

Thriving and Transforming

Annual Report 2018



“

Change is the only constant and it cannot be avoided.

NuLife has seen much change this year from our website makeover to making suicide ideation and prevention our new focus to seeing our NuLife family grow stronger and more dynamic with the infusion of new staff members, committed counsellors and supportive Board members.

Each new change was perceived as an opportunity to be better and to do more. As our NuLife family grew in numbers, we were propelled to aim higher than before and take on more ambitious projects.

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-- Sheena Jebal, CEO --

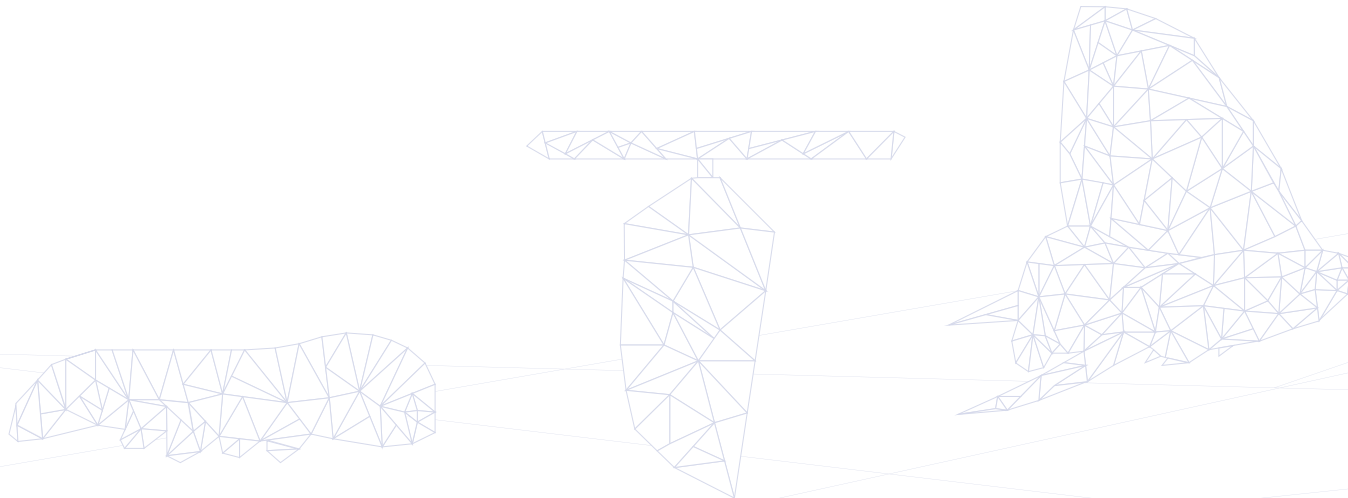
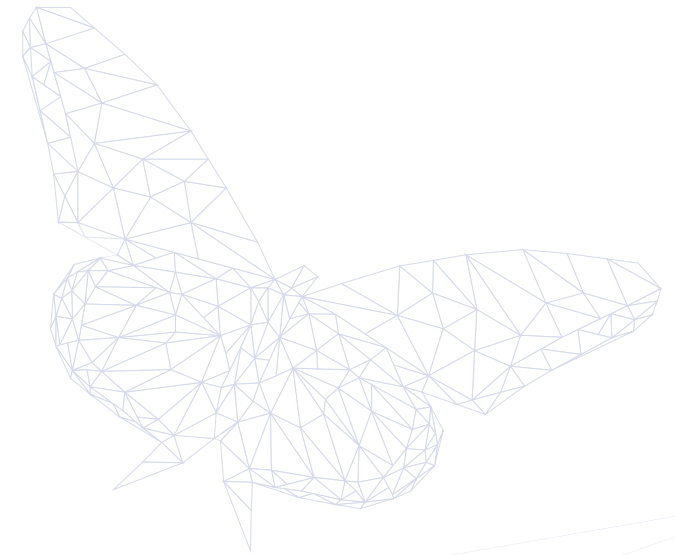


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CEO's Message

As I sit here and reflect on how quickly the year has whizzed past, I am filled with a myriad of emotions that simply cannot be expressed with mere words. As much was experienced, often through transcendent moments, there was something new to learn and grow from and many times, there was the satisfaction of knowing that, when all is said and done, our best was always good enough. The visions we gained from facing new challenges combined with ever-expanding knowledge helped us gain momentum in our endeavour to fulfil our vision and execute our mission as a voluntary welfare organisation.

In lieu with our aim to induce transformation in the organisation, NuLife has undergone much changes, from revamping our website to spread more coherent themes of our organisation to the community, to shaping suicide ideation, awareness and prevention as part of our diverse measures to reach out to the burgeoning community that is plagued with multiple stressors and is deficient in life skills. With U Matter as our identified tagline for suicide awareness and prevention, NuLife had worked on incorporating this newly developed initiative into our existing programmes in order to enlighten the community on the prevalent issue of suicide and as a community what can be done to assist individuals afflicted by feelings of hopelessness and helplessness. NuLife also saw itself collaborating with several social service organisations in line with our U Matter initiative that enabled us to collectively work together in resolving the presenting issues and rendering an all-embracing support to those in need. For 2018, an exponential increase was seen with 1,077 registered

clients out of which a significant portion had reached out pertaining to suicide ideation, self-harm behaviour, grief and loss and depression.

Additionally, we watched our NuLife family grow stronger and more dynamic with the infusion of new staff members, committed counsellors and supportive board members. As our NuLife family grew in numbers, and as we gained an extensive amount of support, we were propelled to aim higher than before and take on more meaningful projects. Each new change was perceived as an opportunity to strive for the betterment of the organisation and for the sustainability of our assistances.

All the developments in the organisation over the year would not have been made possible without the unwavering support shown to NuLife by our donors and well-wishers through their monetary contributions or given their time or help in other various ways. Each and every one of your generosity and kindness have allowed us to fully carry out the various activities that we embarked on to help our clients and to reach out to the community. I would like to take this opportunity to especially express my heartfelt appreciation and gratitude to the invaluable support provided and rendered by our illustrious Board of Directors and Committee members. Thank you for standing with us through thick and thin and for your commitment to elevate NuLife to greater heights. I am happy and proud to see our NuLife family thrive and flourish with each passing year.

U MATTER

NuLife's tagline for suicide awareness and prevention



+1,077
clients
in 2018

(suicide ideation, self-harm behaviour, grief and loss, and depression)

CEO's Message

All in all, 2018 was a year of adventures embraced, opportunities seized, battles won and setbacks encountered. As I review these snippets of lessons, I am humbled by how far we have come and eagerly look forward to what lies ahead for 2019.

The arrival of the new year brought us all a ray of hope when we received news that a new office premise had become available to us through the kind support and intervention of former Minister Mrs Lim Hwee Hua. We now can look forward to having a larger office space that will allow us to carry out counselling sessions on-site, conduct training programmes and organise more activities from our new base of operations. We aim to complete our relocation to Manhattan House in Chinatown by the end of January 2019. However, this new office premise is only available to NuLife for a duration of 24 months. While the new location has bought us some time, our search for a permanent office space must carry on, as we regroup and review our next course of action in our endeavour to secure an ideal location that will offer us a degree of stability and rootedness in the long run.

In our ceaseless and relentless pursuit for not only securing an ideal office space, but also for the constant evolvement of our programmes and services and for the substantial growth of our organisation, we aim to work towards establishing and integrating resourcefulness, creativity and conviction into the work we do for the upcoming year. As continuity gives us roots; change gives us branches, letting us stretch and grow and reach new heights.



Sheena Jebal
CEO & Founder



About NuLife

Our Motto:

Don't Find Fault, Find a Remedy

Comprising a team of licenced professionals from psychologists, therapists, counsellors and social workers, we provide expert assistance based on our core values of empathy, understanding and non-judgement.

The central premise that guides us in the work we do is that there is no problem that cannot be solved, no matter how big or seemingly insurmountable. With a strong heart and a clear mind, we give our clients and beneficiaries nothing less than our best.

Our Mission

To stretch out a helpful, professional hand to anyone in need of counselling, support or intervention regardless of age, sex, race, nationality, religion or language.

Our Vision

For our organization to be a notch above others, where you can expect genuine and affordable assistance because we are willing to take on any kind of challenge, no matter who needs our expertise and help.

From the time NuLife was first set up in 2002, we have adopted a policy of being adaptable in our approach to problem-solving and available to all who seek our help and intervention. We take pride in our ability to tailor our services to the needs of the community, especially the disempowered and voiceless who often feel helpless and alone in their struggles.

We perceive our role as a 'concierge service'. We pride ourselves on being accessible and available to people from all walks of life, without barriers or pre-requisites. We assist anyone who approaches us with a genuine issue or problem, without reservation. As helping professionals, we carefully and painstakingly delve into each client's situation and offer the best approach or way forward. Even cases that are deemed out of our purview, will be followed up on, even after referral to the appropriate agencies. We keep our promise:

*Whatever your need in your darkest hour,
we will be right beside you to guide you
and shine a light in front of you.*

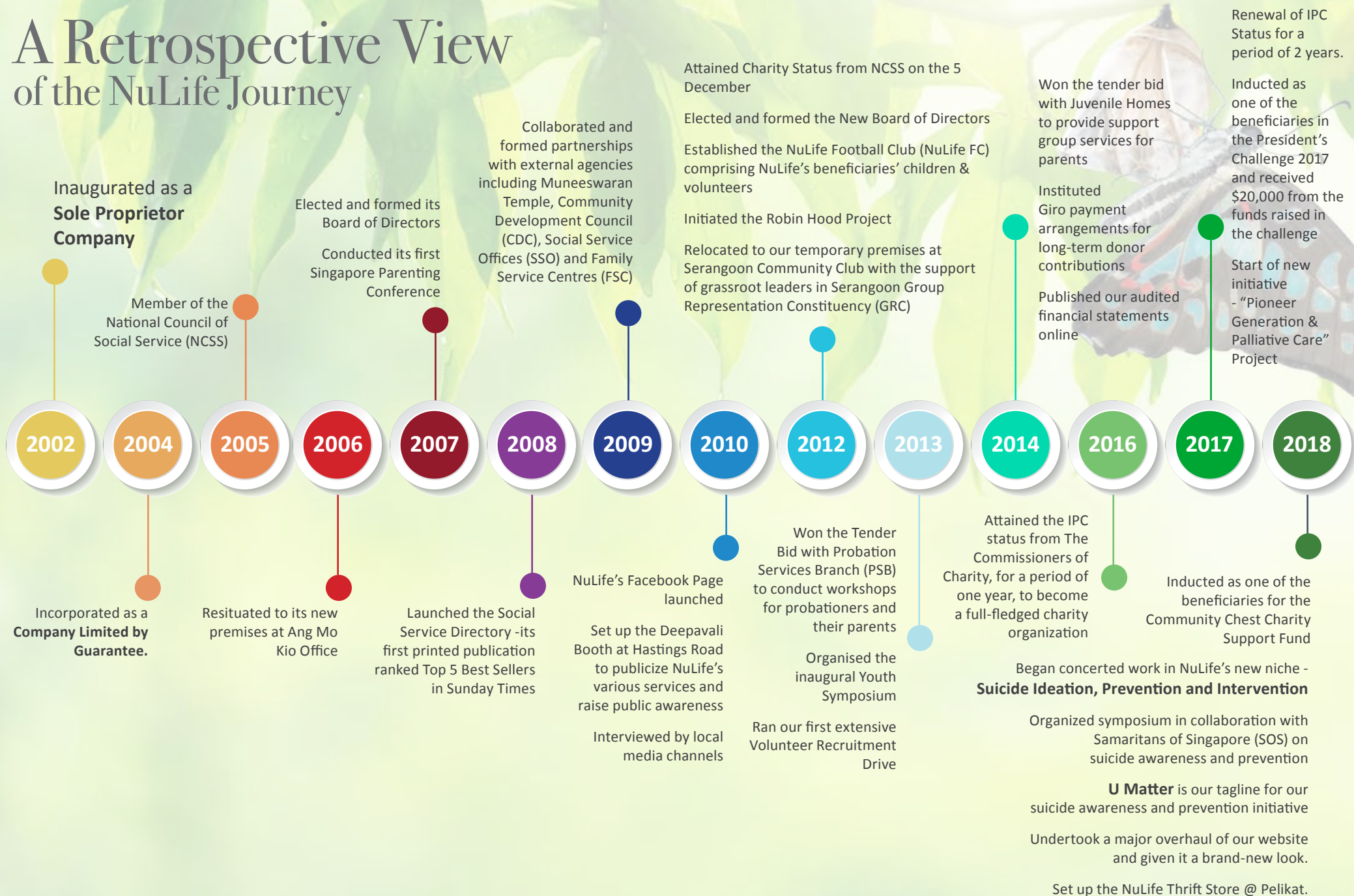
We can truly say that our organic approach to handling the array of clients who come to us, with their host of troubles does work. We can attest to this based on the closure and confidence many of our clients find when their journey with us ends.

As of 2018, we have handled **14,090** clients.

NUMBER OF CLIENTS ASSISTED

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
320	997	2,192	3,203	4,258	5,050	6,180	7,290	8,400	9,235	11,990	13,013	14,090

A Retrospective View of the NuLife Journey



Upon Closer Reflection

Activities and Programmes in 2018

Counselling & Casework

*Our job is to lift the fallen,
restore the broken and heal the hurting.*



Governed by the tenets of our profession, as a team of qualified, credentialed and committed psychologists, therapists, counsellors, case-workers and social workers we bring the arsenal of our collective knowledge and expertise to the cases we handle. With a promise of confidentiality and professional integrity, our clients receive multi-dimensional solutions to overt and underlying issues or problems.

Whosoever seeks our assistance will find a response to their plea for help even if it is to refer the client to the relevant experts who have the necessary expertise to handle the issue more effectively. Every referral case is followed through as we continue to keep tabs on the case.

Adopting a meticulous approach towards casework management, NuLife renders assistance to clients who have difficulty in coping with problems of daily living and are in need of assistance. From conducting an intake assessment that aims to identify the presenting issues to liaising and collaborating closely with the relevant organisations, we ensure that clients are provided with avenues to alleviate their circumstances and are able to achieve stability in the long run. In aim with a comprehensive intervention,

casework management is often paired together with counselling to ensure that clients are not only assisted in accordance to their issues but are also equipped with skills that would allow them to navigate through life adversities competently in the future. At NuLife we aim to empower clients to make the required adjustments and developments in their lives, with our integrated approach of casework and counselling forming the backbone.

For the year 2018, NuLife has closely worked and collaborated with social service organisations such as Child Protection Services (CPS), PAVE, Family Service Centres (FSC), Care Corners, Social Service Offices (SSO), Housing & Development Board (HDB), Medical Social Work Departments (MSW), main stream Schools (MOE), ITE Colleges, Student Care Centres (SCC), religious organisations, Samaritans of Singapore (SOS), Institute of Mental Health (IMH) and Singapore Prison Services (SPS), Singapore Police Force (SPF) Central Narcotic Bureau (CNB), Immigration & Checkpoint Authority (ICA), Legal Aid Bureau (LAB), Family Justice Courts (FJC), Agency for Integrated Care (AIC) and etc, pertaining to casework management. We continue to strive towards collaborating with such organisations to assure that clients are rightfully assisted in times of need.

U Matter

Dealing with the hot button issue of suicide awareness and prevention became our key initiative and area of focus in 2018. Using a multi-pronged approach to tackle a multi-dimensional issue, we embarked on a concerted effort to raise awareness and educate the public by conducting talks in schools, making it the topic for this year's symposium and collaborating with SOS and other agencies to garner support and pool resources among helping professionals.

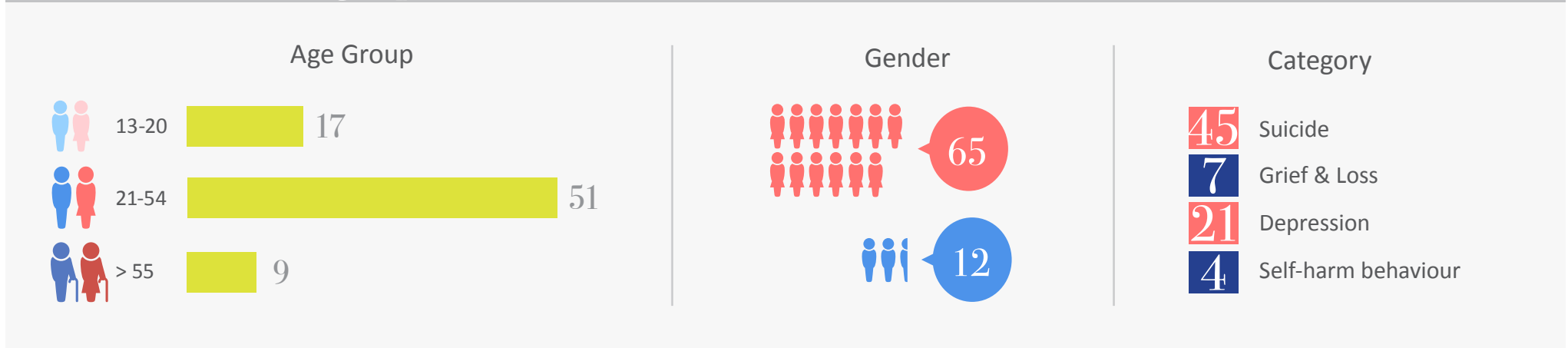
We formally embraced the issue of suicide as our primary focus with a clear objective to spread the message that there is hope and that our help is readily available. We set-up a NuLife interactive booth in Hastings Road during the Little India Countdown to Deepavali Festive celebration, where members of the public were encouraged to write words of encouragement and express kindness and support through their messages and donations.

NuLife has a clear mission to create awareness and educate to dispel myths and misconceptions pervading the issue of suicide. Our aim is to provide a platform for all involved parties to come together to face the murky shadows and in so doing, shed light on the issue. We equip our clients with coping strategies to extricate themselves from the dark and heavy clouds of confusion and blame that surround them. With the tag-line 'U Matter', NuLife is armed and ready to forge the way to help suicide prevention practitioners share and find support through a common goal, while seeking to reach out and save yet another potential victim out of the darkness and into the light.

In the last couple of years, we have been seeing an upsurge in the number of suicide and suicide-related cases. Our response is to make a concerted effort to identify individuals who are undergoing suicide ideation or crisis in some way and intervene more proactively to prevent further escalation of the situation. We also provide support to families experiencing the grief and loss of a loved one to suicide.

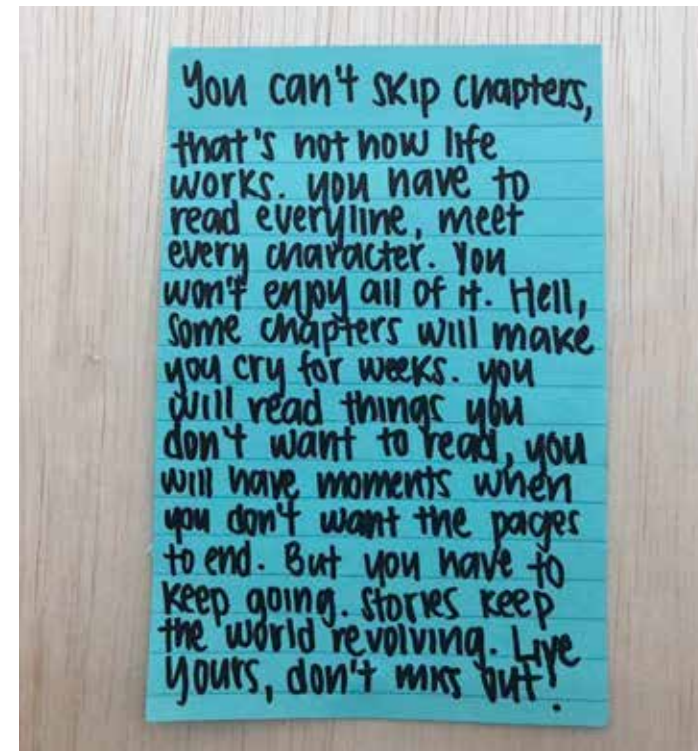


Demographics of U Matter Clients Assisted from 2005 to 2018



NuLife has always been committed to finding new and practical ways to alleviate the emotional and psychological burden of the individuals and families we deem to be in most need of our support and assistance. NuLife recognises that depression and suicide are burgeoning issues that assail many in Singapore. There are no explicitly publicised statistics that reflect the current suicide rate in Singapore. However, based on the number of cases we are handling, it is clear that such cases are on the rise. NuLife feels compelled to take action swiftly and do our part, as helping professionals.

There are limited voluntary welfare organisations that offer assistance for individuals suffering from self-harm behaviour and suicide ideation. Most often, agencies assisting with such issues are less accessible to residents living in the heartlands. NuLife bridges this service gap by focussing our work in the heartlands. The programmes and services that we deliver support and complement the clinical service offered by other agencies or organisations like IMH or SOS. Fully aware of the stigma and emotional burden faced by individuals who struggle with suicide ideation, NuLife set out to distinguish itself as an organization that addresses this sticky problem by connecting with these individuals and ensuring that help is rendered in a safe, confidential and welcoming manner. We aim to become known for providing our most vulnerable clients professional, non-judgemental intervention in a non-clinical, non-threatening environment.



WITH HOPE, THE HEALING CAN HAPPEN.

IT ALL BEGINS WITH A PHONE CALL.

Here at **NuLife**, our counsellors are ready to extend a hand and get you through this. We'll help you find clarity from your confusion, without judgement; just a listening ear and a comforting smile.

**WE ARE HERE FOR YOU.
WE ARE HERE TO HELP.**

LET US HELP YOU :)

Telephone - +65 6300 8706

Urgent Help - +65 9734 1560

Email - ccs@nulife.com.sg



We are often let down by the most trusted people and loved by the most unexpected ones. Some make us cry for things that we haven't done, while others ignore our faults and just see our smile. Some leave us when we need them the most, while some stay with us even when we ask them to leave. The world is a mixture of people and we just need to know which hand to shake and which hand to hold.

**After all, that's life;
learning to hold and to let go.**



www.nulife.com.sg

www.facebook.com/nulife.counselling

U MATTER

**EVEN WHEN YOU
THINK YOU DON'T,
YOU DO.**



Our U MATTER brochure

Annual Symposium

This year's event was held on 28 July 2018. The theme for this year's symposium titled **'I AM FINE'** was on the widely misunderstood issue of suicide which has become a serious concern across the world. It affects a wide-ranging age group, especially the young and the elderly.

NuLife collaborated with Samaritans of Singapore (SOS) for this symposium. According to a report by the SOS, suicide is the leading cause of death for those aged 10 -29 years.

The purpose of this year's symposium was to shed light on this highly sensitive and stigmatised issue so that we are better equipped to tackle this malaise head-on as educators, counsellors and individuals who may encounter helpless victims with suicidal tendencies. Our aim was for participants to gain a greater insight into the issue and be able to recognise the warning signs so that as a community we can help prevent any of our loved ones from resorting to suicide.

The main speaker for this year's event was Ms Wong Lai Chun, Head of Training, Samaritans of Singapore. There was also a Panel Q & A session comprising professionals in the field of suicide prevention and intervention and an individual who came forward to share her journey and how she battled depression.

The symposium was split into two sessions, the first session targeted the general public where we set out to raise awareness of suicide and to make known the different outlets and helplines that are available. The second session was targeted at professionals in the helping field. It was a more in-depth session which aimed to provide relevant information for helping professionals to know how to deal with individuals with suicide ideation.

Based on feedback from over 250 participants, this year's symposium was a resounding success. Many participants shared that they learnt a great deal through the Symposium. These are some comments from the participants: The Symposium was "very useful" and "would definitely be helpful for me to work with my clients.". Through the evaluation forms, participants shared that they received useful information in spotting the warning signs and learning about the resources to refer individuals who are suffering from suicide ideation to receive the necessary help.



A majority of participants expressed their interest in attending Symposiums that NuLife organises in the future. One of our participants wrote "Knowledge is power. With this knowledge comes power to help and reach out." Some participants shared that the panel discussion was impactful because of the panellists who shared their knowledge and experiences. The sharing by the medical practitioner as well as an individual who experienced suicide ideation gave them a glimpse of how they deal with individuals who have suicide ideation.

This year's Symposium was conducted on a bigger scale. Participants received a goodie bag which consisted of an SOS notebook, SOS pamphlet, a NuLife bookmark, a NuLife resource card, a bottled water, snacks as well as our personalised NuLife pen. The bottled water for all participants were sponsored by Jumbo Seafood Restaurant. The emcee on that day was actress Krissy Jesudason, from the local TV series 'Tanglin' (English Drama). She was adept in her role and the Symposium ran smoothly with her at the helm.

We are also grateful to be able to collaborate with HappyTV to film two videos to generate publicity for both the symposium as well as NuLife.

Back to School (BTS) Project



Our Back to School [BTS] Project is a key NuLife initiative as the educational needs and well-being of all children are very close to the heart of NuLife and the work we do. Once again, our BTS Project was received with great enthusiasm. We helped families who struggled to cope with the financial burden of ensuring children can go to school equipped with the basic necessities and school supplies. A case by case assessment was done for each recipient family and our counsellors met the beneficiaries and their children at their respective schools to purchase the required items. No cash/ vouchers were given to them directly.

School going youths were provided with curriculum textbooks, uniforms, PE attire, shoes and socks. Our BTS Project targets youths who fall through the cracks in the system as they do not qualify for Ministry of Education Financial Assistance Scheme (FAS) or the School based FAS. These families were struggling to make ends meet and needed our support. Through our BTS Project we are able to ensure that no school going child/ youth is disadvantaged due to their family's strained financial or socio-economic status. By providing the necessities for education for the coming year, we not only ease the worry and burden of the respective parents, we also allow these youths to start the academic year just like any other student, with their heads held high.

The Back to School [BTS] Project is not confined to providing aid only at the beginning of the year. We also arranged for beneficiaries to procure spectacles and purchase other necessary school-related items over the course of the academic year. This project successfully alleviates the stress that many parents face to juggle finances so that their children can go to school without feeling ashamed or ridiculed.



B R O T H E R
B I G
S I S T E R



Inline Skating

Big Brother Big Sister (B3S) Project

NuLife's Big Brother Big Sister [B3S] Project is a popular, well-received initiative that was designed in 2016 to bring together children/ youths who exhibit at-risk behaviour and who come from a myriad of socio-economic backgrounds and circumstances to establish friendships among themselves and create a fraternity that goes beyond familial/ blood ties. Through organising regular recreational and educational excursions and activities that are led primarily by volunteers, the project serves as a platform for these young individuals to interact with positive role models and thereby acquire good habits and social skills. The activities are mainly conducted during the school holidays and for every 2 children/youths, 1 NuLife volunteer/ befriender is assigned in the interest of safety for each excursion/outing. Refreshments and lunch are provided during these trips. Transport is also provided by NuLife Counselling to the destination and back to NuLife Counselling Centre. Activities conducted in 2018 included Inline skating @ Bishan Park, a BBQ and a Dragon Battle organized by DBS.

This project succeeds in giving our participants novel and unique experiences that allow them to embark on a journey of self-discovery and self-awareness. At the very least, lasting bonds are forged among participants and mentors that go towards creating a sense of community and belonging. NuLife, believes in connecting and touching lives through acts of kindness and compassion. At the core of what we do is the wellbeing and upliftment of all young people. As counsellors and case-workers, we are committed to ensuring that our programmes and initiatives positively impact the young children we come in contact with. We truly believe that the experiences children have during their childhood years have a profound and lasting influence on them and often, these collective experiences shape how they turn out as adults. We at NuLife make a concerted effort to create positive, empowering and memorable experiences for our youths through our Big Brother Big Sister project. By doing this, we succeed in fostering a kinship that transgresses racial or religious boundaries.

Big Brother Big Sister (B3S) Project



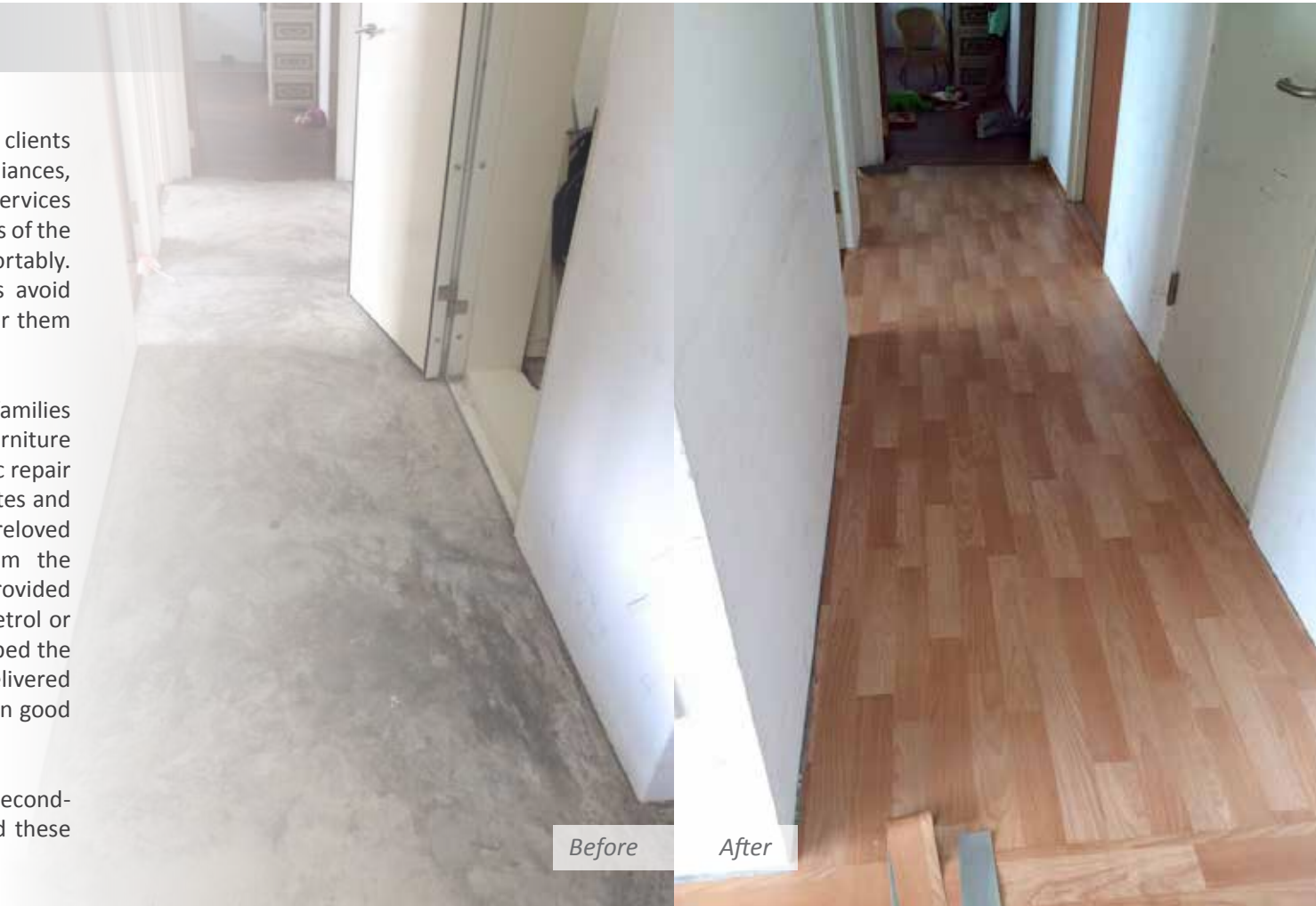
The annual Big Brother Big Sister Project which has been consistently run for the past few years is always well-received and supported. As in previous years, our activities/excursions are met with healthy participation by children from the different strata of society and from diverse cultural backgrounds. We will continue to improvise and find more creative ideas so that the project will continue to impact and benefit our beneficiaries for many years to come.

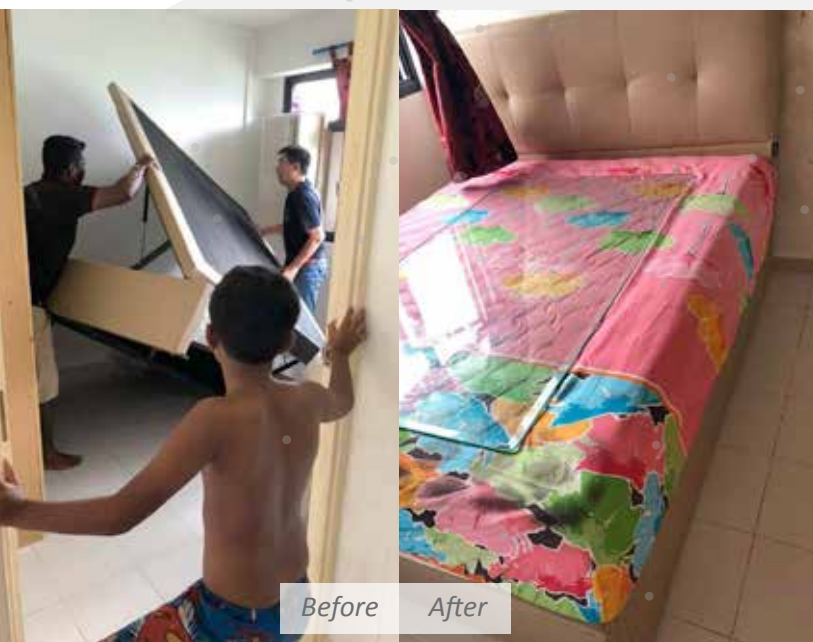
Robinhood Project

The Robinhood Project is a NuLife initiative to help clients refurbish their homes with pre-loved furniture and appliances, especially those residing in rental flats. Basic home repair services are also offered. Made possible through the kind donations of the public, clients get to enjoy basic amenities and live comfortably. The primary objective of this project is to help clients avoid committing to hire-purchase agreements that may render them in debt when they are unable to make the payments.

Through this initiative, beneficiaries from low-income families were able to furnish their homes with donated pre-loved furniture and electrical appliances. We were also able to offer basic repair services such as fixing malfunctioning front doors and gates and carrying out electrical, plumbing and paint work. The preloved furniture or electrical equipment were collected from the donors' residences by movers. Some of these movers provided the service on a pro bono basis while others expected petrol or manpower costs to be covered. NuLife Counselling absorbed the cost of collection and delivery where applicable and delivered to the beneficiaries' residence. These donated items are in good working order.

To cater to the constant demand, NuLife sourced out second-hand furniture and appliances from donors and matched these donations to our beneficiaries.





Robinhood Project

In previous years, we were not able to accept books, toys and clothes due to storage constraints. However, with the setup of the Thrift store, we were able to accept these donated items and store them for future use. Beneficiaries who were eligible to receive these items, directly made their way to the Thrift Store at The Promenade @ Pelikat, 183 Jalan Pelikat, #B1-75 Singapore 537643.

As the name so appropriately suggests, NuLife's Robinhood Project allows us to enhance the homes and lives of these families through acts of goodwill. There is a tremendous feeling of satisfaction when we see how things that would otherwise have been discarded and have been refurbished, are so appreciated and received with such gratitude by the families who are the recipients of these donations. Since its inception in 2012, NuLife's Robinhood Project has benefitted countless numbers of needy families and we are committed to making sure that this project is sustained for many years to come. NuLife will continue to expand on the ways we can receive from the 'haves' and share them with the 'have-nots', in keeping with the true spirit of giving and sharing.



*Intake Assessment in progress
at a client's residence*



Our movers – BRAVEHEARTS



Hoarding



Feeding Singapore Project

The objective of the NuLife Feed Singapore Project is to assist our beneficiaries with supermarket vouchers and food rations so that we help ease the financial burden of families with children and the elderly and ensure that their nutritional needs are met. The food rations and vouchers are donated by our well-wishers on an ad-hoc basis. Attempting to pay-it-forward, some donors choose to commemorate joyous events or special anniversaries through these means. Others come forth and donate for a death anniversary or for astrological reasons.

Food rations were given out according to the client's dietary needs. Each case is unique and after being assessed by NuLife, donated rations were distributed to the recipients. Beneficiaries were able to select their respective rations from the range of donated rations.

NuLife staff or counsellors also accompanied these families or individuals to buy their monthly groceries to ensure that the vouchers were spent wisely on the necessary groceries required by the beneficiaries. Rations were delivered to the residences of beneficiaries who were unable to collect the rations due to their physical disability or certain extenuating circumstances.

Those who are awaiting the outcome of their application for assistance with social service agencies will have to wait for a few weeks while the application is processed. During this interim period, NuLife assists them with basic necessities to tide them over while they wait.



Feeding Singapore Project

Collaboration with Darma Muneeswaran Temple

@ Serangoon North Ave 1



In our sincere effort to help the community, we continued to collaborate closely with the Darma Muneeswaran Temple management committee to provide assistance to families that appealed for food rations. Families that are referred to us by the temple committee are assessed by us according to their needs. We submit a social report which includes our recommendation to the temple committee. As always, when these cases are surfaced to us, many of these families are welcomed into the NuLife fold. Not only do they become beneficiaries of our various outreach programmes, NuLife also provides comprehensive support and counselling to guide the individuals involved out of their anguish and turmoil.

Other forms of assistance that NuLife provided to DMT clients included counselling, guidance on legal, housing and financial matters. Families that were not recommended for the food rations were kept in NuLife's Financial Assistance Database. These clients were assisted by providing them with casework and counselling specifically catered to their situation. Our ultimate goal is to find ways to empower these clients to ensure that they are not reliant on assistances from external agencies to get by.

Festive Season Projects

Our Festive Season Projects are an extension of our Deepavali Project which allows us to spread the goodwill and spirit of magnanimity to other locally observed festive celebrations. Our aim is to help families cope with the added expenses that the festive occasion incurs. From helping with minor home repairs to purchasing wet and dry groceries, and not forgetting the festive goodies, we strive to ease the stress and pressure of getting the homes of our beneficiaries spruced up and ready to entertain guests. At its core, it is an opportunity to appreciate the loving support of family, friends and the community.

The celebration of local Festivals helps to preserve our diverse racial - religious cultures and heritage that collectively make up our Singapore identity. Our primary objective is to bring the festive cheer to less fortunate families and foster family bonding. By assisting families from all walks of life and cultures, we are also able to establish social cohesion and unity amongst various racial groups. This

also promotes racial harmony and brings back the **‘Kampong Spirit’** where not only do the Indians celebrate Deepavali, but the other races too. The same concept is applied to other festivities like Hari Raya Puasa, Mid-Autumn Festival, Christmas and New Year. It creates an opportunity for the community to share their feelings of camaraderie and exchange ideas and thoughts to strengthen social relations and unity.

We do things differently for each festive season. We provide **cooked food** to the community, give out **rations** to the needy, or even help out with **repair and refurbishments** to our client's house so that they can enjoy the festive celebration with their loved ones with pride and comfort.

'Zakat – NuLife' is a Hari Raya season food distribution drive that targets individuals or families residing in 1 to 2 room HDB rental flats. The recipients of this year's project comprised Muslims and non-Muslims alike, including the elderly. An anonymous donor donated 100 packets of halal chicken biriyani catered from a restaurant. The packed food was delivered to NuLife Counselling by the restaurant. We distributed the food packets to NuLife beneficiaries who came to our office to collect the food. Non-Muslims and the elderly also received these food packages in keeping with the spirit of giving which is not only representative of the Ramadan and Hari Raya festivities but is something that pervades all the racial and religious celebrations observed in our multi-racial society.

Zakat

NuLife Project



Deepavali Project

The NuLife Deepavali Project is an ambitious project undertaken to raise funds in order to help families that are in need of extra support and assistance during the festive period. This year, we officially launched our suicide awareness and prevention initiative with the tagline **U MATTER**. We created an interactive booth at our Deepavali booth which was situated at Hastings Road. A good number of individuals, both young and old, stopped to pen encouraging messages on our message wall.

For the **NuLife 2018 Deepavali Fund-raising Project**, we chose to provide more long-lasting assistance in the form of repair and refurbishment of the homes of 250 families of various ethnicities. These families are in dire need of a helping hand and a show of community support to make them feel less isolated, helpless and hopeless. Each of these households receive the repair and refurbishment service at no cost, according to what is more pressing or necessary.

The assistance offered ranges from electrical, plumbing, repainting of houses, replacement of doors, door knobs, gates, installation of kitchen window grilles for families with young children, handlebars, slip-free mats and toilet safety rails for the elderly.

NuLife is confident that such attention to improving the physical environment will have a profound impact on the emotional and psychological well-being of the individual family members. The value of being able to uplift the disheartened spirit and diminished resolve of these battle-weary individuals to fight another day, cannot be underestimated or dismissed.

As has been highlighted in the media and social media, suicide awareness and prevention has become a pressing need and for this year's Deepavali Project, NuLife chose to pay special attention to serving and supporting families that are experiencing such a crisis in some way or other. There has been a disturbing rise in the number of suicide-related cases in recent years



and the alarm bells are resounding throughout our society. NuLife took this opportunity to introduce its new initiative to bolster suicide awareness and prevention. Our goal is to dispel the myths, misconceptions and stigma associated with suicide. Sadly, in our society, being and feeling vulnerable is perceived as weakness or failure. But suicide is not about choosing to die; it is a silent cry of wanting to live.

NuLife also aims to conduct extensive research to gain a better understanding and knowledge of this sensitive and highly misunderstood issue. With this insight, we will be better equipped to provide the right kind of support and assistance to any individual in such a crisis. As such, a portion of the funds raised will be utilised for this purpose.

One of the fundamental beliefs that NuLife holds is that every individual deserves to have a home which is more than a roof over their heads, without incurring further debt or liability. Our project this year was designed to make the families we shortlisted for our assistance feel a sense of pride and comfort with the facelift given to their homes. With the repair and refurbishment done, they were able to feel house-proud and look forward to the festive celebrations without shame or inadequacy. It provided these families with more lasting assistance that went a long way to uplifting their battle-weary spirits. They now get to experience the pleasure of having a comfortable living space to come home to, that is their sanctuary and oasis.

Apart from this, NuLife was able to distribute rations to our beneficiaries who comprised mainly of underprivileged families with children. It was made possible due to generous donations received from the Singapore Polo Club and anonymous donors. The Singapore Polo Club delivered hampers containing cordials, drinks, canned sweetener, canned fruit cocktail, cereal, Nutella, biscuits, sweets and instant pasta. Together with these hampers, we also included Indian festive goodies, chilli and curry powder, Deepavali decorations, sparklers and party poppers.

NuLife collaborated with **Methodist Welfare Services (MWS), @27 FSC, NTUC Foundation, Singapore Polo Club, JUMBO Seafood and Braveheart SRM Transport Services** on this project.



Electrical works



Carpentry works



Painting works



Project Pioneer Generation

Recognizing the needs of our Pioneer Generation, NuLife has expanded its array of services to cater to the specific needs of the infirm, terminally-ill and the elderly. From providing palliative care and emotional support to the lonely, bereaved and socially isolated, to placement in hospices and facilitating hospital visits, we even arranged for the provision of equipment for empowered living and intervene against neglect and abuse of the elderly.

Here at NuLife, we are constantly attuned to the changing demands and pressures that assail the more vulnerable members of our society and we strive to keep up, if not stay one step ahead. We are conscious of the need to adapt our roles and approaches to suit the problems that our clients face. As society faces the issues arising from an ageing population, NuLife has stepped up by expanding our outreach to take care of the needs of our pioneers. Our efforts were extended to include befriending the elderly to give emotional support and alleviate loneliness, educating them on will and probate matters and even sprucing up their homes with the help of volunteers.

The Pioneer Generation Initiative was conceived in 2017 when we observed that the basic needs of many elderly and palliative care patients were not fully addressed. Therefore, NuLife, with the generous help of our donors and volunteers, took the necessary steps to assist the elderly in our community.

With the new suite of programmes and services that we introduced in 2018, we also embarked on providing counselling and help services to caregivers of palliative and elderly patients. Caregivers of the chronically ill patients and those with multiple disabilities often neglect their own self-care. We respect the hard work, dedication and sacrifices made by caregivers in caring for their sick charges. We recognise that caregivers are at risk of experiencing burn out which may even spiral into depression if their emotional and physical needs are not addressed. Through our niche programmes rolled out in 2018, we continue to strive to adequately meet some of the needs of these unsung heroes.



Highlights of 2018

NuLife Thrift Store

We launched our most recent venture- the NuLife Thrift Store @ Pelikat in December 2018. While our Robinhood Project provides pre-loved furniture and appliances to families, our thrift store accepts a gamut of other items [from books, clothing, toys, household accessories or decorative items] which are on display for our beneficiaries to avail themselves. The Thrift Store is open only on weekends and is manned by NuLife Volunteers. Training will be provided to the respective volunteers by the Volunteer Management Team.

The purpose of the Thrift Store is to fully optimize the opportunity to ensure that donated items in good condition do not go to waste and can become something of value to someone else. The Thrift Store allows us to store these items in one location that can be accessed by our beneficiaries who are interested in acquiring these items at no cost.

Venue:
183 Jalan Pelikat #B1-75
Singapore 537643

Webpage Makeover

In keeping with the vigour and spirit of enthusiasm and the propulsion to embrace change, we embarked on a massive makeover of our webpage. In collaboration with external vendors, our NuLife team worked hard to create a website that best represented our professional corporate image and at the same time, captured the very essence of the heart and soul that is NuLife.

To aid with the expenses of the website makeover, NuLife applied for the VCF Info Communications Technology (ICT) Grant that had been approved by National Council of Social Service (NCSS). This grant co-funded up to 70% of the total expenditure for the website.

Website Address:
www.nulife.com.sg

Increasing the Possible Donation Modes

To facilitate our fundraising efforts, we have increased the number of platforms for donations. From our official NuLife website to our Facebook page to customised donation envelopes that can be collected from our office and donation boxes placed in designated retail outlets, NuLife is canvassing for support from the public to help us reach out to and help more people.

In our persevering efforts to amass support from our digitally savvy donors and volunteers, NuLife is also increasing its online presence through frequent public updates on our website and Facebook page. We also keenly encourage feedback and suggestions from the public to improve our services and operations via these online portals so that we can continue to serve our beneficiaries, donors and volunteers to the best of our ability.

It is only through the firm support and resolute trust of our pool of donors and volunteers that NuLife can continue to subsist and serve our beneficiaries. As an organization, we seek to always outdo ourselves in providing the best social services to all whose lives we have the privilege to touch and impact.

NuLife has utilised the modes such as **Giving.SG portal, QR code (Paynow/ PayLah), PayPal, GIRO, Bank Transfer, Cheque** to receive donations this past year.

Looking Ahead to 2019



Change prevailing false preconception that NuLife caters primarily to Indians

NuLife will seek to diversify our assistance and services to other ethnicities in order to change the perception that NuLife predominantly caters to the Indian community. NuLife has always maintained its mission to render help and support to all, regardless of race, religion or creed.



Relocation of NuLife to Manhattan House in Jan 2019 for 24 months

A concerted effort will be made to facilitate the smooth transition from our current Serangoon Community Club office to our new premises in Manhattan House. We are grateful to former Minister Mrs Lim Hwee Hua for her unwavering support all these years. She was instrumental in helping us acquire the new 'temporary' premises.

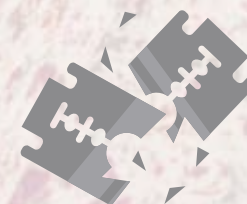
Continue our quest for a permanent office space

As the new office space is only for 24 months, our search for a permanent 'home' continues. As an organization, we aim to re-group and continue looking for a venue that will allow us to continue our mission for many years to come.

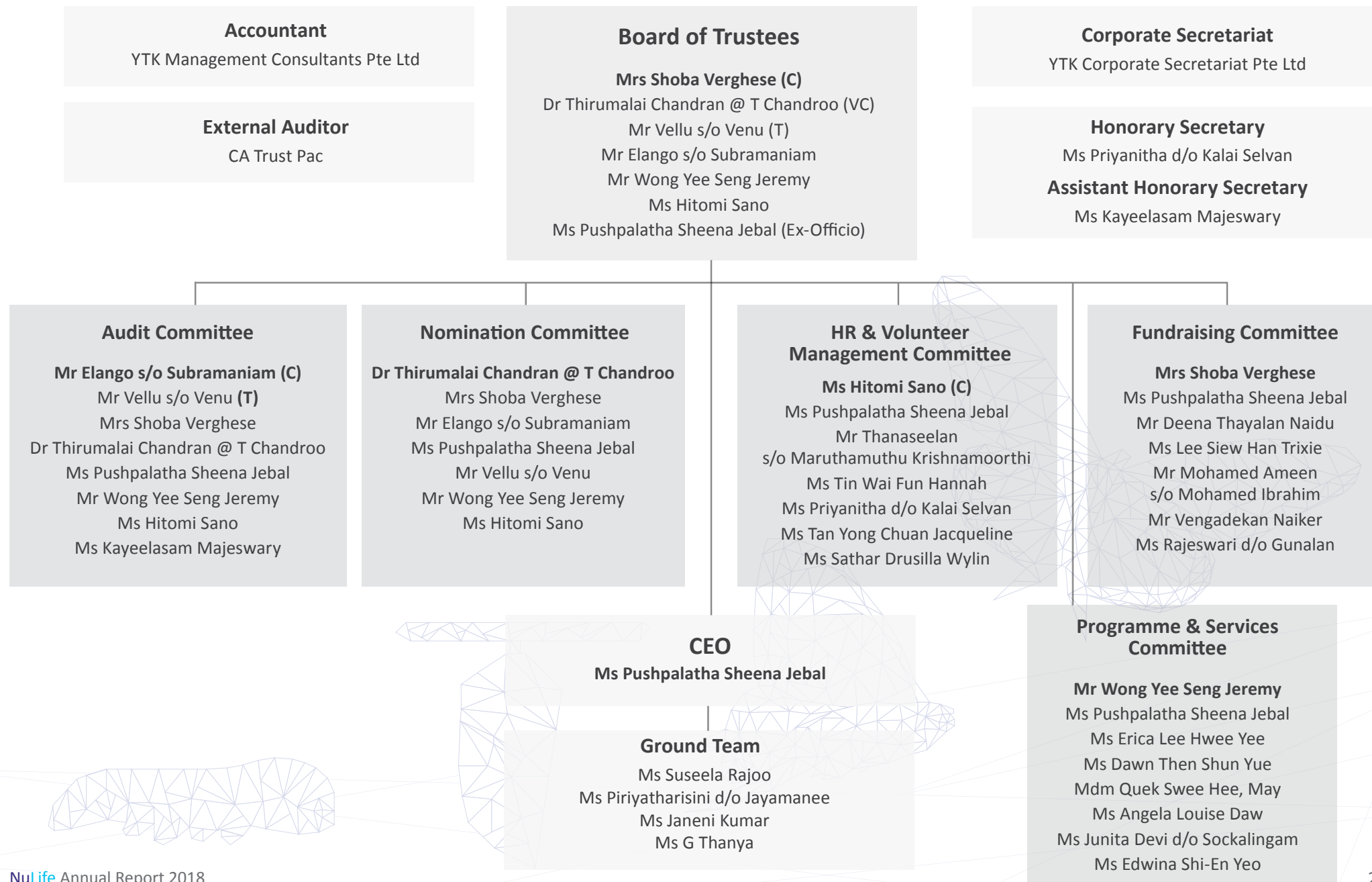


To shift gears on our suicide awareness and prevention initiative

Using the new office space, we aim to conduct more training on suicide awareness and prevention to reach out to a larger audience from all walks of life. We also seek to conduct more research on this issue so that this highly complex issue can be better understood by the mainstream public and helping practitioners alike. We will work towards finding better, more creative ways to educate the public about this issue, and in so doing, debunk misconceptions that enshroud this issue.



Organisational Chart 2018



Corporate Governance Report

1. BOARD GOVERNANCE

1.1 BOARD ROLES AND COMPOSITION

Board Composition

The members of the Board for the financial year ended 31 December 2018 were as below:-

Name	Board Role	Role Appointment Date
Mrs Shoba Verghese	Chairman	27 July 2017
Dr Thirumalai Chandran @ T Chandroo	Vice Chairman	31 March 2012
Mr Vellu s/o Venu ¹	Treasurer	1 October 2018
Mr Wong Yee Seng Jeremy ²	Member	1 October 2018
Mr Elango s/o Subramaniam	Member	14 September 2007
Ms Hitomi Sano ²	Member	1 October 2018
Ms Pushpalatha Sheena Jebal	Ex-Officio	27 July 2017

Remarks:-

¹Mr Vellu s/o Venu was appointed as Trustee (Director) and Treasurer, in place of Mr Deena Thayalan Naidu s/o R Klic Dass, with effect from 1 October 2018.

²Both Mr Wong Yee Seng Jeremy and Ms Hitomi Sano were appointed as Trustee (Director) and member of Board of Trustee on 1 October 2018.

Mr Anthony Samy s/o Gnanavarayan retired as Trustee (Director) by rotation and was not seeking for re-election in the Annual General Meeting held on 11 June 2018.

Mr Deena Thayalan Naidu s/o R Klic Dass was resigned as Trustee (Director) and member of Board of Trustee, with effect from 1 October 2018.

To ensure objectivity in decision-making, the Board is totally independent from the staff working for the organisation where the staff is not allowed to chair the Board and the numbers of staff who joined the Board do not comprise more than one-third (1/3) of the Board.

The following are included in the Terms of Reference ("TOR") of Board which form part of the Corporate Governance Manual adopted by the organisation in 2016:-

- Job descriptions of office bearers
- Responsibilities of individual board members
- Board membership (under TOR of Board)
- Role of Chairman of Board (under TOR of Board)
- Procedures of meetings (under TOR of Board)
- Tenure of the board member (under TOR of Board)
- Appointment and resignation procedure (under TOR of Board)

Appointment, Retirement and Re-election of Trustees

The Nomination Committee oversees the appointment, resignation, retirement and reelection of Trustees in accordance with the requirement of the Singapore Companies Act, Cap. 50, Charities Act, Cap. 37, and Constitution of organisation. An insolvency search will be conducted for each Trustee to ensure that he/she is not an undischarged bankrupt and is qualified to act as Trustee (Director) of the organisation.

In accordance with the Constitution, at each Annual General Meeting (AGM) of the organisation, one-third (1/3) of the Trustees for the time being or, if their number is not three or a multiple of three, then the number nearest one-third, shall retire from office. A retiring Trustee shall be eligible for re-election. The Trustees to retire in every year shall be those who have been longest in office since their last election, but as between persons who became Trustees on the same day those to retire shall (unless they otherwise agree among themselves) be determined by lot.

Pursuant to the Regulation 51 of the Constitution, Dr Thirumalai Chandran @ T Chandroo and Ms Pushpalatha Sheena Jebal shall retire by rotation at the forthcoming AGM and each of them, being eligible, would offer themselves for re-election at the forthcoming AGM.

1.2 BOARD COMMITTEES

The Board has established five (5) Board Committees, namely:-

- (i) Audit Committee;
- (ii) Nomination Committee;
- (iii) Human Resources and Volunteer Committee;
- (iv) Programme and Services Committee; and
- (v) Fundraising Committee;

to assist the Board in fulfilling its duties and responsibilities, as well as to consider certain issues and factions in more details. Each Board Committee has a formal Term of Reference (TOR) and has been granted certain delegations.

(i) Audit Committee

The Audit Committee is responsible for the monitoring and review of:-

- Accounting, financial reporting and disclosure processes and procedures;
- Risk management (financial, fraud and legal risks) and internal control systems;
- Internal audit (resources, performance and scope of work);
- External audit (qualifications, independence, engagement and fees);
- Compliance (legal, regulatory and charity policies); and
- Interested persons transactions (IPTs).

The Audit Committee consists of eight (8) members:-

Mr Elango s/o Subramaniam (Chairman)
Mr Vellu s/o Venu
Mrs Shoba Verghese
Dr Thirumalai Chandran @ T Chandroo
Ms Pushpalatha Sheena Jebal
Mr Wong Yee Seng Jeremy
Ms Hitomi Sano
Ms Kayeelasam Majeswary¹

¹*Ms Kayeelasam Majeswary was appointed as member of Audit Committee on 29 August 2018.*

Due to Mr Anthony Samy s/o Gnanavarayan retirement as Trustee (Director) by rotation and was not seeking for re-election in the Annual General Meeting held on 11 June 2018, he also stepped down as member of the Audit Committee.

Mr Deena Thayalan Naidu s/o R Klic Dass stepped down as member of the Audit Committee with effect from 1 October 2018.

(ii) Nomination Committee

The Nomination Committee is responsible to:-

- review the structure, size and composition of the Board;
- ensure that all Board appointees undergo an appropriate induction and orientation programme for them to understand their responsibilities and the activities of the Charity;
- ensure the performance of members of the Board and Board Committees are reviewed at least annually; and
- take the lead in board renewal and succession planning.

The Nomination Committee consists of seven (7) members:-

Dr Thirumalai Chandran @ T Chandroo (Chairman)
Mrs Shoba Verghese
Mr Elango s/o Subramaniam
Ms Pushpalatha Sheena Jebal
Mr Vellu s/o Venu
Mr Wong Yee Seng Jeremy
Ms Hitomi Sano

Mr Vellu s/o Venu, Mr Wong Yee Seng Jeremy and Ms Hitomi Sano were appointed as members of the Nomination Committee with effect from 1 October 2018.

Due to Mr Anthony Samy s/o Gnanavarayan retirement as Trustee (Director) by rotation and was not seeking for re-election in the Annual General Meeting held on 11 June 2018, he also stepped down as member of the Nomination Committee.

Mr Deena Thayalan Naidu s/o R Klic Dass stepped down as member of the Audit Committee with effect from 1 October 2018.

(iii) Human Resources and Volunteer Management Committee

The Human Resources and Volunteer Management Committee is responsible to review and monitor the effectiveness of human resources and volunteer management programmes, as well as to oversee the development and implementation of human resources and volunteer policies and handbook in compliance with the relevant statutes, regulations, standards and guidelines.

The Human Resources and Volunteer Management Committee consists of seven (7) members:-

Ms Hitomi Sano (Chairman)¹
Ms Pushpalatha Sheena Jebal
Mr Thanaseelan s/o Maruthamuthu Krishnamoorthi
Ms Tin Wai Fun Hannah
Ms Priyanitha d/o Kalai Selvan
Ms Tan Yong Chuan Jacqueline²
Ms Sathar Drusilla Wylin²

¹The appointment of Ms Hitomi Sano as Chairman of the Human Resources and Volunteer Management Committee, in place of Dr Thirumalai Chandran @ T Chandroo, was approved by meetings of Nomination Committee and Board of Trustees held on 29 August 2018.

²The appointment of Ms Tan Yong Chuan Jacqueline and Ms Sathar Drusilla Wylin as members of the Human Resources and Volunteer Management Committee was approved by meetings of Nomination Committee and Board of Trustees held on 12 December 2018.

Ms Suseela Rajoo accepted employment role as the Office Manager in the organisation and hence she stepped down as member of the Human Resources and Volunteer Management Committee as to avoid any conflict of interest.

(iv) Programme and Services Committee

The Programme and Services Committee is responsible to:-

- oversee, support and coordinate the development and approval of new programmes and services;
- ensure that the new programmes and existing programmes and services are consistent with the vision, mission, objective and strategic plans of the Charity; and
- develop annual programme and services budget and recommend the same to the board.

The Programme and Services Committee consists of eight (8) members:-

Mr Wong Yee Seng Jeremy (Chairman)¹
Ms Pushpalatha Sheena Jebal
Ms Erica Lee Hwee Yee
Ms Dawn Then Shun Yue
Mdm Quek Swee Hee, May
Ms Angela Louise Daw
Ms Junita Devi d/o Sockalingam
Ms Edwina Shi-En Yeo²

¹The appointment of Mr Wong Yee Seng Jeremy as Chairman of the Human Resources and Volunteer Committee, in place of Ms Pushpalatha Sheena Jebal, was approved by meetings of Nomination Committee and Board of Trustees held on 29 August 2018.

²The appointment of Ms Edwina Shi-En Yeo as member of the Human Resources and Volunteer Committee was approved by meetings of Nomination Committee and Board of Trustees held on 12 December 2018.

The resignation of Dr Lim Ming Chu, Sharon as member of the Programme and Services Committee was approved at meetings of Nomination Committee and Board of Trustee held on 29 August 2018.

(v) Fundraising Committee

The Fundraising is responsible to:-

- evaluate the fundraising programmes, communications and marketing initiatives, budgets, staffing levels and reporting standards;
- ensure that the fundraising objectives and the purpose of the Charity are met;
- assume leadership for the:-
 - development of project proposals to submit to potential donors; and
 - certain types of outreach efforts such as chairing annual gala dinner or hosting fundraising parties.

The Fundraising Committee consists of seven (7) members:-

Mrs Shoba Verghese (Chairman)
 Ms Pushpalatha Sheena Jebal
 Mr Deena Thayalan Naidu s/o R Klic Dass
 Ms Lee Siew Han Trixie
 Mr Mohamed Ameen s/o Mohamed Ibrahim
 Mr Vengadekan Naiker
 Ms Rajeswari d/o Gunalan¹

³Ms Rajeswari d/o Gunalan was appointed as member of the Fundraising Committee on 6 April 2018.

Ms Elamathi d/o Vijaya Kumar resigned as member of Fundraising Committee on 29 August 2018.

1.3 BOARD MEETINGS

The Board met for four (4) times for the financial year ended 31 December 2018. The quorum of at least three (3) members was fulfilled for each Board meetings held on 16 May 2018, 29 August 2018, 12 December 2018 and 27 February 2019.

The Trustees' attendance at these meetings are summarised in the table below:-

Name of Trustees	Attendance/Number of Meetings Held
Dr Thirumalai Chandran @ T Chandroo	2/4
Ms Pushpalatha Sheena Jebal	4/4
Mr Elango s/o Subramaniam	3/4
Mrs Shoba Verghese	4/4
Mr Vellu s/o Venu ¹	2/2
Mr Wong Yee Seng Jeremy ¹	2/2
Ms Hitomi Sano ¹	2/2
Mr Anthony Samy s/o Gnanavarayan ²	0/1
Mr Deena Thayalan Naidu s/o R Klic Dass ³	1/2

¹Mr Wong Yee Seng Jeremy, Mr Vellu s/o Venu and Ms Hitomi Sano were appointed as Trustee (Director) and member of Board of Trustee on 1 October 2018.

²Mr Anthony Samy s/o Gnanavarayan retired as Trustee (Director) by rotation and was not seeking for re-election in the Annual General Meeting held on 11 June 2018.

³Mr Deena Thayalan Naidu s/o R Klic Dass was resigned as Trustee (Director) and member of Board of Trustee, with effect from 1 October 2018.

2. CONFLICT OF INTEREST

A Conflict of Interest Policy with Conflict of Interest Disclosure Form is adopted and maintained in place where every member of the Board and Board Committee as well as the staff are required to complete the Conflict of Interest Disclosure Form upon joining as member / staff of the Organisation.

Also, each of the Board members is required to disclose their related party transactions or conflict of interest at each Board meeting. Where a conflict of interest arises at a Board meeting, the Board member concerned will recuse himself/ herself from the meeting, as well as not participate in the discussions and abstain from voting on the matters.

For the financial year ended 31 December 2018:-

- All the Board members were volunteers where they did not receive any remuneration;
- None of the staff was involved in setting his or her own remuneration;
- None of the permanent and part time staff recruited were the close member of the family of the Board members; and
- There were no material contracts entered between the organisation involving the interest of the Chief Executive Officer (CEO) and the Trustees.

3. STRATEGIC PLANNING

3.1 OBJECTIVES

The Board review and approve the vision and mission of the organisation periodically to ensure that they stay relevant to its changing environment and needs. The vision and mission of the organisation is communicated to the stakeholders via social media (e.g. website and Facebook), internal compliance manual and policies, as well as the yearly Annual Report.

3.2 LONG-TERM PLANNING

The Board has always ensured that there are adequate resource to sustain the organisation's operations and that such resource are effectively and efficiently managed.

4. PROGRAMME MANAGEMENT

The operations and programmes of the organisation are directed towards the achievement of the organisation's objectives.

A total of three (3) programme and service committee meetings were held during the financial year ended 31 December 2018 where the committee members discussed and updated the progress of programme and services, as well as to ensure that the outcomes of each programme were clearly defined. The conclusions made in the programme and service committee meetings were circulated to the Board for final review and approval.

5. HUMAN RESOURCE AND VOLUNTEER MANAGEMENT

The following policies and manuals were in place since 2015:-

- Human Resources Manual (for human resources team)
- Employee Handbook (for employees)
- Volunteer Management Manual (for volunteer management team)
- Volunteer Handbook (for volunteers)

Each of the manual and handbook covers the following areas including but not limited to:-

- Employment process;
- Remuneration;
- Fringe and leave benefits;
- Reimbursements;
- Performance appraisal;
- Training and developments;
- Separation of employment; and
- Workplace guidelines such as disciplinary action, code of conduct and grievances.

Since 2017, a detailed Code of Conduct Policy for staff is in place, and all employees of the organisation are covered by the Workmen Compensation Insurance.

A total three (3) human resources and volunteer management committee meetings were held during the financial year ended 31 December 2018. The conclusions made in human resources and volunteer management meetings were circulated to the Board for final review and approval.

6. FINANCIAL MANAGEMENT AND INTERNAL CONTROL

6.1 OPERATIONAL CONTROLS

A Financial Control Manual was adopted by the organisation since 2015, which covers the following areas:-

- Financial accounting routine and responsibilities;
- Bank account policy;
- Petty cash policy;
- Debtor and creditor management;
- Payroll;
- Fixed asset management; and
- Risk assessment process.

The following internal controls are in place as well:-

- (i) Procurement procedures and controls
 - A Procurement Policy was drafted and approved by the Board on 15 May 2017.
- (ii) Receipting, payment procedures and controls
 - The procedures for bank account transactions (i.e. cash donation, GIRO donation and cheque deposits) are documented under the Financial Control Manual.
 - The flow chart of payment for invoice and procedure for drawing cheque are included in the Financial Control Manual.
- (iii) System of delegation of authority and limits of approval was in place
 - a delegated authority documents covering the type of transactions and name of authorised personnel in-charge are spelt out under the Financial Control Manual.

The internal controls, processes, key programmes and fundraising events were reviewed periodically during the quarterly Audit Committee and Board meetings held during the financial year ended 31 December 2018.

6.2 BUDGET PLANNING AND MONITORING

The annual budget was prepared and tabled to the Audit Committee and Board for discussion, review and approval during the respective meetings held. The expenditures are monitored as to ensure the expenses incurred within the budget or else explanation shall be given during the meetings of Board and Board Committee.

6.3 CAPITAL ASSET MANAGEMENT

The fixed assets register as of 31 December 2018 was set in place to account for all the fixed assets of the organisation.

6.4. RESERVES MANAGEMENT

- The organisation's Operating Reserve Policy is in place currently, since 2017, as to ensure that an adequate level of unrestricted net assets is built and maintain in supporting the organisation's day-to-day operations of the event of unforeseen shortfalls.

In order to maintain long-term financial sustainability, the organisation maintains a reserve of one (1) time of its annual operating expenses currently, and none of the reserves are invested. The Organisation aims to increase its reserves on three (3) times of its annual operating expenses in the future.

7. FUNDRAISING PRACTICES

7.1 CONDUCT OF FUNDRAISING

A Fundraising Manual was set in place since 2015 to ensure that the fundraising activities will preserve the integrity and transparency of the organisation.

7.2 ACCOUNTABILITY TO DONORS

The organisation has always ensured that every donors or prospects donors receive accurate and ethical advice about the organisation, the intended use of donations as well as the value and tax implication of donations.

For instances:-

- All GIRO donors received an update about the 250% tax deduction on their monthly donations upon the attainment of Institutions of Public Character (IPC) status of the organisation; and
- The monthly GIRO donations received are used to support the daily operating costs such as salaries and utilities bills and each donor is informed of the intended use before their pledge off donations.

The guidelines on donations received (e.g. GIRO receipts and donation boxes) which stated in the Fundraising Manual are strictly abided by the fundraising personnel where all donations received are properly accounted for and promptly deposited.

The organisation respects the donors' confidentiality where the identity and/or information of donors will not be disclosed without the prior permission from the donors.

7.3 USE OF THIRD PARTY FUNDRAISERS

The organisation engaged third party fundraisers in January 2018, a first engagement since its inception in 2004, in order to reach out larger pool of donors and increase its donations in sustaining future operations. The use of third party fundraiser as well as its rationale and fee arrangement were proposed, reviewed and approved by the Board before the work commencement. An agreement has been entered between the organisation with each third party fundraisers, covered terms and conditions such as (i) proper accounting procedures for donations received; (ii) proper and fair representation of the charity in all publicity materials; and (iii) communication to donors.

8. DISCLOSURE AND TRANSPARENCY

Annual Report

The yearly annual report is made available to the stakeholders of the organisation via the Charity Portal and the organisation website at www.nulife.com.sg, which include information on the Organisation's:-

- Organisation chart (board and board committee members and management)
- Programmes and activities for the financial year
- Financial highlights
- Corporate governance report*
- Audited financial statements
- Future plans and commitments

**The inclusion of corporate governance report in the Annual Report is in place on yearly basis, since the financial year ended 31 December 2017, as to increase the disclosure of transparency of the organisation to its stakeholder.*

Board Members

The number of Board meetings held during the financial year ended 31 December 2018 and attendance of each Board member, on a named basis, was disclosed under "1.3 Board Meetings" of this Annual Report.

- As disclosed under "2. Conflict of Interest" of this Annual Report, all Board members were volunteers of the organisation and did not receive any remuneration for their Board services for the financial year ended 31 December 2018.

Employees

The organisation had a total of eight (8) full-time and part-time staff during the financial year ended 31 December 2018:-

Full-time staff:

Ms Piriyaatharisini d/o Jayamanee	(since 18 January 2016)
Ms Janeni Kumar	(since 3 July 2017)
Ms Sea May May	(since 9 May 2018 to 8 August 2018)
Ms Suseela Rajoo	(since 1 August 2018)

Part-time staff:

Ms Lam Sock Han	(from 25 July 2017 to 30 April 2018)
Ms G. Thanya*	(from 1 January 2018 to 31 December 2018)
Ms Sathar Drusilla Wylin	(from 12 March 2018 to 31 August 2018 & 6 October 2018 to 5 November 2018)
Ms Mona d/o Segaran	(from 19 September 2018 to 18 November 2018)

*Ms G. Thanya will be converted from part time to full time with effect from 1 January 2019.

None of the abovementioned staff received annual remuneration exceeding S\$100,000/- nor are close members of the family of the Executive Head or Board Members.

9. PUBLIC IMAGE

The organisation adopted a Public Relation Manual since 2015, covering the following aspects:-

- Public relation statement and responsibilities
- Developing media relations
- Social media and website
- Recover actions
- Consistence in message to stakeholders

Ms Pushpalatha Sheena Jebal, being the founder as well as the ex-officio Trustee and Chief Executive Officer (CEO) of the organisation, is the designated public relation official spokesperson of the organisation.

NULIFE CARE & COUNSELLING SERVICES LIMITED

Company Registration No. 200416313W

(Incorporated in the Republic of Singapore)

**Directors' statement and audited financial statements
for the financial year ended 31 December 2018**

NULIFE CARE & COUNSELLING SERVICES LIMITED
Company Registration No. 200416313W

(Incorporated in the Republic of Singapore)

Directors' statement and audited financial statements
for the financial year ended 31 December 2018

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NULIFE CARE & COUNSELLING SERVICES LIMITED

STATEMENT BY DIRECTORS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

The directors are pleased to present their statement to members together with the audited financial statements of Nulife Care & Counselling Services Limited (the "Company") for the financial year ended 31 December 2018.

1. Opinion of the directors

In the opinion of the directors of the Company,

- (a) the financial statements are drawn up so as to give a true and fair view of the financial position of the Company as at 31 December 2018 and the financial performance, changes in fund and cash flows of the Company for the year then ended; and
- (b) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

2. Directors

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

Elango S/O Subramaniam	
Thirumalai Chandran @ T Chandroo	
Shoba Verghese	
Pushpalatha Sheena Jebal	
Wong Yee Seng Jeremy	(Appointed on 1 October 2018)
Hitomi Sano	(Appointed on 1 October 2018)
Vellu S/O Venu	(Appointed on 1 October 2018)

3. Arrangements to enable directors to acquire shares and debentures

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

4. Directors' interests in shares and debentures

The Company is limited by guarantee and has no share capital or debentures. Therefore, there are no matters to be disclosed under Section 9, Twelfth Schedule of the Companies Act, Cap 50.

NULIFE CARE & COUNSELLING SERVICES LIMITED

STATEMENT BY DIRECTORS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

5. Independent auditor

The independent auditor, CA TRUST PAC has expressed its willingness to accept re-appointment.

On behalf of the Board of Directors



Pushpalatha Sheena Jebal
Director



Elango S/O Subramaniam
Director

Date: **22 MAY 2019**

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF NULIFE CARE & COUNSELLING SERVICES LIMITED

Report on the Audit of Financial Statements***Opinion***

We have audited the financial statements of Nulife Care & Counselling Services Limited (the "Company"), which comprise the statement of financial position as at 31 December 2018, and the statement of comprehensive income, statement of changes in fund and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act, Chapter 50 (the Companies Act), the Charities Act, Chapter 37 and other relevant regulations (the Charities Act and Regulations) and Singapore Financial Reporting Standards (FRSs) so as to give a true and fair view of the financial position of the Company as at 31 December 2018 and of the financial performance, changes in the fund and cash flows of the Company for the year ended on that date.

Basis for Opinion

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

Other Information

Management is responsible for the other information. The other information comprises the Statement by Directors set out on page 1 to 2.

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.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF NULIFE CARE & COUNSELLING SERVICES LIMITED

Report on the Audit of the Financial Statements (Continued)

Responsibilities of Management and Directors for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF NULIFE CARE & COUNSELLING SERVICES LIMITED

Report on the Audit of the Financial Statements (Continued)

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

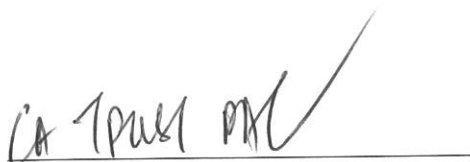
Report on Other Legal and Regulatory Requirements

In our opinion, the accounting and other records required to be kept by the Company have been properly kept in accordance with the provisions of the Companies Act and 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 Company 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 Company has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations.

The engagement partner on the audit resulting in this independent auditor's report is Koh Wee Kwang.



CA TRUST PAC

Public Accountants and Chartered Accountants
Singapore

Date: 22 May 2019

NULIFE CARE & COUNSELLING SERVICES LIMITED

STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	Note	2018 SGD	2017 SGD
Revenue	4	207,509	234,961
Other income	5	83,665	1,437
		<u>291,174</u>	<u>236,398</u>
Less:			
Depreciation of plant and equipment	8	1,357	1,877
Employee benefits expense	6	100,334	64,878
Food and beverages expense		-	30,381
Educational materials and activities		-	11,320
Fund raising expense		6,862	-
Professional fee		15,303	11,128
Printing and stationary expense		4,513	9,532
Rental of premises		14,521	11,800
Repair and refurbishment expense		-	10,771
Transport expense		6,854	6,007
Telephone expense		6,403	4,488
Utilities and conservancy charges		7,388	7,352
Other expenses		32,506	22,462
Financial cost		389	723
		<u>196,430</u>	<u>192,719</u>
Surplus before tax		<u>94,744</u>	<u>43,679</u>
Income tax expense	7	-	-
Surplus for the financial year, representing total comprehensive income for the financial year		<u>94,744</u>	<u>43,679</u>

NULIFE CARE & COUNSELLING SERVICES LIMITED

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2018

	Note	2018 SGD	2017 SGD
Assets			
Non-current asset			
Plant and equipment	8	9,459	206
Current Assets			
Trade receivables		-	50
Other receivables	9	17,675	3,563
Cash and cash equivalents	10	121,767	42,836
Total Current assets		<u>139,442</u>	<u>46,449</u>
Total Assets		<u>148,901</u>	<u>46,655</u>
Current liability			
Accruals and other payables	11	12,801	5,299
Fund	12		
Accumulated surplus		136,100	41,356
Total fund and liability		<u>148,901</u>	<u>46,655</u>

NULIFE CARE & COUNSELLING SERVICES LIMITED

STATEMENT OF CHANGES IN FUND
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	Accumulated surplus/(deficit) SGD
At 1 January 2017	(2,323)
Surplus for the financial year, representing total comprehensive income for the financial year	<u>43,679</u>
At 31 December 2017	<u>41,356</u>
At 1 January 2018	41,356
Surplus for the financial year, representing total comprehensive income for the financial year	<u>94,744</u>
At 31 December 2018	<u>136,100</u>

NULIFE CARE & COUNSELLING SERVICES LIMITED

STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	Note	2018 SGD	2017 SGD
Cash flows from operating activities			
Surplus before tax		94,744	43,679
Adjustment for:			
Depreciation of plant and equipment	8	1,357	1,877
<i>Operating cash flows before changes in working capital</i>		<u>96,101</u>	<u>45,556</u>
Changes in working capital			
Trade and other receivables		(14,062)	(1,513)
Accruals and other payables		7,502	(8,909)
Cash flows (used in)/generated from operations		<u>(6,560)</u>	<u>35,134</u>
Income tax paid		-	-
<i>Net cash flows (used in)/generated from operating activities</i>		<u>(6,560)</u>	<u>35,134</u>
Cash flows from investing activity			
Purchase of plant and equipment	8	<u>(10,610)</u>	<u>(378)</u>
<i>Net cash flows used in investing activity</i>		<u>(10,610)</u>	<u>(378)</u>
Net increase in cash and cash equivalents		78,931	34,756
Cash and cash equivalents at beginning of the financial year		<u>42,836</u>	<u>8,080</u>
Net cash and cash equivalents at end of the financial year	10	<u><u>121,767</u></u>	<u><u>42,836</u></u>

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1 General

Nulife Care & Counselling Service Limited (the “Company”) is incorporated and domiciled in Singapore. The Company is limited by guarantee under the Singapore Companies Act, Chapter 50. The registered office and principal place of business of the Company are located at 151 Chin Swee Road, #04-02, Manhattan House, Singapore 169876.

The principal activities of the Company are counselling & casework for individuals, children, youth, family and elderly as well as social services through outreach programmes.

The Company had been approved as a charity under the Charities Act, with effect from 5 December 2012. The Company had been approved as an Institution of a Public Character under the Charities Act from 1 September 2016 to 17 September 2020.

2 Summary of significant accounting policies

2.1 Basis of preparation

The financial statements of the Company have been prepared up in accordance with Singapore Financial Reporting Standards (“FRS”). The financial statements have been prepared on the historical cost basis except as disclosed in the accounting policies below.

The financial statements are presented in Singapore Dollars (SGD), which is the Company’s functional currency. All financial information presented in Singapore Dollars has been rounded to the nearest dollar, unless otherwise indicated.

2.2 Adoption of new and revised standards

The accounting policies adopted are consistent with those of the previous financial year except in the current financial year, the Company has adopted all the new and revised standards which are relevant to the company and are effective for annual financial periods beginning on or before 1 January 2018.

2.3 Standards issued but not yet effective

A number of new standards, amendments to standards and interpretations are issued but effective for annual years beginning after 1 January 2018, and have not been applied in preparing these financial statements.

2 Summary of significant accounting policies (Continued)

2.3 Standards issued but not yet effective (Continued)

The following standards that have been issued but not yet effective are as follows:

Description	Effective for annual years beginning on or after
FRS 116 Leases	1 January 2019
INT FRS 123 <i>Uncertainty over Income Tax Treatments</i>	1 January 2019
Amendments to FRS 110 and FRS 28 <i>Sale or Contribution of Assets between an Investor and its Associate or Joint Venture</i>	Date to be determined
Amendments to FRS 109 <i>Prepayment Features with Negative Compensation</i>	1 January 2019
Amendments to FRS 28 <i>Long-term Interests in Associates and Joint Ventures</i>	1 January 2019
Improvements to FRSs (March 2018)	
- Amendments to FRS 103 <i>Business Combinations</i>	1 January 2019
- Amendments to FRS 111 <i>Joint Arrangements</i>	1 January 2019
- Amendments to FRS 12 <i>Income Taxes</i>	1 January 2019
- Amendments to FRS 23 <i>Borrowing Costs</i>	1 January 2019
FRS 117 <i>Insurance Contracts</i>	1 January 2021
Amendments to FRS 19 <i>Plan Amendment, Curtailment or Settlement</i>	1 January 2019

The Company expect that the adoption of the standards above will have no material impact on the financial statements in the period of initial application, except as follows:

FRS 116 Leases

FRS 116 supersedes FRS 17 Leases and introduces a new single lessee accounting model which eliminates the current distinction between operating and finance leases for lessees. FRS 116 requires lessees to capitalise all leases on the statement of financial position by recognising a 'right-of-use' asset and a corresponding lease liability for the present value of the obligation to make lease payments, except for certain short-term leases and leases of low-value assets. Subsequently, the lease assets will be depreciated and lease liabilities will be measured at amortised cost.

From the perspective of a lessor, the classification and accounting for operating and finance leases remains substantially unchanged under FRS 116. FRS 116 also requires enhanced disclosures by both lessees and lessors.

2 Summary of significant accounting policies (Continued)

2.3 Standards issued but not yet effective (Continued)

FRS 116 Leases (Continued)

On initial adoption of this standard, there may be a potentially significant impact on the accounting treatment for the Company's leases, particularly rented office premises, which the Company, as lessee, currently accounts for as operating leases. The Company has not yet made a detailed assessment of the impact of this standard. The Company plans to adopt the standard in the financial year beginning on 1 January 2019 with either full or modified retrospective effect in accordance with the transitional provisions, and will include the required additional disclosures in its financial statements for that financial year.

2.4 Plant and equipment

All items of plant and equipment are initially recorded at cost. Subsequent to recognition, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. The cost of plant and equipment includes its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Dismantlement, removal or restoration costs are included as part of the cost of plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the plant and equipment.

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

	<u>Useful lives</u>
Computer and peripherals	1 year
Furniture and fittings	3 years
Office equipment	3 years
Renovation	3 years

The carrying values of plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

The useful lives, residual values and depreciation method are reviewed at the end of each reporting period, and adjusted prospectively, if appropriate.

An item of plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on derecognition of the asset is included in profit or loss in the year the asset is derecognised.

2 Summary of significant accounting policies (Continued)

2.5 Impairment of non-financial assets

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when an annual impairment testing for an asset is required, the Company makes an estimate of the asset's recoverable amount.

An asset's recoverable amount is the higher of an asset's or cash-generating unit's fair value less costs of disposal and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

Impairment losses are recognised in profit or loss.

A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increase cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised previously. Such reversal is recognised in profit or loss.

2.6 Financial instruments

Recognition and derecognition of financial instruments

A financial asset or a financial liability is recognised in the statement of financial position when, and only when, the entity becomes party to the contractual provisions of the instrument. All other financial instruments (including regular-way purchases and sales of financial assets) are recognised and derecognised, as applicable, using trade date accounting or settlement date accounting. A financial asset is derecognised 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 substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the entity neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset. A financial liability is removed from the statement of financial position when, and only when, it is extinguished, that is, when the obligation specified in the contract is discharged or cancelled or expires. At initial recognition the financial asset or financial liability is measured at its fair value plus or minus, in the case of a financial asset or financial liability not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability.

2 Summary of significant accounting policies (Continued)

2.6 Financial instruments (Continued)

Recognition and derecognition of financial instruments (Continued)

a) Financial assets

Classification and measurement of financial assets

i) Financial asset classified as measured 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 fair value through profit or loss (FVTPL), that is (a) the asset is held within a business model whose objective is to hold assets to collect contractual cash flows; and (b) the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Typically trade and other receivables, bank and cash balances are classified in this category.

ii) Financial asset that is a debt asset instrument classified as measured at fair value through other comprehensive income (FVTOCI):

A debt asset instrument is measured at fair value through other comprehensive income (FVTOCI) only if it meets both of the following conditions and is not designated as at FVTPL, that is (a): the asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and (b) the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Financial assets are not reclassified subsequent to their initial recognition, except when, and only when, the reporting entity changes its business model for managing financial assets (expected to be rare and infrequent events). The previously recognised gains, losses, or interest cannot be restated. When these financial assets are derecognised, cumulative gains or losses previously recognised in other comprehensive income are reclassified to profit or loss.

2 Summary of significant accounting policies (Continued)

2.6 Financial instruments (Continued)

Recognition and derecognition of financial instruments (Continued)

a) Financial assets (Continued)

Classification and measurement of financial assets (Continued)

iii) Financial asset that is an equity investment measured at fair value through other comprehensive income (FVTOCI):

On initial recognition of an equity investment that is not held for trading, an irrevocably election may be made to present subsequent changes in fair value in OCI. This election is made on an investment-by-investment basis. Fair value changes are recognised in OCI but dividends are recognised in profit or loss unless the dividend clearly represents a recovery of part of the cost of the investment. The gain or loss that is presented in OCI includes any related foreign exchange component arising on non-monetary investments (eg, equity instruments). On disposal, the cumulative fair value changes are not recycled to profit or loss but remain in reserves within equity. The weighted average or specific identification method is used when determining the cost basis of equities being disposed of.

iv) Financial asset classified as measured at fair value through profit or loss (FVTPL):

All other financial assets are classified as measured at FVTPL. In addition, on initial recognition, management may irrevocably designate a financial asset as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise from measuring assets or liabilities or recognising the gains and losses on them on different bases.

b) Financial liabilities

Classification and measurement of financial liabilities:

Financial liabilities are classified as at fair value through profit or loss (FVTPL) in either of the following circumstances: (1) the liabilities are managed, evaluated and reported internally on a fair value basis; or (2) the designation eliminates or significantly reduces an accounting mismatch that would otherwise arise. All other financial liabilities are carried at amortised cost using the effective interest method. Reclassification of any financial liability is not permitted.

2 Summary of significant accounting policies (Continued)

2.7 Impairment of financial assets

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

The Company assesses on a forward looking basis the expected credit losses associated with financial assets measured at amortised cost and debt instruments measured at fair value through other comprehensive income (FVTOCI). The impairment methodology applied depends on whether there has been a significant increase in credit risk. At each reporting date, the Company assesses whether the credit risk on a financial asset has increased significantly since initial recognition by assessing the change in the risk of a default occurring over the expected life of the financial instrument. Where the financial asset is determined to have low credit risk at the reporting date, the Company assumes that the credit risk on a financial assets has not increased significantly since initial recognition.

For trade receivables and contract assets, the Company applies a simplified approach in calculating ECLs. Therefore, the Company does not track changes in credit risk, but instead recognises a loss allowance based on lifetime ECLs at each reporting date. The Company has established a provision matrix that is based on its historical credit loss experience, adjusted for forward-looking factors specific to the debtors and the economic environment.

The Company considers a financial asset in default when contractual payments are 60 days past due. However, in certain cases, the Company may also consider a financial asset to be in default when internal or external information indicates that the Company is unlikely to receive the outstanding contractual amounts in full before taking into account any credit enhancements held by the Company. A financial asset is written off when there is no reasonable expectation of recovering the contractual cash flows.

2.8 Cash and cash equivalents

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

2 Summary of significant accounting policies (Continued)

2.9 Provisions

General

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and the amount of the obligation can be estimated reliably.

Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

2.10 Government grants

Government grants are recognised when there is reasonable assurance that the grant will be received and all attaching conditions will be complied with. Where the grant relates to an asset, the fair value is recognised as deferred capital grant on the statement of financial position and is amortised to profit or loss over the expected useful life of the relevant asset by equal annual instalments.

Where loans or similar assistance are provided by governments or related institutions with an interest rate below the current applicable market rate, the effect of this favourable interest is regarded as additional government grant.

2.11 Employee benefits

- a) The Company makes contributions to the Central Provident Fund scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as an expense in the period in which the related service is performed.
- b) Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid if the Company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee, and the obligation can be estimated reliably.

2 Summary of significant accounting policies (Continued)

2.12 Revenue recognition

The financial reporting standard on revenue from contracts with customers establishes a five-step model to account for revenue arising from contracts with customers. Revenue is recognised at an amount that reflects the consideration to which the entity expects to be entitled in exchange for transferring goods or services to a customer (which excludes estimates of variable consideration that are subject to constraints, such as right of return exists, trade discounts, volume rebates and changes to the transaction price arising from modifications), net of any related sales taxes and excluding any amounts collected on behalf of third parties. An asset (goods or services) is transferred when or as the customer obtains control of that asset. As a practical expedient the effects of any significant financing component is not adjusted if the payment for the good or service will be within one year.

Donations

Donations are recognised at a point in time when received, except for committed donations that are recorded when there is certainty over the amount committed by the donors and over the timing of the receipt of the donation. Revenue from fundraising event is recognised when the event has occurred. Donations in-kind are recognised when the fair value of the asset received can be reasonably ascertained.

Service fees

Service fees are at a point in time recognised once the services are performed and accepted by customers.

2.13 Taxes

a) Current income tax

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authority. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted at the reporting date.

Current income taxes are recognised in profit or loss except to the extent that the tax relates to items recognised outside profit or loss, either in other comprehensive income or directly in equity. Management periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions where appropriate.

b) Deferred tax

Deferred tax is provided using the liability method on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes.

2 Summary of significant accounting policies (Continued)

2.12 Taxes (Continued)

b) Deferred tax (Continued)

Deferred tax assets are recognised for all deductible temporary differences, the carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilised.

Deferred tax asset is not recognised for temporary differences on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Unrecognised deferred tax assets are reassessed at the end of each reporting period and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the end of each reporting period.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current income tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

2.14 Leases

Leases where the lessor effectively retains substantially all the risks and rewards of ownership of the leased item are classified as operating leases. Operating lease payments are recognised as an expense in the profit or loss on a straight-line basis over the lease term. The aggregate benefit of incentives provided by the lessor is recognised as a reduction of rental expense over the lease term on a straight-line basis.

2 Summary of significant accounting policies (Continued)

2.15 Related parties

A party is related to an entity if:

- a) A person or a close member of that person's family is related to the Company if that person:**
 - (i) Has control or joint control over the Company;
 - (ii) Has significant influence over the Company; or
 - (iii) Is a member of the key management personnel of the Company;
- b) An entity is related to the Company if any of the following conditions applies:**
 - (i) The entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
 - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
 - (iii) Both entities are joint ventures of the same third party;
 - (iv) One entity is a joint venture of a third party and the other entity is an associate of the third entity;
 - (v) The entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company. If the Company is itself such a plan, the sponsoring employers are also related to the Company;
 - (vi) The entity is controlled or jointly controlled by a person identified in (a);
 - (vii) A person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

3 Significant accounting judgements and estimates

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

There were no significant critical accounting estimates and assumption used, or critical judgment applied.

4 Revenue

Revenue comprises the following significant categories recognised at a point in time:

	2018 SGD	2017 SGD
Donations		
- Tax deductible	182,599	187,093
- Non-tax deductible	23,000	20,978
Service fees	1,910	26,890
	<u>207,509</u>	<u>234,961</u>

5 Other income

	2018 SGD	2017 SGD
Career Support Programme Fund	9,000	-
Community Chest Support Fund 2017 (Note 13)	50,000	-
President Challenge Fund 2017 (Note 14)	20,000	-
Temporary Employment Credit	154	325
VCF ICT Fund	2,996	-
Wage Credit Scheme	1,473	1,112
Other income	42	-
	<u>83,665</u>	<u>1,437</u>

NULIFE CARE & COUNSELLING SERVICES LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

6 Employee benefits expense

	2018 SGD	2017 SGD
Staff salaries and wages	85,125	53,625
CPF contributions	13,073	9,118
Other short-term employees' benefits	2,136	2,135
	<u>100,334</u>	<u>64,878</u>

7 Income tax expense

As a charity, the Company is exempted from tax on income and gains in accordance to Section 13U(1) of the Income Tax Act.

8 Plant and equipment

	Computer and Peripherals SGD	Furniture and Fitting SGD	Office Equipment SGD	Renovation SGD	Total SGD
Cost					
At 1 January 2018	16,291	2,225	1,102	-	19,618
Additions	846	1,133	455	8,176	10,610
At 31 December 2018	<u>17,137</u>	<u>3,358</u>	<u>1,557</u>	<u>8,176</u>	<u>30,228</u>
Accumulated depreciation					
At 1 January 2018	16,197	2,113	1,102	-	19,412
Charge for the year	273	162	25	897	1,357
At 31 December 2018	<u>16,470</u>	<u>2,275</u>	<u>1,127</u>	<u>897</u>	<u>20,769</u>
Net book value					
At 31 December 2018	<u>667</u>	<u>1,083</u>	<u>430</u>	<u>7,279</u>	<u>9,459</u>

NULIFE CARE & COUNSELLING SERVICES LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

8 Plant and equipment (Continued)

	Computer and Peripherals SGD	Furniture and Fitting SGD	Office Equipment SGD	Total SGD
Cost				
At 1 January 2017	15,913	2,225	1,102	19,240
Additions	378	-	-	378
At 31 December 2017	16,291	2,225	1,102	19,618
Accumulated depreciation				
At 1 January 2017	14,387	2,046	1,102	17,535
Charge for the year	1,810	67	-	1,877
At 31 December 2017	16,197	2,113	1,102	19,412
Net book value				
At 31 December 2017	94	112	-	206

9 Other receivables

	2018 SGD	2017 SGD
Grant receivable	11,996	-
Deposits (refundable)	2,900	2,100
Prepayment	2,779	1,463
	17,675	3,563

The carrying amounts of other receivables are denominated in Singapore Dollars.

NULIFE CARE & COUNSELLING SERVICES LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

10 Cash and cash equivalents

	2018	2017
	SGD	SGD
Cash at bank	121,543	42,636
Cash on hand	224	200
	<u>121,767</u>	<u>42,836</u>

The carrying amounts of cash and cash equivalents are denominated in Singapore Dollars.

11 Accruals and other payables

	2018	2017
	SGD	SGD
Accrued operating expenses	12,601	5,299
Other payables	200	-
	<u>12,801</u>	<u>5,299</u>

The carrying amounts of accrual and other payables are denominated in Singapore Dollars.

12 Fund

The Company is limited by guarantee and has no share capital. The Company has 7 members (2017: 6 members). The liability of the members is limited.

Every member of the Company undertakes to contribute to the assets of the Company in the event of the same being wound up during the time he is a member, or within one year afterwards for payment of the debts and liabilities of the Company contracted before he ceases to be a member, and the costs, charges and expenses of winding up the same, and for adjustment the rights of the contributors amongst themselves, such amount as many be required, not exceeding the sum of SGD10.

13 Community Chest Charity Support Fund 2017

Community Chest Charity Support Fund support programmes that empower service users and families and capability building for community engagements with the aim of unlocking resources for service users. The fund has been fully utilised at the end of the funding period, from 1 March 2018 to 28 February 2019.

14 President Challenge Fund 2017

President Challenge Fund support the rental of the organisation premises from 1 June 2018 to 30 June 2019. The total rental for this period is \$21,496. The fund has been utilised at the end of the funding period as stated above.

15 Significant related party transactions

	2018 SGD	2017 SGD (restated)
Purchases from a related party	-	3,000
<u>Reimbursements to director</u>		
Educational materials and activities	616	7,449
Food and beverage expense	95	4,062
Telephone expense	2,738	1,629
Transport expense	6,324	5,723
Staff welfare expense	642	1,653
Others	<u>1,885</u>	<u>5,894</u>

16 Financial risk management

The Company's activities expose it to a variety of financial risks from its operation. The key financial risks include credit risk and liquidity risk.

The Board of Directors reviews and agrees policies and procedures for the management of these risks, which are executed by the management team.

The following sections provide details regarding the Company's exposure to the above-mentioned financial risks and the objectives, policies and processes for the management of these risks.

There has been no change to the Company's exposure to these financial risks or the manner in which it manages and measures the risks.

Credit risk

Credit risk refers to the risk that the counterparty will default on its contractual obligations resulting in a loss to the Company. The Company has adopted a policy of only dealing with creditworthy counterparties and obtaining sufficient collateral where appropriate, as a means of mitigating the risk of financial loss from defaults. The Company performs ongoing credit evaluation of its counterparties' financial condition and generally do not require a collateral.

The maximum exposure to credit risk in the event that the counterparties fail to perform their obligations as at the end of the financial year in relation to each class of recognised financial assets is the carrying amount of those assets as stated in the statement of financial position.

16 Financial risk management (Continued)

Credit risk (Continued)

Exposure to credit risk

The Company has no significant concentration of credit risk.

Financial assets that are neither past due nor impaired

Other receivables that are neither past due nor impaired are with creditworthy debtors with good payment record with the Company. Cash and cash equivalents are placed with or entered into with reputable financial institutions or companies with high credit ratings and no history of default.

Liquidity risk

Liquidity risk refers to the risk that the Company will encounter difficulties in meeting its short-term obligations due to shortage of funds. The Company's exposure to liquidity risk arises primarily from mismatches of the maturities of financial assets and liabilities. It is managed by matching the payment and receipt cycles. The Company's objective is to maintain a balance between continuity of funding and flexibility through the use of stand-by credit facilities. The Company's operations are financed mainly through equity. The director is satisfied that funds are available to finance the operations of the Company.

The accruals and other payables are expected to mature within one year and their contractual undiscounted cash flow approximates its carrying amount at reporting date.

17 Fair values

The fair value of a financial instrument is the amount at which the instrument could be exchanged or settled between knowledgeable and willing parties in an arm's length transaction.

The following methods and assumptions are used to estimate the fair value of each class of financial instruments for which it is practicable to estimate that value.

Cash and cash equivalents, other receivables, accrual and other payables

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

18 Financial instruments by category

At the reporting date, the aggregate carrying amounts of financial assets at amortised cost and financial liabilities at amortised cost were as follows:

	2018 SGD	2017 SGD
Financial assets measured at amortised cost		
Trade receivables	-	50
Other receivables, excluding prepayment (Note 9)	14,896	2,100
Cash and cash equivalents (Note 10)	121,767	42,836
Total financial assets measured at amortised cost	136,663	44,986
Financial liabilities measured at amortised cost		
Accruals and other payables (Note 11)	12,801	5,299
Total financial liabilities measured at amortised cost	12,801	5,299

19 Operating lease commitments

The Company leases office and warehouse space under operating lease agreements with varying terms and renewal rights.

The future minimum rental payable under operating leases contracted for at the reporting date but not recognised as liabilities, are as follows:

	2018 SGD	2017 SGD
Minimum operating lease payments payable:		
Within one year	28,739	10,150
After one year but not more than five years	26,000	5,600
	54,739	15,750

20 Fund management

The Company's objectives when managing its fund are to safeguard and maintain adequate working capital to continue as going concern and to develop its principal activities over the longer term through services performed and donations. There were no changes to the Company's approach to fund management during the financial year ended 31 December 2018 and 31 December 2017.

21 Authorisation of financial statements for issue

The financial statements for the financial year ended 31 December 2018 were authorised for issue in accordance with a resolution of the Board of Directors of the Company dated 22 May 2019.

NULIFE CARE & COUNSELLING SERVICES LIMITED

DETAILED INCOME STATEMENT
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	2018 SGD	2017 SGD
REVENUE		
Service fee	1,910	26,890
Donation	205,599	208,071
	<u>207,509</u>	<u>234,961</u>
OTHER INCOME		
Community Chest 2017 Grant	50,000	-
CSP Grant	9,000	-
President Challenge 2017 Grant	20,000	-
Temporary Employment Credit	154	325
VCF ICT Grant	2,996	-
Wage Credit Scheme	1,473	1,112
Other income	42	-
	<u>83,665</u>	<u>1,437</u>
LESS: OPERATING EXPENSES (see schedule attached)	196,430	192,719
	<u>94,744</u>	<u>43,679</u>
Surplus/(deficit) before tax		

The above statements do not form part of the audited statutory financial statements of the Company

NULIFE CARE & COUNSELLING SERVICES LIMITED

SCHEDULE OF OPERATING EXPENSES
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	2018 SGD	2017 SGD
ADMINISTRATIVE EXPENSES		
Advertisement	-	800
Bank charges	389	723
Charitable activities expense	23,084	26,650
Depreciation of plant and equipment	1,357	1,877
Educational materials and activities	-	11,320
Fixed assets expensed off	957	1,142
Food and beverages	-	30,381
Fund raising expense	6,862	-
General expenses	326	626
Gifts	618	-
IT expense	5,080	-
Insurance expense	266	444
Postage	180	266
Professional fees	15,303	7,753
Printing and stationery	4,513	9,532
Rental of business centre	160	200
Rental of office	8,400	8,400
Rental of thrift shop	3,561	-
Rental of warehouse	2,400	3,200
Service and conservancy charges	3,174	3,174
Utilities	4,214	4,178
Repair and maintenance expense	286	474
Training expense	800	855
Telephone expense	6,403	4,488
Transport expense	6,854	6,007
Employee benefits expense	100,334	64,878
Subscription	649	180
Staff refreshment expense	260	276
Uniform	-	1,520
Trainer's fee	-	3,375
	<u>196,430</u>	<u>192,719</u>

The above statements do not form part of the audited statutory financial statements of the Company



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