



Scaling New Heights
Annual Report 2021



NuLife acknowledges each of you for your singular devotion and commitment to NuLife. Thank you for your hard work through a challenging 2021!



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NuLife Journey



- NuLife at Blk 226A Ang Mo Kio Ave 3

2006

- National Council of Social Service (NCSS) member

2005

- Company Limited by Guarantee
- NuLife at Little India Arcade, Serangoon Road

2004



2002

Sole Proprietor Company



2014

- Giro payment for donations
- Audited financial statements online

2016

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



2017

- President's Challenge 2017 beneficiary
- Pioneer Generation and Palliative Care Project

2019

- NuLife at Manhattan House at Chin Swee Road
- Volunteer Recognition Function
- "The Invisible Struggle", a symposium on depression and mood disorders
- Research team set up to conduct ongoing research on U Matter

2018

- Community Chest Support Fund beneficiary
 - U Matter
- "I Am Fine", suicide awareness and prevention with Samaritans of Singapore (SOS)
- Website redesign





- Board of Directors elected

2007



- *Social Service Directory* ranked as Top 5 best seller in *The Sunday Times*

2008



- Collaborations with religious organisations and Social Service Agencies

2009



2013

- First Annual Report



2012

- Charity status from the NCSS
- Robinhood off the ground
- NuLife at Serangoon Community Club at Serangoon North Ave 2



2010

- NuLife is on Facebook

2020

- Ambassador, Champion and Honeykidz workshops for NuLife volunteers

2021

- NuLife back in the Serangoon heartlands at Blk 153A Serangoon North Ave 1
- NuLife board renewed



A collection of climbing equipment including carabiners, ropes, and a pulley is arranged vertically on the left side of the page. The background is a light-colored wood grain. The title 'Who We Are and What We Do' is written in a large, orange, cursive font at the top right.

Who We Are and What We Do

Our 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.

NuLife Clients

NuLife has served **17,934** clients and beneficiaries from 2006 to 2021 through its counselling and casework and outreach initiatives.



17,934 2021

16,429 2020



15,070 2019

14,090 2018

13,013 2017

11,990 2016

9,235 2015

8,400 2014

7,290 2013



6,180 2012

5,050 2011

4,258 2010

3,203 2009

2,192 2008

997 2007



320 2006

START

NuLife in Numbers 2021

1505

Total number of NuLife beneficiaries

92

Project MEALanthropy

Online Seminars

72

Festivities

197

7

Lifestyle Improvement Project (Tamil New Year)

1

165

H2H (Head to Heal)

120

368

Repair & Refurbishment Client

109

Robinhood

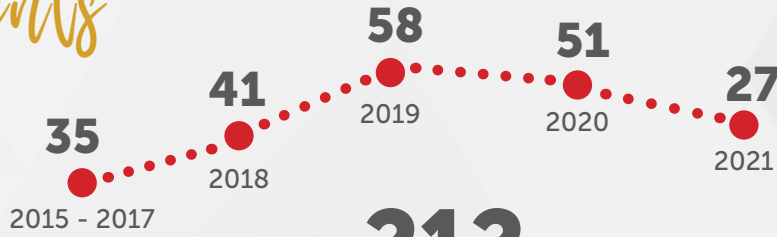
Counselling & Casework Clients

H.O.P.E. Online Wellness Series (Series 1)

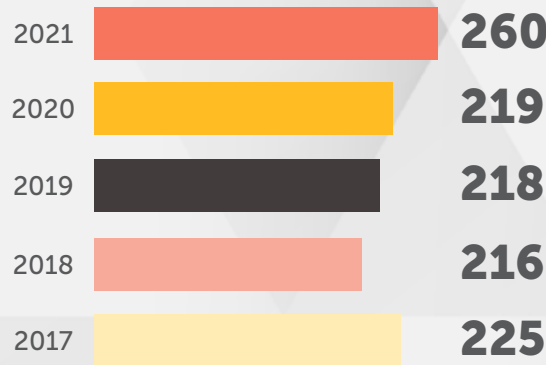
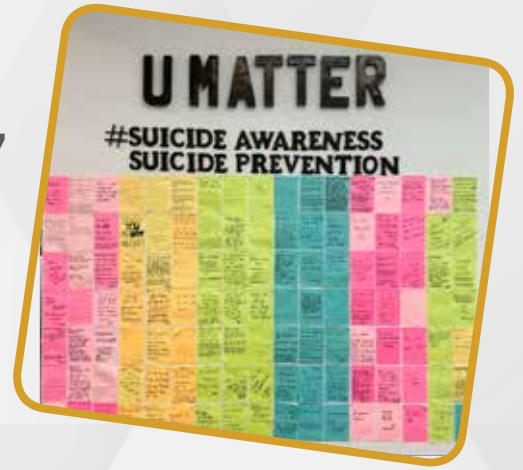
374

Feeding Singapore

U Matter Clients

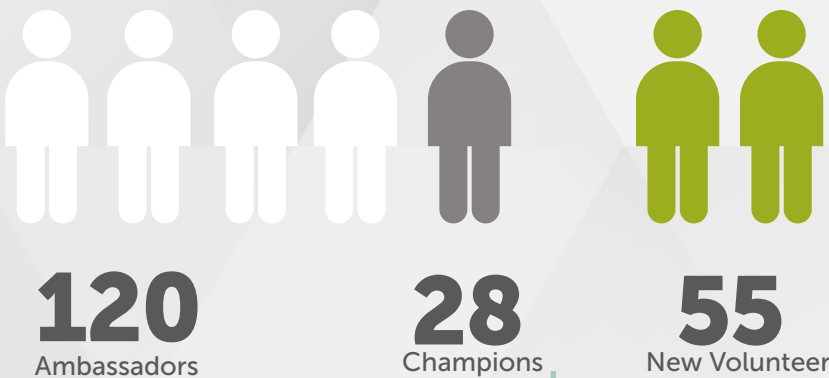


212
Total number of U-Matter clients assisted from 2015 - 2021



Monthly Recurring Donors
2017 - 2021

Volunteer Engagement



148
TOTAL



“

Dear NuLife Family,

I hope you and your families have been healthy and safe!

How these past two years have flashed by. We learnt to fuse our physical world - ruled by vaccines, boosters, social restrictions and pandemic data points - with an omnipresent virtual world punctuated by online meetings and Zoom calls.

It is during this period of global upheaval that NuLife started a new chapter in our eventful history with our relocation to commercial HDB units at Blk 153A Serangoon North Ave 1. In many ways, this was a coming home of sorts – we were returning to our base in a sense and that was reassuring at a time of great uncertainty.

There was also a sense that, we had, this time around, found a permanent location for NuLife. NuLife’s growth, fuelled by the ‘no service boundaries’ ethos that defines us, saw us reach out to deserving beneficiaries in all the constituencies we found ourselves in over the past few years. We are proud of our ability to respond to varied demographics, but we did recognise the need to establish a base and leverage the advantage that this would give us.

We believe that this move to the heartland will help position NuLife as a charity that adopts a holistic approach towards client welfare through the judicious use of its core and secondary services and further our commitment to establish partnerships with community groups, religious associations and Social Service Agencies (SSAs) on the ground. This strengthening of alliances can only maximise the impact of our efforts on our beneficiaries and lead to a broadening of our client base in a constituency we call our own.

Much of 2021, therefore, was spent in gradually refurbishing our two office units tucked away on



the first floor of Blk 153A. We were determined to aesthetically reconfigure the two units into an office space and counselling rooms; we had never had the ability to offer our clients the luxury and privacy of private counselling rooms because of space constraints and we felt counselling rooms were imperative given our renewed focus on counselling as our primary service.

We were grateful to our family of donors – they know who they are – who stepped forward to contribute towards the financing of these refurbishment and upgrading works which were completed in various phases by December 2021. Our fund-raising efforts saw us receive support from various sources and our office and counselling rooms also benefitted from in-kind donations of furniture items and accessories. I invite you to see the photo spread in this Annual Report which bookmarks this transformation from January to December 2021.

The Ministry of Family and Social Development (MSF) backed audit of NuLife in 2021 was instrumental in getting us to review, reorganize, re-align and reflect on our core and secondary services, organisational strengths and weaknesses, objectives that define our outreach and delivery efforts, the role of the stakeholders invested in us and, most importantly, the processes, controls and deliverables that are integral to guarantee the financial integrity of an Institutions of a Public Character (IPC) charity.

CEO's Message

As an organisation, we benefitted from the scrutiny of the audit. The introspection that inevitably followed opened us up to evaluating processes and weighing their effectiveness. As an IPC registered charity, we are committed to maintaining the highest standards of internal controls and this was reinforced during the audit.

In order to further ensure good governance and compliance with regulatory processes, we completely overhauled our administrative and finance functions, established a Finance Committee and revamped the Audit Committee to reinforce financial accountability. The self-examination we subjected ourselves to extended to our Board and administrative committees, which were reformed to ensure that periodic assessments were carried out to ensure alignment with work plan objectives.

The changing of the guard both at the Board and individual committee levels brought forth an influx of new members with proven expertise in diverse domains to generate new ideas and encourage novel approaches to how NuLife could continue to adhere to its chosen values and ethos while readying itself for the challenges ahead: challenges facing the social services sector and the more defined trials that a small charity like NuLife will face particularly with respect to fund-raising and sustainability.

This process also led us to recognise the need to embrace technology and adopt digitisation as the way forward. We went ahead with sweeping digitisation to improve accessibility at all times to required case files and official documents, declutter the office and make efficient use of available storage space and reduce the cost burden of having to rent storage units to stockpile files. I'm happy to say that we are almost up to speed on our digitisation efforts.

As I look ahead to 2022, I am filled with renewed enthusiasm that in realigning ourselves to our



primary service – counselling – we are streamlining our objectives to make sure that both our outreach efforts and secondary programmes like RobinHood and Repair & Refurbishment support our assurance to provide wide-ranging assistance to our clients and beneficiaries.

We believe that strong collaborations between NuLife and partner organisations allow us to work in a concerted manner to ensure that our efforts reach the most vulnerable, helping build stronger families and communities in the long run.

I look forward to your continued support to learn and grow. ”

Best wishes,

A handwritten signature in black ink, appearing to read 'Sheena', is written over a large, faint watermark of a compass rose.

Sheena Jebal
CEO,
NuLife Care & Counselling Services

The Promise of New Beginnings



January
2021

There are no words that can adequately express NuLife's gratitude to its well-wishers and donors.

- **Mr Mohamed Abdul Jaleel, Chief Executive Officer and Founder, Mini Environment Services (MES) Group of Companies**, whose continued support has allowed us to nestle in our new home
- **Mr N G Chanrai**, whose unwavering support has been instrumental in allowing NuLife to continue its outreach work.
- **Mr P Gunasaharan**, whose generous donations enabled NuLife to embrace a comfortable and conducive work environment

December 2021



A Year in Review

January



Cooked Food (Han Wei)

March



Cooked Food (Revathi)

April



Frozen vegetables (Willing Hearts)



Lifestyle Improvement Project (Phase 3)

A Year in Review

May



Together We Have It All - Plus Sized Linen Shirt Distribution

July

Cooked food (Mr & Mrs Manosh Vijay)



Coping with the Loss of a Loved One (Webinar)

September

Life Hacks for Everyday Use



Towels



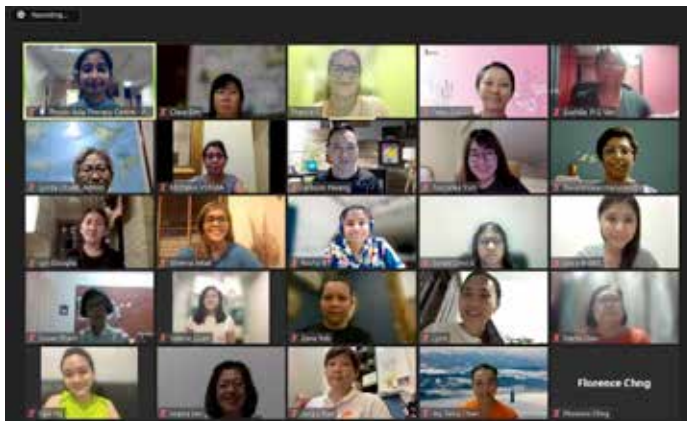
Towels are very handy to promote good posture when one is seated on a chair which does not offer ergonomic support. They can be placed at the lower back level (as shown).

They can also be placed at the mid-back level (around the bra line for ladies). It helps push the body upright so one is less likely to slump.



It can also be used to create a contour for the neck area so the collar area is supported. This is particularly useful if the pillow is too thin or too fat and can provide much-needed support to the neck when one is lying on one's back or sideways.

Tennis balls for Muscle Release



H.O.P.E. Online Wellness Series 1

October



Together We Have It All - Rations Distribution with Susila Ganesan, Dr Indrayogan & team

A Year in Review

October



Together We Have It All - Festive Cookies Platter Distribution with S Chandrakala

November



Together We Have It All - Shoe Cabinet Distribution with ECCSG



December



ECCSG Christmas Gift Distribution



KC Boyz Christmas Gift Distribution

Making a Difference

Client Y came to NuLife's attention during the Tamil New Year care pack distribution as a referred client from a partner Social Service Agency. The client's rental flat was poorly maintained and the living conditions were not ideal for a young family with five dependent children.

The client's living room and bedroom were fitted with linoleum floor matting and three doors and one gate were re-painted with high gloss enamel paint. The living room, bedroom, kitchen and toilet of the two-bedroom rental flat shared by seven members of the client's family were entirely re-painted. The flat was refurbished with pre-loved furniture items including a kitchen cabinet, five-door wardrobe, sofa set and bed set (mattress included) delivered through NuLife's RobinHood programme. Minor decluttering services were also provided.

NuLife receives calls from donors and well-wishers desirous of donating pre-loved household furnishings and accessories. The Robinhood project, one of our most successful initiatives, enables the delivery of these items to deserving beneficiary homes. We believe in the sustained long-term impact programmes like Repair & Refurbishment and RobinHood have on the health and well-being of our beneficiaries, particularly when they are backed by psychoeducation provided by NuLife counsellors.

Our grateful thanks to donor Rohan Sureash for his \$1000 pledge to this initiative.





“ I had not heard of NuLife before you came to our house and was very surprised when I was asked what we needed. I cannot work and my husband’s salary is not enough so we manage with what we have. I am excited now when I look around me and see my home, but I am really very happy for my kids. You have changed the way we live. You gave us things we needed, but you also taught me the importance of creating space by decluttering and keeping the living area neat and clean.

My children were very excited with the McDonald’s treat and thrilled when they received the Christmas gifts – they didn’t know what they were receiving – and my son who loves football was overjoyed when

he got a football. We have always enjoyed playing Monopoly as a family but we never had the money to spare to buy the game. We always borrowed it from our neighbours and gave it back quickly. Now, whenever we have time to be together as a family, we play it with our new set.

I now know that social service agencies give this kind of help also. I did not know that earlier. I realise that I can now ask for these things. I am very grateful to NuLife for the support NuLife gave me to improve the condition of my home. ”

Client Y

When the Head is Held High..

Counselling and casework clients speak about their deeply personal journeys of self-awareness and growth as they talk about how NuLife's primary services helped them rise up to challenges, gain confidence and develop a fresh outlook.

“ NuLife was able to lift me up when my father passed away. I had never heard of NuLife before. I got to know NuLife on the day my father passed away. My father was independent and didn't like seeking help – this could have been one reason why I had not heard of NuLife although NuLife had conducted outreach in my area.

I couldn't think on the day my father passed away and NuLife was my other brain. They were my other voice to help me pull the strings together. They consulted me for decisions but they made sure that all the arrangements were made at a time when I did not know what to do. I wouldn't have trusted any other organisation to follow up and liaise with the undertaker and make arrangements on mortuary matters. There were so many things to take care of and I was alone but I never felt alone. I am grateful that the funeral service was conducted pro-bono, as I would not have been able to pay for it. I have minimal funds. NuLife made sure that my father's wish for a Buddhist send-off was made possible.

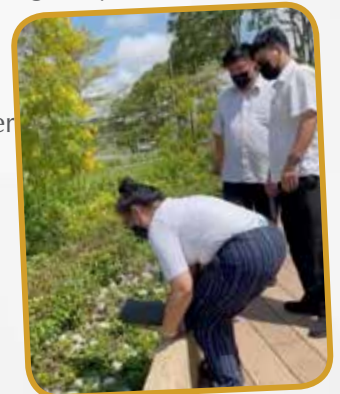
My brother is handicapped by cerebral palsy and my father was his primary care-giver. I was initially

reluctant to place my brother in a nursing home, but NuLife helped me understand that this was possibly the most suitable place for him.

I initially felt quite uncomfortable and weird when I was attached to my counsellors on the very day that my father passed away. I had never talked to strangers as I had always had my father. But my counsellors have now become my friends, and I am grateful that I have them in my life. I am grateful to NuLife for accompanying me to get my COVID vaccinations done as I had not had them before. They also offered a pro-bono disinfection of our home and installed a water heater and replaced a faulty tap.

Thank you for being my brain and my voice when I was at a complete loss. I am forever grateful. ”

Julia Ong



(Client scattering her father's ashes at the Garden of Peace)

“ There is so much that has changed about D and I realise that it is a result of the counselling he has received. D doesn't speak much at home and things are made even more challenging because of his autism spectrum. He was never really receptive to suggestions or advice earlier. He used to have a standard response – he would usually storm off or talk back. He now listens more and although he may take his time to comply, the biggest change we see is that he is now open to talking, open to listening and open to suggestions.

As parents, we tend to jump to solutions because we are eager to find a way out and siblings may not always have the patience or be able to understand. Counselling has given him me time and I think that was very important for him. He does not feel judged or called to question. Counselling has, no doubt, provided him a channel to rant and vent his feelings, but it has also, more importantly, given him new perspectives –

he has learnt to see other points of view than his own and he now has ideas to improve himself.

I think he feels like he got something off his chest after his sessions because we find him definitely more cheerful and joyous. This has a lot to do with the fact that he really relates to the two male counsellors assigned to him. He has learnt from them and he feels more motivated. Counselling therefore has been very good for him because of the manner in which he has learnt to accept other ways and other ideas and we are happy about that. ”

Nurul Indriati Binte Darni
(Parent)



(Client with parent)

“ I have known NuLife for many years. I got to know of them through Facebook. My husband was incarcerated on and off for many years and I needed someone to talk to. I had three young children and that’s when I first benefitted from NuLife’s counsellors. They came to me whenever I was down – I did not have to travel to them. They brought me to sunlight when my husband was not around and I needed to vent my anger and my frustration. I’m not saying that the sadness or heaviness was not there, but they lifted my spirits and gave me ideas to come up in life as a single mother with three dependent children. I felt I was heard.

My daughters also attended counselling sessions at NuLife – they were able to share things with their counsellors that they could not share with me. Family and friends don’t always understand and they tend to advice. The counselling sessions provided a neutral ground – there was no judgement. I soon began to see a tremendous change in myself and counselling helped me become a better mother. I know that I am a better mother now.

I am a single mother and in survival mode but counselling helped me see myself in a new light as a new person. My self-confidence has improved tremendously and I am now able to stand on my own feet because of the constant encouragement I receive from my counsellors. I feel I can do things on my own. Baking is my passion. I have been gently encouraged to turn it into an online business and now I am not dependent on anyone for money except for the financial assistance I receive. Even the one or two orders I receive every week or month make me very happy and proud.

What I value most is the security I have always received from NuLife; the confidence it gives me to speak to them and the trust I have that they are here to listen and rescue me when I most need them. My marriage was complex – my husband was incarcerated and later committed suicide – but I loved him unconditionally and this love was always understood. ”

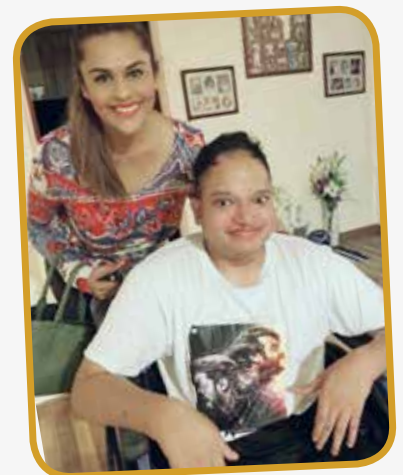


(Client with her late husband)

Chitra d/o Munusamy

“ My counsellors were there for me at a very difficult time in my life. I did not have a job and I had a family to care for and I was not sure how I would cope with my responsibilities. I was not able to share my problems with friends or family. It is difficult to open your heart to family members.

I have a handicapped son and I felt miserable as I was unwell and did not have the energy to push the wheelchair for him so he was cooped up inside the house. I was very grateful for the motorised wheelchair that we received from the temple thanks to NuLife. It allowed him to move around independently and this took a big burden off my mind. I am the caregiver for my son and I am trying to hold things together for my family. I was not sure how I would cope with these emotional responsibilities in addition to the financial struggles we faced as I lost my job and I was unable to find another one because of my health issues. I am thankful for the support and encouragement I received from my counsellors – it gave me courage to know that someone was listening to me and knew what I was going through. ”



(Home visit by the CEO)

**Sundrampillai
Indrani**

Partnering for a Better Tomorrow

“

I had a really good experience as an intern counsellor. NuLife's role is crucial – it renders assistance to those who are disadvantaged and offers young and aspiring counsellors many opportunities to grow and hone their skills, thus empowering two important stakeholders. The assistance rendered to clients is holistic and it enables more than solutions to here and now problems. It was only after I made the transition to become a Board member, did I understand that it took passion, commitment, hard work and dedication on the part of many different stakeholders to execute and effect change.

I realised that leveraging volunteer skills is as critical as overseeing the various audit and administrative tasks that make us accountable. It is this teamwork across multiple disciplines that is required so the wheels of the organisation are continuously in motion. The productive mobilisation of resources is yet another learning curve. NuLife plays a key role in ensuring that more than just the immediate needs of those who approach us are taken care of. This interest in the long-term benefit of the client is what makes NuLife unique.

While face-to-face contact is important, we can work on optimising a hybrid model of counsellor-client interaction to ensure sustained impact given the mental health toll of the pandemic.

NuLife builds a community within to build communities outside by enabling enriching partnerships between professionals and budding counsellors, so knowledge and best practices are shared and mentoring is more than just a byword. This is our strength and one that we need to build on so we are always able to put our best foot forward for our clients.

”

How long have Sri Darma Muneeswaran Temple (DMT) and NuLife been collaborating partners?

DMT and NuLife have been affiliated for more than 10 years. NuLife used to render its social report services on a pro-bono basis to DMT, but a Service Agreement with an honorarium charge was put in place as our referrals increased.

What services does NuLife provide DMT? How would you describe the partnership?

DMT and NuLife share an excellent partnership. We tend to get a number of referrals from the public for food rations' assistance. We initially managed these referrals ourselves, but soon realised that it was quite a tedious task. A majority of our temple staff are Indians and the temple management does not have the resources, expertise or knowledge (professional skills in social work or counselling) to ensure the proper processing of these incoming referrals.

We then felt that working in collaboration with a Social Service Agency (SSA) like NuLife would be better as they can assess referrals in a professional manner. We felt that a SSA would also be able to provide extended support to these referred clients through its reach of services and programmes and/

or direct them to relevant community agencies for further assistance. NuLife assesses the referred clients and reports their findings in the form of a food rations assessment report.

How do these services make an impact on those who contact you for assistance?

We find the assessment reports provided by NuLife very useful as it enables the temple to understand whether those seeking food rations assistance are genuinely deserving of it or are merely shopping around for assistance wherever they can. The comprehensive food rations assessment report allows us to have an overview of the referred beneficiary's situation and we trust that the recommendation is given following a thorough assessment by NuLife.

Why are such collaborative partnerships important?

The temple is willing to render community assistance and support, but we need to ensure that the assistance and support reaches and benefits those who truly deserve it. Our partnership with NuLife has facilitated this. There is satisfaction in knowing that rightful and holistic assistance is being rendered to those in need.



Edwina Shi-En Yeo

Member of the Board of Directors



தரும முனிஸ்வரன் ஆலயம்

DARMA MUNEESWARAN TEMPLE

Yoganathan Ammayappan

Committee Member, DMT

How long have Brain Tumour Society (Singapore) Limited (BTSS) and NuLife been collaborating partners?

I first met Dr Jebal at a Highly Effective Social Services Leader Workshop organised by the Commissioner of Charities in partnership with the Singapore University of Social Sciences. We decided to formulate a Service Agreement between both organisations in 2020 and this was further renewed in 2022 for a two-year period.

How would you describe the partnership? How have NuLife's services made an impact on your beneficiaries?

BTSS serves brain tumour patients and caregivers of brain tumour patients, who have to accept and adapt to life impacting diagnoses. Many have experienced drastic changes to their physical and cognitive abilities and even personalities. Patients and caregivers also experience trauma associated with their diagnoses. NuLife's counselling services gives them the professional support and guidance that complements BTSS' peer support programmes. I am glad for this partnership as it is an ideal arrangement between both organisations. NuLife provides the counselling expertise that BTSS needs without having to commit a full time-resource to this area.

I also like the attachment of two counsellors to each client and much appreciate the charges, which are reasonable at \$50 per session.

Why are such collaborative partnerships important?

It is critical that Social Service Agencies (SSAs) collaborate. Each SSA has its unique, core objective that is its niche area of expertise. It is hugely beneficial for SSAs to focus on their core services and collaborate with other SSAs to provide non-core services. Working alongside and in partnership with other SSAs helps keep this focus and the exchange of resources and networking. This is the best way to manage the delivery of services and avoid duplication.



Melissa Lim

President, Brain Tumour Society (Singapore) Limited (BTSS)

Partnering for a Better Tomorrow

“

We set up Followerz Road Club (FRC) with the intention of wanting to pay it forward and cultivating the spirit of volunteerism and charity in our children. We share a common interest in wanting to teach our children to value people and expose them to life as it is around us, so they begin to understand how fortunate they are.

We want them to be grateful for what they have and teach them that they must not leave the disadvantaged behind when they walk ahead. We want to be vessels to spread goodwill and we prefer doing it in kind. All our members have different skills and we want to use those skills in the service of those who are not as blessed and fortunate as us.

NuLife serves a diverse group of people with innovative initiatives – it thinks out of the box when it looks at clients. We are inspired by the work NuLife does and amazed at the speed with which NuLife responds to a client. We live in a rat-race society where everyone is rushed, but when it comes to giving assistance, the process is usually slow. NuLife has excellent organizational skills and the speed at which they execute and implement is swift. This is what makes us aligned with NuLife; we want to get things done and we think we can do that in partnership with NuLife.

”

Terrence Jessen

Vice President
FRC



Susila Ganesan

Member of the
Board of Directors



Message from
P Gunasaharan



“ I identify with NuLife and the work it does and this sense of belonging was further strengthened when I got to know and understand in detail how NuLife goes about rendering assistance to its beneficiaries. I have yet to see an organisation that responds with the speed that NuLife does when it is contacted for assistance and this gives NuLife a distinct identity. The process starts at almost the same time that the paperwork is being handled.

NuLife is also ready to help anyone regardless of race, religion or language and works with the beneficiary who needs assistance from their perspective. NuLife tries its best to place the individual in his/her comfort zone and this is a unique approach.

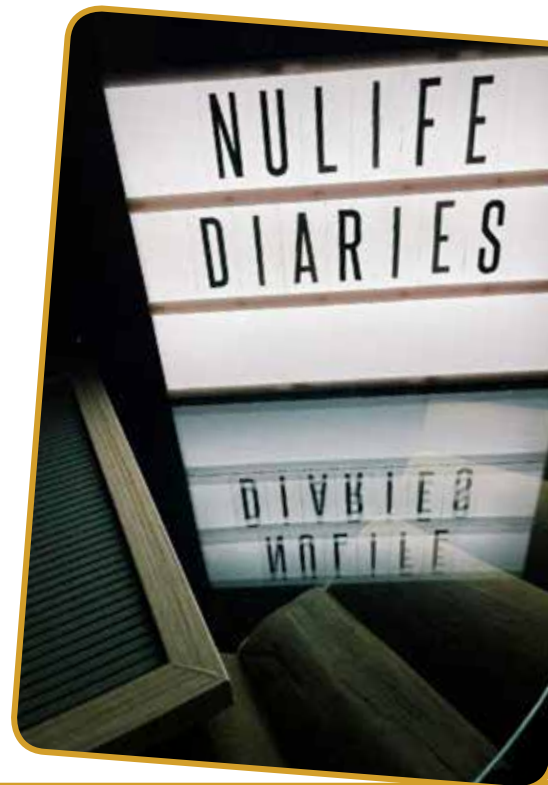
We have the expertise, but we need more people to know about NuLife. We need to strike the right balance and find ways to encourage beneficiary families and individuals to share their stories so they can become ambassadors for NuLife and help us garner support from donors and other interested individuals who perhaps are not all aware of the work that NuLife does on the ground.

It is not just a question of receiving financial support in the form of donations. It is also about receiving support services from service providers as this can help us better manage the delivery of our services to those who most need it.

”

NuLife Diaries

NuLife Diaries, our biannual eNewsletter, seeks to keep the wider community of clients, beneficiaries, volunteers, donors, board and committee members and interested members of the public informed of the events and outreach activities that complete the NuLife calendar. It is published on the NuLife website and can be accessed under the Transparency tab.



“ I wish to give back to society as it is my personal goal. I felt it’s my moral duty to use what I have to help others. A sentiment very much rooted in my personal values and principles.

I feel assured that my funds are being channelled in the right way through updates on what goes behind the scene.

I hope more people come forth to make a contribution as it will go a long way in making a difference in a person’s life.

”

The Power of Listening

NuLife has been attracting a wide cross-section of intern counsellors intent on maximising their exposure on the ground while pursuing their graduate studies. These intern counsellors are provided a valuable opportunity to explore various facets of the counsellor client relationship and understand the workings of a charity while they fulfil the requirements of their practicum.

We hear from a selection of 2021 graduates as they reflect on their journey towards becoming a professional in the social services sector.

“ I was looking for a non-profit organisation aligned with my purpose of providing counselling services for clients from diverse backgrounds and I decided to intern at NuLife given that it offers a wide range of social services beyond counselling support for clients with diverse needs from different cultures and walks of life. The structured internship framework ensures that procedures and processes are appropriately followed. This helps clarify an intern’s responsibilities to better align them to the organisation’s goal of providing quality services to its clients.

I was challenged to move away from my comfort zone into an ambitious scope that provided me with a greater sense of self-awareness and enhanced professional growth and development. I learned that counselling is about curiosity and creativity, and not only about theory and technical frameworks. The buddy system allows for collaboration, collective brainstorming, combining strengths, compensating

for each other’s blind spots and sharing broader perspectives. This meant that we had to overcome interpersonal conflicts and maintain flexibility to ensure the best possible outcomes for the clients.

NuLife’s holistic approach enables clients to have a one-stop shop to address their multiple needs. The workshops (e.g. H.O.P.E series) and community outreach programs (e.g. food drives and distribution efforts) help foster well-being and address many of the more practical needs of the clients and their families. NuLife has a systematic process to hold itself accountable for quality services to address social issues and this made my internship here a truly valuable learning experience. ”



Angeline Lim
James Cook University
(JCU)

“ I attended The Invisible Struggle, NuLife’s 2019 symposium. I was moved when a NuLife client testified about her challenges and shared her gratitude for the organisation’s faithfulness and enduring care. As a trainee counsellor who had just began her career, I was inspired to provide both physical and emotional support to the community. Three letters best summarise my internship experience at NuLife: C (commitment), P (people), R (relationships).

NuLife emphasises the importance of commitment to clients, buddy counsellors and the organisation. NuLife cherishes people and their growth. I learned how not to judge clients based on their intake assessment reports. I remember how perplexed I initially was with the layers of social systems involved, but I learnt that my duty was to be emotionally present and listen to the unspoken thoughts and emotions buried behind

the pain. I have realised how I can respect the client’s choices instead of trying to control how a session is supposed to go.

Undeniably, casework intervention can be complicated. Thanks to this internship, I have an overview of the various casework management processes in Singapore, such as rental flat applications, post-divorce interventions and reintegration planning. Indeed, this is valuable knowledge for a counsellor. ”

Maria Lieka
Executive Counselling
Training Academy
(ECTA)



“ As NuLife is an IPC accredited organisation offering counselling and social support, I thought that interning here would present opportunities for me to broaden my exposure and knowledge of the various services within the social service landscape so I can provide holistic support to my clients. Indeed, during my counselling internship with NuLife, I had several opportunities to collaborate with the caseworker. This broadened my exposure and I understood how NuLife’s initiatives extend beyond offering counselling support to ensure that these clients and beneficiaries receive appropriate and quality care.

I have generally been exposed to a majority male environment and I have noticed that the traditional notion of masculinity compels men to often suppress complicated feelings resulting in unhelpful external coping mechanisms such as avoidance, overworking, alcohol abuse and even aggression. I was motivated to empower distressed men to normalise their feelings and emotions and get them to realise that it is definitely ‘okay’ to ‘not feel okay’.

Journeying with these clients has also been a personal reflective process. As I walk through and process their emotions, I gain new insights into how I may also navigate my life challenges. As a rehabilitation counsellor, I journey with the intellectually disadvantaged and those diagnosed with mental health concerns to help them reintegrate into society. The casework knowledge from my job and NuLife have helped me enhance care plans for my clients.

NuLife’s motto, ‘Don’t find fault, find a remedy’ deeply resonates with my personal tagline, ‘Hate the sin, but love the sinner’. NuLife’s heavily subsidized counselling services and wide range of initiatives go a long way in helping the underserved within our community. ”

Gordon Tan
Monash University



“ I came across NuLife when I was researching a site for my internship and I applied because they accepted interns and it appeared that they did more than just provide counselling sessions for clients. I gained first-hand experience in dealing with clients virtually.

My biggest learning has been that this internship and the opportunities I had to interact with clients helped point out my shortcomings and weaknesses, but also made me aware of my strengths. I believe that this is very important for my personal growth as a counsellor.

NuLife’s motto, ‘Don’t find fault, find a remedy’ is direct and eye-catching. It expresses NuLife’s vision and the fact that NuLife is an organization that truly

believes in service without boundaries is seen in the clientele they serve. They do not discriminate when an individual approaches them for assistance and they cater to people of all ages.

I believe that an organization in the social services sector should be one that people of all ages, races and gender should be able to access. To this effect, NuLife’s service to the community is very valuable.

Mehurunnisa Bte Nasarudeen
Singapore University of Social Sciences (SUSS)



“ I decided to intern at NuLife to gain experience in the charitable social services space and expose myself to the various psychosocial issues that affect us in Singapore and that often result in mental distress. My internship, in that sense, has been insightful. The experience of having a co-counsellor provided me with the opportunity to observe and learn the styles of individual therapists and the impact of their approach. This helped me enhance my therapeutic skills.

Overall, the journey has been extremely helpful in making me a confident and competent counsellor. I have also benefitted greatly from the supervision sessions and they are the highlight of my internship journey. I have also become more aware of the

political, social, environmental, economic and legal factors that could affect a person’s mental health.

I completely agree with NuLife’s values. I always keep those values in mind during my counselling sessions to ensure that I try to provide the safest place for clients to share their issues and concerns freely. ”



Thomas Toh
Monash University

Project MEALanthropy

COVID-19 significantly altered the nature of both personal and professional relationships in untold ways. The therapeutic relationship cultivated between counsellor and client was one such relationship that was fundamentally altered by the safe distancing measures adopted to stem the spread of the virus. NuLife counsellors transitioned to online counselling to continue supporting their clients through this emotionally, socially and financially testing period. This transition, demanding enough for professionally trained counsellors, was particularly difficult for those clients who were already buckling under the strain of significant life stressors.

Project MEALanthropy was conceived to re-introduce the vital 'human' touch to counsellor-client interaction for a carefully selected group of clients, whose life circumstances had rendered them divorced from even the most casual human contact: elderly living alone and coping with mental and physical disabilities, children in single parent families who rarely experience the buzz of an evening out or, couples racked by financial insecurities and struggling to connect.

We tried to creatively design the last counsellor client meeting in a relaxed restaurant setting to give these clients a chance to see their counsellors face-to-face, and get to know them as more than just a 'face on a screen' following the conclusion of their online counselling sessions. We believe that facilitating this counsellor client meeting in an informal setting ensures clients the security of physical contact while they enjoy the thrill of an evening out!

Project MEALanthropy also allows us to value the dedication of our Champions, whose steadfast commitment towards the organisation and our clients has been invaluable. NuLife is represented by our in-house counsellors or staff during these meetings. This initiative owes its success in no small measure to the stolid support we received from partner establishments Srisun Express, SpringLeaf Prata Place, Casuarina Curry and The Patio, who put the force of their weight behind us.

“

I believe that one must give back if one is at a stage in life when one can. It is not always about money – you can mentor, advise, volunteer – find your avenue to contribute in whatever manner you can. It is possible to donate as well in different forms, but food is the best donation because it is perhaps the one thing to which a person will say, I've had enough, thank you. They will bless you from the heart for giving them the gift of a full stomach. Access to good food is important for everyone.

I run a restaurant and feed people every day. It is difficult for me to assess who is really deserving. In supporting this initiative, I trust NuLife's assessment. They verify who is really in need of assistance and I am very happy to be able to support them in this manner. I have long supported NuLife because I believe in the work they do. It gives us an opportunity to be a part of a happy occasion for the client, the counsellor who is working with them and NuLife. ”



Jayanthi
Srisun Express



Guna
SpringLeaf Prata

NuLife interns **Scarlette Yuen** and **Zanariah Yob Ahmad** speak about their involvement with Project MEALanthropy.

What do you think about Project MEALanthropy and its objectives? How important is such an initiative?

Scarlette: I think this is a great initiative as many clients may not have the means, time or habit to sit down for a meal with their family. Hence organising a meal with the client and his/her family can provide not only valuable family bonding time, but also opportunities for the counsellors to understand the family structure and dynamics better. This in turn can help the counsellors to identify the client's needs more accurately and determine the appropriate interventions for the clients.

Zana: This is a wonderful initiative as it provides the counsellors an alternative platform to interact with clients. As the saying goes, 'Food brings people together on many different levels. It's nourishment of the soul and body; it's truly love.'

What was your reaction as a counsellor to meeting the client in a restaurant setting?

Scarlette: It was really nice meeting the client in a restaurant because it helped to make the conversation more informal and gave me a chance to discover a different side of the client – a side that the client did not usually reveal during the counselling sessions. This was valuable for me as a counsellor.

Zana: I was definitely nervous as it was my first face-to-face meeting with the client, but meeting the client in a restaurant setting made it far less intimidating for both me and the client.

Did it make a difference to the client-counsellor relationship or the counselling process itself?

Scarlette: I think the dinner helped to further develop the therapeutic alliance and trust between the counsellors and client. The client became more open in discussing his challenges during subsequent sessions and more willing to try out new behaviours and coping skills.

Zana: Having the meeting in a restaurant positively affected the client-counsellor relationship and the counselling process. In fact, having a meal with the client facilitated my other sessions greatly. The client was able to experience the human touch of counselling, face-to-face, in a safe and relaxed setting. Overall, I can say that the therapeutic alliance between myself and the client was better after the physical meeting.

Do you think the clients enjoyed the experience?

Scarlette: I think the client and his wife were a bit nervous at the start, but as we started to talk more, they became more relaxed. It was important for the counsellors to make the clients feel that they were welcomed, listened to and cared for. Covid has altered the counselling process, but I believe face-to-face contact is very important as it really helps to strengthen the counsellor-client relationship, thereby increasing the chances of success in the

therapeutic work we do.

Zana: The client enjoyed the experience greatly and constantly referred to it during the counselling sessions. I feel that initiatives like this should be a part of all online counselling sessions. It is beneficial to both clients and counsellors as it provides opportunities to experience face-to-face contact in a social setting.



“ We decided to support this initiative without any second thoughts. I have supported NuLife for years as I see them actively following up on projects and they work with young people and that is a cause I personally believe in. I trust them to be there for their clients and beneficiaries beyond just doing what is needed at the moment of crisis. I have noticed that with NuLife, there is clarity about what the project is about, where the money is going and the confidence that there will be tangible results.

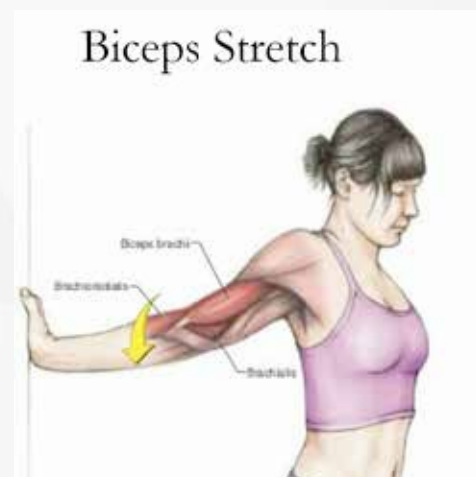
This is a very worthy initiative as it allows those who are not as blessed to enjoy a day out as a family which is a pleasure that a lot of us take for granted. This project also shows appreciation to those who work behind the scenes at NuLife, including the counsellors who work pro-bono for these clients. This is one of the main reasons why we chose to give our support to it. ”

H.O.P.E Wellness Series Hold On. Pain Ends

U Wheel of Wellness (U W.O.W) brings together various wellness initiatives like Head to Heal and Project H.O.P.E to promote physical and mental well-being through relaxation techniques, stretching movements, postural realignment and breathing awareness. These initiatives, designed by wellness professionals and physiotherapists, present home-based routines that advocate self-care.

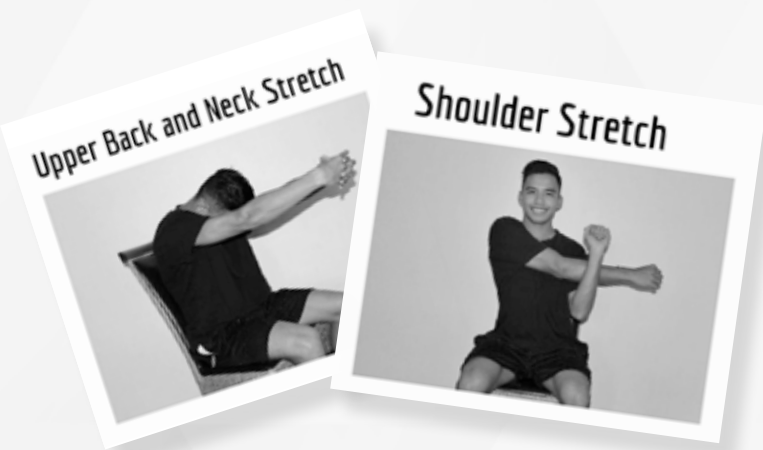
The first online H.O.P.E. series of eight workshops was attended by 368 participants over eight weeks from September 9 to October 28. This series, delivered by physiotherapists from PhysioAsia Therapy Centre and supported by funding from the North East Community Development Council, sought to address salient concerns linked to the physical and emotional toll of the pandemic.

In broad terms, the workshops sought to address: postural problems resulting from working from



“ Although PhysioAsia had worked with community centres, our collaboration with NuLife signalled our first partnership with a charity. This provided us a valuable opportunity to reach out to a clientele that we usually don't see in our clinics. Many older individuals do not know what physiotherapy is and may think that pain is normal. We think it is important to spread awareness and education about how one can prevent injury and pain and when it might be important to consult a professional to better manage the pain.

NuLife is a counselling centre and helps people manage emotional upheavals. We believe that by working with them, we helped bridge the physical body with the emotional and psychological self as we focussed on the importance of correct breathing and the tremendous impact it has on anxiety and posture, so people are able to see the bigger picture where pain is concerned. Our psychological well-being impacts our physical well-being and such collaborations offer an opportunity to establish connections between both from a holistic point of view. Associating with a charity that works with financially and socially disadvantaged individuals implies that this message is widely dispersed in the community.



Seek Professional Help

If the symptoms do not go away within a few days and:

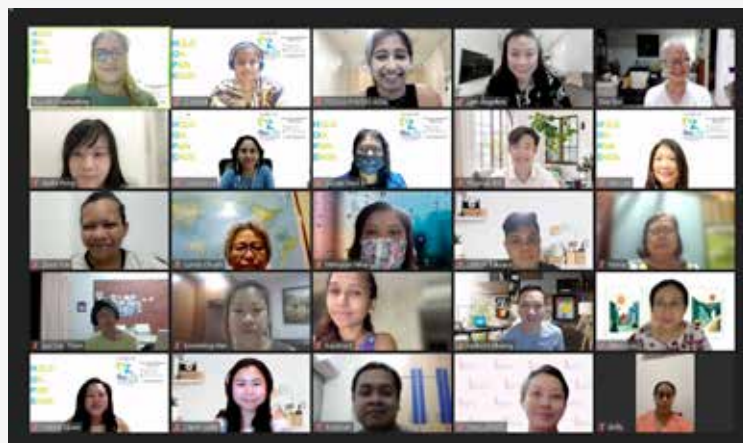
The pain gets worse with activities such as sitting, standing, walking, or lying down.

You have such excruciating pain that it restricts your normal activities.

You have numbness, tingling, burning pain or weakness in your limbs.

home and being seated for extended periods of time in front of an incorrectly placed computer screen, the heightened risk of injuries from accessing fitness routines online, the basics of safe exercising, the physiology of injuries and measures to prevent them, the mechanics of pain and knowledge of when to contact professionals for pain relief.

In reaching out to a wider audience of clients and beneficiaries across the North East district, the series presented stretches, breathing techniques and exercise do's and don'ts in an easy to follow format with all the movements being demonstrated and explained by trained physiotherapists. The series also sought to shed light on the simplicity of incorporating basic physical movements into daily routines and increasing physical activity levels for those who tend to be, for various reasons, largely inactive.



The online format allows us to spread education and awareness regarding the importance of a wellness practice and the critical role it plays in ensuring our physical and mental well-being.

This series also helped reach this message to a specific section of society that has been badly hit by the pandemic – the elderly, the physically disadvantaged and those stuck indoors with no opportunities for outdoor activities. Even basic stretching exercises that can be done sitting on a chair with no accessories or extra equipment allows this group of people to get some movement incorporated into their daily lives. By creating awareness about the need to understand why our body reacts with pain and what one can do to prevent it, we hope to shed some light on easy to follow exercise and breathing routines that can help us remain injury free and physically active. ”



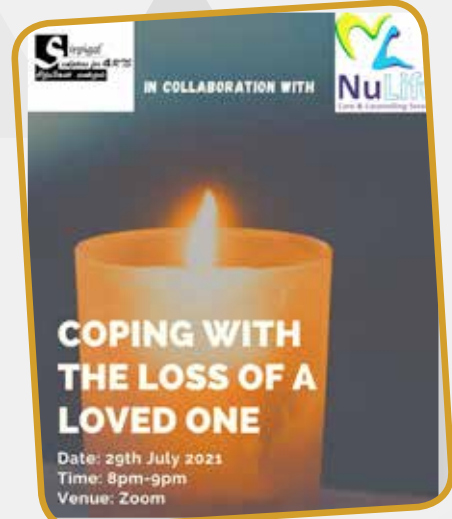
Pooja Verma
PhysioAsia Therapy Centre

Coping with the Loss of a Loved One

The online bi-lingual seminar facilitated on July 29 in collaboration with Sirpigal explored the vast abyss of grief and the heart-breaking journey of coming to terms with the loss of a loved one. Participants gained valuable insight into the mechanism of grief – its many forms, identifiable signs and symptoms, an understanding of the grieving process and some insight into commonly held myths and misconceptions surrounding grief and loss. The seminar also explored ways in which one could help oneself or a loved one and highlighted the different resources available in the community to help navigate the grieving process and the journey towards the gradual acceptance of loss.

The webinar was made impactful through first-person testimonies by two survivors. The participants were deeply appreciative of this segment and expressed strong support and encouragement for both survivors who had, courageously, taken on the mantle of laying bare their experience of this deeply personal struggle of acceptance of the loss of a loved one. The webinar concluded with a question and answer session that allowed the participants to direct questions to guest speaker Gracie from Whispering Hope SG, an organisation that helps people learn the skill of grieving well.

This is the first in a series of webinars we hope to organise in collaboration with like-minded organisations to spread awareness on pertinent societal concerns and work towards creating a more empathetic community.



Why did you decide to approach NuLife for this webinar?

We were interested in organising a bi-lingual seminar. NuLife is a very established organisation and we wanted someone who could convey the information in Tamil in a manner that it could be understood and appreciated by all who attended.



What was the response to the webinar?

It was very well received – it was a real eye-opener. This is not a topic many people discuss in the community. Our feedback found that the webinar was comprehensive in its approach and it was pitched at the right level. It was not too high-brow and could be understood by anyone from any walk of life. The highlight of course were the two survivors who spoke about their own journeys with grief. Most of the participants could relate to them and this made the subject real in so many ways.

Why are such collaborative partnerships important?

We want to contribute towards building a resilient community and society. Therefore talking about such topics is very important even if they are seen as taboo subjects. Everyone goes through this cycle, but not all of them know that they can reach someone for professional help or have the knowledge of when they must reach out for help from a professional. We want to try and open conversations around these topics and will always be open to explore opportunities to do the same.

Thiruselvi Rajahgopal
President, Sirpigal

Looking Forward to 2022

Going back to the roots

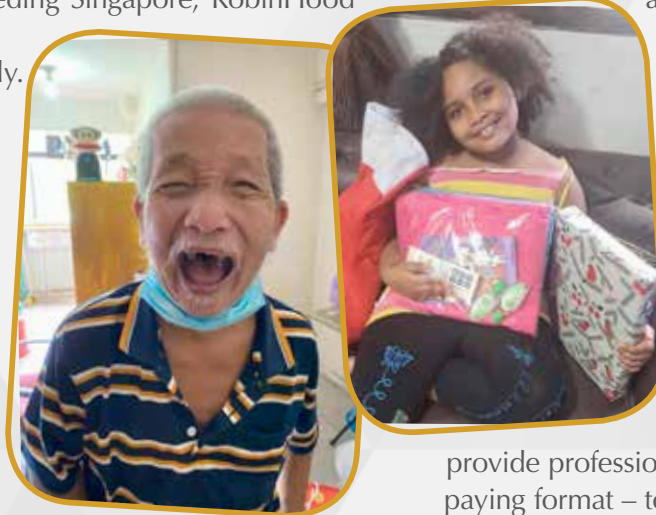
We will consolidate our presence in the Aljunied GRC by reaching a larger and more diverse community of beneficiaries through increased collaborations with partner agencies and religious organisations on the ground. This will help strengthen NuLife's identity as a charity that primarily offers counselling and casework support and additionally helps ease the financial burden on deserving families with food rations, pre-loved furniture donations and repair and refurbishment works guaranteed by Feeding Singapore, RobinHood and Repair & Refurbishment respectively.

Keeping the internal spotlight on

2021 saw us go back to the drawing board as a result of the Ministry of Social and Family Development (MSF) directed audit that led us to examine internal controls and review the network of checks and balances that guarantee the transparency and accountability critical for an IPC registered charity.

We hope to take this a step further in 2022 with a continued focus on improving administrative processes and streamlining the finance and audit functions to build a more linear organisation that is responsive to an ever-changing socio-economic context. NuLife's Board of Directors and Committee Members underwent an overhaul with the induction of members with proven skills in diverse domains to buttress our commitment to delivering the best possible service to our beneficiaries.

Digitizing will continue to be the buzzword as we continue to store files and documents online and strive to maintain a clutter-free office. The other area of focus will be human resources, as we broaden our effort to attract the most suitable talent for capability building projects through initiatives such as the National Council of Social Service backed Transformation Support Scheme (TSS).



Focus on psychoeducation

We will work towards building partnerships with community, social and religious organisations to explore the possibility of delivering online talks and seminars on issues related to mental wellness and well-being. We believe that the online format is here to stay and we would like to gather a professional bench of qualified counsellors who can help facilitate online discussions and seminars on issues related to mental wellness for specific groups of individuals in English and Tamil.

Exploring private counselling

While NuLife will continue to concentrate on assuring pro-bono and low-bono counselling and casework assistance to those who most deserve it, we will gradually explore avenues to provide professional counselling services – in a fee-paying format – to those individuals who earn more than \$4,000 and therefore are not eligible for our pro-bono and low-bono services.

This will further consolidate NuLife's identity as a counselling centre and help generate much-needed income to bolster our fund-raising efforts.

Cultivating volunteerism

We were off to a heady start in 2020, with customized workshops for our Ambassador, Champion and Honeykidz volunteers. The momentum unfortunately stalled through 2021, as the pandemic played itself out in all domains of public life and active volunteer engagement as we had hoped for became impossible.

We were, however, able to lean on our Champions in 2021, and it was their unstinted and gracious devotion to NuLife that allowed us to assist the large number of individuals who contacted us on various issues linked to widespread anxiety, depression and mental health in the aftermath of the pandemic.

We hope to get back on track with our Ambassador and Honeykidz volunteers in 2022.

The Faces Behind



**Pushpalatha
Sheena Jebal**



Shoba Verghese



Hitomi Sano



Dr T Chandroo



**Tan Yong Chuan
Jacqueline**



**Elango
s/o Subramaniam**



**Wong Yee Seng
Jeremy**



Vellu s/o Venu



Quek Swee Hee, May



**Kayeelasam
Majeswary**



**Edwina
Shi-En Yeo**



Susila Ganesan



Kaushikee Ghose



Fiona Denny



**Junita Devi
d/o Sockalingam**



**Roselyn Rebecca,
Robertson**



Naaz Fathima



**Eileen
Goh Min Hui**



Naina Bhatia

Behind the Scene



Normanisha Binte Sarmani



Esther Oon-Bybjerg



Lingeswaran s/o Karupaiah



Lim Yuan Chuan Jonathan



Dr Radhika Lakshmanan



Jyula Siti Azura Saripi



Han Ching Ching Emmeline



Kanageswari d/o Krishnasamy



Rajeswari d/o Kayeelasam



Abdul Hakim Bin Adzhari



Saraswathy Arumugam



Priyanitha d/o Kalaiselvan



Siti Nur Diyanah Hardy



Belleza Gilzen Asuncion



Dharmambal Shanti Jayaram



Kandrikar Mohamed Akmal



Sarann Johnson



Ratadevi Viswanathan



Koh Han Wei



Buyaneswari d/o Karunanithi

Organisation Chart

Accountant

YTK Management Consultants Pte Ltd

External Auditor

Tan, Chan & Partners

Service Provider

Ms Phyllis Ng (1224 LLP)
Ms Sarala Devi S.
Ms Foo Tze Ern Shirlyn
SPARC Technologies

Nomination Committee

Ms Edwina Shi-En Yeo (C)
Mr Vellu s/o Venu
Ms Hitomi Sano
Mr Wong Yee Seng Jeremy
Ms Tan Yong Chuan Jacqueline
Ms Kayeelasam Majeswary
Ms Susila Ganesan
Ms Kaushikee Ghose

Fundraising Committee

Mr Wong Yee Seng Jeremy (C)
Ms Fiona Denny
Ms Esther Oon-Bybjerg
Ms Kanageswari d/o Krishnasamy
Ms Buvaneswari d/o Karunanithi

Audit Committee

Ms Kayeelesam Majeswary (C)
Ms Koh Han Wei
Ms Dharma Jayaram
Ms Ratadevi Viswanatham
Mr Kandrikar Mohamed Akmal

Finance Committee

Mr Vellu s/o Venu (C) & (T)
Ms Edwina Shi-En Yeo (VC)
Mdm Saraswathy Arumugam
Mr Lingeswaran s/o Karupaiah
Ms Belleza Gilzen Asuncion

Board of Directors

Ms Tan Yong Chuan Jacqueline (C)
Ms Hitomi Sano (VC)
Mr Vellu s/o Venu (T)
Mr Wong Yee Seng Jeremy
Ms Kayeelasam Majeswary
Ms Edwina Shi-En Yeo
Ms Susila Ganesan
Ms Kaushikee Ghose

Advisors

Dr T Chandroo
Mdm Quek Swee Hee, May
Mr Elango s/o Subramaniam

Corporate Secretariat

YTK Corporate Secretariat Pte Ltd

Honorary Secretary

Ms Naaz Fathima

CEO

Ms Pushpalatha Sheena Jebal

Ground Team

Ms Valerie Quan (FT)
Ms Quek Hui Bing (FT)
Ms Chew Phui Fun Patricia (FT)
Ms J Aishwrya (FT)
Ms G Keshu (FT)
Ms G Thanya (PT)
Ms Mathangi Kumar (PT)

HR & Volunteer Management Committee

Ms Hitomi Sano (C)
Ms Kaushikee Ghose (VC)
Ms Han Ching Ching Emmeline
Ms Naaz Fathima
Ms Roselyn Rebecca, Robertson
Ms Naina Bhatia
Ms Normanisha Binte Sarmani
Ms Rajeswari d/o Kayeelasam

Programme & Services Committee

Ms Tan Yong Chuan Jacqueline (C)
Ms Susila Ganesan (VC)
Ms Junita Devi d/o Sockalingam
Ms Eileen Goh Min Hui
Mr Lim Yuan Chuan Jonathan
Ms Priyanitha d/o Kalai Selvan
Dr Radhika Lakshmanan
Ms Julya Siti Azura Saripi
Ms Siti Nur Diyanah Hardy
Mr Abdul Hakim Bin Adzhari
Ms Sarann Johnson



Corporate Governance Report
Financial Year 2021

1. BOARD GOVERNANCE

1.1 BOARD ROLES AND COMPOSITION

Board Composition

The members of the Board for the financial year ended 31 December 2021 were as below:

Name	Board Role	Role Appointment Date
Ms Tan Yong Chuan Jacqueline ¹	Chairman	10 December 2019
Ms Sano Hitomi ²	Vice Chairman	1 October 2018
Mr Vellu s/o Venu	Treasurer	1 October 2018
Mr Wong Yee Seng Jeremy	Member	1 October 2018
Ms Kayeelasam Majeswary ³	Member	25 June 2021
Ms Edwina Shi-En Yeo ⁴	Member	25 June 2021
Ms Susila Ganesan ⁵	Member	25 June 2021
Ms Kaushikee Ghose ⁶	Member	25 June 2021

Remarks: -

¹Ms Tan Yong Chuan Jacqueline was appointed as Chairman in place of Mrs Shoba Verghese following conclusion of Annual General Meeting held on 25th June 2021.

²Ms Sano Hitomi was appointed as Vice Chairman in place of Dr Thirumalai Chandran @ T Chandroo following conclusion of the Annual General Meeting held on 25 June 2021.

³Ms Kayeelasam Majeswary was appointed as Trustee (Director) and member of Board of Trustee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

⁴Ms Edwina Shi-En Yeo was appointed as Trustee (Director) and member of Board of and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

⁵Ms Susila Ganesan was appointed as Trustee (Director) and member of Board of Trustee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

⁶Ms Kaushikee Ghose was appointed as Trustee (Director) and member of Board of Trustee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

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 and was updated as of December 2021: -

- 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 Sano Hitomi and Mr Wong Yee Seng Jeremy shall retire by rotation at the forthcoming AGM and each of them, being eligible, would offer themselves for re-election at the forthcoming AGM.

Retirement of Trustees

Dr Thirumalai Chandran @ T Chandroo retired on 25 June 2021

Ms Pushpalatha Sheena Jebal retired as ex-officio on 25 June 2021

Mr Elango s/o Subramaniam retired on 30 September 2021

Appointment as Advisors

Dr Thirumalai Chandran @ T Chandroo was appointed on 25 June 2021

Mdm Quek Swee Hee, May was appointed on 25 June 2021

Mr Elango s/o Subramaniam was appointed on 12 October 2021

1.2 BOARD COMMITTEES

The Board has established six (6) Board Committees, namely: -

- (i) Audit Committee;
- (ii) Finance Committee;
- (iii) Nomination Committee;

- (iv) Human Resources and Volunteer Committee;
 - (v) Programme and Services Committee; and
 - (vi) Fundraising Committee;
- to assist the Board in fulfilling its duties and responsibilities, as well as to consider certain issues and factions in more details. Each Board Committee has a formal Term of Reference (TOR) and has been granted certain delegations.

(i) Audit Committee

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

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

The Audit Committee consists of five (5) members: -

Ms Kayeelasam Majeswary (Chairman) ¹

Ms Koh Han Wei²

Ms Dharmambal Shanti Jayaram³

Ms Ratadevi Vishwanatham⁴

Mr Kandrikar Mohamed Akmal⁵

¹Ms Kayeelasam Majeswary was appointed as Chairman of the Audit Committee in place of Mr Elango s/o Subramaniam and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

²Ms Koh Han Wei was appointed as a Member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

³Ms Dharmambal Shanti Jayaram was appointed as a Member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

⁴Ms Ratadevi Vishwanatham was appointed as a Member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

⁵Mr Kandrikar Mohamed Akmal was appointed as a Member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

Mr Vellu s/o Venu retired as a member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Dr Thirumalai Chandran @ T Chandroo retired as a member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Ms Sano Hitomi retired as a member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Ms Pushpalatha Sheena Jebal retired as a member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Mr Wong Yee Seng Jeremy retired as a member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Ms Tan Yong Chuan Jacqueline retired as a member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

(ii) Finance Committee

The Finance Committee is responsible: -

- To review budgets initially prepared by staff, to help develop appropriate procedures for budget preparations, and on a consistency basis between the budget and the organisation's plans;
- To ensure regular and accurate monitoring and accountability for funds and report to the Board on any financial irregularities and concerns;
- To recommend financial guidelines to the Board (such as to establish a reserve fund or to obtain a line of credit for a specified amount);
- To work with staff to design financial reports and ensure that reports are accurate and timely;
- To oversee short and long-term investments, unless there is a separate investments committee; and
- To advise the executive director and other appropriate staff on financial priorities and information systems, depending on committee member expertise.

The Finance Committee consists of five (5) members: -

Mr Vellu s/o Venu (Chairman) ¹

Ms Edwina Shi-En Yeo (Vice Chairman)²

Mdm Saraswathy Arumugam³

Mr Lingeswaran s/o Karupaiah⁴

Ms Belleza Gilzen Asuncion⁵

¹Mr Vellu s/o Venu was appointed as Chairman of the Finance Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively

²*Ms Edwina Shi-En Yeo was appointed as Vice Chairman of the Finance Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively*

³*Mdm Saraswathy Arumugam was appointed as a Member of the Finance Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively*

⁴*Mr Lingeswaran s/o Karupaiah was appointed as a Member of the Finance Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively*

⁵*Ms Belleza Gilzen Asuncion was appointed as a Member of the Finance Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively*

(iii) 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: -

Ms Edwina Shi-En Yeo (Chairman)¹

Mr Vellu s/o Venu

Ms Sano Hitomi

Mr Wong Yee Seng Jeremy

Ms Tan Yong Chuan Jacqueline

Ms Kayeelasam Majeswary²

Ms Susila Ganesan³

Ms Kaushikee Ghose⁴

¹*Ms Edwina Shi-En Yeo was appointed as Chairman of the Nomination Committee in place of Dr Thirumalai Chandran @ T Chandroo and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively*

²*Ms Kayeelasam Majeswary was appointed as a Member of the Nomination Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively*

³*Ms Susila Ganesan was appointed as a Member of the Nomination Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively*

⁴Ms Kaushikee Ghose was appointed as a Member of the Nomination Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively

Mrs Shoba Verghese retired as a member of the Nomination Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Mr Elango s/o Subramaniam retired as a member of the Nomination Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Ms Pushpalatha Sheena Jebal retired as a member of the Nomination Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

(iv) 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 eight (8) members: -

Ms Sano Hitomi (Chairman)

Ms Kaushikee Ghose (Vice Chairman) ¹

Ms Han Ching Ching Emmeline

Ms Naaz Fathima

Ms Rajeswari d/o Kayeelasam²

Ms Roselyn Rebecca, Robertson³

Ms Naina Bhatia⁴

Ms Normanisha Binte Sarmani⁵

¹Ms Kaushikee Ghose was appointed as Vice Chairman of the Human Resources and Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

²Ms Rajeswari d/o Kayeelasam was appointed as a member of the Human Resources and Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

³Ms Roselyn Rebecca, Robertson was appointed as a member of the Human Resources and Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

⁴*Ms Naina Bhatia was appointed as a member of the Human Resources and Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

⁵*Ms Normanisha Binte Sarmani was appointed as a member of the Human Resources and Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

Ms Pushpalatha Sheena Jebal retired as a member of the Human Resources and Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

Ms Priyanitha d/o Kalaiselvan retired as a member of the Human Resources and Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

(v) 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 eleven (11) members: -

Ms Tan Yong Chuan Jacqueline (Chairman)¹

Ms Susila Ganesan (Vice Chairman)²

Ms Junita Devi d/o Sockalingam

Ms Eileen Goh Min Hui

Mr Lim Yuan Chuan Jonathan

Ms Priyanitha d/o Kalai Selvan³

Dr Radhika Lakshmanan⁴

Ms Julya Siti Azura Saripi⁵

Ms Siti Nur Diyanah Hardy⁶

Mr Abdul Hakim Bin Adzhari⁷

Ms Sarann Johnson⁸

¹*Ms Tan Yong Chuan Jacqueline was appointed as Chairman of the Programme and Services Committee in place of Mr Wong Yee Seng Jeremy and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

²*Ms Susila Ganesan was appointed as a Vice Chairman of the Programme and Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

³*Ms Priyanitha d/o Kalai Selvan was appointed as a member of the Programme and Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

⁴*Dr Radhika Lakshmanan was appointed as a member of the Programme and Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

⁵*Ms Julya Siti Azura Sariپی was appointed as a member of the Programme and Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

⁶*Ms Siti Nur Diyanah Hardy was appointed as a member of the Programme and Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

⁷*Mr Abdul Hakim Bin Adzhari was appointed as a member of the Programme and Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

⁸*Ms Sarann Johnson was appointed as a member of the Programme and Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.*

Ms Pushpalatha Sheena Jebal retired as a member of the Programme & Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

Mdm Quek Swee Hee, May retired as a member of the Programme & Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

Ms Edwina Shi En-Yeo retired as a member of the Programme & Services Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

(vi) 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 charring annual gala dinner or hosting fundraising parties.

The Fundraising Committee consists of five (5) members: -

Mr Wong Yee Seng Jeremy (Chairman)¹

Ms Fiona Denny²

Ms Esther Oon-Bybjerg³

Ms Kanageswari d/o Krishnasamy⁴

Ms Buvaneswari d/o Karunanithi⁵

¹Mr Wong Yee Seng Jeremy was appointed as Chairman of the Fundraising Committee in place of Mrs Shoba Verghese and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

²Ms Fiona Denny was appointed as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

³Ms Esther Oon-Bybjerg was appointed as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

⁴Ms Kanageswari d/o Krishnasamy was appointed as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

⁵Ms Buvaneswari d/o Karunanithi was appointed as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 21 June 2021 and 25 June 2021 respectively.

Ms Lee Siew Han Trixie retired as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Mr Mohamed Ameen s/o Mohamed Ibrahim retired as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Ms Pushpalatha Sheena Jebal retired as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Mr Vengadekan Naiker retired as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

Ms Rajeswari d/o Gunalan retired as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 21 June 2021 and 25 June 2021 respectively.

1.3 BOARD MEETINGS

The Board met five (5) times for the financial year ended 31 December 2021. The quorum of at least three (3) members was fulfilled for each Board meetings held on 26 February 2021, 28 May 2021, 25 June 2021, 2 September 2021 and 9 December 2021.

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

Name of Trustees	Attendance/Number of Meetings Held
Ms Tan Yong Chuan Jacqueline	5/5
Ms Sano Hitomi	4/5 1 meeting - absence
Mr Vellu s/o Venu	5/5
Mr Wong Yee Seng Jeremy	4/5 1 meeting – absence
Ms Kayeelasam Majeswary	3/5 3 meetings attended as Honorary Secretary 1 meeting attended as Trustee
Ms Edwina Shi-En Yeo	Appointed as Trustee – 25 June 2021 2/5
Ms Susila Ganesan	Appointed as Trustee – 25 June 2021 2/5
Ms Kaushikee Ghose	Appointed as Trustee – 25 June 2021 2/5

Ms Sano Hitomi, Mr Vellu s/o Venu and Ms Tan Yong Chuan Jacqueline retired as Trustee (Director) by rotation and were re-elected in the Annual General Meeting held on 25 June 2021.

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

For the financial year ended 31 December 2021: -

- 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)

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 is adequate resource to sustain the organisation's operations and that such resource is effectively and efficiently managed.

4. PROGRAMME MANAGEMENT

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

A total of three (3) programme and service committee meetings were held during the financial year ended 31 December 2021 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 of three (3) human resources and volunteer management committee meetings were held during the financial year ended 31 December 2021. The conclusions made in human resources and volunteer management meetings were circulated to the Board for final review and approval.

6. FINANCIAL MANAGEMENT AND INTERNAL CONTROL

6.1 OPERATIONAL CONTROLS

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

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

The following internal controls are in place as well: -

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

The internal controls, processes, key programmes and fundraising events were reviewed periodically during the quarterly Finance Committee, Audit Committee and Board meetings held during the financial year ended 31 December 2021.

6.2 BUDGET PLANNING AND MONITORING

The annual budget was prepared and tabled to the Finance Committee, 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.

The organisation has budgeted its expenses at \$484,152 for the Financial Year 2022. The breakdown of the organisation's budgeted expense is as follows:

Manpower: \$320,044

Other Operating Costs: \$164,108 (including governance, administration and Programme & Services cost)

Total Budgeted Expenses: \$484,152

6.3 CAPITAL ASSET MANAGEMENT

The fixed assets register as of 31 December 2021 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 all 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.

7.3 Fundraising Expenses

The organisation intends to raise \$400,000 in the financial year 2022. The fundraising expenses will be from the online donation platform fees. At present, the fundraising ratio is 0.05%. This is payable to the online platform service provider.

8. DISCLOSURE AND TRANSPARENCY

Annual Report

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

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

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

Board Members

The number of Board meetings held during the financial year ended 31 December 2021 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 2021.

Employees

The organisation had a total of eight (8) full-time and two (2) part-time staff during the financial year ended 31 December 2021: -

Full-time staff:

Ms Quan Yen-Li Valerie	(since 4 May 2020)
Ms J Aishwrya	(since 1 July 2020)
Ms Quek Hui Bing	(since 2 November 2020)
Ms G Keshu	(since 1 July 2021)
Ms Patricia	(since 1 October 2021)

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)
Resigned staff:	
Ms Khor Su Sen	(from 4 April 2019 – 30 June 2021)
Ms Shanmugapriya Paskaran	(from 11 August 2021 – 20 August 2021)
Ms Tan Yan Lee	(from 24 June 2021 – 26 October 2021)

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

9. PUBLIC IMAGE

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

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

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



Audited Financial Statements
For the Financial Year
Ended 31 December 2021

Nulife Care & Counselling Services Limited
(Unique Entity Number: 200416313W)
(Registered under the Companies Act 1967 and Charities Act 1994)

AUDITED FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2021



**Tan, Chan
& Partners**

CHARTERED ACCOUNTANTS SINGAPORE

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 2021

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Nulife Care & Counselling Services Limited

DIRECTORS' STATEMENT For the Financial Year Ended 31 December 2021

The directors present their statement to the members together with the financial statements of Nulife Care & Counselling Services Limited (the "Charity") for the financial year ended 31 December 2021.

In the opinion of the directors,

- (a) the financial statements of the Charity and the notes thereto are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and the Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Charity as at 31 December 2021, and the results, changes in funds, and cash flows of the Charity for the financial year then ended;
- (b) at the date of this statement, there are reasonable grounds to believe that the Charity will be able to pay its debts as and when they fall due; and
- (c) there was no fund-raising appeal held by the Charity during the financial year.

DIRECTORS

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

Wong Yee Seng Jeremy
Vellu s/o Venu
Tan Yong Chuan, Jacqueline
Sano Hitomi
Susila d/o Ganesan
Kaushikee Ghose
Edwina Shi-En Yeo
Kayeelasam Majeswary

ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES AND DEBENTURES

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

The Charity has no share capital and its liability is limited by guarantee. The liability of each member of the Charity 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 re-appointment as auditor.

Nulife Care & Counselling Services Limited

**DIRECTORS' STATEMENT
For the Financial Year Ended 31 December 2021**

On behalf of the Board of Directors



Tan Yong Chuan Jacqueline
Chairperson



Vellu s/o Venu
Treasurer

Singapore

Date: 18 May 2022

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2021

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Nulife Care & Counselling Services Limited (the "Charity"), which comprise the balance sheet as at 31 December 2021, the statement of financial activities and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act 1967 (the "Companies Act"), the Charities Act 1994 and other relevant regulations (the "Charities Act and Regulations") and Charities Accounting Standard ("CAS") so as to present fairly, in all material respects, the state of affairs of the Charity as at 31 December 2021 and the results, changes in funds and cash flows of the Charity for the year then ended.

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 Charity in accordance with the Accounting and Corporate Regulatory Authority ("ACRA") Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

Management is responsible for the other information. The other information comprise the Directors' Statement.

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 2021**

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Companies Act, the Charities Act and Regulations, and 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 Charity'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 Charity or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the Charity'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 Charity'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 2021

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 Charity'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 Charity 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 Charity 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 Charity 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 Charity 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: 18 May 2021

Nulife Care & Counselling Services Limited

STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year Ended 31 December 2021

	Note	Unrestricted Fund	Restricted Funds	Total Funds	Total Fund
		2021	2021	2021	2020
		\$	\$	\$	\$
Income from generated funds					
Donations					
-Tax deductible		173,993	-	173,993	308,322
-Non-tax deductible		1,799	-	1,799	33,188
Income from charitable activities					
-Amortisation of The Invictus Fund	3	-	9,752	9,752	40,248
-Amortisation of ComChest Covid-19 Fund 1	3	-	-	-	3,000
-Amortisation of ComChest Covid-19 Fund 2	4	-	1,449	1,449	1,551
-President challenge		-	15,200	15,200	-
-Transformation support scheme		-	27,548	27,548	-
-Donation in kind		-	747	747	-
Service fees		4,615	-	4,615	9,100
Other income	5	450,436	-	450,436	51,224
		630,843	54,696	685,539	446,633
Less: Cost of charitable activities	6	-	63,651	63,651	109,400
Less: Governance and administrative costs	7	380,250	-	380,250	249,983
Net surplus/(deficit) before tax expense		250,593	(8,955)	241,638	87,250
Taxation	2.9	-	-	-	-
Net surplus/(deficit)		250,593	(8,955)	241,638	87,250
Gross transfers between fund		(8,955)	8,955	-	-
Net movement in funds		241,638	-	241,638	-
Reconciliation of fund					
Total fund brought forward		271,865	-	271,865	184,615
Total fund carried forward		513,503	-	513,503	271,865

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

Nulife Care & Counselling Services Limited

BALANCE SHEET
As at 31 December 2021

	Note	2021 \$	2020 \$
ASSETS			
Non-current asset			
Property, plant and equipment	8	<u>71,517</u>	<u>76,231</u>
Current assets			
Prepayments		<u>1,930</u>	<u>509</u>
Other receivable	9	<u>37,675</u>	<u>14,946</u>
Cash and bank balances	10	<u>425,883</u>	<u>238,917</u>
		<u>465,488</u>	<u>254,372</u>
Total assets		<u><u>537,005</u></u>	<u><u>330,603</u></u>
LIABILITIES AND FUNDS			
Current liabilities			
Other payables	11	<u>23,502</u>	<u>47,537</u>
Deferred capital grant	4	<u>-</u>	<u>1,449</u>
Deferred income	3	<u>-</u>	<u>9,752</u>
		<u>23,502</u>	<u>58,738</u>
Fund			
Accumulated fund		<u>513,503</u>	<u>271,865</u>
Total liabilities and fund		<u><u>537,005</u></u>	<u><u>330,603</u></u>

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

Nulife Care & Counselling Services Limited

STATEMENT OF CASH FLOWS
For the Financial Year Ended 31 December 2021

	Note	2021 \$	2020 \$
Operating activities			
Surplus for the financial year		241,638	87,250
<u>Adjustments for:</u>			
Depreciation of property, plant and equipment	8	44,296	27,460
Amortisation of The Invictus Fund	3	(9,752)	(40,248)
Amortisation of ComChest Covid-19 Fund 2	4	(1,449)	(1,551)
Amortisation of ComChest Covid-19 Fund 1	3	-	(3,000)
Loss on disposal of fixed asset		2,126	-
Operating cash flows before working capital changes		<u>276,859</u>	<u>69,911</u>
<u>Changes in working capital:</u>			
Prepayments		(1,421)	6,169
Other receivables		(22,729)	(13,642)
Other payables		(24,035)	29,591
Net cash flows generated in operating activities		<u>228,674</u>	<u>92,029</u>
Investing activity			
Acquisition of property, plant and equipment	8	(43,393)	(67,757)
Proceeds from disposal of property, plant and equipment		1,685	-
Net cash flow used in investing activity		<u>(41,708)</u>	<u>(67,757)</u>
Financing activities			
Receipt of The Invictus Fund	3	-	50,000
Receipt of ComChest Covid-19 Fund 2	3	-	3,000
Receipt of ComChest Covid-19 Fund 1	3	-	3,000
Net cash flows generated from financing activities		<u>-</u>	<u>56,000</u>
Net changes in cash and cash equivalents		186,966	80,272
Cash and cash equivalents at beginning of financial year		<u>238,917</u>	<u>158,645</u>
Cash and cash equivalents at end of financial year	10	<u>425,883</u>	<u>238,917</u>

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 2021

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 “Charity”) is incorporated and domiciled in Singapore, limited by guarantee and not having a share capital. The Charity is registered under the Companies Act 1967 and the Charities Act 1994. 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 Charity is located at 153A Serangoon North Avenue 1 #02-456/8 Singapore 551153.

The objective of the Charity 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 Charity for the financial year ended 31 December 2021 were authorised for issue by the Board of Directors on the date of the Directors’ Statement.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2021

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

The financial statements, expressed in Singapore Dollar (“\$”), which is the functional currency of the Charity have been prepared in accordance with the provisions of the Companies Act 1967 (the “Companies Act”), the Charities Act 1994 and other relevant regulations (the “Charities Act and Regulations”), and Charities Accounting Standard (“CAS”). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with CAS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on management’s best knowledge of current events and actions and historical experiences and various other factors that are believed to be reasonable under the circumstances, actual results may ultimately differ from those estimates.

Use of estimates and judgements

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There were no significant judgements 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 period.

Adoption of new standards

On 01 January 2020, the Charity has elected to adopt the CAS that is mandatory for application from that date. Changes to the Charity’s accounting policies have been made as required, in accordance with the transitional provisions in the CAS.

The effect of adopting CAS at the date of transition was as follows:

	Increase/ (Decrease) \$
Accumulated fund	157
Right-of-use assets	(31,184)
Lease liability	<u>(31,341)</u>

Nulife Care & Counselling Services Limited

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2021**

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

2.1 Basis of preparation (cont'd)

Adoption of new standards (cont'd)

Reconciliation of fund at date of transition determined in accordance with its previous financial reporting framework to its fund determined in accordance with the CAS are as follows:

<i>Accumulated fund</i>	\$
Before transition	184,458
Add: Lease liability	31,341
Less: Right-of-use assets	<u>(31,184)</u>
After transition	<u>184,615</u>

Reconciliation of property, plant and equipment at the date of transition determined in accordance with its previous financial reporting framework to its property, plant and equipment determined in accordance with the CAS are as follows:

<i>Property, plant and equipment</i>	\$
Before transition	67,118
Less: Right-of-use assets	<u>(31,184)</u>
After transition	<u>35,934</u>

Reconciliation of lease liability at the date of transition determined in accordance with its previous financial reporting framework to its lease liability determined in accordance with the CAS are as follows:

<i>Lease liability</i>	\$
Before transition	31,341
Less: Right-of-use assets	<u>(31,341)</u>
After transition	<u>-</u>

The effect of adopting CAS at the end of the latest period presented in the most recent annual financial statements in accordance with previous financial reporting framework was as follows:

	Increase/ (Decrease)
	\$
Accumulated fund	172
Right-of-use assets	(30,647)
Lease liability	<u>(30,819)</u>

Nulife Care & Counselling Services Limited

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2021**

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

2.1 Basis of preparation (cont'd)

Adoption of new standards (cont'd)

Reconciliation of accumulated fund at the end of the latest reporting period determined in accordance with its previous financial reporting framework to its accumulated fund determined in accordance with the CAS are as follows:

<i>Accumulated fund</i>	\$
At end of latest reporting period as per previous financial reporting framework	271,536
Add: Lease liability adjusted on date of transition	31,341
Less: Right-of-use assets adjusted on date of transition	(31,184)
Add: Lease liability	30,819
Less: Right-of-use assets	<u>(30,647)</u>
At end of latest reporting period as per the CAS	<u>271,865</u>

Reconciliations of property, plant and equipment at the end of the latest reporting period determined in accordance with its previous financial reporting framework to its property, plant and equipment determined in accordance with the CAS are as follows:

<i>Property, plant and equipment</i>	\$
At end of latest reporting period as per previous financial reporting framework	138,062
Less: Right-of-use assets adjusted on date of transition	(31,184)
Less: Right-of-use assets	<u>(30,647)</u>
At end of latest reporting period as per the CAS	<u>76,231</u>

Reconciliations of lease liability at the end of the latest reporting period determined in accordance with its previous financial reporting framework to its lease liability determined in accordance with the CAS are as follows:

<i>Lease liability</i>	\$
At end of latest reporting period as per previous financial reporting framework	62,160
Less: Lease liability adjusted on date of transition	(31,341)
Less: Lease liability	<u>(30,819)</u>
At end of latest reporting period as per the CAS	<u>-</u>

2.2 Revenue recognition

Income is recognised in the statement of financial activities to the extent that the Charity becomes entitled to the income, when it is probable that the income will be received; and when the amount of the income can be measured with sufficient reliability.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2021

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

2.2 Revenue recognition (cont'd)

Donations

Donations are recognised upon receipt at point in time.

Government grants

Grants are recognised on upon receipt. However, grants received that are subject to donor-imposed pre-conditions are deferred as liabilities until the Charity is able to meet the terms of the grants.

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.

2.3 Recognition of expenditures

Expenditures are recognised in the statement of financial activities once the goods or services have been received, unless the expenditure qualifies for capitalisation. Expenditure on performance-related grants is recognised to the extent the specified service or goods have been provided. Expenditures in the statement of financial activities are classified under cost of charitable activities and governance and administrative costs.

Cost of charitable activities

Expenditure on charitable activities comprises all the resources applied by the Charity in undertaking its work to meet its charitable objectives. Such costs include the direct costs of the activities together with support costs incurred.

Governance and administrative costs

Governance and administrative costs include the costs related to the general running of the Charity as opposed to the direct management functions inherent in generating funds. Governance costs include both direct costs such as internal and external audit, legal advice for the Charity and costs associated with constitutional and statutory requirements, and related support costs which where material, would comprise apportionment of shared and indirect costs involved in supporting the governance activities.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2021

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

2.3 Recognition of expenditures (cont'd)

Allocation of costs

Where appropriate, expenditures specifically identifiable to each cost classification are allocated directly to the type of costs incurred. Where apportionment between each costs classification is necessary, apportionment bases such as usage, head-count, floor area occupied or time required maybe used as appropriate.

2.4 Employee benefits

Defined contribution plan

The Charity 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

All short-term benefits including accumulating compensated absences are recognised in the statement of financial activities in the period in which the employees render their services.

2.5 Lease – operating leases as a lessee

Leases where a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to statement of financial activities on a straight line basis over the period of lease.

2.6 Plant and equipment

Plant and equipment are carried at cost less accumulated depreciation. Depreciation is charged on the straight-line method to write off the assets over their estimated useful lives as follows:

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

The residual values, estimated useful lives and depreciation method of plant and equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in the statement of financial activities when the changes arise.

The gain or loss arising on disposal or retirement of an item of plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the statement of financial activities.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS For the Financial Year Ended 31 December 2021

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

2.6 Plant and equipment (cont'd)

Fully depreciated assets are retained in the financial statements until they are no longer in use.

2.7 Cash and cash equivalents.

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

2.8 Deferred income

Deferred income comprises of funds received by the Charity that do not meet the criteria for recognition of income as the entitlement to income does not exist at the reporting date. Deferred income is recognised as a liability in the balance sheet until the Charity is entitled to the income, at which point it is recognised in the statement of financial activities.

2.9 Taxation

The Charity 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.

2.10 Other payables

Other payables are initially measured at transaction price, excluding transaction costs, if any, both at initial recognition and at subsequent measurement. Transactions costs are recognised as expenditure in the statement of financial activities as incurred. Accruals are recognised at the best estimate of the amount payable.

2.11 Accumulated fund

These represent funds received by the Charity that are expendable for any activity within the Charity at Management's discretion in furtherance of the Charity's objectives.

Nulife Care & Counselling Services Limited

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2021**

3. DEFERRED INCOME

		2021 \$	2020 \$
The Invictus Fund		-	9,752
		<u>-</u>	<u>9,752</u>
		2021	2020
	Note	\$	\$
Movement of deferred income:			
At beginning of the financial year		9,752	-
Grant received:			
ComChest Covid-19 Fund 2		-	3,000
ComChest Covid-19 Fund 1		-	3,000
The Invictus fund		-	50,000
Grant used to purchase fixed assets	4	-	(3,000)
Amortisation:			
The Invictus fund		(9,752)	(40,248)
ComChest Covid-19 Fund 1		-	(3,000)
At end of the financial year		<u>-</u>	<u>9,752</u>

4. DEFERRED CAPITAL GRANT

		2021 \$	2020 \$
ComChest Covid-19 Fund 2		-	1,449
		<u>-</u>	<u>1,449</u>

ComChest Covid-19 Fund 2 is a grant received to be used to strengthen business continuity measures such as implementing precautionary and safe management measures to prepare for the easing of Circuit Breaker.

		2021 \$	2020 \$
Movement of deferred capital grant			
At beginning of the financial year		1,449	-
Addition	3	-	3,000
Amortisation		(1,449)	(1,551)
At end of the financial year		<u>-</u>	<u>1,449</u>

Nulife Care & Counselling Services Limited

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2021**

5. OTHER INCOME

	2021	2020
	\$	\$
Bicentennial community fund ("BCF")	400,000	-
Internship fees	29,800	-
Job support scheme	8,049	34,803
Job growth incentive	10,019	-
Miscellaneous	-	45
Other income	82	-
Rental relief	829	16,376
Wage credit scheme	1,657	-
	450,436	51,224

During the financial year, the Charity applied for and was awarded a Bicentennial Community Fund ("BCF") matching grant of \$400,000 (2020: \$NIL) from the Ministry of culture, community and youth ("MCCY").

Through the BCF matching grant, donations made to qualifying IPCs by donors between 01 April 2019 to 31 December 2020 were matched dollar-for-dollar, up to a maximum grant of \$400,000.

6. COST OF CHARITABLE ACTIVITIES

	2021	2020
	\$	\$
Administrative expenses	-	10,100
Charitable activities expense	24,154	65,328
Donation in kind (Beneficiaries)	540	-
Donation in kind (Office use)	208	-
Depreciation	1,449	1,551
Repair and maintenance	-	1,108
Subscriptions	-	1,414
Staff salaries	37,300	28,954
Staff welfare	-	945
	63,651	109,400

Nulife Care & Counselling Services Limited

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2021**

7. GOVERNANCE AND ADMINISTRATIVE COSTS

	Note	2021 \$	2020 \$
Accounting fee		1,000	1,000
Auditor's remuneration	14	3,610	3,500
Administrative expense		24,675	7,600
Bank charges		404	514
Cleaning expenses		2,560	1,280
Depreciation of plant and equipment		42,847	25,909
Delivery charges		1,582	-
Entertainment		447	508
Fixed assets expensed off		507	-
General expenses		245	102
Insurance		571	498
IT expense		2,152	4,256
Loss on disposal of fixed asset		2,126	-
Medical expenses		151	75
Printing, postage and stationery		3,590	5,960
Professional fees		16,407	15,228
Refreshment		248	1,162
Rental of office	15	34,962	53,578
Rental of warehouse		2,226	1,720
Repair and maintenance		2,097	392
Secretarial fees		800	800
Service and conservancy charges		3,703	2,705
Skill development levy		465	282
Staff central provident fund		31,110	19,932
Staff salary, bonus and allowance		153,687	83,985
Supervision fees		29,800	
Subscriptions		3,225	420
Telephone		3,889	4,989
Training expenses		387	1,650
Transport		294	192
Upkeep of vehicles		6,328	7,283
Utilities		4,155	4,463
		380,250	249,983

None of the Charity'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.

Nulife Care & Counselling Services Limited

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2021**

8. PROPERTY, PLANT AND EQUIPMENT

	Computer and peripherals \$	Furniture and fittings \$	Office equipment \$	Renovation \$	Total \$
<u>Cost</u>					
As at 01 January 2020	16,931	11,223	4,394	36,953	69,501
Additions	9,702	3,210	-	54,845	67,757
As at 31 December 2020	26,633	14,433	4,394	91,798	137,258
Additions	5,068	17,920	4,855	15,550	43,393
Disposals	-	-	-	(38,637)	(38,637)
As at 31 December 2021	31,701	32,353	9,249	68,711	142,014
<u>Accumulated depreciation</u>					
As at 01 January 2020	12,557	5,101	1,478	14,431	33,567
Depreciation	9,226	3,712	1,097	13,425	27,460
As at 31 December 2020	21,783	8,813	2,575	27,856	61,027
Depreciation	5,695	8,401	2,408	27,792	44,296
Disposals	-	-	-	(34,826)	(34,826)
As at 31 December 2021	27,478	17,214	4,983	20,822	70,497
<u>Net carrying amount</u>					
As at 31 December 2021	4,223	15,139	4,266	47,889	71,517
As at 31 December 2020	4,850	5,620	1,819	63,942	76,231

9. OTHER RECEIVABLES

	2021 \$	2020 \$
Deposits	9,946	14,946
Staff salary recoverable	181	-
Transformation Support Scheme (TSS)	27,548	-
	<u>37,675</u>	<u>14,946</u>

The Transformation Support Scheme (TSS) will co-fund the new hires' gross monthly wages, the fund is only applicable for new hires (Singaporeans or Permanent Residents) not currently employed by the organisations. TSS helps Social Service Agencies (SSAs) to strengthen organisational practices by recruiting individuals from other industries with valuable skillsets and experience.

Nulife Care & Counselling Services Limited

**NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2021**

10. CASH AND BANK BALANCES

	2021	2020
	\$	\$
Cash on hand	200	66
Cash at bank	425,683	238,851
	425,883	238,917

Cash at banks earns interest at prevailing bank interest rate.

11. OTHER PAYABLES

	2021	2020
	\$	\$
Accrued operating expenses	10,259	9,485
Refundable deposits	-	1,000
Sundry creditors	3,598	27,407
Provision for reinstatement costs	9,645	9,645
	23,502	47,537

12. 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 Charity has 4 members (2020: 4 members).

13. RELATED PARTY TRANSACTIONS

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

	2021	2020
	\$	\$
<u>Reimbursement to a director</u>		
- Telephone expenses	650	1,300
- Transport expenses	3,060	7,317
- Networking expenses	193	
	3,903	8,617

14. AUDITOR'S REMUNERATION

Auditor's remuneration for the year amounted to \$3,610 (2020: \$3,500). There were no other services rendered during the year.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2021

15. LEASES

The Charity as a lessee:

At the end of the reporting period, the total future minimum lease payments for non-cancellable operating lease not provided for in the financial statements are as follows:

	2021	2020
	\$	\$
<i>Rental of office premises</i>		
Within one financial year	29,856	29,856
Between two and three financial years	<u>7,464</u>	<u>37,320</u>

Operating lease payments are for rental payables for office premises. The leases are negotiated for an average term of 3 years and rentals are not subject any escalation clause.

Lease rental payments for office premises recognised in the statement of financial activities under rental of office space are \$34,962 (2020: \$53,578) (Note 7).

16. FUND RAISING

There was no fund-raising appeal held during the financial years ended 31 December 2021 and 2020 respectively.

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