37,635
Insurance	-	-	858	1,040	284	340	189	2,711
Maintenance of facilities	172	202	1,751	2,508	583	844	456	6,516
Medical Expenses	-	107	590	1,009	190	262	38	2,196
Membership fees	-	-	39	56	15	18	10	138
Minor Asset expenses	669	241	1,006	1,598	349	479	263	4,605
Office system maintenance	-	294	1,556	2,166	444	798	394	5,652
Printing and stationaries	40	499	416	500	74	182	118	1,829
Professional fees	-	-	-	4,980	44,400	37,845	-	87,225
Programme expenses	-	-	-	-	-	-	160	160
Recruitment fee	-	-	3,981	-	-	-	-	3,981
Balance carried forward	3,410	11,581	49,164	80,321	92,181	63,525	13,778	313,960

These accompanying notes form an integral part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES (CONT'D)
Year ended March 31, 2019

	Note	Unrestricted Funds		Restricted Funds					Total
		General Funds	Community Partnership	Counselling Program for Older Persons	AIC Commit	Health Orientated Approach	PEAN	ICPF	
		\$	\$	\$	\$	\$	\$	\$	\$
EXPENDITURE (CONT'D)									
Charitable activities:									
Balance brought forward		3,410	11,581	49,164	80,321	92,181	63,525	13,778	313,960
Refreshment		-	-	-	-	14	-	566	580
Rental of premises		-	1,385	8,353	11,774	2,518	4,170	2,141	30,341
Salary and bonus	10	-	29,477	196,288	343,744	60,055	115,702	44,980	790,246
Service and conservancy		-	70	422	594	127	211	108	1,532
Staff training		-	-	3,340	7,787	-	4,937	250	16,314
Stamps and postage		-	367	65	92	17	34	16	591
Sundry expenses		826	12	-	-	-	-	332	1,170
Supervision fees		-	671	4,019	5,663	1,209	2,008	1,030	14,600
Telephone charges		-	172	978	1,408	243	529	254	3,584
Transport		928	721	9,470	5,712	32	129	7,527	24,519
Utilities		-	224	1,415	1,998	433	703	363	5,136
Total charitable activities		5,164	44,680	273,514	459,093	156,829	191,948	71,345	1,202,573
Governance costs:									
Auditors remuneration		-	342	1,370	1,884	342	719	343	5,000
TOTAL EXPENDITURE		5,164	45,022	274,884	460,977	157,171	192,667	71,688	1,207,573
SURPLUS/(DEFICIT) FOR THE YEAR		48,927	(43,257)	(26,770)	190,696	(35,084)	(152,667)	(6,299)	(24,454)

These accompanying notes form an integral part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES
Year ended March 31, 2018

	Unrestricted Funds		Restricted Funds					
	Destitute Persons Project	General Funds	Counselling Program for Elder Persons	AIC Commit	Health Orientated Approach	PEAN	ICPF	Total
Note	\$	\$	\$	\$	\$	\$	\$	\$
INCOME								
<u>Voluntary income</u>								
Direct donations	-	9,759	-	48,737	-	-	-	58,496
Agency for Integrated Care	-	-	-	399,495	-	-	-	399,495
National Council of Social	-	-	243,288	-	-	215,023	-	458,311
Community Development Fund	-	-	-	-	-	-	-	-
People's Association	-	-	-	-	100,000	-	-	100,000
Community Development Fund	-	-	-	-	-	-	61,048	61,048
Silver Volunteer	-	660	-	-	-	-	-	660
Singtel Sponsorship	-	(1,200)	-	-	-	-	-	(1,200)
Singapore National Employer Federation	-	9,219	243,288	448,232	100,000	215,023	61,048	1,076,810
<u>Activities for generating funds</u>								
Membership fees	-	160	-	-	13,340	-	-	13,500
Counselling fees	-	5,705	-	-	-	-	-	5,705
Rental income	-	16,601	-	-	-	-	-	16,601
Training fees	-	-	-	-	-	-	885	885
Recycling project	-	14,489	-	-	-	-	-	14,489
	-	36,955	-	-	13,340	-	885	51,180
<u>Investment Income</u>								
Interest	-	24	-	-	-	-	-	24
<u>Other income</u>								
Wage Credit scheme	-	13,939	-	-	-	-	-	13,939
Others	-	173	-	-	-	-	-	173
	-	14,112	-	-	-	-	-	14,112
TOTAL INCOME								
	-	60,310	243,288	448,232	113,340	215,023	61,933	1,142,126

These accompanying notes form an integral part of these financial statements

O'JOY CARE SERVICES

Unique Entity Number: T04SS0047J

| Annual Report 2019

STATEMENT OF FINANCIAL ACTIVITIES (CONT'D)
Year ended March 31, 2018

Unrestricted Funds		Restricted Funds						
Note	Destitute Persons Project	General Funds	Counseling Program for Elder Persons	AIC Commit	Health Orientated Approach	PEAN	ICPF	Total
EXPENDITURE								
Charitable activities:								
10	Allowances	2,511	-	-	731	-	-	3,242
	Bank Charges	69	-	-	-	-	-	69
	Books and periodicals	-	9	11	3	-	2	28
	Cleaning services	195	2,765	3,981	953	1,417	407	9,718
	Copier rental charges	-	440	634	152	226	64	1,516
	Copier usage charges	-	-	357	513	121	173	1,226
	CPF and SDL Contribution	-	512	30,800	55,626	7,292	18,313	117,050
	Delivery charge	459	-	-	-	-	-	459
	Depreciation	-	-	6,929	11,086	2,969	1,980	24,944
	Entertainment	-	-	119	168	45	45	1,434
	FA in kind	22	2,295	5	-	-	1,057	2,953
	HOA activities	-	-	-	25,062	-	631	25,062
	Insurance	-	-	215	368	92	160	835
	Maintenance of facilities	-	188	611	869	186	322	2,285
	Medical Expenses	-	-	377	1,146	392	596	2,511
	Membership fees	-	200	35	61	15	28	339
	Minor Asset expenses	-	128	563	714	154	229	1,975
	Office system maintenance	-	-	1,405	2,075	449	759	4,950
	Printing and stationaries	-	101	289	466	100	141	1,600
	Professional fees	-	114	375	7,275	45,770	-	53,534
	Refreshment	-	-	-	12	-	134	146
	Rental of premises	-	-	8,804	12,692	3,047	4,520	30,341
	Balance carried forward	-	4,499	56,388	97,690	87,545	28,912	286,217

These accompanying notes form an integral part of these financial statements

STATEMENT OF CHANGES IN FUNDS

Year ended March 31, 2019

		Unrestricted Funds			Restricted Funds						
Note	Destitute Persons Project	General Funds	Community Partnership	Counselling Program for Older Persons	AIC Commit	Commit Aids	Wecare	Health Orientated Approach	PEAN	ICPF	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Balance at April 1, 2017	72,017	845,649	-	(37,228)	(191,079)	(1,722)	(316)	(461,655)	-	-	225,666
Surplus/ (deficit) for the financial year	-	44,970	-	(32,822)	(5,278)	-	-	(45,229)	56,363	21,821	39,825
Merger of general fund	(72,017)	72,017	-	-	-	-	-	-	-	-	-
Re-allocation of general fund	-	(610,580)	-	146,887	-	1,722	316	461,655	-	-	-
Balance at March 31, 2018	-	352,056	-	76,837	(196,357)	-	-	(45,229)	56,363	21,821	265,491
Surplus/ (deficit) for the financial year	-	48,927	(43,257)	(26,770)	190,696	-	-	(35,084)	(152,667)	(6,299)	(34,454)
Balance at March 31, 2019	-	400,983	(43,257)	50,067	(5,661)	-	-	(80,313)	(96,304)	15,522	241,037

These accompanying notes form an integral part of these financial statements

STATEMENT OF CASH FLOWS
Year ended March 31, 2019

	Notes	2019 S\$	2018 S\$
Cash flows from operating activities:			
Net (deficit)/surplus for the year		(24,454)	39,825
Adjustments for non-cash flow items:			
Depreciation of plant and equipment		14,202	24,944
Interest income		(13)	(24)
Operating cash flows before working capital changes		(10,265)	64,745
Changes in working capital:			
Other receivables and deposit		(54,236)	(95,983)
Other payables and accrual		(8,017)	2,541
Cash flow (used in) operations		(72,518)	(28,697)
Interest received		13	24
Net cash flows (used in) operating activities		(72,505)	(28,673)
Cash flows from investing activities:			
Purchase of plant and equipment		(8,445)	(1,556)
Net cash flows (used in) investing activities		(8,445)	(1,556)
Net (decrease) in cash and cash equivalents		(80,950)	(30,229)
Cash and cash equivalents at beginning of year		88,770	118,999
Cash and cash equivalents at end of year	7	7,820	88,770

The accompanying notes form an integral part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS*These notes form an integral part of the financial statements.*

1 GENERAL

The Society is registered in Singapore under the Societies Act, Cap. 311 on 19 January 2004. The registered office of the Society is at 5 Upper Boon Keng Road, #02-10, Singapore 380005. The Society's Unique Entity Number is T04SS0047J.

The Society is an approved charity under the Charities Act, Cap 37 since 7 September 2004 and has been accorded the status of an Institution of a Public Character ("IPC") since 1 March 2007 to 31 March 2021.

The principal activities of the Society are the provision of counselling services and the training and management of volunteers to enhance their availability and skill level in gerontological psychosocial services. There has been no significant changes in the nature of these activities during the financial year.

2 BASIS OF PREPARATION**(a) Statement of compliance**

The financial statements are prepared in accordance with the provisions of the Singapore Charities Act, Cap. 37 (the "Singapore Charities Act"), Singapore Societies Act, Cap. 311 (the "Singapore Societies Act") and Charities Accounting Standard ("CAS").

The Society has applied the same accounting policies and methods of computation in the preparation of the financial statements for the current and prior financial years.

In the current financial year, the Society has adopted all the new and revised CASs and interpretations of CASs ("INT CASs") that are relevant to its operations and effective for annual periods beginning on or after 1 April 2018. The adoption of these new/revised CASs and INT CASs does not result in changes to Society's accounting policies and has no material effect on the amounts reported for current or prior year.

New and revised FRSs and INT FRSs issued at the date of authorisation of the financial statements but not yet effective

The Council anticipate that the adoption of the new and revised CASs, INT CASs and amendments to CASs in future periods will not have a material impact on the financial statements of the Society in the period of their initial adoption.

(b) Basis of measurement

The financial statements have been prepared on the historical cost basis except for certain financial assets and financial liabilities which are stated at fair value.

(c) Functional and presentation currency

These financial statements are presented in Singapore dollars, which is the Society's functional currency as it reflects the primary economic environment in which the entity operates.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

2 BASIS OF PREPARATION (CONT'D)

(d) Use of estimates and judgements

The preparation of financial statements in conformity with CASs requires management to make judgements, estimates and assumptions that affect the applications of policies and reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

Information about assumptions and estimation uncertainties that have a significant risk of resulting in a material adjustment within the next financial year are included in Note 4.

3 SIGNIFICANT ACCOUNTING POLICIES

(a) Financial instruments

(i) Financial assets

Initial recognition and measurement

Financial assets 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 assets at initial recognition.

When financial assets are recognised initially, they are measured at fair value, plus, in the case of financial assets not at fair value through profit or loss, directly attributable transaction costs.

Subsequent measurement

Trade and other receivables

Non-derivative financial assets with fixed or determinable payments that are not quoted in an active market are classified as loans and receivables. Subsequent to initial recognition, loans and receivables are measured at amortised cost using the effective interest method, less impairment.

Gains and losses are recognised in profit or loss when the loans and receivables are derecognised or impaired, and through the amortisation process.

Cash and cash equivalents

Cash and cash equivalents comprise cash and bank balances, which are readily convertible to cash and are not subject to a significant risk of changes in value.

De-recognition

A financial asset is derecognised when the contractual right to receive cash flows from the assets has expired. On de-recognition 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 has been recognised in other comprehensive income is recognised in profit or loss.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

(a) Financial instruments (Cont'd)

(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 fair value through profit or loss, directly attributable transaction costs.

Subsequent measurement

After initial recognition, financial liabilities that are not carried at fair value through profit or loss 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.

Such financial liabilities comprise trade and other payables, and other financial liabilities.

De-recognition

A financial liabilities is de-recognised when the obligation under the liability is discharged, cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a de-recognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in profit or loss.

(iii) Share capital

Ordinary shares

Ordinary shares are classified as equity. Proceeds from issuance of ordinary shares are recognised as share capital in equity. Incremental costs directly attributable to the issue of ordinary shares are recognised as a deduction from equity, net of any tax effects.

(b) Plant and equipment

Plant and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses. The cost of an asset comprises its purchase price and any directly attributable costs of bringing the asset to working condition for its intended use.

Depreciation of the relevant assets is provided on a straight-line basis so as to write-off the costs of plant and equipment over their estimated useful lives. The estimated useful lives of plant and equipment are as follows:

Computers	3 years
Furniture & Fittings	3 years
Office Equipment	3 years
Renovation	5 years

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

(b) Plant and equipment (Cont'd)

Fully depreciated assets are retained in the financial statements until they are no longer in use and no further charge for depreciation is made in respect of these assets. The estimated useful lives, residual values and depreciation method are reviewed at each year end, with the effect of any changes in estimate being accounted for on a prospective basis.

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 on derecognition of the asset determined by comparing the proceeds from disposal with the carrying amount of plant and equipment is included net in the statement of financial activities in the year the asset is derecognised.

(c) Impairment

i) Impairment of Financial Assets

The Society assesses at each reporting date whether there is any objective evidence that a financial asset is impaired.

Financial assets carried at amortised cost

For financial assets carried at amortised cost, the Society first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant, or collectively for financial assets that are not individually significant. If the Society determines that no objective evidence of impairment exists for an individually assessed financial assets, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that are individually assessed for impairment and for which an impairment loss is, or continues to be recognised are not included in a collective assessment of impairment.

If there is objective evidence that an impairment loss on financial assets carried at amortised cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. If a loan has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account. The impairment loss is recognised in profit or loss.

When the asset becomes uncollectible, the carrying amount of impaired financial asset is reduced directly or if an amount was charged to the allowance account, the amounts charged to the allowance account are written off against the carrying amount of the financial asset.

To determine whether there is objective evidence that an impairment loss on financial assets has been incurred, the Society considers factors such as the probability of insolvency or significant financial difficulties of the debtor and default or significant delay in payments.

If, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed to the extent that the carrying amount of the asset does not exceed its amortised cost at the reversal date. The amount of reversal is recognised in profit or loss.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

(c) Impairment (Cont'd)

ii) Impairment of Non-Financial Assets

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

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less cost of disposal and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

Impairment losses are recognised in profit or loss.

(d) Provisions

Provisions are recognised when the Society has a present obligation (legal or constructive) as a result of a past event, it is probable that the Society will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, the receivable is recognised as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

(e) Operating leases

Leases of assets in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to the statement of financial activities on a straight-line basis over the period of the lease. When an operating lease is terminated before the lease period expires, any payment required to be made to the lessor by way of penalty is recognised as an expense in the period in which the termination takes place.

(f) Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits associated with the transactions will flow to the Society, and the amount of revenue and related costs can be reliably measured.

Donation

Donations are recognised when received. Income recognition is only deferred when the donor specifies that the donations can only be used in future accounting periods or the donor has imposed certain conditions, which must be met before the Society has unconditional entitlement.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

(f) Revenue recognition (Cont'd)

Grants

Grants are recognised as income when there is reasonable assurance that the grant will be received and all conditions attached to it have been complied with. Grants for capital expenditures are recognised as deferred capital grant and will be recognised as income on a systematic basis over the useful life of the assets purchased.

Rendering of Services

Counselling fee and income from training are recognised when the services are rendered.

Interest

Interest income is recognised on a time proportion basis using the effective interest method.

(g) Employee benefits

(i) Defined contribution plans

The company makes contributions to the Central Provident Fund Scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as an expense in the period in which the related services are performed.

(ii) Short-term employee benefits

Short-term employee benefits obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid if the Company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

(h) Fund accounting

Monies received for specific and general purpose are credited directly to the respective fund in the financial statements. These include restricted funds and unrestricted funds.

Restricted funds are funds held by the Society that can only be applied for specific purposes. These funds are subject to specific trusts which may be declared by the donors or with their authority or created through legal process but are still within the wider objects of the Society.

Unrestricted funds are expandable at the discretion of the Board in furtherance of the Society's objects. Designated fund is part of the unrestricted funds earmarked for a particular project. The designation is for administrative purposes only and does not restrict the Board's discretion to apply the fund.

Income and expenditure relating to specific funds are accounted for directly in the funds to which they relate. Common expenses, if any, are allocated on a reasonable basis to the funds based on the method suitable to this common expense. Assets and liabilities of the specific funds are pooled in the statement of financial position.

Funds received for specific purpose such as purchase of depreciable assets are taken to relevant restricted fund account. This relevant fund will be reduced over the useful life of the asset in line with its depreciation. Depreciation is charged to the relevant designated funds where the asset is held.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

(i) Funds

Unrestricted Funds

Unrestricted fund comprises general fund and designated fund. General funds are used for the general purpose of the Society as set out in its governing document. If part of an unrestricted fund is earmarked for a particular project, it may be designated as a separate fund, but the designation is for administrative purposes only and does not legally restrict the committee members' discretion to apply the fund.

Destitute Persons Project

Destitute Persons Project is a project to investigate and determine whether the person is destitute. The project also assesses and recommends the additional social support for the person.

General Fund

This fund is to be used for non-specific purposes at the discretion of the Board of Management in furtherance of the Society's objects.

Counselling Program

The counselling program that is not for elder persons, and is not currently funded by any agency.

Restricted Funds

Restricted funds are funds subject to specific trusts, which may be declared by the donor(s) or with their authority (e.g. in a public appeal) or created through legal process, but still within the wider objects of the Society. Restricted funds may only be utilised in accordance with the purposes established by the sources of such funds and are in contrast with unrestricted fund over which the committee members retains full control to use in achieving its institutional purposes.

Counselling Program for Elder Persons

The Counselling Program for Elder Persons fund is a programme aimed to provide counselling services for elder persons.

AIC (Agency for Integrated Care) COMMIT

The AIC (Agency for Integrated Care) COMMIT is a project to develop a community-based health-led, COMMIT (Community Intervention Team) to support the primary physicians in managing patients with mental illness. The project also aims to provide therapies, counselling, education, training and support to clients and caregivers to further enable them.

Health Oriented Approach (HOA)

The Health Oriented Approach fund is a project to engage seniors toward health oriented ageing. The project also aims to enable trained facilitators to support the counsellors.

Prevention and Intervention of Elderly Abuse and Neglect (PEAN)

The Prevention and Intervention of Elderly Abuse and Neglect fund is a programme aimed to provide assistance to elder persons whose health and well-being are at risk arising from action or lack of action by a person or a caregiver.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

(i) Funds (Cont'd)

Integrated COMIT Aide, Para-Counsellor and HOA Facilitator Service (ICPF)

The fund support programmes that offer volunteer opportunities to seniors in areas including but not limited to, aged care, health and wellness, arts and heritage, horticulture and the environment, learning and community development which includes training, management and recognition of senior volunteers.

(j) Related party

FRS 24 defines a related party as a person or entity that is related to the reporting entity and it includes the following :-

- (a) A person or a close member of that person's family if that person:
 - (i) has control or joint control over the reporting entity;
 - (ii) has significant influence over the reporting entity; or
 - (iii) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.
- (b) An entity is related to the reporting entity if any of the following conditions apply:
 - (i) The entity and the reporting entity are members of the same group.
 - (ii) One entity is an associate or joint venture of the other entity.
 - (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 party.
 - (v) The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity.
 - (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).
 - (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

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

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

4 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

In the application of the accounting policies, which are describe in Note 3, management is required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources.

The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Critical judgements in applying the Society's accounting policies

The management is of the opinion that any instances of applications of judgement are not expected to have a significant effect on the amounts recognised in the financial statements apart from those involving estimations which are dealt with below. Actual results may differ from these estimates.

Key sources of estimation uncertainty

The key assumptions concerning the future, and other key sources of estimation uncertainty at the end of the reporting period, that have a significant risk of coursing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are discussed below.

Useful lives of plant and equipment

As described in Note 3, the Society reviews the estimated useful lives of plant and equipment at the end of each annual reporting period. During the year, management determined that the estimated useful lives of plant and equipment are appropriate and no revision is required.

Key sources of estimation uncertainty (Cont'd)

Impairment of plant and equipment

The Society assesses annually whether plant an equipment have any indication of impairment in accordance with the accounting policy. If there is indication of impairment, the recoverable amounts of plant and equipment are determined based on value-in-use calculations. These calculations, require the use of judgement abd estimates. The management have assessed the indications of impairment and concluded no such indications as at the end of the financial year and hence no computation of the recoverable amounts is required.

NOTES TO THE FINANCIAL STATEMENTS*These notes form an integral part of the financial statements.***5 PLANT AND EQUIPMENT**

2019	Computers S\$	Office equipment S\$	Furniture and fittings S\$	Renovation S\$	Total S\$
Cost					
At 1 April 2018	43,975	43,197	37,435	152,268	276,875
Additions	7,111	1,334	-	-	8,445
Disposal	(3,464)	-	-	-	(3,464)
At 31 March 2019	<u>47,622</u>	<u>44,531</u>	<u>37,435</u>	<u>152,268</u>	<u>281,856</u>
Accumulated depreciation					
At 1 April 2018	40,607	39,024	37,434	143,654	260,719
Depreciation for the year	5,221	4,617	-	4,364	14,202
Disposal	(3,464)	-	-	-	(3,464)
At 31 March 2019	<u>42,364</u>	<u>43,641</u>	<u>37,434</u>	<u>148,018</u>	<u>271,457</u>
Net Book Value					
At 31 March 2019	<u>5,258</u>	<u>890</u>	<u>1</u>	<u>4,250</u>	<u>10,399</u>

2018	Computers S\$	Office equipment S\$	Furniture and fittings S\$	Renovation S\$	Total S\$
Cost					
At 1 April 2017	42,419	43,197	37,435	152,268	275,319
Additions	1,556	-	-	-	1,556
At 31 March 2018	<u>43,975</u>	<u>43,197</u>	<u>37,435</u>	<u>152,268</u>	<u>276,875</u>
Accumulated depreciation					
At 1 April 2017	31,214	29,725	37,434	137,402	235,775
Depreciation for the year	9,393	9,299	-	6,252	24,944
At 31 March 2018	<u>40,607</u>	<u>39,024</u>	<u>37,434</u>	<u>143,654</u>	<u>260,719</u>
Net Book Value					
At 31 March 2018	<u>3,368</u>	<u>4,173</u>	<u>1</u>	<u>8,614</u>	<u>16,156</u>

NOTES TO THE FINANCIAL STATEMENTS*These notes form an integral part of the financial statements.*

6 OTHER RECEIVABLES AND DEPOSITS	2019	2018
	S\$	S\$
Deposits	2,648	2,548
Grant receivables	223,196	152,638
Other receivables		
- third parties	5,955	495
- related parties	22,373	44,255
	<u>254,172</u>	<u>199,936</u>

Grant receivables relates to the reimbursement of claims receivable from the Agency of Integrated Care, the National Council of Social Services and the People's Association Community Development Fund.

The receivables amount from related parties are unsecured, interest free and repayable on demand.

7 CASH AND CASH EQUIVALENTS	2019	2018
	S\$	S\$
Cash in hand	682	1,134
Cash in bank	7,138	87,636
	<u>7,820</u>	<u>88,770</u>

8 ACCRUALS	2019	2018
	S\$	S\$
Accruals	<u>31,354</u>	<u>39,371</u>

The carrying amount of accrual, at the end of the reporting period, approximates to their fair value and are denominated in Singapore Dollars.

9 REVENUE	2019	2018
	S\$	S\$
Voluntary income	1,135,185	1,076,810
Activities for generating funds	42,870	51,180
Investment Income	13	24
Other income	5,051	14,112
	<u>1,183,119</u>	<u>1,142,126</u>

10 EMPLOYEE BENEFITS EXPENSES	2019	2018
	S\$	S\$
Salaries and bonus	790,246	738,370
CPF and SDL Contribution	119,012	117,050
Allowance	1,500	3,242
	<u>910,758</u>	<u>858,662</u>

NOTES TO THE FINANCIAL STATEMENTS*These notes form an integral part of the financial statements.***11 TAXATION**

The Society is an approved charitable organisation under the Charities Act, Cap 37 and an Institution of a Public Character under the Income Tax Act, Cap 134.

No provision for income tax is made in the financial statements as the Society, being a charity, is exempted from income tax.

12 RELATED PARTY TRANSACTIONS

For the purpose of the financial statements, parties are considered to be related to the Society, if the party has the ability, directly or indirectly, to control the Society or exercise significant influence over the Society in making financial and operating decisions, or vice versa, or where the Society and the party are subject to common control or common significant influence. Related parties may be individuals or other entities.

Related parties include the management committee members and key management personnel. It also includes an entity or person that directly or indirectly controls, is controlled by, or is under common or joint control with these persons. It also includes close members of the family of any individuals referred to herein and others who have the ability to control, jointly control or significantly influence by or for which significant voting power in such entity resides with, directly or indirectly, any such individual. Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Society, directly or indirectly, including the management committee members and key officers of the Society. Key officers are officers of the Society, whether or not an employee of the Society, having the general control and management of the administration of the Society, and include any person, who exercise such general control and management.

It is not the normal practice for the management committee members, or people connected with them, to receive remuneration, or other benefits, from the Society for which they are responsible, or from institutions connected with the Society.

All management committee members and staff of the Society are required to read and understand the conflict of interest policy in place and make full disclosure of interests, relationships and holdings that could potentially result in conflict or interest. When conflict of interest situation arises, the members or staff shall abstain from participating in the discussion, decision making and voting on the matters.

(a) Related parties transactions

The following significant transactions between the Society and related parties that took place during the financial year:

	2019 S\$	2018 S\$
Expenses paid on behalf for related parties	1,700	10,205
Rental income from a related party	4,050	4,050
Counselling expenses charged by a related party	7,200	-
Clinical services expenses charged by a related party	30,645	-
Loan from related parties	64,000	20,000
Advances to a related party	-	30,000

NOTES TO THE FINANCIAL STATEMENTS*These notes form an integral part of the financial statements.***12 RELATED PARTY TRANSACTIONS (CONT'D)****(b) Key Management Personnel Compensation**

Key management personnel compensation and benefits are as follows:

	2019	2018
	S\$	S\$
Salaries and bonus	197,080	188,240
CPF Contribution	27,057	26,927
	<u>224,137</u>	<u>215,167</u>

Key management personnel include the Executive Director and Clinical Director.

The number of Society's employees that received remuneration of \$100,000 or more during the financial year was 1 (2018: 1).

The Society's management committee members were not paid any remuneration or given any benefits during the financial year.

There were no loans given to employees, management committee members, related parties or any other third parties during the financial year except as disclosed in Note 3(i).

13 OPERATING LEASE COMMITMENT

The Society leases its office premises under Housing & Development Board (HDB) commercial properties tenancy agreement.

The leases extend indefinitely until either the lessee or the lessor decides to cancel the lease by giving one month notice in writing.

14 FUND MANAGEMENT

The Society's objectives when managing these funds are to safeguard the Society's ability to maintain adequate working capital to continue as going concern, to promote its objective to advance and promote gerontological psychosocial services, provide individual and group coaching/counselling and these objectives remain unchanged from previous year.

15 RESERVE POLICY

The management committee members have established a reserve policy for the Society, pursuant to the Code of Governance for Charities and Institutions of a Public Character Guidelines 6.4.1. The reserve measurements are calculated based on a maximum of two years of annual expenditure.

The Society does not have any externally imposed capital requirements and these were no changes in the Society's reserve policy during the financial year.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

16 LIST OF FINANCIAL REPORTING STANDARDS AND INTERPRETATIONS OF FINANCIAL REPORTING STANDARDS EXCLUDED FROM CHARITIES ACCOUNTING

The following is a list of the Financial Reporting Standards and Interpretations of Financial Reporting Standards extant at the date of issue of the CAS, which are generally not applicable to charities applying the CAS. The standards and relevant interpretations issued by the ASC should only be applied in so far as they are relevant to activities being carried out by an individual charity.

FRS No.	Titles
FRS 29	Financial Reporting in Hyperinflationary Economies
FRS 33	Earnings per Share
FRS 34	Interim Financial Reporting
FRS 41	Agriculture
FRS 102	Share-based Payment
FRS 104	Insurance Contracts
FRS 106	Exploration for and Evaluation of Mineral Resources
FRS 107	Financial Instruments: Disclosures
FRS 108	Operating Segments
INT FRS 105	Rights to Interests arising from Decommissioning, Restoration and Environmental Rehabilitation Funds
INT FRS 106	Liabilities arising from Participating in a Specific Market - Waste Electrical and Electronic Equipment
INT FRS 107	Applying the Restatement Approach under FRS 29 Financial Reporting in Hyperinflationary Economies
INT FRS 110	Interim Financial Reporting and Impairment

17 FRS AND INT FRS ISSUED BUT NOT YET EFFECTIVE

The following new or revised Singapore Financial Reporting Standards ("SFRS") and the related Interpretations to SFRSs (SFRS INT") issued by Singapore Accounting Standards Council and these will be effective for future reporting years. However, there is no impact to the Society as the Society is adopting Singapore Charities Accounting Standards.

FRS No.	Titles	Effective date for periods beginning on or after
FRS 116	Leases	1-Jan-19
INT FRS 123	Uncertainty over income tax treatments	1-Jan-19
Amendments to FRS 109	Prepayment Features with Negative Compensation	1-Jan-19
Amendments to FRS 28	Long-term Interests in Associates and Joint Ventures	1-Jan-19
Annual Improvements to FRSs (March 2018)		1-Jan-19

DETAILED INCOME STATEMENT**Year ended March 31, 2019**

	2019	2018
	S\$	S\$
REVENUE		
Voluntary income	1,135,185	1,076,810
Activities for generating funds	42,870	51,180
Investment Income	13	24
Other income	5,051	14,112
	<u>1,183,119</u>	<u>1,142,126</u>
OPERATING EXPENSES		
Allowances	1,500	3,242
Auditors remuneration	5,000	6,320
Bank Charges	100	69
Books and periodicals	137	28
Cleaning services	9,782	9,718
Copier rental charges	1,515	1,516
Copier usage charges	2,182	1,226
CPF and SDL Contribution	119,012	117,050
Delivery charge	415	459
Depreciation	14,202	24,944
Entertainment	3,727	1,434
FA in kind	4,717	2,953
Fund raising expenses	4,023	4,172
HOA activities	37,635	25,062
Insurance	2,711	835
Maintenance of facilities	6,516	2,285
Medical Expenses	2,196	2,511
Membership fees	139	339
Minor Asset expenses	4,605	1,975
Office system maintenance	5,652	4,950
Printing and stationaries	1,828	1,600
Professional fees	87,225	53,534
Programme expenses	160	-
Recruitment fee	3,981	-
Refreshment	580	146
Rental of premises	30,341	30,341
Salary and bonus	790,246	738,370
Service and conservancy	1,531	1,531
Staff training	16,314	10,280
Stamps and postage	590	27
Sundry expenses	1,170	772
Supervision fees	14,600	27,600
Telephone charges	3,585	3,861
Transport	24,519	18,245
Utilities	5,137	4,906
Total charitable activities	<u>1,207,573</u>	<u>1,102,301</u>
(Deficit)/ Surplus for the financial year	<u>(24,454)</u>	<u>39,825</u>

The accompanying notes does not form an integral part of these financial statements