

THE SINGAPORE CHESHIRE HOME

62ND ANNUAL REPORT

FOR YEAR ENDED 31 MARCH 2020



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** enquiries@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

COUNCIL MEMBERS

Chairman	Mrs Chan Chooi Ling, PBM <i>joined 25/4/1960, Retiree</i>
Vice-Chairman	Mrs Judy Chok (Mdm Ng Sen Loo) <i>joined 13/06/1990, Retiree</i>
Honorary Secretary	Ms Sheila Lim <i>joined 1/11/2010, Arbitrator</i>
Honorary Treasurer	Mr Ong Chong Hock <i>joined 22/12/2016 till 30/9/2019 Retiree</i>
	Mr Chung Chun Yee John <i>joined 18/2/2019 Consultant</i>
Honorary Legal Adviser	Mr Ramani Muniyandi <i>joined 29/10/2015, Lawyer</i>
Members	Mr Kong Yong Yeo <i>joined 10/05/1983, Executive Director & Chief Operating Officer</i>
	Mr David Klingensmith <i>joined 18/5/2017 Consultant</i>
	Dr Jenny Lee Soon (Mdm Lee Sin Neo) <i>joined 13/06/1990, Businesswoman</i>
	Mrs Vivien Loh (Mdm Eng Qui Lan @ Ng Kwee Lan) <i>joined 26/10/1983, Retiree</i>
	Mrs Ng Siew Mun <i>joined 20/10/2005, Businesswoman</i>
	Mrs Sally Thia <i>joined 1/6/2012, Retiree</i>
	Mr Saw Jin Hong <i>joined 29/10/2015, Businessman</i>
	Mrs Grace Chan (Mdm Loh Yoke Lean) <i>joined 30/6/2017, Retiree</i>
	Ms Lim Bie Luan Bernadette <i>joined 24/9/2018, Retiree</i>

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

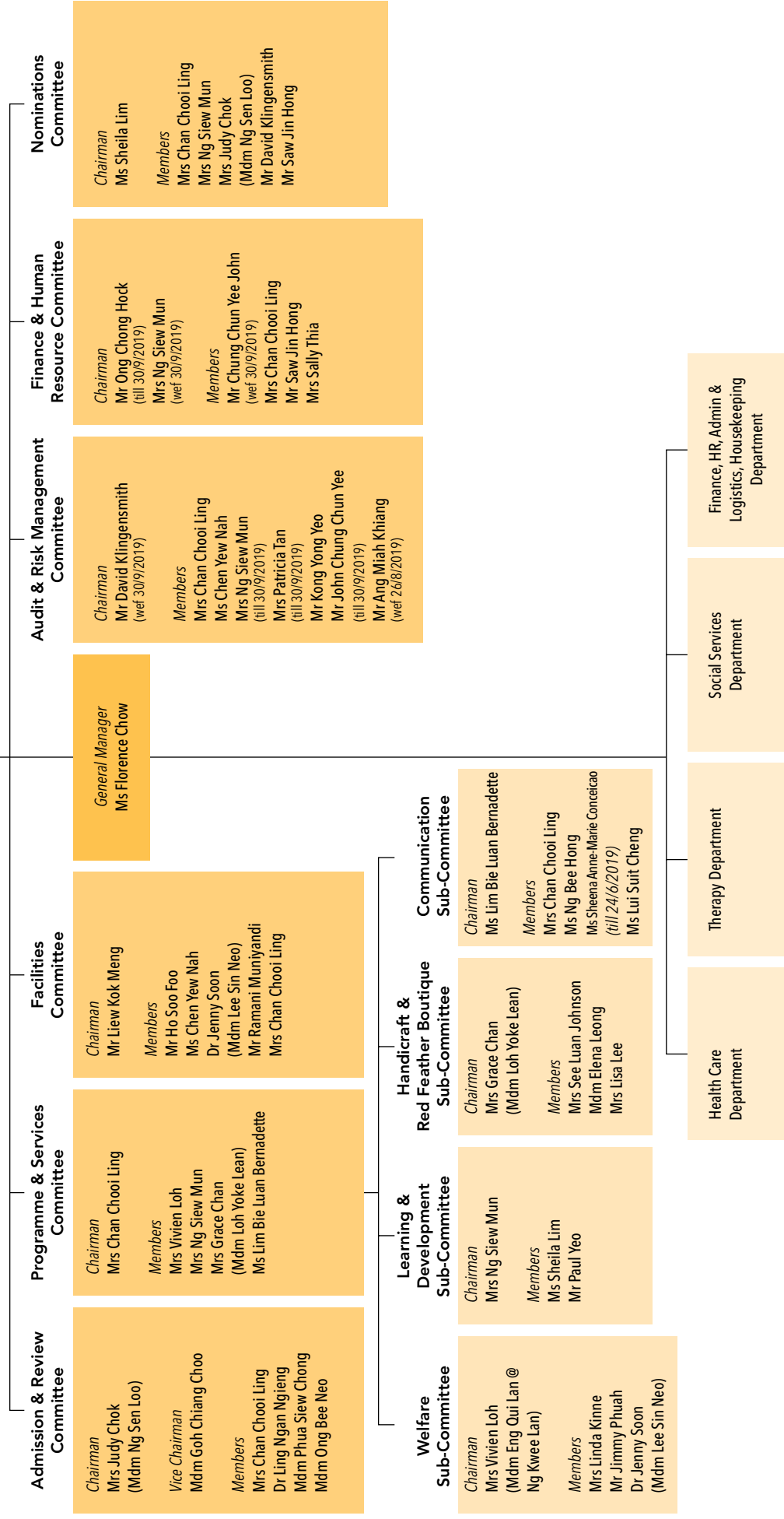
Prof. Foo Keng Tatt
MBBS, R.R.C.S(Ed)

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 2020



Singapore Cheshire Home ended the year as the COVID-19 pandemic emerged, posing challenges to the way we need to operate and manage the Home safely. All our volunteer visits and outdoor activities that the residents look forward to had to be cancelled. Our beneficiaries and staff have been very cooperative and understanding and are coping well with the new measures that are needed to be in place to enable safe distancing and minimise potential cross-infection. Thanks to the cooperation and commitment of all our staff and residents, the Home has stayed safe from COVID-19.

Our plans to upgrade the Home's facilities had to be put on hold as a result of COVID-19. Although this is a setback to keep our services well equipped and relevant for the future, the safety of our beneficiaries remain of paramount importance.

Nonetheless, during the major part of the financial year, the staff and management carried out the various carefully structured programmes and services to provide care and comfort to the beneficiaries in a home-like

environment. The high functioning residents are encouraged to continue to contribute in various ways towards the Home and the community within their capabilities.

I wish to take this opportunity to thank all well-wishers for your encouragement and support, as well as your generous donation especially medical supplies of surgical masks, Personal Protection Equipment and hand sanitizers during this unprecedented time. Your unwavering support has made a great impact and a 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;
- Honorary Advisers and Consultants;
- The National Council of Social Service (NCSS), the Ministry of Social and Family Development (MSF) and Community Silver Trust (CST) for their great support, advice and assistance;
- Our Generous Donors, Sponsors, Volunteers and Supporters for their unstinting support;
- My fellow Council members, Committee and Sub-Committee members: and
- Our General Manager, Chief Nursing Officer and all staff for their care and commitment to the well-being of our beneficiaries.

Mrs Chan Chooi Ling PBM

Chairman
Council of Governors

GENERAL MANAGER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2020

The year ended with the onslaught of COVID-19 pandemic that required the Home to make significant adjustments to adapt to changes and challenges ahead.

With the ongoing COVID-19, keeping our beneficiaries and staff safe and healthy remained our top most priority. Since January 2020, the MSF (Ministry of Social and Family Development) and MOH (Ministry of Health) and NCSS (National Council of Social Service) had engaged the Home on Precautionary Measures for Residential and Community-based Facilities Against COVID-19 requiring the Home to have in place a slew of Safe Management Measures that had greatly impacted on our operations and daily lives. This includes the appointment of Safe Management Officers (SMOs) to oversee and ensure the implementation of a system of safe management measures to protect residents/clients and staff, and strengthen the resilience of our services to any further disruptions. The Home was subject to MSF on-site audit, swabbing tests for all residents and staff, daily temperature screening and virtual meetings had become a new normal.

During the Circuit Breaker all volunteers and visitors, including the residents' family members, were banned from visiting the Home. All organised outings and participation in external events, were suspended to reduce the risk of exposure of the vulnerable residents to the general public. Our schedules and conduct of indoor activities and programmes also had to be adjusted to ensure compliance with safe distancing measures and zoning requirements. Zoning of residents and staff was based on gender with no cross-deployment or cross-interaction between teams in different zones. To minimise social interaction as much as possible, the staff was split into teams to ensure continuity of critical services in the event one team was infected with the coronavirus. Our staff had also to bear with being sequestered in the Home and external facilities arranged by MSF. Our Day Care Programme was suspended to further mitigate risk of community exposure (Day Care Centre resumed services on 1 July 2020).

Our manpower constraint was further aggravated by border restrictions as one of our foreign nursing staff who was on home leave and two replacement nursing staff could not travel. Furthermore, three local staff in the vulnerable age group had to stay home and two kitchen staff had yet to be replaced. Nevertheless, the remaining staff displayed resilience and ensured continued safe operation and care of the residents. In the face of the pandemic, some rehabilitation and indoor social recreational activities for the residents were compromised but we remained mindful of quality service delivery and importantly, keeping our vulnerable residents healthy and well.

The Council of Governors, Committee and Sub-Committee members extended kind words of appreciation and encouragement to boost the morale of the staff. Likewise, residents' family members were also grateful to the staff that their loved ones were well taken care of and were safe in the Home.

We were honored and humbled to host Minister Desmond Lee who came to "bai nian" on 28 January 2020 which happened to be the 4th day of Lunar New Year. He was concerned about the COVID-19 situation in the Home and also thanked the staff for their hard work looking after the residents. We also hosted Mayor Desmond Choo and volunteers of CDC North East on 11 May 2019 and the British High Commissioner Ms Kara Owen on 5 September 2019.

During these hard times, we were heartened that many generous donors continue to come forward with their much needed support. In addition to financial donations, we received donation of groceries and medical supplies i.e. masks, Personal Protection Equipment (PPE), disinfectant and others. Funding from MSF and NCSS continued unabated for the Home's programmes. Financial relief was also provided in the form of Job Support Scheme Grant, Foreign Worker levy rebate and other financial assistance from the Government. When the Central Provident Fund Board informed the Home that our

GENERAL MANAGER'S REPORT (Cont'd)

resident, the Late Lee Chuan Chooi nominated the Home as the beneficiary, we were gratified and touched as it is also a testimony to the good work we have achieved.

Prior to the COVID-19 crisis, we continued to manage programmes and services to help beneficiaries realized their abilities and strengths to achieve their aspiration. We are pleased to report that one resident, despite having physical limitation, had successfully achieved her goal to lead an independent life in the community and to be financially independent. She was discharged from the Home on 12 May 2019 and is now staying in a rental flat and working at a sheltered workshop. Her amazing success story is short of being miraculous. When she was admitted to the Home in 2005, she could only crawl. Thanks to the Home's holistic care and medication from National Neuroscience Institute she was able to walk again.

Eight of our working residents were not spared by the economic downturn. Up until the pandemic, they worked under the Home-Based employment scheme but were notified by their employers of a suspension of their work until further notice. We remain optimistic and will continue to help those residents who wish to work and be empowered.

Our community outreach through road shows organised by SG Enable yielded positive result. Since last FY, we reached out to parents of children with special needs who would soon be graduating from Special Schools. Currently we are serving four such Day Care clients and expect more to be admitted subject to the admission criteria set by MSF. To cater to these younger clients with different needs, we had to adapt our activities and facilities which is the reason the Home decided to improve, upgrade and expand our facilities. However, the Home Expansion Plan had to be kept in abeyance due to the COVID-19 situation. The Home had also reached out to Changi General Hospital Medical Social Service Department and Doctors of Rehab Medicine to extend our services.

Despite the suspension of volunteer activities, some of our loyal volunteers remained dedicated, some of whom had been offering their services since our Telok Paku days. These volunteers communicated with the residents through social media platform like Facebook and treated them to snacks delivered to the Home to let them know they are not forgotten and to bring some virtual cheer.

During the year, we continued to provide the staff with relevant training covering various disciplines. All staff were also trained in infection control practices including donning and doffing PPE.

The Home's financial position remained healthy and we continue to be prudent in our management of operational cost although expenditure on medical supplies would be relatively higher. We would like to take this opportunity to thank all our generous donors in-cash and in-kind, and sponsors for remembering the Home and its needs.

Looking ahead, we are prepared and ready for more challenging times resulting from COVID-19 pandemic. We will spare no effort to continue our work to care for the disadvantaged in our Home and the community.

Finally, the staff and I wish to thank our Chairman and the Council of Governors, Committee and Sub-Committee members, Community Partners, Donors, Sponsors, Volunteers, Friends, beneficiaries for the unstinting support, encouragement, co-operation and contributions in the past year.



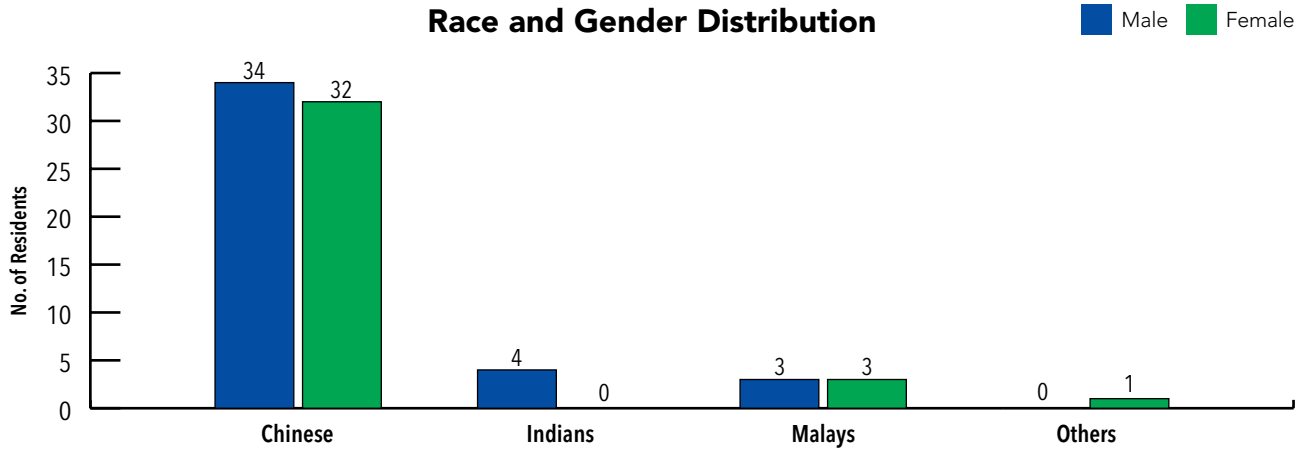
Ms Florence Chow

General Manager

WHO ARE OUR BENEFICIARIES

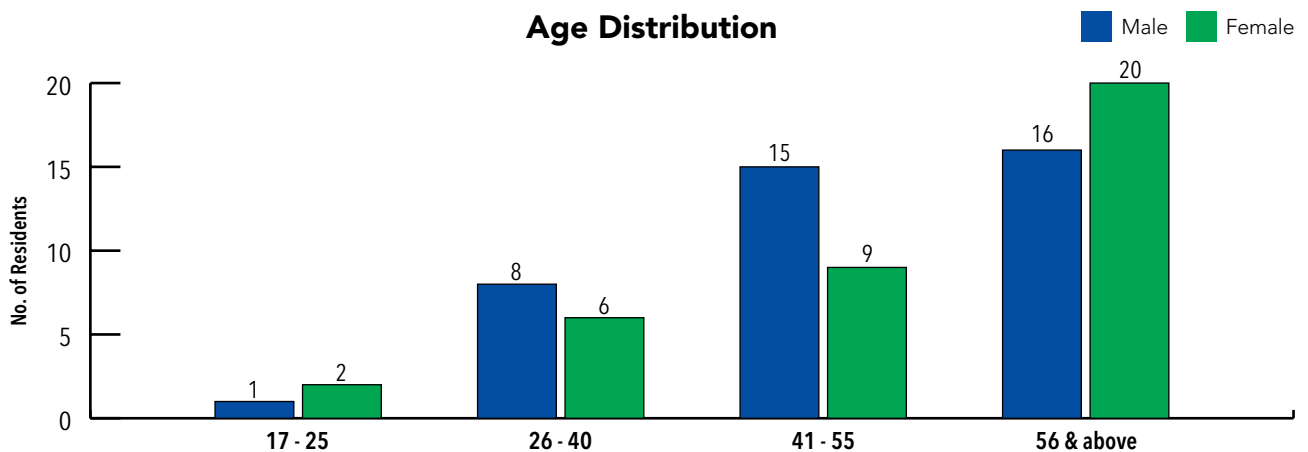
Population

During the year, we cared for 77 residents.



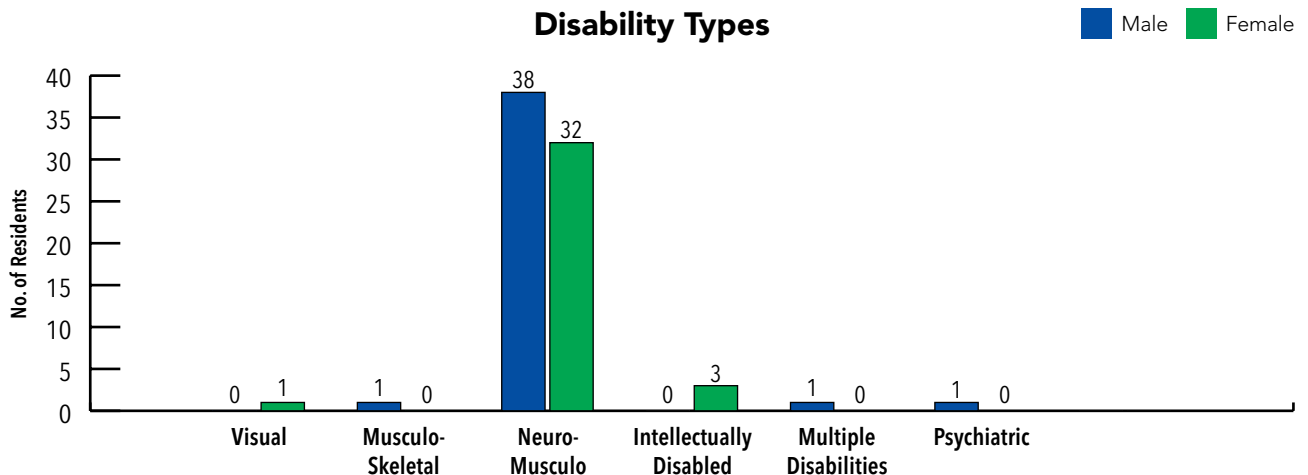
Age Distribution

Most of our residents are long-staying, averaging 28 years with median age of 41-55 years.



Types of Disability

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



OUR BENEFICIARIES

Our Care Programmes

During the year, the total number of beneficiaries (ADH) under our full-time care increased from 80 to 82.

Type of Care	Number of Beneficiaries in FY19/20		
	Referrals Received	Admissions	Total Served
Adult Disability Home (ADH)	19	11	82
Adult Disability Home (ADH) Respite Care	3	2	2
Crisis Placement Vulnerable Adult	Nil	Nil	Nil
Day Activity Centre (DAC)	6	4	29

Successful Reintegration of Residents into Community

With the Home's unrelentless effort to rehabilitate our residents, we have successfully reintegrated another beneficiary into the community.

Number of Persons	
FY 2018/19	1
FY 2019/20	1

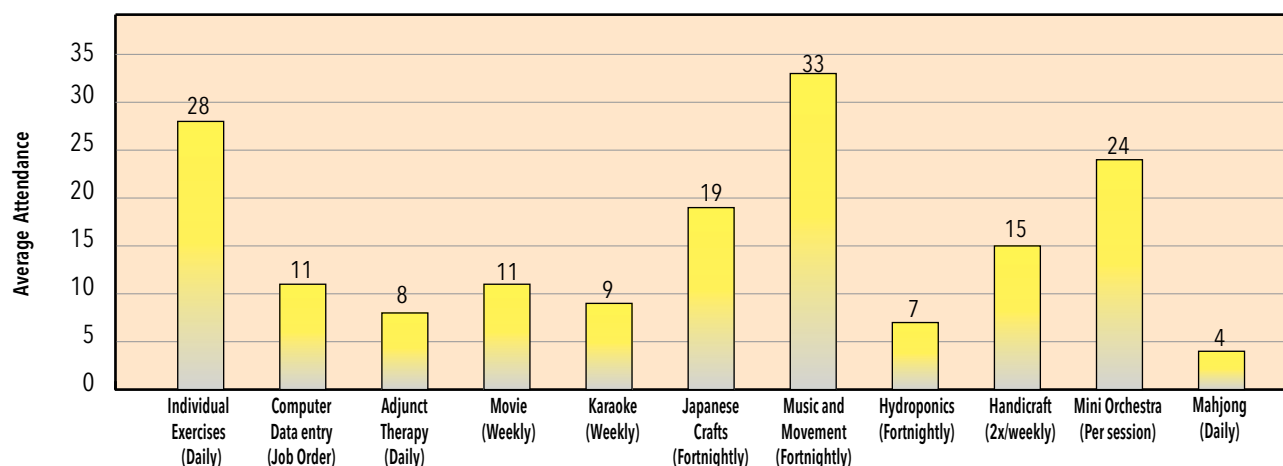
REHABILITATION SERVICES

We help our residents and day care clients to maintain their optimum physical and mental health with our Occupational Therapy and Physiotherapy regimens. The Home's rehabilitation team comprising, one Senior Occupational Therapist (OT) and one Physiotherapist (PT) and seven Therapy Aides who provide the needed physical, mental and emotional support to our clientele through customised exercises, indoor/outdoor activities and socialisation programmes.

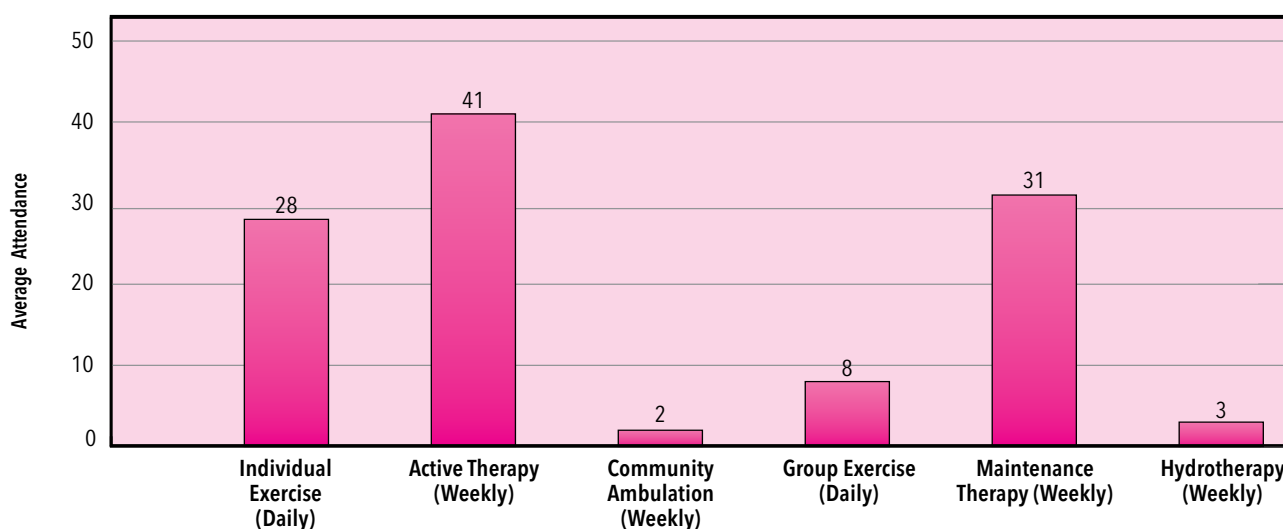
OT and PT Programmes (Residential Care)

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)



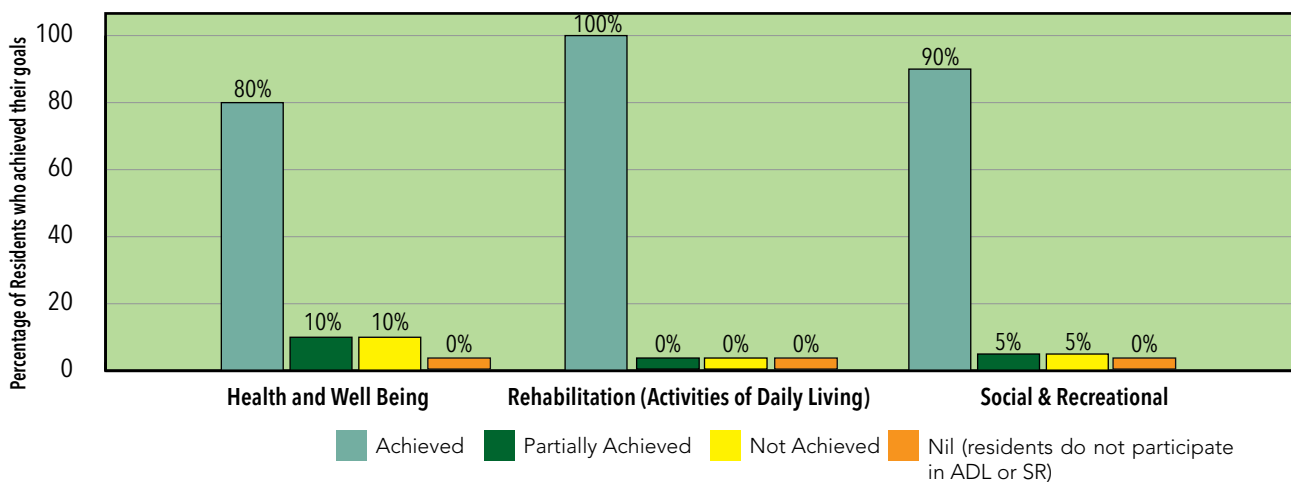
REHABILITATION SERVICES (Cont'd)

Residents' Individual Care Plans

The Home maintains a multi-disciplinary team to plan, implement and review the residents' Individual Care plans every six months. The Chief Nursing Officer is responsible for the health and well-being of our residents, the Physiotherapist and Occupational Therapist attend to the rehabilitation/therapy needs and the Social Services team cater to their social and recreational needs.

Of the 77 residents who have their individual care plans reviewed, 80% achieved their health and well-being goals, 100% achieved their rehabilitation goals and 90% achieved their social goals.

Individual Care Plan (Residential Care)



Resident doing lower extremity standing exercise



Resident enjoying her peg transfer table top activity

REHABILITATION SERVICES (Cont'd)



Resident exercising at the shuttle mini-press



Resident doing the APT exercise



Resident exercising at the wall bar



Resident exercising her limbs with the Saratoga cycling machine

REHABILITATION SERVICES (Cont'd)



Resident at the parallel bars

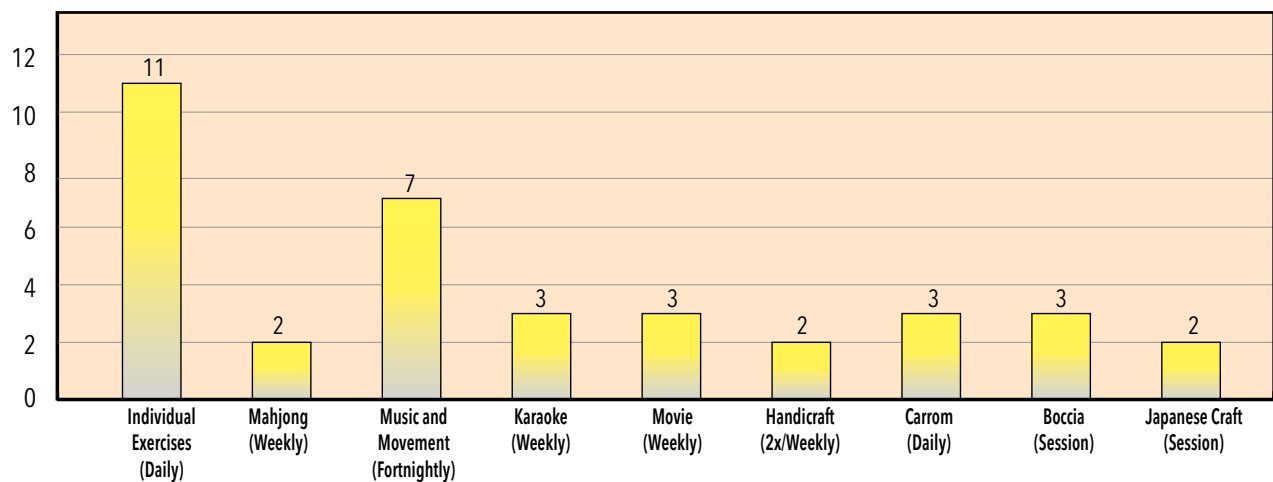


Resident doing the pulley exercise to improve upper extremity strength

OT and PT Programmes (Day Care)

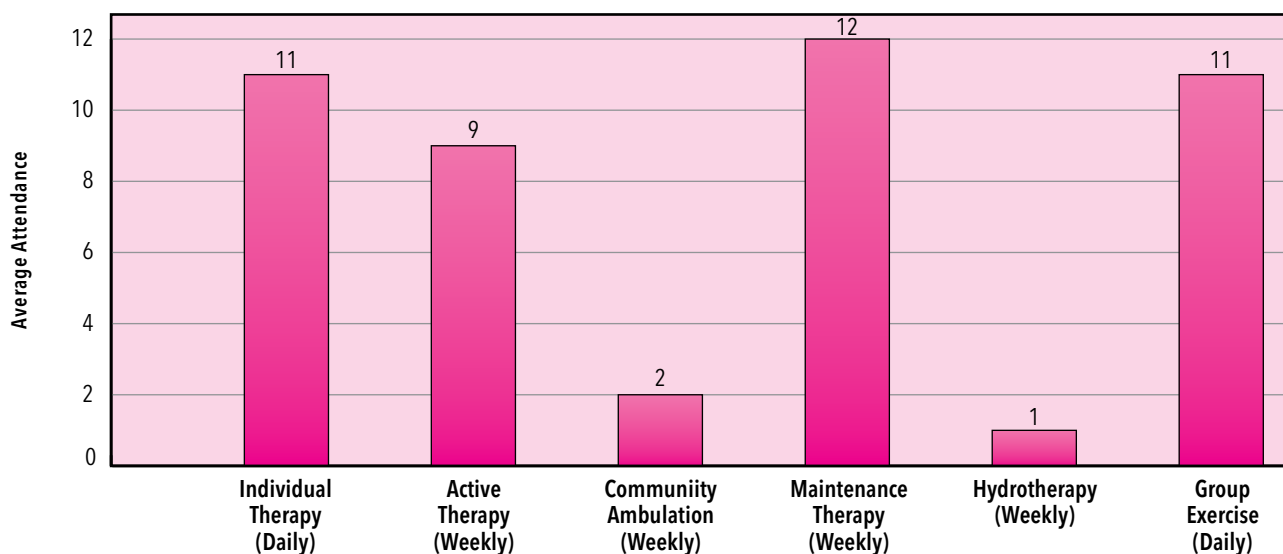
Our Day Care programme caters to clients with physical disabilities which require some form of rehabilitation to maintain, enhance and even improve physical and functional capabilities. These programmes are planned by our qualified therapists assisted by trained Therapy Aides. As part of the programme, our Day Care clients get to participate in social interactions through games, group activities and other similar activities organised by the Home.

OT Rehabilitation Programme (Day Care)



REHABILITATION SERVICES (Cont'd)

PT Rehabilitation Programme (Day Care)

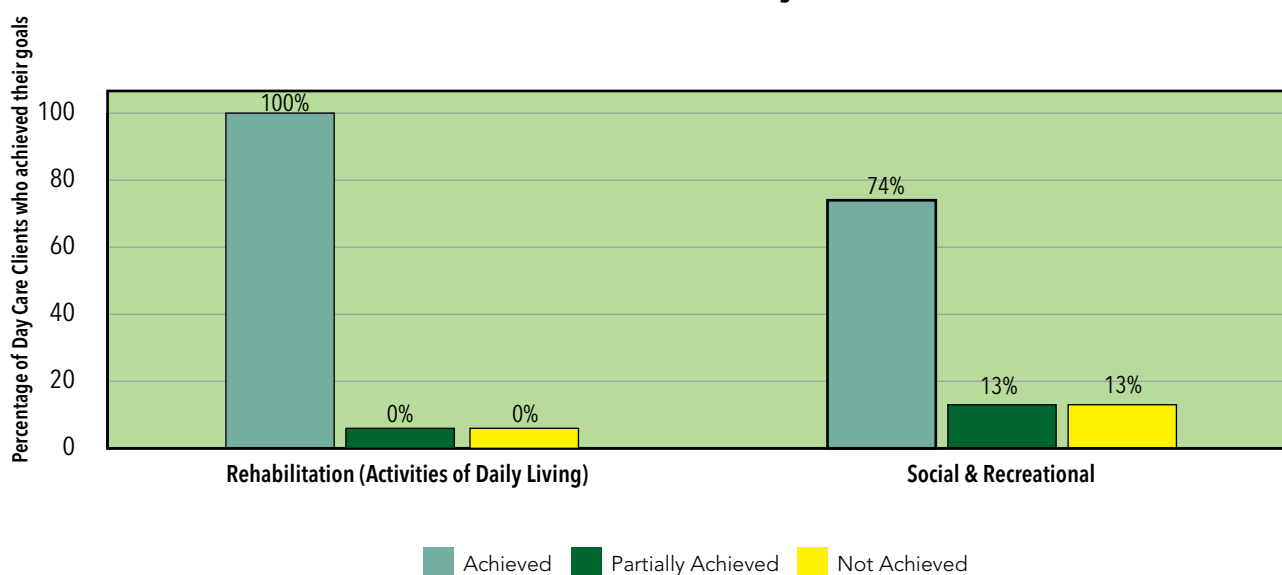


Day Care Individual Care Plans

We have in place a 6-monthly review of our Day Care clients' Individual Care Plans (ICP) conducted by the Physiotherapist and Occupational Therapist for Activity of Daily Living (ADL) and Executive (Social Service) for the Community Living Skills (CLS).

Of the 23 Day Care clients who have their individual care plans reviewed, 100% achieved their ADL goals while 74% achieved their CLS goals.

Individual Care Plan (Day Care)



REHABILITATION SERVICES (Cont'd)



Day Care client, being trained with his ambulation



Day Care client, doing the APT exercise

SOCIAL SERVICES

Social Services Department

Singapore Cheshire Home adopts a holistic approach for the care and well-being of our beneficiaries through carefully planned and structured programme comprising medical and clinical services, rehabilitation therapy and social care services.

Social Service Department (SSD) team support and provide social needs through casework management, counselling, recreational programmes and activities for the residents and clients.

Day Activity Centre (DAC)

The Day Activity Centre (DAC) run rehabilitation programmes for clients under its maintenance therapy. During the year, we rolled out group activities, outings and socialisation activities.

Ms Qi was enrolled in Singapore Cheshire Home Day Activity in 2016 and has shown great improvement in the last four years. The 30-year-old who was diagnosed with microcephaly receives maintenance rehabilitation, social interaction and training in daily living skills.

Formerly an introvert, Ms Qi has since gained more confidence, improved eye contact with others and made new friends. She participates in social and recreational activities such as karaoke, colouring, handicraft, outings and bocchia game. Ms Qi loves music and moves her arms in response to the rhythm.



Activity held in 2019, pre-COVID-19

Adult Disability Home (ADH)

In 2011, Ms Toh, a 30-year-old suffered a stroke that affected the right side of her body. After recuperating in a nursing home for several years, Ms Toh joined Singapore Cheshire Home in 2018 with the hope of improving her quality of life. At the Home, rehabilitation therapy helped Ms Toh to improve her physical condition. Through the Home's programmes and activities, she discovered her hidden talent in painting, drawing, and sketching.

Care and counselling have also helped Ms Toh to regain some independence and self-confidence. She befriends and helps feed lower functioning residents. In February 2020, she was employed as a Data Entry clerk working from the Home. She excelled at her work and received praise from her supervisor.

SOCIAL SERVICES (Cont'd)



Ms Toh engrossed with her artwork



One of Ms Toh's pencil sketches

Empowering Residents

Singapore Cheshire Home Residents' Committee was formed to look after the social and communal interests of the residents in the Home. The residents themselves elect suitable candidates to serve in the Residents' Committee.

The Residents' Committee act as a bridge between residents and the Home's management. They help to disseminate relevant information, participate and represent the residents at functions and events.

The Residents' Committee also help to connect residents with one another by welcoming and extending a hand of friendship to new residents to help them make the social transition to their new way of life. The Committee also help plan events such as birthday celebration, annual Residents' Christmas party and others.

The Home believes that the residents feel respected and empowered through the Committee.



Voting in progress



Ballot papers



Residents' Committee
April 2018 – March 2020

SOCIAL SERVICES (Cont'd)

With guidance and support of our Social Workers and the SSD executive, a trip to Tampines GIANT supermarket gave residents the opportunity to practise life skills such as shopping for necessities and paying for their purchases.



Queuing to pay for their purchases



Residents pleased with their basketful of things

Programmes and Activities in the Home

Volunteers play an important role in Cheshire Home's social and recreational programmes by supplementing the work of our staff. These volunteers who comprise students and various individuals from many organisations contribute their efforts and time to engage our beneficiaries in various social and recreational activities such as outings, hair cutting services, tuition, art and handicraft and many more.

Our heartfelt appreciation to all our volunteers for their dedication and passion.



Fernvale Primary School students giving a musical performance



Residents and Daycare Clients enjoying a session of Handicraft with volunteers

SOCIAL SERVICES (Cont'd)



Haircut service for our DAC clients



Outing to Chinatown for Chinese New Year shopping

Some of the in-house social recreational activities run by SSD staff



Residents battle it out to capture opponent's checker



Residents playing Snake & Ladder



Resident busy with crepe paper art

SOCIAL SERVICES (Cont'd)

Volunteer Programme Management

With the strong support from our many loyal individual and institutional volunteers, the residents continued to enjoy the wide variety of social and recreational programmes that were organised during the year for which we are deeply appreciative of the generous time and resources put in. These well-curated programmes had certainly brought immense joy to our residents.



The Singapore Cheshire Home Residents' visit to The Jewel, Changi Airport with volunteers from Temasek Holdings Pte Ltd.

Regular volunteers from both the international and local schools accompanied our residents for walks in Teck Ghee Park, taught them handicraft and played games with them as part of the Home's activities. Our calendar of activities included corporate volunteers bringing our residents for outings to The Jewel at Changi Airport, Heartstring Walk at Marina Promenade, Gandey's Circus - Great Circus of Europe at Bayfront Event Space, McDonald's at Chong Boon.



Anderson Serangoon Junior College students organised a Game Carnival for Residents at the Home.

These outings were in addition to regular visits for Food Talks at our regular volunteer's residence in Serangoon Garden, and shopping in Chinatown.

During the year, the Home signed up 15 new individual volunteers, bringing the total to 214 volunteers. As the safety and comfort of our wheelchair-bound residents and clients are of paramount importance, we provided wheelchair handling and briefing for 27 volunteers who were involved in outdoor activities with our residents and clients.

SOCIAL SERVICES (Cont'd)

Regular Volunteers

During the past year, the Home benefited from the services contributed by our 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)	Helped to clean the Home's premises.	Apr, Jun, Aug, Oct, Dec 2019
	- Conduct indoor recreational activities such as singing and games. - Distribution of goodie bags to residents.	Jan 2020
Cheshire Pals	Interaction	- Apr - Dec 2019 - Jan 2020
Central Christian Church	Organised activities such as games and Bingo and interacted with residents during their visits.	- Apr 2019 - Jun - Jul 2019 - Oct 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, Sep 2019, Nov 2019
Japanese Association (Happy Mya)	The ladies conducted "Music & Movement" sessions for the residents and clients fortnightly.	- Apr - Dec 2019 - Jan - Mar 2020
The Lodge St. Patrick No. 765 I C & The Lion Of Erin	Dinner treats for residents at Serangoon Gardens Coffee Shop.	Jun, Aug 2019
	Bingo / Song Performance & Sponsor dinner at the Home	Apr, May, Jul, Sep - Dec 2019
	Lion Dance, Distribution of Ang Pows & Sponsor dinner at the Home	Feb 2020
Novena Church (Sowers' Group)	Organised activities such as games, Bingo, performances, interaction, Ukulele Singing, tea and dinner.	Apr, Nov 2019
	Sponsor Tea & Distribution of Mandarin oranges	Feb 2020
Our Lady Of Laselette	Interaction with residents.	Apr 2019 – Jan 2020

SOCIAL SERVICES (Cont'd)

Organisations / Groups (Cont'd)

Name of Organisation	Task / Activity	Month Volunteered
Temasek Holdings Pte Ltd	Visit to The Jewel Changi Airport.	Nov 2019
	Distribution of NTUC Vouchers, Sponsor of Lunch and Lo Hei	Feb 2020
Joyous Group	Charity Lunch at Qian Xi Restaurant	May 2019
	Games, Singing Performances, Lucky Draw and sponsor of Tea	Jun 2019
	Mid-Autumn Festival – Games, Performances and sponsor of Tea	Sep 2019
	Christmas Carolling, Performances and sponsor of Tea	Dec 2019
	Distribution of Ang Pows & Mandarin Oranges, Chinese New Year Snacks	Feb 2020

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 2019 - Jan 2020
	Carnival Games	May, Nov 2019
Hougang Secondary School	Interaction with residents and playing board games with residents.	Apr – May & Jul - Aug 2019
NTU Regular Service Project Physically Challenge	Outing to Teck Ghee Park & Lunch	Apr 2019
	Bingo, Games, Handicraft and Interaction	Jul, Aug, Sep, Oct, Nov 2019
	Outing to Chong Boon Market	Oct 2019
	Visit to Chinatown.	Jan 2020
	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, Aug - Nov 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 2019 - Jan 2020
United World College (Upper School)	Interaction and brought residents to Teck Ghee Park for nature walks.	- Apr - Jun, Sep - Dec 2019 - Jan 2020
Serangoon Garden Secondary School	Residents' Birthday Celebration, Bingo & Interaction	Apr 2019
	Donation of Hydroponics Vegetables & Interaction	Aug 2019

Individuals

Names of Volunteers	Task / Activity	Frequency
Mrs Lydia Khoo, 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
Mdm Lee Chiew Hong	Yoga Exercises	Adhoc / Scheduled
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
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, Ms Alissa Koh	Interaction - Interacted with the residents. - Meal assistance for residents.	Daily / Weekly / Fortnightly / Monthly

SOCIAL SERVICES (Cont'd)

Individuals (Cont'd)

Names of Volunteers	Task / Activity	Frequency
Ms Tan Yen Ling, Ms Tan Min Tju, Ms Khoo Ah Ba, Ms Daphne Chen, Ms Caslyn Chu, Ms Vanessa Chan,	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, Mrs Cecilia Tan, Ms Mei Wong, Ms Clarisse Hing	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
Ms Tina Ng	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, Mdm Kwok Wai Loy, Ms Mei Wong	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, Ms Joyce Vinnarasi, Mr Yasuhiro Nakayama	Enrichment Classes Provide English, Mathematics, Japanese and Basic Computer enrichment classes.	Weekly / Fortnightly
Mr & Mrs Johnson	Outings Food Talk	Monthly

Adhoc Volunteers

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

Name of Corporate / Group	Task / Activity	Frequency
Mr Rumi & Family	Singing & sponsor dinner	April 2019
Worker's Party Grassroot Committee	Compound cleaning & sponsor lunch	Apr 2019

SOCIAL SERVICES (Cont'd)

Adhoc Volunteers (Cont'd)

Name of Corporate / Group	Task / Activity	Frequency
The Serangoon WEC & Serangoon NC	Ukulele Sing-along, Bingo, tea & distribution of goodie bags	Apr 2019
Serangoon CC	Bingo, Performances & sponsor tea	Aug 2019
St Francis Xavier Church	Distribution of goodie bags	April 2019
Ang Mo Kio Presbyterian Church	Bingo, singing, sponsor dinner	May 2019
Hong & Friends	Visit to McDonald Chong Boon	Apr – May, Jul 2019 Jan 2020
	Bingo, interaction & sponsor tea	Jun, Aug, Oct 2019
Joy Seekers	Ukulele and interaction	May, Jul, Sep 2019
NECDC	Bingo & interaction	May 2019
Yale Club Singapore & Friends	Bingo & interaction	May 2019
Deeper Life Christian Centre	Bingo, interaction & distribution of gifts	Jun 2019
	Interaction	Nov 2019
People Association	Outing to Water Venture Park	May 2019
Dynasty Travel	Bowling @ Changi Resort	May 2019
Queenstown Striders	Bingo & sponsor tea	Jun 2019
AMSC Academics	Interaction & tote bag painting	Jul 2019
The Girls Brigade Singapore	GB Friendship Day	Jul 2019
Hilti Far East Pte Ltd	Compound cleaning	Jul 2019
Pu Ti Lian She	Bingo, karaoke, crafts & Sponsor tea	Jul 2019
The Boys' Brigade 31st Singapore Company	Bingo & sing-a-long	Jul 2019

SOCIAL SERVICES (Cont'd)

Adhoc Volunteers (Cont'd)

Name of Corporate / Group	Task / Activity	Frequency
Hong & Friends	Outing to McDonald Blk 448	Jul 2019
AFTC / Aviation Flight	Bingo, National Day & Birthday Celebration	Aug 2019
Community Chest	Heartstring Walk 2019	Aug 2019
US Embassy Singapore	Performance by Mr Tony Memmel	Aug 2019
NUS Kent Ridge Volunteers	Games	Oct 2019
Links International	Compound cleaning	Nov 2019
Fernvale Primary School	Performances	Nov 2019
ASRJC Symphony Band	Symphony performance	Nov 2019
Kaplan	Visit to Jewel Changi Airport	Nov 2019
YV30	X'mas Carolling, distribution of gifts & tea	Nov 2019
Chen Su Lan Methodist Children Home	Christmas caroling	Dec 2019
Singapore Youth Flying Club	Compound cleaning, handicraft & interaction	Dec 2019
Ernst & Young	Bingo, distribution of BB Share-A-Gift & sponsor lunch	Dec 2019
Aptiv Pte Ltd	Christmas caroling, distribution of gifts & donation	Dec 2019
Singapore Chinese Orchestra	Performances & Bingo	Dec 2019
Ngee Ann Polytechnic	Games Day	Dec 2019
Anglican Family Centre	Bingo, Christmas caroling, games & goodie bags	Dec 2019
Ang Mo Kio Presbyterian Church	Bingo, Christmas caroling, goodie bags & sponsor dinner	Dec 2019

SOCIAL SERVICES (Cont'd)

Adhoc Volunteers (Cont'd)

Name of Corporate / Group	Task / Activity	Month Volunteered
Vans & Family	Gift-giving	Dec 2019
Love Peg	Visit to Great Circus of Europe	Dec 2019
Mr Alvin Tan & Friends	Christmas party & dinner	Dec 2019
Appsolutely Masterclub	Bingo & Interaction	Dec 2019
Brothers & Sisters-In-Christ	Singing performance, interaction & sponsor lunch	Jan 2020
MDRT MCC Singapore	Bingo, singing, goodie bags & lunch	Jan 2020
SPF AMK Division	Bingo, distribution of goodie bags & sponsor lunch	Jan 2020
SIM iCare	Bingo & lantern making	Jan 2020
NYJC	Bingo & interaction	Jan 2020
Ehngine Room Pte Ltd	Lion Dance performance & distribution of Ang Pow	Feb 2020

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	Date
Hong & Friends	Sponsor birthday cakes	Apr 2019 – Mar 2020
Mr Benny Teo & Family	Sponsor lunch	April 2019
Ms Joan Toh & Family	Sponsor dinner	April 2019
Far East Organisation	Sponsor dinner	April - Dec 2019, Jan – Mar 2020
Mr Clement Ng	Sponsor dinner	May 2019

SOCIAL SERVICES (Cont'd)

Sponsored Meals (Cont'd)

Name of Donors/Sponsors	Meal	Date
Mr James Seah	• Sponsor tea	May 2019
Mdm Ow Pou Oi	• Sponsor tea	May 2019
Mr Lester Ting & Mr Simon Yip	• Sponsor dinner	May 2019
Ms Helen Goo & Friends	• Sponsor tea	May 2019
Deanna Wong & Friends	• Sponsor dinner	May 2019
Cleaning Express Pte Ltd	• Sponsor dinner & distribution of Ang Pows	May 2019
Anonymous	• Sponsor dinner	June 2019
Mr & Mrs Patrick Pek	• Sponsor dinner	Jul 2019
Mr Myo Myint	• Sponsor tea	Jul 2019
Mr Kenny Chan	• Sponsor tea	Jul 2019
Ms Asha	• Sponsor dinner	Jul 2019
Mr Ravi & Family	• Sponsor dinner	Jul 2019
Ms Florence Chow	• Sponsor tea	Aug 2019
	• Sponsor Lo Hei Lunch	Feb 2020
Mr Vijay	• Sponsor lunch	Aug 2019
Ms Deanna Wong's Family & Friends	• Sponsor dinner	Aug 2019
Mr Ee Chai Pau	• Sponsor lunch	Oct 2019
Mdm Bernardette Goh	• Sponsor dinner & birthday celebration	Nov 2019
Wee Family	• Sponsor tea	Dec 2019

SOCIAL SERVICES (Cont'd)

Sponsored Meals (Cont'd)

Name of Donors/Sponsors	Meal	Date
Min Choo's Friend	• Sponsor dinner	Dec 2019
Ms Lim Boon Hiang	• Sponsor snacks, chocolates & bread	Dec 2019
Ms Leena Rajan	• Sponsor tea cake	Dec 2019
Sri Raagavendra Group	• Sponsor lunch	Jan 2020
Anonymous (x8)	• Sponsor lunch / dinner	Jan 2020
Mrs Peggy Tan's Family & Friends	• Sponsor lunch	Jan 2020
Zheng Ping & Family	• Sponsor dinner	Jan 2020
Mr Simon Tay	• Sponsor lunch	Feb 2020
Sebastian Family	• Sponsor dinner	Mar 2020
Mr Ong See Beng & Family	• Sponsor tea	Mar 2020
Imperial Treasure	• Assortment of bread for the Home	Daily
Food from the Heart	• Assortment of bread for the Home	Daily
The Food Bank Singapore Ltd	• Assorted groceries for the Home	Monthly

SOCIAL SERVICES (Cont'd)

Social Recreational Activities



Workers' Party Grassroot Committee helped cleaned the compound of the Home



Singapore Police Force Ang Mo Kio Division visit during the Chinese New Year Festive Season



Ernst & Young volunteers played Bingo with the residents during the Christmas Festive Season



Air Engineering Training Institute (AETI) helped usher in the Lunar New Year



Anderson Serangoon Junior College Symphony Band performed for the Home



Lion Dance Performance sponsored by Emerald Hill

SOCIAL SERVICES (Cont'd)

Social Service Visits



Visit by Minister for Social & Family Development, Mr Desmond Lee



Mr Desmond Lee interact with Client Albert Lim



Visit by Mayor of NE CDC, Mr Desmond Choo



Visit by JAS women committee



Visit by incoming British High Commissioner to Singapore, Ms Kara Owen



Visit by Alumni Association of Nursing Studies (Hong Kong)

SOCIAL SERVICES (Cont'd)

Handicrafts (Activities and Events)



Residents doing hand-made Towel Flowers during Handicraft Structured Programme



Volunteers giving art coaching to residents



Volunteers from Embassy of Japan teaching colouring techniques to our residents



Volunteer from Singapore Youth Flying Club doing pouch design with Resident



Handicraft Sales at ASRJC



Handicraft Sales at Japanese Association's Charity Bazaar

SOCIAL SERVICES (Cont'd)

Social Recreational Activities



Food Talk for our residents and clients at Mr & Mrs Johnson's house



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



Outing to Jewel for our clients organised by the Home



Client playing game at Day Care Christmas party with volunteers from NUS Rotaract Club



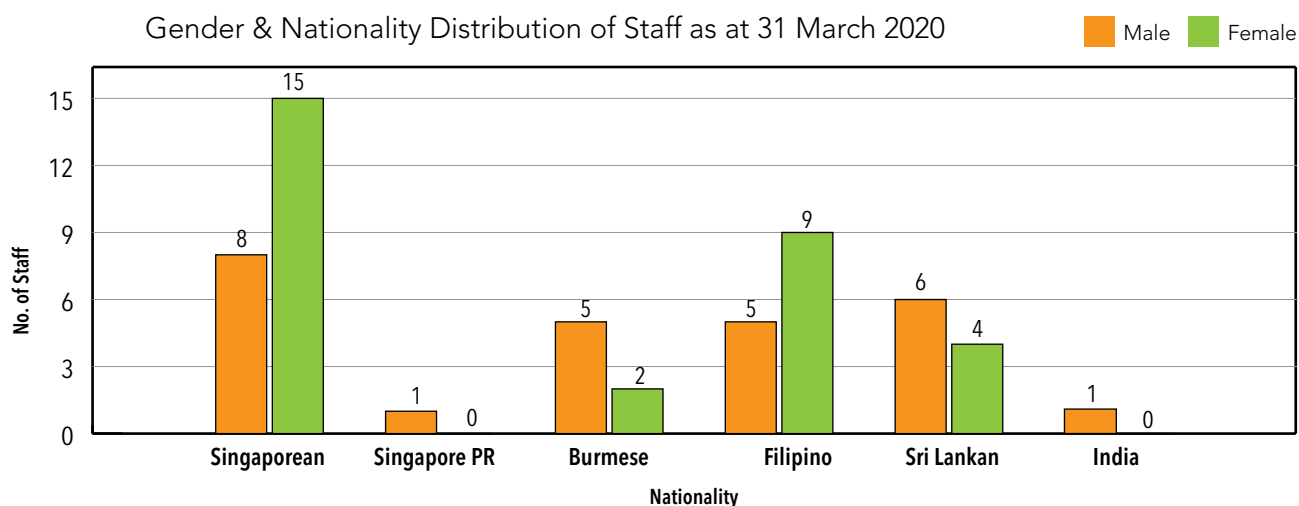
Outdoor game at Teck Ghee Park for Clients



Outing to Far East Plaza for our residents organised by the Home

OUR STAFF

As at 31 March 2020, Singapore Cheshire Home maintained a stable staff force of 56.



Administration Department

General Manager	Florence Chow
Senior Executive, Accounts	Go Kim Emm
Senior Executive, Administration	Sia Wei Leng
Executive, Administration/Human Resources	Kelvin Lek (wef 17 Feb 2020)
Executive, Accounts/Human Resources	Chua Lilian
Senior Assistant Executive	June Leow
Executive, Facilities	William Tan (Till 1 Feb 2020) Norman Ang (wef 17 Feb 2020)

Social Services Department

Social Worker, Head of Department	Rena Lee
Social Worker	Jeffrey Loy
Executive, Social Services	Alex Wong
Executive, Volunteer Programme Management	Kenny Chan

OUR STAFF (Cont'd)

Nursing Team

Chief Nursing Officer	Elizabeth Jacques
Nursing Officers	Chew Jee Eng, Tan Lian Eng
Enrolled Nurse	Alex Faustino
Nurse Assistants	Ailyn Sobrepena, Melanie Sandaga Dio, Wendelyn Batralo
Senior Nursing Aides	Fritz, Iresh, Jorell, Samitha, Thet Naung
Nursing Aides	Arleth, Daisy, Dinesh, Hein Htet, Joanne, Kumari, Me Me, Phyu, Rocky, Sandarenu, Thushara, Tun Tun, Vanitha

Rehabilitation Team

Senior Occupational Therapist	Anquillano Vincent
Physiotherapist	Myo Myint
Therapy Aides	Cyril, Diane, Irene, Jorie Ann, Mario, Marvin, Regina

Housekeeping Team

Housekeeper	Kelvin Lek (Till 16 Feb 2020)
Chinese Kitchen Cook	Ong Min Choo, Ong Tui Fong
Muslim Kitchen Cook	Ong Ah Mui
Kitchen Helper	Cindy Whu Choo Hong (Till 25 Mar 2020)

Maintenance / Transport Team

Executive, Facilities	Norman Ang
Drivers	Chow Kum Wah, Wong Wai Mun, Tan Hock Chuan, Tan Kim Huat
Senior Healthcare Assistant	Htoo
Healthcare Assistants	Navod, Suraj

TRAINING & DEVELOPMENT

During the year, the Home's staff attended the following courses, workshops, seminars and conferences to keep abreast of the latest development and best practices.

S/NO	Course	Provider	Participants	Date
1	NCSS Learning Journey with Peacehaven Nursing Home	NCSS	Florence Chow Rena Lee Jeffrey Loy Elizabeth Jacques Anquillano Vincent	April 2019
2	Board of Visitors Meeting for Adult Disability Homes	NCSS	Florence Chow Elizabeth Jacques	April 2019
3	NCSS Compensation and Benefits Series 1 Workshop	NCSS	Damien Ong	April 2019
4	MOH NMTS Training Workshop	MOH	Rena Lee Jeffrey Loy	April 2019
5	NCSS Using Reminiscence in Therapy for Seniors	NCSS	Rena Lee	April 2019
6	MSF Briefing on Admission Criteria for Permanent Residents	MSF	Rena Lee Jeffrey Loy	May 2019
7	MSF Briefing on Merdeka Generation Package	MSF	Rena Lee Jeffrey Loy	May 2019
8	MSF DAC Roadshow Briefing	MSF	Jeffrey Loy Anquillano Vincent	May 2019
9	NCSS Understanding and Supporting People In Journey Of Loss And Grief	NCSS	Jeffrey Loy	June 2019
10	SASW Social Workers HMDP Fellowship on Integrated Palliative Care	SASW	Jeffrey Loy	June 2019
11	PPHG Eat Well With Us Nostalgic Dishes Module	PPHG	Ong Tui Fong	June 2019
12	NCSS Social Service Summit 2019	NCSS	Florence Chow	July 2019
13	NCSS Develop an Individualized Care Plan	NCSS	Rena Lee Jeffrey Loy	July 2019
14	NCSS Technology Vendor Networking & Exhibition	NCSS	Florence Chow William Tan Elizabeth Jacques Anquillano Vincent Myo Myint	August 2019

TRAINING & DEVELOPMENT (Cont'd)

S/NO	Course	Provider	Participants	Date
15	MSF Focus Group Discussion for Disability Homes	MSF	Florence Chow	August 2019
16	SASW Disability Chapter Networking Session	SASW	Rena Lee Jeffrey Loy	August 2019
17	NCSS Case Management in Practice	NCSS	Jeffrey Loy	August 2019
18	MSF Focus Group Discussion for Disability Homes	MSF	Chew Jee Eng Anquillano Vincent	August 2019
19	CAF certification test	MSF	Myo Myint Regina Bunao Casenas	August 2019
20	PPHG Eat Well With Us Soup Module	PPHG	Ong Tui Fong	August 2019
21	NCSS Disability Network- Moving Forward Enabling Masterplan Engagements	NCSS	Rena Lee	September 2019
22	MSF EPES User	MSF	Anquillano Vincent Myo Myint	September 2019
23	PPHG Eat Well With Us Soup Module	PPHG	Ong Tui Fong	September 2019
24	MSF - BRIEFING ON MANPOWER SALARY SURVEY (MPSS) FY2018	MSF	Florence Chow Chua Lilian Rena Lee	October 2019
25	NCSS - Briefing on E-Canvas by GovTech	NCSS	Myo Myint	October 2019

NCSS – National Council of Social Service

MSF – Ministry of Social & Family Development

MOH – Ministry of Health

SASW – Singapore Association of Social Workers

PPHG – Pan Pacific Hotels Group

DONORS

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

DONORS OF CASH (CORPORATE)

A	O
AFTC Aviation Flight	Office for Young People-Working Adult Communities
B	P
Brand Cellar Pte Ltd	Privilege Enterprise Group Holdings Pte Ltd
C	S
CNT Surveillance Pte Ltd	SJI International
D	T
Delphi Singapore Holdings Pte Ltd	Tanglin Trust School Charities Trustees of the Isaac Manasseh Meyer Trust Fund
E	V
Expats Furniture Rental Pte Ltd	Victoria School - Class 1G
H	W
Hilti Far East Pte Ltd Hiro Engineering Pte Ltd	Wen Yong Dragon & Lion Dance Woh Hup (Private) Limited
L	Z
Lee Kim Tah Foundation	Zheng Yi Tan Temple
M	
Mellford Pte Ltd	
N	
Novena Point Pte Ltd	

DONORS (Cont'd)

DONORS OF CASH (INDIVIDUAL)

A	F
Aryana Rai Sia Su Ann, Ms Auw Chor Cheng, Mr Awyong Leong Hee, Mr Azmi Bin Rajis, Mr	Fong Chee Keong, Mr Foo Chuanyi, Mr Foo Jong Kan, Mr Foo Wenying, Ms Ford Teresa, Ms
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Belwit Singh s/o Bhajan Singh, Mr Brother Leong of Katherine Han	Goh Hui Jun Dorothy, Ms Goh Seau Kang, Mr Goh Tian Hwa, Mr
C	H
Celina Hudspeth, Mrs Chan Chien Chi, Dr Chan Chze Meng, Mr Chan Dorothy, Mrs Chan Hock Sen, Mr Chan Kenny, Mr Chan Lay Lee, Ms Chan Qun Jia, Ms Chan Qun Wei, Ms Chay Family Chen Stephen, Mr Chen Ta Hsin, Mr Cheung Chung Yan, Mr & Friends Chew Margaret, Mdm Chia Chee Seng, Mr Chia Ivan, Mr Chia Meng Seng, Mr Chong Mei Kei Maggie, Ms Choo Choon Kiat Dylan, Mr Choo Siew Hoon, Ms Chow Lai Fong, Ms Choy Yoke Chuen, Mr Chua Swee Huat, Mr Chua Valerie, Ms Chung Chun Yee John, Mr CPF Saving of Late Lee Chuan Chooi	Ho Eng Sen, Mr
	I
	Ian Colin Lochhead Ilin Yulia Yonata, Ms In Memory of Late Mdm Leong Lai Kum
	J
	Jennifer Wideberg, Ms Jonathan E Popper, Mr Jyoti Ahuja, Ms Jyoti, Ms
	K
	Khoh Rong Lun, Mr Khoo Kian Sim Kirby, Mr Koh Mengxin, Ms
	L
	Lai Fong Kew, Ms Late Mdm Lim Hui Tiang Lee Guan Huat Ricky, Mr Lee Jin Da Junio, Mr Lee Muay Muay Ruby, Ms Lee Yew Keong David, Mr Lim Bie Luan, Ms Lim Boon Hiang, Ms Lim Chee Wai Jason, Mr
E	
Ee Chai Pau, Mr Estate of Hing Cheng Yew	

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M	S
Marianna Fossick, Ms	Saraswathi Turairas, Ms
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Mok Chee Keong, Mr	See Siok Hwa, Miss
Mong Yu Siang, Mr	Seijiro Hayashi, Mr
	Selvie Jusman, Ms
	Sia Simon Tat Toh, Mr
	Sin Keng Ng, Ms
	Soh Cheow Heng Hendrik @ Su ZhaoXing, Mr
N	T
Neo Kian Chai, Mr	Tan Ah Chwee, Mr
Ng Baoning Ida, Ms	Tan Ah Leong, Mr
Ng Chee Hui Raymond, Mr	Tan Bee Hong, Ms
Ng Hock Hin, Mr	Tan Boon Hai, Mr
Ng Lew King, Mdm	Tan Cheng Guan, Mr
	Tan Chiew Hong, Ms
	Tan Eng Hwa, Mr
	Tan Gee Wai, Ms
	Tan Heng Huay, Mr
	Tan P. L. Phyllis, Ms
	Tan Poh Hiang, Mdm
	Tan Say Kiong, Mr
	Tan Sew Meng, Mrs
	Tan Yeng Koon, Mr
	Tan Yew Lung, Mr
	Tang Hay Ming, Mr
	Tay Boon Yeow, Mr
	Tay Chye Hock, Mr
	Teo Ghim Whatt Peter, Mr
	Teo Ivy, Ms
	Teoh Yi Boon, Mr
	Toh Beng Guan, Mr
	Toh Guat Khin, Ms
	Toi Lai Yong, Ms
O	
Ong Chee Yuan Ricky, Mr	
Ong Chun Keat, Mr	
Ong Deborah, Ms	
Ong Keng Hoe, Mr	
Ong Pei Qin, Ms	
Ong See Beng, Mr	
Ong Shu Ren, Ms	
P	
Pan Amy, Ms	
Puah Si Ying, Ms	

DONORS (Cont'd)

DONORS OF CASH (INDIVIDUAL) (Cont'd)

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W	Yasuhiro Nakayama, Mr
Wong Chee Tat William, Mr	Yee Cheng Siang, Mr
Wong Ji Fu Kenji, Mr	Yoong Bo Min, Mr
Wong Kee Toh, Jimmy, Mr	Yuen Wei Yi Gerard, Mr
Wong Sook Yee, Ms	
Wong Yew Chung, Mr	Z
Wong Yik Shyng Jeremy, Mr	Zhou Yi, Mr
Woon Chong Sheng, Mr	
Woon Chong Wee, Mr	
X	
Xie Zhi Peng, Mr	

DONATIONS IN KIND

A	C
Adeline, Ms	Chua Kim Hong, Mdm
Adrian, Mr	Chuo Adeline, Ms
AETI	Church of St Francis Xavier
Airsearch Technology Pte Ltd	Chye, Mr & Mrs
Amway (S) Pte Ltd	Cleaning Express Pte Ltd
Ang John, Mr & Serene, Ms	CNT Surveillance Pte Ltd
Ang Mio Kio Presbyterian Church	
Ang Teck Kang, Mr	
Angie, Ms	
Annathai, Ms & Subramaniam, Mr	
Anonymous	
Aptiv	
Aptsys Technology Solutions Pte Ltd	
Asha Priya, Ms	
B	D
Baey Henry, Mr	Daniel, Mr
Beh Henry, Mr	Day Plus Food Pte Ltd
Beron, Mr	Delphi Technologies
Bharti Shah, Ms	Dolf Allan Don Jean
Boon Hiang Lim, Mr	Don, Mr & Jean, Ms
Buddhist Temple (Boon Keng)	Dynasty Travel
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Chai David, Mr	Edmond, Mr & Nancy, Ms
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Cheam Gek Hiang, Mr	
Chen Su Lan Methodist Children's Home	
Chia Beng Huat & Family	
Chiang Meng Choon, Mr	
Chin Kok, Mr (Workers' Party)	
Chin Nam Heng Pte Ltd	
Choo Jeffrey, Mr	
Choon Yong Mei, Ms, Yvonne Zhuang, Ms	
Chor, Mr	
Chow Ah Kum, Mdm	
Chris, Mr	
Chua Joe, Mr	
	F
	Far East Organisation
	Foo Roger, Mr
	Food from the Heart
	Friends of Tan Heng Huay
	Friends of Universal Compassion
	G
	Garden Works Pte Ltd
	Gary, Mr
	Goh Bernardette, Ms
	Goh Hong Seng, Mr, Phoon Boo Lock, Mr & Low Ah Mui, Ms
	Golden Future
	Goo Helen, Mr & Friends
	Group of Friends

DONORS (Cont'd)

DONATIONS IN KIND (Cont'd)

H	L
Hilti Far East Pte Ltd	Lee Daniel, Mr
Hing Siong Chen, Mr	Lee Seet Khiang, Mr
Ho Siow Ling, Ms	Lee Seet Khiang, Mr & Chit Cheng Ying, Ms
Hong Hup Pte Ltd	Lee Yuki, Ms
Hsu Laura, Ms	Lee, Mr
	Leena Rajan, Ms
I	Leong Joseph, Mr
iCreate 3D LLP	Leong Rosalyn, Dr
Imperial Treasure Restaurant Group Pte Ltd	Lien Adrian, Mr
In Kind Direct (Singapore) Ltd	Lien Kim Seng Alfred, Mr
Isaac, Mr & Koh Ben, Mr	Liew Jean, Ms
	Lim Adrian, Mr, Tan Summer, Ms & Ong Nathan, Mr
J	Lim Bee Meng Elaine, Ms
Jane, Ms & Stella, Ms	Lim Beng Poh Jimmy, Mr & Gan Gwo Min, Ms
Janet, Ms	Lim Brenda, Ms & Ng William, Mr
Josephine Rankine, Ms	Lim C.S., Mr
	Lim Gina, Ms
K	Lim Jasmin, Ms
Kaelem, Mr & Emma, Ms	Lim Kim Huat, Mr
Kang Pam, Ms	Lim Roland, Mr
Kang Ricky, Mr	Lin Kim Gek, Ms
Kaplan Learning Institute Pte Ltd	Liu Johnny, Mr
Karen, Ms & Lim Boon Hiang, Ms	Lodge St Patrick & Lion of Erin
Karty, Ms & Wendy, Ms	Loh Boon Kwang, Dr
Kaye, Ms, Paul, Mr & Kris, Ms	Loo Monica, Ms
Keh, Ms	Loo Wendy, Ms
Keng Soon, Mr	Low Jean, Mrs
Khng Serene, Ms	
Khoo Ah Hock, Mr	M
Kim Heng HongKong Roast Meat	Madeline Longstaff, Ms
Ko Maisie, Mrs	Minds Shop
Koh Leng Leng, Ms	MUIS
Kua Chee Eng, Mr	Mustafa, Mr
Kwee Karen, Ms	
L	N
Late Latiff relatives	Neo Beng Kiong, Mr
Late Osland Bin Othman	Neo, Mr
Law Bee Khim, Ms	Ng Clement, Mr
	Ng David, Mr
	Ng Jean, Ms

DONORS (Cont'd)

DONATIONS IN KIND (Cont'd)

N	S
Ng Siew Mun, Mrs Novena Church (Sowers Group)	Soon Jenny, Dr Soong Yew Fai, Ms Sowers Group SPD Spectra-Teknik (S) Pte Ltd Sri Raagavendra, Mr Stella, Ms
O	T
Office for Young People Ong Bernard, Mr & Ong Pei Qin Ong Nick Family Ong, Mdm Ow Pou Oi, Mdm	Tan Ah Bak, Mr Tan Ah Cheok, Ms Tan Bee Hong, Ms Tan Geraldine, Ms Tan Jean, Ms Tan Kim Hua Jean, Ms Tan Puay Hwa, Ms Tan Raymond, Mr Tan Violet, Ms Tan Yok Lan, Ms Tay Sian Hui, Mr Tay Simon, Mr Teo Benny, Mr & Family Tey Go Sherng Auntie The Boys' Brigade Thia Sally, Mrs Ting Lester, Mr Ting Lester, Mr & Yip Simon, Mr Toh Alan, Mr Toh Joan, Ms & Family Toh Mun Heng, Mr Tony, Mr & Friends Too Helen, Ms
P	U
Peggy, Ms & Family Peh Jun Wei, Mr Perera Vincent, Mr Private Enterprise Privilege Enterprise Group Holdings Pte Ltd	United Nails Supply Pte Ltd
R	V
Rumi, Mr & Family	Ven Thich Thien My & Sen Vang Group Vijay, Mr Vipul Sikka, Mr Vithigen, Ms
S	
Seah Guo Jin James, Mr Seck Sian Hui, Ms Seet Janet, Ms Serangoon Garden Secondary School Serene, Ms & Ang John, Mr Sharene, Ms Shiok Farm Sho Felicia, Ms Show Goon Yean, Mr Sim Alice, Ms & Friends Sim Calvin, Mr & Luo Agnes, Ms Sim Suay Tin Tina, Ms Sim Tina, Ms Singapore Buddhist Lodge Singapore Chinese Orchestra Co Ltd Singapore Police Force (Ang Mo Kio Div) Soh Bee Hong, Ms Soh Beng Siang, Mr Soh Beng Siong, Mr Soh, Mr	

DONORS (Cont'd)

DONATIONS IN KIND (Cont'd)

V	Z
Volunteers of Appsolutely Masterclub	Zhenping, Mr & Family
W	Others
Wee Family	地府宮
Wenyong Dragon & Lion Dance	
Wong Deanna, Ms & Friends	
Wong Kee Eng, Mdm	
Workers' Party	
Y	
Yago Services Pte Ltd	
Yang Khai, Mr	
Yeo Sydey, Ms & Spouse	
Yew Lee Coffee & Tea Pte Ltd	
Yoon Stephanye, Ms	
Yu Chou Chuen, Mr	
Yuki, Ms	
YV30 Group	

GOVERNANCE

Council of Governance Meeting Attendance

	Board Member	Designation FY19/20	ATTENDANCE* FY19/20
1	Mrs Chan Chooi Ling, PBM	Chairman	6/6
2	Mrs Judy Chok (Mdm Ng Sen Loo)	Vice-Chairman (w.e.f 1 April 2019)	5/6
3	Ms Sheila Lim	Honorary Secretary	4/6
4	Mr Ong Chong Hock (till 30/9/2019)	Honorary Treasurer	3/6
5	Mr Chung Chun Yee John (wef 30/9/2019)	Honorary Treasurer	3/6
6	Mr Ramani Muniyandi	Honorary Legal Adviser	3/6
7	Mrs Grace Chan (Mdm Loh Yoke Lean)	Member	4/6
8	Mr David Klingensmith (wef 30/9/2019)	Member	3/6
9	Mr Kong Yong Yeo	Member	6/6
10	Dr Jenny Lee Soon (Mdm Lee Sin Neo)	Member	4/6
11	Mrs Vivien Loh (Mdm Eng Qui Lan@Ng Kwee Lan)	Member	2/6
12	Mrs Ng Siew Mun	Member	2/6
13	Mr Saw Jin Hong	Member	1/6
14	Mrs Sally Thia	Member	1/6
15	Ms Lim Bie Luan Bernadette	Member	6/6

*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 2019 to March 2020

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?		Yes	

GOVERNANCE (Cont'd)

Governance Evaluation Checklist for the period April 2019 to March 2020 (Cont'd)

S/No.	Remarks: (skip item 9 if "No")	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 2019 to March 2020 (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 2019 to March 2020 (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	

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The Singapore Cheshire Home
Registration Number: 195700160W

(Limited by Guarantee and not having a Share Capital)

Annual Report
Year ended 31 March 2020

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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 2020.

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 2019 to 31 March 2020 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 FS28 are drawn up so as to give a true and fair view of the financial position of the Home as at 31 March 2020 and the financial activities, 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
Mrs. Judy Chok (Mdm Ng Sen Loo)
Ms. Sheila Lim Siok Keng
Mr Chung Chun Yee John
Mr. Ramani Muniyandi
Mrs. Grace Chan (Mdm Loh Yoke Lean)
Ms Sally Kang Ann Suat
Mr David Klingensmith
Mr. Kong Yong Yeo
Ms. Lim Bie Luan Bernadette
Mrs Vivien Loh (Mdm Eng Qui Lan @ Ng Kwee Lan)
Mrs Ng Siew Mun
Mr Saw Jin Hong
Dr Jenny Soon (Mdm Lee Sin Neo)

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 Chung Chun Yee John
Governor

20 August 2020



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

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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 2020, 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 FS28.

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"), Singapore Financial Reporting Standards ("FRSs") so as to give a true and fair view of the financial position of the Home as at 31 March 2020 and of the financial activities, 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 governors' statement prior to the date of this auditors' report.

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



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

Responsibilities of management and 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
20 August 2020

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Statement of financial position
As at 31 March 2020

	Note	2020 \$	2019 \$
Assets			
Property, plant and equipment	4	1,946,356	2,403,413
Non-current asset		<u>1,946,356</u>	<u>2,403,413</u>
Quoted investment	5	524,111	680,097
Other receivables	6	158,995	67,454
Fixed deposits	7	9,787,350	8,375,000
Cash and cash equivalents	8	552,822	1,278,121
Current assets		<u>11,023,278</u>	<u>10,400,672</u>
Total assets		<u>12,969,634</u>	<u>12,804,085</u>
Restricted Funds			
Building Fund	9	1,818,894	1,718,894
Tanah Merah Hydroponics Fund	10	6,202	7,690
Designated Project Fund	11	185,138	188,416
Programme Development Fund	12	319,864	326,419
Community Silver Trust	13	1,063,373	1,230,434
Programme Fund	14	8,332,708	8,209,313
		<u>11,726,179</u>	<u>11,681,166</u>
Unrestricted Funds			
Exigency Fund	15	71,022	67,689
Fair value reserve		(67,646)	132,273
General Fund	16	799,808	655,627
		<u>803,184</u>	<u>855,589</u>
Total funds		<u>12,529,363</u>	<u>12,536,755</u>
Liabilities			
Other payables and accruals	17	440,271	267,330
Current liabilities/Total liabilities		<u>440,271</u>	<u>267,330</u>
Total funds and liabilities		<u>12,969,634</u>	<u>12,804,085</u>

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

Statement of financial activities
Year ended 31 March 2020

	Building Fund \$	Tanah Merah Hydroponics Fund \$	Designated Project Fund \$	Programme Development Fund \$	Community Silver Trust Fund \$	Programme Fund \$	Total Restricted Fund \$
Incoming resources							
Government subvention	—	—	—	—	—	1,708,873	1,708,873
Funding from Tote Board Social Service Fund	—	—	—	—	—	516,755	516,755
Matching Grant	—	—	—	—	—	—	—
Designated donations	100,000	—	66,423	—	—	—	166,423
Programme Fees	—	—	—	—	—	209,250	209,250
Tax deductible donations	—	—	—	—	—	162,992	162,992
Non-tax deductible donations	—	—	—	—	—	295,857	295,857
Client transport subsidy	—	—	—	—	—	21,968	21,968
Miscellaneous income	—	170	—	—	—	14,568	14,738
Total incoming resources	100,000	170	66,423	—	—	2,930,263	3,096,856
Resources expended							
Staff costs	—	—	(1,300)	—	(93,345)	(1,840,445)	(1,935,090)
Other expenses	—	(1,658)	(37,760)	(6,555)	(13,900)	(1,056,880)	(1,116,753)
Total resources expended	—	(1,658)	(39,060)	(6,555)	(107,245)	(2,897,325)	(3,051,843)
Net incoming/(outgoing) resources before capital expenditure and change in fair value of the financial assets							
	100,000	(1,488)	27,363	(6,555)	(107,245)	32,938	45,013

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

Statement of financial activities (cont'd)
Year ended 31 March 2020

	Exigency Fund \$	Fair Value Reserve \$	General Fund \$	Total Unrestricted Fund \$	Total Funds 2020 \$	Total Funds 2019 \$
Incoming resources						
Government subvention	-	-	-	-	1,708,873	1,611,682
Funding from Tote Board Social Service Fund	-	-	-	-	516,755	127,972
Matching Grant	-	-	-	-	-	1,327,276
Designated donations	-	-	-	-	166,423	39,040
Programme Fees	-	-	-	-	209,250	203,183
Tax deductible donations	-	-	-	-	162,992	248,883
Non-tax deductible donations	-	-	-	-	347,857	46,545
Client transport subsidy	-	-	52,000	52,000	21,968	23,395
Dividends	-	-	-	-	26,450	42,140
Interest income	-	-	26,450	26,450	63,362	36,140
Miscellaneous income	-	-	63,362	63,362	20,922	32,764
Total incoming resources	3,815	-	2,369	6,184	3,244,852	3,739,020
	3,815	-	144,181	147,996		
Resources expended						
Staff costs	-	-	-	-	(1,935,090)	(1,887,591)
Other expenses	(482)	-	-	(482)	(1,117,235)	(1,371,642)
Total resources expended	(482)	-	-	(482)	(3,052,325)	(3,259,233)
Net incoming/(outgoing) resources before capital expenditure and change in fair value of the financial assets	3,333	-	144,181	147,514	192,527	479,787

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

Statement of financial activities (cont'd)
Year ended 31 March 2020

	Building Fund \$	Tanah Merah Hydroponics und \$	Designated Project Fund \$	Programme Development Fund \$	Community Silver Trust \$	Programme Fund \$	Total Restricted Fund \$
Net incoming/(outgoing) resources before capital expenditure and change in fair value of the financial assets	100,000	(1,488)	27,363 (30,641)	(6,555)	(107,245) (59,816)	32,938 90,457	45,013 —
Capital expenditure	—	—	—	—	—	—	—
Other comprehensive income that would be reclassified to profit or loss in the future							
Change in fair value of financial asset carried at fair value through other comprehensive income ("FVOCI")	—	—	—	—	—	—	—
Net incoming/(outgoing) resources for the year	100,000	(1,488)	(3,278)	(6,555)	(167,061)	123,395	45,013
Total funds as at 1 April 2019	1,718,894	7,690	188,416	326,419	1,230,434	8,209,313	11,681,166
Total funds as at 31 March 2020	1,818,894	6,202	185,138	319,864	1,063,373	8,332,708	11,726,179

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

Statement of financial activities (cont'd)
Year ended 31 March 2020

	Exigency Fund \$	Fair value reserve \$	General Fund \$	Total Unrestricted Fund \$	Total Funds 2020 \$	Total Funds 2019 \$
Net incoming/(outgoing) resources before capital expenditure and change in fair value of the financial assets	3,333	—	144,181	147,514	192,527	479,787

Other comprehensive income that would be reclassified to profit or loss in the future

Change in fair value of financial asset carried at fair value through other comprehensive income ("FVOCI")

	—	(199,919)	—	(199,919)	(199,919)	(77,948)
Net incoming/(outgoing) resources for the year	3,333	(199,919)	144,181	(52,405)	(7,392)	401,839
Total funds as at 1 April 2019	67,689	132,273	655,627	855,589	12,536,755	12,134,916
Total funds as at 31 March 2020	71,022	(67,646)	799,808	803,184	12,529,363	12,536,755

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

Statement of cash flows
Year ended 31 March 2020

	Note	2020 \$	2019 \$
Cash flows from operating activities			
Net incoming resources		192,527	479,787
Adjustments for:			
Depreciation of property, plant and equipment		547,514	764,506
Dividend income*		(26,450)	(42,140)
Interest income		(63,362)	(36,140)
		<u>650,229</u>	<u>1,166,013</u>
Changes in:			
- Other receivables		(91,687)	56,738
- Other payables and accruals		172,941	91,734
Net cash from operating activities		<u>731,483</u>	<u>1,314,485</u>
Cash flows from investing activities			
Changes in fixed deposits		(1,412,350)	(641,931)
Interest received		46,025	33,129
Purchase of property, plant and equipment		(90,457)	(59,169)
Net cash used in investing activities		<u>(1,456,782)</u>	<u>(667,971)</u>
Net (decrease)/increase in cash and cash equivalents		(725,299)	646,514
Cash and cash equivalents at 1 April		<u>1,278,121</u>	<u>631,607</u>
Cash and cash equivalents at 31 March	7	<u>552,822</u>	<u>1,278,121</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 20 August 2020.

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 18) 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 116 *Leases* has been applied. Changes to significant accounting policies are described in note 2.5.

2.2 Basis of measurement

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

2.3 Functional and presentation currency

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 are no critical judgements in applying accounting policies that have significant effect on the amounts recognised in the financial statements. There are no assumptions and estimation uncertainties that have a significant risk of resulting in a material adjustment within the next financial year.

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, and reports directly to the Board of Governors.

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 observable market data as far as possible. Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

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

If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement (with Level 3 being the lowest).

The 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 is included Note 22.

2.5 Changes in accounting policies

New standards and amendments

The Home has applied the following FRS, amendments to and interpretations of FRS for the first time for the annual period beginning on 1 April 2019:

- FRS 116 *Leases*
- INT FRS 123 *Uncertainty over Income Tax Treatments*
- *Long-term Interests in Associates and Joint Ventures* (Amendments to FRS 28)
- *Prepayment Features with Negative Compensation* (Amendments to FRS 109)
- *Previously Held Interest in a Joint Operation* (Amendments to FRS 103 and 111)
- *Income Tax Consequences of Payments on Financial Instruments Classified as Equity* (Amendments to FRS 12)
- *Borrowing Costs Eligible for Capitalisation* (Amendments to FRS 23)
- *Plan Amendment, Curtailment or Settlement* (Amendments to FRS 19)

The application of these amendments to standards and interpretations does not have a material effect on the financial statements.

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 2.5, 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 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 generally recognised in profit or loss. However, foreign currency differences arising from the translation of equity investment designated as at fair value through other comprehensive income ("FVOCI") are recognised in other comprehensive income.

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

If significant 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 on the date that they are originated. All other financial assets and financial liabilities are initially recognised when 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

On initial recognition, a financial asset is classified as measured at: amortised cost and 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 3.5).

Non-derivative financial assets: Subsequent measurement and gains and losses

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.

Financial assets classified at amortised cost comprise of other receivables, cash and cash equivalents and fixed deposits.

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 of part of the cost of the investment. Other net gains and losses are recognised in OCI and are never reclassified to profit or loss.

Financial assets classified FVOCI comprise of quoted investment.

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 legally enforceable right to set off 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 short-term deposits with maturities of three months or less from the date of acquisition that are subject to an insignificant risk of changes in their fair value, and are used by the Home in the management of its short-term commitments.

3.4 Leases

The Home has applied FRS 116 using the modified retrospective approach and therefore the comparative information has not been restated and continues to be reported under FRS 17 and INT FRS 104. The details of accounting policies under FRS 17 and INT FRS 104 are disclosed separately.

Policy applicable from 1 January 2019

At inception of a contract, the Home assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Home uses the definition of a lease in FRS 116.

This policy is applied to contracts entered into, on or after 1 April 2019.

As a lessee

Short-term leases and leases of low-value assets

The Home has elected not to recognise right-of-use assets and lease liabilities for leases of low-value assets and short-term leases. The Home recognises the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

Policy applicable before 1 January 2019

For contracts entered into before 1 January 2019, the Home determined whether the arrangement was or contained a lease based on the assessment of whether:

- fulfilment of the arrangement was dependent on the use of a specific asset or assets; and
- the arrangement had conveyed a right to use the asset. An arrangement conveyed the right to use the asset if one of the following was met:
 - the purchaser had the ability or right to operate the asset while obtaining or controlling more than an insignificant amount of the output;
 - the purchaser had the ability or right to control physical access to the asset while obtaining or controlling more than an insignificant amount of the output; or
 - facts and circumstances indicated that it was remote that other parties would take more than an insignificant amount of the output, and the price per unit was neither fixed per unit of output nor equal to the current market price per unit of output.

(i) As a lessee

In the comparative period, as a lessee the Home classified leases that transferred substantially all of the risks and rewards of ownership as finance leases. When this was the case, the leased assets were measured initially at an amount equal to the lower of their fair value and the present value of the minimum lease payments. Minimum lease payments were the payments over the lease term that the lessee was required to make, excluding any contingent rent. Subsequent to initial recognition, the assets were accounted for in accordance with the accounting policy applicable to that asset.

Assets held under other leases were classified as operating leases and were not recognised in the Home's statement of financial position. Payments made under operating leases were recognised in profit or loss on a straight-line basis over the term of the lease. Lease incentives received were recognised as an integral part of the total lease expense, over the term of the lease.

3.5 Impairment

Non-derivative financial assets

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 includes 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 debtor 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-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.

3.6 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.

3.7 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 ("CST") 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.

3.8 Government grants

Unconditional government grants are recognised in profit or loss as ‘other income’ when the grant becomes receivable.

Other government grants related to assets are recognised initially as deferred income at fair value when there is reasonable assurance that they will be received and the Home will comply with the conditions associated with the grant. These grants are then recognised in profit or loss as ‘other income’ on a systematic basis over the useful life of the asset. Grants that compensate the Home for expenses incurred are recognised in profit or loss as ‘other income’ on a systematic basis in the same periods in which the expenses are recognised.

3.9 New standards and interpretations not adopted

A number of new standards, interpretations and amendments to standards are effective for annual periods beginning after 1 April 2019 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 not expected to have a significant impact on the Home’s statement of financial position.

- *Amendments to References to Conceptual Framework in FRS Standards*
- *Definition of a Business* (Amendments to FRS 103)
- *Definition of Material* (Amendments to FRS 1 and FRS 8)
- *FRS 117 Insurance Contracts*

4 Property, plant and equipment

	Leasehold property \$	Leasehold improvement \$	Furniture \$	Equipment \$	Motor vehicles \$	Total \$
Cost						
At 1 April 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
Additions	—	—	22,990	67,467	—	90,457
At 31 March 2020	5,305,527	2,055,306	453,552	1,130,711	347,498	9,292,594
Accumulated depreciation						
At 1 April 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
Depreciation charge for the year	265,066	199,141	8,098	71,625	3,584	547,514
At 31 March 2020	4,380,566	1,273,986	409,700	942,851	339,135	7,346,238
Carrying amounts						
At 1 April 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
At 31 March 2020	924,961	781,320	43,852	187,860	8,363	1,946,356

5 Quoted investment

	2020 \$	2019 \$
Equity securities		
At fair value through other comprehensive income ("FVOCI")	524,111	680,097

The investment comprises 65,656 (2019: 61,603) ordinary shares in HSBC Holdings plc, incorporated in the United Kingdom. The shares issued are quoted in the British Pound Sterling ("GBP").

In financial year 2020, the Home recognised the dividend income of \$26,450 (2019: \$42,140).

The Home designated the equity investments as FVOCI because this equity investment represents investment that the Home intends to hold for the long-term for strategic purposes.

No strategic investment was disposed of during 2020, and there were no transfers of any cumulative gain or loss within equity relating to these investments.

6 Other receivables

	2020 \$	2019 \$
Amount due from:		
- National Council of Social Service	660	480
Job Support Scheme ("JSS") grant receivables	99,821	—
Dividend receivable	—	17,483
Deposits	3,885	8,885
Interest receivable	37,077	19,740
Other receivables	15,550	11,368
	156,993	57,956
Prepayments	2,002	9,498
	158,995	67,454

7 Fixed deposits

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

	2020 \$	2019 \$
Accumulated fund	7,912,395	6,600,045
Building Fund	1,814,955	1,714,955
Exigency Fund	60,000	60,000
	9,787,350	8,375,000

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:

	2020	2019
	%	%
Fixed deposits with financial institutions	<u>0.15 – 1.85</u>	<u>0.10 - 1.80</u>

Interest rates reprice at intervals of three, six, nine and twelve months.

8 Cash and cash equivalents

	2020	2019
	\$	\$
Cash and cash equivalents at end of the year comprise:		
- cash at banks and in hand	<u>552,822</u>	<u>1,278,121</u>

9 Building Fund

The Building Fund represents the balance of funds received under the Home's previous Building Fund Projects, and new specified donations which the Governors intend to utilise for future development.

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.

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:

	2020	2019
	\$	\$
At 1 April	1,230,434	326,362
Matching grant	—	1,327,276
Expenditure	(167,061)	(423,204)
At 31 March	<u>1,063,373</u>	<u>1,230,434</u>

14 Programme Fund

The Programme Funds ending balance of the year is restricted for the operations of the Day Activities Care and Residential Home programme only, for the benefit of its intended clients. In keeping with the funder/donor's intent for the use of monies. The Reserves will not be transferred out of the programme for other 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 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.

17 Other payables and accruals

	2020	2019
	\$	\$
Accrued operating expenses	304,280	237,762
Sundry payables	36,170	29,568
Deferred grant income	99,821	—
	<u>440,271</u>	<u>267,330</u>

18 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.

19 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:

	2020	2019
	\$	\$
Depreciation of property, plant and equipment	(547,514)	(764,506)
Staff costs	(1,935,090)	(1,887,591)
Contributions to defined contribution plans included in staff costs	(164,452)	(163,946)
Dividend income	26,450	42,140
Interest income	63,362	36,140
Expenses relating to leases of low-value assets	2,440	—
Lease expense	<u>—</u>	<u>813</u>

The Home leases a photocopier machine. The lease runs for a period of 5 years. Lease payments are renegotiated every five years to reflect market rentals. The lease is lease of low-value item. The Home has elected not to recognise right-of-use assets and lease liabilities for the lease.

20 Income tax expense

The Home is an approved charity organisation under the Charities Act, Chapter 37 and an Institution of Public Character. The Home is exempted from income tax under Section 13(1) (zm) of the Income Tax Act, Cap. 134.

21 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:

	2020 \$	2019 \$
Salaries and other short-term employee benefits	473,245	461,308
Contributions to defined contribution plans	50,350	51,962
	<u>523,595</u>	<u>513,270</u>

Number of key management in remuneration books:

	2020	2019
\$100,001 - \$200,000	1	1
\$100,000 and below	4	4
	<u>5</u>	<u>5</u>

22 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 2020 \$	Loss allowance 2020 \$	Gross 2019 \$	Loss allowance 2019 \$
Not past due	141,442	—	46,758	—
Past due	15,551	—	11,198	—
	<u>156,993</u>	<u>—</u>	<u>57,956</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 have 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. The Home's equity investment is listed on the London Stock Exchange. For such investment classified as FVOCI, a 10% increase in the share price of the equity investment at the reporting date would have increased the Home's funds by \$52,411 (2019: \$68,010); an equal change in the opposite direction would have decreased the Home's funds by \$52,411 (2019: \$68,010). The analysis is performed on the same basis for 2019 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 British Pound Sterling ("GBP").

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

	2020 GBP \$	2019 GBP \$
Quoted investment	524,111	680,097

Sensitivity analysis

A 10% strengthening of the Singapore dollar, as indicated below, against the GBP 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 2019, albeit that the reasonably possible foreign exchange rate variances were different, as indicated below:

	2020 Funds \$	2019 Funds \$
GBP	(52,411)	(68,010)

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 \$
2020					
Financial assets measured at fair value					
Quoted investment	—	524,111	—	524,111	524,111
Financial assets not measured at fair value					
Other receivables*	156,993	—	—	156,993	
Fixed deposits	9,787,350	—	—	9,787,350	
Cash and cash equivalents	552,822	—	—	552,822	
	<u>10,497,165</u>	<u>—</u>	<u>—</u>	<u>10,497,165</u>	
Financial liabilities not measured at fair value					
Other payables and accruals	—	—	(440,271)	(440,271)	
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)	

* 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, fixed deposits 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:

