

Building **Core Strength**

Annual Report

YEAR 2022

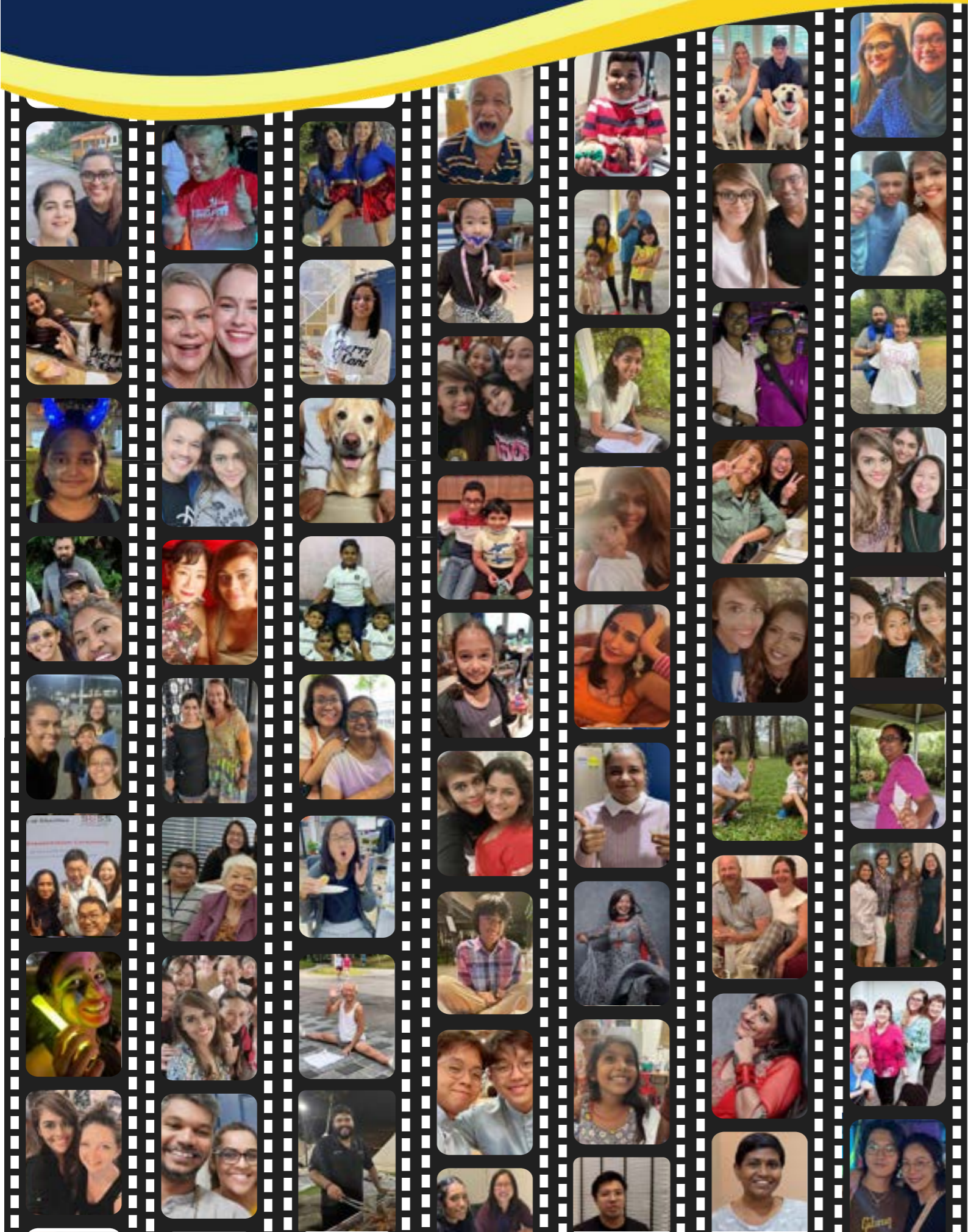
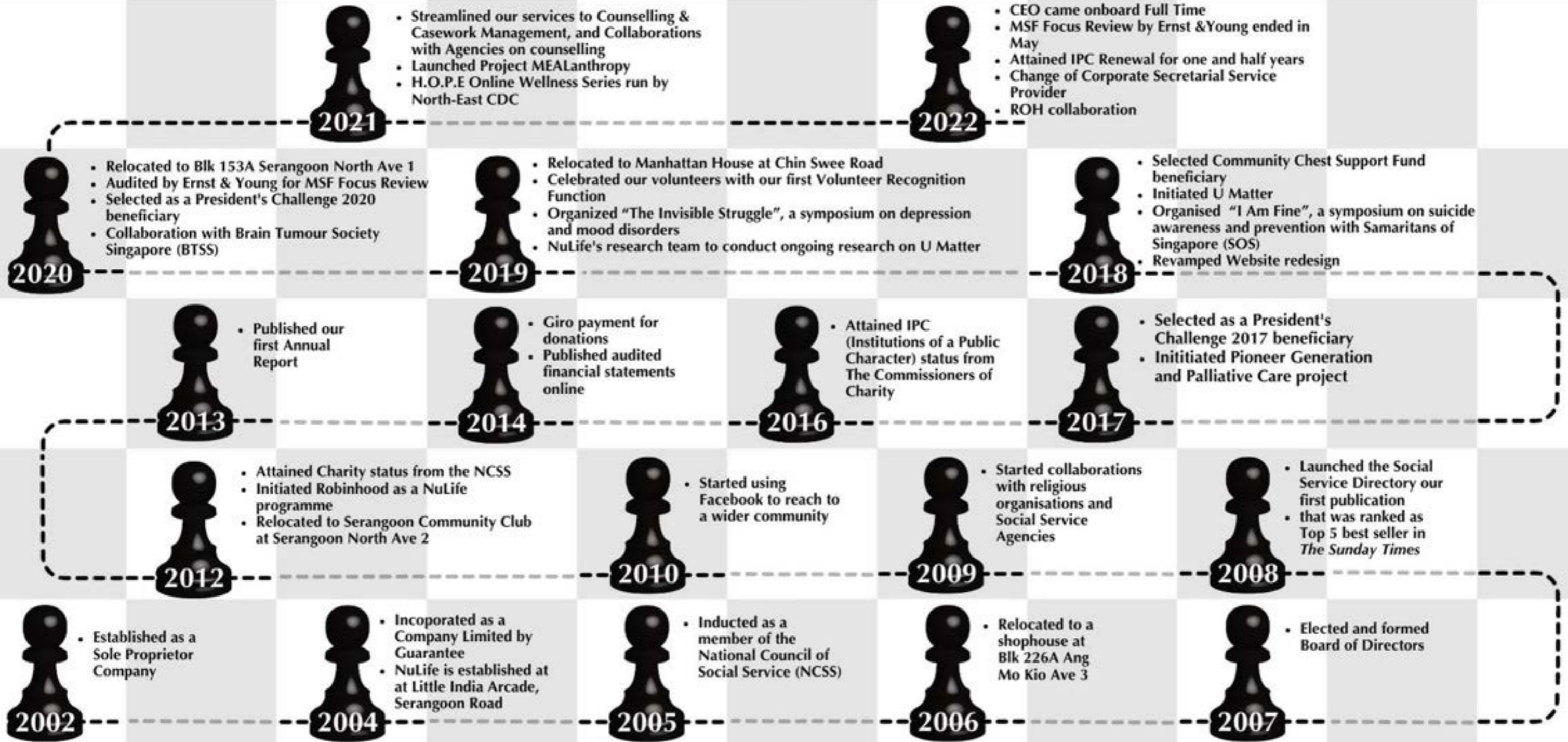


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NuLife Journey





MOTTO

Don't find fault, find a remedy.

VISION

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.

MISSION

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.

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.



19,145
clients and beneficiaries assisted
from 2002 to 2022.

2022

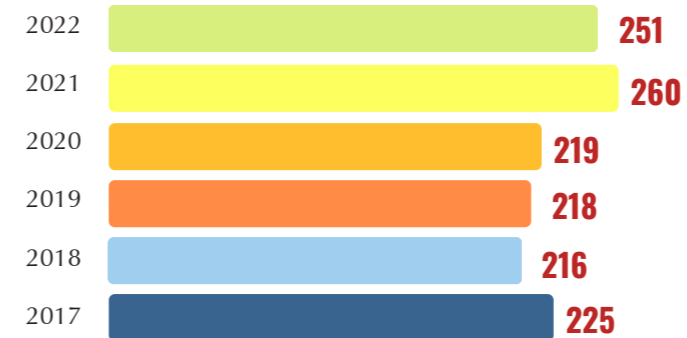
2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
6,180	7,290	8,400	9,235	11,990	13,013	14,090	15,070	16,429	17,934

2022 in Numbers

1,211 Total number of NuLife beneficiaries



GIRC donors

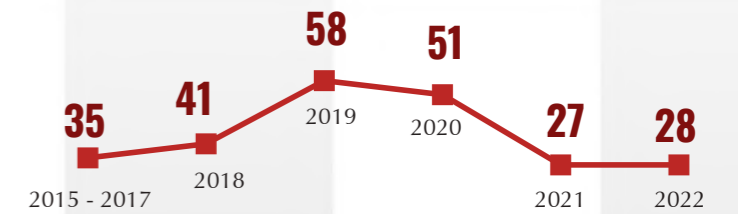


It is thanks to your donations that we are able to offer critical support to vulnerable U Matter clients.



U Matter Clients

240 Total number of U Matter clients assisted



Volunteer Engagement

238
Total number of NuLife volunteers in 2022

165
Total number of active volunteers in 2022



Collaborations



“NuLife and Ray of Hope have been collaborating partners through 2022. We were delighted when Sheena Jebal agreed to run a lunch and learn session for our partnerships team in 2022. It was an illuminating session, especially for our junior team members and interns, who were keen to find out more about counselling as a means of psychological and emotional support, as well as a career option.”

Our partnership with NuLife has been positive and encouraging. It offers our caseworkers the option of referring Ray of Hope clients (who might request counselling support) to a professional and well-trained team of counsellors at NuLife. It takes a village to raise a thriving community. No single organisation can address the complex needs and challenges facing underserved individuals.

Collaborative partnerships create opportunities for us to leverage on each partner's strengths, experience and networks for the collective good.”

Ms Alicia Altorfer-Ong, Ph.D.
Deputy General Manager
Ray of Hope



“PPIS FSC (East) first reached out to NuLife in 2022, to collaborate for assistance with toilet repairs for one of our clients. The toilet in our client's home was in a bad condition and needed urgent repairs. Our client was no longer working due to old age and some medical issues and could not afford to pay for the repairs. We understand that NuLife provides a wide array of services which includes repairs and refurbishment. Hence, we decided to reach out to NuLife in the hope that they would be able to provide the necessary assistance for our client.”

NuLife was able to come on board to provide the assistance that our client needed. We worked well together and the repairs were completed swiftly. Our client is a 62-year-old man staying with his 94-year-old mother. Both of them have multiple health and mobility issues. Because of NuLife, the client and his mother were able to use the toilet which was close to the living room. This allowed them easy access and reduced the risk of falls.

While we provide social assistance for our clients, working together with community partners allows our clients' to have access to other services. This also builds their network of support within the community and allows them to live independently. It is important for organisations to come together to build a network of support which will benefit the community at large in the long run.”

Ms Elise Huang
Social Worker
PPIS FSC (East)



“I first engaged with NuLife towards the end of 2021, for home repair and refurbishment services on behalf of my client. Our patients often face financial challenges and NuLife's range of services - some of which are complimentary - help us better meet their needs.”

NuLife was prompt with case intake and follow-up. The support they provided helped create a more comfortable home environment for my patient and improved her quality of life. Following the installation of a new tap and water heater to replace the faulty one, the patient's basic needs were addressed and these improvements (showering, washing of dishes etc) provided the convenience and ease of use that was previously lacking.

From my experience with NuLife, the proactiveness and responsiveness they displayed helped the working relationship. It was particularly useful too that there was a point of contact for me instead of liaising with multiple staff. I also found that the client centered position NuLife took was praiseworthy. It was less about what they could do and more about what the patient needed and they tried their best to meet it. All this made the working relationship smooth and effective for the patient.

In social work, we believe in collaboration with different community partners to deliver holistic support and care in the community. Having the 'many helping hands' approach and a close and supportive collaboration not only enhances the pool of resources available but also enables services to reach more patients beyond the hospital walls.”

Ms Jolee Tan
Senior Medical Social Worker
Institute of Mental Health (IMH)

“I first collaborated with NuLife in mid-2022, for the provision of pre-loved furniture on behalf of my client.”

IMH clients often have limited financial resources and a handful of them do not have essential household items to ensure safe living conditions. NuLife's range of services are important and helpful for our clients to meet their basic needs.

The partnership with NuLife has helped our clients. NuLife provides prompt updates whenever items are available as it depends on donations. My client did not have a dining table and could not afford one. Through NuLife's Robinhood project, our client managed to obtain a table that was in good condition and this allowed her to eat her meals comfortably and safely.

Collaborations help us meet our clients' needs promptly and enhance their well-being and living conditions. With diverse services across the community, close communication and coordination among the various organisations will enable optimal interventions and support to our clients in the community.”

Ms Evelyn Wong
Medical Social Worker
Institute of Mental Health (IMH)

CEO Message



Dear NuLife family,

It is that time of year when I look back and take stock of the highs and lows of faced challenges and victories to reflect on how we pulled together as a team to survive and thrive.

This is also a time for reflection, as I take note of what I learnt from those experiences and how I can use that knowledge to steer NuLife through 2023.

“Our mission is to empower less fortunate individuals and communities through compassionate support, basic needs provision, education, and advocacy. We promote respect and dignity for all and aim to create a world where everyone can thrive.”

If I were asked to identify two themes that resonated through the year, I would choose strategic fundraising and concerted team building. Both are central to the potency of a charity and play a critical role in defining the manner in which it directs its resources to better administer its services and align itself to the changing needs of the social landscape.

Funding has always been a challenge at NuLife. We have relied on the long-standing faith of a select body of donors who trust us to judiciously maximise the impact of their monies on beneficiary households. We have tried to remain steadfast in our resolve to assist, without service boundaries, every individual who merits our assistance. I am proud to say that we have done this under the constant pressure of having to balance the allocation of our scarce resources. This challenge was

intensified during the pandemic, when the social services sector was significantly impacted by the drying up of private donations. I am the primary fundraiser at NuLife. One-time donors and monthly GIRO donors constitute 59 per cent of NuLife’s annual funding. A significant portion of that funding is generated through ad-hoc fundraising fronted by me.

We have been successful in renewing our Institutions of a Public Character (IPC) status four times since 2016, and are hopeful that it will be renewed for the fifth time in December 2023. Our IPC status endorses our financial integrity and helps build donor relationships, but I realise that we need to devote time and resources to devise a self-

sustaining fundraising structure that guarantees steady operating reserves. Only then can we focus on robust fundraising.

I hope to work closely with the NuLife Board to brainstorm ideas and explore new grounds in our effort to secure financial stability through targeted fundraising. We hope to have multifaceted talent from varying sectors represented in the Board and I hope that their combined muscle will lead to more collaborations across sectors and greater awareness of NuLife and its unique identity as a counselling-centric charity.

We revamped our home page and Donate Now page on the website to create a donor friendly interface as the first step in that direction.

We need to venture out of our comfort zone and expand our circle of connections to build a broader base of donors who come forward to support NuLife because they believe in us and the work we do.

I hope to be able to plan an annual fundraiser that will serve as a flagship fundraising event for NuLife as part of our larger fundraising strategy. Mounting an event of this scale will require the cooperation of all our patrons and well-wishers. I am counting on your support and will be in touch with the details as our plans are finalised.

NuLife has grown organically over the past 20 years and I have utmost faith in our mission to render the most comprehensive assistance possible to those who most need it. Now perhaps is a good time to think about how that mission can be made known to a wider and more diverse audience; individuals who are inclined to not only make a pledge in our name, but also approach us should they or someone they know need counselling and casework assistance.

Our renewed focus on counselling and casework has seen us offer private counselling to those who are not eligible for our pro-bono services. This is to ensure that we provide counselling and casework support to the client, because it is the client who is in need who matters. In broadening the scope of our services to include those who do not qualify for pro-bono support, we hope to raise visibility for NuLife as a counselling centre that offers professional assistance to all.



It is therefore deeply satisfying for me both at a personal and professional level, that NuLife is increasingly attracting interns who are interested in upskilling themselves at mid-career levels. Their personal and professional life experiences are rich and varied and can add much depth and dynamism to their personal journeys as helping professionals. I respect their desire to pay it forward and congratulate them for their commitment to reinvest in themselves and help the community at large.

The path ahead lies in developing and nurturing this sense of ownership in all those who are affiliated with NuLife – staff, volunteer, intern, board or committee member and donor. The challenges are omnipresent and the onus of delivery is high as we battle the conflicts of the human condition.

As the CEO, it is my duty to recognise the need to strike a balance; to heed the principles of self-care and send a message down the line that it is ok to ask for help. It is a message that I am sure resonates with fellow leaders in this sector and one that needs to echo within the organisation. Only then can we come together as one to take on the challenge of another day!

Thank you for trusting us on this journey towards a better tomorrow.

Best Wishes,

**Sheena Jebal
CEO / Founder**

A Year in Review

2022
新年快乐
恭喜发财



January
CNY Goody Bag and
Ang Bao Distribution
for NuLife beneficiaries



June
Honeykidz
Air Dry Clay
workshop



June
Volunteer Engagement
with Followerz Road Club



July
Volunteer engagement with
Eagles Car Club SG

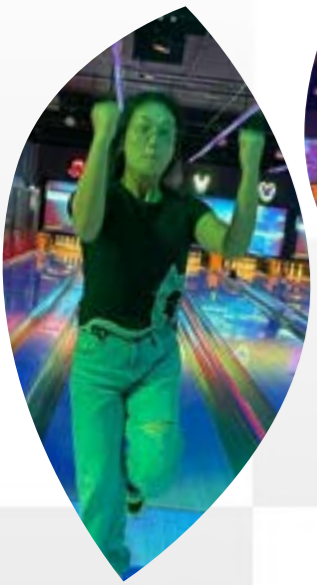


A Year in Review



September

Cosmic Bowling with NuLife Ambassadors



September

Forest Bathing with Board & Committee members



October

Halloween with NuLife Honeykidz

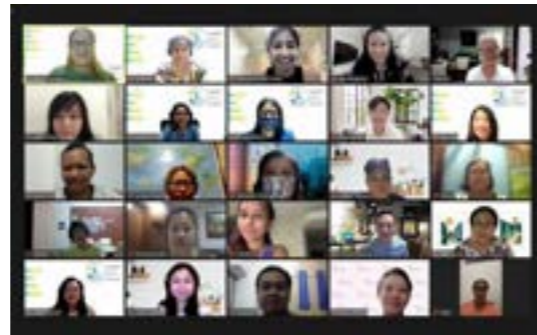


October

Deepavali goodie bags for NuLife beneficiaries



H.O.P.E. Online Wellness Series (2nd and 3rd run) January 11th to March 10th 2022

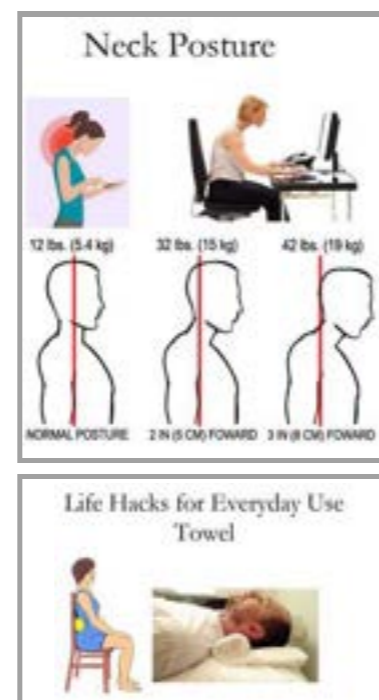


The H.O.P.E. Online Wellness Series designed in collaboration with Physio Asia Therapy Centre (PATC) and supported by funding from the North East Community Development Council, highlighted the basics of safe exercising while giving insight into the physiology of injuries and how they could be prevented through safe exercising.

The second run was held between January 11 and March 8, 2022, and the third run was facilitated between January 20 and March 10, 2022. Each run comprised eight workshops that collectively targeted 1217 participants across all life stages (adolescents, adults, pregnant women and the elderly) to spread awareness on the need to cultivate sustainable exercise goals that promote physical and mental health and well-being.

NuLife counsellors were tasked to impart these exercises and techniques to their clients during counselling sessions to bring home the simplicity with which basic physical activity could be incorporated into daily routines. This message is particularly important for those who must be more physically active, but are held back because they don't have access to fancy gym equipment or accessories to meet their daily activity goals.

The complimentary workshops gave participants an overview of common aches and pains and provided tips to prevent them from becoming major medical concerns. They also increased awareness of the need to consult a professional at the right time.



All the participants were given a welcome kit comprising a hot/cold pack or a massage ball as a token of our encouragement and appreciation following the conclusion of the series.

The information, tips, strategies, movements and exercises shared over the three runs were compiled into an e-manual (available in English, Chinese, Malay, and Tamil) on the NuLife website.



One of the most powerful reasons for team building centers around the genuine connections that planned fun and motivational team events promote through their focus on communication, planning, problem-solving and conflict resolution.

Whether devised around the lunch table during lunch break or as an evening by the sea with the wind rushing in the ears, these activities help people see each other in a different – sometimes, even surprisingly new – light, encourage an honest exchange of ideas and allow for bonds to be built in chilled out settings.

NuLife focussed on team building activities to nurture a team that can harmoniously work towards enabling the most favourable outcomes for our clients and beneficiaries.

Getting excited about non-work related events during the work week and not just during the weekends goes a long way in improving employee engagement and morale. Task lists and deadlines become collaborative efforts as the values, goals and attitudes that help generate a positive work environment are co-created as a team effort.

Our roster of team building exercises included a lunch and learn activity formed around roundtable discussions of shared articles and books, outdoor sporting events and excursions. Read on to get an idea of what the team thought of what they did together through 2022.



One Dream One Team



Corporate social responsibility promotes staff bonding by getting the employees to work together on community projects. At NuLife, we devote our time to community service, but we were not focussed on promoting activities that could foster bonding between the staff.

The pandemic was a game changer. Before the pandemic, we spent eight hours working together as a team. The pandemic saw us adopt work from home and hybrid options that made coming back face-to-face almost a new work experience. I realised that we had to revive relationships between the staff and lead a mind shift change back from 'I do my work' to 'we are part of the same team'. This change implies that we all believe in the same dream and are committed to work together to help each other achieve it.

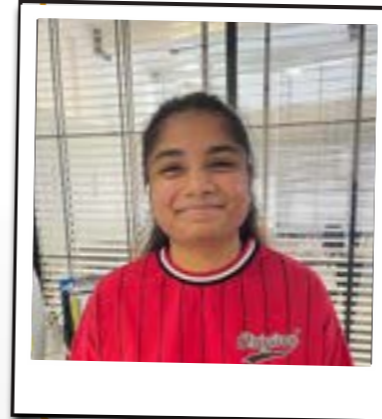
What links all of us – me as the CEO, the staff, the directors and committee members who provide leadership and guidance and are also volunteers and the volunteers who stand behind us – is that we are a cohesive unit. What I want is that challenges are dealt with as a team. That each one of us thinks of what we can do as 'we' and not 'I', and that the sense of belonging is not to NuLife, but to 'our' organisation.

This requires a conscious effort on our part to create opportunities for interaction beyond one's portfolio or duty, and that is what we have tried to do through our staff bonding activities.

Sheena Jebal



"I felt that the lunch and learn session I attended allowed me to learn more about mental health and we had a great sharing session of our own as well. I love sports so I feel sporting activities are great for team bonding. Team spirit only grows stronger as we have a chance to build a rapport outside of our work setting. These activities help us unwind after a long day and socialise - the socialising is important as although we work together, we may not know all our colleagues in the same manner.



My visit and walk around Little India made me talk about my childhood. It gave me great pleasure to share my memories with my colleagues and talk to them about the small shops and delicious snacks that were being sold."

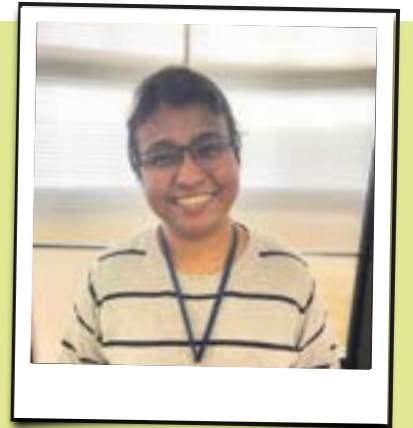
G Kesha

"I enjoyed participating in the lunch and learn activity and hearing how different minds perceive a topic/discussion point. It enabled me to think from a different angle. Sports really helps in building team spirit – I was able to see the laid-back version of my colleagues. During working hours, everyone is focused; we're all relaxed and can have free conversations during these activities.



These activities helped me work better with my colleagues as I got a clearer understanding of their working styles – how to engage them, what stresses them and how to assist them if they require my help. It's a platform that allows for healthier and deeper connections – this helps me work better as a team member, as I have some understanding of what our expertise and limitations are as individuals. The walk around Little India was fun as we got to show our non-Indian colleagues how this festival is celebrated."

J Aishwrya



"Often, we are so engrossed in our work that we forget there's a whole person behind our colleagues. The significance of these activities extends beyond mere enjoyment. We gained insights into each other's strengths, weaknesses and perspectives. This understanding allows us to approach each other with a collaborative spirit and minimise the potential for fallings-out when faced with challenges or conflicts in the workplace.

These activities hold more value given the sector we work in and help create a positive work environment that fosters creativity and teamwork. Our industry demands serious dedication and hard work, but it's equally important to maintain a work-life balance. Engaging in recreational activities and socialising is not just rejuvenating - it enhances overall well-being.

Together, we can strengthen our relationships, improve our understanding of one another and create a thriving work environment that empowers us all."

Sarala Devi d/o Surenderamugam

Get to know in-house counsellors N Neirmaladevi and Elaine Lim and what inspires them in their careers as counsellors.

What do you enjoy most about working at NuLife?

My work at NuLife encompasses counselling, casework and duty officer roles. I work with a wide multitude of clients coming from diverse social, emotional and cultural backgrounds.

I enjoy client interactions the most because while they speak about their challenges and struggles, they are also showing how much they trust us.

What insights have you gained about the profession?

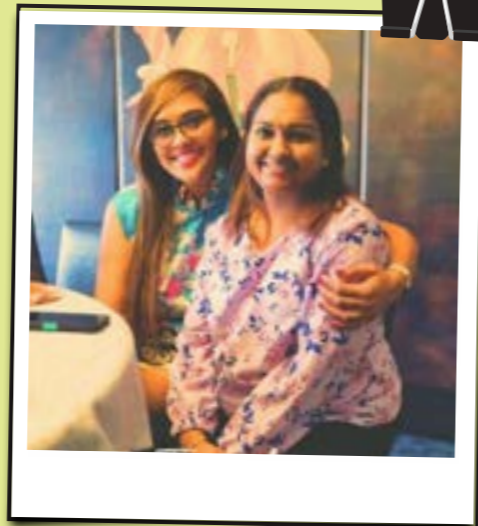
It has been a very rewarding journey filled with personal and intellectual growth. I have improved my active listening and critical thinking skills. Critical thinking is very crucial as we may have to refer to those external resources that are likely to have the greatest positive impact on the client.

This often requires the use of logic, analysis and creativity, as we need to be able to weigh the strengths and weaknesses of different approaches to find a solution to a problem.

Describe a learning experience with as much detail as you can share.

One learning experience was journeying with a client through her housing, divorce and legal matters. The client had a very young child and both had been abandoned by her spouse; they had no financial or emotional support from the family. At one point, the mother also shared with me that she was rationing food as she had no financial means.

It was heart-wrenching. Keeping her motivated to help her manage her days enabled me practice compassion and gratitude in life.



N Neirmaladevi

What are some of the challenges you have faced?

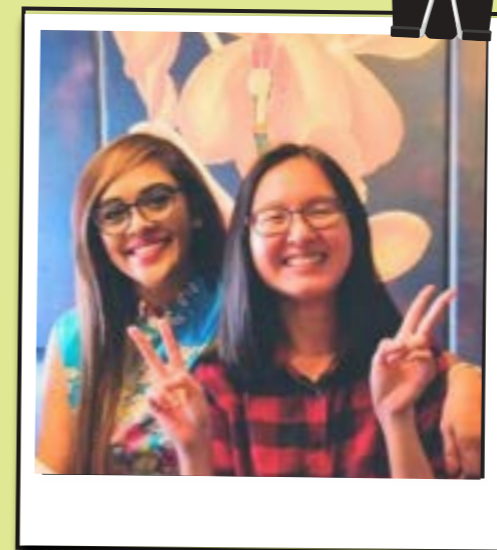
We strive to better our client's lives, but it can be challenging to deal with the abrupt termination of a therapeutic relationship. For example, we were urgently working to relocate a client who was living in the same house with her spouse while undergoing domestic abuse. She left the country abruptly while we were making the necessary arrangements to relocate her, and we lost all contact with her. While these scenarios are usually unforeseen, it is difficult not to be able to see closure in client journeys.

What have you learnt about the social services sector?

I learnt that our social services sector adopts a multi-faceted approach towards serving the community. Client needs are thoroughly assessed and redirected to the necessary resources and consistent follow up is ensured. This is a rigorous process and it involves a lot of attention to details as information must be accurately captured and processed.

Describe your experience as an in-house counsellor.

Things are fast-paced and one has to adapt quickly to work effectively, especially when it comes to casework management. I've been exposed to different cases involving, but not limited to divorce, housing, personal protection orders, family guidance orders, homelessness and child protection. Drastic developments can happen suddenly – this forces me to think and act quickly in the best interest of my clients.



Elaine Lim

No one day is the same here. There is always something in the pipeline, and this makes working here exciting. I've had numerous days when I go to bed exhausted but happy, knowing that we touched someone and gave them the support and hope they sorely lacked at that point in time.

What do you enjoy most about working at NuLife?

I thoroughly enjoy fieldwork, where we go to the client's location to support them in a particular area (e.g. the lawyer's office for a client going through a divorce). It gives me a very different perspective

to a client's experiences compared to what is typically discussed inside a counselling room. This allows me to see how there is so much more to learn than just the counselling theories and techniques I've been trained in.

What insights have you gained about the profession?

Counselling and casework should come hand-in-hand. When I first joined NuLife, I did not really understand this, as I thought a client who approaches us for casework assistance should just be given casework assistance, as they may not feel counselling is necessary.

However, I have come to witness the benefits of having a client go through counselling alongside casework assistance. Another learning is personal - when new developments take place, we have to switch gears quickly to be able to manage the case.

Describe a learning experience with as much detail as you can share.

I was handling a case where a young married couple were unable to live together due to housing difficulties on both sides of the family. They required urgent assistance to secure a flat of their own. As the caseworker, I had to prepare the appeal letters and write in to the relevant agency. I learnt how I could work with the relevant agency and advocate the best interests of my client so that they could receive timely assistance.

What have you learnt about the social services sector?

Collaboration, not competition, is key. Each organisation's resources and manpower are limited, but when organisations are able to work closely together to reach out to the community, it is more likely that we can catch those who might otherwise easily fall through the cracks.

One Day at a Time

NuLife counselling and casework client stories in their own words.

“I was so thankful that NuLife offered me counselling, because it felt nice to talk about things that you’ve been keeping inside; to have someone acknowledge your emotions and help me think about what to do with them, because sometimes I don’t know what to do with my emotions. I felt so relieved after my sessions, because I was slowly letting go of a part of the pain in my heart. It felt nice to be lighter.

This may sound weird, but I learnt how to breathe. In times of anxiety, you forget how to breathe. I was given tips on what to do when I felt the onset of symptoms that could lead to panic; what to do to regulate your emotions because when you think about your emotions, it’s in your head. The counsellors recommended that I write my thoughts down. I first thought that feels so ancient. But it helped! At first it was just scribbles - the whole paper was a mess. It made me realise that writing down may not make sense, but it helped me put my emotions into words which was what I needed. I needed to understand what I was feeling.

And now that we’ve got the house - it’s mine and I won’t be kicked out - I’m really thankful. I had been panicking for almost a year, but it feels nice to have something that is mine, that I know I have control over. I cannot thank NuLife enough for standing by us during that entire process because we were almost homeless in a sense at one point.

One should always ask for help when you need help. We are thankful to NuLife for every single thing they have done for us. Without their support, we would not be in the situation we are in today. Our situation would have been so much worse.”

Client F



“I work in social services and my spouse is a preschool teacher. We had been struggling with our housing situation as we are a newly married couple and both our family situations made housing an extremely stressful challenge. My household is big - eight of us stay in one house and although it is a five-room flat, I shared my room with two siblings. We could not think of staying with my family.

My spouse had been experiencing a lot of things in her family and the tension was very high. She had a difficult time with them and little or no real support. She had also been diagnosed with severe depressive disorder and I was very concerned about her. I was at a loss when my mum shared that a friend had told her that NuLife could assist with counselling and the housing situation.

NuLife followed through the process with the Housing Development Board (HDB) on our behalf - they wrote four appeal letters between September and December, ironed things out and found avenues that we would not have been able to on our own. They succeeded in securing us a rental flat in December. They also encouraged me to consider counselling for my spouse. The team constantly checked in to see how we were coping and how she was feeling. The weight of carrying everything was very heavy on me. I am so very thankful to have had the support I did from NuLife at a time when I felt like there was no way out of the helpless situation in which I found myself.”

Client R



“I got to know NuLife in early 2022 when a friend told me about it. I was facing some problems at home and I was getting very angry and upset and that is why I was advised to get help. Seeing a counsellor helped me contain my emotions. I was able to work on anger management and better manage the situations that were causing me to lose control.

I went to a special needs school. I was very sad when my girlfriend broke up with me and was very frustrated and unhappy. Sometimes I thought of doing stupid things like jumping off from a building. It was just an idea, because I did not know what to do when my girl-

friend said she did not want to be with me anymore. But I never really thought of doing it. It’s the emotion and I did not know what to do with how I felt. When I have these emotions, I become very stressed and I have extreme palpitations. I am not able to stand or walk or do anything. I have a heart problem and I am taking medication, but if I become angry then my heart palpitations become very strong. Once, because of some complications, I fell to the ground and had to be taken to the hospital because I was bleeding and needed stitches.

I need the counselling support that I am currently receiving from NuLife. I don’t know what I would do without this support in any situation that I face. I need their help to talk about what I feel and to be able to express my feelings – not doing that is not good for me. The counselling sessions help me identify the thoughts that go running through my mind. Some of these thoughts are what lead to the stress and anxiety. They help me recognise the thoughts that are not helpful to me. The counsellors also follow up and remind me about the medication that I need to take and my medical check-ups. I feel like someone is looking out for me and I don’t want to let that go. I am glad that NuLife understood my situation and was kind enough to extend my counselling sessions.”

Client T

“My sense of gratitude to NuLife is immense. My brother introduced me to NuLife at a time when I was in a toxic marriage, and I was not sure what to do with the feelings that overwhelmed me. I was sure about how I felt, but I did not know what the next steps should be and how to take them.

I was certain about getting a divorce. It was the best option given my circumstances, but I had never met a lawyer before, and did not have any understanding of how to proceed or what to expect from the courts and legal system. This is where NuLife’s support was critical. They briefed me on the next steps and in a sense prepared me for the complexities of taking such a matter to court. I also did not know what to expect from counselling when I was initially offered counselling as a first step towards finalising my decision about the divorce. It was painful at first – I was reminded of everything that I had gone through, but it also gave me clarity about what I needed to do. It helped me know what was best for me and my son.

NuLife’s approach was holistic. They also recommended counselling for my son and that was very beneficial for him. It gave him an outlet to express his feelings and I am very thankful for that. I may not have been able to support him as needed. When you are handling things on your own, you don’t see things very clearly. I had a better understanding of the legal process and we were able to work out an uncontested divorce because many issues like housing were settled out of court through mediation facilitated by NuLife. We were both able to have one lawyer represent us and that greatly reduced costs.

Although divorce was the only option for me, NuLife helped ensure that I came through the challenge safe and secure with my son.”

Client TKP



The Power of Listening

We hear from a selection of NuLife interns as they explain what motivates them to consider a career as a counsellor and how their internship at NuLife has helped them adapt their theoretical knowledge to the needs of their clients to gain constructive field experience.

NuLife has, since 2007, been inviting student interns to complete their practicum at NuLife. They partner with senior NuLife counsellors and play a valuable role in providing our pro-bono counselling service to deserving clients and beneficiaries.

“I am pursuing a master's (part-time) in counselling, which is my passion and purpose. For my internship, I was looking for an organisation to help me with a holistic and hands on learning experience.

I came to know about NuLife from my university, and right from the time I interacted with the team and learnt about the organisation's mission and approach, I knew this was the place for the learning I was looking for. I wanted the opportunity to practise and apply the knowledge I gained through my master's program and learn and hone my skills under the guidance of experts.

I have understood the end-to-end counselling and supervised casework process through sessions, mentoring discussions, observational work, case studies and related assignments. NuLife has provided



me with all this and more. The team helped co-create my learning journey using the same enabling and empowering approach they follow with their clients.

The power of silence and the power of observation during counselling – this is something I learnt at NuLife. Furthermore, the importance and relevance of the process in terms of how one should record, document and communicate every case as that is beneficial in case analyses and planning therapeutic interventions. What stood out for me is NuLife's very humanistic and holistic approach towards every client. I am very thankful and look forward to a continued association with the organisation.”

Sukesh
Head of Activation
pursuing Master of Counselling
Singapore University of Social Sciences (SUSS)

“I had read about NuLife and was impressed when I found out that they help a lot of under-privileged people who are in need of counselling on a pro-bono basis. The process of evaluation and reporting was also one that was attractive to me as an intern.

NuLife gave me a full circle experience, as the clients who come to NuLife come from all walks of life and from all life stages. The regular supervision and reporting systems that are in place are a very good support for budding counsellors like me.

The insights I gained are innumerable. I learnt different creative techniques and how research work can help a client by finding different approaches. NuLife also gave me the freedom to work independently, but was always there to support my immediate needs.

This internship primarily gave me the confidence to pursue a career as a counsellor. When I was pursuing my degree, there was always a doubt as to how I could connect with a client.

“I am drawn to NuLife's values and mission to provide personalised support to individuals from all walks of life. I was also excited to work alongside committed professionals who want to make a positive difference to the lives of others. I wanted to gain hands-on experience in counselling clients with significantly different profiles. I also hoped to work with a knowledgeable and supportive supervisor, who would provide guidance and feedback to help me grow as a counsellor. The knowledge and insights I have gained will not only serve me professionally, but also influence my interpersonal relationships and worldview.

One of the most valuable lessons I learnt is the importance of building a strong rapport with clients. Although it is a fundamental concept that is countlessly echoed in every counsellor's training, supervision and coursework, I saw first-hand, how establishing a genuine connection can lead to more effective counselling outcomes. Another key insight is the importance of using evidence-based practices.

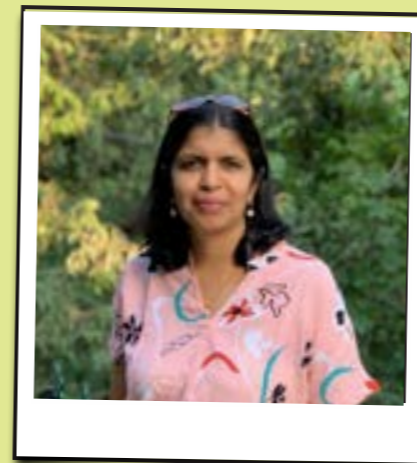
I have seen the positive impact these practices can have on clients. I realise the importance of continually evaluating my skills – this was possible because I was in an environment that fostered professional growth and development. Clients are given personalised assistance at NuLife, so outcomes are optimised. Working collaboratively with clients to set goals and develop a plan of action helps clients feel invested in the counselling process. I have also seen how much of a community impact NuLife's approach makes. By providing pro-bono services, the organisation is tackling and addressing the root causes of important social issues.”



Pong Ke Xin Stella
IT Risk & Compliance Manager
pursuing Master of Counselling
Executive Counselling and Training Academy (ECTA)

With the opportunity of an internship at NuLife, and the guidance and supervision I received here, I now feel confident that I can help people as a counsellor.

What I learnt was also the extent to which NuLife goes as an organisation to help its clients both with counselling and casework. Since the main aim is to help people in need, we are taught to go with an open mind and look around and extend our arms in all possible ways. This attitude and thought process has changed me and it is this approach that NuLife adopts that I really appreciate.”

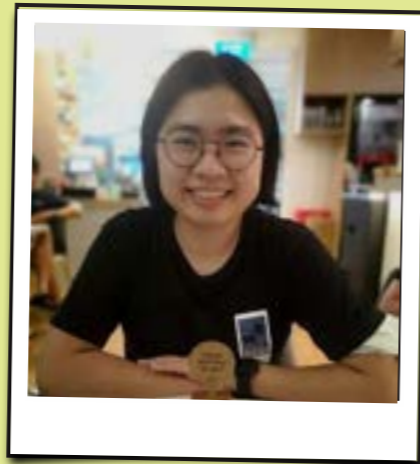


Kousalya Narayan
Vice President - South Asia Channels
pursuing Post Graduate Diploma in Counselling
College of Allied Educators (CAE)

“While I took on the helping role to guide clients, I felt that I learned a lot from my clients too. Their responses and life stories helped me gain new perspectives and reflect on my own life matters.

I feel that NuLife takes an all-rounded approach towards its clients with in-house counsellors and social workers who often work hand-in-hand. Mental health issues do not discriminate between the rich and the poor, and not everyone has equal access to resources and assistance.

The different payment categories encourage more people to step forward as counselling becomes affordable for them. This also normalises help-seeking behaviours for those who did not dare reach out in fear of judgement. Such services especially help lesser privileged clients to get out of their slump and lead happier and more meaningful lives.”



Chong Wei Ting
pursuing Master of Counselling
Singapore University of Social Sciences (SUSS)

Some donors are fuelled by a sense of satisfaction that comes with knowing that they are doing their bit to make a difference; others are driven by their devotion to a cause that strikes a chord. Yet others believe that giving benefits society's most vulnerable - by helping them, one is helping the invisible in our midst, for whom access to assistance is the greatest challenge.



“I was introduced to NuLife through friends. I was impressed by their focus and transparency and thought it was a great way to give back to Singapore society in a focused and effective way. There is some concern that charities are run as businesses and donations are wasted by large organisational and salary costs. It is important, therefore, to be able to look donors in the eye and assure them you are genuine, effective and efficient. I like NuLife's focus and transparency about their finances and its reporting. I was at a fundraiser and when our hosts offered to double all donations, I half joked that I might double mine, so they would have to match it. They told me they would be very happy to do that, and so that's what I did. An added bonus was the tax break.

As a donor, I would like to give back to those less fortunate than myself, so they are helped effectively when they are in need or in difficult situations. I want to know that the funds are being used effectively and wisely to help fellow human beings in the short and long term. Funding, people and effective reaching out to the community are perhaps the organisation's biggest challenges. NuLife must raise awareness about itself and the work it does. A multi-pronged approach including social media, mainstream media and networking with individuals and the business community would help.”

Stuart Frost

“I was not aware of NuLife before a friend recommended the organisation to me. As a donor, I am sincere in making my donation. I trust the charity and don't doubt the manner in which my funds are being used. I am very satisfied with the way NuLife conducts itself and its responsibility to its donors. As a donor, I am answering a calling. The minute you choose to help, you have the right calling. If all of us felt the same way, we would have fewer individuals in our society who need assistance.

I participated in a rations distribution effort and I was very touched to be a part of this exercise. There are many people in our midst who are really alone and without any support - whether they are young children or elderlies.



I believe that it is important for us to support them as they have no means to support themselves. They need us to give them the means to lead their lives in as dignified a manner as possible. I do not choose whom the charity chooses to help, but I believe that we have a greater responsibility towards those who are totally and completely helpless for reasons that could be physical or mental. Those who can do something to make their lives better need assistance, but I believe that they should not be the priority.”

Tan Teck Guan

“I came across NuLife's website when I was searching for a practicum site. I saw that the sphere of support that NuLife provides its clients goes beyond counselling to improve clients' overall well-being. Counselling is a crucial tool to work on a client's mindset and promote their mental well-being, but it has to come together with other key pillars of support.

NuLife matched my expectations and more - we were taught things we did not learn in depth in class; I learnt a lot from the clients I worked

with; it was great being paired with buddies and the admin and support for interns was also very strong. I learnt that things do not always go smoothly, in a linear formulaic fashion.

Clients can be unpredictable, throw you curveballs and take you on an emotional roller coaster. The point is to be able to connect with another human being through their journey. There were many times when I could not imagine what the clients were going through, but at some level, I really felt for them. I realised that they have inner resources built up over years of hardship. What they need at times is someone to listen and walk them through their thought processes.

This was my first experience with actual clients in a real situation. To be able to help the less fortunate is a true privilege and calling. This generosity of time, spirit and resources was evident in all those I came across at NuLife.”

Anita Misra d/o Trijugi Narain
Assistant General Counsel
pursuing Graduate Diploma in Counselling
Executive Counselling and Training Academy (ECTA)

Service Above Self

The governing body of a charity is trusted to understand good governance and create a culture of accountability and transparency so the charity can work towards achieving its mission. They steer the organisation towards a viable future by defining its long term direction and ensuring that it is effectively and properly managed.

NuLife counts on the leadership of its stellar Board and Committee members and thanks them for their untiring efforts on behalf of the organisation. Here are the voices of a few.



“I came across NuLife when we were looking to donate funds as a corporation. Following that, I became a monthly donor and also donated towards specific events where possible. I considered becoming a committee member to assess if I could contribute further than through donations alone.

Committees are instrumental in shaping the growth and sustainability of a charity, where like-minded individuals band together for a common cause. They play a key role in providing direction and ideas to promote a more balanced society. The motivation to give back to society through setting aside personal time and giving financial aid when possible is key.

NuLife’s main challenge at present seems to be funding. It is important to look at both short and long term solutions, in addition to ensuring that we have adequate funding on a year-on-year basis. This can be achieved with a steady stream of contributions and a number of fund-raising events.

NuLife does very impactful work. Although this may be a one-off situation, there could be many others within our society who could benefit from the support and assistance provided by NuLife. This is one of the most important reasons why NuLife needs to be more visible.”

Mohana Radha d/o Rajoo
Member of Board of Trustees & Chairperson of Audit Committee

“I had approached NuLife to be a part of their internship program and was impressed with the dedication of each staff member to help the less privileged. As a committee member, it is my responsibility to act as a sounding board to ensure that the charity complies with all sector regulations and NuLife’s initiatives are aligned with its broader vision and mission. In addition, we must provide guidance and advice to ensure that the organisation remains committed to the growth and development of its staff and the welfare of its clients. We are a pillar of support for NuLife’s policies and initiatives.



Attraction and retention of staff is one of the biggest challenges for a charity. Therefore, the right hiring criteria and hygiene factors within the organisation must be scoped out to be the best in the sector. My vision for NuLife is that it continues to assist those in need with empathy and care and without judgement or discrimination. Higher visibility for NuLife will create more awareness for the manner in which NuLife is different in its approach towards its clients and their well-being.”

Han Ching Ching Emmeline
Member of Human Resource, Admin & Finance Committee



“I was an intern counsellor with NuLife and I was honoured when I was invited to volunteer with the Programme, Services and Volunteer Management Committee. As a committee member, I am part of a team that understands what NuLife represents – this includes management matters including budgeting and ethical and values based social responsibilities and matters related to volunteers and other partners who are aligned with the organisation and committed to it. We have an opportunity to assess current strategies and elicit creative ideas to enhance and expand NuLife’s services for the benefit of those it serves. The increasing financial costs for the members of the community whom NuLife seeks to serve implies an increased need for services from NuLife. NuLife can only deliver with increased funding. Therefore the focus needs to be on fundraising efforts.

NuLife serves without service boundaries and this is critical because our services can and do assist a wide range of individuals from the elderly to young adults, young children to extended families. I would like NuLife to expand while upholding the rights of the vulnerable and continuing to offer services that are relevant to the evolving needs of the Singaporean community.”

Roselyn Rebecca Robertson
Member of Programme, Services & Volunteer Management Committee

“I had been a NuLife beneficiary and I wanted to do something in return for the organisation. I believe that being a part of the leadership team involves being prepared and mentally present during meetings, respecting disagreements, asking questions and seeking clarifications, providing constructive feedback while not agreeing to all expressed comments, being ready to listen and learn and coming forward to assist in any manner possible during events organised by NuLife. Committee members provide the expertise that the charity can tap on. More visibility will create awareness of NuLife’s purpose and the impact it makes on beneficiaries.

This will help it better manage some of its challenges including increasing the pool of donors and thereby donations through fundraising. It helps to keep expenses related to fundraising to a minimum. We should also further advertise NuLife’s Institutions of a Public Character (IPC) status, which allows for a tax deduction on donations. I would like to see NuLife continue to grow while it remains committed to its vision of always serving the community by putting the individual first.”



Kayeelasam Majeswary
Treasurer, Member of Board of Trustees & Chairperson of Human Resource, Admin & Finance Committee

And there is more

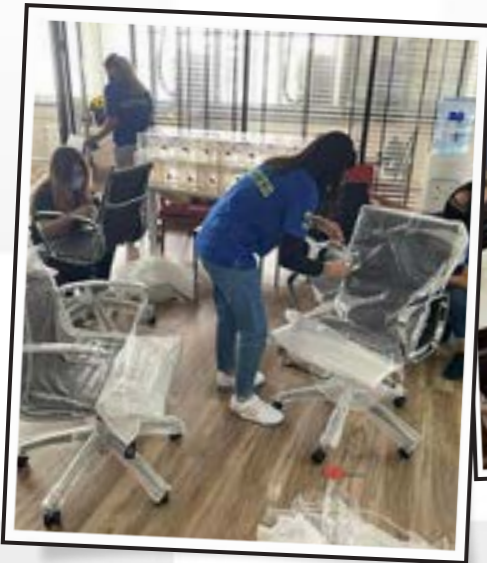
Office improvements

A series of office improvements through 2022 saw our office and counselling rooms become more comfortable and well appointed. Among the various improvements were the installation of blinds and UV protection window films, the setting up of partitions to create two additional rooms - a conference room and a private counselling room - and sleek new chairs for the conference room.



Private practice

We decided to expand the reach of our counselling and casework services to a wider group of individuals through the creation of our private practice. This makes our primary services more accessible to a larger number of vulnerable individuals who do not qualify for our pro-bono or low-bono subsidies, as their total income is equal to or above \$4000.



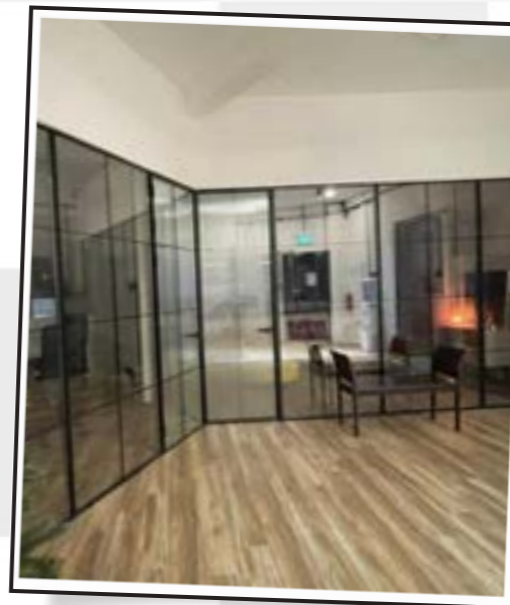
New batch of NUS interns

NuLife welcomed a new batch of interns from the National University of Singapore (NUS) on May 9, 2022. They worked in two research teams over a period of 12 weeks. One team researched risk assessment and risk management while the other focussed on sleep disorders, general sleep quality and hygiene.



Rental of counselling and conference room

We decided to offer our counselling and conference rooms on rent to private practitioners from May 2022 onwards as a boost to our fundraising efforts. In doing this, we offered private practitioners a venue to facilitate their counselling sessions while opening up a new fundraising avenue for NuLife.



NuLife is on YouTube

NuLife is now on YouTube! Do subscribe to our channel 'NuLife Care & Counselling Services' to watch our videos and learn a little more about the work we do.



Looking forward to 2023

Building a fundraising structure

We re-engaged with our volunteers through 2022 and spent some time thinking about how we could improve the delivery of our pro-bono services and further deepen their impact on beneficiary households. This prompted us to examine our organisational weaknesses and take stock of how the pandemic had sorely impacted our fundraising capabilities and weakened our resilience as a charity.

NuLife has been largely dependent on the generosity of individual donors. We realised that we cannot, any longer, rely on the vagaries of ad-hoc fundraising drives and continue relying only on them for income generation. The post-pandemic fundraising climate is tough. We need to modify current strategies and introduce new income streams to answer the evolving needs the organization: this is going to be one of our biggest challenges in 2023.



The strength of a robust board

NuLife has had the privilege of being guided by a robust board of governors who have provided reliable governance and established good processes to ensure accountability. Securing resources has been their concern given that fundraising has

always been a key challenge at NuLife. We intend to further strengthen our response to this challenge by working on transforming the board into a fundraising force.

Working to foster a culture of board inspired fundraising will help identify the unique set of challenges that NuLife faces with respect to fundraising and create the apparatus that is likely to be most effective in meeting those head-on.

Recruiting members who are passionate about fundraising will empower us to identify fundraising goals that match our service aspirations. We hope to continue recruiting members who will be motivated to work in conjunction with the CEO to influence and structure NuLife's broader fundraising plan, while staff are encouraged to focus on the execution of day-to-day fundraising activities. This

will effectively bring fundraising to the forefront of the board's plate of responsibilities.

Setting up a fundraising calendar

We hope that this singular focus on fundraising will help us identify events that will become an annual feature in the NuLife fundraising

calendar. We intend to work on creating that calendar in 2023 and are excited about creating opportunities to network with the community and appeal to new audiences while still engaging existing supporters.

Having an annual fundraiser will create a buzz, generate significant revenue from new donors and chart new territory in fundraising while constructing a distinct identity for NuLife as a counselling charity.

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. We reviewed internal controls and examined the network of checks and balances that guarantee the transparency and accountability critical for an IPC registered charity.

We took this a step further in 2022, with a renewed focus on improving administrative processes and streamlining the finance and audit functions. Our determination to maintain a paper-free office continued to fuel our digitization effort. We also tapped on relevant National Council of Social Service (NCSS) funding in our attempt to attract suitable talent for capability building projects.

We intend to continue sourcing and applying for these grants in 2023, so we are better positioned to optimize key resources and strategically allocate funding to build discipline in our finance and audit reporting through NCSS approved external service providers.

Social media and NuLife



Social media can support us in achieving our fundraising goals, but we need to prioritise implementing an effective social media communications strategy to promote NuLife's focus on mental health and well-being, build better donor relationships by allowing more platforms for donor interface and harness the power and reach of these media to highlight the tangible difference counselling makes in client lives.

NuLife hopes to optimize its presence on Facebook, Instagram, TikTok and YouTube through targeted messaging that seeks to communicate, engage and mobilise the community through 2023.

The Faces Behind the Scenes



Sheena Jebal



Edwina Shi-En Yeo



Mohana Radha
d/o Rajoo



Tan Yong Chuan
Jacqueline



Vellu s/o Venu



Hitomi Sano



Kayeelasam
Majeswary



Susila d/o
Ganesan



Kaushikee
Ghose



Koh Han Wei



Wong Yee Seng
Jeremy



Dharmambal
Shanti Jayaram



Elango s/o
Subramaniam



Quek Swee Hee,
May



Pavalakaantham
d/o Shanmugavel



Gordon
Tan Shih Yong



Rajeswari d/o
Kayeelasam



Han Ching Ching
Emmeline



Radhika
Lakshmanan



VM Vidhiya



Naina Bhatia



Siti Nur Diyanah
Binte Hardy



Lingeswaran s/o
Karupaiah



Julya @ Siti Azura
Binte Sariپی



Saraswathy
Arumugam



Esther Oon-
Bybjerg



Belleza Gilzen
Asuncion



Roselyn Rebecca
Robertson



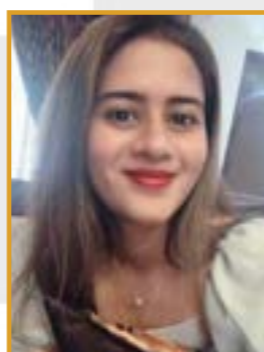
Sarann Johnson



Abdul Hakim
Bin Adzhari



Fiona Denny



G.Thanya



Viswanatham
Ratadevi



Junita Devi d/o
Sockalingam



Normanisha
Binte Sarmani



Diviyaah
Balakrishnan

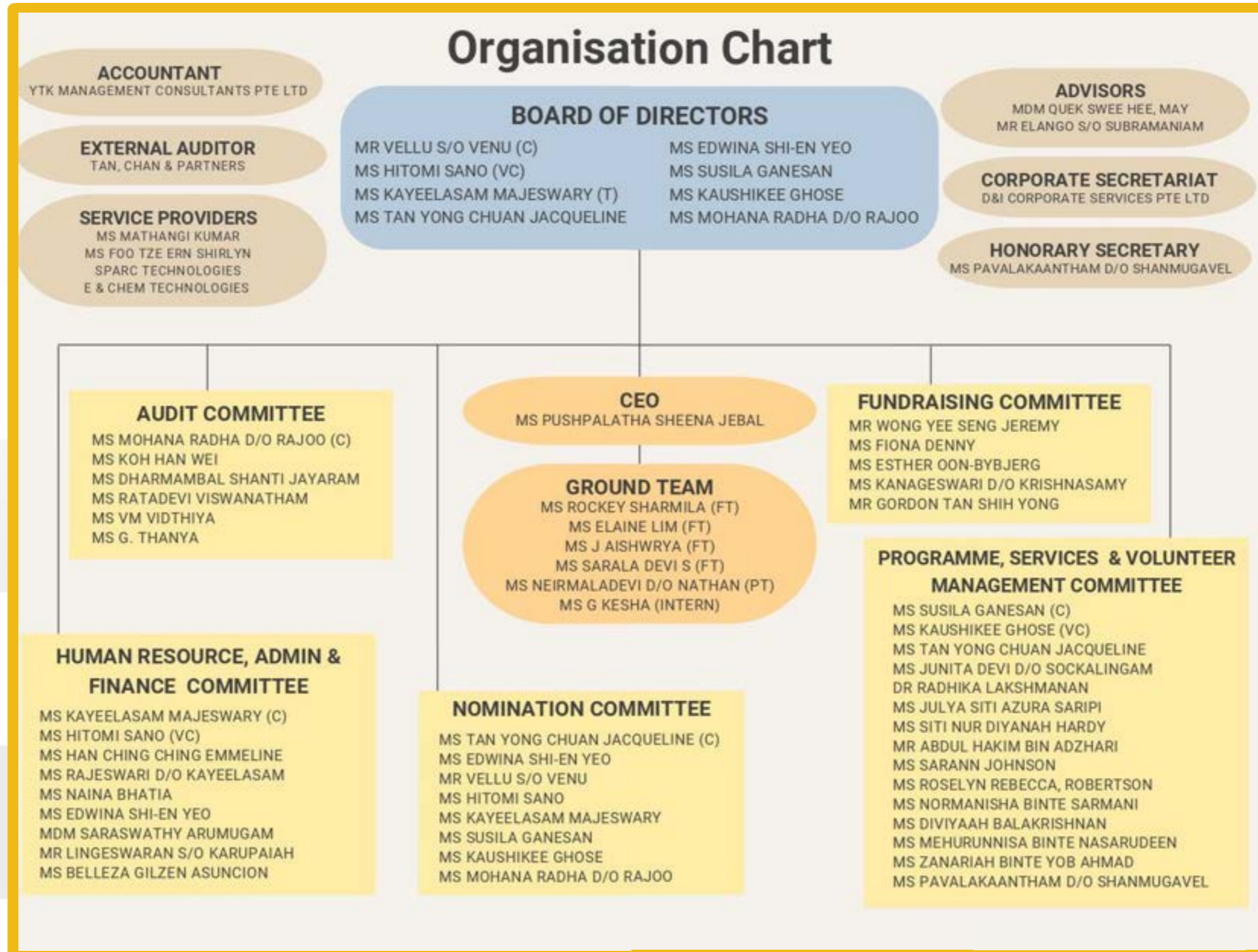


Kanageswari d/o
Krishnasamy



Mehurunnisa Binte
Nasarudeen

Organization Chart



Corporate Governance Report
Financial Year 2022

1. BOARD GOVERNANCE

1.1 BOARD ROLES AND COMPOSITION

Board Composition

The members of the Board for the financial year ended 31 December 2022 were as below:

Name	Board Role	Role Appointment Date
Mr Vellu s/o Venu ¹	Chairman	1 October 2018
Ms Sano Hitomi	Vice Chairman	1 October 2018
Ms Kayeelasam Majeswary ²	Treasurer	25 June 2021
Ms Tan Yong Chuan Jacqueline	Member	10 December 2019
Ms Edwina Shi-En Yeo	Member	25 June 2021
Ms Susila Ganesan	Member	25 June 2021
Ms Kaushikee Ghose	Member	25 June 2021
Ms Mohana Radha d/o Rajoo ³	Member	5 October 2022

Remarks: -

¹Mr Vellu s/o Venu was appointed as Chairman in place of Ms Tan Yong Chuan Jacqueline following the conclusion of the Annual General Meeting held on 31st May 2022.

²Ms Kayeelasam Majeswary was appointed as Treasurer in place of Mr Vellu s/o Venu following the conclusion of the Annual General Meeting held on 31st May 2022.

³Ms Mohana Radha d/o Rajoo 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 16th September 2022.

Mr Wong Yee Seng Jeremy retired as a member of the Board of Trustees and this was approved at meetings of Nomination Committee and Board of Trustee held on 16 September 2022.

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 2022: -

- 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, Ms Kayeelasam Majeswary, Ms Tan Yong Chuan Jacqueline, Ms Kaushikee Ghose shall retire by rotation at the forthcoming AGM and each of them, being eligible, would offer themselves for re-election at the forthcoming AGM.

Resignation of Advisors

Dr Thirumalai Chandran @ T Chandroo resigned on 18 October 2022

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;
- (v) Programme and Services Committee; and
- (vi) Fundraising Committee;

Following the Board meeting on 16th September 2022, the above committees were merged to form five (5) Board committees, namely: -

- (i) Audit Committee
- (ii) Human Resource, Admin & Finance Committee
- (iii) Nomination Committee
- (iv) Programme, Services & Volunteer Management Committee
- (v) Fundraising Committee

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

(i) Audit Committee

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

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

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

Ms Mohana Radha d/o Rajoo (Chairman) □
Ms Koh Han Wei
Ms Dharmambal Shanti Jayaram
Ms Ratadevi Vishwanatham
Ms G Thanya²
Ms V M Vidthiya³

¹³Ms Mohana Radha d/o Rajoo was appointed as Chairman of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 27th December 2022.

²Ms G Thanya was appointed as a Member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 16th September 2022.

³Ms V M Vidthiya was appointed as a Member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 16th September 2022.

Mr. Kandrikar Mohamed Akmal retired as a member of the Audit Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 16 September 2022.

(ii) Human resource, Admin & Finance Committee

The Human resource, Admin & Finance Committee is responsible to: -

- review and monitor the effectiveness of human resources;
- oversee the development and implementation of human resources policies in compliance with the relevant statutes, regulations, standards and guidelines;
- 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;
- ensure regular and accurate monitoring and accountability for funds and report to the Board on any financial irregularities and concerns;

- recommend financial guidelines to the Board (such as to establish a reserve fund or to obtain a line of credit for a specified amount);
- work with staff to design financial reports and ensure that reports are accurate and timely;
- oversee short and long-term investments, unless there is a separate investments committee; and
- advise the executive director and other appropriate staff on financial priorities and information systems, depending on committee members' expertise.

The Human Resource, Admin & Finance Committee consists of nine (9) members: -

Ms Kayeelasam Majeswary (Chairman) □
Ms Sano Hitomi (Vice Chairman)²
Ms Edwina Shi-En Yeo³
Mdm Saraswathy Arumugam⁴
Mr Lingeswaran s/o Karupaiah⁵
Ms Belleza Gilzen Asuncion⁶
Ms Naina Bhatia⁷
Ms Han Ching Ching Emmeline⁸
Ms Rajeswari d/o Kayeelasam⁹

¹ Ms Kayeelasam Majeswary was appointed as Chairman of the Human Resource, Admin & Finance Committee and this was approved at meeting of Board of Trustees held on 16 September 2022.

² Ms Hitomi Sano was appointed as Vice Chairman of the Human Resource, Admin & Finance Committee and this was approved at the meeting of Board of Trustees held on 16 September 2022.

³ Ms Edwina Shi-En Yeo was appointed as a Member of the Human Resource, Admin & Finance Committee following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁴ Mdm Saraswathy Arumugam was appointed as a Member of the Human Resource, Admin & Finance Committee following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁵ Mr Lingeswaran s/o Karupaiah was appointed as a Member of the Human Resource, Admin & Finance Committee following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁶ Ms Belleza Gilzen Asuncion was appointed as a Member of the Human Resource, Admin & Finance Committee following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁷ Ms Naina Bhatia was appointed as a Member of the Human Resource, Admin & Finance Committee following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁸Ms Han Ching Ching Emmeline was appointed as a Member of the Human Resource, Admin & Finance Committee following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁹Ms Rajeswari d/o Kayeelasam was appointed as a Member of the Human Resource, Admin & Finance Committee following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

(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 Tan Yong Chuan Jacqueline (Chairman)□

Mr Vellu s/o Venu

Ms Sano Hitomi

Ms Edwina Shi-En Yeo

Ms Kayeelasam Majeswary

Ms Susila Ganesan

Ms Kaushikee Ghose

Ms Mohana Radha d/o Rajoo²

¹Ms Tan Yong Chuan Jacqueline was appointed as Chairman of the Nomination Committee in place of Ms Edwina Shi-En Yeo and this was approved at meetings of Nomination Committee and Board of Trustees held on 27 December 2022.

²Ms Mohana Radha d/o Rajoo was appointed as a Member of the Nomination Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 16 September 2022.

Mr Wong Yee Seng Jeremy retired as a member of the Nomination Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 16 September 2022.

(iv) Programme, Services & Volunteer Management Committee

The Programme, Services & Volunteer Management 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;

- develop annual programme and services budget and recommend same to the board;
- to review and monitor the effectiveness of volunteer management programmes; and
- oversee the development and implementation of volunteer policies and handbook in compliance with the relevant statutes, regulations, standards and guidelines.

The Programme, Services & Volunteer Management Committee consists of eleven (11) members: -

Ms Susila Ganesan (Chairman)¹

Ms Kaushikee Ghose (Vice Chairman)²

Ms Tan Yong Chuan Jacqueline³

Ms Junita Devi d/o Sockalingam⁴

Dr Radhika Lakshmanan⁵

Ms Julya Siti Azura Saripi⁶

Ms Siti Nur Diyanah Hardy⁷

Mr Abdul Hakim Bin Adzhari⁸

Ms Roselyn Rebecca, Robertson⁹

Ms Normanisha Binte Sarmani¹⁰

Ms Sarann Johnson¹¹

¹Ms Susila Ganesan was appointed as Chairman of the Programme, Services & Volunteer Management Committee in place of Ms Tan Yong Chuan Jacqueline and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

²Ms Kaushikee Ghose was appointed as a Vice Chairman of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

³Ms Tan Yong Chuan Jacqueline was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁴Ms Junita Devi d/o Sockalingam was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁵Dr Radhika Lakshmanan was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁶Ms Julya Siti Azura Saripi was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁷Ms Siti Nur Diyanah Hardy was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁸Mr Abdul Hakim Bin Adzhari was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

⁹Ms Roselyn Rebecca, Robertson was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

¹⁰Ms Normanisha Binte Sarmani was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

¹¹Ms Sarann Johnson was appointed as a member of the Programme, Services & Volunteer Management Committee and this was approved following the merger of committees which was approved at the meeting of Board of Trustees held on 16 September 2022.

Ms Eileen Goh Min Hu retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 16 September 2022.

Mr Lim Yuan Chuan Jonathan retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 16 September 2022.

Ms Priyanitha d/o Kalai Selvan retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 16 September 2022.

Ms Naaz Fathima retired as a member of the Programme, Services & Volunteer Management Committee and this was approved at meetings of Nomination Committee and Board of Trustee held on 16 September 2022.

(v) Fundraising Committee

The Fundraising is responsible to: -

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

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

Mr Wong Yee Seng Jeremy

Ms Fiona Denny

Ms Esther Oon-Bybjerg

Ms Kanageswari d/o Krishnasamy

Mr Gordon Tan Shih Yong¹

¹Mr Gordon Tan Shih Yong as appointed as a member of the Fundraising Committee and this was approved at meetings of Nomination Committee and Board of Trustees held on 31 May 2022.

1.3 BOARD MEETINGS

The Board met four (4) times for the financial year ended 31 December 2022. The quorum of at least three (3) members was fulfilled for each Board meetings held on 2 March 2022, 31 May 2022, 16 September 2022 and 27 December 2022.

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

Name of Trustees	Attendance/Number of Meetings Held
Mr Vellu s/o Venu	4/4
Ms Sano Hitomi	2/4 2 meetings - absence
Ms Kayeelasam Majeswary	4/4
Mr Wong Yee Seng Jeremy	3/3
Ms Tan Yong Chuan Jacqueline	4/4
Ms Edwina Shi-En Yeo	1/4 3 meetings - absence
Ms Susila Ganesan	3/4 1 meeting – absence
Ms Kaushikee Ghose	3/4 1 meeting – absence
Ms Mohana Radha d/o Rajoo	Appointed as Trustee – 5 October 2022 1/1

Ms Sano Hitomi, Mr Vellu s/o Venu and Mr Wong Yee Seng Jeremy retired as Trustee (Director) by rotation and were re-elected in the Annual General Meeting held on 31 May 2022.

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 2022: -

- 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 services / Programme, Service & Volunteer Management committee meetings were held during the financial year ended 31 December 2022 where the committee members discussed and updated the progress of programme, services and volunteer management, as well as to ensure that the outcomes of each programme were clearly defined. The conclusions made in the Programme and Service/ Programme, Services & Volunteer Management 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 Orientation 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 four (4) Human Resource/ Human Resource, Admin & Finance committee meetings were held during the financial year ended 31 December 2022. The conclusions made in Human Resource/ Human Resource, Admin & Finance 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
 - The Procurement Policy which was drafted and approved by the Board on 15 May 2017 was updated on 22 December 2022 and subsequently approved by the Board on 27 December 2022.

- (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 Human Resource, Admin & Finance Committee, Audit Committee and Board meetings held during the financial year ended 31 December 2022.

6.2 BUDGET PLANNING AND MONITORING

The annual budget was prepared and tabled to the Human Resource, Admin & 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 \$500,776 for the Financial Year 2023. The breakdown of the organisation's budgeted expense is as follows:

Manpower: \$ 359,503
 Other Operating Costs: \$141,273 (including governance, administration and Programme & Services cost)
 Total Budgeted Expenses: \$500,776

6.3 CAPITAL ASSET MANAGEMENT

The fixed assets register as of 31 December 2022 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 maintained 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 \$416,000 in the financial year 2023. The fundraising expenses will be from the online donation platform fees and fundraising charity gala. At present, the fundraising ratio is 7.3%. This is payable to the online platform service provider and expenses incurred for organising the charity gala.

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 2022 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 2022.

Employees

The organisation had a total of five (5) full-time and two (2) part-time staff during the financial year ended 31 December 2022: -

Full-time staff:

Ms Pushpalatha Sheena Jebal	(since 7 March 2022)
Ms Rockey Sharmila	(since 3 January 2022)
Ms Elaine Lim	(since 1 April 2022)
Ms J Aishwrya	(since 1 July 2020)
Ms Sarala Devi S	(since 1 August 2022)

Part-time staff:

Ms G Kesha	(since 1 July 2021, converted to In-House Intern on 4 May 2022)
Ms Neirmaladevi d/o Nathan	(since 4 October 2022)

Resigned staff:

Ms Quek Hui Bing	(since 2 November 2020 – 23 February 22)
Ms G Thanya	(since 1 January 2018, converted to Part-time on 3 February 2020 – 30 September 2022)
Ms Patricia Chew	(since 1 October 2021 – 4 March 2022)
Ms Mathialagam Anudharshini	(since 1 June 2022 – 12 August 2022)
Ms Lee Siow Ling Audrey	(since 1 August 2022 – 31 October 2022)
Ms Koh Hui Ling	(since 1 June 2022 – 29 July 2022)

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 2022

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

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

AUDITED FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2022

AUDITED FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2022

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Nulife Care & Counselling Services Limited
DIRECTORS' STATEMENT
For the Financial Year Ended 31 December 2022

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 2022.

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 2022 and the results, changes in funds and cash flows of the Charity for the 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	(Resigned on 5 October 2022)
Vellu s/o Venu	
Tan Yong Chuan, Jacqueline	
Sano Hitomi	
Susila d/o Ganesan	
Kaushikee Ghose	(Resigned on 31 January 2023)
Edwina Shi-En Yeo	
Kayeelasam Majeswary	
Mohana Radha d/o Rajoo	(Appointed on 5 October 2022)
Reeta Ronnie Sabnani	(Appointed on 31 January 2023)
Sarindar Pal Kaur Frost	(Appointed on 31 January 2023)

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.

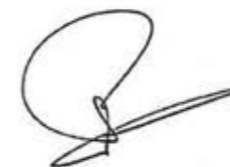
The Charity has no share capital and its liability is limited by guarantee. The liability of each member of the Charity is limited to an amount as may be required but not exceeding \$10.

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 2022

On behalf of the Board of Directors



Vellu s/o Venu
Chairperson



Kayeelasam Majeswary
Treasurer

Singapore

Date: 3 April 2023

INDEPENDENT AUDITOR'S REPORT

To the Members of
Nulife Care & Counselling Services Limited
For the Financial Year Ended 31 December 2022

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 2022, and 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 2022 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 2022

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 2022

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:

- 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
- 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: 3 April 2023

Nulife Care & Counselling Services Limited
STATEMENT OF FINANCIAL ACTIVITIES
For the Financial Year Ended 31 December 2022

	Note	2022 \$	2021 \$
Income from generated funds			
Donations			
-Tax deductible		187,476	173,993
-Non-tax deductible		-	1,799
Income from charitable activities			
-Amortisation of The Invictus Fund		-	9,752
-Amortisation of ComChest Covid-19 Fund 2		-	1,449
-President challenge		-	15,200
-Transformation support scheme		-	27,548
-Donation in kind		-	747
Service fees		24,150	4,615
Other income	3	91,549	450,436
		<u>303,175</u>	<u>685,539</u>
Less: Cost of charitable activities	4	23,439	63,651
Less: Governance and administrative costs	5	503,024	380,250
Net (deficit)/surplus before tax expense		<u>(223,288)</u>	<u>241,638</u>
Taxation	2.8	-	-
Net (deficit)/surplus, representing net movement in fund		<u>(223,288)</u>	<u>241,638</u>
Reconciliation of fund			
Total fund brought forward		513,503	271,865
Total fund carried forward		<u>290,215</u>	<u>513,503</u>

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

Nulife Care & Counselling Services Limited

BALANCE SHEET
As at 31 December 2022

	Note	2022 \$	2021 \$
ASSETS			
Non-current asset			
Property, plant and equipment	6	<u>43,025</u>	<u>71,517</u>
Current assets			
Prepayments		<u>2,694</u>	<u>1,930</u>
Other receivable	7	<u>10,626</u>	<u>37,675</u>
Cash and bank balances	8	<u>246,124</u>	<u>425,883</u>
		<u>259,444</u>	<u>465,488</u>
Total assets		<u><u>302,469</u></u>	<u><u>537,005</u></u>
LIABILITIES AND FUNDS			
Current liabilities			
Other payables	9	<u>12,254</u>	<u>23,502</u>
Fund			
Accumulated fund		<u>290,215</u>	<u>513,503</u>
Total liabilities and fund		<u><u>302,469</u></u>	<u><u>537,005</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 2022

	Note	2022 \$	2021 \$
Operating activities			
(Deficit)/surplus for the financial year		<u>(223,288)</u>	<u>241,638</u>
Adjustments for:			
Depreciation of property, plant and equipment	6	<u>33,908</u>	<u>44,296</u>
Amortisation of The Invictus Fund		-	<u>(9,752)</u>
Amortisation of ComChest Covid-19 Fund 2		-	<u>(1,449)</u>
Loss on disposal of fixed asset		-	<u>2,126</u>
Operating cash flows before working capital changes		<u>(189,380)</u>	<u>276,859</u>
Changes in working capital:			
Prepayments		<u>(764)</u>	<u>(1,421)</u>
Other receivables		<u>27,049</u>	<u>(22,729)</u>
Other payables		<u>(11,248)</u>	<u>(24,035)</u>
Net cash flows (used in)/generated from operating activities		<u><u>(174,343)</u></u>	<u><u>228,674</u></u>
Investing activity			
Acquisition of property, plant and equipment	6	<u>(5,416)</u>	<u>(43,393)</u>
Proceeds from disposal of property, plant and equipment		-	<u>1,685</u>
Net cash flow used in investing activity		<u><u>(5,416)</u></u>	<u><u>(41,708)</u></u>
Net changes in cash and cash equivalents		<u><u>(179,759)</u></u>	<u><u>186,966</u></u>
Cash and cash equivalents at beginning of financial year		<u><u>425,883</u></u>	<u><u>238,917</u></u>
Cash and cash equivalents at end of financial year	8	<u><u>246,124</u></u>	<u><u>425,883</u></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 2022

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 18 June 2021 to 17 June 2022 and renewed for the period from 18 June 2022 to 17 December 2023.

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 2022 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 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

The financial statements, expressed in Singapore Dollar ("S\$"), 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.

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.

Donations

Donations are recognised upon receipt.

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 when the services are performed and accepted by the customers.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2022

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

2.2 Revenue recognition (cont'd)

Other income

Other income is recognised upon receipt.

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.

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.

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2022

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

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	5 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.

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 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.

2.9 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.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2022

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

2.10 Other receivables

Other receivables, excluding prepayments, are measured at initial recognition at transaction price, excluding transaction costs, if any. Transaction costs shall be recognised as expenditure in the statement of financial activities. Prepayments shall be initially recognised at the amount paid in advance for the economic resources expected to be received in the future.

After initial recognition, receivables, excluding prepayments, shall be measured at cost less any accumulated impairment losses. Prepayments shall be measured at the amount paid less the economic resources received or consumed during the financial year/period.

At each balance sheet date, where there is objective evidence that a receivable is impaired, the carrying amount of the asset is reduced through the use of an allowance account, and the amount of the loss is recognised in the statement of financial activities. The allowance recognised is measured as the difference between the asset's carrying amount and the undiscounted future cash flows that the Charity expects to receive from the receivables. When a receivable is uncollectible, it is written off against the allowance account for receivables. Subsequent recoveries of amounts previously written off are credited in the statement of financial activities.

2.11 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.

2.12 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 2022

3. OTHER INCOME

	2022	2021
	\$	\$
Bicentennial community fund ("BCF")	-	400,000
CDC outreach fund	18,150	-
CPF transition offset	44	-
Government-paid childcare leave	648	-
Internship fees	14,180	29,800
Job support scheme	-	8,049
Job growth incentive	9,540	10,019
Other income	12,571	82
Rental relief	-	829
Special employment credit	21	-
Transformation support scheme	30,823	-
Wage credit scheme	5,572	1,657
	<u>91,549</u>	<u>450,436</u>

4. COST OF CHARITABLE ACTIVITIES

	2022	2021
	\$	\$
Charitable activities expense	18,487	24,154
Donation in kind (Beneficiaries)	-	540
Donation in kind (Office use)	-	208
Depreciation	-	1,449
Fundraising expenses	908	-
Staff salaries	-	37,300
Volunteer engagement expenses	4,044	-
	<u>23,439</u>	<u>63,651</u>

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2022

5. GOVERNANCE AND ADMINISTRATIVE COSTS

	Note	2022 \$	2021 \$
Accounting fee		3,800	1,000
Auditor's remuneration	12	3,600	3,610
Administrative expense		20,393	24,675
Advertisement		54	-
Bank charges		357	404
Cleaning expenses		4,080	2,560
Depreciation of plant and equipment		33,908	42,847
Delivery charges		21	1,582
Networking expenses		2,669	447
Fixed assets expensed off		-	507
General expenses		257	245
Insurance		527	571
IT expense		11,200	2,152
Loss on disposal of fixed asset		-	2,126
Medical expenses		256	151
Membership fee		436	-
Office supplies		202	-
Printing, postage and stationery		2,848	3,590
Professional fees		13,046	16,407
Refreshment		301	248
Rental of office	13	28,248	34,962
Rental of warehouse		3,510	2,226
Repair and maintenance		3,257	2,097
Secretarial fees		1,480	800
Service and conservancy charges		3,703	3,703
Skill development levy		608	465
Staff central provident fund		43,339	31,110
Staff salary, bonus and allowance		286,261	151,328
Staff welfare		3,909	2,359
Supervision fees		3,340	29,800
Subscriptions		2,094	3,225
Telephone		3,822	3,889
Training expenses		8,982	387
Transport		52	294
Upkeep of vehicles		6,850	6,328
Utilities		5,614	4,155
		<u>503,024</u>	<u>380,250</u>

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2022

6. PROPERTY, PLANT AND EQUIPMENT

	Computer and peripherals \$	Furniture and fittings \$	Office equipment \$	Renovation \$	Total \$
Cost					
As at 01 January 2021	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
Additions	-	5,017	399	-	5,416
As at 31 December 2022	<u>31,701</u>	<u>37,370</u>	<u>9,648</u>	<u>68,711</u>	<u>147,430</u>
Accumulated depreciation					
As at 01 January 2021	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
Depreciation	4,223	4,406	2,376	22,903	33,908
As at 31 December 2022	<u>31,701</u>	<u>21,620</u>	<u>7,359</u>	<u>43,725</u>	<u>104,405</u>
Carrying amount					
As at 31 December 2021	4,223	15,139	4,266	47,889	71,517
As at 31 December 2022	<u>-</u>	<u>15,750</u>	<u>2,289</u>	<u>24,986</u>	<u>43,025</u>

7. OTHER RECEIVABLES

	2022 \$	2021 \$
Deposits	9,946	9,946
Sundry receivables	680	-
Staff salary recoverable	-	181
Transformation Support Scheme (TSS)	-	27,548
	<u>10,626</u>	<u>37,675</u>

8. CASH AND BANK BALANCES

	2022 \$	2021 \$
Cash on hand	207	200
Cash at bank	245,917	425,683
	<u>246,124</u>	<u>425,883</u>

Cash at banks earns interest at prevailing bank interest rate.

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2022

9. OTHER PAYABLES

	2022	2021
	\$	\$
Accrued operating expenses	11,986	10,259
Refundable deposits	-	-
Sundry creditors	268	3,598
Provision for reinstatement costs	-	9,645
	<u>12,254</u>	<u>23,502</u>

10. 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 9 members (2021: 4 members).

11. 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:

	2022	2021
	\$	\$
<u>Reimbursement to a director</u>		
- Telephone expenses	-	650
- Transport expenses	-	3,060
- Networking expenses	-	193
	<u>-</u>	<u>3,903</u>

Key management personnel compensation

The key management personnel for the reporting period comprise chief executive officer and Management Committee members.

Key management personnel compensation for the financial year is as follows:

	2022	2021
	\$	\$
Salaries and other short-term employee benefits	88,468	-
Post-employment benefits – contribution to CPF	10,200	-
	<u>98,668</u>	<u>-</u>

Nulife Care & Counselling Services Limited

NOTES TO THE FINANCIAL STATEMENTS
For the Financial Year Ended 31 December 2022

12. AUDITOR'S REMUNERATION

Auditor's remuneration for the year amounted to \$3,600 (2021: \$3,610). There were no other services rendered during the year.

13. 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:

	2022	2021
	\$	\$
<i>Rental of office premises</i>		
Within one financial year	28,248	29,856
Between two and three financial years	<u>62,381</u>	<u>7,464</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 \$28,248 (2021: \$34,962) (Note 7).

14. FUND RAISING

There was no fund-raising appeal held during the financial years ended 31 December 2022 and 2021 respectively.



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