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# **NuLife Journey**

2005

2007

our Board of Directors

organisations and

2009

 Relocated to Serangoon Community Club at Serangoon North Ave 2

2012

Attained charity status

Initiated Robinhood as

a NuLife programme

from the NCSS

2014

• Instituted Giro payment for donations

 Published audited financial statements 2017

 Selected as a President's Challenge 2017 beneficiary

 Initiated Pioneer Generation and Palliative Care Project

2019



 Celebrated our volunteers with our first Volunteer **Recognition Function** 

• Organised "The Invisible Struggle", a symposium on depression and mood disorders

 Instituted NuLife's research team to conduct ongoing research on U Matter

2006



• Launched the Social Service Directory – our first publication that was ranked as a Top 5 Best Seller

2008

2010

Facebook to reach out to a wider

2013

 Published our first **Annual Report** 

 Attained IPC (Institutions of a Public Character) status from The Commissioners of Charity

2016

2018

• Selected as a **Community Chest** Support Fund beneficiary

• Initiated U Matter

• Organised "I Am Fine", a symposium on suicide awareness and prevention with Samaritans of Singapore (SOS)

• Revamped NuLife website

# Motto

Don't Find Fault, Find a Remedy.



# **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 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.

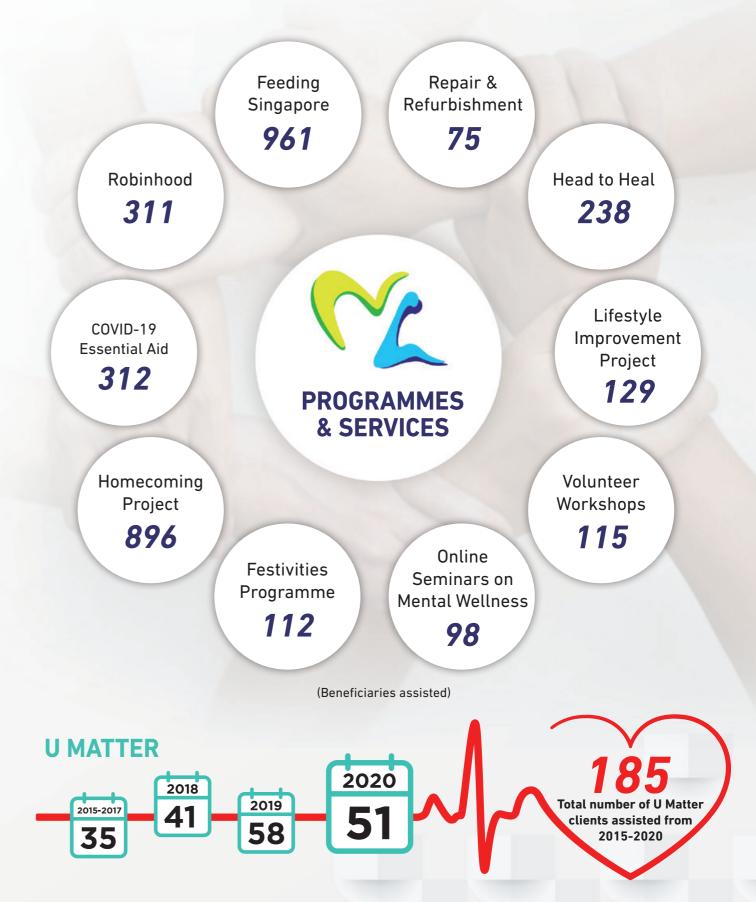
# **Volunteer Statement**

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.

2020 Total number of clients 16,429								
2019	2018	2017	2016	2015	2014	2013		
15,070	14,090	13,013	11,990	9,235	8,400	7,290		
2012	2011	2010	2009	2008	2007	2006		
6,180	5,050	4,258	3,203	2,192	997	320		

NuLife has served **16,429** clients and beneficiaries from 2006 to 2020 through its counselling and casework and outreach initiatives.

# 2020 In Numbers -



# CEO's Message

Dear NuLife family,

Another year has gone by and what a year it has been! Looking back, we are reminded of the searing images and news stories that flooded our minds as we tried to first understand and then accept the inevitability of the pandemic becoming endemic in our lifetimes. We were all numbed by the heart-rending human toll of this pandemic and equally distressed by its sweeping impact across the globe. What stood out during these moments of despair were the heart-warming stories of courage from those who battled at the frontlines so that the rest of us could lead our lives in the shadows.

The pandemic slowed us all in our tracks as we tried to adapt to the new norms of social and professional engagement. The social services sector was as impacted as any other sector in the economy and we are indebted to the government and our sector administrator, the Ministry of Social and Family Development (MSF), for all the assistance we received to help us stay afloat. It was a trying year not only for NuLife, but for all the charities in the social services sector. It would have been challenging for a small charity like NuLife to continue assisting our beneficiaries like we did, if we did not have access to government announced measures to benefit this sector.



We are equally indebted to the larger family of NuLife donors, who came forward without hesitation to respond to our calls for solidarity and compassion for our less-fortunate brethren to enable the flow of essential aid in the form of cooked food, dry provisions, groceries and fresh produce, milk formula, diapers and quality bed linen to a large number of beneficiary families across Singapore. We were successful in facilitating these efforts thanks to the selfless participation of our Ambassadors, Champions and the whole-hearted support of our partner organisations.

This annual report is dedicated to our donors and volunteers and in highlighting their invaluable contribution, I would like to valorise the role of each individual who has impacted the growth of NuLife through his or her dedication, passion and commitment: the Board of Directors, Committee Members, service providers, partner organisations and last, but most importantly, my fellow colleagues at NuLife, who go beyond the call of duty to discharge their responsibilities for the betterment of our clients and beneficiaries.

Our outreach activities in 2020 were adapted to work within the physical restrictions imposed by the Safe Reopening and Safe Transition phases post the Circuit Breaker. The Work From Home guidelines led us to discover virtual meeting platforms and engage actively with them to facilitate staff bonding and prompt discussion on how we could streamline our administrative processes and improve existing programme design

and delivery. It was a learning journey for us as we learnt to appreciate the advantages these platforms offered – we turned our attention to processes and policies to build our organisational strength during a period when we were unable to run our programmes and services as usual.

As a counsellor of long-standing, I realised the impact of not being able to conduct face-to-face counselling sessions. Like my fellow colleagues in the helping profession who had their client's best interests at heart and were sceptical about their ability to establish rapport across a virtual meeting room, I worked my way through a new set of skills suited to the online format and was pleased that NuLife's team of counsellors were able to effectively use these skills as well.

These skills were of particular significance as NuLife handled a huge number of clients affected by marital conflict and family violence over 2020. My interest was largely devoted to preparing the emotionally vulnerable for the challenging journey towards conflict resolution and this is one area that I would like NuLife's Champions to focus their professional skills on.

The spotlight on this area was accentuated as the pandemic raged and our U Matter initiative also accordingly fine-tuned its attention to mental health in the context of the family unit – grief for the loss of a loved one as a result of a failed relationship, depression caused by being caught in the throes of an abusive relationship or the acute loneliness that affected singles and single parents as they struggled to cope with the demands of managing workloads and juggling the home-based learning schedules of their children. Managing these emotions within the four walls of a home was a Herculean task.

I believe that NuLife's success is measured by the actual difference we make in the lives of those who reach out to us or are referred to us by partner helping agencies. It is the conviction of each donor, volunteer and well-wisher to support NuLife that is a true measure of our success and by that measure, NuLife is rich indeed. I am forever grateful to my fellow brothers and sisters who, by placing their confidence in us, give us the courage to continue working towards making NuLife's mission a reality.

That mission is driven by one word – **HUMANITY**. As an organisation, we go the extra mile for any individual who needs assistance and we try to offer this without service boundaries to anyone who approaches us while resident in Singapore. Our growth can, therefore, never be measured by numbers alone or the size of our office unit; our growth is reflected in the personal stories of courage and self-determination that are attested to by all our clients and beneficiaries and that will always remain the benchmark by which NuLife assesses its success.

As I look forward to 2021, I look forward to a year that will see NuLife return to the Serangoon heartlands at Blk 153A Serangoon North Ave 1 and begin a new chapter in its journey. I count on your presence by my side.

Best wishes,

Ms Sheena Jebal Founder/CEO

It is never easy to consistently steer fund raising efforts for a charity; NuLife is a small charity and deeply dependent on direct fund raising to sustain our operations. The pandemic presented several additional challenges for us: many individuals re-assessed their priorities and it became difficult to get them to make a donation. A widespread sense of despair also made donors more conscious of

the charities they really wanted to support and this made their charitable contributions more streamlined to their immediate objectives. The across-the-board economic impact meant that people became more attentive to the amount that they wanted to pledge given the precariousness of the global economy.

I am pleased that NuLife was able to support its beneficiaries through essential aid distribution efforts targeted at households affected by COVID-19. Counselling and casework reassured and emotionally supported those who were prone to increased anxiety and stress during this period. The NuLife counselling team more than met expectations by rising to the demands of online counselling and we tried to do the best we could to assure the most professional services to our clients.

The idea of giving back plays a very important role in my life. It underlines my commitment to NuLife. NuLife would not be the organisation it is without the selfless devotion of all those who volunteer their time, their resources, their professional skills and their energy and passion to a cause that resonates with us all. I thank you for your generosity and look forward to your continued support to us. Please continue to give us your time and let us know how you think we can do even more to assist those who most need our help.

I would also like to take this opportunity to thank all those donors who came forward in response to my appeal to them on behalf of NuLife.

Best wishes,

Mrs Shoba Verghese Chairperson, Board of Directors



January - March

# Doing more than they have to because they want to

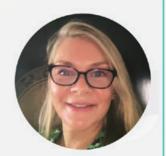


The Champions workshop gathered a select number of professional volunteers (counsellors, social workers, psychologists and accountants) for an incredibly moving evening graced by personal stories of courage, inspiration and acceptance. The shared experiences touched a chord with the participants, as they explored how they could provide a continuum of care to NuLife clients while respecting the code of conduct that underlines the helping profession. We are incredibly proud of our Champions — a cherished bunch of NuLifers who have strengthened the depth of our counselling services by indicating their interest to provide pro-bono counselling to identified NuLife clients.



I was extremely grateful to have had the opportunity to take part in the Lifestyle Improvement Initiative during Deepavali 2020. During Covid, we were conducting counselling sessions on Zoom and I missed the personal contact that is achieved by seeing our clients face to face.

Having the chance to go out into the community and witness the tangible benefits NuLife offered was extremely rewarding. I am thankful that my involvement in NuLife is not just limited to caring for the psychological well-being of my clients, but that I also have an opportunity to make a practical and physical difference to their welfare.



Ms Fiona Denny NuLife Champion

71

16

I enjoy volunteering for the annual Festivities programme. I helped distribute care packs to the beneficiaries. It was an amazing, fun and truly valuable experience!

I thoroughly enjoyed meeting the beneficiaries even if it was only very briefly. It was a good opportunity for me to learn how NuLife organises these events, meet new people and at the same time, I had a valuable chance to see the kinds of living conditions that some of the beneficiary households have. I never really knew such estates, or such situations existed. In the middle of the rich and luxurious outlook that is identified with the whole country, there are these old housing estates where simple people reside.

This was truly an unbelievably satisfying experience for me. I feel complete because I was able to see them smile. I am grateful to NuLife for having given me this opportunity to discover another aspect of my country.



Ms Rafiqa Binte Haja Maidin NuLife Ambassador

The Ambassador workshop gathered our general volunteers with a specific workshop objective – we wanted to better understand the aspirations of our volunteers, acknowledge the value of their time and effort and turn the spotlight on five key areas of interest to a volunteer: Why volunteer at NuLife, Who am I helping, What can I do to make a difference, **How** to be an effective volunteer and When should I take a step back? The interactive workshop was interspersed with first-person accounts by NuLife volunteers – shared stories of personal enrichment and community outreach acquainted the audience with core NuLife programmes like RobinHood, Feeding Singapore, Festivities and Head to Heal. The Ambassadors were guided to discover the vision, principles and philosophy that are singular to NuLife's identity as a Social Service Agency.







Our desire to instill a sense of social consciousness in our youth led us to plan the Honeykidz workshop for selected 7-15-year-olds in March. Children develop compassion when they are encouraged to accept differences and learn the value of sharing. We welcomed 21 excited children for an interactive day of light-hearted ice-breakers, role plays and games that were designed to spark discussion and reflection on how they - as friends, children and citizens - could try and develop empathy towards the differently-abled or less fortunate in their neighbourhoods and schools.

We hope to cultivate the spirit of volunteering in our young so they can become the Champions and Ambassadors of tomorrow.

The best volunteers are both passionate about their commitment to a cause and confident about having the necessary skills to deliver programme objectives. Engaged volunteers – those who demonstrate an emotional involvement with the organisation and the values it espouses – are the most impactful. In empowering our Champions, Ambassadors and Honeykidz with the knowledge and resources to work independently and effectively, we sought to match our need for loyal volunteers with volunteer aspirations for self-growth and fulfilment.

Participating in this project was humbling. We often forget how privileged we are that we live the way we do and afford the necessities we do. It was a learning experience for me – we need to step out of our comfort zones and remind ourselves of how lucky we are. This is one way to keep us grounded and remind us to find ways to give back

to the community. Despite the scope of the distribution drive, there were no hold-ups. The routes were well-planned and the event was well-organized.

I was particularly struck by two families. One family home was sparsely furnished, but they had big welcoming smiles on their faces. The other family repeatedly thanked us. They also didn't have much, but they were content with what they had. Volunteering opportunities like these force us to reflect that we humans – especially those of us who are blessed in life – always yearn for more. We must learn to appreciate the simple things in life.





# Year In Review

# **Paying It Forward**



The COVID-19 pandemic halted us in our tracks and numbed us with its sweeping financial, medical and psycho-social challenges. As we scrambled to understand and adjust our daily routines to the demands of the Circuit Breaker, we were acutely aware of our responsibility towards those clients whose lives were made even more vulnerable during those extraordinarily difficult months. We wanted to ensure that they received the assistance that was most important for them during this time of restricted physical mobility – access to fresh groceries and home-cooked food.

We delivered specially cooked meals, fresh produce, poultry and seafood, infant formula and diapers to selected NuLife families burdened with health, mobility and financial pressures and therefore severely affected by the Circuit Breaker and its economic fall-out. Some were recovering from critical surgical procedures; others were battling debilitating physical or acute mental health and wellness conditions. Many were single parent households coping with the additional pressures of home-based learning. Some extended families included frail

and homebound elderlies and dependent children, while others were suffering from chronic illnesses or terminally ill and undergoing medical treatments. In supporting this at-risk population, we distributed essential aid to 312 beneficiaries during April, May and June 2020.

Although outreach activities and face-to-face interactions went missing, it was heartening to see conscious acts of solidarity, compassion and generosity in support of our appeals to the community to come forward and show their unity with the less fortunate. We are deeply grateful to our donors, whose faith in our ability to deliver even under the challenging restrictions imposed by the Circuit Breaker, remained unshaken. They gave whole-heartedly in response to the government's appeal by pledging their Solidarity Funds to NuLife.

The efforts to keep NuLife operational were guaranteed by NuLife staff, who worked in teams both on-site and at home during Phase 1 of the Circuit Breaker. We maximised the potential of virtual platforms to reflect, brainstorm and develop synergies as a team to better understand our individual roles in the organisation and the services we are committed to providing our beneficiaries.

The pandemic also presented our counselling team with hitherto unforeseen challenges – how could they continue to attend to cases given the limitations placed by the Circuit Breaker and assure their clients of the best possible care? Some anxious and depressive clients were not particularly receptive to the online format, as they were more comfortable with the comfort of face-to-face counselling. We saw an increase in cases linked to marital conflict and family violence. Finding alternative accommodation for individuals caught in the midst of a marital conflict was complicated, as families struggled to transform living spaces into workspaces and people desperately sought quiet corners in crowded homes.

We are especially proud of our team of counsellors who handled a high volume of cases and adapted themselves to the demands of online counselling. It was their selfless dedication that allowed us to provide concerted care to those clients undergoing mental health and wellness challenges linked to depression, suicide ideation, self-harm behaviour, anxiety and panic attacks during this intensely trying period.

We recognised the need to educate the community about the various temporary relief measures announced by the government to ease the financial strain on businesses, individuals, families and the self-employed. This led us to compile a list of the financial assistance schemes and present them in an easy-to-understand format on our website to help our larger network of volunteers, donors, clients and beneficiaries keep track of the schemes and identify those most beneficial to them.

Our efforts, during that challenging time, were focused on optimising our services to make the maximum impact.

Eagles Car Club SG, founded in 2019, brings together a group of motorsports enthusiasts who offer volunteering services for charities and promote all forms of motorsports and touring activities for their members and their families. Mr Shavin speaks about ECC SG's experience collaborating with NuLife.



# Why did ECC SG choose to partner with NuLife?

As an organisation, ECC believes in charity and we are interested in supporting more charitable acts in the community. We have been looking for organisations to collaborate with to achieve this objective. We were introduced to NuLife and realised that we shared NuLife's objective of reaching out to those in need and helping them. We have had the most fruitful partnership with NuLife since we first worked with them during the Circuit Breaker to render assistance during their food distribution effort.



# Describe your experience working with NuLife during the Circuit Breaker.

We had clearly detailed schedules and route maps with precise instructions about how we were to handle the contactless delivery which was required according to the Circuit Breaker guidelines. It gave all of us who participated a very valuable opportunity to see the beneficiaries and realise how much they valued the assistance that was being given to them by NuLife. I learnt so many things about my country.

We are all Singaporeans – but, to be honest, I had never had the opportunity to meet people like those that I came across during the course of this food distribution drive. This motivated us as a group to individually do as much as we physically could to deliver the food to as many beneficiaries as possible.





# How did the ECC SG team react to the experience?

I can say on behalf of all the ECC SG members who participated, that it was a beautiful experience for us all. Different because we were working together with NuLife and also because it was during the Circuit Breaker, which was not easy. We had to find a balance between the restrictions we had to respect, our work from home schedules and commitments at home with our families.

It was initially challenging to find drivers because everyone was working irregular hours, but working with NuLife strengthened the brotherhood in ECC. It built bonds between us as individuals and members of a team. We definitely became better because of this experience.



# How has this partnership with NuLife impacted ECC SG?

We generally tend to live in our worlds. When we work with NuLife, we see a slice of real life that we would otherwise be completely ignorant of. We see families with young children; many of those children are living in really bad conditions and in opening our eyes to them, we are forced to consider how blessed we all are in our own individual lives. That is really eye-opening for all of us.



I believe we did what anyone else would have done. A few of us are self-sufficient and blessed to have what we have. We donated our Solidarity Fund payments as a family to NuLife, as I believe that in doing so, we were able to help NuLife channel it to those who were struggling and needed it more than we did. It was a time of national need and it was one way of routing good in our society. It is important to give when one can and I believe that the more you give, the more you get.



I also believe that by doing this, we, as parents, are setting a precedent and passing on the right values to our children. There are many different ways of doing good and there is no one right way. I did what I know and believe to be my way of doing good.

Mr Vellu Venu, NuLife Director



Project Arpana is an initiative where friends and family come together to extend a helping hand to fellow human beings. They believe that doing this collectively with the people that matter the most to them gives this Project and their relationships a new dimension. Mr Mathi Alagan, founder Project Arpana, speaks about why Project Arpana reached out to NuLife during the Circuit Breaker.



I was familiar with NuLife and very aware of its reputation as an organisation that helps people in need and the work it does locally. I have previously contributed to NuLife and have friends who are donors too. Individuals tend to fall between the cracks no matter how hard we try and during COVID-19, this became even more apparent. It is important to know who needs help and to be able to recognise exactly what kind of assistance would be most useful for them.

I don't believe in ticking the box where giving assistance is concerned. My philosophy is to help where help is most needed and organisations like NuLife have done the ground work. They have identified some of the most vulnerable in our community and have an established support system in place to assist them. During the Circuit Breaker, we wanted to be able to render assistance where it was most needed within a short time frame so the beneficiaries could avail of the resources when they most needed it. NuLife was the ideal organisation to help us achieve that objective.

Mr Mathi Alagan

# Year In Review

**August & September** 

# **Keeping in Touch**

The months of August and September saw us slowly getting adjusted to Phase 2 or the 'Safe Transition' phase of the planned reopening post the Circuit Breaker, that had brought our daily lives to a near standstill. We were unable to kick-start our outreach activities and physically engage our volunteers, but we optimised the potential offered by online platforms to facilitate an interactive information session on depression titled **Depression: The Invisible** Struggle, on 28 August, for members of the public and the NuLife family.



Depression is a mood disorder causing a persistent feeling of sadness and disengagement. It affects how one thinks, feels and behaves and can impact one's ability to continue with normal day-to-day activities, heightening that sense of being overwhelmed that just never seems to recede. A number of factors – relationship woes, financial difficulties, life-changing situations such as chronic illnesses or the loss of a loved one – impact how we feel. Most of us are likely to feel dejected with mood fluctuations and short-lived emotional responses (sadness, anger, fear) to a challenging situation. While most of us also learn to adapt and cope, not all of us can guite "snap out of it".

This reflected our sustained focus on mental health and wellness issues and brought to the fore the devastating impact the pandemic has had on our collective consciousness. The online session, facilitated by Ms Sheena Jebal, explored the myths surrounding this mood disorder, highlighted various types of depression and the complex web of biopsychosocial factors that feed it and encouraged sharing from the participants to offer fresh insights into what it meant to support someone who was suffering from depression.

Mindshift CBT



Daylio Journal



Headspace



Five Minute Journal



I am very grateful to have had opportunities to extend therapeutic support through NuLife. It has given me a broad experience with a wider range of people and has deepened my understanding of the challenges faced by some members of our society, especially single mothers and those facing domestic violence. I think NuLife does very well in offering its clients a wide range of support services that go beyond counselling so these clients are supported in the most holistic manner possible. One of the needs I see guite constantly when I work with clients, is the need for legal and childcare support, especially for those mothers who are sole breadwinners. I think NuLife tries to support this section of the population as well and this is a very useful service.



Mr Jonathan Lim Yuan Chuan **NuLife Champion** 





Ms Na Li Jin **NuLife Champion** 

We were all badly affected by COVID-19 during 2020 and many of us were forced to stay at home and in many cases, work from home as well. I was, thankfully, able to connect with my assigned clients with the help of video conferencing platforms. Even though I was the one providing counselling support, I felt that these sessions helped me in some ways as well. They helped me grow as a person in general and I am deeply appreciative of the opportunities that I was given to provide this support to NuLife's clients. I believe that this experience helped me to shape myself into a more flexible counsellor instead of limiting myself to offering support only through a standard approach.



In keeping with the objectives of our U Matter initiative, which is focused on mental health and well-being, the emphasis was on spreading public awareness and discussion and having a dialogue about the myths and stigmas that hamper a clear understanding of this commonly misunderstood affliction.

Participants were directed to reliable sources of assistance and the following resources that provide tips and tools to help one manage one's health and well-being.

This was followed by another seminar we facilitated on 23 September for our NuLife Champions, who had been diligently providing pro-bono counselling support to our vulnerable, financially disadvantaged clients.



The Champions workshop held in March had allowed our Champion volunteers to gain a better understanding of their roles as skill-set volunteers and explore how they could amplify the depth of their pro-bono counselling services. We wanted to re-engage with them given that they had, in the intervening months, transitioned to the rigours of online counselling to provide counselling to our clients – particularly those undergoing mental health and wellness challenges linked to depression, suicide ideation, anxiety and panic attacks – in response to the apprehensions created by the 'new normal'.

This interactive online seminar, also facilitated by Ms Sheena Jebal, provided a platform to understand how challenging this transition had been for our locum counsellors. The discussions touched upon pro-bono counselling opportunities at NuLife, the benefits of the NuLife Champions programme, the role and engagement of the Champions within the NuLife volunteer fold and tips to navigate the challenges presented by the online counselling format.

This was particularly critical given the obvious limitations of a virtual meeting room and the difficulties of not being able to fall back on the comfort of gauging client reactions d uring face-to-face sessions. Counsellors are uncertain where to train their sights – the client or the screen – while conducting online counselling and acknowledge the challenges presented by having to register client reactions at a distance. Yet another challenge is related to comforting a client when the client is emotionally overwhelmed. Even professional counsellors admit that additional skills are required to effectively handle client emotions while not being in the same room as the client.

The online seminars afforded us opportunities to connect virtually with our volunteers and keep them connected to NuLife!



As a locum counsellor with NuLife, I feel honoured to work on cases that give me an opportunity to serve people in a local context in Singapore. The cases are not just interesting – they are also complex as there are usually multiple layers involved. Given NuLife's larger purpose to serve the community, I find that sometimes we get to serve the family unit as a whole. As a counsellor, I think it is also immensely helpful that clients are assisted in a larger spectrum and that is what NuLife does as it offers its clients other ancillary services as well. Clients are therefore given assistance that goes beyond assuring their overall mental health and well-being.



**Ms Naina Bhatia NuLife Champion** 

# Year In Review

# **Spreading Hope and Happiness**



NuLife's Festivities programme oversees our endeavour to spread festive cheer and bonhomie around the convivial celebrations that mark Lunar New Year, Hari Raya, Deepavali and Christmas. NuLife is a bustling beehive of activity around the festive Deepavali season and this year was no different – except that the pandemic had, effectively, altered how we conceived and delivered our community outreach efforts.

NuLife's Lifestyle Improvement Project was born out of our desire to make a material difference to the lives of our beneficiary families who continued to be adversely impacted by the pandemic; families struggling to manage their households on limited incomes were less likely to give their attention to health and hygiene standards in their homes.

We wanted to make a sustained impact on their physical well-being by equipping them with good quality bed linen – critical in maintaining cleanliness and hygiene and integral in fostering a sense of well-being. We launched an island-wide fund-raising appeal and, yet again, were taken aback by the alacrity with which our donors responded. Their largesse allowed us to assemble festive care packs comprising mattresses, pillows, ethnic motif bed sheets and surgical face masks that were delivered, in two phases on November 1 and November 8, to 129 selected beneficiary households across the city.

Phase 1 was executed as a collaborative effort in partnership with helping agencies such as Sheng Hong Family Service Centre (Hougang), Serangoon Moral FSC and Singapore Indian Development Association (SINDA). NuLife Champions and Ambassadors delivered care packs to 60 families across Serangoon, Hougang, Ang Mo Kio, Woodlands, Yishun, Jurong East, Commonwealth and Punggol. Pro-bono logistics support was provided by enthusiastic Eagles Car Club SG volunteers.



Phase 2 would not have been possible without the commitment and dedication of NuLife donor Ms Han Wei and her team. The pro-bono logistics support provided by Bravehearts SRM Services Pte Ltd helped facilitate the delivery of 69 care packs to selected beneficiaries from Kreta Ayer Family Services, Club HEAL, Marsiling Indian Activities Executive Committee (IAEC) and NuLife. The locations stretched island-wide across Chua Chu Kang, Marsiling, Woodlands, Yishun, Chin Swee, Jalan Kukoh, Serangoon, Buangkok, Hougang and Punggol.

The management committee and staff at Sri Darma Muneeswaran Temple situated at Serangoon North Ave 1 played a significant role in facilitating Phase 2: they graciously offered us storage space to assemble the care packs and we are grateful for the warm hospitality they extended our volunteers and staff.



As an organisation, Bravehearts believes in doing our bit for charity. This is because of the philosophy of our founder, Mr Vijay Kumar. We enjoy giving a hand to all kinds of charitable activities and we are really happy that we have been able to partner with NuLife to help them successfully carry out their activities for their beneficiaries.



We are happiest when we are able to help out and although our team does not usually work on Saturdays, they are willing to come forward and assist if required on a Saturday. It gives us a great sense of satisfaction that we can play a part in this effort and we look forward to continue working with NuLife.

Ms Gowri Vijay Kumar Bravehearts SRM Services Pte Ltd



# **Looking Forward to 2021**





The festive month of November was a heady one for us at NuLife. We were humbled by the overwhelming support we received from our donors and volunteers – their generosity enabled our beneficiary families to ring in the festivities with their loved ones during a year spiked with anxiety and hopelessness. Our special thanks to Lighting Hearts Lighting Homes for their ang paos and goodies – a thoughtful contribution to our Festivities programme.









December signalled more than just the end of a year awash with memories of pandemic brushed months; it brought hope of a healthier year and for us, at NuLife, excitement that we had managed to successfully bid for two HDB commercial units located at Blk 153A Serangoon North Avenue 1 – a familiar neighbourhood for NuLife. The month of December was frenetic as we started the exhausting process of finalising renovation contractors to convert the units into an office space and counselling rooms for us to move into in 2021; a challenge given the continuing restrictions in place.

After two significant years at Manhattan House, we were looking forward to our imminent return to a constituency that had hosted us during our early years as a charity. It was a homecoming of sorts and we were keen to carry forward our outreach in the Serangoon neighbourhood. The Homecoming Project, carried out on 27 December, saw NuLife staff, volunteers and interns distributing 896 packets of instant noodles in an outreach exercise that was concentrated around the market square at Serangoon North Ave 1.

The residents of the surrounding residential blocks received instant noodle packets that had been directed to NuLife through the good offices of FoodBANK Singapore. We couldn't have hoped for a better opportunity to introduce ourselves to the residents: while we have continued to serve our Aljunied GRC clientele from Manhattan House, this Project gave us an opportunity to spread the word about NuLife's enlarged array of programmes.



NuLife, in my mind, is a small organisation that is big on action. I was introduced to NuLife about two years ago, when I helped collect clothes for migrant workers and their families. I learnt about NuLife's beneficiaries and the importance of mental health. I didn't understand how important mental health is until COVID-19.

A lot of people are not aware of what is happening with the less fortunate in this city. Many expats are not aware of NuLife or the work it does on the ground. There is little awareness of the realities of living in rental flats. There are some people who don't know what rental flats are. I see myself as a conduit to direct resources, spread awareness and provide referrals about NuLife's counselling and casework services to those who reach out to me.



Ms Priya Madan Mohan



NuLife was thrilled to be able to end the year on a high note for 50 selected children from our database through a collaborative effort with Kinetik Concept (KC) Boyz, a new partner for NuLife. KC Boyz – a group of like-minded men who have known each other since childhood – have been united in their philanthropic objectives over the past ten years.

They wanted to facilitate a Festivities project during Christmas that was centered on spreading cheer amongst our youngest beneficiaries. We were determined to light up the young faces with a smile given the

rigours of a year punctuated with spells of home-based learning and the challenging restrictions on physical mobility. We asked the children what they most wanted as a Christmas gift and were delighted to receive lists full of old staples and new on the market gizmos. There was no containing the feverish excitement that greeted the KC Boyz volunteers and NuLife staff when they arrived at doorsteps armed with wrapped packages containing skateboards, badminton sets, card games, remote control cars, soccer balls, chess sets, Barbie dolls, Monopoly and Boggle sets.

It was arguably the best way to end a far from ordinary year!



# The Power of Giving

We were all shaken by a year that profoundly affected us as individuals and members of a community collectively impacted by a challenge to the status quo. We tried to become more compassionate and collaborative in response to the rising wave of despair that engulfed us as we came to terms with COVID-19.

NuLife is thankful for the generosity with which volunteers shared time, talents and resources in their individual capacities either as donors, NuLife committee members or pro-bono service providers for the greater good of the organisation and those it serves. NuLife treasures their commitment towards walking the talk with us.

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NuLife is very unique; we adhere to all the rules and regulations that govern our functioning as a charity, but are always striving to move with the times and explore how flexibly or creatively we can respond to any given situation or challenge. We don't stop at NuLife. We are always ready to respond whenever someone reaches out to us for help – we want to lend a helping hand no matter what kind of help is required. If we are unable to provide it, we ensure that the person is directed to the right resources.

Each year has its highlights – we have held Symposiums which were of interest both to professionals in the helping field and members of the general public. Our focus during the Deepavali period is different each year as well. Our programmes try to address gaps that exist in our community in the most resourceful manner possible. We believe in a 360 degree reach out that covers both the individual and the community.

This year also reinforced the importance of mental health and wellness, a key NuLife objective. We tried to do our best to adapt to the online counselling format to continue providing counselling support during a time when it was impossible to have face to face contact. We believe in the quality of what we provide and that has always been important at NuLife.

NuLife is sincere and loyal in its vision. I have thoroughly enjoyed being a part of this journey of growth as both the head of a committee and a member of the Board of Directors.

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Ms Hitomi Sano Head, HR & Volunteer Committee Member of NuLife Board of Directors

I believe I have benefitted from all the opportunities provided to me – whether it is the education system or the privileges I have because of it – and I strongly believe in the idea of paying it back. I believe that no one should be deprived of a good meal or access to quality education. It is our duty to reach out and do what we can to help others when we can.

I got to understand the work NuLife does as my relationship with the organisation grew through 2020. What appeals to me most is that NuLife is a neutral body – it does not help any one group of people. The idea of wanting to help every Singaporean without service boundaries rhymes with me. The distribution efforts – mattresses, bed linen and cooked meals – are projects that I can relate to and they are in line with my principles and philosophy.

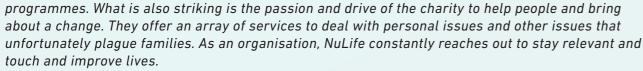


I would be keen to work together with NuLife to find other avenues for collaboration on projects that meaningfully make an impact on beneficiary lives. We can only play a small part in a large effort, but it is in playing that small part that we can all try and work together towards making a change.

Ms Han Wei Individual Donor

As the proverb goes, it is far better to give than to receive. In many ways, I have been blessed, and supporting charities and giving are some of the ways in which I, in return, can be a blessing to others who are less fortunate. It is also a lifestyle choice that I would like my children to emulate – I would like them to be aware and outward looking.

What appeals to me about NuLife is the relevance of the pertinent services rendered to the community. NuLife strives to remain current and keeps expanding their suite of services to the growing changes in the community. This can be seen in their Covid-19 assistance



My wish for NuLife in the coming years is that it receives a steady flow of contributions from corporate donors like myself to expand and have a greater impact on the community. It is important that there is greater awareness of NuLife's services to drive consistent contributions from organisations and individuals.

Mr John Selvan Corporate Donor SHINERS Facilities Pte Ltd



Although I have offered my assistance as a pro-bono lawyer elsewhere, I was particularly struck by the case that came to me through NuLife. I had never been exposed to this side of Singapore and I had a hard time coming to terms with the hardships that this particular client had to face. This particular case was, without doubt, one of the most unforgettable divorce proceedings that I have handled.

In this particular case, the client was not Singaporean and I realised the extent to which she had been rendered helpless because of the extreme torment she was subjected to by her Singaporean spouse. Her children were emotionally devastated and I played a small role in helping this estranged family get slowly back on their feet

- one cannot always set in motion a chain of events that lead to results, but a small act can make a difference to someone's life. In this case, the lives of a mother and her young children. Working on this case for a NuLife client changed my life in so many ways.

I think NuLife is doing a great job in extending its arm of support to people like her who really do not know whom to turn to. I was a witness to how comforted and emotionally secure the client was made to feel through the counselling and casework assistance that NuLife provided her. This is just one story, but I am sure there are many others.

I would be very happy to work with NuLife on other cases where my assistance could be useful to secure the life of a client in distress.

Ms VM Vidthiya Legal Associate, HOH Law Corporation Pro-bono legal services rendered to an unidentified NuLife client



# **Behind The Scenes**—

Working for a charity is almost always about a personal calling. It is value-driven work that thrives on personal fulfillment. NuLife values the individual contribution of each staff member and tries to harness their ideas and ambitions towards a successful collective effort that adds value to the organisation and the quality of the services it strives to provide its beneficiaries.

Here is an insight into the minds of three NuLifers who joined the NuLife team in 2020: Ms J Aishwrya (Community Development Officer), Ms Quek Hui Bing (Community Counsellor) and Ms Mathangi Kumar (Project Officer for Programmes & Services).



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It has been a learning journey for me since I started my career with NuLife in January 2020. I am grateful and fortunate to be working with such a great team — everyone including the CEO has been patiently teaching and guiding me. The organisation has taught me how to be diligent and structured in my work and I have learnt the importance of administrative processes.

On a personal note, working at NuLife has made me more outspoken. As Client Coordinator, I need to liaise with clients and assist them. Over time, I have also learnt to be empathetic and connected with the clients who step into NuLife with the hope of receiving the assistance they desire.



I have picked up a new set of skills and wish to continue working and learning in the social services sector. I am proud to be a part of the NuLife family!

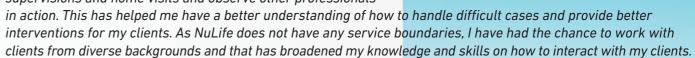
Ms J Aishwrya

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Working with the NuLife team has been easy and rewarding. Everyone is very good at what they do. At NuLife, we work together as a team and everyone is willing to help each other when faced with challenges. As the newest member at NuLife, I was focused on getting familiar with my role as a counsellor and understanding the organisation's systems and processes was my top priority.

I have been given a lot of learning opportunities at work. I have been able to sit in on case conferences, counselling supervisions and home visits and observe other professionals



It has been an amazing journey so far of personal and intellectual growth and the experience is an incredible gift. I am very proud to be a part of such a professional, talented and fun team!

Ms Quek Hui Bing







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Organisations are defined by the passion and commitment of the people they attract and in that respect, NuLife occupies a rather special spot as it has some of the most passionate and committed individuals working together towards achieving a common goal. It has been my privilege to have been a part of this effort and to have learnt how significantly going the extra mile can tangibly impact lives.

My role has allowed me to understand the many dimensions of a charity and how important it is to have a clear vision about how the charity evolves in response to its environment. NuLife places a huge importance on maintaining the integrity of the services and ensuring that each beneficiary feels connected to the organisation, and not just to the assistance provided by the organisation. This holistic approach guarantees that assistance is tailored to respective client needs. I have learnt that it is important to both understand the larger picture and pay attention to the details.

It has been enriching and instructive to have been a part of this process.

Ms Mathangi Kumar

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# Lift the Fallen, Restore the Broken and Heal the Hurting

NuLife's casework and counselling works with individuals, families and caregivers to help clients understand their social and psychological needs and develop skills that lead to reflection and self-awareness. Our professional team of counsellors build relationships of trust to facilitate positive change by supporting the client to focus on feelings, experiences and behaviour. Casework provides skilled assistance to families and couples on housing, divorce and ancillary matters and directs those who need financial assistance to the relevant government and social agencies.

NuLife clients Mr S Shanmuganathan and Mr Saran Kumar speak about their healing journeys.

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A friend recommended me to NuLife and I was attached to two NuLife counsellors, Mr Jarrod and Mr Jonathan, with whom I had counselling sessions over a 16-week period. I was very comforted by the support I received. I am wheelchair bound and what amazed me was that I was never inconvenienced in any manner through the 16 sessions. The sessions were either held at my workplace or a location that was convenient for me and the counsellors would travel to make sure that I was able to attend the sessions.

Things started to change as I progressed with counselling – I was able to talk through my problems and they helped me get on to the correct path to mend my relationships with my family members and my colleagues.

Counselling allowed me to voice my thoughts about being independent with a home to call my own. NuLife's casework assisted me to obtain a 3 room HDB flat with my CPF savings near my family members and support system, so I could call upon them for assistance should I need it given my physical disability. Although I had

always wanted to have a flat of my own, I shelved the idea because I had other concerns at that time. I am not sure I would have been able to achieve it if I had not explored this possibility with my counsellors. I was able to achieve this dream of mine only because I knocked on NuLife's door.

I am determined to be active and make the best of the opportunities available to me. I am very excited as I have been able to tick two items off my bucket list – I now own a fully paid for HDB flat and I have just completed a six-month course under the SkillsFuture programme on Digital Social Media. I undergo dialysis thrice weekly. I have a job and I am a positive person who looks at the good in everything around me, but I would not have given shape to these ideas if I had not undergone counselling.

Mr S Shanmuganathan

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I had never been able to talk to anyone about my trauma before. Counselling helped me to open up and become more self-confident. I was able to share my feelings and thoughts and this helped me have a proper visualisation of what I wanted for myself. I learnt how to think differently, see the good in everything around me and appreciate what I have been blessed with.

My counsellors encouraged me to follow a fitness routine for myself and learn how to express myself in the correct manner. These were things that I did not bother to do earlier. When you learn to appreciate the positives in life, you let go of the negativity. This is what happened to me and this is what helped me to completely change the course of my life. I had stopped believing in God or having faith and counselling helped me re-discover the meaning of faith in my life.

NuLife helped my family relocate through a traumatic period in our lives and counselling helped me clear a lot of my baggage. In doing that, I became self-aware and was able to prioritise my thoughts and feelings. I have secured a scholarship for a tertiary education course which I will pursue after I complete my National Service.

I am proud that I am now a NuLife Ambassador. I have volunteered for a few events and am pleased that I have an opportunity to talk about this organisation and the work it does. I am also a befriender with NuLife. When I needed help, this organisation stepped forward to ensure that I was guided, mentored and supported every step of the way. NuLife did this not only for me, but for my family.

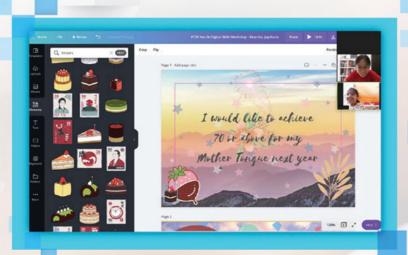


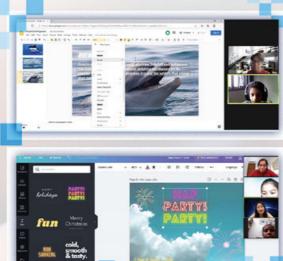
If I can do anything at all to pay it forward and give back to the community, I will be the first one to step forward. I have learnt the importance of believing in oneself and am grateful to NuLife for helping me take the initial first steps in that direction.

Mr Saran Kumar

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# **Keeping Them Buzzing**





We were on the lookout for the perfect avenue to get our Honeykidz active and engaged during the November holidays. The hour-long age specific online workshops that we co-ordinated with Heartware Network were thoughtfully put together to maximise creativity and encourage curiosity. A Heartware Network volunteer was assigned to a Honeykid to ensure that the workshops were not just about learning a skill, but also about fostering positive interactions.

The three-day workshop for 7-10-year-old Honeykidz explored the diverse creative possibilities offered by Canva to help the kids produce greeting cards using their newly acquired skills. The older Honeykidz (11-14-year-olds) were put through the paces of Google Slides and encouraged to design presentations on topics of their choice.

We were thrilled with the feedback we received from the kids and grateful to Heartware Network for having collaborated with us on this project.



What I liked about the workshop is that the volunteer taught me how to use Google Slides as I had found it hard to use Google Slides earlier, but I found it much easier to use after the workshop. What I did not like was that the workshop only lasted 3 days.

The volunteer was kind and patient as I took my time to get used to the new features of Google Slides. He also helped me with the preparation of my presentation about dolphins and pop culture.

Karthigesan

When I joined the first session of the workshop, I didn't know a thing about Google Slides. I was very confused about all the buttons and features. However, the volunteer helped me and showed me how all the different buttons work. We did some slides on sea animals and I was amazed by the many different things I am capable of doing with the help of Google Slides.

The entire workshop was fun and interesting and I am grateful that I had this opportunity to participate in it. I am very glad that the volunteer was very helpful and kind and I was very happy with what I learnt.

**Akshal Priyanka** 





I would like to say that I enjoyed the 3-day workshop so much. I have used Google Slides at school but I was able to learn many few features and become more confident about using it. I really enjoyed my time with my volunteer – we prepared slides on sea animals and my favourite, Michael Jackson, and we also prepared some slides on ghosts!

I really enjoyed myself and am very happy that I was able to participate in this workshop.

Rachael

Heartware Network (established in 2000) is a charitable youth organisation that seeks to ignite the hearts of youths, and impact them with values, character, and skills to make a real difference to the community.



"Heartware Network has been appointed as the volunteer manager for President's Challenge Volunteering Drive (PCVD) since 2018. NuLife was listed as a PCVD Benefiting Organisation in 2020, which is when we came across NuLife. We found out more about each other and the potential for a collaboration arose. Our objective is to empower, uplift and engage as many beneficiaries as we can while at the same time meaningfully exposing our youth volunteers to be community champions by being involved in such volunteering opportunities. This is why we decided to reach out to NuLife for this particular project.

Our volunteers managed to befriend the Honeykidz, understand them on a personal level and teach them a new skill on a digital platform. At the end of the three days, the children showed their appreciation to the volunteers.

Collaborations like these allow organisations to tap into each other's expertise and knowledge – this efficiently utilises resources that are already not in abundance in the social services sector. Such collaborations additionally allow both organisations to fulfill their objectives – in this case, Heartware's objective of developing youth volunteers and NuLife's objective of teaching their volunteers new skills and keeping them meaningfully engaged during the school holidays."

# Our Valued Service Providers

We are deeply indebted to JBS Practice PAC, HOH Law Corporation and Skills for Good for their commitment to provide pro-bono auditing, legal and skilled volunteer support to us. In extending their professional services, they have played an invaluable role in helping us maintain the quality and integrity of our services.





Our partnership with NuLife was first set-up a few years ago and over the years, our partnership grew stronger with mutual respect for each other's vision. We are happy to acknowledge NuLife's growth from their primary focus on youth-at-risk to many other services in order to adapt to the growing demands of the community. We are proud to be able to contribute within our expertise as we believe it is our duty to give back to society and support causes that we believe in.

Mr Bala, Managing Director/Partner, JBS Practice PAC



It has been a pleasure collaborating with NuLife as NuLife has been consistently providing emotional support through counselling for marital issues and this has been particularly important in cases where the parties involved have needed additional support and reflection before they refer themselves for divorce proceedings. These collaborative efforts helped many couples to resolve their

difference. Even those who decided to proceed with a divorce were able to reach speedy closure on a simplified track or through the uncontested route.

We are encouraged that our partnership with NuLife encourages the contesting parties to put their differences aside and part in a respectable manner. Our efforts engender a walk with the parties towards the concept of therapeutic justice.

Ms Margaret Yeow, HOH Law Corporation



We first got to know about NuLife when we were looking for social organisations to partner with. We really wanted to help social organisations to digitise and become more operationally-efficient through working with our skills-based volunteers. In addition, we saw skills-based volunteering as an incredible platform for youths to get exposed to volunteering and the social sector, and to contribute in their best way possible.

When we saw that NuLife provides counselling and support services to anyone regardless of their age, gender, race or nationality, we knew that they were the perfect organisation to collaborate with. We have always wanted to work with an organisation that creates a lasting social impact for a wide audience and works with youth and as such, NuLife perfectly fits the bill.

It was a joy to work with NuLife. The team was always very collaborative, responsive and passionate and we are very proud to have been able to help them with social media marketing and web design.

Mr Isaac Phua Guan Yu, Co-founder and Head of Account Management, Skills for Good



NuLife owes its heartfelt thanks to the following individuals, whose patronage and devotion to NuLife has allowed us to cover more ground and extend our assistance to a larger group of deserving individuals in our community. We are honoured that they chose to stand behind us.

We could not have done it without you!

**Former Minister Mrs Lim Hwee Hua**, who graciously offered us the use of an office unit at Manhattan House from January 2019 to December 2020. A larger office space allowed us to consolidate our counselling and casework and focus on administrative matters to build on our strengths and find new paths to grow.

Mr Mohamed Abdul Jaleel, Chief Executive Officer and Founder, Mini Environment Services (MES) Group of Companies, whose contributions have helped underwrite our rental costs and finance our efforts to source an ideal office location for us to move into in 2021.

**Mr Sunny Verghese**, a dedicated NuLife donor who has, with his steady backing, given us the confidence to expand.

**Mr N G Chanrai**, whose unstinted support has played a significant role in stabilising the organisation and giving us the surety we needed to sustain ourselves through a particularly challenging year.

**Mr P Gunasaharan,** whose generous donations have seen NuLife weather many a storm in our evolution as a Social Service Agency.

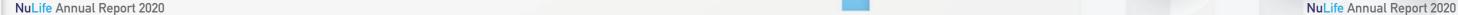
Pearl Consulting, whose one-off pledge has quaranteed our pursuit of social causes.

# NuLife is also grateful to have been a beneficiary of the following funds:

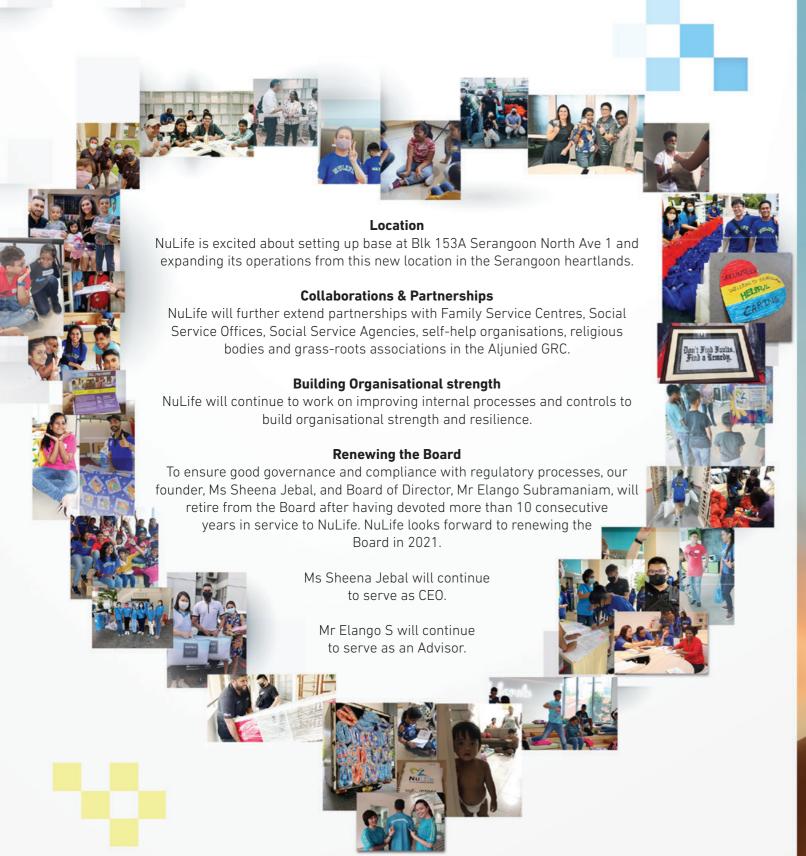
- Community Chest Support Fund
- COVID-19 (NCSS ComChest Emergency Fund)
- COVID-19 (NCSS ComChest Emergency Fund) Additional Support
- Bicentennial Community Fund (BCF)
- Invictus Fund
- Sembcorp Energy For Good Fund
- Oscar@SG Fund by Temasek Trust







# **Looking Forward to 2021**



# Thank you,

NuLife donors and volunteers! You are the wind beneath our wings.



# Organisation Chart

# **HONORARY SECRETARY**

Ms Kayeelasam Majeswary

# **BOARD OF TRUSTEES**

# Mrs Shoba Verghese (C) Dr T Chandroo (VC)

Mr Vellu s/o Venu (T) Mr Elango s/o Subramaniam Ms Hitomi Sano Mr Wong Yee Seng Jeremy Ms Tan Yong Chuan Jacqueline Ms Pushpalatha Sheena Jebal (Ex-Officio)

# **ACCOUNTANT**

YTK Management Consultants Pte Ltd

# **CORPORATE SECRETARIAT**

YTK Corporate Secretarial Pte Ltd

# **AUDITOR**

Kreston Ardent CAtrust PAC

# **HR & VOLUNTEER** MANAGEMENT COMMITTEE

# Ms Hitomi Sano (C)

Ms Pushpalatha Sheena Jebal Ms Priyanitha d/o Kalai Selvan Ms Han Ching Ching Emmeline Ms Kaushikee Ghose Ms Naaz Fathima

# **NOMINATION COMMITTEE**

# Dr T Chandroo (C)

Mrs Shoba Verghese Mr Elango s/o Subramaniam Mr Vellu s/o Venu Ms Hitomi Sano Mr Wong Yee Seng Jeremy Ms Tan Yong Chuan Jacqueline Ms Pushpalatha Sheena Jebal

# **AUDIT COMMITTEE**

# Mr Elango s/o Subramaniam (C)

Mr Vellu s/o Venu (T) Mrs Shoba Verghese Dr T Chandroo Ms Hitomi Sano Mr Wong Yee Seng Jeremy Ms Tan Yong Chuan Jacqueline Ms Pushpalatha Sheena Jebal Ms Kayeelasam Majeswary

# CEO

Ms Pushpalatha Sheena Jebal

# **GROUND TEAM**

Ms Khor Su Sen Ms Valerie Quan Ms Quek Hui Bing Ms J Aishwrya Ms G Thanya Ms Mathangi Kumar Ms Sarala Devi

# **SERVICE PROVIDER**

Ms Phyllis Ng (1224 LLP)

# **FUNDRAISING COMMITTEE**

# Mrs Shoba Verghese (C)

Ms Pushpalatha Sheena Jebal Ms Lee Siew Han Trixie Mr Mohd Ameen s/o Mohd Ibrahim Mr Vengadekan Naiker Ms Rajeswari d/o Gunalan

# **PROGRAMME & SERVICES** COMMITTEE

# Mr Wong Yee Seng Jeremy (C)

Ms Pushpalatha Sheena Jebal Mdm Quek Swee Hee, May Ms Junita Devi d/o Sockalingam Ms Edwina Shi-En Yeo Ms Eileen Goh Min Hui Ms Macdonald Charlotte Mary Bina Mr Lim Yuan Chuan Jonathan

Last update on 02 Nov 2020

Corporate Governance Report Financial Year 2020

#### 1. BOARD GOVERNANCE

#### 1.1 BOARD ROLES AND COMPOSITION

#### **Board Composition**

The members of the Board for the financial year ended 31 December 2020 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	Member	10 December 2019
Ms Pushpalatha Sheena Jebal	Ex-Officio	27 July 2017

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 re-election 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 undischarged bankruptcy person and 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 Vellu s/o Venu, Ms Hitomi Sano and Ms Tan Yong Chuan, Jacqueline shall retire by rotation at the forthcoming AGM and each of them, being eligible, would offer themselves for re-election at the forthcoming AGM.

As of 31<sup>st</sup> December 2020, Ms Pushpalatha Sheena Jebal and Mr Elango s/o Subramaniam have served on the NuLife Board for more than 10 consecutive years. In accordance with Paragraph 1.1.13 of the Code of Corporate Governance for Charities & IPCs (2017), Ms Sheena will retire from the Board and not seek re-election at the forthcoming Annual General Meeting to be held on 25<sup>th</sup> June 2021.

As the founder of NuLife and a professional counsellor with long years of experience in the helping field, Ms Pushpalatha Sheena Jebal has provided invaluable insight, vision and direction towards decision-making and policy implementation within the organisation. She has also played a critical role as a fund-raiser.

Mr Elango s/o Subramaniam will retire from the Board by 30<sup>th</sup> September 2021. Mr Elango has drawn on his vast experience as an entrepreneur to guide NuLife and maintain financial discipline, balance the operating budget and provide advice on operating matters.

While NuLife strongly believes in the renewal of its Board of Directors, the pace of renewal has been measured and gradual given the operating model, small and stable membership base of NuLife as well as the level of commitment needed to be given by the Directors. NuLife is looking forward to renew its Board and include qualified professionals who can add value to the organisation.

NuLife has greatly benefitted from the continued presence of Ms Sheena and Mr Elango on the NuLife Board.

#### 1.2 BOARD COMMITTEES

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

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

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

#### (i) Audit Committee

The Audit Committee is responsible monitor and review:-

- 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 nine (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

Ms Kayeelasam Majeswary

#### (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 eight (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

## (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

Ms Priyanitha d/o Kalai Selvan

Ms Han Ching Ching Emmeline

Ms Kaushikee Ghose

Ms Naaz Fathima 1

Mr Thanaseelan s/o Maruthamuthu Krishnamoorthi retired 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 2020.

# (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 same to the board.

The Programme and Services Committee consists of seven (7) members:-

Mr Wong Yee Seng Jeremy (Chairman)

Ms Pushpalatha Sheena Jebal

Mdm Quek Swee Hee, May

Ms Junita Devi d/o Sockalingam

Ms Edwina Shi-En Yeo

Ms Eileen Goh Min Hui

Mr Lim Yuan Chuan, Jonathan <sup>1</sup>

<sup>1</sup> The appointment of Mr Lim Yuan Chuan, Jonathan as member of the Human Resources and Volunteer Committee was approved by meetings of Nomination Committee and Board of Trustees held on 27 August 2020.

The resignation of Ms Dawn Then Shun Yue as member of the Programme and Services Committee was approved at meetings of Nomination Committee and Board of Trustee held on 2 June 2020.

The resignation of Ms Erica Lee Hwee Yee as member of the Programme and Services Committee was approved at meetings of Nomination Committee and Board of Trustee held on 27 July 2020.

#### (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 six (6) 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

<sup>&</sup>lt;sup>1</sup> The appointment of Ms Naaz Fathima 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 2020.

#### 1.3 BOARD MEETINGS

The Board met four (4) times for the financial year ended 31 December 2020. The quorum of at least three (3) members was fulfilled for each Board meetings held on 25 February 2020, 2 June 2020, 27 August 2020 and 15 October 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	4/4
Mrs Shoba Verghese	4/4
Mr Vellu s/o Venu	4/4
Mr Wong Yee Seng Jeremy	2/4
Ms Hitomi Sano	3/4
Ms Tan Yong Chuan Jacqueline	4/4

<sup>&</sup>lt;sup>2</sup> Mrs Shoba Verghese, Mr Elango s/o Subramaniam and Mr Wong Yee Seng Jeremy retired as Trustee (Director) by rotation and were re-election in the Annual General Meeting held on 2 June 2020.

#### 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 2020:-

- 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 2020 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 one (1) human resources and volunteer management committee meetings were held during the financial year ended 31 December 2020. 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 incharge are spelled 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 2020.

## 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 2020 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 as 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 operation costs such as salaries and utilities bills and each donor is informed of the intended use before their pledge of 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.

#### 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 <a href="https://www.nulife.com.sg">www.nulife.com.sg</a>, 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 2020 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 2020.

## Employees

The organisation had a total of eight (8) full-time and part-time staff during the financial year ended 31 December 2020:-

Full-time staff:

Ms Khor Su Sen (since 4 April 2019)

Ms Quan Yen-Li Valerie (since 4 May 2020)

J Aishwrya (since 1 July 2020)

Quek Hui Blng (since 2 November 2020)

Ms Piriyatharsini d/o Jayamanee (from 18 January 2016 to 31 March 2020) R Revaaty (from 2 March 2020 to 12 June 2020)

Part-time staff:

Ms G Thanya (since 1 January 2018, converted to Part-time on 3 February 2020)

Ms Mathangi Kumar (since 2 January 2020)

None of the abovementioned staff receive annual remuneration exceeding S\$100,000/- nor 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.

(Unique Entity Number: 200416313W) (Registered under the Societies Act, Chapter 311 and Charities Act, Chapter 37)

# AUDITED FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020



26 Eng Hoon Street Singapore 169776 Tel: 6533 7393 Fax: 6533 6831 www.tanchan-cpa.com

# Nulife Care & Counselling Services Limited (Unique Entity Number: 200416313W)

# AUDITED FINANCIAL STATEMENTS

# For the Financial Year Ended 31 December 2020

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# DIRECTORS' STATEMENT For the Financial Year Ended 31 December 2020

The directors present their statement to the members together with the financial statements of Nulife Care & Counselling Services Limited (the "Company") for the financial year ended 31 December 2020.

In the opinion of the directors,

- (a) the financial statements of the Company are drawn up so as to give a true and fair view of the financial position of the Company as at 31 December 2020, and of the financial performance, changes in fund, and cash flows of the Company for the financial 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.

### DIRECTORS

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

Wong Yee Seng Jeremy Vellu S/O Venu Shoba Verghese Pushpalatha Sheena Jebal Tan Yong Chuan, Jacqueline Sano Hitomi Thirumalai Chandran Elango S/O Subramaniam

# ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES AND DEBENTURES

Neither at the end of nor at any time during the financial period 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 or debentures of the Company or any other body corporate.

The Company has no share capital and its liability is limited by guarantee. The liability of each member of the Company is limited to an amount as may be required but not exceeding \$10.

#### INDEPENDENT AUDITOR

The independent auditor, Tan, Chan & Partners, has expressed its willingness to accept reappointment as auditor.

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# Nulife Care & Counselling Services Limited

# DIRECTORS' STATEMENT For the Financial Year Ended 31 December 2020

On behalf of the Board of Directors:

Pushpalatha Sheena Jebal

Director

Elango S/O Subramaniam

Director

Singapore

Date: 28 May 2021

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#### INDEPENDENT AUDITOR'S REPORT

# To the Members of Nulife Care & Counselling Services Limited For the Financial Year Ended 31 December 2020

## 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 of the Company as at 31 December 2020, the statement of financial activities, statement of changes in fund, and statement of cash flows of the Company for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements of the Company are properly drawn up in accordance with the provisions of the Companies Act, Chapter 50 (the "Companies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations"), and Financial Reporting Standards in Singapore ("FRSs") so as to give a true and fair view of the financial position of the Company as at 31 December 2020, and of the financial performance, changes in fund, and cash flows of the Company for the financial 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 Matter

The financial statement of the Company for the financial year ended 31 December 2019 was audited by another firm of auditors who expressed an unmodified opinion on those financial statements in their report date 02 June 2020.

### Other Information

Management is responsible for the other information. The other information comprise the Directors' Statement, but does not include financial statements and our auditor's report thereon.

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 For the Financial Year Ended 31 December 2020

Responsibilities of Management and Directors for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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



## INDEPENDENT AUDITOR'S REPORT

# To the Members of Nulife Care & Counselling Services Limited For the Financial Year Ended 31 December 2020

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

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

- 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 those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal 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 financial year:

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

Tan, Chan & Partners Public Accountants and Chartered Accountants

Singapore

Date: 28 May 2021

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# Nulife Care & Counselling Services Limited

# STATEMENT OF FINANCIAL POSITION As at 31 December 2020

	Note	2020 \$	2019
ASSETS			
Non-current asset			
Property, plant and equipment	4	138,062	67,118
Current assets			
Prepayments		509	6,678
Other receivable	5	14,946	1,304
Cash and bank balances	6	238,917	158,645
		254,372	166,627
Total assets		392,434	233,745
LIABILITIES AND FUNDS			
Non-current liabilities			
Lease liabilities	7	32,643	1,997
Current liabilities			
Other payables	8	47,537	17,946
Deferred capital grant	9	1,449	-
Deferred income	10	9,752	-
Lease liabilities	7	29,517	29,344
		88,255	47,290
Fund			
Accumulated fund		271,536	184,458
Total liabilities and fund		392,434	233,745

# STATEMENT OF FINANCIAL ACTIVITIES For the Financial Year Ended 31 December 2020

		Unrestricted	Restricted	Total	Total
		Fund	Funds	Funds	Fund
	Note	2020	2020	2020	2019
		S	\$	S	\$
Income from generated funds					
Donations					
-Tax deductible		308,322	-	308,322	262,336
-Non-tax deductible		33,188	-	33,188	6,667
Income from charitable activities					
-Amortisation of The Invictus Fund	10	-	40,248	40,248	50,000
-Amortisation of ComChest Covid-19 Fund 1	10	-	3,000	3,000	-
-Amortisation of ComChest Covid-19 Fund 2	9	-	1,551	1,551	-
Service fees		9,100	-	9,100	2,120
Other income	11	51,224	-	51,224	11,811
		401,834	44,799	446,633	332,934
Less: Cost of charitable activities	12	64,520	44,880	109,400	36,138
Less: Governance and administrative costs	13	249,115	-	249,115	247,905
Less: Finance cost		1,040		1,040	533
Surplus/(deficit) for the financial year, represe total comprehensive income/(loss) for the fina		87,159	(81)	87,078	48,358

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

Nulife Care & Counselling Services Limited

# STATEMENT OF CHANGES IN FUND For the Financial Year Ended 31 December 2020

	Unrestricted General Fund	COVID-19 Fund	Total Funds
	\$	\$	\$
As at 01 January 2019	136,100	-	136,100
Surplus for the financial year, representing total comprehensive income for the financial year	48,358	-	48,358
As at 31 December 2019	184,458	-	184,458
Transfer of funds	(81)	81	-
Surplus/(deficit) for the financial year, representing total comprehensive income/(loss) for the financial year	87,159	(81)	87,078
As at 31 December 2020	271,536	_	271,536

# STATEMENT OF CASH FLOWS For the Financial Year Ended 31 December 2020

	Note	2020	2019
		S	\$
Operating activities			
Surplus for the financial year		87,078	48,358
Adjustments for:			
Depreciation of property, plant and equipment	4	79,696	53,793
Amortisation of The Invictus Fund	10	(40,248)	(50,000)
Amortisation of ComChest Covid-19 Fund 2	9	(1,551)	-
Amortisation of ComChest Covid-19 Fund 1	10	(3,000)	-
Interest expense		1,040	533
Operating cash flows before working capital changes		123,015	52,684
Changes in working capital:			
Prepayments		6,169	~
Other receivables		(13,642)	9,693
Other payables		29,591	(4,500)
Net cash flows used in operating activities		145,133	57,877
Investing activity			
Acquisition of property, plant and equipment	4	(67,757)	(39,399)
Net cash flow used in investing activity		(67,757)	(39,399)
Financing activities			
Interest paid		(1,040)	(533)
Repayment of lease liabilities		(52,064)	(31,067)
Receipt of The Invictus Fund	10	50,000	50,000
Receipt of ComChest Covid-19 Fund 2	10	3,000	-
Receipt of ComChest Covid-19 Fund 1	10	3,000	-
Net cash flows generated from financing activities		2,896	18,400
Net changes in cash and cash equivalents		80,272	36,878
Cash and cash equivalents at beginning of financial	year	158,645	121,767
Cash and cash equivalents at end of financial year	6	238,917	158,645

## Non-cash transactions

Included in the additions of property, plant and equipment during the financial year is a right-of-use asset amounting to \$82,883 (2019: \$56,837). Cash payment of \$67,757 (2019: \$39,399) was made to purchase the property, plant and equipment.

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

# Nulife Care & Counselling Services Limited

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

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

#### 1. GENERAL INFORMATION

Nulife Care & Counselling Services Limited (the "Company") is incorporated and domiciled in Singapore, limited by guarantee and not having a share capital. The Company is registered under the Companies Act, Chapter 50 and the Charities Act, Chapter 37. It is an approved Institution of Public Character (IPC) from 01 September 2016 to 17 June 2021 and renewed for the period from 18 June 2021 to 17 June 2022.

The registered office and principal place of operation of the Company is located at 153A Serangoon, North Avenue 1, #02-456/8, Singapore 551153.

The objective of the Company are as follows:

- (a) to promote and improve the social well-being generally of individuals, through the provision of care and counselling services to family units, including children, parents, youths and any other persons relating to their intellectual, emotional, social and financial needs, without discrimination as to nationality, race, age, gender, language, religion, moral character, social economic background or financial status;
- (b) to develop and promote programmes, services and projects relating to the identification, management, improvement and rehabilitation of behavioural, psychosocial or emotional problems; which target children and youths, including but not limited to at-risk youths, ex-youth offenders, youths who reject, have little or no family support, suspended students and out-of-school youths; and
- (c) to promote social and academic development of youths generally, and a positive attitude and mindset among youths facing pressures from family, school, peers and/or studies, through organising, and encouraging the active participation of such youths in, educational and recreational programmes, such as tuition classes, sporting activities, character-building workshops, career guidance talks and such other events or activities in furtherance thereof, all of which shall be beneficial wholly or substantially to the community in Singapore.

The financial statements of the Company for the financial year ended 31 December 2020 were authorised for issue by the Board of Directors on the date of the Directors' Statement.

# 2.1 Basis of preparation

The financial statements have been prepared in accordance with Financial Reporting Standards in Singapore ("FRSs") under the historical cost convention, except as disclosed in the accounting policies below.

The financial statements of the Company are presented in Singapore Dollars ("\$"), which is the Company's functional currency.

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

# 2.2 Adoption of new and amended standards and interpretations

The accounting policies adopted are consistent with those of the previous financial year except that in the current financial year, the Company has adopted all the new and revised standards which are effective for annual financial periods beginning on or after 01 January 2020. The adoption of these new/revised standards and interpretations did not result in any substantial changes to the accounting policies of the Company or have any material effect on the financial performance or position of the Company.

# 2.3 Standards issued but not yet effective

Certain new standards, amendments to standards and interpretations are issued but effective for annual financial periods beginning on or after 01 January 2021, and which the Company has not been early adopted in preparing these financial statements. None of these are expected to have a significant impact on the Company's financial statements.

## 2.4 Functional currency

#### Functional and presentation currency

The functional currency of the Company is determined to be Singapore Dollar ("\$"), which is also the presentation currency of the Company's financial statements.

# Transactions and balances

Transactions arising in foreign currencies are recorded on initial recognition at the exchange rate approximating those ruling at the transaction dates. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the end of the reporting period. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates as at the dates of the initial transactions. Non-monetary items measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was measured.

Exchange differences arising on the settlement of monetary items or on translating monetary items at the end of the reporting period are recognised in statement of financial activities.

# 2.5 Property, plant and equipment

All items of property, plant and equipment are initially recorded at cost. Subsequent to initial recognition, Property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. The cost of property, plant and equipment comprises its purchase price and any directly attributable costs of bringing the asset to working condition for its intended use.

Depreciation is computed on a straight-line method over the estimated useful lives of the assets as follows:

# Nulife Care & Counselling Services Limited

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

# 2.5 Property, plant and equipment (cont'd)

	Estimated useful lives
Computer and peripherals	1 year
Furniture and fittings	3 years
Office equipment	3 years
Renovation	1-3 years
Leased asset	1-2 years

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

The residual value, estimated useful lives and depreciation method are reviewed at each reporting period and adjusted prospectively, if appropriate.

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 arising from derecognition of the assets is included in statement of financial activities in the period that the assets are derecognised.

# 2.6 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 such indication exists, or when annual impairment assessment 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 to sell 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. In assessing value in use, the estimated future cash flows expected to be generated by the asset are discounted to their present value. Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and written down to its recoverable amount.

Impairment losses are recognised in statement of financial activities.

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 be recognised previously. Such reversal is recognised in statement of financial activities.

#### 2.7 Financial instruments

# (a) Financial assets

The Company only has debt instruments at amortised cost.

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

# 2.7 Financial instruments (cont'd)

## (a) Financial assets (cont'd)

## Initial recognition and measurement

Financial assets are recognised when, and only when the Company becomes party to the contractual provisions of the instruments.

At initial recognition, the Company measures a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss ("FVPL"), transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at FVPL are expensed in statement of financial activities.

Trade and other receivables are measured at the amount of consideration to which the Company expects to be entitled in exchange for transferring promised goods or services to a customer, excluding amounts collected on behalf of third party, if the trade and other receivables do not contain a significant financing component at initial recognition.

## Subsequent measurement

Financial assets that are held for the collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Financial assets are measured at amortised cost using effective interest method, less impairment. Gains and losses are recognised in statement of financial activities when the assets are derecognised or impaired, and through the amortisation process.

#### Derecognition

A financial asset is derecognised where the contractual right to receive cash flows from the asset has expired. On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of consideration received and any cumulative gain or loss that had been recognised in other comprehensive income is recognised in statement of financial activities.

# (b) Financial liabilities

#### Initial recognition and measurement

Financial liabilities are recognised when, and only when, the Company becomes a party to the contractual provisions of the financial instrument. The Company determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value plus in the case of financial liabilities not at FVPL, directly attributable transaction costs.

# Nulife Care & Counselling Services Limited

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

## 2.7 Financial instruments (cont'd)

## (b) Financial liabilities (cont'd)

## Subsequent measurement

After initial recognition, financial liabilities that are not carried at FVPL are subsequently measured at amortised cost using the effective interest method. Gains and losses are recognised in statement of financial activities when the liabilities are derecognised, and through the amortisation process.

## Derecognition

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. On derecognition, the difference between the carrying amounts and the consideration paid is recognised in statement of financial activities.

#### 2.8 Impairment of financial assets

The Company recognises an allowance for expected credit losses ("ECLs") for all debt instruments not held at FVPL. 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 applies a simplified approach in calculating ECLs. Therefore, the Company does not track changes in credit risk, but instead recognises a loss allowance based on lifetime ECLs at each reporting date.

ECLs are recognised in two stages. For credit exposures for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12-months ("a 12-month ECL"). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is recognised for credit losses expected over the remaining life of the exposure, irrespective of timing of the default ("a lifetime ECL").

The Company 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 enhancement held by the Company. A financial asset is written off when there is no reasonable expectation of recovering the contractual cash flows.

# 2.9 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at bank and fixed deposits that are subject to an insignificant risk of changes in value. The carrying amounts of these assets approximate their fair value.

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

#### 2.10 Provisions

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 each reporting date 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.

## 2.11 Revenue recognition

#### Donations

Donations are recognised upon receipt at point in time.

#### Service fees

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

#### Other income

Other income is recognised upon receipt at a point in time.

# 2.12 Government grants

Government grants are recognised as a receivable when there is reasonable assurance that the grant will be received, and all attached conditions will be complied with.

When the grant relates to an expense item, it is recognised as income on a systematic basis over the periods that the related costs, for which it is intended to compensate, are expensed. When the grant relates to an asset, the fair value is recognised as deferred income on the statement of financial position and is recognised as income in equal amounts over the expected useful life of the related asset.

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

#### 2.13 Taxation

The Company which is registered as a Charity under the Charities Act is exempted from income tax under Section 13(1)(zm) of the Income Tax Act.

# Nulife Care & Counselling Services Limited

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

#### 2.14 Leases

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 leased assets.

#### 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 2.6.

The Company's right-of-use assets are presented within property, plant and equipment (Note 4).

#### Lease liabilities

At the commencement date of the lease, the Company recognises lease liabilities measured at the 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 a 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.

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

# 2.14 Leases (cont'd)

## Lease liabilities (cont'd)

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.

# 2.15 Employee benefits

# Defined contribution plan

The Company makes contributions to the Central Provident Fund in Singapore. Contributions to the defined contribution plan are recognised as an expense in the period in which the related service is performed.

#### Short-term benefits

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

# Employee leave entitlement

Employee entitlements to annual leave are recognised as a liability when they accrued to the employees. The undiscounted liability for leave expected to be settled wholly before twelve months after the end of the reporting period is recognised for services rendered by employees up to the end of the reporting period. The net total of service costs and re-measurement of the liability are recognised in statement of financial activities.

# 2.16 Related parties

A related party is defined as follows:

- (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 a parent of the Company.

# Nulife Care & Counselling Services Limited

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont'd)

## 2.16 Related parties (cont'd)

- (b) An entity is related to the reporting entity if any of the following condition 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 others);
  - (ii) One of the entities 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 venture of the same third party;
  - (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
  - (v) The entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company. If the Company is itself such a plan, the sponsoring employers are also related to 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 (of or a parent of the entity).
  - (viii)The entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

# 2.17 Key management personnel

Key management personnel of the Company are those persons having the authority and responsibility for planning, directing and controlling the activities of the Company whether directly or indirectly. The directors are considered as key management personnel of the Company.

# 2.18 Contingencies

A contingent liability is:

- (a) a possible obligation that arises from past events whose existence will be confirmed only
  by the occurrence or non-occurrence of one or more uncertain future events not wholly
  within the control of the Company; or
- (b) a present obligation that arises from past events but is not recognised because:
  - it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
  - (ii) the amount of the obligation cannot be measured within sufficient reliability.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company.

Contingent liabilities and assets are not recognised on the statement of financial position of the Company.

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 3. SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS

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

Management is of the opinion that there is no significant judgement made in applying accounting policies, and no estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

# 4. PROPERTY, PLANT AND EQUIPMENT

	Computer	Furniture				
	and	and	Office		Leased	
	peripherals	fittings	equipment	Renovation	premises	Total
	\$	\$	\$	\$	\$	\$
Cost						
As at 01 January 2019	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
Disposals	(9,771)	-	-	-	-	(9,771)
As at 31 December 2019	16,931	11,223	4,394	36,953	66,370	135,871
Additions	9,702	3,210	-	54,845	82,883	150,640
As at 31 December 2020	26,633	14,433	4,394	91,798	149,253	286,511
Accumulated depreciation	16.450	0.075	1.107	907	2.062	24 721
As at 01 January 2019	16,470	2,275	1,127	897	3,962	24,731
Depreciation	5,858	2,826	351	13,534	31,224	53,793
Disposals	(9,771)	-	-		-	(9,771)
As at 31 December 2019	12,557	5,101	1,478	14,431	35,186	68,753
Depreciation	9,226	3,712	1,097	13,425	52,236	79,696
As at 31 December 2020	21,783	8,813	2,575	27,856	87,422	148,449
Not conving amount						
Net carrying amount As at 31 December 2020	4,850	5,620	1,819	63,942	61,831	138,062
As at 31 December 2019	4,374	6,122	2,916	22,522	31,184	67,118

Leased premises are disclosed in Note 14(a)

The depreciation charge is distributed as follows:

The depreciation charge is distributed as fol	lows:	2020	2019
	Note	S	\$
Cost of charitable activities	12	1,551	-
Governance and administrative costs	13	78,145	53,793
		79,696	53,793

# Nulife Care & Counselling Services Limited

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

5.	OTHER RECEIVABLE		
		2020	2019
		\$	\$
	Deposits	14,946	1,304
6.	CASH AND BANK BALANCES		
		2020	2019
		\$	\$
	Cash on hand	66	18
	Cash at bank	238,851	158,627
	_	238,917	158,645
	Cash at banks earns interest at prevailing bank interest rate		
7.	LEASE LIABILITIES		
		2020	2019
		\$	\$
	Current liabilities	29,517	29,344
	Non-current liabilities	32,643	1,997
		62,160	31,341

A reconciliation of liabilities arising from financing activities as follows:

			Non-cash changes				
	01 January 2020 \$	Cash flow	Additions \$	Accretion of interests \$	Other \$	31 December 2020 \$	
Current liabilities	29,344	(53,104)	-	1,040	52,237	29,517	
Non-current liabilities	1,997 31,341	(53,104)	82,883 82,883	1,040	(52,237)	32,643 62,160	

The 'Other' column relates to reclassification of non-current portion of lease liability due to passage of time.

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

8.	OTHER PAYABLES			
			2020 \$	2019 \$
	Accrued operating expenses Refundable deposits Sundry creditors Provision for reinstatement costs		9,485 1,000 27,407 9,645 47,537	7,803 498 9,645 17,946
9.	DEFERRED CAPITAL GRANT			
			2020 \$	2019 \$
	ComChest Covid-19 Fund 2		1,449	-
	ComChest Covid-19 Fund 2 is a grant rece measures such as implementing precautions the easing of Circuit Breaker.	rived to be usery and safe  Note	management measure  2020  \$	siness continuity es to prepare for 2019 \$
	At beginning of the financial year Addition Amortisation At end of the financial year	10	3,000 (1,551) 1,449	- - -
10.	DEFERRED INCOME			
			2020 \$	2019 \$
	The Invictus Fund		9,752	-
	Movement of deferred income during the fit	nancial year Note	2020 \$	2019 \$
	At beginning of the financial year Grant received: ComChest Covid-19 Fund 2 ComChest Covid-19 Fund 1 The Invictus fund Grant used to purchase fixed assets Amortisation: The Invictus fund ComChest Covid-19 Fund 1 At end of the financial year	9	3,000 3,000 50,000 (3,000) (40,248) (3,000) 9,752	50,000

# Nulife Care & Counselling Services Limited

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 11. OTHER INCOME

	2020 \$	2019 \$
Career Support Programme Grant		8,280
Job Support Scheme	34,803	-
Miscellaneous	45	1,203
Rental relief	16,376	-
Special Employment Credit	· -	420
Wage Credit Scheme		1,908
	51,224	11,811

The Jobs Support Scheme ("JSS") is to provide wage support to employers, regardless of the sector, to retain their local employees during the Covid-19 pandemic due to economic uncertainty.

# 2. COST OF CHARITABLE ACTIVITIES

	General	The Invictus	ComChest	ComChest	Total	Total
	Fund	Fund	Covid-19 Fund 1	Covid-19 Fund 2	fund	fund
Note	2020	2020	2020	2020	2020	2019
	\$	\$	\$	\$	S	\$
Administrative expenses		10,100	_	-	10,100	
Charitable activities expense	64,520	249	559	-	65,328	34,432
Depreciation of property,					,	,
plant and equipment 4	-	-	-	1,551	1,551	-
Event expenses	-	-	-	-	-	1,706
Repair and maintenance	-	-	1,108	-	1,108	
Staff salaries	-	28,954	-		28,954	
Staff Welfare	-	945	-	-	945	
Subscriptions		-	1,414	-	1,414	-
	64,520	40,248	3,081	1,551	109,400	36,138

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 13. GOVERNANCE AND ADMINISTRATIVE COSTS

	Note	2020	2019
	11010	\$	\$
			-
Accounting fee		1,000	1,000
Auditor's remuneration		3,500	3,478
Administrative expense		7,600	1,330
Bank charges		514	423
Books		-	176
Casual labour		-	1,567
Central Provident Fund contribution		19,932	16,637
Cleaning expenses		1,280	1,120
Commission		-	1,797
Depreciation of plant and equipment	4	78,145	53,793
Entertainment		508	-
Fixed assets expensed off		-	58
General expenses		137	1,874
Insurance		498	428
IT expense		4,256	3,897
Medical expenses		75	-
Moving expenses		-	1,370
Printing, postage and stationery		5,960	6,280
Professional fees		15,228	14,629
Refreshment		1,162	260
Rental of office		439	749
Rental of warehouse		1,720	,-
Repair and maintenance		392	1,032
Secretarial fees		800	1,400
Service and conservancy charges		2,705	283
Skill Development Levy		282	252
Staff salaries		83,985	101,236
Staff welfare		-	4,408
Subscriptions		420	1,084
Telephone		4,989	7,109
Training expenses		1,650	8,157
Transport		192	241
Upkeep of vehicles		7,283	7,770
Utilities		4,463	4,067
		249,115	247,905

None of the Company's top three highest paid staff receives more than \$100,000 in annual remuneration and no board member receives remuneration for their board services. The remuneration paid out to any board member was for his/her capacity as an employee.

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# Nulife Care & Counselling Services Limited

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

#### 14. LEASES

# Company as a lessee

The Company has lease contracts for premises. The Company is restricted from assigning and subleasing these leased assets. There are three lease contracts that include extension options which are further discussed below.

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

	Leased premises \$
At 01 January 2019	5,571
Additions	56,837
Depreciation	(31,224)
At 31 December 2019	31,184
Additions	82,883
Depreciation	(52,236)
At 31 December 2020	61,831

# (b) Lease liabilities

The carrying amounts of lease liabilities and the movements during the year are disclosed in Note 7 and the maturity analysis of lease liabilities is disclosed in Note 19.

(c) Amounts recognised in statement of financial activities

	2020 \$	2019 \$
Depreciation of right-of-use assets	52,236	31,224
Interest expense on lease liabilities	1,040	533
Total amount recognised in statement of financial activities	53,276	31,757

#### (d) Total cash flow

The Company had total cash outflows for leases of \$53,104 (2019: \$31,600) in 2020.

# 15. TAXATION

The Company which is registered as a Charity under the Charities Act is exempted from income tax under Section 13(1)(zm) of the Income Tax Act.

## 16. MEMBERS' GUARANTEE

The liability of each member is limited to \$10 while he/she is a member, or within one year after he/she ceases to be a member.

As at the end of the reporting date, the Company has 4 members (2019: 4 members).

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

#### 17. RELATED PARTY TRANSACTIONS

In addition to the related party transactions disclosed elsewhere in the financial statements, the Company carried out the following transactions with the related parties on terms between the parties during the financial year:

	2020 \$	2019
Reimbursement to a director		
- Telephone expenses	1,300	2,577
- Transport expenses	7,317	7,998

#### 18. FINANCIAL INSTRUMENTS

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

	Note	2020 S	2019 \$
Financial assets			
Other receivable	5	14,946	1,304
Cash and bank balances	6	238,917	158,645
Financial assets carried at amortised cost	-	253,863	159,949
Financial liabilities			
Lease liabilities	7	62,160	31,341
Other payables	8	44,037	17,946
Financial liabilities carried at amortised cost		106,197	49,287

# 19. FAIR VALUE OF ASSETS AND LIABILITIES

Assets and liabilities not measured at fair value

Other receivable, cash and bank balances and other payables

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

Lease liabilities

The carrying amounts of lease liabilities approximate their fair values as they are subject to interest rates close to market rate of interests for similar arrangements with financial institutions.

# Nulife Care & Counselling Services Limited

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

#### 20. FUND MANAGEMENT

The primary objective of the Company's fund management is to ensure that the funding from members, public, and other sources are properly managed and used to support its operations.

The Company manages its fund structure and makes adjustments to it, in light of changes in economic conditions. No changes were made to the objectives, policies or processes during the financial years ended 31 December 2020 and 2019 respectively.

The Company is not subjected to externally imposed capital requirements.

#### 21. FINANCIAL RISK MANAGEMENT

The Company's activities expose it to a variety of financial risks from its operations. The key financial risk is liquidity risk.

The Management committee review and agree policies and procedures for the management of these risks, which are executed by the management team. It is, and has been throughout the current and previous financial year, the Company's policy that no trading in derivatives for speculative purposes shall be undertaken.

The following sections provide details regarding the Company's exposure to the abovementioned financial risks and the objectives, policies and processes for the management of this risk.

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

# 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 finances its working capital requirements through funds from donations and grants. The directors are satisfied that funds are available to finance the operations of the Company.

Analysis of financial instruments by remaining contractual maturities

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

# NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2020

# 21. FINANCIAL RISK MANAGEMENT (Cont'd)

Liquidity risk (cont'd)

Analysis of financial instruments by remaining contractual maturities (cont'd)

	Carrying amount S	Contractual cash flows	One year or less	Two to five years \$
At 31 December 2020				
Financial assets:				
Other receivables	14,946	14,946	14,946	-
Cash and bank balances	238,917	238,917	238,917	
Total undiscounted				
financial assets	253,863	253,863	253,863	
Financial liabilities:				
Lease liabilities	62,160	63,204	30,248	32,956
Other payables	47,537	47,537	47,537	-
Total undiscounted		,		
financial liabilities	109,697	110,741	77,785	32,956
Total net undiscounted				
financial assets/(liabilities)	144,166	143,122	176,078	(32,956)
			-	
	Carrying	Contractual	One year or	Two to five
	amount	cash flows	less	years
	\$	\$	\$	\$
At 31 December 2019 Financial assets:				
Other receivables	1,304	1,304	1,304	-
Cash and bank balances	158,645	158,645	158,645	-
Total undiscounted	,			
financial assets	159,949	159,949	159,949	
Financial liabilities:				
Lease liabilities	31,341	31,600	29,600	2,000
Other payables	17,946	17,946	17,946	
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)

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