

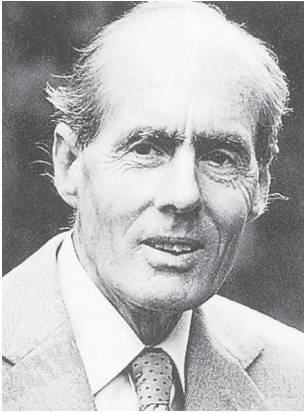
# **THE SINGAPORE CHESHIRE HOME**

**63<sup>RD</sup> ANNUAL REPORT**

**FOR YEAR ENDED 31 MARCH 2021**



## 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

<b>Chairman</b>	Mrs Chan Chooi Ling, PBM <i>joined 25/4/1960, Retiree</i>
<b>Vice-Chairman</b>	Mrs Judy Chok (Mdm Ng Sen Loo) <i>till 28/9/2020</i> <i>joined 13/06/1990, Retiree</i>
<b>Vice-Chairman cum Honorary Legal Adviser</b>	Mr Ramani Muniyandi <i>(wef 28/9/20)</i> <i>joined 29/10/2015, Lawyer</i>
<b>Honorary Secretary</b>	Ms Sheila Lim <i>joined 1/11/2010, Arbitrator</i>
<b>Honorary Treasurer</b>	Mr Chung Chun Yee John <i>joined 18/2/2019</i> <i>Consultant</i>
<b>Members</b>	Mr Kong Yong Yeo <i>joined 10/05/1983,</i> <i>Executive Director</i> <i>&amp; Chief Operating Officer</i>
	Mr David Klingensmith <i>joined 18/5/2017</i> <i>Consultant</i>
	Dr Jenny Lee Soon (Mdm Lee Sin Neo) <i>joined 13/06/1990,</i> <i>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>

<b>Members</b>	Ms Chen Yew Nah <i>(wef 11/5/2021)</i> <i>Joined 6/4/2015, Retiree</i>
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## 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

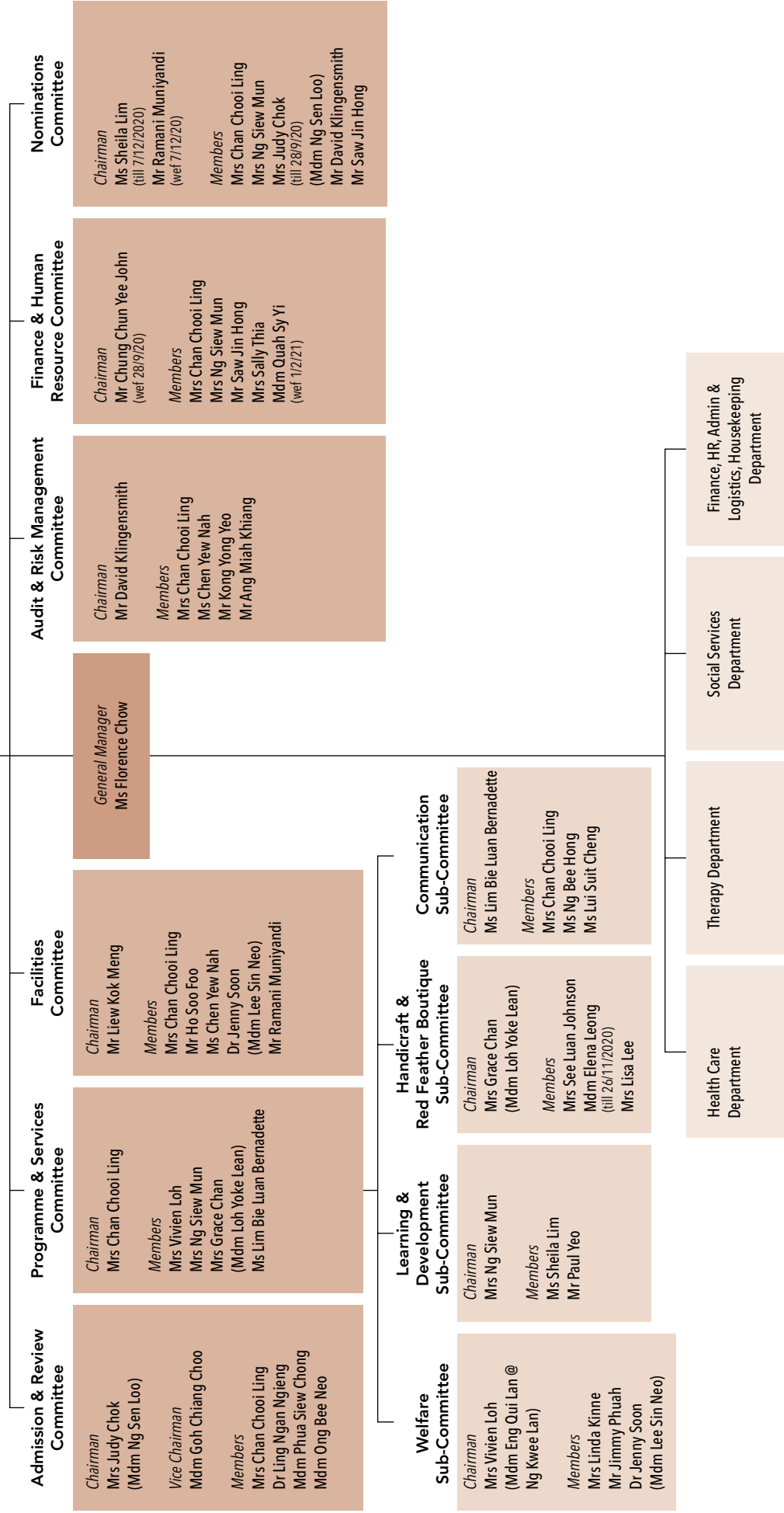
Mrs Magdalin Cheong  
*MPH (Nutrition), PG Dip (Healthcare Mgt & Leadership), Dip*  
*Dietetics (UK)*

### Honorary Urologist

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

# ORGANISATION STRUCTURE

## COUNCIL OF GOVERNORS



# CHAIRMAN'S MESSAGE

## FOR THE YEAR ENDED 31 MARCH 2021



I am pleased that all residents, clients and staff are safe from COVID-19 thanks to the cooperation from all especially the hard work of the staff while vaccination for all is in progress. While the pandemic is raging, the Home is blessed with many devoted supporters, some of whom waited silently in the background, ready to help when called upon or when the situation allowed them to safely do so. These are our Board members and volunteers.

COVID-19 has changed the way we run our Home and we have adapted well in the new normal. Residents no longer resisted when asked to be isolated whenever there was a need. Their freedom of movement in the community has been curtailed and they now spend most of the time at Home. With restrictions on visitations, social life at Home is severely impacted with no volunteers at times or at best limited volunteers. Although some volunteers managed to engage our residents via Zoom in some online activities, this was a far cry from the hive of activities involving teams of volunteers the Home used to have. Nevertheless, we understand that it is in the interest of everyone that we have to

observe precautionary measures and hope for less stringent measures ahead when the situation improves. I am glad that the residents looked forward to and enjoyed the weekly "Music Specials" and "Movie Specials" organised by the staff.

Discussion on the Home Expansion Project has resumed but there are concerns on how the higher manpower and construction costs resulting from the pandemic would impact our plans moving forward. Our requirements also need to be reviewed in view of the Covid-19 situation especially the need for additional space to comply with safe distancing measures in the new normal.

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 and all staff for their care and commitment to the well-being of our beneficiaries.

Finally, a very big thank you to our retired Chief Nursing Officer, Sister Elizabeth Jacques and Nursing Officer Sister Tan Lian Eng who served the Home with great love and care for the past 34 years and 20 years, respectively. Wishing both Sister Jacques and Sister Tan a "Happy Retirement and Good Health"!

*Chan Choo Ling*

Mrs Chan Choo Ling PBM

**Chairman**  
**Council of Governors**

# GENERAL MANAGER'S REPORT

## FOR THE YEAR ENDED 31 MARCH 2021

Living with COVID-19 pandemic, the past one year was filled with anxiety and worries as we remain vigilant. We adapted and learnt to live with a new normal that includes regular surveillance swab testing, zone segregation of residents, virtual visits, online games, and Zoom meetings. When volunteers were not allowed into the Home's premises, we engaged each other virtually. For most of 2020, the suspension of in-person social and recreational activities involving our dedicated team of regular volunteers which the Home has come to rely on, put a strain on the staff who had to step in to engage the residents in alternative activities that are stimulating but safe. During the course of the year, the residents and staff persevered with the discomfort of regular swabbing while being kept on tenterhooks while awaiting test results. Receiving negative test results certainly brought great relief. Residents and staff were co-operative and complied with all necessary safety measures.

In the roll-out of the nation-wide vaccination programme, we were prioritised to receive the vaccinations ahead of the rest of the population. On-site vaccinations were carried out with the coordinated assistance of SGEnable. About 85% of residents and staff who did not have contraindications to the vaccine had the first dose of Pfizer-Biontech COVID-19 vaccine on 19 February 2021 administered by the Health Promotion Board Mobile Team and the second dose on 12 March 2021 was administered by SATA Medical Team. Other than a few who suffered some common mild side effects, the vaccination was well received by the rest. For the remaining residents and staff, we arranged for further assessment at the polyclinic on their suitability for vaccination. As vaccination is voluntary, family members of two residents withheld consent for their vaccination. One of them wanted to monitor the situation for a longer period while the other declined due to his medical condition.

Another routine was the monthly audits by the Ministry of Social and Family Development (MSF) to ensure compliance of safe management measures -wearing masks, cleanliness of premises, health checks and proper documentation. All staff were trained in N95 mask-fitting. In addition, all residents and stay-in staff were issued TraceTogether tokens to facilitate contact tracing. MSF and NCSS (National Council for Social Services) updated us with advisories and conducted virtual engagement sessions. This included a session with Minister Desmond Lee on 28 April 2020, where he shared with us the added measures that MSF implemented to bring down the number of transmitted cases. The tightened measures included sequestering some staff in the Home and arranging external accommodation for others during the Circuit Breaker. Minister Desmond Lee extended his appreciation via email to all staff of MSF Homes for their hard work and personal sacrifice to protect the vulnerable and all staff were very pleased to receive a goodie bag from him.

When the COVID-19 situation improved last December, residents were excited and happy to resume their outings. To keep such outings safe, residents were educated on safe management measures and to minimise their activities in the community such as avoiding crowded places and limiting the size of their social bubble.

In Phase 2 of the pandemic, the working residents resumed work and some volunteer-led activities restarted with safe management measures in place such as limiting ten volunteers at any one point in time. Sadly, all outings and volunteer-led activities came to a halt again when the situation worsened with the recent implementation of Phase 2 (Heightened Alert). Likewise, restrictions were imposed on visitation and replaced with virtual meetings for our residents with their families, friends and volunteers.

For the first time in years, our residents missed the Lion Dance in 2021, that was faithfully sponsored by Ehgine Room Pte Ltd in previous Lunar New Years. They however, kindly gifted our residents with ang paws and goodie bags. And there were many other generous volunteers, sponsors and supporters such as Far East Organisation who sponsored meals on

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## GENERAL MANAGER'S REPORT (Cont'd)

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a monthly basis and regular supply of bread from Imperial Treasure and Willing Hearts. We are truly grateful to all who remembered us during this difficult time and look forward to resuming our normal lives again and reconnect with all our volunteers as much as possible.

Managing staff attrition proved to be a challenge with border restrictions hindering recruitment of foreign health care personnel to replace those who had resigned. As an interim solution, we engaged the services of locums to alleviate our manpower crunch. Nonetheless, existing staff stepped up to ensure residents and clients continued to receive therapy and enjoy social and recreational activities with precautionary measures in place. All the residents benefitted from our holistic care by our team of professional staff comprising nurses, physiotherapist, occupational therapist, social workers, dietician, speech therapist and psychologist, not forgetting our nursing aides, therapy aides and other support staff who attended to their activities of daily living.

Our Chief Nursing Officer, Sister Elizabeth Jacques and Nursing Officer Sister Tan Lian Eng retired after serving 34 years and 20 years, respectively. The Home deeply appreciated the dedicated and valuable contributions by both Nursing Officers. The Home, especially the residents, will miss Sister Jacques and Sister Tan who looked after their health and well-being with much love and tender loving care. We wish Sister Jacques and Sister Tan a very happy retirement and good health! With a new team of Nursing Officers to oversee the Health Care Department we look forward to their dedication in caring for our residents.

The Day Care programme was temporarily suspended during Circuit Breaker with resumption on 1 July 2020, serving an average of only six clients a day, half of the pre-pandemic attendance. Some of the caregivers preferred to keep their loved ones at home until the pandemic improves. Our Social Worker however, contact the caregivers regularly, to keep abreast of the well-being of these day care clients at home.

Thanks to increased income from government grants, various assistance programmes, subsidies and donations-in-cash, the Home's financial position remained healthy. The Home's other operating expenses such as medical supplies would have been higher if not for donations from supporters such as Temasek Foundation Cares and individual well-wishers. We are deeply appreciative of all the kindness and generosity from our donors, sponsors and well-wishers who remembered our needs and continued to be supportive in this crisis.

During the past one year, the pandemic has taught us tolerance, tenacity and resilience while we adapt to the new normal. The residents and staff have been co-operative, understanding and committed to do our best for everyone's safety and health. We are certainly more prepared to do things differently in our care for the vulnerable and optimistic of overcoming challenges that lies ahead.

The staff and I are grateful to the Chairman and the Council of Governors, Committee and Sub-Committee members, community partners, donors, sponsors, volunteers, friends, and beneficiaries for the unstinting support, encouragement, co-operation and contributions in the past year. We would like to take this opportunity to thank and wish all good health.



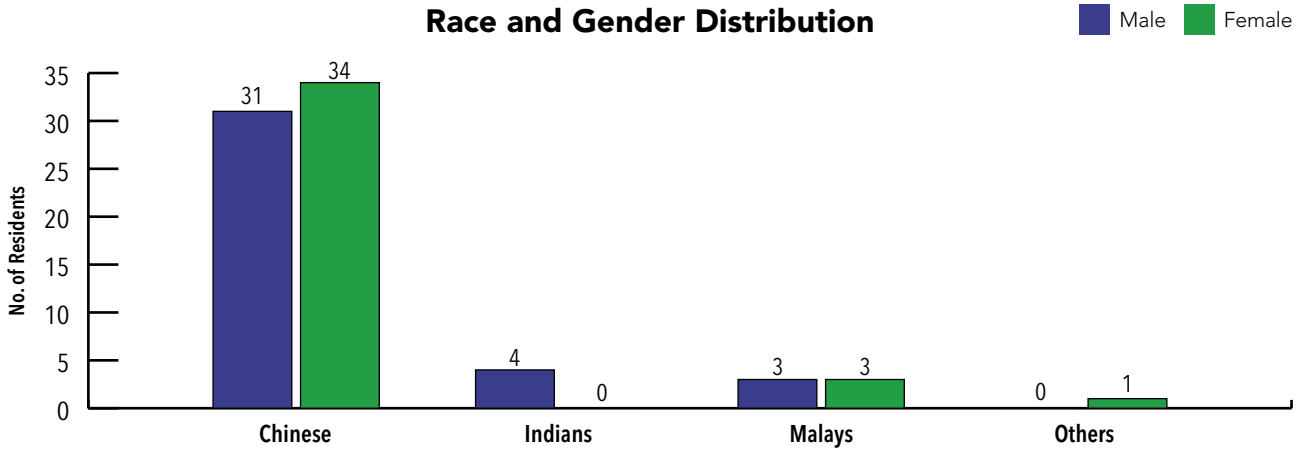
Ms Florence Chow

**General Manager**

# WHO ARE OUR BENEFICIARIES

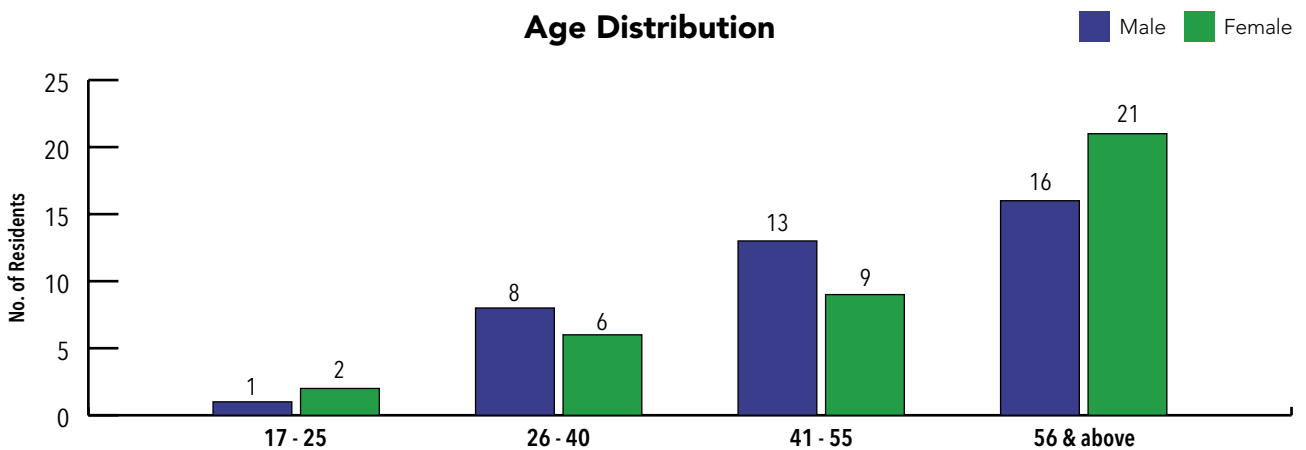
## Population

During the year, 76 residents remained in our care.



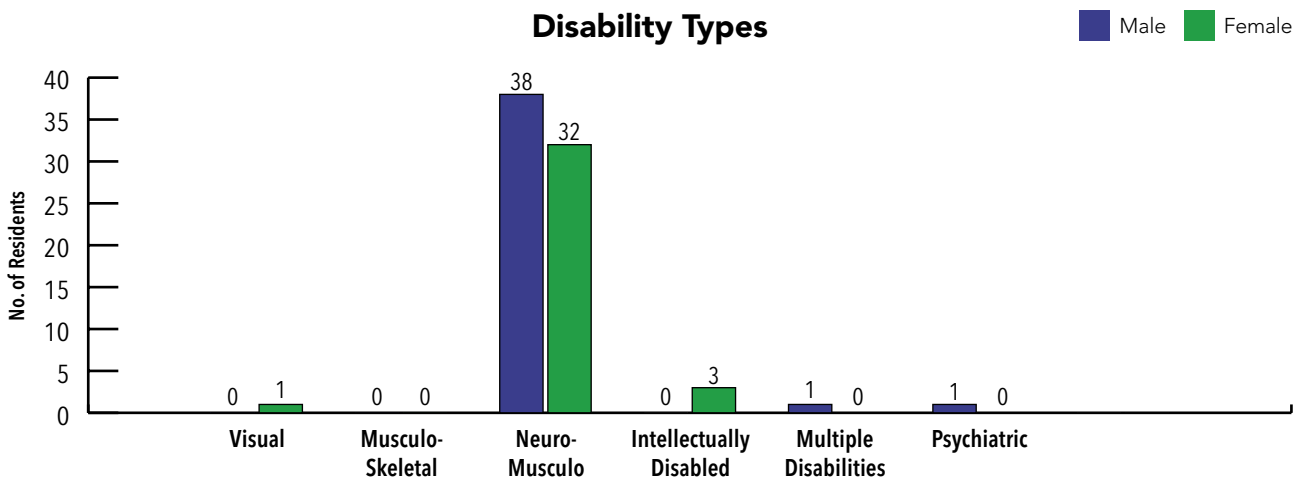
## Age Distribution

Most of our residents' age average 56 years and above.



## 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

Type of Care	Number of Beneficiaries in FY 2020/2021		
	Referrals Received	Admissions	Total Served
Adult Disability Home (ADH)	8	2	79
Adult Disability Home (ADH) Respite Care	2	1	1
Crisis Placement Vulnerable Adult	1	1	1
Day Activity Centre (DAC)	7	5	32

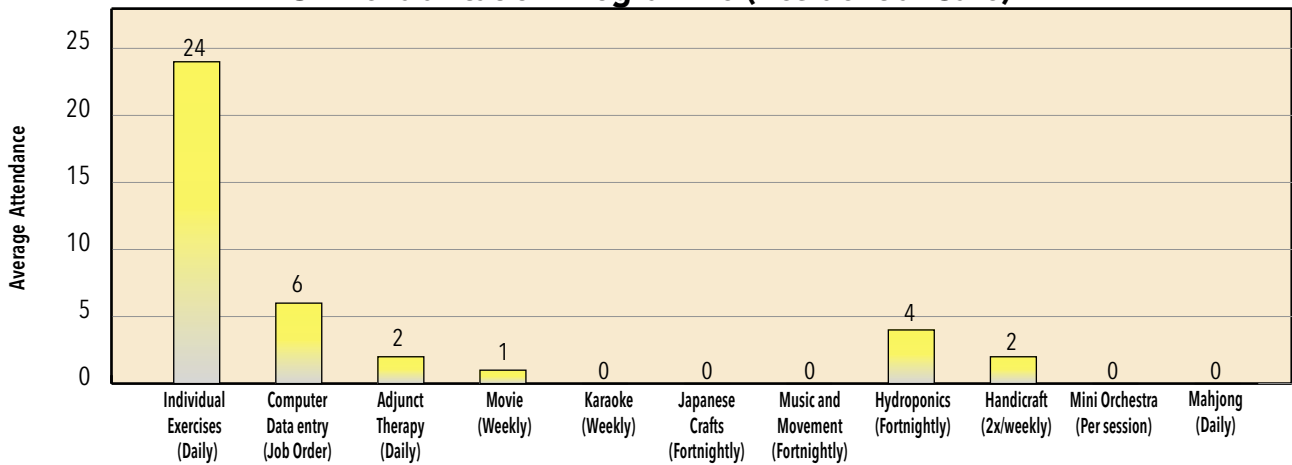
# REHABILITATION SERVICES

We seek to integrate our residents into the natural flow of daily living, while ensuring that their transition into different life phases are planned around their needs. Our rehabilitation programmes are structured to suit residents of various age groups and disability profiles. Our training and intervention strategies focus on developing their capabilities in self-help, community living, socialisation, perceptual-cognitive and motor skills.

## Occupational Therapy (OT) and Physiotherapy (PT) Programmes for Residential Care

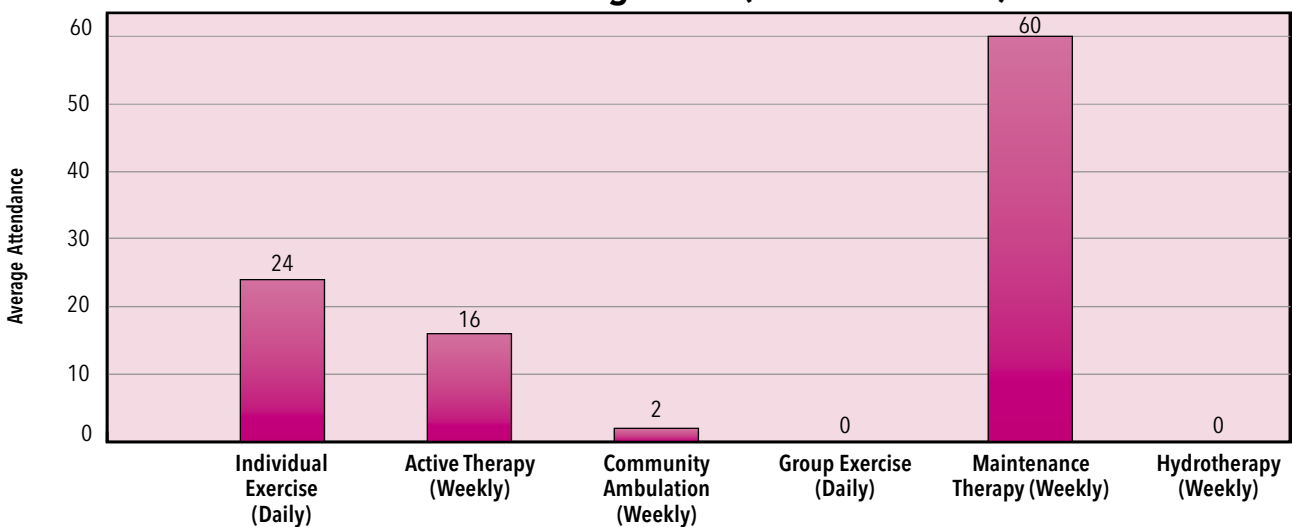
Physiotherapy and occupational therapy are carried out for residents who suffer from impaired motor skills, while sensory activities are included for residents with severe to profound disabilities.

**OT Rehabilitation Programme (Residential Care)**



With the onset of COVID-19 pandemic in November 2019, some of our PT and OT rehabilitation programmes were ceased or modified to adhere to social distancing measures and to reduce cross-infection. Group activities such as karaoke, craft work, and music had to be suspended.

**PT Rehabilitation Programme (Residential Care)**



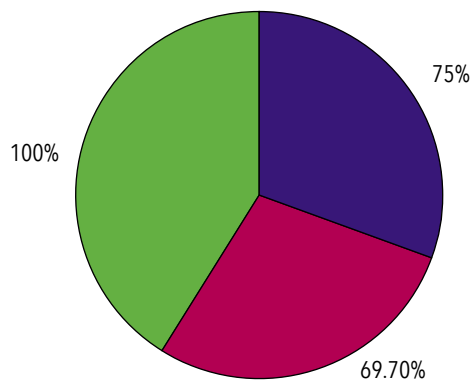
# REHABILITATION SERVICES (Cont'd)

## 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.

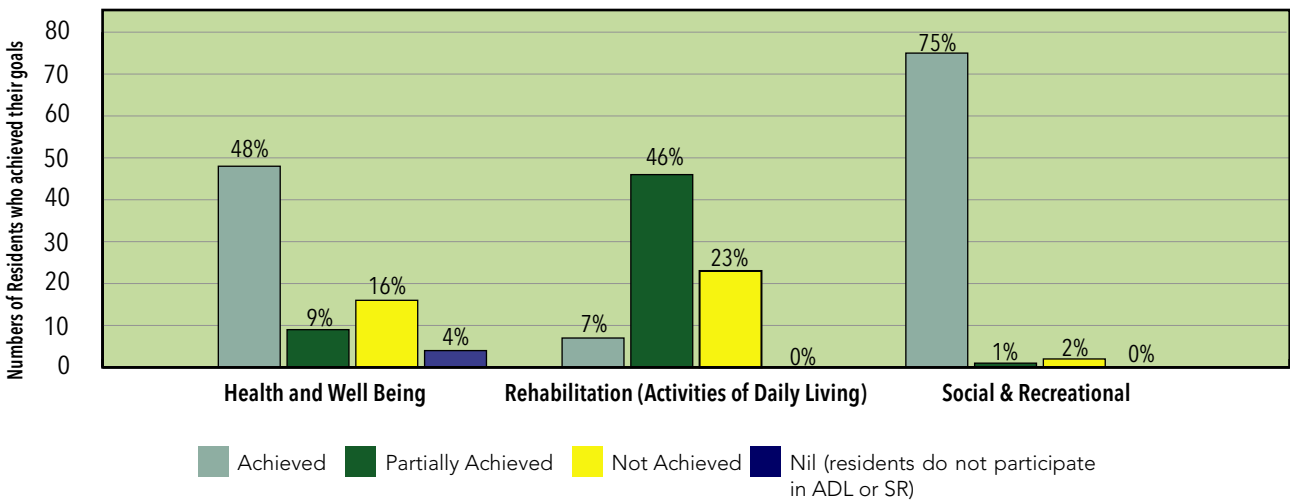
Of the 76 residents who have their individual care plans reviewed, 75% achieved their health and well-being goals, 69.7% achieved their rehabilitation goals and 100% achieved their social goals.

**Individual Care Plan (Residential Care)**  
Percentage of Achievement



■ Health and Well Being ■ Rehabilitation (Activities of Daily Living) ■ Social & Recreational

**Individual Care Plan (Residential Care)**



■ Achieved ■ Partially Achieved ■ Not Achieved ■ Nil (residents do not participate in ADL or SR)

## REHABILITATION SERVICES (Cont'd)



Letto 2 machine designed to mobilise the resident's weak lower limbs



Resident using Life Glider for assisted ambulation



Resident exercising her upper limbs with APT device



Resident ambulating with TA

# REHABILITATION SERVICES (Cont'd)



TA assisting resident to strengthen her arms with dumb bell exercises



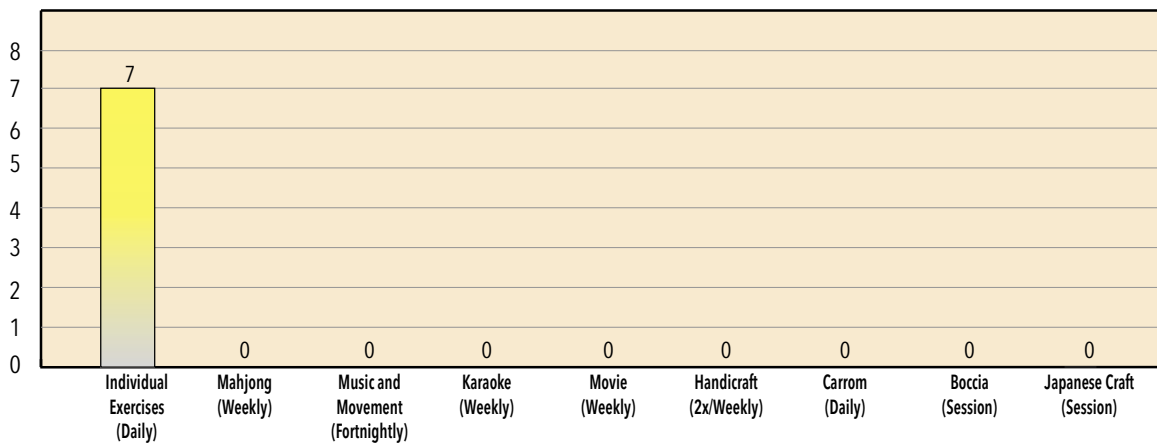
Resident enjoying ambulation with Life Glider

## PT and OT 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. In pre-pandemic time, 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.

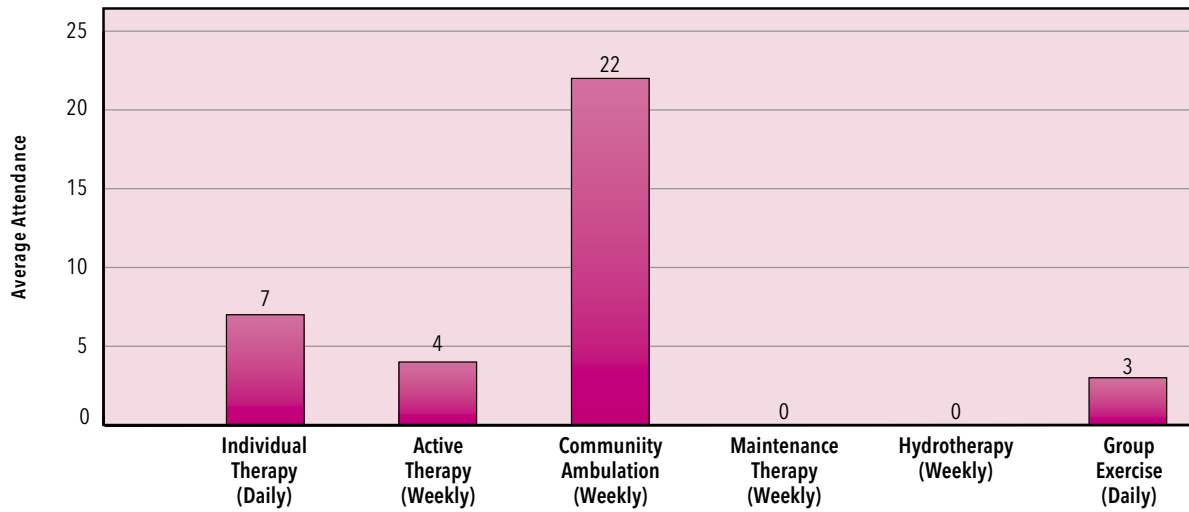
Our Day Care programme was also affected by the pandemic. The family members of clients and care-givers were not keen to attend the daycare programme. Adhering to MSF Advisory, Day Care services was suspended for two months (May-June 2020) to reduce the risks of cross-infection and transmission.

### OT Rehabilitation Programme (Day Care)

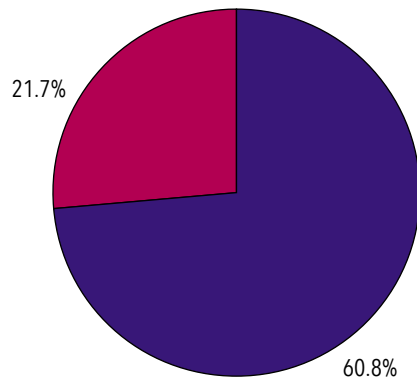


# REHABILITATION SERVICES (Cont'd)

**PT Rehabilitation Programme (Day Care)**

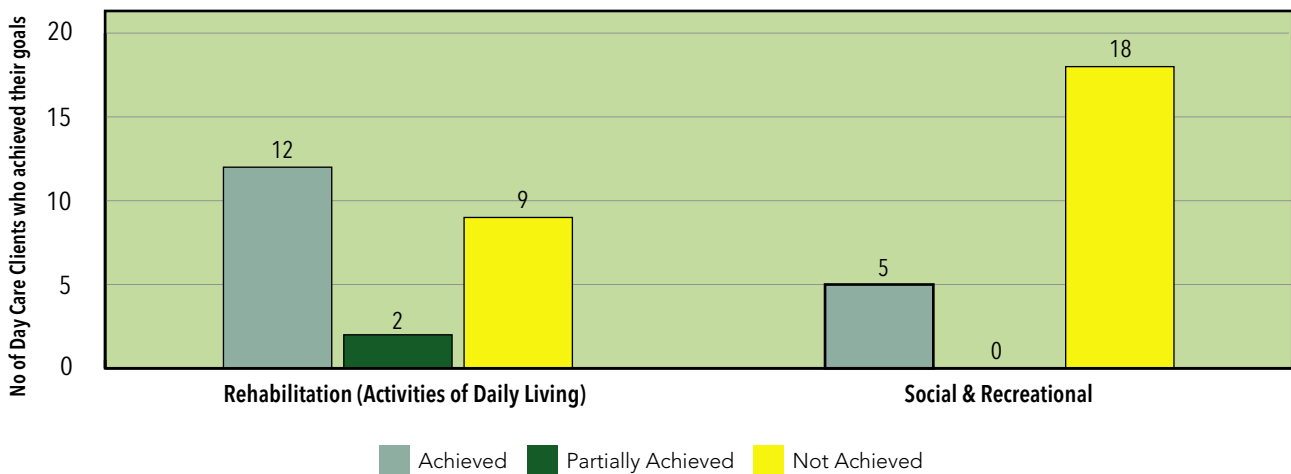


**Individual Care Plan (Day Care)**  
Percentage of Achievement



■ Community Living Skill    ■ Activities of Daily Living

**Individual Care Plan (Day Care)**



Of the 23 clients who have their individual care plans reviewed, 21.7% achieved their Activities of Daily Living goals and 60.8% achieved their goals in Community Living Skill

## REHABILITATION SERVICES (Cont'd)



Day Care client being assisted in ambulation with ceiling hoist



Day Care client exercising upper limbs with Motomed machine



Day Care client using parallel bars for gait training



TA and caregiver assisting Day Care client with ambulation

# SOCIAL SERVICES

The pandemic has without a doubt changed our lifestyle and the Home's day-to-day routine.

To ensure the safety of the residents and minimise intermingling, our staff work in split teams which are further split by zones. The residents are divided into female and male zones.



Signages posted in various areas of the Home to remind all on social distancing



The Home's garden is one of the areas that is split into female and male zones

With the easing of restrictions in June 2020, the Home's residents could receive visitors with precautionary measures in place- SafeEntry, Health/Travel declaration, temperature-taking, wear mask, maintain 1 metre distance etc. Only pre-designated visitors were allowed to enter the Home at any one time and with prior approved appointments.

## SOCIAL SERVICES (Cont'd)



Visitor registration... SafeEntry, Health & Travel declaration, mask etc



Maintain minimum 1 metre distancing during visit



Pre-designated area for visitors



Split zones for clients and residents to avoid intermingling

## SOCIAL SERVICES (Cont'd)

Early on at the outbreak of the pandemic, MSF conducted proactive swab tests for all Adult Disability Homes. As part of this mass testing, the Home's residents and staff were subject to the first round of swab tests in May 2020.



Clinic staff preparing to swab residents and staff in May 2020



Resident and staff undergoing swab tests



"Take deep breaths...relax....." Generally painless other than some discomfort for some.

## SOCIAL SERVICES (Cont'd)

### Singapore General Election 2020

On 10 July 2020, 25 residents exercised their citizen's rights and casted their votes at a nearby polling station. We arranged for the Home's van with designated staff to assist our voters while adhering to safe management measures.



Happy Cheshire Home Voters

### Singapore National Day 2020 Celebration

*"Every year, rain or shine, Singaporeans come together on the 9th of August for the National Day Parade, to celebrate the making of our nation, and renew our commitment to Singapore,"* PM Lee.

On 7 August 2020, the Home celebrated National Day differently from previous years with safe distancing measures in place. In keeping with the National Day spirit, residents enjoyed the screening of a music video of our national anthem and the favourite "Home" song was played. They were happy to receive fun packs, donated by The National Day Parade 2020 Committee.



National Day fun packs brought smiles to residents

## SOCIAL SERVICES (Cont'd)

Despite the challenging time, we continue to run programmes in small groups of no more than ten and for duration not exceeding 60 minutes in accordance with MSF guidelines.



Residents enjoying game of Connector



Residents engrossed with their handicraft in the male zone.



Residents enjoying online Kahoot game on Zoom with ASRJC student.



**Movie day!**  
Sit back and relax.....

## SOCIAL SERVICES (Cont'd)

### Volunteer Programme Management

In the prevailing Covid-19 pandemic, gone are the days where volunteers could simply come to the Home and interact freely with the residents up close and personal and organise activities for them within the Home. Volunteering activities were halted for most of 2020 and disrupted not only the normal way of life but also the normal way of volunteering. The strong support from our many loyal individual and institutional volunteers was severely impacted as a result of pandemic restrictions. We are nonetheless deeply appreciative of the generous time and resources put in by those volunteers to bring joy to our residents albeit in a different way.



*Anderson Serangoon Junior College Interact Club members enjoying online games such as Kahoot and Charades with the residents through Zoom.*

We are heartened to know that some of our ardent supporters overcame physical restrictions to reach out to us in particular Anderson Serangoon Junior College who have been supporting us since 1998 and Air Engineering Technical Institute (AETI) since Telok Paku days in the 1960s. Despite their hectic school schedule and unfamiliarity with using Zoom for volunteering, Anderson Serangoon Junior College Interact Club members planned and initiated virtual games for our residents. To spice up the festive season, AETI came to the Home and delivered festive goodies for the residents and staff. Volunteers from the Air Force Training Command, Republic of Singapore Air Force (RSAF) delighted the residents with an assortment of Chinese New Year goodies and groceries.



*Air Engineering Technical Institute brought grocery, daily necessities and goodies during Christmas and Chinese New Year to spice up the festive season for the Home.*

## SOCIAL SERVICES (Cont'd)

### Volunteer Programme Management

Although the Home was no longer the adopted charity of the State Courts, we were gratified to have their volunteers celebrate Lunar New Year with the residents on 24 February 2021 with an entertainment of songs, dances and game quiz with prizes via Zoom. Besides a sumptuous lunch, the residents received ang pows from Presiding Judge of the State Courts Justice Vincent Hoong and Deputy Presiding Judge of the State Courts Ms Jennifer Marie.



*State Court's visit via ZOOM platform with the celebration of Chinese New Year with sponsor lunch, game prizes, performances, CNY goodies and Hong Bao.*

Some individual volunteers gradually resumed their activities in Phase 3 of the pandemic. During the year, we were grateful for all the volunteers' help for the Home to tide over the unprecedented Covid-19 pandemic.

### Regular Volunteers

During the past year, due to the Covid-19 pandemic, all physical volunteers' activities were suspended during the Circuit Breaker, 7 April – 1 June 2020 and only gradually resumed in Phase 3 from 28 December 2020.

Our regular volunteer activities for the financial year have been drastically reduced. Only a handful of these volunteers as noted in the table below resumed their volunteer activities during the past year. However, this does not mean we have 'lost' our regular volunteers. Based on our past relationship with them, we look forward to resuming volunteer activities with them when the pandemic situation improves and when it is safe to do so.

Name of Organisation/ Individual	Task/Activity
Air Force Training Command: Air Engineering Training Institute (AETI)	<ul style="list-style-type: none"> <li>Distribution of goodie bags to residents.</li> </ul>
Anderson Serangoon Junior College (Interact Club)	<ul style="list-style-type: none"> <li>Resumed interaction with residents through online games via Zoom platform in February – May 2021.</li> </ul>
Mrs Lydia Khoo, Mrs Helene Tan	Art Lessons <ul style="list-style-type: none"> <li>Teach watercolor and oil painting.</li> </ul> Resumed in Mar 2021.
Mrs Grace Chan, Mrs Johnson, Ms Yuki Lee, Mdm Elena Leong, Mrs Cecilia Tan	Handicraft Making/Sale <ul style="list-style-type: none"> <li>Assisted in making handicraft such as sock dolls, towel cupcake, etc.</li> </ul> Resumed in Feb 2021.

## SOCIAL SERVICES (Cont'd)

### Adhoc Volunteers

Our appreciation also extends to the list of various organised groups below who volunteered for meaningful short-term visits, particularly during festive periods or as part of their yearly Community Service Day.

Name of Organisation	Task / Activity	Date
Temasek Holdings Pte Ltd	<ul style="list-style-type: none"> <li>Delivered care packs to residents</li> </ul>	Jun 2020
Serangoon NPC	<ul style="list-style-type: none"> <li>Virtual crime prevention &amp; scam awareness</li> </ul>	Aug 2020
Air Force Training Command: Air Engineering Training Institute (AETI)	<ul style="list-style-type: none"> <li>Delivered festive goodies to residents &amp; staff</li> </ul>	Dec 2020
		Feb 2021
Zion Serangoon Bible Presbyterian Church	<ul style="list-style-type: none"> <li>Delivered goodie bags to residents &amp; staff</li> </ul>	Dec 2020
The Buddhist Lodge	<ul style="list-style-type: none"> <li>Distributed ang pows to residents</li> </ul>	Jan 2021
Ms Lee Lian Peng	<ul style="list-style-type: none"> <li>Distributed ang pows to residents &amp; staff</li> </ul>	Jan 2021
Anderson Serangoon Junior College Interact Club	<ul style="list-style-type: none"> <li>Interaction via Zoom platform &amp; Kahoot online quiz games</li> </ul>	Jan 2021
		Feb 2021
		Mar 2021
State Courts Singapore	<ul style="list-style-type: none"> <li>Sponsored lunch &amp; organised Chinese New Year celebration via Zoom platform &amp; distributed ang pows</li> </ul>	Feb 2021
Ehgin Room Pte Ltd	<ul style="list-style-type: none"> <li>Distributed ang pows &amp; goodie bags</li> </ul>	Feb 2021
Ms Loi Shi Hui	<ul style="list-style-type: none"> <li>Distributed ang pows &amp; sponsored tea</li> </ul>	Feb 2021

## SOCIAL SERVICES (Cont'd)

### 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
Zheng Ping & Family	• KFC chicken	Apr 2020
	• Dinner	Feb 2021
Anonymous	• Ice-cream	Apr 2020
	• Beancurd	
	• Breakfast	
	• Dinner	May 2020
	• Tea	Jun 2020
	• Lunch	Jan 2020
Supporters of Cheshire Home	• Dinner	May 2020
	• Breakfast	
	• Lunch	
	• Dinner	Jun 2020
	• Breakfast	
	• Tea	
	• Tea	Aug 2020
		Sep 2020
		Nov 2020
		Dec 2020
	• Dinner	Dec 2020
Feb 2021		

## SOCIAL SERVICES (Cont'd)

### Sponsored Meals (Cont'd)

Name of Donors/Sponsors	Meal	Date
Mrs Vivien Loh	• Tea	May 2020
		Jun 2020
Mrs Chan Chooi Ling	• Lunch	May 2020
Dawn, Kym & Jean	• Dinner	Jun 2020
Resident Tan Keng Soon's Family	• Tea	Jun 2020
Mr Kenny Chan & Mr Myo Myint	• Tea	Jul 2020
Mr Simon Tay	• Lunch	Jul 2020
		Dec 2020
		Mar 2021
Ms Florence Chow	• Tea	Aug 2020
	• Lunch	Feb 2021
Mr Rooban & Ms Hemavathi	• Lunch	Aug 2020
Ms Sydney Yeo	• Dinner	Aug 2020
Ms Lee Chiew Hong	• Tea	Sep 2020
Mahabodhi Monastery	• Tea	Sep 2020
		Feb 2021
Mr Ong See Beng & Family	• Tea	Sep 2020
Singapore Chef Association & Chef Tony	• Dinner & moon cakes	Sep 2020
Ms Catherine Olsen	• Lunch	Sep 2020
Dr Brian Shegar & Family	• Dinner	Sep 2020

## SOCIAL SERVICES (Cont'd)

### Sponsored Meals (Cont'd)

Name of Donors/Sponsors	Meal	Date
Ms Lee Soh Cheng & Anonymous	• Tea	Sep 2020
		Dec 2020
Mr Lim Chee Meng	• Dinner	Oct 2020
Far East Organisation Pte Ltd	• Dinner	Oct 2020
		Feb 2021
		Mar 2021
A-One Claypot	• Dinner	Oct 2020
		Nov 2020
Ms Marguerite Tan	• Tea	Oct 2020
Ernest & Young Solutions LLP	• Lunch	Dec 2020
Soroptimist Garden City	• Lunch	Dec 2020
Legend Logistics Group	• Breakfast	Dec 2020
Mr Alvin Tan & Friends	• Dinner	Dec 2020
Legend Logistic Group	• Bread, tea, breakfast	Dec 2020
	• Breakfast, tea	Jan 2021
	• Breakfast	Feb 2021
Zion Serangoon Bible Presbyterian Church	• Lunch	Dec 2020
Mr Tan Cheng Guan	• Dinner & cake	Jan 2021
Sri Raagavendra Group	• Lunch	Jan 2021
Makko Teck Neo	• Dinner	Jan 2021

## SOCIAL SERVICES (Cont'd)

### Sponsored Meals (Cont'd)

Name of Donors/Sponsors	Meal	Date
Ms Veron Lee & Ms Lee Chiew Hong	<ul style="list-style-type: none"> <li>Cakes for birthday celebration</li> </ul>	Feb 2021
		Mar 2021
Agnes Goh & Family	<ul style="list-style-type: none"> <li>Dinner</li> </ul>	Feb 2021
Nautical Marine & Engineering Pte Ltd	<ul style="list-style-type: none"> <li>Lunch</li> </ul>	Feb 2021
	<ul style="list-style-type: none"> <li>Dinner</li> </ul>	
Mrs Peggy Tan's Family & Friend	<ul style="list-style-type: none"> <li>Lunch</li> </ul>	Feb 2021
Mr Joseph Wong	<ul style="list-style-type: none"> <li>Dinner</li> </ul>	Feb 2021
Bond For Life	<ul style="list-style-type: none"> <li>Lunch</li> </ul>	Feb 2021
Ms Chia Su Yin	<ul style="list-style-type: none"> <li>Bread</li> </ul>	Feb 2021
Ms Rufina	<ul style="list-style-type: none"> <li>Tea</li> </ul>	Mar 2021
Bernard, Joyce & Pei Qin	<ul style="list-style-type: none"> <li>Tea</li> </ul>	Mar 2021
Ms Nikki	<ul style="list-style-type: none"> <li>Dinner</li> </ul>	Mar 2021
Imperial Treasure	<ul style="list-style-type: none"> <li>Assortment of bread</li> </ul>	Daily
Food from the Heart	<ul style="list-style-type: none"> <li>Assortment of bread</li> </ul>	Daily
The Food Bank Singapore Ltd	<ul style="list-style-type: none"> <li>Assorted groceries</li> </ul>	Monthly

## SOCIAL SERVICES (Cont'd)



Singapore Association and Chef Tony brought food and mooncakes during Mid-Autumn Festival



Aptiv Singapore Group spiced up the festive season with Christmas cakes and goodies for the residents and staff.



Anderson Serangoon Junior College's visit with Chinese New Year decorations to spice up the Homes' festive season.



Japanese Association Singapore's regular volunteer group, Happy Myrna sent Chinese New Year greetings through Er Hu video performance



Ehgin's Room Pte Ltd brought Chinese New Year goodies and Hong Bao for the residents.



Orange Tee Apex Achievers Group's visit with the donated groceries and daily necessities to the Home during Chinese New Year.

## SOCIAL SERVICES (Cont'd)

### Handicrafts

Handicraft activities that involved volunteers were suspended for most of 2020 with resumption only in Phase Three of the pandemic. The staff however, continued to organise handicraft activities for the residents to keep them occupied and engaged in stimulating activities. All events were cancelled in compliance with safe distance measures.



Resident rolling crepe paper



Resident creating crepe paper design of a bear



Volunteer teaching resident to make CNY lantern



Volunteer making CNY decorations together with the residents



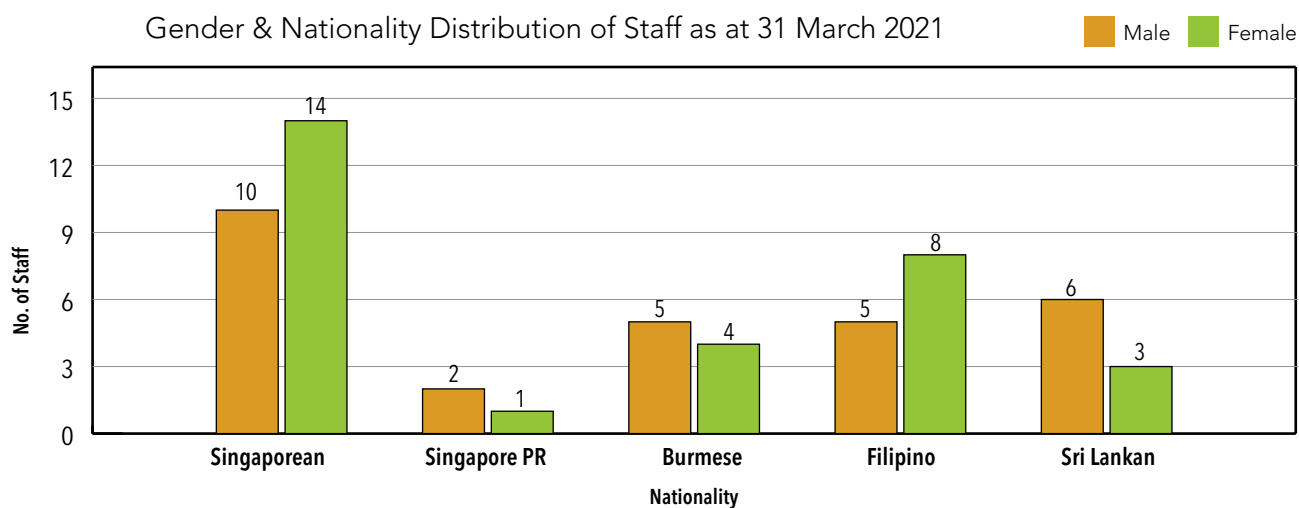
Resident getting art lesson from volunteer



Volunteer coaching resident in art

## OUR STAFF

As at 31 March 2021, Singapore Cheshire Home maintained a stable staff force of 58 with more than half being foreigners.



### Administration Department

General Manager	Florence Chow
Senior Executive, Accounts	Go Kim Emm
Senior Executive, Administration	Sia Wei Leng
Executive Administration/Human Resources	Kelvin Lek (till 3 Feb 2021)
Executive Accounts/Human Resources	Chua Lilian
Senior Assistant Executive	June Leow
Executive, Facilities	Norman Ang

### 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 (till 31 Mar 2021)
Senior Nursing Officer	Chew Jee Eng
Nursing Officers	Ng Kek Huay (w.e.f. 4 Jan 2021), Tan Lian Eng (till 31 Mar 2021)
Enrolled Nurse	Alex Faustino
Nurse Assistants	Ailyn Sobrepena, Melanie Sandaga, Wendelyn Batralo
Senior Nursing Aides	Fritz, Iresh, Jorell, Samitha, Thet Naung
Nursing Aides	Arleth, Daisy, Dinesh, Hein Htet, Joanne, Kumari, Me Me, Phyu (w.e.f. 13 Apr 2020), Rocky, Sandarenu, Sree, Thandar (w.e.f. 2 Mar 2021), Thushara, Tun Tun, Vanitha

### Rehabilitation Team

Senior Occupational Therapist	Anquillano Vincent (till 31 Mar 2021)
Physiotherapist	Myo Myint
Therapy Aides	Cyril (till 26 Dec 2020), Diane, Irene, Jorie Ann (till 6 Feb 2021), Mario, Marvin, Regina

### Housekeeping Team

Housekeeper	Lee Boon Seng (w.e.f. 21 Jan 2021)
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) Wong Foong Lan
Laundry Attendant	Parameswari

## OUR STAFF (Cont'd)

### Home Transport Drivers

Drivers	Chow Kum Wah, Ho Chong Chai (w.e.f. 9 Nov 2020), Wong Wai Mun, Tan Hock Chuan, Tan Kim Huat
Safety Management Officer	Tan Hock Chuan

### Maintenance

Senior Healthcare Assistant	Htoo
Healthcare Assistants	Suraj, Navod

## 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	Video Conferencing on B2B Project	Goshen	Florence Chow Kelvin Lek Anquillano Vincent	June 2020
2	TTX for Adult Disability Homes video conferencing	MSF	Florence Chow Elizabeth Jacques Tan Lian Eng Anquillano Vincent	June 2020
3	Infection control Practices and donning/doffing of PPE	MSF	Jeffrey Loy Anquillano Vincent Regina Bunao Escalona Rae Marvin Wong Wai Mun	June 2020
4	Project ETT (Residential Based)	Goshen	Sicat Jorie Ann Mathews Cyril Jacob Regina Bunao Diane Doria Verzosa Escalona Rae Marvin	July 2020
5	NTUC Job Security Council (JSC) Conference via Zoom	NTUC e2i	Kelvin Lek	July 2020
6	Swab Training @ Mount Elizabeth Novena	MSF	Alex Faustino Ailyn Abat Sobrepena Batalo Wendelyn Melanie Sandaga Dio	July 2020
7	Pulse Oximeters for Adult Disability Homes	MSF	Elizabeth Jacques Chew Jee Eng	July 2020
8	Virtual Engagement Session with MSF on Swabbing	MSF	Florence Chow Kelvin Lek Elizabeth Jacques Chew Jee Eng Alex Faustino Melanie Sandaga Dio Ailyn Abat Sobrepena Anquillano Vincent	July 2020
9	Training on N95 Mask Fitting	MSF	ALL SCH Staff	August 2020

## TRAINING & DEVELOPMENT (Cont'd)

S/NO	Course	Provider	Participants	Date
10	Donning of PPE Refresher Course	MSF	Kelvin Lek Elizabeth Jacques Batralo Wendelyn Melanie Sandaga Dio Myo Myint Mario Madero Subosa Irene Malacad Diane Doria Verzosa Thet Naung Oo Saw Rocky Tun Tun Zaw Sandarenu Sumalika Htoo Eain Kyaw	June 2020
11	Training on Motomed Demostration	Goshen	Anquillano Vincent Myo Myint Mario Madero Subosa Regina Bunao Casenas Irene Malacad Diane Doria Verzosa Escalona Rae Marvin	August 2020
12	Training on Thera Balo 536 Demonstration	Goshen	Myo Myint Mario Madero Subosa	August 2020
13	E-meeting about Entrustable Therapy Task (ETT)	Goshen	Anquillano Vincent	August 2020
14	Training Session for TraceTogether Tokens	MSF	Florence Chow Sia Wei Leng Chua Lilian Norman Ang Kelvin Lek Seng Huat Rena Lee Mee Lin Jeffrey Loy Hang Chia Kenny Chan Alex Wong Lek Fu Chew Jee Eng Anquillano Vincent	September 2020
15	Virtual Meeting on use of LIFEGLIDER gadget	Goshen	Anquillano Vincent Myo Myint Mario Madero Subosa Sicat Jorie Ann Mathews Cyril Jacob Regina Bunao Casenas Escalona Rae Marvin	September 2020
16	Briefing for Ad-Hoc Swab Arrangements via virtual training	MSF	Florence Chow Chua Lilian Kelvin Lek Elizabeth Jacques Chew Jee Eng Alex Faustino	October 2020

## TRAINING & DEVELOPMENT (Cont'd)

S/NO	Course	Provider	Participants	Date
17	Virtual Training for Project ETT: Co-Creation Residential-Based Workshop	Goshen	Anquillano Vincent	October 2020
18	Table Top Fire Drill Exercise	SCH by GM, SOT Vincent & E(HR/A)	ALL SCH Staff & Residents	October 2020
19	Demo/Training of Meditouch Rehab Equipment	Rehabasia	Anquillano Vincent Sicat Jorie Ann Mathews Cyril Jacob Regina Bunao Casenas Escalona Rae Marvin	November 2020
20	Risk Assessment (bizSAFE Level 2) Course	WSQ	Norman Ang	December 2020
21	TechUP Friday! webinar	NCSS	Kenny Chan Alex Wong	March 2021
22	On-site Assurance for Cheshire Home DAC via Zoom	SGE	Florence Chow Chua Lilian Rena Lee Mee Lin Jeffrey Loy Hang Chia Anquillano Vincent Myo Myint	March 2021

# DONORS

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

## DONORS OF CASH (CORPORATE)

<b>A</b>	<b>I</b>
Anonymous	Isaac Manasseh Meyer Trust Fund
<b>B</b>	<b>M</b>
Beef and Burgundy Lunch Club in Singapore	Miao Ying Chanting Center MICE Depot Pte Ltd Million Dollar Round Table Foundation
<b>C</b>	<b>R</b>
Cleaning Express Pte Ltd CNT Surveillance Pte Ltd	RSAF
<b>E</b>	<b>S</b>
Expats Furniture Rental Pte Ltd	Squarepoint Operations Private Limited
<b>F</b>	<b>T</b>
Factory Mutual Insurance Company	The Community Foundation of Singapore
<b>G</b>	<b>Y</b>
Gees Markeing Pte Ltd	YK LUM Pte Ltd
<b>H</b>	
Huawei Services (Hong Kong) Co., Limited	

## DONORS (Cont'd)

### DONORS OF CASH (INDIVIDUAL)

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Aluw Chor Cheng, Mr Anonymous	Foo Chuanyi, Mr Foo Jong Kan, Mr Foo Wenxin, Ms
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Belwit Singh s/o Bhajan Singh, Mr Benjamin Glemet, Mr Boo Chin Boon, Mr	Gan Chew Yee, Ms George Ng, Mr Goh Sheng Hui, Mr
<b>C</b>	<b>H</b>
Chan Chien Chi, Mr Chan Chze Meng, Mr Chan Feng Ya Ginny, Miss Chan Hock Sen, Mr Chan Lay Lee, Ms Chan Qun Jia, Mr Chan Qun Wei, Mr Chan Rui Yin Charlene, Ms Chan She Yunn, Ms Chan Siew Mun, Ms Chang Lock Yee Kerrie, Ms Cheang Lily, Ms Cheu Konk Huang, Mr Chia Shi Min, Ms Chin Mei-Lin Cheryl, Ms Chng Beiyun, Ms Chong Chan Yong Gary, Mr Chong Mei Kei Maggie, Ms Chow Lai Fong, Ms Chua Guan Keat, Mr Cindy Van Bruinessen, Ms	Ho Shen Yuan, Mr
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<b>E</b>	<b>J</b>
Ee Chai Pau, Mr Estate of Hing Cheng Yew	Jay Prakash Goyal, Mr Jonathan E Poper, Mr Junaidah Ibrahim Shah Mahadevan, Ms
	<b>K</b>
	Keshan Kumar s/o Thanagopal, Mr Khoh Rong Lun, Mr Khoo Kian Sim Kirby, Mr Koh Weeslee, Ms Kwok Jia Lei Sandra, Ms
	<b>L</b>
	Lai Lee Hong Doris, Ms Lai Li Teng, Ms Lam Chee Kin, Mr Lam Juck Ngai, Mr Lam Kwai Mui, Mdm Lau Wai Ling, Ms Lee Hong San, Mr Lee Jin Da Junio, Mr Lee Lian Peng, Ms Lee Meng Li Adrian, Mr



## DONORS (Cont'd)

### DONORS OF CASH (INDIVIDUAL) (Cont'd)

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Teoh Yi Boon, Mr	
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V	Y
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	Yashiro Nakayama, Mr
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W	
Wong Kar Ling, Ms	
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Wong Sook Yee, Ms	
Woon Chong Sheng, Mr	
Woon Chong Wee, Mr	

# DONORS (Cont'd)

## DONATIONS IN KIND

A	G
AETI Allan, Mr, Don, Mr & Jean, Ms Ang Yu Wei, Liz, Ms Anonymous A-One Claypot APTIV	Gilbea Goh, Mr Goh Agnes, Ms & Family Goh Jong Yamm, Mr Goo Helen, Ms Goo Helen, Ms, Teo Benny, Mr & Teo Annabel, Ms Group of Friends
B	H
Bartley Christian Church Bernard, Mr, Jay, Mr & Pei Qin, Ms Bond for Life	Hai Sing Catholic School Happy See Limited Hong Hup Pte Ltd Hougang Secondary School
C	I
Carie Mendoza, Ms Central Christian Church Chan Qi Shuan, Mr Chew Joy, Ms & Chew Junie, Ms Chia Su Yin, Ms CHIJ (Katong Convent Secondary School) Choo Jass, Ms Chow Florence, Ms Christopher Chow, Mr Chung John, Mr Chuo Adeline, Ms	I-Lab Engineering Pte Ltd Imperial Treasure Restaurant Group Pte Ltd In Kind Direct (S) Ltd IST SG Pte Ltd
D	J
Dayplus Food Pte Ltd Delphi Technologies Di Fu Gong Temple Dynamic Alliance Group Pte Ltd	Jasmine, Ms
E	K
Ee Chai Pau, Mr & Toh Jean, Ms Ehgin Room Pte Ltd ENE Industrial & Construction	Kai Young Huat Trading Pte Ltd Kang Pam, Ms Kindness Mart Pte Ltd Koh Leng Leng, Ms Koh Seok Xian, Ms Kwee Karen, Ms
F	L
Far East Organisation Food Bank Singapore Ltd Food from the Heart	Lee Lian Peng, Ms Lee Soh Cheng, Ms Lee, Mrs Legend Logistics Group Legend Shipping Pte Ltd Len Lester, Mr Leong Mary, Mdm Liew Jean, Ms Lim Chee Meng, Mr

## DONORS (Cont'd)

### DONATIONS IN KIND (Cont'd)

#### L

Lim Elaine, Ms  
Lin, Mrs & Lin Jeanne, Ms  
Ling N. N. Dr & Ling Clarence, Mr  
Liow Geok Hoon Irene, Ms  
Loh Vivien, Mrs  
Loi Shi Hui, Ms

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Madeprints Pte Ltd  
Maha Bodhi Monastery  
Mathew Leisegang, Mr  
Miao Ying Chanting Center  
Michael Muthiah, Mr  
Ministry of National Development  
MSF

#### N

NAS  
Nautical Marine & Engineering Pte Ltd  
NCSS  
Neo Wei Lum, Mr  
Ng Jane, Ms  
Nikki, Ms

#### O

Ong See Beng, Mr

#### P

Phua Siew Chong, Mdm  
Po Na Na, Ms  
Puang Hao Jie, Mr

#### R

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Ravi, Mr  
Rhagavendra Group  
Rufina, Ms

#### S

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Seet Janet, Ms  
Shiok Farm  
Singapore Hainan Business Club  
Soon Jenny, Dr  
St Francis Xavier Church  
State Courts of Singapore  
Sueanne, Ms & Grace, Ms  
Suntech Chemicals Pte Ltd

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Tan Ban Wee, Mr  
Tan Cheng Guan, Mr & Mrs  
Tan Chap Kim, Ms  
Tan David Jackson, Mr  
Tan Helene, Mrs  
Tan Marguerite, Ms  
Tan Ruth, Ms  
Tan Wei Ming James, Mr, Ooi Chze Swang,  
Mr & Tan Yi Kai Dominique, Mr  
Tan William, Mr  
Tay Siang Hui, Mr  
Tay Simon, Mr  
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Teo Annabel  
Teo Bee Lan, Ms  
Teo Chun Peng, Mr  
Teo Peter, Mr  
Tey Nancy, Mdm & Chiang Wei Hong, Mr  
Ting Eric, Mr

#### V

Vellasamy Family  
Veron, Ms  
Vincent, Mr

## DONORS (Cont'd)

### DONATIONS IN KIND (Cont'd)

W	Z
Wang Yumeng, Mr Wong Aloysius, Mr Wong Joseph, Mr	Zion Serangoon Bible Presbyterian Church
<b>Y</b> Yeow Ah Hock, Mr Yew Lee Coffee Powder Co Yoon Stephanye, Ms Young Adults of CM301 Yu Chou Chuen David, Mr	

# GOVERNANCE

## Council of Governance Meeting Attendance

	Board Member	Designation FY20/21	ATTENDANCE* FY20/21
1	Mrs Chan Chooi Ling, PBM	Chairman	3/3
2	Mrs Judy Chok (Mdm Ng Sen Loo)	Vice-Chairman (till 28/9/20)	2/3
3	Mr Ramani Muniyandi	Vice-Chairman (wef 28/9/20) cum Honorary Legal Adviser	2/3
4	Ms Sheila Lim	Honorary Secretary	3/3
5	Mr Chung Chun Yee John	Honorary Treasurer	3/3
6	Mrs Grace Chan (Mdm Loh Yoke Lean)	Member	2/3
7	Mr David Klingensmith	Member	3/3
8	Mr Kong Yong Yeo	Member	1/3
9	Dr Jenny Lee Soon (Mdm Lee Sin Neo)	Member	1/3
10	Mrs Vivien Loh (Mdm Eng Qui Lan@Ng Kwee Lan)	Member	2/3
11	Mrs Ng Siew Mun	Member	3/3
12	Mr Saw Jin Hong	Member	1/3
13	Mrs Sally Thia	Member	2/3
14	Ms Lim Bie Luan Bernadette	Member	3/3
15	Ms Chen Yew Nah	Member (wef 11/5/2021)	0/3

\*Council of Governors Meetings were held three times via ZOOM during the COVID-19 pandemic.

### 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 2020 to March 2021

S/No.	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
<b>BOARD GOVERNANCE</b>				
1	Induction and orientation are provided to incoming Board members on joining the Board.	1.1.2	Complied	
	Are there Board members holding staff* appointments? Remarks: (skip items 2 and 3 if "No")		No	
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	N/A	
3	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5	N/A	
4	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman or person on Board responsible for overseeing the finances of the Charity). Should the charity not have an appointed Board member, it will be taken that the Chairman oversees the finances.	1.1.7	Complied	
5	All board members submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied	
6	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	
	Are there Board members who has served for more than 10 consecutive years? Remarks: (skip item 7 if "No")		Yes	
7	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	Yes	Wef FY21/22
8	There are documented terms of reference for the Board and each of its committees	1.2.1	Complied	

# GOVERNANCE (Cont'd)

## Governance Evaluation Checklist for the period April 2010 to March 2021 (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)
<b>CONFLICT OF INTEREST</b>				
9	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied	
10	Board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	
<b>STRATEGIC PLANNING</b>				
11	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	
<b>HUMAN RESOURCE AND VOLUNTEER* MANAGEMENT</b>				
12	The Board approves documented human resource policies for staff.	5.1	Complied	
13	There is a documented Code of Conduct for Board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
14	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
	Are there volunteers serving in the charity? Remarks: (skip item 15 if "No")		Yes	
15	There are volunteer management policies in place for volunteers.	5.7	Complied	
<b>FINANCIAL MANAGEMENT AND INTERNAL CONTROLS</b>				
16	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	
17	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
18	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
19	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
20	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
	Does the charity invest its reserves (e.g. in fixed deposits)? Remarks: (skip item 21 if "No")		Yes	Reserves are invested in fixed deposits with Banks and Financial Institutions in Singapore.
21	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? Remarks: (skip item 22 if "No")		Yes	

# GOVERNANCE (Cont'd)

## Governance Evaluation Checklist for the period April 2010 to March 2021 (Cont'd)

S/No.	Code Description	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
<b>FUNDRAISING PRACTICES</b>				
22	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.7	Complied	
	Did the charity receive donations in kind during the financial year? Remarks: (skip item 23 if "No")		Yes	
23	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	
<b>DISCLOSURE AND TRANSPARENCY</b>				
24	The charity discloses in its annual report — (a) Number of Board meetings in the year; and (b) individual Board member's attendance.	8.2	Complied	
	Are governing board members remunerated for their services to the Board? Remarks: (skip item 25 and 26 if "No")		No	
25	No governing board member is involved in setting his own remuneration.	2.2	N/A	
26	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	
	Does the charity employ paid staff? Remarks: (skip item 27, 28 and 29 if "No")		Yes	
27	No staff is involved in setting his own remuneration.	2.2	Complied	
28	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 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 in annual remuneration each.	8.4	Complied	
29	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 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 Board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.	8.5	Complied	
<b>PUBLIC IMAGE</b>				
30	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied	



**The Singapore Cheshire Home**  
**Registration Number: 195700160W**

**(Limited by Guarantee and not having a Share Capital)**

Annual Report  
Year ended 31 March 2021

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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 2021.

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 2020 to 31 March 2021 can be viewed at the Home Portal [www.cheshirehome.org.sg](http://www.cheshirehome.org.sg).

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

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

In our opinion:

- (a) the financial statements set out on pages FS1 to FS27 are drawn up so as to give a true and fair view of the financial position of the Home as at 31 March 2021 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)  
Ms. Chen Yew Nah (Appointed on 11 May 2021)

### **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



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**Mrs Chan Chooi Ling**  
*Governor*



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**Mr Chung Chun Yee John**  
*Governor*

8 September 2021



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

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

## **Independent auditors' report**

Members of the Home  
The Singapore Cheshire Home

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

#### *Opinion*

We have audited the financial statements of The Singapore Cheshire Home (the "Home"), which comprise the statement of financial position as at 31 March 2021, the statement of financial activities and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, as set out on pages FS1 to FS27.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act, Chapter 50 (the "Companies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations"), 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 2021 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.

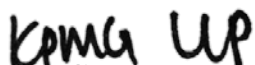
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.

### **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  
*Public Accountants and*  
*Chartered Accountants*

**Singapore**  
8 September 2021

**Statement of financial position**  
**As at 31 March 2021**

	Note	2021 \$	2020 \$
<b>Assets</b>			
Property, plant and equipment	4	1,897,010	1,946,356
<b>Non-current asset</b>		<b>1,897,010</b>	<b>1,946,356</b>
Quoted investment	5	513,597	524,111
Other receivables	6	179,200	158,995
Fixed deposits	7	10,717,965	9,787,350
Cash and cash equivalents	8	684,042	552,822
<b>Current assets</b>		<b>12,094,804</b>	<b>11,023,278</b>
<b>Total assets</b>		<b>13,991,814</b>	<b>12,969,634</b>
<b>Restricted Funds</b>			
Building Fund	9	1,958,894	1,818,894
Tanah Merah Hydroponics Fund	10	5,389	6,202
Designated Project Fund	11	162,888	185,138
Programme Development Fund	12	314,759	319,864
Community Silver Trust	13	1,008,359	1,063,373
Programme Fund	14	9,342,802	8,332,708
		<b>12,793,091</b>	<b>11,726,179</b>
<b>Unrestricted Funds</b>			
Exigency Fund	15	72,734	71,022
Fair value reserve		(78,160)	(67,646)
General Fund	16	901,874	799,808
		<b>896,448</b>	<b>803,184</b>
<b>Total funds</b>		<b>13,689,539</b>	<b>12,529,363</b>
<b>Liabilities</b>			
Other payables and accruals	17	302,275	440,271
<b>Current liabilities/Total liabilities</b>		<b>302,275</b>	<b>440,271</b>
<b>Total funds and liabilities</b>		<b>13,991,814</b>	<b>12,969,634</b>

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

**Statement of financial activities**  
**Year ended 31 March 2021**

	Restricted Fund						Total \$
	Building Fund \$	Tanah Merah Hydroponics Fund \$	Designated Project Fund \$	Programme Development Fund \$	Community Silver Trust Fund \$	Programme Fund \$	
<b>Incoming resources</b>							
Government subvention	-	-	-	-	-	1,929,740	1,929,740
Funding from Tote Board Social Service Fund (TBSSF)	-	-	-	-	-	600,917	600,917
Funding from VWOs-Charities							
Capability Fund (VCF)	-	-	-	-	-	87,924	87,924
Community Silver Trust	-	-	-	-	258,891	-	258,891
Designated donations	140,000	-	18,816	-	-	-	158,816
Programme Fees	-	-	-	-	-	206,493	206,493
Unsolicited donations	-	-	-	-	-	309,264	309,264
Client transport subsidy	-	-	-	-	-	9,389	9,389
Miscellaneous income	-	12	-	-	-	402,386	402,398
Total incoming resources	140,000	12	18,816	-	258,891	3,546,113	3,963,832
<b>Resources expended</b>							
Staff costs	-	-	(4,000)	-	(27,447)	(1,881,754)	(1,913,201)
Other expenses	-	(825)	(35,460)	(5,105)	(22,235)	(654,265)	(717,890)
Total resources expended	-	(825)	(39,460)	(5,105)	(49,682)	(2,536,019)	(2,631,091)
Net incoming/(outgoing) resources before capital expenditure and change in fair value of the financial assets	140,000	(813)	(20,644)	(5,105)	209,209	1,010,094	1,332,741

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

**Statement of financial activities (cont'd)**  
**Year ended 31 March 2021**

	Unrestricted Fund			Total Funds 2021 \$	Total Funds 2020 \$
	Exigency Fund \$	Fair Value Reserve \$	General Fund \$		
<b>Incoming resources</b>					
Government subvention	-	-	-	1,929,740	1,708,873
Funding from Tote Board Social Service Fund (TBSSF)	-	-	-	600,917	516,755
Funding from VWOs-Charities Capability Fund (VCF)	-	-	-	87,924	-
Community Silver Trust	-	-	-	258,891	-
Designated donations	-	-	-	158,816	166,423
Programme Fees	-	-	-	206,493	209,250
Unsolicited donations	-	-	30,000	339,264	510,849
Client transport subsidy	-	-	-	9,389	21,968
Dividends	-	-	12,700	12,700	26,450
Interest income	-	-	57,037	57,037	63,362
Miscellaneous income	1,712	-	2,329	4,041	20,922
Total incoming resources	1,712	-	102,066	4,067,610	3,244,852
<b>Resources expended</b>					
Staff costs	-	-	-	(1,913,201)	(1,935,090)
Other expenses	-	-	-	(717,890)	(1,117,235)
Total resources expended	-	-	-	(2,863,091)	(3,052,325)
Net incoming resources before capital expenditure and change in fair value of the financial assets	<b>1,712</b>	<b>-</b>	<b>102,066</b>	<b>103,778</b>	<b>192,527</b>

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

**Statement of financial activities (cont'd)**  
**Year ended 31 March 2021**

	Restricted Fund					Total \$
	Building Fund \$	Tanah Merah Hydroponics Fund \$	Designated Project Fund \$	Programme Development Fund \$	Community Silver Trust Fund \$	
Net incoming/(outgoing) resources before capital expenditure and change in fair value of the financial assets	140,000	(813)	(20,644)	(5,105)	209,209	1,332,741
Capital expenditure	—	—	(1,606)	—	(264,223)	(265,829)
<b>Other comprehensive income that would be reclassified to profit or loss in the future</b>						
Change in fair value of financial asset carried at fair value through other comprehensive income (“FVOCI”)	—	—	—	—	—	—
Net incoming/(outgoing) resources for the year	140,000	(813)	(22,250)	(5,105)	(55,014)	1,066,912
Total funds as at 1 April 2020	1,818,894	6,202	185,138	319,864	1,063,373	8,332,708
<b>Total funds as at 31 March 2021</b>	<b>1,958,894</b>	<b>5,389</b>	<b>162,888</b>	<b>314,759</b>	<b>1,008,359</b>	<b>12,793,091</b>

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

**Statement of financial activities (cont'd)**  
**Year ended 31 March 2021**

	Unrestricted Fund			Total Funds 2021 \$	Total Funds 2020 \$
	Exigency Fund \$	Fair Value Reserve \$	General Fund \$		
Net incoming/(outgoing) resources before capital expenditure and change in fair value of the financial assets	1,712	–	102,066	103,778	192,527
<b>Other comprehensive income that would be reclassified to profit or loss in the future</b>					
Change in fair value of financial asset carried at fair value through other comprehensive income (“FVOCI”)	–	(10,514)	–	(10,514)	(199,919)
Net incoming/(outgoing) resources for the year	1,712	(10,514)	102,066	93,264	1,160,176
Total funds as at 1 April 2020	71,022	(67,646)	799,808	803,184	12,529,363
<b>Total funds as at 31 March 2021</b>	<b>72,734</b>	<b>(78,160)</b>	<b>901,874</b>	<b>896,448</b>	<b>12,529,363</b>

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

**Statement of cash flows**  
**Year ended 31 March 2021**

	<b>Note</b>	<b>2021</b>	<b>2020</b>
		<b>\$</b>	<b>\$</b>
<b>Cash flows from operating activities</b>			
Net incoming resources		1,170,690	192,527
Adjustments for:			
Depreciation of property, plant and equipment		400,235	547,514
Dividend income		(12,700)	(26,450)
Interest income		(57,037)	(63,362)
		1,501,188	650,229
Changes in:			
- Other receivables		(24,669)	(91,687)
- Other payables and accruals		(137,996)	172,941
<b>Net cash from operating activities</b>		1,338,523	731,483
<b>Cash flows from investing activities</b>			
Changes in fixed deposits		(930,615)	(1,412,350)
Interest received		74,201	46,025
Purchase of property, plant and equipment		(350,889)	(90,457)
<b>Net cash used in investing activities</b>		(1,207,303)	(1,456,782)
<b>Net increase/(decrease) in cash and cash equivalents</b>		131,220	(725,299)
Cash and cash equivalents at 1 April		552,822	1,278,121
<b>Cash and cash equivalents at 31 March</b>	7	684,042	552,822

Significant non-cash transactions

In the prior year, the Home received script dividend income of \$26,450.

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 8 September 2021.

### **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”). The 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.

Management is of the opinion that there are no critical judgements made in applying the Home's accounting policies and 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 Council 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 finance 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 in the following note:

Note 22      Financial instruments.

## 2.5 Changes in accounting policies

### **New standards and amendments**

The Home has applied the following FRSs, amendments to and interpretations of FRS for the first time for the annual period beginning on 1 April 2020:

- *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)
- *Interest Rate Benchmark Reform* (Amendments to FRS 109, FRS 39 and FRS 107)

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 an investment in equity securities 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 recognised 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***

All 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 an item not 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 or 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 other comprehensive income ("OCI"). This election is made on an investment-by-investment basis.

***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 initially measured at fair value less directly attributable transaction costs. They 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 financial asset expire; or
- it transfers the rights to receive the contractual cash flows in a transaction in which either
  - substantially all of the risks and rewards of ownership of the financial asset are transferred;
  - or
  - the Home neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.

Transferred assets are not derecognised when the Home enters into transactions whereby it transfers assets recognised in its statement of financial position, but retains either all or substantially all of the risks and rewards of the transferred assets.

***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**

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.

## 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.

## 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 debtor;
- a breach of contract such as a default or being more than 90 past-due;
- the restructuring of a loan or advance by the Home on terms that the Home would not otherwise consider;
- it is probable that the debtor 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 of disposal. 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 employee benefits***

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid under short-term cash bonus or profit-sharing plans if the 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 is recognised using the effective interest method. The 'effective interest rate' is the rate that exactly discounts estimated future cash receipts through the expected life of the financial instrument to the gross carrying amount of the financial asset.

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

### 3.8 Government grants

Government grants related to assets are initially recognised 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 statement of financial activities on a systematic basis over the useful life of the asset. Grants that compensate the Home for expenses incurred are recognised in statement of financial activities on a systematic basis in the same periods in which the expenses are recognised, unless the conditions for receiving the grant are met after the related expenses have been recognised. In this case, the grant is recognised when it becomes receivable.

### 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 2020 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 financial statements.

- *FRS 117 Insurance Contracts*
- *Classification of Liabilities as Current or Non-current* (Amendments to FRS 1)
- *Covid-19-Related Rent Concessions* (Amendment to FRS 116)
- *Sale or Contribution of Assets between an Investor and its Associate or Joint Venture* (Amendments to FRS 110 and FRS 28)
- *Reference to the Conceptual Framework* (Amendments to FRS 103)
- *Property, Plant and Equipment – Proceeds before Intended Use* (Amendments to FRS 116)
- *Onerous Contracts – Costs of Fulfilling a Contract* (Amendments to FRS 37)
- *Annual Improvements to FRSs 2018 – 2020*

#### 4 Property, plant and equipment

	Leasehold property \$	Leasehold improvement \$	Furniture \$	Equipment \$	Motor vehicles \$	Total \$
<b>Cost</b>						
At 1 April 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
Additions	—	177,861	—	173,028	—	350,889
At 31 March 2021	5,305,527	2,233,167	453,552	1,303,739	347,498	9,643,483
<b>Accumulated depreciation</b>						
At 1 April 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
Depreciation charge for the year	101,161	195,677	9,139	90,674	3,584	400,235
At 31 March 2021	4,481,727	1,469,663	418,839	1,033,525	342,719	7,746,473
<b>Carrying amounts</b>						
At 1 April 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
At 31 March 2021	823,800	763,504	34,713	270,214	4,779	1,897,010

## 5 Quoted investment

	<b>2021</b>	<b>2020</b>
	\$	\$
<b>Equity securities</b>		
Designated as FVOCI	513,597	524,111

The investment comprises 65,656 (2020: 65,656) ordinary shares in HSBC Holdings plc, incorporated in the United Kingdom. The shares issued are quoted in British Pound Sterling (“GBP”).

In financial year 2021, the Home recognised cash dividends from its FVOCI investment of \$12,700 (2020: script dividends of \$26,450).

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 2021, and there were no transfers of any cumulative gain or loss within equity relating to these investments.

## 6 Other receivables

	<b>2021</b>	<b>2020</b>
	\$	\$
Amount due from:		
- Tote Board Social Service Fund	26,910	660
- National Council of Social Service	8,404	–
- Ministry of Social and Family Development	67,611	–
Job Support Scheme (“JSS”) grant receivables	25,289	99,821
Dividend receivable	12,700	–
Deposits	3,885	3,885
Interest receivables	19,913	37,077
Other receivables	4,913	15,550
Provision of doubtful debts for other receivables	(4,582)	–
	165,043	156,993
Prepayments	14,157	2,002
	179,200	158,995

## 7 Fixed deposits

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

	<b>2021</b>	<b>2020</b>
	\$	\$
Accumulated fund	8,703,010	7,912,395
Building Fund	1,954,955	1,814,955
Exigency Fund	60,000	60,000
	10,717,965	9,787,350

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:

	<b>2021</b>	<b>2020</b>
	%	%
Fixed deposits with financial institutions	0.00 – 1.40	0.15 – 1.85

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

## **8 Cash and cash equivalents**

	<b>2021</b>	<b>2020</b>
	\$	\$
Cash and cash equivalents at end of the year comprise:		
- cash at banks and in hand	684,042	552,822

## **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:

	<b>2021</b>	<b>2020</b>
	\$	\$
At 1 April	1,063,373	1,230,434
Matching grant	258,891	–
Expenditure	(313,905)	(167,061)
At 31 March	1,008,359	1,063,373

### 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 Council of Governors are free to use it for any of the charity's purposes. The Council of Governors retain full control over the use of general funds for any of the Home's purposes.

## 17 Other payables and accruals

	2021	2020
	\$	\$
Accrued operating expenses	242,737	304,280
Sundry payables	34,249	36,170
Deferred grant income	25,289	99,821
	<u>302,275</u>	<u>440,271</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:

	2021	2020
	\$	\$
Depreciation of property, plant and equipment	(400,235)	(547,514)
Staff costs	(1,913,201)	(1,935,090)
Contributions to defined contribution plans included in staff costs	(146,803)	(164,452)
Dividend income	12,700	26,450
Interest income	57,037	63,362
Expenses relating to leases of low-value assets	<u>2,440</u>	<u>2,440</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:

	<b>2021</b>	<b>2020</b>
	\$	\$
Salaries and other short-term employee benefits	458,012	473,245
Contributions to defined contribution plans	42,867	50,350
	<u>500,879</u>	<u>523,595</u>

Number of key management in remuneration books:

	<b>2021</b>	<b>2020</b>
\$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, except for the amount due from National Council of Social Service amounting to \$35,314 (2020: \$660), amount due from Ministry of Social and Family Development amounting to \$67,611 (2020: \$Nil) and Job Support Scheme (“JSS”) grant receivables amounting to \$25,289 (2020: \$99,821), there was no other 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:

	<b>2021</b>		<b>2020</b>	
	<b>Not credit impaired</b>	<b>Credit impaired</b>	<b>Not credit impaired</b>	<b>Credit impaired</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
Not past due	178,869	–	141,442	–
Past due	331	4,582	15,551	–
<b>Total gross carrying amount</b>	<b>179,200</b>	<b>4,582</b>	<b>156,993</b>	<b>–</b>
Loss allowance	–	(4,582)	–	–
	<u>179,200</u>	<u>–</u>	<u>156,993</u>	<u>–</u>

***Movements in loss allowance in respect of other receivables***

The movement in the loss allowance in respect of other receivables during the year was as follows.

	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Balance at 1 January	–	–
Loss allowance recognised	4,582	–
Balance at 31 December	<u>4,582</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*

The cash and cash equivalents, and fixed deposits are held with bank and financial institution counterparties which are rated BBB+ to AA-, based on Fitch Ratings.

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 considers that its cash and cash equivalents, and fixed deposits have low credit risk based on the external credit ratings of the counterparties. Hence, the Home has assessed the amount of allowances on these balances is 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 \$51,360 (2020: \$52,411); an equal change in the opposite direction would have decreased the Home's funds by \$51,360 (2020: \$52,411). The analysis is performed on the same basis for 2020 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:

	<b>2021</b>	<b>2020</b>
	<b>GBP</b>	<b>GBP</b>
	<b>\$</b>	<b>\$</b>
Quoted investment	513,597	524,111

*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 2020, albeit that the reasonably possible foreign exchange rate variances were different, as indicated below:

	<b>2021</b>	<b>2020</b>
	<b>Funds</b>	<b>Funds</b>
	<b>\$</b>	<b>\$</b>
GBP	(51,360)	(52,411)

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.

	<b>Financial assets at amortised cost \$</b>	<b>FVOCI – equity investment \$</b>	<b>Financial liabilities at amortised cost \$</b>	<b>Total \$</b>	<b>Level 1 fair value \$</b>
<b>2021</b>					
<b>Financial assets measured at fair value</b>					
Quoted investment	–	513,597	–	513,597	513,597
<b>Financial assets not measured at fair value</b>					
Other receivables*	165,043	–	–	165,043	
Fixed deposits	10,717,965	–	–	10,717,965	
Cash and cash equivalents	684,042	–	–	684,042	
	<u>11,567,050</u>	–	–	<u>11,567,050</u>	
<b>Financial liabilities not measured at fair value</b>					
Other payables and accruals	–	–	(302,275)	(302,275)	
<b>2020</b>					
<b>Financial assets measured at fair value</b>					
Quoted investment	–	524,111	–	524,111	524,111
<b>Financial assets not measured at fair value</b>					
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>10,497,165</u>	
<b>Financial liabilities not measured at fair value</b>					
Other payables and accruals	–	–	(440,271)	(440,271)	

\* 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, fixed deposits, cash and cash equivalents and other payables and accruals) are assumed to approximate their fair values because of the short period to maturity.

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## Origin of the Red Feather



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

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

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

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

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

Member of:

Part of the:

