

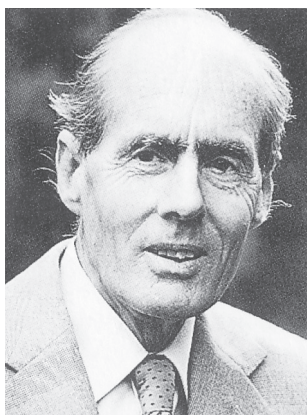
THE SINGAPORE CHESHIRE HOME

61ST ANNUAL REPORT

FOR YEAR ENDED 31 MARCH 2019



THE CHESHIRE HOME STORY



The Singapore Cheshire Home was formerly known as Cheshire Homes Singapore. The Home which opened its doors on 23 December 1957, was founded by the late Group Captain Lord Leonard Cheshire, VC, OM, DSO, DFC.

In 1948, Cheshire, who had left the Royal Air Force after World War II as its most decorated bomber pilot and youngest Group Captain, heard that an ex-serviceman whom he knew, was dying from cancer. His hospital bed was needed for curable cases and he had nowhere to go. Cheshire took the man into his own home, a large house in the country, and personally nursed him until he died. Others in need soon followed and with the help of a committee of sympathetic friends, Cheshire turned his house into the first "Cheshire Home". Thus the seed was planted.

The Singapore Cheshire Home was the first to be established in Southeast Asia and the Far East following Cheshire's visit in November 1956.

"Leonard Cheshire conceived of the disabled as contributors to society, not exiles from it; as men and women not different because they were disabled, but human beings whose minds become stronger and broader because they were disabled" Extract from: 'New Lives for Old'

There are more than 250 similar Cheshire Homes spread over 54 countries that are affiliated to the Leonard Cheshire Disability. This includes Homes in China, Hong Kong, Indonesia, Japan, Malaysia, the Philippines, Thailand and Papua New Guinea. The widespread network has grown out of Leonard Cheshire's personal concern for one man's predicament.

OBJECTS

To provide accommodation (to be run as far as possible on the lines of a Home and not an Institution) for the care, treatment, nursing and general well-being of men, women and children of all classes and communities regardless of creed who are chronically ill or are permanently disabled and who are without any means or resources or are of limited means and resources.

The Home has the capacity to accommodate 86 residents and four respite cases. It caters in particular, for the young adult and the middle-aged, those in the age group 16-55 years.

"As we see it, a Cheshire Home should be a place of shelter physically and of encouragement spiritually; a place in which the residents can acquire a sense of belonging and ownership by contributing in any way within their capabilities to its functioning and development; a place to share with others and from which to gain confidence and develop independence and interests; a place of hopeful endeavour and not of passive disinterest."

The Singapore Declaration at the First International Conference of the Cheshire Foundation held in London, July 1969.

CORPORATE INFORMATION

The Singapore Cheshire Home is a private, non-profit making company limited by guarantee and not having a share capital. It is a member of the National Council of Social Service's Central Fund Scheme, is authorised to receive tax-exempt donations and to issue tax-exempt receipts for outright cash donations. It is a registered charity under the Charities Act.

Unique Entity No. 195700160W | Charities Act Registration No. 0008

Registered Address 159 Serangoon Garden Way, Singapore 556056

Tel (65) 6284 0966 | **Fax** (65) 6284 2782 | **Email Address** admin@cheshirehome.org.sg

Website www.cheshirehome.org.sg

Banker Hongkong and Shanghai Banking Corporation

Auditor KPMG LLP

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Founder: Group Captain Lord Leonard Cheshire VC, OM, DSO, DFC

Vice Patron: Mrs E W Barker



Back Row (from left to right) : Mr Ong Chong Hock, Mr Saw Jin Hong, Mr Liew Kok Meng, Mr Kong Yong Yeo,
Ms Lim Bie Luan Bernadette, Mrs Grace Chan

Front Row (from left to right) : Dr Jenny Soon, Mrs Ng Siew Mun, Ms Sheila Lim, Mrs Chan Chooi Ling, Mrs Judy Chok,
Mrs Vivien Loh, Mrs Sally Thia

Absent with apologies: Hon Legal Adviser Mr Ramani Muniyandi

COUNCIL MEMBERS

Chairman

Mrs Chan Chooi Ling, PBM
joined 25/4/1960, Retiree

Vice-Chairman

Mr Ho Soo Foo
Joined 28/09/1998 till 24/9/2018,
Businessman

Acting Vice-Chairman

Mrs Judy Chok
(Mdm Ng Sen Loo)
Joined 13/06/1990
wef 26/2/2018, Retiree

Honorary Secretary

Ms Sheila Lim
joined 1/11/2010, Arbitrator

Honorary Treasurer

Mr Ong Chong Hock
joined 22/12/2016, Retiree

Honorary Legal Adviser

Mr Ramani Muniyandi
joined 29/10/2015, Lawyer

Members

Mr Kong Yong Yeo
joined 10/05/1983,
Executive Director
& Chief Operating Officer

Dr Jenny Lee Soon
(Mdm Lee Sin Neo)
joined 13/06/1990,
Businesswoman

Mrs Vivien Loh
(Mdm Eng Qui Lan @ Ng Kwee Lan)
joined 26/10/1983, Retiree

Mrs Ng Siew Mun
joined 20/10/2005, Businesswoman

Mrs Sally Thia
joined 1/6/2012, Retiree

Mr Saw Jin Hong
joined 29/10/2015, Businessman

Mrs Grace Chan
(Mdm Loh Yoke Lean)
joined 30/6/2017, Retiree

Ms Lim Bie Luan Bernadette
joined 24/9/2018, Retiree

CONSULTANTS AND ADVISERS

Honorary Medical Advisors

Dr Ling Ngan Ngieng, PBM
M.B.B.S.(MAL), F.R.C.O.G(LON), F.R.C.S.(GLAS),
(AMERICA)

Dr Elaine Tan
MBBS, M MED (Family med.) FAM.(S) F.A.C.S.

Honorary Dental Surgeon

Dr Fred Yeoh Cheong Ee
B.D.S.

Honorary Dietician

Mrs Magdalin Cheong
MPH (Nutrition), PG Dip (Healthcare Mgt & Leadership), Dip
Dietetics (UK)

Honorary Urologist

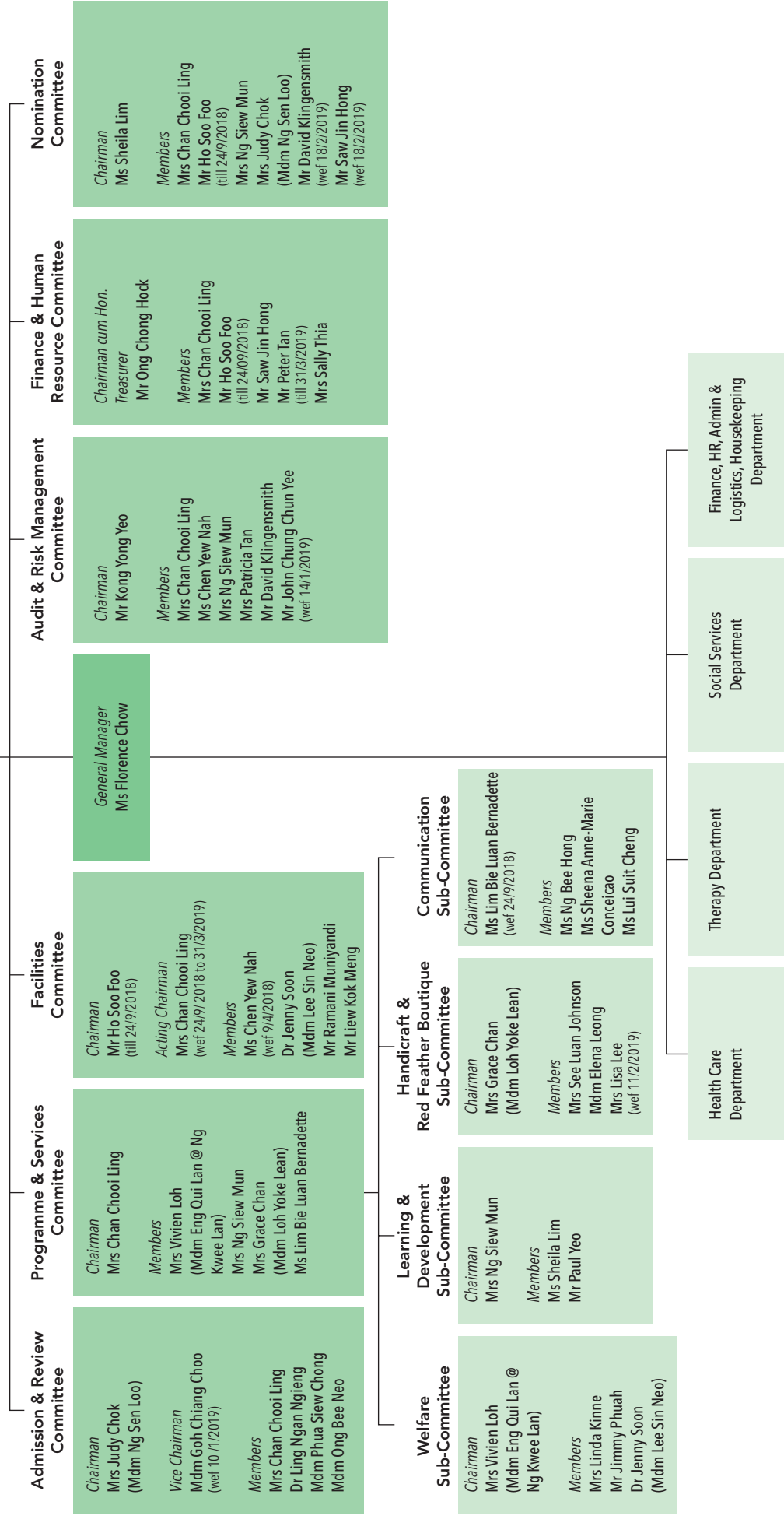
Prof. Foo Keng Tatt
MBBS, R.R.C.S(Ed)

Honorary Occupational Therapist

Mr Ho Meng Jang
Dip. OT PPA(G)

ORGANISATION STRUCTURE

COUNCIL OF GOVERNORS



CHAIRMAN'S MESSAGE

FOR THE YEAR ENDED 31 MARCH 2019



We are pleased to place on record that in the past year, our beneficiaries continued to lead meaningful lives in Singapore Cheshire Home with a high standard of care given to them.

On 3 January 2019, when the auditors of the Ministry of Social & Family Development (MSF) visited the Home, we received encouraging and favourable comments from them. Our residents when interviewed, showed clearly and evidently that they were happy and grateful to the Home's staff and for the programmes that were being carried out. Likewise, the staff caring for the general well-being of the residents expressed happiness and great work satisfaction.

The Board of Visitors (BOV) appointed by MSF, came to the Home for their inspection on 3 September 2018. Family members of residents who were interviewed, also gave positive feedback. This was a clear endorsement that the residents were well cared for.

We are happy and encouraged with the report and outcome of the visits of both the auditors and BOV Inspection. Needless to say, we, on our part, will continue to enhance our capabilities, further improve and explore innovative technologies and initiate creative programmes and facilities for the Home.

The Home has been appointed as a Place of Temporary Care and Protection (PTCP) and Place of Safety (POS) within the legislative framework of the Vulnerable Adults Act (VAA) with effect from 19 December 2018. As a gazetted facility, we will collaborate with MSF to provide safe abode for Vulnerable Adults.

This year was particularly special and interesting, as we reached out to the community at large. By courtesy of the Far East Organisation, the Singapore Cheshire Home held its inaugural 5-day road show at the Far East Plaza Concourse. We are grateful to our kind, caring and generous supporters who helped make the event a success. It was indeed a memorable event for the Cheshire Home and our supporters.

I wish to express my warmest appreciation for your unwavering support that has made a great impact and difference to the lives of our beneficiaries. On behalf of the Home, I wish to express my warmest appreciation to the following:

- Mrs E.W. Barker, our distinguished Vice-Patron for her continued patronage;
- My fellow Council members, Committee and Sub-Committee members;
- Honorary Advisers and Consultants;
- The National Council of Social Service (Tote Board Social Service Fund), the Ministry of Social and Family Development and Community Silver Trust for their great support, advice and assistance;
- Our generous Donors, Sponsors, Volunteers and Supporters for their unstinting support and
- Our General Manager, Chief Nursing Officer and all staff for their care and commitment to the well-being of our beneficiaries
- Each and everyone of you who made it possible for the Cheshire Home to BE what it is TODAY!

Chan Chooi Ling

Mrs Chan Chooi Ling PBM

Chairman
Council of Governors

GENERAL MANAGER'S REPORT

For The Year Ended 31 March 2019

FY2018/2019 has been an exciting and significant year as the Home held its first solo roadshow as part of our community outreach to increase awareness of the Home. The Cheshire Team gave their best to showcase our programmes and services. The camaraderie and excellent teamwork resulted in the event being a resounding success. We were very heartened by the many warm and generous well-wishers who came by the roadshow. Fond memories were recollected of the Home that was previously located at Telok Paku and the Red Feathers that were given to donors on fundraising flag days. It was so wonderful to connect again, and indeed we have touched many lives over the past 62 years.

During the year, our outreach effort included roadshows organised by the Ministry of Social and Family Development, and collaboration with Special Schools. We hosted the parents of the graduating cohort to give them a better understanding and insight about our programmes and services.

In our effort to help our residents lead independent and purposeful lives and where possible to reintegrate them into the community, we are pleased to report that another 3 residents have found meaningful employment bringing the total to 22. We have also helped two residents reintegrate into the community.

In addition to the regular sources of volunteers from schools, associations, companies and institutions who provided us with valuable resources to organize activities, we turned to a new avenue for volunteers. In keeping with times, we subscribed to Zeles Mobile Volunteering App to engage existing and potential volunteers. The app will enable convenient signing up for volunteering opportunities from their handphones.

The Red Feather newsletter, a publication by the residents, was given a makeover. With a new team on the Editorial Board, it is very refreshing to see more photographs of the beneficiaries' activities. It was amazing to read articles written by the residents who did not receive any formal education.

Our ageing beneficiaries, many who suffer from chronic medical condition, require heavier nursing care by our team of dedicated nursing staff. We engaged the services of a dietician and a speech therapist on a part-time basis to look after the diet, swallowing and communication needs of all residents and day care clients. Sadly, five residents passed away during the year due to deterioration of their medical condition.

As part of our ongoing review of our therapy treatment, we explored the use of new equipment and technology to complement the occupational therapy and physiotherapy. We purchased two pieces of equipment, the Biodex Supported Ambulation System (BSAS) and the Silverfit Mile Computer System (SMCS) with the funds from the Community Silver Trust Matching Grant. The BSAS has an overhead track and a harness system that provides safe ambulation for the user so that he can focus on his gait and balance without the fear of falling. The SMCS is good for strengthening upper limbs and the user gets to enjoy beautiful sceneries programmed on the LCD TV when exercising his upper limbs.

During the year, the Home helped more than 10% of the residents applied for Assistive Technology Fund through SG Enable to replace their wheelchairs to increase independence in daily living and to aid in their rehabilitation.

We support lifelong learning and our staff continue to undergo training and development to stay relevant and effective. The Home has undertaken a 2-year Back-to-Basics (B2B) project initiated by NCSS to address manpower challenges of therapists in the disability sector. The external consultant will provide one-on-one consultancy to the Home to diagnose and implement solutions to increase on-the-job productivity of the Home's therapists through process improvement, job

GENERAL MANAGER'S REPORT (Cont'd)

redesign and technology adoption. The Home has applied for the Innovation and Productivity Grant from the Ministry of Social and Family Development's VWOs-Charities Capability Fund for the implementation of this Project.

The Home's financial position remained healthy and we will continue to be prudent in our management of operational cost. We would like to take this opportunity to thank all our donors for their generous in-cash and in-kind donations, and to all our sponsors for their continued and invaluable support of our programmes and activities.

We are deeply grateful to the State Courts for adopting the Home the past two years. During this period, their volunteers brought much cheer to our residents which included a delightful treat to an orchestra performance, visit to the National Museum and shopping at Punggol Waterway. They also left a lasting legacy for the Home with two wall mural paintings near the hydrotherapy pool.

A big thank you to our Chairman, Council of Governors, Committee and Sub-Committee members for their invaluable support, encouragement and understanding from all the staff.

Our heartfelt appreciation also goes to our Community Partners, Donors, Sponsors, Volunteers, Friends and families of beneficiaries for their unstinting support, co-operation and contributions in the past year.

In the year ahead, we will continue the good work started by our Founder and will look into more and better ways to improve the lives of those under our care as well as ensuring that our beneficiaries continue to enjoy a homely, pleasant and happy environment.

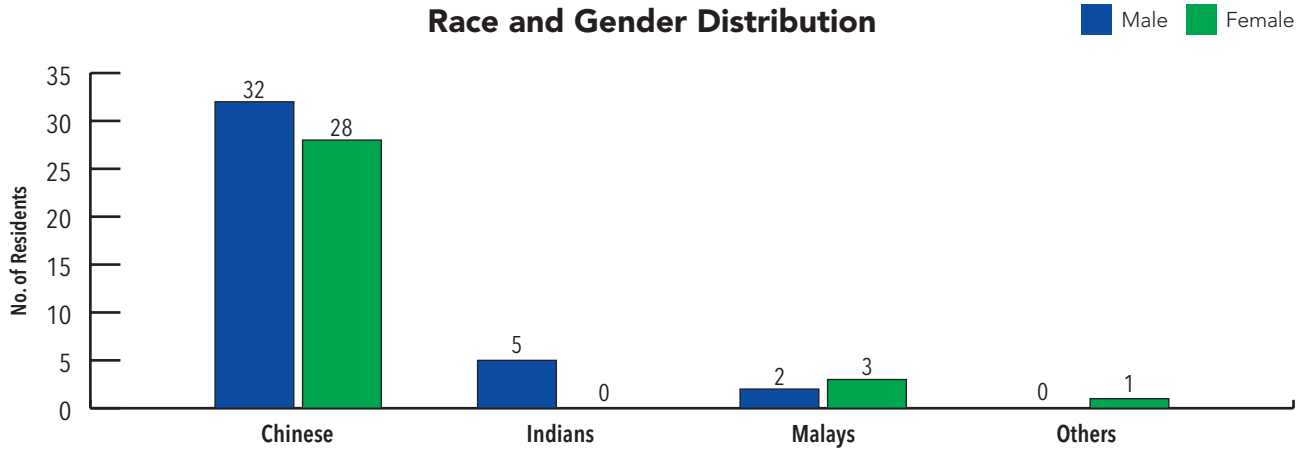


Ms Florence Chow
General Manager

WHO ARE OUR BENEFICIARIES

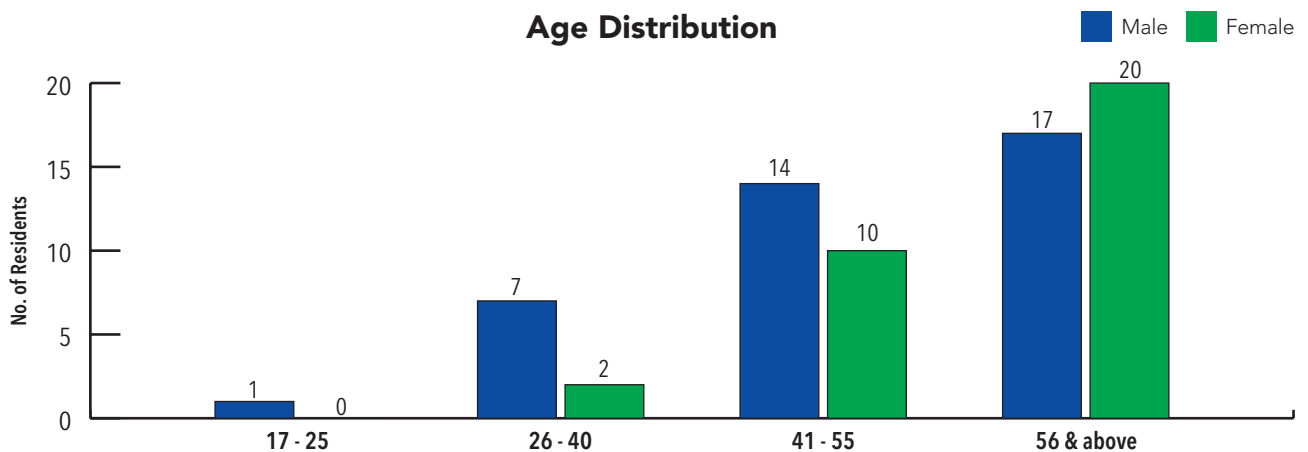
Population

During the year, we cared for 71 residents.



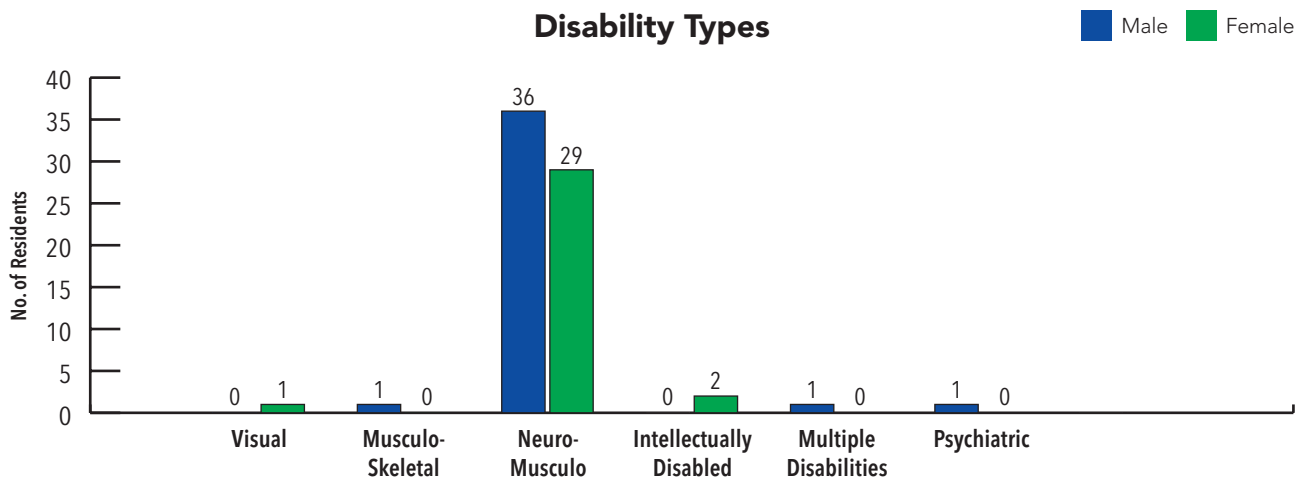
Age Distribution

Most of our residents have been staying in the Home for an average of 28 years with a median age of more than 56 years.



Types of Disability

The majority of our residents suffer from various neuro-musculo disabilities with a small number with other disabilities.



OUR BENEFICIARIES

Residential Care Programme

Number of Persons	
Approved Capacity	90
Full-Time Capacity	84
Crisis Placement Capacity	2
Respite Care Capacity	4
Enrollment as at 31 March 2019	71

Day Activity Centre (DAC) Programme

Number of Persons	
Approved Capacity	50
Enrollment as at 31 March 2019	26

Beneficiaries Served

Number of Persons	Residential Care	Respite Care	Day Care
FY 2017/18	83	10	35
FY 2018/19	80	8	31

Reintegration of Residents into Community

Number of Persons	
FY 2017/18	3
FY 2018/19	1

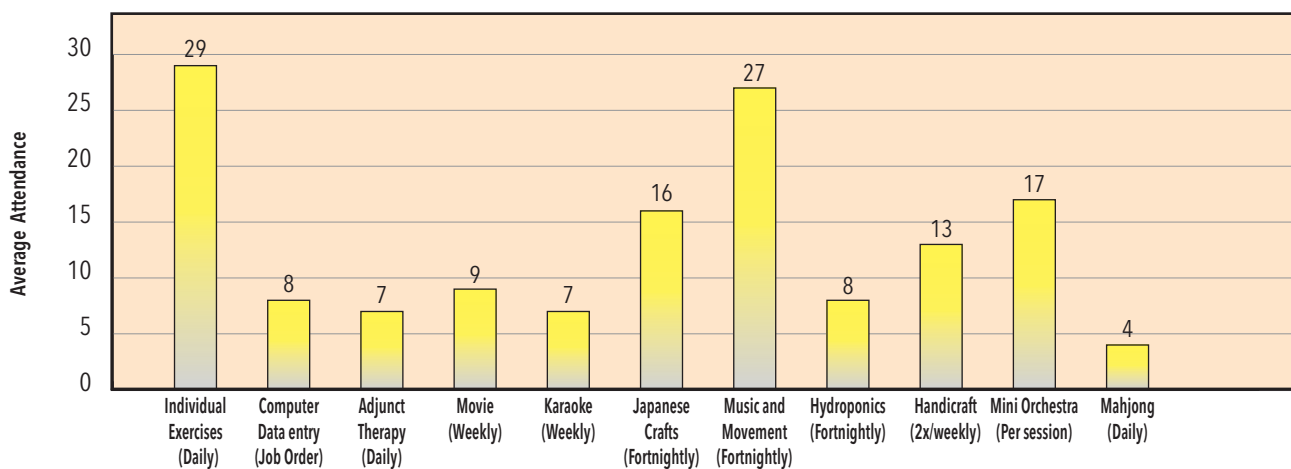
REHABILITATION SERVICES

With Occupational Therapy and Physiotherapy regimens, our residents and day care clients are able to maintain their optimum physical and mental health. Our rehab team comprises of 2 qualified Therapists: 1 Senior Occupational Therapist (OT) and 1 Physiotherapist (PT) who supervise 7 Therapy Aides. We provide the needed physical, mental and emotional support to our clientele through exercises, indoor/outdoor activities and socialization programmes.

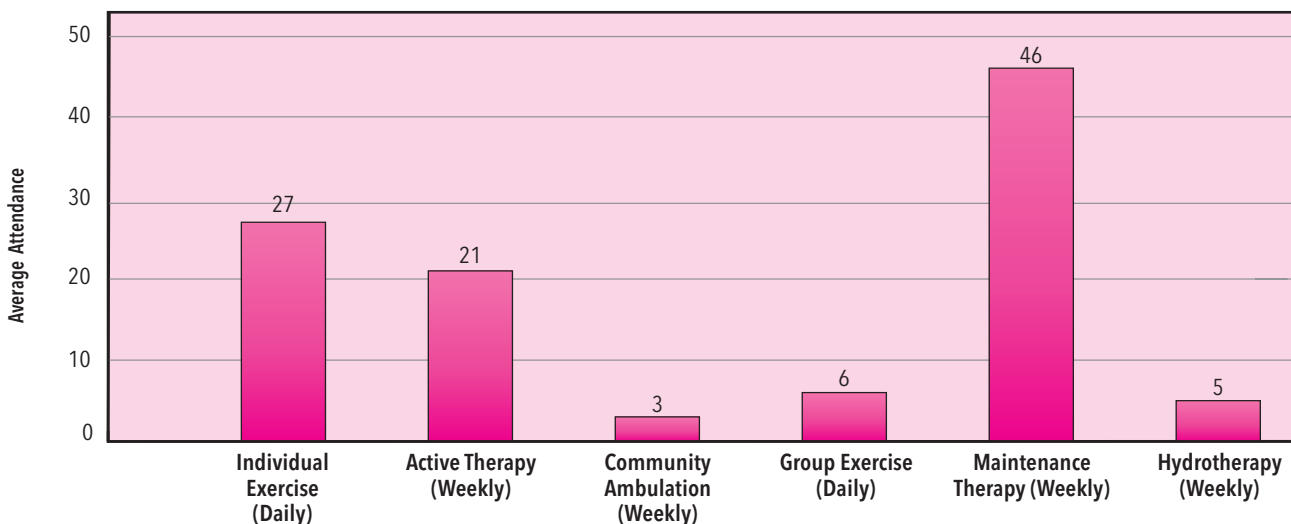
OT and PT Programmes (Residential Care)

Both OT and PT focus on providing individual therapy exercises and group activities to our residents to maintain, facilitate and enhance their overall physical and functional skills in key areas like mobility, ADL, community living skills and interpersonal skills.

OT Rehabilitation Programme (Residential Care)



PT Rehabilitation Programme (Residential Care)



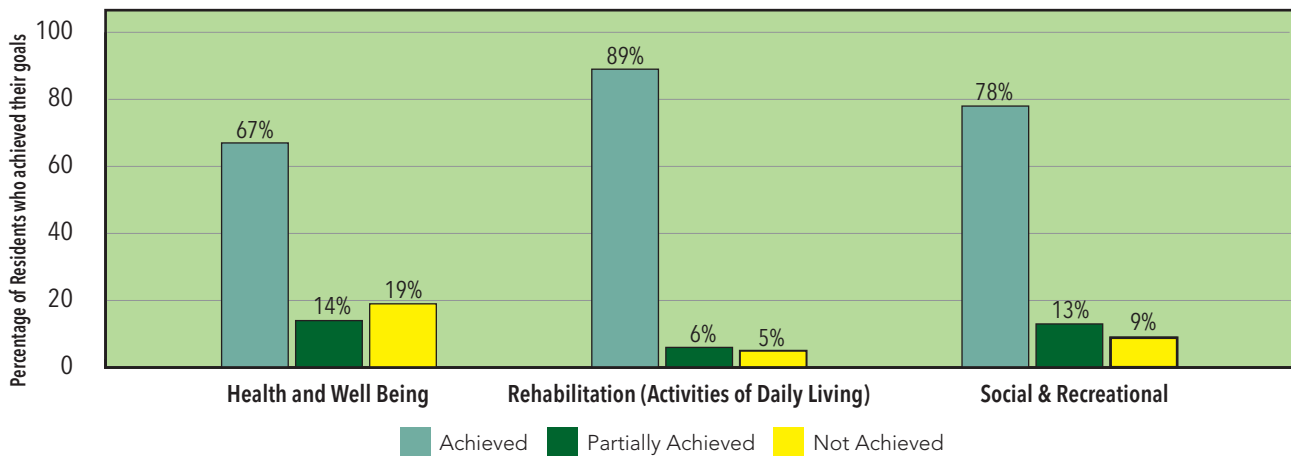
REHABILITATION SERVICES (Cont'd)

Residents' Individual Care Plans

Our multi-disciplinary team plan, implement and review the residents Individual Care plan every six months. The Chief Nursing Officer looks after the health and well being of our residents; the Physiotherapist and Occupational Therapist attend to the rehabilitation therapy needs while the Social Services team deals with the social and recreational domain.

Of the 79 residents who had their individual care plan reviewed, 67% achieved their health and well-being goals, 89% achieved their rehabilitation goals and 78% achieved their social and recreational goals.

Individual Care Plan (Residential Care)



Biodex walking exercise



Pedal cycling to improve lower extremity strength

REHABILITATION SERVICES (Cont'd)



Exercising with dumbbell to strengthen upper limbs



Elevated sander exercise for upper limb strength



Improve sensory-perceptual skills with Minnesota exercise



A game of mahjong stimulates their cognitive skills



Hydrotherapy exercise to strengthen lower limbs



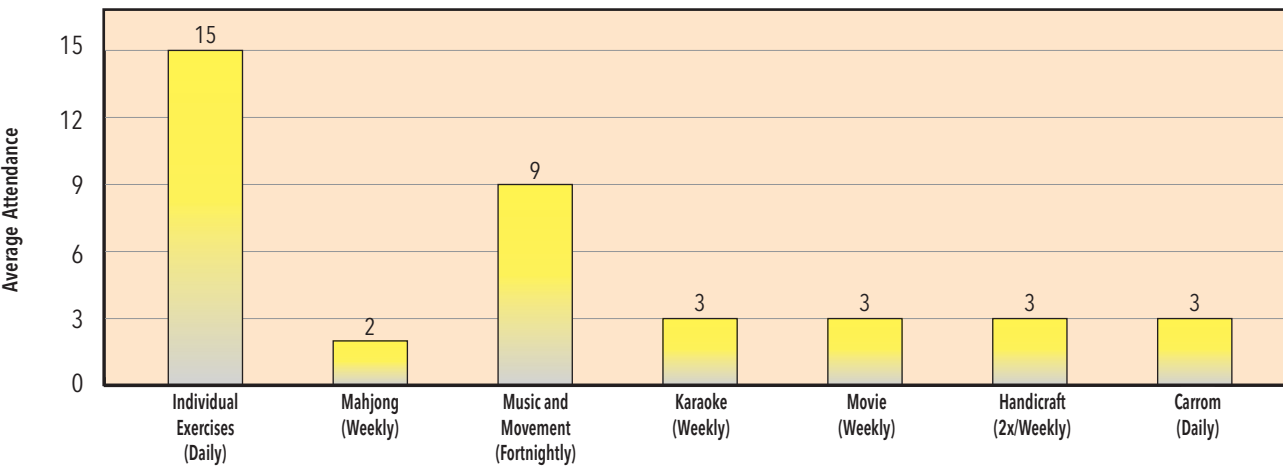
Hydroponics-planting improves upper limb motor skills

REHABILITATION SERVICES (Cont'd)

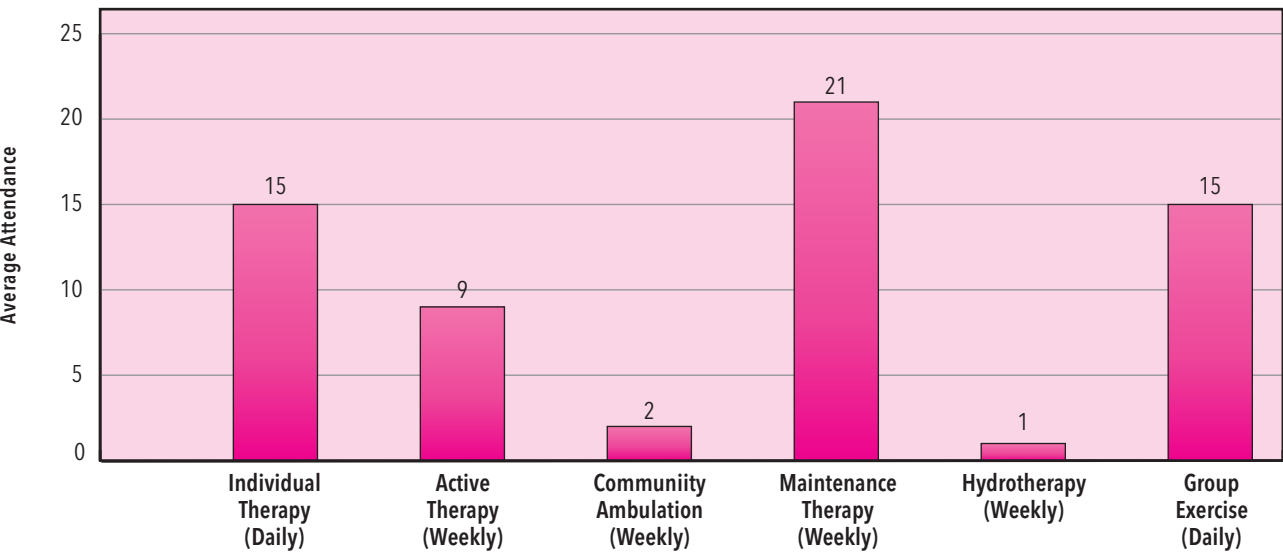
OT and PT Programmes (Day Care)

Our Day Care programme caters to those individuals with physical disabilities which require some form of rehabilitation to maintain, enhance and even improve physical and functional capabilities. Programmes are planned by qualified Therapists assisted by trained Therapy Aides. In addition, this programme helps to facilitate social interactions through games, group activities and other similar activities organised by the Home.

OT Rehabilitation Programme (Day Care)



PT Rehabilitation Programme (Day Care)



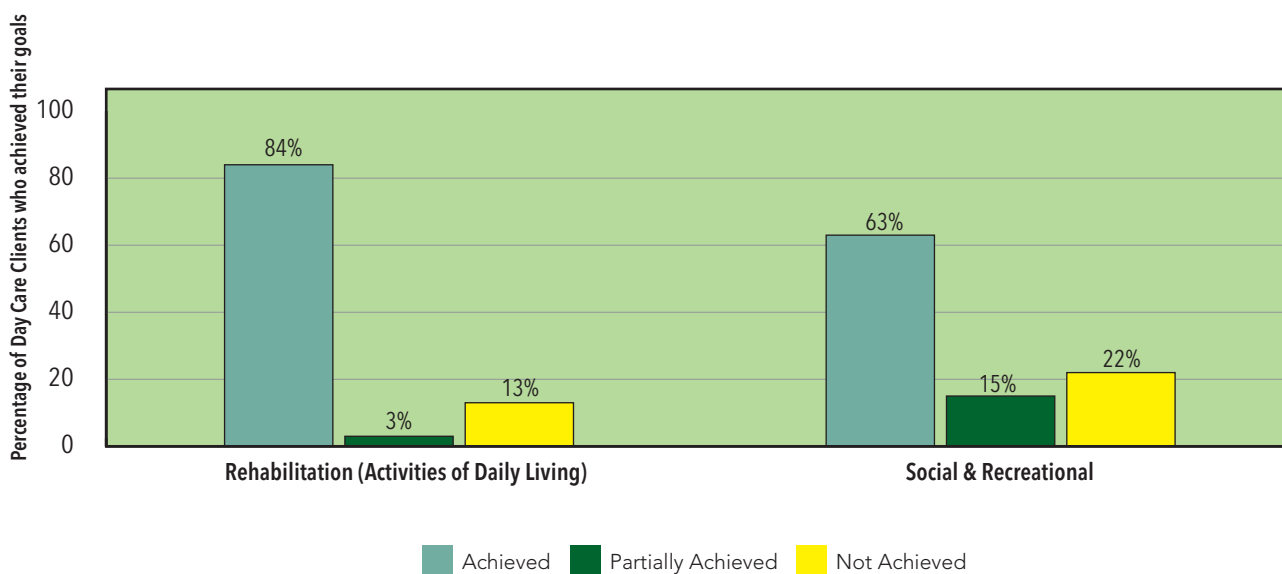
REHABILITATION SERVICES (Cont'd)

Day Care Individual Care Plans

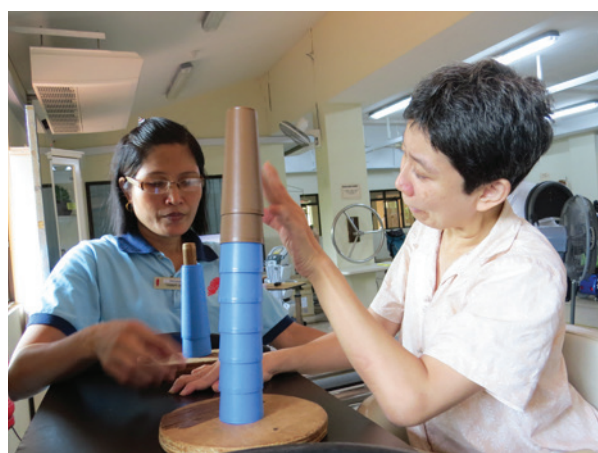
Review of our Day Care clients' Individual Care Plans (ICP) is done every six months by the Physiotherapist and Occupational Therapist for Activity of Daily Living (ADL) and Executive (Social Service) for the Community Living Skills (CLS).

Of the 31 Day Care Clients who have their individual care plans reviewed, 84% achieved their ADL goals and 63% achieved their CLS goals.

Individual Care Plan (Day Care)



Wrist exercise



Cone transfer improves eye-hand coordination

REHABILITATION SERVICES (Cont'd)



Walking with rollator equipment helps with ambulation



Passive stretching exercise to maintain range of motion



Transferring pegs improves fine motor skills



Motorised wheelchair training



APT arm exercise while connected to Silverfit Mile video for motivation



A recreational game of carrom stimulates cognitive skills

SOCIAL SERVICES

Social Services

Our social workers undertake case work and group work and provide counselling services. They discuss short and long-term care issues with residents, day care clients and family members. The Social Services team plans and implements programmes to meet the residents' and day care clients' needs.

Working Residents

	FY 2017/2018	FY 2018/2019
Open Employment	8	10
Home-Based Work	11	12

In FY2018/19, there was an increase in the number of residents in Open and Home-Based employment. We have 22 residents, up from 19 the previous year who are gainfully employed as Sales Specialist, IT Security Engineer, Data Entry, Administrative Assistants, Customer Service Agent and production personnel.

Four residents attended Sheltered Workshop which provided vocational training to prepare them for employment. "This is what I have always longed for, to be trained and learn new skills for work", said Resident Anton. He and three other residents attend five days a week of training and received a monthly allowance. The residents went through a structured vocational training programme to learn packaging, tagging of products and other skills.

Community Reintegration

Since 2017, four residents were discharged and reintegrated into the community. They have adjusted well to living independently and have found gainful employment. Occasionally, they return to the Home to visit the residents and staff whom they have cultivated close friendships.

The Story of M

Presently, we are working with a resident, M for integration into the community.

The resident was diagnosed with Spina Bifida when she was 12 years old. She experienced frequent pain in the head, back, hands and legs which limited her movement due to weakness in her legs. Friends and family members did not understand her condition and started to shun her. She was overcome by sadness, hurt and became isolated from others.

During this challenging period, her parents were her pillar of support especially her mother, whom she shared a special bond. Her mother was her confidante whom M relied totally for support and strength.

But in 1999, M's world fell apart. Her mother passed away from a sudden illness. This left her devastated with a big void filled with sadness, loneliness and her life changed. The following years, M's condition deteriorated so much that she was unable to walk and became wheelchair bound. As her family could not care for her, M required institutional care.

In 2015, M was referred to Singapore Cheshire Home Residential Care programme. She had to adapt to living in a new environment and culture where young and elderly residents live together. From a previous environment where she felt isolated, there are now so many people to talk to and interact with and so many activities offered to her.

SOCIAL SERVICES (Cont'd)

After a few months, the novelty of her new life slowly wore off and she missed her father and friends. With the support from our residents and staff, she overcame these feelings. She participated actively in the Home's programmes such as art and craft, games, computer class, outings and others. In fact, she discovered her talent in making towel dogs. She eventually found a new sense of independence and felt accepted in the Home. As she became more settled and comfortable in the Home, she learnt to keep an eye on the lower functioning residents. M eventually became a member of the Home Residents' Committee.

As part of the Home's collaboration with companies and other organisations to find employment for our residents, in 2016, M was employed as a part-time support staff. She travelled independently to an office in Yio Chu Kang and worked 5 days a week. She shared, "Though the pay was low but I was given the opportunity to learn and embraced new skill and knowledge. I also enjoyed the circle of friends in the Company". In June 2017, we managed to secure a Home-based job for her as a full-time Administrative Assistant.

M has overcome various challenges in her life and started to see the fruit of her patience and endurance. "The low point in my life was when I went through two operations for my leg and was confined to the bed. The Home's nurses and Care staff took good care of me. For instance, to prevent bed sores, my body position was frequently turned to relieve pressure on my back and buttocks. I was given bed baths, served meals in the room and well cared for, which I am truly grateful", M recalled. With her improved medical condition and having gained financial independence, M's self-confidence returned. She is now ready to interact with society and be integrated socially. Together with the Home ICP team, she is working towards the plan of reintegrating into the community.

"Before, I do not dare to dream. I just live day by day", M shared. She expressed her gratitude to the Home's care, support and guidance for what she has achieved and accomplished with her life.

With tears on her face, she said, 'I wish my mom is here to witness my accomplishment today.' We know, her mother is smiling from up there and will certainly be proud of her daughter's achievement.

M's story is testimony of the Home providing a conducive environment for rehabilitation and maximise the potential for independent living.

IMH Clinical Consultancy Project

The two-year project has ended in March 2019. Staff learnt skills training, and workshop for behavior management, intervention planning and teamwork. We appreciated IMH Consultants for their diligence in sharing their skill so that we can take better care of our clients.

Educational Programme

Since June 2018, we conducted a series of talks for our residents on various themes and topics such as hygiene, self-motivation, travels, documentaries and day-to-day issues. These talks were screened at the Hall in the morning as part of an education programme to teach residents important values, life lessons, socialisation, new skills and others.

The Home collaborates with Special Schools such as Rainbow Centre and Cerebral Palsy Alliance Singapore (CPAS) to host the parents of graduating cohort to visit our Home. These visits are to help these parents gain an insight and understanding of the services and facilities that our Home can offer their children.

SOCIAL SERVICES (Cont'd)

Group Work & Activities

Our social worker conducts Reminiscence therapy activities for our older residents. Reminiscing helps the residents to engage in conversations with others, reflect and illuminate meaning of life and well-being. This group of four seniors meet once a week for a period of eight weeks. The memories of the elderly were stimulated using materials from their younger days such as photos, songs, food and drinks. The group talked about 'good old days' in Changi and Telok Paku that brought laughter and entertainment.

For lower functioning residents, our social worker organise weekly activities, which include storytelling, flashcards and outing to the parks to enjoy nature. Such activities encourage these residents to communicate, learn and to connect them to their interest.

We also provide emotional support for residents to express their feelings and challenges as part of case management. Last year, a resident, lost his wife to pneumonia. He was sad and lost as she was the only close family member he had left. Our social worker helped him through the grieving process and gave support to help him cope.

In the year ahead, the department will continue to enhance the quality of life of our beneficiaries by engaging them in a range of activities and outings that contributes to their skill development, lifelong learning and social recreation. Social workers will continue to strive to do more to help those residents to go through Advance Care Planning, a process of discussions of planning for their future health and personal care.

SOCIAL SERVICES (Cont'd)

RESIDENTS' COMMITTEE



From left to right: Salfura, Noraini, Yu Leong, Jia Wai and Viki

RED FEATHER NEWSLETTER EDITORIAL BOARD



From left to right: Noraini, Viki, Yu Leong, Salfura and Anton

SOCIAL SERVICES (Cont'd)

Volunteer and Programme Management

Our Home continued to benefit from the time and effort put in by our deeply committed individual and institutional volunteers. Their unstinting effort and dedication to organise a variety of events and interesting programmes throughout the year brought much cheer and joy to our residents.



The Residents' visit to the Gardens By The Bay with volunteers from The Joyous Group.

Some student volunteers who started out as fulfilling Community Involvement Programme (CIP) hours at the Home eventually became passionate volunteers. They built good rapport with our residents and actually enjoyed volunteering in the Home. They missed the residents when their volunteering stint ended in order to focus on their A Level exams. Some of the activities undertaken by our regular volunteers from both the international and local schools included accompanying our residents for walks in Teck Ghee Park, teaching them handicraft and playing games with them as part of the Home's activities. Our corporate volunteers helped filled up the calendar of activities by bringing our residents for outings to Gardens by The Bay, Heartstring Walk at Marina Promenade, PS Café at Fullerton One, NTUC FairPrice at Ang Mo Kio Hub, McDonald's at Chong Boon and the Singapore Science Centre. These outings were in addition to regular visits to attend Food Talks at our regular volunteer's residence in Serangoon Garden, and shopping in Chinatown.



Senior Occupational Therapist Vincent conducting wheelchair handling and briefing for volunteers.

During the year, the Home signed up 15 new individual volunteers, bringing the total to 199 volunteers. As the safety and comfort of our wheelchair-bound residents and clients are of paramount importance, we provided wheelchair handling and briefing for 91 volunteers who are involved in outdoor activities with our residents and clients.

SOCIAL SERVICES (Cont'd)

Regular Volunteers

We are deeply appreciative of the dedicated group of regular volunteers comprising individuals and those from organisations and schools who worked tirelessly with the Volunteer Programme and Management Executive to conduct and organise the following activities for the Home:

Organisations / Groups

Name of Organisation	Task / Activity	Month Volunteered
AIR FORCE TRAINING COMMAND: AIR ENGINEERING TRAINING INSTITUTE (AETI) / GROUND-BASED AIR DEFENCE (GBAD)	Helped to clean the Home's premises.	- Apr, Jun, Aug, Oct, Dec 2018 - Feb 2019
	- Conduct indoor recreational activities such as singing and games. - Distribution of goodie bags to residents.	Feb 2019
CHESHIRE PALS	Interaction	- Apr - Dec 2018 - Jan - Mar 2019
CENTRAL CHRISTIAN CHURCH	Organised activities such as games and Bingo and interacted with residents during their visits.	- May 2018 - Jul 2018 - Oct 2018 - Feb & Mar 2019
EMBASSY OF JAPAN (THE SPOUSE CLUB)	The ladies from the Embassy visited the Home to do art and craft with the residents.	- Apr - Jul, Oct - Nov 2018 - Jan & Mar 2019
JAPANESE ASSOCIATION (HAPPY MYNA)	The ladies conducted "Music & Movement" sessions for the residents and clients fortnightly.	- Apr - Dec 2018 - Jan - Mar 2019
PAN PACIFIC HOTEL GROUP	Preparation of Meals by Chefs & Interaction.	Jun & Jul 2018, Dec 2018
STATE COURTS	Mural Painting & Phototaking Session.	Apr 2018
	Bingo, handing over of Mural Painting and sponsor tea.	Aug 2018
THE LODGE ST. PATRICK NO. 765 I C & THE LION OF ERIN	Dinner treats purchased from Serangoon Gardens Coffee Shop for six to eight residents monthly	Apr 2018- Mar 2019
	Song Performance & Sponsor dinner at the Home	Dec 2018
NOVENA CHURCH (SOWERS' GROUP)	Organised activities such as games, Bingo, performances, interaction, carolling, tea and dinner.	- Jul, Nov, Dec 2018 - Mar 2019

SOCIAL SERVICES (Cont'd)

Organisations / Groups (Cont'd)

Name of Organisation	Task / Activity	Month Volunteered
OUR LADY OF LAKELETTE	Interaction with residents.	Apr 2018 – Mar 2019
TEMASEK HOLDINGS PTE LTD	Visit to The Singapore Science Centre.	Nov 2018
	Tea Appreciation, Distribution of Ang Pows, Sponsor of Lunch and Lo Hei	Feb 2019
JOYOUS GROUP	Outing to Gardens by The Bay	May 2018
	Games, Performances and sponsor tea	Jun 2018
	Mid-Autumn Festival – Games, Performances and sponsor tea	Sep 2018
	Christmas Carolling, Performances and sponsor tea	Dec 2018
	Performances, Distribution of Ang Pows and sponsor tea	Feb 2019
ST PETER UKULELE	Ukulele Performance	Jul, Sep, Nov 2018

Schools / Tertiary Institutions

Name of School	Task / Activity	Month Volunteered
ANDERSON JUNIOR COLLEGE (INTERACT CLUB)	- Interaction with residents. - Helped to tidy residents' rooms,	- Apr – May & Jul – Oct 2018 - Jan – Mar 2019
HOUGANG SECONDARY SCHOOL	Assisted in the Home's Handicraft, interaction and tidying of residents' rooms.	- Apr – May & Jul – Aug 2018 - Jan – Mar 2019
NTU REGULAR SERVICE PROJECT PHYSICALLY CHALLENGE	Bingo, Games, Handicraft and Interaction	- Apr, Jun, Jul, Sep – Dec 2018 - Feb – Mar 2019
	Visit to Chinatown.	Jan 2019
	Spring Cleaning for Residents	

SOCIAL SERVICES (Cont'd)

Schools / Tertiary Institutions (Cont'd)

Name of School	Task / Activity	Month Volunteered
ST JOSEPH'S INSTITUTION INTERNATIONAL	Interaction and brought residents to Teck Ghee Park for nature walks.	- Apr – May, Jul - Oct 2018 - Feb - Mar 2019
UNITED WORLD COLLEGE (SENIOR SCHOOL)	- Interaction and brought residents to Teck Ghee Park for nature walks. - Organised Bingo games during monthly birthday celebration.	- Apr - Jun, Sep - Dec 2018 - Jan - Mar 2019
UNITED WORLD COLLEGE (UPPER SCHOOL)	Interaction and brought residents to Teck Ghee Park for nature walks.	- Apr - Jun, Sep - Dec 2018 - Jan - Mar 2019
HWA CHONG INTERNATIONAL SCHOOL	Bingo & interaction	Apr, Aug 2018
ITE COLLEGE WEST	Bingo & sing along session and sponsor tea	Nov 2018
XINMIN SECONDARY SCHOOL	Bingo, Performances & Games	Jun 2018
SERANGOON GARDEN SECONDARY SCHOOL	Bingo & Interaction	Mar 2019

Individuals

Names of Volunteers	Task / Activity	Frequency
MRS HELENE TAN, MR GEOFFREY GARSIDE	Art Lessons Teach watercolor and oil painting.	Monthly
MDM ELENA LEONG, MR RICKY SOH	Day Care Centre Befriend and play table games with the clients.	Weekly
MR GLENN NG, MR HASSAN OTHMAN, MR MARTIN LEE, MR ROBIN LIM, MR ANDREW LUM, MR AARON GOH, MR RICKY KANG, MR JASON CHEE, MR TOH HUNG BIN	Volunteer Driver Drive the Home's ambulances for outings/events/ lessons	After office hours, Weekends & Public Holidays

SOCIAL SERVICES (Cont'd)

Individuals (Cont'd)

Names of Volunteers	Task / Activity	Frequency
MR WONG CHUN, MR GLENN NG, MR JEFFREY, MR SAMUEL, MS CLAIRE CHABRIERES, MR MARC HOW, MR AH-SOON JEROME, MR TAN CHENG GUAN, DR ANNE-MARIE SCHLEICH	Interaction - Interacted with the residents. - Meal assistance for residents.	Daily / Weekly / Fortnightly / Monthly
MS TAN YEN LING, MS KHOO AH BA, MS DAPHNE CHEN, MS CASLYN CHU, MS VANESSA CHAN, MS YOSHA CHIN	Hair-cutting Provide free hair-cutting service to the clients and residents.	Monthly / Bi-monthly
MRS GRACE CHAN, MRS JOHNSON, MS YUKI LEE, MS CHAN SIEW JOO, MDM ELENA LEONG, MS LISA LEE	Handicraft Making / Sale Assisted in making handicraft such as sock dolls, towel cupcake, etc.	Weekly
	Assist to man the booth and to promote the sale of the handicraft made by residents and friends of the Home, at road shows and exhibitions.	As and when required
MR AND MRS ANG SEE LAY	Hydroponic Farming - Assist to collect seedlings. - Assist the residents in planting and harvesting the home-grown vegetables.	Monthly
MR AND MRS HAROLD JOHNSON, MR SAMUEL, MR MARC HOW	Outings Assist in bringing the residents / clients for outings.	As and when required
MS LISA LEE, MRS GRACE CHAN	Red Feather Boutique Help in the maintenance of the store, packing and pricing of the merchandise.	As and when required
MR DILJIT KUMAR DEVASER, MR JOHNNY CHAN, MR PAUL YEO, MS JOYCE VINNARASI	Enrichment Classes Conducted English, Mathematics, Music and Basic Computer enrichment classes.	Weekly / Fortnightly
MR BAISHO MATSUMOTO	Performance A traditional Japanese musical performance on the Shamisen by Mr Baisho Matsumoto and his troupe of performers.	Jun 2018
MR & MRS JOHNSON	Outings Food Talk	- Apr - Aug, Oct 2018 - Jan - Mar 2019

SOCIAL SERVICES (Cont'd)

Adhoc Volunteers

Our appreciation also extend to the list of various individuals, organised groups and companies below who volunteered / visited on an adhoc basis particularly during festive periods or as part of their yearly Community Service Day.

Name of Corporate / Group	Task / Activity	Frequency
WORKER'S PARTY GRASSROOT COMMITTEE	Compound cleaning, sponsor lunch	Apr 2018
MS SARAH ONG & FRIENDS	Bingo and sponsor lunch	Apr 2018
DEEPER LIFE CHRISTIAN CENTRE	Bingo, games and sponsor lunch	May, Nov 2018
YALE CLUB SINGAPORE AND FRIENDS	Bingo and sponsor lunch	May 2018
ALPHA BRAVO CAMP	Bingo, interaction and origami making	Jun 2018
MS IRENE SEAH AND FRIENDS	Bingo, interaction and sponsor lunch	Jun 2018
AJC CLASS 11/18	Games, performances and interaction	Jun 2018
	Bingo, lucky draw, tidying of residents' rooms	
HILTI SINGAPORE	Compound cleaning and sponsor lunch	Jul 2018
SMBC AC	Foodtalk at PS Café @ One Fullerton	Jul 2018
SERANGOON WEC	Bingo, sponsor tea and distribution of goodie bags	Aug 2018
SERANGOON NPC	Talks on general crime prevention and scams awareness	Aug 2018
STARHUB	Community Chest Heartstring Walk 2018 @ Marina Promenade	Aug 2018
DAIKIN AIRCONDITIONING (S) PTE LTD	Bingo, singing, lucky draws, presentation of mock cheque and sponsor lunch	Sep 2018
NYJC CLASS 1824	Bingo, lantern riddles and interaction	Sep 2018
BUDDHIST LIFE MISSION	Games, singing, magic show, birthday celebration and sponsor tea	Sep 2018 Jan 2019

SOCIAL SERVICES (Cont'd)

Adhoc Volunteers (Cont'd)

Name of Corporate / Group	Task / Activity	Frequency
SOROPTIMIST GROUP	Sponsor tea & interaction	Sep 2018
AFTC AVIATION FLIGHT	Bingo, interaction and sponsor tea	Sep 2018
AJC CLASS 20/18	Bingo, games and interaction	Oct 2018
PU TI LIAN SHE	Bingo, games and interaction	Nov 2018
NYJC CLASS 1814	Terrarium workshop and interaction	Nov 2018
ST FRANCIS XAVIER	Performances and sponsor tea	Nov 2018
HELEN AND FRIENDS	Foodtalk @ McDonald Blk 448	Nov 2018
MR BENNY TEO AND FAMILY	Interaction, lucky draw and sponsor tea	Dec 2018
ERNST AND YOUNG	Bingo, Boy Brigade share-a-gift and sponsor lunch	Dec 2018
WOW GROUP	Bingo, interaction and sponsor tea	Dec 2018
ANGLICAN FAMILY CENTRE	Christmas carolling, games and sponsor tea	Dec 2018
CHEN SU LAN METHODIST CHILDREN HOME	Christmas carolling	Dec 2018
ANG MO KIO PRESBYTERIAN CHURCH	Christmas Carolling, bingo and sponsor dinner	Dec 2018
PROJECT HELP	Interaction through Santa Claus and distribution of goodie bag	Dec 2018
FAMILY OF RESIDENT TAN KENG SOON	Distribution of ang pows	Jan 2019
SPF ANG MO KIO DIVISION	Karaoke, bingo, distribution of ang pows and sponsor lunch	Jan 2019
MR DAVID TAN	Distribution of ang pows	Feb 2019

SOCIAL SERVICES (Cont'd)

Adhoc Volunteers (Cont'd)

Name of Corporate / Group	Task / Activity	Month Volunteered
EHGINE ROOM PTE LTD	Lion Dance performance & distribution of ang pows	Feb 2019
MR DANNY TEO & FAMILY	Distribution of ang pows	Feb 2019
SINGAPORE PREVENT CENTER	Health awareness talk	Feb 2019
JOY SEEKERS UKULELE GROUP	Ukulele performances & interaction	Mar 2019
RJC RED CROSS YOUTH CHAPTER	Bingo, origami making, pictionary	Mar 2019
NUS KENTRIDGE HALL	Residents' room packing & interaction	Mar 2019
HONG & FRIENDS	- Food Talk @ McDonald BLK 448 - Bingo & sponsor tea	Jan 2019 Mar 2019

Sponsored Meals

The Home is also very appreciative of the generous sponsorship of meals from the following individuals and groups:

Name of Donors/Sponsors	Meal	Dat
MR RUMI & FAMILY	Dinner	Apr 2018
MS JOAN TOH & FAMILY	Dinner	Apr 2018
MRS HELENE TAN	Tea	Apr 2018
FAR EAST ORGANISATION	Dinner	Apr - Dec 2018, Jan - Mar 2019
MR CLEMENT NG	Dinner	May 2018
MS ASHA AND FAMILY	Lunch	May 2018
MRS CHAN CHOOI LING	Lunch	May 2018

SOCIAL SERVICES (Cont'd)

Sponsored Meals (Cont'd)

Name of Donors/Sponsors	Meal	Date
DR MARYANN	• Tea	May 2018
FAMILY OF RESIDENT TAN KENG SOON	• Tea	Jun 2018
MR AND MRS LOKE PENG MUN	• Lunch	Jul 2018
MS SYDNEY YEO	• Dinner	Aug 2018
MADAM FLORENCE MAK	• Lunch	Sep 2018
MOTHER OF RESIDENT CHEW HUAY	• Tea	Sep 2018
MS DEANNA WONG FAMILY AND FRIENDS	• Dinner	Sep 2018
THIAGARAJAN RAVIN	• Lunch	Oct 2018
MR BENNY TEO AND FAMILY	• Lunch • Lunch & Tea	Nov 2018 Feb 2019
DR YVONNE SOONG AND FAMILY	• Dinner	Dec 2018
DR JENNY SOON AND FAMILY	• Christmas biscuits	Dec 2018
MS KAREN KWEE	• Log cakes & Tea	Dec 2018
MS WARIN FONG AND FAMILY	• Lunch	Dec 2018
MRS PEGGY TAN'S FAMILY AND FRIENDS	• Lunch	Feb 2019
ANONYMOUS	• Dinner	Feb 2019
MDM KOH AH BAY & FAMILY	• Lunch	Feb 2019
ZHENPING AND HUI FEN	• Dinner	Feb 2019
ANONYMOUS	• Dinner	Feb 2019

SOCIAL SERVICES (Cont'd)

Sponsored Meals (Cont'd)

Name of Donors/Sponsors	Meal	Date
MS FLORENCE CHOW	• Tea	Aug 2018
	• Lunch & lo hei	Feb 2019
MS LIM BOON HIANG AND FRIENDS	• Tea	Feb 2019
MR SIMON TAY	• Lunch	Mar 2019
MR ANWAR ALI & FAMILY	• Dinner	Mar 2019
MR HABIB AHMAD BIN ISMAIL'S FAMILY & STUDENTS	• Lunch reception at Bedok	Mar 2019
MS SHEILA LIM	• Dinner	Mar 2019
IMPERIAL TREASURE	• Assortment of bread	Daily
FOOD FROM THE HEART	• Assortment of bread	Daily
DAYPLUS FOOD PTE LTD	• Bread	Weekly
THE FOOD BANK SINGAPORE LTD	• Assorted groceries	Monthly

SOCIAL SERVICES (Cont'd)

Social Recreational Activities



Workers' Party Grassroot Committee - compound cleaning in the Home.



Music & Movement by Happy Myna.



Ernst & Young visit - Bingo session with the residents during the Christmas Festival Season.



Air Engineering Training Institute (AETI) volunteers during the Chinese New Year Festival Season.



Shamisen performance by Mr Baisho Matsumoto.



Lion Dance Performance sponsored by Emerald Hill.

SOCIAL SERVICES (Cont'd)

Social Recreational Activities



Visit to Flower Dome at Gardens by the Bay with the clients



Outing to Cloud Forest at Gardens by the Bay with the clients



Volunteer wishing Client a "Merry Christmas"



Client playing game at Day Care Christmas party



Shopping trip to Chinatown with the clients



A lunch treat at McDonald's for the residents and clients hosted by Volunteer Hong & Friends

SOCIAL SERVICES (Cont'd)

Handicrafts (Activities and Events)



Resident enjoying egg pounding



State Courts Judges and Staff proudly showing off their wall mural painting



Resident painting an egg coaster



Resident displaying his Art Talent.



Staff from Embassy of Japan teaching colouring techniques to our residents



Residents & Staff busy making Chinese New Year decorations for the Home

SOCIAL SERVICES (Cont'd)

THE SINGAPORE CHESHIRE HOME
- "where courage lives".

Awareness Roadshow @ Far East Plaza
7 - 11 OCTOBER 2018
11.00 am - 5.00 pm

Organiser:  **fareastplaza** the fashion incubator

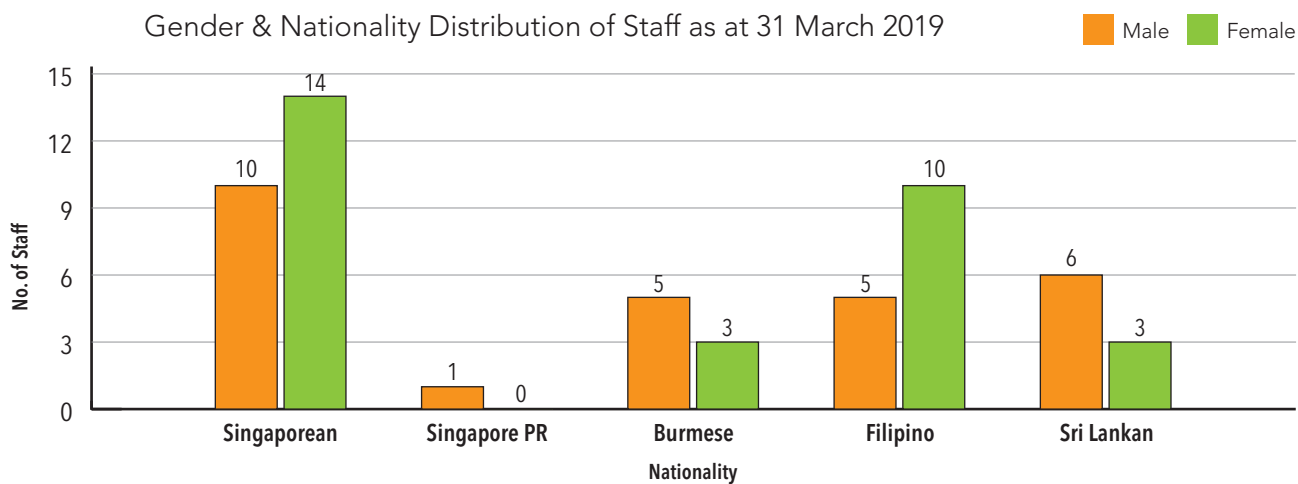
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OUR STAFF

As at 31 March 2019, Singapore Cheshire Home maintained a stable staff force of 57 with more than half being foreigners.



Administration Department



Standing left to right:

Executive (Admin/HR) Damien Ong, Executive (Accts/HR) Chua Lilian, Senior Executive(Admin) Sia Wei Leng

Seated left to right:

Senior Assistant Executive June Leow, Senior Executive (Accts) Go Kim Emm, General Manager Florence Chow, Executive (Logistics) William Tan

OUR STAFF (Cont'd)

Social Services Department



From left to right: Executive (Social Services) Alex Wong, Social Worker (HOD) Rena Lee, Executive (Volunteer & Programme Mgmt) Kenny Chan, Social Worker Jeffrey Loy

Nursing Team



From left to right: Nurse Assistant Wendelyn Batralo, Nurse Assistant Ailyn Sobrepena, Nursing Officer Tan Lian Eng, Chief Nursing Officer Elizabeth Jacques, Nursing Officer Chew Jee Eng, Enrolled Nurse Alex Faustino

OUR STAFF (Cont'd)

Care Staff



Standing from left to right: NA Fritz, NA Iresh, NA Dinesh, NA Thushara, SNA Samitha, SNA Thet Naung, NA Ko Htet, NA Rocky
Seated left to right: NA Daisy, NA Wasana, NA Sanduni, CNO Elizabeth Jacques, NA Arleth, NA Sandarenu

Rehab Team



From Left to Right: STA Aica, TA Mario, TA Cyril, SOT Anquillano Vincent, TA Irene, TA Regina, TA Jhonabelle, TA Rudolph

Legend

NA – Nursing Aide | SNA – Senior Nursing Aide | TA – Therapy Aide | STA – Senior Therapy Aide

OUR STAFF (Cont'd)

Housekeeping Team



Left to right: Muslim Cook Ong Ah Mui, Senior Cook Ong Min Choo, Senior Cook Ong Tui Fong, Housekeeper Kelvin Lek

Home Transport Drivers



Left to right: Driver Tan Kim Huat, Driver Tan Hock Chuan, E(Logistics) William Tan, Driver Chow Kum Wah, Driver Wong Wai Mun

Maintenance Team



Left to right: HA Htoo, E(Logistics) William Tan, HA Suraj

Legend

HA – Healthcare Assistant

TRAINING & DEVELOPMENT

During the year, Staff and Council members attended the following courses, workshops, seminars and conferences to keep abreast of the latest development and best practices in managing a VWO.

S/NO	Course	Provider	Participants	Date
1	Briefing Session on FY2018 Sector Salary Guidelines	NCSS	Florence Chow Go Kim Emm	April 2018
2	Disability Network Roundtable - Employment for Persons with Disabilities	Institute of Policy Studies	Rena Lee	May 2018
3	Caregiver Support Coalition of Partners Meeting	SG Enable	Jeffrey Loy	May 2018
4	Brand Activation Workshop	NCSS	Florence Chow Damien Ong Lilian Chua	June 2018
5	Post-School Transition Processes	MSF	Florence Chow Rena Lee Jeffrey Loy Anquillano Vincent	June 2018
6	Briefing Session on Telehealth Initiative	IMH	Elizabeth Jacques	June 2018
7	Social Service Summit 2018	NCSS	Florence Chow	July 2018
8	NCSS Annual General Meeting	NCSS	Florence Chow	July 2018
9	DAC Roadshow	MSF	Jeffrey Loy Anquillano Vincent	August 2018
10	CAF Certification	MSF	Pagaduan Jeryl Aica	August 2018
11	CAF Certification	MSF	Alex Macayan Faustino	September 2018
12	Caregiver Support Coalition of Partners Meeting	SG Enable	Anquillano Vincent	September 2018
13	Training Session on Vulnerable Adults Act	MSF	Florence Chow Rena Lee Jeffrey Loy	September 2018
14	Compensation and Benefits Workshop - Paying for Performance	NCSS	Damien Ong	September 2018
15	Managing Volunteer Opportunities Effectively using Giving.sg	NCSS	Alex Wong	September 2018

TRAINING & DEVELOPMENT (Cont'd)

S/NO	Course	Provider	Participants	Date
16	Forum on Intellectual and Developmental Disability Health	MINDS	Jeffrey Loy Anquillano Vincent	September 2018
17	Grief and Bereavement Conference	Singapore Hospice Council	Jeffrey Loy	October 2018
18	Business Continuity Management Pandemic Preparedness Training	MSF	Alex Macayan Faustino	November 2018
19	Family Violence Practitioners Network Seminar	MSF	Florence Chow Rena Lee	November 2018
20	Stakeholder Consultation on Amendments to Fire Safety Act	MSF	William Tan Anquillano Vincent Damien Ong	November 2018
21	Focus Group Discussion on Safety and Security Risks	MSF	William Tan Damien Ong	November 2018
22	Caregiver Support Coalition of Partners Meeting	SG Enable	Jeffrey Loy	December 2018
23	Celebrating Social Service Tribe Journey & Networking Event	NCSS	Jeffrey Loy Alex Wong June Leow	January 2019
24	Briefing by Pumpkin Squad on Technology Adoption Projects	NCSS	Florence Chow Anquillano Vincent Go Kim Emm Sia Wei Leng Lilian Chua Damien Ong	January 2019
25	Briefing on Skills Framework for Social Service	MSF	Florence Chow Lilian Chua	February 2019
26	Caregiver Support Coalition of Partners Meeting	SG Enable	Anquillano Vincent	February 2019
27	Launch of See The True Me campaign	NCSS	Florence Chow	February 2019
28	Briefing on Annual Funding	NCSS	Florence Chow Go Kim Emm	March 2019

IMH - Institute of Mental Health

MSF - Ministry of Social & Family Development

NCSS - National Council of Social Service

MINDS - Movement for the Intellectually Disabled of Singapore

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We are deeply appreciative of the generosity from the following donors:

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Teo Chun Peng, Mr	Yago Services Pte Ltd
Teo Danny, Mr	Yale Club (s) & Friends
Teo Ghim Whatt, Mr	Yee Hoong Fai, Mr
Teo Huay Teck, Mr	Yeo Nancy, Ms , Goh Bernadette, Ms & Loh Edmond, Mr
Teo Jennifer, Ms	Yeo Sydney, Ms
The Butterfly With Love	Yew Lee Coffee & Tea Pte Ltd
The Lodge St Patrick	Yong Alvin, Mr
The Lodge St Patrick & The Lion of Erin	Yong Hsin Ling, Ms
Thiagavajan Ravin, Mr	Yzehealth Rehab
Tim Tak Wqung, Mr	
Tng Koon Seah, Mr	Z
Toh Jean, Mdm & Family	Zenneth, Mr
Toh Kenneth, Mr & Mrs & Friends	Zheng Kenny, Mr
Tong Evelyn, Mdm	
Trusty Company	
	Others
V	地府宫香客众善男信女喜敬
V. Ruminathan, Mr	王府宫善信
Vincent Perera, Mr	
Vincent Peter, Mr	
Vincent, Mr	
W	
Wallace, Mr	
Wat Anne, Ms	
We, Ms	
Wee Christina, Ms & Sister	
William, Mr	
Wong Deanne, Ms & Friends	
Worker's Party Grassroots Committee	

GOVERNANCE

Council of Governance Meeting Attendance

	Board Member	Designation FY18/19	ATTENDANCE* FY18/19
1	Mrs Chan Chooi Ling, PBM	Chairman	6/6
2	Mr Ho Soo Foo	Vice-Chairman (till 24 Sept 2018)	-
3	Mrs Judy Chok (Mdm Ng Sen Loo)	Vice-Chairman (w.e.f 1 April 2019)	5/6
4	Ms Sheila Lim	Honorary Secretary	4/6
5	Mr Ong Chong Hock	Honorary Treasurer	6/6
6	Mr Ramani Muniyandi	Honorary Legal Adviser	4/6
7	Mrs Grace Chan (Mdm Loh Yoke Lean)	Member	5/6
8	Mr Kong Yong Yeo	Member	4/6
9	Dr Jenny Lee Soon (Mdm Lee Sin Neo)	Member	5/6
10	Mrs Vivien Loh (Mdm Eng Qui Lan@Ng Kwee Lan)	Member	6/6
11	Mrs Ng Siew Mun	Member	3/6
12	Mr Saw Jin Hong	Member	1/6
13	Mrs Sally Thia	Member	4/6
14	Ms Lim Bie Luan Bernadette	Member	3/6

*Council of Governors Meetings are held 6 times a year.

Funds and Reserves Policy

The Singapore Cheshire Home exercises its utmost prudence and pragmatism towards investing and managing its funds strictly in accordance with approved guidelines. The Home endeavors to maintain reserves of less than 2 years of its annual operating expenditure. The Home's financial status were regularly reviewed by its Finance & HR Committee and the Council through financial performance updates, forecasts, budgetary exercise and annual financial statements approval. This is to ensure the Home had adequate reserves to meet the needs of the beneficiaries and to support various programmes and services.

Whistle-blowing Policy

The Singapore Cheshire Home is committed to a high standard of compliance with accounting, financial reporting, internal controls, corporate governance and auditing requirements and any legislation relating thereto. In line with this commitment, the Home's Whistleblowing Policy aimed to provide an avenue for employees and external parties to raise concerns and offer reassurance that they will be protected from reprisals or victimization for whistleblowing in good faith. With this policy in place, the Home hope to encourage employees to raise concerns, in confidence, about possible irregularities in the organisation in line with the guidance set out in the Code of Corporate Governance.

GOVERNANCE (Cont'd)

Council of Governance Meeting Attendance (Cont'd)

Personal Data Protection Policy

In compliance with the Personal Data Protection Act 2012, the Home's Personal Data Protection policy outlines the ways in which the Home collects, uses or discloses personal information, and how one may request to correct and access one's personal information. The Home will only use the personal information collected with consent or deemed consent, to the extent permitted by law. We will not sell or trade the personal information collected to any third parties. We respect one's right to privacy and aim to only collect personal information that is reasonably necessary for the purposes. The Policy is applicable to all employees, officers, directors, secondees, interns, volunteers, contract staff, agency staff and temporary staff of the Home, including but not limited to managers, executives, social workers, occupational therapists and physiotherapists.

Conflict of Interest Policy

The Council of Governors, Committees and Sub-committees as well as key personnel are required to comply with the Home's Conflict of Interest policy which stipulates that, when dealing in matters concerning the Home. Full disclosure of interests, relationships and holdings that could potentially result in a conflict of interest. Written processes are in place for them to declare actual or potential conflicts of interest on a yearly basis.

Governance Evaluation Checklist for the period April 2018 to March 2019

S/No.	Code Description	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
BOARD GOVERNANCE				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
2	Are there governing board members holding staff* appointments? Remarks: (skip items 3 and 4 if "No")		No	
3	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	N/A	
4	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5	N/A	
5	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied	
6	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied	
7	The Board conducts self-evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	
8	Is there any governing board member who has served for more than 10 consecutive years? Remarks: (skip item 9 if "No")		Yes	

GOVERNANCE (Cont'd)

Governance Evaluation Checklist for the period April 2018 to March 2019 (Cont'd)

S/No.	Code Description	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
BOARD GOVERNANCE (Cont'd)				
9	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	Complied	
10	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	
CONFLICT OF INTEREST				
11	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied	
12	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	
STRATEGIC PLANNING				
13	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied	
HUMAN RESOURCE AND VOLUNTEER* MANAGEMENT				
14	The Board approves documented human resource policies for staff.	5.1	Complied	
15	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
16	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
17	Are there volunteers serving in the charity? Remarks: (skip item 18 if "No")		Yes	
18	There are volunteer management policies in place for volunteers.	5.7	Complied	
FINANCIAL MANAGEMENT AND INTERNAL CONTROLS				
19	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied	
20	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
21	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
22	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
23	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
24	Does the charity invest its reserves (e.g. in fixed deposits)? Remarks: (skip item 25 if "No")		Yes	Reserves are invested in fixed deposits with Banks and Financial Institutions in Singapore.

GOVERNANCE (Cont'd)

Governance Evaluation Checklist for the period April 2018 to March 2019 (Cont'd)

S/No.	Code Description	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
FINANCIAL MANAGEMENT AND INTERNAL CONTROLS (Cont'd)				
25	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	
FUNDRAISING PRACTICES				
26	Did the charity receive cash donations (solicited or unsolicited) during the financial year? Remarks: (skip item 27 if "No")		Yes	
27	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
28	Did the charity receive donations in kind during the financial year? Remarks: (skip item 29 if "No")		Yes	
29	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	
DISCLOSURE AND TRANSPARENCY				
30	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied	
31	Are governing board members remunerated for their services to the Board? Remarks: (skip item 32 and 33 if "No")		No	
32	No governing board member is involved in setting his own remuneration.	2.2	N/A	
33	The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. OR The charity discloses that no governing board member is remunerated.	8.3	N/A	
34	Does the charity employ paid staff? Remarks: (skip item 35, 36 and 37 if "No")		Yes	
35	No staff is involved in setting his own remuneration.	2.2	Complied	
36	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied	

GOVERNANCE (Cont'd)

Governance Evaluation Checklist for the period April 2018 to March 2019 (Cont'd)

S/No.	Code Description	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
DISCLOSURE AND TRANSPARENCY (Cont'd)				
37	The charity discloses the number of paid staff who satisfies all of the following criteria: (a) the staff is a close member of the family* belonging to the Executive Head* or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family* belonging to the Executive Head* or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.	8.5	Complied	
PUBLIC IMAGE				
38	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied	



The Singapore Cheshire Home
Registration Number: 195700160W

(Limited by Guarantee and not having a Share Capital)

Annual Report
Year ended 31 March 2019

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Governors' statement

On behalf of all the governors of The Singapore Cheshire Home (the Home), we are pleased to submit this annual report to the members together with the audited financial statements of the Home for the financial year ended 31 March 2019.

The Home has complied with the Code of Governance for Charities and Institutions of a Public Character (IPCs). The Home's Governance Evaluation Checklist for the period from 1 April 2018 to 31 March 2019 can be viewed at the Home Portal www.charities.gov.sg.

The Home has a reserve policy to provide clarity in the Home's management of its reserves and to provide members with the assurance that the Home is well managed and that it has, where appropriate, a strategy for building up reserves. The policy applies to that part of the Home's income that is freely available for its operating purposes. It excludes restricted/designated funds and any part of unrestricted funds that is not readily available for use or already committed.

The Home endeavours to maintain reserves of appropriate level of its annual Total Resources Expended. The Council of Governors reviews the level of reserves regularly for the Home's continuing obligations and expansion.

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 Home as at 31 March 2019 and the financial performance, changes in funds and cash flows of the Home 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 Home will be able to pay its debts as and when they fall due.

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

Governors

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

Mrs. Chan Chooi Ling
Mr. Kong Yong Yeo
Ms. Sheila Lim Siok Keng
Mrs. Vivien Loh (Mdm Eng Qui Lan @ Ng Kwee Lan)
Mrs. Ng Siew Mun
Ms. Sally Kang Ann Suat
Mrs. Judy Chok (Mdm Ng Sen Loo)
Mr. Ramani Muniyandi
Mr. Saw Jin Hong
Dr. Jenny Soon (Mdm Lee Sin Neo)
Mr. Ong Chong Hock
Mrs. Grace Chan (Mdm Loh Yoke Lean)
Ms. Lim Bie Luan Bernadette

Governors' interests

The Home has no shares. Its liability is limited by guarantee.

According to the register kept by the Home, no governor 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 the Home or of related corporations either at the beginning of the financial year, or at the end of the financial year.

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

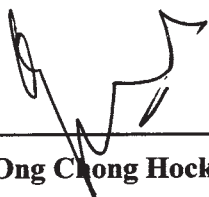
Auditors

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

On behalf of the Council of Governors



Mrs Chan Chooi Ling
Governor



Mr Ong Chong Hock
Governor

5 September 2019



KPMG LLP
16 Raffles Quay #22-00
Hong Leong Building
Singapore 048581

Telephone +65 6213 3388
Fax +65 6225 0984
Internet www.kpmg.com.sg

Independent auditors' report

Members of the Home
The Singapore Cheshire Home

Report on the audit of the financial statements

Opinion

We have audited the financial statements of The Singapore Cheshire Home ('the Home'), which comprise the statement of financial position as at 31 March 2019, the statement of financial activities 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 Companies Act'), the Charities Act, Chapter 37 and other relevant regulations ('the Charities Act and Regulations'), Financial Reporting Standards in Singapore ('FRSs') so as to give a true and fair view of the financial position of the Home as at 31 March 2019 and of the financial performance, changes in funds and cash flows of the Home 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 Home 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 all other information 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 those charged with governance for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Companies Act, the Charities Act and Regulations and FRSs and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

In preparing the financial statements, management is responsible for assessing the Home'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 Home or to cease operations, or has no realistic alternative but to do so.

Those charged with governance comprises the Council of Governors. Their responsibilities include overseeing the Home'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 Home'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 Home'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 Home 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 those charged with governance 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 to be kept by the Home have been properly kept in accordance with the provisions of the Companies Act, and the Charities Act and Regulations.

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

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

KPMG LLP

KPMG LLP

*Public Accountants and
Chartered Accountants*

Singapore

5 September 2019

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Statement of financial position
As at 31 March 2019

	Note	2019 \$	2018 \$
Assets			
Property, plant and equipment	4	2,403,413	3,108,750
Non-current asset		<u>2,403,413</u>	<u>3,108,750</u>
Quoted investment	5	680,097	717,194
Other receivables	6	67,454	119,892
Cash and cash equivalents	7	1,278,121	631,607
Fixed deposits	8	8,375,000	7,733,069
Current assets		<u>10,400,672</u>	<u>9,201,762</u>
Total assets		<u>12,804,085</u>	<u>12,310,512</u>
Restricted Funds			
Programme Fund		8,209,313	9,288,150
Building Fund	9	1,718,894	1,718,894
Tanah Merah Hydroponics Fund	10	7,690	8,096
Designated Project Fund	11	188,416	180,129
Programme Development Fund	12	326,419	341,962
Community Silver Trust	13	1,230,434	326,362
		<u>11,681,166</u>	<u>11,863,593</u>
Unrestricted Funds			
General Fund	14	655,627	—
Exigency Fund	15	67,689	61,102
Fair value reserve		132,273	210,221
		<u>855,589</u>	<u>271,323</u>
Total funds		<u>12,536,755</u>	<u>12,134,916</u>
Liabilities			
Other payables and accruals	16	267,330	175,596
Current liabilities/Total liabilities		<u>267,330</u>	<u>175,596</u>
Total funds and liabilities		<u>12,804,085</u>	<u>12,310,512</u>

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

Statement of financial activities
Year ended 31 March 2019

	Building Fund \$	Tanah Merah Hydroponics Fund \$	Designated Project Fund \$	Programme Development Fund \$	Community Silver Trust \$	Programme Fund \$	Total Restricted Fund \$
Incoming resources							
Government subvention	—	—	—	—	—	1,611,682	1,611,682
Funding from Tote Board Social Service Fund	—	—	—	—	—	127,972	127,972
Matching Grant	—	—	—	—	1,327,276	—	1,327,276
Designated donations	—	—	39,040	—	—	—	39,040
Programme Fees	—	—	—	—	—	203,183	203,183
Tax deductible donations	—	—	—	—	—	248,883	248,883
Non-tax deductible donations	—	—	—	—	—	20,545	20,545
Client transport subsidy	—	—	—	—	—	23,395	23,395
Miscellaneous income	—	129	—	—	—	20,507	20,636
Total incoming resources	—	129	39,040	—	1,327,276	2,256,167	3,622,612
Resources expended							
Staff costs	—	—	(300)	—	(371,907)	(1,515,384)	(1,887,591)
Other expenses	—	(535)	(26,414)	(5,057)	(7,723)	(1,329,895)	(1,369,624)
Total resources expended	—	(535)	(26,714)	(5,057)	(379,630)	(2,845,279)	(3,257,215)

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

Statement of financial activities (cont'd)
Year ended 31 March 2019

	Exigency Fund \$	Fair Value Reserve \$	General Fund \$	Total Unrestricted Fund \$	Total Funds 2019 \$	Total Funds 2018 \$
Incoming resources						
Government subvention	—	—	—	—	1,611,682	1,671,557
Funding from Tote Board Social Service Fund	—	—	—	—	127,972	(1,311)
Matching Grant	—	—	—	—	1,327,276	478,372
Designated donations	—	—	—	—	39,040	96,423
Programme Fees	—	—	—	—	203,183	197,741
Tax deductible donations	—	—	—	—	248,883	67,248
Non-tax deductible donations	—	—	26,000	26,000	46,545	36,844
Client transport subsidy	—	—	—	—	23,395	23,267
Dividends	—	—	42,140	42,140	42,140	39,681
Interest income	—	—	36,140	36,140	36,140	33,961
Miscellaneous income	8,605	—	3,523	12,128	32,764	35,227
Total incoming resources	8,605	—	107,803	116,408	3,739,020	2,679,010
Resources expended						
Staff costs	—	—	—	—	(1,887,591)	(1,798,942)
Other expenses	(2,018)	—	—	(2,018)	(1,371,642)	(2,611,399)
Total resources expended	(2,018)	—	—	(2,018)	(3,259,233)	(4,410,341)

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

Statement of financial activities (cont'd)
Year ended 31 March 2019

	Building Fund \$	Tanah Merah Hydroponics Fund \$	Designated Project Fund \$	Programme Development Fund \$	Community Silver Trust \$	Programme Fund \$	Total Restricted Fund \$
Net (outgoing)/incoming resources before capital expenditure and change in fair value of the financial assets	—	(406)	12,326	(5,057)	947,646	(589,112)	365,397
Capital expenditure	—	—	(4,039)	(10,486)	(43,574)	58,099	—
Other comprehensive income that would be reclassified to profit or loss in the future							
Change in fair value of FVOCI (2018: available-for-sale)	—	—	—	—	—	—	—
Net (outgoing)/incoming resources for the year	—	(406)	8,287	(15,543)	904,072	(531,013)	365,397
Reclassification of restriction fund to unrestricted fund	—	—	—	—	—	(547,824)	(547,824)
Total funds brought forward	1,718,894	8,096	180,129	341,962	326,362	9,288,150	11,863,593
Total funds carried forward	1,718,894	7,690	188,416	326,419	1,230,434	8,209,313	11,681,166

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

Statement of financial activities (cont'd)
Year ended 31 March 2019

	Exigency Fund \$	Fair value reserve \$	General Fund \$	Total Unrestricted Fund \$	Total Funds 2019 \$	Total Funds 2018 \$
Net incoming/(outgoing) resources before capital expenditure and change in fair value of the financial assets	6,587	—	107,803	114,390	479,787	(1,731,331)
Capital expenditure	—	—	—	—	—	—
Other comprehensive income that would be reclassified to profit or loss in the future						
Change in fair value of FVOCI (2018: available-for-sale)	—	(77,948)	—	(77,948)	(77,948)	48,936
Net incoming/(outgoing) resources for the year	6,587	(77,948)	107,803	36,442	401,839	(1,682,395)
Reclassification of restriction fund to unrestricted fund	—	—	547,824	547,824	—	—
Total funds brought forward	61,102	210,221	—	271,323	12,134,916	13,817,311
Total funds carried forward	67,689	132,273	655,627	855,589	12,536,755	12,134,916

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

Statement of cash flows
Year ended 31 March 2019

	Note	2019 \$	2018 \$
Cash flows from operating activities			
Net incoming/(outgoing) resources		479,787	(1,731,331)
Adjustments for:			
Depreciation of property, plant and equipment		764,506	1,964,631
Dividend income*		(42,140)	(39,681)
Interest income		(36,140)	(33,961)
		<u>1,166,013</u>	<u>159,658</u>
Changes in:			
- Other receivables		56,738	250,099
- Other payables and accruals		91,734	(51,870)
Net cash from operating activities		<u>1,314,485</u>	<u>357,887</u>
Cash flows from investing activities			
Changes in fixed deposits		(641,931)	68,931
Interest received		33,129	43,985
Purchase of property, plant and equipment		(59,169)	(138,247)
Net cash used in investing activities		<u>(667,971)</u>	<u>(25,331)</u>
Net increase in cash and cash equivalents		646,514	332,556
Cash and cash equivalents at 1 April		631,607	299,051
Cash and cash equivalents at 31 March	7	<u>1,278,121</u>	<u>631,607</u>

* Scrip dividend

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 Council of Governors on 5 September 2019.

1 Domicile and activities

The Singapore Cheshire Home (the “Home”) is incorporated in the Republic of Singapore. The address of the Home’s registered office is 159 Serangoon Garden Way, Singapore 556056.

The Home is a company limited by guarantee (see note 17) and is registered as a charity under the Charities Act, Chapter 37, since 25 November 1983.

The principal activities of the Home are those relating to the operation of a home and a day care centre for the severely disabled.

The Home is approved as an institution of a public character (IPC) under the provisions of the Income Tax Act.

2 Basis of preparation

2.1 Statement of compliance

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

This is the first set of the Home’s annual financial statements in which FRS 109 *Financial Instruments* have been applied. Changes to significant accounting policies are described in note 2.6.

2.2 Basis of measurement

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

2.3 Functional and presentation currency

These financial statements are presented in Singapore dollars, which is the Home’s functional currency. All financial information is presented in Singapore dollars, unless otherwise stated.

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 the 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 estimates are revised and in any future periods affected. There were no changes in accounting estimates in the current financial reporting period.

Measurement of fair values

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

The Home has an established control framework with respect to the measurement of fair values. The finance team has overall responsibility for all significant fair value measurements, including Level 3 fair values, where applicable.

The finance team regularly reviews significant unobservable inputs and valuation adjustments. If third party information, such as broker quotes or pricing services, is used to measure fair values, then the team assesses and documents the evidence obtained from the third parties to support the conclusion that such valuations meet the requirements of FRS, including the level in the fair value hierarchy in which such valuations should be classified.

When measuring the fair value of an asset or a liability, the Home uses market observable 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 might be categorised in 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 Home recognises transfers between levels of the fair value hierarchy as of the end of the reporting period during which the change has occurred.

Further information about the assumptions made in measuring fair values of financial instruments is included note 21.

2.5 Adoption of new and revised financial reporting standards

In April 2018, the Home adopted the new and revised FRSs and Interpretations, which became effective for the current financial year. The adoption of the new FRSs and Interpretations to FRSs did not result in substantial changes to the Home's accounting policies and had no material effect on the amounts reported for the current or prior financial years.

2.6 Changes in accounting policies

The Home has applied FRS 109 *Financial Instruments* for the first time for the annual period beginning on 1 April 2018.

FRS 109 *Financial Instruments*

FRS 109 *Financial Instruments* sets out requirements for recognizing and measuring financial assets, financial liabilities and some contracts to buy or sell non-financial items. It also introduces a new 'expected credit loss' (ECL) model and a new general hedge accounting model.

As a result of the adoption of FRS 109, the Home has adopted consequential amendments to FRS 1 *Presentation of Financial Statements*, which require impairment of financial assets to be presented in a separate line item in the statement of profit or loss. The Home did not recognise any impairment of financial assets.

Additionally, the Home has adopted consequential amendments to FRS 107 *Financial Instruments: Disclosures* that are applied to disclosures about 2018 but have not been generally applied to comparative information.

Changes in accounting policies resulting from the adoption of FRS 109 have been applied by the Home retrospectively, except as described below.

- The Home has used an exemption not to restate comparative information for prior periods with respect to classification and measurement (including impairment) requirements. Accordingly, the information presented for 2018 does not generally reflect the requirements of FRS 109, but rather those of FRS 39.
- The following assessments have been made on the basis of the facts and circumstances that existed at the date of initial application.
 - The determination of the business model within which a financial asset is held.
 - The designation of certain investments in equity instruments not held for trading as at fair value through other comprehensive income (FVOCI).

(i) **Classification and measurement of financial assets and financial liabilities**

FRS 109 contains three principal classification categories for financial assets: measured at amortised cost, fair value through other comprehensive income ('FVOCI') and fair value through profit or loss ('FVTPL'). The classification of financial assets under FRS 109 is generally based on the business model in which a financial asset is managed and its contractual cash flow characteristics. FRS 109 eliminates the previous FRS 39 categories of held to maturity, loans and receivables and available for sale. Under FRS 109, derivatives embedded in contracts where the host is a financial asset in the scope of the standard are never separated. Instead, the hybrid financial instrument as a whole is assessed for classification.

FRS 109 largely retains the existing requirements in FRS 39 for the classification and measurement of financial liabilities.

The adoption of FRS 109 has not had a significant effect on the Home's accounting policies related to financial liabilities.

The following tables and the accompanying notes below explain the original measurement categories under FRS 39 and the new measurement categories under FRS 109 for each class of the Home's financial assets as at 1 April 2018.

	Original classification under FRS 39	New classification under FRS 109	Original carrying amount under FRS 39 \$'000	New carrying amount under FRS 109 \$'000
Financial assets				
Other investment	Available for sale	FVOCI	717,194	717,194
Other receivables*	Loans and receivables	Amortised cost	115,266	115,266
Cash and cash equivalents	Loans and receivables	Amortised cost	631,607	631,607
Fixed deposits	Loans and receivables	Amortised cost	7,733,069	7,733,069
Total financial assets			9,197,136	9,197,136

* Exclude prepayments

(ii) **Impairment of financial assets**

FRS 109 replaces the 'incurred loss' model in FRS 39 with an ECL model. The new impairment model applies to financial assets measured at amortised cost.

Under FRS 109, credit losses are recognised earlier than under FRS 39. For assets in the scope of the FRS 109 impairment model, impairment losses are generally expected to increase and become more volatile. The Home has determined that the application of FRS 109's impairment requirements at 1 April 2018 results in an additional allowance for impairment that is immaterial.

3 Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements, except as explained in note 2.6, which addresses changes in accounting policies.

3.1 Foreign currency transactions

Transactions in foreign currencies are translated to the functional currency of the Home at exchange rates at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies at the end of the reporting date are translated to the functional currency at the exchange rate at that date. The foreign currency gain or loss on monetary items is the difference between amortised cost in the functional currency at the beginning of the year, adjusted for effective interest and payments during the year, and the amortised cost in foreign currency translated at the exchange rate at the end of the year.

Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are translated to the functional currency at the exchange rate at the date that the fair value was determined. Non-monetary items in a foreign currency that are measured in terms of historical cost are translated using the exchange rate at the date of the transaction. Foreign currency differences arising on translation are recognised in profit or loss, except for the differences which are recognised in other comprehensive income arising on the translation of available-for-sale equity instruments (except on impairment in which case foreign currency differences that have been recognised in other comprehensive income are reclassified to profit or loss).

3.2 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 assets to a working condition for their intended use;
- the costs of dismantling and removing the items and restoring the site on which they are located; and
- capitalised borrowing costs.

When parts of 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 an item 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 other income/other expenses in the statement of financial activities.

Subsequent costs

The cost of replacing a component 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 component will flow to the Home, 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 statement of financial activities as incurred.

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 as an expense in statement of financial activities on a straight-line basis over the estimated useful lives of each component of an item of property, plant and equipment.

Depreciation is recognised from the date that the property, plant and equipment are installed and are ready for use, or in respect of internally constructed assets, from the date that the asset is completed and ready for use.

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

Leasehold property	30 years
Leasehold improvement	10 years
Furniture	10 years
Equipment and motor vehicles	5 years

Depreciation methods, useful lives and residual values are reviewed at the end of each reporting period and adjusted if appropriate.

3.3 Financial instruments

i) **Recognition and initial measurement**

Non-derivative financial assets and financial liabilities

The Home initially recognises receivables and debt investments (2018: loans and receivables) on the date that they are originated. All other financial assets and financial liabilities are recognised initially on the trade date, which is the date that the Home becomes a party to the contractual provisions of the instrument.

A financial asset or financial liability is initially measured at fair value plus, for a financial asset or financial liability not measured at fair value through profit or loss ("FVTPL"), transaction costs that are directly attributable to its acquisition or issue.

ii) **Classification and subsequent measurement**

Non-derivative financial assets – Accounting policies applied from 1 April 2018

On initial recognition, a financial asset is classified as measured at: amortised cost and fair value through other comprehensive income ("FVOCI") – equity investment.

Financial assets are not reclassified subsequent to their initial recognition unless the Home changes its business model for managing financial assets, in which case all affected financial assets are reclassified on the first day of the first reporting period following the change in the business model.

Financial assets at amortised cost

A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as at FVTPL:

- it is held within a business model whose objective is to hold assets to collect contractual cash flows; and
- its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Equity investments at FVOCI

On initial recognition of an equity investment that is not held-for-trading, the Home may irrevocably elect to present subsequent changes in the investment's fair value in OCI. This election is made on an investment-by-investment basis.

All financial assets, except for those measured at FVTPL and equity investment measured at FVOCI, are subject to impairment assessment (see note 3.4).

Non-derivative financial assets: Subsequent measurement and gains and losses – Accounting policies applicable from 1 April 2018

Financial assets at amortised cost

These assets are subsequently measured at amortised cost using the effective interest method. The amortised cost is reduced by impairment losses. Interest income, foreign exchange gains and losses and impairment are recognised in profit or loss. Any gain or loss on derecognition is recognised in profit or loss.

Equity investments at FVOCI

These assets are subsequently measured at fair value. Dividends are recognised as income in profit or loss unless the dividend clearly represents a recovery part of the cost of the investment. Other net gains and losses are recognised in OCI and never reclassified to profit or loss.

Non-derivative financial assets – Accounting policies applied until 31 March 2018

The Home classifies non-derivative financial assets into the following categories: loans and receivables and available-for-sale financial assets.

Loans and receivables

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

Loans and receivables comprise cash and cash equivalents, and other receivables.

Available-for-sale financial assets

The Home's quoted investment comprises investment in equity securities were classified as available-for-sale financial assets. Available-for-sale financial assets were recognised initially at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, they were measured at fair value and changes therein, other than impairment losses, were recognised in other comprehensive income and presented in the fair value reserve in funds. When an investment is derecognised, the gain or loss accumulated in funds is reclassified to statement of financial activities.

Non-derivative financial liabilities: Classification, subsequent measurement and gains and losses

Financial liabilities are classified as measured at amortised cost. Financial liabilities are subsequently measured at amortised cost using the effective interest method. Interest expense and foreign exchange gains and losses are recognised in profit or loss.

Other financial liabilities comprise other payables and accruals.

iii) Derecognition

Financial assets

The Home 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 risk and rewards of ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Home is recognised as a separate asset or liability.

Financial liabilities

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

iv) Offsetting

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

v) Cash and cash equivalents

Cash and cash equivalents comprise cash balances and bank deposits.

3.4 Impairment

Non-derivative financial assets – Accounting policies applied from 1 April 2018

The Home recognises loss allowances for expected credit loss (“ECL”) on financial assets measured at amortised costs.

Loss allowances of the Home are measured on either of the following bases:

- 12-month ECLs: these are ECLs that result from default events that are possible within the 12 months after the reporting date (or for a shorter period if the expected life of the instrument is less than 12 months); or
- Lifetime ECLs: these are ECLs that result from all possible default events over the expected life of a financial instrument.

General approach

The Home applies the general approach to provide for ECLs on all other financial instruments. Under the general approach, the loss allowance is measured at an amount equal to 12-month ECLs at initial recognition.

At each reporting date, the Home assesses whether the credit risk of a financial instrument has increased significantly since initial recognition. When credit risk has increased significantly since initial recognition, loss allowance is measured at an amount equal to lifetime ECLs.

When determining whether the credit risk of a financial asset has increased significantly since initial recognition and when estimating ECLs, the Home considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Home's historical experience and informed credit assessment and including forward-looking information.

If credit risk has not increased significantly since initial recognition or if the credit quality of the financial instruments improves such that there is no longer a significant increase in credit risk since initial recognition, loss allowance is measured at an amount equal to 12-month ECLs.

The Home considers a financial asset to be in default when:

- the borrower is unlikely to pay its credit obligations to the Home in full, without recourse by the Home to actions such as realising security (if any is held); or
- the financial asset is more than 90 days past due

The maximum period considered when estimating ECLs is the maximum contractual period over which the Home is exposed to credit risk.

Measurement of ECLs

ECLs are a probability-weighted estimate of credit losses. Credit losses are measured as the present value of all cash shortfalls (i.e. the difference between the cash flows due to the entity in accordance with the contract and the cash flows that the Home expects to receive).

ECLs are discounted at the effective interest rate of the financial asset.

Credit-impaired financial assets

At each reporting date, the Home assesses whether financial assets carried at amortised cost are credit-impaired. A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable data:

- significant financial difficulty of the borrower;
- a breach of contract such as a default or being more than 90 past-due;
- the restructuring of an amount due to the Home on terms that the Home would not otherwise consider;
- it is probable that the borrower will enter bankruptcy or other financial reorganisation; or
- the disappearance of an active market for a security because of financial difficulties.

Presentation of allowance for impairment in the statement of financial position

Loss allowances for financial assets measured at amortised cost are deducted from the gross carrying amount of the assets.

Write-off

The gross carrying amount of a financial asset is written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when the Home determines that the debtor does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. However, financial assets that are written off could still be subject to enforcement activities in order to comply with the Home's procedures for recovery of amounts due.

Non-derivative financial assets – Accounting policies applied until 31 March 2018

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

Objective evidence that financial assets (including equity securities) were impaired included default or delinquency by a debtor, indications that a debtor or issuer would enter bankruptcy, economic conditions that correlate with defaults or the disappearance up an active market for a security. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost was objective evidence of impairment. The Home considered a decline of 20% to be significant and a period of 9 months to be prolonged.

Loans and receivables

The Home considers evidence of impairment for loans and receivables at a specific asset. All individually significant loans and receivables are assessed for specific impairment.

An impairment loss in respect of a financial asset measured at amortised cost is calculated as the difference between its carrying amount and the present value of the estimated future cash flows discounted at the asset's original effective interest rate. Losses are recognised in the statement of financial activities and reflected in an allowance account against loans and receivables. Interest on the impaired asset continues to be recognised. When the Home considers that there are no realistic prospects of recovery of the asset, the relevant amounts are written off. If the amount of impairment loss subsequently decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, then the previously recognised impairment loss is reversed through the statement of financial activities.

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 in the statement of financial activities. The cumulative loss 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 the statement of financial activities. 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 profit or loss. Any subsequent recovery in the fair value of an impaired available-for-sale equity security is recognised in other comprehensive income.

Non-financial assets

The carrying amounts of the Home'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 asset's recoverable amount 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.

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. 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 CGU.

Impairment losses are recognised in the statement of financial activities.

Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. 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.

3.5 Employee benefits

Defined contribution plan

A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contribution 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 the statement of financial activities in the periods during which services are rendered by employees.

Short-term compensated absences

The expected cost of employee benefits in the form of unutilised short-term compensated absences is recognised in the statement of financial activities.

Short-term 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 Home 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.

3.6 Incoming resources

Residents' contributions are recognised on accrual basis when the right to receive is established.

Donations are recognised on cash receipts basis, except for committed donations that are recognised on accrual basis when the commitments are signed.

Interest income from bank deposits is accrued on a time proportioned basis.

Interest income in respect of monies set aside for specific purposes is credited to the respective fund accounts.

Government grants and contributions from the National Council of Social Services (“NCSS”), and Ministry of Social and Family Development (“MSF”) are recognised on an accrual basis.

Grants from the Community Silver Trust are recognised on cash receipts basis.

Dividend income is recognised in statement of financial activities when the Home’s right to receive payment is established.

3.7 New standards and interpretations not adopted

A number of new standards and interpretations and amendments to standards are effective for annual periods beginning after 1 April 2018 and earlier application is permitted; however, the Home has not early adopted the new or amended standards and interpretations in preparing these financial statements.

The following new FRSs, interpretations and amendments to FRSs are effective for annual periods beginning after 1 April 2018:

Applicable to 2019 financial statements

FRS 116 *Leases*

The Home has assessed the estimated impact that initial application of FRS 116 will have on the financial statements. The Home’s assessment of FRS 116, which is expected to have a more significant impact on the Home, is as described below.

FRS 116 introduces a single, on-balance sheet lease accounting model for lessees. A lessee recognises a right-of-use (ROU) asset representing its right to use the underlying asset and a lease liability representing its obligation to make lease payments. There are recognition exemptions for short-term leases and leases of low-value items. Lessor accounting remains similar to the current standard – i.e. lessors continue to classify leases as finance or operating leases. FRS 116 replaces existing lease accounting guidance, including FRS 17 *Leases*, INT FRS 104 *Determining whether an Arrangement contains a Lease*, INT FRS 15 *Operating Leases – Incentives* and INT FRS 27 *Evaluating the Substance of Transactions Involving the Legal Form of a Lease*. The standard is effective for annual periods beginning on or after 1 January 2019, with early adoption permitted.

The Home plan to apply FRS 116 initially on 1 April 2019, using the modified retrospective approach. Therefore, the cumulative effect of adopting FRS 116 will be recognised as an adjustment to the opening balance of retained earnings at 1 April 2019, with no restatement of comparative information. The Home plan to apply the practical expedient to grandfather the definition of a lease on transition. This means that they will apply FRS 116 to all contracts entered into before 1 April 2019 and identified as leases in accordance with FRS 17.

Based on the Home’s assessment, the Home does not expect the new standard to have significant effect on the financial statements of the Home.

4 Property, plant and equipment

Cost

	Leasehold property \$	Leasehold improvement \$	Furniture \$	Equipment \$	Motor vehicles \$	Total \$
At 1 April 2017	5,305,527	2,055,306	430,293	884,017	329,578	9,004,721
Additions	–	–	–	120,327	17,920	138,247
At 31 March 2018	5,305,527	2,055,306	430,293	1,004,344	347,498	9,142,968
Additions	–	–	269	58,900	–	59,169
At 31 March 2019	5,305,527	2,055,306	430,562	1,063,244	347,498	9,202,137

Accumulated depreciation

At 1 April 2017	1,970,669	663,784	386,979	718,577	329,578	4,069,587
Depreciation charge for the year	1,675,333	205,531	7,371	74,007	2,389	1,964,631
At 31 March 2018	3,646,002	869,315	394,350	792,584	331,967	6,034,218
Depreciation charge for the year	469,498	205,530	7,252	78,642	3,584	764,506
At 31 March 2019	4,115,500	1,074,845	401,602	871,226	335,551	6,798,724

Carrying amounts

At 1 April 2017	3,334,858	1,391,522	43,314	165,440	–	4,935,134
At 31 March 2018	1,659,525	1,185,991	35,943	211,760	15,531	3,108,750
At 31 March 2019	1,190,027	980,461	28,960	192,018	11,947	2,403,413

5 Quoted investment

	2019	2018
	\$	\$
Equity securities		
At fair value through other comprehensive income	680,097	–
Available-for-sale	–	717,194

The investment comprises 61,603 (2018: 58,365) ordinary shares in HSBC Holdings plc, incorporated in the United Kingdom. The shares issued are quoted in the United States dollars.

6 Other receivables

	2019	2018
	\$	\$
Amount due from NCSS		
- Community Chest	480	480
- Tote Board Social Service Fund	–	49,666
Dividend receivable	17,483	16,194
Deposits	8,885	8,885
Interest receivable	19,740	16,729
Other receivables	11,368	23,312
	57,956	115,266
Prepayments	9,498	4,626
	67,454	119,892

7 Cash and cash equivalents

	2019	2018
	\$	\$
Cash and cash equivalents at end of the year comprise:		
- cash at banks and in hand	1,278,121	631,607

8 Fixed deposits

The fixed deposits are allocated to the respective funds/designations as follow:

	2019	2018
	\$	\$
Accumulated fund	6,600,045	5,978,114
Building Fund	1,714,955	1,714,955
Exigency Fund	60,000	40,000
	8,375,000	7,733,069

Other than the above fixed deposits, no separate funds in the form of cash or other assets have been earmarked for the purpose of a specific fund.

The effective interest rates per annum at the reporting date are as follows:

	2019	2018
	%	%
Fixed deposits with financial institutions	<u>0.10 - 1.80</u>	<u>0.15 - 1.35</u>

Interest rates reprices at intervals of three, six, eight and twelve months.

9 Building Fund

The Building Fund as at 31 March 2019 and 2018 represents the balance of funds received under the Home's Building Fund Projects, together with accrued interest thereon, not yet used for Building Fund projects. The Building Fund project for the Day Care Centre was closed on 31 March 1993 on completion of the project. Governors intend to utilise the remaining balance for future development and has obtained approval from the Comptroller of Income Tax.

10 Tanah Merah Hydroponics Fund

The Tanah Merah Hydroponics Fund (formerly known as the Tanah Merah Country Club Fund) was set up in 1995 with the donation received from Tanah Merah Country Club for acquisition and maintenance of the hydroponic gardening project and/or purchase and maintenance of therapy equipment.

11 Designated Project Fund

The Restricted Designated Project Fund was set up in 1995 with donations received from the donors who have stated their items or purposes where the funds should be channelled to finance specific expenditures.

The Unrestricted Designated Project Fund is utilised at the discretion of the Council of Governors.

12 Programme Development Fund

The Programme Development Fund was set up in 1997, using unsolicited donations received to provide funding for NCSS funded programmes.

13 Community Silver Trust

The Community Silver Trust (CST) is a dollar-for-dollar donation matching grant provided by the Government to enhance the services of Voluntary Welfare Organisation (VWOs) in the Intermediate and Long-term Care (ILTC) sector. It is managed by the Ministry of Health (MOH) and administrated by the Agency for Integrated Care (AIC).

The following have been included in arriving at the Community Silver Trust at the financial year end:

	2019	2018
	\$	\$
At 1 April	326,362	118,648
Matching grant	1,327,276	478,372
Expenditure	(423,204)	(270,658)
At 31 March	<u>1,230,434</u>	<u>326,362</u>

14 General Fund

The General fund is derived from general unsolicited donations not specific for programmes use, interests, dividends and other income. The Board of Governors are free to use it for any of the charity's purposes. The Board of Governors retain full control over the use of general funds for any of the Home's purposes.

15 Exigency Fund

The Exigency Fund was set up in July 1998, using proceeds from sales of handicrafts made by the residents and donations received to provide funding to defray all basic funeral expenditure of any destitute resident and for any expenditure for which no money has been previously set aside in any fund or budget.

16 Other payables and accruals

	2019	2018
	\$	\$
Accrued operating expenses	237,762	145,747
Sundry payables	29,568	29,849
	<u>267,330</u>	<u>175,596</u>

17 Members' guarantee

Every member of the Home undertakes to contribute to the assets of the Home in the event of the Home being wound up or within one year after the member ceases to be a member, for payment of the debts and liabilities of the Home contracted before the member ceases to be a member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributories among themselves, such amount as may be required not exceeding one hundred dollars.

18 Net incoming resources

Other than disclosed elsewhere in the financial statements, the following items have been included in arriving at net incoming resources for the year:

	2019 \$	2018 \$
Depreciation of property, plant and equipment	(764,506)	(1,964,631)
Staff costs	(1,887,591)	(1,798,942)
Contributions to defined contribution plans included in staff costs	(163,946)	(150,917)
Dividend income	42,140	39,681
Interest income	36,140	33,961
	<u>36,140</u>	<u>33,961</u>

19 Income tax expense

There is no tax charge for the current year as the Home is a registered charity with income tax exemption with effect from the Year of Assessment 2008.

20 Related parties

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

Key management personnel compensation

Key management personnel compensation comprises:

	2019 \$	2018 \$
Salaries and other short-term employee benefits	461,308	438,956
Contributions to defined contribution plans	51,962	50,756
	<u>513,270</u>	<u>489,712</u>

Number of key management in remuneration books:

	2019	2018
\$100,001 - \$200,000	1	1
\$100,000 and below	4	4
	<u>5</u>	<u>5</u>

21 Financial risk management

Overview

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

- credit risk
- liquidity risk
- market risk

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

Risk management framework

Risk management is integral to the whole business of the Home. The Home has a system of controls in place to create an acceptable balance between the cost of risks occurring and the cost of managing the risks. The management continually monitors the Home's risk management process to ensure that an appropriate balance between risk and control is achieved.

Credit risk

Credit risk is the potential financial loss resulting from the failure of a customer or a counterparty to settle its financial and contractual obligations to the Home, as and when they fall due.

Management has a credit policy in place and the exposure to credit risk is monitored on an ongoing basis.

At the reporting date, there is no significant concentration (more than 10%) of credit risk in respect of other receivables. The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the statement of financial position.

Other receivables

The ageing of other receivables at the reporting date is:

	Gross 2019 \$	Impairment losses 2019 \$	Gross 2018 \$	Impairment losses 2018 \$
Not past due	46,758	—	95,645	—
Past due	11,198	—	19,621	—
	<u>57,956</u>	<u>—</u>	<u>115,266</u>	<u>—</u>

The Home believes that the unimpaired amounts that are past due are still collectible, based on historical payment behaviour and extensive analysis of client credit risk. The Home has assessed that expected loss allowances on these balances are immaterial.

Cash and cash equivalents, and fixed deposits

Impairment on cash and cash equivalents, and fixed deposits has been measured on the 12-month expected loss basis and reflects the short maturities of the exposures. The Home places cash and cash equivalents, and fixed deposits with reputable financial institutions. The credit risk is limited because the counterparties are financial institutions with investment grade rating assigned by international credit-rating agencies. Hence, the Home has assessed the loss allowances on these balances to be immaterial.

Liquidity risk

Liquidity risk is the risk that the Home will encounter difficulty in meeting the obligations as they fall due. The Home monitors its liquidity risk and maintains a level of cash and cash equivalents deemed adequate by management to finance the Home's operations and to mitigate the effects of fluctuations in cash flows.

The carrying amount of other payables and accruals reflect the contractual undiscounted cash outflows that are expected to be repaid within 1 year.

Market risk

Market risk is the risk that changes in market prices, such as interest rates, equity prices and exchange rates will affect the Home'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 value of a financial instrument and future cash flows will fluctuate due to changes in market interest rates. Fixed deposits are fixed rate instruments. The Home does not account for any fixed rate financial assets and liabilities at fair value through profit or loss. Therefore, a change in interest rates at the reporting date would not affect profit or loss.

Equity price risk

Equity price risk arises from equity securities at FVOCI (2018: available-for-sale). The Home's equity investment is listed on the London Stock Exchange. For such investment classified as FVOCI (2018: available-for-sale), a 10% increase in the share price of the equity investment at the reporting date would have increased the Home's funds by \$68,010 (2018: \$71,719); an equal change in the opposite direction would have decreased the Home's funds by \$68,010 (2018: \$71,719). The analysis is performed on the same basis for 2018 and assumes that all other variables remain the same.

Foreign currency risk

The Home incurs foreign currency risk on quoted investment that are denominated in currencies other than Singapore dollars. The currencies giving rise to this risk are primarily United States (US) dollars.

The Home's exposure to foreign currency is as follows:

	2019	2018
	US dollar	US dollar
	\$	\$
Quoted investment	<u>680,097</u>	<u>717,194</u>

Sensitivity analysis

A 10% strengthening of the Singapore dollar, as indicated below, against the US dollar at 31 March would have decreased the Home's funds by the amounts shown below. This analysis is based on foreign currency exchange rate variances that the Home considered to be reasonably probable at the end of the reporting period. The analysis assumes that all other variables, in particular interest rates, remain constant. The analysis is performed on the same basis for 2018, albeit that the reasonably possible foreign exchange rate variances were different, as indicated below:

	2019	2018
	Funds	Funds
	\$	\$
US dollar	<u>(68,010)</u>	<u>(71,719)</u>

A 10% weakening of Singapore dollar against the above currency at 31 March would have had the equal but opposite effect on the above currency to the amounts shown above, on the basis that all other variables remain constant.

Capital management

The Home defines "capital" as all components of funds.

The Governors' policy is to maintain sufficient funds so as to sustain future activities of the Home.

The Governors seek to maintain a balance between the receipts and expenditures of the Home.

There were no changes in the Home's approach to capital management during the year.

The Home is not subject to externally imposed capital requirements.

Accounting classifications and fair values

The carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy are as follows. It does not include fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value.

	Financial assets at amortised cost \$	FVOCI – equity investment \$	Financial liabilities at amortised cost \$	Total \$	Level 1 fair value \$
2019					
Financial assets measured at fair value					
Quoted investment	–	680,097	–	680,097	680,097
Financial assets not measured at fair value					
Other receivables*	57,956	–	–	57,956	
Fixed deposits	8,375,000	–	–	8,375,000	
Cash and cash equivalents	1,278,121	–	–	1,278,121	
	<u>9,711,077</u>	<u>–</u>	<u>–</u>	<u>9,711,077</u>	
Financial liabilities not measured at fair value					
Other payables and accruals	–	–	(267,330)	(267,330)	
	Loans and receivables \$	Available- for-sale \$	Other financial liabilities \$	Total \$	Level 1 fair value \$
2018					
Financial assets measured at fair value					
Quoted investment	–	717,194	–	717,194	717,194
Financial assets not measured at fair value					
Other receivables*	115,266	–	–	115,266	
Fixed deposits	7,733,069	–	–	7,733,069	
Cash and cash equivalents	631,607	–	–	631,607	
	<u>8,479,942</u>	<u>–</u>	<u>–</u>	<u>8,479,942</u>	
Financial liabilities not measured at fair value					
Other payables and accruals	–	–	(175,596)	(175,596)	

* exclude prepayments

Measurement of fair values

Quoted investment

The fair value of quoted investment is determined by reference to the quoted bid price at the reporting date.

Other financial assets and liabilities

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

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Origin of the Red Feather



Leonard Cheshire Disability's red feather logo, which was used by Cheshire Homes, worldwide until 2007, had its origin dating back to the late 1950s in Singapore.

The Singapore Cheshire Home was planning a fundraising flag day and wanted to use something a little different from the usual paper flags – something which would make people sit up and take notice. Mrs Maggie Murphy, a volunteer with the residential service in Singapore suggested using a feather. It was decided to dye the feathers red, both to symbolise courage and because in parts of South East Asia the colour stands for happiness and prosperity. The originator of the red feather emblem went on to become a founder member of the Home Management Committee.

The idea worked, and soon spread to other Leonard Cheshire projects. Before long, the red feather logo was being used worldwide wherever the Leonard Cheshire name was known.

Although the worldwide use of the red feather was discontinued in 2007, it continues to be the Home's logo in Singapore.

Adapted from the archives of Leonard Cheshire Disability Home, UK.

Member of:

Part of the:

