


AGAPE Village

A community that offers a helping hand to those in need
as they search to discover their own greatness.



*...Is it not to share your bread with the hungry, and to bring the homeless
poor into your house; when you see the naked, to cover them, and not to
hide yourself from your own kind?*

~ Isaiah 58:6-7~

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CORPORATE INFORMATION

Our Mission

To provide leadership to the Catholic community in Singapore in fulfilling the Church's social mission for the benefit of the broader community.

Our Vision

To be the hub of a vibrant Church's social outreach to the broader community and a model of social innovation and Christian leadership.

Our Organisation

Board Members	15
Committee Members (excluding Board Members)	72
Staff	8
Member Organisations	23
Beneficiaries	>50,000



“EMPOWERING THE POOR”



In the sixth year since its inception, Caritas Singapore has made great strides, not least of which is the continuing success of its bi-yearly Social Mission Conferences. Caritas Singapore fronts the good work all Catholics are extolled to perform - that of helping the poor and creating a better society for all - the crux of which lies at the heart of our Catholic Social Teaching, thus allowing us to actively live out the Church's social mission.

This call and challenge to “charity” and “justice” is deeply rooted in Scripture, for in *Matthew 25:40*, we are reminded that “as you did it to one of the least of these my brothers, you did it to me”.

Indeed, our Catholic Social Teaching dictates that we all have a role to play – fellow Catholics, social workers, volunteers and religious alike. We are all jointly responsible for the vulnerable in our community.

With this in mind, Caritas Singapore's Social Mission Conference 2012 strived to break new ground with its strategy of “empowering the needy” and “building capacity” – enabling the poor to help themselves. This approach brings the Church's social mission to a new level.

Taking the form of the Church's own interpretation of the “National Conversation”, it tackled head-on the urgent issues faced by our country in recent times. Concerns such as immigration, overcrowding,

widening income gap, inflation and unemployment have all brought new challenges into sharp relief.

In helping the poor break out of their poverty cycle by creating opportunities for them to help themselves, Caritas Singapore aspires to fulfil its larger role of affirming the dignity and self-respect of the underprivileged whereas previously the emphasis had been to seeing to their immediate needs.

The plight of the marginalised in our society is severe – single mothers, youths-at-risk, low-wage workers, people with disabilities and ex-offenders all face cruel stereotyping and discrimination in our society.

It is towards this end that Caritas Singapore's vision to build a one-stop service centre has come to fruition. The Agape Village has, as its goal, that of providing holistic, integrated services to help the poor and disadvantaged escape from the poverty cycle.

The wisdom of the Catholic faith alludes to the way of love in the *Compendium of the Social Doctrine of the Church (207)*, which says “no legislation, no system of rules or negotiation will ever succeed in persuading men and peoples to live in unity, brotherhood and peace; no line of reasoning will ever be able to surpass the appeal of love. Only love, in its quality as “form of the virtues”, can animate and shape social interaction, moving it towards peace in the context of a world that is ever more complex.”

We must fully embrace this social charity as a force within us to move and inspire new ways of approaching the problems of the world today. We must use the resources and graces God has granted us to renew and heal our social fabric and organisations towards His greater glory in His kingdom here on earth.

May all the good that God intends for our world be the good that we are challenged to perform.

God bless you all!

Archbishop Nicholas Chia, DD
Patron, Caritas Singapore

OUR WANDERING IS NOT FINISHED ...



At the first Olympic Stadium in Athens, there is a banner which says:



It reminds me of a familiar theme used in Catholic circles when we talk about our faith: that we are on a “journey”. A journey of love, a journey of hope, a journey which may lead us anywhere; so long as we are with The Lord.

Caritas Singapore was formed six years ago to bring our Catholic social mission groups together to serve the poor and disadvantaged in Singapore and the region better. To do this, we had to understand the social realities in Singapore, and reflect on what the role of the Church in a changing world was.

Where are we on a journey today?

There have been some positive signs.

We are now a grouping of 23 Catholic social mission groups, serving children-at-risk, families-at-risk, the financially poor, the mentally and physically challenged, prisoners, HIV/AIDS persons, foreign domestic workers, and so on. With the help of CHARIS, we also serve our less advantaged brothers and sisters in the Philippines, Myanmar, Indonesia and other countries. Together, we serve more than 50,000 beneficiaries, regardless of race or religion.

Catholic Social Teaching is the foundation of our work; the primary principle being the dignity of the human person. Through our workshops, publications and social mission conferences, and using the methodology of the Pastoral Cycle or Review of Life, we have stressed the need for our affiliate member

organisations to base their work on our faith. We search for root causes of problems and work in partnership with the poor to give them dignity and get them out of the poverty or negative cycle.

We conduct leadership forums, retreats and strategic planning sessions with our member organisations. Grants have been doubled for many member organisations, and assistance rendered to more groups. We aim for better governance. An Advocacy desk has also been set up, to see how we can bring about change for a better world.

Now the bad news.

The bad news is that the social realities in Singapore are not getting better. The gap between the rich and the poor is widening, many people are struggling to make ends meet, families are at risk, addiction is on the rise, and our migrant workers face many challenges. There are clear signs that people are becoming more materialistic and selfish. At one SG Conversation which I attended recently, the lack of values was a chief concern.

In the face of all these challenges, how can we, as a Church, be the “salt of the earth”? How can we bring the “good news to the poor”?

Small as we are, we believe that the Church can be a positive force for change if we put our hearts and mind to it. And, of course, our faith!

As a step in this direction, Caritas Singapore has embarked on a project to build Agape Village, a place where the poor and disadvantaged can come, be treated with dignity and respect and be given a helping hand to get out of the poverty or negative cycle (see story on pages 6-7). The difference which we hope to provide at this village is integrated, holistic care from all our 23 Catholic social mission groups.

The Agape Village is intended to be the sign of the Catholic Church’s commitment to the poor. For this project to work, we will need the support of the Catholic community. We would like every Catholic, if possible, to be involved. If you are able to volunteer your time or services, please contact us. If you are able to support us financially, it will be wonderful (and much needed). But more importantly, we need everybody’s prayers.

The Agape Village and our other work at Caritas Singapore are small steps. Our wandering is not finished. Our journey of faith, love and hope towards the least of our brothers and sisters has just begun. We invite all of you to join us on this journey.

George Lim
Chairman, Caritas Singapore

CARITAS SINGAPORE & REVIEW OF FY2012

Caritas Singapore is the social and charitable arm of the Catholic Archdiocese of Singapore. We provide coordination, direction and leadership to 23 Catholic social mission groups carrying out work for the poor and the community.

Our social mission groups serve the poor, families-at-risk, prisoners, people living with HIV/AIDS, migrant workers, children and youths-at-risk, and those who are physically and mentally challenged. We serve everyone in need, regardless of race or religion.

Caritas is a Latin word meaning love and charity.

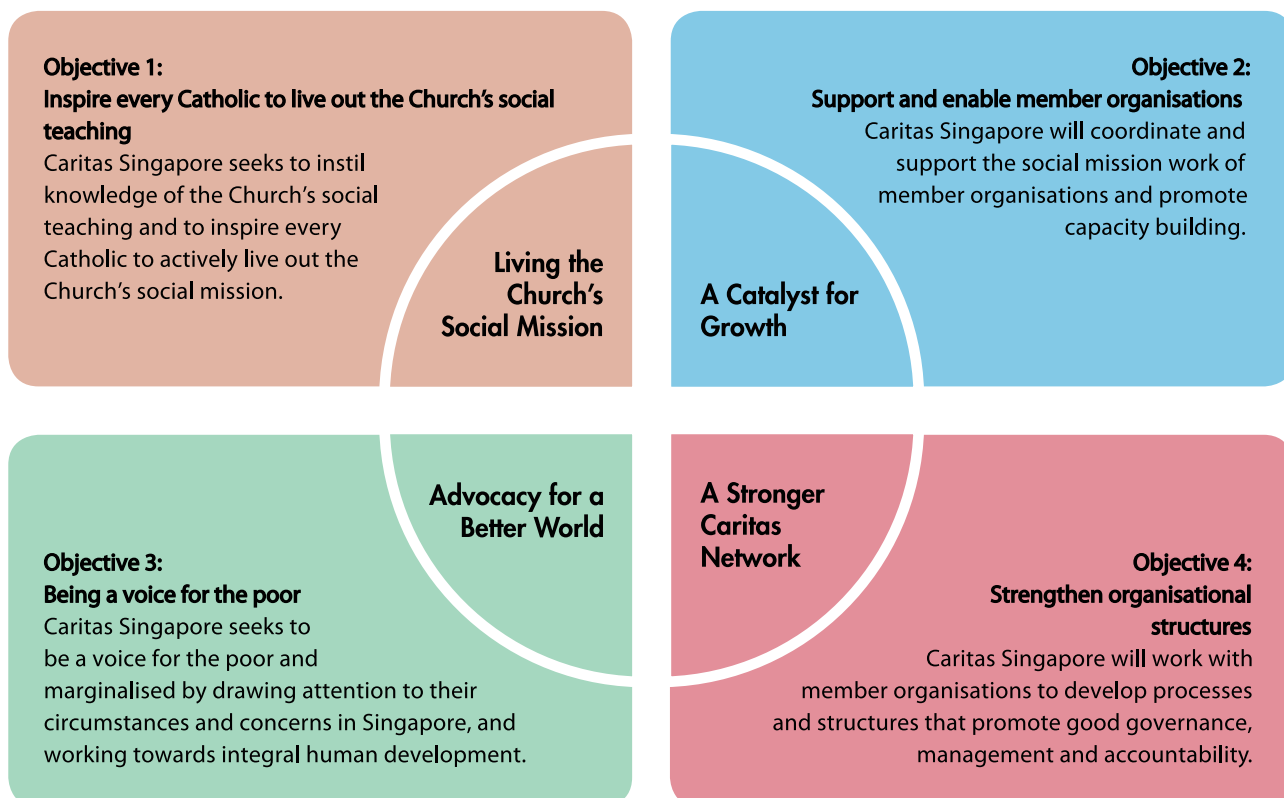
The work of Caritas Singapore and our member organisations for the poor and disadvantaged is inspired by the call of Christ to “love one another as He had loved us”.

Caritas Singapore is a member of Caritas Internationalis, a global confederation of 165 national members. Headquartered at the Vatican City, Caritas Internationalis has representatives at the United Nations in New York and Geneva. Caritas Internationalis provides relief, development and social services to 24 million people in more than 200 countries and territories worldwide.

Strategic Framework

Caritas Singapore formulated its Strategic Framework at our Board Retreat in February 2011 to set out

our core priorities until 2014. These priorities are encapsulated in four main objectives.



Our Activities at a Glance



1 September 2012 ~
The Social Mission Conference 2012 -
"Partnering the Poor, Living Our Faith"



29 September 2012 ~
3rd Leaders' Forum



17 July 2012 ~
5th CBN Golf for Charity 2012



19 May 2012 ~
Cycle and Psyche of Poverty Workshop



18 May 2012 ~
Training Workshop for SSVP Volunteers



4-6 May 2012 ~ Leaders' Retreat



10 March 2012 ~
Catholic Social Teaching for Young Adults



14 January 2012 ~
2nd Leaders' Forum



October 2011 ~
A Call to Social Mission

FINANCIAL HIGHLIGHTS

Financials	FY 2012 (\$)	FY 2011 (\$)
Donations	6,821,015	7,543,461
Sponsorships	233,072	288,572
Others	24,799	49,722
Total Income (Incoming Resources)	7,078,886	7,881,755
Costs of Charitable Activities	4,782,446	5,764,831
Fundraising and Sponsorship Costs	210,607	221,830
Governance Costs	181,252	200,536
Total Expenditure (Resources Expended)	5,174,305	6,187,197
Net Income (Incoming Resources)	1,904,581	1,694,558
Ratios	FY2012 (\$)	FY 2011 (\$)
Total Funds Raised (Donations and Sponsorships)	7,054,087	7,832,033
Fundraising and Sponsorship Costs	210,607	221,830
Fundraising Ratio ¹	3.0%	2.8%
Grants Expenditure	4,294,100	5,255,877
Other Charitable Expenses	488,346	508,954
Programme Ratio ²	92%	93%
Reserves ³	13,257,247	11,352,667
Reserves Ratio ⁴	2.67 years	1.90 years

¹ Measures fundraising efficiency. Computed based on the formula: Fundraising and Sponsorship Costs ÷ Total Funds Raised.

² Measures funds deployed on charity programmes versus fundraising and overheads. Computed based on the formula: Expenses Spent on Charitable Programmes (including Grants) ÷ Total Expenditure.

³ Caritas Singapore has made a commitment of \$3.9 million as advance rental of 30 years for 55 Waterloo Street, payable to the Archdiocese in early 2013. After payment, we will have a reserve of \$9.3 million, which amounts to a reserves ratio of 1.88 years.

⁴ Measures number of years of reserve. Computed based on the formula: Reserves ÷ Total Expenditure (excluding Fundraising and Sponsorship Costs).

AGAPE VILLAGE, a new model for partnering the poor in Singapore



transportation hub and according to the Wealth Report 2012 by Knight Frank and Citi Private Bank, the richest country in the world.

Yet, we know that poverty in Singapore is real, worsened by a widening income gap. Social workers, voluntary welfare organisations and community leaders attest to the growing numbers who need help.

In a 2011 report published by the Department of Statistics, the average monthly income for households in the bottom 10th percentile, where at least one member was employed, was below \$1,600. That of those in the 11th to 20th percentile was just over \$3,000.

These households are considered low-income families and typically receive some form of financial assistance from the government. According to the Ministry of Social and Family Development (MSF), it provides help to those that “typically cover the bottom 20th percentile of households, with the flexibility to go beyond if the family’s circumstances merit consideration”.

Providing help, creating hope

The Catholic Church has long been concerned about the issue of poverty and has been actively helping the poor, especially those who fall through the cracks. Among the poor, the Church focuses on helping single parents, families whose parents are out of work, those with physical and mental illness, the elderly poor and the lonely and abandoned poor. Apart from financial support, the Church has identified other key needs: work and employment opportunities, life skills, parenting skills, marriage enrichment, care-giver support, education and training, emotional support and mentoring.

The poor among us

In Singapore, there is no national poverty line. The very thought of poor people in Singapore seems at odds with the country’s reputation as a global financial and

By addressing these needs, the Church wants to help the poor raise their living standards, enhance competencies, build resilience, develop self reliance, as well as build a social and community network they can find support from.

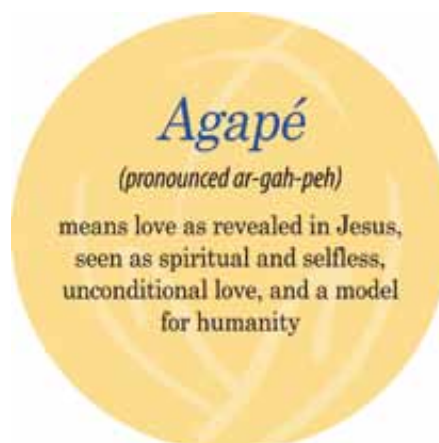
Adopting a “one-stop” concept that extends care beyond the individual to the family, the Church is embarking on a project that aims to connect families-in-need to a diverse range of social services and resources. The Church wants to move efforts to help upstream, while taking an integrated and holistic approach to partnering the poor.

Agape Village, a model for partnership with the poor

The Catholic Church has embarked on building Agape Village, an integrated help centre that brings together the services of Caritas Singapore’s 23 Catholic social mission groups under one common roof.

His Grace, Archbishop Nicholas Chia, has appointed Janet Ang, a parishioner of the Church of St Francis Xavier and managing director of IBM Singapore, to lead a task force to bring Agape Village to life, seeing through every aspect of the creative process – from concept, fundraising, construction to the design and implementation of programmes that the village will run.

Janet shared: “The family in dire straits, the frail elderly and the neglected child are among those for whom Agape Village will provide assistance and create hope. Serving as a first-stop for the poor and disadvantaged, Agape Village is committed to partnering families in need to rebuild their lives. The centre aims to touch almost every human need



promptly, locally, day in and day out, and always with compassion and dignity. Agape Village will be open to people of all religions.”

New ground

The centre will be constructed on a 3,000 sqm plot of land at Lorong 8, Toa Payoh. This is the site of the former Braddell Primary School, which was offered to the Church by the Government in exchange for the Thomson Road land which it acquired from the Church.

Building costs are estimated at \$15 million. Fundraising is underway.

Broadly, Agape Village’s partnership with the poor will take two forms: first, coordinated care and counselling by Caritas Singapore’s affiliate member organisations; second, skills enablement supported by facilities like training rooms and small social enterprises that include a cafe and shops.

Janet said: “The whole idea is to help families break out of the poverty cycle and find a sustainable way to move forward in their lives. Through our consultations with Caritas Singapore affiliate member organisations, we know that effort calls for greater coordination and collaboration among agencies.”

Love as revealed in Christ

The very meaning of the word “Agape” - love as revealed in Jesus, seen as spiritual and selfless and a model for humanity – defines how Agape Village will be run.

Janet added: “In this day, the poor are still with us and we must, as a community, care for these groups who find ordinary life so hard. We are working on a model that requires beneficiaries to do all they can possibly do to use the help we give them and eventually turn things around for themselves.”



Canossaville Children’s Home provides student care services for children from single-parent poor families and others.



The Society of St Vincent de Paul provides monetary assistance and food rations to its Friends-in-Need.



The Roman Catholic Prison Ministry offers befriending and spiritual support services and after-care needs for prisoners and their families.

LIVING THE CHURCH'S SOCIAL MISSION



Panelist discussion at the third Social Mission Conference 2012 attended by some 450 delegates held at the Performing Arts Centre of the Catholic Junior College.



Inspire every Catholic to live out the Church's social teaching

"Christ has no body now, but yours. No hands, no feet on earth, but yours. Yours are the eyes through which Christ looks compassion into the world. Yours are the feet with which Christ walks to do good. Yours are the hands with which Christ blesses the world."

~ Saint Theresa of Avila ~

FORMATION

Caritas Singapore works with different Church organisations to promote and facilitate a greater understanding of Catholic Social Teaching.

In the past year, we collaborated with the Singapore Pastoral Institute (SPI) and the Archdiocesan Commission for Catholic Schools (ACCS) on the inclusion of Catholic Social Teaching in the curriculum of catechism classes at the parishes, Rites of Christian Initiation for Adults (RCIA) and schools.

We also focused on formation programmes for leaders of our affiliate member organisations. In May 2012, a three-day retreat with the theme, "Lead Like Jesus", was held for leaders of our affiliate member organisations to inspire and equip them with tools to be true Christian leaders.

We had, in the last year, initiated the engagement of young adults in the Catholic community which led to the formation of the Young Adults Committee. This newly formed Young Adults Committee coordinated with Rev Fr David Garcia, OP to present a half-day talk on the principles of Catholic Social Teaching to a group of 22 young adults in March 2012.

Caritas Singapore continued to promote Catholic Social Teaching through the use of study guides that we had produced, that is, *Salt of the Earth*

and *Labourers of the Harvest*. During the year, introductory talks and sessions were held for groups interested to know more about the social teachings of the Church and to use these guides as part of their community formation programmes.

On 1 September this year, Caritas Singapore held our flagship event, the biennial Social Mission Conference with the theme of "Partnering the Poor, Living our Faith" at the Performing Arts Centre of the Catholic Junior College. Some 450 participants were guided to look at the social and economic issues of poverty and their root causes through the Catholic lens. They were challenged to be more proactive and to re-examine approaches in helping the poor and needy.



"Lead Like Jesus" retreat held at Batam for leaders of our member organisations.

VOLUNTEERING

We promote the spirit of volunteering and facilitate the mobilisation of volunteers in the Catholic community for our affiliate member organisations.

Our online portal helps to match potential volunteers with volunteering opportunities available at our

affiliate member organisations.

During the year, volunteers were engaged to render support at events and activities organised by Caritas Singapore such as Charities Week 2012, the 5th CBN Golf for Charity 2012 and the third Social Mission Conference 2012.



Volunteers helping to distribute conference kits at the third Social Mission Conference 2012.



Volunteers at work.



Volunteers attending to golfers at the CBN Golf for Charity 2012 event.

YOUNG ADULTS

We seek to involve young adults in the social mission of the Church.

In early February this year, 30 young adults came together to discuss social issues which they felt the Church could address better. As a result of this session, the Young Adults Committee was formed.

The newly-formed Young Adults Committee worked with the Formation Committee to organise an introductory session on Catholic Social Teaching for young adults conducted by Rev Fr David Garcia, OP. At this session, actual case studies were used to stimulate discussion.

The Young Adults Committee provides input and feedback to Caritas Singapore on our programmes and activities. It is planning an event in the coming

year with the aim of helping young adults understand the issue of poverty in Singapore and the Church's role in this area.



Members of the Young Adults Committee at their Strategic Review Day.

COMMUNICATIONS

We have developed a three-year communications strategy to support our overall organisational objectives and to help in the effective engagement of our stakeholders, ie, our member organisations, the Catholic community, the broader community, donors and volunteers.

The communications strategy kickstarted with a media and awareness campaign for the third Social Mission Conference 2012. Apart from engaging *The Catholic News*, efforts were made to also engage the mainstream media. Caritas Singapore took the opportunity to formally introduce the Agape Village to the media. *The Catholic News* and *The Sunday Times* reported favourably on the conference as well as the Agape Village.

We attended the Caritas Asia Regional Workshop on Baobab and Strategic Planning held in Bangkok from 26-28 September 2012. The workshop aimed to define new ways of communication in the region by using Caritas Baobab, a web-based knowledge-sharing platform that maximises the benefits of a coordinated communications system among Caritas offices.

We have a dedicated page in *The Catholic News* called "Our Social Mission". This page features the social mission work of our affiliate member organisations and presents articles on Catholic Social Teaching. Many of our articles have been translated into Chinese and published in *Hai Sing Pao*. These articles are available on the website of Caritas Singapore.



Caritas Singapore participated in the Caritas Asia Regional Workshop on Baobab and Strategic Planning for Caritas Member Organisation Communications Group.

A CATALYST FOR GROWTH



Volunteers from Catholic Nurses Guild provide medical care skills training to the trainees for the boarding school in Myanmar.



Support and enable member organisations

"The purpose of life is not to be happy (happiness without any purpose). It is to be useful, to be honourable, to be compassionate, to have it make some difference that you have lived and lived well."

~ Ralph Waldo Emerson ~

COMMUNITY STRATEGY

The Community Strategy Committee of Caritas Singapore was set up to review the community landscape in Singapore and develop strategies to fulfil the Church's social mission.

The Community Strategy Committee completed the Archdiocese's Framework for Helping the Poor based on the principles of Catholic Social Teaching. The strategy includes holistic and integrated service delivery, targeting at upstream help instead of band aid help. The approach is to tap on existing resources and collaboration with relevant groups.

Caritas Singapore shared the report with our affiliate member organisations and the participants at the third Social Mission Conference 2012 (SMC 2012).

Stemming from the SMC 2012, the Community



The theme for the third Social Mission Conference 2012 was "Partnering the Poor, Living Our Faith".

Strategy Committee felt "Partnering the Poor" must be integral to Caritas Singapore's approach to helping the poor. We hope to integrate a process of reflection on our Catholic ethos in our affiliate member organisations.

MEMBERSHIP AND CAPACITY BUILDING

Caritas Singapore has 23 affiliate member organisations under its umbrella (see pages 26-27 for the list and profile of members).

In October 2011, Caritas Singapore introduced "A Call to Social Mission", a new experiential programme aimed at identifying potential leaders for our affiliate member organisations. Through this process, we succeeded in placing new volunteers with Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI), Catholic AIDS Response Effort, Infant Jesus Homes and Children's Centres and Roman Catholic Prison Ministry.

This year, we developed *A Guide to Social Services*, a directory which provides a database listing of all the service and assistance programmes available to the needy. This comprehensive summary helped to point our affiliate member organisations to the appropriate and qualifying programmes.

Two leaders' forums were also organised in January and September. At these forums, leaders of our affiliate member organisations were updated on the work undertaken in the area of advocacy and were briefed on the proposed framework for helping



Members' Event: Second Leaders' Forum.

the poor. Those serving families, youth and children shared their work plans for 2012/13 with us. Besides helping to promote dialogue among our leaders, these forums also provided opportunities for them to network, collaborate and share their experience.

We held our biennial Leaders' Retreat in Batam to promote networking and continued formation of leaders of our affiliate member organisations. A total of 30 leaders attended this retreat which focused on servant-leadership.

At the request of the Society of St Vincent de Paul, we facilitated a training session for some 100 of its members on how to handle people with different social problems and the different ways to deal with the mentally challenged. The training was conducted by @27FSC, a community project of Marine Parade Family Service Centre and Catholic Welfare Services,

and Clarity Singapore respectively.

We continue to encourage the use of the Review

of Life methodology to help our affiliate member organisations “analyse, reflect and act” on issues in a Christian manner.

FUNDRAISING

We maintain a common pool of funds to enable our affiliate member organisations to focus on their core mission of helping those in need. We do this through fundraising events, a GIRO platform for donations, and fundraising projects organised by friends of Caritas Singapore.

project. It was conducted in collaboration with the Catholic Welfare Services during Lent through the distribution of appeal envelopes at the parishes, Catholic schools and foreign Catholic communities. This year’s Charities Week raised more than \$5.2 million from parishes, Catholic schools and business enterprises.

Charities Week 2012 remains our major fundraising

Fundraising Programmes

Programme	Collections \$	Direct Costs \$	Indirect Costs \$	Total Fundraising Costs \$	Fundraising Ratio %
Charities Week 2012	5,235,349	56,174	59,948	116,122	2.2
Capacity Building Fund	1,931	0	22	22	1.1
Living Water	366,213	2,702	4,193	6,896	1.9
Many Helping Hands	333,072	64,305	3,814	68,119	20.5
Hongbao Project	19,426	694	222	916	4.7
Others	1,098,096	5,958	12,574	18,532	1.7
TOTAL	7,054,087	129,833	80,774	210,607	3.0

Many Helping Hands Programme



CBN Golf for Charity 2012 organised by Catholic Business Network at the Sentosa Golf Club with His Grace, Archbishop Nicholas Chia as guest-of-honour, raised a gross amount of \$233, 072.



NTUC Fairprice Foundation contributed \$100,000 to Boys’ Town Singapore for the Boys’ Town Building Fund.

Charities Week 2012

District	Parish	2012 \$	2011 \$
City	Cathedral of the Good Shepherd	22,297	43,889
	St Joseph's Church (Victoria Street)	201,379	182,266
	Church of Sts Peter & Paul	30,928	23,418
	Church of Our Lady of Lourdes	21,260	18,388
	Church of the Sacred Heart	26,594	32,855
	Church of St Teresa	92,813	83,943
	Church of St Alphonsus (Novena Church)	28,053	41,544
	Church of St Bernadette	274,887	254,502
	Church of St Michael	35,150	38,831
East	Church of the Holy Family	550,252	539,702
	Church of Our Lady Queen of Peace	150,896	162,505
	Church of St Stephen	27,730	56,016
	Church of Our Lady of Perpetual Succour	303,292	354,878
	Church of the Holy Trinity	171,690	187,221
	Church of the Divine Mercy	100,397	93,814
West	Church of St Ignatius	549,041	675,572
	Blessed Sacrament Church	173,447	150,974
	Church of St Mary of the Angels	173,365	184,350
	Church of St Francis of Assisi	41,735	42,242
	Church of the Holy Cross	389,419	420,014
North	Church of St Joseph (Bukit Timah)	49,630	58,093
	Church of St Anthony	16,207	17,229
	Church of the Holy Spirit	323,006	267,852
	Church of the Risen Christ	142,238	132,234
	Church of Our Lady Star of the Sea	51,669	58,499
	Church of Christ the King	165,696	134,128
Serangoon	Church of the Nativity of the BVM	75,539	79,977
	Church of the Immaculate Heart of Mary	185,357	194,464
	Church of St Francis Xavier	226,820	174,920
	St Anne's Church	97,330	131,682
	Church of St Vincent de Paul	160,443	205,726
	Total All Parishes	4,858,560	5,041,728
Other	Schools	98,561	154,472
	Business & Other Donors	278,228	368,043
	Grand Total	5,235,349	5,564,243

GRANT MAKING

Funds raised by Caritas Singapore are distributed through a formal grant making process that covers early engagement, application, evaluation, approval, agreement, disbursement and monitoring.

Applications for grants from various groups were made in two window periods in the year. These were reviewed and vetted by a Grants Committee and approved by the Board of Caritas Singapore and the Agape Fund Trustees.

A total sum of \$4,294,100 was disbursed in the past year (see box below).

Group	Amount \$
Abilities Beyond Limitations and Expectations (ABLE)	384,000
Assisi Hospice ¹	10,000
Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People	344,000
Boys' Town Singapore ²	600,000
Canossaville Children's Home ¹	10,000
Catholic AIDS Response Effort	394,000
Catholic Welfare Services (CWS) ³	300,000
Caritas Humanitarian Aid & Relief Initiatives, Singapore (CHARIS)	280,000
CLARITY Singapore Limited ¹	5,000
Family Life Society	699,500
Infant Jesus Homes and Children's Centres	398,000
Marine Parade Family Service Centre	261,100
Roman Catholic Prison Ministry	320,000
Parish Charitable Works ⁴	288,500
TOTAL	4,294,100

¹ Caritas Singapore directed as grants, a donation received for the benefit of Assisi Hospice, Canossaville Children's Home and CLARITY Singapore Limited.

² Grants to Boys' Town Singapore include a donation of \$100,000 received by Caritas Singapore for its building project.

³ Grants to CWS include \$300,000 being its share of Charities Week 2012 collection.

⁴ Grants were made to the parishes for various charitable works done by the parishes. A breakdown of the causes is provided on pages 66-67.



Beneficiaries of St Joseph's Home, a project of Catholic Welfare Centre, enjoying a sing-along-session.



CLARITY offers a diversity of workshops to stimulate personal and family growth.



A volunteer at Assisi Hospice comforting an elderly patient.



Children attending programmes at the different Infant Jesus Homes and Children's Centres receive support, care, therapy, social physical and academic activities.

ADVOCACY FOR A BETTER WORLD



Caritas Singapore plans to launch a "poverty" campaign to raise awareness of the poor in Singapore.



Being a voice for the poor

“Christian love of neighbour and justice cannot be separated. For love implies an absolute demand for justice, namely a recognition of the dignity and rights of one’s neighbour. Justice attains its inner fullness only in love.”

~ Synod of Bishops, Justice in the World (1974), 34 ~

ADVOCACY

We work in partnership with our affiliate member organisations to help the broader community become aware of the causes and plight faced by the poor and marginalised.

Our Advocacy Working Group has identified “The Poor” as our area of focus for the next few years.

A three-part series on poverty was published in the Caritas Singapore “Our Social Mission” page in *The Catholic News* during the course of the year. The first article featured stories of some of Singapore’s poor. The second article highlighted that the poor and needy are not as helpless as some of us would think; the aim was to create opportunities and motivation for self-help and mutual help. The last article built on the second, looking at sustainable long term solutions, empowering rather than creating dependency.

We also organised a session on the “Cycle and Psyche of Poverty” which was attended by 44 participants who included social work practitioners, non-profit leaders and economists. The objective of the workshop was to identify gaps on poverty and broad intervention areas. The workshop covered poverty in Singapore, causes, profile and potential solutions, intergenerational mobility in Singapore and giving towards a poverty of dignity.

The workshop spun off two task forces to delve further into research and an advocacy campaign. Through research, Caritas Singapore, together with the workshop partners, hopes to understand better the realities of the “poor” in Singapore.

Through advocacy, Caritas Singapore and our partners hope to raise awareness from the research data to launch a “poverty” campaign to raise awareness of the poor in Singapore and to get Singaporeans to look at partnering the poor with the idea of “getting out of poverty” rather than “helping” the poor to “get by”.



Sharing by participants at the “Cycle and Psyche of Poverty” Workshop.



Foreign domestic workers celebrated Singapore’s second Foreign Domestic Worker’s Day in December 2011 organised by the Foreign Domestic Worker Association for Skills Training (FAST) and ACMI.

OUR SOCIAL MISSION

God doesn't make junk

BY CARITAS SINGAPORE COMMUNITY COUNCIL

The poor and needy are not as helpless as some of us think. When challenged and empowered, they can prove surprisingly resilient and able to help one another effectively.



OUR SOCIAL MISSION

There's beauty in brokenness

BY CARITAS SINGAPORE COMMUNITY COUNCIL

Many people live with mental illness but fear of the stigma stops many from seeking the help they need. As Christians, we are called to reach out to those struggling to cope.

OUR SOCIAL MISSION

What can we do for ex-offenders?

BY CARITAS SINGAPORE COMMUNITY COUNCIL

"If I repeat offender, I'll probably be on my life and I'll be in the prison ministry to always there for me."



"I feel this same, I just only feel alone. I feel like a lot of people who are there to help me. They're there to help me, but I don't see the help from God to help me in my life."

For 35 years, the priests and volunteers with the Carmelite Prison Ministry have been helping prisoners and ex-offenders. Inspired by the words in the Gospel of Matthew, "I have not come to bring peace and joy to the world, but a sword..."



ACT

OUR SOCIAL MISSION

If you were 28 inches

BY CARITAS SINGAPORE COMMUNITY COUNCIL



"If I'm with friends and we decide to travel some distance for a meal, I will not be able to join them because I have not got any wheelchair. It's important to have flexibility and options just like others do."

OUR SOCIAL MISSION

我们能做什么？

BY CARITAS SINGAPORE COMMUNITY COUNCIL

是每海星画回到号

OUR SOCIAL MISSION

我们社会中男人的面孔

BY CARITAS SINGAPORE COMMUNITY COUNCIL

THE STRATEGIES FORUM

OUR SOCIAL MISSION

The face of the poor in our society

BY CARITAS SINGAPORE COMMUNITY COUNCIL



Some Singaporeans know the face of the poor as a man in a wheelchair. Some know it as a woman in a wheelchair. Some know it as a man in a wheelchair. Some know it as a woman in a wheelchair.

OUR SOCIAL MISSION

A ray of hope for the disabled

BY CARITAS SINGAPORE COMMUNITY COUNCIL

More jobs there will be for the disabled than there are disabled people. That's the message from a study by the Singapore Council on the Disabled.



OUR SOCIAL MISSION

New centre to help Telok Blangah families

BY CARITAS SINGAPORE COMMUNITY COUNCIL



Marine Parade ESC spins off a branch. @775C to help needy residents and recruit volunteers and donors to support its work.

OUR SOCIAL MISSION

New centre to help Telok Blangah families

BY CARITAS SINGAPORE COMMUNITY COUNCIL



Marine Parade ESC spins off a branch. @775C to help needy residents and recruit volunteers and donors to support its work.

OUR SOCIAL MISSION

Can you imagine working 12 hours a day, with no day off?

BY CARITAS SINGAPORE COMMUNITY COUNCIL

New 450-bed youth hostel as a job-creator. It's a new challenge for the Singapore Council on the Disabled.

OUR SOCIAL MISSION

Giving boys at risk a chance to shine

BY CARITAS SINGAPORE COMMUNITY COUNCIL



The programme in 'Boys' Town' is set to bring out the best in boys from disadvantaged or troubled backgrounds.

A STRONGER CARITAS NETWORK





Strengthen organisational structures

The late Pope John Paul II points out that solidarity is not about feeling sorry for others. Instead, it is "a firm and persevering determination to commit oneself to the common good; that is to say, to the good of all and of each individual, because we are all really responsible for all.

~ Sollicitudo Rei Socialis, 38 ~

SHARED SERVICES AND SUPPORT

We seek to synergise resources across our many Catholic social mission groups, and enhance service delivery through collaboration. We encourage our affiliate member organisations to work together.

We have developed a social service guidebook and media guide as common resources for our affiliate member organisations. Sharing sessions were held to brief our member organisations on the use of these guidebooks. In addition, special media training was provided to the executive directors of our affiliate member organisations such as ACMI, Infant Jesus

Homes and Children's Centres to equip them with the skills to deal with the media.

The premises of Caritas Singapore are available for member organisations to receive mail and conduct meetings in the city area. Member organisations such as the Catholic Medical Guild, CHARIS, Catholic Business Network, Morning Star Community Services, Jesuit Refugee Service (JRS) Singapore, Marine Parade Family Service Centre (MPFSC), acts29 and Faith and Light Community have made good use of these facilities.

THE BROADER COMMUNITY

The social mission of the Church focuses on the outreach to the poor and those in need in the broader community, regardless of race, religion or nationality.

Affiliate member organisations of Caritas Singapore serve over 50,000 beneficiaries in various areas of needs:

<p>Helping the poor and destitute</p> 	<p>Caring for the terminally ill</p> 	<p>Nurturing Children and Youths</p> 
<p>Enriching Families</p> 	<p>Reaching out to HIV/AIDS sufferers and their families</p> 	<p>Providing medical assistance for people in need</p> 
<p>Enabling the physically and mentally challenged</p> 	<p>Befriending prisoners and ex-prisoners</p> 	<p>Befriending migrants and providing them with life skills</p> 
<p>Providing overseas humanitarian aid and relief</p> 	<p>Engaging Catholics at the workplace to serve the broader community</p> 	<p>Providing legal assistance for people in need</p> 



ABLE partners the Handicaps Welfare Association to operate a centre for the physically challenged.



Elderly outreach provided by @27FSC, a community project of MPFSC and CWS.



Morning Star Community Services' after-school service provides care and guidance for families with primary school-going children during their off-school hours.



ACMI volunteers distribute provisions and food supplies to migrant workers under its Bread Basket programme.



JRS volunteers with refugees from Ranong Province in Southern Thailand.



CHARIS volunteers on a house-building mission in Jogjakarta in Indonesia.

AFFILIATE MEMBER ORGANISATIONS

The following are Catholic organisations under the umbrella of Caritas Singapore which are involved in charity and community work. There are 23 such organisations and their details and website links can be found at the website of Caritas Singapore.

Abilities Beyond Limitations and Expectations (ABLE)

ABLE seeks to enable and empower the physically challenged to live productive, meaningful and independent lives, and be full contributors to the community. ABLE's first initiative was a collaboration with the Handicaps Welfare Association to set up a centre for the physically challenged.

acts29

acts29 is a youth organisation of the Catholic Church which commits itself to evangelisation through mission and dialogue. Among its work, acts29 serve the poor in the "Payatas Dumpsite" of Quezon City, Philippines.

Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI)

ACMI's befrienders help foreign workers in need, making hospital visits, providing food, shelter and legal aid. Its Bread Basket programme provides food supplies and toiletries to foreign workers, especially construction workers. ACMI also runs training courses to teach migrant workers basic skills.

Assisi Hospice

Assisi Hospice provides integrated high quality palliative care to in-patient, home care and day care for children, adults and paediatric cancer patients as well as to other patients with palliative care needs.

Boys' Town Singapore

Boys' Town Singapore is dedicated to providing guidance, shelter, education, vocational training and practical living skills to youths who primarily come from large, troubled, single-parent and financially needy families.

Canossaville Children's Home

The Canossian Sisters care for young children and adolescents who are at risk, who lack parental care or family support. The home houses up to 30 children. In addition, the sisters run a Student Care Centre for children from single-parent poor families and others.

Caritas Humanitarian Aid & Relief Initiatives, Singapore (CHARIS)

CHARIS is the Catholic Church's umbrella body for overseas humanitarian aid. It is set up to coordinate the Archdiocesan response to disasters and humanitarian needs in fulfilment of the Church's social mission.

Catholic AIDS Response Effort (CARE)

CARE volunteers help AIDS patients and their families. The team provides befriending, counselling and support through various programmes, as well as shelter to those with nowhere to go.

Catholic Business Network (CBN)

CBN was set up with the mission to bring together Catholic business owners and Catholic professionals and executives for the advancement of Catholic values and ethics in their work, and to serve the broader community.

Catholic Lawyers Guild (CLG)

The CLG provides mutual support and encouragement among lawyers for the sanctification of their professional work, as well as the provision of legal assistance to the Church and persons in need.

Catholic Medical Guild

Catholic doctors come together to examine social and ethical issues in the light of Church teachings and also conduct humanitarian missions overseas together with other organisations.

Catholic Nurses Guild

This association of nurses promotes professional and spiritual growth of its members, who also participate in many Church activities to help the sick, handicapped and elderly.

Catholic Welfare Services (CWS)

CWS, the backbone of the Church's charity efforts since 1959, conducts a number of projects to help the poor, destitute and those in need. It runs six homes for the aged, namely:

- Villa Francis Home
- St Joseph's Home
- St Theresa's Home
- St Vincent Home
- Gift of Love Home
- Good Shepherd Centre

Christian Family and Social Movement (CFSM)

In working towards building good Christian families, CFSM assists all family members to live and fulfil their various roles in the family, work place, community and nation.

CLARITY Singapore Limited

CLARITY aims to provide rehabilitation, support and essential training to help people from low- to middle-income families recover from and manage their psychiatric illnesses, so that they can find sustainable and meaningful livelihood.

Faith and Light Community (FLC)

FLC reaches out to intellectually disabled people and their families to help them realise that everyone is a gift from God.

Family Life Society (FLS)

The Society's focus is on promoting understanding and respect for family and family life. FLS is active in pro-life, parenting and school family education, runs hotline and counselling for people in crises. FLS has several established affiliate programmes that provide the full spectrum of support in the family life cycle:

- Beginning Experience
- Choice
- Couple Empowerment Programme
- Couples for Christ
- Engaged Encounter
- Marriage Encounter
- Marriage Preparation Course
- Natural Family Planning
- Pregnancy Crisis Service
- Retrouvaille

Infant Jesus Homes and Children's Centres (IJHCC)

IJHCC welcomes children from low-income families who need protection, face emotional crises or are otherwise at risk. Its residents are engaged in social, physical and academic activities in an environment where they can be nurtured and cared for. It also runs programmes and services that include residential care, out-of-school care, learning support, community home and crisis shelter.

Jesuit Refugee Service (JRS) Singapore

JRS is an international Catholic organisation whose mission is to accompany, serve and advocate for refugees and forcibly displaced people. JRS Singapore works with parishes to raise awareness about the plight of refugees and supports the work of other JRS organisations in the Asia Pacific and South Asian regions.

Marine Parade Family Service Centre (MPFSC)

MPFSC runs a comprehensive range of social services helping individuals to realise their own potential; empower families to increase their functionality; and nurture the community to strengthen its bonds, in the East Coast area. It also runs cyber-counselling for youth, and a Good Life at South East programme which promotes productive ageing among the elderly.

Morning Star Community Services (MSCS)

MSCS aims to strengthen and enrich family life through education programmes, workshops and camps for parents and children. It runs school-based social work programmes, and various other counselling, outreach and support services.

Roman Catholic Prison Ministry (RCPM)

RCPM offers befriending and spiritual support services for prisoners and their families during the incarceration as well as their after-care needs. It provides counselling and fellowship services that help promote their human and spiritual development.

Society of St Vincent de Paul (SSVP)

One of the best-known Catholic charities, SSVP uses monthly collections from all churches to provide direct help to the poor and under-privileged of all religions for the past 60 years. It provides monetary assistance and food rations to those in need and also befriending services.

The background features a series of overlapping, curved, light-colored bands that create a sense of movement and depth. In the bottom left corner, there is a subtle grid pattern of squares in varying shades of beige and light brown.

**PEOPLE AT CARITAS
SINGAPORE**

BOARD OF DIRECTORS
AGAPE FUND TRUSTEES
COMMITTEES
EXECUTIVE TEAM

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BOARD OF DIRECTORS



Left to right:
 Rev Monsignor Eugene Vaz, Friar John-Paul Tan, OFM, Rev Fr Patrick Goh, George Lim (Chairman), Kwek Mean Luck, Angela Lee, Jane Foo, Linda Low,

	Members	Date of Appointment	Committees	Other Information
1	George Lim (Chairman wef January 2011)	September 2006	<ul style="list-style-type: none"> – Chairman, Executive Committee – Nomination Committee – Chairman, Communications Committee – Agape Village Steering Committee 	<ul style="list-style-type: none"> – Deputy Chairman of Caritas Singapore from September 2006 to 31 December 2010 – Volunteer, Jesuit Refugee Service Singapore, an affiliate member of Caritas Singapore – Senior Legal Counsel and Partner in Wee Tay & Lim LLP
2	Laurence Lien (Deputy Chairman wef January 2011)	September 2006	<ul style="list-style-type: none"> – Chairman, Advocacy Committee – Executive Committee 	<ul style="list-style-type: none"> – Chief Executive Officer, National Volunteer and Philanthropy Centre
3	Stephen Chu	January 2011	<ul style="list-style-type: none"> – Chairman, Fundraising Committee 	<ul style="list-style-type: none"> – Consultant, Asia Resource Corp Pte Ltd
4	Jane Foo	January 2011	<ul style="list-style-type: none"> – Chairman, Audit Committee – Membership Committee 	<ul style="list-style-type: none"> – Director, Compliance and Ethics, American Express International Inc
5	Paul Foo	September 2006	<ul style="list-style-type: none"> – Chairman, Volunteers and Parishes Committee – Nomination Committee 	<ul style="list-style-type: none"> – President, Society of St Vincent de Paul, an affiliate member of Caritas Singapore – Sole Proprietor, MM Engineering Consultant
6	Rev Fr Patrick Goh	September 2006	<ul style="list-style-type: none"> – Executive Committee – Advocacy Committee 	<ul style="list-style-type: none"> – Chancellor, Singapore Catholic Archdiocese – Parish Priest, Church of the Holy Family
7	Kwek Mean Luck	September 2006	<ul style="list-style-type: none"> – Chairman, Community Strategy Committee 	<ul style="list-style-type: none"> – Deputy Secretary (Development, Public Service Division) of the Prime Minister's Office – CEO and Dean, Public Service College
8	Sr Maria Lau, IJS	September 2006	<ul style="list-style-type: none"> – Chairman, Formation Committee 	<ul style="list-style-type: none"> – Provincial, Infant Jesus Sisters (up to 17 March 2012) – President, Inter-Religious Organisation – Council Member, Archdiocesan Commission for Catholic Schools – Constitutional Head, Infant Jesus Homes and Children's Centres, an affiliate member of Caritas Singapore



Wendy Louis, Sr Maria Lau IJS, Anthony Soo, Paul Foo, Thomas Teo, Laurence Lien (Deputy Chairman), Stephen Chu

	Members	Date of Appointment	Committees	Other Information
9	Angela Lee	January 2011	– Formation Committee	– Volunteer, Jesuit Refugee Service Singapore, an affiliate member of Caritas Singapore – Homemaker
10	Wendy Louis	September 2006	– Formation Committee	– Executive Director, Archdiocesan Commission for Catholic Schools – Executive Secretary, Federation of Asian Bishops' Conferences, Office of Laity and Women's Desk
11	Linda Low	January 2009	– Membership Committee	– Board Member, HopeHome Limited – Manager, Pet Shop Enterprise
12	Anthony Soo	January 2011	– Chairman, Membership Committee	– Board Member, CARE, an affiliate member of Caritas Singapore – ViF Global Development Manager, ExxonMobil Chemical Asia Pacific
13	Friar John-Paul Tan, OFM	January 2011	– Chairman, Young Adults Committee	– Parish Priest, Church of St Mary of the Angels
14	Thomas Teo	January 2011	– Chairman, Finance and Grants Committee	– Board Member, CHARIS, an affiliate member of Caritas Singapore – Chief Financial Officer, GK Goh Holdings Limited
15	Rev Monsignor Eugene Vaz	October 2006	– Chairman, Nomination Committee – Formation Committee	– Board Member, CHARIS, an affiliate member of Caritas Singapore – Vicar General, Singapore Catholic Archdiocese

AGAPE FUND TRUSTEES



Front Row: Margaret Lien, J Y Pillay, George Lim
Back Row: Dr Lim Cheok Peng, Frank Wong, Willie Cheng

	Members	Date of Appointment	Other Information
1	J Y Pillay (Chairman wef November 2006)	November 2006	– Chairman, Council of Presidential Advisers of the Republic of Singapore – Chairman, Tiger Airways Holdings Limited
2	Margaret Lien	November 2006	– Chairman, Lien Ying Chow Pte Ltd – Governor Emeritus, Lien Foundation
3	George Lim	November 2006	– Chairman, Caritas Singapore
4	Willie Cheng	November 2006	– Chairman, CHARIS – Member, Archdiocesan Land and Properties Singapore
5	Dr Lim Cheok Peng	August 2007	– Vice-Chairman, Parkway Pantai Holdings Ltd
6	Frank Wong	September 2007	– Vice Chairman, Asia Philanthropic Ventures Pte Ltd

COMMITTEES

Board Infrastructure Committees

Audit Committee

Chair	Jane Foo
Members	Yvonne Chu
	Patrick Goh
	Patricia Lim
	Chris Woo

Finance and Grants Committee

Chair	Thomas Teo
Members	Thomas Goh
	Edwin Lee
	Juliana Ng
	Joachim Toh
	Belinda Young

Nomination Committee

Chair	Rev Monsignor Eugene Vaz
Members	George Lim
	Paul Foo

Executive Committee

Chair	George Lim
Members	Rev Fr Patrick Goh
	Laurence Lien

Board Programme Committees

Advocacy Committee

Chair	Laurence Lien
Members	Robert Conceicao
	Karen Goh
	Mark Goh
	Rev Fr Patrick Goh
	Patrick Goh
	Jeremy Khoo
	Lydia Lim
	Ng Bee Leng
	Rev Fr Paul Staes, CICM

Communications Committee

Chair	George Lim
Members	Robert Conceicao (Consultant)
	Venessa Lee
	Jeremy Lim
	Winifred Loh
	Joyce Ong
	Jeanette Tan

Formation Committee

Chair	Sr Maria Lau, IJS
Members	Rev Fr David Garcia, OP
	Arthur Goh
	Angela Lee
	Wendy Louis
	Rev Monsignor Eugene Vaz

Agape Village Steering Committee

Chair	Janet Ang
Members	Theodore Chan
	Teresa Ee
	Kwek Mean Luck
	Lai Ah Eng
	Bernadette Lau
	Patrick Lau
	Lim Soon Hock
	George Lim
	David Soh
	Teo Jin Lee
	Andrew Thomas

Community Strategy Committee

Chair	Kwek Mean Luck
Members	Vincent Chua
	Karen Goh
	Brenda Wee
	Christine Wong
	Ruth Wong

Fundraising Committee

Chair	Stephen Chu
Members	Amanda Chen
	Steve Gan
	Agnes Ee-Goh
	Peter Goh
	Edmund Heng
	Gene Lee
	Brendan Leong
	Godfrey Robert
	Michael Seow
	Lynda Soong
	Angelia Tan
	Alvin Yapp

Board Programme Committees

Membership Committee

Chair	Anthony Soo
Members	Patrick Chua
	Jane Foo
	Goh Teik Poh
	Sherlyn Khong
	Jennifer Lim
	Francis Mane
	Damien Ooi
	Sabina Soh

Volunteers and Parishes Committee

Chair	Paul Foo
Members	Vivian Chung
	Cindy Lee
	Cyril Lim
	Andrew Tan
	Selena Tan
	William Tey
	Judy Wee

Young Adults Committee

Chair	Friar John-Paul Tan, OFM
Members	Antony Ng (Mentor)
	Thomas Teo (Mentor)
	Jessica Huang
	Park Hyun
	Hannah Lee
	Michelle Lee
	Philene Leow
	Alan Lim
	Erwin Susanto
	Mark Tang
	Francis Tay

Project Committees

CBN Golf for Charity 2012 Organising Committee

Chair	Peter Goh
Members	Willie Cheng
	Stephen Chu
	Terrence Francisco
	Vincent Kong
	Godfrey Robert
	Eric Teoh
	Belinda Young
	Terry Young

Down Memory Lane 5 Charity Show 2012 Organising Committee

Chair	Christina Spykerman
Members	Hamish Brown
	Stephen Chu
	Robert Conceicao
	Gene Lee
	Vickie Quah
	Philip Seah
	Michelle Soliano

Study of the Poor Committee

Chair	Eugene Tan
Members	James Chew
	Cecilia Ee
	Paul Foo
	Karl Koh
	Bernadette Lau
	George Lim
	Michael Tan
	Brenda Wee

Social Mission Conference 2012 Organising Committee

Chair	Linda Low
Co-Chair	Angela Lee
Members	Leong Seey Seey
	Emida Natalaray
	Janice Pua
	Francis Wong
	Debbie Woodford
	Iona Woodford

Note: Committee listings include members who have served during the financial year.

EXECUTIVE TEAM



From left to right:

Raymond Yong (Special Projects)

Stefanie Herman (Fundraising and Partnerships)

Bernadette Lau (Executive Director – appointed in November 2011)

Juliana Chua (Finance and Grants)

Sue Anne Kuek (Communications)

Gail Ng (Formation)



Tang Lay Lee, Advocacy and Social Action (left) and Leong Seey Seey, Membership Development (right) who joined us after 30 September 2012.

GOVERNANCE AND FINANCIAL REPORT

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CORPORATE GOVERNANCE

Caritas Singapore Community Council Limited (“Caritas Singapore” or “the Council”) is committed to maintaining high standards of corporate governance.

In Singapore, best practices in governance are set out in the Code of Governance for Charities and Institutions of a Public Character (IPC) (“the Charity Council Code”) which was first introduced by the Charity Council in November 2007. The Code was refined in 2010 leading the Charity Council to issue a revised Code on 19 January 2011 to help charities apply the Code more effectively.

The Code is not mandatory but charities and IPCs are encouraged to follow the code and explain any deviations from it. The Charity Council also launched an online Governance Evaluation Checklist designed

to help charities and IPCs self-evaluate the extent they have complied with essential guidelines in the Charity Council Code.

Caritas Singapore has also developed our own code of governance (“the Caritas Singapore Code”) which builds upon the Charity Council Code, setting out our implementation of the principles where appropriate and adding in the Catholic ethos. This is being updated to take into account refinements made to the Charity Council Code.

For the purpose of this report, Caritas Singapore’s compliance of and explanations for any deviations from the Charity Council Code are provided below. In addition, the Governance Evaluation Checklists of Caritas Singapore and CSCC Agape Fund can be viewed on the Charity portal at www.charities.gov.sg.

Caritas Singapore’s Code of Governance Evaluation Checklist

S/N	Description	Code ID	Response	Explanation (if compliance is in progress, not complied or not applicable)
Board Governance				
A	Are there board members holding staff appointments.		No	
1	There is a maximum limit of four consecutive years for the Treasurer position (equivalent eg Finance Committee Chairman).	1.1.6	Complied	The Caritas Singapore Board has established a set of guidelines on board renewal to ensure continuity and appropriate mix of experience and skills. The tenure for the following positions is limited to a maximum of two consecutive terms (ie four years): Board Chairman, Audit Chairman, and Finance Committee Chairman.
2	The Board conducts regular self-evaluation to assess its performance and effectiveness.	1.1.10	Complied	The Caritas Singapore Board did a written self-evaluation survey and the comments were collated & circulated to the Board for information.
3	The Board has an Audit Committee (or designated Board members) with documented terms of reference.	1.2.1	Complied	The Audit Committee is chaired by a Caritas Singapore Board member, and terms of reference are documented.
4	The Board meets regularly with a quorum of at least one-third or at least three members, whichever is greater (or as required by the governing instrument).	1.3.1	Complied	The Caritas Singapore Board meets once in every two months. The quorum for meeting is one-third of members. The Board of Agape Trustees meets at least once in a year.

S/N	Description	Code ID	Response	Explanation (if compliance is in progress, not complied or not applicable)
Conflict of interest				
5	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied	The conflict of interest declaration procedures for Board members are documented in the Caritas Singapore Code of Governance; and in the Finance and Accounting Policy Manual. All Board members also provide a disclosure of their interests in all other organisations, including member organisations in which they are directors or have control on the board. The staff handbook covers conflict of interests for paid staff.
6	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied	Board members declare potential or actual conflicts of interest and this is documented in the minutes of meeting.
Strategic Planning				
7	The Board reviews and approves the vision and mission of the charity. They are documented and communicated to its members and the public.	3.1.1	Complied	The Board reviews the relevance of Caritas Singapore's vision and mission at its planning retreat held once in a year.
8	The Board approves and reviews a strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied	The Board holds an annual retreat to develop a structured and integrated work plan for the year in line with its mission and strategies. The Board retreat was held in February this year.
Human Resource Management				
9	The Board approves documented human resource policies for staff.	5.1	Complied	Human resource policies are documented in the Staff Handbook which is approved by the Executive Committee of the Board.
10	There are systems for regular supervision, appraisal and professional development of staff.	5.6	Complied	Caritas Singapore has established systems for annual appraisal, development and training needs of staff.
11	There is a system to address grievances and resolve conflicts.	5.12	Complied	Grievance procedures for staff and volunteers are set out in the Staff Handbook.
Financial Management and Controls				
12	The Board ensures internal control systems for financial matters are in place with documented procedures.	6.1.2	Complied	Finance policies and procedures are documented in the Financial and Accounting Policy Manual.
13	The Board ensures reviews on the charity's controls, processes, key programmes and events.	6.1.3	Complied	Internal audits are conducted to review the processes and adequacy of internal controls. The Board is updated on the progress of programmes and events.
14	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied	An annual operating budget is prepared in consultation with the Board Committees based on programmes agreed to at the Board annual retreat. This is approved by the Caritas Singapore Board and the Board of Agape Trustees. Financial reports are also tabled at the Board meetings.
15	The charity discloses its reserves policy in the annual report.	6.4.1	Complied	Caritas Singapore has established a reserves policy and this is disclosed in the notes to its audited financial statements.
B	Does the charity invest its reserves.	Yes		

S/N	Description	Code ID	Response	Explanation (if compliance is in progress, not complied or not applicable)
16	The charity invests its reserves in accordance with an investment policy approved by the Board. It obtains advice from qualified professional advisors, if deemed necessary by the Board.	6.4.3	Complied	The Board approves the investment mandate of Caritas Singapore. The Finance and Grants Committee recommends and oversees its cash management and investments.
Fundraising Practices				
17	Donations collected are properly recorded and promptly deposited by the charity.	7.2.2	Complied	Fundraising processes and controls are set out in the Finance and Accounting Policy Manual. The Fundraising Committee reviews and approves the fundraising processes, internal controls and messages to ensure integrity and transparency of the process.
Disclosure and Transparency				
18	The charity makes available to its stakeholders an annual report that includes information on its programmes, activities, audited financial statements, Board members and executive management.	8.1	Complied	Copies of Caritas Singapore Annual and Financial Reports are sent to stakeholders including its member organisations, key donors, parishes and strategic partners. This is also published on Caritas Singapore's website.
C	Are Board members remunerated for their Board services.		No	
D	Does the charity employ paid staff.		Yes	
19	No staff is involved in setting his or her own remuneration.	2.2	Complied	The Executive Committee oversees the remuneration of staff.
20	The charity discloses in its annual report the annual remuneration of its three highest paid staff who each receives remuneration exceeding \$100,000, in bands of \$100,000. If none of its top three highest paid staff receives more than \$100,000 in annual remuneration each, the charity discloses this fact.	8.3	Complied	The total annual remuneration of its three highest paid staff in salary bands of less than \$100,000 is disclosed in its annual report.
Public image				
21	The charity accurately portrays its image to its members, donors and the public.	9.1	Complied	Information regarding Caritas Singapore's scope, structure and programmes are provided on its website and its publications such as the Annual Reports given to interested parties. The Annual Report is available on its website.

Footnote (1):

Reserves Policy

The Board has established a reserves policy which states:

The reserves policy of Caritas Singapore aims to uphold adequate funds to fulfil our role as the Church's umbrella body for our charity and community organisations, and be in line with regulatory requirements and industry best practices. At the same time, as a Church organisation, we do not seek to hold excessive funds to provide for unknown and far future needs.

The financial needs of Caritas Singapore comprise (1) operating and programme costs and (2) grants to member organisations. The latter expenditure represents the majority of our annual expenditure and is expected to increase proportionately over the years.

Our grant making role is critical to the functioning and continuation of several Catholic charities which depend on the Council for the majority if not all of their operational expenses. Caritas Singapore should have sufficient reserves to allow these organisations to commit to multi-year programmes.

Caritas Singapore will target a general reserve level of two years, taking into account that the grant making function represents the majority of our expenditure, and the lag period between member organisations' budgetary needs and the inflow from current year's fundraising activities.

In the long term, Caritas Singapore may establish specific restricted funds that may be needed to meet donor niches and help with our annual fundraising, such as a Capacity Building Fund that is focused on funding our operating needs to make our annual fundraising for our member organisations more effective.

FINANCIAL REPORT

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DIRECTORS' REPORT

The Board of Directors are pleased to present their report together with the audited financial statements of Caritas Singapore Community Council Limited (the "Council") for the financial year ended 30 September 2012.

Members of the Board of Directors

The names of the Board of Directors holding office at the date of this report are:

George Lim	(Chairman)
Laurence Lien	(Deputy Chairman)
Stephen Chu	(Member)
Paul Foo	(Member)
Jane Foo	(Member)
Rev. Fr Patrick Goh	(Member)
Kwek Mean Luck	(Member)
Sr Maria Lau, IJS	(Member)
Angela Lee	(Member)
Wendy Louis	(Member)
Linda Low	(Member)
Friar John-Paul Tan, OFM	(Member)
Thomas Teo	(Member)
Anthony Soo	(Member)
Rev. Monsignor Eugene Vaz	(Member)

Arrangements to enable Directors to acquire shares and debentures

The Council is a company limited by guarantee and has no share capital. None of the Directors holding office at the end of the financial year had an interest in the share capital of the Council that is required to be reported pursuant to Section 201(6)(f) of the Singapore Companies Act, Cap. 50.

Directors' interests in shares and debentures

The Council is a company limited by guarantee.

There were no shares or debentures in issue in the Council at the end of the financial year.

Directors' contractual benefits

Since the beginning of the financial year, no Director of the Council has received or become entitled to receive a benefit which is required to be disclosed under Section 201(8) of the Companies Act, Cap. 50, by reason of a contract made by the Council or a related corporation with the Director, or with a firm of which he is a member, or with a company in which the Director has a substantial financial interest.

DIRECTORS' REPORT

Share options

The Council is a company limited by guarantee. As such, there are no share options or unissued shares under option.

Auditors

Ernst & Young LLP have expressed their willingness to accept reappointment as auditors.

On behalf of the Board of Directors

George Lim
Director

Laurence Lien
Director

Singapore
22 November 2012

STATEMENT BY THE DIRECTORS

We, George Lim and Laurence Lien, being two of the Directors of Caritas Singapore Community Council Limited (the "Council"), do hereby state that, in the opinion of the Directors:

- (i) the accompanying statements of financial activities/comprehensive income, balance sheet, statement of changes in funds and statement of cash flows together with the notes thereto are drawn up so as to give a true and fair view of the state of affairs of the Council as at 30 September 2012, and of the results of the business, changes in funds and cash flows of the Council for the financial year ended 30 September 2012, and
- (ii) at the date of this statement, there are reasonable grounds to believe that the Council will be able to pay its debts as and when they fall due.

On behalf of the Board of Directors

George Lim
Director

Laurence Lien
Director

Singapore
22 November 2012

Independent auditors' report

For the financial year ended 30 September 2012

To the member of Caritas Singapore Community Council Limited

We have audited the accompanying financial statements of Caritas Singapore Community Council Limited (the "Council") set out on pages 47 to 78, which comprise the balance sheet as at 30 September 2012, the statements of financial activities/comprehensive income, statement of changes in funds and statement of cash flows for the financial year ended 30 September 2012, and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Singapore Companies Act, Chapter 50 (the "Act"), the Charities Act, Chapter 37 (the "Charities Act") and Singapore Financial Reporting 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 statement of financial activities/comprehensive income and balance sheet and to maintain accountability of assets.

Auditors' responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements that give a true and fair view 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independent auditors' report

For the financial year ended 30 September 2012

Opinion

In our opinion, the financial statements of the Council and the balance sheet and statement of changes in funds of the Council are properly drawn up in accordance with the provisions of the Act, the Charities Act and Singapore Financial Reporting Standards so as to give a true and fair view of the state of affairs of the Council as at 30 September 2012 and the results, changes in funds and cash flows of the Council for the financial year ended 30 September 2012.

Report on other legal and Regulatory Requirements

In our opinion, the accounting and other records required by the Act to be kept by the Council have been properly kept in accordance with the provisions of the Act.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year.

- (a) The use of the donation moneys was not in accordance with the objectives of the Council as required under regulation 16 of the Charities (Institutions of a Public Character) Regulations; and
- (b) The Council has not complied with the requirements in Chapter 37, Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

Ernst & Young LLP
Public Accountants and
Certified Public Accountants
Singapore
22 November 2012

Statement of financial activities/comprehensive income for the financial year ended 30 September 2012

	Note	General Fund 2012 \$	Agape Fund 2012 \$	Total 2012 \$
Incoming resources				
Incoming resources from generated funds				
Voluntary income	3a	1,166,024	5,657,741	6,823,765
Activities for generating funds	3b	30,572	202,500	233,072
Fair value gains on investment securities	3c	1,135	7,734	8,869
Incoming resources from charitable activities				
Other incoming resources	4	13,180	-	13,180
Total incoming resources		1,210,911	5,867,975	7,078,886
Resources expended				
Costs of generating funds				
Costs of generating voluntary income	5a	25,000	121,302	146,302
Costs of activities for generating funds	5b	8,435	55,870	64,305
Total costs of generating funds		33,435	177,172	210,607
Net incoming resources available for charitable application		1,177,476	5,690,803	6,868,279
Cost of charitable activities	6	1,385,088	3,397,358	4,782,446
Governance costs	8	-	181,252	181,252
Total resources expended		1,418,523	3,755,782	5,174,305
Net incoming resources, representing total comprehensive income	10	(207,612)	2,112,193	1,904,581

Statement of financial activities/comprehensive income for the financial year ended 30 September 2011

	Note	General Fund 2011 \$	Agape Fund 2011 \$	Total 2011 \$
Incoming resources				
Incoming resources from generated funds				
Voluntary income	3a	1,673,421	5,871,890	7,545,311
Activities for generating funds	3b	30,072	258,500	288,572
Interest income	3c	1,747	8,120	9,867
Incoming resources from charitable activities				
Other incoming resources	4	38,005	-	38,005
Total incoming resources		1,743,245	6,138,510	7,881,755
Resources expended				
Costs of generating funds				
Costs of generating voluntary income	5a	33,435	117,522	150,957
Costs of activities for generating funds	5b	7,386	63,487	70,873
Total costs of generating funds		40,821	181,009	221,830
Net incoming resources available for charitable application		1,702,424	5,957,501	7,659,925
Cost of charitable activities	6	1,475,688	4,289,143	5,764,831
Governance costs	8	-	200,536	200,536
		1,475,688	4,489,679	5,965,367
Total resources expended		1,516,509	4,670,688	6,187,197
Net incoming resources, representing total comprehensive income	10	226,736	1,467,822	1,694,558

The accompanying accounting policies and explanatory notes form an integral part of the financial statements.

Balance sheet as at 30 September 2012

	Note	2012 \$	2011 \$
Non-current asset			
Property, plant and equipment	11	18,968	9,903
Current assets			
Prepayments		14,930	13,751
Other debtors and deposits	12	47,602	9,710
Investment securities	13	6,008,869	-
Cash and cash equivalents		7,566,151	11,619,482
		13,637,552	11,642,943
Non-current liability			
Hire purchase creditor	16	8,552	-
Current liabilities			
Deferred income	14	208,960	5,500
Creditors and accruals	15	181,761	294,680
		390,721	300,180
Net current assets		13,246,831	11,342,763
Net assets		13,257,247	11,352,666
Funds			
General Fund			
Restricted fund	18	345,786	464,636
Unrestricted fund	19	1,349,575	1,545,737
		1,695,361	2,010,373
Agape Fund			
Restricted fund/Expendable endowment fund	18	559,540	641,440
Unrestricted fund	19	11,002,346	8,700,853
		11,561,886	9,342,293
Total funds		13,257,247	11,352,666

The accompanying accounting policies and explanatory notes form an integral part of the financial statements.

Statement of Changes in Funds for the financial year ended 30 September 2012

	General Fund \$	Agape Fund \$	Total Fund \$
At 30 September 2010	1,791,557	7,866,551	9,658,108
Net incoming resources, representing total comprehensive income for the financial year	226,736	1,467,822	1,694,558
Gross transfers between funds (Note 19)	(7,920)	7,920	-
At 30 September 2011	2,010,373	9,342,293	11,352,666
Net incoming resources	(207,612)	2,112,193	1,904,581
Gross transfers between funds (Note 19)	(107,400)	107,400	-
At 30 September 2012	1,695,361	11,561,886	13,257,247

The accompanying accounting policies and explanatory notes form an integral part of the financial statements.

Statement of Cash Flows for the financial year ended 30 September 2012

	2012	2011
	\$	\$
Cash flows from operating activities		
Net incoming resources for the year	1,904,581	1,694,558
Adjustments:		
Fair value gains on investment securities	(8,869)	-
Interest income	-	(9,867)
Interest expense on hire purchase equipment	384	-
Depreciation charge for the year	9,820	62,666
Disposal of property, plant and equipment written off	707	-
Operating cash flows before changes in working capital	<u>1,906,623</u>	<u>1,747,357</u>
Changes in working capital		
(Increase)/decrease in prepayments	(1,179)	530
(Increase)/decrease in other debtors and deposits	(37,892)	1,924
Increase in deferred income	203,460	5,500
(Decrease)/increase in creditors and accruals	(115,551)	162,094
Net cash inflows from operating activities	<u>1,955,461</u>	<u>1,917,405</u>
Cash flows from investing activities		
Purchase of property, plant and equipment	(6,490)	(7,045)
Purchase of investment securities	(6,000,000)	-
Interest income received	-	9,867
Net cash flows from investing activities	<u>(6,006,490)</u>	<u>2,822</u>
Cash flows from financing activities		
Repayment of obligations under hire purchase	(1,918)	-
Interest expense on hire purchase equipment	(384)	-
Net cash flows used in financing activities	<u>(2,302)</u>	<u>-</u>
Net (decrease)/increase in cash and cash equivalents	(4,053,331)	1,920,227
Cash and cash equivalents at the beginning of the financial year	11,619,482	9,699,255
Cash and cash equivalents at the end of the financial year	<u>7,566,151</u>	<u>11,619,482</u>

The accompanying accounting policies and explanatory notes form an integral part of the financial statements.

Notes to the financial statements - 30 September 2012

1. General information

Caritas Singapore Community Council Limited (the "Council") is a company limited by guarantee and registered charity under the Singapore Companies Act, Cap. 50 (Registration and Unique Entity No: 200613504D). The Council was initially registered as the Catholic Social and Community Council Limited under the Charities Act, Chapter 37, in Singapore (Registration No: 02022). On 26 August 2008, it formally changed its name to Caritas Singapore Community Council Limited. The registered office is at 55 Waterloo Street, #09-03, Catholic Welfare Centre, Singapore 187954.

The Council has established the CSCC Agape Fund ("Agape Fund"), a trust fund governed by a board of six trustees. The fund was also registered under the Charities Act, Chapter 37, in Singapore (Unique Entity No: T06CC2001K). The objectives of the fund are in line with that of the Council.

The principal activities of the Council are to provide the overall leadership to the various charitable organisations under the Archdiocese which assist in the relief of poverty and provide support to needy beneficiaries regardless of age, sex, nationality, religion or moral character. The Council is the official social and community arm of the Archdiocese to fulfil the Church's social mission for the benefit of the broader community.

2. Summary of significant accounting policies

2.1 Basis of preparation

The financial statements of the Council have been prepared in accordance with Singapore Financial Reporting Standards ("FRSs"). They are also subjected to the provisions of the Charities Act, Cap. 37.

The accounting policies have been consistently applied by the Council during the financial year.

The financial statements have been prepared on a historical cost basis. The financial statements are presented in Singapore Dollars (SGD or \$), which is the Council's functional and presentation currency.

2.2 Changes in accounting policies

The accounting policies adopted are consistent with those of the previous financial year except in the current financial year, the Council has adopted all the new and revised standards and Interpretations of FRS (INT FRS) that are effective for annual periods beginning on or after 1 October 2011. The adoption of these standards and interpretations did not have any effect on the financial performance or position of the Council.

Notes to the financial statements - 30 September 2012

2.3 Standards issued but not yet effective

The Council has not adopted the following standards and interpretations that have been issued but not yet effective:

Description	Effective for annual periods beginning on or after
Amendments to FRS 101 – Severe Hyperinflation and Removal of Fixed Dates for First-time Adopters	1 July 2011
Amendments to FRS 107 Disclosures – Transfers of Financial Assets	1 July 2011
Amendments to FRS 12 Deferred Tax: Recovery of Underlying Assets	1 January 2012
Amendments to FRS 1 Presentation of Items of Other Comprehensive Income	1 July 2012
Revised FRS 19 Employee Benefits	1 January 2013
FRS 113 Fair Value Measurements	1 January 2013
Revised FRS 27 Separate Financial Statements	1 January 2014
Revised FRS 28 Investments in Associates and Joint Ventures	1 January 2014
Amendments to FRS 32 Offsetting Financial Assets and Financial Liabilities	1 January 2014
FRS 110 Consolidated Financial Statements	1 January 2014
FRS 111 Joint Arrangements	1 January 2014
FRS 112 Disclosure of Interests in Other Entities	1 January 2014

The directors expect that the adoption of the other standards and interpretations above will have no material impact on the financial statements in the period of initial application.

2.4 Significant accounting estimates and judgements

Estimates, assumptions concerning the future and judgements are made in the preparation of the financial statements. They affect the application of the Council's accounting policies, reported amounts of assets, liabilities, income and expenses, and disclosures made. They are assessed on an on-going basis and are based on experience and relevant factors, including expectations of future events that are believed to be reasonable under the circumstances.

Key sources of estimation uncertainty

There are no significant accounting estimates and judgements at the balance sheet date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

2.5 Functional currency

The Council has determined the currency of the primary economic environment in which the Council operates i.e. functional currency, to be SGD. Incoming resources and resources expended are primarily influenced by fluctuations in SGD.

Notes to the financial statements - 30 September 2012

2.6 Property, plant and equipment

All items of property, plant and equipment are initially recorded at cost. The cost of an item of property, plant and equipment is recognised as an asset if, and only if, it is probable that future economic benefits associated with the item will flow to the Council and the cost of the item can be measured reliably. Subsequent to recognition, property, plant and equipment are stated at cost less accumulated depreciation and accumulated impairment losses.

When significant parts of property, plant and equipment are required to be replaced in intervals, the Company recognises such parts as individual assets with specific useful lives and depreciation, respectively. Likewise, when a major inspection is performed, its cost is recognised in the carrying amount of the plant and equipment as a replacement if the recognition criteria are satisfied. All other repair and maintenance costs are recognised in profit or loss as incurred.

Depreciation of an asset begins when it is available for use and is computed on a straight-line basis over the estimated useful lives of the assets as follows:

	Years	
Computer equipment	-	1
Donated assets	-	1
Office equipment and furniture	-	5
Leasehold improvements	-	2

The carrying values of property, plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

An item of property, 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 de-recognition of the asset is included in the statement of financial activities/comprehensive income in the year the asset is derecognised.

There are no items of property, plant and equipment acquired in full or in part from the proceeds of a grant.

Where functional items of property, plant and equipment have been donated, they are included in the balance sheet at their fair value at the date of the gift and also included in the statement of financial activities/comprehensive income as an incoming resource. Accounting policies for the valuation of gifts are disclosed in Note 2.17 (c).

2.7 *Impairment of non-financial assets*

The Council assesses at each reporting date whether there is an indication that an asset may be impaired. If any such indication exists, or when annual impairment testing for an asset is required, the Council 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 costs to sell 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. Where the carrying amount of an asset exceeds its recoverable amount, the asset is written down to its recoverable amount. Impairment losses are recognised in the statement of financial activities/comprehensive income as 'other operating expenses'. In assessing value in use, the estimated future cash flows expected to be generated by the asset are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less costs to sell, recent market transactions are taken into account, if available. If no such transactions can be identified, an appropriate valuation model is used. These calculations are corroborated by valuation multiples, quoted share prices for publicly traded subsidiaries or other available fair value indicators.

An assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses recognised for an asset may no longer exist or may have decreased. If such indication exists, the recoverable amount is estimated. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Reversal of an impairment loss is recognised in the statement of financial activities/comprehensive income. After such a reversal, the depreciation charge is adjusted in future periods to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

2.8 *Financial assets*

Initial recognition and measurement

Financial assets are recognised when, and only when, the Council becomes a party to the contractual provisions of the financial instrument. The Council 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.

Notes to the financial statements - 30 September 2012

2.8 *Financial assets (cont'd)*

Subsequent measurement

The subsequent measurement of financial assets depends on their classification as follows:

(a) Loans and 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.

(b) Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss include financial assets designated upon initial recognition at fair value through profit or loss. Subsequent to initial recognition, financial assets at fair value through profit or loss are measured at fair value. Any gains or losses arising from changes in fair value of the financial assets are recognised in profit or loss.

De-recognition

A financial asset is derecognised where the contractual right to receive cash flows from the asset 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 had been recognised in other comprehensive income is recognised in profit or loss.

2.9 *Cash and cash equivalents*

Cash and cash equivalents comprise cash at bank and on hand, and short-term, highly liquid investments that are readily convertible to known amount of cash and which are subject to an insignificant risk of changes in value. The accounting policy for the category of financial assets is stated in Note 2.8.

2.10 *Financial liabilities*

Financial liabilities are recognised on the balance sheet when, and only when, the Council becomes a party to the contractual provisions of the financial instrument. Financial liabilities are initially recognised at fair value plus directly attributable transaction costs and subsequently measured at amortised cost using effective interest rate method.

Gains and losses are recognised in the statement of financial activities/comprehensive income when the liabilities are derecognised as well as through the amortisation process. The liabilities are derecognised when the obligation under the liability is discharged or cancelled or expired.

Notes to the financial statements - 30 September 2012

2.11 Provisions

Provisions are recognised when the Council has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and the amount of the obligation can be estimated reliably.

Provisions are reviewed at each balance sheet date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

2.12 Government grants

Government grants are recognised at their fair value where there is reasonable assurance that the grant will be received and all attaching conditions will be complied with. Government grants shall be recognised in the statement of financial activities/ comprehensive income on a systematic basis over the periods in which the entity recognises as expenses the related costs for which the grants are intended to compensate.

2.13 Deferred income

Income received is recognised at fair value where there is reasonable assurance that the income will be received and all attaching conditions will be complied with. Income received in advance or subject to donor-imposed conditions that specify a future time period in which the expenditure of corresponding resources can take place is recorded as deferred income.

2.14 Employee benefits

(a) Defined contribution plans

The Council participates in the national pension schemes as defined by the laws of the countries in which it has operations. In particular, the Council 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 service is performed.

(b) Employee leave entitlement

Employee entitlements to annual leave are recognised as a liability when they accrue to employees. The estimated liability for leave is recognised for services rendered by employees up to the balance sheet date.

Notes to the financial statements - 30 September 2012

2.15 Leases

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date: whether fulfilment of the arrangement is dependent on the use of a specific asset or assets or the arrangement conveys a right to use the asset, even if that right is not explicitly specified in an arrangement.

For arrangements entered into prior to 1 June 2006, the date of inception is deemed to be 1 June 2006 in accordance with the transitional requirements of INT FRS 104.

(a) Finance lease

Finance leases which transfer to the Council 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 the statement of financial activities/ comprehensive income.

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 Group will obtain ownership by the end of the lease term.

(b) Operating lease

Operating lease payments are recognised as an expense in the statement of financial activities/comprehensive income on a straight-line basis over the lease term. The aggregate benefit of incentives provided by the lessor is recognised as a reduction of rental expense over the lease term on a straight-line basis.

2.16 Incoming resources from generated funds

All incoming resources are included in the statement of financial activities/comprehensive income to the extent that it is probable that the economic benefits will flow to the Council and the amount can be reliably measured. No amounts are included for services donated by volunteers. Incoming resources from generated funds comprise:

Voluntary income

(a) Donations

Such income is recognised when received. Income received is recognised at fair value where there is reasonable assurance that the income will be received and all attaching conditions will be complied with. All income is demarcated between the Council's General Fund and the Agape Fund. The Agape Fund is registered as an IPC and thus donations requiring tax exemption are credited into the Agape Fund. Non tax-exempt donations are credited to the General Fund.

Notes to the financial statements - 30 September 2012

2.17 *Incoming resources from generated funds (cont'd)*

(b) *Membership subscriptions*

Such income is recognised on an accrual basis over the life of the subscriptions.

(c) *Gifts-in-kind*

Gifts-in-kind are recognised based on an estimate of the fair value at the date of the receipt of the donation of the non-monetary asset or the grant of a right to a monetary asset. The donation is recognised if the amount of the gift can be measured reliably and there is no uncertainty that it will be received.

Activities for generating funds

Proceeds from such activities are recognised in the period in which the event takes place. Any sales of merchandise are accounted for when the transaction occurs.

Interest income

Interest income is accounted for on accrual basis using the effective interest method.

2.18 *Incoming resources from charitable activities*

This income arises from activities such as talks, seminars and conferences undertaken by the Council in furtherance of its charitable objectives. Proceeds from such activities are recognised in the period in which the event takes place.

2.19 *Resources expended*

Expenditure is accounted for on accrual basis. Allocations of support costs are based on payroll costs of time spent by staff, or direct expenditure and activity levels, as appropriate. Resources expended comprise:

Costs of generating voluntary income

The costs of generating voluntary income are those costs attributable to generating income for the Council, including salaries and directly attributable overheads such as the costs of producing advertising and direct mail materials.

Costs of activities for generating funds

These costs include the direct cost of hosting such activities and all directly attributable overheads. No value is ascribed to goods donated for re-sale or for auction.

Notes to the financial statements - 30 September 2012

2.19 Resources expended (cont'd)

Costs of charitable activities

The charitable activities of the Council flow from its vision and purpose. The primary charitable activities are grants given to member organisations to part finance their operational expenditure and programmes and also to parishes to fund charitable projects which are directed to the poor and those in need in the community.

The Council's charitable activities of awarding grants are distributed through a formal grant making process by the Finance and Grants Committee, which reviews and recommends such grants for the approval by the Board of the Council and thereafter the Board of Trustees for any application of funds from the Agape Fund.

The Council's Finance and Grants Committee also reviews and evaluates all funding requests from parishes and their proposed charitable works. The Board of the Council reviews and approves the Committee's recommendations of the grants before they are disbursed in full to the parishes.

Grants to member organisations which have IPC status are applied from the Agape Fund. All other grants are applied from the General Fund. The grants are disbursed in tranches, at the discretion of the Council, to take into account the cash flow requirements of the member organisations.

Grant expenditure is charged to the statement of financial activities/comprehensive income immediately from the point of the award being made, as evidenced by the grant agreement entered into between the Council and the grantee.

Support costs

Support Costs are those costs incurred in support of fundraising activities and the awarding and payment of grants. These are an integral cost of carrying out the direct charitable objectives of the organisation. The details of support costs in the statement of financial activities/comprehensive income are disclosed in Note 9.

Governance costs

Governance costs are those incurred in compliance with constitutional and statutory requirements including related professional fees.

Notes to the financial statements - 30 September 2012

2.20 Funds accounting

The funds held by the Council are:

- General Funds are funds that can be used in accordance with the charitable objectives of the Council. Such funds are either unrestricted or restricted. The restrictions arise when specified by the donor or when funds are raised for a particular restricted purpose. Currently, there are two restricted funds, the Capacity Building Fund and the St. Jude Fund. The Capacity Building Fund is an expendable endowment fund established so that in the long term, the interest income generated from this fund would support the on-going operating needs of the Council. Non tax-exempt donations for the Capacity Building Fund are credited into the General Fund, and usage of the fund requires the approval of the Board of the Council.
- The Agape Fund is made up of tax-exempt donations that can be used in accordance with the charitable objectives of the Council. The Agape Fund also has both unrestricted and restricted funds, the latter which includes the Capacity Building Fund and the St. Jude Fund. Tax-exempt donations for the Capacity Building Fund are credited into the Agape Fund and usage of the fund requires the approval of the Board of the Council and the Board of Trustees. The St. Jude Fund was created in November 2010 for restricted donations made by donors crossing more than one fiscal year. Tax-exempt donations for the St. Jude Fund are also credited into the Agape Fund and usage of the fund is according to the intent of the donor. The first major donor of the St. Jude Fund, who wishes to remain anonymous, contributed a sum of S\$500,000 for grants to be made to various member organisations over a period of ten years starting in FY2011.

2.21 Related parties

A related party includes the trustees/office bearers (that is, directors) and key management of the Council. 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 members of the key management personnel of close members of the family of any individual 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.

2.22 Current tax

Under Section 13U(1) of the Income Tax Act, all registered charities will enjoy automatic income tax exemption without having the need to meet the 80% spending rule. In other words, they do not need to file income tax returns.

Notes to the financial statements - 30 September 2012

3. Incoming resources from generating funds

a) *Voluntary income*

	General Fund			Agape Fund			Total
	Unrestricted	Restricted/ Endowment	Total	Unrestricted	Restricted/ Endowment	Total	
	\$	\$	\$	\$	\$	\$	
Year ended 30.9.2012							
Donations	1,162,124	1,150	1,163,274	5,557,741	100,000	5,657,741	6,821,015
Membership subscriptions	2,750	-	2,750	-	-	-	2,750
	<u>1,164,874</u>	<u>1,150</u>	<u>1,166,024</u>	<u>5,557,741</u>	<u>100,000</u>	<u>5,657,741</u>	<u>6,823,765</u>
Year ended 30.9.2011							
Donations	1,390,516	281,055	1,671,571	5,316,740	555,150	5,871,890	7,543,461
Membership subscriptions	1,850	-	1,850	-	-	-	1,850
	<u>1,392,366</u>	<u>281,055</u>	<u>1,673,421</u>	<u>5,316,740</u>	<u>555,150</u>	<u>5,871,890</u>	<u>7,545,311</u>

Included in donations is an amount of \$5,657,741 (2011: \$5,871,890) for which tax-exempt receipts have been issued.

(b) *Activities for generating funds*

	General Fund			Agape Fund			Total
	Unrestricted	Restricted/ Endowment	Total	Unrestricted	Restricted/ Endowment	Total	
	\$	\$	\$	\$	\$	\$	
Year ended 30.9.2012							
CBN Golf for Charity	30,572	-	30,572	202,500	-	202,500	233,072
	<u>30,572</u>	<u>-</u>	<u>30,572</u>	<u>202,500</u>	<u>-</u>	<u>202,500</u>	<u>233,072</u>
Year ended 30.9.2011							
CBN Golf for Charity	30,072	-	30,072	258,500	-	258,500	288,572
	<u>30,072</u>	<u>-</u>	<u>30,072</u>	<u>258,500</u>	<u>-</u>	<u>258,500</u>	<u>288,572</u>

The Council commenced the activities for generating funds during the current financial year. Included in the receipts is an amount of \$202,500 (2011: \$258,500) for which tax exempt receipts have been issued.

Notes to the financial statements - 30 September 2012

3. Incoming resources from generating funds (cont'd)

(c) Fair value gains on investment securities

	General Fund			Agape Fund			Total
	Unrestricted	Restricted/ Endowment	Total	Unrestricted	Restricted/ Endowment	Total	
	\$	\$	\$	\$	\$	\$	\$
Year ended 30.9.2012							
Fair value gains on investment securities	1,135	-	1,135	7,734	-	7,734	8,869
Year ended 30.9.2011							
Interest income from short term deposits placed with a bank	1,747	-	1,747	8,120	-	8,120	9,867

4. Incoming resources from charitable activities

	General Fund Unrestricted	Agape Fund Unrestricted	Total
	\$	\$	\$
Year ended 30.9.2012			
VWO's-Charities Capability Fund	4,600	-	4,600
Social Mission Conference 2012	8,580	-	8,580
	13,180	-	13,180
Year ended 30.9.2011			
VWO's-Charities Capability Fund	38,005	-	38,005
	38,005	-	38,005

The Council received a grant amount of \$4,600 (2011: \$38,005) from the National Council of Social Service to co-fund a consultancy project.

Notes to the financial statements - 30 September 2012

5. Costs of generating funds

(a) *Costs of generating voluntary income*

	General Fund Unrestricted \$	Agape Fund Unrestricted \$	Total \$
Year ended 30.9.2012			
Direct costs	11,197	54,331	65,528
Staff costs	8,840	42,894	51,734
Support costs (Note 9)	4,963	24,077	29,040
	25,000	121,302	146,302
Year ended 30.9.2011			
Direct costs	16,729	58,799	75,528
Staff costs	10,432	36,669	47,101
Support costs (Note 9)	6,274	22,054	28,328
	33,435	117,522	150,957

(b) *Costs of activities for generating funds*

	General Fund Unrestricted \$	Agape Fund Unrestricted \$	Total \$
Year ended 30.9.2012			
Direct costs	8,435	55,870	64,305
Year ended 30.9.2011			
Direct costs	7,386	63,487	70,873

Notes to the financial statements - 30 September 2012

6. Costs of charitable activities

	General Fund			Agape Fund			Total
	Unrestricted	Restricted/ Endowment	Total	Unrestricted	Restricted/ Endowment	Total	
	\$	\$	\$	\$	\$	\$	
Year ended 30.9.2012							
Formation expenditure							
- Direct costs	32,989	-	32,989	-	-	-	32,989
- Support costs (Note 9)	35,742	-	35,742	-	-	-	35,742
- Staff costs	63,672	-	63,672	-	-	-	63,672
Grant and other charitable activities expenditure							
- Direct costs	20,185	-	20,185	31,304	-	31,304	51,489
- Support costs (Note 9)	-	-	-	109,458	-	109,458	109,458
- Staff costs	-	-	-	194,996	-	194,996	194,996
- Grant expenditure (Note 7)	1,112,500	120,000	1,232,500	2,879,700	181,900	3,061,600	4,294,100
	<u>1,265,088</u>	<u>120,000</u>	<u>1,385,088</u>	<u>3,215,458</u>	<u>181,900</u>	<u>3,397,358</u>	<u>4,782,446</u>

	General Fund			Agape Fund			Total
	Unrestricted	Restricted/ Endowment	Total	Unrestricted	Restricted/ Endowment	Total	
	\$	\$	\$	\$	\$	\$	
Year ended 30.9.2012							
Formation expenditure							
- Direct costs	37,821	-	37,821	-	-	-	37,821
- Support costs (Note 9)	25,753	-	25,753	-	-	-	25,753
- Staff costs	42,820	-	42,820	-	-	-	42,820
Grant and other charitable activities expenditure							
- Direct costs	-	-	-	11,694	-	11,694	11,694
- Support costs (Note 9)	-	-	-	146,792	-	146,792	146,792
- Staff costs	-	-	-	244,074	-	244,074	244,074
- Grant expenditure (Note 7)	1,193,790	175,504	1,369,294	3,749,583	137,000	3,886,583	5,255,877
	<u>1,300,184</u>	<u>175,504</u>	<u>1,475,688</u>	<u>4,152,143</u>	<u>137,000</u>	<u>4,289,143</u>	<u>5,764,831</u>

Notes to the financial statements - 30 September 2012

7. Grant expenditure in furtherance of the Council's objects

The amounts payable during the period relating to this expenditure are set out below:

	2012	2011
	\$	\$
Abilities Beyond Limitations and Expectations (ABLE) ^{1,3}	384,000	450,000
Assisi Hospice ^{1,3}	10,000	10,000
Boys' Town Singapore ^{1,3}	600,000	611,194
Canossaville Children's Home (CCH) ^{1,3}	10,000	10,000
Catholic Welfare Services ^{1,3}	300,000	300,000
Catholic AIDS Response Effort (CARE) ^{1,3}	394,000	349,805
CLARITY Singapore Ltd (CLARITY) ^{1,3}	5,000	450,000
Infant Jesus Homes & Children's Centres (IJHCC) ¹	398,000	266,400
St. Theresa's Home (programme under CWS) ³	-	30,000
Family Life Society (FLS) ^{1,3}	699,500	941,482
Morning Star Community Services (MSCS) ¹	-	347,452
Marine Parade Family Service Centre (MPFSC) ¹	261,100	245,754
Roman Catholic Prison Ministry (RCPM) ^{2,3}	320,000	289,090
Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI) ²	344,000	410,100
Caritas Humanitarian Aid & Relief Initiatives, Singapore (CHARIS) ²	280,000	250,000
Parishes ⁴	288,500	294,600
	<u>4,294,100</u>	<u>5,255,877</u>

¹ These are IPC affiliate member organisations of the Council.

² These are non IPC affiliate member organisations of the Council.

³ These grants include partial or whole donations credited to the St. Jude Fund as follows:

General Fund

CARE	-	10,000
RCPM	-	50,000
	<u>-</u>	<u>60,000</u>

Agape Fund

ABLE	5,000	5,000
Assisi Hospice	10,000	10,000
Boys' Town Singapore	5,000	5,000
Boys' Town Singapore - Building Project	-	25,000
Canossaville Children's Home	10,000	10,000
Catholic Welfare Services Programmes:		
- Gift of Love Home	2,000	2,000
- Good Shepherd Centre	2,000	2,000
- St. Joseph's Home	2,000	2,000
- St. Theresa's Home	2,000	2,000
- St. Theresa's Home Dental Project	-	30,000
- St. Vincent Home	2,000	2,000
- Villa Francis Home for the Aged	2,000	2,000
CLARITY	5,000	5,000
FLS - Pregnancy Crisis Services	-	35,000
	<u>47,000</u>	<u>137,000</u>
	<u>47,000</u>	<u>197,000</u>

Notes to the financial statements - 30 September 2012

7. Grant expenditure in furtherance of the Council's objects (cont'd)

⁴ The Council provided grants to 20 parishes to fund the parishes' projects for the poor and those in need in the community. The following is a summary of the specific causes, as requested by the parishes, for which these grants have been given:

	2012	2011
	\$	\$
Financial assistance to individuals/families in crisis	106,400	124,100
Food vouchers/rations to the poor	20,000	23,500
Aid programme to migrant workers	22,800	20,000
Medical clinic programme	10,000	-
Soup Kitchen/St Anthony's Bread programme	20,100	41,600
Aid programme to needy students	22,000	11,000
General assistance programme for poor and elderly	39,300	22,000
SSVP Conferences ⁵	42,900	47,400
Others	5,000	5,000
	<u>288,500</u>	<u>294,600</u>

⁵ The Society of St. Vincent de Paul (SSVP) seeks to help the underprivileged families by providing financial aid and food rations. SSVP is organised with individual Conferences at 30 parishes. These Conferences are grouped into five particular councils under a National Council. Nine of the parishes have requested and received grants for the benefit of their Conferences. A listing of these conferences and the allocated grant amounts has also been provided to the SSVP National Council.

8. Governance costs

	General Fund	Agape Fund	Total
	Unrestricted	Unrestricted	Total
	\$	\$	\$
Year ended 30.9.2012			
Direct costs	-	44,558	44,558
Staff costs	-	87,549	87,549
Support costs (Note 9)	-	49,145	49,145
	<u>-</u>	<u>181,252</u>	<u>181,252</u>
Year ended 30.9.2011			
Direct costs	-	49,676	49,676
Staff costs	-	94,204	94,204
Support costs (Note 9)	-	56,656	56,656
	<u>-</u>	<u>200,536</u>	<u>200,536</u>

Included in the direct costs are costs of preparing of financial reports, audit fees, board and committee costs.

Notes to the financial statements - 30 September 2012

9. Support costs

	Costs of generating funds \$	Costs of formation activities \$	Costs of charitable activities \$	Governance costs \$	Total support costs \$
Year ended 30.9.2012					
Finance	369	453	1,389	624	2,835
Information technology	3,668	4,515	13,826	6,207	28,216
Human resources	9,674	11,907	36,465	16,372	74,418
Corporate resources	15,329	18,867	57,778	25,942	117,916
	<u>29,040</u>	<u>35,742</u>	<u>109,458</u>	<u>49,145</u>	<u>223,385</u>
Year ended 30.9.2011					
Finance	802	730	4,158	1,605	7,295
Information technology	8,579	7,799	44,456	17,158	77,992
Human resources	8,735	7,940	45,260	17,469	79,404
Corporate resources	10,212	9,284	52,918	20,424	92,838
	<u>28,328</u>	<u>25,753</u>	<u>146,792</u>	<u>56,656</u>	<u>257,529</u>

10. Net incoming resources

Net incoming resources are stated after charging:

	2012 \$	2011 \$
Auditors' remuneration		
- Audit fees	16,853	15,000
Depreciation	9,820	62,666
Rental expense	65,049	51,720
Loss on disposal of property, plant and equipment	<u>707</u>	<u>-</u>

Notes to the financial statements - 30 September 2012

11. Property, plant and equipment

	Computer equipment \$	Donated assets \$	Office equipment and furniture \$	Leasehold improvements \$	Total \$
Cost:					
At 30 September 2010 and 1 October 2010	76,604	6,898	40,993	30,673	155,168
Additions	6,694	-	351	-	7,045
At 30 September 2011	83,298	6,898	41,344	30,673	162,213
Additions	5,991	-	13,601	-	19,592
Disposals	-	-	(4,295)	(30,673)	(34,968)
At 30 September 2012	89,289	6,898	50,650	-	146,837
Accumulated depreciation:					
At 30 September 2010 and 1 October 2010	27,072	6,055	25,844	30,673	89,644
Charge for the year	53,670	843	8,153	-	62,666
At 30 September 2011	80,742	6,898	33,997	30,673	152,310
Charge for the year	3,611	-	6,210	-	9,821
Disposals	-	-	(3,589)	(30,673)	(34,262)
At 30 September 2012	84,353	6,898	36,618	-	127,869
Net carrying amount:					
At 30 September 2012	4,936	-	14,032	-	18,968
At 30 September 2011	2,556	-	7,347	-	9,903

During the financial year, the Council acquired office equipment amounting to \$13,102 (2011: nil) by means of hire purchase. The cash outflow on addition of property, plant and equipment amounted to \$6,490 (2011: \$7,045).

12. Other debtors and deposits

	2012 \$	2011 \$
Other debtors	7,950	-
Deposits	39,652	9,710
	47,602	9,710

Notes to the financial statements - 30 September 2012

13. Investment securities

	2012	2011
	\$	\$
Singapore Fullerton Cash Fund	6,008,869	-

The Council subscribed to the Singapore Fullerton Cash Fund, ("Fund"), which is a money market fund. The Fund offers daily dealing and has no redemption penalty. The Fund invests primarily in SGD deposits with reputable financial institutions.

14. Deferred income

The movement in deferred income is as follows:

	2012	2011
	\$	\$
Balance at beginning of the year	5,500	-
Incoming resources received during the year	208,960	5,500
Transfer to comprehensive income statement	(5,500)	-
Balance at end of the year	208,960	5,500

Deferred income of \$5,500 (2011: \$nil) has been recognised as income.

15. Creditors and accruals

	2012	2011
	\$	\$
Accruals	77,462	67,013
Hire purchase creditor (Note 16)	2,632	-
Grants payable – Agape	100,000	226,000
Others	1,667	1,667
	181,761	294,680

Notes to the financial statements - 30 September 2012

16. Hire purchase creditor

The hire purchase agreement expires over the next five years and the discount rate implicit in the hire purchase is 3.91% per annum.

Future minimum payments under hire purchase together with the present value of the net minimum payments are as follows:

	2012		2011	
	Minimum payments \$	Present value of payments \$	Minimum payments \$	Present value of payments \$
Within one year	3,144	2,632	-	-
After one year but not more than five years	10,218	8,552	-	-
Total minimum lease payments	13,362	11,184	-	-
Amount representing finance charges	(2,178)	-	-	-
Present value of net minimum lease payments	11,184	11,184	-	-

17. Commitments

The Council leases offices under non-cancellable lease agreements. The leases, which do not have purchase options, expire at various dates till 31 May 2013. Future minimum rentals under non-cancellable operating leases are as follows:

	2012 \$	2011 \$
Within one year	56,832	4,627
After one year but not more than five years	-	-
After five years	-	-
	56,832	4,627

The Council's registered office at 55 Waterloo Street is undergoing renovation works which is expected to be completed by May 2013. The owner of 55 Waterloo Street has not entered into a new lease agreement with the Council. However, the Council has made a commitment to pay the 30 years rental in advance amounting to approximately \$3.9 million. In the meantime, the Council has relocated to a temporary office at 1557 Keppel Road, Cantonment Central.

Notes to the financial statements - 30 September 2012

18. Restricted and expendable endowment funds

	Balance at beginning of the year \$	Incoming resources \$	Resources expended \$	Balance at end of the year \$
2012				
General Fund				
<i>ACMI</i> ¹	120,000	-	120,000	-
<i>Capacity Building Fund</i> ³	344,636	1,150	-	345,786
	464,636	1,150	120,000	345,786
Agape Fund				
<i>CWS</i> ¹	200	-	200	-
<i>CCH</i> ¹	200	-	-	200
<i>CLARITY</i> ¹	20,000	-	-	20,000
<i>ABLE</i> ¹	34,000	-	34,000	-
<i>IJHCC</i> ¹	500	-	500	-
<i>CARE</i> ¹	200	-	200	-
<i>Boys' Town Singapore</i>	-	100,000	100,000	-
<i>St. Jude Fund</i> ²	363,000	-	47,000	316,000
<i>Capacity Building Fund</i> ³	223,340	-	-	223,340
	641,440	100,000	181,900	559,540
Total restricted and expendable endowment funds	1,106,076	101,150	301,900	905,326
Total unrestricted funds (Note 19)	10,246,590	6,977,736	4,872,405	12,351,921
Total funds	11,352,666	7,078,886	5,174,305	13,257,247

Notes to the financial statements - 30 September 2012

18. Restricted and expendable endowment funds (cont'd)

	Balance at beginning of the year \$	Incoming resources \$	Resources expended \$	Balance at end of the year \$
2011				
General Fund				
<i>ACMI</i> ¹	-	120,000	-	120,000
<i>Boys' Town Singapore</i> ¹	-	100,000	100,000	-
<i>FLS</i> ¹	15,505	-	15,505	-
<i>St. Jude Fund</i> ²	-	60,000	60,000	-
<i>Capacity Building Fund</i> ³	343,581	1,055	-	344,636
	<u>359,086</u>	<u>281,055</u>	<u>175,505</u>	<u>464,636</u>
Agape Fund				
<i>CWS</i> ¹	-	200	-	200
<i>CCH</i> ¹	-	200	-	200
<i>CLARITY</i> ¹	-	20,000	-	20,000
<i>ABLE</i> ¹	-	34,000	-	34,000
<i>IJHCC</i> ¹	-	500	-	500
<i>CARE</i> ¹	-	200	-	200
<i>St. Jude Fund</i> ²	-	500,000	137,000	363,000
<i>Capacity Building Fund</i> ³	223,290	50	-	223,340
	<u>223,290</u>	<u>555,150</u>	<u>137,000</u>	<u>641,440</u>
Total restricted and expendable endowment funds	582,376	836,205	312,505	1,106,076
Total unrestricted funds (Note 19)	9,075,732	7,045,550	5,874,692	10,246,590
Total funds	<u>9,658,108</u>	<u>7,881,755</u>	<u>6,187,197</u>	<u>11,352,666</u>

¹ The Funds were raised for the needs of the member organisations or as specified by the donors.

² See Note 2.20 for background and further explanation of the St. Jude Fund, and Note 7 (Footnote 3) for the details of the grants made from the St. Jude Fund.

³ The Capacity Building Fund is an expendable endowment fund established by the Council that seeks to fund, in the long term, the operating needs of the Council.

Notes to the financial statements - 30 September 2012

19. Unrestricted funds

	Balance at beginning of the year \$	Incoming resources \$	Resources expended \$	Gross transfers between funds \$	Balance at end of the year \$
2012					
General Fund	1,545,737	1,209,761	1,298,523	(107,400)	1,349,575
Agape Fund	8,700,853	5,767,975	3,573,882	107,400	11,002,346
Total (Note 18)	<u>10,246,590</u>	<u>6,977,736</u>	<u>4,872,405</u>	<u>-</u>	<u>12,351,921</u>
2011					
General Fund	1,432,471	1,462,190	1,341,004	(7,920)	1,545,737
Agape Fund	7,643,261	5,583,360	4,533,688	7,920	8,700,853
Total (Note 18)	<u>9,075,732</u>	<u>7,045,550</u>	<u>5,874,692</u>	<u>-</u>	<u>10,246,590</u>

The transfer relates to donations received in prior financial year where donors who had previously not required tax exempt receipts for their donations have now requested for tax exemption. The Inland Revenue of the Authority of Singapore has been notified, and has approved the change in tax exemption status for these donations.

20. Trustees'/Directors' remuneration

No Trustee or Director has received any remuneration from the Council or Agape Fund during the year and neither has received reimbursements for expenses incurred in attending Board, committee or Trustee meetings.

21. Related party transactions

The following significant transactions took place during the year:

	2012 \$	2011 \$
Grant expenditure (Note 7)		
- CHARIS	280,000	250,000
- CARE	394,000	349,805
	<u>674,000</u>	<u>600,000</u>

These organisations are related parties to the Council in this financial year due to common directors.

Notes to the financial statements - 30 September 2012

22. Employee benefits

	General Fund	Agape Fund	Total
	Unrestricted	Unrestricted	Total
	\$	\$	\$
2012			
Salaries and leave accruals	64,605	289,949	354,554
Central provident fund contributions	7,907	35,490	43,397
Other short-term benefits	13,560	60,858	74,418
	<u>86,072</u>	<u>386,297</u>	<u>472,369</u>
2011			
Salaries and leave accruals	17,651	364,416	382,067
Central provident fund contributions	2,131	44,000	46,131
Other short-term benefits	3,669	75,736	79,405
	<u>23,451</u>	<u>484,152</u>	<u>507,603</u>

23. Compensation of key management personnel

	2012	2011
	\$	\$
Salaries, bonus and other benefits-in-kind	207,047	236,000
Central provident funds contributions	24,762	54,427
	<u>231,809</u>	<u>290,427</u>

There are no employees with emoluments above \$100,000. The above compensation relates to the top 3 executives.

24. Taxation

The Council is exempted from income tax under Section 13(1)(zm) of the Income Tax Act, Cap. 134.

Notes to the financial statements - 30 September 2012

25. Financial risk management objectives and policies

The Council's principal financial instruments comprise cash and cash equivalents. The main purpose of these financial instruments is to finance the Council's operations. The Council has various other financial assets and liabilities such as other receivables and other creditors and accruals, which arise directly from its operations.

Due to the nature of the Council's activities, it has minimal financial risks exposure. The Finance and Investment Committee provides oversight of the Council's overall risk management and it recommends to the Board of the Council the overall policy pertaining to the Council's cash management and investment. The Council's Directors review and agree to policies for managing each of these risks and they are summarised below:

(a) *Interest rate risk*

The Council's exposure to interest rate risk arises primarily from the Council's cash and cash equivalents. The Council does not place its funds in investment debt securities nor does it use derivative financial instruments to hedge its interest rate risk.

The Council's policy is to obtain the most favourable interest rates available.

Information relating to the Council's interest rate exposure is also disclosed in the respective notes to the financial statements where applicable.

(b) *Liquidity risk*

Liquidity risk is the risk that the Council will encounter difficulty in meeting financial obligations due to shortage of funds. The Council's exposure to liquidity risk arises primarily from mismatches of the maturities of financial assets and liabilities.

Analysis of financial instruments by remaining contractual maturities

The table below summarises the maturity profile of the Council's financial assets and liabilities at the balance sheet date based on contractual undiscounted repayment obligations:

	2012		2011	
	1 year or less \$	More than 1 year \$	1 year or less \$	More than 1 year \$
Financial assets				
Other debtors and deposits	47,602	-	9,710	-
Cash and cash equivalents	7,566,151	-	11,619,482	-
	<u>7,613,753</u>	<u>-</u>	<u>11,629,192</u>	<u>-</u>
Financial liabilities				
Hire purchase creditor	3,144	10,218	-	-
Creditors and accruals	177,462	-	293,013	-
	<u>180,606</u>	<u>10,218</u>	<u>293,013</u>	<u>-</u>

In the management of liquidity risk, the Council monitors and maintains a level of cash and cash equivalents deemed adequate by the Directors to finance the Council's operations and mitigate the effects of fluctuations in cash flows.

Notes to the financial statements - 30 September 2012

25. Financial risk management objectives and policies (cont'd)

(c) Credit risk

Credit risk is the risk of financial loss to the Council if a counterparty to a financial instrument fails to meet its contractual obligations.

The Council's principal financial instruments comprise cash and cash equivalents and these are placed with financial institutions of high credit standing and regulated.

26. Fair value of financial instruments

The Council has determined that the carrying amounts of financial assets and liabilities are reasonable approximation of their fair values as they are mostly short-term in nature.

The carrying amounts of assets and liabilities in each of their following categories are as follows:

	Fair value through profit or loss \$	Loans and receivables \$	Non-financial assets \$	Total \$
2012				
Assets				
Non-current				
Property, plant and equipment	-	-	18,968	18,968
Current				
Prepayments	-	-	14,930	14,930
Other debtors and deposits	-	47,602	-	47,602
Investment securities	6,008,869	-	-	6,008,869
Cash and cash equivalents	-	7,566,151	-	7,566,151
	6,008,869	7,613,753	33,898	13,656,520
			Amortised cost \$	Total \$
Liabilities				
Non-current				
Hire purchase creditor			8,552	8,552
Current				
Deferred income			208,960	208,960
Creditors and accruals			181,761	181,761
			399,273	399,273

Notes to the financial statements - 30 September 2012

26. Fair value of financial instruments (cont'd)

	Loans and receivables \$	Non-financial assets \$	Total \$
2011			
Assets			
Non-current			
Property, plant and equipment	-	9,903	9,903
Current			
Prepayments	-	13,751	13,751
Other debtors and deposits	9,710	-	9,710
Cash and cash equivalents	11,619,482	-	11,619,482
	<u>11,629,192</u>	<u>23,654</u>	<u>11,652,846</u>
		Amortised cost \$	Total \$
Liabilities			
Current			
Deferred income		5,500	5,500
Creditors and accruals		294,680	294,680
		<u>300,180</u>	<u>300,180</u>

27. Reserves management

The reserves of the Council comprise the General Fund and CSCC Agape Fund. The Council targets a general reserve level of two years, taking into account that the grant making function represents the majority of its expenditure, and the lag period between member organisations' budgetary needs and the inflow from current year's fundraising activities.

28. Authorisation of financial statements for issue

The financial statements for the financial year ended 30 September 2012 were authorised for issue in accordance with a resolution of the Directors on 22 November 2012.

CORPORATE INFORMATION

Registration	Caritas Singapore Community Council Limited (Caritas Singapore) is a company limited by guarantee (ACRA Registration No: 200613504D) and a registered charity (UEN: 200613504D). The Agape Fund is a trust with Institution of a Public Character (IPC) status and a registered charity (UEN: T06CC2001K).
Name	Caritas Singapore was originally registered as the Catholic Social & Community Council Limited) on 13 September 2006. On 26 August 2008, it formally changed its legal name to Caritas Singapore Community Council Limited.
Legal Counsel	Genesis Law Corporation Advocates & Solicitors
Auditors	Ernst & Young One Raffles Quay North Tower, Level 18 Singapore 048583
Bankers	DBS Bank Ltd 12 Marina Boulevard, Level 3 MBFC Tower 3 Singapore 018982
Registered Office	55 Waterloo Street #09-03 Singapore 187954
Telephone	+65 6337 3711
Fax	+65 6337 7101
Website	www.caritas-singapore.org

CARITAS SINGAPORE LOGO:

- * The stylised cross signifies Caritas Singapore as a Catholic organisation.
- * The cross also forms an “umbrella” to depict its role as the umbrella body for the Church’s social and community organisations.
- * The colour orange represents the light of Christ that radiates through the centre of the cross, the source that inspires and strengthens us all.





CARITAS SINGAPORE COMMUNITY COUNCIL

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