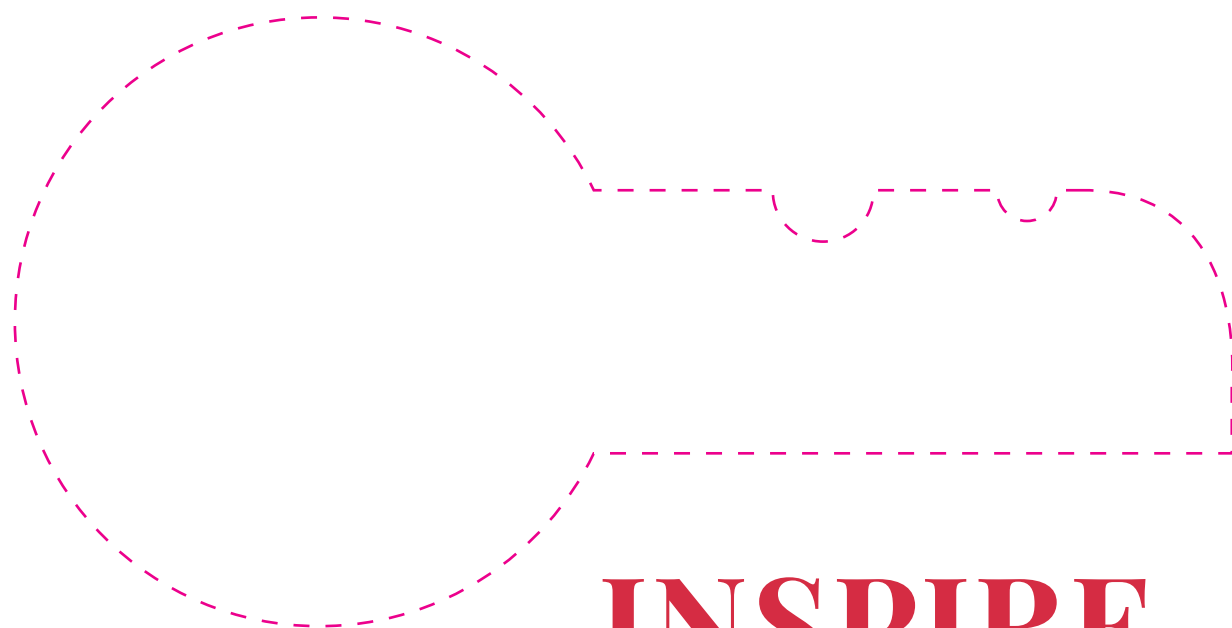




太和觀 THK

ANNUAL REPORT 2016/2017

THYE HUA KWAN  
MORAL CHARITIES LIMITED



INSPIRE

*Possibilities*



**UNLOCK** *to*

*Having*  
**A NEW**  
**PERSPECTIVE...**





...*WILL*  
*HELP US OPEN*  
*THE DOOR of*  
*POSSIBILITIES*



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# CORPORATE PROFILE

## ABOUT US

**MOTTO:** To Serve Mankind

**MISSION:** We help anyone who needs help with full respect to his or her race, colour, creed, language, culture and religion

**TO PROMOTE:**

- Love and care for each other, irrespective of any differences;
- Respect for each other's race, colour, creed, language, culture and religion;
- The universal virtues of filial piety, brotherliness, loyalty, trustworthiness, propriety, righteousness, incorruptibility, decency, humanity and wisdom;
- The Oneness of mankind;
- The transcending of all differences.





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# CORPORATE PROFILE

## CHAIRMAN'S MESSAGE

This year's annual report theme was chosen to reflect the immense amount of potential within the social service sector, our staff, and our beneficiaries.

Thye Hua Kwan Moral Charities (THKMC) has been blessed with the honour of providing many services to our community in Singapore, since our birth in October 2011. 6 years later, the possibilities have truly multiplied – from 11 Institutes of Public Character, we have now grown to an organisation serving various groups in our community through more than 60 programmes and services.

However, we believe that there is so much more THKMC can do to help. The past year has been one of great change. In Singapore, we continue to deal with an ever-increasing ageing population. Year by year, greater access to intervention and assessment has led to more children being identified with special needs. These changes have called us to really unlock the potential within ourselves, rise up to the challenge, and take positive action for the years ahead.

In order to face these challenges with a new perspective, we welcomed new leadership into the organisation. As of July 2016, we have had the pleasure of having Mr Kenny Lim helm the organisation as our new Chief Executive Officer. He comes with years of corporate experience and most importantly, a heart for people.



Mr Lee Kim Siang, BBM(L), Chairman  
Thye Hua Kwan Moral Charities



Having a heart for people is crucial for those who wish to work in THK, as such a heart searches for doors of opportunity to help others. In October 2016, our THKMC Volunteer Management Unit held an inaugural talent show for our beneficiaries, and uncovered many hidden talents held back by their circumstances. We kicked off the new year reaching out to new audiences through our Colour Their World Exhibition, raising awareness of our services in a fun and creative manner.

To befriend and care for the increasing number of vulnerable seniors in the community, we also expanded the Community Befriending Programme at various housing estates. The Care From your Community (CFC) was also initiated last year to provide seniors much needed assistance in chronic disease management, allowing them to age in place at home. A new centre, the THK Seniors Activity Centre @ Cassia, was started earlier this year, to provide support to seniors who were relocated from Dakota.

To provide greater support for our precious young ones and their parents, Early Childhood Holistic Outcomes (ECHO), a new early childhood intervention programme, was officially launched at all THK EIPIC centres. ECHO focuses on achieving functional improvements in the daily lives of our children with greater parent involvement and empowerment.

As Singapore continues to strive for a more inclusive society, the THK Autism Centre @ Geylang Bahru was set up to provide adults with autism a place of acceptance. The new Day Activity Centre aims to engage adults with autism in meaningful activities and life skills so that they can attain a better quality of life.

All of the above would not have been possible without the continuous support of our staff, donors, partners, and other stakeholders who have contributed to the cause that we stand for. Any meaningful undertaking is a challenging one, and THKMC would not have been able to unlock these doors of opportunity without the collective effort of each and every one of you.

Thank you.

---

# CORPORATE PROFILE

## BOARD OF DIRECTORS







# CORPORATE PROFILE ORGANISATION CHART

## OPERATING DIVISIONS

**Mr Kenny Lim**  
Chief Executive Officer  
(appointed on 1 July 2016)



### ADMIN & PROJECTS

**Mr Teo Choon Chuan**  
Acting Divisional Director  
(appointed on 15 June 2017)



### HR

**Mr Jason Lee**  
Divisional Director  
(appointed on 1 June 2016)



## HEADQUARTERS



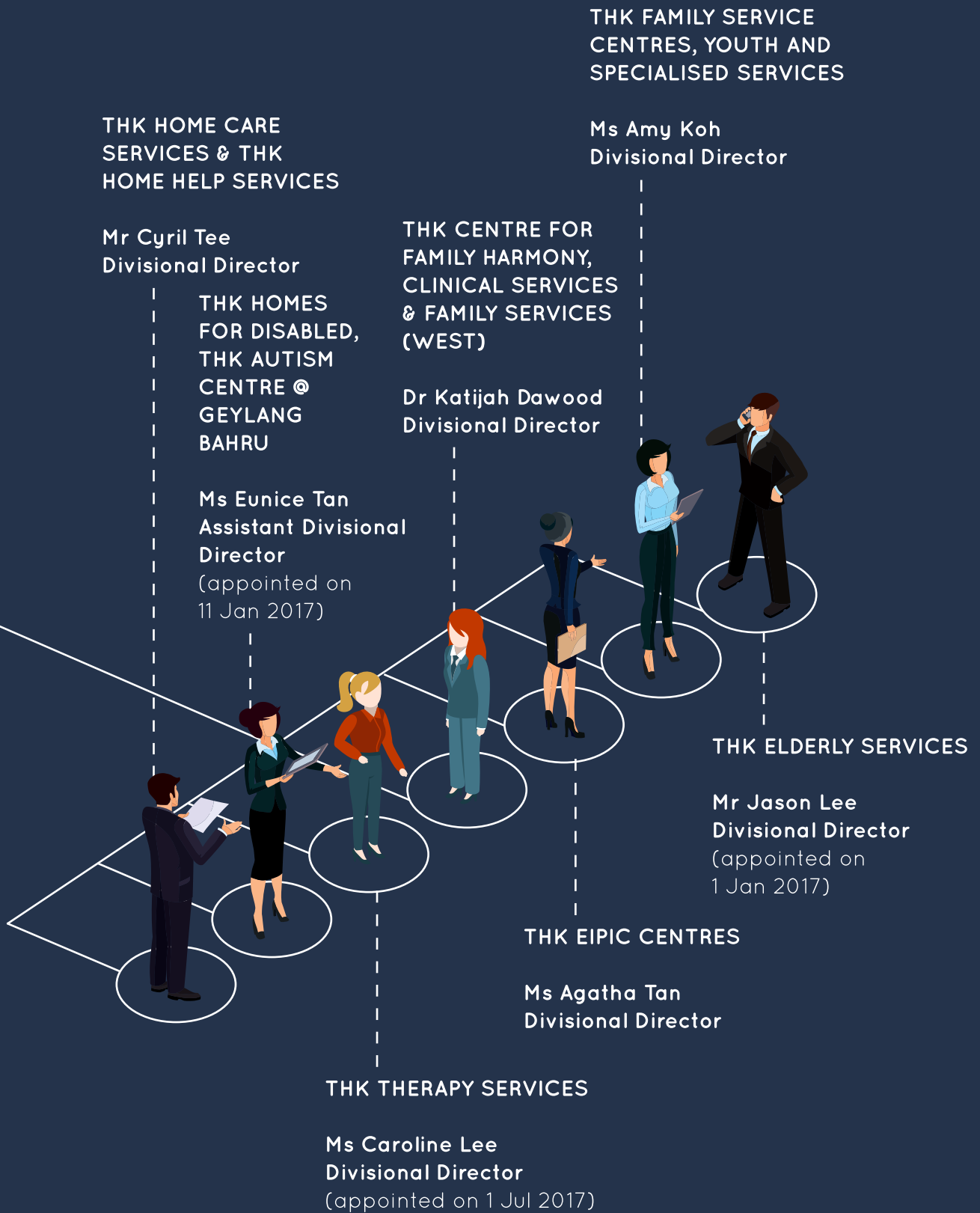
### ACCOUNTS

**Mr Ong Kam Chow**  
Divisional Director



### ADMIN & OPERATIONS

**Mr Jason Lee**  
Divisional Director  
(until 31 Dec 2016)









THK PROGRAMMES  
AND SERVICES

*OPENING  
PATHWAYS OF  
SERVICE*

# PROGRAMMES AND SERVICES FOR SENIORS

## AGEING POSITIVELY



*Our elderly dancing at a Seniors Activity Centre*

**THK SENIORS ACTIVITY CENTRES (SACs)** are day centres for needy and vulnerable seniors. These centres provide activities for seniors, keeping them active and socially integrated. Apart from providing socio-recreational programmes and activities, THK SACs also provide support services to frail and homebound elderly through befriending services, emergency alarm systems, information and referrals for eldercare related matters.

4 SACs at THK also operate the **Drop-In Disability Programme (DDP)**, which provides social, recreational and/or therapeutic training activities for adults with disabilities. It aims to keep persons with disabilities meaningfully engaged and integrated within the community while providing a form of respite for caregivers.

# 15

THK  
Seniors Activity  
Centres



THK HOME HELP SERVICE  
EAST & WEST  
served

1,432  
beneficiaries

15  
THK SENIORS ACTIVITY  
CENTRES

served  
5,105  
elderly living in rental flats

THK  
COMMUNITY  
BEFRIENDING  
PROGRAMME IN 7  
locations

reached out to  
454  
elderly

THK HOME CARE  
SERVICES  
reached out to

1,910  
people in the community

4 + 3  
4 THK CLUSTER SUPPORT  
+ 3 THK CREST TEAMS

reached out to  
2,261  
elderly



*A caseworker interacting with a senior*

**THK CLUSTER SUPPORT** was set up to enhance the quality of life of vulnerable or low-income seniors aged 60 and above who live in the community with no or low family support.

THK Cluster Support offers a comprehensive process of assessment, which involves planning, facilitation, care coordination, and evaluation of options and services within the community that can be provided to meet the health and social needs of these seniors and their families, thus enabling our seniors to age in place as far as possible.

The **THK CARING ASSISTANCE FROM NEIGHBOURS (CAN)** programme reaches out to seniors aged 60 and above, by providing them with emotional and social support. Volunteers, called the CAN Carers, conduct home visits and befriend seniors, providing medication reminders and listening to their needs.

The CAN programme is provided as part of the 4 THK Cluster Support services.

4

**THK  
Cluster Support  
Teams**





2  
THK Home Help Services

*Our staff from THK Home Help Services delivering food*

**THK HOME HELP SERVICES** administer the Meals on Wheels service, which prepares meals for the needy elderly and disabled. THK Home Help Services also provide medical escort transport services, where seniors are accompanied by staff for medical appointments and follow-up visits.

*An outreach event organised by THK CREST @ North*

3  
THK CREST Teams

**THK COMMUNITY RESOURCE, ENGAGEMENT AND SUPPORT TEAMS (CREST)**

is a community-based programme which aims to serve as a community mental health safety net to reach out to seniors who may be at risk of developing mental conditions, such as depression or dementia. THK CREST provides resources for these elderly, by helping them to attain basic social and health needs. These needs include basic emotional support and referrals to other specialised community services.



**THK HOME CARE SERVICES** support the frail elderly with comprehensive range of home-based services to seniors and disabled adults who are weakened because of illness or old age. THK Home Care Services consist of the **Home Personal Care Services (HPC)**, **Interim Caregiver Services (ICS)**, and **Home Health Services (HH)**.

- **Home Personal Care Services (HPC)** provides basic nursing care to elderly who are homebound. Some of the services provided include assistance with daily living, personal care tasks, mind-stimulating activities, elder-sitting and caregiver respite, amongst others.
- **Interim Caregiver Services (ICS)** is a home care service for clients pending discharge from Restructured or Community hospitals. The client may need interim post-discharge support at home while waiting for more permanent care arrangements to arrive, such as a nursing home placement.
- **Home Health Services (HH)** provides professional health care services to the elderly by our licensed doctors and nurses. These services are provided to reduce repeated hospitalisation, caregiver stress, delay admission to healthcare institutions and improve the quality of life of our clients.



*Our staff from THK Home Care Services with a client*



**7**  
THK  
CBP Sites

**5**  
THK  
CFC Sites



*Our CBP befriender Mdm Lai (left) with her new-found friend and befriender Mdm Koh (right)*

***Do you know  
someone  
who needs  
our services?  
Check out our  
DOOR HANGERS  
on pages 36  
to 49 and locate  
the THK Centres  
near you!***

**THK CARE FROM YOUR COMMUNITY (CFC)**

programme assists frail seniors with chronic disease management by providing a variety of services, such as medication reminders, medication packing, simple wound care, wheelchair assistance, vital signs monitoring services, as well as toileting and grooming. The service is targeted at elderly who are 60 years and above, who need assistance in chronic disease management, have little or no family support, and require aid due to difficulty in looking after themselves. The programme is currently located at 5 THK sites.

**THK COMMUNITY BEFRIENDING PROGRAMME (CBP)**

encourages volunteer befrienders to visit at-risk seniors aged 50 and above who live in the neighbourhood regularly. These befrienders monitor the well-being of seniors through regular phone calls or house visits through a needs assessment checklist and inform the relevant agencies to address the needs of these clients. The programme is currently located at 7 THK sites.





*A senior showing the books that she loves to read to Mr Yaacob Ibrahim (right), Minister for Communications and Information at the mini library*

**THK Seniors Services @ Taman**

**Jurong** conducts community outreach programmes and recreational activities that promote active ageing and volunteerism amongst seniors.

The centre at THK Seniors Services @ Taman Jurong works with many community partners, such as the National Library Board, to bring new programmes to seniors. Connected by the Ageing Planning Office at the Ministry of Health, NLB collaborated with THK Seniors Services @ Taman Jurong in 2012 to set up a mini library for their new centre.

The Singapore Press Holdings also does regular reading sessions of the Chinese dailies at the centre, such as Lianhe Zaobao, for seniors to be kept up to date of the latest news.

**1**  
**THK Seniors Services**

*Seniors at the THK Seniors Services @ Taman Jurong learning how to make ang pow arts and crafts*





**THK Seniors Group Homes** support enabled and assisted living for vulnerable seniors and persons with disabilities (PWDs), to co-reside independently with community-based care. The Group Homes consist of one-room rental flats within a residential block, where 2 or 3 occupants share the same living space. The Group Homes also leverage on existing community services and deploy full time staff to monitor the well-being and safety of the residents.

Our target clientele:

1. Seniors with no or low family support;
2. Seniors who are facing or at risks of social isolation, depression, and various health issues;
3. Seniors whose caregivers are unable to support and manage their needs despite the availability of community support services

Basic monitoring and support services are provided at the Homes to maintain overall health status and ensure the senior's safety. The Senior Group Homes also liaise with the social and health service providers to access needed services (e.g. hospital admissions, medical appointments, counselling sessions) within the community and ensure their care needs are adequately addressed.

Our full time staff also assist the seniors with personal care such as assistance with medication reminders and linkages to external service providers.



3

THK  
Seniors  
Group Homes





**THK Young at Heart** was set up to cater to the elderly living in studio apartments at the Ang Mo Kio area. This centre promotes “a kampung out of home” concept, and is one of THK’s unique models that hopes to allow volunteers to run several initiatives and programmes.

*Zumba exercise with the elderly at THK Young at Heart*

The centre also conducts activities such as jamming, arts and crafts, and cooking to promote healthy ageing lifestyle amongst the elderly.

Blk 650 in Yio Chu Kang consists of 158 Studio apartment units for the elderly. The social service facility will also help the Alert Alarm System that is already activated in 94 units. This is to help attend to any emergency cases that the seniors might face in their homes.

1  
**THK  
 Young  
 At Heart**



**THK Social Service Hubs** are located at Chinatown Point, Chong Pang, and Bukit Batok East.

The THK Social Service Hub @ Bukit Batok East is equipped with recreational facilities and conducts various interest groups and wellness activities for the elderly.

The THK Chong Pang Social Service Hub houses a wellness centre that conducts regular health screenings, and organises social and recreational activities for seniors.

The THK Social Service Hub @ Chinatown Point manages a range of facilities for social service providers and community partners to conduct training and programmes. The Hub also provides information and referrals to social services and healthcare agencies in Singapore.



**3**  
THK  
Social  
Service Hubs

*Elderly from THK Social Service Hub @ Bukit Batok East enjoying a meal at Dignity Kitchen*



---

# PROGRAMMES AND SERVICES FOR FAMILIES CELEBRATING FAMILIES

---

2

THK CENTRES FOR  
FAMILY HARMONY

served

2,101

clients

---

5

THK FAMILY SERVICE  
CENTRES

reached out to

15,781

members of the community

---



**5**  
**THK Family Service Centres**

**THK FAMILY SERVICE CENTRES (FSCs)** are community-based social service providers that seek to look after families in need. The objective of FSCs is to promote and improve the social well-being of every individual in the family, at every stage of life. FSCs are staffed with social workers and other professionals to provide a helping hand. THK currently runs 5 Family Service Centres.



*A client at the CFH @ Commonwealth receiving counselling*

**THK CENTRE FOR FAMILY HARMONY (CFH) @ COMMONWEALTH** is one of the four Divorce Support Specialist Agencies (DSSAs) that play a key role in supporting families and children who are affected by divorce. The centre provides comprehensive support to the families through casework and counselling and a range of preventive and intervention programmes to empower them to:

- Make an informed decision on divorce
- Come to terms with the divorce
- Achieve cooperative co-parenting
- Resolve the underlying conflict
- Manage problems and challenges on their own

**THK CENTRE FOR FAMILY HARMONY (CFH) @ CIRCUIT** was officially established in July 2006 to work closely with children from divorced or separated families. Clients seeking supervised access or support services are either referred by the Family Court, external agencies or self-referral. The THK CFH @ Circuit also offers a Problem Gambling programme to provide counselling for problem gamblers and families affected by problem gambling.

**2**  
**THK Centres For Family Harmony**

***Do you know someone who needs our services? Check out our DOOR HANGERS on pages 36 to 49 and locate the THK Centres near you!***

# PROGRAMMES AND SERVICES FOR PERSONS WITH DISABILITIES

## UN-LABELLING, ENABLING



*Our talented beneficiaries from the THK Home for Disabled @ Eunós performing a lion dance performance*

## 2

**THK  
Homes For  
Disabled**

### **THK HOME FOR DISABLED @ EUNÓS**

provides residential facilities for children and adults, as well as a stay-in hostel programme for disabled adults with higher functioning abilities who are able to sustain employment.

The programmes provide the residents with Activities of Daily Living (ADL) and Community Living Skills, (CLS) training, which enable them to achieve independence in all aspects of self-care. Cognitive skills training is also provided to develop basic skills in counting, reading and writing.





---

**115**  
PERSONS WITH  
DISABILITIES

enrolled at  
**THK HOME FOR  
DISABLED @ EUNOS**

---

**125**  
PERSONS WITH  
DISABILITIES

enrolled at  
**THK HOME FOR DISABLED  
@ CHAI CHEE  
AND DAY ACTIVITY CENTRE**

---

**Do you know someone who needs our services? Check out our DOOR HANGERS on page 36 to 49 and locate the THK Centres near you!**

*A group shot of our students and staff at the THK Autism Centre @ Geylang Bahru*

**THK HOME FOR DISABLED ADULTS @ CHAI CHEE** was set up to provide long-term residential care for intellectually disabled adults islandwide, especially those who have limited caregiver support or come from low-income families. The Home provides services in Activities of Daily Living (ADL) and Community Living Skills (CLS) training, IT therapy, art therapy and physiotherapy, to suit the needs of residents who are of various age groups and disability profiles.

The Home also has a **Day Activity Centre**, an alternative care arrangement for caregivers to relieve them of caring for their disabled family members during the day. The Day Activity Centre conducts a structured programme that hones their self-help and community skills, which includes activities such as exercise, household chores, basic cooking, art and crafts, and personal grooming, amongst others.



**THK AUTISM CENTRE @ GEYLANG BAHRU** was set up to meet the increasing demand for a Day Activity Centre for adults with autism aged 16 to 55 years old. The centre aims to engage the adults with autism in meaningful activities and training so that they can gain independence and have a better quality of life. *For more details on this new centre, please refer to the **Feature Stories** section of the Annual Report.*



# PROGRAMMES AND SERVICES FOR CHILDREN

## SHAPING YOUNG MINDS

**THK EARLY INTERVENTION PROGRAMME FOR INFANTS AND CHILDREN (EIPIC) CENTRES** were set up to empower young children with special needs in reaching their full potential by creating a holistic and nurturing environment that enhances independent living through experiential education, therapy, training and support services.

All centres are equipped with specially created classrooms, an assessment-intake room, a physical and occupational therapy gym, child-sized toileting facilities, and a parent-counselling room.



*A physical and occupational therapy gym located at one of our THK EIPIC Centres*

4

THK  
EIPIC  
Centres

The client base consists of children under the age of 7 that have been diagnosed with developmental, intellectual, sensory or physical disabilities, or a combination of disabilities.

The children are served by a transdisciplinary team of professionals: Early Intervention teachers, adaptive PE teachers, social workers, psychologists, and a group of therapists, each specialising in occupational, speech-language, physical, art, music, or dance movement therapy.

Parents are recognised as a key player in their children's development. They are encouraged and empowered to participate and be actively involved in the stages of the intervention process. Support services such as financial aid, counselling services, parent and sibling workshops are available for families to teach both parents and siblings strategies on how to support a special needs child.

*Our children at the THK EIPIC Centre @ Woodlands enjoying snack time*





**ECHO**, or **Early Childhood Holistic Outcomes**, is an ongoing project conducted in partnership with KK Women’s and Children’s Hospital and Lien Foundation.

*Lesson time at EIPIC!*



ECHO is a new evaluation framework that aims to provide a uniform set of standards to measure functional outcomes and improve the standards of early childhood intervention in Singapore.

*Do you know someone who needs our services? Check out our **DOOR HANGERS** on page 36 to 49 and locate the **THK Centres** near you!*

**800**

**CHILDREN WITH SPECIAL NEEDS ENROLLED AT**

**4**

**THK EIPIC CENTRES**



---

# PROGRAMMES AND SERVICES FOR THERAPY AND REHABILITATION

## REHABILITATING, RENEWING

**THK THERAPY HUB** is a Therapist Manpower Hub that coordinates the recruitment, management, and training of Allied Health Professional Therapists. It deploys physiotherapists, occupational therapists, and speech-language therapists across adult and children's community rehabilitation programmes.

It serves the EIPIC (Early Intervention Programme for Infant and Children) Programmes, Adult Disability Programmes as well special (SPED) schools. Additionally, it also supports community hospitals, senior care centres, centre-based and home-based community rehabilitation programmes.

**THK COMMUNITY REHABILITATION PROGRAMME** provides centre-based and home-based therapy services to adults, the elderly, and persons with disabilities. The programme also conducts training workshops for caregivers and volunteers.

**THK DAY REHABILITATION CENTRES** operate at the THK Seniors Activity Centre @ Ang Mo Kio 257, and at the THK Wellness Hub @ 80B. The programme provides day rehabilitation services in the community, such as physiotherapy and occupational therapy. The programme also provides home-based rehabilitation services to clients within a 5km radius of the centre.



**THK HOME THERAPY PROGRAMME** supports elderly with disabilities and their caregivers so that patients that are unfit or unable to access centre-based services can receive therapy services and training in their homes.

This service is designed to enable clients who are unable to access centre-based day rehabilitation services to gain sufficient function to transition to centre-based services, and to equip their caregivers with skills to help them care for their family members.

**THK PAN-DISABILITY CENTRE @ EUNOS** is a sheltered workshop that supports persons with multiple disabilities by providing vocational training or employment opportunities. The sheltered workshop serves as a training centre for clients to develop work readiness for open employment.

*A client working at the THK Pan-Disability Centre @ Eunost*



107

members attended

THK PAN-DISABILITY  
CENTRE @ EUNOS

309

preschoolers enrolled in

THK DEVELOPMENT  
SUPPORT PROGRAMME

THK  
ADULT  
REHABILITATION  
PROGRAMME

reached out to

533

adults at

2

DAY REHABILITATION  
CENTRES



**THK DEVELOPMENT SUPPORT PROGRAMME**

is a community-based, school-readiness support programme that helps young children with mild developmental needs optimise their development and integration in mainstream preschools.

Our team of psychologists, learning support facilitators and educators, speech therapists, occupational therapists, and social work professionals, are deployed into the community to enable children to receive services within the natural learning environment of the neighbourhood preschool centres.

The programme operates within preschools in the Central and Central South regions of Singapore.

**THK CHILDREN THERAPY CENTRES**

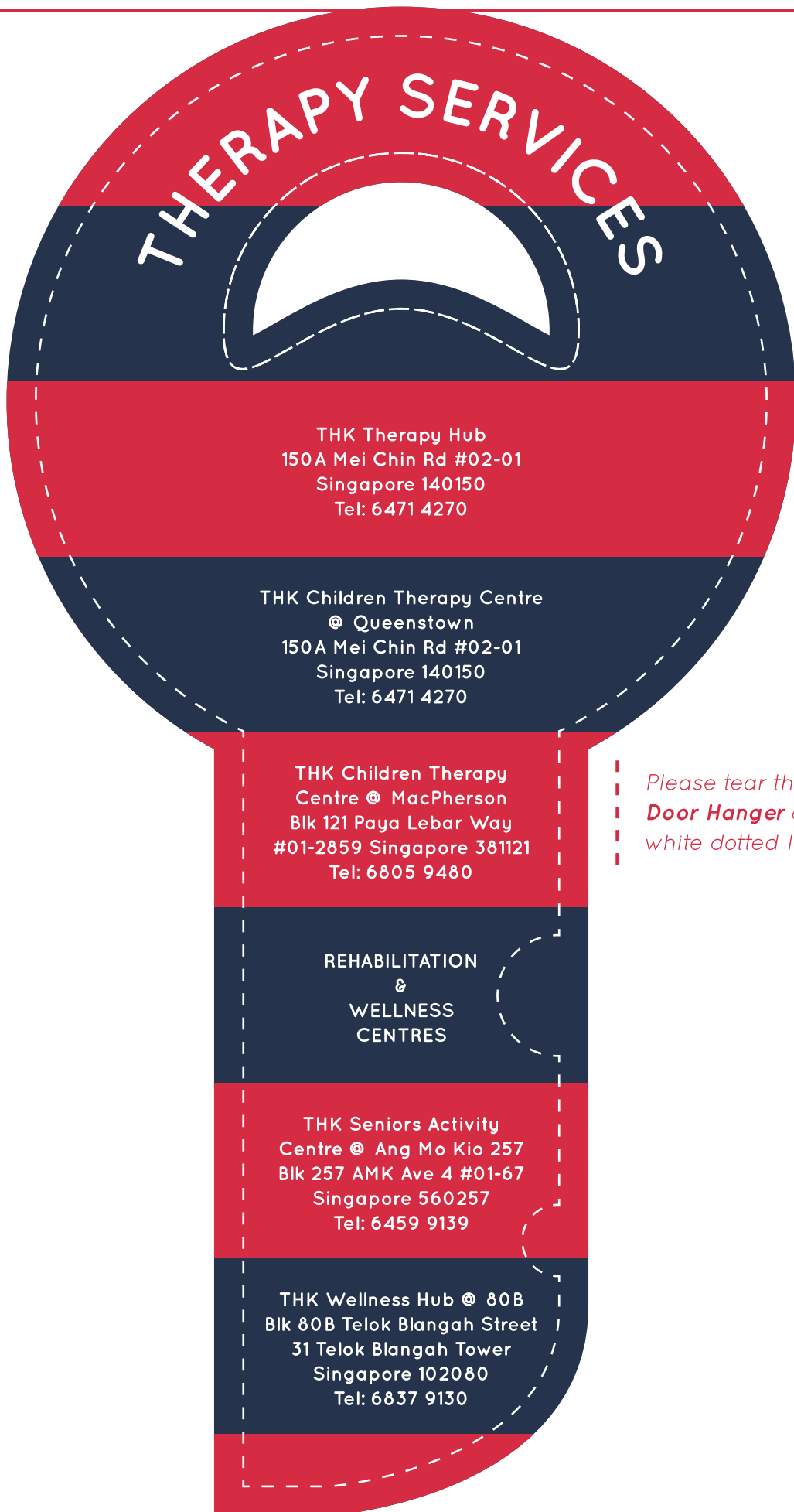
are located at MacPherson and Queenstown. The centres provide assessment, therapy intervention and consultation services for children aged 0 to 18 years with developmental needs. Some of the services include speech-language therapy, physiotherapy, occupational therapy, psychological services, group programmes, and teacher-parent training.

***Do you know someone who needs our services? Check out our DOOR HANGERS on page 36 to 49 and locate the THK Centres near you!***

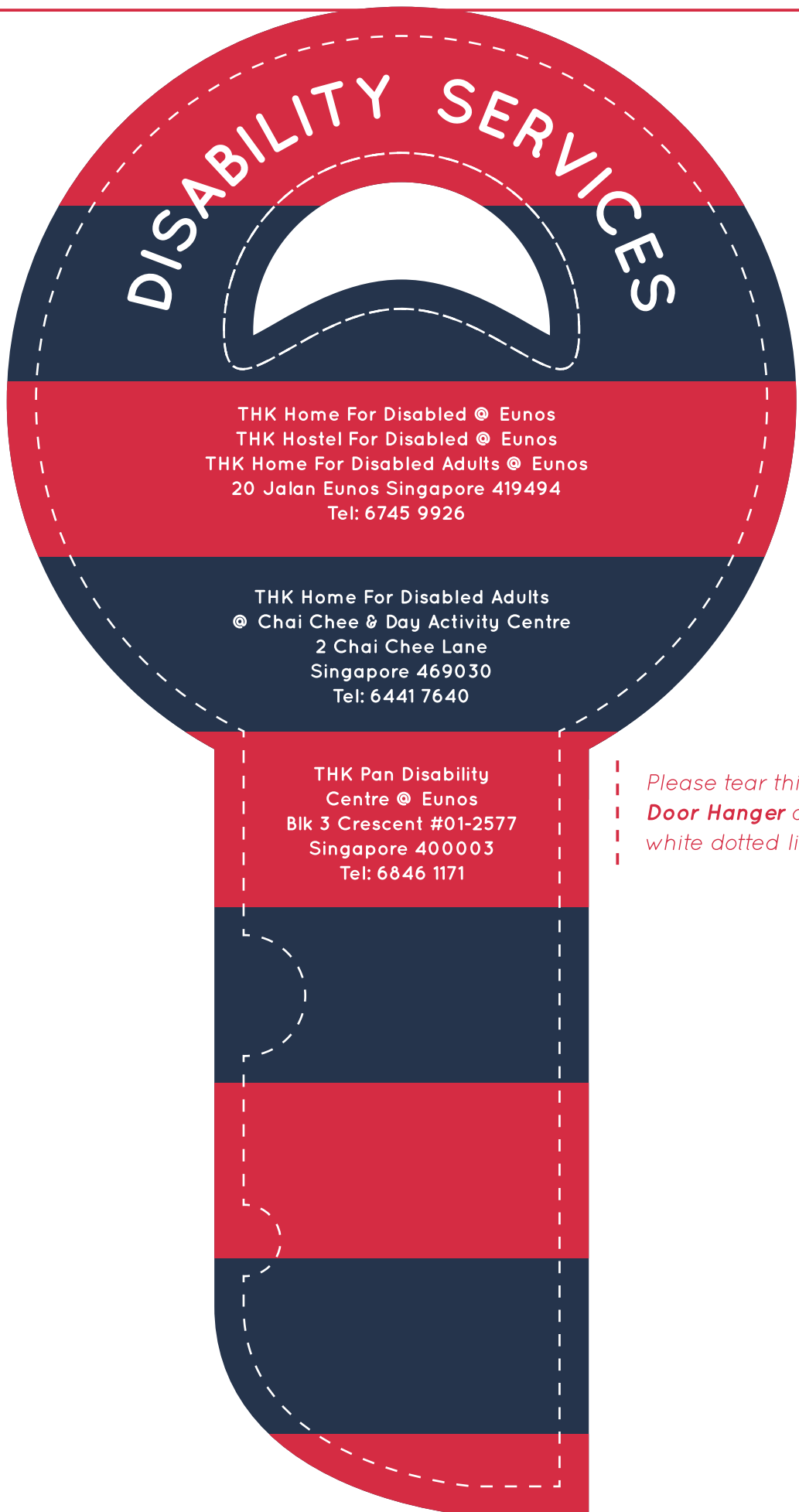


***UNLOCKING***  
WINDOWS *of*  
***OPPORTUNITIES***  
SERVICES DIRECTORY





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white dotted line*



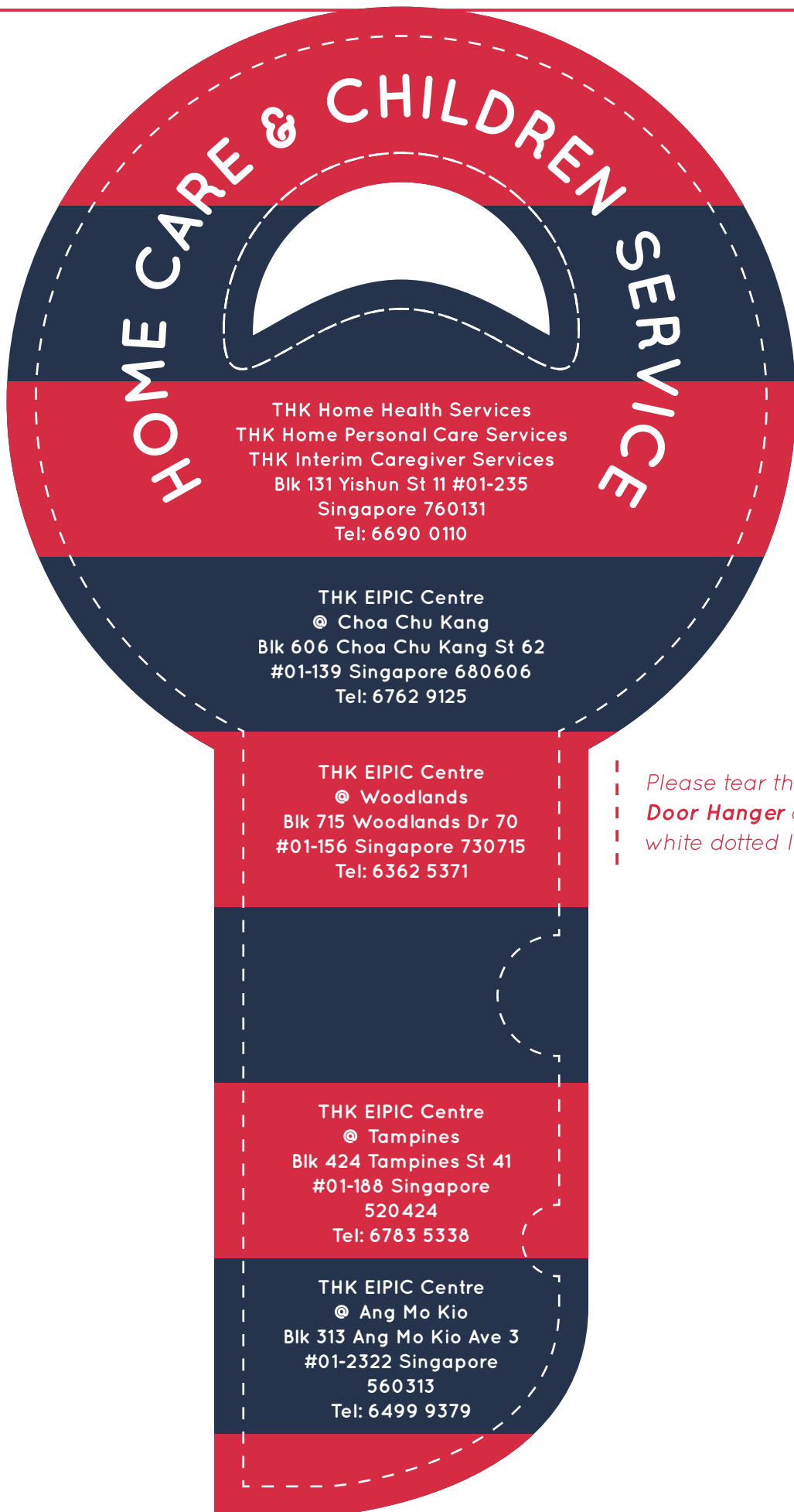
# DISABILITY SERVICES

THK Home For Disabled @ Eunos  
THK Hostel For Disabled @ Eunos  
THK Home For Disabled Adults @ Eunos  
20 Jalan Eunos Singapore 419494  
Tel: 6745 9926

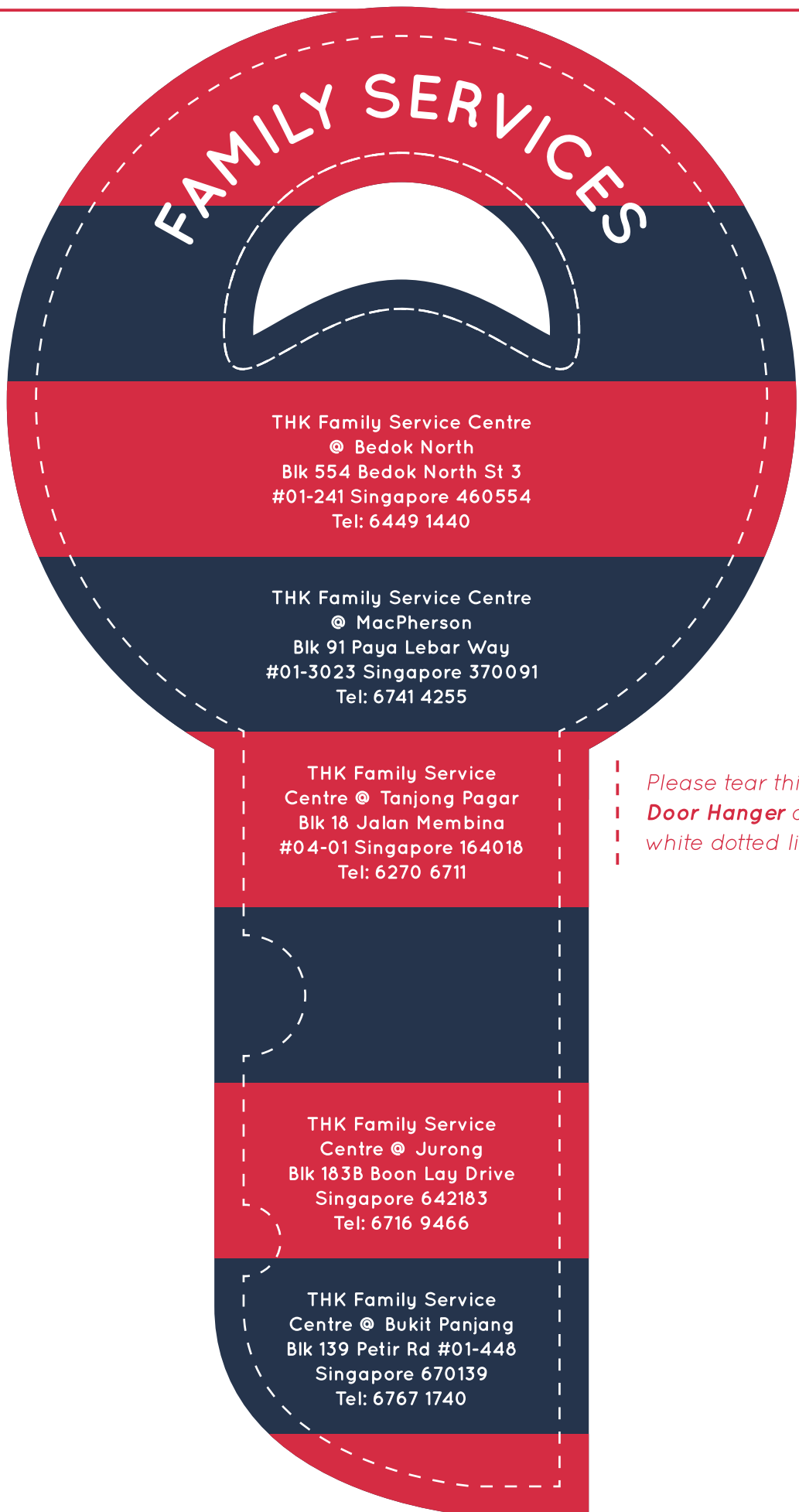
THK Home For Disabled Adults  
@ Chai Chee & Day Activity Centre  
2 Chai Chee Lane  
Singapore 469030  
Tel: 6441 7640

THK Pan Disability  
Centre @ Eunos  
Blk 3 Crescent #01-2577  
Singapore 400003  
Tel: 6846 1171

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# FAMILY SERVICES

THK Family Service Centre  
@ Bedok North  
Blk 554 Bedok North St 3  
#01-241 Singapore 460554  
Tel: 6449 1440

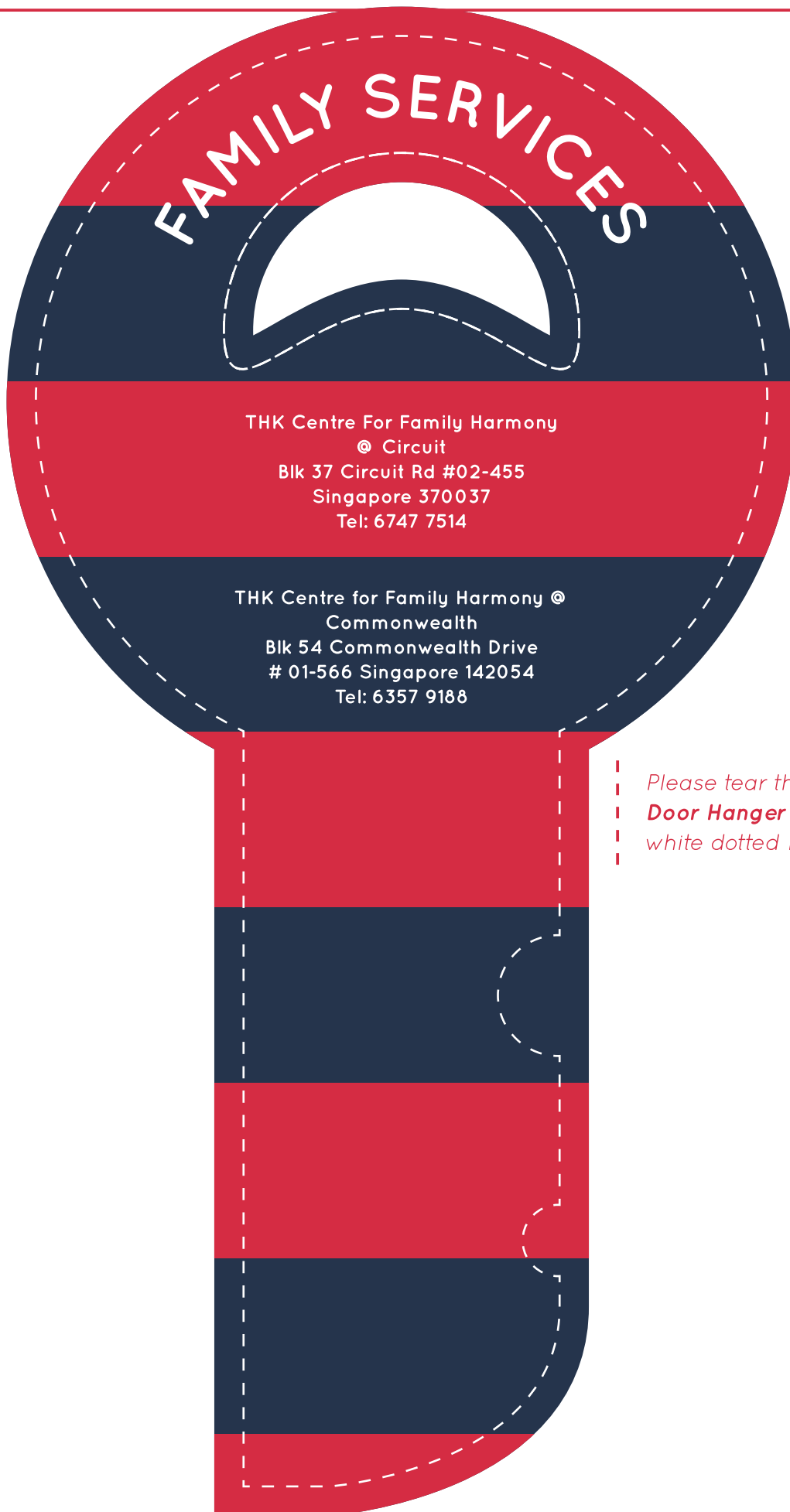
THK Family Service Centre  
@ MacPherson  
Blk 91 Paya Lebar Way  
#01-3023 Singapore 370091  
Tel: 6741 4255

THK Family Service  
Centre @ Tanjong Pagar  
Blk 18 Jalan Membina  
#04-01 Singapore 164018  
Tel: 6270 6711

THK Family Service  
Centre @ Jurong  
Blk 183B Boon Lay Drive  
Singapore 642183  
Tel: 6716 9466

THK Family Service  
Centre @ Bukit Panjang  
Blk 139 Petir Rd #01-448  
Singapore 670139  
Tel: 6767 1740

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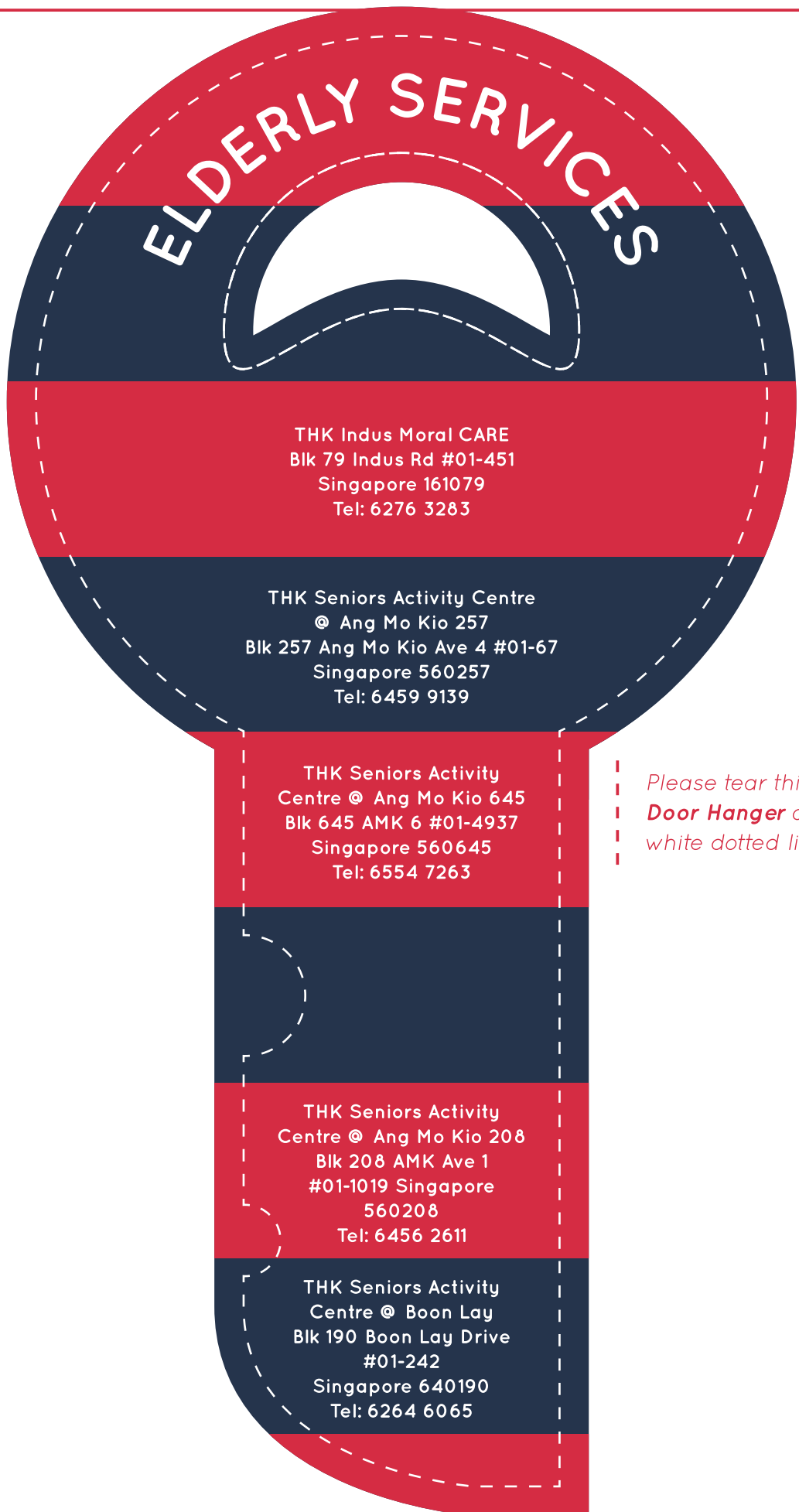
# FAMILY SERVICES

THK Centre For Family Harmony  
© Circuit  
Blk 37 Circuit Rd #02-455  
Singapore 370037  
Tel: 6747 7514

THK Centre for Family Harmony ©  
Commonwealth  
Blk 54 Commonwealth Drive  
# 01-566 Singapore 142054  
Tel: 6357 9188

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ELDERLY SERVICES

THK Indus Moral CARE  
Blk 79 Indus Rd #01-451  
Singapore 161079  
Tel: 6276 3283

THK Seniors Activity Centre  
@ Ang Mo Kio 257  
Blk 257 Ang Mo Kio Ave 4 #01-67  
Singapore 560257  
Tel: 6459 9139

THK Seniors Activity  
Centre @ Ang Mo Kio 645  
Blk 645 AMK 6 #01-4937  
Singapore 560645  
Tel: 6554 7263

THK Seniors Activity  
Centre @ Ang Mo Kio 208  
Blk 208 AMK Ave 1  
#01-1019 Singapore  
560208  
Tel: 6456 2611

THK Seniors Activity  
Centre @ Boon Lay  
Blk 190 Boon Lay Drive  
#01-242  
Singapore 640190  
Tel: 6264 6065

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# ELDERLY SERVICES

THK Seniors Activity Centre  
© Bukit Merah View  
Blk 118 Bukit Merah View  
#02-101 Singapore 150118  
Tel: 6276 4761

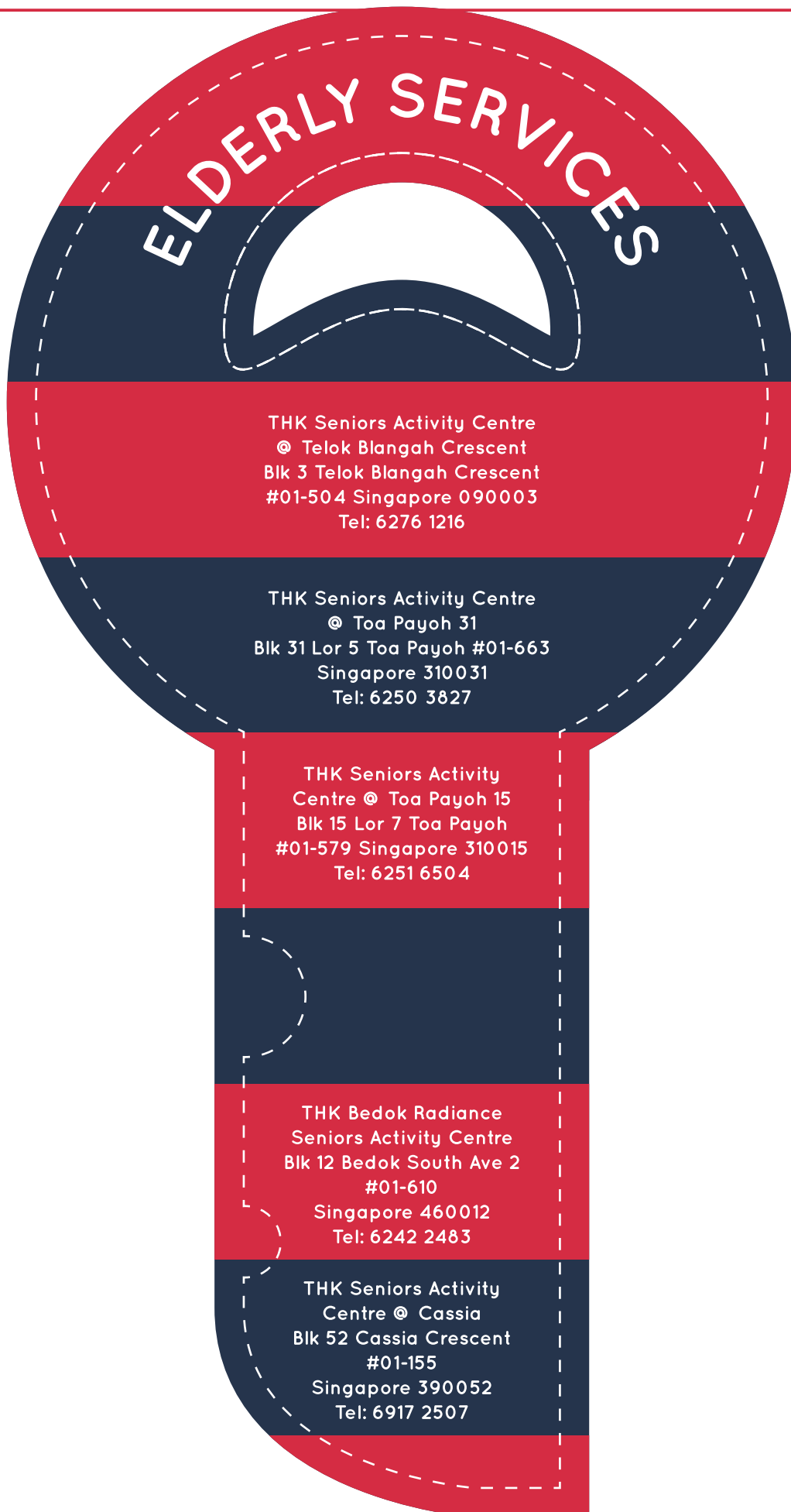
THK Seniors Activity Centre  
© Henderson (Satellite 93)  
Blk 93 Henderson Rd #01-210  
Singapore 150093  
Tel: 6273 8291

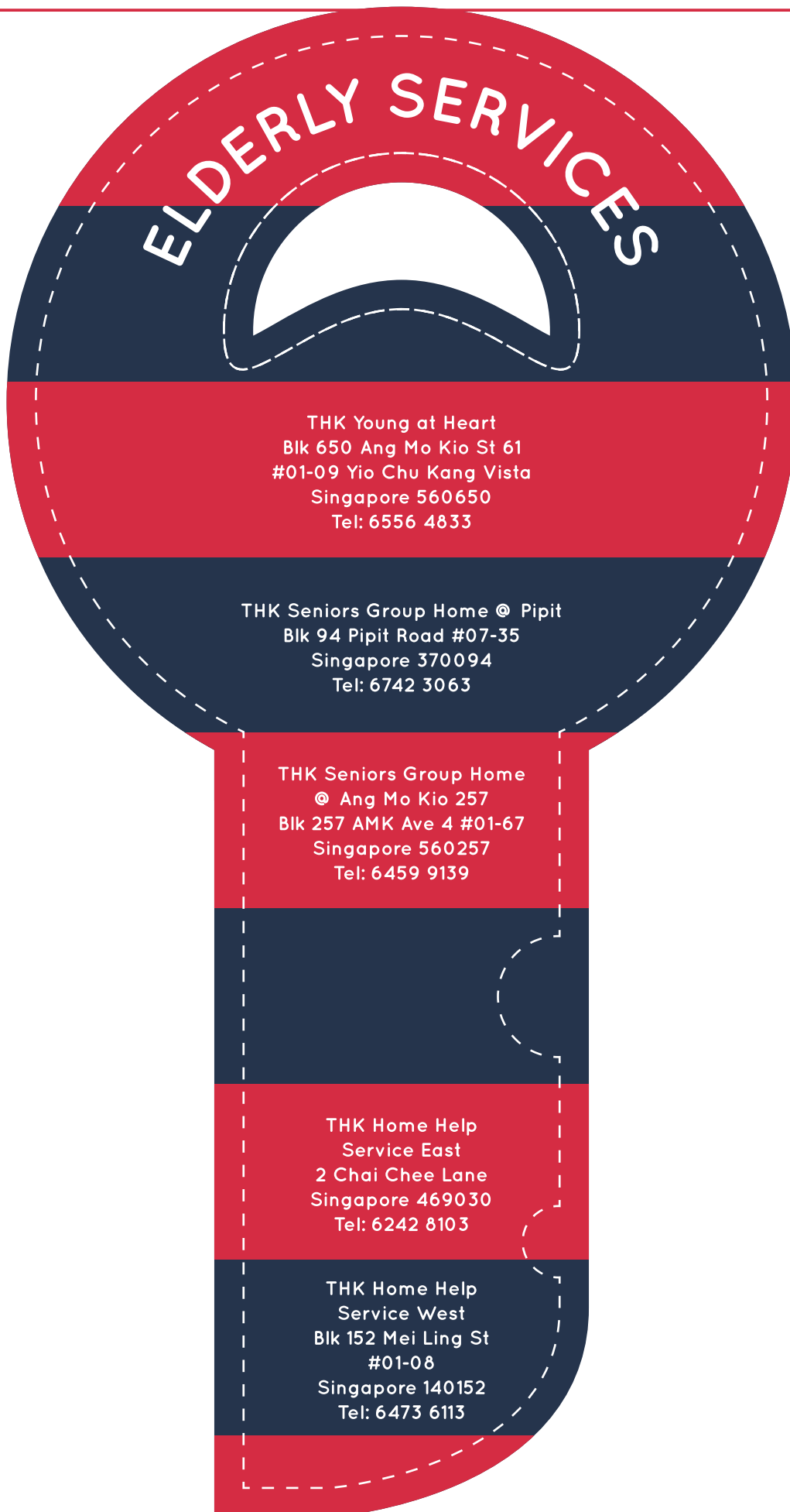
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© Kaki Bukit  
Blk 509B Bedok North St 3  
#02-157 Singapore 462509  
Tel: 6241 6691

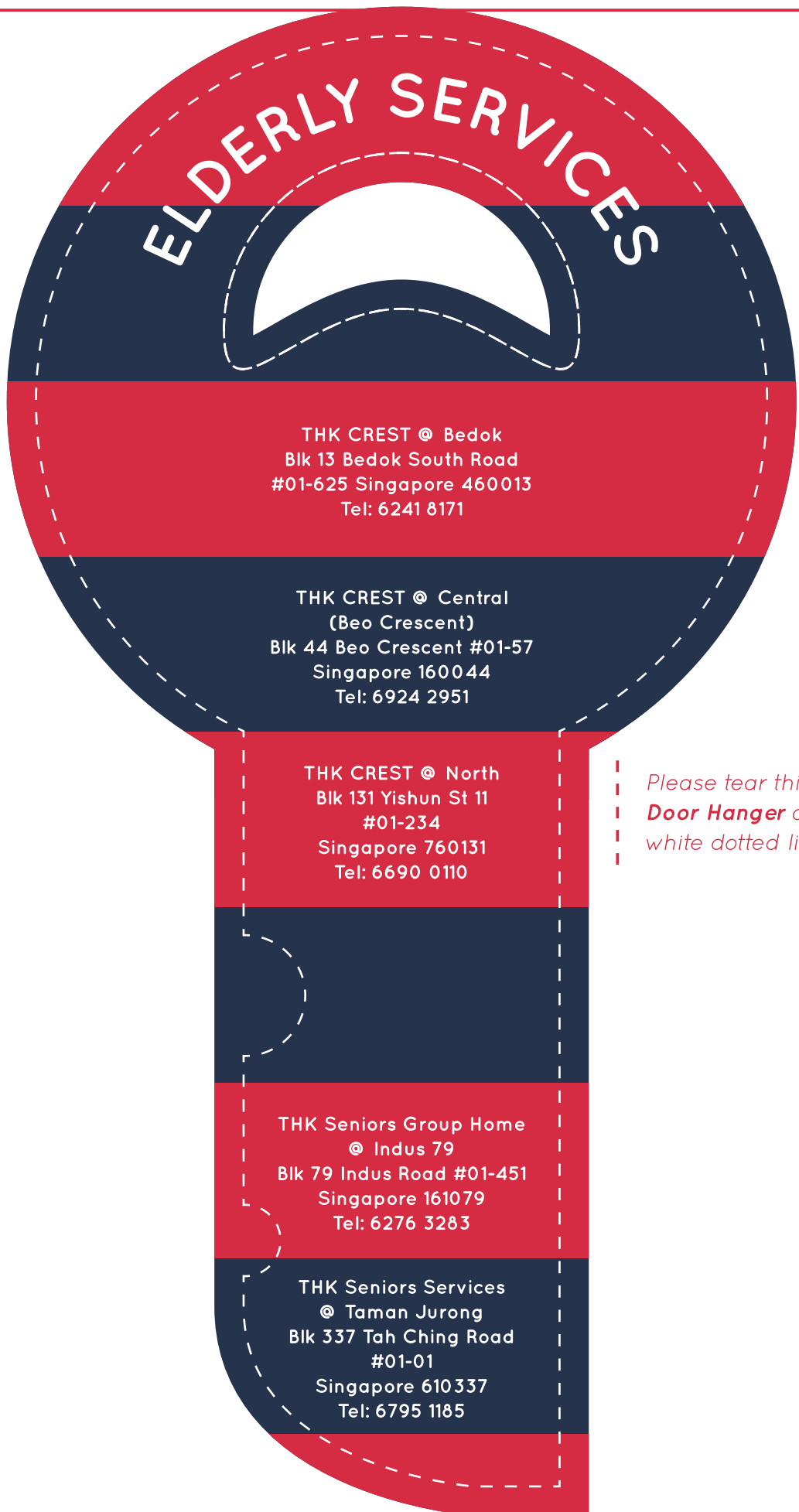
THK Seniors Activity  
Centre © MacPherson  
Blk 90 Pipit Rd #01-103  
Singapore 370090  
Tel: 6745 6696

THK Seniors Activity  
Centre © Beo Crescent  
Blk 44 Beo Crescent  
#01-67  
Singapore 160044  
Tel: 6376 3023

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# ELDERLY SERVICES

THK CREST @ Bedok  
Blk 13 Bedok South Road  
#01-625 Singapore 46013  
Tel: 6241 8171

THK CREST @ Central  
(Beo Crescent)  
Blk 44 Beo Crescent #01-57  
Singapore 16044  
Tel: 6924 2951

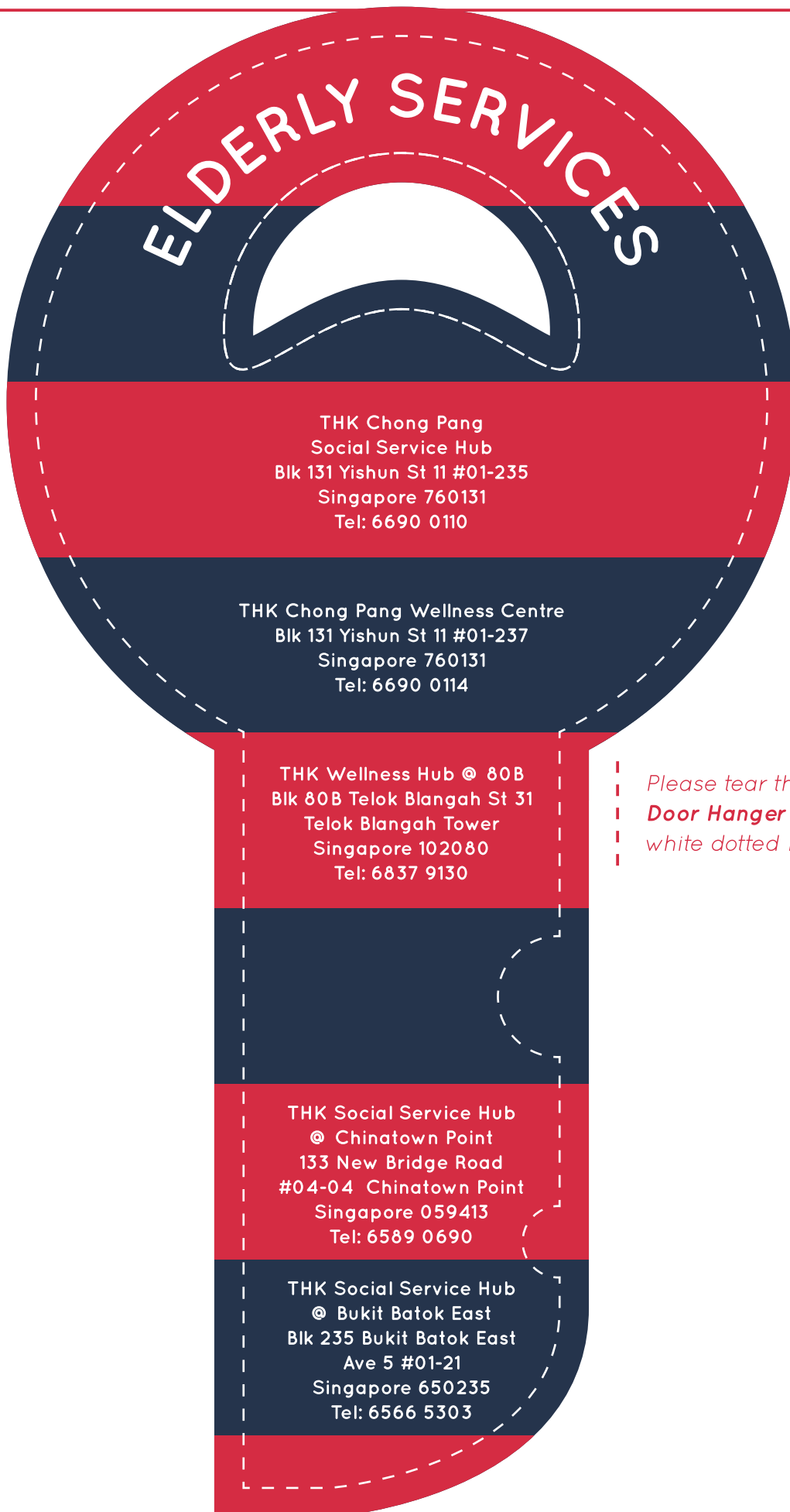
THK CREST @ North  
Blk 131 Yishun St 11  
#01-234  
Singapore 760131  
Tel: 6690 0110

THK Seniors Group Home  
@ Indus 79  
Blk 79 Indus Road #01-451  
Singapore 161079  
Tel: 6276 3283

THK Seniors Services  
@ Taman Jurong  
Blk 337 Tah Ching Road  
#01-01  
Singapore 610337  
Tel: 6795 1185

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# ELDERLY SERVICES

THK Chong Pang  
Social Service Hub  
Blk 131 Yishun St 11 #01-235  
Singapore 760131  
Tel: 6690 0110

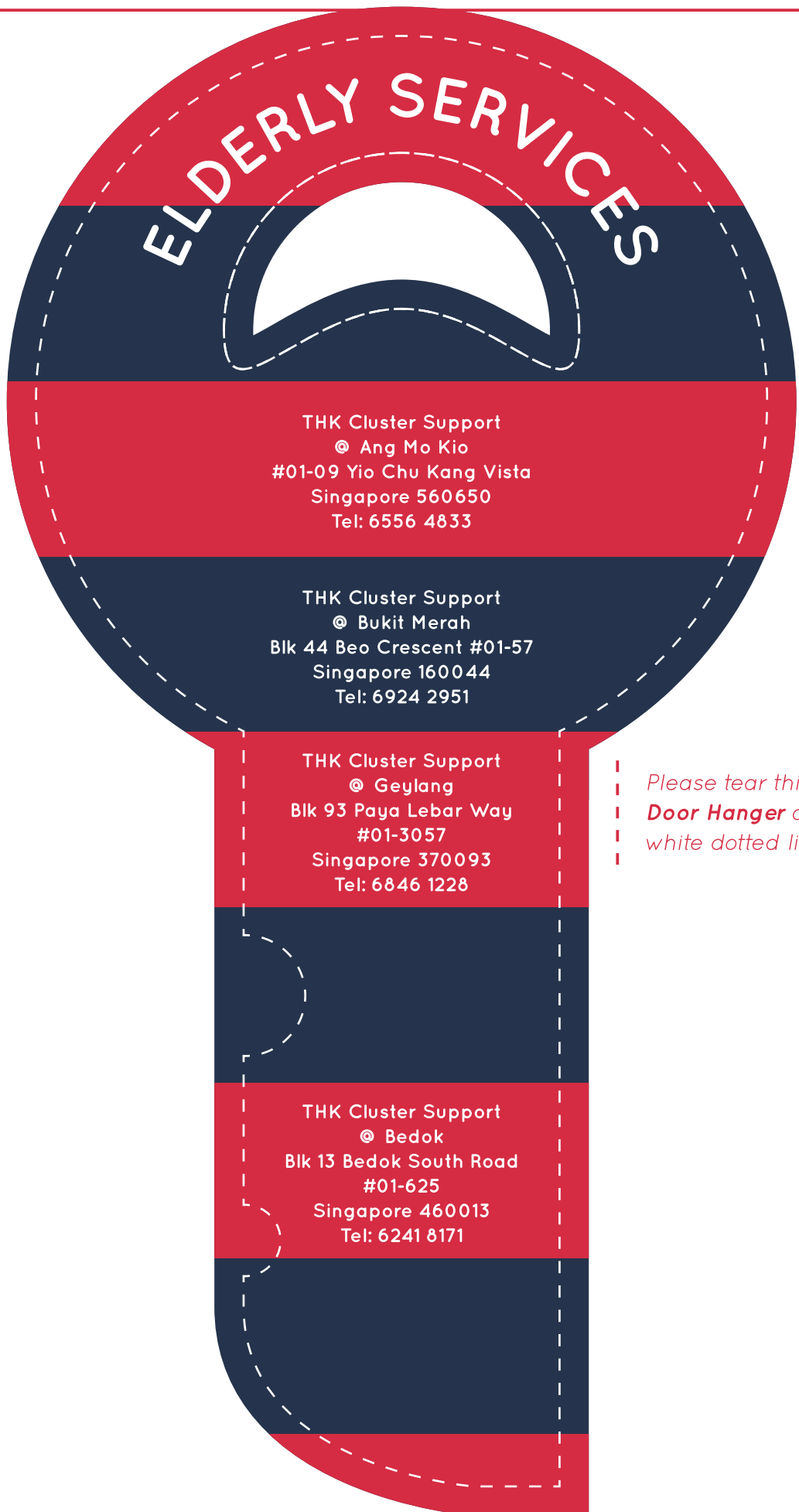
THK Chong Pang Wellness Centre  
Blk 131 Yishun St 11 #01-237  
Singapore 760131  
Tel: 6690 0114

THK Wellness Hub @ 80B  
Blk 80B Telok Blangah St 31  
Telok Blangah Tower  
Singapore 102080  
Tel: 6837 9130

THK Social Service Hub  
@ Chinatown Point  
133 New Bridge Road  
#04-04 Chinatown Point  
Singapore 059413  
Tel: 6589 0690

THK Social Service Hub  
@ Bukit Batok East  
Blk 235 Bukit Batok East  
Ave 5 #01-21  
Singapore 650235  
Tel: 6566 5303

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white dotted line*



ELDERLY SERVICES

THK Cluster Support  
@ Ang Mo Kio  
#01-09 Yio Chu Kang Vista  
Singapore 560650  
Tel: 6556 4833

THK Cluster Support  
@ Bukit Merah  
Blk 44 Beo Crescent #01-57  
Singapore 160044  
Tel: 6924 2951

THK Cluster Support  
@ Geylang  
Blk 93 Paya Lebar Way  
#01-3057  
Singapore 370093  
Tel: 6846 1228

THK Cluster Support  
@ Bedok  
Blk 13 Bedok South Road  
#01-625  
Singapore 460013  
Tel: 6241 8171

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THE  
*IMPOSSIBLE IS*  
*ACHIEVABLE*  
when we **WORK**  
**TOGETHER**

OUR PEOPLE  
OUR ASSETS



---

# OUR PEOPLE, OUR ASSETS

## VOLUNTEER MANAGEMENT

FINDING OPPORTUNITIES TO SERVE

---

**479**  
VOLUNTEERS

served the elderly,  
families, children and  
persons with disabilities

---

**722,353**  
VOLUNTEER HOURS

were contributed to  
improve the lives of  
our beneficiaries



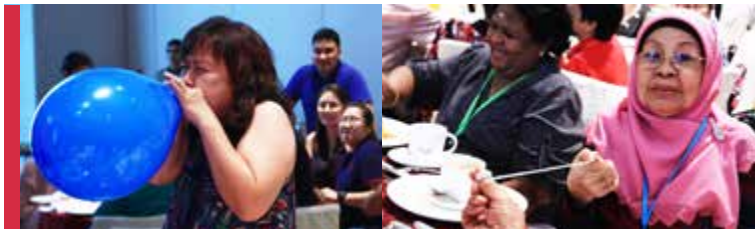
**OUR GRATITUDE:**  
 SAYING THANK YOU  
 TO OUR VOLUNTEERS  
 AT THE THK VOLUNTEER  
 APPRECIATION NITE

*“The most truly generous persons are those who give silently without hope of praise or reward.”*

Behind every volunteer lies the heart of service and the spirit of giving. THKMC Volunteer Management Unit organised the Volunteer Appreciation Day to honour these unsung heroes who have contributed their time and effort to serve our beneficiaries.

Each of these volunteers, regardless of where they came from, had one single mission: to lend a helping hand to those in need.

These like-minded individuals celebrated the joy of giving, playing games together, taking photos together, and creating memories together.



*Our volunteers enjoying the table games*



*Some of our hardworking volunteers and staff*

## UNLEASHING POTENTIAL: THK GAME OF TALENTS, BATTLE OF THE STARS

Thye Hua Kwan Moral Charities' (THKMC) very first talent competition, **THK Game of Talents: Battle of the Stars**, ignited the spark within ten competing teams on 2 October 2016, at the Capitol Theatre. The contest was a completely volunteer-driven event, organised by the THK Aviators, THKMC's volunteer group.

*From left: Mr Lawrence Ng, CEO, Thye Hua Kwan Moral Society; Ms Goh Djong Hoa; Dr Lam Pin Min, then Minister of State, Ministry of Health; Mr Lee Wei Song; Mr Lee Kim Siang, Chairman, Thye Hua Kwan Moral Charities*



The competition was graced by Guest-of-Honour Dr Lam Pin Min, then Minister of State for the Ministry of Health as well as 500 guests; acclaimed music composer Mr Lee Wei Song, as well as renowned Chinese entertainment producer Ms Goh Djong Hoa, were present at the competition as judges to select the best teams.

The ten competing teams consisted of people that came from a variety of backgrounds. The youngest performer for the night was 6-year-old Dini Nurasyura Binte Muhammad Yusoff from THK Family Service Centre @ MacPherson, and the oldest (but young at heart) participant was 89-year-old Boh Chit Kai! Mr Boh was the only male performer from the Chinese cultural dance troupe represented by THK Seniors Activity Centre @ Ang Mo Kio 257.



Heart2Hearts, the Ukulele group from THK Bedok Radiance Seniors Activity Centre emerged champions for the night for their rousing performance. THK Home for Disabled @ Eunos scored second place with a roaring lion dance performance, while the percussion group from THK Seniors Activity Centre @ Beo Crescent finished third.

Mr Chris Cheong from THK Indus Moral CARE won the Endeavour Award with his soulful vocals and dedicated effort in delivering a solo guitar performance.

*Mr Chris Cheong with his guitar and soulful vocals*



*Our champions from THK Bedok Radiance SAC!*



*Our runner-up team from the THK Home for Disabled @ Eunos!*



*Our percussion group from THK SAC @ Beo Crescent*



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# OUR PEOPLE, OUR ASSETS

## HR MANAGEMENT

### PEOPLE POWER! A LOOK AT OUR WORKFORCE

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TOTAL STAFF STRENGTH

**898**



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**125**  
LONG SERVICE AWARDS

were given to staff  
who served 5 years  
and more

---

**\$566,406.80**

worth of sponsorship funds  
were granted to 23 staff for  
**PROFESSIONAL DEVELOPMENT AND TRAINING**

---





Whoever bowls together, stays together. Our staff from different divisions came together to pit their bowling skills against each other, but came out with a greater sense of camaraderie. Many creative team names were invented and several hidden bowling talents were discovered that night, with the most talented bowlers coming from our champions, THK Family Service Centre @ Bedok North.



*High five! Our team scored a great strike!*



*Go for that strike!*

**A BOWL OF A TIME:**  
THKMC BOWLING NITE 2017

## **HONOURING OUR ROYAL GEMS:** THKMC 5TH ANNIVERSARY CUM STAFF APPRECIATION NITE 2016



*Our staff who received the Long Service Awards at THKMC Staff Appreciation Nite 2016*

In a people-oriented industry, it is safe to say that the people who work in THK play a significant role not just in THK's success, but also for the betterment of the community we serve. At THK, we are committed to creating the best

environment possible for our employees to thrive and grow.



*Our staff completely decked out in THK's colours*





It was a night of jubilation and celebration at the Marina Bay Sands ballroom, as staff came dressed to the nines in THK's colours of red, blue and white, to commemorate THKMC's 5th Anniversary and Staff Appreciation Nite.

To acknowledge the dedication that our staff exhibit in their daily line of work, an appreciation video was compiled to showcase the efforts

displayed by the staff in various THKMC divisions. Long Service Awards were also presented to staff who served more than 5 years. Laughter and euphoria filled the grand ballroom as the emcee engaged the staff in amusing games and gave out lucky draw prizes!

*Our very own THK Elvis Presley!*



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# OUR PEOPLE, OUR ASSETS

## FEATURE STORIES

*Why asking interviewees  
**‘WHAT MAKES YOU HAPPY?’**  
is so important, says CEO of  
Thye Hua Kwan Moral Charities,  
**Mr Kenny Lim***





*Also, in this interview: advice for those who wish to make a **mid-career** switch to the **social service sector**, and greater insight into **Thye Hua Kwan Moral Charities***

To many in the working world, Mr Kenny Lim's career sounds like one that they would like to emulate. He started out fresh as an engineer at key corporate organisations such as Mitsubishi and Dunlop, before getting his Masters in Business Administration and rising through the ranks to management positions in sales and operations in Mercedes-Benz Asia and MOTUL Asia-Pacific.

However, the continuous pursuit for high KPIs, high profits and high pay checks slowly took its toll on him. It came to a point in his life where nothing meant more than the pursuits of promotion via office politics and sales via his customers. "The family suffered as I was an absent parent and spouse. They had to fend for themselves and carry on without me. I was carrying work stress home, I was often irritable, snappy, grumpy, angry and took it out on the family," Mr Lim shared.

"Looking back, I wished I had more time to spend with my family and be there for them when they needed me."



*Mr Kenny Lim (third from left) at an event promoting family harmony at the THK Family Service Centre @ Bukit Panjang*

After twenty years in the corporate sector, Mr Lim wanted to focus on activities beyond materialistic goals. His involvement in volunteer work at church to help the less privileged gave him a fresh perspective, and a growing calling to serve in the social service industry. A turning point came when he gave a box of Ferrero Rocher to an underprivileged boy during one of his volunteer activities.



“He took it, clung to my hands and kept saying thank you repeatedly. It was only a box of chocolates but it meant a lot to him. It really made me think back to when I was once chided by a customer for giving him an \$800 bottle of wine, because he felt he deserved a \$1,000 bottle,” he revealed. “The contrast between those two incidents made me feel that it was time to re-examine my priorities and what made me happy. The joy from the boy gave me such comfort as compared to the anxiety and stress I got from pursuing my materialistic goals.”

He finally made the career switch, joining Thye Hua Kwan Moral Charities as the Chief Executive Officer in July 2016. “I enjoyed the voluntary work [at church], and it gave me more satisfaction than being the group general manager of a \$120 million turnover and 100 pax company with 2 subsidiaries,” he commented.

Mr Lim’s own experience while contemplating the career switch eventually led him to ask all candidates he interviewed:

### ***‘What makes you happy?’***

“When I was making the switch, it was a question that I kept asking myself, and why I truly wanted to make the switch to the social service sector,” he explained. “From the candidate’s answer, you can tell a lot about the person’s inner being, personality, state of mind, stage of life, goals and dreams. From there, as the organisation, we can also know what we can do for the candidate as well.”

Of course, the switch for Mr Lim to the social service sector was not all smooth-sailing. Being in the sector, especially one that was new to him, came with its own set of challenges. Some of the key challenges he

faced were managing expectations, both his own and those of his colleagues. “When I first arrived, some processes needed fine tuning, facilities needed upgrading and investments needed to be made, but the real challenge was building a relationship with my new colleagues,” he noted. “I decided to visit them at the place of their work, dive into the issues together with them, be present in person at their events, face the challenges with them and build a personal relationship with them by enquiring about their families, interests and hobbies.”

Despite it all, he kept his calling in mind and emerged with a greater sense of purpose and many lessons learnt from the people in Thye Hua Kwan Moral Charities. “In this sector, people aren’t entirely motivated by bonuses, salary increment and promotions unlike the corporate world,” he mused.



*Mr Kenny Lim presenting an award to one of our long-service staff at the THKMC 5th Anniversary Dinner*

“In a world where people are turning more selfish, materialistic, counting the costs and asking what’s in it for me, people serving in this sector sends a very clear message that CHARITY is alive and well. It has really taught me that when people work with passion and the sincerest of heart to serve others than self, nothing is impossible.”

One person in particular that has impacted him is the Chairman of Thye Hua Kwan Moral Society (the parent company of Thye Hua Kwan Moral Charities), Mr Lee Kim Siang. “What really struck me when I was here was Chairman Lee and how he built the entire THK group to what it is today in 39 years, with no more than sheer will and the heart

to do the right thing to start with. To me, it was a real testimony that one shouldn’t be afraid to do the right thing and over time, people will follow.”

With the nation’s present challenges, a heart to serve others and an ability to adapt to changes are the keys to take on changes in society and people’s attitudes, both for the organisation and staff.

“I hope that people in THKMC can see the value that they bring to others, and the huge potential to do more. The social service sector is a very important sector not just in a utilitarian sense, but it is also a light of conscience that reminds others that there is another set of values

other than what the world espouses,” said Mr Lim.

For those who wish to make a mid-career switch to social services, Mr Lim is the go-to person for advice. “Be totally honest with yourself, and check your reasons for embarking on this switch,” he advised. “Once you know why you want to do something, it will get you through all the tediousness of the how and the what.”



**AUTISM:  
AT HOME  
AND AT WORK**

**ONE MAN'S  
PERSONAL JOURNEY**

MEET MR ARIFEEEN KAMALUDDIN,  
CENTRE MANAGER AT THE **THK**  
AUTISM CENTRE @ GEYLANG BAHRU,  
NEPHEW TO A SPECIAL UNCLE,  
AND FATHER TO A BEAUTIFUL  
CHILD WITH AUTISM.



When you first meet Mr Arifeen Kamaluddin, what strikes you is his incredible positive energy. As the new manager of THK Autism Centre @ Geylang Bahru, Arifeen is excited to be working with his passion again.

His journey alongside individuals with special needs first started when he was a young boy. Arifeen grew up as a regular child, albeit with a special twist, one not commonly shared by others. While many 12-year-old children returned home to relax, get schoolwork done, or engage in sports, Arifeen went home and helped to take care of his uncle, who had intellectual disability. His uncle was just two years older than him, with a deep love for swings at playgrounds and spicy mee goreng.

However, Arifeen never found it to be burdensome. “It was a joy in taking care of him as we were very close,” he shared. “We enjoyed doing the little things together.” Even though he started out in the accounting field, Arifeen found his way back to the social service sector due to his unwavering love for people with special needs such as his uncle.

After years of service in the special needs sector, his son, Mohd Muhyeddin Abdul Qadir, was diagnosed with autism. For the first time, he experienced what it was like to be a parent with all the struggles and joys of raising a child with autism and being on the receiving end of social services.



*Mohd Tawfeek, Arifeen’s uncle (left), and Arifeen (right)*

In his son’s early years, his son was non-verbal, liked to wander off, and rolled on the floor when he did not have his way. He would be shouting for no reason at times in public places, and used to play with his saliva.

“As I had grown up with an adult with intellectual disability, I was alright with the fact about my son. But my wife was initially affected after knowing that he was diagnosed with autism. But we learnt to shift our mindsets together, to be more positive and accepting, learning to appreciate his talents and strengths instead.”

It was also then that Arifeen had his first brush with THK. “After attending THK EIPIC Centre @ Choa Chu Kang, he improved a lot,” Arifeen commented. “One of the biggest joys for him was to attend the THK EIPIC Centre @ Choa Chu Kang, where he really enjoyed and it really transformed his life. Till now, I hold this in my heart and am so happy that I have this chance to contribute back to THK for what they did for my son.”

When Arifeen first applied for the position of Centre Manager in THK, he did not know yet that it was for an Autism Centre. “I was really happy when I knew about it. It felt like I had come full circle.” Bringing up a child with autism has also allowed Arifeen to empathise with every caregiver who has had children with autism. When he meets the parents of his students at the centre, he remembers what it was like to be them, and their worries and hopes for their children.



*Arifeen and his son, Mohd Muhyeddin Abdul Qadir, sharing a sweet moment*





*Arifeen, his team of staff, and some of the students at the THK Autism Centre @ Geylang Bahru*

Arifeen, together with his amazing team of staff, serve clients aged 16 to 55 years old diagnosed with Autistic Spectrum Disorder at the THK Autism Centre @ Geylang Bahru. There are classes from Monday to Friday on the Activities of Daily Living, Social and Recreational Skills, Community Living Skills, Pre-Vocational Skills, Sensory Processing, and Behavioural Management.

In order to assist clients in applying the skills they have learnt at the centre in their own homes, the centre also has a mockup of an apartment in the centre. It comes with a bedroom, a cupboard, a dining table, a living room, where the client can practise folding clothes, sitting properly on the sofa, making the bed, and other regular chores that many of us take for granted that we are able to do them with ease.



*The standard classroom setting at the centre*



*In the bedroom, clients will learn how to make the bed*



*Clients will learn how to fold clothes and put them away in the cupboard and drawers in the mockup apartment*



*The centre also comes with a gym to get our clients' hearts pumping - sometimes, the staff bring the clients into the neighbourhood to play basketball and to say hi to the residents in the neighbourhood*

The centre is also equipped with a kitchen, where everyone's favourite activities take place - cooking and eating! It is a happy place of glorious messes, scents and flavours, and once cooking is done, everyone gathers to partake of the food together.



To find out more information about the THK Autism Centre @ Geylang Bahru, please feel free to call us:

**THK Autism Centre @ Geylang Bahru**  
**Address:**  
**Blk 72 Geylang Bahru #01-3018/3032**  
**Tel: 6906 7106**  
**Fax: 6906 7110**  
**Email: [autismcentre@thkmc.org.sg](mailto:autismcentre@thkmc.org.sg)**

*Let's get cooking!*

The centre is also in the midst of conceptualising a Snoezelen Room, a controlled multi-sensory therapeutic environment created to stimulate, relax, and reduce anxiety and distress in the client. It has different elements in the room, delivering stimuli to the various senses.





THK  
IN THE MEDIA



CAPTURE  
*the* **MOMENT**



**'COMMUNITY INTEGRATION, PUBLIC EMPATHY KEY'**

# More help needed for elderly caregivers of kin with disabilities, say VWOs

TOH EE MING  
toheemings@mediacorp.com.sg

**SINGAPORE** – For years, the sight of 90-year-old widow Madam Lim Chui Tan, trailed by her son, Mr Khoo You Seng — a 53-year-old with a toothy grin and low IQ — was a regular fixture around the estate. Despite her age, Mdm Lim kept their one-room rental flat in Bedok South spick and span, scrubbing his clothes clean, while watching over the partially blind Mr Khoo.

But with age catching up with her, Mdm Lim is increasingly too tired to bring Mr Khoo out. She depends on staff from the nearby Thye Hua Kwan Moral Charities (THKMC) Bedok Radiance Seniors Activity Centre (SAC) to do so, as Mr Khoo is afraid to take the lift by himself. And despite the help given, Mdm Lim frets over what will happen to her son when she is too weak to care for him.

Mdm Lim's story is not uncommon among the many elderly caregivers of kin with disabilities, whom they affectionately call their "grown-up children". As of March, there are some 16,000 persons with disabilities known to SG Enable who are aged 40 and above, including 1,152 persons with intellectual disability, said a Ministry of Social and Family Development spokesman.

It is difficult to ascertain how large the group of elderly caregivers in Singapore is, but VWOs TODAY spoke to highlight the complexity of this perennial issue which has not been receiving enough attention so far, even as the next edition of the Enabling Masterplan for persons with disabilities is being drawn up.



Hovering over the minds of many caregivers is the tough question: "What will happen when I'm gone?"

For nearly three decades, Madam M Syed Halima Beevi, 64, struggled with looking after her cerebral palsy-stricken son, Mr Mohd Hasan Mohamad Raivan, 34. Her back problems made it difficult for her to nurse him properly — she would lay him on a plastic sheet on the floor for Mr Hasan to relieve himself, and feed him only Milo and water during the day for fear that he would pass too much urine. Helping him shower was a challenge, so his hair often grew matted and sweaty.

Finally, Mdm Halimah's daughter, who worked in the social service sector, found help from AWWA Personal Care Service (Disability), with



Elderly caregivers such as Mdm Lim Chui Tan (top, with her son Khoo You Seng) and Mdm Molly Lee (above, with her son Sze Min) are increasingly relying on staff from voluntary welfare organisations to help care for their adult disabled children.

PHOTOS: TOH EE MING

the donation of an adjustable bed, adult diapers and physiotherapists who provide therapy and personal hygiene care.

The programme, which started in 2014, has about 36 clients so far, said AWWA Education and Development director J R Karthikeyan.

Mdm Halima was visibly emotional as she spoke of her bedridden son, whom she says is "cheerful and happier" now. She said: "Last time, I felt (hopeless) ... I (hope) there's someone in the community who can take care of him, after I'm gone."

Others like 85-year-old Molly Lee, said she was initially reluctant to enrol her intellectually disabled son, Sze Min, 54, in such programmes for fear that he was "overaged". But from being cooped up all day at home, he now eagerly attends the Drop-In Disabil-

ity programme at THKMC's SAC in MacPherson.

Under the programme, adults take up in activities like dancing to upbeat tunes and colouring exercises, guided by teachers. As the programme is held in the SAC, the clients can comfortably interact with other seniors, THKMC's Divisional Director of Elderly Services Ms Sng Yan Ling said. The programme has about 27 clients across four SACs in Singapore.

While VWOs said that Singapore has come a long way in providing for the disabled community, with a range of options available like the community group home and adult disability homes, there is still more to be done for this heavily dependent group.

Pointing out that there should be more community integration, Mr Kartikeyan said: "Instead of (sending) them to institutes like adult homes and daycares which can get full, we can continue to support them physically and emotionally through (home-based care), so they can continue to live in their own homes, with their families."

Ms Sng noted how empathy from the public can waver when it comes to adults: "People are less forgiving when you bring an (intellectually disabled) adult who misbehaves versus a five-year-old who acts out ... they look at you differently." She also said that agencies often have to rely on informal referrals and dedicated volunteers to pound the streets on home visits to seek such needy families out.

Special Needs Trust Company (SNTC), a trust management service that has received government funding, has been conducting more Mandarin talks on its trust scheme. Since 2014, it has seen an 11 per cent increase in the number of elderly caregivers aged 65 years and above who set up an SNTC trust. And given the sensitive nature of the topic, some elderly are reluctant to receive help from outsiders.

"They are often closed up because they feel it is their responsibility no matter how hard the situation," said a Lions Befrienders volunteer, who declined to be named.

Ms Sng added: "A lot of attention has been given to the disabled population, but less so for (such parents) with disabled adult children because of the notion that they can't be helped."

Jalan Besar MP Denise Phua, who has long advocated for the special needs group, said more effort should go into looking into this "niche area", as it is an "urgent social issue that calls for a focused and collaborative action plan".

This would mean providing regular user-friendly information for those who are unaware of where to go for help, and crowdsourcing and developing more innovative solutions to better serve such a group.

Calling for an integrated agency that can study the landscape of elderly caregivers and get various stakeholders to come on board, Ms Phua said: "For complex and costly gaps such as elderly caregivers and their moderately to severely disabled children, it truly will take a village."

Article reproduced from TODAY



# More divorcees visiting kids under supervision

**Such visits, in counsellors' presence, help those with problems gaining access to kids**

## Theresa Tan

Parents who face problems seeing their children after a divorce are getting to spend time with them under the supervision of counsellors.

Last year, the Family Justice Courts (FJC) sent 112 families for supervised visitations and related services such as counselling, up from 81 families in 2015 and 79 families in 2014.

During a supervised visitation, the parent who lives with the child will drop him off at a social service centre specialising in handling divorce issues. These are called divorce support specialist agencies (DSSA). The other parent spends time with the child at the DSSA, under counsellors' supervision.

Such an arrangement minimises the potential for conflict between parents.

An FJC spokesman said more parents are opting for supervised visits as a result of greater awareness of the programme.

The FJC and the Ministry of Social and Family Development (MSF) have been educating family lawyers and parents about it, while more lawyers are also recommending to the courts to place

their clients on it.

Couples who are ordered by the FJC to use this service now do not have to pay, making it a more feasible option for more families.

It is free for up to 24 sessions for couples where at least one party is a Singaporean or a permanent resident.

In April last year, the MSF started funding two DSSAs – the Thye Hua Kwan Centre for Family Harmony @ Commonwealth and the Care Corner Centre for Co-Parenting – to handle court-ordered cases involving Singaporeans or PRs.

Before the MSF funding started, couples sent by the courts for the service had to pay. The THK Centre for Family Harmony @ Circuit currently charges \$180 an hour on weekdays and \$220 on Saturdays.

Family lawyers say parents who face persistent difficulties in seeing their children after the divorce could be sent for supervised visits. Their former spouses may have denied access or made it hard for them to spend time with their children, to get back at them for infidelity, money woes or other resentments.

Lawyer Rajan Chettiar said: "After the divorce, they don't see the children as 'our children' but as

'my children'. Access problems are the toughest to tackle."

So some parents have not seen their children for a few years, even though they have a legal right to see the children once a week.

Then, there are children who are "so influenced" by one parent that they refuse to have any contact with the other parent, the FJC spokesman said.

Lawyer Lim Chong Boon says visits supervised by a neutral third party work as they ease fears, for example, that the other parent may snatch the child away or abuse the child during the visits.

A businessman, who wanted to be known only as Andy, 43, did not see his children for six months. He said his former wife had cheated on him, left home with their two children and wanted a divorce. They fought over how often he could visit and she refused to open the door when he tried to visit.

He managed to spend time with his six-year-old boy and 12-year-old girl only when the court sent them for supervised visits at the THK Centre for Family Harmony @ Circuit.

He said: "My daughter was cold towards me at first but she gradually warmed up. I'm very thankful to have an avenue to meet, talk, play and bond with them."

theresat@sph.com.sg

*Article reproduced from The Straits Times*



TODAY • TUESDAY 31 JANUARY 2017

# 10 singapore



Volunteer instructor Calvin Loke, from Nam Sieng Dragon and Lion Dance Activity Centre, training THK BraveHearts troupe member Johnson Dass Maniam. Mr Loke said despite their disabilities, performers from the group are not much different from others and have a 'lot of heart'. PHOTO: JASON QUAH

**THEY ARE GIVEN PROFESSIONAL TRAINING**

## Residents of special-needs home winning hearts through lion dance

TOHEE MING  
toheeming@mediacorp.com.sg

**SINGAPORE** – They are not your ordinary lion dancers: They belong to a troupe formed by people with intellectual disabilities and are hoping to win people over with their moves this Chinese New Year.

Looking at the troupe in their full regalia, leaping and prancing about playfully in sync with the clashing cymbals and thunderous drums, one would not have guessed that all nine members are residents of the THK Home for the Disabled @ Eunus, one of the many run by Thye Hua Kwan Moral Charities (THKMC).

Called the THK BraveHearts, the troupe has been around since the 2000s, exposing young residents to new skills.

But last June, the charity's volunteer management unit decided to develop the BraveHearts' potential further by giving them professional

training and exposure with the help of veteran dancers from Nam Sieng Dragon and Lion Dance Activity Centre.

Today, the seasoned lion dancers, aged between 17 and 37, perform at various THK internal and external events, such as the Purple Parade. The troupe is also available for "hire" for corporate events, with Keppel Corporation and Singapore Power being among its clients this festive season.

The home's programme executive Low Kai Ling said, "We provide them with the basic needs, but (beyond that), by letting them perform and engage in external performances, it's a huge boost to their self-confidence levels and self-esteem ... (They) feel good when people tell (them they) did a good job."

Nam Sieng's volunteer instructors were initially concerned about them being able to teach or communicate with the residents effectively. Mr Lawrence Tan, 41, said their uncertainties

were quickly eased when they realised the residents were "not much different" from the other lion dancers they train.

The key difference is while it would normally take most people one day to master the steps, these residents need five or six days. And they need simpler instructions. But they "try their best and have a lot of heart", said Mr Calvin Loke, 38, in Mandarin.

Putting in at least 12 weekly training sessions, the BraveHearts eventually dazzled in a shimmering LED-lit costume and clinched second prize in THK's internal talent competition last October.

Troupe member Johnson Dass Maniam, who has intellectual disability, anger management and behavioural issues, does not mind the physically strenuous and gruelling sessions given his love of sports.

Besides playing badminton, volleyball and football at the home, he even competed in the Equestrian section of

the 3rd Singapore Special Olympics Games in 1993 and the 5th National Special Olympics Games in 2001.

The 35-year-old, who appears as the lion head, never fails to get excited whenever he gets to perform, and is always attentive and focused during training sessions, said Ms Low. She said with a laugh, "He's always concerned about his costume, (what colour it will be) and getting to dress up."

Having to operate the opening and shutting of the lion's eyes poses the biggest challenge to Mr Johnson, but he finds the whole process infinitely rewarding.

"It's fun and interesting when we learn the (lion dance) skills ... It's good to perform in front of everybody as a team," he said, adding that he hopes to win a medal next time.

Adding that it was a good experience for him to pass on his knowledge, Mr Tan said, "(In fact), they are able to absorb faster than some of my other students, (and) it (makes us) smile when we see them enjoying the lessons so much ... We want to show society that they (can succeed at this), just like the (rest of us)."

The latest Enabling Masterplan had cited that while much has been done to get people with disabilities involved in sport, culture and social activities so they can lead active lifestyles and promote inclusion in the community, only a small percentage actually do so.

Speaking to TODAY, Member of Parliament and long-time advocate for the special-needs community Denise Phua said that efforts in the last decade have been mostly geared towards addressing "essential services" such as schooling, transport and healthcare. "People with special needs, like the rest of us, also deserve a quality life that covers sports, arts and other recreational and leisure pursuits," she said.

Those interested in hiring the THK BraveHearts for events can contact volunteer@thkmc.org.sg. While the troupe does not charge for its performances, the home does accept donations to support its programmes.

Support the TODAY Enable Fund for the special needs community. Find out more via [www.todayonline.com/enable](http://www.todayonline.com/enable).

If you know of more stories of people with disabilities, email us at [news@newstoday.com.sg](mailto:news@newstoday.com.sg)



Give a gift to those with disabilities this festive season. Go to [todayonline.com/enable](http://todayonline.com/enable) to find out how you can.

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TODAY • THURSDAY 30 MARCH 2017

## 40 voices

# A gracious society helps the needy prove their worth

FROM ZHANG ZHI

I came across the report “Residents of special-needs home winning hearts through lion dance” (January 31) tied to the ongoing TODAY Enable Fund, and would like to commend the THK Home for the Disabled @ Eunos for providing professional lion dance training to its residents.

This initiative, done in partnership with Nam Sieng Dragon and Lion Dance Activity Centre, exposes the residents to a unique cultural experience and enables them to take up an active lifestyle.

Being a strenuous group activity, the training likely serves to build up residents’ mental resilience and encourages teamwork, boosting their confidence and self-esteem, and preparing them for further integration into the community.

More importantly, the achievements of the troupe’s members stand as a strong testament to their immense potential as individuals.

As Singapore strives to build an in-

clusive society and improve social equity, big dollars have been pledged to provide material welfare and to educate the public on caring for the needy. However, we must not forget that full empowerment can never be achieved with these alone.

We must be mindful, too, that an overly “caring” environment may risk imposing social labels on people with special needs, leading to self-esteem issues or breeding a mentality that stands in the way of personal development.

Perhaps, a truly gracious society is one that provides the needy with more opportunities to showcase their strengths and stretch their potential.

Both the public and private sectors can work together to establish and support enabling platforms for the special-needs community.

Keppel Corporation and Singapore Power led the way by hiring the lion dance troupe for their corporate events, and more of such gestures could follow.



An overly ‘caring’ environment may risk imposing social labels on people with special needs.

*Article reproduced from TODAY*

庆祝母亲节

胡洁梅 李翰松 蔡恬恬 李蕙心 黄楷婷 zbllocal@eph.com.sg

李显龙总理昨天傍晚6时到杨厝港民众俱乐部与民同乐，并参与制作母亲节手环，并在卡片上写下对母亲们的祝福。

杨厝港上千居民欢聚 为母亲献祝福享天伦

杨厝港区约2000名居民昨晚在母亲节前夕齐聚杨厝港民众俱乐部共享天伦，以实际行动向母亲献上心意，给母亲们爱的祝福。

现场举行的嘉年华除了有游戏和表演外，还有有辣位让民众亲手为妈妈制作卡片、手环和平安香袋等。

负责宏茂桥集选区事务的李显龙总理昨天傍晚6时到场与民同乐，在场的嘉宾包括杨厝港港区事务的国家发展部部长黄文耀、长管常理医生。杨厝港区是宏茂桥集选区内的一个分区。

李显龙总理抵达后也和许宝珊医生一起参与制作母亲节手环，并在卡片上写下对母亲们的祝福。他分别以英文和中文写道：“感谢你养育我们”以及“世上只有妈妈好”。

他过后在观演由人民行动党社区基金(PAP Community Foundation, 简称PCF)幼儿

我开开心心。怎么庆祝都好，有心就好呀。

幼儿团学生所献唱的中文歌曲《妈妈真伟大》《妈妈我的宝贝》以及英文曲目“ You Raise Me Up”等充满真挚趣味，为现场增添温馨的氛围。基层义工也制作视频，通过生活片段和小朋友的祝福表达母爱的伟大。

在场的母亲们都获赠一朵“向日葵”(绒毛向日葵)。杜妍慧(38岁，某源主妇)除了在场获得女儿赠送的“向日葵”，也收到丈夫为她准备的一束鲜花，这份惊喜让她感到十分贴心。身旁的女儿谢丽儀(5岁)更当场向妈妈献吻。她说：“我要告诉妈妈我很爱她。”



欢庆母亲节视频 请扫描QR码 上 zaobao.sg



2000名居民昨晚在母亲节前夕出席杨厝港民众俱乐部嘉年华，共享天伦，李显龙(中)也到场与居民同乐，并参与制作母亲节手环，并在卡片上写下对母亲们的祝福。(林泽悦摄)



# Dapatkan sokongan awal sebelum proses perceraian

PPIS As-Salaam sedia bantuan menerusi program bagi keluarga dan anak pasangan bercerai dan dalam proses cerai

► **HAKIM YUSOF**  
hakimy@sph.com.sg

PASANGAN Muslim dalam proses bercerai boleh mendapatkan lebih banyak sokongan menerusi program yang dilaksanakan di Pusat Sokongan Keluarga PPIS As-Salaam.

PPIS As-Salaam adalah salah satu daripada empat Agensi Pakar Sokongan Perceraian (DSSA) yang bertujuan mempertingkatkan tumpuan pada anak dan menyediakan sokongan bagi keluarga dan anak pasangan bercerai dan dalam proses cerai.

Pengarah Pusat PPIS As-Salaam, Cik Nooraini Razak, percaya sokongan yang diberikan harus bermula daripada awal, iaitu sebelum proses perceraian itu berlaku.

"Dengan adanya DSSA ini, kami dapat membuat program daripada awal dari segi kaunseling supaya pasangan atau individu yang tidak pasti membuat keputusan dapat berbincang dan mendapatkan maklumat yang betul," ujar beliau.

Beliau juga percaya dengan adanya sokongan sebegini pada awal, pasangan yang ingin bercerai "tidak

membuat keputusan secara terburu-buru".

Namun, bagi pasangan yang sudah bercerai pula, Cik Nooraini berkata ramai pasangan mendapat manfaat menerusi program *Parenting PACT* – sesi runding cara pascaperceraian yang diperkenalkan April tahun lalu.

"Ramai peserta memberi reaksi yang positif, dan bersikap terbuka di dalam program ini.

"Mereka juga sedar bahawa isu yang dibincangkan penting untuk mereka dan masa depan anak mereka," katanya.

Setakat ini, lebih 800 peserta telah pun meraih manfaat pada tahun lalu. Setiausaha Parlimen (Pendidikan merangkap Pembangunan Sosial dan Keluarga), Profesor Madya Muhammad Faishal Ibrahim, juga gembira dengan usaha dan kemanfaatan program *Parenting PACT*.

"Ramai di kalangan ibu bapa daripada program ini akur akan keperluan sokongan bagi anak mereka.

"Lantas, hampir semua ibu bapa yang melalui program *Parenting PACT* berkata mereka meraih manfaat," ujar beliau di sesi perbincangan DSSA semalam.



**SOKONGAN BANTU PASANGAN BERCEAI:** (Dari kiri) Menteri Pembangunan Sosial dan Keluarga, Encik Tan Chuan-Jin, dan Profesor Faishal mendengar taklimat perkembangan daripada wakil DSSA, Encik Tony Leong, yang mewakili Pusat Bagi Harmoni Keluarga Thye Hua Kwan, dan Cik Nooraini dan PPIS As-Salaam. – FOTO M.O. SALLEH

Cik Nooraini berharap agar lebih ramai tampil mendapatkan bantuan dalam masalah ini.

"Kami dapat lihat bagaimana pe-

serta mendapat manfaat daripada sesi kaunseling kami.

"Ja memberikan mereka ruang yang selamat untuk membincangkan pasangan atau anak," katanya.

apa yang berlaku tanpa dihakimi oleh mana-mana pihak serta membantu interaksi mereka bersama

yang selamat untuk membincangkan pasangan atau anak," katanya.

B8

• | THE STRAITS TIMES | THURSDAY, MAY 26, 2016 |

# Lessons in parenting for separating couples

Programme will be mandatory from Dec for couples who cannot agree on divorce matters

**Linette Lai**

A new mandatory parenting programme for parents who cannot agree on divorce matters will start in December, said Minister for Social and Family Development Tan Chuan-Jin yesterday.

The move is meant to protect the children of couples who want a divorce by giving parents a better idea of what divorce truly entails.

"We want them to go through this programme to realise what (divorce) will involve and how the children will be impacted, so that they will think about these issues," Mr Tan said. "I hope it will also trigger them to stop and reflect, and (say) perhaps: 'Let's recover our marriage and not take that step'."

The new requirement was one of the changes made to the Women's Charter in Parliament in March and comes as divorce rates have been on a generally upward trend.

A 2015 study by the Ministry of Social and Family Development found that 16.1 per cent of those who married in 2003 had their marriages dissolved by the 10th year, double the 8.7 per cent of the 1987 cohort.

Apart from their children's welfare, the programme will get parents to think through topics such as living arrangements and finances.

For now, it is required for non-Muslim parents who have not filed for divorce and have children below the age of 14. Muslims considering divorce have a similar programme in the Syariah Court.

The new programme requires parties in conflict to attend a two-hour session conducted by one of four divorce support specialist agencies.

They are the Care Corner Centre for Co-Parenting, Thye Hua Kwan Centre for Family Harmony, Help Family Service Centre, and PPIS As-Salaam Family Support Centre.

Mr Tan met representatives of the agencies yesterday for an update on their work in the past year.

These centres offer programmes that teach divorced parents co-parenting strategies, as well as equip children to manage their feelings about their parents' divorce.

Two have also started a programme that provides a safe space for children of divorcees to meet parents on either side. These deal with acrimonious divorce cases, and try to foster healthy relationships between parent and child.

Speaking on the positive impact of counselling, senior counsellor Cindy Loh, the centre manager at Care Corner, recalled a seven-year-old who came to them half a year after his parents' separation. "He had a lot of anger and insecurity and didn't know how to express his

feelings," she said. Two years on, the boy is better adjusted. "We help by telling them that the divorce is not their fault, and that they will always be their parents' children."

Mr Tan told reporters that while strong families are important, marriages do break up and help is needed – especially for children – when they do.

"Invariably, divorces happen as well," he said. "I think the whole effort here isn't about making divorces easier, but it's really about supporting families at every stage."

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# 新汇点

Crossroads

现在

z b n w

联合早报 2016年5月30日 星期一

对居住在本地的外来社会工作者而言，在一个陌生的环境执行社会服务的任务，似乎难度更高。一名家庭服务中心社工和一名乐龄护理员与《新汇点》分享投身新加坡社会服务领域的历程和感受。

## 克服文化差异 外来社工 拥抱本地新生活

苏文琪 / 报道



李明德身后贴满照片的布告板，表面上看，是他和同事所筹办的援助计划和活动，看不见的是当事人如何历经波折，找到人生曙光。（叶振忠摄）

2008年的金融海啸击垮了全球经济，也彻底改变了一名从事金融业的人回馈社会的方向：他毅然放弃高薪职业，转而投身社工服务，甚至选择完全陌生的环境重新出发。

李明德（34岁）来自香港，两个月前刚成为新加坡永久居民，目前是太和观慈善机构的助理高级社工，在太和观丹戎巴葛家庭服务中心服务了三年半。

他原来的专业并非社会工作。当年负笈英国深造时，他的学士和硕士学位都与金融商业相关。毕业后回到香港，他理所当然的进入金融领域。

当时的他，已经想为社会做点贡献。因为关注人口老化课题，他便通过工作帮助客户为晚年退休生活规划财务，而不只是依赖政府提供的福利。

李明德受访时说：“帮助客户之余，我又能赚钱。这可说是完美的双赢局面吧。”

可惜好景不长，一场金融海啸让他只能无奈看着不少接近退休年龄的客户，损失大半的投资和积蓄。他说：“尽管这是全球金融危机造成的，我却无法消除心中的愧疚感，觉得自己有份将他们推到这一步田地。”

### 来自香港的李明德：先熟悉情况才帮助别人

就这样，李明德在6年前决定修读社会工作硕士学位。完成两年课后，他刚好碰上太和观家庭服务中心的主任到香港招聘社工。

他认为，自己已有在国外生活的经验，不妨到新环境发展新事业，当下决定把握机会。

来到新加坡，李明德没想到踏入家庭服务中心，竟会给他带来文化震撼。因为里面的情景和香港的综合服务中心截然不同，“香港总是热热闹闹的，街坊会不时上门聊天，这里却静悄悄的，没多少人。”

初来乍到，他当时更急需克服的是身份问题。由于口音的缘故，他一张嘴说话，其他人就会知道他不是本地人。处理个案时，这成了他和当事人之间不小的隔阂。

他说：“有两三名当事人很显然质疑我，觉得我这个外国人怎么会明白他们”的困境，甚至帮得到他们。”

不过，李明德表示能够理解他们的信任，毕竟他们是来寻求援助的，很多时候已经走投无路，不想增添问题。

为了建立起和当事人彼此间的信任，他努力确保自己了解我国的法律制，以及不同政府部门的服务范围，给当事人最恰当的援助和指引。

李明德说：“社会工作讲求的是与人之间联系，以达到融洽的合作关系。”他套一句以前教授常说的，“社会工作要先社交（social）才能做事（work）”。

# No Country for Old People

LIVING ALONE, THESE ELDERLY PEOPLE ARE JUST FIVE OF THE THOUSANDS IN A COUNTRY THAT TRIES TO FORGET THEM

WORDS: FARHAN SHAH - TERENCE WEE PHOTO: GLENN LIM TRANSLATOR: CATHERINE WONG SPECIAL THANKS TO THYE HUA KWAN MORAL SOCIETY

## THE LADY AND THE TRAMP

Low Beng Choo, 83, is no stranger to heartbreak. It has been an recurring theme in her life, not helped by a feckless husband

People grow old. Gravity wreaks havoc on our once-supple skin and the passing of years brings silver strands to our mane, various organ malfunctions and three bags full of regrets. Some regrets we forget. Others we encase in concrete and sink deep in the depths of our hearts, hoping they will never resurface. Inevitably there will always be that one compunction that haunts us all our lives.

There was a time when Low was young and beautiful. When she turned 18, her family arranged for her to be married as was the practice in society at the time. Love was just a four-letter word, a Hollywood fantasy, a concept Low never experienced. What she did experience was anger, resentment and heartbreak, courtesy of a husband who was a sorry excuse for a human being.

### A GOD WHO DOES NOT ANSWER PRAYERS

Today, Low is dressed simply in a matched set of shirt and pants. Though hardly new, they had been freshly pressed to make them more seemly for our visit. Her home, a one-room rented flat, is spartan but scrupulously clean. There is no hint of a dustball between the side table and two old wooden chairs. On top of a tall wood and glass cupboard sits a Buddhist altar with a red candle and some floral offerings. Low keeps its flame going without fail. But why?

It would not defy comprehension if Low had abandoned religion when

she tells you about her life. It would seem her is a god that did not answer her prayers, but let her suffer through more than six decades of hardship and saw it fit to take her children from her – her first child passed away at seven months and her second died in her womb after five months.

Yet it is probably the act of praying, of supplicating herself to someone up there that gives Low the strength to carry on. Or perhaps she is giving thanks for the small mercy of having one surviving child – a daughter to whom she has given her all.

“My husband was a drunkard, a gambler and a smoker, often getting into fights when he was drunk. He was hardly ever home, disappearing for weeks on end. He never provided regularly for the family. I had to do odd jobs to support us. Divorce did cross my mind but I was not educated, so I doubt I could find a permanent job. And despite being good for nothing, at least he never laid a hand on me.”

Low’s daughter got married and blessed her with two grandchildren. She felt comforted for a while, then life threw her a curve ball again. Her “wretched husband” was diagnosed with dementia and became wheelchair-bound after suffering several falls. Things took a turn for the worst when his body started rebelling against him, and giving him cancer. For two arduous years, Low was committed to taking care of a man who didn’t deserve any compassion.





It wouldn't defy logic if Low had abandoned religion. Her god seems to have abandoned her after all

Even in the final years, he showed no remorse but threw temper tantrums and dished out verbal abuse. "I was furious and tired all the time, but what else could I do?"

Low's husband eventually succumbed to cancer and passed away. And for the first time in many long years Low could breathe easy again.

#### **PRAYING FOR THE END**

At home, sitting by the lit candle on the altar, Low often plays her life over in her mind and feels convinced that her worst regret in life is marrying the man who put her in this lot. Alone, relying on the government for financial aid, waiting for that supreme being up in the sky, the one for whom she lights a candle every day, to finally take her away.

*Article reproduced from August Man*



The image shows three people in silhouette running on a curved wooden ramp. The person on the left is in mid-air, having just jumped or is about to land. The person in the center is running towards the right, with their arms outstretched. The person on the right is also running towards the right, partially cut off by the edge of the frame. The background features a large body of water, a stone pier, and distant hills under a cloudy sky. The text 'Without CONNECTIONS...' is overlaid on the image, with 'Without' in white and 'CONNECTIONS...' in red.

Without  
**CONNECTIONS...**

The image shows three people in silhouette, captured in motion on a water slide. They are positioned at different heights on the slide, with the person at the top appearing to be at the peak and the others following. The background features a sunset sky with soft, warm light, a body of water, and distant mountains. The overall mood is energetic and joyful.

*...there can be*  
**NO SENSE**  
*of* **COMMUNITY**

THK  
HIGHLIGHTS

# HIGHLIGHTS

## CONNECTING WITH THE COMMUNITY

Many of us will remember our school days, going around town holding tin cans, asking passersby on the streets for their kind donations, yet not really knowing who we were doing charity for. THK decided to kick off the new year by putting the FUN back into fundraising with Singapore's very first fund-raising claw machine, and held an exhibition on THK so that people would know who and what they were donating to.

Mr Saktiandi Supaat, Member of Parliament for Bishan-Toa Payoh GRC, launched the event by being the first player at our Colour Their World machines, and was also skilled enough to be the very first owner of a stuffed toy.



*Get to know your charity: THK Chairman Mr Lee Kim Siang bringing Mr Saktiandi Supaat on a tour of the services offered by THK*

## WILL YOU COLOUR THEIR WORLD?



*Mr Saktiandi Supaat, Member of Parliament for Bishan-Toa Payoh GRC, our Guest of Honour for the launch of the THK Colour Their World the first proud owner of a toy caught from the THK Colour Their World claw machines*





THK was honoured to be invited to Mountbatten CCC's Mountbatten Town Nite, where we had the opportunity to introduce THK's services to the public. THK's booth had a myriad of games and prizes to entertain the visitors at our booth while showing them that THK is all around Singapore, ready to extend a helping hand at any time.

*Spin the Wheel: A long queue of people waiting to try their hand at THK's quiz game to win some prizes*

## A NITE OUT AT MOUNTBATTEN



*Our THK staff with Mr Lim Biow Chuan, MP for Mountbatten (second from right), and THK Chairman Mr Lee Kim Siang (centre)*



*A member of the public penning his pledge for harmony*

## **HELPING OUR FAMILIES TO LIVE IN HARMONY**

Our THK Family Service Centre @ Bukit Panjang championed the “Families in Harmony” roadshow to raise awareness about family violence within the community. The 7-day roadshow reached out to more than 7,000 people, to help them identify the community resources available in Bukit Panjang.

The event was held in partnership with community partners such as the Social Service Office @ Bukit Panjang, Bukit Panjang Neighbourhood Police Centre, Central Narcotic Bureau, Legal Aid Bureau, SAGE Counselling Centre, Fei Yue Cluster Support, and Adullam Life Counselling.

*The Families in Harmony roadshow was held at Bukit Panjang Plaza*







## 2WARDS NEW LIMITS: A WALK WITH OUR EIPIC CHILDREN

As Singapore works towards a more inclusive society, acceptance first has to come from our neighbours and community. The Nanyang Technological University planned a unique pair run with a twist to raise awareness. The Pair-a-thon was a 3.5km disability run with different segments such as a 3-legged race, a Blind run and Deaf run. Our THK EIPIC children were invited and paired with the NTU students and our own THK Aviators, as they walked alongside each other and got to know one another.

*“Don’t walk behind me;  
I may not lead. Don’t walk in  
front of me; I may not follow.  
Just walk beside me and be  
my friend.” - Albert Camus*





*Small **KEYS**  
open **BIG doors***



THK  
CORPORATE GOVERNANCE

# CORPORATE GOVERNANCE COMMITTEES

THYE HUA KWAN MORAL CHARITIES (THKMC) COMMITTEES FROM  
1<sup>ST</sup> APRIL 2016 TO 31<sup>ST</sup> MARCH 2017

Audit Committee	
Chairman*	Mr Chew Heng Ching
Member	Mr Lee Kim Siang
Member	Mr Chew Hai Chwee

HR Committee	
Chairman	Mr Robert Tock Peng Cheong
Member	Mr David Ang
Member	Mr Koh Poh Kwang
Member	Mr Goh Tok Mong

Nomination Committee	
Chairman	Mr Lee Kim Siang
Member	Mr Robert Tock Peng Cheong
Member*	Mr Chew Heng Ching
Member	Mr Goh Tok Mong

Programmes & Services Committee	
Chairman	Mr James Koh Cher Siang
Member	Mr Lee Kim Siang
Member	Dr Chan Kin Ming
Member	Mr Richard Eu
Member	Ms Cheah Sheau Lan

Fundraising Committee	
Chairman	Mr Zulkifli Baharudin
Member	Mr Lee Kim Siang
Member	Mr Bruno Lopez
Member	Mr Dennis Ang

Investment Committee	
Chairman	Mr Phillip Tan Eng Seong
Member	Ms Cheah Sheau Lan
Member	Mr Lee Kim Siang

Finance Committee	
Chairman	Mr Lee Kim Siang
Member	Mr Zulkifli Baharudin
Member	Ms Cheah Sheau Lan

Board Members were reappointed for Year 2016/2017.

Of 12 Board Members, 7 are Independent Directors.

\* Mr Chew Heng Ching has resigned as of 20 June 2017.



# CORPORATE GOVERNANCE

## RELATED PARTIES / RESERVE POLICY

<b>BANKER:</b>	Oversea-Chinese Banking Corporation Limited	<b>UEN No.:</b>	201130733N
<b>AUDITORS:</b>	KPMG	<b>IPC No.:</b>	IPC000747

### ENHANCING CORPORATE GOVERNANCE

THKMC has undergone more stringent policies throughout the organisation, to observe and practise strict and structured corporate governance, transparency and decision-making. As an ongoing practice, all centres under Thye Hua Kwan Moral Charities are audited by independent external auditors regularly.

### THKMC has established the following committees:

- Audit Committee
- Finance Committee
- Fundraising Committee
- Human Resource Committee
- Investment Committee
- Nomination & Appointment Committee
- Programmes & Services Committee

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

### Key management personnel compensation

Key management personnel of the Company are those persons having the authority and responsibility for planning, directing and controlling activities of the Company. The Board of Directors and Chief Executive Officer are considered as key management personnel of the Company.



**Key management personnel compensation comprised:**

	<b>2016</b>	<b>2015</b>
	\$	\$
Short-term employees' benefits	249,717	352,853
Post-employment benefits (including CPF)	7,935	5,675

The company receives services from the Board of Directors and no remuneration is paid for their services.

**Reserve Policy**

The Company targets to maintain an optimum level of accumulated fund which is equivalent to three years of its budgeted operating expenditure. The Company regularly reviews and manages its reserve to ensure optimal capital structure, taking into consideration the future capital requirements of the Company and fund efficiency, prevailing and projected profitability, projected operating cash flows and projected capital expenditures.

**Other related party transactions**

During the year, other than disclosed elsewhere in the financial statements, there were the following transactions with related parties:

	<b>2016</b>	<b>2015</b>
	\$	\$
Programme income from affiliated charities	372,948	334,027
Management fees paid to an affiliated charity	(36,600)	(86,668)
Service fees paid to affiliated charities	(600,117)	(529,254)
Purchase of goods from an affiliated charity	(1,114,261)	(1,030,564)
Purchase of goods from an affiliated company	(91,313)	(98,791)
Rental of premises	(382,882)	(312,000)
Compensation paid to close family members of key management personnel of the Company	(528,348)	(500,379)



# CORPORATE GOVERNANCE

## POLICY CONFLICT OF INTERESTS

### OBJECTIVES

1. To set out the policy and administrative procedures for the Board members, staff and volunteers to undertake and disclose as part of the governance practices.
2. To ensure any Board members, staff and volunteers serving THKMC will act in the best interests of the Company instead of any vested or personal interest or interest of the third parties.
3. To prevent conflict of interests and to safeguard the Board/Company's integrity and accountability.

### SCOPE

4. This policy shall apply to the Board members, staff and volunteers being employed by the Company.

### DEFINITION OF CONFLICT OF INTERESTS

5. Conflict of interests arise whenever the personal or professional interests of Board members, staff or volunteers interfere with the performance of their official duties or with their decision-making on

matters related to the Company. Conflict of interests situations include those actual, potential or perceived.

6. Conflict of interests situation may include but are not limited to those stipulated in Annex A.

### POLICIES AND PROCEDURES

7. The Conflict of Interests policy should be read and understood by all Board members, and staff upon the commencement of their term of office or employment. Declarations of interests are required to be submitted to the Company upon assuming office or commencement of work. The Company shall be informed of any subsequent changes in personal or professional interests.
8. Disclosure involving Board members should be made to the Board Chairman (or if he/she is the one with the conflict, to the Board Vice-Chairman) who shall bring these matters to the Board of Directors.
9. As and when actual conflicts occur, the Board member, staff and

- volunteer shall make a declaration of his/her interest for that specific instance in writing (Conflict of Interests Disclosure Form) and excuses himself / herself from decision-making.
10. Transactions with parties with whom a conflicting interest exists may be permitted only if all of the following are observed:
- i) The conflicting interest is to be fully disclosed;
  - iii) Competitive bids or comparable valuation is to be obtained;
  - iv) The Board of Directors has determined that the transaction is in the best interest of the Company though there may be a conflict of interests.
11. The Board members shall determine whether a conflict exists and in the case of an existing conflict, whether the contemplated transaction may be authorised as just, fair and reasonable to the Company. The decision of the remaining Board members on these matters shall rest in their sole discretion, and their concern must be in the welfare of the Company and the advancement of its purpose.
12. All decisions made by the Board members on such matters shall be recorded and filed.
13. Conflict of interest of all staff up to Divisional Directors would be handled by the CEO. CEO and board members, conflict would be handled by the Audit Committee.
14. Any disclosure of interest made by Board members, staff or volunteers where they may be involved in a potentially conflicting situation(s), must be recorded, filed and updated appropriately by all specified parties.
15. As the Board members hold the ultimate responsibility and are always accountable to public trust, they should uphold and maintain a standard of conduct such as the avoidance of conflict of interests to fulfill public trust responsibilities. Therefore, Board members must lead by example with integrity.



## ANNEX A CONFLICT OF INTERESTS SITUATIONS

### 1. Contract with vendors

Where the Board/committee members, staff or volunteers have personal interests in business transactions or contracts that the Company may enter into, the interested party is required to declare such interests as soon as possible followed by abstention from discussion and decision-making on the matter (including voting on the transaction or contract). All such discussion and evaluation should be made by the remaining Committee Members or relevant approving authority in arriving at the final decision. Such transactions / contacts should always be recorded and filed.

### 2. Vested interests in other organisations that have dealings/relationship with the Company.

Where Board/committee members, staff or volunteers who have vested interests in other organisations that have dealings/relationship with the Company, and when matters involving the interests of both the Company and the other organisation are discussed, there should be a policy requiring a declaration of such interests and if necessary, followed by abstention from discussion and decision-making on such matters.

### 3. Joint Ventures

The Board's approval should be sought before the Company enters into any joint venture with external parties. Where Board/committee members, staff or volunteers have interest in such ventures, there should be a declaration of such interests and if necessary, followed by abstention from discussion and decision-making on the matter.

### 4. Recruitment of staff with close relationship

Recruitment of staff with close relationship (i.e. those who are more than just mere acquaintances) with current Board/committee members, staff or volunteers should go through the established human resource procedures for recruitment. The Board member, staff or volunteer should make a declaration of such relationships and should refrain from influencing decision on the recruitment.



# CORPORATE GOVERNANCE BOARD SELF-EVALUATION CHECKLIST FY 2016/2017

## INTRODUCTION

Depending on the size of a charity, the Board should conduct regular self-evaluation to assess its performance and effectiveness. Based on the evaluation, Board members can seek training to plug competency gaps, adopt best practices or where appropriate, appoint new Board members with the relevant expertise. This guidance describes key areas of the Board’s responsibilities, and outlines a sample self-evaluation checklist to help guide charity Boards.

## CHECKLIST

Review the list of basic Board responsibilities. In your assessment, indicate whether your Board currently does a satisfactory job in an area or whether improvements to its performance are required.

BOARD RESPONSIBILITY	Satisfactory	Needs Work
<b>Vision &amp; Mission</b> 1. Vision & mission define the organisation’s goals & objectives? 2. Board policy decisions, activities & services reflect the vision & mission?	✓ ✓	
<b>Strategic Planning</b> 3. Regularly engages in the strategic planning function? 4. Reviews the plan & focuses on strategic issues?	✓ ✓	
<b>Monitoring &amp; Evaluation</b> 5. Monitors & evaluates programmes to ensure they support the mission & objectives? 6. Considers new initiatives to meet changing needs?	✓ ✓	



BOARD RESPONSIBILITY	Satisfactory	Needs Work
<p><b>Financial Control</b></p> <p>7. Ensures resources are allocated wisely to achieve the mission?</p> <p>8. Reviews annual budget, financial reports, accounts, auditor’s report &amp; investment policies?</p>	<p>√</p> <p>√</p>	
<p><b>Fund-Raising (FR)</b></p> <p>9. Endorsed an appropriate FR strategy in accordance to a code of conduct &amp; practices?</p> <p>10. FR activities effectively &amp; efficiently organised?</p>	<p>√</p> <p>√</p>	
<p><b>Relationship with Executive Head (CEO) &amp; Staff</b></p> <p>12. Understands &amp; respects distinct responsibilities of Board, CEO &amp; staff?</p> <p>13. Clearly defined roles &amp; responsibilities of CEO?</p> <p>14. Provides regular support &amp; appraisal of CEO?</p>	<p>√</p> <p>√</p> <p>√</p>	
<p><b>Board Effectiveness</b></p> <p>15. Clearly defined job descriptions and terms of reference for Board members &amp; committees?</p> <p>16. Meetings are well organised &amp; productive?</p>	<p>√</p> <p>√</p>	
<p><b>Board Recruitment &amp; Orientation</b></p> <p>17. Effective process to identify and recruit new Board members?</p> <p>18. Ensures appropriate Board composition (e.g. knowledge, experience, skills)?</p> <p>19. Comprehensive orientation for recruits to understand Board responsibilities &amp; organisation?</p>	<p>√</p> <p>√</p> <p>√</p>	
<p><b>Public Relations (PR)</b></p> <p>20. Board members promote the cause &amp; mission to community?</p> <p>21. Effective engagement strategy in PR activities?</p>	<p>√</p> <p>√</p>	



● THK  
FINANCIAL STATEMENTS

25 28 31



*The BEST way  
to **Predict**  
THE **FUTURE**  
is to **CREATE IT***



**Thye Hua Kwan Moral Charities Limited**  
**(A company limited by guarantee**  
**and not having a share capital)**

**Registration Number : 201130733N**  
(Registered under the Singapore Charities Act, Chapter 37)

Annual Report  
Year ended 31 March 2017

## **Directors' statement**

We are pleased to submit this annual report to the member of the Company, together with the audited financial statements for the financial year ended 31 March 2017.

In our opinion:

- (a) the financial statements set out on pages FS1 to FS27 are drawn up so as to give a true and fair view of the financial position of the Company as at 31 March 2017 and the financial performance and cash flows of the Company for the year ended on that date in accordance with the provisions of the Singapore Companies Act, Chapter 50, the Singapore Charities Act, Chapter 37, and Singapore Financial Reporting Standards; and
- (b) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

The Board of Directors has, on the date of this statement, authorised these financial statements for issue.

## **Directors**

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

Lee Kim Siang

James Koh Cher Siang

Zulkifli Bin Baharudin

Tock Peng Cheong

Goh Tok Mong

Tan Chai Kim

Khoo Meng Chew

Eu Yee Ming Richard

Cheah Sheau Lan

Ng Kok Kiang Lawrence

Ong Ser Huan

(Appointed on 1 June 2017)

## **Directors' interests**

As the Company is limited by guarantee and has no share capital, no director who held office at the end of the financial year had interests in the capital of the Company either at the beginning of the financial year, or date of appointment if later, or at the end of the financial year.

According to the register kept by the Company for the purposes of Section 164 of the Companies Act, Chapter 50 (the Act), no director who held office at the end of the financial year (including those held by their spouses and infant children) had interests in shares or debentures of related corporations, either at the beginning of the financial year, or date of appointment if later, or at the end of the financial year.

Neither at the end of, nor at any time during the financial year, was the Company a party to any arrangement whose objects are, or one of whose objects is, to enable the directors of the Company to acquire benefits by means of the acquisition of shares in or debentures of the Company or any other body corporate.

**Auditors**

The auditors, KPMG LLP, have indicated their willingness to accept re-appointment.

On behalf of the Board of Directors



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**Lee Kim Siang**  
*Director*



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**Goh Tok Mong**  
*Director*

25 August 2017

## **Independent auditors' report**

Member of the Company  
Thye Hua Kwan Moral Charities Limited

### **Report on the audit of the financial statements**

#### *Opinion*

We have audited the financial statements of Thye Hua Kwan Moral Charities Limited ('the Company'), which comprise the statement of financial position as at 31 March 2017, the statement of comprehensive income, statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, as set out on pages FS1 to FS27.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act, Chapter 50 ('the Act'), the Singapore Charities Act, Chapter 37 ('the Charities Act') and Singapore Financial Reporting Standards in Singapore ('FRSs') so as to give a true and fair view of the financial position of the Company as at 31 March 2017 and of the financial performance, changes in funds and cash flows of the Company 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 '*Auditors' responsibilities for the audit of the financial statements*' section of our report. We are independent of the Company in accordance with the Accounting and Corporate Regulatory Authority *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 the other information contained in the annual report. Other information is defined as all information in the annual report other than the financial statements and our auditors' report thereon.

We have obtained the Directors' statement prior to the date of this auditors' report.

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 of 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 Act, the Charities Act 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 Company'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 Company or to cease operations, or has no realistic alternative but to do so.

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

*Auditors' 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 auditors' 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 controls.
- Obtain an understanding of internal controls 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 Company's internal controls.

- 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 Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.


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

### **Report on other legal and regulatory requirements**

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

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

- (a) the use of donation moneys was not in accordance with the objectives of the Company as required under Regulation 16 of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Company has not complied with the requirements of Regulation 15 (fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

  
**KPMG LLP**  
*Public Accountants and*  
*Chartered Accountants*

**Singapore**  
25 August 2017

**Statement of financial position**  
**As at 31 March 2017**

	Note	2017 \$	2016 \$
<b>Assets</b>			
Property, plant and equipment	4	8,473,450	10,558,797
Investments	5	13,702,337	10,719,885
<b>Non-current assets</b>		<u>22,175,787</u>	<u>21,278,682</u>
Investments	5	4,111,278	3,857,661
Trade and other receivables	6	4,322,451	4,922,518
Cash and cash equivalents	7	60,547,065	50,218,883
<b>Current assets</b>		<u>68,980,794</u>	<u>58,999,062</u>
<b>Total assets</b>		<u>91,156,581</u>	<u>80,277,744</u>
<b>Funds</b>			
Accumulated funds		20,801,795	18,326,507
Fair value reserve	12	154,882	99,440
Restricted funds	13	54,213,420	43,339,316
<b>Total funds</b>		<u>75,170,097</u>	<u>61,765,263</u>
<b>Liabilities</b>			
Deferred capital grants	8	3,905,937	5,506,291
<b>Non-current liability</b>		<u>3,905,937</u>	<u>5,506,291</u>
Deferred capital grants	8	4,362,397	4,435,065
Trade and other payables	9	7,718,150	8,571,125
<b>Current liabilities</b>		<u>12,080,547</u>	<u>13,006,190</u>
<b>Total liabilities</b>		<u>15,986,484</u>	<u>18,512,481</u>
<b>Total funds and liabilities</b>		<u>91,156,581</u>	<u>80,277,744</u>
<b>Members Guarantee</b>			
1 member (2016: 1) of \$100 each		<u>100</u>	<u>100</u>

The accompanying notes form an integral part of these financial statements.

**Statement of comprehensive income**  
**Year ended 31 March 2017**

	Note	2017 \$	2016 \$
<b>Incoming resources</b>			
Incoming resources from generated funds:			
- Government and other grants	14	48,715,588	46,788,100
- Donation income	15	1,181,107	2,561,494
- Other income	16	4,770,669	4,359,513
Incoming resources from charitable activities	17	5,385,235	4,919,960
<b>Total incoming resources</b>		60,052,599	58,629,067
<b>Resources expended</b>			
Staff costs	20	(35,354,023)	(32,083,774)
Cost of generating donation income	18	(200,964)	(547,217)
Cost of provision of charitable activities	19	(3,910,570)	(4,117,619)
Administrative expenses		(1,880,621)	(1,977,499)
Other operating expenses		(5,357,029)	(5,220,077)
<b>Total resources expended</b>		(46,703,207)	(43,946,186)
<b>Surplus for the year</b>	20	13,349,392	14,682,881
<b>Other comprehensive income/(expense)</b>			
<b>Items that are or may be reclassified subsequently to surplus or deficit:</b>			
Net change in fair value of available-for-sale financial assets		55,442	(15,616)
<b>Other comprehensive income/(expense) for the year</b>		55,442	(15,616)
<b>Total comprehensive income for the year</b>		13,404,834	14,667,265

The accompanying notes form an integral part of these financial statements.

**Statement of changes in funds**  
**Year ended 31 March 2017**

	(Unrestricted) Accumulated funds \$	Fair value reserve \$	Restricted funds (Note 13) \$	Total funds \$
At 1 April 2015	15,830,833	115,056	31,152,109	47,097,998
<b>Total comprehensive income for the year</b>				
Surplus for the year	2,495,674	–	12,187,207	14,682,881
<b>Other comprehensive expense</b>				
Net change in fair value of available-for-sale financial assets	–	(15,616)	–	(15,616)
<b>Total comprehensive income/(expense) for the year</b>	2,495,674	(15,616)	12,187,207	14,667,265
At 31 March 2016	18,326,507	99,440	43,339,316	61,765,263
At 1 April 2016	18,326,507	99,440	43,339,316	61,765,263
<b>Total comprehensive income for the year</b>				
Surplus for the year	2,475,288	–	10,874,104	13,349,392
<b>Other comprehensive income</b>				
Net change in fair value of available-for-sale financial assets	–	55,442	–	55,442
<b>Total comprehensive income for the year</b>	2,475,288	55,442	10,874,104	13,404,834
At 31 March 2017	20,801,795	154,882	54,213,420	75,170,097

The accompanying notes form an integral part of these financial statements.



**Statement of cash flows**  
**Year ended 31 March 2017**

	Note	2017 \$	2016 \$
<b>Cash flows from operating activities</b>			
Surplus for the year		13,349,392	14,682,881
Adjustments for:			
Depreciation		3,244,695	2,927,706
Accretion of deferred capital grants		(2,505,256)	(1,952,493)
Gain on disposal of property, plant and equipment		(3,571)	(9,890)
Net change in fair value of financial assets designated at fair value through profit or loss		(273,554)	541,306
Dividend income		(144,869)	(121,311)
Interest income		(779,174)	(603,659)
		12,887,663	15,464,540
Changes in:			
- trade and other receivables		590,793	(2,348,286)
- trade and other payables		(852,975)	3,983,038
<b>Net cash from operating activities</b>		12,625,481	17,099,292
<b>Cash flows from investing activities</b>			
Acquisition of property, plant and equipment		(1,159,377)	(3,824,235)
Acquisition of investments		(2,907,073)	(2,724,042)
Dividends received		144,869	121,311
Proceeds from disposal of property, plant and equipment		3,600	23,159
Interest received		788,448	603,659
<b>Net cash used in investing activities</b>		(3,129,533)	(5,800,148)
<b>Cash flows from financing activity</b>			
Capital grants received		832,234	4,667,698
<b>Net cash from financing activity</b>		832,234	4,667,698
<b>Net increase in cash and cash equivalents</b>		10,328,182	15,966,842
Cash and cash equivalents at 1 April		50,218,883	34,252,041
<b>Cash and cash equivalents at 31 March</b>	7	60,547,065	50,218,883

The accompanying notes form an integral part of these financial statements.

## **Notes to the financial statements**

These notes form an integral part of the financial statements.

The financial statements were authorised for issue by the Board of Directors on 25 August 2017.

### **1 Domicile and activities**

Thye Hua Kwan Moral Charities Limited (the Company) is incorporated in Singapore as a company limited by guarantee and has its principal place of business at 1 North Bridge Road, #03-33, High Street Centre, Singapore 179094.

The Company was registered as a charity under the Singapore Charities Act, Chapter 37 on 8 November 2011. The Company is an approved institution of a public character in accordance with Section 37 of the Income Tax Act.

The principal activities of the Company are those relating to the carrying on of the business of charitable and other supporting activities aimed at humanitarian work. The Company is a not-for-profit entity whose mission is:

- To help all people and to give relief to anyone in hardship, disaster or need, with due respect to be given to their race, colour, language, creed or religion.
- To promote good family life and interpersonal relationships.

The Company is a welfare arm of Thye Hua Kwan Moral Society (THKMS) since its establishment on 13 October 2011.

On 1 April 2012, THKMS restructured its nine institutions of public character (IPCs) and five senior activity centre (SACs) agencies, and injected the assets and liabilities of these IPCs and SACs into the Company.

### **2 Basis of preparation**

#### **2.1 Statement of compliance**

The financial statements have been prepared in accordance with the Singapore Financial Reporting Standards (FRS).

#### **2.2 Basis of measurement**

The financial statements have been prepared on the historical cost basis, except as otherwise described in the notes below.

#### **2.3 Functional and presentation currency**

The financial statements are presented in Singapore dollars, which is the Company's functional currency.

## 2.4 Use of estimates and judgements

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

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

There were no significant assumptions or estimation uncertainties that have a significant risk of resulting in a material adjustment to the financial statements within the next financial year.

### *Measurement of fair values*

A number of the Company's accounting policies and disclosures require the measurement of fair values, for both financial and non-financial assets and liabilities.

When measuring the fair value of an asset or a liability, the Company uses observable market data as far as possible. Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is 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 (with Level 3 being the lowest).

The Company recognises transfers between levels of the fair value hierarchy as of the end of the reporting period during which the change has occurred.

## 3 Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements.

### 3.1 Property, plant and equipment

#### ***Recognition and measurement***

Items of property, plant and equipment are measured at cost less accumulated depreciation and accumulated impairment losses.

Cost includes expenditure that is directly attributable to the acquisition of the asset. The cost of self-constructed assets includes the cost of materials and direct labour, any other costs directly attributable to bringing the asset to a working condition for its intended use, and the cost of dismantling and removing the items and restoring the site on which they are located. Purchased software that is integral to the functionality of the related equipment is capitalised as part of that equipment.

When an item of property, plant and equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

The gain or loss on disposal of property, plant and equipment is determined by comparing the proceeds from disposal with the carrying amount of property, plant and equipment, and is recognised net within the statement of financial position.

#### ***Subsequent costs***

The cost of replacing part of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Company and its cost can be measured reliably. The carrying amount of the replaced component is derecognised. The costs of the day-to-day servicing of property, plant and equipment are recognised in the statement of financial position as incurred.

Low value assets costing less than \$1,000 individually are written off in the period of outlay.

#### ***Depreciation***

Depreciation is based on the cost of an asset less its residual value. Significant components of individual assets are assessed and if a component has a useful life that is different from the remainder of that asset, that component is depreciated separately.

Depreciation is recognised in surplus or deficit on a straight-line basis over the following estimated useful lives of each component of an item of property, plant and equipment. Leased assets are depreciated over the shorter of the lease term and their useful lives unless it is reasonably certain that the Company will obtain ownership by the end of the lease term.

Depreciation is recognised from the date that the property, plant and equipment are installed and are ready for use.

The estimated useful lives for the current and comparative years are as follows:

- |                                 |               |
|---------------------------------|---------------|
| • Leasehold properties          | 30 years      |
| • Furniture and fittings        | 5 years       |
| • Office and computer equipment | 3 years       |
| • Motor vehicles                | 5 to 10 years |
| • Renovation and improvements   | 5 years       |

Depreciation methods, useful lives and residual values are reviewed, and adjusted as appropriate, at each reporting date.

Construction in progress is stated at cost. Expenditure relating to construction in progress are capitalised when incurred. The assets are not depreciated until the construction is completed and are ready for use.

## 3.2 Financial instruments

### ***Non-derivative financial assets***

The Company initially recognises loans and receivables on the date that they are originated. All other financial assets (including assets designated at fair value through profit or loss) are recognised initially on the trade date, which is the date that the Company becomes a party to the contractual provisions of the instrument.

The Company derecognises a financial asset when the contractual rights to the cash flows from the asset expire, or it transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and reward of ownership of the financial asset are transferred, or it neither transfers nor retains substantially all of the risks and rewards of ownership and does not retain control over the transferred asset. Any interest in transferred financial assets that is created or retained by the Company is recognised as a separate asset or liability.

Financial assets and liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Company currently has a legally enforceable right to offset the amounts and intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

The Company classifies non-derivative financial assets into the following categories: financial assets at fair value through profit or loss, loans and receivables, and available-for-sale financial assets.

### ***Financial assets at fair value through profit or loss***

A financial asset is classified at fair value through profit or loss if it is classified as held for trading or is designated as such upon initial recognition. Financial assets are designated at fair value through profit or loss if the Company manages such investments and makes purchase and sale decisions based on their fair value in accordance with the Company's documented risk management or investment strategy. Attributable transaction costs are recognised in the statement of financial position as incurred. Financial assets at fair value through profit or loss are measured at fair value, and changes therein, which takes into account any dividend income, are recognised in the statement of financial position.

Financial assets designated at fair value through profit or loss comprise equity fund managed by fund manager that otherwise would have been classified as available-for-sale.

### ***Loans and receivables***

Loans and receivables are financial assets with fixed or determinable payments that are not quoted in an active market. Such assets are recognised initially at fair value plus any directly attributable transaction cost. Subsequent to initial recognition, loans and receivables are measured at amortised cost using the effective interest method, less any impairment losses.

Loans and receivables comprise cash and cash equivalents, and trade and other receivables, excluding prepayments and government and other grant receivables.



### *Cash and cash equivalents*

Cash and cash equivalents comprise cash balances and short-term deposits with maturities of three months or less from the date of acquisition that are subject to an insignificant risk of changes in their fair value, and are used by the Company in the management of its short-term commitments.

### *Available-for-sale financial assets*

Available-for-sale financial assets are non-derivative financial assets that are designated as available-for-sale or are not classified in any of the above categories of financial assets. Available-for-sale financial assets are initially measured at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, they are measured at fair value and changes therein, are recognised in other comprehensive income and presented in the fair value reserve in the statement of financial position. When an investment is derecognised, the gain or loss accumulated in fair value reserve is reclassified to surplus or deficit.

Available-for-sale financial assets comprise debt securities.

### *Non-derivative financial liabilities*

Financial liabilities (including liabilities designated at fair value through profit or loss) are recognised initially on the trade date, which is the date that the Company becomes a party to the contractual provisions of the instrument.

The Company derecognises a financial liability when its contractual obligations are discharged, cancelled or expire.

Financial assets and liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Company has a legally enforceable right to offset the amounts and intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

The Company classifies non-derivative financial liabilities into the other financial liabilities category.

Other non-derivative financial liabilities are initially recognised at fair value less any directly attributable transaction costs. Subsequent to initial recognition, these financial liabilities are measured at amortised cost using the effective interest method. These financial liabilities comprise trade and other payables.

## 3.3 Impairment

### *Non-derivative financial assets*

A financial asset not carried at fair value through profit or loss is assessed at each reporting date to determine whether there is objective evidence that it is impaired. A financial asset is impaired if objective evidence indicates that a loss event(s) has occurred after the initial recognition of the asset, and that the loss event(s) has an impact on the estimated future cash flows of that asset that can be estimated reliably.

Objective evidence that financial assets are impaired can include default or delinquency by a debtor, restructuring of an amount due to the Company on terms that the Company would not consider otherwise, indications that a debtor or issuer will enter bankruptcy, adverse changes in the payment status of borrowers or issuers in the Company, economic conditions that correlate with defaults or the disappearance of an active market for a security.

### ***Loans and receivables***

The Company considers evidence of impairment for loans and receivables at both a specific asset and collective level. All individually significant loans and receivables are assessed for specific impairment. All individually significant receivables not found to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Loans and receivables that are not individually significant are assessed collectively in groups that share similar credit risk characteristics.

In assessing collective impairment, the Company uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for the management's judgement as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends.

An impairment loss in respect of loans and receivables is calculated as the difference between its carrying amount, and the present value of the estimated future cash flows discounted at the original effective interest rate.

All impairment losses are recognised in the statement of financial position.

Impairment losses for loans and receivables are reversed if the subsequent increase in fair value can be related objectively to an event occurring after the impairment loss was recognised. The reversal is recognised in the statement of financial position.

### ***Available-for-sale financial assets***

Impairment losses on available-for-sale financial assets are recognised by reclassifying the losses accumulated in the fair value reserve to surplus or deficit. The cumulative loss that is reclassified from the fair value reserve to surplus or deficit is the difference between the acquisition cost, net of any principal repayment and amortisation, and the current fair value, less any impairment loss recognised previously in surplus or deficit. Changes in cumulative impairment provisions attributable to application of the effective interest method are reflected as a component of interest income. If, in a subsequent period, the fair value of an impaired available-for-sale debt security increases and the increase can be related objectively to an event occurring after the impairment loss was recognised, then the impairment loss is reversed. The amount of the reversal is recognised in surplus or deficit. However, any subsequent recovery in the fair value of an impaired available-for-sale equity security is recognised in fair value reserve.

### ***Non-financial assets***

The carrying amounts of the Company's non-financial assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the assets' recoverable amounts is estimated.

An impairment loss is recognised if the carrying amount of an asset or its related cash-generating unit (CGU) exceeds its estimated recoverable amount. A CGU is the smallest identifiable asset group that generates cash flows that largely are independent from other assets and groups. Impairment losses are recognised in the statement of financial position. For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGUs.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU.

The Company's corporate assets do not generate separate cash inflows and are utilised by more than one CGU. Corporate assets are allocated to CGUs on a reasonable and consistent basis and tested for impairment as part of the testing of the CGU to which the corporate asset is allocated.

Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists for all assets. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

#### 3.4 Employee benefits

##### ***Defined contribution plans***

A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay further amounts. Obligations for contributions to defined contribution pension plans are recognised as an employee benefit expense in surplus or deficit in the periods during which related services are rendered by employees.

##### ***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 under short-term cash bonus or profit-sharing plans 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.

#### 3.5 Incoming resources

##### ***Donation income***

Provided there is evidence of entitlement, as expressed in writing, donations income are recognised in surplus or deficit in the period of receipt.

##### ***Programme income***

Programme income is recognised when services are rendered.

### ***Interest income***

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

### **3.6 Government and other grants**

Government and other grants are accounted for on an accrual basis in the statement of financial position when there is reasonable assurance that the Company has complied with all the terms and conditions attached to the grant and that there is reasonable certainty that the grant will be received.

#### ***Grants related to assets***

Grants which are designated for the purchase of property, plant and equipment are taken to deferred capital grants. The deferred capital grant is accreted over the useful life of the property, plant and equipment by crediting to surplus or deficit an amount so as to match the related depreciation expense.

#### ***Grants related to income***

Grants received are recognised initially as deferred income when there is reasonable assurance that they will be received and the Company will comply with the conditions associated with the grants. These grants are then recognised in surplus or deficit as government and other grants income when the Company complied with the conditions associated with the grants.

Grants that compensate the Company for expenses incurred are recognised as income in surplus or deficit in the same periods in which the expenses are incurred.

### **3.7 Provisions**

A provision is recognised if, as a result of a past event, the Company has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation.

### **3.8 Funds structure**

Unrestricted funds are available for use at the discretion of the management in furtherance of the general objectives of the Company.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

### **3.9 Lease payments**

Payments made under the leases are recognised in surplus or deficit on a straight-line basis over the term of the lease. Lease incentives received are recognised as an integral part of the total lease expense, over the term of the lease.

### **3.10 Tax**

As a registered charity under the Singapore Charities Act, Cap. 37, the Company is exempted from income tax under Section 13 of the Income Tax Act, Chapter 134.

### 3.11 New standards and interpretations not yet adopted

A number of new financial reporting standards, amendments to standards and interpretations are effective for annual periods beginning after 1 April 2016, and have not been applied in preparing these financial statements. The Company is currently assessing the potential impact of adopting these new standards and interpretations, on the financial statements of the Company.

#### **FRS 115 Revenue from Contracts with Customers**

FRS 115 establishes a comprehensive framework for determining whether, how much and when revenue is recognised. It also introduces new cost guidance which requires certain costs of obtaining and fulfilling contracts to be recognised as separate assets when specified criteria are met. When effective, FRS 115 replaces existing revenue recognition guidance, including FRS 18 *Revenue*, FRS 11 *Construction Contracts*, INT FRS 113 *Customer Loyalty Programmes*, INT FRS 115 *Agreements for the Construction of Real Estate*, INT FRS 118 *Transfers of Assets from Customers* and INT FRS 31 *Revenue – Barter Transactions Involving Advertising Services*.

FRS 115 is effective for annual periods beginning on or after 1 April 2018, with early adoption permitted.

#### **FRS 109 Financial Instruments**

FRS 109 replaces most of the existing guidance in FRS 39 *Financial Instruments: Recognition and Measurement*. It includes revised guidance on classification and measurement of financial instruments, a new expected credit loss model for calculating impairment on financial assets, and new general hedge accounting requirements. It also carries forward the guidance on recognition and derecognition of financial instruments from FRS 39.

FRS 109 is effective for annual periods beginning on or after 1 April 2018, with early adoption permitted.

#### **FRS 116 Leases**

FRS 116 eliminates the lessee's classification of leases as either operating leases or finance leases and introduces a single lessee accounting model. Applying the new model, a lessee is required to recognise right-of-use (ROU) assets and lease liabilities for all leases with a term of more than 12 months, unless the underlying asset is of low value.

FRS 116 substantially carries forward the lessor accounting requirements in FRS 17 *Leases*. Accordingly, a lessor continues to classify its leases as operating leases or finance leases, and to account for these two types of leases using the FRS 17 operating lease and finance lease accounting models respectively. However, FRS 116 requires more extensive disclosures to be provided by a lessor.

When effective, FRS 116 replaces existing lease accounting guidance, including FRS 17, 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*.

FRS 116 is effective for annual periods beginning on or after 1 April 2019, with early adoption permitted if FRS 115 is also applied.

As FRS 115, FRS 109 and FRS 116, when effective, will change the existing accounting standards and guidance applied by the Company in accounting for revenue, financial instruments and leases, these standards are expected to be relevant to the Company. The Company does not plan to adopt these standards early.



## 4 Property, plant and equipment

	Leasehold properties \$	Furniture and fittings \$	Office and computer equipment \$	Motor vehicles \$	Renovation and improvements \$	Renovation in progress \$	Total \$
<b>Cost</b>							
At 1 April 2015	5,304,038	265,333	1,204,975	607,276	6,716,800	630,830	14,729,252
Additions	–	191,646	483,024	–	3,090,386	59,179	3,824,235
Disposals	–	(10,310)	(41,539)	–	(1,050)	–	(52,899)
Transfers	–	–	–	–	630,830	(630,830)	–
At 31 March 2016	5,304,038	446,669	1,646,460	607,276	10,436,966	59,179	18,500,588
Additions	–	160,070	365,545	471,266	142,331	20,165	1,159,377
Disposals	–	(5,079)	(18,601)	–	–	–	(23,680)
Transfers	–	–	–	–	41,679	(41,679)	–
At 31 March 2017	5,304,038	601,660	1,993,404	1,078,542	10,620,976	37,665	19,636,285
<b>Accumulated depreciation</b>							
At 1 April 2015	1,692,016	75,116	575,846	252,562	2,458,175	–	5,053,715
Depreciation for the year	654,974	70,190	368,341	117,609	1,716,592	–	2,927,706
Disposals	–	(4,639)	(34,277)	–	(714)	–	(39,630)
At 31 March 2016	2,346,990	140,667	909,910	370,171	4,174,053	–	7,941,791
Depreciation for the year	654,974	100,519	404,127	129,585	1,955,490	–	3,244,695
Disposals	–	(5,238)	(18,413)	–	–	–	(23,651)
At 31 March 2017	3,001,964	235,948	1,295,624	499,756	6,129,543	–	11,162,835
<b>Carrying amounts</b>							
At 1 April 2015	3,612,022	190,217	629,129	354,714	4,258,625	630,830	9,675,537
At 31 March 2016	2,957,048	306,002	736,550	237,105	6,262,913	59,179	10,558,797
At 31 March 2017	2,302,074	365,712	697,780	578,786	4,491,433	37,665	8,473,450

## 5 Investments

	<b>2017</b>	<b>2016</b>
	<b>\$</b>	<b>\$</b>
<b>Non-current investments</b>		
Available-for-sale financial assets:		
- Quoted debt securities	10,701,900	10,719,885
- Quoted investment funds	3,000,437	–
	13,702,337	10,719,885
<b>Current investments</b>		
Financial assets designated at fair value through profit or loss:		
- Equity fund managed by fund manager	4,111,278	3,857,661
	17,813,615	14,577,546

Debt securities classified as available-for-sale financial assets bear interest rates of 2.23% to 4.75% (2016: 1.85% to 4.75%) per annum with maturity dates from 2017 to 2026.

The Company's exposure to market risk and fair value information related to investments are disclosed in note 24.

## 6 Trade and other receivables

	<b>2017</b>	<b>2016</b>
	<b>\$</b>	<b>\$</b>
Programme receivables	478,506	493,260
Amounts due from related charities (trade)	62,534	61,633
Interest receivables	96,759	106,033
Other receivables	118,513	36,544
Deposits	265,862	255,903
Loans and receivables	1,022,174	953,373
Government and other grants receivables	3,218,994	3,866,586
Prepayments	81,283	102,559
	4,322,451	4,922,518

Transactions with related charities are unsecured and priced on terms agreed between the parties.

## 7 Cash and cash equivalents

	2017 \$	2016 \$
Bank balances and cash on hand	35,547,065	25,218,883
Fixed deposits with financial institutions	25,000,000	25,000,000
	<u>60,547,065</u>	<u>50,218,883</u>

The weighted average effective interest rates per annum relating to of cash and cash equivalents is 0.37% (2016: 0.36%). Interest rates reprice between one month to six months.

## 8 Deferred capital grants

	\$
<b>Gross carrying value</b>	
At 1 April 2015	10,244,832
Grant received during the year	4,667,698
At 31 March 2016	<u>14,912,530</u>
Grant received during the year	832,234
At 31 March 2017	<u>15,744,764</u>
<b>Accumulated accretion</b>	
At 1 April 2015	3,018,681
Accretion for the year	1,952,493
At 31 March 2016	<u>4,971,174</u>
Accretion for the year	2,505,256
At 31 March 2017	<u>7,476,430</u>
<b>Net carrying amounts</b>	
At 1 April 2015	<u>7,226,151</u>
At 31 March 2016	<u>9,941,356</u>
At 31 March 2017	<u>8,268,334</u>

Deferred capital grants comprise the following:

	2017 \$	2016 \$
Community Silver Trust matching grant (Note 10)	1,848,160	2,153,950
Care & Share matching grant (Note 11)	264,193	330,000
Ministry of Social and Family Development grant	6,155,981	7,457,406
	<u>8,268,334</u>	<u>9,941,356</u>
Non-current	3,905,937	5,506,291
Current	4,362,397	4,435,065
	<u>8,268,334</u>	<u>9,941,356</u>

## 9 Trade and other payables

	<b>2017</b>	<b>2016</b>
	<b>\$</b>	<b>\$</b>
Deferred income	4,392,202	5,037,857
Amounts due to related charities (trade)	164,222	129,370
Accrued operating expenses	2,719,007	2,365,565
Other payables	442,719	1,038,333
	<u>7,718,150</u>	<u>8,571,125</u>

Deferred income relates to the following grants received by the Company for restricted purposes.

	<b>2017</b>	<b>2016</b>
	<b>\$</b>	<b>\$</b>
Community Silver Trust matching grant (Note 10)	2,414,103	2,597,288
Care & Share matching grant (Note 11)	1,701,460	1,803,870
Other grants	276,639	636,699
	<u>4,392,202</u>	<u>5,037,857</u>

Transactions with related charities are unsecured and priced on terms agreed between the parties.

## 10 Community Silver Trust matching grant

The CST matching grant is represented as follows:

	<b>2017</b>	<b>2016</b>
	<b>\$</b>	<b>\$</b>
Deferred capital grant (Note 8)	1,848,160	2,153,950
Deferred income (Note 9)	2,414,103	2,597,288
	<u>4,262,263</u>	<u>4,751,238</u>
At 1 April	4,751,238	1,098,509
Grant received	883,039	5,585,802
Grant utilised for qualifying expenses	(883,039)	(1,703,567)
Grant utilised for Enhancement Projects	(488,975)	(229,506)
At 31 March	<u>4,262,263</u>	<u>4,751,238</u>

The Government will provide a matching grant of one dollar for every donation dollar raised for Intermediate and Long-term Care (ILTC) programmes by the Company.

The purpose of the CST matching grant is to enhance the Company's capabilities, and provide value-added services in relation to ILTC programmes to achieve higher quality care and affordable step down care. The CST matching grant may be used to fund recurring operating expenses and Enhancement Projects as described below.

Enhancement Projects are programmes or initiatives introduced by certain Operating Units to

- (i) enhance the range of and innovate existing ILTC services;
- (ii) improve their organisational capabilities; and
- (iii) increase their capacity.

## 11 Care & Share matching grant

The Care & Share matching grant is represented as follows:

	2017	2016
	\$	\$
Deferred capital grant (Note 8)	264,193	330,000
Deferred income (Note 9)	1,701,460	1,803,870
	1,965,653	2,133,870
At 1 April	2,133,870	–
Grant received/receivables	325,000	2,250,000
Grant utilised for qualifying expenses	(326,000)	(27,000)
Grant utilised for Enhancement Projects	(167,217)	(89,130)
At 31 March	1,965,653	2,133,870

The Government will provide a matching grant of one dollar for every donation dollar raised for non-ILTC programmes by the Company before 31 March 2016.

The purpose of the Care & Share matching grant is to develop the Company's capabilities and capacity in the provision of social services and programmes for its beneficiaries.

Enhancement Projects are programmes or initiatives introduced by certain Operating Units to

- (i) enhance the range of and innovate existing non-ILTC services;
- (ii) improve their organisational capabilities; and
- (iii) increase their capacity.

## 12 Fair value reserve

Fair value reserve comprises the cumulative net change in the fair values of available-for-sale financial assets until the investments are derecognised or impaired.

## 13 Restricted funds

Restricted government grants are funded mainly by Ministry of Social and Family Development, Ministry of Health and Tote Board Social Service Fund. These restricted funds are to be used to benefit specific programs run by the respective centres.

Included in restricted government grants are the CST and the Care & Share matching grants to be used to fund ILTC programmes and non-ILTC programmes respectively.



## 14 Government and other grants

THKMC is a voluntary welfare organisation. The Company receives grants from the Government and other organisations to run various welfare programmes. As government ministries do not provide full funding for its programmes, supplementary grants from other organisations, including Community Chest and Community S.E.T. are sought. Where permissible, grants from the Community Silver Trust and the Care & Share are also sought to cover qualifying operating expenses and to fund Enhancement Projects. Further information of major grants are as following:

### *Ministry of Social and Family Development (MSF) grant*

The purpose of the MSF grants is to fund early childhood, family, disabilities and social service programmes. Funding covers the individual programmes' expenditure on manpower and other operating expenses.

### *Ministry of Health (MOH) grant*

The purpose of MOH grants is to fund elderly requiring home care services, including meals, escort services for hospital treatment, home medical, personal hygiene and laundry services.

### *Agency for Integrated Care (AIC) grant*

The purpose of the AIC grants is to fund patients requiring continuous medical care at home for certain period after being discharged from hospital and to fund home visits by caring neighbours who monitor the wellbeing of elderly residents.

### *Tote Board Social Service Fund (Tote Board) grant*

The purpose of Tote Board grants is to supplement MSF and MOH funding.

### *SG Enable grant*

The purpose of SG Enable grants is to provide transportation for people requiring services at specific locations.

### *Community Chest (Com Chest) grant*

The purpose of Com Chest grants is to supplement family services and centre for family harmony.

### *Community S.E.T. grant*

The purpose of Community S.E.T grant is to supplement special education schools, early intervention programmes for infants and children and training and employment programmes.

In addition, the Company receives the CST (see note 10) and the Care & Share matching grants (see note 11).

## 15 Donation income

	2017	2016
	\$	\$
Donations:		
- Tax deductible	1,054,020	1,914,379
- Non-tax deductible	127,087	647,115
	<u>1,181,107</u>	<u>2,561,494</u>

Total gross donations (including donations raised from fund-raising events) received which qualified for tax deductions for the year amounted to \$1,054,020 (2016: \$1,914,379).

Included in the donation income is an amount of \$810,856 (2016: \$1,977,402) received from fund-raising activities organised by THKMS. For tax deductible donations, tax exempt receipts were issued directly by the Company to the donors.

## 16 Other income

	<b>2017</b>	<b>2016</b>
	<b>\$</b>	<b>\$</b>
Accretion of deferred capital grants	2,505,256	1,952,493
Interest income	779,174	603,659
Dividend income	144,869	121,311
Wage credit scheme funded by government	498,976	1,218,679
Employment credits funded by government	505,934	338,069
Others	336,460	125,302
	<u>4,770,669</u>	<u>4,359,513</u>

## 17 Incoming resources from charitable activities

	<b>2017</b>	<b>2016</b>
	<b>\$</b>	<b>\$</b>
Cluster network service programmes	31,076	35,361
Elderly and disabled programmes	803,201	561,625
Early intervention programmes for infants and children	1,539,949	1,209,760
Family service programmes	75,775	199,692
Senior activities programmes	28,663	23,403
Specialised service programmes	438,513	605,184
Therapy service programmes	1,761,057	1,609,208
Social service programmes	32,240	59,380
Disability home programmes	674,761	616,347
	<u>5,385,235</u>	<u>4,919,960</u>

## 18 Cost of generating donation income

	<b>2017</b>	<b>2016</b>
	<b>\$</b>	<b>\$</b>
Fund raising costs	<u>200,964</u>	<u>547,217</u>

In raising the donations, the Company incurred fund-raising expenses of \$200,964 (2016: \$547,217) paid and payable to THKMS to procure donations for the Company.

The total donations collected from and the total expenses incurred on public fund-raising appeals in the financial year have been audited and the Company had met the 30/70 fund-raising rule for the financial year that total expenses incurred on public fund-raising appeals in the financial year did not exceed 30% of total donations collected through the public appeals in the same period.

## 19 Cost of provision of charitable activities

	2017	2016
	\$	\$
Cluster network service programmes	111,450	139,361
Elderly and disabled programmes	317,665	376,727
Early intervention programmes for infants and children	718,691	601,782
Family service programmes	687,500	1,008,517
Senior activities programmes	208,454	289,496
Specialised service programmes	29,401	15,219
Therapy service programmes	198,229	147,583
Social service programmes	36,648	16,306
Disability home programmes	1,461,706	1,429,321
Other programme expenses	140,826	93,307
	3,910,570	4,117,619

## 20 Surplus for the year

The following items have been included in arriving at surplus for the year:

	2017	2016
	\$	\$
Depreciation	3,244,695	2,927,706
Net change in fair value of financial assets designated at fair value through profit or loss	273,554	(541,306)
Interest income	779,174	603,659
Gain on disposal of property, plant and equipment	3,571	9,890
Operating lease expense	(1,244,139)	(1,148,235)
Staff costs (see below)	(35,354,023)	(32,083,774)
Staff costs:		
- Wages and salaries	29,127,487	26,375,604
- Contribution to defined contribution plans	3,688,207	3,322,448
- Staff training	433,646	542,278
- Foreign worker levies	1,313,273	1,066,125
- Other short-term benefits	791,410	777,319
	35,354,023	32,083,774

The annual remuneration of the Company's three highest paid staff who each received remuneration exceeding \$100,000, in the following bands in the year were as follow:

	<b>2017</b>	<b>2016</b>
Number of employees in bands		
\$150,000 to \$250,000	3	3

## **21 Income taxes**

The Company is an approved charity organisation under the Singapore Charities Act, Chapter 37 and an institution of a public character under the Income Tax Act, Chapter 134. No provision for taxation has been made in the financial statements as the Company is a registered charity with income tax exemption.

## **22 Operating leases**

Non-cancellable operating lease rentals are payable as follows:

	<b>2017</b>	<b>2016</b>
	\$	\$
Within one year	810,549	889,386
Between one and five years	689,483	771,829
More than five years	556,765	678,235
	<u>2,056,797</u>	<u>2,339,450</u>

The Company leases a number of properties and office equipment under operating leases. Majority of the leases for properties do not have any expiry dates and can be cancelled by either party giving a notice period of one month. Other leases typically run for a period of one to five years, with no option to renew the leases after these dates.

The above operating lease commitments are based on known rental rates as at the date of this report and do not include any revision in rates which may be determined by the lessor.

## **23 Related parties**

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

### ***Key management personnel compensation***

Key management personnel of the Company are those persons having the authority and responsibility for planning, directing and controlling activities of the Company. The Board of Directors and Chief Executive Officer are considered as key management personnel of the Company.

Key management personnel compensation comprised:

	<b>2017</b>	<b>2016</b>
	\$	\$
Short-term employee benefits	155,309	249,717
Post-employment benefits (including CPF)	11,103	7,935
	<u>166,412</u>	<u>257,652</u>

The Company receives services from the Board of Directors and no remuneration is paid for their services.

***Other related party transactions***

During the year, other than disclosed elsewhere in the financial statements, there were the following transactions with related parties carried out on terms agreed between the parties:

	<b>2017</b>	<b>2016</b>
	\$	\$
Programme income from related charities	328,207	372,948
Management fees paid to related charity	–	(36,600)
Service fees paid to related charities	(210,214)	(600,117)
Purchase of goods from related charity	(1,086,012)	(1,114,261)
Purchase of goods from related company	(99,092)	(91,313)
Rental of premises	(420,600)	(382,882)
Compensation paid to close family members of key management personnel of the Company	(448,550)	(528,348)
	<u>(448,550)</u>	<u>(528,348)</u>

## **24 Financial instruments**

### **Financial risk management**

#### ***Overview***

The Company has exposure to the following risks from its use of financial instruments:

- credit risk
- liquidity risk
- market risk

This note presents information about the Company's exposure to each of the above risks, the Company's objectives, policies and processes for measuring and managing risk, and the Company's management of capital.

#### ***Risk management framework***

The Board of Directors has overall responsibility for the establishment and oversight of the Company's risk management framework. Management is responsible for developing and monitoring the Company's risk management policies. Management reports regularly to the Board of Directors on its activities.



The Company's risk management policies are established to identify and analyse the risks faced by the Company, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities. The Company, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment in which all employees understand their roles and obligations.

#### ***Credit risk***

Credit risk is the risk of financial loss to the Company if a counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Company's trade and other receivables and investment in debt securities and investment funds.

Exposure to credit risk is monitored on an ongoing basis. Management believes that its credit risk exposure is at an acceptable level as the Company's trade and other receivables are substantially receivables from the Government. The Company does not require collateral in respect of its trade and other receivables.

The Company limits its exposure to credit risk on investments held by investing only in liquid debt securities and investment funds and only with counterparties that have high credit ratings. Management actively monitors its counterparties' credit ratings and given that the Company only has invested in securities with high credit ratings, management does not expect any counterparty to fail to meet its obligations.

Cash and cash equivalents are placed with banks and financial institutions which are regulated.

At the reporting date, the Company has no significant exposure to credit risk. The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the statement of financial position. The Company's loans and receivables are not past due.

Based on the Company's monitoring of credit risk, the Company believes that no impairment allowance is necessary in respect of its loans and receivables.

#### ***Liquidity risk***

Liquidity risk is the risk that the Company will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. The Company's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Company's reputation.

The Company monitors its liquidity risk and maintains a level of cash and cash equivalents deemed adequate by management to finance the Company's operations and to mitigate the effects of fluctuation in cash flows. The Company receives donations from the public and fund-raising activities organised by Thye Hua Kwan Moral Society and subvention income from the Government.

At the reporting date, the carrying amounts of financial liabilities reflect the contractual undiscounted cash flows which are expected to mature within the next one year.

#### ***Market risk***

Market risk is the risk that changes in market prices, such as interest rates, foreign exchange rates and equity prices, will affect the Company's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return.

### Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of the Company's financial instruments will fluctuate because of changes in market interest rates. The Company's exposure to changes in interest rates relates primarily to interest-earning financial assets. Interest rate risk is managed by the Company on an on-going basis.

#### *Exposure to interest rate risk*

At the reporting date, the interest rate profiles of the Company's interest-earning financial instruments are as follows:

	<b>Nominal amount</b>	
	<b>2017</b>	<b>2016</b>
	\$	\$
<b><i>Fixed rate instruments</i></b>		
Quoted debt securities	10,701,900	10,719,885
Fixed deposits with financial institutions	25,000,000	25,000,000
	35,701,900	35,719,885
	35,701,900	35,719,885

#### *Fair value sensitivity analysis for fixed rate instruments*

The Company not exposed to any variable financial instruments and a change in interest rate at the reporting date would not affect surplus or deficit.

#### ***Foreign currency risk***

The financial assets and liabilities of the Company are primarily denominated in Singapore dollars. The Company has no significant exposure to foreign currency risk.

#### ***Equity price risk***

All of the Company's quoted investments are listed on the Singapore Exchange Limited.

The Company is exposed to equity price changes arising from quoted equity investments designed at fair value through profit or loss. An increase in the underlying equity prices of the investments at the reporting date by 10% for the Company would have increased surplus for the year and accumulated funds by \$411,128 (2016: \$385,766). Similarly, a decrease in the underlying equity prices by 10% for the Company would have an equal but opposite effect.

This analysis assumes that all other variables remain constant.

#### ***Reserve management***

The Company's reserve management objectives are to maintain strong and healthy capital ratios in order to support its operations.

The Company aims to maintain sufficient level of accumulated funds to meet three years of its budgeted operating expenditure. The Company regularly reviews and manages its reserves to ensure optimal capital structure, taking into consideration the future capital requirements of the Company's projected profitability and projected operating cash flows.

**Accounting classifications and fair values**

The carrying amounts of financial assets and financial liabilities which are not measured at fair value, as shown in the statement of financial position, are as follows. It does not include fair value information of financial assets and financial liabilities not measured at fair value if the carrying amounts are reasonable approximate of fair values.

	Note	Designated at fair value \$	Loans and receivables \$	Available-for-sale \$	Other financial liabilities \$	Total carrying amount \$	Fair value (Level 1) \$
<b>At 31 March 2017</b>							
<b>Financial assets measured at fair value</b>							
Investments	5	4,111,278	–	13,702,337	–	17,813,615	17,813,615
<b>Financial assets not measured at fair value</b>							
Trade and other receivables*	6	–	1,022,174	–	–	1,022,174	
Cash and cash equivalents	7	–	60,547,065	–	–	60,547,065	
		–	61,569,239	–	–	61,569,239	
<b>Financial liabilities not measured at fair value</b>							
Trade and other payables#	9	–	–	–	3,325,948	3,325,948	
<b>At 31 March 2016</b>							
<b>Financial assets measured at fair value</b>							
Investments	5	3,857,661	–	10,719,885	–	14,577,546	14,577,546
<b>Financial assets not measured at fair value</b>							
Trade and other receivables*	6	–	953,373	–	–	953,373	
Cash and cash equivalents	7	–	50,218,883	–	–	50,218,883	
		–	51,172,256	–	–	51,172,256	
<b>Financial liabilities not measured at fair value</b>							
Trade and other payables#	9	–	–	–	3,533,268	3,533,268	

\* Excludes prepayments and government and other grant receivables

# Excludes deferred income

***Determination of fair values***

*Investment in equity fund managed by fund manager*

The fair values of equity fund managed by fund manager classified as fair value through profit or loss have been determined by reference to the quoted bid prices of the underlying equity securities at the reporting date.

*Investment in quoted debt securities and quoted investment funds*

The fair values of quoted debt securities classified as available-for-sale financial assets have been determined by reference to the quoted bid prices of the underlying debt securities at the reporting date.

*Other financial assets and liabilities*

As the reporting date, the carrying amounts of other financial assets and liabilities with a maturity of less than one year (including trade and other receivables, cash and cash equivalents, and trade and other payables) approximate their fair values because of the short period to maturity.

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