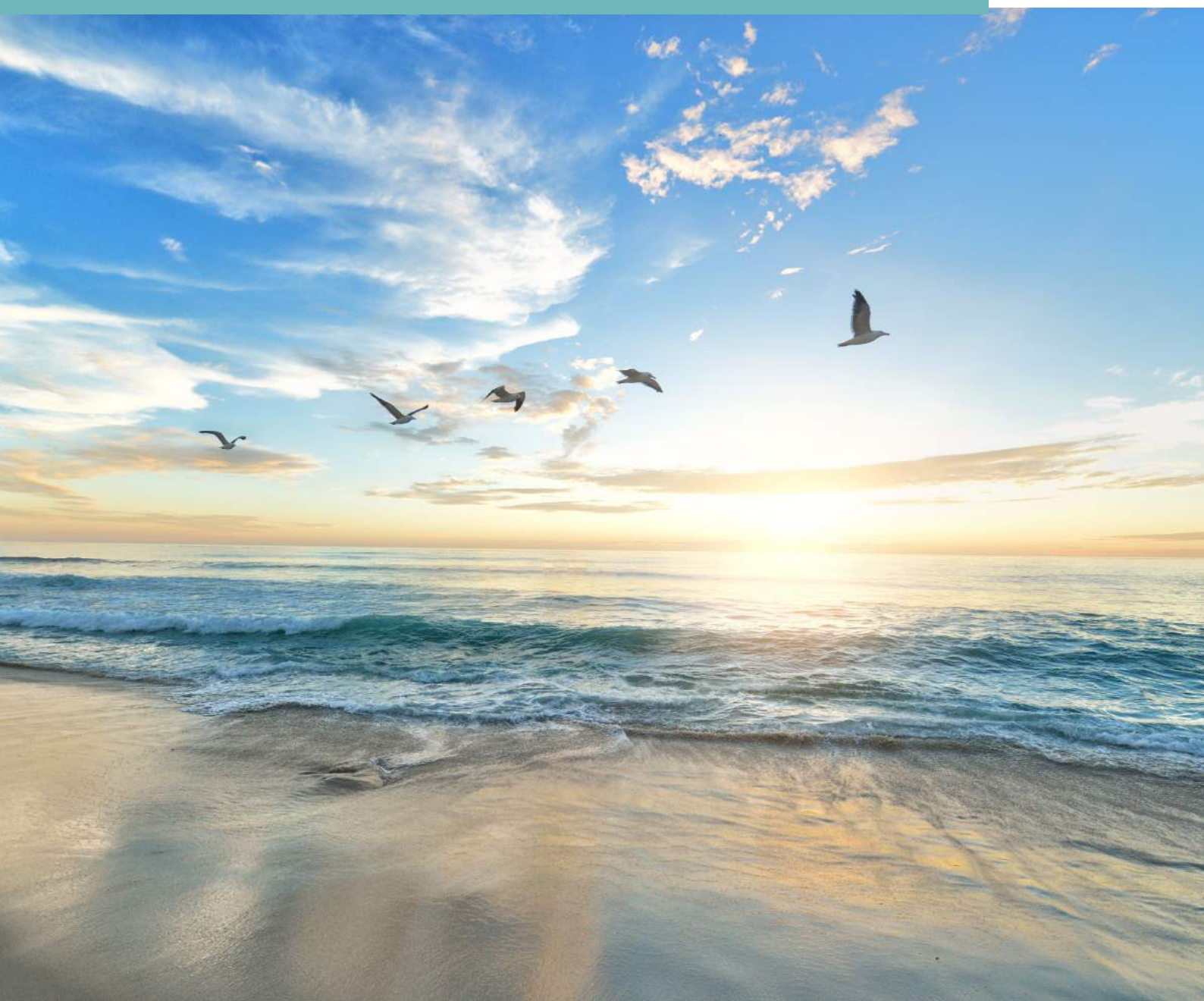


APRIL 2019 ~ MARCH 2020



ANNUAL REPORT



Published in October 2020 by O'Joy Care Services

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The publication is made available on our website
www.ojoy.org.

For enquiries, please contact us at email:
admin@ojoy.org

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ABOUT US



O'Joy is honoured to be presented two awards at the Charity Governance Awards Night 2019

Mission

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

Values

- Compassion
- Holistic Vision
- Integrity

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.



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:

since 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

The financial year 2019 / 2020 was indeed a watershed year for O'Joy. With the support of the Commissioner of Charities (COC), we successfully novated from O'Joy Care Services and as of 1 April 2020, operate as O'Joy Limited. O'Joy Limited is incorporated with the Accounting and Corporate Regulatory Authority (ACRA), as a Company Limited by Guarantee. O'Joy Limited is an IPC registered institution.

The year saw several significant achievements for O'Joy. We were winners of the Charity Transparency Award 2019 as well as and the Charity Governance Special Commendation - Operational Efficiency Award 2019. Despite the last quarter witnessing the start of the COVID-19 pandemic, O'Joy was able to raise \$300,221.00, our best showing since our founding in 2004. These donations will receive an equivalent amount of matching grants from the government.

For the financial year, O'Joy ran 7 distinct programmes, organised or co-organised 25 events, participated in 34 events and benefitted 946 unique individuals, the 2nd highest on our record. The ages of our participants ranged between 17 to 102 years young! Our holistic biopsychosocial approach in caring for our seniors was further strengthened with the launch of The Allied

Health Professional Services this year. Our occupational therapists, physiotherapists and nurses are targeting to serve 100 individuals in this new programme.

We would not have been able to serve the community without the kind assistance, strong support and passionate commitment of our donors, volunteers, MOH, MSF, MCCY, NCSS, AIC, C3A, PA, NVPC, vendors, well-wishers, Management Committee members and staff in creating positive impact and bringing 'Oceans of Joy' to those we serve. Thank You.

We humbly seek your continuous support in our shared journey of care as O'Joy builds on its strengths and looks ahead to expanding our range of services and to serve an even greater number of individuals.

Thank you and Stay Safe.

Terrence Chee
President



LEADERSHIP

Cheong Chong Khiam, Max
Member

Chee Teng Hsiu,
Terrence
President

Goh Jiang Wee, Alan
Hon. Treasurer

Chung Soon Bee
Hon. Secretary

Choo Jin Kiat
Executive Director

Executive Director

Choo Jin Kiat
(appointed to position since 01 April 2011)

Clinical Director

Teo Puay Leng
(appointed to position since 01 April 2010)

Clinical Advisory Board

Dr Ng Li Ling



MANAGEMENT COMMITTEE

Name	Current Appointment and dates	Occupation	Past Appointments and dates
Chee Teng Hsiu, Terrence	President (21/09/2019)	Independent Director	Treasurer (18/09/2017 to 21/09/2019) Member (26/09/2015 to 18/09/2017) Member (28/09/2013 to 26/09/2015) Member (17/09/2011 to 28/09/2013)
Chung Soon Bee	Hon. Secretary (21/09/2019)	Educator	Secretary (26/09/2015 to 21/09/2019) V President (28/09/2013 to 26/09/2015) President (17/09/2011 to 28/09/2013)
Goh Jiang Wee, Alan	Hon. Treasurer (21/09/2019)	Educator	President (18/09/2017 to 21/09/2019) President (26/09/2015 to 18/09/2017) Treasurer (28/09/2013 to 26/09/2015) Secretary (17/09/2011 to 28/09/2013)
Cheong Chong Khiam, Max	Member (21/09/2019)	Managing Director	Member (18/09/2017 to 21/09/2019) 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)



ORGANISATION STRUCTURE





HIGHLIGHTS OF THE YEAR

28% increase in income

- Total income: \$1,512,555

42% increase in donations

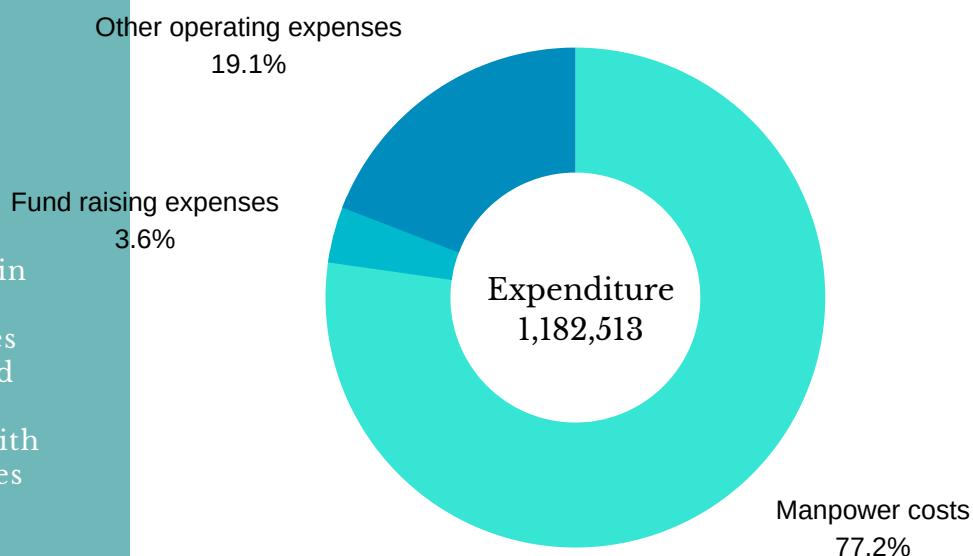
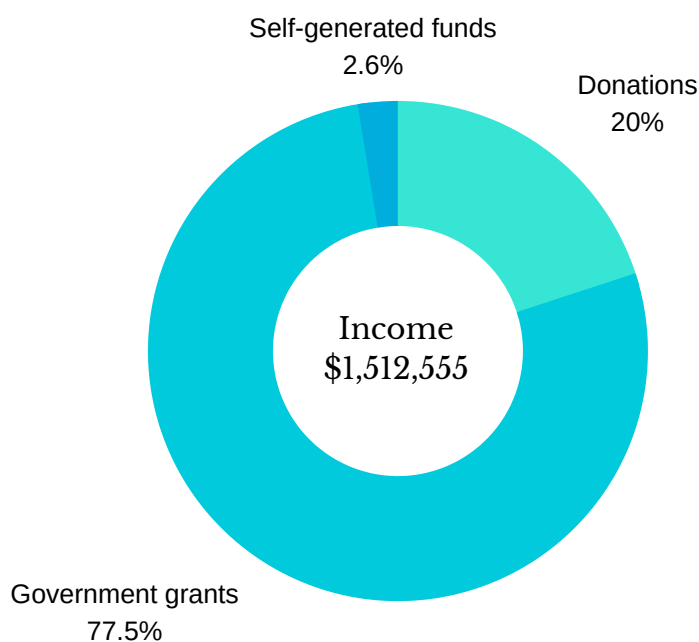
Total donations: \$300,221
Donations increased by \$88,947 in this financial year due to

- Singapore Contractors Association Limited (SCAL)'s generous donation of \$131,750 raised through their Charity Golf Event and
- Goodwill generated from our community partnership effort

2% decrease in expenses

Total expenditure: \$1,182,513
Expenses decreased by \$25,060 in this financial year due to

- Cancellation of HOA activities and reduction of centre-based activities between January ~ March 2020 in compliance with various government advisories on SAR-Cov2 coronavirus (COVID-19)





AT A GLANCE

How we helped in FY2019

471

persons supported
through Community
Mental Health
Intervention

4

persons supported
through Prevention
and Intervention of
Elderly Abuse and
Neglect

946

total clients
served by all
programmes

224

persons supported
through
Gerontological
Counselling Services

769

unique
clients

182

persons actively
participating Health
Oriented Ageing

98

active volunteers

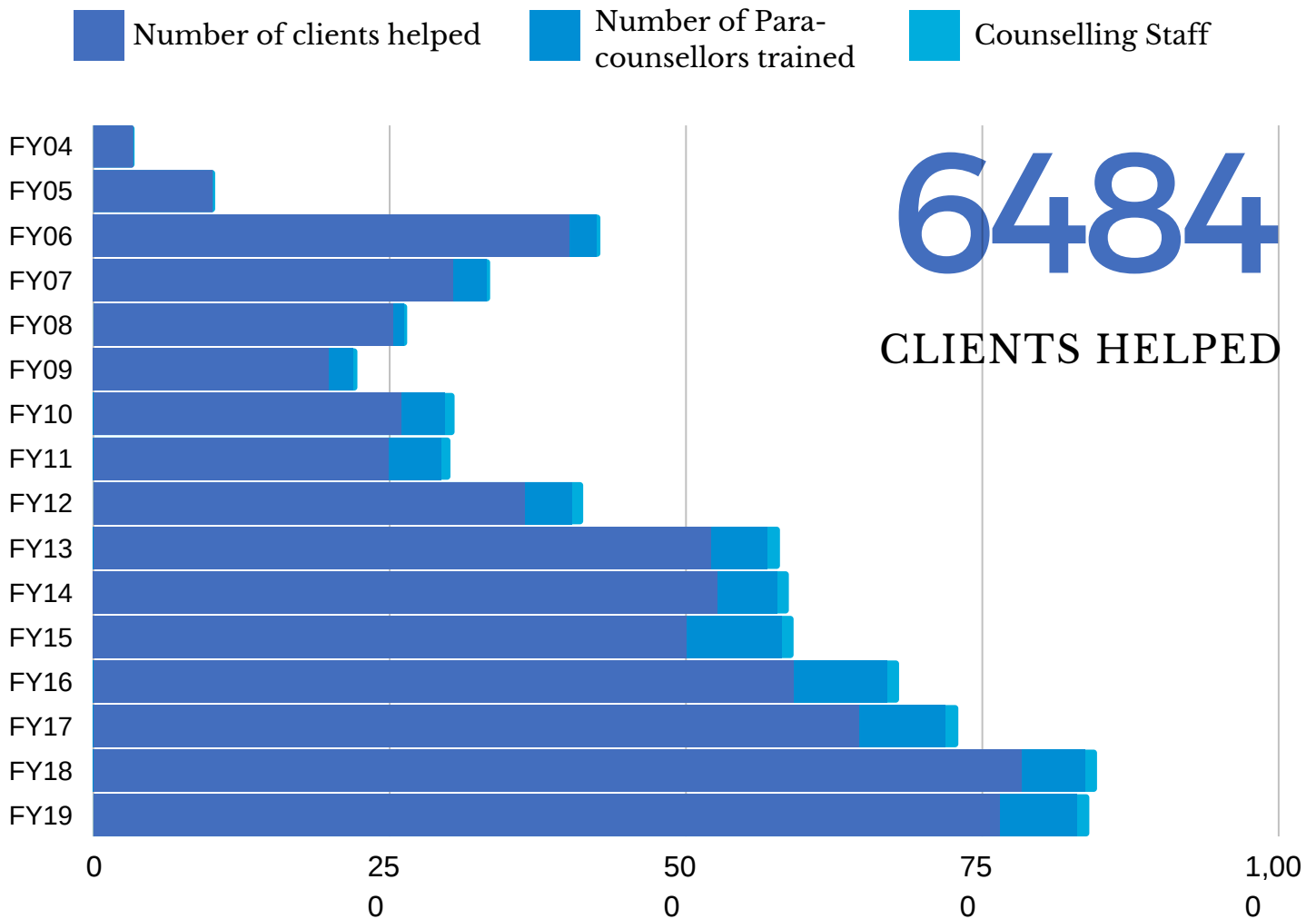
247

clients served
by our volunteers

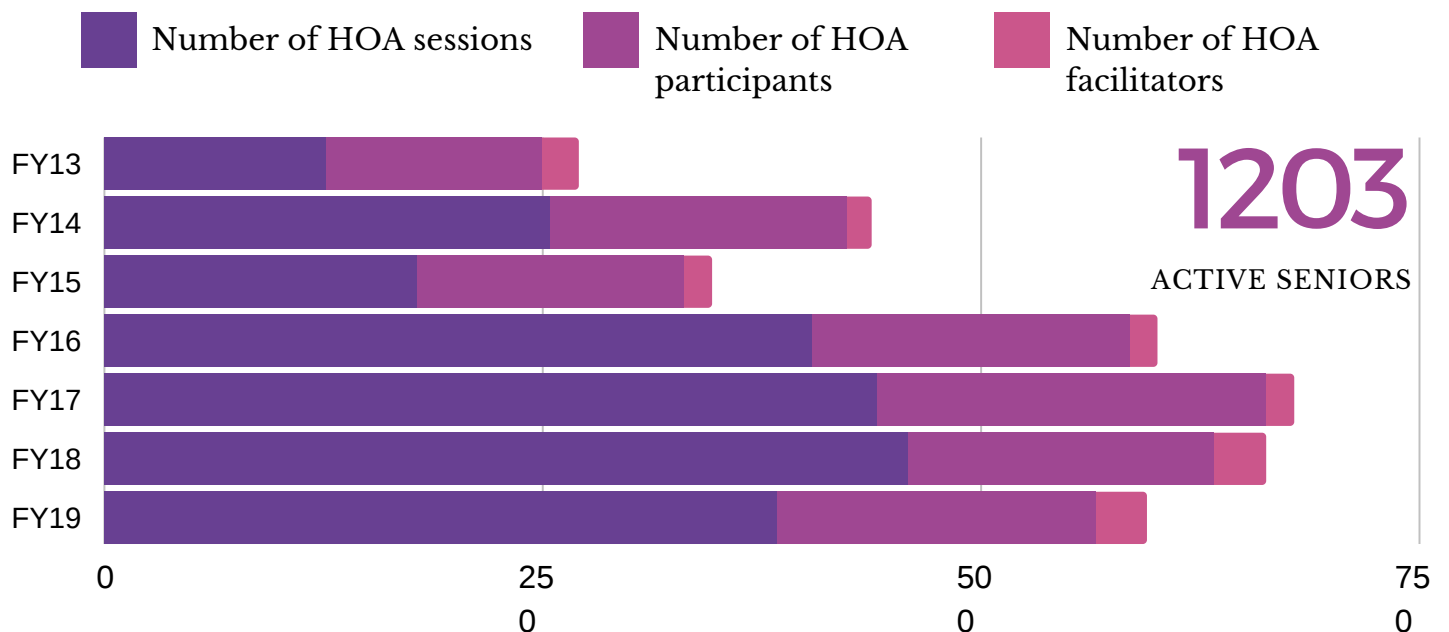


OUR IMPACT *since inception*

Counselling and Casework



Health-Oriented Ageing (HOA)



AWARD



CHARITY TRANSPARENCY AWARDS 2019

CHARITY TRANSPARENCY AWARD & CHARITY GOVERNANCE AWARD 2019

O'Joy is honoured to be presented two awards at the Charity Governance Awards Night 2019. We won the Charity Transparency Award 2019, and Charity Governance Award 2019 with Special Commendation for Operational Efficiency.



CHARITY GOVERNANCE AWARDS 2019

Special Commendation Award

Conferred by the Charity Council, the Charity Transparency Award rewards charities with transparency and good disclosure practices as important pillars of good governance, while the Charity Governance award recognizes charities with the highest standards of governance.



OUR WORK

Programmes & Activities



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

**COMMUNITY
MENTAL HEALTH
INTERVENTION**

**GERONTOLOGICAL
COUNSELLING**

**HEALTH-ORIENTED
AGEING**



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.



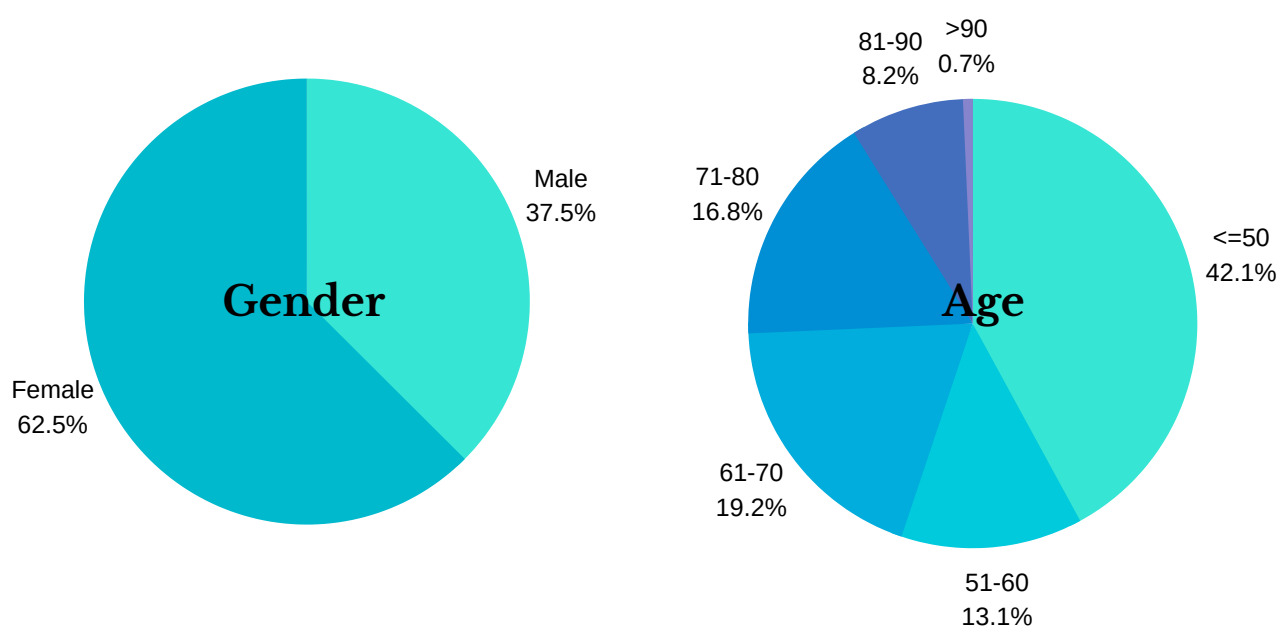


COMIT STATISTICS

BREAKDOWN OF COMIT CASES	FY19	FY18
Total number of sessions	1784	2150
Number of cases brought forward from last FY	106	100
Number of new cases in this FY	365	382
Number of cases closed during this FY	471	314
Number of cases brought forward to next FY	0	168

A total of 365 new clients out of 471 total clients of COMIT were seen in FY19 — 37.5% males and 62.5% females. Majority of the clients (42.1%) were less than 50 years old, and most (24.5%) live in 3-room flats. The typical client was Buddhist (25.2%) and Chinese (84.5%), with depression being the most common presenting issue (42.2%).

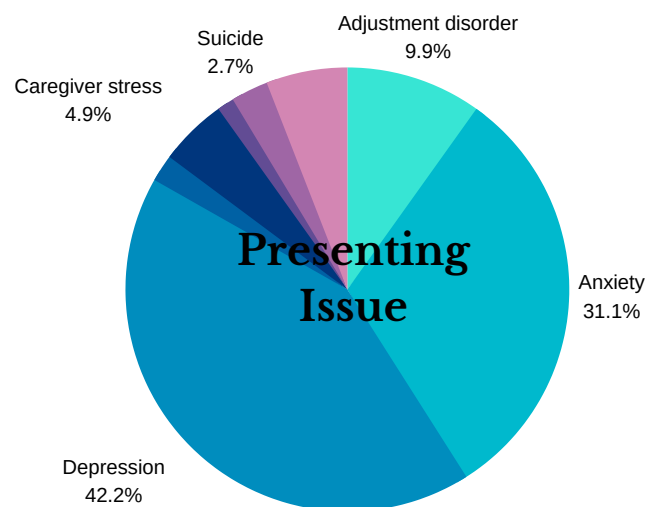
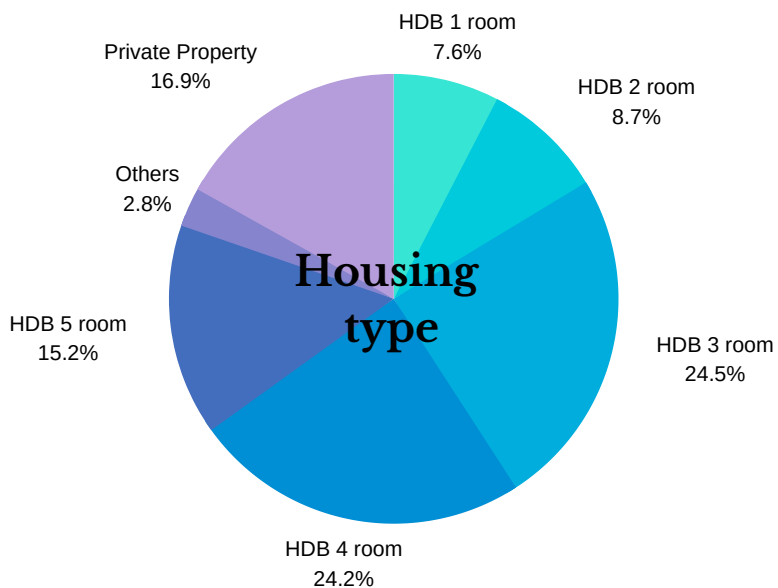
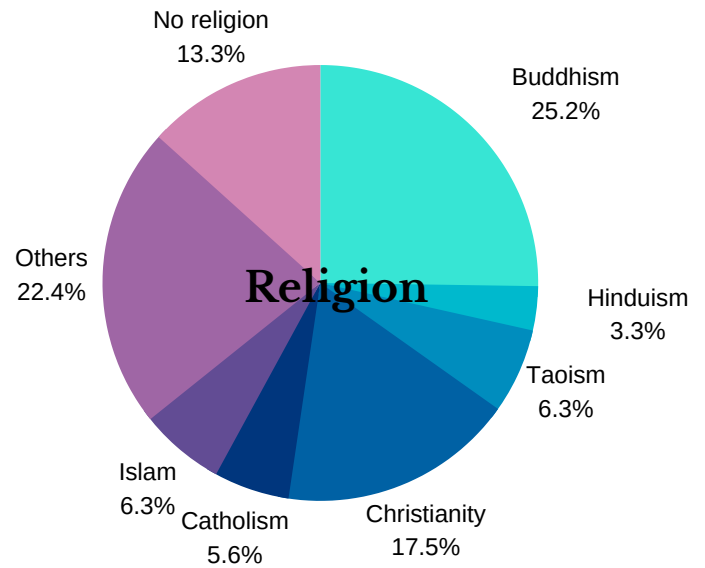
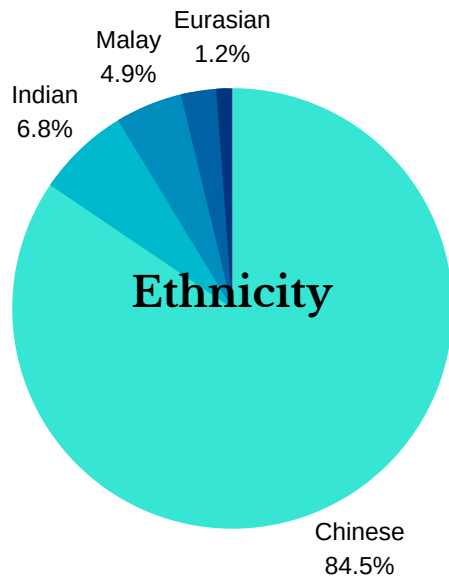
All COMIT cases were closed and none brought forward to the next financial year as funding for the program ceased.





COMIT STATISTICS

continued...



SERVICES 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.

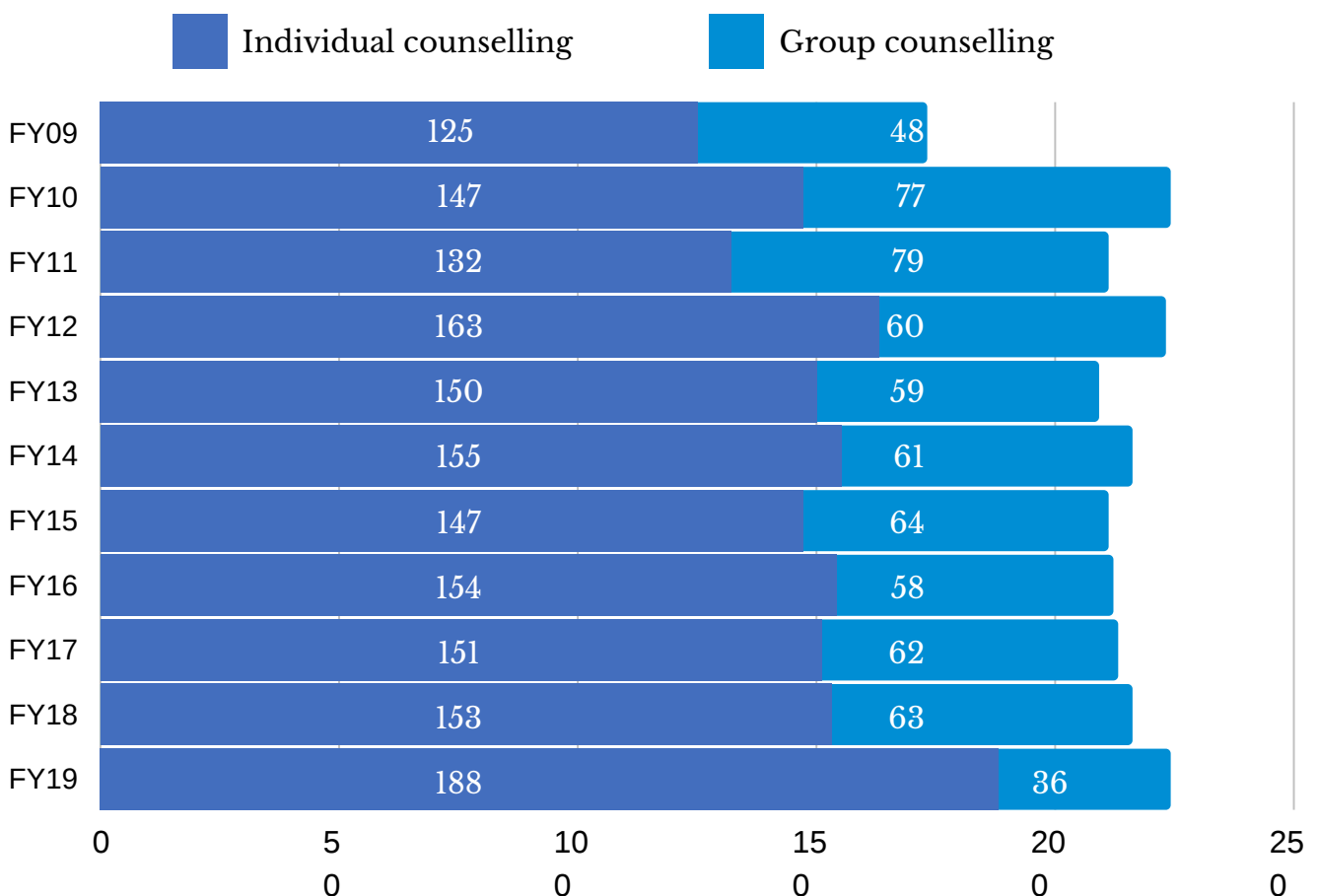




GERONTOLOGICAL COUNSELLING STATISTICS

O'Joy Care Services continues to provide first-rate gerontological counselling to our clients in FY2019 while holding the sizable number of clients served (224 clients) - 188 and 36 clients have been attended to, for the individual counselling and group counselling programmes respectively.

Number of Gerontological Counselling cases





GERONTOLOGICAL COUNSELLING STATISTICS *continued...*

With individual counselling, we hope to improve both functional capabilities and/or psychological functioning of our clients upon case closure. We aim to help our clients improve their physical functioning for daily activities and management of physical functioning; their living environment, and/or their financial condition through assistance applied by the programme (Outcome 1). We also help them better manage their emotional and/or psychological distress such as low moods, anxiety/depression and care giver stress, and/or better cope with their difficult situations (Outcome 2)

With group counselling, we hope to improve the psychological well-being and social connectedness of our clients. We aim to help them express confidence/positivity in coping with issues at their life stage (Outcome 1) and to have made at least a new friend in the group, and/or get to know the group members better through the sessions (Outcome 2).

COUNSELLING OUTCOMES	FY19	FY18
INDIVIDUAL COUNSELLING		
Outcome 1	82%	92%
Outcome 2	86%	85%
GROUP COUNSELLING		
Outcome 1	83%	84%
Outcome 2	86%	84%



GERONTOLOGICAL COUNSELLING STATISTICS *continued...*

Counselling Sessions

A total of 711 individual counselling sessions were conducted for 188 clients in FY 2019, with an average of 3.8 sessions per client. 72 cases were brought forward from FY2018, while 116 cases were new referrals. Out of these cases, O'Joy Care Services closed 92 cases, with 97 cases carried over to the next fiscal year.

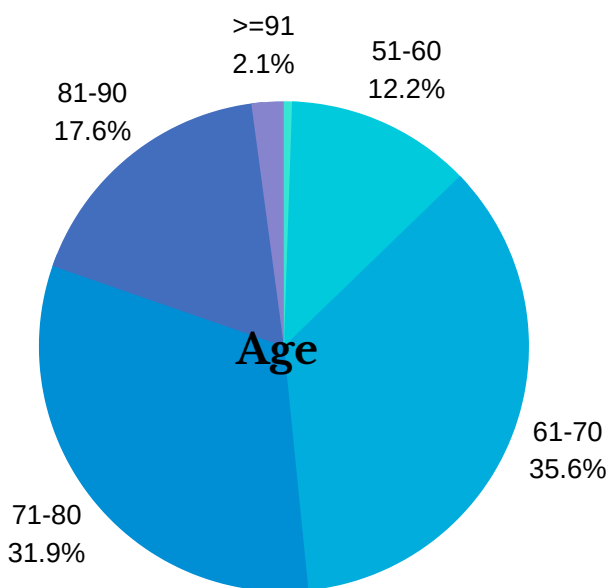
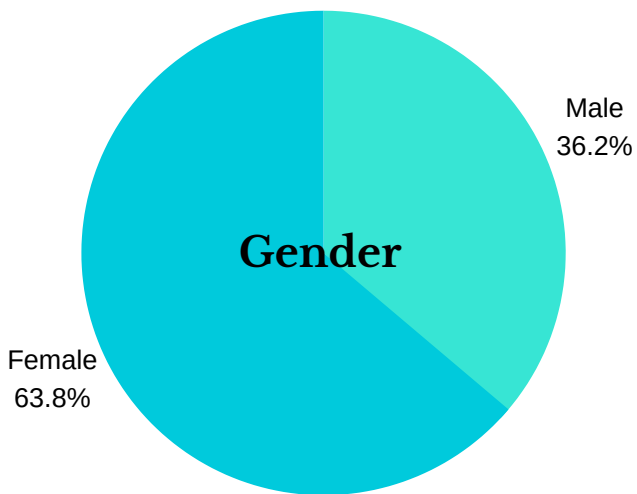
There is a drop in group counselling cases (-36) and increase in individual counselling cases (+35) due to adjustment of National Council of Social Service (NCSS)'s key performance indicators (KPI).

BREAKDOWN OF GC CASES	FY19	FY18
INDIVIDUAL COUNSELLING		
Total number of sessions	962	751
Number of cases brought forward from last FY	72	64
Number of new cases in this FY	116	89
Number of cases closed during this FY	92	74
Number of cases brought forward to next FY	96	79
GROUP COUNSELLING		
Total number of cases	36	62

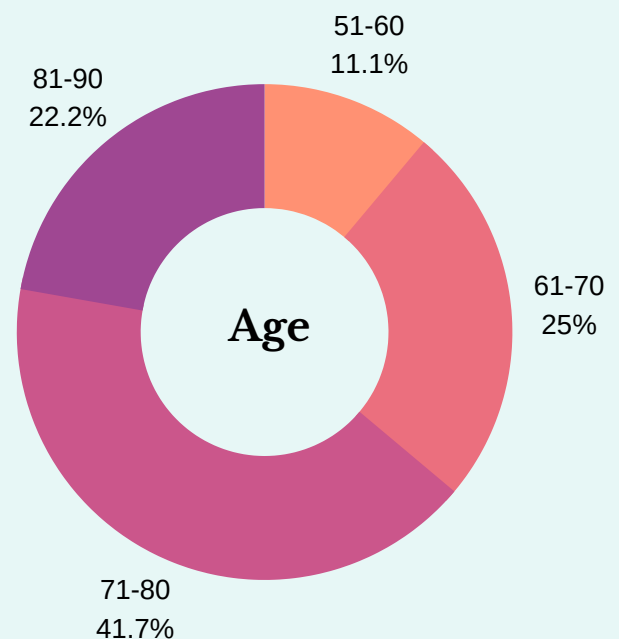
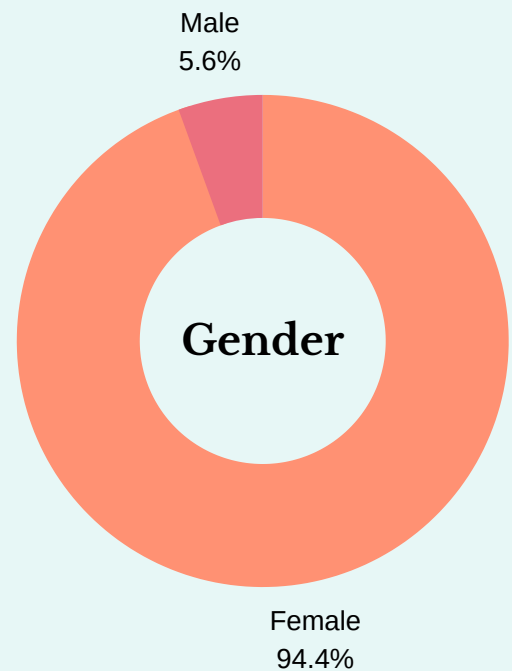


GERONTOLOGICAL COUNSELLING STATISTICS *continued...*

Individual Counselling



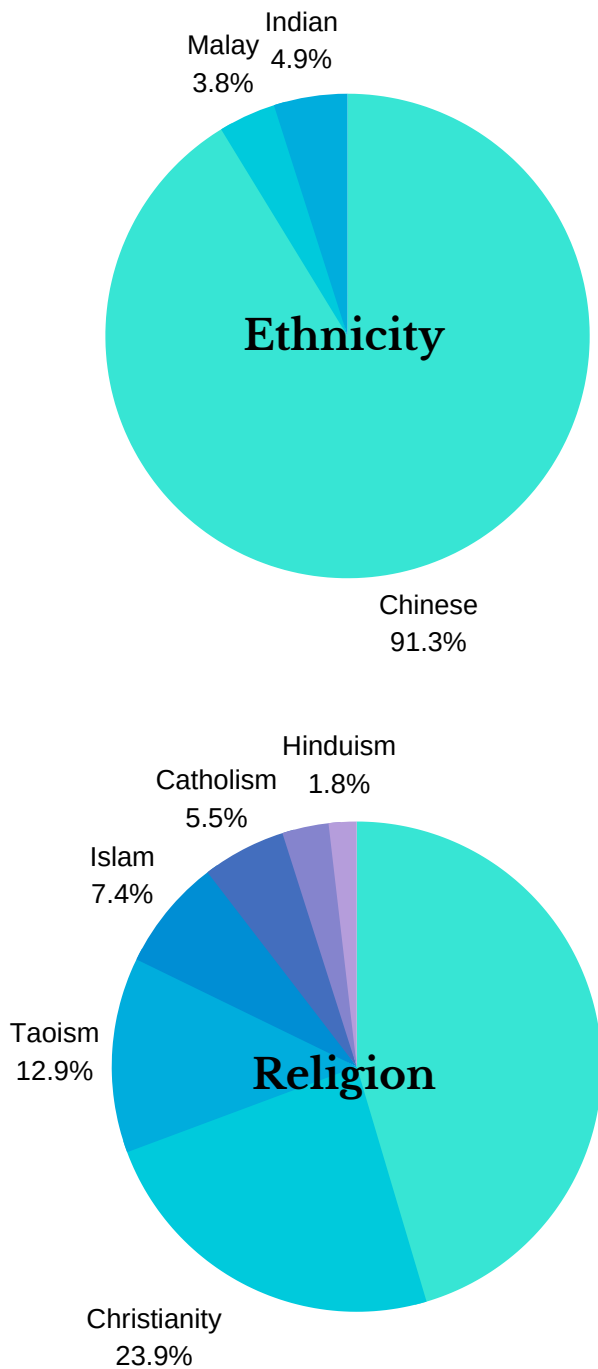
Group Counselling



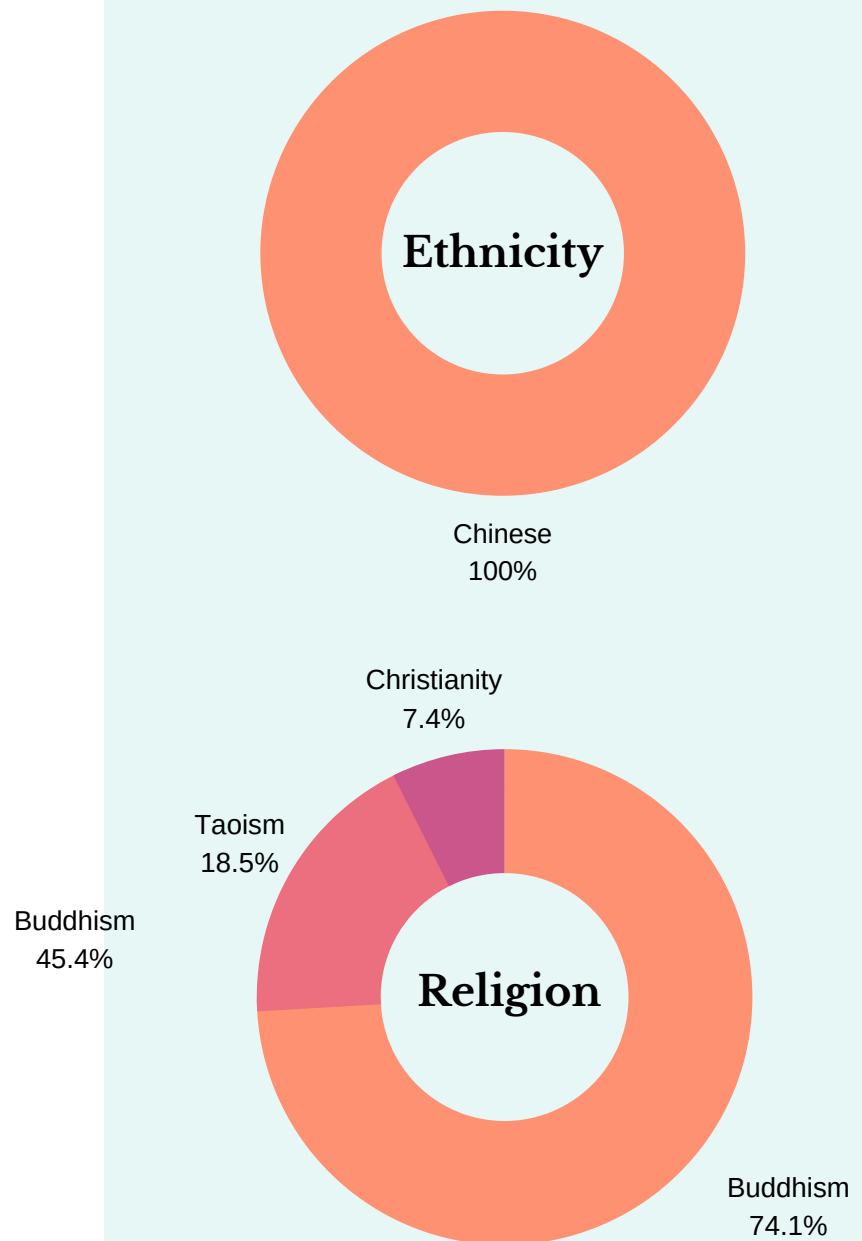


GERONTOLOGICAL COUNSELLING STATISTICS *continued...*

Individual Counselling



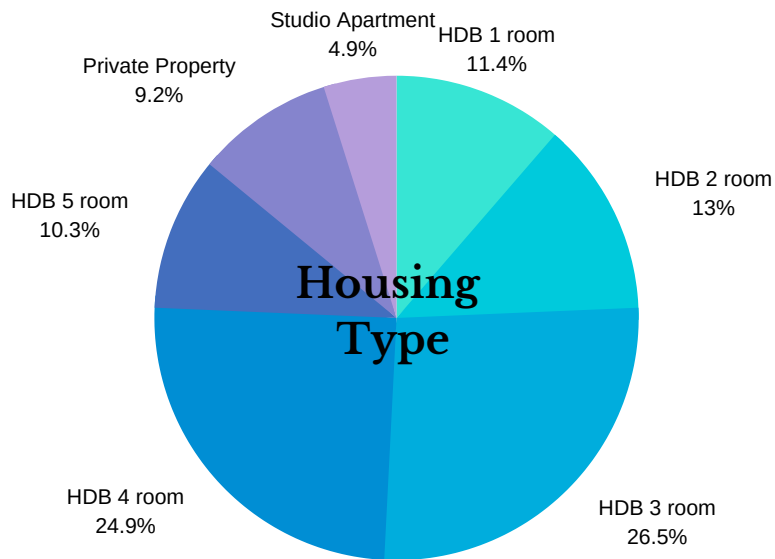
Group Counselling



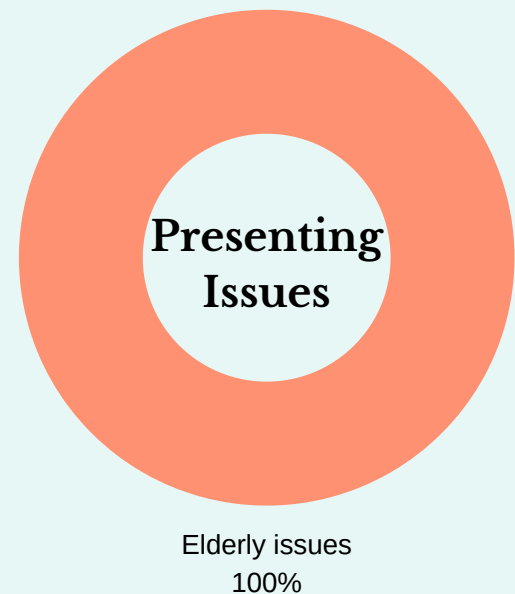
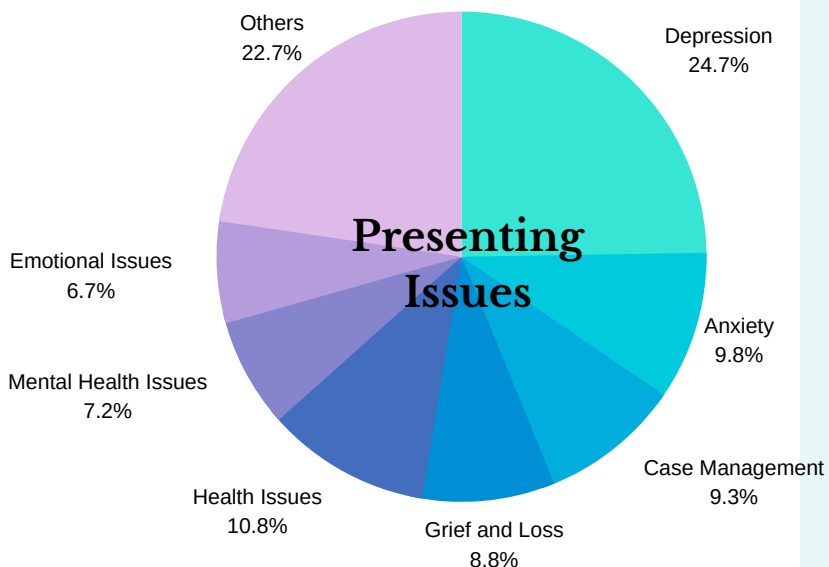
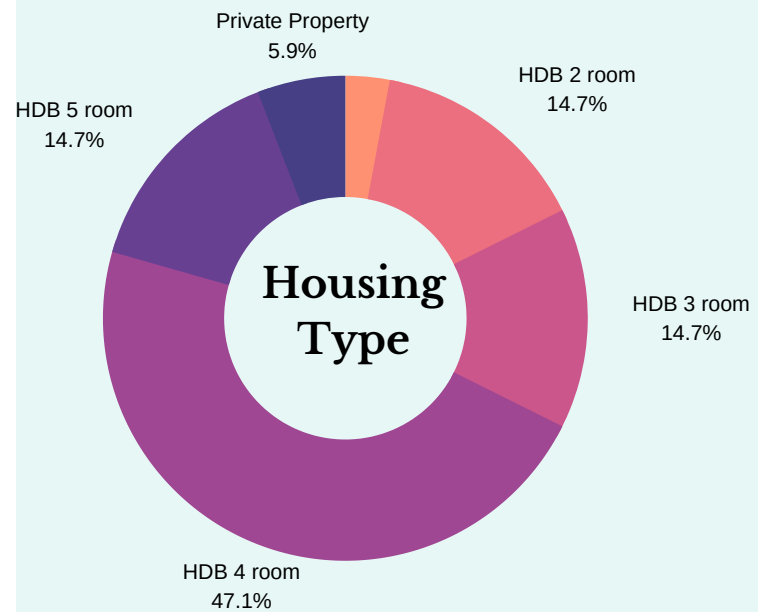


GERONTOLOGICAL COUNSELLING STATISTICS *continued...*

Individual Counselling



Group Counselling



HOA

Health-Oriented Ageing

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 participants 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.





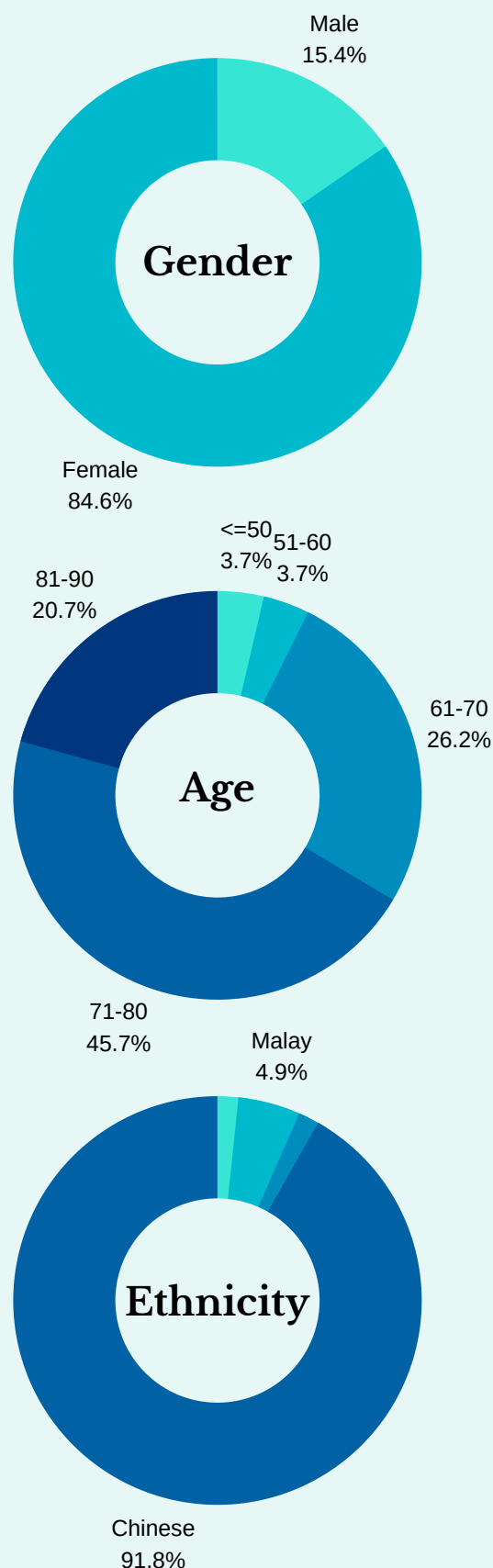
HEALTH ORIENTED AGEING (HOA)

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.

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

In FY2019, O'Joy reached a cumulative attendance of 22038 participants (182 unique individuals) for 383 programmes. Of these people who are active participants, 84.6% of them were females, 44.9% were between 71-80 years of age, and 91.8% of them were Chinese.





HEALTH ORIENTED AGEING (HOA) *continued...*

NUMBER OF HOA SESSIONS	
DESCRIPTION	DATE
SINGING	
Run 1 (8 Sessions)	1/4/2019 ~ 27/5/2019
Run 2 (8 Sessions)	1/7/2019 ~ 26/8/2019
Run 3 (8 Sessions)	2/9/2019 ~ 2/12/2019
Run 4 (2 Sessions)	6/1/2020 ~ 13/1/2020
MOVEMENT	
Run 1 (8 Sessions)	9/4/2019 ~ 28/5/2019
Run 2 (8 Sessions)	2/7/2019 ~ 17/9/2019
Run 3 (6 Sessions)	1/10/2019 ~ 3/12/2019
Run 4 (2 Sessions)	7/1/2020 ~ 14/1/2020
WU SHU	
Run 1 (8 Sessions)	3/4/2019 ~ 29/5/2019
Run 2 (8 Sessions)	3/7/2019 ~ 21/8/2019
Run 3 (9 Sessions)	25/9/2019 ~ 27/11/2019
Run 4 (2 Sessions)	8/1/2020 ~ 15/1/2020
ANGKLUNG	
Run 1 (8 Sessions)	4/4/2019 ~ 6/6/2019
Run 2 (8 Sessions)	4/7/2019 ~ 22/8/2019
Run 3 (7 Sessions)	26/9/2019 ~ 28/11/2019
Run 4 (3 Sessions)	2/1/2020 ~ 16/1/2020
ART	
Run 1 (8 Sessions)	5/4/2019 ~ 31/5/2019
Run 2 (7 Sessions)	5/7/2019 ~ 30/8/2019
Run 3 (7 Sessions)	27/9/2019 ~ 29/11/2019
Run 4 (2 Sessions)	10/1/2020 ~ 17/1/2020



HEALTH ORIENTED AGEING (HOA) *continued...*

NO.	ACTIVITY	DATE	ATTENDEES
1	LASALLE - Making Connection: Grooming and Photo taking	15, 16, 29 May 2019	7 ~ 10
2	Mother's Day Concert	12 May 2019	45
3	SKILSFUTURE Advice Talk	30 May 2019	84
4	HOA Celebration	13 June 2019	160
5	Mini MINDSET	28 June 2019	20
6	A Theatre Festival of Artful Play -The wee Question Mark and the Mountain Movers	3 August 2019	20
7	SPH 35th Anniversary Charity Concert	22 August 2019	25
8	HOA Celebration	12 September 2019	160
9	Silver Arts 2019: An evening of Nanyin Jazz	20 September 2019	40
10	Garden By the Bay	18 October 2019	96
11	Esplanade Xiqu Series - The Ghost Seller	26 October 2019	22
12	President's Star Charity 2019	11 November 2019	22
13	Heartware - Bicentennial Experience	26 November 2019	20
14	HOA Celebration	4 December 2019	150
15	Esplanade: Huayi 2020 - Storytellers' Wisdom - A Crosstalk Production	4 February 2020	22
16	Esplanade: Assisted Hearing System Trial at The Long Goodbye show	9 February 2020	3



PEAN

Prevention and Intervention of Elderly Abuse and Neglect

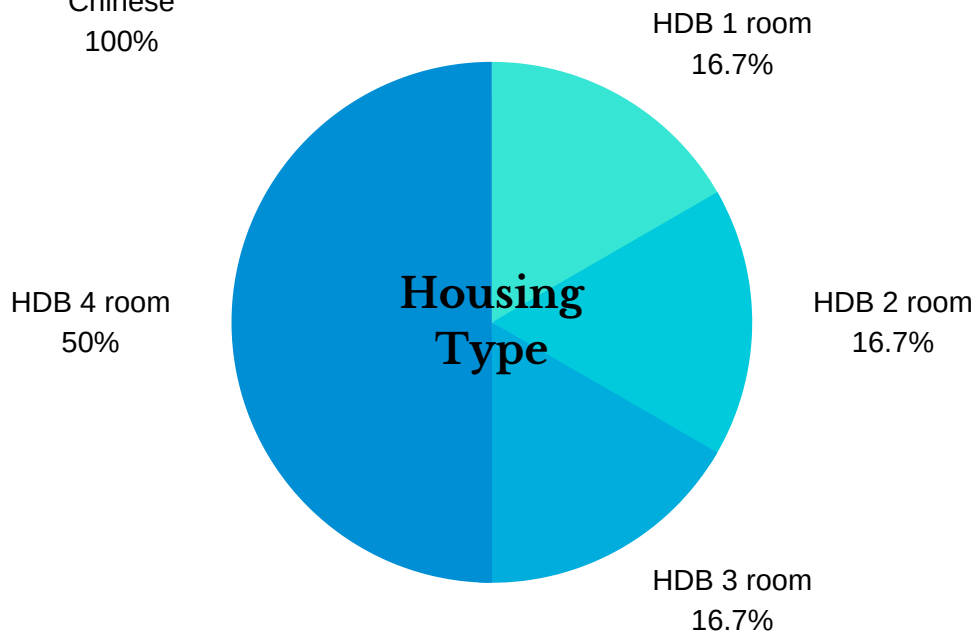
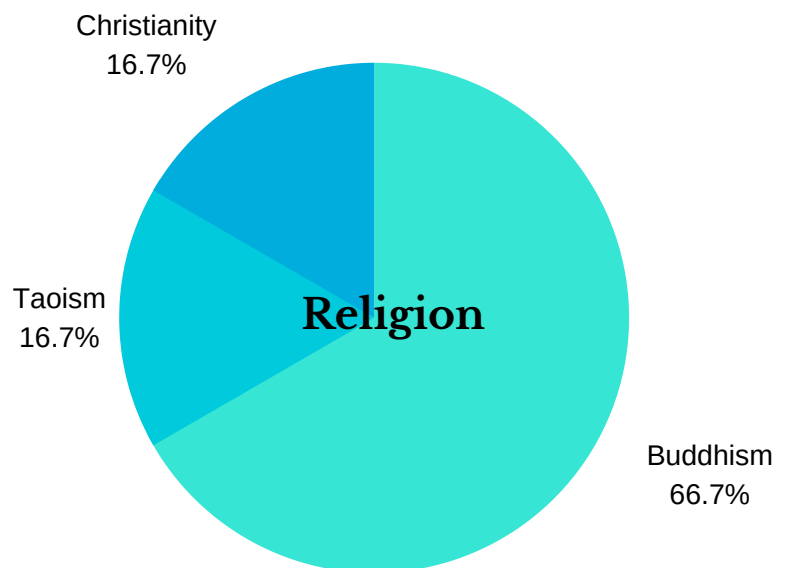
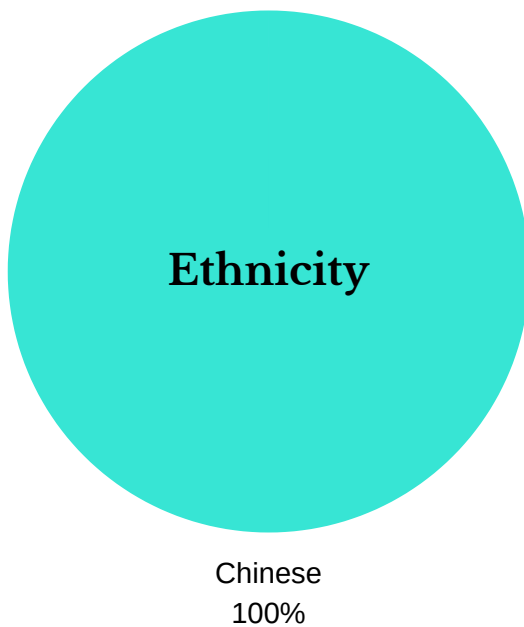
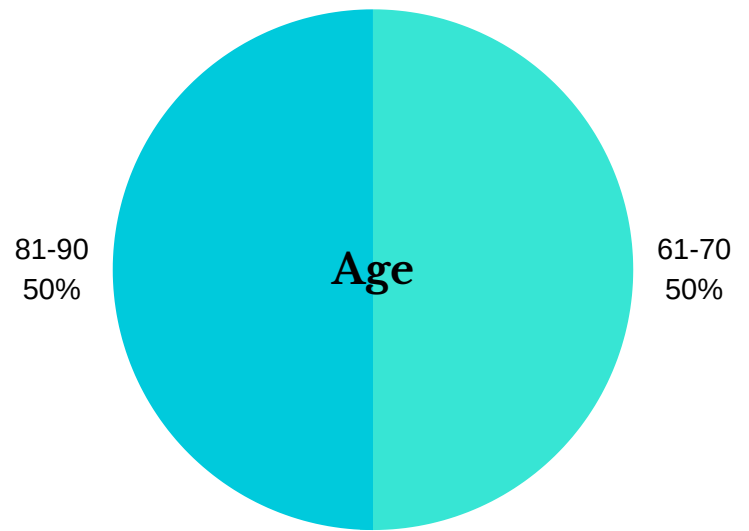
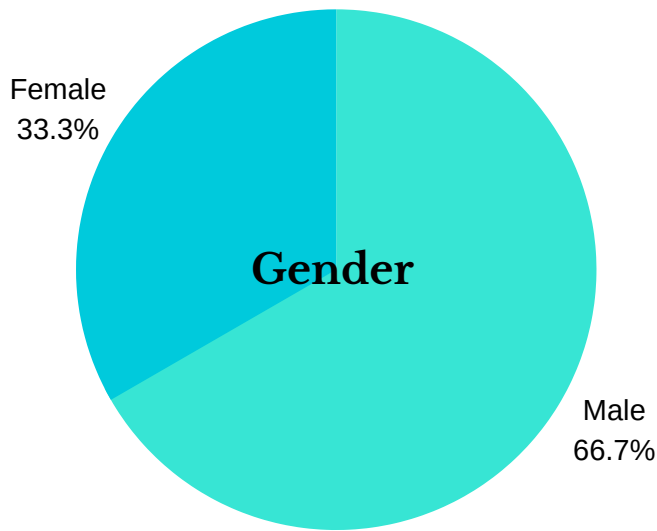
The Prevention and Intervention of Elderly Abuse and Neglect (PEAN) takes a multiple disciplinary team approach to support vulnerable elderlies (age 62 and above) in the community. Support provided is typically longer term, i.e. 20 sessions and more, including home based clinical case management and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

In FY2019, O'Joy saw an 67% decrease in clients served (total 4 elderlies), with an average age of 76 years old. Of these elderlies served, of which 66.7% were males and between 61~70 and 81~90 years of age. 100% of clients serve were Chinese, most are Buddhists (66.7%) and stays in 4-room (50%)..





PEAN STATISTICS



RESOURCE DEVELOPMENT

People are the our important assets



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: Para-counsellors, COMIT-Aide and HOA Facilitators.

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.

**PARA-COUNSELLORS
COMIT-AIDE**
(volunteers)

HOA FACILITATORS
(volunteers)

STAFF

PARA-COUNSELLORS COMIT-AIDE (PC)



PCs 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 PCs are continually trained through inhouse workshop, talks, and support groups.

The number of active PCs have steadily increased over the past years, with the number at 75 PCs this year. Consequently, our PCs were able to conduct 605 client visits over the financial year, averaging 9 visits per client. 9 cases were new cases, and 16 cases were closed within the financial year.



PARA-COUNSELLORS COMIT-AIDE (PC) *continued...*



605

home visits by PC



65

clients helped



75

active PC

BREAKDOWN OF PC CASES	FY19	FY18
Total number of cases served	65	64
Number of cases brought forward from last FY	56	44
Number of new cases in this FY	9	20
Number of cases closed during this FY	16	8
Number of cases brought forward to next FY	49	56

PARA-COUNSELLORS COMIT-AIDE (PC) *continued...*

NO.	TRAINING FOR PARA-COUNSELLORS	DATE	ATTENDEES
1	Outing to Gardens by the Bay Facilitated by Poh Yee, Yat Peng and Jon	11 May 2019	9
2	Long Term Care Plan Facilitated by Yat Peng	13 July 2019	17
3	One Day PC Training Facilitated by various counsellors/social worker/staff	31 August 2019	27
4	Meridian Workshop Facilitated by Kai Kit	5 October 2019	18
5	PC Support Group (x4) Facilitated by Puay Leng, Yat Peng, Poh Yee, Fiona, Jon and Elizabeth		
NO.	VOLUNTEER RECRUITMENT COURSE	DATE	ATTENDEES
1	English Volunteer Training Course (Module 1 – 4)	27 April, 4, 18 May, 19 July 2019	9

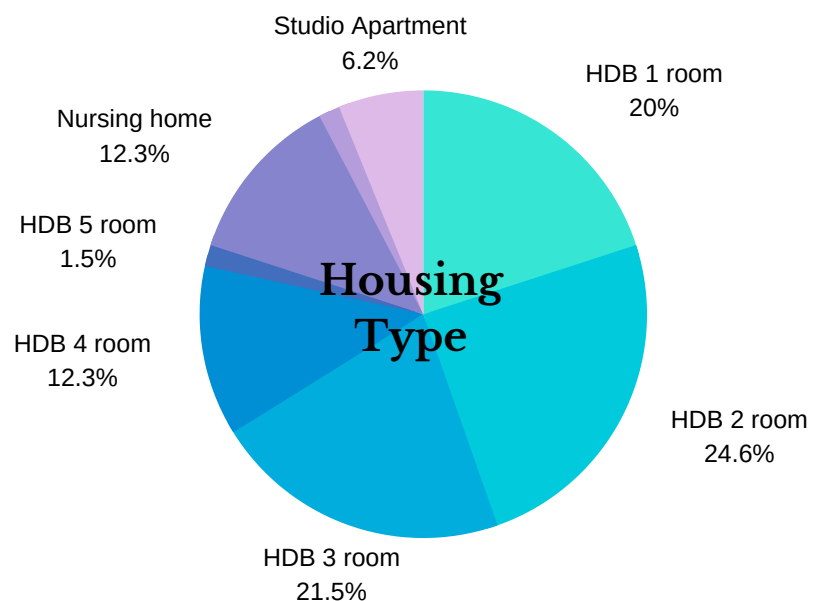
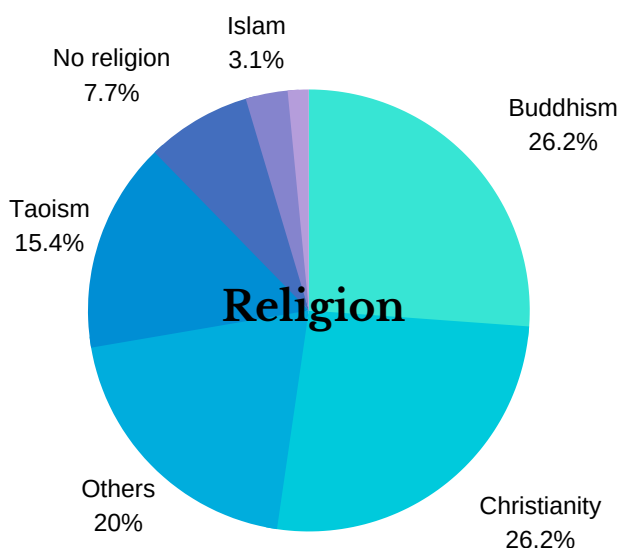
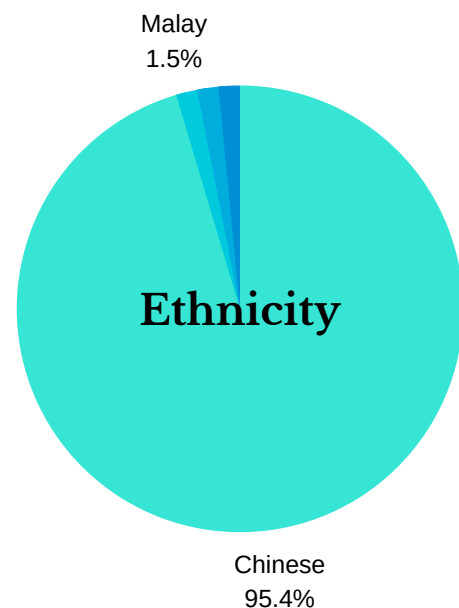
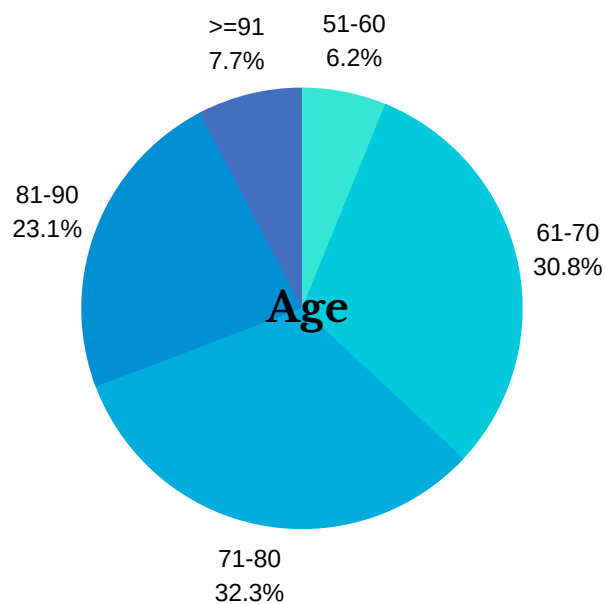
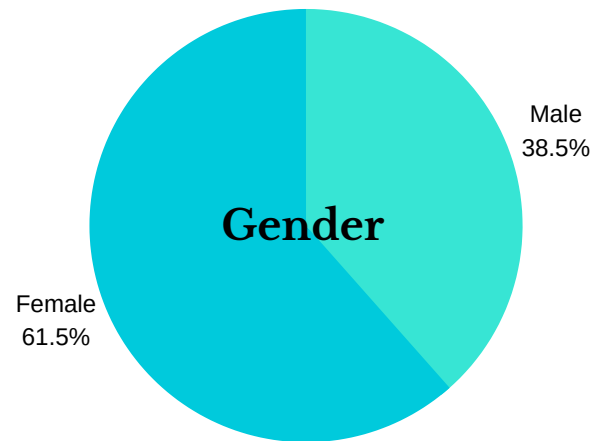


Hand massage workshop for para-counsellors



PROFILE OF PC CLIENTS *continued...*

The majority of PC clients in FY19 are Chinese (95.4%), between the ages 61-80 (63.1%) and staying in HDB flats. More female clients (61.5%) were served than males, with most clients being Buddhists (26.2%) or Christians (26.2%).



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 wellbeing, 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



Full-time Staff

Executive Director: Choo Jin Kiat
 Clinical Director: Teo Puay Leng
 Principal Counsellor: Chew Yat Peng
 Senior Counsellor: Germaine Chua
 Counsellor: Melissa Yoong
 Counsellor: Fiona Ong
 Counsellor: Jon Tan
 Counsellor: Elizabeth Pan
 Counsellor: Magdalene Chua

Social Worker: Ng Poh Yee
 Caseworker: Ong Ying Ying
 Programme Executive: Lua Chee Hong
 Executive (Outreach): Joseph Tan
 Executive (Community Partnerships): Wong Kai Kit
 Administrative Executive: Qui Siew Kee

Part-time Staff

Counsellor: Royston Lau



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 and 1 part time staff, of which 63% are below 50 years old. Majority of them are females (69%) and graduates (88%), whilst 75% of the staff are Singaporean citizens.

STAFF PROFILE	
Full-time / Part-time	15 / 1
Below 50 years old	10
Graduate	14
Singaporean/PR/EP	12 / 3 / 1
Average length of service	5.6 years



STAFF TRAINING

NO.	STAFF TRAINING	DATE	TRAINING PROVIDER	STAFF
1	Inspire leadership Programme	25 Feb ~ 16 May 2019	Singapore Management University	Jin Kiat
2	Skills Framework Workshop for HR Personnel – Social Service Sector	9 May 2019	Institute For Human Resource Professionals Ltd Programme	Jin Kiat
3	EMDR Institute Basic Training Course Weekend 2	22 ~ 24 Jun 2019	EMDR Institute	Germaine Melissa
4	The Lean! Project	22 Jul ~ 27 Sep 2019	SIT Lean Centre	Jon, Kai Kit, Puay Leng, Yat Peng, Ying Ying
5	Dementia Care Training	25 Jul 2019 ~ 23 Jan 2020	Tan Tock Seng Hospital	Chee Hong, Magdalene, Kai Kit
6	Coaching Training by Jean	3 Sep 2019	O'Joy Care Services	All
7	1000 Steps	7 Oct ~ 25 Nov 2019	BD Academy	Jin Kiat
8	Singapore Health and Biomedical Congress 2019	11 Oct 2019	National Healthcare Group	Yat Peng
9	More than a person with dementia, more than a carer: Remembering and supporting the couple relationship	25 Oct 2019	Alzheimer's Disease Association	Magdalene, Yat Peng
10	Loss, Grief & Attachment in Life Transitions: Meaning Reconstruction & the Clinician as secure base	29 ~ 30 Oct 2019	Academy of Human Devt Pte Ltd	Elizabeth, Poh Yee

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STAFF TRAINING

continued...

NO.	STAFF TRAINING	DATE	TRAINING PROVIDER	STAFF
11	Level 1 Clinical Training: Gottman Method Couples Therapy	4 ~ 5 Nov 2019	EMCC	Elizabeth, Jon
12	Sand & Clay Therapy workshop by Dr Sherwood	5 ~ 8 Nov 2019	Aksarth Solution Pte Ltd	Puay Leng
13	Level 2 Clinical Training: Gottman Method Couples Therapy	6 ~ 8 Nov 2019	EMCC	Elizabeth, Jon
14	Cert in Supervision for the Social Services (Basic)	2 Jan ~ 6 Feb 2020	SASW-Family Resource & Training Centre	Yat Peng
15	Briefing on iFAM	3 Jan 2020	AIC (Agency for Integrated Care)	Yat Peng, Poh Yee
16	Cyber Wellness workshop	17 Jan 2020	DBS	All
17	2nd Staff Retreat	3 Feb 2020	O'Joy Care Services	All
18	Certificate in Supervision for the Social Service L1	10 Feb ~ 18 Mar 2020	FRTC-SASW Training Academy	Poh Yee
19	Attachment-Focused EMDR by Dr Laurel Parnell	29 Feb 2020	PsyCare Consultants Pte Ltd	Germaine Melissa, Yat Peng
20	EMDR Training: EMDR that Works (Parts 1 and 2) by Dr Laurel Parnell	2 ~ 9 March 2020	PsyCare Consultants Pte Ltd	Yat Peng

COMMUNITY PARTNERSHIP



Community Partnerships was inaugurated in FY2018 to encompass the areas of outreach, networking, collaborations and fundraising. The work of Community Partnerships endeavour to strengthen our relationships with the community and our stakeholders through public education and raising awareness about our cause. Community Partnerships also strive to build up our fundraising capabilities in order to ensure our financial sustainability.

OUTREACH



Talk on Financial Health for Seniors

This financial year, we have planned and conducted more outreach events in terms of public education, especially within the Upper Boon Keng community.

Our outreach talk series in June and November saw a cumulative attendance of 287 and 282 persons respectively.



SGO Learning Day: Helping elderly with depression, suicide and social isolation

With the intention of allowing seniors in the Upper Boon Keng community to be in touch with a variety of knowledge, we had invited an array of speakers from different sectors such as the medical health, traditional Chinese medicine and financial.



Talk on High Blood Pressure from psychosocial perspective



OUTREACH

NO.	EVENT	DATE	VENUE	SPEAKER
1	Talk on High Blood Pressure from biological and psychosocial perspective	24 June 2019	Geylang West Community Centre	Evelyn Qua (TTSH) Ng Poh Yee
2	Talk on High Cholesterol from biological and psychosocial perspective	25 June 2019	Geylang West Community Centre	Evelyn Qua (TTSH) Ng Poh Yee
3	Talk on High Cholesterol from biological and psychosocial perspective	26 June 2019	Geylang West Community Centre	Wong Kai Kit
4	Temasek Leadership Showdown	16 November 2019	Temasek Junior College	Choo Jin Kiat Wong Kai Kit
5	Traveller's Health for Seniors	18 November 2019	Geylang West Community Centre	Doctors from NHG polyclinics
6	Useful Acupoints for Seniors	19 November 2019	Geylang West Community Centre	TCM physician Lee Teck Chau
7	Financial Health for Seniors	20 November 2019	Geylang West Community Centre	Christoper Tan from MoneyOwl
8	SGO Learning Day: Helping elderly with depression, suicide and social isolation	30 November 2019	Kwong Wai Shiu Hospital	Teo Puay Leng

NETWORKING



NCSS Leadership Visit, led by NCSS President, Ms Anita Fam

O'Joy places a great emphasis on networking. Not only can we create new relationships as well as strengthen existing relationships with community partners, networking also allows us to exchange and share knowledge, experience and resources with others.

This year, we have extended our networking efforts beyond Singapore. Our executive director participated in a study tour to Finland to observe Smart Ageing and how digital transformation can aid in the wellbeing of seniors.

We also hosted the delegates from Hanyang University of Korea who were here to study social innovation.



Delegates from Hanyang University of Korea



NETWORKING

NO.	EVENT	DATE	VENUE
1	Book Launch "Doing Good Better in Singapore"	15 April 2019	NUS Shaw Foundation Alumni House
2	NVPC and IPS - IPS Social Inclusion Policy Network Meeting	16 April 2019	NVPC
3	MSW 70th Anniversary Celebration Preliminary Programme	10 May 2019	SGH, Auditorium
4	SG Care Community Network Session	23 May 2019	Jalan Besar Community Centre
5	2nd Briefing Session on SHINE LSI - quality, medication safety, transition-related	14 June 2019	Academia @SGH
6	Smart Ageing - Finland (Digital Transformation of health & well being for older people) - High Level Forum on the Silver Economy and site visits	9 – 13 July 2019	Helsinki, Finland
7	TTSH Art Mural Launch with Community Partners	25 July 2019	TTSH, Centre for Healthcare Innovation (CHI) Auditorium
8	Sharing On Adult Neurodevelopmental Services (ANDS) and Persons With Intellectual Disabilities (PWID) with Mental Health by Dr Wei Ker-Chiah, Head, ANDS, Dept of Developmental Psychiatry, Senior Consultant and Chief, West Region	31 July 2019	Agency for Integrated Care
9	Tampines GRC National Day Observance Ceremony 2019	8 August 2019	Festive Plaza, Our Tampines Hub
10	5th Anniversary and SG Ambassador Appreciation, The Silver Generation Office	1 September 2019	Singapore Expo
11	Volunteer Management Network J.P. Morgan GoodWorks, Volunteer retention through good processes & technology, to improve the overall volunteer experience	4 September 2019	LLI

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NETWORKING

continued...

NO.	EVENT	DATE	VENUE
12	Wellbeing Teams, talk by Dr Helen Sanderson	6 September 2019	IPS
13	How to Present with Impact and Inspiration like at TED, Dave Lim, founding curator of TEDxSingapore and a TEDx Ambassador	10 September 2019	NVPC
14	NCSS Leadership Visit, led by NCSS President, Ms Anita Fam	17 September 2019	O'Joy Care Services
15	NVPC - City of Good Appreciation Luncheon	14 October 2019	The Ritz-Carlton, Millenia Singapore
16	CARE Experts Programme Staging and Engaging Ageing-Harvey Jay Cohen, Prof of Medicine, Sch of Med Transnational Living Lab for Active Ageing: Japan & Sweden-Hiroko Akiyama, Emeritus Prof, Uni of Tokyo	24 October 2019	Duke-NUS Medical School, Amphitheatre
17	Accelerate with AWS	31 October 2019	AWS Singapore Office
18	KWSH 109th Anniversary Celebration	23 November 2019	Kwong Wai Shiu Hospital
19	Global Co-Lab for Social Impact -Lien Centre for Social Innovation & Hanyang University Delegates from Korean and Singapore	3 December 2019	O'Joy Care Services
20	Briefing for Grant Call of Healthy Longevity Catalyst Award	9 January 2020	MOH Auditorium
21	Grant Call by RRIS for applicants to explore research around the use of Ability Data	17 January 2020	TTSH, Lee Kong Chien Medical School
22	Board Networking Session cum Lohei	31 January 2020	SSI

COLLABORATIONS



Interns from City University of Hong Kong and Singapore Management University

As a small charity, collaborations are essential to our operations and to expand our capabilities.

This financial year, we continue to provide internship opportunities for students from City University of Hong Kong and Singapore Management University. Not only do these internships provide work experience for the students, there is also an injection of fresh ideas and skills shared by these young and energetic minds. This year, the interns have put tremendous efforts into the production of eight videos for O'Joy.



Distribution of Christmas goodie bags by staff from Abbott Laboratories

During December 2019, we worked with Abbott Laboratories to distribute 246 Christmas goodie bags to the households of Block 19 Upper Boon Keng Road - a rental block near to O'Joy. The gifts were well-received by the residents.



COLLABORATIONS

NO.	EVENT	DATE	VENUE
1	SMU LCSi-SAIL Internship Programme	24 April ~ 23 August 2019	O'Joy Care Services
2	City U Hong Kong - Internship	10 June ~ 12 July 2019	O'Joy Care Services
3	Just Cause Asia Community of Practices: Tsao Foundation sharing on their experience in Just Cause Asia CoP	30 April 2019	O'Joy Care Services
4	Lasalle - Community Outreach Project (22 students led by Lecturer Damaris)	8- 29 May 2019	O'Joy Care Services
5	One Community - O'Joy, AWWA, KWSH, Touch, TTSH, Lee Kong Chian Medical School: Blk 19 UBK Outreach	23 October 2019	Blk 19 Upper Boon Keng
6	TTSH - NHG Kallang Rochor	7 June 2019 5 November 2019 17 January 2020	Jalan Besar SSO KWSH Board Room KWSH MPH
7	Visitation from Dot Connection and Phor Kark See students	29 June 2019	O'Joy Care Services
8	Tan Tock Seng Hospital Community Influenza Vaccination for seniors from O'Joy & Blk 19	2 ~ 3 December 2019	O'Joy Care Services
9	Abbott Lab - End of Year Goodie Bag distribution	5 December 2019	Blk 19 Upper Boon Keng
10	Just Cause Asia Community of Practices: Learning for Impact - What does it means and Why do it	13 December 2019	Credit Suisse
11	NVPC (CNPL) - S.T.A.R. Mentorship Programme: Workshop on Understanding of the Mentorship programme	6 January 2020	NVPC
12	Diploma in Buddhist Psychotherapy and Counselling (DBPC) 3rd Cohort Graduation	18 January 2020	
13	iSHINE Migration	7 February ~ 1 April 2020	O'Joy Care Services

SEMINARS & CONFERENCES



Singapore Health and Biomedical Congress 2019



Singapore Health and Biomedical Congress 2019



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, 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

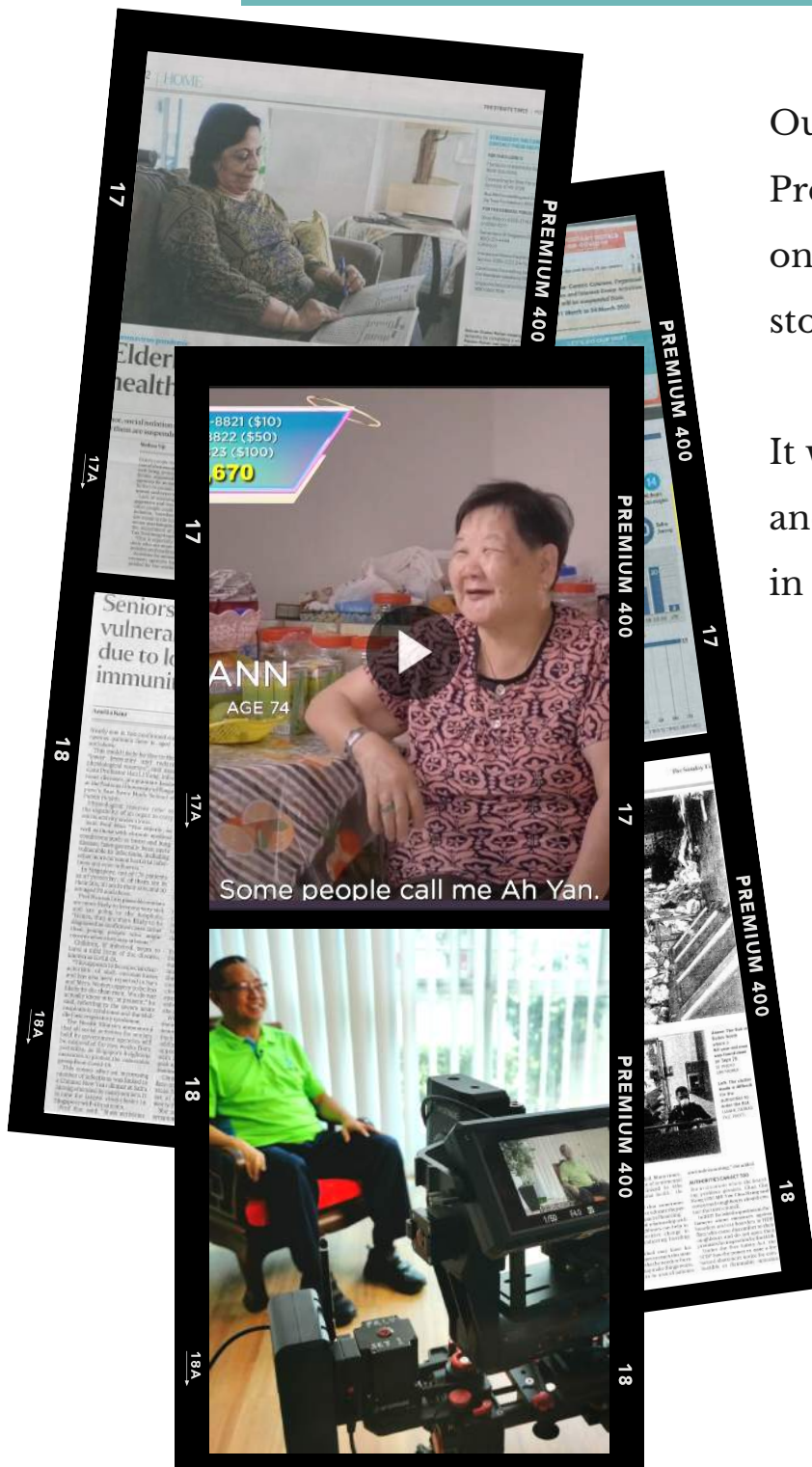
NO.	EVENT	DATE	VENUE
1	Firechat on using LEAN session - Transformation through LEAN Healthcare Network	22 April 2019	Kwong Wai Shiu Hospital (MPH)
2	CXO Lean Summit 2019	24 April 2019	SIT@Dover, Auditorium
3	AIC, Annual Community Care Work Plan Seminar 2019	24 May 2019	Concord Hotel (Ballroom)
4	Social Service Summit 2019 and NCSS Annual General Meeting	16 July 2019	Marina Bay Sands Expo & Convention Centre
5	Shared Services For Charities Ltd, Annual Seminar The Practices Of Good Stewardship – How Does It Create Value?	2 October 2019	
6	Opening Ceremony of the 9th International Conference - Together Against Stigma (TAS) IMH and NCSS, with AIC, HPB, MINDSET Care Limited & Singapore Psychiatric Association	3 October 2019	Sands Expo & Convention Centre Marina Bay Sands
7	Singapore Health and Biomedical Congress 2019 Mental Health Forum: Dementia Care in Singapore Panellist: Chew Yat Peng	11 October 2019	MAX Atria @ Singapore EXPO
8	Singapore Patient Conference 2019 (SPC 2019)	25 October 2019	TTSH, Centre for Healthcare Innovation (CHI) Auditorium
9	Community Care Engagement Forum	25 November 2019	AIC
10	AIC, Integrated Care For Leaders Programme	7 January 2020	Grand Copthorne Waterfront
11	SID and NVPC - SGOOD Advanced Series - SGA2: Digitalisation and Innovation for NPO Singapore Governance for Outstanding Organisation Directors Programme	8 January 2020	Online



MEDIA COVERAGE

Our highlight of the year was the President's Star Challenge 2019 with one of our beneficiary as the feature story for eldercare.

It was an interesting experience for us and for our beneficiary to participate in the filming process.





MEDIA COVERAGE

NO.	TOPIC	DATE	MEDIA
1	Worldwide study from 1990-2017 on 39 different countries regarding expected lifespan and disability lifespan	15 April 2019	HAO FM96.3 radio interview
2	Elder Abuse cases increased from 55 last year to 126 this year	30 June 2019	HAO FM96.3 radio interview
3	STOMP report re: helper abusing dementia old lady at Geylang Bahru coffee shop	5 July 2019	Capital FM95.8 radion interview
4	平均每月要花上千元，你为退休做好准备了吗？	15 August 2019	Capital FM95.8 radion interview
5	Hoarding problems can pile up if no one acts	6 October 2019	Sunday Times
6	President Star Charity 2019	11 November 2019	MediaCorp
7	Seniors more vulnerable likely due to lower immunity	12 March 2020	Straits Times
8	Elderly have to focus on their health amid social distancing	30 March 2020	Straits Times

FUNDRAISING



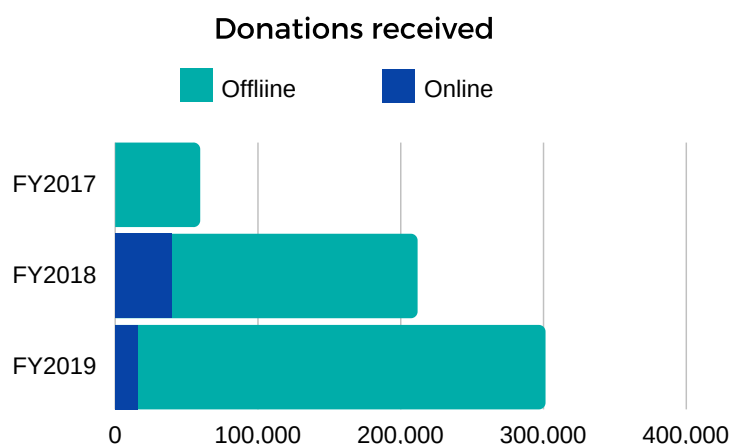
O'Joy executive director receiving a donation cheque from Singapore Contractors Association Limited



O'Joy executive director presenting a handmade artwork to Singapore Contractors Association Limited

In FY 2019, we are grateful to Singapore Contractors Association Limited (SCAL) for their support. A generous amount of \$131,750 was raised through their Charity Golf Event, and the cheque was presented to O'Joy Care Services during SCAL 82nd Annual Dinner. In return, we presented SCAL with an artwork handmade by our senior beneficiaries.

Total donations have increased by \$88,947 (+42%) this financial year, mostly due to an increase in offline donations (+66%). However, online donations have dropped sharply (-60%). There is a gap in knowledge and expertise that needs to be bridged in terms of digital and social media marketing.





THE YEAR AHEAD

Message from Executive Director

The last quarter of this financial year witnessed the start of a global pandemic which has been projected to affect lives and livelihoods in coming years. This awful COVID-19 has already killed hundreds of thousands, especially seniors globally and has left many countries in recession. Till scientists can find proven vaccines and effective cure, all global residents will continue to live and cope with the new norm; working from home, wearing masks, safe distancing, seniors staying at home, etc,

Suddenly, many sees the relevance of our work in the earlier three quarters of the year. We were then motivated to adapt so as to face the grim future that by year 2030, senior residents in Singapore could be suffering one or more years of disabilities as their life expectancy increases. This pandemic hastens our pace of adaptation and evolution.

Our major funding campaign in this Bicentennial year has raised sufficiently for us start our pilot of leveraging upon technology to increase the inclusiveness of the Upper Boon Keng community. In this coming year, we will start our journey to integrate IoT devices on seniors with cloud-based client management system for tele-enabled health, social and community care, together with NTU, SIT and Jolly8.

This pandemic has too brought many mental health challenges to many younger adults. Going forward, in response to the increase in

demand for mental health services from both younger and older adults, we will be restructuring our services, i.e. Services for Older Persons, Mental Health Services and Healthy Ageing for Seniors, and adding capacity.

With funding support from NCSS's Transformation Initiative: Organisation Development Programme", we will continue our LEAN transformation to improve the safety and quality of our service delivery to our clients at lowest cost.

Finally, we will be adding new assets to meet new challenges of post COVID-19 new working norms and replacing aged assets highlighted in our annual audit. These assets include online fundraising capability and capacity, as fundraising for these short falls is expected to be increasing difficult in coming years.



Choo Jin Kiat
Executive Director



NOVATION TO O'JOY LIMITED

To further improve our governance, from April 2020 onward, we will be operating as a Company Limited by Guarantee, i.e. O'Joy Limited. We retain our status as an Institution of Public Character (IPC), therefore your monetary donations will still be eligible for 250% tax benefits. Cheque donations will be made to "O'Joy Limited".

Moving forward, we remain committed to enhancing the psychosocial wellbeing of seniors/adults and their families/caregivers.

Charity Name:

O'Joy Limited

Charity Registration Number:

20180556D (with IPC status)

Company Registration Number:

20180556D

Registered on 13 February 2018, with the Accounting and Corporate Regulatory Authority (ACRA)

Registered Address:

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

UEN:

20180556D

Full Membership with the National Council of Social Service:

since 1 April 2005

Institution of a Public Character (IPC) Registration number:

20180556D

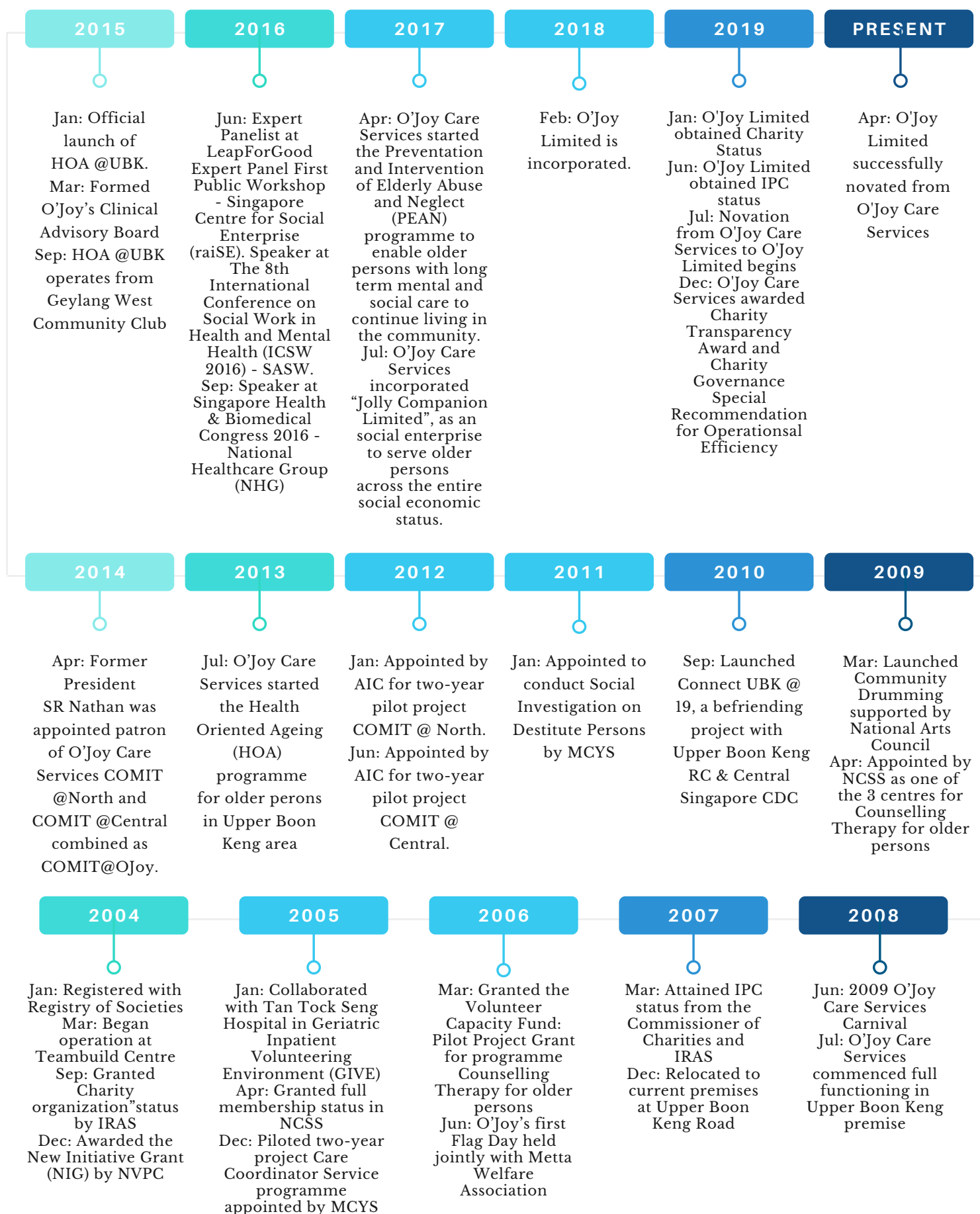
(Attained IPC status from the Commissioner of Charities and the Inland Revenue Authority on 28 March 2019. The IPC status allows a charity to issue tax-exempt receipts for donations made to the organisation.)

Bank:

Maybank
210 New Upper Changi Road, #01-699
Singapore 460210



MILESTONES





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:

NAME OF MANAGEMENT COMMITTEE MEMBER	% ATTENDANCE
Chee Teng Hsiu, Terrence	100
Chung Soon Bee	100
Goh Jiang Wee, Alan	80
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.

Clinical Advisory Board

Dr Ng Li Ling 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 is a close family member of the Executive Director who 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 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.



ANNEXES

Our Heartfelt Thanks to Our Volunteers & Donors

The support from volunteers and donors is crucial to the continuation of our work at O'Joy. We thank them for their selfless commitment and support.

VOLUNTEERS

Para-Counsellors

Ang Cheng Soon
Chen Yong Zhi
Carol Chew
Chia Cheng Bock
Chong Lian Fong
Chong Ming Lee
Chua Koon Hua (Yan)
Chua Wan Loo Jocelyn
Eng Kim Lee
Goh Kim Buay
Lee Kah Tin Esther
Lee Siew Moi
Liao Zhi Qing
Liaw Ah Kian, Esther
Lim Siew Khuan
Lim Hua Li Lindsay
Ivan Lim
Lim Siew Bee, Agnes
Mak Yoke Giu Joy
Ong Lai Kuen (Denise)
Ong Siong Teck Jacob
Tan Ching Ching
Tan Chong Woon
Tan Jiunn Sheng Joseph
Tan Lay Har
Tan Liew Beng
Tan Tian Khoon Simon
Tan Tiaw Beng
Aileen Tang
Edward Tay
Teoh Ai Peng
Wong Ee Sheng Edmund
Wong Geok Kim
Yeo Kong Leong

COMIT-Aides

Chan Wai Mun
Chua Kim Long
Chue Luen Song
Ei Siew Guek
Goh Boon Siang
Goh Guek Choo
Ho Soo Boi Betty
Koh Ah Luan, Maria
Lai Sock Har
Sam Lee
Louis Ler
Li Xiao Ling
Lim Eng Khoon
Lim Gek Huang
Lim Lay Hoon, Lucinda
Loh Ee Ling
Lum Kwai Heon Allison
New Ling Ling
Ng Chiew Sim, Annie
Ng Geok Wah
Ng Kim Hoy
Ong York Chin
Pak Chee Meng
Seow Kit Chua
Tan Bee Lian Elaine
Tan Buck Lee
Tan Chee Yin
Tan Gooi Eng
Teo Chor Leng
Brent White
Yap Lay Hwa

HOA Facilitators

Cheng Bing Shu
Chue Luen Song
Fong Siew Moi
Fung Siu Hiang
Goh Cheng Kiow
Kay Siew Choon @ Chew Choong
Koh Ah Hoi
Koh Lan Yin
Lee Sook Kit Helen
Lew Siew Choo
Lian Zensi Sioek Tien
Lim Sok Tiang
Low Soo Noi
Ng Chiat Leong
Ng Chiew Sim Annie
Ng Geok Wah
Ng Lay Choeh
Ong Khng Tee
Ong Mui Lan
Ong Oo Tee
Ong Poh Eng
Ong York Chin
Pang Ah Kau
Phang Ah Keow
Siak Choy Eng
Tan Cheow Hong
Tan Lee Kheng
Nancy Tan
Wong Sun Chiu



Organisations

A-Flick Pte Ltd
 Alco Sunshade Pte Ltd
 Anonymous Donors-Hong Wen School
 Antara Koh Pte Ltd
 Astute Tax Pte Ltd
 BRC Asia Limited
 Cargill TSF Aisa Pte Ltd
 Church of Our Lady of Lourdes
 ComfortDelGro Corporation Limited
 Daikin Airconditioning (Singapore) Pte Ltd
 Dharma Cakra Society (Chan Poh Swai)
 Dou Yee Enterprises (S) Pte Ltd
 Elico Oil Pte Ltd
 Everbright Business Consultancy Pte Ltd(Xinbin)
 Evergreen Buddhist Culture Service Pte Ltd
 Faith Methodist Church
 Gencorp Management Pte Ltd
 Gennal Industries Pte Ltd
 Golden Pagoda Buddhist Temple
 Greyform Pte Ltd
 Hexacon Construction Pte Ltd
 Highway International Pte Ltd
 Ho Lee Construction Pte Ltd
 Hock Lian Seng Infrastructure Pte Ltd
 Hougang Assembly of God Church
 Kimly Construction Pte Ltd
 Knight Auto Precision Engineering Pte Ltd
 Koh Brothers Building & Civil Engrg Contractor (Pte) Ltd
 Kwan Yong Construction Pte Ltd
 Lasofi Investments Pte Ltd
 Lauer & Sons Investments Pte Ltd
 Lian Soon Construction Pte Ltd
 Low Keng Huat (Singapore) Limited
 Lu Shang Pte Ltd
 Mangala Vihara Buddhist Temple
 Mitsubishi Electric Asia Pte Ltd
 Natsteel Holdings Pte Ltd
 Nippon Paint (Singapore) Co Pte Ltd
 Penta-Ocean Construction Co Ltd
 People's Buddhism Study Society
 Pin Press Pte Ltd
 Porcelain Pte Ltd
 Presscrete Engineering Pte Ltd
 Progressive Builders Pte Ltd
 Quek & Quek Civil Engrg Pte Ltd
 Samwoh Corporation Pte Ltd
 Singapore Engineering & Consruction Pte Ltd
 Soyee Singapore Pte Ltd
 Teambuild Engineering & Construction Pte Ltd
 The Rightway Corporation Pte Ltd
 Tiong Seng Contractors Pte Ltd
 Vimalakirti Buddhist Centre
 Wing Ship Marine Services Pte Ltd
 Woh Hup (Pte) Ltd

Foundations

Char Yong (Dabu) Foundation Ltd
 Chew How Teck Foundation
 Lee Foundation
 Lee Kim Tah Foundation
 Pei Hwa Foundation Limited
 Shaw Foundation Pte

Individuals

Adelin Tan
 Adrian Lim
 Aliya Zulkifli
 Ambrose Dawn Sharmini
 Amelia Teo
 Ang Cheng Soon
 Ang Kok Peng
 Ang Kok Ser
 Ang Seoh Teng
 Angeline Chua Ting Yong/Juay Yong Suah
 Anonymous
 Anonymous Donors (HOA)
 Anonymous Donors (VAP)
 Au Mun Jie
 Audrey Koh
 Aw Kian Heng
 Bessie Lim Juat Tu
 Bhatnagar Prateek
 Bhushan Shashi Kant
 Chan Heng Cher Genevieve
 Chan Siew Yee
 Chan Wai Mun
 Chelladurai Anparasan
 Chen Kim Yew
 Cheo Sok Kiow
 Cheong Mun Fai
 Cheryl Lau Pei Ying
 Chew Joo Ming
 Chew Yi Wei
 Chia Khiam Huat
 Chia Kim Kok
 Chia Li Hui
 Chng Beiyun
 Choh Thiang Kee Evelyn
 Chong Ma
 Chong Yu Ngan
 Choo Jin Kiat
 Chua Bee Hoon
 Chua Boon Kee
 Chua Shuyin
 Chua Wan Ling, Karen
 Claudia Lim Siew Mui

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Individuals

Crawford David
 Cuilanjin
 Dharshan
 Ei Siew Guek
 Emdad Ali
 Er Shi Ting Isabelle
 Foo Song Yoon
 Fung Kwok Pan
 Gaozhibao
 Gian Pei Shun Addalynne
 Go Ka Tin
 Goh Cheng Kiow, Connie
 Goh Guek Choo
 Goh Hui Jun Dorothy
 Goh Jiang Wee
 Gurusamy Chandrasekar
 Gwen-On Behalf Of Lee Gu Nee
 Han Wei Loong Troy
 He Yueyang Wesley
 Heng Mok Kwee Derrick
 Heng Suan
 Ho Kok Wah
 Isabelle Hay-Campbell
 Janice Leong Yoke Leng
 Joy Mak Yoke Giu
 Jules Samson
 Justin Yew Gang Wei
 Kan Yu Hong
 Kausik Sarkar
 Kek Ho Boon
 Kew Yui Yui, Maysae
 Khine Khine Win
 Khoo Yong Kiong
 Koh Bee Choo Madeleine (Xu Meizhu)
 Koh Boon Sze
 Koh Yan Lin
 Koltovich Anastasia
 Kong Wai Peng
 Kwan Kam Ling
 Kwek Cher Pin Gavin
 Kwek Chin Cheng
 Kwek Puay Khoong
 Kwok Sok Fun
 Lai Xin Yi
 Lauren Dado
 Lee Chia Ying
 Lee Lenny
 Lee Ming Ai
 Lee Moon Hing
 Lee Poh Chern
 Lee Say Hwee
 Lee Say Swee
 Lee Siew Min
 Lee Ting Yuan

Leong Ai Lin
 Leow Xing Ru
 Ler Tze Hao
 Liew Kar Voon
 Liew Pooi See
 Lim Ah Thiong
 Lim Beo Peng
 Lim Chee Han
 Lim Choon Huat
 Lim Eng Khoon
 Lim Lay Hoon
 Lim Mei Ling
 Lim See Hong
 Lim Tai Ni
 Lim Teck Chai Danny
 Lim Teck Chai, Danny
 Lim Teng Peng
 Lim Wah Hing Royston
 Lim Wan Ching Audrey
 Lim Zhen Thubten Tashi
 Liong Kang Ping
 Liting
 Loh Chee Shyong
 Loh Chwee Yee
 Loh Ee Ling
 Loh Siew Kim
 Loo Kuen Feng
 Loo Ya Lee
 Lum Kwai Heon Allison
 Lynette Koh Hwee Ching
 Lynna Lim Mei Hong
 Mahalakshmi Devi
 Manali Panduranga Rao Devi Prasad
 Maria Consuelo Lourdes De Venecia Sarmiento
 Mejilla Michael Nomabilis
 Melissa Luki Andreany
 Mittal Rajat
 Moh Yoke Lan
 Mohammed Abdul Jaleel
 Mok Chee Keong
 Muhammad Hammad Mozaffar
 Neo Chin Wee
 Ng Chay Nee
 Ng Li Ling
 Niew She En
 Nur Haziqah Binte Raffeei
 Nur Haziqah Bte Raffeei
 Oliveiro Vernie Alison
 Ong Cheng Hwee
 Ong Chew Hong

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Individuals

Ong Hui Ling
 Ong Khai Li
 Ong Lee Yau Fo
 Ong Weixiang
 Phan Khai Boot
 Prakasam Indira
 Prasanth Palakath
 Quek Choon Ling
 Quek Gim Chye
 Raymond Wong Ching Chiew
 Rebekah Lin
 Roger Chia Kim Piow
 Sadrish Pradhan
 Saif Haq
 Sandeep Shubham
 Seah Chai Ping
 Seng Lay Yian, Christina
 Shea Lay Koon
 Sim Bee Teck
 Sima Rai
 Singh Brajesh
 Soh Yoke Chan
 Soon Sye Ken Christina
 Sridharan Vinodh
 Syarfa Nur Izyan Binte Roslan
 Tamil Vani D/O Poovanesan
 Tammie Chew Cai Ling
 Tan Chew Peng
 Tan Ching Ching
 Tan Ching Yee
 Tan Choon Hong
 Tan Demetrius
 Tan Ee Joo
 Tan Eng Choon
 Tan Koon Yeow
 Tan Li Zhen
 Tan Mang Lie
 Tan Phuay Miang
 Tan See Leng
 Tan Siew Ling
 Tan Siok Siew Susie
 Tan Soo Lee
 Tan Tai Ngiap

Tan Wei Tong
 Tan Wen Li Melissa
 Tan Yew Seng
 Tan Yi Xun Adeline
 Tay Lee San
 Tay Suan Cheok
 Tee Kim Swee
 Teo Hui Kuan
 Teo Hwee Hong
 Teo King Hwee
 Teo Puay Leng
 Teo Soon Wee
 Teo Teng Moi
 Teo Wee Teck
 Ter Tze How
 Terri-Ann Wee Xi-Ning
 Tey Chin Hui
 Tey Suh Shyan
 Ting Dor Ng
 Toh Seong Wah
 Toh Yang Wei Ryan
 Travis Lee Chin Tuan
 V K Kannapathy
 Victoria Goh
 Villareal, Maria Victoria Puno
 Vivian Teo Man Ling
 Wong Allan Chi Lun
 Wong Geok Kim
 Wong Kar Mun Helena
 Wong Wei Leng Sharon
 Wong Weng Yan Olivia
 Wong Yet Fon
 Woot Winnie
 Xuan Li Leong
 Yak Tian Sze
 Yam Lo Yan
 Yap Gui Yong
 Yap Lay Hwa
 Yap Pui Ling
 Yee Wai Ming Ellen
 Yip Kam Thye
 Yong Kan Ming

FINANCIAL STATEMENTS

How transparency and efficiency maximises impact



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 2020

CORPWERK PAC
Public Accountants and Chartered Accountants
Singapore

O'JOY CARE SERVICES

Unique Entity Number: T04SS0047J

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 : Chee Teng Hsiu, Terrence

Hon. Secretary : Chung Soon Bee

Hon. Treasurer : Goh Jiang Wee, Alan

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 2020 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,



Chee Teng Hsiu, Terrence
President



Goh Jiang Wee, Alan
Hon. Treasurer

Singapore
15 September 2020

**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 2020, 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 2020 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
15 September 2020

STATEMENT OF FINANCIAL POSITION**As at 31 March 2020**

NET ASSETS	Notes	2020 S\$	2019 S\$
Non-current assets			
Plant and equipment	5	7,610	10,399
Total non-current assets		<u>7,610</u>	<u>10,399</u>
Current assets			
Other receivables and deposit	6	264,383	254,172
Cash and cash equivalents	7	324,371	7,820
Total current assets		<u>588,754</u>	<u>261,992</u>
Current Liabilities:			
Accruals	8	<u>25,285</u>	<u>31,354</u>
Total net assets		<u>571,079</u>	<u>241,037</u>
FUNDS			
Unrestricted Funds:			
General fund	3 (i)	678,368	400,983
Community Partnership	3 (i)	(109,654)	(43,257)
Total unrestricted funds		<u>568,714</u>	<u>357,726</u>
Restricted Funds;			
Allied Health Professional Service	3 (i)	263,024	-
Counselling Program for Older Persons	3 (i)	38,675	50,067
AIC Comit	3 (i)	(44,649)	(5,661)
Health Oriented Ageing	3 (i)	(118,359)	(80,313)
PEAN	3 (i)	(145,828)	(96,304)
ICPF	3 (i)	9,502	15,522
Total restricted funds		<u>2,365</u>	<u>(116,689)</u>
Total funds		<u>571,079</u>	<u>241,037</u>

The accompanying notes form an integral part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES

Year ended March 31, 2020

	Unrestricted Funds			Restricted Funds					Total
	Note	General Funds	Community Partnership	Allied Health Professional Service	Counselling Program for Older Persons	AIC Comit	Health Oriented Ageing	PEAN	
		\$	\$	\$	\$	\$	\$	\$	\$
INCOME	9								
<u>Voluntary income</u>									
Direct Donation		270,221	-	30,000	-	-	-	-	300,221
Fund-AIC (COMIT)		-	-	-	-	475,964	-	-	475,964
Fund-AIC (Community Care Day Celebration)		-	-	-	-	500	-	-	500
Fund-AIC (Community Care Training)		-	-	-	-	264	-	-	264
Fund-AIC (CST)		-	-	242,011	-	-	-	-	242,011
Fund-NCSS (Covid-19)		3,000	-	-	-	-	-	-	3,000
Fund-NCSS (ComChest Charity Support)		-	-	-	-	-	-	22,050	50,000
Fund-NCSS Trust Fund		-	-	-	-	-	7,441	-	7,441
Fund-NCSS(Counselling Programme for Older Person)		-	-	-	254,168	-	-	-	254,168
Fund-NCSS(Innovation & Productivity-IT adoption)		19,612	-	-	-	-	-	-	19,612
Fund-PACDF		-	-	-	-	-	70,390	-	70,390
Fund-Silver Volunteer(C3A)		-	-	-	-	-	-	41,457	41,457
Fund-Singtel Sponsorship		660	-	-	-	-	-	-	660
		293,493	-	272,011	254,168	476,728	77,831	22,050	1,465,688
<u>Activities for generating funds</u>									
Membership fees		120	-	-	-	-	11,220	-	11,340
Counselling fees		17,175	-	-	-	-	-	-	17,175
Rental income		7,615	-	-	-	-	-	-	7,615
Training fees		2,040	-	-	-	-	-	660	2,700
		26,950	-	-	-	-	11,220	660	38,830
<u>Investment Income</u>									
Interest		39	-	-	-	-	-	-	39

STATEMENT OF FINANCIAL ACTIVITIES (CONT'D)
Year ended March 31, 2020

Unrestricted Funds			Restricted Funds						
Note	Community Partnership		Allied Health Professional Service	Counselling Program for Older Persons	AIC Comit	Health Oriented Ageing	PEAN	ICPF	Total
	General Funds								
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Other income									
Wage Credit scheme	6,857	-	-	-	-	-	-	-	6,857
Others	979	-	-	-	-	162	-	-	1,141
	7,836	-	-	-	-	162	-	-	7,998
TOTAL INCOME	328,318	-	272,011	254,168	476,728	89,213	22,050	70,067	1,512,555
EXPENDITURE									
Charitable activities:									
Allowances	11	2,450	-	-	-	-	-	-	2,450
Bank Charges		-	9	84	117	20	20	20	270
Books and periodicals		-	-	-	73	-	-	-	73
Cleaning services		195	273	2,329	3,203	552	531	552	7,635
Copier rental charges		-	64	468	652	113	105	113	1,515
Copier usage charges		-	151	885	1,262	217	151	217	2,883
CPF and SDL Contribution	11	-	6,542	25,189	58,958	5,202	7,226	8,039	112,453
Delivery charge		40	-	20	62	-	-	31	153
Depreciation		-	566	2,832	4,106	708	1,062	708	9,982
Emergency Expenses		4,171	-	-	-	-	-	-	4,171
Entertainment		-	33	166	242	41	62	41	585
FA in kind		-	-	4,102	-	-	-	-	4,102
Fund raising expenses		42,252	27	155	225	39	23	39	42,760
HOA activities		-	-	12	-	23,830	-	766	24,608
Insurance		-	148	706	973	429	118	408	2,782
Maintenance of facilities		57	253	1,581	2,199	379	357	379	5,205
Medical Expenses		-	234	726	1,159	230	176	200	2,775
Membership fees		-	4	41	60	10	14	10	139
Minor Asset expenses		99	237	1,299	1,884	340	385	325	4,569
	49,264	8,541	1,347	40,595	75,175	32,110	10,230	11,848	229,110

STATEMENT OF FINANCIAL ACTIVITIES (CONT'D)

Year ended March 31, 2020

	Note	Unrestricted Funds		Restricted Funds					Total
		General Funds	Community Partnership	Allied Health Professional Service	Counselling Program for Older Persons	AIC Comit	Health Oriented Ageing	PEAN	
		\$	\$	\$	\$	\$	\$	\$	\$
EXPENDITURE (CONT'D)									
Charitable activities:									
Balance brought forward		49,264	8,541	1,347	40,595	75,175	32,110	10,230	229,110
Office system maintenance		-	257	-	1,780	2,482	428	403	5,778
Printing and stationaries		204	67	-	209	299	426	46	2,446
Professional fees	10	-	-	-	-	-	33,525	-	41,555
Programme expenses		-	-	-	-	-	-	-	1,246
Recruitment fee		-	-	-	3,730	-	-	-	3,730
Refreshment		-	5	-	33	524	1	2	1,581
Rental of premises	14	-	1,282	-	9,374	13,071	2,254	2,106	30,341
Salary and bonus	11	-	52,553	7,518	187,626	394,697	56,350	53,068	798,542
Service and conservancy		-	65	-	473	659	114	106	1,531
Staff training		-	2,225	-	5,122	14,370	-	3,117	24,834
Stamps and postage	10	70	2	-	11	16	3	2	217
Sundry expenses		469	-	-	29	-	-	-	498
Supervision fees	10	-	541	-	4,110	5,713	985	891	13,225
Telephone charges		-	127	90	1,335	1,583	235	531	4,139
Transport	10	878	242	32	8,170	2,917	103	194	13,701
Utilities		-	209	-	1,557	2,170	374	351	5,035
Website Expenses		48	-	-	-	-	-	-	48
Total charitable activities		50,933	66,116	8,987	264,154	513,676	126,908	71,047	1,177,557
Governance costs:									
Auditors remuneration		-	281	-	1,406	2,040	351	527	4,956
TOTAL EXPENDITURE		50,933	66,397	8,987	265,560	515,716	127,259	71,574	1,182,513
SURPLUS/ (DEFICIT) FOR THE YEAR		277,385	(66,397)	263,024	(11,392)	(38,988)	(38,046)	(49,524)	330,042

These accompanying notes form an integral part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES

Year ended March 31, 2019

	Note	Unrestricted Funds		Restricted Funds					Total
		General Funds	Community Partnership	Counselling Program for Older Persons	AIC Comit	Health Oriented Ageing	PEAN	ICPF	
		\$	\$	\$	\$	\$	\$	\$	\$
INCOME	9								
<u>Voluntary income</u>									
Direct Donation		18,000	-	-	180,000	13,274	-	-	211,274
Fund-AIC (COMIT)		-	-	-	459,683	-	-	-	459,683
Fund-AIC (Community Care Training)		-	-	-	11,990	-	-	-	11,990
Fund-NCSS (ComChest)		-	-	-	-	-	40,000	10,000	50,000
Fund-NCSS(TBSSF)		-	-	248,114	-	-	-	-	248,114
Fund-PACDF		-	-	-	-	99,155	-	-	99,155
Fund-Silver Volunteer(C3A)		-	-	-	-	-	-	54,309	54,309
Fund-Singtel Sponsorship		660	-	-	-	-	-	-	660
		18,660	-	248,114	651,673	112,429	40,000	64,309	1,135,185
<u>Activities for generating funds</u>									
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
<u>Investment Income</u>									
Interest		13	-	-	-	-	-	-	13
<u>Other income</u>									
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

O'JOY CARE SERVICES

Unique Entity Number: T04SS0047J

| Annual Report 2020

STATEMENT OF FINANCIAL ACTIVITIES (CONT'D)

Year ended March 31, 2019

		Unrestricted Funds		Restricted Funds				
Note	General Funds	Community Partnership	Counselling Program for Older Persons	AIC Comit	Health Oriented Ageing	PEAN	ICPF	Total
	\$	\$	\$	\$	\$	\$	\$	\$
EXPENDITURE								
<u>Charitable activities:</u>								
11	1,500	-	-	-	-	-	-	1,500
Allowances	100	-	-	-	-	-	-	100
Bank Charges	18	8	33	45	8	17	8	137
Books and periodicals	422	427	2,577	3,632	777	1,287	660	9,782
Cleaning services	-	69	417	588	126	208	107	1,515
Copier rental charges	-	127	600	831	163	310	151	2,182
Copier usage charges	-	5,086	26,273	55,240	6,007	18,652	7,754	119,012
CPF and SDL Contribution	119	4	24	159	3	27	79	415
Delivery charge	-	973	3,891	5,350	973	2,042	973	14,202
Depreciation	-	29	395	563	139	193	2,408	3,727
Entertainment	-	-	4,717	-	-	-	-	4,717
FA in kind	370	3,515	40	56	11	21	10	4,023
Fund raising expenses	-	-	-	-	37,635	-	-	37,635
HOA activities	-	-	-	-	284	340	189	2,711
Insurance	172	202	1,751	2,508	583	844	456	6,516
Maintenance of facilities	-	107	590	1,009	190	262	38	2,196
Medical Expenses	-	-	39	56	15	18	10	138
Membership fees	669	241	1,006	1,598	349	479	263	4,605
Minor Asset expenses	-	294	1,556	2,166	444	798	394	5,652
Office system maintenance	40	499	416	500	74	182	118	1,829
Printing and stationaries	-	-	-	4,980	44,400	37,845	-	87,225
Professional fees	-	-	-	-	-	-	160	160
Programme expenses	-	-	-	-	-	-	-	3,981
Recruitment fee	-	-	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 Comit	Health Oriented Ageing	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	-	-	-	-	14	-	566	580
Rental of premises		-	1,385	8,353	11,774	2,518	4,170	2,141	30,341
Salary and bonus	11	-	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	10	-	-	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	10	-	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	10	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 CHANGES IN FUNDS

Year ended March 31, 2020

Note	Unrestricted Funds		Restricted Funds					
	General Funds	Community Partnership	Allied Health Professional Service	Counseling Program for Older Persons	AIC Comit	Health Oriented Ageing	PEAN	ICPF
	\$	\$	\$	\$	\$	\$	\$	\$
Balance at April 1, 2018	352,056	-	-	76,837	(196,357)	(45,229)	56,363	21,821
Surplus/ (deficit) for the financial year	48,927	(43,257)	-	(26,770)	190,696	(35,084)	(152,667)	(6,299)
Balance at March 31, 2019	400,983	(43,257)	-	50,067	(5,661)	(80,313)	(96,304)	15,522
Surplus/ (deficit) for the financial year	277,385	(66,397)	263,024	(11,392)	(38,988)	(38,046)	(49,524)	(6,020)
Balance at March 31, 2020	<u>678,368</u>	<u>(109,654)</u>	<u>263,024</u>	<u>38,675</u>	<u>(44,649)</u>	<u>(118,359)</u>	<u>(145,828)</u>	<u>9,502</u>
								<u>571,079</u>

These accompanying notes form an integral part of these financial statements

STATEMENT OF CASH FLOWS**Year ended March 31, 2020**

	Notes	2020 S\$	2019 S\$
Cash flows from operating activities:			
Net surplus / (deficit) for the year		330,042	(24,454)
Adjustments for non-cash flow items:			
Depreciation of plant and equipment		9,982	14,202
Interest income		(39)	(13)
Operating cash flows before working capital changes		339,985	(10,265)
Changes in working capital:			
Other receivables and deposit		(10,211)	(54,236)
Other payables and accrual		(6,069)	(8,017)
Cash flow generated from / (used in) operations		323,705	(72,518)
Interest received		39	13
Net cash flows generated from / (used in) operating activities		323,744	(72,505)
Cash flows from investing activities:			
Purchase of plant and equipment	5	(7,193)	(8,445)
Net cash flows (used in) investing activities		(7,193)	(8,445)
Net increase / (decrease) in cash and cash equivalents		316,551	(80,950)
Cash and cash equivalents at beginning of year		7,820	88,770
Cash and cash equivalents at end of year	7	324,371	7,820

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 2019. 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) Leases

The accounting policy for leases from 1 April 2019 are as follows:

(i) When the Society is the lessee:

At the inception of the contract, the Society assesses if the contract contains a lease. A contract contains a lease if the contract convey the right to control the use of an identified asset for a period of time in exchange for consideration. Reassessment is only required when the terms and conditions of the contract are changed.

• Right-of-use assets

The Society recognised a right-of-use asset and lease liability at the date which the underlying asset is available for use. Right-of-use assets are measured at cost which comprises the initial measurement of lease liabilities adjusted for any lease payments made at or before the commencement date and lease incentive received. Any initial direct costs that would not have been incurred if the lease had not been obtained are added to the carrying amount of the right-of-use assets.

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

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)**(e) Leases (Cont'd)**

The accounting policy for leases from 1 April 2019 are as follows: (Cont'd)

(i) When the Society is the lessee: (Cont'd)

• Right-of-use assets (Cont'd)

These right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term.

• Lease liabilities

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

Lease payments include the following:

- fixed lease payments (including in-substance fixed payments), less any lease incentives;
- variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date;
- the amount expected to be payable by the lessee under residual value guarantees;
- the exercise price of purchase options, if the lessee is reasonably certain to exercise the options; and
- payments of penalties for terminating the lease, if the lease term reflects the exercise of an option to terminate the lease.

The lease liability is presented as a separate line in the statement of financial position.

The Society applies SFRS 36 to determine whether a right-of-use asset is impaired and accounts for any identified impairment loss as described in Note 3(c)(ii).

Lease liability is measured at amortised cost using the effective interest method. Lease liability shall be remeasured when:

- There is a change in future lease payments arising from changes in an index or rate;
- There is a changes in the Society's assessment of whether it will exercise an extension option;
- There are modification in the scope or the consideration of the lease that was not part of the original term.

Lease liability is remeasured with a corresponding adjustment to the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

- Short term and low value leases

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

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)**(e) Leases (Cont'd)**

The accounting policy for leases from 1 April 2019 are as follows: (Cont'd)

(i) When the Society is the lessee: (Cont'd)**• Lease liabilities (Cont'd)**

The Society has elected to not recognised right-of-use assets and lease liabilities for short-term leases that have lease terms of 12 months or less and leases of low value leases, except for sublease arrangements. Lease payments relating to these leases are expensed to profit or loss on a straight-line basis over the lease term.

- Variable lease payments that are not based on an index or a rate are not included as part of the measurement and initial recognition of the lease liability. The Society shall recognise those lease payments in profit or loss in the periods that triggered those lease payments.

The accounting policy for leases before 1 April 2019 are as follows:

i) As lessee

Finance leases which transfer to the Society substantially all the risks and rewards incidental to ownership of the leased item, are capitalised at the inception of the lease at the fair value of the leased asset or, if lower, at the present value of the minimum lease payments. Any initial direct costs are also added to the amount capitalised. Lease payments are apportioned between the finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged to profit or loss. Contingent rents, if any, are charged as expenses in the periods in which they are incurred.

Capitalised leased assets are depreciated over the shorter of the estimated useful life of the asset and the lease term, if there is no reasonable certainty that the Society will obtain ownership by the end of the lease term.

(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 Society 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 in 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.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)**(h) Fund accounting (Cont'd)**

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.

(i) FundUnrestricted 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.

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.

Community Partnership

This 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.

Allied Health Professional Service

This is a project where Allied Health Professionals are deployed to once off assessment of client's physical health status and recommends more appropriate support.

This implement of this programme was delayed in order to comply to advisories issued in view of Covid 19 situation.

Counselling Program for Older Persons

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

NOTES TO THE FINANCIAL STATEMENTS*These notes form an integral part of the financial statements.***3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)****(i) Fund (Cont'd)**Restricted Funds (Cont'd)*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.

This programme ends at 31 March 2020.

Health Oriented Ageing (HOA)

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

The deficit is due to reduction in amount claimable from People Association. People Association Community Development Fund's support for this programme also ends at 31 March 2020.

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.

The increasing deficit is due to the difficulties in finding funders for this programme in view of the need to maintain client's privacy and confidentiality.

Integrated COMMIT 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.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

3 SIGNIFICANT ACCOUNTING POLICIES (CONT'D)**(j) Related party (Cont'd)**

(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.

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.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

4 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (CONT'D)

Critical judgements in applying the Society's accounting policies (Cont'd)

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

Impairment of plant and equipment

The Society assesses annually whether plant and 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 and 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**

2020	Computers S\$	Office equipment S\$	Furniture and fittings S\$	Renovation S\$	Total S\$
Cost					
At 1 April 2019	47,622	44,531	37,435	152,268	281,856
Additions	7,193	-	-	-	7,193
At 31 March 2020	<u>54,815</u>	<u>44,531</u>	<u>37,435</u>	<u>152,268</u>	<u>289,049</u>
Accumulated depreciation					
At 1 April 2019	42,364	43,641	37,434	148,018	271,457
Depreciation for the year	5,287	445	-	4,250	9,982
At 31 March 2020	<u>47,651</u>	<u>44,086</u>	<u>37,434</u>	<u>152,268</u>	<u>281,439</u>
Net Book Value					
At 31 March 2020	<u>7,164</u>	<u>445</u>	<u>1</u>	<u>-</u>	<u>7,610</u>

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>

As described in Note 4, in the Society's annual review on the estimated useful lives of plant and equipment and indication of impairment in accordance with the accounting policy, it is concluded there is a need to firstly replace some furnishes/fitting to enable staff to continue to work safely and secondly renovate to serve more our clients with more privacy.

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

6 OTHER RECEIVABLES AND DEPOSITS	2020	2019
	S\$	S\$
Deposits	2,648	2,648
Grant receivables	212,584	223,196
Other receivables		
- third parties	-	5,955
- related parties	49,151	22,373
	<u>264,383</u>	<u>254,172</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	2020	2019
	S\$	S\$
Cash in hand	1,960	682
Cash at bank	322,411	7,138
	<u>324,371</u>	<u>7,820</u>

The total cash and cash equivalent is less than National Council of Social Service's recommended 2 times the annual expenditure.

8 ACCRUALS	2020	2019
	S\$	S\$
Accruals	<u>25,285</u>	<u>31,354</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	2020	2019
	S\$	S\$
Voluntary income	1,465,688	1,135,185
Activities for generating funds	38,830	42,870
Investment Income	39	13
Other income	7,998	5,051
	<u>1,512,555</u>	<u>1,183,119</u>

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

10 OPERATING EXPENSES		2020	2019
		S\$	S\$
Transport	(i)	13,701	24,519
Professional fees	(ii)	41,555	87,225
Staff training	(iii)	24,834	16,314
Supervision fees	(iv)	13,225	14,600
Employee benefit expense	(Note 11)	<u>913,445</u>	<u>910,758</u>

- (i) Staff, specially counsellor, are encouraged under human resource policy to take taxi or private hire to save time and attain better productivity, in view of counselling being delivered at client's home
- (ii) These are fees paid to external artist/therapist for conduct therapeutic singing, movement, wushu, angklung and art/craft for Health Oriented Ageing (HOA) participants.
- (iii) Staff are encouraged to upgrade themselves via training, in accordance to HR policy.
- (iv) These are fees paid to external Singapore Association for Counselling approved supervisor to ensure quality and safety in our clinical services

11 EMPLOYEE BENEFITS EXPENSE		2020	2019
		S\$	S\$
Salaries and bonus		798,542	790,246
CPF and SDL Contribution		112,453	119,012
Allowance		<u>2,450</u>	<u>1,500</u>
		<u><u>913,445</u></u>	<u><u>910,758</u></u>

12 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.

13 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.

NOTES TO THE FINANCIAL STATEMENTS*These notes form an integral part of the financial statements.***13 RELATED PARTY TRANSACTIONS (CONT'D)**

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:

	2020	2019
	S\$	S\$
Expenses paid on behalf for related parties (Refers to O'Joy Limited)	34,809	1,700
Rental income from a related party	-	4,050
Voluntary income from a related party (Donation from Board and Staff)	4,600	-
Counselling expenses charged by a related party	-	7,200
Professional fees charged by a related party (Jolly Companion Limited training of O'Joy's volunteer)	8,030	-
Clinical services expenses charged by a related party	-	30,645
Loan from related parties (Bridging Loans from Board)	132,000	64,000

(b) Key Management Personnel Compensation

Key management personnel compensation and benefits are as follows:

	2020	2019
	S\$	S\$
Salaries and bonus	197,080	197,080
CPF Contribution	20,691	27,057
	<u>217,771</u>	<u>224,137</u>

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

13 RELATED PARTY TRANSACTIONS (CONT'D)**(b) Key Management Personnel Compensation (Cont'd)**

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 (2019: 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 6.

14 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.

The Society leases its office premises under Housing & Development Board (HDB) commercial properties tenancy agreement. The premises has a floor area of 500sqm and the rental is special rate by HDB for Social Service Agencies (SSAs).

15 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.

16 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.

17 EVENTS AFTER THE REPORTING PERIOD

As of 1st April 2020, the Society will operate as O'Joy Limited and continue with all the Society activities going forward.

O'Joy Limited has earlier incorporated with the Accounting and Corporate Regulatory Authority (ACRA), as a Company Limited by Guarantee for this novation purposes. O'Joy Limited has also earlier attained both Charity and IPC status.

NOTES TO THE FINANCIAL STATEMENTS

These notes form an integral part of the financial statements.

17 EVENTS AFTER THE REPORTING PERIOD (CONT'D)

All assets and liabilities of the Society have been transferred to O'Joy Limited as of this date. These assets and liability include agreements, programmes, staff, volunteers, branding, etc.

The Society will wind down after the completion of all transfer activities and will de-register as an IPC, Charity and society.

18 LIST OF FINANCIAL REPORTING STANDARDS AND INTERPRETATIONS OF FINANCIAL REPORTING STANDARDS EXCLUDED FROM CHARITIES ACCOUNTING STANDARD

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

19 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 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 1 and FRS 8	Definition of Material - Amendments to the Conceptual Framework for financial reporting	1-Jan-20

O'JOY CARE SERVICES

| Annual Report 2020

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

DETAILED INCOME STATEMENT**Year ended March 31, 2020**

	2020	2019
	S\$	S\$
REVENUE		
Voluntary income	1,465,688	1,135,185
Activities for generating funds	38,830	42,870
Investment Income	39	13
Other income	7,998	5,051
	<u>1,512,555</u>	<u>1,183,119</u>
OPERATING EXPENSES		
Allowances	2,450	1,500
Auditors remuneration	4,956	5,000
Bank Charges	270	100
Books and periodicals	73	137
Cleaning services	7,635	9,782
Copier rental charges	1,515	1,515
Copier usage charges	2,883	2,182
CPF and SDL Contribution	112,453	119,012
Delivery charge	153	415
Depreciation	9,982	14,202
Emergency Expenses	4,171	-
Entertainment	585	3,727
FA in kind	4,102	4,717
Fund raising expenses	42,760	4,023
HOA activities	24,608	37,635
Insurance	2,782	2,711
Maintenance of facilities	5,205	6,516
Medical Expenses	2,775	2,196
Membership fees	139	139
Minor Asset expenses	4,569	4,605
Office system maintenance	5,778	5,652
Printing and stationaries	2,446	1,828
Professional fees	41,555	87,225
Programme expenses	1,246	160
Recruitment fee	3,730	3,981
Refreshment	1,581	580
Rental of premises	30,341	30,341
Salary and bonus	798,542	790,246
Service and conservancy	1,531	1,531
Staff training	24,834	16,314
Stamps and postage	217	590
Sundry expenses	498	1,170
Supervision fees	13,225	14,600
Telephone charges	4,139	3,585
Transport	13,701	24,519
Utilities	5,035	5,137
Website expenses	48	-
Total charitable activities	<u>1,182,513</u>	<u>1,207,573</u>
(Deficit)/ Surplus for the financial year	<u>330,042</u>	<u>(24,454)</u>

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