



October 2019 – September 2020

# ANNUAL REPORT 2020

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### Logo

The Caritas logo comprises three elements – the Cross, the name, and the region, Singapore. The flaming cross symbolises Christ's burning love for His people. This expression forms the core of the work done by the Caritas Singapore Family.

### God's Love in Action

1 Corinthians 13:1–8 describes God's identity of love and what his love entails. The tagline follows from Jesus' command to love God and love neighbour (Mark 12:30–31). God's love compels us to love others too (1 John 3:11; 4:7–12) and love not in word or speech but in deed and truth (1 John 3:18) hence the action.

### Caritas Internationalis

We are a member of the Caritas Internationalis (CI) in Rome—a confederation of 162 members worldwide operating in 200 countries that coordinates emergency operations, formulates development policy, and advocates a better world for everyone. As the mission arm of the Church, Caritas reaches out to the poor, vulnerable, and marginalised, regardless of race or religion.

### Caritas Asia

Caritas Asia's mission is to lead and build the capacities of Caritas organisations in Asia to address a range of programmatic issues from emergencies to advocacy for the most vulnerable communities. There are four Caritas Asia (CA) sub-regions: Central, East, South, and Southeast Asia (SEA). Caritas Singapore is in the SEA group together with teams from Cambodia, Indonesia (Karina KWI), Myanmar (KMSS), Malaysia, Philippines (NASSA), Thailand, Timor-Leste, and Vietnam.



Photo credit: rawpixel.com

### Mission

To collaborate and provide leadership within the Catholic community in Singapore in fulfilling the Catholic Church's social mission especially for the most vulnerable in society.

### Vision

To be the visible sign for God's love for humanity demonstrated by Catholics living the principles and values of the Catholic Social Teaching.

### What We Do

Caritas Singapore seeks to be the manifestation of God's Love in Action. Through our programmes, we journey with people in need in our community toward empowerment and a better future.

Caritas Singapore is the official social and community arm of the Catholic Church in Singapore, and the umbrella body for 27 Catholic charities and organisations whose work has touched the lives of many regardless of race, religion and nationality.

Through our programmes, we journey with the poor and elderly, families and children, youth-at-risk, persons with illnesses or mental health issues, persons living with HIV/AIDS, persons with disabilities or special needs, the incarcerated, and migrants in our community.



# MESSAGE

## from our Chairman

This has been an extraordinary year for all of us.

COVID-19 has stretched and challenged the Caritas family, and by the grace of God we have managed to assist many in need of additional help. For instance, Infant Jesus Homes and Children's Centres and Canossaville Children and Community Services continued to provide services to parents in essential services and from low-income families; Acts29 Mission and Morning Star Community Services provided online learning support to children from low-income families and those with foreign spouses, and helped parents and caregivers address children with behavioural issues; Montfort Care proactively engaged their clients to prevent potential issues such as family violence and elderly abuse, while partnering and supporting Social Service Office staff to assist people who needed assistance; Society of St Vincent de Paul continued its *Friends in Need* programme; Clarity Singapore provided counselling services via videoconference or telephone while receiving referrals from external agencies; Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People provided medical supplies to some worker dormitories; the Catholic Lawyers Guild began contactless pro bono legal consultation via phone or video; and the Catholic Medical Guild worked with the Archdiocesan COVID-19 Task Force.

Through their actions, members of the Caritas family have shown *God's Love in Action*, which is the essence of what Caritas stands for.

As the social arm of the Archdiocese of Singapore, Caritas is also charged with helping all persons of goodwill understand the Church's social teachings. In this vein, the *Heal our Home Roundtable* was organised on 14 August. In this roundtable, the themes in Pope Francis' encyclical *Laudato Si'* were emphasised, in particular that what is created is the work of God and as Christians we are called to nurture and preserve what God has made.

“Hence the Genesis story tells us to “till and keep” the garden of the world (cf. Gen 2:15). We do not own the land; we are strangers and foreigners and it is God to whom the land belongs (cf. Lev 25:23).”

God has allowed us to reside temporarily and we owe a duty to Him to treat His possessions with care and respect.

Despite a difficult year that has also caused some economic dislocation, Caritas has been blessed by its fundraising for Charities Week exceeding last year's total. The sum of close to \$7.4M was raised as compared to \$6.9M in 2019.

While this is insufficient to meet all the needs and requests we receive, it nevertheless enabled us to do a little more than in preceding years. We think that fundraising will continue to challenge us in future and we ask for your prayers that donors will continue to be generous so that the poor and disadvantaged in our community can continue to be served.

As needs will expand faster than the capacity to give, the Caritas family has to try to do more with the same or with less. Recently, the parable of the loaves and fishes came to my mind, as did Jesus' public ministry where he drew people to Him and formed them. The Caritas family can draw some important lessons here.

The parable tells us that we must harness our resources as effectively as possible so that we can meet the needs of the many who depend on us. Jesus' public ministry teaches us that we need to work better with others and form them so that our mission can be fulfilled more effectively. The common theme is to multiply our resources, both physical and human, that we may better bring about God's Kingdom on earth.

To this end, the Caritas family has started a pilot programme where we are collaborating with St Mary of the Angels to develop the processes and form the volunteers that will enable St Mary to reach out better to the poor and needy in the parish, regardless of their religious affiliation. We believe that the Holy Spirit has prompted St Mary and Caritas to move in this direction together and if the pilot programme is a success, the Caritas family hopes to partner other interested parishes.

In closing, I thank my fellow board members and all Caritas staff for their dedication to our collective mission, and also all our generous volunteers and donors. Because of you, those in need receive the care and support they need and for what you do for them, you do it unto Jesus (cf. Mt 25:40).

May the good Lord continue to bless and keep all of you.

**Prof Tan Cheng Han, SC**





# MESSAGE

from our Executive Director



We started the year, launching the tagline “God’s Love in Action” showing Caritas’ aim to be a manifestation of God’s love in action in our work with the community.

This shone through when we faced Circuit Breaker early in the year. We set up two new hotlines immediately for all who needed support, and the Caritas Singapore family sprang into action quickly as well to reach out to the community.

And for all the efforts and commitment of the family, we are grateful.

**“My children, our love should not be just words and talk: it must be true love, which shows itself in action.”**

1 John 3:18

Adapting and doing well in the new norm is crucial to Caritas to continue our work safely and holistically. Our efforts on the ground continued as best we could as we looked for new and alternative ways to deliver our programmes and services and continue our outreach to all who journeyed with us. You can read more about this on pages 15-25.

We worked to improve and enhance our governance and safeguarding policies within Caritas Singapore, as well as to embrace digitisation as the way forward. Social media has become one of the crucial means to communicate with the general public due to COVID-19 and many employees adapted to working from home which Caritas learnt to do too.

During a difficult year, we are also grateful to be blessed with many cheerful givers, our donors who dug deep into their pockets to give, even in these uncertain times. We continue to be humbled by your giving to Caritas Singapore and we thank you for this affirmation of our work in this difficult year.

**“Every man shall give as he is able, according to the blessing of the Lord your God which He has given you.”**

2 Deuteronomy 16:17

In 2020, we could not engage our volunteers as we did before in order to abide to the Government guidelines to manage the pandemic. And still, Caritas volunteers continue to support us whenever possible. We are grateful and thankful to God for giving us such loving support in such challenging times by sending us “angels” in the form of our volunteers to inspire us and keep us going!

**“When I am afraid, Lord Almighty, I put my trust in you.”**

Psalm 56:3

As we go into the new year, we look forward to celebrating Catholic200SG with the Archdiocesan family. The calendar for 2021 is filled to celebrate with this extended family, and so we hope to see you in September as we share with the community about our work on the ground.

The Caritas Singapore family continues to stand together, committed to meet the evolving and emerging needs of the community. Caritas had a discussion with St Mary of the Angels during the last quarter of our financial year resulting in an opportunity to work in their Outreach Office which commenced in November 2020. The Outreach Office is to provide a caring and loving environment to people in need who walk in to the parish or contact the staff by phone.

Caritas looks forward to the opportunity of collaborating and supporting our Member Organisations and other parishes in their outreach work to people in need in 2021. Our Member Organisations and parishes must be places of refuge for those seeking help, support and peace.

**“God is our Shelter and strength, always ready to help in times of trouble.”**

Psalm 46:1

We continue to place our trust in the Lord that He would answer our prayers by sending us “angels” once again; donors who support us financially and volunteers who give us their time and skills to enable us to continue our work to empower people in need in our community.

**Christine Wong**

# BOARD OF DIRECTORS



**PROFESSOR TAN CHENG HAN, SC**  
Chairman



**TEO JIN LEE**  
Deputy Chairman



**REV MSGR JOHN-PAUL TAN, OFM, JCL**  
Member



**REV MSGR AMBROSE VAZ**  
Member



**REV FR CHRISTOPHER SOH, SJ**  
Member



**AGNES LIEW**  
Member



**PEGGY YEE**  
Member



**SR WENDY OOI, FSP**  
Member



**ALAN LIM**  
Member



**PIUS LEE**  
Member



**JEREMY KHOO**  
Member



**ONG HOON MENG**  
Member



**TAN TEE HOW**  
Member



**JOACHIM TOH**  
Member



**PAUL BEH**  
Member



**MARK TANG**  
Member



**LUM HON FYE**  
Member

	Name	Board Appointment	Appointment Date	Occupation	2020 Board Meeting Attendance
1	Professor Tan Cheng Han, SC	<ul style="list-style-type: none"> <li>▪ <b>Chairman</b> (effective 1 January 2019)</li> <li>▪ <b>Chairman</b> – Executive Committee</li> <li>▪ <b>Chairman</b> – Nominations Committee</li> </ul>	1 January 2013	<b>Dean &amp; Chair Professor of Commercial Law,</b> City University of Hong Kong	<b>4/4</b>
2	Teo Jin Lee	<ul style="list-style-type: none"> <li>▪ <b>Deputy Chairman</b> (effective 1 January 2019)</li> <li>▪ <b>Member</b> – Executive Committee</li> <li>▪ <b>Member</b> – Nominations Committee</li> </ul>	1 January 2015	<b>Founder and Managing Director,</b> ODE Consulting® Pte Ltd	<b>4/4</b>
3	Rev Msgr John-Paul Tan, OFM, JCL	<ul style="list-style-type: none"> <li>▪ <b>Chairman</b> – Parish Engagement Committee</li> <li>▪ <b>Member</b> – Executive Committee</li> <li>▪ <b>Member</b> – Nominations Committee</li> </ul>	1 January 2011	<b>Vicar-General / Chancellor,</b> Roman Catholic Archdiocese of Singapore	<b>1/4</b>
4	Rev Msgr Ambrose Vaz	<ul style="list-style-type: none"> <li>▪ <b>Member</b> – Executive Committee</li> <li>▪ <b>Member</b> – Nominations Committee</li> </ul>	20 September 2013	<b>Vicar-General,</b> Roman Catholic Archdiocese of Singapore	<b>2/4</b>
5	Rev Fr Christopher Soh, SJ	<ul style="list-style-type: none"> <li>▪ <b>Member</b> – Formation Committee</li> <li>▪ <b>Spiritual Director</b> – Young Adults Committee</li> </ul>	15 August 2014	<b>Regional Superior,</b> Region of Malaysia-Singapore, Society of Jesus	<b>4/4</b>
6	Agnes Liew	<ul style="list-style-type: none"> <li>▪ <b>Chairman</b> – Finance and Grants Committee</li> <li>▪ <b>Member</b> – Agape Village Committee</li> <li>▪ <b>Member</b> – Programme Committee</li> </ul>	1 January 2019	<b>Founder of Ommpf! Fitness</b>	<b>3/4</b>
7	Peggy Yee	<ul style="list-style-type: none"> <li>▪ <b>Chairman</b> – Membership Committee</li> <li>▪ <b>Member</b> – Programme Committee</li> </ul>	1 January 2019	<b>Director,</b> PY Legal LLC	<b>3/4</b>
8	Sr Wendy Ooi, FSP	<ul style="list-style-type: none"> <li>▪ <b>Member</b> – Communications Committee</li> </ul>	1 January 2019	<b>Daughters of St Paul</b>	<b>3/4</b>

	Name	Board Appointment	Appointment Date	Occupation	2020 Board Meeting Attendance
9	Alan Lim	▪ <b>Chairman</b> – Communications Committee	1 January 2017	<b>Head</b> , AP Blockchain Labs, International Business Machines Corporation (IBM)	<b>4/4</b>
10	Pius Lee	▪ <b>Chairman</b> – Formation Committee ▪ <b>Vice-Chairman</b> – Agape Village Committee ▪ <b>Member</b> – Fundraising Committee	19 January 2017	<b>Instructor</b> , Singapore Management University	<b>4/4</b>
11	Jeremy Khoo	▪ <b>Chairman</b> – Advocacy and Research Committee	1 January 2015	<b>Head</b> , Dementia Membership and Volunteer Management, Alzheimer's Disease Association	<b>3/4</b>
12	Ong Hoon Meng	▪ <b>Chairman</b> – Agape Village Committee ▪ <b>Chairman</b> – Programme Committee ▪ <b>Member</b> – IT Committee	1 January 2019	<b>Independent Advisor</b>	<b>4/4</b>
13	Tan Tee How	▪ <b>Member</b> – Finance and Grants Committee	1 January 2019	<b>Executive Director</b> , Chip Eng Seng Corporation Ltd	<b>2/4</b>
14	Joachim Toh	▪ <b>Chairman</b> – Audit Committee	1 January 2015	<b>Deputy Chief Investment Officer</b> , Nanyang Technological University	<b>3/4</b>
15	Paul Beh	▪ <b>Chairman</b> – Fundraising Committee ▪ <b>Member</b> – Agape Village Committee	1 January 2017	<b>Chairman Asia Pacific</b> , Reed Exhibitions Advisory member of Worldwide Board	<b>2/4</b>
16	Mark Tang	▪ <b>Chairman</b> – Young Adults Committee ▪ <b>Member</b> – Membership Committee	19 January 2017	<b>Risk Management</b> , PMC Treasury Asia	<b>4/4</b>
17	Lum Hon Fye	▪ <b>Chairman</b> – IT Committee	1 January 2019 – Resigned 18 October 2019	<b>Chairman</b> , Cheng San - Seletar Community Development & Welfare Fund (CDWF)	<b>Resigned</b>



## TRUSTEES OF CARITAS SINGAPORE AGAPE FUND

The trustees hold the Fund on trust for its charitable purposes



**JANET ANG**  
Chairman



**LAURENCE LIEN**  
Deputy Chairman



**RAYMUNDO YU**  
Member



**KWEK MEAN LUCK, SC**  
Member



**PROFESSOR TAN CHENG HAN, SC**  
Member



**NG KOK SONG**  
Member



**REV DEACON CLEMENT CHEN**  
Member



**CHRISTINA ONG**  
Member



**NG KEE CHOE**  
Member



**TEO SWEE LIAN**  
Member

	Name	Trustee Appointment	Appointment Date	Occupation	2020 Trustee Meeting Attendance
1	Janet Ang	<b>Chairman</b> (effective 1 January 2019)	1 January 2015	<b>Non-Resident Ambassador to the Holy See</b>	<b>1/1</b>
2	Laurence Lien	<b>Deputy Chairman</b> (effective 1 January 2019)	1 January 2015	<b>Chairman,</b> Lien Foundation	<b>1/1</b>
3	Raymundo Yu	<b>Member</b>	1 January 2018	<b>Chairman,</b> Asia Pacific for Bank Julius Baer and Columbia Threadneedle Investments	<b>1/1</b>
4	Kwek Mean Luck, SC	<b>Member</b>	1 January 2019	<b>Solicitor-General,</b> Attorney-General Chambers (AGC)	<b>1/1</b>
5	Professor Tan Cheng Han, SC	<b>Member</b>	1 January 2019	<b>Dean &amp; Chair Professor of Commercial Law,</b> City University of Hong Kong	<b>1/1</b>
6	Ng Kok Song	<b>Member</b>	1 August 2013	<b>Chairman,</b> Avanda Investment Management Pte Ltd	<b>0/1</b>
7	Rev Deacon Clement Chen	<b>Member</b>	1 January 2015	<b>Permanent Deacon,</b> Catholic Archdiocese of Singapore	<b>1/1</b>
8	Christina Ong	<b>Member</b>	1 January 2015	<b>Founder,</b> COMO Group	<b>1/1</b>
9	Ng Kee Choe	<b>Member</b>	1 January 2019	<b>Chairman,</b> CapitaLand	<b>1/1</b>
10	Teo Swee Lian	<b>Member</b>	1 January 2019	<b>Chairman,</b> CapitaLand Integrated Commercial Trust Management Limited	<b>1/1</b>

## BOARD INFRASTRUCTURAL COMMITTEES

### Audit Committee

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#### Chairman

Joachim Toh

#### Members

Francis Wan  
Benedict Cheong  
Patricia Lim

#### Secretariat

Agnes Ng

### Executive Committee

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#### Chairman

Prof Tan Cheng Han, SC

#### Members

Teo Jin Lee  
Rev Msgr Ambrose Vaz  
Rev Msgr John-Paul Tan, OFM, JCL

#### Secretariats

Christine Wong  
Adeline Chung

### Finance and Grants Committee

---

#### Chairman

Agnes Liew

#### Members

Belinda Young  
Gerard Teo  
Tan Tee How  
Thomas Goh

#### Secretariat

Veronica Njo

### Nomination Committee

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#### Chairman

Prof Tan Cheng Han, SC

#### Members

Teo Jin Lee  
Rev Msgr Ambrose Vaz  
Rev Msgr John-Paul Tan, OFM, JCL

#### Secretariat

Christine Wong



## BOARD PROGRAMME COMMITTEES

### Agape Village Committee

**Chairman**  
Ong Hoon Meng

**Vice-Chairman**  
Pius Lee

**Members**  
Paul Beh  
Theodore Chan  
Esther Chia\*  
Agnes Liew  
George Lim  
Irene Loi  
Augustine Tan  
Jason Rodrigo\*  
Mark Wettasinghe

**Spiritual Director**  
Sr Elizabeth Lim, RGS

**Staff in Attendance**  
Christine Wong  
Gordon Pinto

**Secretariat**  
Genevieve Koh

\*Co-opted member

### Advocacy and Research Committee

**Chairman**  
Jeremy Khoo

**Members**  
Esther Chia  
Ivan Yeo  
Jeremy Yeo  
Roland Yeow  
Tiffany Tham  
Fred Cordeiro

**Secretariat**  
Jorain Ng / Erwin Susanto

### Membership Committee

**Chairman**  
Peggy Yee

**Members**  
Cheong Cheng Guan  
Damien Ooi  
Francis Mane  
Jennifer Lim  
Leong Seey Seey  
Mark Tang  
Patrick Chua  
Sabina Soh

**Secretariat**  
Jacob Soo

### Communications Committee

**Chairman**  
Alan Lim

**Members**  
Alvin Neo  
Jeanette Tang  
Jerry Tan  
Sr Wendy Ooi, FSP  
Stephanie Yip  
Venessa Lee

**Secretariat**  
Anita Sebastian

### Parish Engagement Committee

**Chairman**  
Rev Msgr John-Paul Tan, OFM, JCL

**Members**  
Gabriel Fok  
Jean Zee  
Joel Er  
Joey Chan

**Secretariat**  
Eve Ong

### Formation Committee

**Chairman**  
Pius Lee

**Members**  
Anthony Soo  
Rev Fr Christopher Soh, SJ  
Rev Fr David Garcia, OP  
Fang Swee Im  
Goh Han Serm  
Stephenie Ng  
Francis Tay  
Nicholas Chee

**Secretariat**  
Jacob Soo

### Programme Committee

**Chairman**  
Ong Hoon Meng

**Members**  
Agnes Liew  
Carol Barbara Pereira  
Nicholas Raphael Netto  
Peggy Yee

**Staff in Attendance**  
Christine Wong  
Eve Ong

**Secretariat**  
Jorain Ng

### Fundraising Committee

**Chairman**  
Paul Beh

**Members**  
Louis Lim  
Perlita Tiro  
Pius Lee  
Kris Sidharta

**Secretariat**  
Pamela Lim

### Young Adults Committee

**Chairman**  
Mark Tang

**Members**  
Alina Chia  
Bernadette Sandra  
Celeste Wee  
George Tan  
Marissa Yee  
Maryana Hermawan

**Spiritual Director**  
Rev Fr Christopher Soh, SJ

**Secretariat**  
Gail Ng

### IT Committee

**Chairman**  
Lum Hon Fye

**Members**  
Ong Hoon Meng  
Philip Yeap  
Wang Wei Lung  
Steven Tan (resigned in July 2020)

**InfoSec Sub-Comm Lead**  
Ian Loe

**Staff in Attendance**  
Gordon Pinto

**Secretariat**  
Manolo Fetalvero

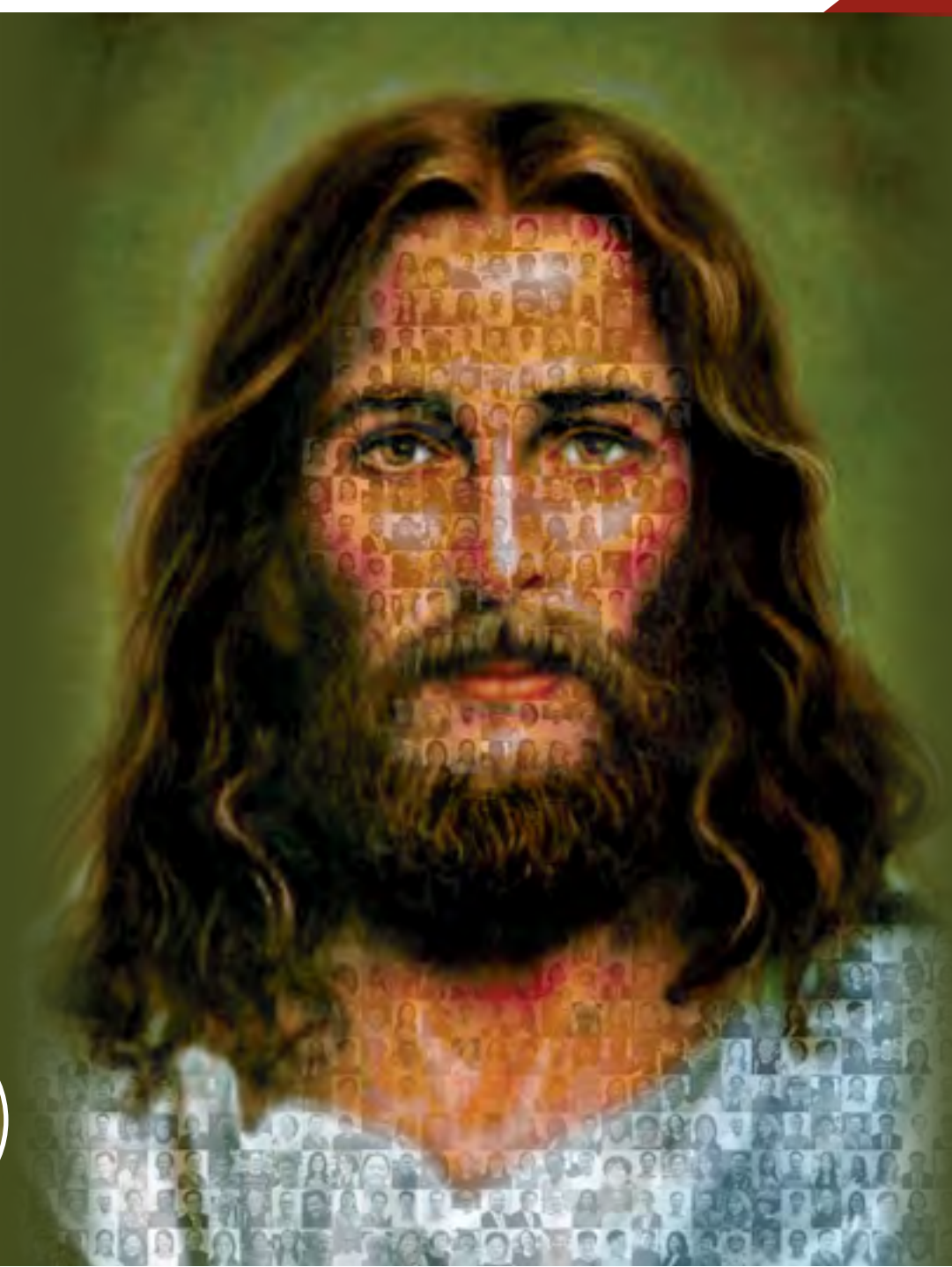
# Caritas Singapore

## God's Love in Action

"Together, we can be the manifestation of God's Love in Action."



Head of Christ by  
Reginald Marsh





In 2020, we launched our tagline to represent our efforts in Singapore; God's Love in Action.  
Here is a message from our Chairman, Prof Tan Cheng Han, SC, as shared in Caritas in Mission (March, 2020)

I have always thought that the most beautiful, most profound truth in the Bible is that "God is love".

And we are told further that the love of God was made manifest among us by God sending His only Son into the world, so that we might live through Him (cf. 1 John 4:8–9).

As children of God redeemed by the ultimate sacrifice of Jesus, we too in turn are called to love one another, because while we have not seen God, "if we love one another, God abides in us and his love is perfected in us" (1 John 4:11–12).

This in essence is the mission of Caritas, to manifest the love of God through the Church's love for God's creation, especially the last, the lost and the least among us. This is what God asks all of us as followers of his Son, Jesus, to love our neighbour as God has loved us.

We want to make God's love a reality, something real, something tangible, something that people can experience especially when they are facing difficult times. And when they experience that love from us, we hope they will see that there is more than the brokenness and the pain and the sadness that they feel, that there is a greater "something" that they can move towards. And this something is God.

At Caritas, by being the manifestation of God's Love in Action, we try to see where the gaps are in the community and how we can make a difference by working with others. We hope that over time, we can begin to address some of the root causes, not just the symptoms of social issues. This is of course more complex.

And this is where I see the Caritas family of member organisations as a wonderful source of strength to the community because it showcases the diversity of talent and heart within the Catholic Church.

We are many parts with many different charisms, but ultimately, there's only one Lord and one Body. Our different charisms will serve different parts of the community, and we can come together to work towards issues that require more complex solutions.

Whether or not you are a volunteer with the Caritas family, you are all called to be members of Caritas in spirit.

There are many other practical ways in which you can be the face of Jesus in your community.

1. If you know someone in need, point him in the right direction so that he can get the help he needs.

2. We can also show kindness every day; a kind phrase, a pat on the back for somebody who has done a good job, or a hug for someone who needs a brighter day.

Everybody needs God's love to be made manifest in their lives.

You and I can be that manifestation of God's love to people so that they may see our Lord Jesus in us.





# Caritas SINGAPORE

*God's Love in Action*

The Caritas Singapore family is made up of 27 Catholic charities serving various segments of our community.

## OUR CARITAS SINGAPORE FAMILY



### FAMILIES AND CHILDREN

- Canossaville Children and Community Services (CCCS)
- Catholic Family Life (CFL)
- Christian Family and Social Movement (CSFM)
- Infant Jesus Homes and Children's Centres (IJHCC)
- Marymount Centre
- Montfort Care
- Morning Star Community Services (MSCS)



### YOUTH

- Boys' Town
- HopeHouse



### PERSONS WITH MENTAL HEALTH ISSUES

- Clarity Singapore



### POOR AND ELDERLY

- Catholic Welfare Services (CWS)
- Society of Saint Vincent de Paul (SSVP)



### PERSONS WITH DISABILITIES OR SPECIAL NEEDS

- Abilities Beyond Limitations and Expectations (ABLE)
- Faith and Light Community (FLC)
- Mamre Oaks



### PERSONS WITH MEDICAL NEEDS

- Assisi Hospice
- Mount Alvernia Hospital



### MIGRANTS

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



### PERSONS LIVING WITH HIV/AIDS

- Catholic AIDS Response Effort (CARE)



### OVERSEAS MISSIONS

- Acts29 Mission
- Caritas Humanitarian Aid & Relief Initiatives, Singapore (CHARIS)
- Jesuit Refugee Service



### THE INCARCERATED

- Roman Catholic Prison Ministry (RCPM)



### GUILDS

- Catholic Business Network (CBN)
- Catholic Lawyers Guild (CLG)
- Catholic Medical Guild of Singapore (CMG)
- Catholic Nurses Guild (CNG)

Scan the QR code for more information on our member organisations





# CARITAS INTERNATIONALIS

## Caritas Internationalis

We are a member of Caritas Internationalis (CI) in Rome – a confederation of over 162 members worldwide operating in 200 countries that coordinates emergency operations, formulate development policy, and advocate a better world for everyone. As the charitable arm of the Church, Caritas reaches out to the poor, vulnerable, and marginalised, regardless of race or religion.

On 20 March 2020, Pope Francis asked the Dicastery for Promoting Integral Human Development (DPIHD) to create a Commission, in collaboration with other Dicasteries of the Roman Curia and Caritas Internationalis, to express the Church's solidarity and care for the whole human family facing the COVID-19 pandemic. Pope Francis wanted Caritas Internationalis to care and defend the poorest at this moment of pandemic.

Therefore, the COVID-19 Response Fund was created, so that Caritas organisations could help the poorest and most vulnerable people around the world survive the pandemic. With contributions of around three million euros, the fund has financed 29 Caritas projects that have helped over 8 million people worldwide. Through these projects, Caritas International has been able to witness the solidarity of the universal Church towards the poor.

Aloysius John, secretary general of Caritas said,

“When Pope Francis sent Caritas Internationalis on this mission of solidarity, he said: ‘Be agile and quick and continue to carry on your work. If you don’t do it, who will?’”



Photo credit: Caritas Venezuela

<https://www.caritas.org/2020/04/covid19commission>



## Caritas Asia

Caritas Asia's mission is to lead and build the capacities of Caritas organisations in Asia to address a range of programmatic issues from emergencies to advocacy for the most vulnerable communities. There are four Caritas Asia (CA) sub-regions: Central, East, South, and Southeast Asia (SEA). Caritas Singapore is in the SEA group together with teams from Cambodia, Indonesia (Karina KWI), Myanmar (KMSS), Malaysia, Philippines (NASSA), Thailand, Timor-Leste, and Vietnam.

As the Caritas confederation continues to look at humanitarian issues, Caritas members in the Asian region also look at opportunities to come together to affirm and listen to each other, and also to learn best practices on efforts on the ground.

Our time together was made possible for these occasions both in person and online:

1. Localisation and Safeguarding workshops (January 2020)
2. Safeguarding online training with CI (May or June 2020)
3. Webinar on the regional COVID-19 response
4. Joint Outreach for World Humanitarian Day

Photo credits: Caritas Asia





# COVID-19 Response

Photo credit: rawpixel.com

# Our COVID-19 Response



## COVID-19 UPDATE



**CLOSED**

(7 April until 1 June 2020)  
Caritas Singapore HQ  
at Catholic Centre



8375 3125 (if you need help)  
8375 8490 (general enquiries)



info@caritas-singapore.org



**OPEN**

Caritas Singapore  
– Agape Village



6801 7400  
(general enquiries)



agapevillage@car

9am to 6pm, from Mondays to Fridays only

### Prompt set up of helplines for the Community

As the country looked at DORSCON Orange, we quickly set up a dedicated helpline for people in need in our community to reach us. This line remains open.

As calls started to come in, we were able to link callers with pertinent members of the Caritas Singapore family and other Social Service Agencies (SSAs).

During the Circuit Breaker, Caritas Singapore–Agape Village remained open so that the member organisations of the Caritas family based at the premises could continue essential services.

### Enhanced digitisation

With work from home becoming part of the new norm, and programmes and services going online, technology became an integral part of our lives. All of us in the community, the young, those in school and higher education, adults, and the elderly stayed connected through technology.

As we strived to continue our work, enhancements and quick responses to learning and using technology was critical. We moved quickly to get all staff in all

departments sufficiently set up to work from home, with seamless remote collaboration with Caritas and with the rest of the family and our stakeholders.

Then, our focus turned to programmes. Now, Caritas Singapore has the capability to run online workshops and programmes such as paid My Personal Moral Compass courses, Young Adult sessions, Share-A-Pot sessions for the elderly, and Roundtable events with breakout sessions with local and overseas speakers.

To ensure enhanced security, website enhancements enable gated contents to keep information and data safe as well.

Kudos to the team for rising to the challenge!

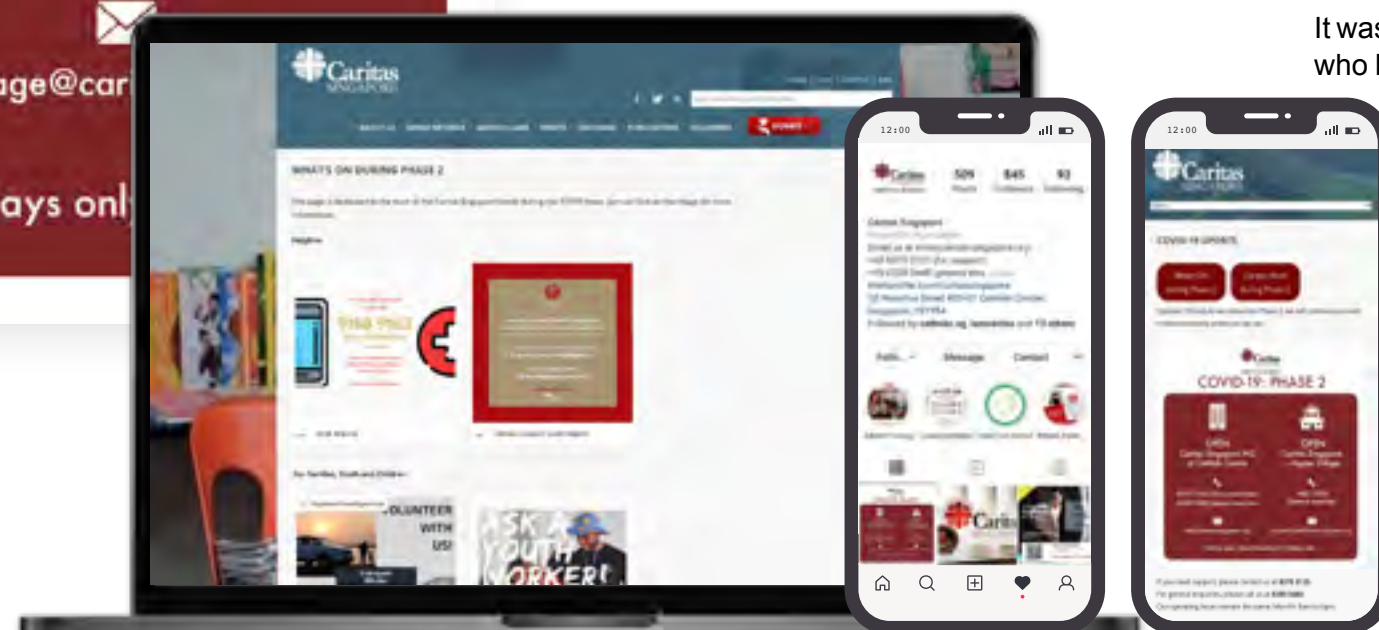
### Open Communication

COVID-19 restrictions necessitated the opening and enhancing of our communication channels. As we faced Circuit Breaker, we saw more communication within the family and among the Caritas staff as well to keep our efforts coordinated, and no one worked alone.

We strove to keep the Caritas Singapore family updated on the latest COVID-19 developments with advisories and guidelines from the Archdiocese and relevant government agencies.

It was also important to update donors and well wishers who blessed us with donations over Charities Week on what's happening on the ground as we plunged into unprecedented times.

Social media and the website were the face of the organisation during this time. With a coordinated effort, we kept our stakeholders updated through these online platforms, as well as via emails and phone calls.





## Continuation of Services at Caritas Singapore–Agape Village

To continue serving the poor and marginalised, together with the member organisations of Caritas Singapore family based at Caritas Singapore–Agape Village (AV), we implemented various safety measures to continue operations during these unprecedented times.

We implemented a comprehensive Safety Management System to create a safe environment for staff, clients and visitors to the premises. These included reducing physical interaction and ensuring safe distancing, and stepping up on cleaning/disinfecting procedures and processes across the building.

We also saw efforts by several member organisations to continue their operations at AV to reach out to their clients during this challenging period.

The **Mount Alvernia Outreach Medical and Dental Clinic** was identified as essential services, and continued operations at AV. Of utmost importance was ensuring patient and staff safety by swiftly putting in place measures and processes that comply with the

Ministry of Health's (MOH) guidelines on infection control and protocols.

In the initial phase, clinic staff were gowned up in full personal protective equipment at all times as there was no knowing if a patient would be a suspect case of COVID-19 infection. Protocols were synced with the Caritas team at AV on handling of potential suspect cases and isolating them, so as to minimise the risk of the virus transmission within the premises.

As the situation evolved, the staff at the clinic had to promptly keep up with the requirements of the latest health advisories from MOH; from changing suspected case definitions, restriction on healthcare workers' movement to putting on hold elective services.

From June, **Clarity Singapore** also resumed their services at AV. The team was quick to start virtual services such as tele/video therapy, group therapy and public workshops, and support to ensure continuity of services. Clarity Singapore continues to work with people with mental health issues.



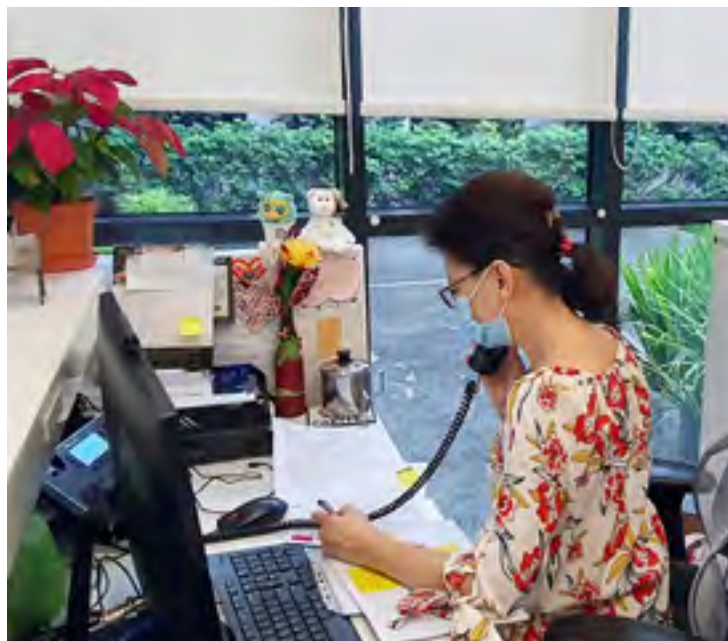
Clinic staff taking temperature for patient during registration



## Reaching out to the elderly in our community

Prior to the COVID-19 pandemic, we used to see about 200 seniors a week at our satellite Share-A-Pot (SAP) sessions at Caritas Singapore-Agape Village. During the Circuit Breaker, a small group of SAP volunteers and Caritas staff conducted calls to our SAP participants.

As part of our outreach, we spoke to 202 seniors, reconnected with them to understand how they were coping with the various national measures to manage the spread of COVID-19. Through these conversations, we sought to understand their mental state and well-being, if they required any assistance, and extended our care and concern for them.



## Training by our Veteran Volunteers

In compliance to the Ministry of Culture, Community & Youth (MCCY) Guidelines for volunteer management during COVID-19 pandemic, we were unable to engage our veteran volunteers who provided the vital back-end support needed for our annual flagship fundraising campaign: Charities Week.

In March 2020, as part of our Business Continuity Planning, our volunteers readily took on the role of mentors. They shared their knowledge and the process of the counting work which they have been doing behind the scenes for Charities Week for many years.



Veteran volunteers training staff for the counting work for Charities Week 2020. Photo was taken before Circuit Breaker.



## National Care Hotline

During the Circuit Breaker, the Ministry of Social and Family Development called for volunteer professionals in the social service sector to man the 24-hour National Care Hotline to provide emotional and psychological support to those who call in.

Our Executive Director, Christine, and some staff from our Member Organisations answered the call to support the hotline.

## Extending our Appreciation to Frontline Caritas Family Members

When we were in DORSCON Yellow, we were concerned for our frontline Caritas family members. The team at Caritas Singapore kept them in our prayers and we penned notes of thanks and encouragement for them.

Our Executive Director, Christine, delivered the card to the dedicated team at **Mount Alvernia Hospital**.



Mount Alvernia Hospital team in February, 2020  
Photo credit: Mount Alvernia Hospital



## Catholic Community supported Our Catholic Charities amid COVID-19 Challenges

As the Caritas Singapore family worked to support our brothers and sisters in need, it was heartening to see our Catholic community coming forward in their own ways to offer help.

Several donors approached Caritas Singapore to help them channel their donations-in-kind to bring support, comfort and smiles to those who were facing struggles and challenges in their lives.

An **anonymous donor** blessed us with over 130 cartons of yoghurt.

They were distributed to our members such as Catholic Welfare Services, Assisi Hospice, Mount Alvernia Hospital, and Marymount Centre for the people they journeyed with.

The donor shared this verse which inspired their giving:

“ You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.”  
2 Corinthians 9:11

Members of the **Catholic Prayer Society** worked with staff from Caritas and members of the family to raise over \$40,000 to support families with young children affected by COVID-19.

They sponsored items such as laptops, furniture, groceries and other necessities.

An anonymous donor contributed \$10,000 worth of chocolates as a gesture of support and encouragement to those in need during this challenging period.

Eighty sports bags were also donated to children and youth of Infant Jesus Homes and Children's Centres and HopeHouse.



Care pack collection at CHIJ–St Nicholas Girls' School  
Photo credit: CHIJ–St Nicholas Girls' School

As part of their NDP special project, students from **CHIJ–St Nicholas Girls' School** contributed and packed over 1000 care packs containing sanitisers, face masks, snacks and specially handwritten cards. Messages of gratitude, and words of hope and comfort brought smiles and joy to our migrant workers, frontline workers and those in need.

Francis Mane, a volunteer with the **Christian Family and Social Movement**, helped to distribute the care packs to the workers at his work site. Recognising and appreciative of the students for setting it up, he said “God bless and thanks to the students of CHIJ–St Nicholas Girls' School for all the effort made to reach out in a small way to the foreign workers. Your kind gesture has helped to affirm the first principle of the Catholic Social Teaching (CST) which is [on] human dignity of all those who are marginalised especially the builders, cleaners, security guards, the gardeners, etc. What really affirmed the workers the most were the reusable masks and the bottles of sanitisers.”

Staff at **Mamre Oaks** shared, “Thank you for keeping us in your hearts and sending us care packages. The small gifts along with the heartfelt messages and drawings certainly brought us warmth, hope, and love in this difficult time. It was a lovely surprise and we have all been enjoying the snacks and goodies.”

**Montfort Care** staff also conveyed their thanks, “We are very privileged to receive the care packs from the wonderful students of CHIJ–St Nicholas Girls' School for the families in need and our frontline workers. The thought is so precious and the act, assuring. The students have exemplified the school's mission in a very practical way. Indeed, they are living out of the School's vision for the students – Girls of Grace, Women of Strength and Leaders with Heart. In Montfort Care, we believe that “Those whom the world rejects must move you the most.” A quote from St Louis-Marie de Montfort. We thank you all for the donation-in-kind.”

The Caritas Singapore family is deeply grateful to our Catholic community for their prayers, offers of help and support during this difficult time.



Cleaners at Caritas Singapore–Agape Village



Montfort Care Marine Parade Family Service Centre  
Photo credit: Montfort Care



Montfort Care Bukit Timah  
Photo credit: Montfort Care



# STORIES FROM OUR MEMBER ORGANISATIONS



## ACMI adapts its outreach during Circuit Breaker

Pastoral care is the forefront of the Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI)'s outreach. The team reached out to migrant workers, foreign domestic workers, transnational families and foreign spouses to understand their needs during the COVID-19 Circuit Breaker.

### Migrant Workers in Dormitories

In collaboration with various communities, ACMI delivered care packs consisting of masks, sanitisers and food items to migrant workers. Many generous donors also offered various items such as carrom

boards to help alleviate the mental and psychological stress of foreign workers who were confined to their dormitories. With donations of dates from the Archbishop's office, ACMI was able to send these delicious treats to Muslim workers during Ramadan.

### Transnational Families

ACMI also provided support to vulnerable and low-income transnational families by providing them with groceries and care packs. A lack of food was a major concern, especially for families with children, when breadwinners lost their jobs and had no income.

“COVID-19 has definitely brought everyone together. We all had one purpose – to help those who have less than us during this crisis. It's such a joy to see the communities/individuals come together, regardless of race or religion, to help each other.

In ACMI, we as a team have grown stronger and more united, doing things differently to provide support, hope and love to the migrants who are vulnerable and in need. It is through a crisis like this that we experience the presence of God in our work.”

- Esther Chia,  
Executive Director, ACMI



### Foreign Domestic Workers

ACMI reached out to employers and foreign domestic workers (FDWs) encouraging open communication and strengthening employer-employee relationships during this time. When ACMI started some online classes, many employers were appreciative and were willing to loan laptops, allowed use of home WIFI and gave the FDWs time-off for classes.

Unfortunately, not all stories ended positively as some FDWs were repatriated when their employers lost their jobs or when foreign employers were themselves sent home.

### Holistic Care

Other than the physical and social needs of the migrants, ACMI also addressed the mental, spiritual and emotional needs of migrants in Singapore.

ACMI conducted guitar classes, cooking and baking demonstration videos made by its fellow staff and trainers. For those feeling spiritually lost, ACMI organised livestream Solidarity Prayers, created videos on gratitude and hosted online spiritual programmes as well.

It was heartening to witness how so many came together to help one another regardless of nationality, religion or socio-economic status. There was a unified effort from everyone to help these vulnerable migrants.



ACMI is truly a #familytomigrants.

For more information about how ACMI has assisted and played a part during COVID-19, please visit our website: [www.acmi.org.sg/care-for-our-migrant-brothers-and-sisters/](http://www.acmi.org.sg/care-for-our-migrant-brothers-and-sisters/)



# Assisi Hospice Inpatient Service

## – Continuing to care



Photo credit: Assisi Hospice

**Assisi Hospice** played its part during the pandemic crisis by admitting more patients.

This helped to free up beds in the acute hospitals for the treatment of COVID-19 patients. The number of new admissions for its Inpatient service from January to June 2020 increased by 25%, compared to 2019.

However, manpower was tight as there were staff who had to be on Stay Home Notice or Leave of Absence. Assisi's staff also sacrificed their off-days and annual leave to take on additional patient load and some roles of the volunteer-carers who could no longer assist.

Many of Assisi's staff are foreigners and with travel restrictions, they were not able to return home to see their own families for about a year. Yet, they generously continue to do their part to serve joyfully and provide comfort and love to patients and families.

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

"We nurses are accustomed to witnessing suffering but this virus's (COVID-19) ability to spread has resulted in something profoundly sad: It allows for fewer goodbyes (due to the restriction in number of visitors during the Circuit Breaker period). For some patients with big families, the hardest thing is when some of them are not able to be at their loved ones' bedside, can't hold their hands and say their last goodbyes.

I cared for a female patient in her 70s during the Circuit Breaker. She was a widow and stayed with her niece and her family. She was very close to her siblings, but they were elderly and unable to visit often, hence her niece did not include them as the designated visitors. Both the patient and her siblings were sad because they could only talk through video calls, and they kept asking her niece if there had been a change in regulations so they could visit.

The patient wished to go home, and her niece managed to engage a domestic helper after much effort, in time to bring her home for Hari Raya. However, the patient passed on the morning of the day she was due for discharge. Her niece felt guilty that she did not bring her home in time.

I was on night shift and caring for the patient the night before she passed on, and I assured her niece that the patient was actually in good spirits and very much looking forward to going home when I was caring for her.

They brought her body home for a while after she passed on, to fulfil her wish."

Nurse Rosmah Bte A Hamid  
Assisi Inpatient Ward Nurse of 12 years



# Assisi Hospice Home Care Service

## – Caring for more at home



Many home palliative care patients have symptoms that are similar to COVID-19 symptoms. **Assisi Hospice's** Home Care team pulled together to meet the challenges.

The team took on many added precautionary measures to ensure their own safety, re-worked clinical care processes, accepted changes, and yet, every day brought new situations which needed to be worked through.

The number of new admissions from January to June 2020 increased by 24% compared to 2019. Assisi Hospice's Home Care service remains essential to its patients, and it has enabled a larger number of patients to be cared for in their own homes during these challenging times. It currently manages 550 patients at any one time.

Home Care patients are typically under Assisi's care for about three months, and some up to a year before they pass on. Assisi's Care Team helps to manage their symptoms, preventing them from having to seek treatment from the hospitals or even having to be admitted to hospitals.

However, just when the team thought they had dealt with most challenges, the "no dine-in" regulation during the Circuit Breaker period meant that they were no longer able to stop for a rest or quick lunch at coffeeshops or hawker centres in between visits. This has since been sorted out. The team awaits the next surprise to be conquered!

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

"I feel that we are the 'front frontline staff'. We enter their houses even before they step into the hospital. We are facing the risks ahead of others.

I am caring for an elderly lady, Mdm T, who is happily married with her husband and with four adult children. Mdm T has cervical cancer and we have been caring for her for the past year. Recently, her condition deteriorated, and she was admitted to a hospital.

She was very depressed in the hospital as the limitation of visitors meant that she could not see her husband whom she was very attached to.

Thankfully, with our Home Care support, she could be discharged and cared for at home, in the company of her husband every day. Our active follow-up visits for her condition and supporting her care at home continues. She is now very cheerful and always smiling when I visit her.

Through caring for her, I learnt about true love in difficult times and that is even more evident in times like these.

After the crisis, I wish to hug my patients! It's very sad now we can't do that which we took for granted. In palliative care, it is 'now you see them and after a while you don't'.

I am not quite sure when this crisis will be completely over. I pray it will be soon."

Nurse Linda Chew  
Assisi Home Care Nurse of four years





Photo credit: Canossaville Children and Community Services

## Essentially Essential

When the Circuit Breaker was announced, the Essential Workers in our society found themselves in a dilemma. They had a responsibility to their country and jobs as frontline workers, but they also had the responsibility to take care of their children who were at home as schools were closed.

Canossaville Student Care (CSC) worked swiftly to support these families under their care. They quickly applied for, and attained 'essential service status'. This allowed CSC to keep its doors open and give these parents the much needed support and peace of mind, knowing that their children were well taken care of while they served the society. Staff and teachers of Canossaville were mobilised to create new work processes to ensure a safe environment for the children to learn and grow in, and assist them in adapting to the new normal.

## Packing with Care

While many of us are fortunate enough to keep our jobs and continue working from home, the reality is vastly

different for breadwinners of vulnerable families working as manual labourers. Even with the best efforts of our government and other avenues of assistance available to them, many families may not qualify, or may not be supported in an adequate or timely manner. Despite the many helping hands approach, some families do not always get the help they require when they need it the most.

In response to this need, Canossaville organised four distributions of food, groceries, daily necessities, and supermarket vouchers from April to December. About 150 vulnerable families from across the Canossian Village have benefitted from these distributions. Families were provided items tailored to their situation and needs. For example, diapers and milk powder were given to families with young children. Families that do not cook at home were provided frozen cooked food which they can easily prepare. As Hari Raya was during the Circuit Breaker, Muslim families also received 'kueh kueh' and cookies to celebrate the important festival. In 2021, Canossaville is planning for five distributions throughout the year. They are committed to continue journeying with and supporting all the families under their care.



Photo credit: Canossaville Children and Community Services

## Teletherapy

COVID-19 forced organisations around the world to digitalise and find creative ways to continue delivering services. Canossaville was no different. Unable to meet the children in person, therapists from the Canossian Child Development Unit (CCDU) sought to utilise teleconferencing platforms to carry out their sessions. As this was something new to the whole department, they learnt together as a team by sharing ideas and tips with each other. With a strong support and clear

**Canossaville Children and Community Services (Canossaville)** is a social service agency committed to serving and impacting the lives of children and their families regardless of race, language or religion. Canossaville runs a Preschool, Student Care, and Child Development Unit, and specialises in working with children with hearing loss.

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



Photo credit: Canossaville Children and Community Services





Photo credit: Dr Chua Yang, Obstetrician & Gynaecologist, A Clinic for Women

# Caring for COVID-19 Patients

In March, **Mount Alvernia Hospital (MAH)** received a request for assistance from the Ministry of Health, to help alleviate the load on public hospitals due to a surge in the number of COVID-19 cases in Singapore. Our public hospitals were stretched as they were treating and caring for patients infected with the virus. MAH readily agreed to receive the patients.

[mtalvernia.sg](http://mtalvernia.sg)

**“The Year 2020 is an extraordinary year ... In such tough times, this is when we show our character and grit, staying united and strong. It is also in such tough times that all of us in the healthcare sector can make a significant contribution to our patients and community. I am very heartened by colleagues for going above and beyond the call of duty to manage the pandemic together. The COVID-19 pandemic is an example for us to live and demonstrate our Mission, through providing love, comfort and care for patients and their families.”**

Dr James Lam,  
Chief Executive Officer,  
Mount Alvernia Hospital

## Answering the Call

On 2 April, the first batch of recovering COVID-19 patients was admitted. Many of them were young adults who had recently returned from overseas and exhibited mild symptoms. Being clinically well, they only required isolation and clinical monitoring during their recovery from the infection.

A special ward was designated to house the incoming COVID-19 positive patients, as it was equipped with a dedicated ventilation system which could ensure the efficacy of the air quality. Stringent security measures and guided infection control protocols from the National Centre for Infectious Diseases (NCID) were already in place to provide the patients with continuity of care during their recovery.

To minimise the risk of COVID-19 transmission in the hospital, relevant mitigation measures were immediately implemented. The care team took further steps to ensure compliance with stringent infection control protocols, along with adherence to prevailing guidelines on the use of personal protection equipment. They were further guided by the NCID team to continue the delivery of safe care to the rest of the patients in the hospital, thereby providing necessary and uninterrupted services.

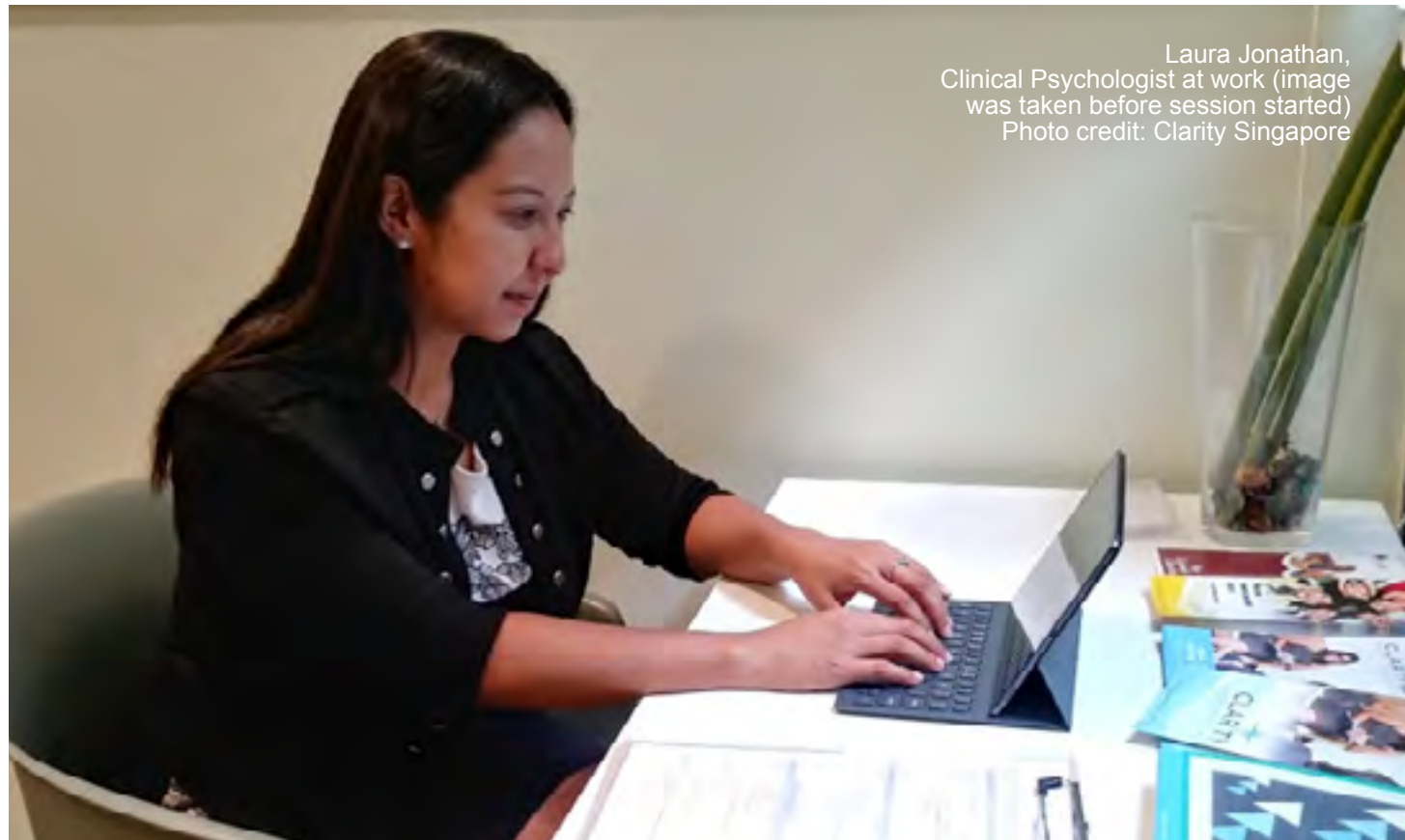
## Freeing up Resources for Serious Cases

An option was offered to staff to be deployed to other wards, particularly for staff with young children at home. According to Ms Shirley Tay, Director of Nursing, none of them opted to take this option. Nurses, housekeeping, security, and other frontline staff chose to stay on. The nursing team bravely stepped up to the challenge to look after these patients, knowing that they were putting their own lives at risk. The hospital operations and other clinical staff also stepped up to the mammoth task. They had to make the necessary adjustments to ward allocations, workflow, and rostering all within a very short period. MAH is grateful to everyone for their commitment, teamwork and hard work.

By the end of June, MAH was pleased to discharge all the patients who finally returned to their loved ones at home.



# Therapy at Clarity Singapore Adapts to the Pandemic



“The COVID-19 pandemic has been a significant influencer of behaviours and expectations. It has not only surfaced a high level of emotional distress but also accelerated our adaptability to change. We are encouraged to see how quickly clients have been open and adaptive to address their mental health struggles with technology and remote services. On an organisational level, we are more productive and coordinated in work processes as we serve more people with existing resources. We can be optimistic in dire situations! ”

Fred Cordeiro, Executive Director, Clarity Singapore

Here is some sharing from two of Clarity Singapore’s therapists on their experience adapting to video-consults during the Circuit Breaker.

“I was initially unsure about the effectiveness of video or teleconsults, having been trained and conducted only face-to-face therapy sessions in the past. But this experience has once again shown me how adaptable we are. After a short adjustment period, video or teleconsults became an important resource for clients.



Online therapy is convenient and accessible for clients who previously had difficulty coming to the centre because of their work or school schedules. One of my clients now attends sessions at 8am from home and then goes to work thereafter.

Another group that benefitted from online counselling is those who feel uncomfortable with traditional face-to-face sessions. They found it easier to open up and felt less vulnerable when disclosing confidences.

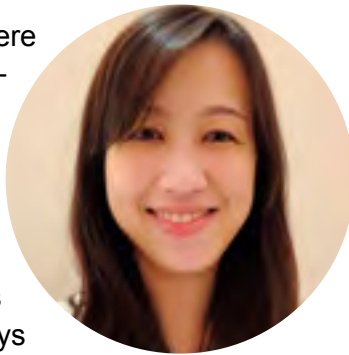
Although convenient, it is challenging to respond quickly to online counselling when crises occur or when a client suffers personal tragedy. It is typically not effective in more complex situations, where close and direct treatment or in-person intervention is necessary, for example, clients that are disassociating. This is because it is difficult to make out a client’s body language which can often provide the therapist with a clearer picture of their feelings, thoughts and moods.

To overcome this, I actively encourage my clients to name their emotions and reactions explicitly to make up for the lack of visual cues, such as “I found myself feeling anxious when you said that”.

Despite the drawbacks, I think the switch has been a positive experience for me and my clients. Generally, the outcomes are as good as face-to-face sessions.”

Joyce Charlie,  
Senior Counsellor at Clarity Singapore

“Initially, many of my clients were apprehensive about video-consults. But it only took one session for them to get onboard with the idea as they became comfortable with this arrangement! One of my clients attends sessions during work-from-home days with absolute privacy.



On the other hand, face-to-face sessions allow us to benefit from human interaction which cannot be replaced. Face-to-face sessions also benefit clients who do not have conducive environments that allow them to undergo therapy at home.

However, in both cases with full commitment to clients’ therapy goals, treatment outcomes can be achieved.”

Ang Yue Ying,  
Clinical Psychologist at Clarity Singapore

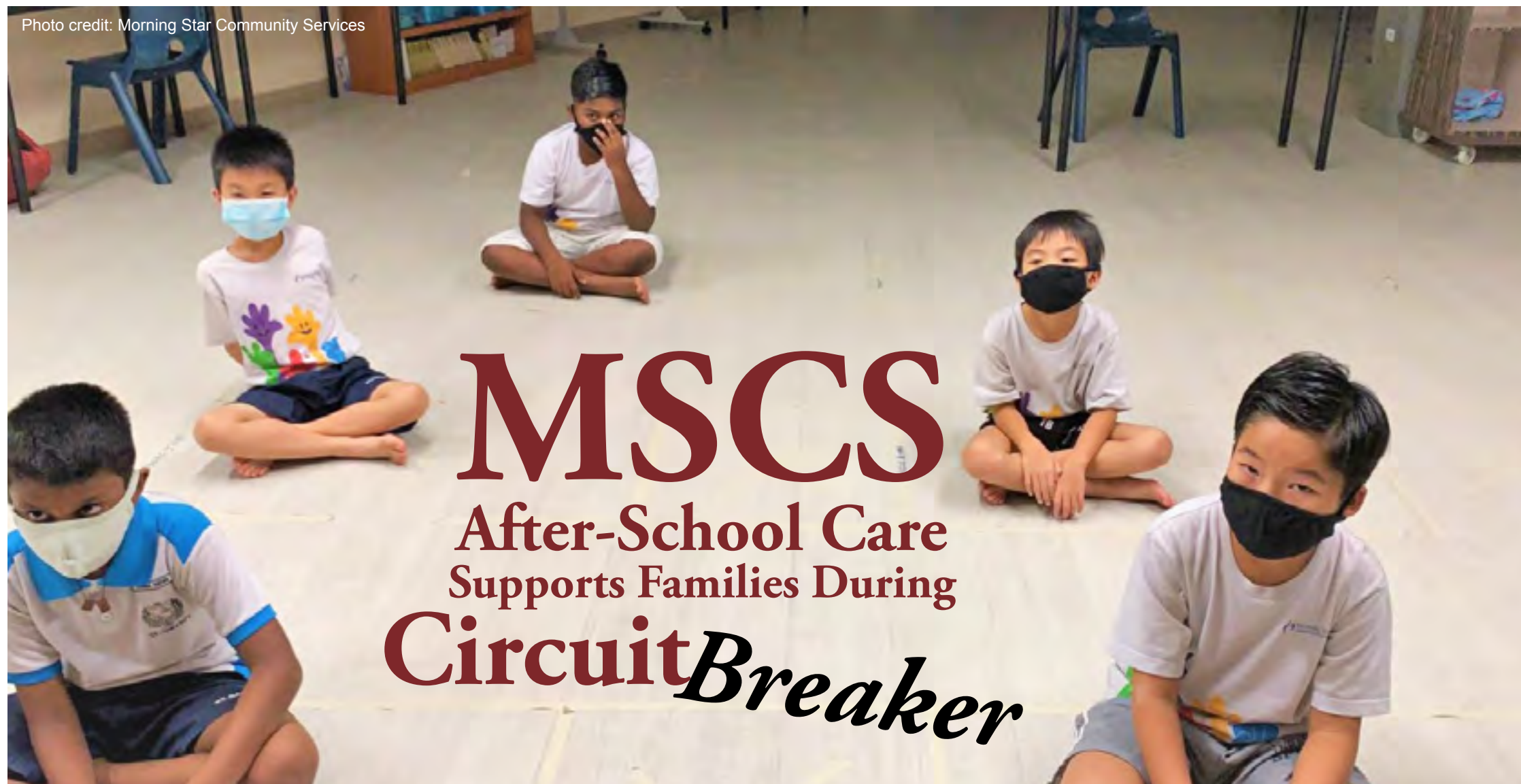
Clarity Singapore is a Catholic charity that provides services to persons with mental health issues live meaningful lives through support, therapy, acceptance and recovery.

We aim to help anyone in all walks of life struggling with mental health conditions arising from anxiety and depression including trauma, pre and post-natal, stress, bereavement and loss, relationship and other emotional issues.

[www.clarity-singapore.org](http://www.clarity-singapore.org)



Photo credit: Morning Star Community Services



**Morning Star Community Services** is a registered charity and Institution of Public Character (IPC) which aims to enrich and strengthen family relationships in Singapore. By empowering individuals and families, MSCS strives to build vibrant communities that can make a difference to society.

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

When the COVID-19 Circuit Breaker was implemented, Morning Star Community Services' (MSCS) After-School Care centres had to cease operations.

However, parents who were employed in essential services were unable to care for their children at home. MSCS St Joseph's Institution Junior and St Gabriel's Primary School Centres took the initiative to obtain approval and remained open for these families. The centres cared for seven children while their parents returned to work knowing that their children were well cared for during the day.

A single father to a nine-year-old, Mr Ang, shared that business was tough and he was grateful that the After-School Care centres remained open. This enabled

him, a Grab driver and the sole breadwinner in his family, to continue working. "We could hardly cover all our expenses. Earnings had been very hard hit by the situation."

"I'm fortunate to have the After-School Care who agreed to take in Ethan for the HBL (home-based learning)... It is really a blessing for me," he said.

Another parent of two boys aged six and nine, Mrs Amanda, shared that at times her sons would have been left unattended at home, as her husband worked on the frontline, and she had to return to the office on certain days. "For [the Facilitators] to put in the effort during the Circuit Breaker... I really appreciate what they have been doing," she said.

The MSCS After-School Care team also continued to check on other children online weekly to ensure their well-being while engaging them through arts and crafts, physical activities and educational games in partnership with volunteers from Heartware Network.

MSCS After-School Care centres have since resumed operations with safety measures in place and continue to serve families in need in the community.

CareNights@Morning Star, NOVA Learning Intervention Programme and the Family Wellness Division have also adapted programmes to reach out to families through online activities, workshops and webinars.



Photo credit: Morning Star Community Services



# Human Resource





# Our Staff

## Keeping the Bond Alive

An unprecedented year, 2020 has brought great disruptions to everyone's lives. Corporate retreat, large gathering events and team bonding plans were cancelled. Colleagues have to stay connected through online platforms in this new normal.

Fortunately, Caritas Singapore staff members had time together during the Christmas celebrations and the Annual Mass. Also, the team at Caritas HQ was able to participate in Catholic Centre's annual Christmas celebration where our "Angels" clinched first prize in the fancy dress competition!



## SGUnited Traineeship Programme

Two trainees, Kelvin and Kieran, joined us for a 12-month traineeship under the SGUnited Traineeship Programme.

Caritas participated in this programme to support the government's efforts to equip new graduates and mid-career hires with valuable industry experience, developing their skills professionally during this current economic climate, and allowing them to gain a firmer foothold in the job market during the economic recovery.



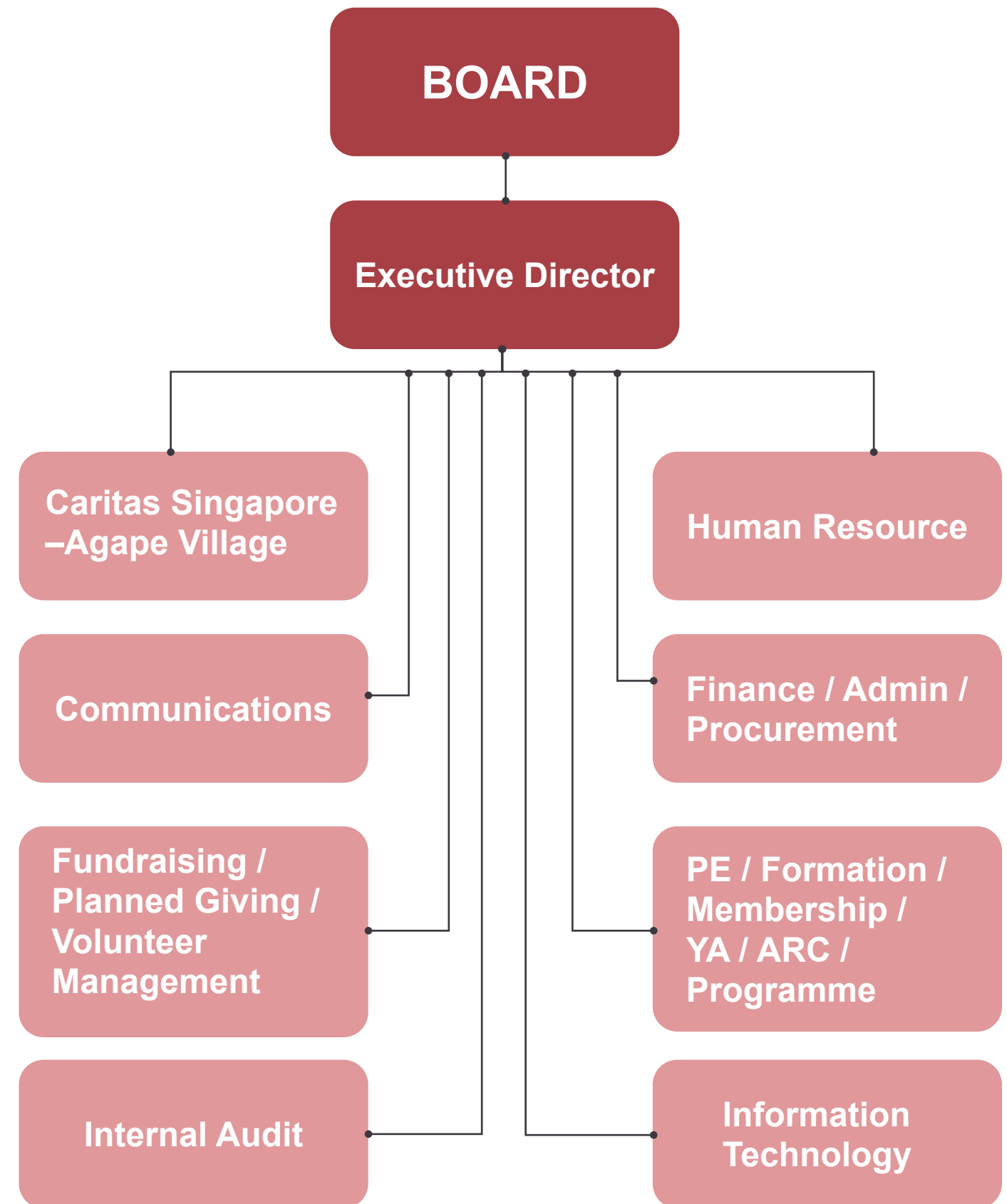
## Employees' well-being during COVID-19 Pandemic



Protection of our employees' health and safety remains our priority in this COVID-19 pandemic. With the easing of COVID-19 restrictions, we continue to adopt a cautious approach with split-team work arrangements and only a handful of staff in the office, where possible.

We made efforts to ensure staff's emotional well-being through regular communication through virtual team meetings, weekly staff meetings, and sharing of messages/information via WhatsApp chat groups.

## Organisation Chart



PE – Parish Engagement  
YA – Young Adults  
ARC – Advocacy & Research



# Fundraising





# Fundraising

## Charities Week 2020

We are humbled by the generous blessing from our donors during Charities Week 2020. While the COVID-19 pandemic has brought about unprecedented challenges, the outpouring of support enables the Caritas Singapore family to continue to deliver critical services, as well as meet the current and emerging needs of our community. Charities Week remains our flagship annual fundraising event during Lent where appeal envelopes are distributed to parishes, Catholic schools and businesses.

In 2020, we raised close to \$7.4M:

- 1) Parishes – \$6,800,603
- 2) Schools – \$83,447
- 3) Business and others – \$493,836



## 2020 Fundraising

Charities Week 2020  
\$7,377,885

Regular Donations  
\$4,253,968

Advent 2019  
\$70,273

Walking Together  
2019  
\$11,793

Total donations raised for 2020  
\$11,713,919





## Walking Together: Journeying as One for a Good Cause

In November, we organised our first-ever walkathon fundraiser. The inaugural event saw more than 200 registered walkers turn up in force to walk for a good cause.

Decked out in bright blue tees, walkers included members from the Caritas Singapore family: Mamre Oaks, Morning Star Community Services, Mount Alvernia Hospital, Assisi Hospice, Canossaville Children and Community Services, Infant Jesus Homes and Children's Centres, and participants from Share-A-Pot.

They joined sponsors, donors, volunteers, Caritas staff and committee members, while teachers and students from CHIJ Toa Payoh Red Cross Youth provided first-aid support.

"Walking together is a sign of solidarity with one another," says Paul Beh, Chairman of Caritas Singapore Fundraising Committee. "Just as Jesus walked with his disciples at Emmaus, today He walks with us."





# Caritas Singapore Community Council Limited





# Annual Mass 2020



On 4 January 2020, Caritas Singapore and Caritas Humanitarian Aid & Relief Initiatives, Singapore (CHARIS) came together for the first time in a joint Annual Mass. All 44 organisations under the two families, Caritas Singapore and CHARIS, celebrated Mass together to mark the start of 2020 with thanksgiving and blessings.

The Mass was celebrated by His Grace, Archbishop William Goh and concelebrated by Rev Fr Christopher Soh, SJ, Rev Fr Colin Tan, SJ, and Deacon Clement Chen.

During the Mass, His Grace reminded us that we are to be the face of God to those in need. It is through the way we serve that we bring others to experience the love of God and encounter Jesus in their lives.

Prof Tan Cheng Han, SC, Chairman of Caritas Singapore, shared the new tagline for Caritas Singapore in 2020: God's Love in Action. He said, "We want to proclaim this sacred mission of ours more loudly—that it is Jesus who calls us to action, and His acts of love that we seek to emulate... This is our proclamation of why we do what we do. It is more profound than mere human kindness; it is charity motivated by our love of God, who in turn inspires and strengthens us to do His will in this earthly realm."

Together with CHARIS, Prof Tan also called for greater unity and togetherness among all charity organisations so that we can continue to provide integrated and holistic help to those who need our help the most.





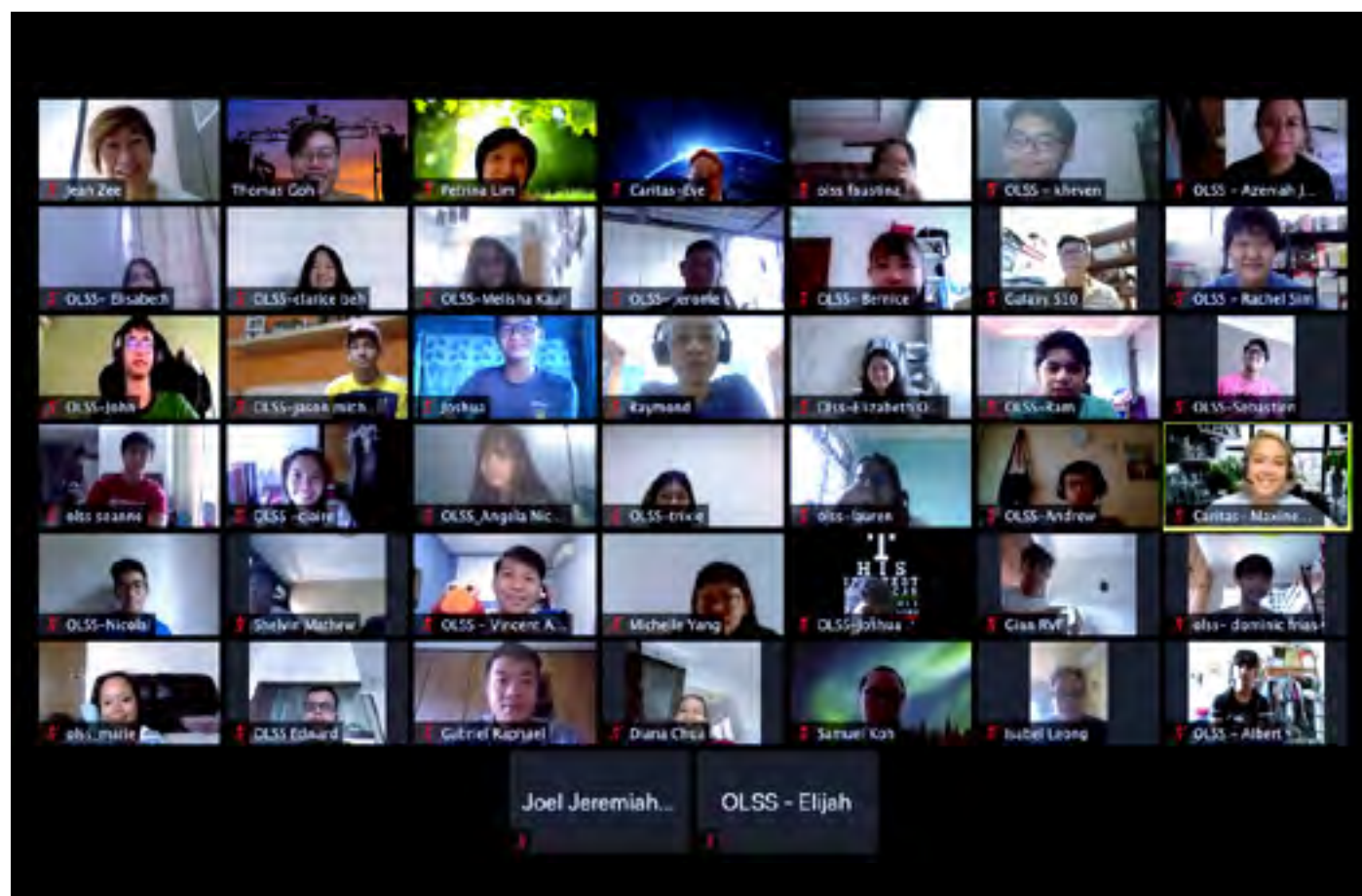


## Joining the Caritas Internationalis Youth Team

Two members of the Young Adults Committee are now Caritas Singapore's representatives in the Caritas Internationalis Youth Team.

They join fellow young adults from other Caritas organisations to share and inspire each other on the work done to help the vulnerable groups and persons in the different countries.

## The Agape Experience



Previously, participants in our **Agape Experience** programme would attend a half-day session at Caritas Singapore-Agape Village where they engage in drama, experiential learning activities, prayer, and reflection. Participants included those in the Rite of Christian Initiation of Adults (RCIA) and Rite of Christian Initiation of Youth (RCIY) groups.

With COVID-19, online e-Agape Experience (e-AE) was launched in July 2020. We collaborated with 7 parishes before COVID-19 and another 14 parishes during COVID-19, seeing a total of 889 participants.

One participant was so inspired by the session that she signed up as a Caritas Singapore volunteer.



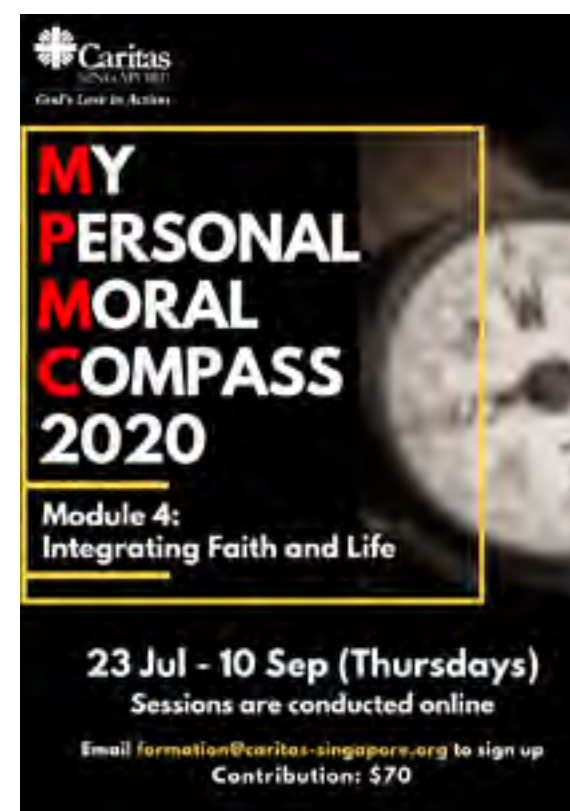
## Engagement with Catholic Schools

We started our outreach to Catholic schools to incorporate the principles of the Catholic Social Teaching (CST) into their school culture, workplans, strategic plans, and programmes.

- We participated in the Montfort Education Symposium to learn more about the Montfortian Education Charter and how the Montfort family of schools applies these in their schools.

- We conducted a two-part CST workshop attended by about 30 staff from St Anthony's Primary school on 28 Feb and 6 March 2020.

- We helped to conduct an Online Religious Education (RE) session for a group of Catholic students from the Assumption English School. Titled 'Partnering the Poor', the session introduced the principles of the 'Dignity of the Human Person' and 'Participation' in the context of how one could help the poor. After a short content input segment, students shared their thoughts about helping the poor during the various breakout sessions.



## My Personal Moral Compass

This is a 41-week course on Moral Theology conducted by Fr David Garcia, OP. The course aims to give participants a fuller understanding of morality and how we may build capacity to pursue that which is good.

This year, the course was conducted online due to the pandemic. We saw a participation of 50 to 100 people for each module.





## Kopi Talk

We linked up with CatholicSG Radio for an interview on Caritas Singapore to share with listeners on Who is Caritas and What we do. Our interviewees were Msgr John-Paul Tan, OFM, JCL and our Executive Director, Christine.

Msgr John-Paul Tan, OFM, JCL's interview was aired on 4 Aug and Christine's on 11 Aug as part of CatholicSG Radio's Kopi Talk series.

CatholicSG Radio was also interested in interviewing members of the Caritas family. The series continues into 2021.



## Formation for Young Adults

To continue to form, build capacity and align their programmes and efforts, the Young Adults Committee came together in December 2019 for a Day of Recollection to pray, reflect and share their experiences of the past year.

In August 2020, Montfort Centre facilitators helped committee members gather online for a time of reflection and sharing. In two sessions, committee members were guided on a Theological Pastoral Cycle of Reflective Learning.

Using this methodology, members reflected and shared their concerns and challenges during the pandemic as well as their thoughts on how the committee could move forward.



The Committee continues to be rooted in faith and committed to reaching out to fellow young adults to carry on the social mission work of the Church.

## Caritas in Mission

Caritas in Mission (CIM) went online in 2020 with our love letter series. The March issue saw a sharing from Caritas Chairman, Prof Tan Cheng Han, SC, on our new tagline "God's Love in Action".

This issue also included sharing from the Caritas Singapore family on how they strive to be a manifestation of God's Love in Action at work every day.



The second issue in June was a tribute to all who were working through COVID-19 restrictions to continue to journey with people in need in our community.

Our third issue in September focused on Care for Creation and featured a coverage on the Caritas Singapore Roundtable VI: Heal Our Home.



## Camino de Singapore

This is an ongoing initiative to increase awareness of social issues among Catholics.

It comes in the form of fortnightly critical reflection on local news on topics as diverse as vulnerable individuals and care for creation from a Catholic perspective. These thought pieces are contributed by members of Caritas staff and guest writers.

Camino de Singapore continues to be published on Caritas Singapore's website, social media platforms, and distributed to the Camino de Singapore's mailing list.

[www.caritas-singapore.org/camino-de-singapore/](http://www.caritas-singapore.org/camino-de-singapore/)



## Collaboration with SMOTA

When the parish of St Mary of the Angels (SMOTA) reached out to the Catholic Social Workers Guild (CSWG), our Executive Director, Christine, proposed to the Caritas Board to support SMOTA in setting up, planning, and opening an **Outreach Office in the parish**. This Office aims to support parishioners or walk-ins seeking for help.

In September 2020, Caritas Singapore and SMOTA signed an MoU, agreeing for Caritas to co-fund the employment of a Social Worker to support the set up and operations of SMOTA's Outreach Office.

Caritas will continue to provide supervision and consultancy while CSWG will continue to provide training and relevant support for the project as needed.



Photo credit: rawpixel.com

## SMOTA Training

Our Executive Director, Christine, and volunteers from CSWG came together to plan a training model to support SMOTA staff and volunteers with basic case management skills including information and referral services.

A successful training was conducted via Zoom on 4 July 2020 with more than 30 participants from SMOTA and another training on 19 September 2020. After the training, Christine worked closely with SMOTA to formalise the operations of the Outreach Office.



# Financial Highlights

Financials	FY2020 (\$)	FY2019 (\$)
Donations	11,713,919	9,321,220
Donations from Fundraising Events	—	663,141
Other Income	948,094	781,323
<b>Total Incoming Resources</b>	<b>12,662,013</b>	<b>10,765,684</b>
Cost of Charitable Activities	11,119,319	9,820,926
Fundraising Costs	236,805	453,195
Governance Costs	368,616	327,801
Other Expenditure	90,646	—
<b>Total Resources Expended</b>	<b>11,815,386</b>	<b>10,601,922</b>
<b>Net Incoming Resources</b>	<b>846,627</b>	<b>163,762</b>
Ratios	FY2020 (\$)	FY2019 (\$)
<b>Fundraising Ratio<sup>1</sup></b>	<b>2%</b>	<b>4.53%</b>
- Fundraising Costs	236,805	453,195
- Total Funds Raised	11,713,919	9,984,361
<b>Programme Ratio<sup>2</sup></b>	<b>94%</b>	<b>93%</b>
- Cost of Charitable Activities	11,119,319	9,820,926
- Total Expenditure	11,815,386	10,601,922
<b>Reserves Ratio<sup>3</sup></b>	<b>1.8 years</b>	<b>2.00 years</b>
- Reserves	21,203,527	20,338,450
- Expenditure (excluding Fundraising Costs)	11,578,581	10,148,727

<sup>1</sup> Measures fundraising efficiency. Computed based on the formula: Fundraising Costs ÷ Total Funds Raised.

<sup>2</sup> Measures funds deployed on charity programmes versus fundraising and overheads. Computed based on the formula: Cost of Charitable Activities ÷ Total Expenditure.

<sup>3</sup> Measures number of years of reserves. Computed based on the formulas: Reserves ÷ Total Expenditure (excluding Fundraising Costs.)

## Grants disbursed from the General Fund in 2020

Total Grants Disbursed  
for 2020  
**\$847,656**

- Caritas Humanitarian Aid & Relief Initiatives, Singapore (CHARIS) - \$257,214
- Jesuit Refugee Services Singapore (JRS) - \$62,000
- Roman Catholic Prison Ministry (RCPM) - \$200,000
- Parishes - \$328,442



# Governance Evaluation Checklist (Advanced Tier)

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
<b>Board Governance</b>				
1	<b>Induction</b> and <b>orientation</b> are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
	<b>Are there governing board members holding staff<sup>1</sup> appointments?</b> (skip item 2 and 3 if “No”)		No	
2	Staff does <b>not chair</b> the Board and does <b>not comprise more than one third</b> of the Board.	1.1.3		
3	There are written job descriptions for the staff’s executive functions and operational duties, which are distinct from the staff’s Board role.	1.1.5		
4	<p>The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) <b>can only serve a maximum of 4 consecutive years.</b></p> <p>If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.</p>	1.1.7	Complied	
5	All governing board members must submit themselves for <b>re-nomination and re-appointment</b> , at least once every 3 years.	1.1.8	Complied	
6	The Board conducts <b>self evaluation</b> to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	



S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
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## Board Governance

	Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if “No”)		No	
7	The charity discloses in its annual report the <b>reasons for retaining the governing board member who has served for more than 10 consecutive years.</b>	1.1.13		
8	There are <b>documented terms of reference</b> for the Board and each of its committees.	1.2.1	Complied	

## Conflict of Interest

9	There are documented procedures for governing board members and staff to declare actual or potential <b>conflicts of interest</b> to the Board at the earliest opportunity.	2.1	Complied	
10	Governing board members <b>do not vote or participate</b> in decision making on matters where they have a conflict of interest.	2.4	Complied	

## Strategic Planning

11	The Board <b>periodically reviews and approves the strategic plan</b> for the charity to ensure that the charity’s activities are in line with the charity’s objectives.	3.2.2	Complied	
12	There is a documented plan to <b>develop the capacity and capability</b> of the charity and the Board monitors the progress of the plan.	3.2.4	Complied	

## Human Resource and Volunteer<sup>2</sup> Management

13	The Board approves <b>documented human resource policies</b> for staff.	5.1	Complied	
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S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
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## Human Resource and Volunteer<sup>2</sup> Management

14	There is a <b>documented Code of Conduct</b> for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
15	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
	<b>Are there volunteers serving in the charity? (skip item 16 if “No”)</b>		Yes	
16	There are <b>volunteer management policies</b> in place for volunteers.	5.7	Complied	

## Financial Management and Internal Controls

17	There is a documented policy to seek the Board’s approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity’s core charitable programmes.	6.1.1	Complied	
18	The Board ensures that <b>internal controls for financial matters</b> in key areas are in place with <b>documented procedures</b> .	6.1.2	Complied	
19	The Board ensures that reviews on the charity’s internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
20	The Board ensures that there is a process to <b>identify, and regularly monitor and review</b> the charity’s <b>key risks</b> .	6.1.4	Complied	
21	The Board approves an <b>annual budget</b> for the charity’s plans and regularly monitors the charity’s expenditure.	6.2.1	Complied	
	<b>Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 22 if “No”)</b>		Yes	



S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
22	The charity has a <b>documented investment policy</b> approved by the Board.	6.4.3	Not Complied	The Investment Committee is set up on 01/01/2021 and will develop a documented investment policy for approval by the Board.

## Fundraising Practices

	<b>Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 23 if “No”)</b>		Yes	
23	All collections received (solicited or unsolicited) are <b>properly accounted for</b> and <b>promptly deposited</b> by the charity.	7.2.2	Complied	
	<b>Did the charity receive donations in kind during the financial year? (skip item 24 if “No”)</b>		Yes	
24	All donations in kind received are <b>properly recorded</b> and <b>accounted for</b> by the charity.	7.2.3	Complied	

## Disclosure and Transparency

25	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and  (b) the attendance of every governing board member at those meetings.	8.2	Complied	
	<b>Are governing board members remunerated for their services to the Board? (skip items 26 and 27 if “No”)</b>		No	
26	<b>No</b> governing board member is involved in setting his own remuneration.	2.2		



S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
27	<p>The charity discloses the <b>exact</b> remuneration and benefits received by each governing board member in its annual report.</p> <p><u>OR</u></p> <p>The charity discloses that no governing board member is remunerated.</p>	8.3		
	<b>Does the charity employ paid staff? (skip items 28, 29 and 30 if “No”)</b>		Yes	
28	No staff is involved in setting his own remuneration.	2.2	Complied	
29	<p>The charity discloses in its annual report —</p> <p>(a) the total annual remuneration for <b>each of its 3 highest paid staff</b> who each has received remuneration (including remuneration received from the charity’s subsidiaries) <b>exceeding \$100,000</b> during the financial year; and</p> <p>(b) whether any of the 3 highest paid staff also serves as a governing board member of the charity.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p><u>OR</u></p> <p>The charity discloses that <b>none</b> of its paid staff receives more than \$100,000 each in annual remuneration.</p>	8.4	Complied	

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
30	<p>The charity discloses the number of paid staff who satisfies all of the following criteria:</p> <p>(a) the staff is a close member of the family<sup>3</sup> belonging to the Executive Head<sup>4</sup> or a governing board member of the charity;</p> <p>(b) the staff has received remuneration exceeding \$50,000 during the financial year.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p>OR</p> <p>The charity discloses that there is <b>no</b> paid staff, being a close member of the family<sup>3</sup> belonging to the Executive Head<sup>4</sup> or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.</p>	8.5	Complied	

## Public Image

31	The charity has a <b>documented communication policy</b> on the release of information about the charity and its activities across all media platforms.	9.2	Complied	
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### Notes:

<sup>1</sup> Staff: Paid or unpaid individual who is involved in the day-to-day operations of the charity, e.g. an Executive Director or administrative personnel.

<sup>2</sup> Volunteer: A person who willingly serves the charity without expectation of any remuneration.

<sup>3</sup> Close member of the family: A family member belonging to the Executive Head or a governing board member of a charity —

(a) who may be expected to influence the Executive Head's or governing board member's (as the case may be) dealings with the charity; or

(b) who may be influenced by the Executive Head or governing board member (as the case may be) in the family member's dealings with the charity.

A close member of the family may include the following:

(a) the child or spouse of the Executive Head or governing board member;

(b) the stepchild of the Executive Head or governing board member;

(c) the dependant of the Executive Head or governing board member.

(d) the dependant of the Executive Head's or governing board member's spouse.

<sup>4</sup> Executive Head: The most senior staff member in charge of the charity's staff.



# Corporate Information

**Caritas Singapore Community Council Limited** is a Company Limited by Guarantee and a registered Charity

**ACRA / Charity UEN** 200613504D

**Company Secretary** Eileen Khoo

**Legal Counsel** Genesis Law Corporation

## **Auditors**

Ernst & Young

One Raffles Quay Tower, Level 18

Singapore 048583

## **Bankers**

DBS Bank Ltd

12 Marina Boulevard, Level 3 MBFC Tower 3

Singapore 018982

## **Registered Office**

55 Waterloo Street #08-01 Catholic Centre

Singapore 187954



# Caritas Singapore Agape Fund



## Night Shelter at Caritas Singapore–Agape Village

In April, Singapore implemented a stay-at-home order otherwise known as a Circuit Breaker to contain and bring down the number of infected community cases.

Catholic Welfare Services (CWS), a member of Caritas Singapore family, realised early on that the rough sleeping community that they are journeying with would be especially more vulnerable than usual, and at great risk of being exposed to those who may be infected.

We provided logistical support and assistance to provide a hall and various amenities at Caritas Singapore–Agape Village (AV) to be used as a shelter for rough sleepers. The Ministry of Social and Family Development (MSF) was also alerted, and when MSF certified that the premise was suitably ready, CWS wasted no time in accepting its first intake in May 2020.

The Night Shelter saw seven rough sleepers, each provided with their own bed and pillows, blankets, towels and toiletries too sponsored by CWS donors. They also had their own sets of tables and chairs for

meals. Many of the necessities for the rough sleepers were provided by donors who support the work of Caritas Singapore.

During the Circuit Breaker, a TV set served as a form of entertainment and news updates. As rough sleepers learnt to share the use of the TV, they also bonded with each other.

Some rough sleepers were referred to us from the Night Mission at CWS, and also from the PEERS (Partners Engaging and Empowering Rough Sleepers) network and various other agencies such as hospitals, Family Services Centres (FSCs), and Social Service Offices (SSOs). A social worker from CWS journeyed with the rough sleepers to find workable solutions to their social and housing issues.

The Night Shelter was closed in August.

The rough sleepers continue to be supported by CWS, with five of them being housed at other shelters and two of them having self-discharged for personal reasons. They provided feedback that their experience at the Night Shelter at AV was positive, and they were touched by the love and care they received.







## Caritas on the Ground

Our Executive Director, Christine, was at the Church of St. Francis of Assisi in January 2020 to present a talk on Suicide Awareness to youth ministry leaders, and catechists and facilitators from the primary and secondary catechism classes.

Christine said, “Thank you, Church of St. Francis of Assisi for giving me the opportunity to share my passion for preventive work in the community. It is a small action to show care and love to people in the midst of a crisis, and in turn, be part of prevention work. I look forward to sharing with other parishes all over Singapore as well. A single person or one organisation can help start to create impact, and the community coming together can do so much!”

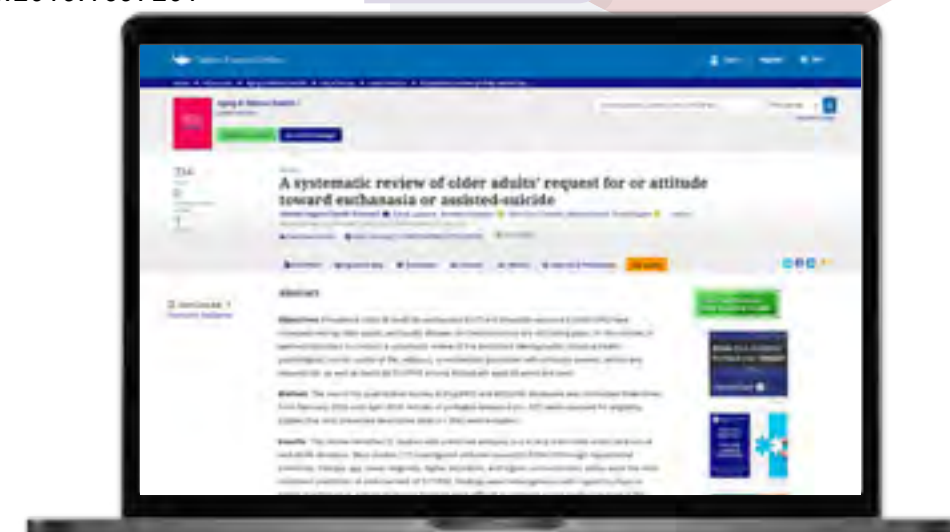


## Research

Our Executive Director, Christine, is a member of the International Association for Suicide Prevention (IASP) and a Research subcommittee member for Suicide Prevention for Older Adults.

A research paper by the group titled “A systematic review of older adults’ request for or attitude toward euthanasia or assisted suicide” was published by the Aging & Mental Health Journal on Dec 10, 2019. This is the second research paper completed by the group.

<https://www.tandfonline.com/doi/abs/10.1080/13607863.2019.1697201>



## Empowering Families Out of Poverty Project

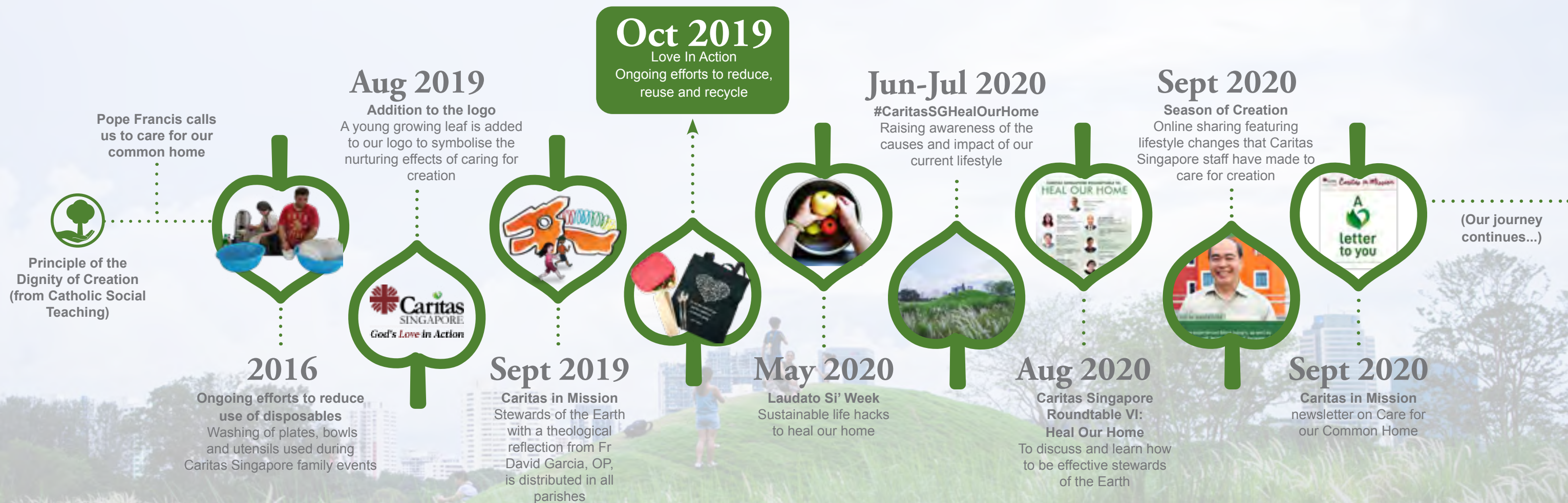
Launched in February 2018, Empowering Families Out of Poverty is a collaborative project between Caritas Singapore and Catholic Welfare Services. The aim of the project is to help low-income families with children achieve stability. The case management process involves multiple member organisations.

As of 25 September 2020, the project team has closed two cases as the families had achieved their desired outcomes. Currently, there are still four ongoing cases.

This project is slated to end on 31 January 2021.



# OUR CARE FOR CREATION JOURNEY



## Care for Creation Project

We launched a Care for Creation Project in Oct 2019 in the hope of creating more awareness within the Catholic Community of our Catholic Social Teaching principle, Dignity of Creation, in line with Pope Francis' encyclical Laudato Si'.

A Washing Team was formed to encourage member organisations to use reusables at events. A generous donor sponsored reusable dining ware which were used at all our events. We also reused them at events for ACMI, Mamre Oaks and CARE.

We worked with the parish of Our Lady of Perpetual Succour (OLPS) to start a washing team with one of their RCIA groups in 2019 with the aim of cutting down the use of single-use disposable dining ware. About 100 sets of reusable dining ware were donated by Patricia Loo to the parish for their events.







## Caritas Singapore Roundtable VI: Heal Our Home

Under the Care for Creation project, members of the Caritas family and the wider Catholic community came together to listen to experts on various topics and discuss about the environment.

The objective of the event was to raise awareness about global climate emergency, causes and impact of climate change in Singapore, and what individuals and organisations can do to address it. The event was held online in August 2020.

The Roundtable began with the opening address of Caritas Singapore's Chairman, Prof Tan Cheng Han, SC. Prof Tan mentioned "For centuries, the Catholic Church has taught that human beings must care for our environment. This is because all that is created is God's work. His divine spark is to be found in all creation and therefore Christians are called to nurture and preserve what God has made."

Our invited speakers then shared their expertise and experience. Geraldine Clare Westwood, Head of Commission for Creation Justice of the Diocese of Penang, was the first speaker and she gave an overview of the problems tied to climate change and why it is urgent.

The second speaker was Joseph Teo, the Chief Negotiator for Climate Change from the Ministry of Sustainability and the Environment. Representing the Singapore government, he outlined the Singapore government's policies put in place to address climate change issues and emphasised that sustainability is an urgent national priority.

Dr Tuti Mariana Lim, Senior Lecturer in Nanyang Technological University's School of Civil and Environmental Engineering, was the third presenter. She explained the global patterns of energy usage and technologies that Singapore has adopted to mitigate climate change as well as new alternative technologies that could become viable in the future.

Susan Tan was the last speaker, as the representative of Buddhist Compassion Relief, Tzu Chi Foundation. As the leader of Foundation's Environmental Protection Mission, she shared with participants the long history of the Mission and the activities that the Foundation has been initiating to show respect to the environment.

Our Executive Director, Christine, gave the closing remarks. She thanked all speakers, emcee, facilitators and participants, and shared that Caritas Singapore is looking to take further steps to do more.

The event was attended by 73 participants. In addition to the talks, they were involved in discussions in breakout groups, and shared their thoughts on environmental issues and practices they could adopt to make their lifestyles more environmentally friendly.

Participants also engaged in an open-floor discussion with the panel speakers, moderated by Wilson Ang, Founding President of Environmental Challenge Organisation (Singapore) and General Manager of Association for Singapore Marine Industries.



**"But if we change now, we reduce greenhouse gas emissions now, we stop before 1.5°C (of global warming), then life will continue and there will be hope."**

- Ms Geraldine Clare Westwood  
Head, Commission for Creation Justice of the  
Diocese of Penang



**"The use of fossil fuels entails environmental degradation such as pollution, ozone depletion in the stratosphere region, global warming, and the corresponding climate change, which poses a serious risk to the human health and eco-system."**

- Dr Tuti Mariana Lim  
Senior Lecturer,  
School of Civil and Environmental Engineering,  
Nanyang Technological University



**"The main model that we have been using for environmental protection is based on the 5Rs (Refuse, Reduce, Reuse, Repair and Recycle), we use it in all scenarios, to guide or to monitor ourselves."**

- Ms Susan Tan  
Volunteer Leader,  
Environmental Protection Mission  
Buddhist Compassion Relief,  
Tzu Chi Foundation Singapore



**"Singapore's commitment is unwavering towards supporting sustainable development, it has been a cornerstone of our development."**

- Mr Joseph Teo  
Singapore's Chief Negotiator for Climate Change,  
Ministry of Sustainability and the Environment



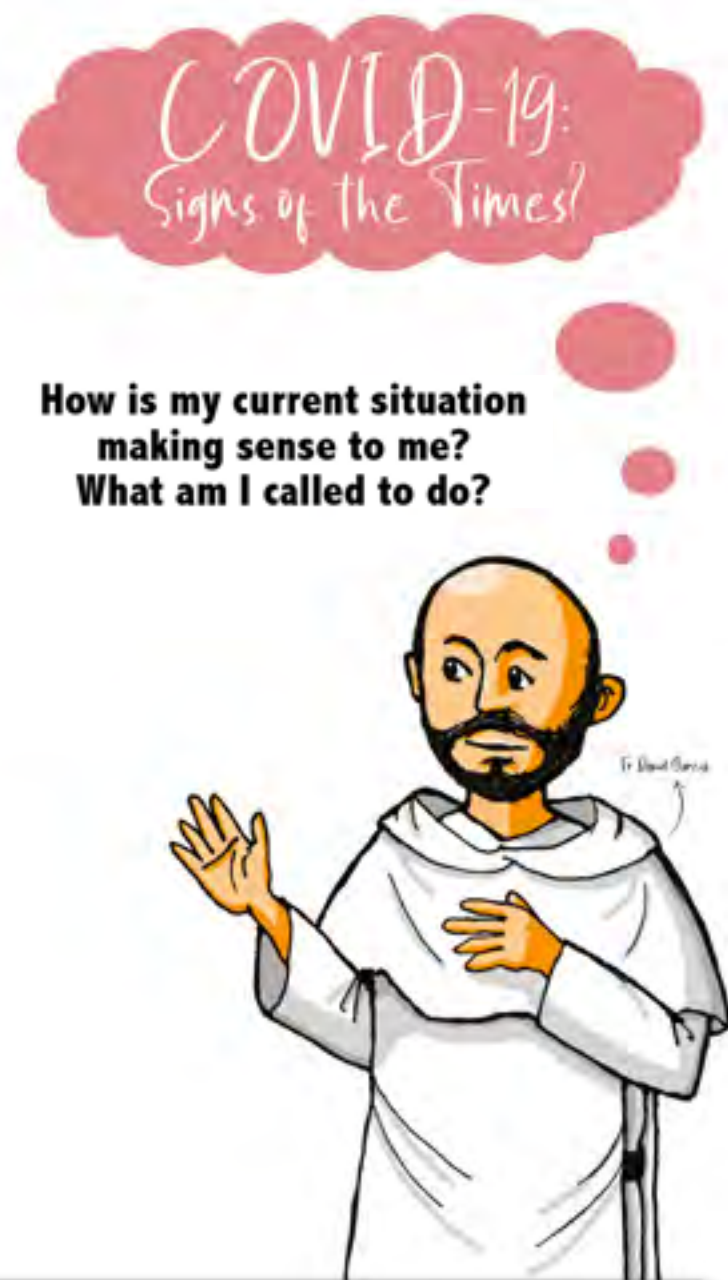
## Engaging the Young Adults During the Pandemic

As all physical events have been cancelled, the Young Adults committee members collaborated with Rev Fr David Garcia, OP to host an online dialogue titled COVID-19: Signs of the Times to engage young adults in a conversation on their responses and challenges to the COVID-19 pandemic situation.

Held in June 2020 via Zoom, 70 young adult participants joined the committee members to listen to Fr Garcia, who shared points on reading the new signs of the times in the light of our faith. This was followed with a dialogue session on various social issues and concerns arising from the pandemic.

The main takeaways from the conversation included: the need to remain united and in solidarity with each other even in the light of social distancing measures, not to treat the other as an enemy and that the pandemic has resulted in discriminating effects where the poor and vulnerable groups (elderly, migrant workers) suffer more from the impacts.

Participants also shared the need to reach out to those in need, to have genuine dialogue with each other for more positive action and responses to the pandemic situation and also to better understand the social teachings of the church as a guide to forming our mindsets and actions.



## Forging Solidarity with and Among Young Adults



As part of the on-going conversation with young adults on social issues and our faith, Creed on the Street (COTS) 11 was held in November 2019. Titled "From Stigma to Solidarity: what more can we do to address the stigma of mental health issues?", 15 participants came together to discuss the issue of mental health stigma in our society.

Staff of Clarity Singapore and their interns also joined in the conversation with the participants and they shared their own experiences and services too.

The session ended with a greater conviction among participants for the need to be in greater solidarity with those facing mental health challenges, to take action and care for them as our fellow brothers and sisters.



## Young Adults Celebrate with Children from Morning Star Community Services

Organised and held in December 2019 by Morning Star Community Services (MSCS), the members of the Young Adults Committee assisted to pull together a group of 18 energetic volunteers to support the Christmas Party for over 200 children from the various MSCS children centres.

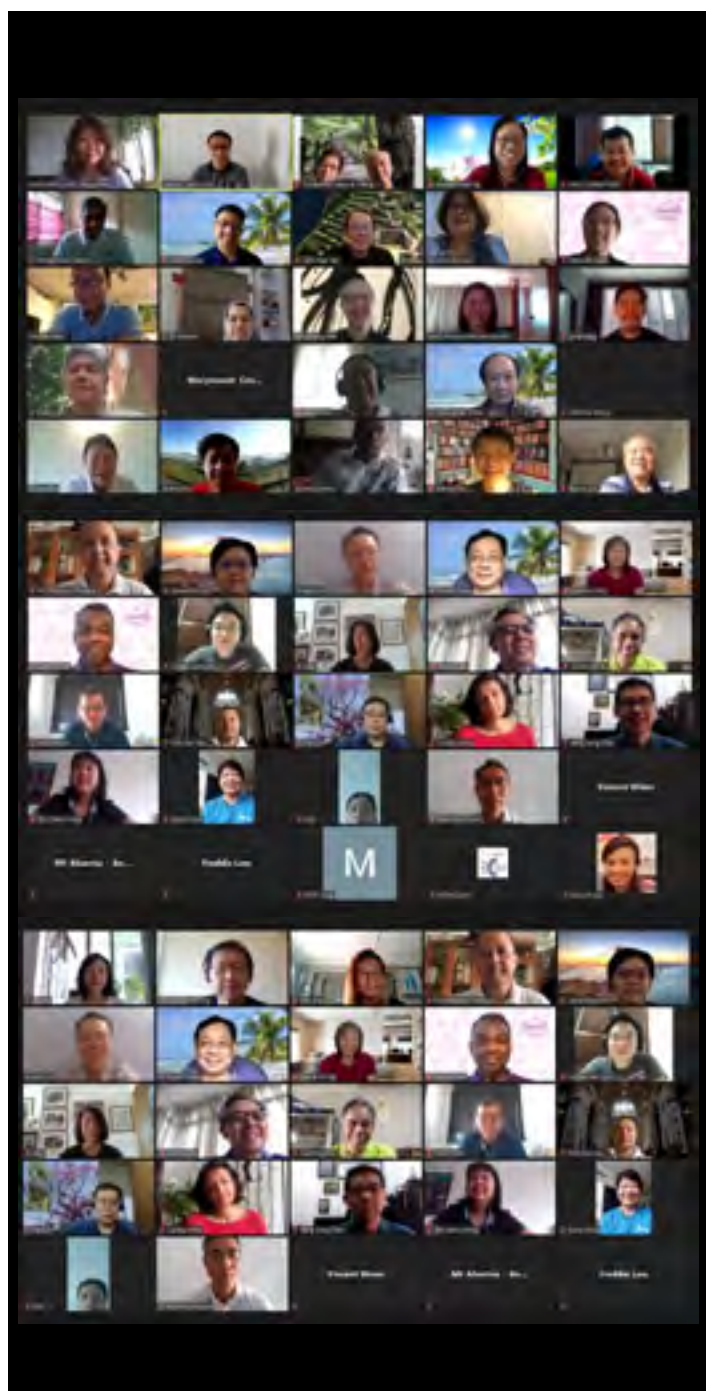
That day, volunteers took on the role of game masters and ushers, and entertained the children with magic tricks.



## Virtual Leaders' Council Meeting

Held in August 2020, the meeting was attended by 62 people across 23 organisations. We

- reflected on the COVID-19 situation and its impact, shared experiences, memorable moments and exchanged pointers, learning points, tips, and solutions.
- explored values-based transformation and systems-based development for leadership and culture building.
- updated on our work, shared and explored opportunities for collaboration on fundraising and various other works, and shared on the efforts and initiatives undertaken by each member of the Caritas family.

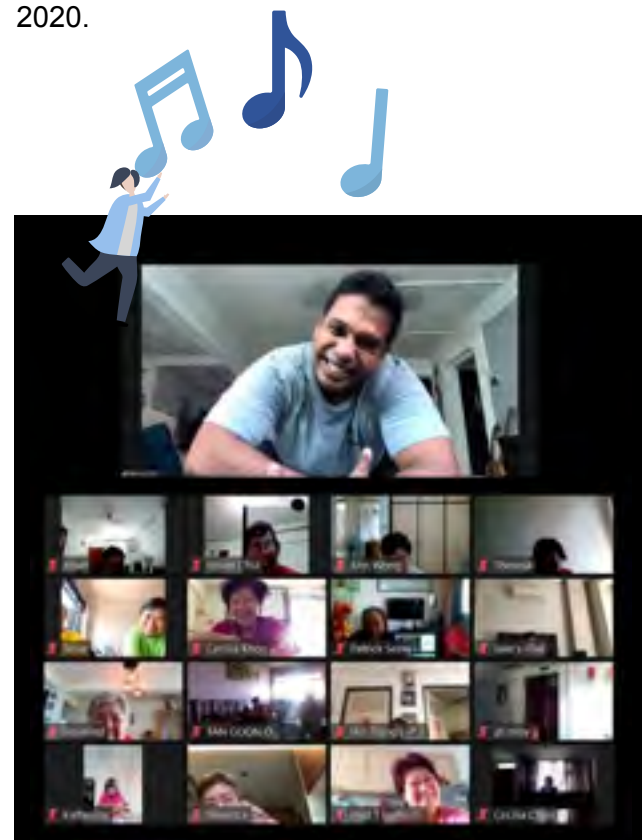


## Making Care Calls to Share-A-Pot Participants

For the safety of the volunteers and seniors participating in the Share-A-Pot @ Caritas Singapore-Agape Village, the programme was suspended from February 2020.

Care calls were made to participants periodically to stay in touch with them and to share some resources they can access to during the Circuit Breaker and the pandemic.

In September 2020, a small team of volunteers helped with the Care Calls to our participants to check on their well-being and to conduct a survey to find out if they were keen to participate in group Zumba sessions via Zoom starting from October 2020.



## Walking Together (Volunteers)

Fifteen girls from Secondary One to Three and two teachers from CHIJ-Toa Payoh Red Cross Youth supported Caritas Singapore's inaugural walkathon on 23 Nov 2019. The girls were stationed in pairs at various points throughout the walking route together with our route marshal volunteers to provide first aid for the event.



Our volunteers in action:

- 171 new volunteers joined Caritas Singapore
- More than 36,425 volunteer hours clocked by more than 301 unique volunteers.
- Areas volunteers contributed to in the past year:
  - Skill-based volunteers: Board and sub-committee members, IT, admin support, team building facilitator, advocacy back-end support (Camino de Singapore), events organisation and management, proof-reading, cooking, transport, counting, etc.
  - Regular: Befrienders, Share-A-Pot rooftop farming @ Caritas Singapore-Agape Village, transport service
  - Ad-hoc: one-off event helpers
- 10 volunteers will be receiving their 5 years Long Service award in 2020.

## Community Engagement

We welcomed six classes of P6 students from Maris Stella High School-Primary (MSHS-P) to participate in two programmes over three days in October and November 2019: Share-A-Pot (SAP) at Caritas Singapore-Agape Village and GoodLife! Makan in Marine Parade. This initiative is a part of the school's Values in Action (VIA) project which involves students in Catholic social mission and outreach.

Two teachers, Mdm Noraishah and Mdm Joanne See accompanied their pupils for the experience. Both of them were surprised by the level of comfort displayed by the students. Mdm Joanne See mentioned, "This is their first time bringing the games out of the school and hosting it for a group that they are unfamiliar with. It's a good interaction because the boys feel less inhibited when watching the seniors dance. They move and dance more naturally compared to when they do so in a class or school setting."

MSHS-P was planning to partner with Caritas Singapore again this year for both their Primary 5 and Primary 6 VIA. However, plans had to be shelved this year due to the COVID-19 situation.





## Grants disbursed from the Caritas Singapore Agape Fund in 2020

Total Grants Disbursed  
for 2020  
**\$7,618,946**

- Abilities Beyond Limitations & Expectations - \$750,000
- Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People - \$575,000
- Assisi Hospice - \$10,000
- Boys' Town Singapore - \$1,000,000
- Canossaville Children & Community Services - \$376,000
- Catholic AIDS Response Effort - \$665,00
- Catholic Lawyers Guild - \$25,680
- Catholic Welfare Services - \$398,266
- Clarity Singapore - \$300,000
- Family Life Society - \$867,000
- Infant Jesus Homes & Children's Centres - \$450,00
- Mamre Oaks - \$435,000
- Montfort Care - \$900,000
- Morning Star Community Services - \$867,000



# Governance Evaluation Checklist (Advanced Tier)

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
<b>Board Governance</b>				
1	<b>Induction</b> and <b>orientation</b> are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
	<b>Are there governing board members holding staff<sup>1</sup> appointments?</b> (skip item 2 and 3 if “No”)		No	
2	Staff does <b>not chair</b> the Board and does <b>not comprise more than one third</b> of the Board.	1.1.3		
3	There are written job descriptions for the staff’s executive functions and operational duties, which are distinct from the staff’s Board role.	1.1.5		
4	<p>The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) <b>can only serve a maximum of 4 consecutive years.</b></p> <p>If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.</p>	1.1.7	Complied	
5	All governing board members must submit themselves for <b>re-nomination and re-appointment</b> , at least once every 3 years.	1.1.8	Complied	
6	The Board conducts <b>self evaluation</b> to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	



S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
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## Board Governance

	Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if “No”)		No	
7	The charity discloses in its annual report the <b>reasons for retaining the governing board member who has served for more than 10 consecutive years.</b>	1.1.13		
8	There are <b>documented terms of reference</b> for the Board and each of its committees.	1.2.1	Complied	

## Conflict of Interest

9	There are documented procedures for governing board members and staff to declare actual or potential <b>conflicts of interest</b> to the Board at the earliest opportunity.	2.1	Complied	
10	Governing board members <b>do not vote or participate</b> in decision making on matters where they have a conflict of interest.	2.4	Complied	

## Strategic Planning

11	The Board <b>periodically reviews and approves the strategic plan</b> for the charity to ensure that the charity’s activities are in line with the charity’s objectives.	3.2.2	Complied	
12	There is a documented plan to <b>develop the capacity and capability</b> of the charity and the Board monitors the progress of the plan.	3.2.4	Complied	

## Human Resource and Volunteer<sup>2</sup> Management

13	The Board approves <b>documented human resource policies</b> for staff.	5.1	Complied	
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S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
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## Human Resource and Volunteer<sup>2</sup> Management

14	There is a <b>documented Code of Conduct</b> for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
15	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
	<b>Are there volunteers serving in the charity? (skip item 16 if “No”)</b>		Yes	
16	There are <b>volunteer management policies</b> in place for volunteers.	5.7	Complied	

## Financial Management and Internal Controls

17	There is a documented policy to seek the Board’s approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity’s core charitable programmes.	6.1.1	Complied	
18	The Board ensures that <b>internal controls for financial matters</b> in key areas are in place with <b>documented procedures</b> .	6.1.2	Complied	
19	The Board ensures that reviews on the charity’s internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
20	The Board ensures that there is a process to <b>identify, and regularly monitor and review</b> the charity’s <b>key risks</b> .	6.1.4	Complied	
21	The Board approves an <b>annual budget</b> for the charity’s plans and regularly monitors the charity’s expenditure.	6.2.1	Complied	
	<b>Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 22 if “No”)</b>		Yes	



S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
22	The charity has a <b>documented investment policy</b> approved by the Board.	6.4.3	Not Complied	The Investment Committee is set up on 01/01/2021 and will develop a documented investment policy for approval by the Board.

## Fundraising Practices

	<b>Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 23 if “No”)</b>		Yes	
23	All collections received (solicited or unsolicited) are <b>properly accounted for</b> and <b>promptly deposited</b> by the charity.	7.2.2	Complied	
	<b>Did the charity receive donations in kind during the financial year? (skip item 24 if “No”)</b>		Yes	
24	All donations in kind received are <b>properly recorded</b> and <b>accounted for</b> by the charity.	7.2.3	Complied	

## Disclosure and Transparency

25	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and  (b) the attendance of every governing board member at those meetings.	8.2	Complied	
	<b>Are governing board members remunerated for their services to the Board? (skip items 26 and 27 if “No”)</b>		No	
26	<b>No</b> governing board member is involved in setting his own remuneration.	2.2		



S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
27	<p>The charity discloses the <b>exact</b> remuneration and benefits received by each governing board member in its annual report.</p> <p><u>OR</u></p> <p>The charity discloses that no governing board member is remunerated.</p>	8.3		
	<b>Does the charity employ paid staff? (skip items 28, 29 and 30 if “No”)</b>		Yes	
28	No staff is involved in setting his own remuneration.	2.2	Complied	
29	<p>The charity discloses in its annual report —</p> <p>(a) the total annual remuneration for <b>each of its 3 highest paid staff</b> who each has received remuneration (including remuneration received from the charity’s subsidiaries) <b>exceeding \$100,000</b> during the financial year; and</p> <p>(b) whether any of the 3 highest paid staff also serves as a governing board member of the charity.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p><u>OR</u></p> <p>The charity discloses that <b>none</b> of its paid staff receives more than \$100,000 each in annual remuneration.</p>	8.4	Complied	

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
30	<p>The charity discloses the number of paid staff who satisfies all of the following criteria:</p> <p>(a) the staff is a close member of the family<sup>3</sup> belonging to the Executive Head<sup>4</sup> or a governing board member of the charity;</p> <p>(b) the staff has received remuneration exceeding \$50,000 during the financial year.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p>OR</p> <p>The charity discloses that there is <b>no</b> paid staff, being a close member of the family<sup>3</sup> belonging to the Executive Head<sup>4</sup> or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.</p>	8.5	Complied	

## Public Image

31	The charity has a <b>documented communication policy</b> on the release of information about the charity and its activities across all media platforms.	9.2	Complied	
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### Notes:

<sup>1</sup> Staff: Paid or unpaid individual who is involved in the day-to-day operations of the charity, e.g. an Executive Director or administrative personnel.

<sup>2</sup> Volunteer: A person who willingly serves the charity without expectation of any remuneration.

<sup>3</sup> Close member of the family: A family member belonging to the Executive Head or a governing board member of a charity —

(a) who may be expected to influence the Executive Head's or governing board member's (as the case may be) dealings with the charity; or

(b) who may be influenced by the Executive Head or governing board member (as the case may be) in the family member's dealings with the charity.

A close member of the family may include the following:

(a) the child or spouse of the Executive Head or governing board member;

(b) the stepchild of the Executive Head or governing board member;

(c) the dependant of the Executive Head or governing board member.

(d) the dependant of the Executive Head's or governing board member's spouse.

<sup>4</sup> Executive Head: The most senior staff member in charge of the charity's staff.



# Corporate Information

The **Caritas Singapore Agape Fund** is a charitable trust with Institution of a Public Character (IPC) status and a registered Charity

**Charity UEN** T06CC2001K

**Company Secretary** Eileen Khoo

**Legal Counsel** Genesis Law Corporation

## **Auditors**

Ernst & Young

One Raffles Quay Tower, Level 18

Singapore 048583

## **Bankers**

DBS Bank Ltd

12 Marina Boulevard, Level 3 MBFC Tower 3

Singapore 018982

## **Registered Office**

55 Waterloo Street #08-01 Catholic Centre

Singapore 187954



# Caritas Singapore & Caritas Singapore Agape Fund:

Audited Financial Statements for the year ended  
30 September 2020

Photo credit: rawpixel.com



Unique Entity Number 200613504D

Caritas Singapore Community Council Limited

Annual Financial Statements  
30 September 2020



Caritas Singapore Community Council Limited

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## Caritas Singapore Community Council Limited

### Directors' statement

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The directors are pleased to present their statement to the members together with the audited financial statements of Caritas Singapore Community Council Limited (the "Council") for the financial year ended 30 September 2020.

#### Opinion of the directors

In the opinion of the directors,

- (i) the accompanying statements of financial activities, balance sheet, statement of changes in funds and cash flow statement together with the notes thereto are drawn up so as to give a true and fair view of the financial position of the Council as at 30 September 2020, and the financial performance, changes in funds and cash flows of the Council for the financial year ended on that date, 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.

#### Directors

The directors of the Council in office at the date of this statement are:

Tan Cheng Han	(Chairman)
Teo Jin Lee	(Deputy Chairman)
Agnes Liew	
Alan Lim	
Fr. Christopher Soh, SJ	
Friar John-Paul Tan, OFM	
Jeremy Khoo	
Joachim Toh	
Mark Tang	
Ong Hoon Meng	
Paul Beh	
Peggy Yee	
Pius Lee	
Rev. Monsignor Ambrose Vaz	
Sr. Wendy Ooi, FSP	
Tan Tee How	

#### 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, Chapter 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.

## Caritas Singapore Community Council Limited

### Directors' statement

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#### 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 re-appointment as auditors.

On behalf of the board of directors



Tan Cheng Han  
Director



Teo Jin Lee  
Director

18 December 2020



## Report on the audit of the financial statements

### Opinion

We have audited the accompanying financial statements of Caritas Singapore Community Council Limited (the "Council"), which comprise the balance sheet as at 30 September 2020, the statement of financial activities, statement of changes in funds and cash flow statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act, Chapter 50 (the Companies Act), the Charities Act, Chapter 37 and other relevant regulations (the Charities Act and Regulations) and Financial Reporting Standards in Singapore (FRSs) so as to give a true and fair view of the financial position of the Council as at 30 September 2020 and of the financial performance, changes in funds and cash flows of the Council for the year ended on that date.

### Basis for opinion

We conducted our audit in accordance with Singapore Standards on Auditing (SSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Council in accordance with the Accounting and Corporate Regulatory Authority (ACRA) Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Other information

Management is responsible for other information. The other information comprises Directors' statement set out on pages 1 to 2 but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement on this other information, we are required to report that fact. We have nothing to report in this regard.

## Responsibilities of management and directors 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 Companies Act, the Charities Act and Regulations and FRSs, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Council or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the Council's financial reporting process.

### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern.

**Caritas Singapore Community Council Limited**

**Independent auditor's report  
For the financial year ended 30 September 2020**

**Independent auditor's report to the members of Caritas Singapore Community Council Limited**

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**Auditor's responsibilities for the audit of the financial statements (cont'd)**

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Report on other legal and regulatory requirements**

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

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

- (a) The Council has not used the donation monies in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (b) The Council has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

*Ernst & Young LLP*

Ernst & Young LLP  
Public Accountants and  
Chartered Accountants  
Singapore

18 December 2020



Caritas Singapore Community Council Limited

Statement of financial activities  
For the financial year ended 30 September 2020

		General Fund		Agape Fund				
	Note	Unrestricted Fund 2020	Restricted Fund	Unrestricted Fund	Restricted Fund 2020	Agape Village Building Fund 2020	Sinking Fund 2020	Total 2020
		\$			\$	\$	\$	\$
Incoming resources								
<i>Incoming resources from generated funds</i>								
Voluntary income	4a	1,203,960	—	10,509,959	—	—	—	11,713,919
Activities for generating funds	4b	—	—	—	—	—	—	—
Interest income – financial institution		17,711	—	75,506	—	—	—	93,217
Interest income – lease receivable	17	—	—	13,985	—	—	—	13,985
<i>Incoming resources from charitable activities</i>								
Other incoming resources	5	147,746	—	693,146	—	—	—	840,892
Total incoming resources		1,369,417	—	11,292,596	—	—	—	12,662,013
Resources expended								
<i>Costs of generating funds</i>								
Costs of generating voluntary income	6a	44,993	—	191,812	—	—	—	236,805
Costs of activities for generating funds	6b	—	—	—	—	—	—	—
Total costs of generating funds		44,993	—	191,812	—	—	—	236,805
Net incoming resources available for charitable application		1,324,424	—	11,100,784	—	—	—	12,425,208

**Caritas Singapore Community Council Limited**

**Statement of financial activities  
For the financial year ended 30 September 2020**

	Note	General Fund		Agape Fund			Total 2020 \$
		Unrestricted Fund 2020 \$	Restricted Fund 2020 \$	Unrestricted Fund 2020 \$	Restricted Fund 2020 \$	Agape Village Building Fund 2020 \$	
<b>Net incoming resources available for charitable application</b>		1,324,424	–	11,100,784	–	–	12,425,208
Cost of charitable activities	7	1,316,678	–	9,782,641	20,000	–	11,119,319
Governance costs	9	–	–	368,616	–	–	368,616
		1,316,678	–	10,151,257	20,000	–	11,487,935
Interest expense – lease liabilities	17	6,846	–	78,893	–	–	85,739
Interest expense – provision for reinstatement costs	18	184	–	4,723	–	–	4,907
<b>Total resources expended</b>		1,368,701	–	10,426,685	20,000	–	11,815,386
<b>Net incoming resources/(resources expended), representing total comprehensive income</b>		716	–	865,911	(20,000)	–	846,627



**Caritas Singapore Community Council Limited**

**Statement of financial activities**  
**For the financial year ended 30 September 2020**

		General Fund		Agape Fund		Agape Village Building Fund	Total
	Note	Unrestricted Fund 2019	Restricted Fund 2019	Unrestricted Fund 2019	Restricted Fund 2019	2019	2019
		\$	\$	\$	\$	\$	\$
<b>Incoming resources</b>							
<b><i>Incoming resources from generated funds</i></b>							
Voluntary income	4a	1,093,308	—	8,227,912	—	—	9,321,220
Activities for generating funds	4b	100	—	663,041	—	—	663,141
Interest income		36,776	—	156,784	—	—	193,560
<b><i>Incoming resources from charitable activities</i></b>							
Other incoming resources	5	25,214	—	562,549	—	—	587,763
<b>Total incoming resources</b>		1,155,398	—	9,610,286	—	—	10,765,684
<b>Resources expended</b>							
<b><i>Costs of generating funds</i></b>							
Costs of generating voluntary income	6a	55,833	—	238,024	—	—	293,857
Costs of activities for generating funds	6b	30,274	—	129,064	—	—	159,338
<b>Total costs of generating funds</b>		86,107	—	367,088	—	—	453,195
<b>Net incoming resources available for charitable application</b>		1,069,291	—	9,243,198	—	—	10,312,489
Cost of charitable activities	7	1,580,196	—	8,220,730	20,000	—	9,820,926
Governance costs	9	—	—	327,801	—	—	327,801
		1,580,196	—	8,548,531	20,000	—	10,148,727
<b>Total resources expended</b>		1,666,303	—	8,915,619	20,000	—	10,601,922
<b>Net (resources expended)/ incoming resources, representing total comprehensive income</b>		(510,905)	—	694,667	(20,000)	—	163,762

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

Caritas Singapore Community Council Limited

Balance sheet  
As at 30 September 2020

	Note	General Fund 2020 \$	Agape Fund 2020 \$	Total 2020 \$
<b>Non-current assets</b>				
Property, plant and equipment	12	26,942	128,506	155,448
Agape Village Building	12	—	11,734,556	11,734,556
Prepayments	13	—	—	—
Right-of-use assets	17	622,093	3,590,574	4,212,667
Lease receivable	17	—	194,615	194,615
		649,035	15,648,251	16,297,286
<b>Current assets</b>				
Prepayments	13	74	3,088	3,162
Lease receivable	17	—	86,844	86,844
Other debtors and deposits	14	6,930	79,974	86,904
Cash and short-term deposits	15	795,411	21,845,174	22,640,585
		802,415	22,015,080	22,817,495
<b>Non-current liabilities</b>				
Provision for reinstatement cost	18	4,113	105,363	109,476
Lease liabilities	17	146,376	1,638,584	1,784,960
		150,489	1,743,947	1,894,436
<b>Current liabilities</b>				
Creditors and accruals	16	431,998	2,103,598	2,535,596
Lease liabilities	17	5,251	90,661	95,912
		437,249	2,194,259	2,631,508
<b>Net current assets</b>		365,166	19,820,821	20,185,987
<b>Net assets</b>		863,712	33,725,125	34,588,837
<b>Funds</b>				
<b>General Fund</b>				
Restricted fund	20	345,836	—	345,836
Unrestricted fund	21	517,876	—	517,876
		863,712	—	863,712
<b>Agape Fund</b>				
Restricted fund/expendable endowment fund	20	—	298,340	298,340
Unrestricted fund	21	—	20,041,475	20,041,475
Agape village building – restricted designated fund	20	—	11,734,556	11,734,556
Sinking fund	20	—	1,650,754	1,650,754
		—	33,725,125	33,725,125
<b>Total funds</b>		863,712	33,725,125	34,588,837

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

Caritas Singapore Community Council Limited

Balance Sheet  
As at 30 September 2020

	Note	General Fund 2019 \$	Agape Fund 2019 \$	Total 2019 \$
<b>Non-current assets</b>				
Property, plant and equipment	12	41,113	310,491	351,604
Agape Village Building	12	—	12,515,099	12,515,099
Prepayments	13	499,795	2,130,706	2,630,501
		540,908	14,956,296	15,497,204
<b>Current assets</b>				
Prepayments	13	33,823	156,108	189,931
Other debtors and deposits	14	11,341	77,680	89,021
Cash and short-term deposits	15	960,162	21,404,625	22,364,787
		1,005,326	21,638,413	22,643,739
<b>Non-current liability</b>				
Provision for reinstatement cost	18	11,970	301,030	313,000
		11,970	301,030	313,000
<b>Current liability</b>				
Creditors and accruals	16	675,402	2,898,238	3,573,640
		675,402	2,898,238	3,573,640
<b>Net current assets</b>		329,924	18,740,175	19,070,099
<b>Net assets</b>		858,862	33,395,441	34,254,303
<b>Funds</b>				
<b>General Fund</b>				
Restricted fund	20	345,836	—	345,836
Unrestricted fund	21	513,026	—	513,026
		858,862	—	858,862
<b>Agape Fund</b>				
Restricted fund/expendable endowment fund	20	—	318,340	318,340
Unrestricted fund	21	—	19,161,248	19,161,248
Agape village building – restricted designated fund	20	—	13,915,853	13,915,853
		—	33,395,441	33,395,441
<b>Total funds</b>		858,862	33,395,441	34,254,303

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



**Caritas Singapore Community Council Limited**

**Statement of changes in funds  
For the financial year ended 30 September 2020**

	<b>General Fund</b>		<b>Agape Fund</b>				
	<b>Unrestricted Fund</b>	<b>Restricted Fund</b>	<b>Unrestricted Fund</b>	<b>Restricted Fund</b>	<b>Agape Village Building Fund</b>	<b>Sinking Fund</b>	<b>Total Fund</b>
			\$	\$	\$	\$	\$
<b>2020</b>							
At 1 October 2019	513,026	345,836	19,161,248	318,340	13,915,853	—	34,254,303
Effects of adopting FRS 116	4,134	—	14,316	—	30,351	—	48,801
Net incoming resources/ (resources expended)	716	—	865,911	(20,000)	—	—	846,627
Amortisation expenses net of depreciation of property, plant and equipment credited to charitable activities	—	—	—	—	(560,894)	—	(560,894)
Transfer of funds from Agape Village Building Fund to sinking fund	—	—	—	—	(1,650,754)	1,650,754	—
At 30 September 2020	517,876	345,836	20,041,475	298,340	11,734,556	1,650,754	34,588,837
<b>2019</b>							
At 1 October 2018	1,023,931	345,836	18,466,581	338,340	14,486,332	—	34,661,020
Net (resources expended)/ incoming resources	(510,905)	—	694,667	(20,000)	—	—	163,762
Amortisation expenses net of depreciation of property, plant and equipment credited to charitable activities	—	—	—	—	(570,479)	—	(570,479)
At 30 September 2019	513,026	345,836	19,161,248	318,340	13,915,853	—	34,254,303

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

**Caritas Singapore Community Council Limited**

**Cash flow statement**

**For the financial year ended 30 September 2020**

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Cash flows from operating activities</b>		
Net incoming resources for the year	846,627	163,762
Adjustments:		
Interest income – financial institution	(93,217)	(193,560)
Interest income – lease receivable	(13,985)	–
Depreciation charge – property, plant and equipment	779,967	799,674
Depreciation charge – right-of-use assets	202,472	–
Interest expense – lease liabilities	85,739	–
Interest expense – provision for reinstatement costs	4,907	–
Amortisation of building fund	(560,894)	(570,479)
<b>Operating cash flows before changes in working capital</b>	<b>1,251,616</b>	<b>199,397</b>
<b>Changes in working capital</b>		
Decrease in prepayments	12,589	171,720
Decrease in other debtors and deposits	2,117	3,216
(Decrease)/increase in creditors and accruals	(939,242)	1,707,437
<b>Net cash inflows from operating activities</b>	<b>327,080</b>	<b>2,081,770</b>
<b>Cash flows from investing activities</b>		
Purchase of property, plant and equipment	(64,160)	(81,335)
Interest received	93,217	193,560
Receipts from lease receivable	98,266	–
Movement in short-term deposits greater than 3 months	(40,219)	5,309,768
<b>Net cash flows generated from investing activities</b>	<b>87,104</b>	<b>5,421,993</b>
<b>Cash flows from financing activities</b>		
Repayment of principal portion of lease liabilities	(92,866)	–
Payment of interest expense on lease liabilities	(85,739)	–
<b>Net cash flows used in financing activities</b>	<b>(178,605)</b>	<b>–</b>
<b>Net increase in cash and cash equivalents</b>	<b>235,579</b>	<b>7,503,763</b>
Cash and cash equivalents at the beginning of the financial year (Note 15)	20,364,787	12,861,024
<b>Cash and cash equivalents at the end of the financial year (Note 15)</b>	<b>20,600,366</b>	<b>20,364,787</b>

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

**Caritas Singapore Community Council Limited**

**Notes to the financial statements**

**For the financial year ended 30 September 2020**

**1. General information**

Caritas Singapore Community Council Limited (the “Council”) is a company limited by guarantee and registered charity under the Companies Act, Chapter 50. The Council was initially registered as the Catholic Social and Community Council Limited under the Charities Act, Chapter 37, in Singapore (Registration No: 02022). The registered office is at 55 Waterloo Street, #08-01, Catholic Centre, Singapore 187954.

The Council has established the Caritas Singapore Agape Fund (Agape Fund), a trust fund governed by a board of ten trustees. The fund was also registered under the Charities Act, Chapter 37, in Singapore (Unique Entity No: T06CC2001K) and it was granted the status of an Institutions of a Public Character until 31 January 2023, subject to renewal. 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 Financial Reporting Standards in Singapore (“FRSs”). They are also subjected to the provisions of the Charities Act, Chapter 37 and of the Companies Act, Chapter 50.

The financial statements have been prepared on the historical cost basis except as disclosed in the accounting policies below.

The financial statements are presented in Singapore Dollar (SGD or \$), which is also the Council’s functional currency.

**2.2 Adoption of new and amended standards and interpretations**

The accounting policies adopted are consistent with those of the previous financial year except that in the current financial year, the Council has adopted all the new and amended standards which are relevant to the Council and are effective for annual financial periods beginning on or after 1 October 2019. Except for the adoption of FRS 116 Leases described below, the adoption of these standards did not have any material effect on the financial performance or position of the Council.

**FRS 116 Leases**

FRS 116 supersedes FRS 17 Leases, INT FRS 104 Determining whether an Arrangement contains a Lease, INT FRS 15 Operating Leases – Incentives and INT FRS 27 Evaluating the Substance of Transactions Involving the Legal Form of a Lease. The standard sets out the principles for the recognition, measurement, presentation and disclosure of leases and requires lessees to recognise most leases on the balance sheet.



Notes to the financial statements  
For the financial year ended 30 September 2020

## 2. Summary of significant accounting policies (cont'd)

## 2.2 Adoption of new and amended standards and interpretations (cont'd)

**FRS 116 Leases (cont'd)**

The Council adopted FRS 116 using the modified retrospective method of adoption with the date of initial application of 1 October 2019. Under this method, the standard is applied retrospectively with the cumulative effect of initially applying the standard recognised at the date of initial application as an adjustment to the opening balance of funds. The Council elected to use the transition practical expedient to not reassess whether a contract is, or contains a lease at 1 October 2019. Instead, the Council applied the standard only to contracts that were previously identified as leases applying FRS 17 and INT FRS 104 at the date of initial application.

The effect of adopting FRS 116 as at 1 October 2019 was as follows:

	Increase/(decrease) \$
Property, plant and equipment	(41,243)
Agape Village Building	(219,649)
Prepayments	(2,804,681)
Right-of-use assets	4,379,147
Lease receivables	365,740
Provision for reinstatement cost	(208,431)
Creditors and accruals	(98,802)
Lease liabilities	1,937,746
General Fund – unrestricted	4,134
Agape Fund – unrestricted	14,316
Agape Fund – Agape Village Building (restricted designated fund)	30,351

The Council has lease contracts for land, office space and equipment. Before the adoption of FRS 116, the Council classified each of its leases (as lessee) at the inception date as either a finance lease or an operating lease. The accounting policy prior to 1 October 2019 is disclosed in Note 2.14.

Upon adoption of FRS 116, the Council applied a single recognition and measurement approach for all leases except for short-term leases and leases of low-value assets. The accounting policy beginning on and after 1 October 2019 is disclosed in Note 2.14. The standard provides specific transition requirements and practical expedients, which have been applied by the Council.

- (a) Lease previously classified as finance leases  
The Council does not have any leases previously classified as finance lease.
- (b) Lease previously classified as operating leases  
The Council recognised right-of-use assets and lease liabilities for those leases previously classified as operating leases, except for short-term leases and leases of low-value assets. The right-of-use assets for the leases were recognised based on an amount equal to the lease liability, adjusted for previously recognised prepaid or accrued lease payments. Lease liabilities were recognised based on the present value of the remaining lease payments, discounted using the incremental borrowing rate at the date of initial application.

Notes to the financial statements  
For the financial year ended 30 September 2020

## 2. Summary of significant accounting policies (cont'd)

## 2.2 Adoption of new and amended standards and interpretations (cont'd)

**FRS 116 Leases (cont'd)**

- (b) Lease previously classified as operating leases (cont'd)

The Company also applied the available practical expedients wherein it:

- used a single discount rate to a portfolio of leases with reasonably similar characteristics; and
- applied the short-term leases exemption to leases with lease term that ends within 12 months of the date of initial application.

The lease liabilities as at 1 October 2019 can be reconciled to the operating lease commitments as of 30 September 2019, as follows:

	\$
Operating lease commitments as at 30 September 2019	4,393,925
Less	
Commitments relating to short-term leases	(6,350)
	4,387,575
Weighted average incremental borrowing rate as at 1 October 2019	4.95%
Lease liabilities as at 1 October 2020	1,937,746

## 2.3 Standards issued but not yet effective

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

Description	Effective for annual periods beginning on or after
Amendments to References to the Conceptual Framework in FRS Standards	1 January 2020
Amendments to FRS 1 and FRS 8 Definition of Material	1 January 2020
Amendments to FRS 110 and FRS 28 Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	Date to be determined

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

## 2.4 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.

**2. Summary of significant accounting policies (cont'd)****2.5 Property, plant and equipment**

All items of property, plant and equipment are initially recorded at cost. Subsequent to recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. The cost of property, plant and equipment includes its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

An entity allocates the amount initially recognised in respect of an item of PPE to its significant parts and depreciates separately each significant part if those parts have different useful lives. These parts of some items of PPE may require replacement at regular intervals. The entity capitalises the cost of the replacements when (i) it is probable that future economic benefits associated with the item will flow to the entity; and (ii) the cost of the item can be reliably measured. The carrying amount of the replaced parts is derecognised on disposal or when no future economic benefits are expected from its use or disposal.

Depreciation is calculated using the straight-line method to allocate depreciable amounts over their estimated useful lives. The estimated useful lives are as follows:

	Years
Computer equipment and software	– 1
Donated assets	– 1
Office equipment and furniture	– 5
Leasehold improvements	– 10 – 28
Agape Village Building	– 26

Agape Village Building was completed end June 2015 and obtained Temporary Occupation Permit on 24 July 2015 and is depreciated over the life of lease of the land.

The residual value, useful life and depreciation method are reviewed at each financial year-end, and adjusted prospectively, if appropriate.

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 in the year the asset is derecognised.

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 gifting and also included in the statement of financial activities as an incoming resource.

**2. Summary of significant accounting policies (cont'd)****2.6 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 indication exists, 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 of disposal and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

Impairment losses are recognised in statement of financial activities.

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 increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss.

**2.7 Financial instruments****(a) Financial assets****Initial recognition and measurement**

Financial assets are recognised when, and only when the entity becomes party to the contractual provisions of the instruments.

At initial recognition, the Council measures a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss (FVPL), transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at FVPL are expensed in statement of financial activities.

Trade receivables are measured at the amount of consideration to which the Council expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third party, if the trade receivables do not contain a significant financing component at initial recognition.

**Subsequent measurement***Investments in debt instruments*

Subsequent measurement of debt instruments depends on the Council's business model for managing the asset and the contractual cash flow characteristics of the asset. The three measurement categories for classification of debt instruments are amortised cost, FVOCI and FVPL. The Council only has debt instruments at amortised cost.



2. Summary of significant accounting policies (cont'd)

2.7 *Financial instruments (cont'd)*

(a) *Financial assets (cont'd)*

**Subsequent measurement (cont'd)**

*Investments in debt instruments (cont'd)*

Financial assets that are held for the collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Financial assets are measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in statement of financial activities when the assets are derecognised or impaired, and through the amortisation process.

**Derecognition**

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition 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 for debt instruments is recognised in statement of financial activities.

(b) *Financial liabilities*

**Initial recognition and measurement**

Financial liabilities 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 liabilities at initial recognition.

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at FVPL, directly attributable transaction costs.

**Subsequent measurement**

After initial recognition, financial liabilities that are not carried at FVPL are subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in statement of financial activities when the liabilities are derecognised, and through the amortisation process.

**Derecognition**

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. On derecognition, the difference between the carrying amounts and the consideration paid is recognised in statement of financial activities.

2. Summary of significant accounting policies (cont'd)

2.8 *Impairment of financial assets*

The Council recognises an allowance for expected credit losses (ECLs) for all debt instruments not held at FVPL. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Council expects to receive, discounted at an approximation of the original effective interest rate. The expected cash flows will include cash flows from the sale of collateral held or other credit enhancements that are integral to the contractual terms.

ECLs are recognised in two stages. For credit exposures for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12-months (a 12-month ECL). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is recognised for credit losses expected over the remaining life of the exposure, irrespective of timing of the default (a lifetime ECL).

2.9 *Cash and cash equivalents*

Cash and cash equivalents comprise cash at banks and on hand which are subject to an insignificant risk of changes in value.

2.10 *Provisions*

Provisions are recognised when the Council has a present obligation (legal or constructive) 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 the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources 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.

2.11 *Government grants*

Government grants are recognised 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 on a systematic basis over the periods in which the Council recognises as expenses the related costs for which the grants are intended to compensate.

2.12 *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. Summary of significant accounting policies (cont'd)

### 2.13 *Employee benefits*

#### (a) *Defined contribution plans*

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 when they accrue to employees. The estimated liability for leave is recognised for services rendered by employees up to the end of the reporting period.

#### (c) *Short-term employee benefits*

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

### 2.14 *Leases*

These accounting policies are applied on and after the initial application date of FRS 116, 1 October 2019:

The Council assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

#### (a) **As lessee**

The Council applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Council recognises lease liabilities representing the obligations to make lease payments and right-of-use assets representing the right to use the underlying leased assets.

##### **Right-of-use assets**

The Council recognises right-of-use assets at the commencement date of the lease (i.e. the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognised, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the lease term.

If ownership of the leased asset transfers to the Council at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The right-of-use assets are also subject to impairment. The accounting policy for impairment is disclosed in Note 2.6.

## 2. Summary of significant accounting policies (cont'd)

### 2.14 *Leases (cont'd)*

#### (a) **As lessee (cont'd)**

##### **Lease liabilities**

At the commencement date of the lease, the Council recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Council and payments of penalties for terminating the lease, if the lease term reflects the Council exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Council uses its incremental borrowing rate at the lease commencement date because the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g. changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

#### (b) **As lessor**

Leases in which the Council does not transfer substantially all the risks and rewards incidental to ownership of an asset are classified as operating leases. Rental income arising from operating leases is accounted for on a straight-line basis over the lease terms. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income. Contingent rents are recognised as revenue in the period in which they are earned.

Leases where the Council has transferred substantially all risks and rewards incidental to ownership of the leased assets to the lessees, are classified as finance leases.

The leased asset is derecognised and the present value of the lease receivable is recognised on the balance sheet and disclosed as lease receivables. The difference between the gross receivable and the present value of the lease receivable is recognised as unearned finance income.

Each lease payment received is applied against the gross investment in the finance lease receivable to reduce both the principal and the unearned finance income. The finance income is recognised in statement of financial activities on a basis that reflects a constant periodic rate of return on the net investment in the finance lease receivable.



**2. Summary of significant accounting policies (cont'd)**

**2.14 Leases (cont'd)**

These accounting policies are applied before the initial application date of FRS 116, 1 October 2019:

**(a) As lessee**

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 profit or loss. Contingent rents, if any, are charged as expenses in the periods in which they are incurred.

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

**(b) As lessor**

Leases in which the Council does not transfer substantially all the risks and rewards of ownership of the asset are classified as operating leases. Initial direct costs incurred in negotiating an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same bases as rental.

**2.15 Incoming resources from generated funds**

All incoming resources are recognised 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.

**(b) Membership subscriptions**

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

**2. Summary of significant accounting policies (cont'd)**

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

*Voluntary income (cont'd)*

**(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.

**2.16 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.

**2.17 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.

*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.

**2. Summary of significant accounting policies (cont'd)**

**2.17 Resources expended (cont'd)**

*Costs of charitable activities (cont'd)*

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 immediately from the point of the award being made, as evidenced by the grant agreement entered into between the Council and the grantee.

*Governance costs*

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

*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 are disclosed in Note 10.

**2.18 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 one restricted funds, the Capacity Building 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.

**2. Summary of significant accounting policies (cont'd)**

**2.18 Funds accounting (cont'd)**

The funds held by the Council are:

- 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.
- The Agape Village Building Fund is a restricted designated sub-fund set up under the Agape Fund for donations with tax-exempt receipts. The usage of the tax-exempt donations under the Agape Fund requires the approval of the Board of the Council and the Board of Trustees. The Agape Village Building Fund is designated primarily to fund the construction and operations of Agape Village at Lorong 8 Toa Payoh on a 3,000 square metre piece of land owned by the Titular Roman Catholic Archdiocese of Singapore.

The one-stop Catholic Services hub is where people in need can connect to the 27 charities and services under its umbrella to help those in need, regardless of race, language or religion. It will also bring together the common services of our Catholic charities under one roof – integrated case management, counselling, legal aid, medical aid, care-giver support, skills training and job matching for displaced workers and professionals, mentoring and life skills, coaching for the poor and marginalised in our society.

The Agape Village Building Fund will be reduced over the useful life of the asset in line with its depreciation.

- The Sinking Fund is restricted designated sub-fund set up under the Agape Fund for donations with tax-exempt receipts. The usage of the tax-exempt donations under the Agape Fund requires the approval of the Board of the Council and the Board of Trustees. The Sinking Fund is designated primarily to fund expenditure relating to maintenance, repair and improvement works at Agape Village.

**2.19 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. Summary of significant accounting policies (cont'd)**

**2.20 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.

**3. Significant accounting estimates, assumptions and judgements**

The preparation of the Council financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of the income, expenses, assets and liabilities, and the disclosure of contingent liabilities at the end of reporting period. Uncertainty about these assumptions and estimates could result in outcomes that could require a material adjustment to the carrying amount of the asset or liability affected in the future periods.

Management is of the opinion that there is no significant judgement made in applying accounting policies and no estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

**Caritas Singapore Community Council Limited**

**Notes to the financial statements  
For the financial year ended 30 September 2020**

**4. Incoming resources from generating funds**

**(a) Voluntary income**

	General Fund			Agape Fund					Total	Total
	Unrestricted \$	Restricted/ Endowment \$	Total \$	Unrestricted \$	Restricted/ Endowment \$	Agape Village Building Fund \$	Sinking Fund \$	Total \$		
<b>2020</b>										
Donations	1,203,960	–	1,203,960	10,509,959	–	–	–	10,509,959	11,713,919	
	1,203,960	–	1,203,960	10,509,959	–	–	–	10,509,959	11,713,919	
<b>2019</b>										
Donations	1,093,308	–	1,093,308	8,227,912	–	–	–	8,227,912	9,321,220	
	1,093,308	–	1,093,308	8,227,912	–	–	–	8,227,912	9,321,220	

Included in donations is an amount of \$10,509,959 (2019: \$8,227,912) for Agape Fund for which tax-exempt receipts have been issued. There are no tax-exempt receipts issued for Agape Village Building Fund for both financial years 2020 and 2019 and Sinking Fund for financial year 2020.



Caritas Singapore Community Council Limited

Notes to the financial statements  
For the financial year ended 30 September 2020

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

(b) *Activities for generating funds*

	General Fund			Agape Fund					Total
	Unrestricted	Restricted/ Endowment	Total	Unrestricted	Restricted/ Endowment	Agape Village Building Fund	Sinking Fund	Total	
	\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>2019</b>									
Caritas Charity Golf	100	—	100	310,951	—	—	—	310,951	311,051
Down Memory Lane	—	—	—	352,090	—	—	—	352,090	352,090
	100	—	100	663,041	—	—	—	663,041	663,141

There are no activities for generating funds in financial year 2020.

Included in the receipts is an amount of \$Nil for Agape Fund (2019: \$663,041) for which tax-exempt receipts have been issued. There are no tax-exempt receipts issued for Agape Village Building Fund for both financial years 2020 and 2019 and Sinking Fund for financial year 2020.

Caritas Singapore Community Council Limited

Notes to the financial statements  
For the financial year ended 30 September 2020

5. Incoming resources from charitable activities

	General Fund Unrestricted \$	Agape Fund Unrestricted \$	Total Unrestricted \$
<b>2020</b>			
Agape village rental	—	448,915	448,915
Office rental	61,735	—	61,735
Personal moral compass	29,170	—	29,170
Government grant	49,592	212,916	262,508
Others	7,249	31,315	38,564
	<u>147,746</u>	<u>693,146</u>	<u>840,892</u>
<b>2019</b>			
Agape village rental	—	548,805	548,805
Personal moral compass	21,990	—	21,990
Others	3,224	13,744	16,968
	<u>25,214</u>	<u>562,549</u>	<u>587,763</u>

The government grant income relates to Job Support Scheme and Foreign Worker Levy Rebate which is introduced by the Singapore Government in Budget 2020.

6. Costs of generating funds

(a) *Costs of generating voluntary income*

	General Fund Unrestricted \$	Agape Fund Unrestricted \$	Total Unrestricted \$
<b>2020</b>			
Direct costs	9,655	41,160	50,815
Support costs (Note 10)	35,338	150,652	185,990
	<u>44,993</u>	<u>191,812</u>	<u>236,805</u>
<b>2019</b>			
Direct costs	23,470	100,054	123,524
Support costs (Note 10)	32,363	137,970	170,333
	<u>55,833</u>	<u>238,024</u>	<u>293,857</u>

Caritas Singapore Community Council Limited

Notes to the financial statements  
For the financial year ended 30 September 2020

6. Costs of generating funds (cont'd)

(b) *Costs of activities for generating funds*

	General Fund Unrestricted \$	Agape Fund Unrestricted \$	Total Unrestricted \$
<b>2019</b>			
Direct costs	<u>30,274</u>	<u>129,064</u>	<u>159,338</u>

There are no costs related to activities for generating funds in financial year 2020.



**Caritas Singapore Community Council Limited**

**Notes to the financial statements**  
**For the financial year ended 30 September 2020**

**7. Costs of charitable activities**

	General Fund			Agape Fund					Total
	Unrestricted	Restricted/ Endowment	Total	Unrestricted	Restricted/ Endowment	Agape Village Building Fund	Sinking Fund	Total	
	\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>2020</b>									
Formation expenditure									
- Direct costs	15,205	—	15,205	—	—	—	—	—	15,205
- Support costs (Note 10)	241,788	—	241,788	—	—	—	—	—	241,788
Grant and other charitable activities expenditure									
- Direct costs	—	—	—	735,855	—	—	—	735,855	735,855
- Support costs (Note 10)	212,029	—	212,029	903,915	—	—	—	903,915	1,115,944
- Staff costs	—	—	—	543,925	—	—	—	543,925	543,925
- Grant expenditure (Note 8)	847,656	—	847,656	7,598,946	20,000	—	—	7,618,946	8,466,602
	1,316,678	—	1,316,678	9,782,641	20,000	—	—	9,802,641	11,119,319

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**Notes to the financial statements**  
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**7. Costs of charitable activities (cont'd)**

	General Fund			Agape Fund					Total
	Unrestricted	Restricted/ Endowment	Total	Unrestricted	Restricted/ Endowment	Agape Village Building Fund	Sinking Fund	Total	
	\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>2019</b>									
Formation expenditure									
- Direct costs	27,107	—	27,107	—	—	—	—	—	27,107
- Support costs									
(Note 10)	221,433	—	221,433	—	—	—	—	—	221,433
Grant and other charitable activities expenditure									
- Direct costs	33,433	—	33,433	787,736	—	—	—	787,736	821,169
- Support costs									
(Note 10)	194,179	—	194,179	827,817	—	—	—	827,817	1,021,996
- Staff costs	8,743	—	8,743	657,289	—	—	—	657,289	666,032
- Grant expenditure (Note 8)	1,095,301	—	1,095,301	5,947,888	20,000	—	—	5,967,888	7,063,189
	1,580,196	—	1,580,196	8,220,730	20,000	—	—	8,240,730	9,820,926



Notes to the financial statements  
For the financial year ended 30 September 2020

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

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

	2020 \$	2019 \$
Abilities Beyond Limitations and Expectations (ABLE) <sup>1</sup>	750,000	597,388
Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI) <sup>1</sup>	575,000	500,000
Assisi Hospice <sup>3</sup>	10,000	10,000
Boys' Town Singapore <sup>1</sup>	1,000,000	950,000
Canossaville Children & Community Services <sup>1</sup>	366,000	320,000
Canossaville Children's Home (CCH) <sup>3</sup>	10,000	10,000
Caritas Humanitarian Aid & Relief Initiatives, Singapore (CHARIS) <sup>2</sup>	257,214	303,000
Catholic AIDS Response Effort (CARE) <sup>1</sup>	665,000	300,000
Catholic Lawyers Guild <sup>1</sup>	25,680	25,680
Catholic Welfare Services <sup>1</sup>	398,266	300,000
CLARITY Singapore Ltd (CLARITY) <sup>1</sup>	300,000	250,000
Family Life Society (FLS) <sup>1</sup>	867,000	565,000
Infant Jesus Homes & Children's Centres (IJHCC) <sup>1</sup>	450,000	461,000
Jesuit Refugee Service <sup>2</sup>	62,000	—
Mamre Oaks <sup>1</sup>	435,000	262,500
Montfort Care <sup>1</sup>	900,000	875,000
Morning Star Community Services (MSCS) <sup>1</sup>	867,000	867,000
Parishes <sup>2,4</sup>	328,442	281,621
Roman Catholic Prison Ministry (RCPM) <sup>2</sup>	200,000	185,000
	8,466,602	7,063,189

<sup>1</sup> Grant funding for these affiliate member organisations of the Council are drawn from the Caritas Singapore Agape Fund.

<sup>2</sup> Grant funding for these affiliate member organisations of the Council are drawn from the General Fund.

<sup>3</sup> Grant funding for these affiliate member organisations of the Council are drawn from the restricted fund within the Caritas Singapore Agape Fund.

<sup>4</sup> The Council provided grants for 32 (2019:25) 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:

	2020 \$	2019 \$
Aid programme to migrant workers	17,607	35,024
Financial assistance to individuals/families in crisis	183,775	132,636
Food vouchers/rations to the poor	4,880	9,575
Soup Kitchen/St Anthony's Bread programme	29,509	29,142
Others	92,671	75,244
	328,442	281,621

Notes to the financial statements  
For the financial year ended 30 September 2020

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

<sup>5</sup> These grants include partial or whole donations credited to the St. Jude Fund as follows:

	2020 \$	2019 \$
<b>Agape Fund</b>		
Assisi Hospice	10,000	10,000
Canossaville Children's Home	10,000	10,000
	20,000	20,000

9. Governance costs

	Agape Fund Unrestricted	
	2020 \$	2019 \$
Direct costs	52,431	38,235
Support costs (Note 10)	316,185	289,566
	368,616	327,801

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

10. Support costs

	Costs of generating funds \$	Costs of formation activities \$	Costs of charitable activities \$	Governance costs \$	Total support costs \$
<b>2020</b>					
Finance	202	263	1,212	344	2,021
Information technology	11,094	14,423	66,568	18,861	110,946
Human resources	152,384	198,100	914,307	259,054	1,523,845
Corporate resources	22,310	29,002	133,857	37,926	223,095
	185,990	241,788	1,115,944	316,185	1,859,907

**Caritas Singapore Community Council Limited**

**Notes to the financial statements**  
**For the financial year ended 30 September 2020**

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**10. Support costs (cont'd)**

	<b>Costs of generating funds</b>	<b>Costs of formation activities</b>	<b>Costs of charitable activities</b>	<b>Governance costs</b>	<b>Total support costs</b>
	\$	\$	\$	\$	\$
<b>2019</b>					
Finance	(24)	(30)	(144)	(41)	(239)
Information technology	8,089	10,515	48,531	13,751	80,886
Human resources	123,359	160,367	740,157	209,711	1,233,594
Corporate resources	38,909	50,581	233,452	66,145	389,087
	<u>170,333</u>	<u>221,433</u>	<u>1,021,996</u>	<u>289,566</u>	<u>1,703,328</u>

**11. Net incoming resources**

Net incoming resources are stated after charging:

	<b>2020</b>	<b>2019</b>
	\$	\$
Net depreciation of property, plant and equipment (Note 12)	219,073	229,195
Rental expense	<u>6,350</u>	<u>246,180</u>



**Caritas Singapore Community Council Limited**

**Notes to the financial statements**  
**For the financial year ended 30 September 2020**

**12. Property, plant and equipment**

	Computer equipment and software \$	Donated assets \$	Office equipment and furniture \$	Leasehold improvements \$	Total \$	Agape Village Building \$	Grand Total \$
<b>Cost:</b>							
At 1 October 2018	456,019	6,898	758,602	370,545	1,592,064	14,870,497	16,462,561
Additions	49,904	—	31,431	—	81,335	—	81,335
Disposals	—	—	(12,424)	—	(12,424)	—	(12,424)
At 30 September 2019 and 1 October 2019	505,923	6,898	777,609	370,545	1,660,975	14,870,497	16,531,472
Effects of adopting FRS 116	—	—	—	(63,000)	(63,000)	(250,000)	(313,000)
Additions	57,646	—	6,514	—	64,160	—	64,160
At 30 September 2020	563,569	6,898	784,123	307,545	1,662,135	14,620,497	16,282,632
<b>Accumulated depreciation:</b>							
At 1 October 2018	417,019	6,898	504,578	164,105	1,092,600	1,784,919	2,877,519
Charge for the year	51,247	—	140,896	37,052	229,195	570,479	799,674
Disposals	—	—	(12,424)	—	(12,424)	—	(12,424)
At 30 September 2019 and 1 October 2019	468,266	6,898	633,050	201,157	1,309,371	2,355,398	3,664,769
Effects of adopting FRS 116	—	—	—	(21,757)	(21,757)	(30,351)	(52,108)
Charge for the year	65,632	—	122,686	30,755	219,073	560,894	779,967
At 30 September 2020	533,898	6,898	755,736	210,155	1,506,687	2,885,941	4,392,628
<b>Carrying amount:</b>							
At 30 September 2020	29,671	—	28,387	97,390	155,448	11,734,556	11,890,004
At 30 September 2019	37,657	—	144,559	169,388	351,604	12,515,099	12,866,703

**12. Property, plant and equipment (cont'd)**

In financial year 2015, the Council completed the construction of Agape Village building at Lorong 8 Toa Payoh at an estimated total cost of \$14,000,000 and received the Temporary Occupation Permit on 24 July 2015. Accordingly, the Council transferred the building cost from "Agape Building Asset under construction" to the "Agape Village Building" category. All expenses incurred in relation to the construction are capitalised to the building cost in accordance with the Council's capitalisation policy.

For financial year 2019, an amount of \$63,000 and \$250,000 is included in the leasehold improvements and Agape Village Building for the provision for reinstatement cost for Waterloo office and Agape Village Building, respectively.

On initial adoption of FRS 116 Leases, the cost for reinstatement cost and the accumulated depreciation is adjusted to opening funds (Note 2.2).

Net depreciation charged to the statement of financial activities as cost of generating voluntary income are:

	2020 \$	2019 \$
Depreciation for the year	779,967	799,674
Amortisation of Agape Village building fund (Note 20)	(560,894)	(570,479)
Net depreciation of property, plant and equipment	219,073	229,195

**13. Prepayments**

	2020 \$	2019 \$
<b>Prepayments (current):</b>		
Lease rental	–	174,180
Lanworks software – maintenance and assurance	1,430	1,560
Insurance	387	3,594
Others	1,345	10,597
	3,162	189,931
<b>Prepayments (non-current):</b>		
Lease rental	–	2,630,501

Lease rental

The Council has entered into two term leases from 19 June 2013 with The Titular Catholic Archbishop of Singapore (TRCAS) at 55 Waterloo Street as follows:

- (1) Unit #07-01 and Unit #08-01 ending 18 February 2042. The Monthly Rent for the term was paid in advance by way of three (3) payments totalling \$3,351,960.
- (2) Unit #06-01 ending 18 June 2023. The Monthly Rent for the term was paid in advance by way of three (3) payments totalling \$576,671.

On initial adoption of FRS 116 Leases, the lease rental is adjusted to arrive at the right-of-use assets (Note 2.2).

**14. Other debtors and deposits**

	2020 \$	2019 \$
Interest receivable	16,351	39,588
Other debtors and deposits	70,553	49,433
Total other debtors and deposits	86,904	89,021
Add: Cash and cash equivalents (Note 15)	22,640,585	22,364,787
Add: Lease receivables (Note 17)	281,459	–
Total financial assets at amortised cost	23,008,948	22,453,808

Expected credit loss – other debtors and deposits

The Council assessed the latest performance and financial position of the counterparties, adjusted for the future outlook of the industry in which the counterparties operate in, and concluded that there has been no significant increase in the credit risk since the initial recognition of the financial assets. Accordingly, the Council measured the impairment loss allowance using 12-month ECL and determined that the ECL is insignificant.

**15. Cash and short-term deposits**

	2020 \$	2019 \$
Cash at banks and on hand	13,879,448	6,516,295
Short-term deposits	8,761,137	15,848,492
	22,640,585	22,364,787

Cash at banks earn interest at floating rates based on daily bank deposit rates. Short-term deposits are made for varying periods of between six months and twelve months, depending on the immediate cash requirements of the Council, and earn interest at the respective short-term deposit rates. The weighted average effective interest rate as at 30 September 2020 for the Council was 0.58% (2019: 1.12%).

For the purpose of the cash flow statement, cash and cash equivalents comprises the following at the end of the reporting period:

	2020 \$	2019 \$
Cash at banks and on hands	13,879,448	6,516,295
Short-term deposits	8,761,137	15,848,492
	22,640,585	22,364,787
Less: short-term deposits greater than 3 months	(2,040,219)	(2,000,000)
Cash and cash equivalents	20,600,366	20,364,787



Notes to the financial statements  
For the financial year ended 30 September 2020

16. Creditors and accruals

	2020 \$	2019 \$
Accruals	2,435,608	3,498,877
Deposits received	74,008	74,763
Deferred grant income	25,980	–
	2,535,596	3,573,640
Less: Deferred grant income	(25,980)	–
Total financial liabilities carried at amortised cost	2,509,616	3,573,640

Included in the accruals is the grants expenditure amounting to \$1,900,030 (2019: \$2,659,000) and staff related cost amounting to \$428,155 (2019: \$345,623)

17. Leases

Council as a lessee

The Council has lease contracts for land, office space and equipment. The Council's obligations under these leases are secured by the lessor's title to the leased assets. The Council also has a lease of equipment with lease terms of 12 months or less. The Council applies the 'short-term lease' and 'lease of low-value assets' recognition exemptions for these leases.

(a) Carrying amounts of right-of-use assets

	Land \$	Office space \$	Equipment \$	Total \$
<b>Cost</b>				
At 1 October 2019	945,649	3,402,746	30,752	4,379,147
Additions	–	–	35,992	35,992
At 30 September 2020	945,649	3,402,746	66,744	4,415,139
<b>Accumulated depreciation</b>				
At 1 October 2019	–	–	–	–
Charge for the year	43,147	152,362	6,963	202,472
At 30 September 2020	43,147	152,362	6,963	202,472
<b>Carrying amount</b>				
At 30 September 2020	902,502	3,250,384	59,781	4,212,667

Notes to the financial statements  
For the financial year ended 30 September 2020

17. Leases (cont'd)

Council as a lessee (cont'd)

(b) Lease liabilities

	Total \$
At 1 October 2019	1,937,746
Additions	35,992
Accretion of interest	85,739
Payment of lease liabilities	(178,605)
At 30 September 2020	1,880,872
Breakdown as:	
Current	95,912
Non-current	1,784,960

(c) Amounts recognised in statement of financial activities

	2020 \$
Depreciation of right-of-use assets	202,472
Interest expense on lease liabilities	85,739
Lease expenses relating to short-term leases	6,350
	294,561

(d) The Council had total cash outflows for leases of \$184,955 in financial year ended 30 September 2020.

Council as a lessor

The Council acts as a lessor under arrangement in which it leases out office space to member organisations and third parties for monthly lease payments. The lease periods do not form a major part of the remaining lease terms under the head leases and accordingly, the sub-leases are classified as an operating leases.

Income from leasing the office space recognised during the financial year 2020 was \$510,650 (2019: \$548,805).

Notes to the financial statements  
For the financial year ended 30 September 2020

**17. Leases (cont'd)**Council as a lessor (cont'd)

Subleases – classified as finance leases

The Council's sub-lease of its right-of-use of the office space is classified as finance lease because the sub-lease is for the entire remaining lease term of the head lease. Right-of-use assets relating to the head leases with sub-leases classified as finance lease is derecognised. The net investment in the sub-lease is recognised under lease receivables.

	Office space \$	Total \$
At 1 October 2019	365,740	365,740
Accretion of interest	13,985	13,985
Reduction of lease receivable as grant expenditure	(98,266)	(98,266)
At 30 September 2020	281,459	281,459
Breakdown as:		
Current		86,844
Non-current		194,615

Finance income on the net investment in sub-lease during the financial year is \$13,985.

The maturity analysis of the undiscounted lease payments to be received is shown in Note 28.

**18. Provision for reinstatement cost**

A provision is recognised for reinstating the leases of land and office space to its original condition in accordance with the lease agreement. Assumptions used to calculate the provision were based on current information available and to the best knowledge and experience of the management.

Movements in the provision for reinstatement cost were as follows:

	\$
As at 1 October 2018 and 30 September 2019	313,000
Effects of adopting FRS 116	(208,431)
As at 1 October 2019	104,569
Accretion of interest	4,907
As at 30 September 2020	109,476

Notes to the financial statements  
For the financial year ended 30 September 2020

**19. Commitments**

The Council leases land and office equipment under non-cancellable lease agreements. These leases, which do not have purchase options, have an average tenure of between 5 and 27 years.

Future minimum rental payable under non-cancellable operating leases at the end of the reporting period are as follows:

	2019 \$
Not later than one year	249,199
Later than one year but not later than five years	971,397
Later than five years	3,173,329
	4,393,925
Rental expense incurred for Agape building for the reporting year	72,000

Included in the operating lease payment is the rental payable by the Council for the Agape Village at Lorong 8 Toa Payoh on a 3,000 square metre piece of land. The lease is with Titular Roman Catholic Archdiocese of Singapore over a period of 27 years, which expires on 5 September 2041 and is not subject to an escalation clause.



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Notes to the financial statements

For the financial year ended 30 September 2020

20. Restricted and expendable endowment funds

	Balance at beginning of the year \$	Incoming resources \$	Resources expended \$	Effects of adopting FRS 116 \$	Transfer between funds \$	Amortisation expenses net of depreciation of property, plant and equipment credited to charitable activities \$	Balance at end of the year \$
<b>2020</b>							
General Fund							
<i>Capacity Building Fund</i> <sup>2</sup>	345,836	—	—	—	—	—	345,836
	345,836	—	—	—	—	—	345,836
Agape Fund							
<i>St. Jude Fund</i> <sup>1</sup>	95,000	—	(20,000)	—	—	—	75,000
<i>Capacity Building Fund</i> <sup>2</sup>	223,340	—	—	—	—	—	223,340
<i>Agape Village Building Fund (Note 22)</i>	13,915,853	—	—	30,351	(1,650,754)	(560,894)	11,734,556
<i>Sinking fund</i>	—	—	—	—	1,650,754	—	1,650,754
	14,234,193	—	(20,000)	30,351	—	(560,894)	13,683,650
Total restricted and expendable endowment funds	14,580,029	—	(20,000)	30,351	—	(560,894)	14,029,486
Total unrestricted funds (Note 21)	19,674,274	12,662,013	(11,795,386)	18,450	—	—	20,559,351
Total funds	34,254,303	12,662,013	(11,815,386)	48,801	—	(560,894)	34,588,837

Caritas Singapore Community Council Limited

Notes to the financial statements  
For the financial year ended 30 September 2020

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

	Balance at beginning of the year \$	Incoming resources \$	Resources expended \$	Transfer between funds \$	Amortisation expenses net of depreciation of property, plant and equipment credited to charitable activities \$	Balance at end of the year \$
<b>2019</b>						
General Fund						
<i>Capacity Building Fund</i> <sup>2</sup>	345,836	—	—	—	—	345,836
	345,836	—	—	—	—	345,836
Agape Fund						
<i>St. Jude Fund</i> <sup>1</sup>	115,000	—	(20,000)	—	—	95,000
<i>Capacity Building Fund</i> <sup>2</sup>	223,340	—	—	—	—	223,340
Agape Village Building Fund (Note 22)	14,486,332	—	—	—	(570,479)	13,915,853
	14,824,672	—	(20,000)	—	(570,479)	14,234,193
Total restricted and expendable endowment funds	15,170,508	—	(20,000)	—	(570,479)	14,580,029
Total unrestricted funds (Note 21)	19,490,512	10,765,684	(10,581,922)	—	—	19,674,274
Total funds	34,661,020	10,765,684	(10,601,922)	—	(570,479)	34,254,303

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

<sup>2</sup> 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.



**20. Restricted and expendable endowment funds (cont'd)**

In financial year 2015, the Council completed the construction of Agape Village building at Lorong 8 Toa Payoh where donations raised were placed in the designated Agape Building Fund. Accordingly, the Agape Village Building Fund is amortised and net off against the corresponding depreciation of the building in the statement of financial activities (Note 12).

Movements of the Agape Village Building fund are disclosed as follows:

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
Agape Village Building fund:		
Balance at beginning of the year	16,300,904	16,300,904
Effects of adopting FRS 116	30,351	—
Transfer to sinking fund	(1,650,754)	—
	<hr/>	<hr/>
Balance at the end of the year	14,680,501	16,300,904
	<hr/>	<hr/>
Amount amortised:		
Balance at the beginning of the year	(2,385,051)	(1,814,572)
Amortisation for the year (Note 12)	(560,894)	(570,479)
	<hr/>	<hr/>
Balance at the end of the year	(2,945,945)	(2,385,051)
	<hr/>	<hr/>
Net balance at the end of the year	11,734,556	13,915,853
	<hr/>	<hr/>

**Caritas Singapore Community Council Limited**

**Notes to the financial statements**

**For the financial year ended 30 September 2020**

**21. Unrestricted funds**

	Balance at beginning of the year \$	Incoming resources \$	Resources expended \$	Effects of adopting FRS 116 \$	Transfer between funds \$	Amortisation expenses credited to charitable activities \$	Balance at end of the year \$
<b>2020</b>							
General Fund	513,026	1,369,417	(1,368,701)	4,134	—	—	517,876
Agape Fund	19,161,248	11,292,596	(10,426,685)	14,316	—	—	20,041,475
Total	19,674,274	12,662,013	(11,795,386)	18,450	—	—	20,559,351
<b>2019</b>							
General Fund	1,023,931	1,155,398	(1,666,303)	—	—	—	513,026
Agape Fund	18,466,581	9,610,286	(8,915,619)	—	—	—	19,161,248
Total	19,490,512	10,765,684	(10,581,922)	—	—	—	19,674,274



**22. Agape Village Building Fund**

The Agape Building Fund is a restricted designated sub-fund set up under the Agape Fund for donations with tax-exempt receipts. The usage of the tax-exempt donations under the Agape Fund requires the approval of the Board of the Council and the Board of Trustees. The Agape Building Fund has been designated primarily to fund the construction and operations of Agape Village at Lorong 8 Toa Payoh on a 3,000 square metre piece of land owned by the Titular Roman Catholic Archdiocese of Singapore.

The Council intends to create a new one-stop Catholic Services hub where people in need can connect to the 23 charities and services under its umbrella to help those in need, regardless of race, language or religion. It will also bring together the common services of our Catholic charities under one roof – integrated case management, counselling, legal aid, medical aid, care-giver support, skills training and job matching for displaced workers and professionals, mentoring and life skills, coaching for the poor and marginalised in our society.

The Council completed the construction of Agape Village end June 2015 at an estimated total cost of \$14,000,000 (including contingencies) and received the Temporary Occupation Permit on 24 July 2015.

**23. 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.

**24. Related party transactions**

The following significant transactions took place during the year:

	2020 \$	2019 \$
Grant expenditure (Note 8):		
CHARIS	257,214	303,000
CARE	665,000	300,000
Catholic Lawyers Guild	25,680	—

These organisations are related parties to the Council in these financial years due to common directors. During the year, Catholic Lawyers Guild was identified as a related party due to a director of the Council was appointed as an office bearer of Catholic Lawyers Guild.

**25. Employee benefits**

	General Fund Unrestricted \$	Agape Fund Unrestricted \$	Total \$
<b>2020</b>			
Salaries and leave accruals	161,578	879,517	1,041,095
Central provident fund contributions	25,037	136,285	161,322
Other short-term benefits	97,527	223,920	321,447
	284,142	1,239,722	1,523,864
<b>2019</b>			
Salaries and leave accruals	118,275	674,563	792,838
Central provident fund contributions	18,737	106,864	125,601
Other short-term benefits	47,015	268,140	315,155
	184,027	1,049,567	1,233,594

**26. Compensation of key management personnel**

	2020 \$	2019 \$
Salaries, bonus and other benefits-in-kind	352,471	281,136
Central provident funds contributions	18,645	17,713
	371,116	298,849

The above compensation relates to the top 2 executives whose emoluments above \$100,000.

**27. Taxation**

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

**28. 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. Sensitivity analysis of the interest rate exposure is not significant.

**(b) 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.

**28. Financial risk management objectives and policies (cont'd)****(c) 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:

	2020		2019	
	1 year or less \$	More than 1 year \$	1 year or less \$	More than 1 year \$
<b>Financial assets</b>				
Other debtors and deposits	86,904	—	89,021	—
Lease receivables	98,266	204,722	—	—
Cash and short-term deposits	22,640,585	—	22,364,787	—
	22,825,755	204,722	22,453,808	—
<b>Financial liabilities</b>				
Creditors and accruals	2,509,616	—	3,573,640	—
Lease liabilities	186,201	2,768,781	—	—
	2,695,817	2,768,781	3,573,640	—

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.



**29. Fair value of financial instruments**

**(a) Fair value hierarchy**

The Council categorises fair value measurements using a fair value hierarchy that is dependent on the valuation inputs used as follows:

- Level 1 – Quoted prices (unadjusted) in active market for identical assets or liabilities that the Group can access at the measurement date,
- Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, and
- Level 3 – Unobservable inputs for the asset or liability.

Fair value measurements that use inputs of different hierarchy levels are categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

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

**(b) Assets and liabilities not measured at fair value**

Cash and short-term deposits, and creditors and accruals

The carrying amounts of these balances approximate their fair values due to the short-term nature of these balances.

**30. Reserves management**

The reserves of the Council comprise the General Fund and the 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.

**31. Authorisation of financial statements for issue**

The financial statements for the financial year ended 30 September 2020 were authorised for issue in accordance with a resolution of the Directors on 18 December 2020.

