

Annual Report 2019

# Inspiring Hope Connecting Lives



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Year	No. of Clients
2019	15,070
2018	14,090
2017	13,013
2016	11,990
2015	9,235
2014	8,400
2013	7,290
2012	6,180
2011	5,050
2010	4,258
2009	3,203
2008	2,192
2007	997
2006	320

NuLife has served **15,070** clients and beneficiaries from 2006 to 2019 through its Counselling & Casework and outreach initiatives.



# CEO's Message

Dear members of the NuLife Family,

Warm Greetings from NuLife Care & Counselling!

2019 marks our 17<sup>th</sup> year of service to the community. As we approach this important milestone, we would like to look back and appreciate the involvement of all those who ploughed alongside us to carve the path and make this journey a memorable one. We are fortunate to have had the privilege to share our vision with so many of you – key stakeholders, valued partners, volunteers, beneficiaries and patrons. Each one of you has enriched us and for that, we are deeply grateful.

At this time last year, I spoke about continuity giving us roots and change giving us branches, as we looked forward to our relocation to Manhattan House and a year of evolution and growth. 2019 was, in many ways, a year that heralded both. Our move to Manhattan House and the Kreta Ayer constituency opened up new vistas for us.

This move and the anchoring it gave us was thanks to the kindness and generosity of Former Minister of State for Transport and Finance, Mrs Lim Hwee Hua, who has long been a well-wisher and mentor to NuLife. She graciously not only offered us the office space at Manhattan House, but renovated it to facilitate our move and absorbed the rental costs. We are now housed in a comfortable 1,800 sq. ft area, with a designated room for counselling sessions and adequate space to house our support staff and host the mandatory board and committee meetings. NuLife is very grateful to Mrs Lim & her spouse Mr Andy Lim for their support.

We were given opportunities to engage and nurture new relationships within the Chin Swee residential blocks and our participation in Kukoh Community Day 2019 – a carnival bringing together residents from Jalan Kukoh, York Hill and Jalan Minyak estates – allowed us to work together with social service agencies in the neighbourhood in a collaborative effort. Moments of shared

laughter and happiness opened our hearts to the neighbourhood that later became the focus of our outreach efforts and helped us gain a foothold and mark our presence as a counselling centre committed to service without boundaries.

**I wanted 2019 to be a year that shaped NuLife and brought definition to the work we had been doing and the visibility we wanted for ourselves as a Social Service Agency (SSA). I felt the time had come for us to seize the moment to bring about the changes that would see NuLife through the next decade and the years beyond.**

NuLife's identity as an organisation that caters to the needs of the Indian community is well-established and reflects our long-standing commitment to their interests. I have always been proud of my roots. It is important for us, however, to build on that strength and grow towards becoming a pan-Singaporean organisation that answers the needs of any individual who knocks on our doors, confident that we will respond to his or her appeal for help. I am glad to report that we managed to achieve that this year: our non-Indian clientele nearly doubled in 2019 as compared to 2018.

Yet another angle closely linked to defining who we are, involves cementing our identity with clearly identified niche areas of interest while exploring avenues for consultative partnerships with the government and other agencies within the framework of the social services. Earlier collaborations were casework focused; we worked with government bodies and other SSAs to provide integrated services for clients with complex needs. In 2019, a number of government and welfare organisations reached out to us for counselling services and psycho-educational talks related to mental health and wellness.

I believe this is the way forward for NuLife. Building such partnerships allows us to concentrate our

resources and professional expertise on the areas that are identified as our core services, while we gain traction as an organisation that works in a concerted manner with others in the helping field to provide referrals and gain a



wider client base through referrals. This reflects my vision for NuLife to be more than just another organisation in the social services sector. The community we serve should learn of our existence through the assistance we provide and our identity should be built on the quality and consistency of our services. It is this depth in our services that should be our hallmark.

Our focus on mental health and wellness under the U Matter initiative underlines this. Our interventions are directed towards providing optimum psychotherapy at the right time to contain the evolution of a client's condition into a crisis. Our robust attentiveness meant that 53 out of the 58 U Matter clients in 2019 were successfully assisted during their ambivalent stages and did not require clinical intervention. We believe research is critical to our U Matter initiative and key to updating our knowledge in this constantly evolving field. Our research team consisting of helping professionals, in-house counsellors as well as interns from NUS'

Psychology faculty, conduct intensive research from May to August every year.

As a small SSA, we are dependent on the goodwill of our benefactors and are deeply appreciative of all the funding that comes our way. We couldn't have come this far without your backing and, admittedly, cannot continue to function without your largesse. I would like to reassure you of our commitment to do our best for anyone who approaches us to the best of our professional abilities. We will help, handhold and refer as required, within our operating constraints, and strive to be transparent about the utilisation of funds.

To our Board of Directors, Committee Members, volunteers – thank you for your continued faith and commitment to the NuLife mission. Your support encourages us to strive harder and not rest on our laurels. It is important that we all try to seize the moment to seek those who need our help; give them a reason to not give up and help them to find the strength to carry on. Only then are we truly alive.

I hope you find the Annual Report that follows informative and useful. Our detailed financial statements are also available at [www.nulife.com.sg](http://www.nulife.com.sg).

Thank you, once again, for believing in us.

Best wishes,

**Sheena Jebal**  
CEO,  
NuLife Care & Counselling Services



## Our Vision

For our organisation 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.

## Our Motto

Don't Find Fault,  
Find a Remedy.

## 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.

## Volunteer Statement

Encourage synergies to build communities through sharing; optimise each volunteer's unique knowledge, talent and passion for change to make a direct and positive impact and further NuLife's vision to value each individual and assist him in the most caring, professional manner possible and pay it forward.

**NuLife Care & Counselling**, a SSA under the umbrella of the National Council of Social Service (NCSS) and registered charity with IPC status, has strengthened its foundations since 2002, to become a one-stop helping agency which supports and assists Singaporeans from all walks of life without any service boundaries.

NuLife's credibility as a SSA is built on the distinctiveness of the holistic counselling and client-centric casework it has been offering an expanding network of clients and beneficiaries. It is a true testimonial to our abiding belief in connecting lives and giving hope, that most of them are enthusiastic about continuing their engagement with NuLife as volunteers, service providers and benefactors, in their attempt to carry forward the NuLife message and make a difference.

## Counselling & Casework

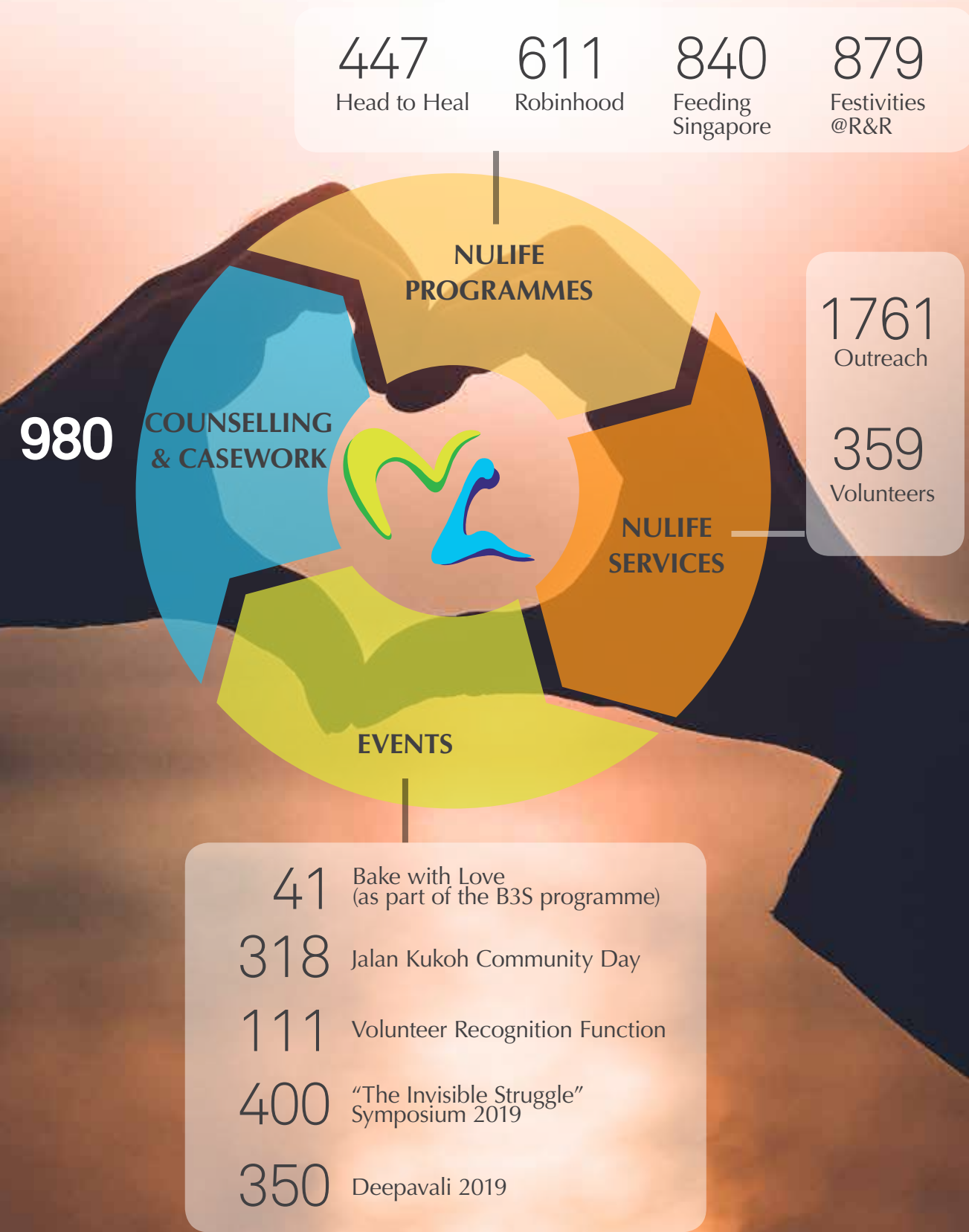
NuLife's core strength lies in the therapeutic support our counsellors enable in a non-clinical environment to help build healing and trusting relationships. Our research, insight and experience has shown us that outcomes are far more impactful when counselling is supplemented by co-ordinated casework support.

The sustained, long-reaching impact of our intervention empowers those in need to develop resilience in the face of adversity, eventually weaning them from a cycle of dependency and despair.

Our highly trained counsellors counsel individuals, children, youth, families and the elderly, render emotional support and impart guidance to encourage the most empowering outcomes in rehabilitation and self-growth, while our caseworkers provide skilled assistance to strengthen the client's own capacities to deal with problems and cope more effectively in his socio-cultural milieu. Our casework assistance provides information and liaises with the relevant agencies to guide and steer clients towards autonomy.



2019 Statistics



Programmes

NuLife also manages a broad spectrum of community building outreach programmes. These programmes position individuals at the centre of our efforts to strengthen their bonds with the relationships that anchor them.

Our experience over 18 years endorses our faith in these synergies of sharing and giving that link the key stakeholders – NuLife management, donors, volunteers, beneficiaries, clients and service providers - in a circle of hope that is committed to paying it forward, one act of kindness at a time.

**RobinHood** helps refurbish beneficiary homes with pre-loved household requisites like furniture and electrical appliances. Providing interim refurbishment helps in the allocation of funds for critical expenses, deters low-income households from falling into a debt trap by purchasing these household necessities on hire purchase plans and supports families who cannot afford to buy essential furniture for their households. NuLife sources the pre-loved items and organises their delivery to beneficiary homes.

*before*



*after*





# Programmes

**Feeding Singapore** provides interim assistance in the form of supermarket vouchers, food rations, milk formula and infant / adult diapers to families awaiting financial assistance from Social Service Offices. NuLife bridges the gap by identifying needs and sourcing these provisions – particularly when families are large with dependent elderlies and young children or a family's nutritional requirements are specific due to pre-existing health conditions or dietary preferences.



**Head to Heal** advocates adopting Self Care as the cornerstone of the healing journey and promotes mental wellness through a wellness programme designed by a physiotherapist. It is an integral element of our U Matter initiative. Given the burgeoning number of afflicted individuals and the increasing precedence given to mental wellness in the Singapore landscape, NuLife's Head to Heal initiative equips individuals with skills that buffer them against stressors in today's fast-paced world.

Simple breathing techniques encourage relaxation and increase body awareness and when cultivated as a life skill, they can play a significant role in minimising the detrimental impact of anxiety and stress. Learning these skills and sharing them with loved ones is the best gift one can impart. The Head to Heal sessions are held on a quarterly basis.



**Big Brother Big Sister (B3S)** allows children from low-income families to interact with children from middle and high-income households to facilitate demographic dynamics across socio-economic barriers. Recreational or educational excursions which are organised during the June and December school holidays include positive role models and mentors and offer an occasion to form friendships across cultural, racial and financial divides.



**A Man's Treasure Closet (AMTC)** reaches out to former offenders in early release programmes such as the Work Release Scheme and Home Detention Scheme and works with them as they take tentative steps towards re-integration by equipping them with a starter kit of neat and clean casual wear (jeans, t-shirts). These clothes, essential when they start their job attachments, necessitate additional expenditure they can ill afford. The starter kit of pre-loved clothing allows them to set aside their frugal salaries for food, medical expenses, family commitments and personal savings. In establishing a rapport with them, we encourage former offenders to seek support from NuLife for themselves and their families in times of need.







**Festivities@R&R** celebrates Singapore's multi-ethnic cultural heritage and fosters the kampong spirit that is integral to our island city. This programme offers donors an unique opportunity to be generous and allows our beneficiaries to partake of the festive spirit and celebrate these joyous occasions without having to incur any additional expenditure. Repair and refurbishment (painting, plumbing, electrical work, de-cluttering and minor household improvements) is carried out in households during the four major popular festivals (Chinese New Year, Hari Raya, Deepavali and Christmas).



**Back to School (BTS)** supports families who tend to "fall between the cracks" and become invisible because they don't qualify for Ministry of Education (MOE) financial assistance schemes due to income thresholds. They are, however, in dire need of financial support to equip their children with school essentials – whether an additional pair of shoes or an extra set of uniforms or a new pair of glasses – during the course of an academic year. BTS ensures that no school-going child or young adult referred to NuLife is made to feel disadvantaged due to his or her family's economic situation.

## Looking Back

### A Year in Review

### Volunteer Recognition Function

NuLife held its very first Volunteer Recognition Function in August 2019 at the Landmark @Village Hotel Bugis. The event welcomed 100 volunteers to a "Bedazzle" theme evening that celebrated the dedication and commitment of our volunteer family and their faith in our ability to lend a professional helping hand to those in need. The function brought together NuLife staff and volunteers for a glitzy celebration that was particularly significant in our journey as a Social Service Agency (SSA). This was the first time that NuLife had sought to gather and felicitate those volunteers who had walked the talk to tirelessly work behind the scenes for different NuLife programmes since our inception in 2002.

This event also signalled our commitment to cultivate volunteer investment and streamline it to optimise volunteer strengths and competencies to match NuLife programmes and services. It gave us an opportunity to re-establish contact with our volunteers and renew our vows of engagement with them. This was in keeping with our objective to identify existing gaps in volunteer deployment and further align volunteer interests and skills to maximise the impact our work has on our beneficiaries. Plans are afoot to categorise volunteers according to their professional qualifications and skill-sets and create a group of youth volunteers.

A SSA would be incapable of bringing life to its objectives if it did not have the steadfast support of those who believed in its mission and ethos. Volunteering ennoble individuals and the causes they espouse while engaging them in richly rewarding life experiences. As the human face of our organisation, our volunteers embody the values that make NuLife the SSA it is.





# Looking Back

## A Year in Review

### Bake with Love

YTK Management Consultants Pte Ltd partnered with NuLife to organise Bake With Love as a part of its Corporate Social Responsibility (CSR) portfolio in December 2019. NuLife beneficiaries aged 9 to 14 enjoyed an afternoon of baking at Chantilly Culinary Studio, a baking studio situated in the heartlands. Sixteen NuLife beneficiaries were paired with 16 staff from YTK Management Consultants Pte Ltd, for an afternoon of finger-licking lip-smacking baking that had both the kids and adults excited to knead, whip and bake. Busy hands kneaded pizza and cookie dough and frosted cookies as amateur and experienced bakers alike displayed their prowess and talked about baking, icing and more.

The afternoon generated much laughter and conversation, allowing the children a valuable opportunity to engage in meaningful dialogues with positive role models. NuLife's very first CSR event was a thumping success and one need not look any further than the smiles stretched across the young faces!



### Deepavali 2019

Yet another highlight of 2019 was our much-appreciated outreach towards the migrant worker community in Singapore to coincide with the Indian festival of lights, Deepavali. NuLife partnered with Mini Environment Services (MES), a logistics firm which owns dormitories and houses migrant workers, to host this programme. The migrant workers benefitted from a talk on mental health and wellness and received pre-loved clothing – an absolute festival essential – in the month leading up to Deepavali.

Separated from their families and bound together by a desire to improve the living standards of their loved ones in their home countries, these unsung heroes of our economy are susceptible to multiple stressors - anxiety about stressful family situations at home, the inability to fly back for family occasions and perennial concerns about their financial security and physical and mental health.

The talk on mental wellness conformed to the objectives of our key initiative, U Matter, and reflected the need to acquaint this vulnerable group with the importance of caring for the mind and body. An interactive approach was adopted to convey our message on the importance of mental health, how one can preserve it, the need to seek professional help when required and the community resources locally available to a non-native English speaking audience. Psychological first-aid tools related to tackling anxiety, sleeplessness and stress trigger points were discussed and explained. The talk kick-started NuLife's long-term engagement with MES. It was heart-warming that MES reached out to a SSA to support and provide counselling to the migrant workers housed in their dormitories.

The enthusiastic participation of NuLife staff and volunteers helped in the sorting and distribution of over 200 boxes of children's, men's and women's traditional and contemporary clothing collected by Demure Drapes, a group of like-minded women interested in social causes. The clothes were gratefully received by the delighted workers. The remaining boxes of pre-loved clothing were distributed to the Salvation Army, Cheng San Family Service Centre and Punggol Family Service Centre. The Deepavali 2019 project also offered plumbing services to approximately 100 low-income households from all ethnic groups.

It was a wonderful way to start the Deepavali festivities!





# Looking Back

A Year in Review

## Keeping Employees & Clients Safe

NuLife staff attended a Standard First Aid, CPR & AED course organised by St John Association Singapore at their Jurong centre in November. Our staff were made aware of their roles and responsibilities as first aiders. They were trained to identify and manage respiratory disorders, identify and manage dislocations and fractures, perform CPR when needed, bandage different types of wounds and operate the Automated External Defibrillator (AED). In an equally challenging and interesting two days, they were exposed to performing CPR on a mannequin and learnt the Heimlich manoeuvre, a first aid procedure used to treat upper airway obstructions or choking by foreign objects.

These are invaluable life skills both at an individual and community level. The government is promoting the importance of these techniques at the grassroots level and we believe it is important for us to set a precedent by equipping our staff with these medical first aid skills. As a Social Service Agency, we deal with the vulnerable and the overwhelmed who walk in through our doors and we believe that these skills help increase client comfort by reassuring them of our ability to respond during a crisis situation.



## IPC Status Renewed

Institutions of a Public Character (IPCs) are exempt or registered charities authorised to issue tax deductible receipts to donors. Donors are able to claim tax relief from their assessable income based on the amount donated at the prevailing deduction rate.

NuLife was established as a full-fledged charitable organisation when it first attained IPC status from The Commissioners of Charity in 2016. The IPC status was renewed in 2017 and renewed yet again in 2019, marking yet another significant validation for NuLife as a SSA. These renewals bestowed legitimacy to our operations and elevated us to new heights. It made us more attractive to donors and opened the doors for increased funding. Furthermore, in holding us accountable to a higher standard both in terms of regulatory compliance and governance, the IPC status gives us a stamp of approval and highlights the transparency and accountability that is the NuLife credo.

## Jalan Kukoh Community Day





# The NuLife Story

Faces and Voices from 2019

Each one of our beneficiaries is special. Some are assisted through counselling and casework, others are supported by RobinHood and Feeding Singapore, and some have their homes upgraded with plumbing and electrical repair work. Our client-centered approach empowers and encourages to foster self-reliance and client-guided closure.

Here are some of our beneficiary stories.

## Mdm Vardharajan Rani

32-year-old Rani came to Singapore from India in 2007, eager to begin her married life as a young bride. She was ill prepared for what followed – infidelity, constant threats that she would be ‘sent back’, the fear of losing her children, looming financial insecurity and the uphill struggle of trying to find the right administrative and financial support in a foreign country.

NuLife reached out to Rani when her husband left her stranded with her young children in a barely furnished four-room BTO flat. The cemented floor was laid with vinyl floor matting and furnished with essential household items such as a stove, kitchen sink, water heater, refrigerator and two bed sets. NuLife recommended her for food rations with the Darma Muneeswaran Temple at Serangoon North Avenue 1. She is currently unemployed but receives ComCare assistance from the government as her two children are Singaporean. NuLife has been successful in mounting an appeal for pro-bono legal assistance for her on-going divorce proceedings.

Rani’s only motivation are her two children. She is bringing them up single-handedly, in the face of her struggles as a mother without family



backing and a cocooning support system. Although her marriage failed her, her faith in the systems in her adopted country have been upheld. Her lifelines are NuLife counsellors, the social workers in the Family Service Centre, the lawyer who is assisting her pro-bono for her divorce and ancillary matters, the temple which has been offering her food rations for years, the Social Service Office which is disbursing financial assistance, and the ICA, which is assisting her with the Long Term Visit Pass. They are giving her the strength and confidence to overcome the challenges and piece her life back together, one jagged piece at a time. She is determined to provide the best possible life she can for her children and hopes to make Singapore home.

## Mdm Chua Guet Lian

72-year-old Madam Chua has been living alone in a rental unit at Jalan Kukoh for over 30 years. She is under ComCare assistance and receives a monthly payout of \$600 from the government. She was unable to continue working at 65, after she fell ill and was hospitalised. Post her recovery, she worked for two years sewing toys, handbags and clothes in Chinatown.

Madam Chua is a diabetic and suffers from high blood pressure. She is particular about her nutritional intake given her chronic ailments. A regular church-goer, she enjoys singing and looks forward to meeting her friends in church.

NuLife staff and intern counsellors made door to door visits in the Chin Swee neighbourhood in 2019, to ascertain the mental and physical well-being of the residents and offer plumbing services as a form of outreach. When we visited her, she mentioned that she was inconvenienced without access to hot water. She boiled water in a kettle for her bathing needs. She was unable to install a water heater, as she could not afford the purchase and installation costs which were beyond her



budget. A grateful Madam Chua remembers how swiftly the water heater was installed in her rental unit and is thankful that NuLife was there to make that small but significant difference to the quality of her life.

A NuLife befriender is now attached to Madam Chua to meet up with her on a fortnightly basis. The outreach gave NuLife counselling interns an opportunity to see first-hand the actual living conditions of some of the residents, who could do with a little more help and cheer in their lives.



# The NuLife Story

Faces and Voices from 2019

## Mdm Buvaneswari d/o Karunanithi

47-year-old Buvaneswari's beaming face is a beacon of positivity, determination and grit.

Behind the face is a story of pain, torment and abuse; of resilience and courage; of faith and hope. And, perhaps, most importantly, the desire to overcome without rancour and spite.

NuLife provided therapeutic support to Buvanes (as we like to call her at NuLife) and assisted her with casework as she grappled with crippling emotional trauma. She received holistic, non-judgemental validation from our counsellors. Her healing journey was focussed on prioritising her well-being and re-shaping life goals.

And while she was struggling to resolve the legal tangles associated with her contentious and acrimonious matrimonial challenges, she was aced with yet another battle: a terminal illness that sapped her of her resolve and plunged her back into despair. NuLife counsellors accompany her for chemotherapy sessions and form an essential link in the support network that holds



her up as she navigates the uncharted waters ahead. She's a fighter, though, and she's facing this battle too with her indomitable spirit.

Notwithstanding all the bitterness, Buvanes faces the world with a smile. She has registered herself as a NuLife volunteer: she participates in all our activities, helps out at the Grassroots, garners support, seeks donations and gives of herself whole-heartedly, to spread cheer and give hope to others.

## Mr Daim Bin Kunim

NuLife was alerted to the plight of Daim, a 49-year-old Singaporean married to a Filipino by a concerned member of the public. In keeping with our belief that casework complemented by counselling has deep and impactful long-term benefits, Daim was provided both counselling and casework support.

When we got to know Daim, his wife was heavily pregnant with their second child, and the family including their two-year-old son was homeless. The family was unable to find permanent accommodation and were not aware of the steps to be taken to obtain one. NuLife first offered Daim counselling support, to better understand the family's socio-economic situation through which we learnt that he was medically unfit and had undergone heart

## Mdm J P Thanumadhya

Thanumadhya first approached NuLife when she was faced with mounting problems in a troubled marriage. In her own words, she was sceptical about how counselling could help her, concerned about the involvement of multiple agencies in a strained family situation and apprehensive about being transparent during initial counselling sessions. She had three young children, but found herself increasingly overwhelmed by the crushing demands of an unhappy marriage, unresolved emotional distress from her childhood and constant harassment from third parties. She attempted suicide.

NuLife checked in on her regularly when she was in hospital after her completed suicide attempt. She gradually learnt to trust us and her scepticism dissolved as she grew to accept the role that counselling could play in her emotional rehabilitation. Home-based counselling was maintained given the lower body injuries she had suffered. They provided a safe and non-clinical space to address the shadows that had plagued her all her life, spurring her to eventually attempt to take her own. She slowly began to realise that change – however small – was only possible if she willed it to happen. She learnt to embrace her past and develop a zest for living.

NuLife worked with the different stakeholders to define the best intervention strategies for

surgery. He was a daily rated worker and his income was insufficient to support the family.

The clarity we gained allowed us to support him with timely casework assistance. An appeal was made to the Housing & Development Board (HDB) on behalf of the couple and a rental flat was secured for the family. Daim's family was also given baby accessories for the new-born. The family's emotional and financial welfare continues to be a NuLife concern.



the family. We appealed on her behalf to the HDB, for the allocation of a rental flat near her support system. The change in residence gave her a fresh start and allowed her to leave her painful memories behind. Regular counselling sessions motivated her to redefine her objectives and shape her goals.

In an inspiring story of resilience, Thanumadhya has now found her calling. An advocate of mental health and wellness, she wants her story to be heard and her voice to embolden those whose voices are muffled. She pursued a counselling course, and now has her sights set on continuing her professional education in this field. NuLife continues to support her in this journey towards self-actualization through befriending support.





# The NuLife Story

Faces and Voices from 2019

First an intern, then a Committee Member and member of NuLife's Board of Trustees, **Ms Tan Yong Chuan Jacqueline** is a "hands-on" volunteer who is there to support NuLife staff from curtains up to curtains down as one of the team. It's difficult to find a volunteer who partakes of every task to make it her own. It is also thanks to her that NuLife staff and volunteers are always well taken care of during events with food and beverages.



"I learnt of NuLife while I was pursuing my Master in Counselling degree from Monash University. My supervisor, Sheena, handheld me and guided me. It was an eye-opening learning experience for me – going to the Family Courts, for example. I would not have understood the process without her guidance.

I have been closely associated with both the 2018 and 2019 Symposiums. Both the subjects are of national importance. During my internship journey, I have been exposed

to cases presenting delicate issues linked to mental health and its struggles. These are real issues evolving in Singapore and affecting one's daily life. I realise so much can be done and needs to be done. I learnt a lot from attending both the Symposiums. I passed the information to people I know who were affected and I know that it helped them. U Matter is a very meaningful initiative. I am truly grateful for all the learning opportunities I have gained at NuLife.

”

First an intern and now a member of NuLife's Fund-Raising Committee, **Ms Bolor Choijamts Lorinet** is passionate about the causes she cares for. She's very involved in the welfare of children and their well-being.



“Most NuLife counselling clients do not pay for their counselling sessions and this is a very important service that NuLife offers. Most of these people cannot afford to pay for counselling sessions and if it were not for NuLife, they would not have had access to counselling. These were people who were going through difficult times and it was important that they had help during this time – someone they could trust and speak to. Counselling offers that support to those who need it and in offering this service to those who may not be able to afford it, NuLife is lending them a valuable helping hand.

I was asked to join the Fund-Raising Committee after I completed my Master of Counselling degree. Funding is critical for an organisation like NuLife and it can be difficult to find funding. Personal interest towards a charity is very important for individual donors as they feel invested in an organisation that works towards the causes they care for. Otherwise, they don't feel committed – it's just another organisation that needs funding. I hope more find out about the work that NuLife does through its counselling and casework and its programmes, so they realise how important these causes are and how important it is for NuLife to receive the funding it deserves.

”

**Mr & Mrs Deena's** commitment to NuLife and its objectives has remained unshaken over the years. They are special - they do not wait for a need to arise before they get in touch with us to pledge a donation and they have always had NuLife's best interests at heart.

“We first got to know of NuLife in 2014. We were interested in becoming donors as we were impressed with the transparency and accountability shown towards the usage of funds. We knew that the donations were directly going to help the less fortunate.

How a charitable organization is managed is very critical. We believe in NuLife – its growth has been faster than what we had expected and we are very happy about that. The CEO has her feet firmly on the ground and does not waste any time. Things get done fast and commitments are always honoured.

Some people require assistance to satisfy their essential needs. Others who are doing well financially may need a different kind of support. NuLife covers both areas and that makes it different. We are sure the organisation

will achieve greater heights. It's very well-recognised, the administrative staff is efficient, the Board of Directors are well-known and Ms Sheena Jebal is much respected.

We believe that the less fortunate should have an equal chance and helping them with food, education and clothes is a small way of making that happen. Not all donors are hungry for recognition. However, it is very important that our donations are channelled to credible charities. That is what NuLife is.

”





# The NuLife Story

Faces and Voices from 2019

Our volunteers, who are the human face of our services, embody the spirit of NuLife. The collective impact of their selfless service helps foster a more responsible and responsive society that co-produces social services. Volunteers play a pivotal role and are the link that binds the Social Service Agency with its beneficiaries. Volunteering can be a richly rewarding experience if volunteer aspirations for service are matched with an organisation's values and beliefs.

The always smiling **Ms Pava** is unarguably one of those who does not need any coaxing to spare her time for NuLife. Reliable and trustworthy, she's the kind of volunteer that any organisation would be happy to have.

“

I started following NuLife on social media. I saw a post on Facebook and decided to attend the 2018 Symposium. I have attended almost every NuLife event since then. I am a volunteer at heart and I have always volunteered for organisations where the clients are people I can relate to. What attracted me about NuLife was that it wasn't targeted at one particular community. Anyone can ask NuLife for help, no matter who they are and where they live in Singapore. This makes NuLife special.

I was particularly affected by both the Deepavali 2019 event in the migrant worker dormitories and the Jalan Kukoh Community Day Carnival. The migrant workers were very appreciative and I was touched to see the way they said thank you to us – we made a small difference to their lives and that's the human touch that volunteering brings.

The Jalan Kukoh event opened my world. I didn't know that this part of Singapore existed; that such an estate with this kind of population – elderly, alone and in need of human interaction – lived there. It was the most positive experience for me.

It didn't matter that we were on our feet for so long. It was worthwhile and uplifting to see the smiles on the faces of all those who were present.

The time we have on Earth is precious and limited. I want to help to the best of my capabilities and that's one of the reasons why I always sign up for a NuLife event. It gives me a chance to connect with people and help them.

”



## Volunteer Recognition Function 2019









# Corporate Social Responsibility (CSR) & NuLife

Mr Yeo and Ms Serene, business partners at YTK Management Consultants Pte Ltd were present with other staff members to participate in an afternoon of baking for Bake with Love, a CSR initiative under the aegis of NuLife's Big Brother Big Sister (B3S) programme.



“ I believe that every organization must have a soul. A purpose that includes giving back to the society that feeds us. It is our duty to help society and this is a value that must be incorporated in every staff member. CSR is critical and I believe that it plays a very important role. ”

“ YTK has been a service provider for NuLife for about five years now. Unlike some organisations that only target specific needs in the community, NuLife caters to a widespread audience and offers lots of different services to those in need across Singapore. NuLife has been attempting to do its best to reach out to everyone who approaches them and this is what makes NuLife different from other social organisations.

I believe that every organization must have a soul. A purpose that includes giving back to the society that feeds us. It is our duty to help society and this is a value that must be incorporated in every staff member. CSR is critical and I believe that it plays a very important role.

Bake with Love presented us with an excellent team building exercise. I was particularly pleased to see how the kids were enjoying themselves. My staff had a great time too. I enjoyed speaking to the young boy who was partnered with me. He told me he wanted to be a doctor, but he totally enjoyed being a baker for an afternoon! The kids were so excited to bake and could not wait to get started. Baking is an ice-breaking activity that promotes closer human interaction. We just did not learn baking techniques along with the children. The afternoon gave both the children and all of us from YTK who participated a wonderful opportunity to spend some time together.

These kids are our future leaders. We have to teach them how to fish. Exploring different things, building confidence and learning to interact with adults is all part of the learning process and very important. We would like to say thank you to NuLife staff and volunteers, who worked together to organize a lovely, fun event, where one child was tagged with one YTK staff member. No child was left out and all of us had personal interactions with the child who was paired with us. ”

**Mr Yeo Teck Keng**  
Managing Partner, YTK Management Consultants Pte Ltd

**Ms Kek Lay Chee (Serene)**  
Partner, YTK Corporate Secretariat Pte Ltd  
(A division under YTK Management Consultants Pte Ltd)





# U Matter

## Healing with Hope

U Matter, a key NuLife initiative since 2018, puts the spotlight on mental wellness and focuses on individuals suffering from depression, self-harm behaviour, suicide ideation and grief and loss. It highlights the need for increased emotional and mental literacy and an empathetic ecosystem that is sensitive and measured in its response to the hopelessness and despair that overwhelms those battling mental health issues. The need to recognise the crucial role mental health plays in an individual's overall sense of well-being is vital – a significant number of people with mental health disorders continue to shy away from seeking professional guidance and help.

U Matter focuses on research, education and advocacy and aims to provide our most vulnerable clients professional, non-judgmental interventions in a non-clinical support environment. Our events, programmes and services work hand in hand to engineer organic interventions which enhance the well-being of our beneficiaries.

The U Matter initiative was officially launched through NuLife's inaugural Symposium in 2018. Conceived as an interactive platform to engage, educate, inform and encourage discussion, the

Symposiums, which have become an annual feature, are integral to U Matter. They enable an open exchange of ideas and information between mental health and helping professionals, students embarking on careers in the helping profession and members of the public. Misconceptions and myths are dispelled. Knowledge about the silent and insidious nature of mental health conditions helps promote the need for timely and effective interventions, and a compassionate societal acceptance of their human impact on those who struggle with the disquieting waves of unease that swamp them. The public education, advocacy and discussion generated sheds light on the need to direct attention and resources to address what we know, but, perhaps, are hesitant to acknowledge: all of us are vulnerable regardless of age, race, income or gender. It also enables NuLife to fine-tune the delivery of our psychosocial services and work on optimising counselling outcomes.



"I Am Fine", the 2018 Symposium on Suicide Awareness and Prevention in collaboration with the Samaritans of Singapore (SOS) on 28th July 2018 at SLV Hub, brought to the fore the need for collective awareness of suicide as a social reality, information on existing resources and intervention strategies and the need for preventive action, given the distressing increase in the number of suicides in Singapore.

2019's "The Invisible Struggle", built on the strength of the 2018 Symposium, and the positive feedback it generated from the participants, to focus on Depression and Mood Disorders. A panel comprising mental health professionals, individuals who had overcome personal battles with depression and a physiotherapist who provided a physiological perspective, engaged the audience in an open and insightful discussion on Depression and the physiology of Mood Disorders on 27th July at the HDB Hub Convention Centre. The public forum focused on the multiple facets of the often lonely, unseen struggle with depression. It highlighted the importance of voicing fears and insecurities and the need for non-judgmental empathetic listening. It also emphasised the need to arm ourselves with the right resources



## The U Matter mission

- Advocate social responsibility in relation to mental health and wellness
- Reduce the fear linked to face value and address the myths and cultural taboos which prevent a clear understanding of the issues that could give rise to depression and suicide ideation
- Educate the community on the resources available to facilitate timely intervention
- Spread the message of hope in a reassuring and comforting environment

## Why U Matter touches a chord: the alarming mental health landscape in Singapore

- One in seven Singaporeans has experienced a mental disorder in their lifetime
- 18% of our youth suffer from depression
- The teenage suicide rate in 2018 was the highest since suicide tracking started in 1991
- 9.5 suicides per 100,000 residents in the 1980s compared to 8.3 suicides per 100,000 in 2018
- 1,204 attempted suicides annually from 2017 to 2019
- Suicide is the leading cause of death for those aged 10 to 29

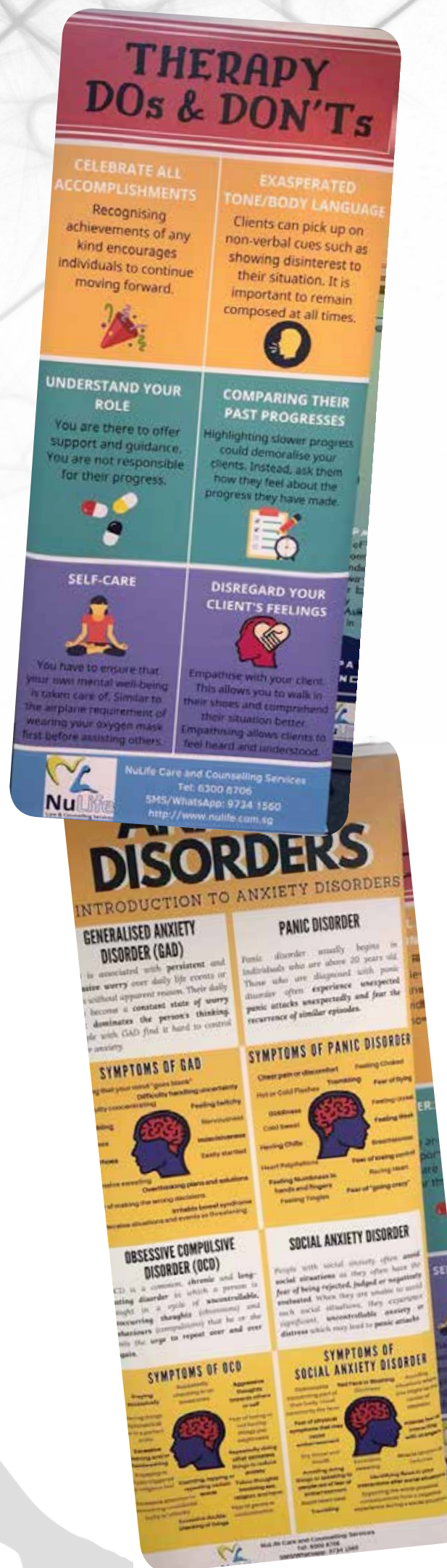


and reiterated the value of checking in, reaching out and being attentive to those around us: no individual should feel compelled to suffer alone, in silence. A key feature of the Symposium was the use of mobile platforms to ask questions: this allowed robust discussions on sensitive topics and afforded anonymity to those who needed it in the 300- strong audience. The audience also participated in a supervised joint relaxation exercise centered on body awareness and breathing techniques.

These practices, the cornerstone of the Head to Heal programme also launched in 2019, prioritise self-care as a healing strategy. All NuLife staff and locum counsellors were trained in the months leading to the 2019 Symposium in a wellness routine designed by Mrs Ruchira Gupta, a physiotherapist. The routine incorporates body awareness and breathing techniques aimed at managing chronic tension and advocates self-care to minimise the debilitating effects of mental health conditions. This is put into practice by NuLife counsellors, who impart these techniques to their clients during the course of their counselling sessions.

Research is critical to advocate the U Matter objectives and is one of its key foundations. The NuLife research team comprises helping professionals, in-house and locum counsellors and NUS undergraduates who intern with us during their summer break. In 2019, research was conducted on a number of aspects including types and theories on depression, biopsychosocial metrics, medications and side effects, labelling and common misconceptions and checklists on how one can help oneself or a loved one going through depression. The research on this subject is on-going and continuously fine-tuned to keep pace with the latest developments in the field of mental health and wellness.

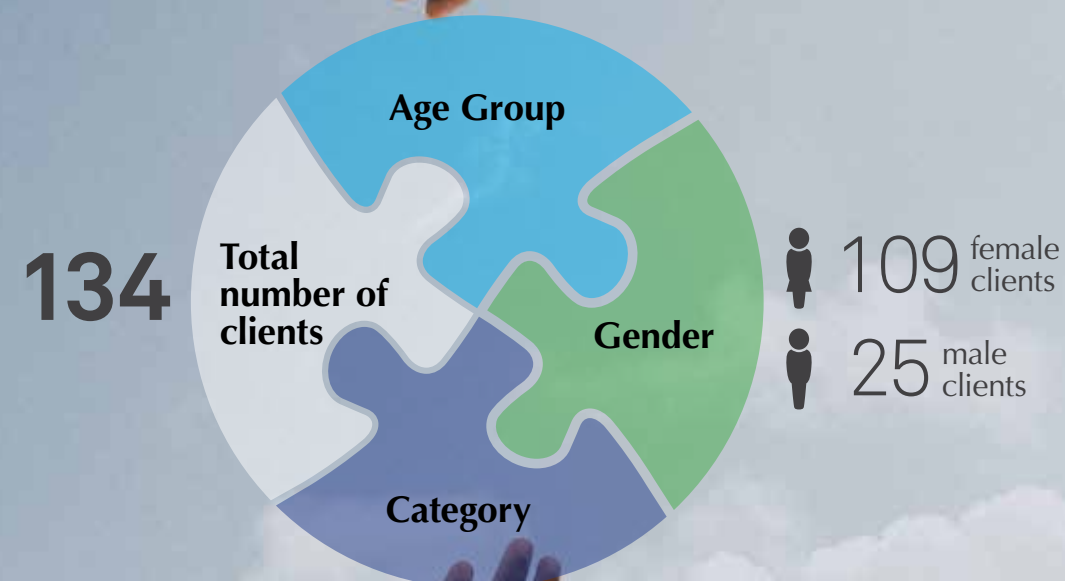
NuLife intends to continue being purposefully invested in public education and awareness. The 2020 Symposium will adopt a multimodal approach to focus on U Matter.



## U Matter In Numbers (2015-2019)

The below-mentioned statistics were collected based on the counselling and casework interventions given to clients during their stages of ambivalence

23 young clients  
88 adult clients  
23 elderly clients



Number of clients for each of the four conditions addressed by U Matter: (Some of them may have more than one presenting mental health condition)

94 depression  
41 suicide ideation  
11 grief and loss  
04 self-harm



# Outreach the NuLife Way



NuLife's **Outreach** initiative is at the core of our attempt to understand our beneficiaries. The door-to-door visits open more than just homes to us: they give us a valuable glimpse into lives, guide us to provide needs-based assistance and show us how we can further evolve as a Social Service Agency (SSA) that has no service boundaries.

We conducted Outreach in the Chin Swee neighbourhood after our relocation to Manhattan House, where we are now based. We gained visibility as a SSA and some insight into how we could optimise our efforts to improve the lives of those we seek to serve. NuLife staff and interns engaged residents in conversation, collected demographic data and noted observations on mental and physical health, mobility, hygiene and social and cognitive indicators.



“The Chin Swee area was a totally new area for us. Our outreach helped us better understand the residents there. It was heartening to see some elderly come and register themselves with us after our visits.

It was an eye-opening experience for me. We saw units that did not have much furniture. The children were doing their homework sprawled on the floor with their books and stationery around them. I saw some adults sitting on the floor and having their meals. Some units were dilapidated, some were sparsely furnished and some had a stench. But some units were kept very clean and were well maintained. Cluttering was visible inside some units and along the corridors.

While some residents were welcoming, others were sceptical. Some looked away when they saw us standing in front of the unit. Others readily opened their doors and allowed us in and seemed glad that there was someone they could interact with. Some highlighted their neighbours' plight to us and requested us to help them. This was a good example of the kampong spirit.

Quite a few SSAs are situated at the Chin Swee Estate and the Grassroots are very proactive. However, it is not easy to establish a rapport with the residents here. We have tried to make our presence known here through our outreach. The cost of buying and installing a water heater, for example, is high for some of the residents here, but it is an essential item for them.

We installed water heaters, did some paintwork, plumbing, offered electrical repairs and de-cluttering services. The residents were happy because we made practical improvements to their lives.”

Ms Piriyaatharshini  
Community Development Officer





Ms Quan Yen-Li Valerie  
Intern Counsellor (March 2019 - October 2019)





# Looking Forward to 2020

**These are a few areas that we would like to focus on as we look ahead to the first year of a new decade.**

## **Volunteers**

In creating volunteering opportunities, we honour a volunteer's time and passion to work for the common good, while offering avenues for self-growth. We look forward to actively investing in this reserve of goodwill in 2020; to identify, understand and channel volunteer interests to reflect their aspirations and restructure our engagement with them. We hope to conduct training workshops to engage both regular and skill-set volunteers in programmes that best reflect their talents and broaden the scope of the services we provide our beneficiaries.

## **Staff**

NuLife staff are the backbone of the organisation. They embody the values that define NuLife and their passion for what they do is what sets them apart. We hope to continue to attract dedicated individuals committed to working productively in a role that reflects their passion to work in the social services. Staff will be encouraged to invest in continuing education and training to keep their skills updated and relevant and incorporate self-care routines as suggested in our Head to Heal programme, to echo the value placed by NuLife on mental health and wellness.

All our full-time staff are equipped with standard first aid, CPR and AED usage skills. We plan for them to be trained in Psychological First Aid in the year ahead.

## **Collaborations & Partnerships**

This is one area that we would like to concentrate our energies on in 2020. In exploring avenues for partnerships with government boards and establishing MOUs with other Social Service Agencies, we will provide holistic assistance to individuals and families, thereby integrating counselling as a component of the social assistance that is extended. We will also explore opportunities to collaborate with educational institutions, grassroots organisations and corporate entities to provide mental health and wellness talks to the wider community.

## **Public Education**

Work with the National Council of Social Services (NCSS) to promote mental health awareness through public education and advocacy. This objective is reflected in Symposium 2020, which will focus on self-harm behaviour and continue to highlight the invisibility of mental health issues and the need for greater societal awareness and acceptance.

## **Head to Heal**

Spread the Head to Heal message more actively among our staff, volunteers, clients and counsellors to stimulate breath and body awareness and a widespread adoption of mindfulness techniques. We intend to hold monthly training sessions for 10-12 participants at our office premises.

## **Build bridges, raise awareness and secure funding**

Work towards increasing public awareness of NuLife and focus on forging deeper ties with the immediate community that surrounds us. We were able to successfully achieve this objective in 2019 with our outreach at the Chin Swee estate and look forward to continuing it in the neighbourhood that will house us in the year ahead. A charitable organisation like ours cannot stay afloat without the steady and constant influx of donations. Fundraising presents a constant, critical challenge and we hope to find ways to better manage it in 2020.

## **Location**

Our current location at Manhattan House is temporary. Our search for a suitable office space continues: we hope to find a permanent 'home' in 2020 to accommodate our growing portfolio of clients and services and give us the stability that we have been looking for.



# Organisation Chart







# Corporate Governance Report

## Financial Year 2019



## 1. Board Governance

### 1.1 BOARD ROLES AND COMPOSITION

#### Board Composition

The members of the Board for the financial year ended 31 December 2019 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	Treasurer	1 October 2018
Mr Wong Yee Seng Jeremy	Member	1 October 2018
Mr Elango s/o Subramaniam	Member	14 September 2007
Ms Hitomi Sano	Member	1 October 2018
Ms Tan Yong Chuan Jacqueline <sup>1</sup>	Member	10 December 2019
Ms Pushpalatha Sheena Jebal	Ex-Officio	27 July 2017

Remarks:-

<sup>1</sup>Ms Tan Yong Chuan Jacqueline was appointed as Trustee (Director) and member of Board of Trustee on 10 December 2019.

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, Mr Elango s/o Subramaniam, Mrs Shoba Verghese and Mr Wong Yee Seng Jeremy 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:-

- Audit Committee;
- Nomination Committee;
- Human Resources and Volunteer Committee;
- Programme and Services Committee; and
- 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 (9) 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 Tan Yong Chuan Jacqueline <sup>1</sup>  
Ms Kayeelasam Majeswary<sup>1</sup>

<sup>1</sup>Ms Tan Yong Chuan Jacqueline was appointed as Trustee (Director) and member of Board of Trustee on 10 December 2019.

#### (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 (8) 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  
Ms Tan Yong Chuan Jacqueline <sup>1</sup>



<sup>1</sup>*Ms Tan Yong Chuan Jacqueline was appointed as Trustee (Director) and member of Board of Trustee on 10 December 2019.*

## (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 six (6) members:-

Ms Hitomi Sano (Chairman)

Ms Pushpalatha Sheena Jebal

Mr Thanaseelan s/o Maruthamuthu Krishnamoorthi

Ms Priyanitha d/o Kalai Selvan

Ms Han Ching Ching Emmeline<sup>1</sup>

Ms Kaushikee Ghose<sup>2</sup>

<sup>1</sup>*The appointment of Ms Han Ching Ching Emmeline as members of the Human Resources and Volunteer Management Committee was approved by meetings of Nomination Committee and Board of Trustees held on 27 February 2019.*

<sup>2</sup>*The appointment of Ms Kaushikee Ghose as members of the Human Resources and Volunteer Management Committee was approved by meetings of Nomination Committee and Board of Trustees held on 27 August 2019.*

*Ms Tan Yong Chuan Jacqueline was appointed as Trustee (Director) and member of Board of Trustee on 10 December 2019. As such, she has resigned from Human Resources and Volunteer Management Committee, was approved by meetings of Nomination Committee and Board of Trustees held on 10 December 2019.*

*The resignation of Ms Tin Wai Fun Hannah as members of the Human Resources and Volunteer Management Committee was approved at meetings of Nomination Committee and Board of Trustee held on on 27 August 2019.*

*The resignation of Ms Sathar Drusilla Wylin as members of the Human Resources and Volunteer Management Committee was approved at meetings of Nomination Committee and Board of Trustee held on 27 August 2019.*

## (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)

Ms Pushpalatha Sheena Jebal

Ms Erica Lee Hwee Yee

Ms Dawn Then Shun Yue

Mdm Quek Swee Hee, May

Ms Junita Devi d/o Sockalingam

Ms Edwina Shi-En Yeo

Ms Eileen Goh Min Hui<sup>1</sup>

<sup>1</sup>*The appointment of Ms Eileen Goh Min Hui as member of the Human Resources and Volunteer Committee was approved by meetings of Nomination Committee and Board of Trustees held on 22 May 2019.*

*The resignation of Ms Angela Louise Daw as member of the Programme and Services Committee was approved at meetings of Nomination Committee and Board of Trustee held on 22 May 2019.*

## (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

Ms Lee Siew Han Trixie

Mr Mohamed Ameen s/o Mohamed Ibrahim

Mr Vengadekan Naiker

Ms Rajeswari d/o Gunalan

Ms Rajeswari d/o Gunalan

Ms Bolor Choijamts Lorinet <sup>1</sup>

<sup>3</sup>*The appointment of Ms Bolor Choijamts Lorinetas member of the Fundraising Committee was approved by meetings of Nomination Committee and Board of Trustees held on 27 February 2019.*

*The resignation of Mr Deena Thayalan Naidu as member of the Fundraising Committee was approved at meetings of Nomination Committee and Board of Trustee held on 22 May 2019.*



1.3 BOARD MEETINGS

The Board met for four (4) times for the financial year ended 31 December 2019. The quorum of at least three (3) members was fulfilled for each Board meetings held on 22 May 2019, 27 August 2019, 10 December 2019 and 25 February 2020.

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	1/4
Ms Pushpalatha Sheena Jebal	4/4
Mr Elango s/o Subramaniam	3/4
Mrs Shoba Verghese	4/4
Mr Vellu s/o Venu	2/4
Mr Wong Yee Seng Jeremy	3/4
Ms Hitomi Sano	4/4
Ms Tan Yong Chuan Jacqueline <sup>1</sup>	1/2

<sup>1</sup>Ms Tan Yong Chuan Jacqueline was appointed as Trustee (Director) and member of Board of Trustee on 10 December 2019.

<sup>2</sup>Dr Thirumalai Chandran @ T Chandroo and Ms Pushpalatha Sheena Jebal retired as Trustee (Director) by rotation and were re-election in the Annual General Meeting held on 10 June 2019.

2. CONFLICT OF INTEREST

A Conflict of Interest Policy with Conflict of Interest Disclosure Form are 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 disclosure 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 2019:-

- 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 two (2) programme and service committee meetings were held during the financial year ended 31 December 2019 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 2019. 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 2019.

### 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 2019 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.

As the operating costs have increased as compared to 2017 expenses, the Audit Committee has approved to increase the current reserves policy from one (1) year's operating expenses or \$120,000 to three (3) times of its annual operating expenses during the Audit Committee meeting held on 22 May 2019, followed by the approval from the Board members on 22 May 2019.

None of the organisation's reserve is invested.



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.

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](http://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 2019 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 2019.

Employees

The organisation had a total of six (6) full-time and part-time staff during the financial year ended 31 December 2019:-

Full-time staff:

Ms Piriyaatharisini d/o Jayamanee	(since 18 January 2016)
Ms G. Thanya	(since 1 January 2018)
Ms Khor Su Sen	(since 4 April 2019, replacing Ms Suseela Rajoo)
Ms Suseela Rajoo	(from 1 August 2018 to 28 February 2019)
Ms Janeni Kumar	(from 3 July 2017 to 31 July 2019)

Part-time staff:

Ms Quan Yen-Li Valerie	(since 1 November 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

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(Incorporated in the Republic of Singapore)

**Directors' Statement and Audited Financial Statements for  
the Financial Year Ended 31 December 2019**

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**DIRECTORS' STATEMENT  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

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The directors are pleased to present their statement together with the audited financial statements of Nulife Care & Counselling Services Limited (the 'Company') for the financial year ended 31 December 2019.

**1. Opinion of 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 2019 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  
Sano Hitomi  
Vellu s/o Venu  
Tan Yong Chuan Jacqueline (Appointed on 10 December 2019)

**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 or 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.

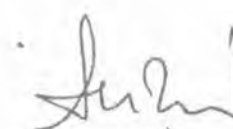
**DIRECTORS' STATEMENT (CONTINUED)  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

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**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

Date: **02 JUN 2020**



Elango S/O Subramaniam  
Director



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

### Report on the Audit of the 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 2019, 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 Regulation) 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 2019 and of the financial performance, changes in 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 Directors' Statement 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 (CONTINUED)

### 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 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 judgment 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 (CONTINUED)**

**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.

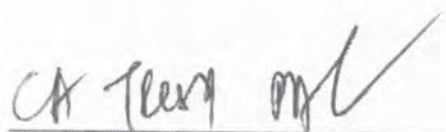
**Report on Other Legal and Regulatory Requirements**

In our opinion, the accounting and other records required by the Act 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:

- 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
- 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: 2 June 2020

**NULIFE CARE & COUNSELLING SERVICES LIMITED**

**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

	Note	2019 SGD	2018 SGD
Revenue	4	271,123	207,509
Other income	5	61,811	83,665
		<u>332,934</u>	<u>291,174</u>
Administrative and other expenses		(284,043)	(196,430)
Finance cost	6	(533)	-
		<u>(284,576)</u>	<u>(196,430)</u>
Profit before tax	7	48,358	94,744
Income tax expense	8	-	-
Profit for the year, representing total comprehensive income for the year		<u>48,358</u>	<u>94,744</u>



NULIFE CARE & COUNSELLING SERVICES LIMITED

STATEMENT OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2019

	Note	2019 SGD	2018 SGD
<b>Assets</b>			
<b>Non-current asset</b>			
Property, plant and equipment	9	67,118	9,459
<b>Current assets</b>			
Other receivables	10	7,982	17,675
Cash and cash equivalents	11	158,645	121,767
<b>Total current assets</b>		<u>166,627</u>	<u>139,442</u>
<b>Total assets</b>		<u>233,745</u>	<u>148,901</u>
<b>Non-current liability</b>			
Lease liabilities	12	1,997	-
<b>Current liabilities</b>			
Accruals and other payables	13	17,946	12,801
Lease liabilities	12	29,344	-
<b>Total current liabilities</b>		<u>47,290</u>	<u>12,801</u>
<b>Total liabilities</b>		<u>49,287</u>	<u>12,801</u>
<b>Fund</b>			
Accumulated surplus	14	184,458	136,100
<b>Total fund and liability</b>		<u>233,745</u>	<u>148,901</u>

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

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NULIFE CARE & COUNSELLING SERVICES LIMITED

STATEMENT OF CHANGES IN FUND  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019

	Fund SGD
<b>At 1 January 2018</b>	41,356
Profit for the year, representing total comprehensive income for the year	94,744
<b>At 31 December 2018</b>	<u>136,100</u>
<b>At 1 January 2019</b>	136,100
Profit for the year, representing total comprehensive income for the year	48,358
<b>At 31 December 2019</b>	<u>184,458</u>

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

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**STATEMENT OF CASH FLOWS  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

	Note	2019 SGD	2018 SGD
<b>Cash flows from operating activities</b>			
Profit before tax		48,358	94,744
Adjustment for:			
Depreciation of property, plant and equipment	9	53,793	1,357
Interest expense	6	533	-
<i>Operating cash flows before changes in working capital</i>		102,684	96,101
Changes in working capital:			
Trade and other receivables		9,693	(14,062)
Accruals and other payables		(4,500)	7,502
Cash flows generated from operations		107,877	89,541
<i>Net cash flows generated from operating activities</i>		107,877	89,541
<b>Cash flows from investing activity</b>			
Acquisition of property, plant and equipment	9	(39,399)	(10,610)
<i>Net cash flows used in investing activity</i>		(39,399)	(10,610)
<b>Cash flows from financing activities</b>			
Interest paid		(533)	-
Payment of principal portion of lease liabilities		(31,067)	-
<i>Net cash flows used in financing activities</i>		(31,600)	-
<b>Net increase in cash and cash equivalents</b>		36,878	78,931
Cash and cash equivalents at beginning of the financial year		121,767	42,836
<b>Net cash and cash equivalents at end of the financial year</b>	11	158,645	121,767

Note

During the financial year, the Company acquired property, plant and equipment with an aggregate cost of SGD56,837 (2018: Nil) and SGD9,645 (2018: Nil) which relate to lease liabilities and provision for reinstatement cost respectively. Cash payment of SGD39,399 (2018: SGD10,610) was made to purchase the property, plant and equipment.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019**

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

**1. General**

Nulife Care & Counselling Services 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 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 drawn 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 amended standards and interpretations**

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 2019. Except for the adoption of FRS 116 *Leases* described below, the adoption of these standards did not have any material effect on the financial performance or position of the company.

FRS 116 *Leases*

FRS 116 supersedes FRS 17 *Leases*, INT FRS 104 *Determining whether an Arrangement contains a Lease*, INT FRS 15 *Operating Leases-Incentives* and INT FRS 27 *Evaluating the Substance of Transactions Involving the Legal Form of a Lease*. The standard sets out the principles for the recognition, measurement, presentation and disclosure of leases and requires lessees to recognise most leases on the statement of financial position.



## 2. Summary of significant accounting policies (Continued)

## 2.2 Adoption of new and amended standards and interpretations (Continued)

FRS 116 Leases (Continued)

The Company adopted FRS 116 using the modified retrospective method of adoption with the date of initial application of 1 January 2019. Under this method, the standard is applied retrospectively with the cumulative effect of initially applying the standard recognised at the date of initial application as an adjustment to the opening balance of retained earnings. The Company elected to use the transition practical expedient to not reassess whether a contract is, or contains a lease at 1 January 2019. Instead, the Company applied the standard only to contracts that were previously identified as leases applying FRS 17 and INT FRS 104 at the date of initial application.

The effect of adopting FRS 116 as at 1 January 2019 was as follows:

	Increase SGD
Property, plant and equipment	5,572
Borrowings	5,572

The Company has lease contract for office space. Before the adoption of FRS 116, the Company classified its lease at the inception date as an operating lease. The accounting policy prior to 1 January 2019 is disclosed in Note 2.14.

Upon adoption of FRS116, the Company applied a single recognition and measurement approach for all leases except for short-term leases and leases for low value assets. The accounting policy beginning on and after 1 January 2019 is disclosed in Note 2.14. The standard provides specific transition requirements and practical expedients, which have been applied by the Company.

**Leases previously accounted for as operating leases**

The Company recognised right-of-use assets and lease liabilities for those leases previously classified as operating leases, except for short-term leases and leases of low value assets. The right-of-use assets for the leases were recognised based on the carrying amount as if the standard had always been applied, using the incremental borrowing rate at the date of initial application. Lease liabilities were recognised based on the present value of the remaining lease payments, discounted using the incremental borrowing rate at the date of initial application.

The Company also applied the available practical expedients wherein it:

- used a single discount rate to a portfolio of leases with reasonably similar characteristics;
- relied on its assessment of whether leases are onerous immediately before the date of initial application as an alternative to performing an impairment review;

## 2. Summary of significant accounting policies (Continued)

## 2.2 Adoption of new and amended standards and interpretations (Continued)

FRS 116 Leases (Continued)**Leases previously accounted for as operating leases (Continued)**

- applied the short-term leases exemption to leases with lease term that ends within 12 months of the date of initial application;
- excluded the initial direct costs from the measurement of the right-of-use asset at the date of initial application; and
- used hindsight in determining the lease term where the contract contained options to extend or terminate the lease.

Based on the above, as at 1 January 2019:

- right-of-use assets of \$5,572 were recognised and presented within property, plant and equipment;
- additional lease liabilities of \$5,572 (included in borrowings) were recognised.

The lease liabilities as at 1 January 2019 can be reconciled to the operating lease commitments as of 31 December 2018, as follows:

	SGD
Operating lease commitments as at 31 December 2018	54,739
Less:	
Commitments relating to short-term leases	(700)
Commitments relating to leases which had not started as at 31 December 2018	(48,000)
Others	(439)
	5,600
Weighted average incremental borrowing rate as at 1 January 2019	1.53%
Discounted operating lease commitments as at 1 January 2019	5,572
Lease liabilities as at 1 January 2019	5,572



**2. Summary of significant accounting policies (Continued)****2.3 Standards issued but not yet effective**

A number of new standards, amendments to standards and interpretations are issued but effective for annual periods beginning after 1 January 2019, and have not been applied in preparing these financial statements. The Company does not plan to early adopt these standards.

Description	Effective for annual periods beginning on or after
Amendments to References to the Conceptual Framework in FRS Standards	1 January 2020
Amendments to FRS 1 and FRS 8 <i>Definition of Material</i>	1 January 2020
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

**2.4 Property, plant and equipment**

All items of property, plant and equipment are initially recorded at cost. Subsequent to recognition, property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. The cost of property, 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 property, plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the property, 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:

	Useful lives
Computer and peripherals	1 year
Furniture and fittings	3 years
Office equipment	3 years
Renovation	1 to 3 years
Leasehold property	1 to 2 years

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

**2. Summary of significant accounting policies (Continued)****2.4 Property, plant and equipment (Continued)**

An item of property, 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 de-recognition of the asset is included in profit or loss in the year the asset is derecognised.

**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. Summary of significant accounting policies (Continued)****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.

**(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.

**2. Summary of significant accounting policies (Continued)****2.6 Financial instruments (Continued)****(a) Financial assets (Continued)****Classification and measurement of financial assets (Continued)****(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.

**(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.



**2. Summary of significant accounting policies (Continued)****2.6 Financial instruments (Continued)****(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.

**2.7 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.

The Company considers a financial asset in default when contractual payments are 90 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. Summary of significant accounting policies (Continued)****2.8 Cash and cash equivalents**

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

**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) Defined contribution plans**

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 benefits**

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid 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.

*Services fees*

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

2.13 Taxes

As an approved charity under the Charities Act, Cap. 37, Nulife Care & Counselling Services Limited is exempted from income tax under Section 13U(1) of the Income Tax Act, Cap 134.

2.14 Leases

The accounting policies are applied on and after the initial application date of FRS 116, 1 January 2019:

The Company assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

**As lessee**

The Company applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Company recognises lease liabilities representing the obligations to make lease payments and right-of-use assets representing the right to use the underlying assets.

2. Summary of significant accounting policies (Continued)

2.14 Leases (Continued)

**As lessee (Continued)**

**Right-of-use assets**

The Company recognises right-of-use assets at the commencement date of the lease (i.e. the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognised, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the shorter of the lease term and the estimated useful lives of the assets.

If ownership of the leased asset transfers to the Company at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset. The right-of-use assets are also subject to impairment. The accounting policy for impairment is disclosed in Note 2.5.

The Company's right-of-use assets are presented within property, plant and equipment (Note 9).

**Lease liabilities**

At the commencement date of the lease, the Company recognises lease liabilities measured at present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Company and payments of penalties for terminating the lease, if the lease term reflects the Company exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Company uses its incremental borrowing rate at the lease commencement date because the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g. changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

The Company's lease liabilities are included in borrowings (Note 12).



**2. Summary of significant accounting policies (Continued)****2.14 Leases (Continued)****As lessee (Continued)****Short-term leases and leases of low-value assets**

The Company applies the short-term lease recognition exemption to its short-term lease of office (i.e. those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). Lease payments on short-term leases and leases of low value assets are recognised as expense on a straight-line basis over the lease term.

These accounting policies are applied before the initial application date of FRS 116, 1 January 2019:

**As lessee**

Operating lease payments are recognised as an expense in 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.

**2.15 Related parties transactions**

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 or of parent 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;

**2. Summary of significant accounting policies (Continued)****2.15 Related parties transactions (Continued)****(b) An entity is related to the Company if any of the following conditions applies: (Continued)**

- (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); or
- (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Company or to the parent of the Company.

**3. Significant accounting judgements and estimates**

The preparation of the Company's financial statements requires management to make judgements, estimates and assumptions that effect the reported amounts of revenue, 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:

	2019 SGD	2018 SGD
Donations		
- Tax deductible	262,336	182,599
- Non-tax deductible	6,667	23,000
Service fees	2,120	1,910
	<u>271,123</u>	<u>207,509</u>



NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019

5. Other income

	2019 SGD	2018 SGD
Career Support Programme Fund	8,280	9,000
Community Chest Charity Support Fund (Note 15)	50,000	50,000
President Challenge Fund 2017	-	20,000
Temporary Employment Credit	-	154
VCF ICT Fund	-	2,996
Wage Credit Scheme	1,908	1,473
Other income	1,623	42
	<u>61,811</u>	<u>83,665</u>

6. Finance costs

	2019 SGD	2018 SGD
Interest expense on:		
- Lease liabilities (Note 12)	533	-
Interest expense on financial liabilities not measured at fair value through profit or loss (Note 20)	<u>533</u>	<u>-</u>

7. Profit before tax

	2019 SGD	2018 SGD
Charitable activities expenses	34,432	23,084
Depreciation of property, plant and equipment	53,793	1,357
Employee benefit expenses		
- Staff salaries and wages	101,236	85,125
- CPF contributions	16,637	13,073
- Other short-term employees' benefits	4,660	2,136
Professional fees	20,507	15,303
Rental of business center	-	160
Rental of office	749	8,400
Rental of thrift shop	-	3,561
Rental of warehouse	-	2,400

8. 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.

NULIFE CARE AND COUNSELLING SERVICES LIMITED  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019

9. Property, plant and equipment

	Computer and Peripherals SGD	Furniture and Fitting SGD	Office Equipment SGD	Renovation SGD	Leasehold Property (Note 12) SGD	Total SGD
<b>Cost</b>						
At 1 January 2019	17,137	3,358	1,557	8,176	-	30,228
Effect of adopting FRS 116	-	-	-	-	9,533	9,533
At 1 January 2019 (restated)	17,137	3,358	1,557	8,176	9,533	39,761
Additions	9,565	7,865	2,837	28,777	56,837	105,881
Disposal (9,771)	(9,771)	-	-	-	-	(9,771)
At 31 December 2019	<u>16,931</u>	<u>11,223</u>	<u>4,394</u>	<u>36,953</u>	<u>66,370</u>	<u>135,871</u>
<b>Accumulated depreciation</b>						
At 1 January 2019	16,470	2,275	1,127	897	-	20,769
Effect of adopting FRS 116	-	-	-	-	3,962	3,962
At 1 January 2019 (restated)	16,470	2,275	1,127	897	3,962	24,731
Charge for the year	5,858	2,826	351	13,534	31,224	53,793
Disposal (9,771)	(9,771)	-	-	-	-	(9,771)
At 31 December 2019	<u>12,557</u>	<u>5,101</u>	<u>1,478</u>	<u>14,431</u>	<u>35,186</u>	<u>68,753</u>
<b>Net book value</b>						
At 31 December 2019	<u>4,374</u>	<u>6,122</u>	<u>2,916</u>	<u>22,522</u>	<u>31,184</u>	<u>67,118</u>



9. Property, plant and equipment (Continued)

	Computer and Peripherals SGD	Furniture and Fitting SGD	Office Equipment SGD	Renovation SGD	Leasehold Property (Note 12) SGD	Total SGD
<b>Cost</b>						
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	17,137	3,358	1,557	8,176	-	30,228
<b>Accumulated depreciation</b>						
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	16,470	2,275	1,127	897	-	20,769
<b>Net book value</b>						
At 31 December 2018	667	1,083	430	7,279	-	9,459

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NULIFE CARE AND COUNSELLING SERVICES LIMITED  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019

10. Other receivables

	2019 SGD	2018 SGD
Grant receivable	-	11,996
Deposits (refundable)	1,304	2,900
Prepayments	6,678	2,779
	<u>7,982</u>	<u>17,675</u>

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

11. Cash and cash equivalents

	2019 SGD	2018 SGD
Cash at bank	158,627	121,543
Cash on hand	18	224
	<u>158,645</u>	<u>121,767</u>

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

12. Lease liabilities

Company as a lessee

The Company has lease contracts for properties. The Company's obligations under these leases are secured by the lessor's title to the leased assets. The Company is restricted from assigning and subleasing the leased assets.

The Company also has certain lease of property with lease term of 12 months or less. The Company applies the 'short-term lease' recognition exemption for this lease.

(a) Carrying amounts of right-of-use assets classified within property, plant and equipment

	Leasehold property SGD	Total SGD
At 1 January 2019	5,571	5,571
Addition	56,837	56,837
Depreciation	(31,224)	(31,224)
At 31 December 2019	<u>31,184</u>	<u>31,184</u>

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**12. Lease liabilities (continued)****(b) Lease liabilities**

The maturity analysis of lease liabilities is disclosed in Note 18.

**(c) Amounts recognised in profit or loss**

	2019 SGD
Depreciation of right-of-use assets	31,224
Interest expense on lease liabilities (Note 6)	533
Lease expense not capitalised in lease liabilities:	
- Expense relating to short-term leases (included in rental of premises)	749
Total	749
Total amount recognised in profit or loss	32,506

**(d) Total cash outflow**

The Company had total cash outflows for leases of \$32,349 in 2019.

**13. Accruals and other payables**

	2019 SGD	2018 SGD
Accrued operating expenses	7,803	12,601
Other payables	498	200
Provision for reinstatement cost	9,645	-
	17,946	12,801

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

**14. Fund**

The Company is limited by guarantee and has no share capital. The Company has 8 members (2018: 7 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.

**15. Community Chest Charity Support Fund**

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 2019 to 29 February 2020.

**16. Significant related party transactions**

Key management personnel are those persons having the authority and responsibility for planning, directing and controlling the activities of Nulife Care & Counselling Services Limited. The director is considered the key management personnel.

	2019 SGD	2018 SGD
Reimbursement to director		
Educational materials and activities	-	616
Food and beverage expense	-	95
Telephone expense	2,577	2,738
Transport expense	7,998	6,324
Staff welfare expense	-	642
Others	-	1,885

**17. Commitments****Operating lease commitments – as lessee**

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

As at 31 December 2018, the future minimum rental payable under operating leases contracted for at the reporting date but not recognised as liabilities, are as follows:

	2018 SGD
Within one year	28,739
After one year but not more than five years	26,000
	54,739

As disclosed in Note 2.2, the Company has adopted FRS 116 on 1 January 2019. These lease payments have been recognised as right-of-use assets and lease liabilities on the statement of financial position as at 31 December 2019, except for short-term and low-value leases.



**18. 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.

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.

**18. Financial risk management (Continued)****Liquidity risk (Continued)**Analysis of financial instruments by remaining contractual maturities

The table below summarises the maturity profile of the Company's financial assets and liabilities at the reporting date based on contractual undiscounted repayment obligations.

		2019		
	Carrying amount SGD	Contractual cash flows SGD	One year or less SGD	One to five years SGD
<b>Financial assets</b>				
Other receivables	1,304	1,304	1,304	-
Cash and cash equivalents	158,645	158,645	158,645	-
Total undiscounted financial assets	159,949	159,949	159,949	-
<b>Financial liabilities</b>				
Other payables	17,946	17,946	17,946	-
Lease liabilities	31,341	31,600	29,600	2,000
Total undiscounted financial liabilities	49,287	49,546	47,546	2,000
Total net undiscounted financial assets / (liabilities)	110,662	110,403	112,403	(2,000)



## 18. Financial risk management (Continued)

## Liquidity risk (Continued)

Analysis of financial instruments by remaining contractual maturities (Continued)

	Carrying amount SGD	2018 Contractual cash flows SGD	One year or less SGD	One to five years SGD
<b>Financial assets</b>				
Other receivables	14,896	14,896	14,896	-
Cash and cash equivalents	121,767	121,767	121,767	-
Total undiscounted financial assets	136,663	136,663	136,663	-
<b>Financial liabilities</b>				
Other payables	12,801	12,801	12,801	-
Total undiscounted financial liabilities	12,801	12,801	12,801	-
Total net undiscounted financial assets	123,862	123,862	123,862	-

## 19. 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, accruals and other payables*

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

## 20. 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:

	2019 SGD	2018 SGD
<b>Financial assets measured at amortised cost</b>		
Other receivables (excluding prepayment)	1,304	14,896
Cash and cash equivalents	158,645	121,767
Total financial assets measured at amortised cost	159,949	136,663
<b>Financial liabilities measured at amortised cost</b>		
Accruals and other payables	17,946	12,801
Lease liabilities	31,341	-
Total financial liabilities measured at amortised cost	49,287	12,801

## 21. 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 2019 and 31 December 2018.

## 22. Authorisation of financial statements for issue

The financial statements for the financial period ended 31 December 2019 were authorised for issue in accordance with a resolution of the Board of Directors of the Company dated 2 June 2020.



NULIFE CARE & COUNSELLING SERVICES LIMITED

DETAILED INCOME STATEMENT  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019

	2019 SGD	2018 SGD
<b>REVENUE</b>		
Service fee	2,120	1,910
Donation	269,003	205,599
	<u>271,123</u>	<u>207,509</u>
<b>OTHER INCOME</b>		
Community Chest Grant	50,000	50,000
CSP Grant	8,280	9,000
President Challenge 2017 Grant	-	20,000
Temporary Employment Credit	-	154
VCF ICT Grant	-	2,996
Wage Credit Scheme	1,908	1,473
Other income	1,623	42
	<u>61,811</u>	<u>83,665</u>
<b>LESS: OPERATING EXPENSES</b> (see schedule attached)	284,577	196,430
	<u>284,577</u>	<u>196,430</u>
<b>Surplus before tax</b>	<u>48,357</u>	<u>94,744</u>

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

NULIFE CARE & COUNSELLING SERVICES LTD

SCHEDULE OF OPERATING EXPENSES  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019

	2019 SGD	2018 SGD
<b>ADMINISTRATIVE EXPENSES</b>		
Administrative expense	1,330	-
Bank charges	423	389
Books	176	-
Casual labour	1,567	-
Charitable activities expense	34,432	23,084
Cleaning expenses	1,120	-
Commission	1,797	-
Depreciation of property, plant and equipment	53,793	1,357
Employee benefits expense	122,533	100,334
Fixed assets expensed off	58	957
Fund raising expense	1,706	6,862
General expenses	1,874	326
Gifts	-	618
IT expense	3,897	5,080
Insurance expense	428	266
Moving expenses	1,370	-
Postage	301	180
Professional fees	20,507	15,303
Printing and stationery	5,979	4,513
Rental of business centre	-	160
Rental of office	749	8,400
Rental of thrift shop	-	3,561
Rental of warehouse	-	2,400
Repair and maintenance expense	1,032	286
Service and conservancy charges	283	3,174
Staff refreshment expense	260	260
Subscription	1,084	649
Telephone expense	7,109	6,403
Training expense	8,157	800
Transport expense	8,011	6,854
Utilities	4,067	4,214
	<u>284,043</u>	<u>196,430</u>
<b>Finance cost</b>		
Finance cost	533	-
	<u>533</u>	<u>-</u>

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





Registered Charity: 200416313W  
Member of NCSS

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